



*A New Leaf La Mesita Family Homeless shelter serves approximately 400 residents each year and provides the opportunity to regain self-sufficiency through life skills coaching in an environment safe for families and children.*

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FISCAL YEAR 2009 ANNUAL REPORT  
JULY 1, 2008 - JUNE 30, 2009

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Arizona  
Department  
of Housing



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Between July 1, 2008, when the 2009 fiscal year began until June 30, 2009 when the year concluded... nothing was business as usual.

From the national elections which brought in a sweeping change to our nation's capitol, to the ripple affect those changes had to our own state's leadership...nothing was business as usual. When an ailing economy resulted in astounding and unprecedented state budget cuts affecting the agency amidst increased requests for housing assistance and then the agency was awarded a sizeable amount of federal stimulus monies to accept and distribute... nothing was business as usual.

When the fiscal year began in July 2008, the agency was working under the leadership of then Governor Janet Napolitano and Director Fred Karnas. By years' end I was pleased to have been appointed by Governor Janice K. Brewer as the new agency Director, following the very brief tenure of Don Cardon, who went on to serve as Director of the Arizona Department of Commerce.

Like other state agencies, the Arizona Department of Housing experienced severe state budget cuts, losing \$32.9 million in funding in FY2009 alone. Losses to the agency's operating budget required that the agency downsize its operations, resulting in the elimination of one entire division, the Center for Housing Affordability and Livable Communities, and over 15 percent of its workforce. Significant cuts were imposed on the Housing Trust Fund, which will result in significant losses to the housing community for years to come, as the agency's commitments to construction and other activities were dampened. Undoubtedly the greatest challenge on the budget front was the Legislature's intent to eliminate the Housing Trust Fund, which is the state's only source of housing funding. This resource has long been considered the cornerstone of the Department of Housing, providing much needed funding for a myriad of housing

activities not eligible for federal dollars, unfunded federal mandates and matching requirements of the agency's federal funds. To completely lose it seemed unimaginable. By years' end, it appeared that a request by Governor Brewer to preserve at least 35 percent of the fund in future years showed signs of acceptance.

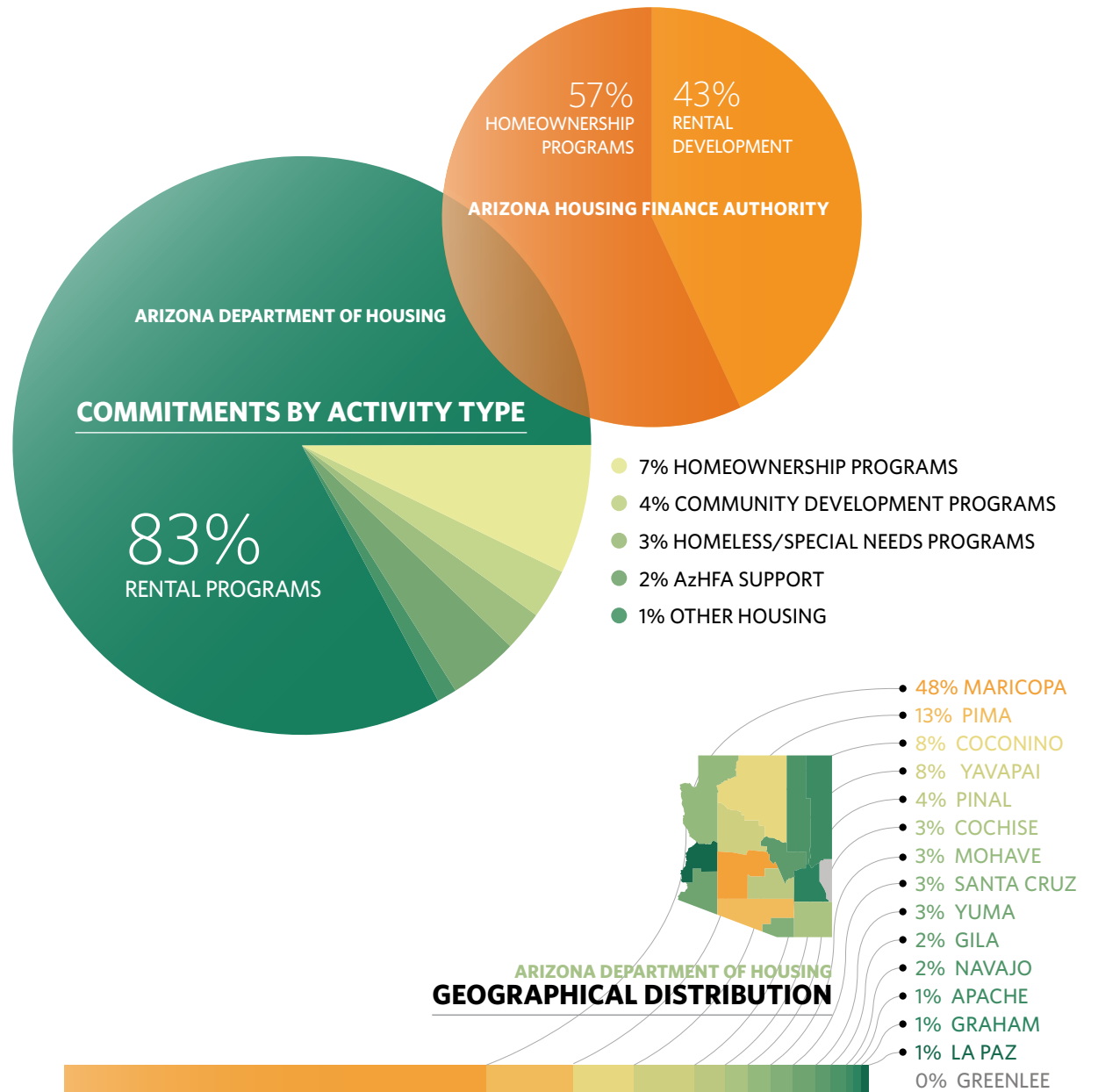
Amidst all of this political and budgetary upheaval, one thing remained constant: the citizens of Arizona continued to need and seek assistance with their housing needs. From foreclosure counseling services, to eviction and foreclosure prevention assistance, to emergency operating dollars to keep Arizona's shelters open, the agency kept busy keeping Arizona's most vulnerable and those sadly affected by the ailing economy with a roof over their heads. With the lending world turned upside down, the agency struggled to find ways to finance affordable rental projects and assist homebuyers into homes. When the agency learned that it would be receiving over \$100 million in federal recovery and stimulus dollars to aid in the state's housing woes, it moved into high gear to determine the best way to distribute those dollars to deserving, shovel ready projects.

