

STATE OF ARIZONA

2015

Analysis of Impediments to
Fair Housing Choice



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Introduction

Purpose

As a requirement to receive Community Development Block Grant (CDBG) funding, the United States Department of Housing and Urban Development (HUD), Fair Housing and Equal Opportunity Division (FHEO), requires entitlement jurisdictions to Affirmatively Further Fair Housing (AFFH) in order to carry out the full intent of federal fair housing legislation. Part of this requirement involves developing an Analysis of Impediments to Fair Housing Choice (AI) to guide the jurisdiction's Consolidated Plan and policies. The State of Arizona is a CDBG Entitlement Jurisdiction and has authorized the Arizona Department of Housing (ADOH) to complete the AI. The current AI requirements dictate that grantees:

- Complete or update their AI pursuant to HUD's Fair Housing Planning Guidebook every three to five years in coordination with the Consolidated Planning process.
- Use the results of the AI study to develop a 'Fair Housing Plan' with measurable "actions to be taken to overcome the effects of any impediments" and take those appropriate actions.
- Maintain records, including the AI study, of actions taken to implement the Fair Housing Plan.

HUD is currently in the process of developing new AI requirements to improve the "structure and process whereby HUD would provide these program participants with guidance, data, and an assessment template from which they would complete an assessment of fair housing (the AFH)."¹ These requirements have not been finalized as of the start of this AI study, therefore this report will follow the AI guidelines in the Fair Housing Planning Guide from HUD.² It can be assumed all future AI work for the state will be required to follow the new guidelines.

This AI will analyze the current state of fair housing from a variety of sources, identify new and ongoing impediments to fair housing within the state's jurisdiction, evaluate the efficacy of the 2010 Plan of Action and develop a new plan of action to address the current impediments. This AI will also support the 2015-2019 State of Arizona Consolidated Plan and should be reviewed and evaluated within the context of that plan.

1 http://www.huduser.org/portal/affht_pt.html

2 <http://www.hud.gov/offices/fheo/images/fhpg.pdf>

Definition of Impediments to Fair Housing Choice

Through its policies, enforcement tools, and grantees, HUD is “committed to eliminating racial and ethnic segregation, illegal physical and other barriers to persons with disabilities and other discriminatory practices in housing.”³ The Federal Fair Housing Act (FHA) protections extend beyond overt acts of housing discrimination, requiring jurisdictions that receive CDBG funds to affirmatively further fair housing (AFFH) through their neighborhood standards, planning, and enforcement of fair housing laws.

The AI process is a key step in AFFH for entitlement jurisdictions. The data analysis and research that makes up the AI is used to identify all impediments to fair housing choice within the jurisdiction. HUD defines impediments to fair housing choice as follows:

- Any actions, omissions, or decisions taken because of race, color, religion, sex, disability, familial status, or national origin that restricts housing choices or the availability of housing choice.
- Any actions, omissions, or decisions which have the effect of restricting housing choices or the availability of housing choice on the basis of race, color, religion, sex, disability, familial status, or national origin.

Arizona’s Fair Housing Goals

The state’s goals in developing this AI and implementing the plan of action are consistent with HUD objectives in requiring CDBG jurisdictions to AFFH and include the following:

1. Strive to eliminate all forms of illegal housing discrimination in the state of Arizona.
2. Actively promote fair housing choice for all persons in Arizona.
3. Provide opportunities for inclusive patterns of housing occupancy regardless of race, color, religion, sex, familial status, disability, and national origin.
4. Promote integrated housing patterns and ensure equal access to opportunity for all regardless of protected class status.
5. Actively promote housing that is structurally accessible to, and usable by all persons, particularly persons with disabilities.
6. Foster compliance with the nondiscrimination provisions of the Fair Housing Act.
7. Maintain a firm and continued commitment to the analysis, planning, and implementation necessary to achieve fair housing goals.
8. Guarantee oversight by ADOH to ensure an ongoing fair housing program.
9. Create a comprehensive Analysis of Impediments to Fair Housing Choice (AI) document, and devise a carefully structured plan for addressing impediments that are firmly grounded in the AI’s conclusions.
10. Take effective actions based on a realistic assessment of available resources.
11. Increase cooperation between public and private agencies in promoting public awareness of fair housing issues.
12. Educate the public on fair housing issues.
13. Effectively enforce fair housing laws.

3 <http://www.hud.gov/offices/fheo/images/fhpg.pdf>

Methodology

ADOH contracted the Southwest Fair Housing Council (SWFHC) to conduct this AI. SWFHC is a non-profit fair housing organization dedicated to providing comprehensive services to achieve and preserve equal access to housing for all people. SWFHC also wrote the State of Arizona's 2010 AI. ADOH reserved the right to make final edits and a number are contained herein.

SWFHC collected information and data for this AI using the following sources:

1. Reports and studies conducted and provided on a local, state, and national level.
 2. Interviews with individuals informed on housing issues and who were located in either non-metro areas or with agencies whose service area was statewide. The interviews consisted of structured and open-ended questions.
 3. A survey of approximately 266 non-metro residents of the state.
 4. Newspaper articles and other publications.
 5. Data from public and private agencies including HUD, the State of Arizona Attorney General's Office, Civil Rights Division (AZAG), and ADOH.
 6. Discussions in the context of training sessions for housing providers by SWFHC staff.
 7. Results of SWFHC enforcement investigations and complaints.
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Jurisdictional Background Data

Arizona covers 113,594 square miles, contains 15 counties, and has a population of 6,392,017 individuals. It’s unique climate, geographic, historical, and demographic characteristics shape the local culture, development, and economy throughout the state. These attributes create communities facing unique challenges but also provide opportunities for economic development. These characteristics also influence fair housing issues and it is important to understand them when developing a fair housing plan.

Geography QuickFacts	Arizona	United States
Land area in square miles	113,594	3,531,905
Persons per square mile, 2010	56.3	87.4

Geography

The northern portion of the state is characterized by dry sweeping plains, river carved valleys, the Grand Canyon, and forested mountain peaks. The fringe of the Colorado Plateau lies at 4,000 feet above sea level and extends from the northern border of Arizona down to the Mogollon Rim. Along the Little Colorado River, running across the Plateau towards the Colorado River, lies the Painted Desert, where erosion has left colorful layers of sediment exposed, and the Petrified Forest National Park, one of the world’s most extensive areas of petrified wood. South of the Grand Canyon, near Flagstaff Arizona, lie the San Francisco Peaks, including Humphrey’s Peak, the highest point in the state at 12,655 feet.⁴

The southern half of the state has desert basins broken up by mountains with rocky peaks extending northwest

to southeast across central Arizona. To the south the Gila River, a major tributary of the Colorado, flows west across the entire state. This area has desert plains separated by mountain chains running north and south. In the west in the region around Yuma, the plains lose altitude and approach sea level moving towards the Colorado River delta and the Sea of Cortez in Mexico.⁵



4 Moon Handbooks: Arizona, Bill Weir.http://www.arizonahandbook.com/AZ_the_land.htm

5 Moon Handbooks: Arizona, Bill Weir.http://www.arizonahandbook.com/AZ_the_land.htm

Although some mountain peaks receive an annual rainfall of more than thirty inches annually, precipitation in most of the state is low. Since the early 20th century, massive irrigation projects have been built in Arizona's valleys. The Roosevelt, Horse Mesa, Mormon Flat, and Stewart Dams irrigate the Salt River Valley. The Gillespie Dam along the Gila River irrigates the Yuma area. The Coolidge Dam serves the area near Casa Grande in the Southeast. Finally, the Hoover, Glen Canyon, Davis and Parker, Imperial, and Laguna Dams along the Colorado serve California and Arizona. The Parker Dam feeds the Central Arizona Project that diverts water to Phoenix, Pinal County, and Tucson via canal. The creation of these dams and irrigation projects opened Arizona up for extensive development and economic expansion in the early 1900s through today. Despite pervasive drought conditions during the last 20 years throughout the Southwest, these projects have continued to sustain the current population and support growth and economic activity. Arizona's development patterns and economic activities have been largely shaped by the limited water supply and policies created to govern it. Water has been an essential element in all of Arizona's greatest economic drivers; agriculture, cattle production, mining, and residential development and the disparity between economies throughout the state is largely a reflection of who won and lost the battle over access to water.⁶

The southern edge of Arizona follows the US-Mexican border. The border stretches 389 miles and spans three counties containing 6 border crossings. The proximity of Arizona to Mexico has had a large influence on Arizona's culture, policies, and economy. The details of this dynamic will be explored from various angles throughout this document.

Racial and Ethnic History

The original inhabitants of Arizona arrived more than 15,000 years ago. These indigenous populations were the origins of the Native American cultures and tribes known today.⁷ The Spanish and subsequent Hispanic influence in Arizona began with the earliest European explorers to adventure

into Arizona. In the 18th Century, the Spanish came back to Arizona and developed settlements and missions. These events laid the groundwork for a Hispanic culture in Arizona that was distinct from Native American culture, and, to an extent, in competition and conflict with it.⁸

European and American settlement increased throughout the 1800s spurred by fur hunting and mining. The War with Mexico from 1846 to 1848 ended with the Treaty of Guadalupe Hidalgo, creating a border between Mexico and America along the Gila River. In 1853 the Gadsden Purchase allowed America to purchase more Mexican territory and formed the current border with Mexico.⁹

Several groups began arriving in Arizona in the mid-1800's as mining, agriculture, the railway, and manufacturing expanded in Arizona. The Mormon presence in Arizona increased between the 1840s -1950s. A larger migration occurred in the 1870s into the rural present day counties of Apache and Navajo.¹⁰ Arizona continues to have communities with a strong Mormon presence. Asian migration to Arizona began when Chinese immigrants arrived in the mid-1800s as well, seeking work as miners, railway workers, agricultural laborers, fisherman, and in manufacturing plants.¹¹

Throughout the 20th century into the present, Latin American immigration to the United States has influenced Arizona's culture and policies. Early 20th Century immigration was largely fueled by the agricultural expansion made possible through newly secured water stability. Poor working conditions and lack of legal rights available to these workers lead to generational poverty and dependency for many of these families. Cesar Chavez, a leader in improving the lives of farm workers nationally, was born in Yuma, Arizona

⁶ The Columbia Encyclopedia, Sixth Edition. Columbia University Press. 2004

⁷ Moon Handbooks: Arizona

⁸ Moon Handbooks: Arizona

⁹ Land, Sky, and People: The Southwest Defined, "The Anglo-American Experience," Volume 34, Number 3, Autumn 1992. <http://digital.library.arizona.edu/jsw/3403/anglo.html>

¹⁰ Rhonda Tintle, "A History of Chinese Immigration into Arizona Territory: A Frontier Culture in the American West," Graduate Dissertation, 2004

¹¹ Rhonda Tintle, "A History of Chinese Immigration into Arizona Territory: A Frontier Culture in the American West," Graduate Dissertation, 2004

in 1927. He was the son of farm workers who worked in Arizona and California and was exposed early on to the conditions and injustice faced regularly by farm workers. In 1962, he founded the United Farm Workers, leading peaceful protests and promoting significant legal reforms. The United Farm Workers continue to be activists for Latin American, labor and immigration causes.¹²

The 20th Century saw significant changes for Native American tribes throughout Arizona. In 1932, the federal Indian Reorganization Act, restored tribal rights to govern themselves independently. This allows tribes to form their own governments, however also makes reservation land exempt from certain federal policies such as the FHA. More than a quarter of the state's land is reservation land and Arizona has the second largest American Indian population in the U.S.¹³ Despite the inapplicability of the FHA on reservation land, there are severe issues of housing disparity on reservation land and reported fair housing concerns for Native Americans living in communities near reservations. In 2013, SWFHC completed a Fair Housing and Equity Assessment of Apache and Navajo Counties which took an in-depth look at the housing issues on northern Arizona's reservation lands and nearby communities. The results of this study will be looked at more closely in the 'Assessment of Current and Private Fair Housing Activities' section.

African American history in Arizona is characterized by a unique blend of local and national events that have significantly impacted African American access to

opportunity and equal housing choice. African Americans began to move into Arizona soon after America took control of the Mexican territory. This early migration was small and many came to escape slavery. By 1900, the African American population of Phoenix had grown to 2.7% of the total population. The African American population continued to grow in Arizona, along with other populations, during and after World War II. Many African Americans came to Arizona with the armed forces.¹⁴ The black population in Arizona is about 4.2% today, but is substantially higher in communities with manufacturing and military bases like the Phoenix metro area and Sierra Vista.¹⁵

The Territorial Legislature codified segregation by enabling school districts to segregate based on race and ethnicity. This law remained in force until 1954 when the U.S. Supreme Court declared segregation unconstitutional in the landmark case of *Brown v. Board of Education of Topeka*. At that time, Arizona was one of only four states outside of the South which permitted segregated schools. In reality, segregation had extended not just to schools, but to every public venue in Arizona including restaurants, theaters, hospitals, hotels, swimming pools, buses, social clubs, and housing, for almost a century.

Migration into the United States from Mexico has historically been driven by economic disparities and the need for labor in the U.S. Some of the attitudes expressed in cases of housing discrimination have been the

result of stereotypes etched by the fear of terrorism, immigration controls, and policies that many believe are not restrictive enough.

In an Analysis of Impediments to Fair Housing Choice (AI), it is important to recognize that today's social, political, and economic realities are shaped by public policy decisions and private sector actions made over the course of Arizona's history. Arizona's segregated housing patterns are shaped by not only the individual's housing preferences, often blamed for causing "white flight" and people to "self segregate," but from decades of federal, state, and local policies that intentionally segregated people and communities. Private and public sector housing policies and practices such as redlining and blockbusting, significantly impacted the housing available to people of color.¹⁶

Though these segregationist policies were banned in the 20th Century, their impact is still seen in segregated housing patterns today. Communities segregated on racial and ethnic lines are also more likely to be areas of highly concentrated poverty. Decades of disinvestment and private sector practices perpetuate the limited access to opportunity and upward mobility. In addition, segregated neighborhoods often have environmental justice concerns because of high concentrations of pollution from industry and other locally unwanted land uses.

Today's policy decisions define tomorrow's realities. Housing policies can shape communities for decades. Fair housing law seeks to prosecute illegal housing

¹² ufw.org

¹³ <http://arizonaexperience.org/people/indian-tribes-and-communities>

¹⁴ "In the Steps of Esteban: Tucson's African American Heritage," <http://parentseyes.arizona.edu/esteban/abriefhistory.html>

¹⁵ <http://quickfacts.census.gov/qfd/states/04000>.html

¹⁶ <http://www.epi.org/publication/making-ferguson/>

discrimination and create integrated communities of opportunity. A comprehensive AI with a realistic and achievable plan of action is imperative to guide the creation of housing policy that recognizes and overcomes impediments to fair housing choice in Arizona.

Current Events

While immigration is not directly a fair housing issue, the politics associated with immigrations have the power to influence the perception and treatment of people of different national origins. As passions are so strong on both sides of the issue, and many Hispanics feel they have been targeted, it is important to document the issue because of its potential impact on housing discrimination. For example, SWFHC's frequent interactions with landlords has revealed confusion about how SB1070 affects whether it is legal to rent to undocumented immigrants. In addition, if a landlord wants to screen out applicants who are not in the country legally, the landlord cannot have a separate application process for Hispanics because of the perception that they are more likely to be undocumented. SWFHC has also received allegations of apartment complexes treating Hispanic tenants differently than others in an effort to rid them from a property. Regardless of the intent of laws like SB1070, many Hispanics feel it targets them.

