# **IFISCAL YEAR** ANNUAL REPORT

#### 209 W. Jackson

209 West Jackson provides a safe and affordable living environment for low income, single adults, small families, and young adults with disabling conditions or significant risks of homelessness. The community is conveniently located in Downtown Phoenix close to major bus lines and the Valley Metro Light Rail system that connects residents to nearby employment, services, and recreational activities. The 300 fully furnished studio apartments allow residents to maintain self-sufficiency in a healthy living environment.

# JULY1, 2014 / JUNE30 2015



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In FY2015, the Arizona Department of Housing through its federally funded programs provided over \$255 million in housing and community revitalization assistance, improving living conditions for over 35,000 Arizona households. The Arizona Housing Finance Authority provided over \$162 million of assistance to over 1,000 Arizona homebuyers through its mortgage loan program, a 360% increase in the number of homebuyers assisted compared with the same period last year. The Arizona Home Foreclosure Funding Corporation assisted 801 Arizona households by providing over \$30 million in assistance statewide through its home foreclosure assistance program. Save Our Home AZ.

The need for affordable housing remains at a premium. Over the last few years, ADOH has significantly increased our efforts to promote affordable rental housing units within walking distance of public transportation through the state. Thanks to the Low-Income Housing Tax Credit program and a continued commitment from ADOH to meet the demand for more transit oriented communities, Arizona residents are discovering that they can find location efficient affordable housing, cutting their commuting costs and gaining better access to opportunity. The agency strives to efficiently and effectively invest the taxpayer funds it has been entrusted with to make Arizona the best place to live, work and play and provide opportunity for all.

It is our pleasure to have the opportunity to highlight and share with you our accomplishments in the Fiscal Year 2015 Annual Report. This report illustrates the outstanding work that the Arizona Department of Housing, the Arizona Housing Finance Authority, and the Arizona Home Foreclosure Prevention Funding Corporation continue to accomplish for the citizens of Arizona.

As 2015 comes to a close, the agency remains committed to providing programs and critical resources to our most vulnerable populations in addition to finding responsible and reasonable solutions to address the housing issues facing our great state.

Hidran pai



# DURING FY 2015

Arizona Department of Housing (ADOH) Arizona Housing Finance Authority (AzHFA) Arizona Home Foreclosure Prevention Funding Corporation (AHFPFC)

# <u>İİİİİİİİİİİİİİİ</u>

made commitments of \$459 million

in state and federal assistance



milies received preclosure prevention ssistance

## ARIZONA DEPARTMENT OF HOUSING, ARIZONA HOUSING FINANCE AUTHORITY AND ARIZONA HOME FORECLOSURE PREVENTION FUNDING CORPORATION ACHIEVEMENTS

The Arizona Department of Housing provides programs and critical resources to the most vulnerable populations of the state while serving as the driver for economic development and leveraging private capital. Whether it is through our work to provide safe and affordable housing, assistance to help aid our homeless and special needs populations, or our ongoing efforts to prevent Arizonans from losing their homes to foreclosure, we are committed to finding responsible and reasonable solutions to address the housing needs of our state.

As a state agency, it is our ongoing responsibility to help keep Arizona state government open, transparent, and accountable. In keeping with these goals, our annual report provides a comprehensive look at how exactly our federal tax dollars are flowing back to the state and being put to work.

During FY2015, the Arizona Department of Housing (ADOH), the Arizona Housing Finance Authority (AzHFA), and the Arizona Home Foreclosure Prevention Funding Corporation (AHFPFC) made combined commitments of over \$459 million in state and federal assistance to support housing and community development activities throughout Arizona. Over the course of the year, the agency touched the lives of over 37,493 people, most of which are low income, providing some type of housing or community development assistance. Through the federally funded Save Our Home AZ Program and the National Mortgage Foreclosure Counseling Program, 2,023 families received housing counseling and foreclosure prevention assistance.



# RENTAL PROGRAMS

The availability of affordable housing remains a necessity for economic development in the state. During FY2015, the agency made commitments to invest almost \$184 million in financing to support 1,607 affordable rental units. Financing was obtained by housing developers to support various affordable housing projects across Arizona. Generally, these projects are required to guarantee 20-30 years of affordability in exchange for public financing at favorable terms.