Did we mention we're not actually sad to see FY2009 come to an end? It probably goes without saying, but we are pleased to present the Fiscal Year 2009 Annual Report, proving that amidst very trying times the Arizona Department of Housing and the Arizona Housing Finance Authority continued to accomplish a great deal toward assisting with the housing and community needs of Arizona's citizens.

## Arizona Department of Housing & Arizona Housing Finance Authority Achievements

During FY2009, the Arizona Department of Housing (ADOH) and Arizona Housing Finance Authority (AzHFA) made combined commitments of over \$240 million in assistance available to support housing and community development activities throughout Arizona through a number of state and federal resources for a variety of activities. Through these activities, the agency touched the lives of over 45,000 Arizonans, most of which are low-income, providing some type of housing assistance. Another 211,671 Arizonans were assisted through community development activities that were earmarked for funding through the federal Community Development Block Grant program for non-housing related activities. The charts below show the percentage of funds that were committed for various activities, each of which is addressed individually in the following pages of this report.

While overall geographical distribution of resources fairly well mirrored state population distributions, the agency's rural focus is highlighted by slightly lower than per capita distributions to the urban centers in Maricopa and Pima counties. While this might give the appearance of an uneven balance of housing assistance state-wide, the reason behind this distribution is that both Maricopa and Pima counties and many of the municipalities in those areas receive housing assistance directly from the federal government, more than making up for any perceived gaps in funding coming through the state.

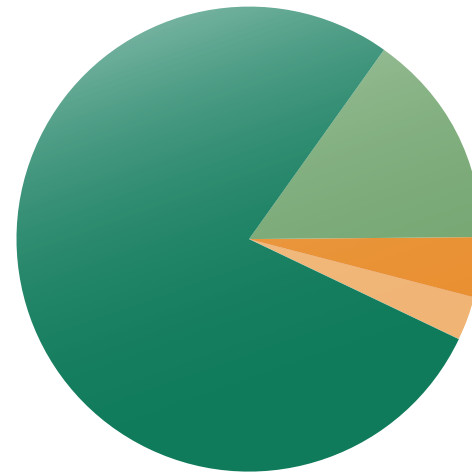


## Rental Property Development

During FY2009, the agency made commitments to invest over \$138 million in financing to support 1,300 affordable rental units. Financing was obtained by nonprofit and for profit developers to support projects throughout Arizona. Generally assisted projects are required to guarantee 30 years of affordability in exchange for public financing at favorable terms.

- Over \$113 million or 82 percent of the financing will go toward the construction of 948 brand new units, which comprises 73 percent of the total number of units assisted. Once constructed, these units will be affordable to low-income households for the next 30 years. Over the next two years, this financing will go a long way toward creating much needed job opportunities in the real estate, lending and construction industries as these properties are being built.
- \$25 million or 18 percent of the financing will be used to assist 352 (27 percent) units through acquisition and rehabilitation of existing structures. Such financing provides a cost effective way of preserving and extending the life of affordable rental units.

Rental units were funded through a number of funding sources, including: the Arizona Housing Trust Fund, federal HOME, federal Low-Income Housing Tax Credits (reported at the 10 year market value), and tax exempt multi-family bonds issued by the Arizona Housing Finance Authority. A full breakdown of funding invested is located in tables at the end of this report.

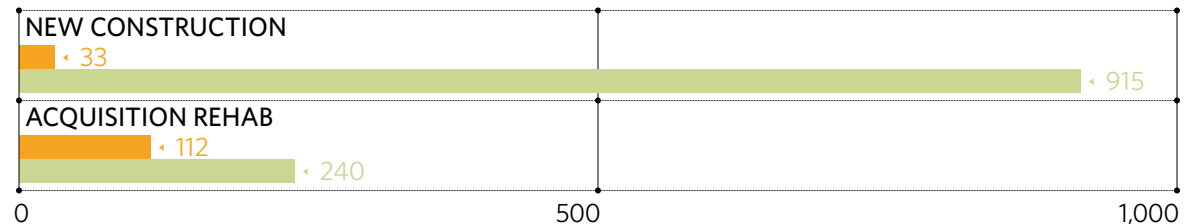


### RENTAL FINANCING COMMITTED

FROM INVESTMENT OF \$138 MILLION

• ADOH - NEW CONSTRUCTION	\$109,095,170
• AZHFA - NEW CONSTRUCTION	\$4,275,787
• ADOH - ACQUISITION REHABILITATION	\$20,812,230
• AZHFA - ACQUISITION REHABILITATION	\$4,240,000

### NUMBER OF RENTALS FINANCED



## Rent Subsidies

In FY2009, the agency administered nearly \$55 million in rental subsidy payments, assisting nearly 10,000 extremely low-income Arizonans with their monthly rent. Among those assisted were very low-income seniors, formerly homeless individuals, seriously mentally ill, households living with HIV/AIDS, and other special needs groups. 94 percent of the rent subsidy dollars administered consisted of federal dollars, and 82 percent of those funds were associated with federally financed rental properties holding long-term housing assistance payment contracts. Generally, when households are assisted with public monies to assist with their rent they are expected to contribute 30 percent of their income, with the subsidy covering the difference between what the household can afford and a reasonable, modest rent payment.