Population

This AI focuses on the parts of the state that receive CDBG funding through the State of Arizona. The State of Arizona is itself a CDBG entitlement jurisdiction which allocates CDBG funds to communities which otherwise would not receive these funds. Therefore this report does not address the two most populous counties in Arizona, Maricopa County and Pima County, or any jurisdictions within them but may include their information as a point of comparison. It will also not include the cities of Yuma, Prescott, Sierra Vista, Douglas or Flagstaff. These independent entitlement jurisdictions may be looked at in context with the rest of the state to aid analysis. Wherever possible attempts were made to calculate county totals without these entitlement jurisdictions but this was not possible for some of the data and will be noted throughout the document.

In the tables in this document, the information is drawn from the 2013 American Community Survey (ACS) unless noted otherwise. The ACS is an ongoing survey that is conducted annually by the United States Census Bureau. The data is regularly used by government agencies to plan investment and services in communities. This is the most up to date and accurate information that is available. General population data has been organized largely by county.

One of the primary methods of data analysis used in the following section are heat maps. A heat map is a two-dimensional

representation of data in which values are represented by colors. In the following heat maps the intensity of the color corresponds to the value of the field. Hence, fields containing larger values will be filled with more intense colors. This method of data analysis is useful because it makes it possible to identify trends and groupings in large data sets at a glance.

This method was chosen due to the nature of the study area. The state of Arizona is expansive in terms of land mass and counties vary greatly in terms of demographic profile. By analyzing the data by county we are able to determine if there are discrepancies between these geographies in terms of demographics and resources. By providing a full breakdown of the various community characteristics rather than a summary point like a mean or a median, the full characteristics of the study population are able to be determined.

Arizona ranks sixth in landmass in the United States and has a population of 6,479,703, split relatively evenly between females (50.3%) and males (49.7%). Arizona is as large as all of New England, with the southern and northern borders covering a distance larger than the drive from Washington, DC to Boston. Demographics, cultural and economic contexts, and populations vary drastically across the state. The immense distance that must be covered to provide fair housing services is an impediment to fair housing on its own.

	Arizona Total		Non entitlement jurisdictions		CDBG entitlement jurisdictions	
Total population	6,479,703		1,342,112		5,137,591	
Male	3,221,367	49.7%	678,984	50.6%	2,542,383	49.5%
Female	3,258,336	50.3%	663,128	49.4%	2,595,208	50.5%

Table 1: Arizona population totals

Population growth trends are divergent between counties. For example, in Apache, Cochise, and Gila counties, the populations have declined slightly from 2010 to 2013, whereas the populations in Coconino, Graham, and Greenlee counties are increasing in size. As a whole, population in the state has increased from 5,130,632 to 6,392,017 between the 2000 and 2010 Census, an increase of 24% in ten years. The 2013 ACS projects Arizona's population as 6,479,703. Pinal County, which had seen an explosive 82.1% population growth rate between 2000 and 2008, slowed to 19% population growth between 2008 and 2013.

Arizona's population is highly concentrated in the metropolitan areas of Phoenix and Tucson which are not covered in this analysis. Nearly 90% of the population of the state lives in urban areas. The 10 percent of the population living in rural settings is scattered throughout the state. Many of these areas are exceptionally remote, often lacking in economic development and opportunities available in metropolitan areas. These opportunities include access to medical care, education, public transit, employment, and other factors. Additionally non-metropolitan areas often have higher housing quality problems, higher concentrations of minority populations, and lower incomes. All of these factors are important to be taken into consideration when completing an Analysis of Impediments to Fair Housing Choice.

Year	Rural Population	Rural Percentage	Urban Population	Urban Percentage	Total
2010	651,358	10.19%	5,740,659	89.81%	6,392,017

Source: http://www2.census.gov/geo/ua/PctUrbanRural_State.xls

Table 2: Rural and urban populations

Population Estimates				
County	2010	2011	2012	2013
Apache	71,749	72,349	72,852	71,934
Cochise	131,412	132,488	131,735	129,473
Coconino	133,929	134,166	135,862	136,539
Gila	53,514	53,478	53,071	53,053
Graham	36,804	37,002	37,026	37,482
Greenlee	8,344	8,594	8,775	9,049
La Paz	20,458	20,449	20,294	20,324
Maricopa	3,823,019	3,868,981	3,940,612	4,009,412
Mohave	200,134	202,399	203,142	203,030
Navajo	107,627	107,232	106,878	107,322
Pima	982,018	987,910	992,395	996,554
Pinal	385,751	383,690	387,020	389,350
Santa Cruz	47,264	47,341	47,224	46,768
Yavapai	210,137	210,867	212,530	215,133
Yuma	196,630	201,850	201,733	201,201

Table 3: Population change by county

Demographics

General State Information

Nearly fifty million Americans live in non-metropolitan (non-metro) areas, as currently defined. The non-metro classification covers approximately 2,000 counties outside the primary daily commuting range of urbanized areas with 50,000 or more people, and is widely used to define “rural” for research and policymaking. Non-metro areas contain 17 percent of the U.S. population but extend across 80 percent of the land area. The non-metropolitan area of Arizona is much smaller in terms of population and economic activity as compared to Maricopa County and Pima County. It has higher poverty rates, higher housing quality problems, higher concentrations of minority populations, lower job growth and lower

median household incomes. Specific demographic, economic, and housing differences between non-metropolitan and metropolitan areas of Arizona are presented throughout this section.

The following sections will describe demographic characteristics of the state which may have fair housing implications. All data, unless otherwise noted, was taken from the U.S. Census. Fair housing enforcement, education, and outreach strategies should be developed with these characteristics in mind to ensure the most efficient use of limited resources

Social Characteristics	Arizona	Percentages
Total households	2,380,990	100.0%
Family households (families)	1,576,520	66.2%
With own children under 18 years	706,431	29.7%
Husband-wife family	1,146,036	48.1%
With own children under 18 years	465,120	19.5%
Male householder, no wife present	134,171	5.6%
With own children under 18 years	71,914	3.0%
Female householder, no husband present	296,313	12.4%
With own children under 18 years	169,397	7.1%
Nonfamily households [7]	804,470	33.8%
Householder living alone	621,008	26.1%
Male	288,621	12.1%
65 years and over	68,260	2.9%
Female	332,387	14.0%
65 years and over	147,722	6.2%
Households with individuals under 18 years	800,348	33.6%
Households with individuals 65 years and over	628,997	26.4%
Average household size	2.63	
Average family size	3.19	

Table 4: Arizona general social characteristics

Age

The median age in Arizona has risen very slightly since the 2010 AI, from 35.1 to 35.9. The school-age population (19 years and under) has risen from 26.3% in the 2010 AI to 28.4%. The Working Age population has dropped from 60.4% to 57.8%. The Retirement-Age Population (65 years and older) rose from 13.3% to 13.8%. This population will continue to grow significantly as the first wave of “baby boomers” reach retirement age. This population shift will exert significant pressure on public resources allocated for this age group. This will have a significant impact in Arizona since the state is a popular retirement location. Persons over 65 are significantly more likely to have disabilities and to require accessible housing. In 2013, 46 percent of persons with a disability were age 65 and over, compared with 14 percent of those with no disability.¹⁷ Maps on page 38 will show areas of the state with concentrations of persons with disabilities that are under 65.

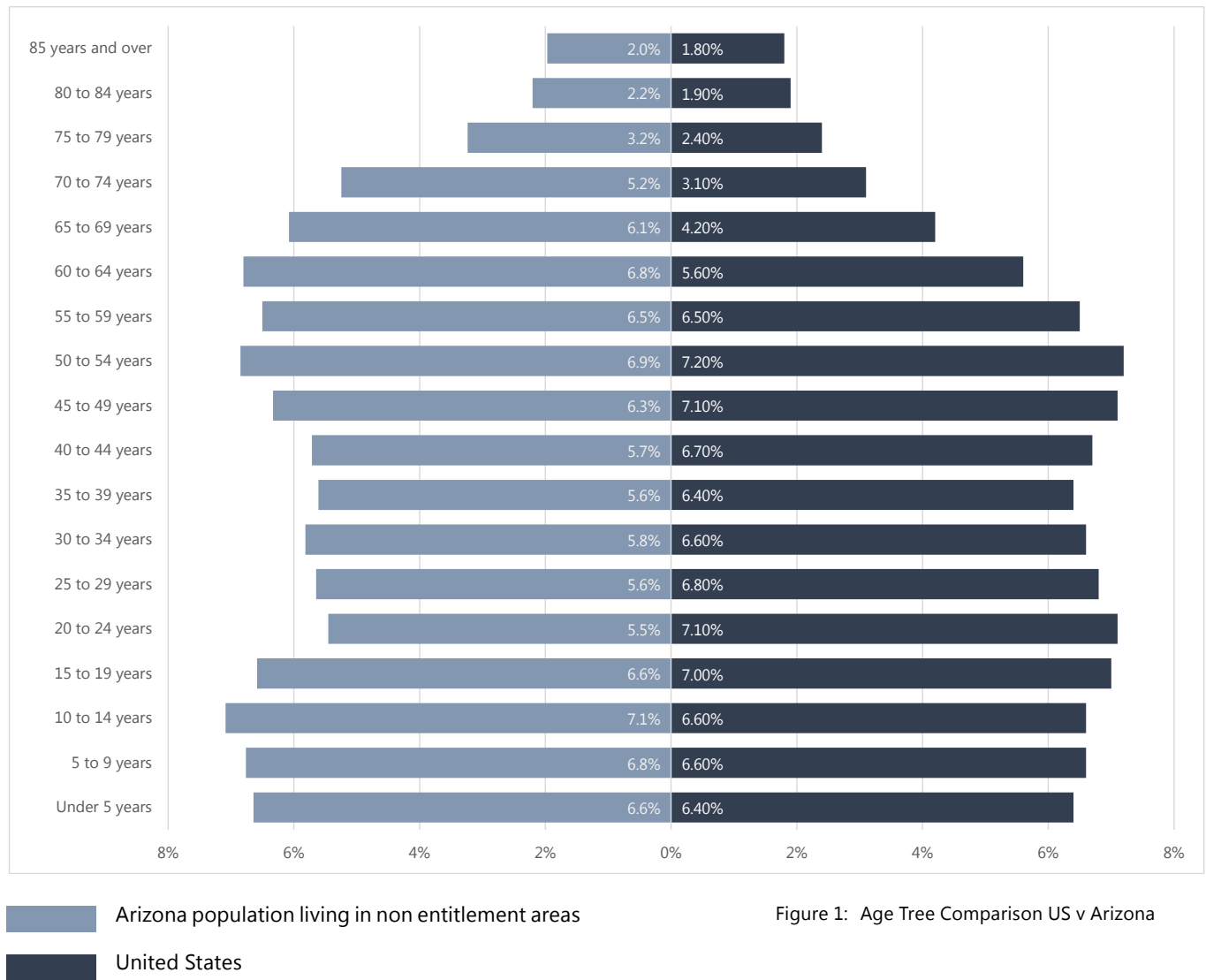


Figure 1: Age Tree Comparison US v Arizona

While the majority of the population in Arizona not living in an entitlement jurisdiction trends older than both national populations and the rest of Arizona, age distribution varies greatly between counties. Apache, Graham, Greenlee, Navajo, Santa Cruz, and Yuma Counties all trend relatively young while Cochise, Gila, La Paz, Mohave, and Yavapai County trend significantly older. These counties largely overlap with the counties with high concentrations of persons with disabilities under the age of 65, increasing the strain in resources available to persons with disabilities.

	Apache	Cochise*	Coconino**	Gila County	Graham	Greenlee	La Paz	Mohave	Navajo	Pinal	Santa Cruz	Yavapai***	Yuma****
Total Population	71,978	68,563	68,226	53,335	37,168	8,679	20,408	201,680	107,326	379,128	47,122	171,965	106,534
Under 5 years	8.2%	5.6%	7.1%	5.8%	8.3%	7.9%	4.7%	5.2%	7.8%	7.4%	7.7%	5.1%	7.6%
5 to 9 years	8.1%	5.4%	7.1%	5.8%	7.4%	8.2%	4.7%	5.4%	7.9%	7.6%	8.2%	5.0%	6.7%
10 to 14 years	9.0%	6.9%	7.6%	5.7%	7.9%	8.2%	5.2%	5.9%	8.3%	7.0%	8.6%	6.0%	7.6%
15 to 19 years	9.5%	5.9%	6.6%	5.8%	7.9%	7.1%	4.3%	5.6%	8.1%	6.3%	8.7%	5.7%	8.3%
20 to 24 years	6.5%	4.7%	6.8%	4.7%	8.4%	6.9%	3.0%	5.0%	6.6%	5.7%	5.9%	4.5%	6.3%
25 to 29 years	5.7%	4.3%	5.9%	5.0%	7.3%	6.6%	4.3%	4.8%	5.7%	6.7%	5.0%	4.3%	5.8%
30 to 34 years	5.4%	4.8%	5.6%	4.2%	7.0%	6.3%	3.9%	4.5%	5.4%	7.4%	5.2%	4.6%	5.6%
35 to 39 years	5.3%	4.4%	5.2%	4.6%	6.5%	7.8%	4.9%	4.8%	5.6%	7.0%	5.1%	4.8%	5.1%
40 to 44 years	5.9%	5.9%	6.6%	4.7%	5.9%	5.5%	4.6%	5.0%	5.3%	6.5%	6.8%	5.0%	5.9%
45 to 49 years	6.6%	6.7%	7.3%	6.1%	5.9%	5.8%	5.6%	6.4%	6.4%	5.9%	6.2%	6.0%	5.7%
50 to 54 years	6.6%	8.0%	7.9%	7.3%	5.9%	6.2%	6.1%	7.4%	6.7%	5.8%	6.7%	7.8%	5.8%
55 to 59 years	5.8%	8.3%	7.7%	7.9%	5.4%	6.6%	6.7%	7.8%	6.7%	5.7%	6.1%	8.4%	4.9%
60 to 64 years	5.4%	8.1%	6.4%	8.4%	4.6%	4.9%	8.6%	8.0%	5.6%	5.8%	5.9%	8.9%	5.7%
65 to 69 years	4.1%	6.9%	4.5%	8.1%	3.3%	4.1%	9.2%	7.8%	4.7%	5.4%	4.7%	7.9%	5.0%
70 to 74 years	3.4%	6.0%	3.2%	6.1%	3.2%	2.2%	10.8%	6.8%	3.9%	4.2%	3.5%	6.5%	5.6%
75 to 79 years	2.1%	3.8%	1.9%	3.9%	2.0%	2.7%	5.6%	4.4%	2.5%	2.6%	2.7%	4.1%	4.6%
80 to 84 years	1.3%	2.2%	1.6%	3.0%	1.6%	2.1%	4.7%	3.0%	1.5%	1.6%	1.9%	2.7%	2.5%
85 and older	1.3%	2.3%	1.1%	2.9%	1.4%	0.8%	3.2%	2.2%	1.3%	1.2%	1.1%	2.7%	1.3%

Table 5: Age distribution by county heat map

Income and Poverty

The income data for the state shows a wide range of earning distribution across the counties. While the largely urban counties of Pima and Maricopa tend to earn higher wages, several rural counties are very similar in regards to income. Cochise, Coconino, and Pinal County all have similar household income distribution to the urban counties of Maricopa and Pima. The counties of Apache, Navajo, and Santa Cruz all contain a very high percentage of households in extreme poverty earning less than \$10,000 a year. These counties also have high concentrations of different minority groups, shown in the maps on page 37. Areas with racial and ethnic concentrations should be noted because of the obligation to affirmatively further fair housing by alleviating these concentrations. In the demographic breakdown of the categories that follow, such as education, poverty rates, home ownership, and other economic indicators, most of the areas at greatest risk are also areas of high racial and ethnic concentrations. The rural nature of many of the areas within the state's jurisdiction increases the difficulty in providing services to these communities.