\$110.5 million, or approximately 60 percent of the financing, will go toward the construction of 640 units. These units will remain affordable to low-income households for the next 30 years.

Over \$73 million, or approximately 40 percent of the financing, will go toward the construction of 967 units through the acquisition and the rehabilitation of existing structures. This financing has been critical in eradicating and transforming blighted neighborhoods and extending the life of affordable rental units.

Rental units were funded through a number of funding sources, including the Arizona Housing Trust Fund, the Federal HOME Investment Partnership Program (HOME), the federal Low-Income Housing Tax Credit (LIHTC) program, and other federal stimulus dollars.

A full breakdown of the funding invested is located in the tables at the end of this report.



# \$184,000,000 *milion* IN FINANCING TO SUPPORT 1,607 AFFORDABLE RENTAL UNITS.

# \$73 MILLION used to assist 967 units THROUGH ACQUISITION AND REHABILITATION

\$110.5 MILLION used toward the construction of 640 units of new construction.

## RENTAL PROGRAMS



## RENT SUBSIDIES

In FY2015, the agency administered over \$57 million in rental subsidy payments, assisting 9,251 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. 99 percent of the rent subsidy dollars administered consisted of federal dollars.

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 reasonable modest rent payment.

**FY 2015** 9,251 EXTREMELY LOW-INCOME ARIZONANS WERE ASSISTED WITH THEIR MONTHLY RENT





## HOMEOWNERSHIP ASSISTANCE

In FY2015, nearly 1,050 individuals became homeowners by utilizing Arizona's Single Family Loan and Down Payment/Closing Cost Assistance programs



## HOUSING REHABILITATION AND REPAIR PROGRAMS

Over \$5 million in federal funding was spent on housing rehabilitation programs this year. These limited funds were critical in providing assistance and helping to extend the life of affordable homes as well as ensure safe, decent living environments for some of Arizona's poorest homeowners. Most assisted homeowners are low income, elderly, and living on fixed incomes which makes this funding for basic repairs essential. Even with a decrease in resources, the agency was able to provide assistance to 160 homes, providing valuable resources for individuals needing repairs to their properties.

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.

**Over \$5 million** IN FEDERAL FUNDING For rehabilitation ASSISTANCE

# **1,050 Became Homeowers** USING ARIZONA'S HFA SINGLE FAMILY LOAN PROGRAM





# FORECLOSURE PREVENTION

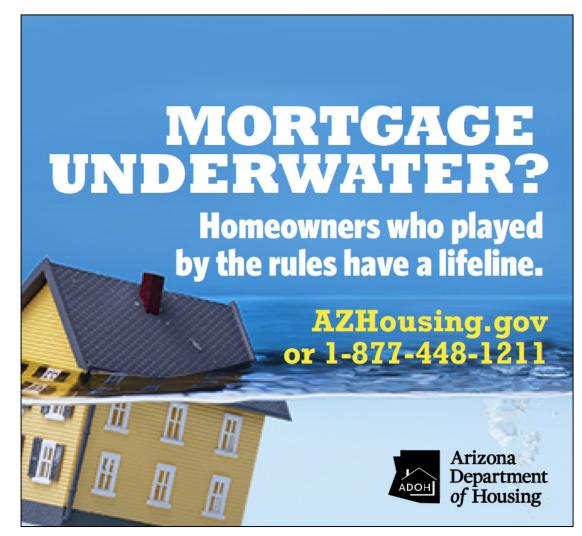
In FY2015, the agency was able to assist 2,023 families with housing counseling and financial assistance. Over \$30.7 million in program assistance was committed to assist these homeowners through the federally funded Save Our Home AZ program and the National Mortgage Foreclosure Counseling program.

Additionally, our foreclosure hotline assisted over 1,222 households with callers receiving extensive counseling services. Foreclosure counselors provide valuable information for homeowners seeking information on foreclosure prevention. Many of the callers are assessed over the phone and directed to pursue assistance through the agency's foreclosure prevention program, Save Our Home AZ.

Save Our Home AZ was created to assist homeowners avoid foreclosure on their primary residence. The program provides assistance in the form of Principal Reduction Mortgage Modification, Unemployment/Underemployment Mortgage Assistance, Second Lien Elimination, and Short Sale Assistance.