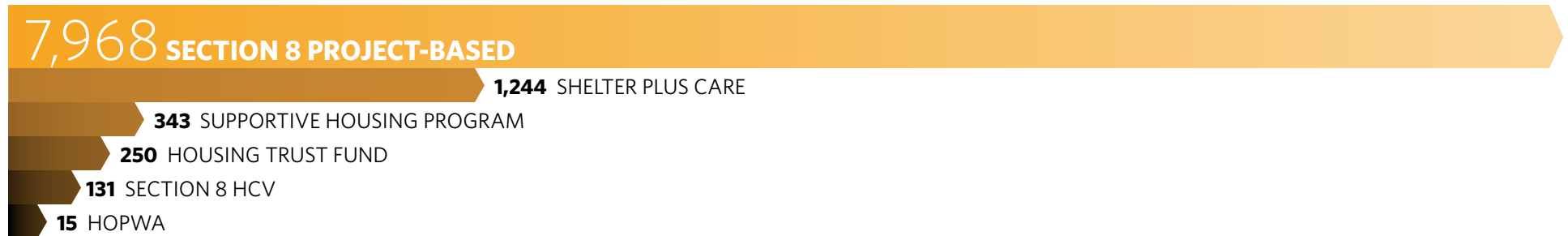
### HOW DO RENT SUBSIDIES HELP LOW INCOME HOUSEHOLDS?

**INCOME:** \$900/month

**RENT:** 1 BR market rate in Maricopa Co

BUDGET WITHOUT SUBSIDY:		BUDGET WITH SUBSIDY:	
Rent	\$624	Rent	\$270
		<i>Subsidy portion of rent</i>	\$354
Food, Medicine, Clothing, Transportation, Other	\$274	Food, Medicine, Clothing, Transportation, Other	\$630
	<b>\$900</b>		<b>\$900</b>

### HOUSEHOLDS ASSISTED BY SOURCE

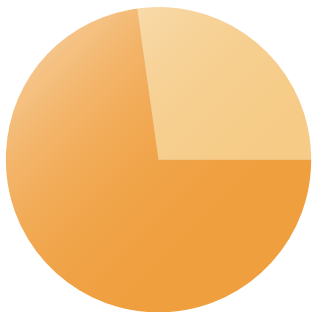


## New Development

In FY2009, the agency's investment into the development of new homeownership units was extremely limited. Generally, this was due to the highly saturated Arizona single-family housing market, where the supply in most areas of the state exceeds current demand. The \$913,111 that was invested in homeownership development this past year will result in thirty affordable units. 16 of those units are being built on tribal land, four on property owned by a land trust, and 10 involve the acquisition and rehabilitation of existing units - all of which are being provided as homeownership opportunities for low income households. The units being built on tribal land and for the land trust are intended to remain affordable units in perpetuity.

### HOMEOWNERSHIP DEVELOPMENT

27% ACQUISITION REHAB  
73% NEW CONSTRUCTION

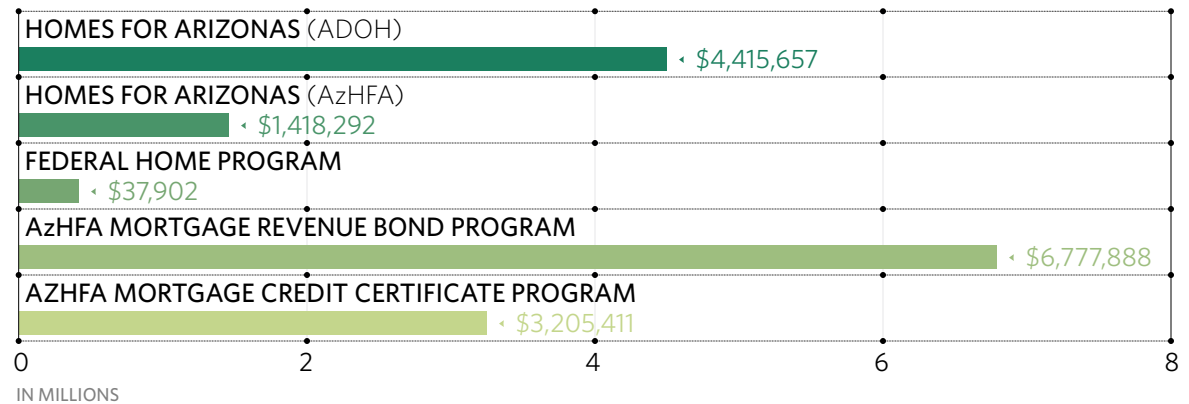


## Homebuyer Assistance

Despite tougher lending standards, the agency was able to assist nearly 500 low-income homebuyers obtain their first home in FY2009. All potential homebuyers were required to participate in first-time homebuyer counseling prior to assistance with purchase.

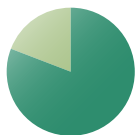
- 270 homebuyers were assisted with home purchase assistance through the agency's Homes for Arizonans Program or through funding made available by the federal HOME Program's American Dream Downpayment Initiative.
- Nearly 200 homebuyers were assisted through the homeownership assistance programs of the Arizona Housing Finance Authority, including the low-interest mortgages available through the Mortgage Revenue Bond Program, federal tax credits available through the Mortgage Credit Certificate Program, or downpayment and closing cost assistance available through the authority.