	Median income	Population below poverty level in last 12 months
Apache County	\$31,476	36.2%
Cochise County	\$45,755	17.1%
Coconino County	\$49,555	23.0%
Gila County	\$39,954	21.6%
Graham County	\$44,943	22.3%
Greenlee County	\$47,992	16.0%
La Paz County	\$35,776	19.4%
Mohave County	\$39,200	19.4%
Navajo County	\$36,927	30.3%
Pinal County	\$50,027	15.6%
Santa Cruz County	\$37,745	26.3%
Yavapai County	\$42,987	15.8%
Yuma County	\$41,595	20.2%
Maricopa County	\$53,596	16.7%
Pima County	\$45,841	15.6%

* Data includes CDBG jurisdictions located within the counties

Table 6: Median income and general poverty rates

Household Income Distribution

Number of Households		Less than \$10,000	\$10,000 to \$14,999	\$15,000 to \$24,999	\$25,000 to \$34,999	\$35,000 to \$49,999	\$50,000 to \$74,999	\$75,000 to \$99,999	\$100,000 to \$149,999	\$150,000 to \$199,999	\$200,000 or more
Apache	19,055	19.20%	9.30%	13.20%	13.00%	15.10%	15.60%	7.50%	5.10%	1.40%	0.80%
Cochise*	49,174	9.40%	6.00%	11.20%	12.90%	14.00%	18.00%	11.90%	11.10%	3.20%	2.20%
Coconino*	46,198	9.30%	6.50%	9.90%	10.70%	13.90%	17.80%	13.20%	11.70%	4.10%	2.80%
Gila	20,601	9.40%	6.20%	16.00%	12.30%	17.50%	18.40%	9.90%	7.90%	1.80%	0.70%
Graham	11,031	10.90%	4.70%	14.00%	8.40%	17.10%	19.10%	14.70%	8.30%	1.70%	1.00%
Greenlee	3,386	6.60%	5.20%	13.60%	9.20%	17.00%	26.80%	11.20%	8.50%	1.20%	0.60%
La Paz	10,221	9.30%	9.50%	15.70%	14.10%	18.80%	18.00%	7.20%	5.90%	0.80%	0.70%
Mohave	80,230	7.70%	6.70%	16.10%	14.10%	16.80%	19.60%	9.40%	6.50%	1.70%	1.40%
Navajo	34,343	14.90%	7.70%	13.40%	12.20%	13.20%	19.00%	9.40%	7.10%	1.70%	1.40%
Pinal	123,733	7.00%	3.70%	10.80%	11.90%	16.50%	21.90%	13.10%	10.50%	3.00%	1.60%
Santa Cruz	15,078	11.90%	8.70%	15.20%	11.10%	14.50%	16.20%	8.80%	9.50%	2.00%	2.10%
Yavapai*	91,349	7.50%	7.00%	13.00%	12.90%	17.00%	19.10%	10.50%	8.20%	2.90%	1.90%
Yuma*	70,122	7.90%	6.20%	14.30%	13.80%	16.20%	19.80%	10.70%	7.80%	1.70%	1.60%
Maricopa	1,411,727	6.80%	4.50%	10.30%	10.60%	14.40%	18.50%	12.40%	13.40%	4.70%	4.40%
Pima	384,041	8.60%	6.40%	12.40%	11.50%	14.80%	17.60%	11.50%	11.00%	3.30%	2.90%

* Data includes CDBG jurisdictions located within the counties

Table 7: Household income by county heat map

Education

Population 25 years and over		Less than 9th grade	9th to 12th grade, no diploma	High school graduate equivalent	Some college, no degree	Associate's degree	Bachelor's degree	Graduate or professional degree
Apache	42,349	12.90%	12.60%	32.10%	24.50%	7.50%	6.70%	3.70%
Cochise*	89,013	6.60%	7.60%	24.10%	29.40%	9.80%	14.10%	8.40%
Coconino*	78,523	4.80%	7.60%	22.40%	25.20%	8.90%	17.90%	13.20%
Gila	38,494	4.80%	11.00%	31.00%	28.40%	8.80%	9.10%	7.00%
Graham	22,324	5.90%	9.70%	34.30%	30.40%	7.30%	7.40%	5.00%
Greenlee	5,354	4.40%	11.30%	38.20%	28.00%	7.10%	8.10%	3.00%
La Paz	15,967	12.30%	12.50%	33.60%	25.60%	6.80%	6.20%	3.00%
Mohave	147,081	4.50%	11.70%	34.70%	29.60%	7.60%	7.60%	4.30%
Navajo	65,802	7.80%	11.60%	28.20%	29.20%	8.30%	9.10%	5.70%
Pinal	250,120	6.10%	9.20%	29.60%	27.80%	9.30%	11.80%	6.20%
Santa Cruz	28,729	14.50%	13.00%	27.90%	18.10%	6.70%	13.40%	6.40%
Yavapai*	157,797	3.30%	6.60%	26.00%	31.10%	8.90%	15.60%	8.70%
Yuma*	121,399	14.60%	13.50%	25.30%	25.50%	6.90%	9.60%	4.60%
Maricopa	2,497,802	6.40%	7.20%	23.30%	25.10%	8.30%	19.20%	10.60%
Pima	650,440	5.30%	7.50%	22.70%	26.40%	8.20%	17.60%	12.20%

* Data does not include CDBG jurisdictions located within the counties

Table 8: Highest level of educational attainment

Educational attainment is a key component in identifying areas of opportunity as defined by HUD. By analyzing the data by county it is apparent that a disproportionately large portion of the population living in Apache, La Paz, Santa Cruz, and Yuma is undereducated while Coconino, Yavapai, and Cochise County have a high rate of education. These differences most likely contribute to the differences in household incomes described on the previous page. Apache, La Paz, Santa Cruz, and Yuma are all counties where a majority of the population is either Hispanic or Native American so these low levels of education attainment

have a disproportionate effect on these minority populations when taken in context of the entire state. After charting the median income in relationship to education it appears that in most communities, an investment in education is worthwhile in terms of growing earning potential. Yavapai and Gila County are the two outliers as they show very low income growth for secondary and post graduate education. This is an especially interesting fact for Yavapai County as they have one of the higher percentages of graduate or professional degree attainment.

	Less than high school graduate	High school graduate or equivalent	Some college or associate's degree	Bachelor's degree	Graduate or professional degree
Apache	\$16,099	\$20,787	\$28,581	\$41,488	\$50,162
Cochise*	\$13,231	\$21,457	\$31,080	\$44,055	\$51,535
Coconino*	\$18,549	\$26,619	\$30,371	\$38,371	\$54,617
Gila	\$20,521	\$25,342	\$31,075	\$31,903	\$41,205
Graham	\$20,821	\$29,302	\$34,162	\$36,833	\$55,108
Greenlee	\$27,333	\$36,948	\$40,021	\$42,600	\$75,368
La Paz	\$20,800	\$23,880	\$30,132	\$44,967	\$52,647
Mohave	\$15,974	\$22,054	\$26,583	\$37,530	\$48,505
Navajo	\$18,095	\$22,222	\$26,731	\$42,119	\$52,764
Pinal	\$20,660	\$30,618	\$35,730	\$44,739	\$50,698
Santa Cruz	\$14,282	\$21,222	\$29,596	\$45,342	\$41,516
Yavapai*	\$16,217	\$22,653	\$27,320	\$36,537	\$39,535
Yuma*	\$15,263	\$22,233	\$30,958	\$40,604	\$56,607
Maricopa	\$20,244	\$27,991	\$35,935	\$51,454	\$64,799
Pima	\$17,437	\$24,478	\$31,138	\$43,332	\$55,313

* Data includes CDBG jurisdictions located within the counties

Table 9: Median income by level of education

Racial Composition

Race	United States	Arizona non-entitlements	Arizona CDBG entitlements
Total population	311,536,594	1,342,112	5,137,591
White	74.0%	75.8%	80.1%
Black or African American	12.6%	1.9%	4.8%
American Indian and Alaska Native	0.8%	12.8%	2.2%
Asian	4.9%	0.9%	3.3%
Native Hawaiian and Other Pacific Islander	0.2%	0.2%	0.2%
Some other race	4.7%	5.6%	6.4%
Two or more races	2.8%	2.8%	3.0%

Table 10: Racial comparison

The racial composition of the of the non-entitlement areas of Arizona is markedly different than the United States and the rest of Arizona entitlement jurisdictions. The study area contains a much higher percentage of Native Americans while having a lower frequency of African Americans as well as Whites. In the chart below the data is broken down further by county and arranged from least diverse to most. Staff have calculated these figures without any population living in an entitlement jurisdiction and

have included Maricopa and Pima County as a point of comparison. It is interesting to note that many of the rural counties are more diverse and contain a higher percentage of minorities than the larger urban areas contained in Maricopa and Pima County. The most represented minority group is American Indians with a very strong presence in counties that contain tribal communities.

	Total population	White	American Indian and Alaska Native	Some other race	Black or African American	Asian	Native Hawaiian and Other Pacific Islander
Yavapai***	171,965	93.7%	3.3%	3.1%	1.0%	1.2%	0.1%
Mohave	201,680	92.6%	4.1%	3.6%	1.6%	1.8%	0.4%
Greenlee	8,679	90.7%	3.2%	7.9%	1.2%	0.3%	0.0%
Cochise*	68,563	90.0%	2.9%	7.9%	2.2%	1.4%	0.5%
Yuma****	106,534	84.4%	2.2%	12.8%	1.3%	0.9%	0.2%
Maricopa	3,889,161	83.1%	2.6%	6.4%	6.1%	4.5%	0.4%
Pima	986,891	82.0%	4.1%	8.8%	4.5%	3.6%	0.3%
Gila County	53,335	81.8%	16.0%	2.7%	1.0%	0.8%	0.0%
Pinal	379,128	81.2%	6.1%	7.1%	5.5%	2.4%	0.7%
Graham	37,168	78.4%	15.2%	5.1%	2.4%	0.7%	0.3%
Santa Cruz	47,122	76.4%	0.6%	23.0%	1.0%	0.8%	0.1%
La Paz	20,408	72.6%	14.0%	12.7%	1.1%	0.7%	0.2%
Coconino**	68,226	54.3%	43.3%	2.5%	1.0%	0.9%	0.2%
Navajo	107,326	52.0%	45.4%	4.1%	0.8%	1.0%	0.4%
Apache	71,978	25.5%	73.5%	1.0%	1.0%	0.5%	0.4%

* Figures do not include population for CDBG jurisdictions Douglas and Sierra Vista

** Figures do not include population for CDBG jurisdiction Flagstaff

*** Figures do not include population for CDBG jurisdiction Prescott

**** Figures does not include population for CDBG jurisdiction Yuma City

Table 11: Racial distribution heat map by county

Racial Poverty Rates

When income levels are broken down by racial categories the disparity in levels of poverty becomes very apparent. In every county Whites fare much better than minorities in terms of poverty rates. In some areas there are more than twice the percentage of African Americans and Native Americans below the poverty level than their White counterparts. Some of the minority populations in these counties such as Asian, Native Hawaiian, and African American are incredibly small and constitute a tiny fraction of an already small population. Due to this there may be a greater margin of error for some of these statistics. This notion does not hold true for the Native

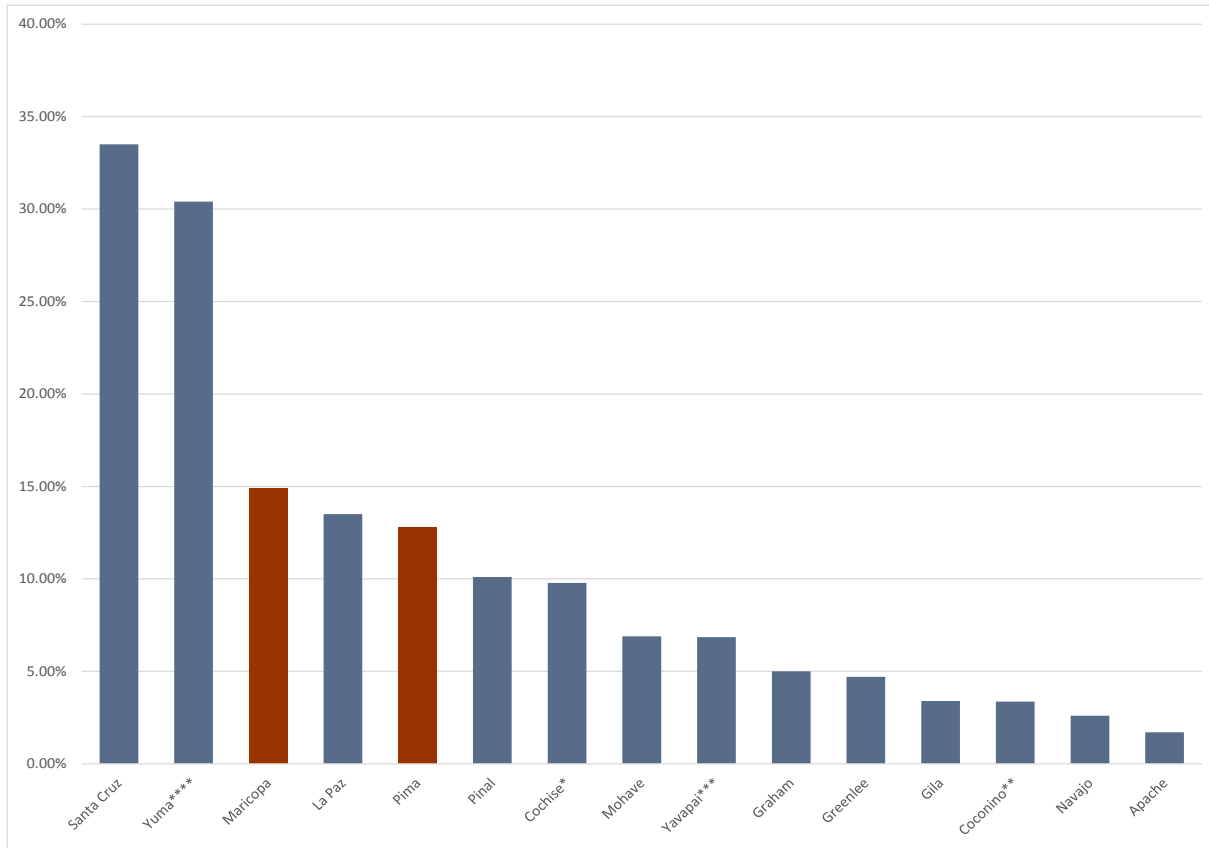
American population as they are very highly represented in the community. This is especially important as the data shows that they suffer the highest frequency of poverty and disparity from the White population. When compared to the poverty levels of the urban counties it appears that they do not fare better than the rural counties in alleviating this high level of poverty.