# In FY 2015 the agency was able to provide counseling **and financial assistance to 2,023 families.**





# HOMELESS PREVENTION PROGRAM

Our Special Needs Division continues to develop and implement supportive housing programs for homeless and disabled populations in rural Arizona. Throughout FY2015 our team consistently produced excellent results allowing the agency to remain as a top competitor for the national pool of Continuum of Care Funding, which provides grant dollars for housing Arizona's homeless population

Our ability to forge partnerships has greatly increased the productivity of 43 supportive housing programs in rural Arizona, thereby avoiding federal funding reductions.

## EMERGENCY OPERATING FUNDS FOR SHELTERS AND SERVICE DOLLARS FOR SUPPORTIVE HOUSING PROGRAMS

The agency continues to field numerous requests for emergency operating funds in order for homeless shelters to keep their doors open due to budget shortfalls. This includes assisting shelters during the cold winter months in northern Arizona or keeping overflow shelters open in Phoenix during the hot summer months. The agency remains committed to providing assistance to these essential programs and in FY2015 was able to commit over \$1.15 million in resources through state and federal funding.

hoto taken by Jason Grubb, Camerawerks.

In September 2014, the agency sponsored its annual Housing Forum held in Tucson where 25 states were represented by over 400 attendees.





# 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, including:

- In September 2014, the agency sponsored its annual Housing Forum held in Tucson where 25 states were represented by over 400 attendees. The Housing Forum is the only statewide housing conference in Arizona and it has become a venue for elected officials, policymakers, industry professionals, advocates, and community leaders from across the state and nation to address the significant challenges facing Arizona's housing market.
- Administration funding for local governments and nonprofits operating housing programs through subcontracts with the agency were provided. The assistance supported numerous local housing positions around the state, administering dayto-day activities related to housing rehabilitation programs, homeless prevention programs, rental assistance, and more.
- The agency continued to support a free online web-based search engine, where low-income households looking for available 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

In FY2015, the agency awarded over \$6 million that provided infrastructure development, public works projects, emergency equipment needed, social service funding, and a number of other community development related activities to over 19,000 individuals.



\$9,041,460

Total

\$8,626,021

S STATE			5				<b>W</b>				-	
FEDERAL	CDBG	HOME	HTF	LIHTC	LIHTC	Section 8 Housing Choice Vouchers	Project-Based Section 8	НОРЖА	Continuum of Care	Neighborhood Stabilization Program (NSPI&III)	National Mortgage Foreclosure Counseling Program	Total ADOH
				9%	4%							
Multi Family Sub Total	0	5,626,021	4,188,979	153,703,920	20,164,480	1,239,103	51,349,528	129,126	4,064,589	750,000	0	\$241,215,746
New Construction	0	2,250,000	1,500,000	99,219,170	6,806,090	0	0	0	0	750,000	0	\$110,525,260
Acquisition-Rehab	0	3,376,021	2,238,979	54,484,750	13,358,390	0	0	0	0	0	0	\$73,458,140
Rental Assistance	0	0	450,000	0	0	1,239,103	51,349,528	129,126	4,064,589	0	0	\$57,232,346
Single Family Sub total	\$2,374,477	\$3,000,000	0	0	0	0	0	0	0	0	\$360,600	\$5,735,077
New Development	0	0	0	0	0	0	0	0	0	0	0	\$0
Homeowner Rehab	\$2,374,477	\$3,000,000	0	0	0	0	0	0	0	0	0	\$5,374,477
Homeownership As-	0	0	0	0	0	0	0	0	0	0	0	\$0
Foreclosure Prevention	0	0	0	0	0	0	0	0	0	0	0	\$0
Foreclosure Counseling	0	0	0	0	0	0	0	0	0	0	\$360,600	\$360,600
Emergency and Transi-	\$579,357	0	\$357,500	0	0	0	0	\$94,811	\$680,751	0	0	\$1,712,419
Eviction Prevention	\$207,589	0	0	0	0	0	0	\$48,425	0	0	0	\$256,014
Development of Transi-	0	0	0	0	0	0	0	0	0	0	0	\$0
Dev/Rehab of Shelters	\$302,453	0	0	0	0	0	0	0	0	0	0	\$302,453
Operating and Services	\$69,315	0	\$357,500	0	0	0	0	\$46,386	\$680,751	0	0	\$1,153,952
Other	\$6,087,626	0	\$903,563	0	0	0	0	0	\$235,140	0	0	\$7,226,329
Miscellaneous activities	0	0	\$903,563	0	0	0	0	0	\$235,140	0	0	\$1,138,703
Other Eligible Non Housing CDBG Project	\$6,087,626	0	0	0	0	0	0	0	0	0	0	\$6,087,626