### HOMEOWNERSHIP DEVELOPMENT



## Foreclosure Counseling

To address the current mortgage foreclosure crises, the agency continued to administer a new program first begun at the end of the previous fiscal year. The program is geared toward providing free counseling to households in threat of foreclosure. With a one-time grant (which has since been extended through December 2009) and made through a federally sponsored nonprofit, NeighborWorks®, the agency set up a toll-free hot-line that would link homeowners desperate for help with foreclosure-related questions, with HUD-trained counselors working in their area. Once connected, the homeowners are able to make appointments to meet one-on-one with experienced counselors who are able to review the homeowner's financing and economic situation and assist the family in renegotiating their loan terms or in some cases, when foreclosure is unpreventable, advising the family on housing alternatives. During this period over 20,000 callers were assisted through this program, nearly 5,000 of them with extensive one-on-one, individualized counseling services.



### TYPE OF FORECLOSURE ASSISTANCE

4,809 ONE-ON-ONE COUNSELING SESSIONS  
20,861 HOT-LINE REFERRALS

## Housing Rehabilitation and Repair Programs

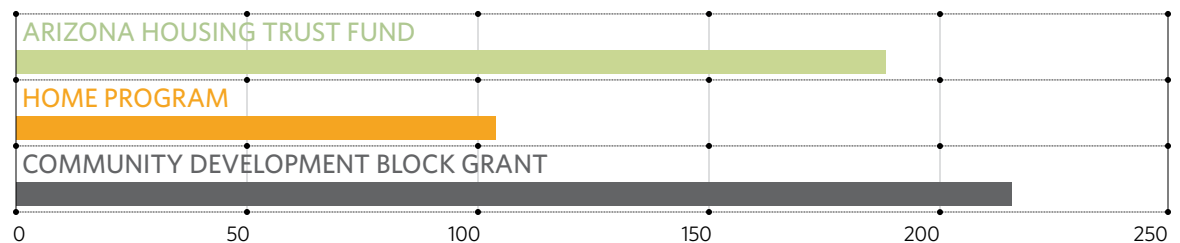
Over \$8.7 million in state and federal funding was spent on housing rehabilitation programs this year. These programs, which help extend the life of affordable properties as well as ensure safe, decent living environments for some of Arizona's poorest homeowners continued to be a much sought after resource. Most assisted homeowners are very low income, elderly, and living on fixed incomes making the most basic repairs to their aging homes impossible. Local governments and nonprofit providers utilized resources made available through the agency to provide locally managed programs. In all, 465 homes or nearly 40 homes each month were rehabilitated around Arizona. Arizona Housing Trust Funds and Community Development Block Grant funds may be utilized to complete major repairs or simply to address emergency situations; HOME funds require major rehabilitation of each home touched.



### REHABILITATION FUNDING

\$2,425,500 ARIZONA HOUSING TRUST FUND  
\$3,000,000 HOME PROGRAM  
\$3,293,155 COMMUNITY DEVELOPMENT BLOCK GRANT

### NUMBER OF REHABILITATED HOMES





## Homeless Prevention Program

In the past few years as the economy has soured, demand for the agency's Homeless Prevention Program has increased dramatically. In the past year the program provided \$3.7 million in cash assistance to provide rent, mortgage, utility payment assistance and other resources to keep homelessness at bay for 7,348 Arizona households. The program was administered by local governments, and nonprofit social service providers located throughout the state. Funded primarily by the Arizona Housing Trust Fund, the program has played an important part in addressing the economic woes experienced by many of Arizona's low-income families as well as those experiencing temporary setbacks with job losses.

## Development of transitional housing units and shelters

Providing funding for the development of transitional housing units and shelters is an important function of the agency. Generally, federal funds are not made available for such development so homeless and providers of transitional housing for other populations such as victims of domestic violence, recovering substance abusers, and others have relied heavily on the Arizona Housing Trust Fund to finance such development. In FY2009, due to severe budget cuts the agency made two commitments of funding to such projects. A commitment was made to provide \$12,723 in additional dollars to a project already under development in southern Arizona and the agency also provided \$750,000 to the Arizona Department of Veterans Services, to allow that agency to distribute assistance to several transitional projects for veterans in Arizona.

## Emergency operating funds for shelters and service dollars for supportive housing programs

Every year the agency receives many requests for emergency operating funds in order for homeless shelters to keep their doors open due to budget shortfalls. This year was no exception. Additionally, the agency also administers federal funding to provide supportive services to formerly homeless populations served through the Supportive Housing Program. In all, the agency committed over \$2.5 million in resources to these activities.



*UMOM, Arizona's largest shelter for homeless families, received emergency operating support from ADOH in FY 2009.*





*In September 2008 the agency sponsored its annual Governor's Housing Forum held in Flagstaff.*

## Other Housing Activities

Every year the agency funds a number of housing-related activities that do not directly fall into any of the categories already mentioned in this annual report. In FY2009, the agency provided over \$6.3 million for such activities, including:

- \$4 million to support the housing activities of the Arizona Housing Finance Authority (AzHFA), including the issuance of Mortgage Revenue Bonds, Mortgage Credit Certificates, tax-exempt Multi-family Bonds, Homebuyer Assistance, and other activities of the AzHFA.
- Technical assistance and planning grants to assist communities throughout Arizona with determining appropriate housing projects and ways to address local housing needs. The agency was proud to partner with the University of Arizona's Drachman Institute and Arizona State University's Stardust Foundation for a large part of these activities.
- The agency supported a number of housing-related conferences from the University of Arizona's Construction in Indian Country to a number of local homeless conferences. In addition, in September 2008 the agency sponsored its annual Governor's Housing Forum held in Flagstaff where 400 housing advocates attended a myriad of sessions on housing-related issues.
- Planning support was provided for all of Arizona's Continuum of Care planning processes, including the rural Continuum administered by ADOH, as well as the Maricopa and Pima County Continuums.
- Funding was utilized to provide required federal match and support for the federally mandated Homeless Management Information System (HMIS), a database that tracks and reports on homeless assistance throughout the state. In addition to supporting the rural HMIS system administered by the agency, ADOH also provided support to the HMIS systems operated by Maricopa and Pima Counties.
- Administrative funding for local governments and nonprofits operating housing programs through subcontract with the agency were provided. This assistance supported numerous local housing positions around the state, administering day-to-day activities related to homebuyer assistance programs, housing rehabilitation and emergency repair programs, homeless prevention programs, rental assistance programs, and more.
- The agency continued to support a free on-line web-based search engine, where low-income households looking for available, affordable rental units would be able to find vacant, immediately available units statewide. This service provides a way for the public to search for affordable units by location, size, rent amount, and amenities.