	White	Black or African American	American Indian and Alaska Native	Asian	Native Hawaiian and Other Pacific Islander	Some other race	Two or more races
Apache	17.30%	39.00%	42.40%	33.90%	49.30%	29.60%	28.40%
Cochise*	15.80%	11.10%	26.60%	6.20%	5.60%	27.70%	24.70%
Coconino*	15.70%	21.50%	35.70%	33.00%	35.50%	30.00%	35.70%
Gila	16.20%	48.10%	50.70%	0.00%	0.00%	15.60%	21.40%
Graham	16.90%	22.00%	52.50%	2.00%	0.00%	17.10%	25.90%
Mohave	18.40%	46.80%	32.40%	5.80%	18.10%	38.00%	22.00%
Navajo	17.80%	37.20%	45.10%	11.80%	34.60%	19.60%	31.50%
Pinal	13.60%	18.50%	46.20%	11.40%	19.50%	15.30%	14.80%
Santa Cruz	23.60%	9.70%	25.00%	9.50%	0.00%	36.20%	25.20%
Yavapai*	15.10%	21.70%	39.50%	11.60%	28.30%	22.50%	14.80%
Yuma*	18.80%	18.70%	36.50%	8.90%	48.30%	24.90%	28.70%
Maricopa	15.10%	25.10%	27.80%	12.80%	20.00%	29.60%	17.90%
Pima	17.20%	24.20%	41.70%	17.20%	19.70%	28.00%	21.60%
Greenlee	N/A	N/A	N/A	N/A	N/A	N/A	N/A
La Paz	N/A	N/A	N/A	N/A	N/A	N/A	N/A

* Data includes CDBG entitlement jurisdictions located within county
2013 ACS 5 Year survey data

Table 12: Percent of population below poverty rate by race and county

Foreign Born Population



Arizona's border with Mexico greatly influences the population of the state. The Southwest region has a long history of Hispanic settlement and is greatly influenced by the Spanish culture that has been in the area for hundreds of years. Economic instability in Mexico and Central America force many to cross the border in desperate situations, seeking assistance.

In several counties there is a very large foreign born population, most notably in the border counties of Yuma and Santa Cruz where almost a third of the population was born outside of the United States. The flow of arrivals only serves to reinforce the bond between recent immigrants and the generational Hispanic population.

County	Foreign born population
Santa Cruz	33.50%
Yuma****	30.40%
Maricopa	14.90%
La Paz	13.50%
Pima	12.80%
Pinal	10.10%
Cochise*	9.78%
Mohave	6.90%
Yavapai***	6.85%
Graham	5.00%
Greenlee	4.70%
Gila	3.40%
Coconino**	3.36%
Navajo	2.60%
Apache	1.70%

* Figures do not include population for CDBG jurisdictions Douglas and Sierra Vista

** Figures do not include population for CDBG jurisdiction Flagstaff

*** Figures do not include population for CDBG jurisdiction Prescott

**** Figures does not include population for CDBG jurisdiction Yuma City

Table 13: Foreign born population

Hispanic Population

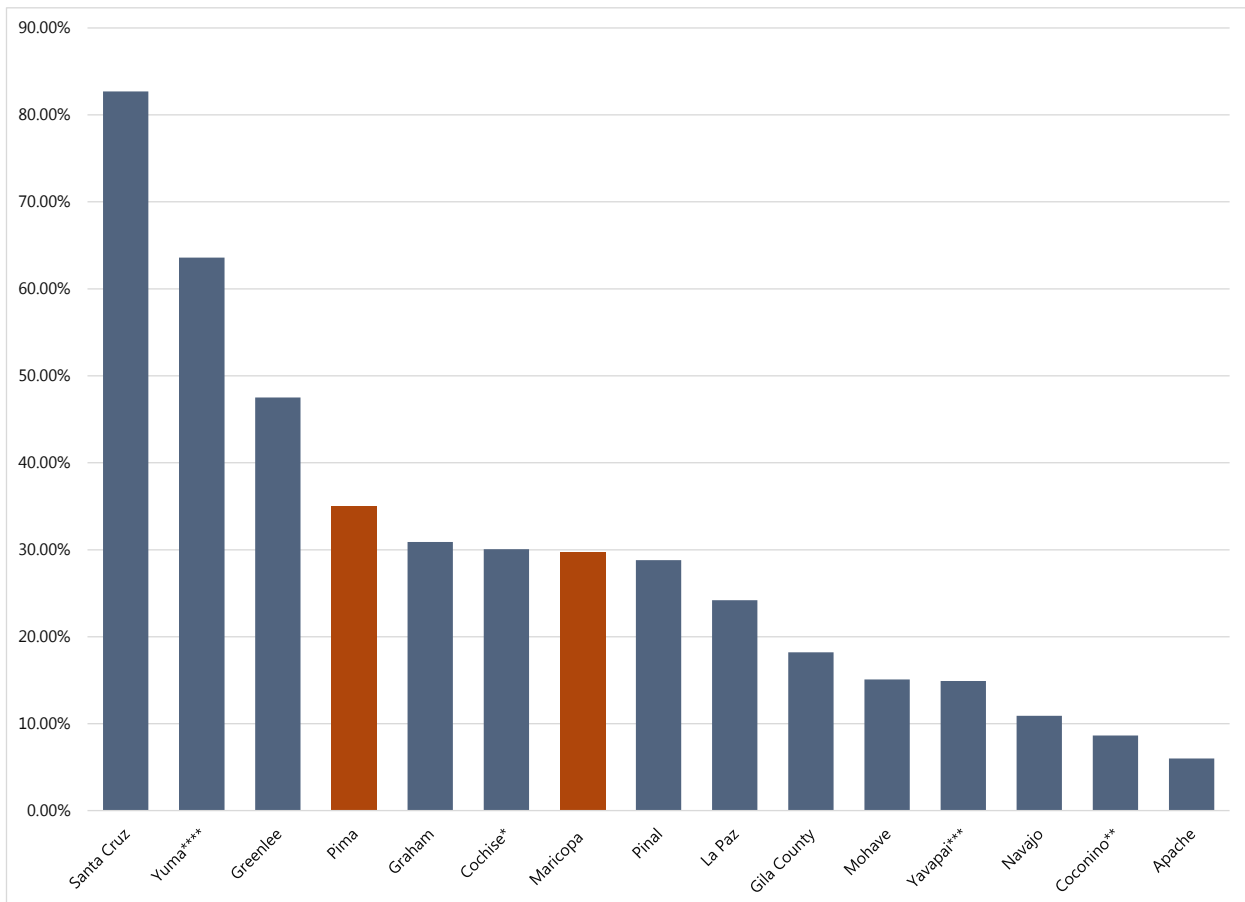
County	Hispanic Population
Santa Cruz	82.70%
Yuma*	63.58%
Greenlee	47.50%
Pima	35.00%
Graham	30.90%
Cochise*	30.06%
Maricopa	29.70%
Pinal	28.80%
La Paz	24.20%
Gila County	18.20%
Mohave	15.10%
Yavapai*	14.90%
Navajo	10.90%
Coconino*	8.64%
Apache	6.00%

* Figures do not include population in CDBG jurisdiction

Table 14: Hispanic population percentages

The Hispanic population is the most heavily represented minority in the state of Arizona. In the counties of Santa Cruz and Yuma they actually comprise a vast majority of the population. In Santa Cruz, 82.7 percent are Hispanic while in Yuma County 63.58 percent are Hispanic. The general distribution of the Hispanic population is represented on Map 4 later in this document and, as would be expected, most concentrations of Hispanics can be found in communities closer to the border.

The Hispanic population is particularly vulnerable to housing discrimination as compared to other minorities due to a potential language barrier. Even the native English speaking population is often unaware of protections offered against housing discrimination. Having a language barrier in place makes the Hispanic population more susceptible to being taken advantage of in housing transactions as well as limiting the resources they can utilize for assistance in these matters.



* Figures do not include population in CDBG jurisdiction

Figure 2: Hispanic population comparison by county

Hispanic Poverty Rates

When comparing poverty throughout the state, the most notable trend is the disparity in poverty levels between the Hispanic population and Non-Hispanic population. The chart below shows what portion of the population is below the poverty level as well as what portion is in extreme poverty (population below 50% of the poverty level). In many of these areas there is nearly the same percentage, or more Hispanics in extreme poverty as there are Non-Hispanics in poverty.

	Hispanic or Latino Population		Not Hispanic or Latino	
	Less than 50%	Less than 100%	Less than 50%	Less than 100%
Coconino*	11.30%	32.00%	7.20%	14.20%
Mohave	12.40%	30.30%	7.50%	17.10%
Navajo	14.40%	29.10%	6.60%	15.50%
Maricopa	13.20%	29.10%	4.80%	9.60%
Santa Cruz	9.80%	28.40%	9.00%	15.60%
Pima	11.40%	26.90%	6.30%	13.00%
Yavapai*	14.30%	26.50%	5.90%	13.60%
Apache	16.50%	26.40%	6.40%	16.40%
Cochise*	12.20%	26.30%	5.90%	12.50%
Yuma*	9.10%	25.70%	5.00%	10.40%
Pinal	8.50%	21.40%	4.60%	10.30%
Graham	14.30%	19.90%	7.90%	15.50%
Gila	5.30%	19.30%	5.80%	15.60%
Greenlee	N/A	N/A	N/A	N/A
La Paz	N/A	N/A	N/A	N/A

Table 15: Hispanic poverty rates by county

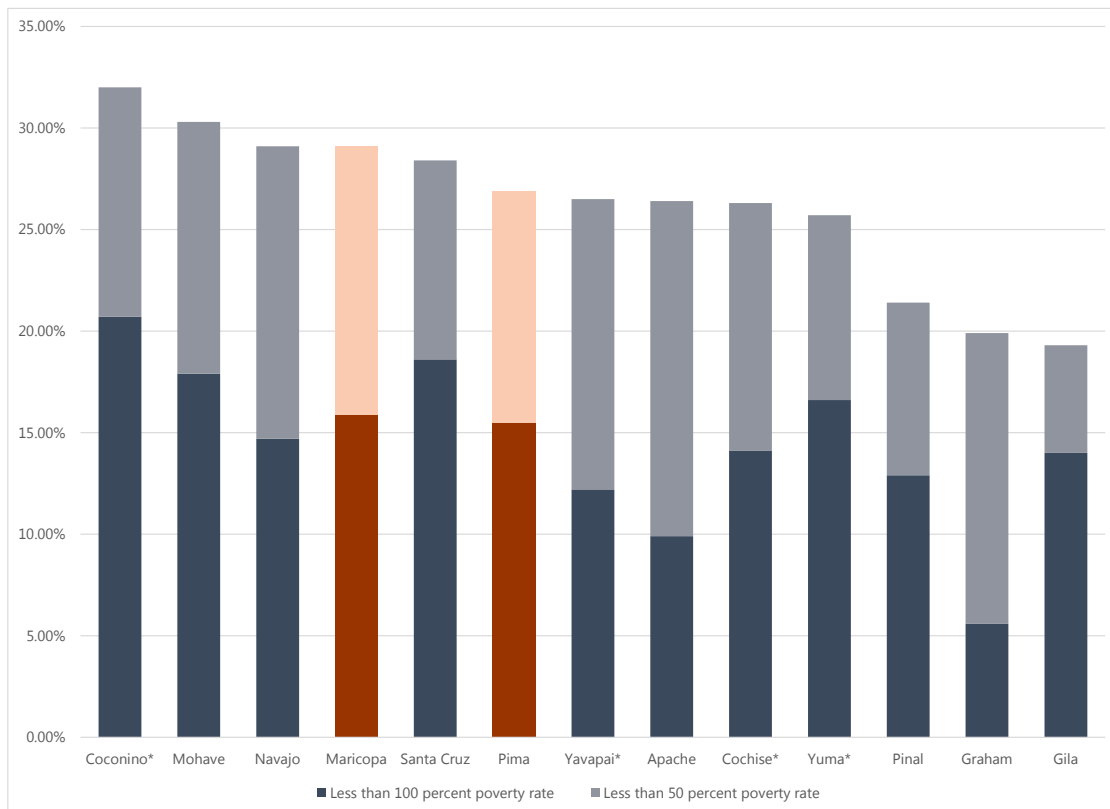


Figure 3: Figure - Hispanic poverty rates

Disability Rates

The portion of the population living with disabilities is very high in non-entitlement areas. The exact nature of these disabilities is not provided by the ACS survey so how this impacts housing demand and the need for accessible units is not clear. A large population with disabilities increases the chances that a request for a reasonable accommodation or modification will be made. It is important that housing providers and staff are adequately prepared for these

requests. There is a higher frequency of people living with a disability in the rural areas of the state compared to the more urban counties.

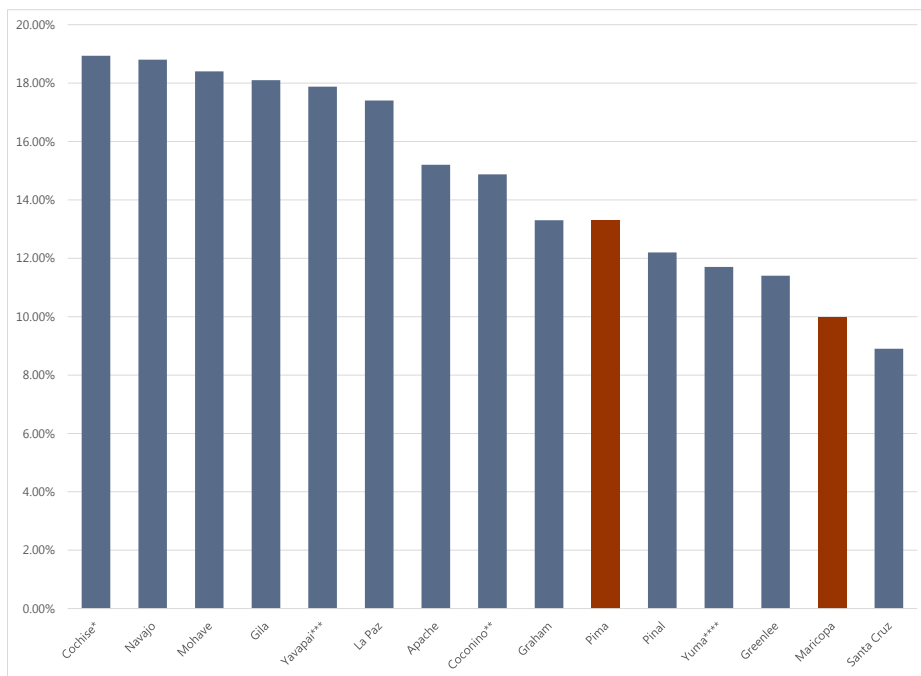


Figure 4: Disability rates by county

County	Persons with Disabilities
Cochise*	18.93%
Navajo	18.80%
Mohave	18.40%
Gila	18.10%
Yavapai***	17.88%
La Paz	17.40%
Apache	15.20%
Coconino**	14.87%
Graham	13.30%
Pima	13.30%
Pinal	12.20%
Yuma****	11.70%
Greenlee	11.40%
Maricopa	10.00%
Santa Cruz	8.90%

* Figures do not include population in CDBG jurisdiction

Table 16: Disability rates by county

Poverty and Disability

When comparing the poverty rates for those living with disabilities and those living without, very little disparity was found. While most counties had a higher percentage of people with disabilities in poverty the difference was not significant especially when compared to some of the racial disparities covered earlier. Many of these counties are already high poverty areas which may contribute to this parity. When analyzing the percentage of people with disabilities in high poverty situations (50% below the poverty line) with disabilities no significant trend was found.