## ARIZONA DEPARTMENT OF HOUSING

\$1,239,103

\$51,349,528

\$223,937

\$4,980,480

\$750,000

\$360,600 \$255,889,571

\$20,164,480

\$5,450,042 \$153,703,920

		AZH	HFA		AHF	1	
S STATE	I						I
FEDERAL	SINGLE FAMILY LOAN PROGRAM	Downpayment/ Closing Cost Asst	Multi-Family Bonds	Total AzHFA	SOHAZ	Total Corp	Total of ADOH/ AzHFA/ CORP
Multi Family Sub Total	0	0	4,100,000	4,100,000	0	0	\$245,315,746
New Construction	0	0	0	0	0	0	\$110,525,260
Acquisition-Rehab	0	0	4,100,000	4,100,000	0	0	\$77,558,140
Rental Assistance	0	0	0	0	0	0	\$57,232,346
Single Family Sub total	162,201,977	6,488,079	0	168,690,056	30,397,583	30,397,583	\$204,822,716
New Development	0	0	0	0	0	0	\$0
Homeowner Rehab	0	0	0	0	0	0	\$5,374,477
Homeownership Assistance	162,201,977	6,488,079	0	168,690,056	0	0	\$168,690,056
Foreclosure Prevention	0	0	0	0	29,242,544	29,242,544	\$29,242,544
Foreclosure Counseling	0	0	0	0	1,155,039	1,155,039	\$1,515,639
Emergency and Transitional	0	0	0	0	0	0	\$1,712,419
Eviction Prevention	0	0	0	0	0	0	\$256,014
Development of Transitional	0	0	0	0	0	0	\$0
Dev/Rehab of Shelters	0	0	0	0	0	0	\$302,453
Operating and Services	0	0	0	0	0	0	\$1,153,952
Other	0	0	0	0	0	0	\$7,226,329
Miscellaneous activities	0	0	0	0	0	0	\$1,138,703
Other Eligible Non Housing CDBG Project	0	0	0	0	0	0	\$6,087,626
Total	\$162,201,977	\$6,488,079	\$4,100,000	\$172,790,056	\$30,397,583	\$30,397,583	\$459,077,210

S STATE			S									
FEDERAL	CDBG	HOME	HTF	LIHTC 9%	LIHTC 4%	Section 8 Housing Choice Vouchers	Project-Based Section 8	НОРЖА	Continuum of Care	Neighborhood Stabilization Program (NSPI&III)	National Mortgage Foreclosure Counseling Program	Total ADOH
Multi Family Sub Total	0	51	378	984	539	220	8,083	27	567	9	0	10,858
New Construction	0	14	11	506	100	0	0	0	0	9	0	640
Acquisition-Rehab	0	37	13	478	439	0	0	0	0	0	0	967
Rental Assistance	0	0	354	0	0	220	8,083	27	567	0	0	9,251
Single Family Sub total	69	91	0	0	0	0	0	0	0	0	1,222	1,382
New Development	0	0	0	0	0	0	0	0	0	0	0	0
Homeowner Rehab	69	91	0	0	0	0	0	0	0	0	0	160
Homeownership As-	0	0	0	0	0	0	0	0	0	0	0	0
Foreclosure Prevention	0	0	0	0	0	0	0	0	0	0	0	0
Foreclosure Counseling	0	0	0	0	0	0	0	0	0	0	1,222	1,222
Emergency and Transi-	2,846	0	1,150	0	0	0	0	30	231	0	0	4,257
Eviction Prevention	177	0	0	0	0	0	0	30	0	0	0	207
Development of Transi-	0	0	0	0	0	0	0	0	0	0	0	0
Dev/Rehab of Shelters	2,272	0	0	0	0	0	0	0	0	0	0	2,272
Operating and Services	397	0	1,150	0	0	0	0	0	231	0	0	1,778
Other	19,085	0	0	0	0	0	0	0	0	0	0	19,085
Miscellaneous activities	0	0	0	0	0	0	0	0	0	0	0	0
Other Eligible Non Housing CDBG Project	19,085	0	0	0	0	0	0	0	0	0	0	19,085
Total	22,000	142	1,528	984	539	220	8,083	57	798	9	1,222	35,582