### Community Development Activities

During this fiscal year, in addition to a myriad of housing activities, the agency also administered over \$7.8 million in federal Community Development Block Grant (CDBG) funds for non-housing related activities, including infrastructure development, public works projects, emergency equipment needs, social service funding and a number of other community development-related activities. These funds were provided to rural county and city governments in the 13 rural counties, excluding Flagstaff, Prescott and Yuma (which all receive CDBG funding directly from the federal government). Assistance to over 211,891 individuals is expected through these activities.

# Housing Dollar Commitment by Activity






## ARIZONA DEPARTMENT OF HOUSING

	Community Development Block Grant Program	HOME Investment Partnership Program	Housing Trust Fund	Homes for Arizonans (ADOH)	Low-Income Housing Tax Credits	Project-Based Section 8	Section 8 Housing Choice Vouchers	Housing Opportunities for Persons with AIDS	Supportive Housing Program	Shelter Plus Care	National Mortgage Foreclosure Counseling Program	STATE FEDERAL	Total ADOH
<b>Rental</b> SUB TOTAL	-	3,500,000	10,990,000	-	2,790,680	115,766,720	42,358,925	768,634	68,205	1,174,355	7,071,564	-	184,489,083
New Construction	-	2,750,000	6,300,000	-	-	100,045,170	-	-	-	-	-	-	109,095,170
Acquisition-Rehab	-	750,000	1,550,000	-	2,790,680	15,721,550	-	-	-	-	-	-	20,812,230
Rental Assistance	-	-	3,140,000	-	-	-	42,358,925	768,634	68,205	1,174,355	7,071,564	-	54,581,683
					4%	9%							
<b>Homeownership</b> SUB TOTAL	3,293,155	3,497,902	2,956,911	4,415,657	-	-	-	-	-	-	-	619,100	14,782,725
New Development	-	460,000	453,911	-	-	-	-	-	-	-	-	-	913,911
Homeowner Rehab	3,293,155	3,000,000	2,425,500	-	-	-	-	-	-	-	-	-	8,718,655
Homeownership Assistance	-	37,902	-	4,415,657	-	-	-	-	-	-	-	-	4,453,559
Foreclosure Counseling	-	-	77,500	-	-	-	-	-	-	-	-	619,100	696,600
<b>Homeless/Special Needs</b> SUB TOTAL	200,163	12,723	5,787,941	-	-	-	-	-	117,065	1,008,759	-	-	7,126,651
Eviction Prevention	-	-	3,725,338	-	-	-	-	-	40,657	-	-	-	3,765,995
Development of Transitional	-	12,723	750,000	-	-	-	-	-	-	-	-	-	762,723
Development of Shelters	-	-	-	-	-	-	-	-	-	-	-	-	-
Operating and Services	200,163	-	1,312,603	-	-	-	-	-	76,408	1,008,759	-	-	2,597,933
<b>Other</b> SUB TOTAL	7,845,929	-	6,210,290	-	-	-	-	-	-	157,500	-	-	14,213,719
<b>Total</b>	11,339,247	7,010,625	25,945,142	4,415,657	2,790,680	115,766,720	42,358,925	768,634	185,270	2,340,614	7,071,564	619,100	220,612,178

NOTE: Tax credit figures are reported at the projected 10 year value of the credits at current market prices.

# Housing Dollar Commitment by Activity

## ARIZONA HOUSING FINANCE AUTHORITY

	 Mortgage Revenue Bonds	 Mortgage Credit Certificates	 Multifamily Bonds	 Homes for Arizonans (AzHFA)	 Total AzHFA		<b>Total Dollars Committed By Activity ADOH/AzHFA</b>
<b>Rental</b> SUB TOTAL	-	-	8,515,787	-	8,515,787	<b>Rental</b> SUB TOTAL	\$ 193,004,870
New Construction	-	-	4,275,787	-	4,275,787	New Construction	\$ 113,370,957
Acquisition-Rehab	-	-	4,240,000	-	4,240,000	Acquisition-Rehab	\$ 25,052,230
Rental Assistance	-	-	-	-	-	Rental Assistance	\$ 54,581,683
<b>Homeownership</b> SUB TOTAL	6,777,888	3,205,411	-	1,418,292	11,401,591	<b>Homeownership</b> SUB TOTAL	\$ 26,184,316
New Development	-	-	-	-	-	New Development	\$ 913,911
Homeowner Rehab	-	-	-	-	-	Homeowner Rehab	\$ 8,718,655
Homeownership Assistance	6,777,888	3,205,411	-	1,418,292	11,401,591	Homeownership Assistance	\$ 15,855,150
Foreclosure Counseling	-	-	-	-	-	Foreclosure Counseling	\$ 696,600
<b>Homeless/Special Needs</b> SUB TOTAL	-	-	-	-	-	<b>Homeless/Special Needs</b> SUB TOTAL	\$ 7,126,651
Eviction Prevention	-	-	-	-	-	Eviction Prevention	\$ 3,765,995
Development of Transitional	-	-	-	-	-	Development of Transitional	\$ 762,723
Development of Shelters	-	-	-	-	-	Development of Shelters	-
Operating and Services	-	-	-	-	-	Operating and Services	\$ 2,597,933
<b>Other</b> SUB TOTAL	-	-	-	-	-	<b>Other</b> SUB TOTAL	\$ 14,213,719
<b>Total</b>	6,777,888	3,205,411	8,515,787	1,418,292	19,917,378	<b>Total</b>	\$ 240,529,556