	Poverty rates for those living with disabilities	Poverty rates for population living without disabilities
Apache	36.20%	36.20%
Navajo	31.80%	29.90%
Santa Cruz	26.60%	26.20%
Coconino*	25.00%	22.70%
Yuma*	22.80%	20.10%
Graham	21.60%	22.40%
Mohave	21.40%	18.90%
Cochise*	20.10%	16.80%
Gila	19.60%	22.00%
Yavapai*	18.60%	15.20%
Pinal	18.20%	15.30%
Greenlee **	N/A	N/A
La Paz**	N/A	N/A

* Figures include population in CDBG jurisdiction within counties

** Counties did not have high enough population for ACS to generate this figure

Table 17: Poverty rate for those living with disabilities

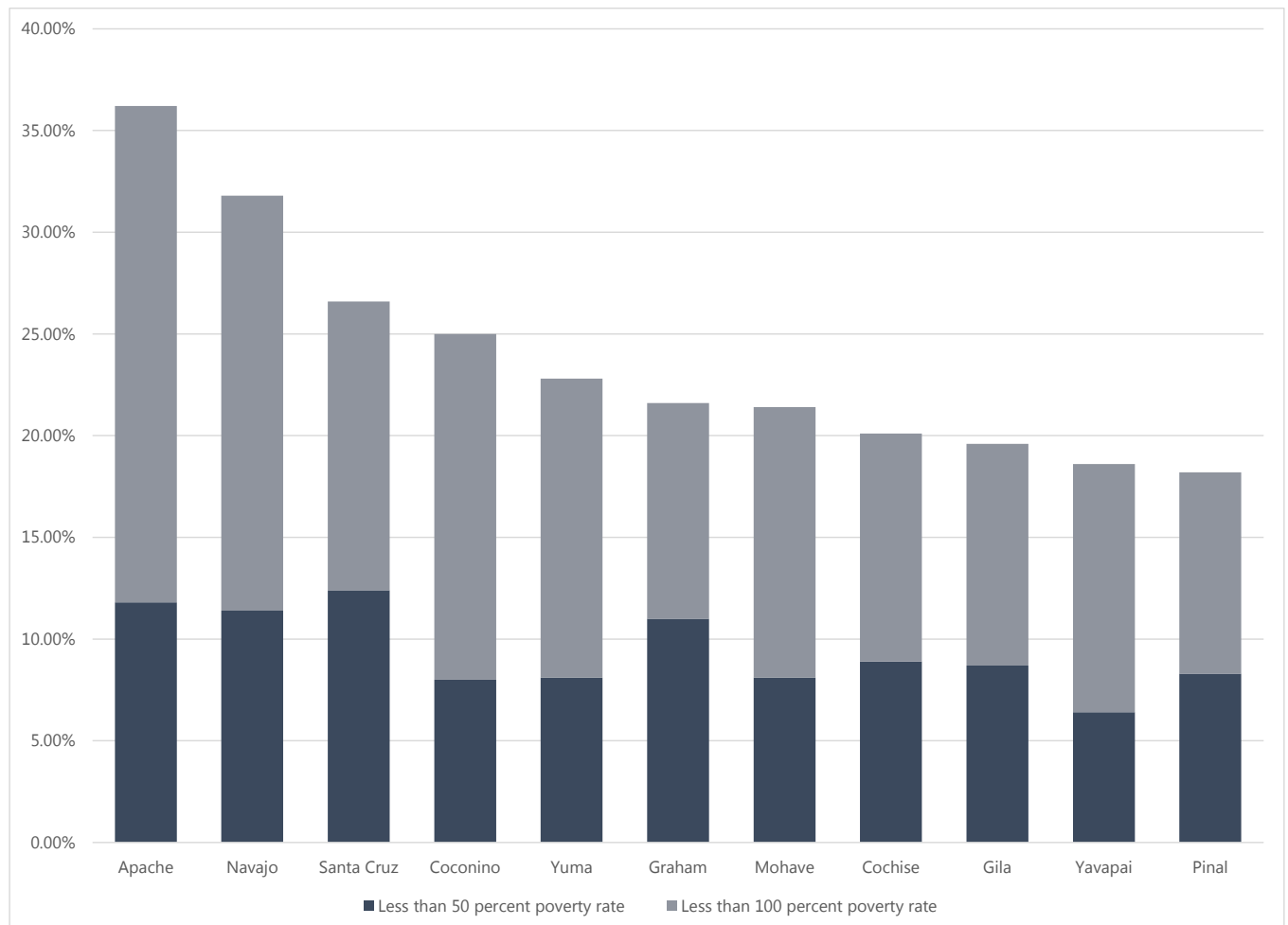


Figure 5: Disability poverty rates by county

Housing Stock

Distribution of Building Type

A large portion of the housing stock in the study area is comprised of single unit detached structures. As compared to the distribution of the rest of the country as well as the rest of the state the non-entitlement areas are relatively similar. The study area has less multi-unit structures and a much higher share of mobile homes. This fits with the rural character of the study area.

Units in structure	AZ Non-Entitlement areas	AZ CDBG Entitlement areas	United States
1-Unit, Detached	65.23%	62.73%	61.70%
1-unit, Attached	1.72%	5.93%	5.80%
2 Units	1.48%	1.37%	3.80%
3 or 4 Units	2.15%	3.82%	4.40%
5 to 9 Units	1.52%	5.23%	4.80%
10 to 19 Units	0.97%	6.29%	4.50%
20 or more Units	1.33%	7.92%	8.50%
Mobile Home	24.54%	6.54%	6.50%
Boat, RV, Van, etc.	1.06%	0.18%	0.10%

Table 18: Housing stock by unit type

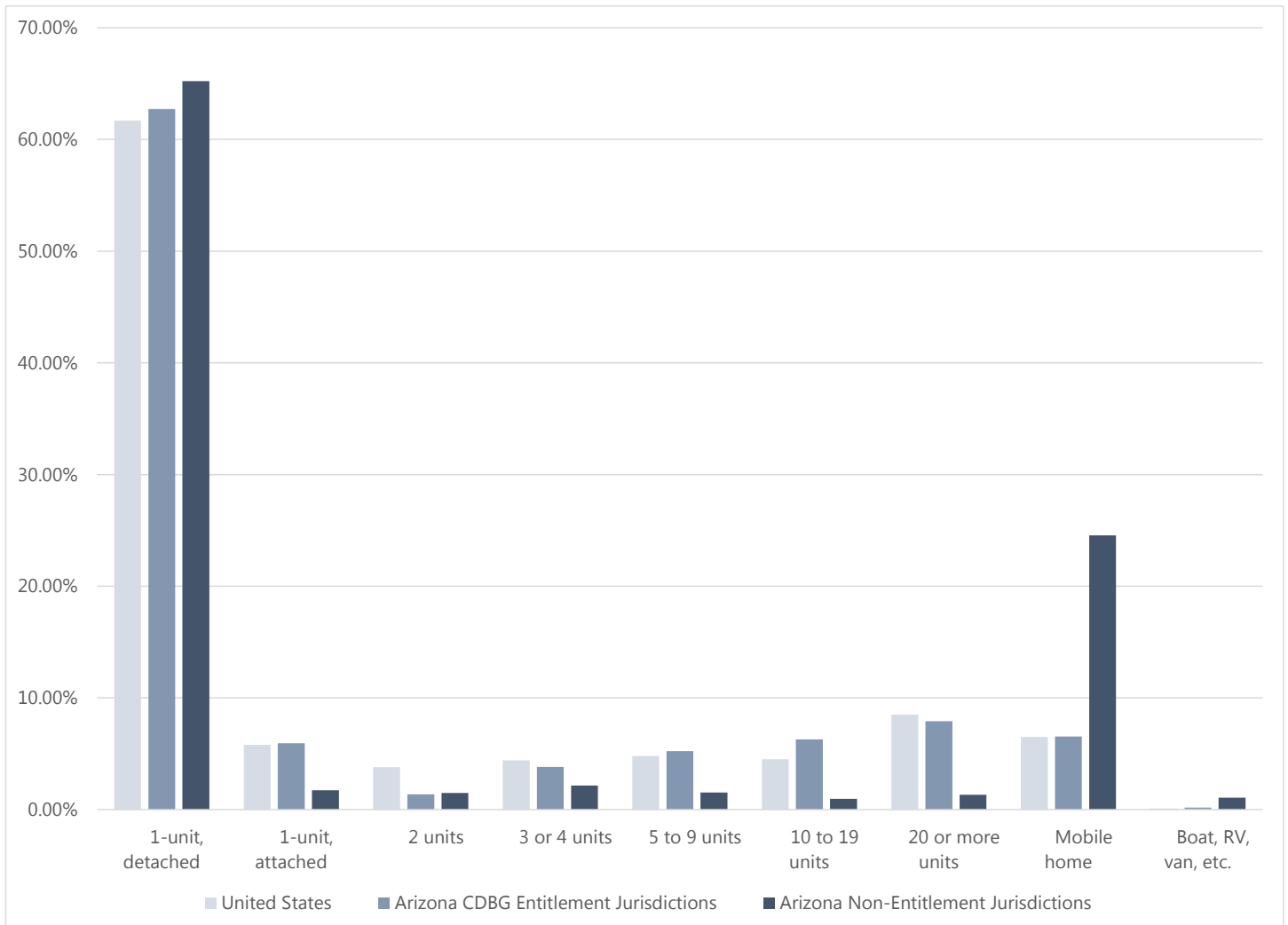


Figure 6: Distribution of building type

Housing Age

The ACS 5 year survey estimates 655,362 housing units in non-entitlement jurisdictions in Arizona. The age of the housing stock can play a vital role in the community in terms of access to opportunity. A good mix of well-maintained housing of varying ages offers more price points so that people of varying socio economic backgrounds can enter the market. The right amount of new structures can lower maintenance costs for owners and renters as well as encourage owners of existing properties to maintain their properties to a comparable standard.

When analyzing the general numbers for the study area and comparing them to the entitlement jurisdictions, it appears that there is more new construction in the non-entitlement areas. Upon closer inspection it appears that the vast majority of this figure is due to the outlier of Pinal County which built 53.5 percent of its 160,903 units from 2000 to 2009. Other counties do not have the same development patterns.

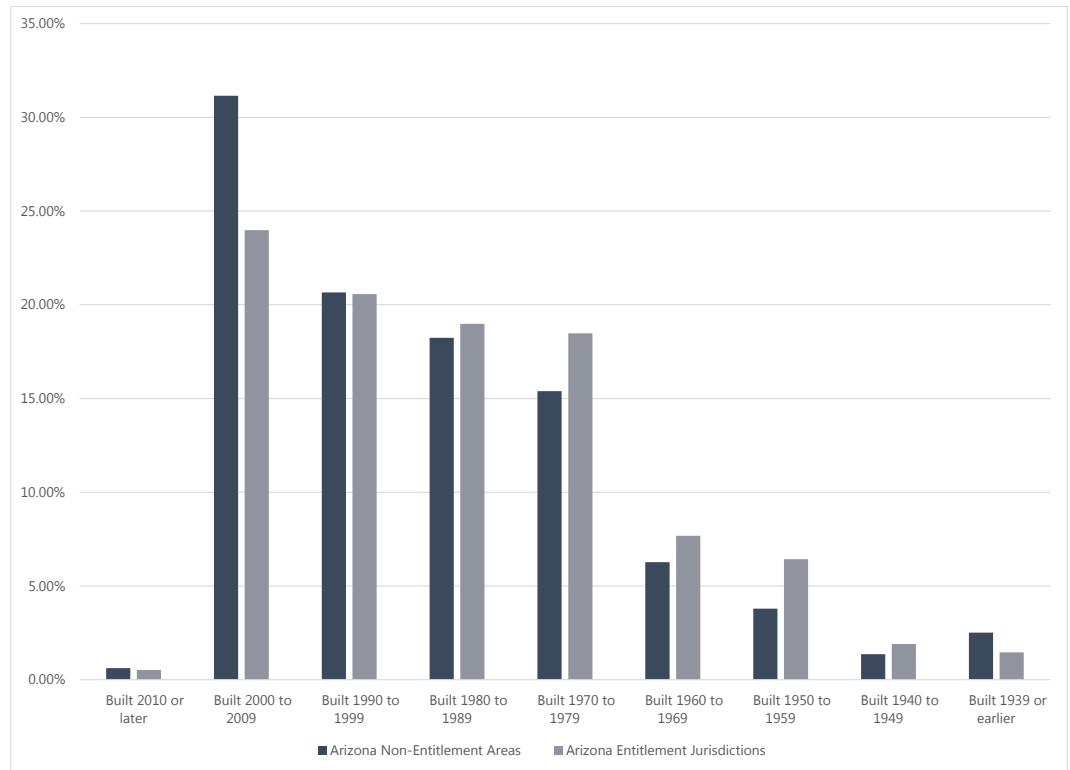


Figure 7: Housing age comparison

Total housing units		2010 or later	2000 to 2009	1990 to 1999	1980 to 1989	1970 to 1979	1960 to 1969	1950 to 1959	1940 to 1949	1939 or earlier
Apache	32,541	0.70%	14.30%	20.10%	23.60%	21.00%	11.20%	4.80%	1.90%	2.40%
Cochise	59,484	0.60%	21.30%	18.00%	17.10%	18.70%	7.20%	6.30%	3.20%	7.50%
Coconino	63,679	0.50%	19.70%	20.80%	24.70%	19.10%	7.10%	4.70%	1.20%	2.30%
Gila	32,749	0.60%	13.20%	20.50%	21.70%	20.60%	8.20%	6.60%	2.70%	5.80%
Graham	13,126	1.20%	18.30%	18.50%	14.60%	19.80%	8.70%	6.60%	5.60%	6.70%
Greenlee	4,381	0.30%	14.60%	8.90%	11.00%	25.70%	15.30%	9.60%	2.10%	12.60%
La Paz	16,062	1.60%	18.40%	17.30%	22.40%	25.10%	7.80%	5.40%	1.30%	0.80%
Mohave	111,051	0.30%	28.00%	25.80%	21.40%	15.70%	5.70%	1.30%	0.70%	1.00%
Navajo	57,046	0.30%	22.00%	19.40%	21.30%	17.60%	9.90%	5.40%	1.20%	2.90%
Pinal	160,903	1.20%	53.50%	15.80%	10.90%	8.60%	4.20%	3.80%	0.90%	1.00%
Santa Cruz	18,051	0.00%	24.50%	20.70%	15.30%	16.70%	7.50%	5.50%	2.30%	7.50%
Yavapai	110,838	0.30%	27.40%	22.90%	20.80%	15.80%	5.10%	2.90%	1.40%	3.40%
Yuma	88,505	0.60%	28.80%	21.30%	17.60%	16.50%	6.10%	6.00%	1.20%	1.90%
Maricopa	1,648,392	0.50%	25.20%	21.50%	19.30%	17.80%	7.40%	5.80%	1.60%	1.00%
Pima	442,960	0.50%	19.70%	17.80%	17.70%	21.10%	8.90%	8.70%	3.20%	2.40%

Table 19: Housing age by county heat map

Number of Rooms

	1 room	2 rooms	3 rooms	4 rooms	5 rooms	6 rooms	7 rooms	8 rooms	9 rooms or more	Total housing units
Maricopa	1.80%	2.90%	9.70%	17.10%	21.10%	18.90%	12.60%	7.90%	7.90%	1,648,392
Pima	2.20%	3.80%	11.80%	18.40%	22.20%	18.00%	11.60%	6.50%	5.50%	442,960
Pinal	0.50%	2.90%	6.60%	14.90%	25.10%	22.00%	14.30%	7.50%	6.10%	160,903
Mohave	1.50%	2.70%	9.00%	22.30%	30.50%	18.90%	8.10%	4.00%	3.00%	111,051
Yavapai	1.40%	3.30%	8.60%	19.20%	24.00%	20.80%	11.40%	5.30%	6.00%	110,838
Yuma	2.40%	8.10%	11.50%	20.80%	27.40%	16.00%	7.50%	3.60%	2.70%	88,505
Coconino	5.50%	4.00%	10.60%	19.60%	22.30%	18.00%	10.20%	4.40%	5.30%	63,679
Cochise	2.40%	3.80%	8.90%	14.50%	22.80%	20.00%	13.80%	6.80%	7.10%	59,484
Navajo	5.60%	6.50%	12.10%	21.00%	24.50%	14.40%	7.80%	3.30%	4.80%	57,046
Gila	1.70%	3.90%	7.20%	21.90%	28.80%	19.70%	7.70%	5.10%	4.10%	32,749
Apache	19.80%	7.00%	9.80%	20.60%	23.90%	11.20%	4.00%	2.30%	1.40%	32,541
Santa Cruz	1.90%	1.80%	7.80%	18.10%	26.20%	23.20%	11.30%	4.90%	4.70%	18,051
La Paz	1.50%	20.50%	23.90%	23.00%	20.10%	6.90%	2.80%	0.80%	0.50%	16,062
Graham	2.00%	4.30%	8.20%	18.30%	25.10%	18.20%	11.60%	4.80%	7.40%	13,126
Greenlee	4.10%	2.70%	5.40%	17.20%	39.90%	15.10%	9.40%	3.30%	2.90%	4,381

Table 20: House room count by county heat map

The distribution of the number of rooms per housing unit reveals a great deal about these communities. Counties such as Apache, Navajo, La Paz, Coconino, and Yuma have a very high ratio of one room and two room housing units. Since this figure is a count of the total number of rooms and not bedrooms these are very constrained housing units. This has the potential to limit housing choice of families with children who are protected under the Fair Housing Act.