SECTION 8 PBCA RENTAL SUBSIDY PASSTHROUGH NOT BROKEN DOWN BY COUNTY

		AZH	IFA		PFC	1	
S STATE		<b>D</b>					
FEDERAL	SINGLE FAMILY LOAN PROGRAM	Downpayment/ Closing Cost Asst	Multi-Family Bonds	Total AzHFA	SOHAZ	Total Corp	Total of ADOH/ AzHFA/ CORP
Multi Family Sub Total	0	0	60	60	0	0	10,918
New Construction	0	0	0	0	0	0	640
Acquisition-Rehab	0	0	60	60	0	0	1,027
Rental Assistance	0	0	0	0	0	0	9,251
Single Family Sub total	1,050	0		1,050	801	801	3,233
New Development	0	0	0	0	0	0	0
Homeowner Rehab	0	0	0	0	0	0	160
Homeownership Assistance	1,050	0	0	1,050	0	0	1,050
Foreclosure Prevention	0	0	0	0	801	801	801
Foreclosure Counseling	0	0	0	0	0	0	1,222
Emergency and Transitional	0	0	0	0	0	0	4,257
Eviction Prevention	0	0	0	0	0	0	4,237
Development of Transitional	0	0	0	0	0	0	0
Dev/Rehab of Shelters	0	0	0	0	0	0	2,272
Operating and Services	0	0	0	0	0	0	1,778
Other	0	0	0	0	0	0	19,085
Miscellaneous activities	0	0	0	0	0	0	0
Other Eligible Non Housing CDBG Project	0	0	0	0	0	0	19,085
Total	1,050	0	60	1,110	801	801	37,493
Total	,050			-1,110			0,,,,,

All participants in the single family loan program also received Downpayment/ Closing Cost Assistance, however, no numbers are reported to avoid double counting.

S	STATE			S									
K	FEDERAL	CDBG	НОМЕ	HTF	LIHTC	LIHTC	Section 8 Housing Choice Vouchers	Project-Based Section 8	HOPWA	Continuum of Care	Neighborhood Stabilization Program (NSPI&III)	National Mortgage Foreclosure Counseling Program	ADOH Total
					9%	4%							
	Apache	185,283	62,500	25,888	0	0	0	0	6,651	217,566	0	0	\$497,8
	Cochise	198,141	60,800	41,153	0	0	0	0	0	598,690	0	0	\$898,7
	Coconino	266,871	812,500	149,861	13,486,930	0	0	0	30,787	914,395	0	0	\$15,661,3
	Gila	564,566	0	1,769	0	0	0	0	1,687	0	0	0	\$568,0
	Graham	186,615	740,000	9,196	5,826,130	0	0	0	0	47,603	0	0	\$6,809,5
	Greenlee	100,000	0	9,196	0	0	0	0	0	0	0	0	\$109,3
	La Paz	181,736	0	9,945	0	0	0	0	0	62,189	0	0	\$253,8
	Maricopa	0	1,500,000	2,518,000	73,917,130	4,195,840	0	0	0	0	750,000	0	\$82,880,9
	Mohave	885,805	1,251,021	604,943	10,903,960	0	0	0	120,229	315,914	0	0	\$14,081,8
	Navajo	369,726	587,500	20,911	3,279,180	0	0	0	0	197,482	0	0	\$4,454,7
	Pima	146,000	1,000,000	775,000	31,346,760	13,636,080	0	0	0	941,236	0	0	\$47,845,0
	Pinal	1,298,061	1,799,200	156,260	6,234,290	0	0	0	0	231,789	0	0	\$9,719,6
	Santa Cruz	330,341	0	762,260	0	0	0	0	0	63,445	0	0	\$1,156,0
	Yavapai	1,100,080	812,500	139,041	8,709,540	2,332,560	1,239,103	0	64,583	513,470	0	0	\$14,910,8
	Yuma	3,228,235	0	33,536	0	0	0	0		641,561	0	0	\$3,903,
State	ewide (no breakdown)	0	0	193,083	0	0	0	51,349,528	0	0	0	360,600	\$51,903,