# Households Assisted by Activity







## ARIZONA DEPARTMENT OF HOUSING

	Community Development Block Grant Program	HOME Investment Partnership Program	Housing Trust Fund	Homes for Arizonans (ADOH)	Low-Income Housing Tax Credits	Project-Based Section 8	Section 8 Housing Choice Vouchers	Housing Opportunities for Persons with AIDS	Supportive Housing Program	Shelter Plus Care	National Mortgage Foreclosure Counseling Program	STATE FEDERAL	Total ADOH
<b>Rental</b> SUB TOTAL	-	34	288	-	217	866	7,968	131	15	343	1,244	-	11,106
New Construction	-	26	23	-	-	866	-	-	-	-	-	-	915
Acquisition-Rehab	-	8	15	-	217	-	-	-	-	-	-	-	240
Rental Assistance	-	-	250	-	-	-	7,968	131	15	343	1,244	-	9,951
					4%	9%							
<b>Homeownership</b> SUB TOTAL	220	77	201	267	-	-	-	-	-	-	-	20,861	21,626
New Development	-	14	16	-	-	-	-	-	-	-	-	-	30
Homeowner Rehab	220	60	185	-	-	-	-	-	-	-	-	-	465
Homeownership Assistance	-	3	-	267	-	-	-	-	-	-	-	-	270
Foreclosure Counseling	-	-	-	-	-	-	-	-	-	-	-	*20,861	20,861
<b>Homeless/Special Needs</b> SUB TOTAL	-	-	12,014	-	-	-	-	-	142	70	-	-	12,226
Eviction Prevention	-	-	7,289	-	-	-	-	-	59	-	-	-	7,348
Development of Transitional	-	-	16	-	-	-	-	-	-	-	-	-	16
Development of Shelters	-	-	-	-	-	-	-	-	-	-	-	-	-
Operating and Services	-	-	4,709	-	-	-	-	-	83	70	-	-	4,862
<b>Other</b> SUB TOTAL	211,671	-	52	-	-	-	-	-	-	-	-	-	211,723
<b>Total</b>	211,891	111	12,555	267	217	866	7,968	131	157	413	1,244	20,861	256,681

\* Of the 20,861 households that received assistance through the state's toll-free foreclosure counseling hotline, 4,809 households received intensive one-on-one counseling services.

# Households Assisted by Activity

## ARIZONA HOUSING FINANCE AUTHORITY

	 Mortgage Revenue Bonds	 Mortgage Credit Certificates	 Multifamily Bonds	 (HTF) Homes for Arizonans (AzHFA)	 STATE  FEDERAL	Total AzHFA		Total Households Assisted By Activity ADOH/AzHFA	
<b>Rental</b> SUB TOTAL	-	-	145	-	-	145	<b>Rental</b> SUB TOTAL	11,251	
New Construction	-	-	33	-	-	33	New Construction	948	
Acquisition-Rehab	-	-	112	-	-	112	Acquisition-Rehab	352	
Rental Assistance	-	-	-	-	-	-	Rental Assistance	9,951	
<b>Homeownership</b> SUB TOTAL	60	118	-	186	-	364	<b>Homeownership</b> SUB TOTAL	21,990	
New Development	-	-	-	-	-	-	New Development	30	
Homeowner Rehab	-	-	-	-	-	-	Homeowner Rehab	465	
Homeownership Assistance	60	118	-	186	-	364	Homeownership Assistance	634	
Foreclosure Counseling	-	-	-	-	-	-	Foreclosure Counseling	20,861	
<b>Homeless/Special Needs</b> SUB TOTAL	-	-	-	-	-	-	<b>Homeless/Special Needs</b> SUB TOTAL	12,226	
Eviction Prevention	-	-	-	-	-	-	Eviction Prevention	7,348	
Development of Transitional	-	-	-	-	-	-	Development of Transitional	16	
Development of Shelters	-	-	-	-	-	-	Development of Shelters	-	
Operating and Services	-	-	-	-	-	-	Operating and Services	4,862	
<b>Other</b> SUB TOTAL	-	-	-	-	-	-	<b>Other</b> SUB TOTAL	211,723	
<b>Total</b>	60	118	145	186	-	509	<b>Total</b>	257,190	