On the opposite side of this spectrum are counties like Pinal, Yavapai, Cochise, and Graham which all trend towards more rooms in the housing units. This has the potential to effect affordability in the area as units with more rooms will generally command a higher price.

Owner Occupied Housing Prices

	Less than \$50,000	\$50,000 to \$99,999	\$100,000 to \$149,999	\$150,000 to \$199,999	\$200,000 to \$299,999	\$300,000 to \$499,999	\$500,000 to \$999,999	\$1,000,000 or more	Owner-occupied units
Maricopa	7.70%	13.30%	17.80%	17.70%	20.30%	15.10%	6.20%	1.80%	882,862
Pima	9.30%	13.80%	18.80%	19.50%	19.40%	12.90%	5.30%	1.10%	240,615
Pinal	13.50%	25.00%	25.10%	14.80%	11.20%	7.50%	2.40%	0.50%	92,077
Yavapai	9.40%	12.40%	15.70%	16.70%	21.10%	16.30%	7.00%	1.50%	63,903
Mohave	14.00%	21.80%	20.30%	16.30%	15.60%	9.10%	2.10%	0.70%	55,669
Yuma	16.60%	22.90%	25.00%	15.70%	13.30%	4.60%	1.40%	0.40%	48,778
Cochise	13.00%	18.90%	19.40%	18.30%	20.20%	8.00%	1.80%	0.40%	33,832
Coconino	12.20%	10.50%	8.80%	13.40%	24.80%	20.30%	8.60%	1.40%	27,500
Navajo	22.70%	23.20%	15.40%	13.10%	12.70%	8.90%	3.30%	0.70%	24,712
Gila	19.60%	19.20%	14.60%	15.30%	18.40%	9.20%	3.30%	0.40%	15,619
Apache	32.50%	24.80%	13.20%	15.00%	8.00%	2.70%	2.70%	1.20%	14,585
Santa Cruz	6.80%	18.40%	29.70%	15.80%	13.90%	10.50%	3.70%	1.20%	10,003
Graham	16.80%	21.90%	22.70%	22.00%	11.40%	3.70%	1.30%	0.20%	8,193
La Paz	35.00%	20.10%	18.10%	10.90%	8.30%	5.40%	1.70%	0.50%	7,566
Greenlee	23.80%	39.30%	15.80%	11.30%	6.50%	1.70%	1.30%	0.10%	1,561

Table 21: Owner occupied housing prices by county heat map

The housing prices of owner occupied units vary greatly throughout the state. Most areas are considerably cheaper than the urban counties like Maricopa and Pima. The two exceptions to this are Coconino and Yavapai County which both have higher prices than the urban counties. This information tends to suggest a housing shortage or exceptionally high demand that is pushing those prices higher.

Apache, Greenlee, La Paz, Navajo, and Yuma County all have owner occupied housing units that are priced much lower than other parts of the state.

Home Ownership Rates

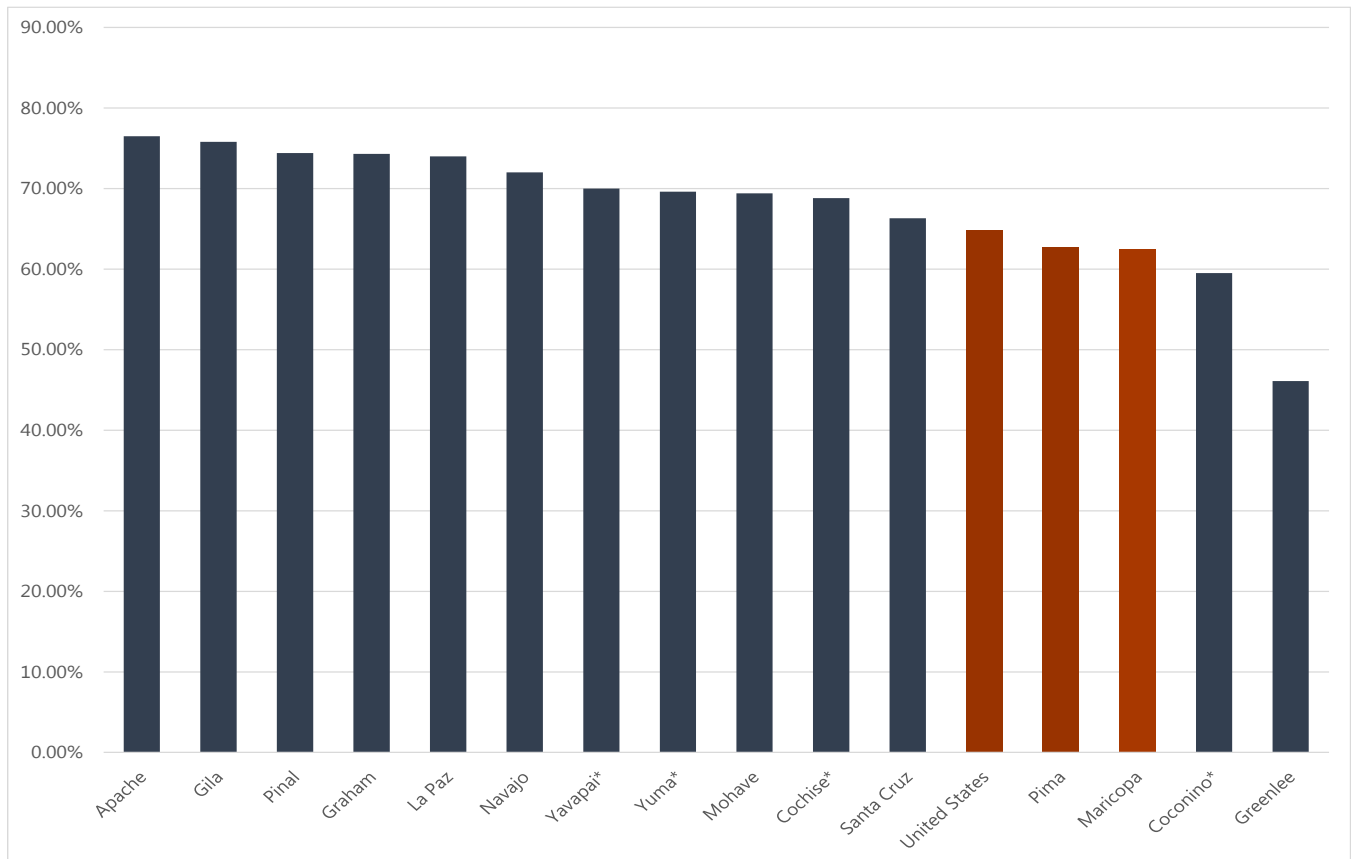


Figure 8: Owner occupancy rates

The non-entitlement jurisdictions in Arizona have very high rates of home ownership. Some counties are approaching eighty percent ownership rates. These figures consistently outperform the urban counties in Arizona as well as the national average. Coconino and Greenlee are the only counties with lower ownership rates than the national average. While Greenlee is the least populous county in the state so this statistic does not carry as much weight, Coconino has a population of over 136,000 residents and has one of the highest minority levels of any of the counties.

Geography	Percent Owner Occupied
Apache	76.50%
Gila	75.80%
Pinal	74.40%
Graham	74.30%
La Paz	74.00%
Navajo	72.00%
Yavapai*	70.00%
Yuma*	69.60%
Mohave	69.40%
Cochise*	68.80%
Santa Cruz	66.30%
United States	64.90%
Pima	62.70%
Maricopa	62.50%
Coconino*	59.50%
Greenlee	46.10%

Table 22: Percent owner occupied units

Cost Burden

Cost burden is defined as a household paying more than 30% of its income towards a housing payment. The data shows a shocking level of cost burden for both renters and owners. Seven of the thirteen counties have more than 50% of their renters experiencing cost burden. Owners appear to be experiencing less cost burden than renters with only Greenlee and Apache counties showing a higher cost burden for owners. This is significant as ownership rates are high in these counties. Even though owners may be faring better than renters in terms of housing costs, the percentage of owners experiencing cost burden is still high. Even in Greenlee, Graham, and Cochise Counties where owners experience the least cost burden, almost a third of owners pay more than 30% of their income towards their housing payment.

	Owners with cost burden	Renters with cost burden
Yavapai	45.70%	53.60%
Gila	42.60%	51.70%
Mohave	41.70%	51.00%
Santa Cruz	40.80%	50.30%
Yuma	40.00%	52.20%
Apache	39.00%	32.60%
Pinal	38.30%	50.10%
Navajo	37.60%	45.00%
Coconino	36.70%	55.20%
La Paz	32.10%	35.10%
Cochise	31.50%	45.90%
Graham	31.40%	42.30%
Greenlee	29.70%	14.90%

Table 23: Cost burden rates for home owners and renters

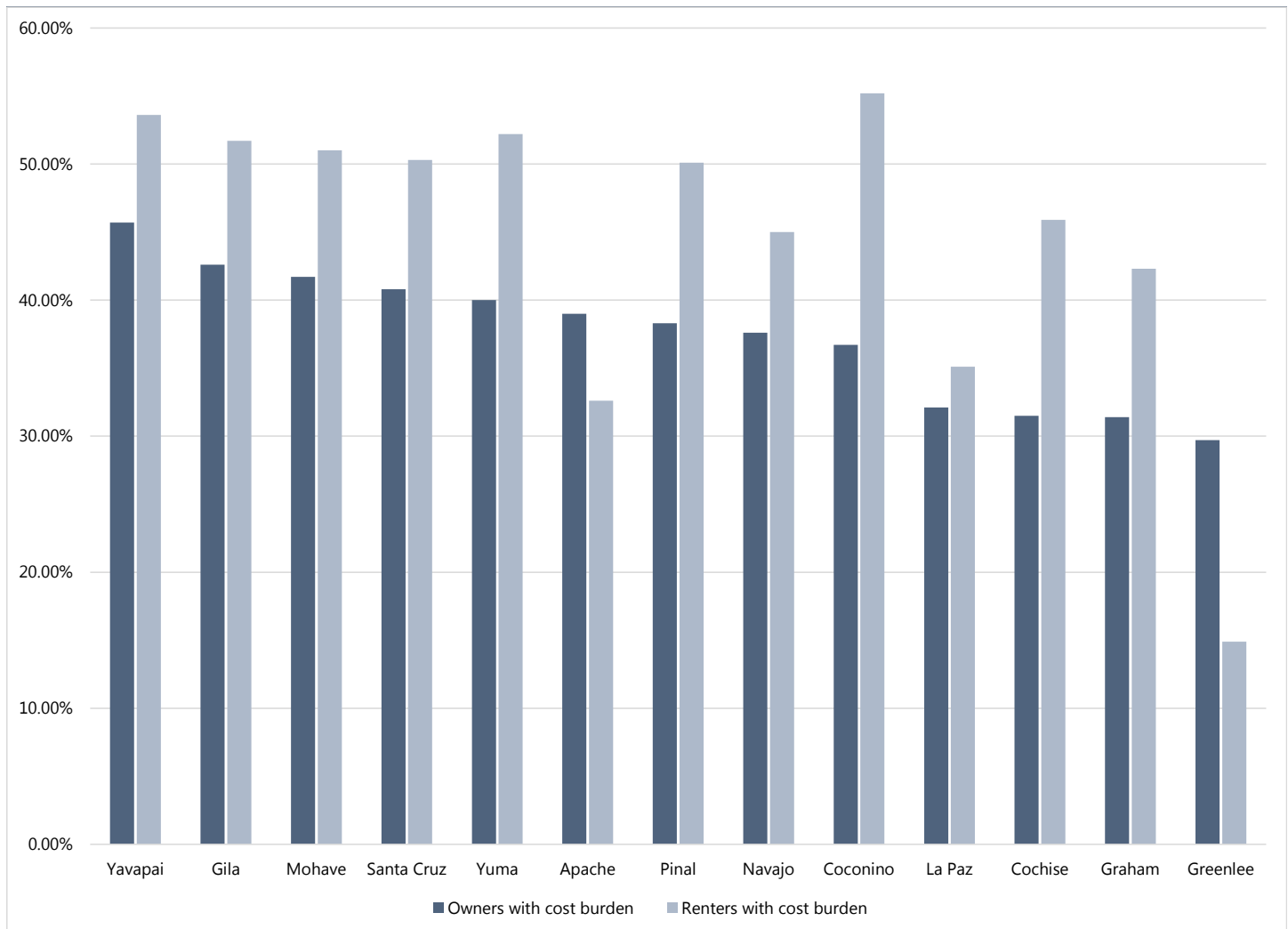


Figure 9: Cost burden rates for home owners and renters

Minority Concentration Areas

High Minority Census Tracts

The following table contains a list of census tracts for the non-metro counties of Arizona, not including Indian Reservations, which have a minority population concentration higher than 45%. The primary minority group in all of the targeted census tracts is Hispanic. If the census tract includes reservation land, the highest minority group is Native American.

Arizona Minority Concentration Areas and Language Statistics

County	Population	Percent Minority*	Percent Language Other Than English	Speak English Less Than "Very Well"	Percent of Census Tracts with Minority Concentrations**
Apache	71518	79.6%	57.0%	11.8%	75.0%
Cochise	131346	41.5%	27.4%	9.3%	37.5%
Coconino	134421	44.8%	23.5%	8.1%	42.9%
Gila	53597	34.1%	14.4%	3.4%	31.3%
Graham	37220	47.7%	20.1%	6.6%	44.4%
Greenlee	8437	51.9%	24.3%	5.5%	66.7%
La Paz	20489	37.3%	18.8%	9.6%	33.3%
Maricopa	3817117	41.3%	26.3%	10.0%	41.2%
Mohave	200186	20.4%	10.9%	4.2%	9.3%
Navajo	107449	56.1%	36.8%	9.6%	58.1%
Pima	980263	44.7%	28.5%	8.4%	41.1%
Pinal	375770	41.3%	21.9%	6.2%	52.0%
Santa Cruz	47420	84.0%	76.9%	31.8%	90.0%
Yavapai	211033	18.0%	10.4%	3.7%	2.4%
Yuma	195751	64.7%	51.2%	22.3%	74.5%
State	5985233	45.0%	28.7%	10.2%	46.6%

Source: 2010 US Census Profile of General Population and Housing Characteristics

* Total percent of population not designated as "White Alone"

** Concentration defined as greater than or equal to 10% above the county average

Counties with minority population that exceeds the concentration threshold.