	Grand Total	\$9,041,460	\$8,626,021	\$5,450,042	\$153,703,920	\$20,164,480	\$1,239,103	\$51,349,528	\$223,937	\$4,980,480	\$750,000	\$360,600	\$255,889,571
	Statewide	0	0	193,083	0	0	0	51,349,528	0	0	0	360,600	\$51,903,211
	Rural	8,895,460	6,126,021	1,963,959	48,440,030	2,332,560	1,239,103	0	223,937	4,039,244	0	0	\$73,260,314
	Urban	146,000	2,500,000	3,293,000	105,263,890	17,831,920	0	0	0	941,236	750,000	0	\$130,726,046

235.140

\$235,140

SECTION 8 PBCA RENTAL SUBSIDY PASSTHROUGH NOT BROKEN DOWN BY COUNTY

Rural (no breakdown)

			AZH	HFA	AHFPFC				
S	STATE								
F	FEDERAL	SINGLE FAMILY LOAN PROGRAM	Downpayment/ Closing Cost Asst	Mlulti-Family Bonds	AzHFA Total	SOHAZ	Corp Total	TOTAL	
	Apache	98,679	3,947	0	102,626	70,667	70,667	\$671,181	
	Cochise	4,447,406	177,896	0	4,625,302	428,029	428,029	\$5,952,115	
	Coconino	7,039,542	281,581	0	7,321,123	338,021	338,021	\$23,320,488	
	Gila	697,425	27,897	0	725,322	108,532	108,532	\$1,401,876	
	Graham	492,906	19,716	0	512,622	63,606	63,606	\$7,385,772	
	Greenlee	0	0	0	0	0	0	\$109,196	
	La Paz	75,605	3,024	0	78,629	58,566	58,566	\$391,065	
	Maricopa	46,155,182	1,846,211	0	48,001,393	14,948,669	14,948,669	\$145,831,032	
	Mohave	7,113,556	284,542	0	7,398,098	1,024,627	1,024,627	\$22,504,597	
	Navajo	681,329	27,253	0	708,582	197,384	197,384	\$5,360,765	
	Pima	0	0	0	0	7,783,440	7,783,440	\$55,628,516	
	Pinal	64,120,160	2,564,806	0	66,684,966	1,567,196	1,567,196	\$77,971,762	
	Santa Cruz	95,243	3,809	0	99,052	578,474	578,474	\$1,833,572	
	Yavapai	14,304,715	572,188	4,100,000	18,976,903	1,032,976	1,032,976	\$34,920,756	
	Yuma	16,880,229	675,209	0	17,555,438	1,042,358	1,042,358	\$22,501,128	
Sta	atewide (no breakdown)	0	0	0	0	1,155,039	1,155,039	\$53,058,250	
	Rural (no breakdown)	0	0	0	0	0	0	\$235,140	
	Grand Total	\$162,201,977	\$6,488,079	\$4,100,000	\$172,790,056	\$30,397,583	\$30,397,583	\$459,077,210	
	Statewide	0	0	0	0	30,397,583	30,397,583	\$53,058,250	
	Rural	116,046,795	4,641,868	4,100,000	124,788,663	6,510,435	6,510,435	\$204,559,412	
	Urban	46,155,182	1,846,211	0	48,001,393	22,732,109	22,732,109	\$201,459,548	