## Geographic Distribution of Funding Commitments by County

### ARIZONA DEPARTMENT OF HOUSING






	Community Development Block Grant Program	HOME Investment Partnership Program	Housing Trust Fund	Homes for Arizonans (ADOH)	Low-Income Housing Tax Credits		Project-Based Section 8	Section 8 Housing Choice Vouchers	Housing Opportunities for Persons with AIDS	Supportive Housing Program	Shelter Plus Care	National Mortgage Foreclosure Counseling Program	STATE FEDERAL	Total ADOH
					4%	9%								
<b>Apache</b>	224,891	-	696,025	89,585	-	-	447,585	-	963	213,719	-	-	-	1,672,768
<b>Cochise</b>	1,595,873	12,412	1,239,396	488,972	-	724,230	1,028,994	-	-	321,594	-	-	-	5,411,471
<b>Coconino</b>	532,875	140,000	2,780,193	164,955	-	12,399,140	878,879	-	31,792	358,580	-	-	-	17,286,414
<b>Gila</b>	546,584	500,000	493,477	41,244	-	1,486,200	239,777	-	4,817	13,125	-	-	-	3,379,224
<b>Graham</b>	382,006	-	513,107	172,634	288,840	281,202	231,856	-	-	13,125	-	-	-	1,882,588
<b>Greenlee</b>	-	-	498,107	-	-	-	-	-	-	-	-	-	-	498,107
<b>La Paz</b>	243,897	450,000	700,866	-	-	700,720	-	-	-	13,125	92,135	-	-	2,200,743
<b>Maricopa</b>	-	460,000	5,948,026	-	1,314,050	61,455,840	29,755,708	-	-	-	5,892,912	-	-	104,826,536
<b>Mohave</b>	1,766,278	910,000	1,643,755	427,044	-	735,170	635,412	-	88,930	205,161	-	-	-	6,411,750
<b>Navajo</b>	518,538	12,490	1,561,012	65,022	-	1,680,830	395,908	-	10,597	143,185	-	-	-	4,387,582
<b>Pima</b>	-	1,058,178	2,476,057	-	1,187,790	16,894,010	6,270,983	-	-	-	814,169	-	-	28,701,187
<b>Pinal</b>	2,523,100	1,704,545	1,009,226	813,932	-	1,863,940	840,622	-	-	252,552	-	-	-	9,007,917
<b>Santa Cruz</b>	490,264	-	536,006	301,294	-	5,190,700	-	-	-	44,259	-	-	-	6,562,523
<b>Yavapai</b>	1,389,057	1,000,000	689,474	503,304	-	12,315,080	480,961	768,634	48,171	558,000	-	-	-	17,752,681
<b>Yuma</b>	1,125,884	763,000	1,160,415	1,347,671	-	39,840	1,098,240	-	-	204,189	272,348	-	-	6,011,587
<b>Grand Total</b>	<b>11,339,247</b>	<b>7,010,625</b>	<b>*25,945,142</b>	<b>4,415,657</b>	<b>2,790,680</b>	<b>115,766,720</b>	<b>42,358,925</b>	<b>768,634</b>	<b>185,270</b>	<b>2,340,614</b>	<b>7,071,564</b>	<b>619,100</b>		<b>220,612,178</b>
<b>Rural</b>	11,339,247	5,492,447	*17,521,059	4,415,657	288,840	37,416,870	6,332,234	768,634	185,270	2,340,614	364,483	-	-	87,084,455
<b>Urban</b>	-	1,518,178	8,424,083	-	25,501,840	78,349,850	36,026,691	-	-	-	6,707,081	-	-	133,527,723

\* Housing Trust Fund figures do not include a breakdown by county on the usage of \$4 million transferred to the Arizona Housing Finance Authority programs. Funds are reported in the rural and grand totals.



## Geographic Distribution of Funding Commitments by County

### ARIZONA HOUSING FINANCE AUTHORITY

	 Mortgage Revenue Bonds	 Mortgage Credit Certificates	 Multifamily Bonds	 (HTF) Homes for Arizonans (AzHFA)	 STATE FEDERAL	Total AzHFA		Total Geographic Distribution of Funding Commitments by County ADOH/AzHFA
<b>Apache</b>	1,096,083	239,739	-	148,885		1,484,707	<b>Apache</b>	\$ 3,157,475
<b>Cochise</b>	595,458	864,996	-	315,685		1,776,139	<b>Cochise</b>	\$ 7,187,610
<b>Coconino</b>	306,954	148,223	-	87,791		542,968	<b>Coconino</b>	\$ 17,829,382
<b>Gila</b>	-	-	-	-		-	<b>Gila</b>	\$ 3,379,224
<b>Graham</b>	-	71,362	-	19,695		91,057	<b>Graham</b>	\$ 1,973,645
<b>Greenlee</b>	-	-	-	-		-	<b>Greenlee</b>	\$ 498,107
<b>La Paz</b>	-	-	-	-		-	<b>La Paz</b>	\$ 2,200,743
<b>Maricopa</b>	-	-	-	-		-	<b>Maricopa</b>	\$ 104,826,536
<b>Mohave</b>	205,146	17,099	2,283,857	-		2,506,102	<b>Mohave</b>	\$ 8,917,852
<b>Navajo</b>	1,376,487	421,030	-	263,332		2,060,849	<b>Navajo</b>	\$ 6,448,431
<b>Pima</b>	-	-	-	-		-	<b>Pima</b>	\$ 28,701,187
<b>Pinal</b>	828,079	333,369	-	104,259		1,265,707	<b>Pinal</b>	\$ 10,273,624
<b>Santa Cruz</b>	-	346,925	-	92,574		439,499	<b>Santa Cruz</b>	\$ 7,002,022
<b>Yavapai</b>	376,862	202,190	1,956,143	75,586		2,610,781	<b>Yavapai</b>	\$ 20,363,462
<b>Yuma</b>	1,992,819	560,478	4,275,787	310,485		7,139,569	<b>Yuma</b>	\$ 13,151,156
<b>Grand Total</b>	6,777,888	3,205,411	8,515,787	1,418,292		19,917,378	<b>Grand Total</b>	\$ 240,529,556
<b>Rural</b>	6,777,888	3,205,411	8,515,787	1,418,292		19,917,378	<b>Rural</b>	\$ 107,001,832
<b>Urban</b>	-	-	-	-		-	<b>Urban</b>	\$ 133,527,723

**NOTE:** A Housing Trust Fund transfer of \$4 million to the Arizona Housing Finance Authority is reported in total funds to benefit rural Arizona only and is not broken down by county