Table 24: High minority census tracts

The data presented in the table also reveals that there is a strong relationship between minority population concentration, poverty rate, and income. For example, the majority of the selected census tracts with high concentration of minority populations also had higher poverty rates. Median family incomes in these census tracts were at low and moderate levels. The average number of people living below poverty in these census tracts is 18.7%, higher than the state average.

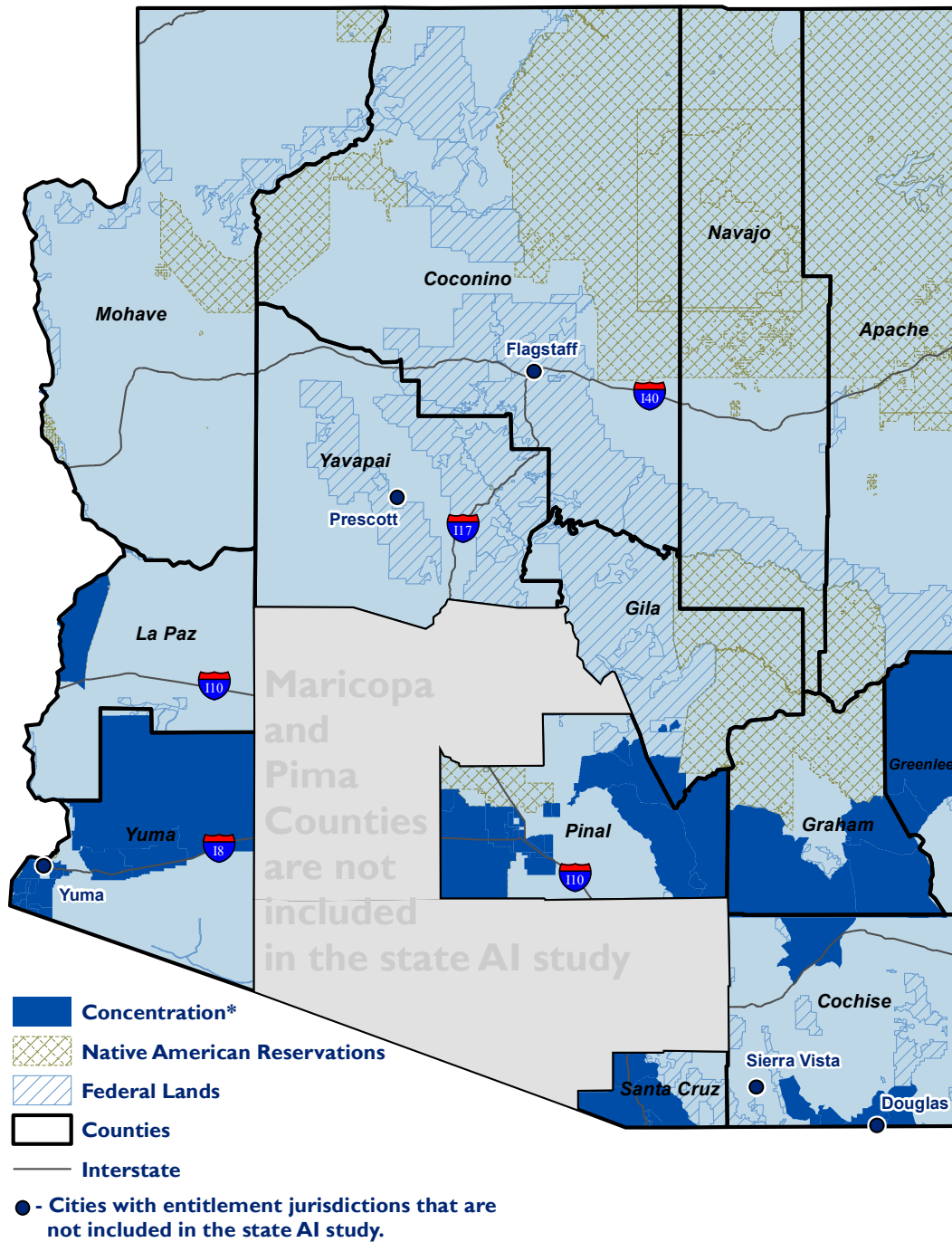
Minority Concentration Area Maps

All maps appearing in this document were developed by SWFHC with information taken from the US Census unless otherwise noted with the exception of the foreclosure maps on pages 39 and 40 which were made by The Federal Reserve Bank of San Francisco. The visual representation of the data provided by the maps allows information to be easily interpreted in the context of its geographic location and surrounding influences.

The high minority census tracts in Table 23 above are mapped in Maps 1-4 below. The visual representation of this information shows how race and ethnicity changes across the state. Map 1 shows that there are high minority census tracts spread throughout the state. By looking at different racial and ethnic groups individually, trends begin to emerge that could influence fair housing programs. Map 4 shows

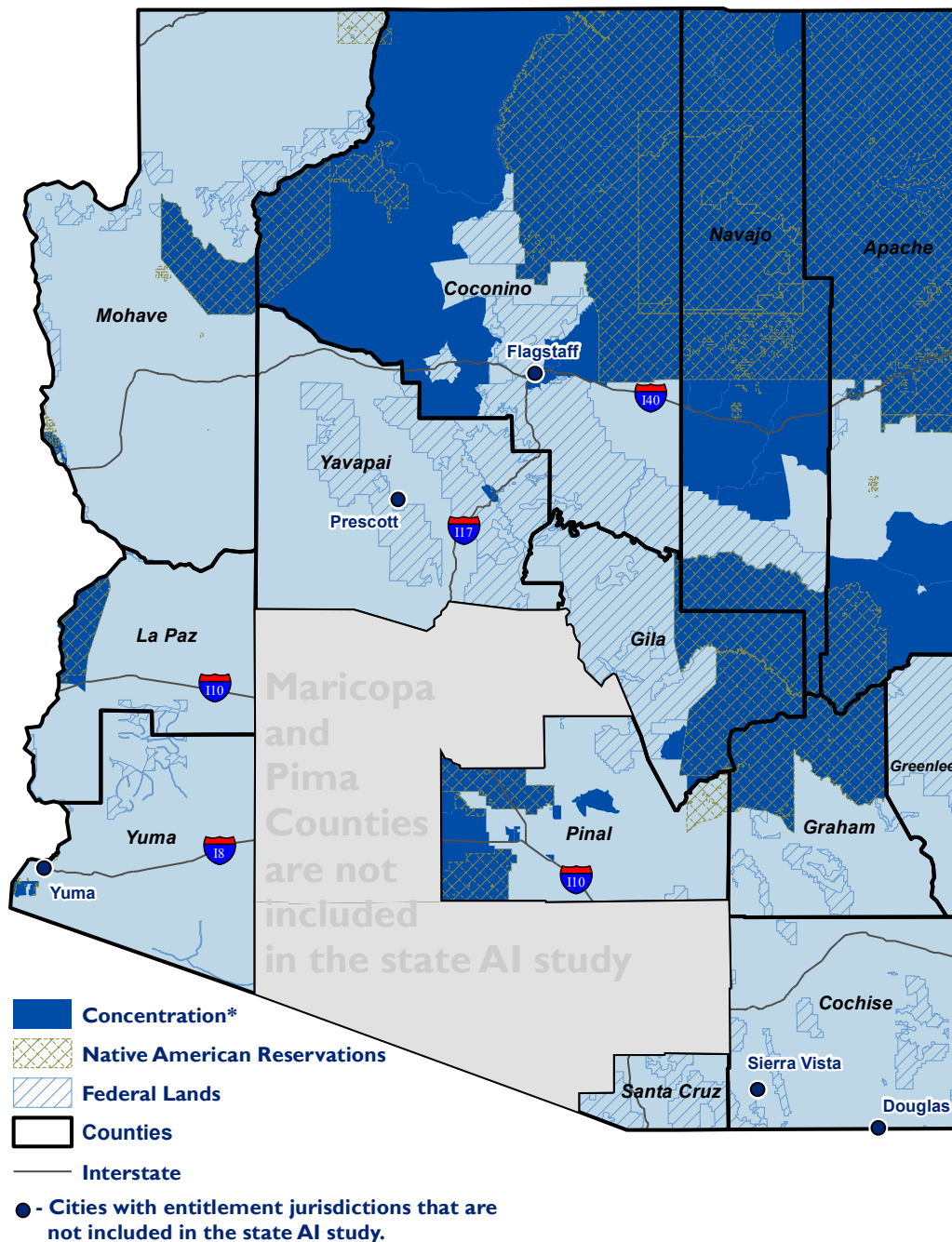
the high Hispanic census tracts in the state. All southern counties in the state have very high Hispanic populations. Fair housing enforcement activities and bilingual education which focuses on national origin discrimination and the housing rights of immigrants would be especially useful in these areas. The high Native American census tracts, seen in Map 2, are near Indian reservations throughout the state, but particularly in northern Arizona. Though the FHA does not apply to reservation lands, fair housing enforcement and outreach activities near reservation lands should be designed with these factors in mind. The high African American Census tract map, Map 3 shows that African American concentrations are tied to urban areas and job centers, such as military bases, throughout the state, and are not as regionally concentrated as Hispanic and Native American populations.

Hispanic Concentration Areas in Arizona



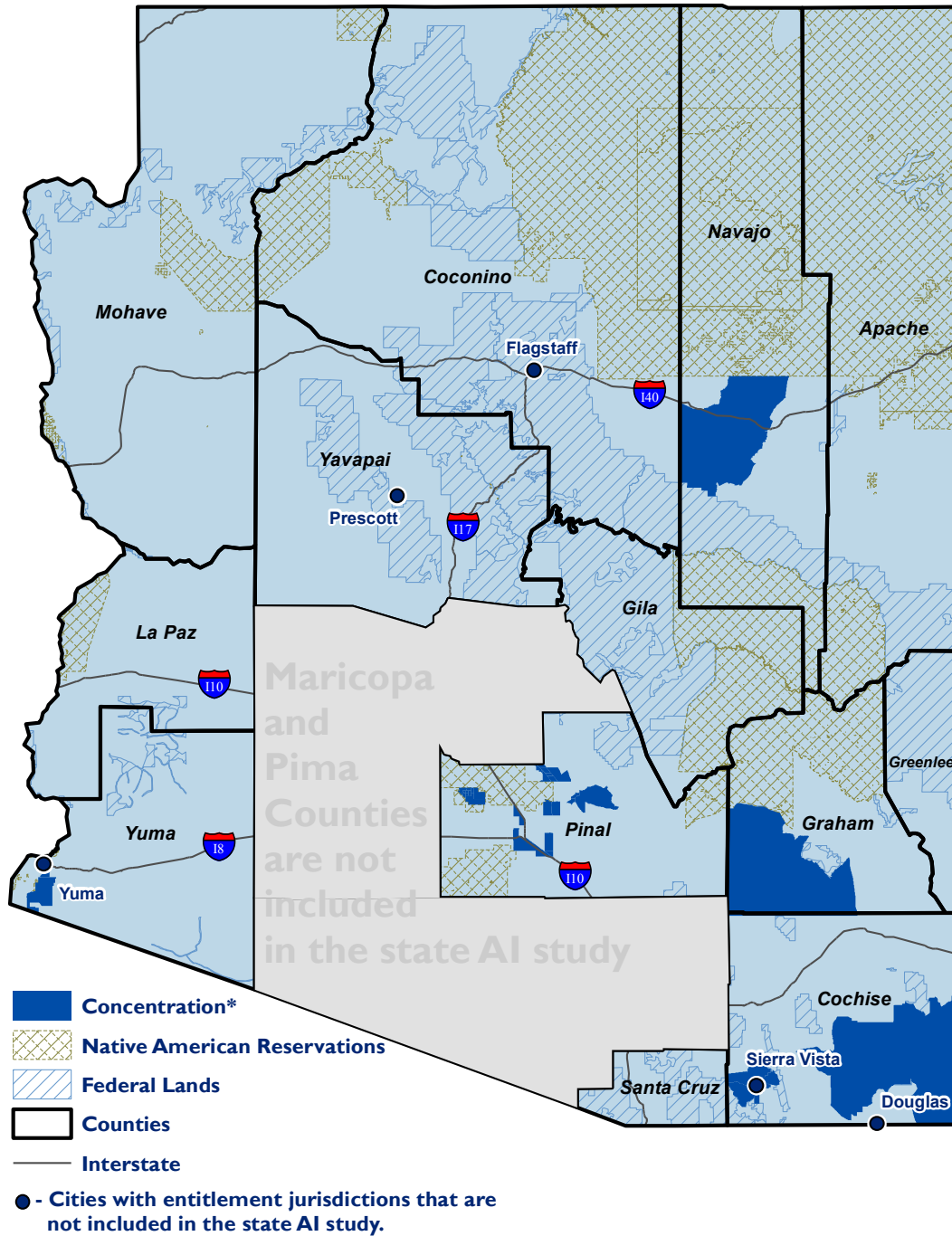
Map 1 shows the concentrations of Hispanic populations around the state. All areas with the highest concentrations are located in southern areas of the state, near the U.S.-Mexico border. In these regions, Spanish-English bilingual fair housing education and outreach strategies are important to ensure the entire population knows their fair housing rights.

Native American Concentration Areas in Arizona



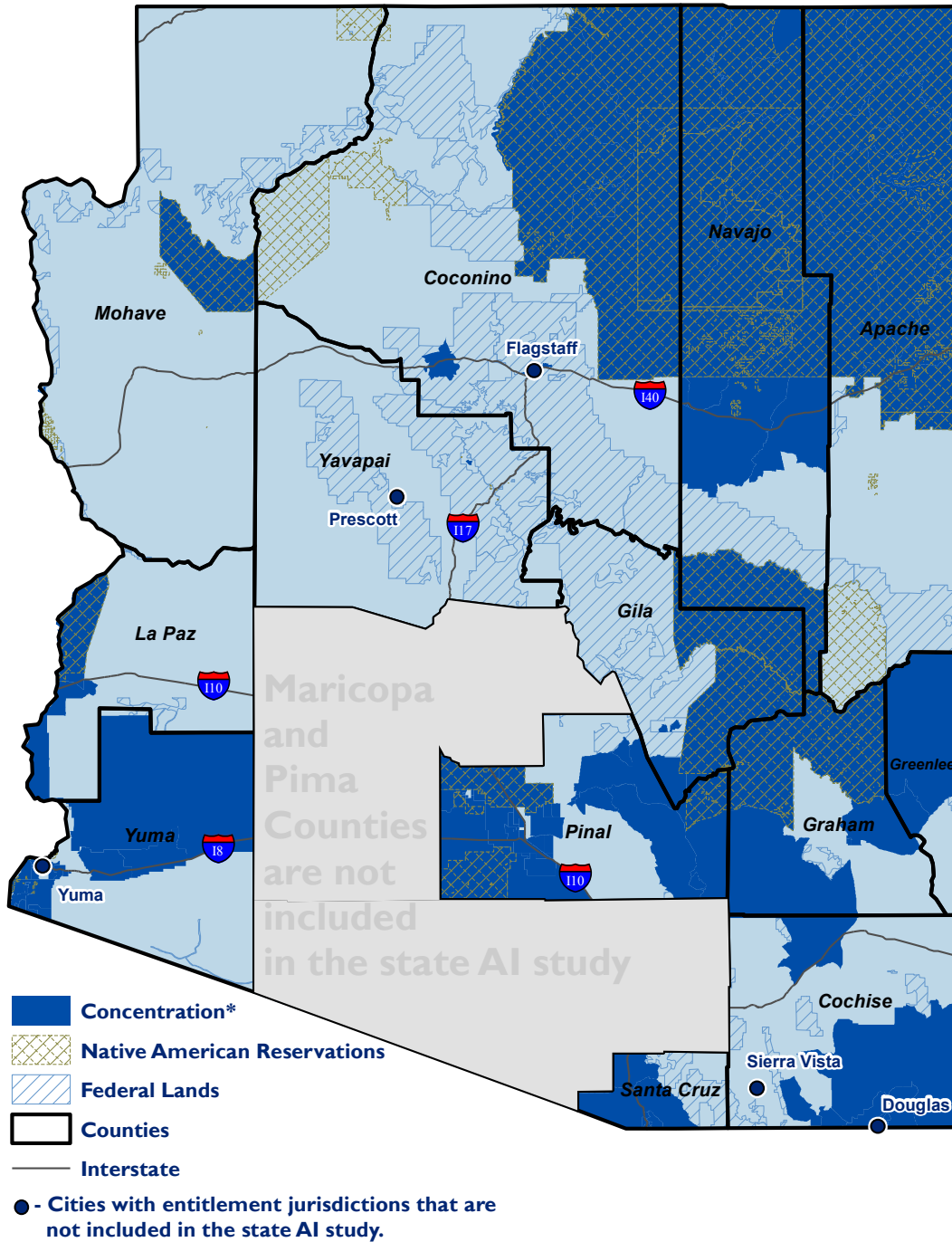
Map 2 shows the areas where there are high concentrations of Native Americans. These regions are generally located on or near reservation lands. Though fair housing laws do not apply to reservation lands and these areas are not within the states jurisdiction, the areas on and near reservation are at a higher risk of lacking economic opportunities and housing resources. Additionally, while SWFHC was conducting the 2013 Fair Housing and Equity Assessment for northeastern Arizona, discussed further on page 47, several individuals stated concern for housing discrimination against Native Americans in communities adjacent to reservation land, such as Show low and Winslow. Fair housing enforcement, education, and outreach in these areas should be targeted towards the needs of Native Americans, including the possible need for an interpreter.