S STATE			5									
FEDERAL	CDBG	НОМЕ	HTF	LIHTC	LIHTC	Section 8 Housing Choice Vouchers	Project-Based Section 8	HOPWA	Continuum of Care	Neighborhood Stabilization Program (NSPI&III)	National Mortgage Foreclosure Counseling Program	ADOH Total
				9%	4%							
Apache	12	2	0	0	0	0	0	1	30	0	0	
Cochise	1843	1	0	0	0	0	0	0	103	0	0	19
Coconino	5	6	750	81	0	0	0	9	96	0	0	9
Gila	9	0	0	0	0	0	0	0	0	0	0	
Graham	119	8	0	72	0	0	0	0	8	0	0	2
Greenlee	45	0	0	0	0	0	0	0	0	0	0	
La Paz	123	0	0	0	0	0	0	0	9	0	0	1
Maricopa	0	9	767	404	139	0	0	0	0	9	0	13
Mohave	765	23	0	113	0	0	0	22	49	0	0	9
Navajo	3097	8	0	32	0	0	0	0	33	0	0	31
Pima	55	9	5	186	340	0	0	0	140	0	0	7
Pinal	1216	38	0	58	0	0	0	0	34	0	0	13
Santa Cruz	2277	0	6	0	0	0	0	0	10	0	0	22
Yavapai	4946	38	0	38	60	220	0	25	180	0	0	55
Yuma	7488	0	0	0	0	0	0	0	87	0	0	75
Statewide (no breakdown)	0	0	0	0	0	0	8083	0	0	0	1222	93
Rural (no breakdown)	0	0	0	0	0	0	0	0	0	0	0	
Grand Total	22,000	142	1,528	984	539	220	8,083	57	779	9	1,222	35,5
Statowida	0	0	0	0	0	0	0.002	0	0	0	1 222	0.4

Grand Total	22,000	142	1,528	984	539	220	8,083	57	779	9	1,222	35,563
Statewide	0	0	0	0	0	0	8,083	0	0	0	1,222	9,305
Rural	21,945	124	756	394	60	220	0	57	639	0	0	24,195
Urban	55	18	772	590	479	0	0	0	140	9	0	2,063

	ſ		AZH	HFA	AHFPFC					
S	STATE									
E	FEDERAL	SINGLE FAMILY LOAN PROGRAM	Downpayment/ Closing Cost Asst	Mlulti-Family Bonds	AzHFA Total	SOHAZ	Corp Total	TOTAL		
	Apache	1	0	0	1	2	2	48		
	Cochise	37	0	0	37	14	14	1998		
	Coconino	33	0	0	33	8	8	988		
	Gila	4	0	0	4	5	5	18		
	Graham	3	0	0	3	2	2	212		
	Greenlee	0	0	0	0	0	0	45		
	La Paz	1	0	0	1	1	1	134		
	Maricopa	253	0	0	253	384	384	1965		
	Mohave	48	0	0	48	34	34	1054		
	Navajo	5	0	0	5	3	3	3178		
	Pima	0	0	0	0	218	218	953		
	Pinal	420	0	0	420	42	42	1808		
	Santa Cruz	1	0	0	1	23	23	2317		
	Yavapai	101	0	60	161	25	25	5693		
	Yuma	143	0	0	143	40	40	7758		
Stat	tewide (no breakdown)	0	0	0	0	0	0	9305		
	Rural (no breakdown)	0	0	0	0	0	0	0		
	Grand Total	1,050	0	60	1,110	801	801	37,474		
	Statewide	0	0	0	0	0	0	9,305		
	Rural	797	0	60	857	199	199	25,251		
	Urban	253	0	0	253	602	602	2,918		

\*All participants in the single family loan program also received Downpayment/ Closing Cost Assistance, however, no numbers are reported to avoid double counting.

Michael Trailor

Director

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Title II of the Americans with Disabilities Act prohibits discrimination on the basis of disability in the programs of a public agency. Individuals with disabilities who need the information contained in this publication in an alternative format may contact the Arizona Department of Housing at (602) 771-1000 or our TTY number (602) 771-1001 to make their needs known. Requests should be made as soon as possible to allow sufficient time to arrange for the accommodation.

#### ARIZONA HOUSING FINANCE AUTHORITY

The Arizona Housing Finance Authority (AzHFA) operates under the Arizona Department of Housing and focuses on providing affordable housing opportunities to all Arizonans. AzHFA raises funds for our initiatives in the national capital markets and forms partnerships with banking and lending institutions to facilitate our programs throughout the state.

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