# Geographic Distribution, Households

## ARIZONA DEPARTMENT OF HOUSING

	Community Development Block Grant Program	Community Development Block Grant Program NON-HOUSING	HOME Investment Partnership Program	Housing Trust Fund	Homes for Arizonans (ADOH)	Low-Income Housing Tax Credits		Project-Based Section 8	Section 8 Housing Choice Vouchers	Housing Opportunities for Persons with AIDS	Supportive Housing Program	Shelter Plus Care	National Mortgage Foreclosure Counseling Program	STATE FEDERAL	Total ADOH
	BY # PERSONS					4%	9%								
Apache	-	51,596	-	240	5	-	-	74	-	35	-	1	-	-	51,951
Cochise	21	23,001	1	14	29	-	-	267	-	72	45	-	-	-	23,450
Coconino	5	2,160	4	532	8	-	56	117	-	42	-	47	-	-	2,971
Gila	16	910	5	532	3	-	-	61	-	-	-	7	-	-	1,534
Graham	-	402	-	120	10	31	-	30	-	-	12	-	-	-	605
Greenlee	-	-	-	81	-	-	-	-	-	-	-	-	-	-	81
La Paz	-	888	6	212	-	-	-	-	-	-	10	-	-	-	1,116
Maricopa	-	-	14	7,624	-	126	544	5,436	-	-	932	-	-	-	14,676
Mohave	125	27,113	19	491	23	-	-	107	-	42	-	15	-	-	27,935
Navajo	-	6,839	-	769	5	-	-	92	-	13	-	17	-	-	7,736
Pima	-	-	15	508	-	60	88	1,173	-	-	180	-	-	-	2,024
Pinal	49	44,515	21	688	57	-	-	202	-	-	-	-	-	-	45,532
Santa Cruz	-	818	-	129	18	-	126	-	-	-	12	-	-	-	1,103
Yavapai	-	712	16	367	29	-	52	177	131	167	-	70	-	-	1,721
Yuma	4	52,717	9	248	80	-	-	232	-	42	53	-	-	-	53,385
<b>Grand Total</b>	<b>220</b>	<b>211,671</b>	<b>111</b>	<b>12,555</b>	<b>267</b>	<b>217</b>	<b>866</b>	<b>7,968</b>	<b>131</b>	<b>413</b>	<b>1,244</b>	<b>157</b>	<b>20,861</b>		<b>256,681</b>
Rural	220	211,671	82	4,423	267	31	234	1,359	131	413	132	157	-	-	219,120
Urban	-	-	29	8,132	-	186	632	6,609	-	-	1,112	-	-	-	16,700

NOTE: Mortgage Foreclosure Counseling figures were not broken out by county for reporting purposes at the time of this report. Total figures are included in grand totals only.

# Geographic Distribution, Households

## ARIZONA HOUSING FINANCE AUTHORITY

	 Mortgage Revenue Bonds	 Mortgage Credit Certificates	 Multifamily Bonds	 (HTF) Homes for Arizonans (AzHFA)	 STATE  FEDERAL	Total AzHFA		Total Geographic Distribution of Assistance to Households by County ADOH/AzHFA	
Apache	8	9	-	19		36	Apache	51,987	
Cochise	4	29	-	40		73	Cochise	23,523	
Coconino	2	4	-	8		14	Coconino	2,985	
Gila	-	1	-	-		1	Gila	1,535	
Graham	-	3	-	3		6	Graham	611	
Greenlee	-	-	-	-		-	Greenlee	81	
La Paz	-	-	-	-		-	La Paz	1,116	
Maricopa	-	-	-	-		-	Maricopa	14,676	
Mohave	2	1	60	-		63	Mohave	27,998	
Navajo	12	15	-	37		64	Navajo	7,800	
Pima	-	-	-	-		-	Pima	2,024	
Pinal	10	12	-	14		36	Pinal	45,568	
Santa Cruz	-	14	-	13		27	Santa Cruz	1,130	
Yavapai	4	6	52	9		71	Yavapai	1,792	
Yuma	18	24	33	43		118	Yuma	53,503	
<b>Grand Total</b>	60	118	145	186		509	<b>Grand Total</b>	257,190	
Rural	60	118	145	186		509	Rural	219,629	
Urban	-	-	-	-		-	Urban	16,700	

**NOTE:** Mortgage Foreclosure Counseling figures were not broken out by county for reporting purposes at the time of this report. Total figures are included in grand totals only.

**Arizona Department of Housing**

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**Arizona Housing Finance Authority**

The Arizona Housing Finance Authority (AzHFA) was created in 2002 to provide the state of Arizona with a housing bonding authority dedicated to serving the 13 rural counties of the state.

CHAIRPERSON	Ross McCallister	The MC Companies
VICE CHAIRPERSON	Carol Parry Fox	Corporate Social Responsibility Associates
SECRETARY	Richard Houseworth	Capitol Bancorp, Ltd.
TREASURER	Manuel Gonzalez	Pinal County

**Arizona Housing Commission**

The Arizona Housing Commission was created to serve as an advisory body to the Governor and to the Arizona Department of Housing. The Commission is comprised of 24 key decision-makers from private industry, community-based nonprofit housing organizations, and state, local and tribal governments.

Jerry Anderson	Southern Arizona AIDS Foundation
Reid Butler	Butler Housing Company
Kim Dorney	City of Phoenix
Deb Drysdale Elias	Yuma Elementary School District
Helen Hudgens Ferrell	BOTHANDS, Inc.
Irv Hill	Fleetwood Homes of Arizona
Kelly Langford	Tucson Urban League
David Lembke	Coldwell Banker Narico
Guy Mikkelsen	Foundation for Senior Living
Marty Moreno	Town of Sahuarita
Kathy Pechman	National Bank of Arizona
Roberto Ruiz	Ruiz Engineering Corporation
Betty J. Villegas	Pima County
Aneva J. Yazzie	Navajo Housing Authority
Bob Burns	President Arizona State Senate
Kirk Adams	Speaker of the Arizona Housing of Representatives