African American Concentration Areas in Arizona



African American concentration areas, shown in Map 3, are scattered throughout the State's jurisdiction area including Navajo, Pinal, Graham, Cochise, and Yuma counties. Many of these areas are located near industrial and agricultural job centers and military bases, and may reflect areas where fair housing enforcement and education on race is required.

Minority Concentration Areas in Arizona



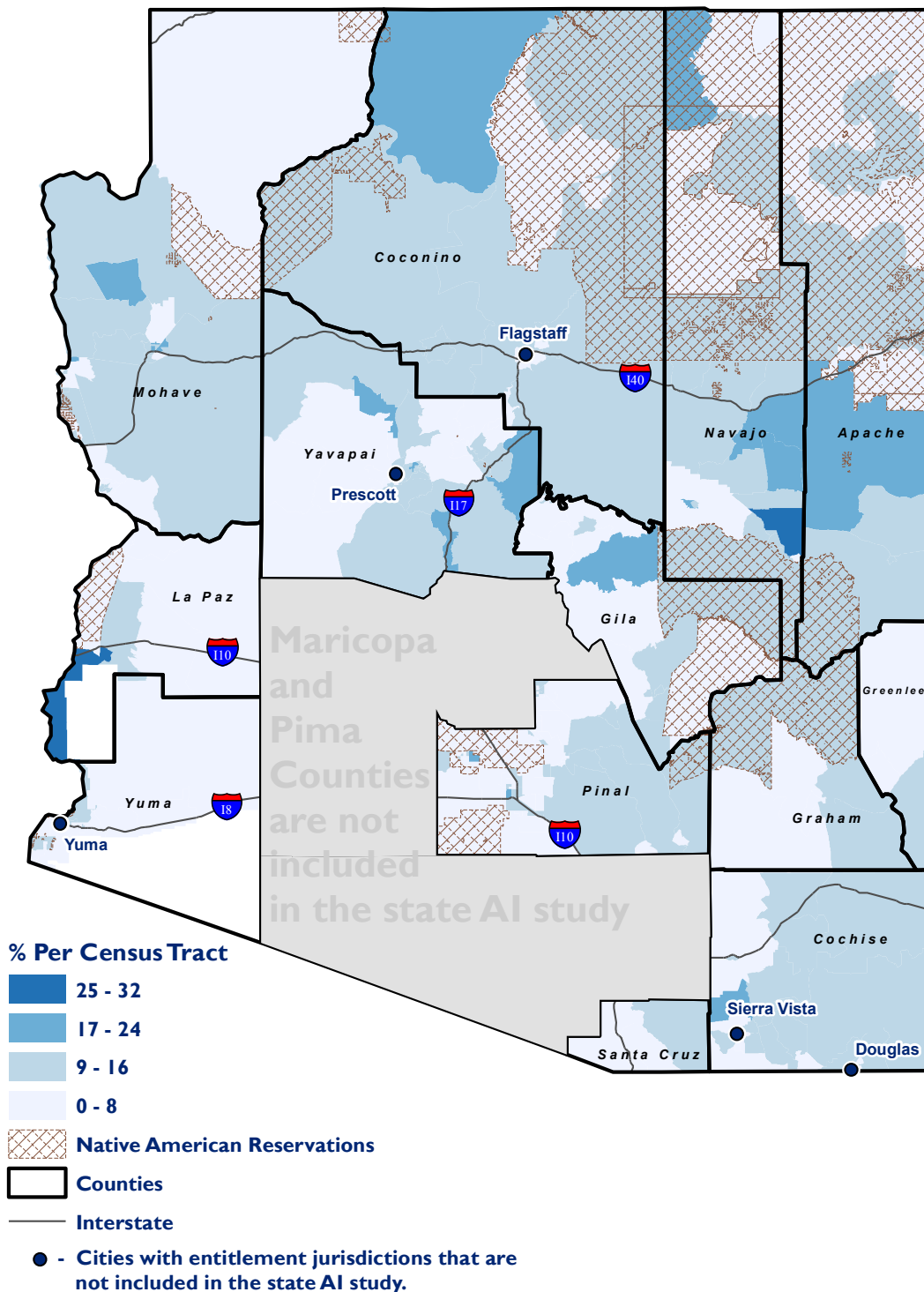
Source: 2010 US Census; Protected Areas Database of the US; Esri

* Concentration defined as greater than or equal to 10% above the state average

by Geoff Davies

Map 4 shows the areas of the state with minority concentration areas at or above 10% of the state average. Map 4 shows significant minority concentration areas within most counties under the State's jurisdiction. When these areas are broken down, regional trends appear that should influence the type of enforcement activities and education and outreach initiatives promoted by the State.

Arizona Population Less Than 65 Years Old with a Disability

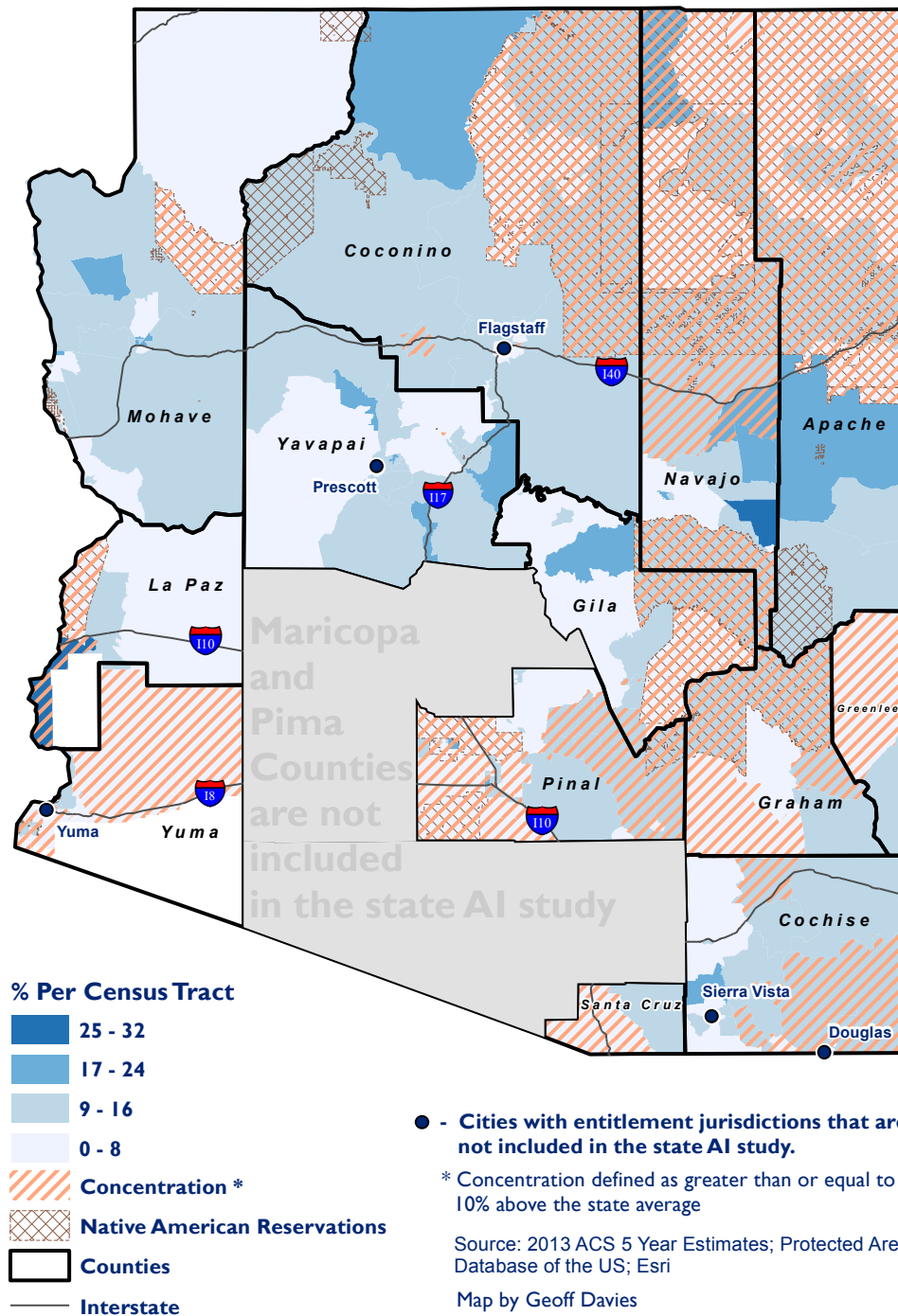


Source: 2013 ACS 5 Year Estimates; Protected Areas Database of the US; Esri
Map by Geoff Davies

Map 5 shows the distribution of persons under 65 years old with a disability. Persons with disabilities are protected by federal and state fair housing laws. Fair housing laws pertaining to disability not only protect individuals from denial of housing due to their protected class status, but also require housing providers to allow for modifications and accommodations that give the person with a disability the ability to fully use and enjoy their home, such as a ramp, shower grab bars, or a service animal. If a housing provider receives federal funding, there is a financial obligation to pay for many of these modifications as well.

Map 5: Arizona Population Less Than 65 Years Old with a Disability

Arizona Population Less Than 65 Years Old with a Disability Compared to Minority Concentration Areas



Map 6 shows the areas of the state with concentrations of persons with disabilities as well as minority concentration areas. The eastern region of the state, in Pinal, Cochise, Graham, and Navajo counties, as well as eastern La Paz county, have significant portions of land containing concentrations of persons with disabilities as well as minority populations. These regions areas may be at particular risk for lacking disability services and accessible housing. Northern Arizona, particularly on or near reservation lands, has the greatest land area of concentrations of all persons under 65 with disabilities. This region of the state also tends to be more mountainous, making it more difficult to provide accessible slopes for sidewalks in multi-housing entryways and in paths through communities. Communities with high concentrations of persons with disabilities may require education and outreach programs that target issues facing individuals with disabilities and information to housing providers focusing on what is required of them.

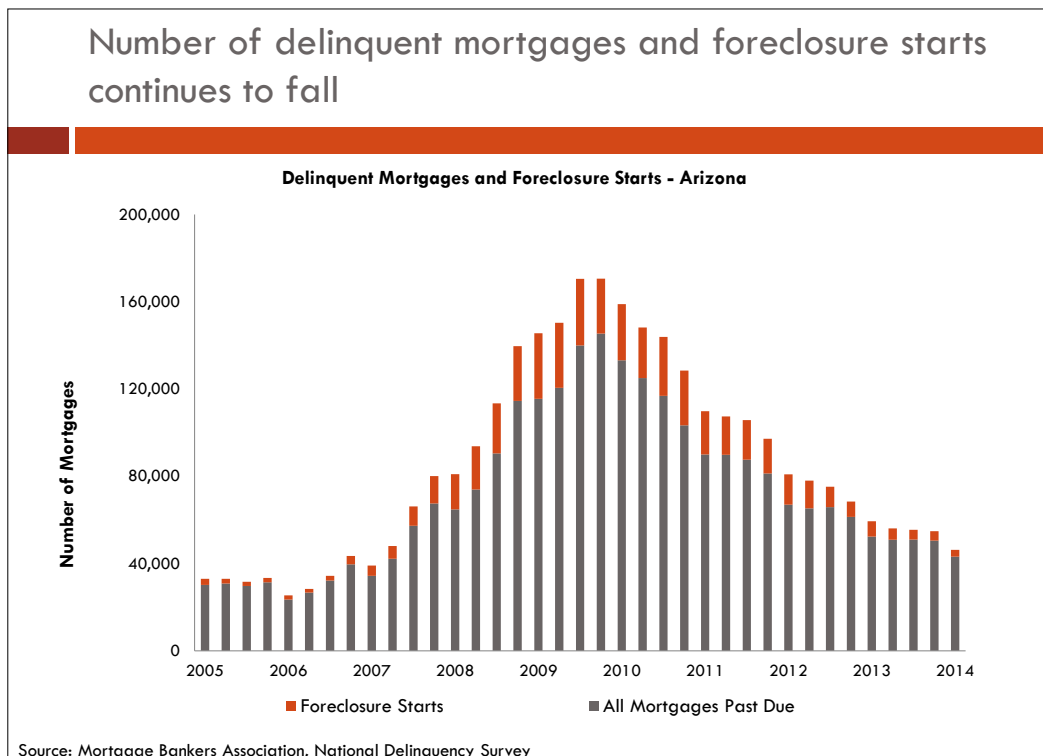
Map 6: Arizona Population Less than 65 Years Old with a Disability Compared to Minority Concentration Areas

Foreclosure Crisis and Aftermath

A significant body of research analyzing national, state, and metropolitan area data that shows that minority households were negatively impacted by the foreclosure crisis. It is estimated that nearly 8% of both African Americans and Latinos lost their homes to foreclosure, compared to 4.5% of whites in 2010.¹⁸ The impact this has had on the financial stability of African American and Hispanic families and minority communities is significant; “As the foreclosure crisis threatens the financial stability and mobility of families across the country, it will be particularly devastating to African-American and Latino families, who already lag their white counterparts in terms of income, wealth and educational attainment.”¹⁹ Additionally, communities of color are disproportionately affected by the indirect

depreciation of value all properties suffer in neighborhoods with high rates of foreclosures. It is estimated that \$194 and \$177 billion, respectively, will have been drained from African-American and Latino communities in these indirect “spillover” losses alone.²⁰

In Arizona, the number of delinquent mortgages and foreclosure starts has been steadily declining since 2010; however, they are still higher than they were before the housing bubble.



Source - http://www.frbsf.org/community-development/files/Arizona-07_14.pdf

Figure 10: Arizona mortgage delinquency

18 Foreclosures by Race and Ethnicity; CRL Research Report, 2010

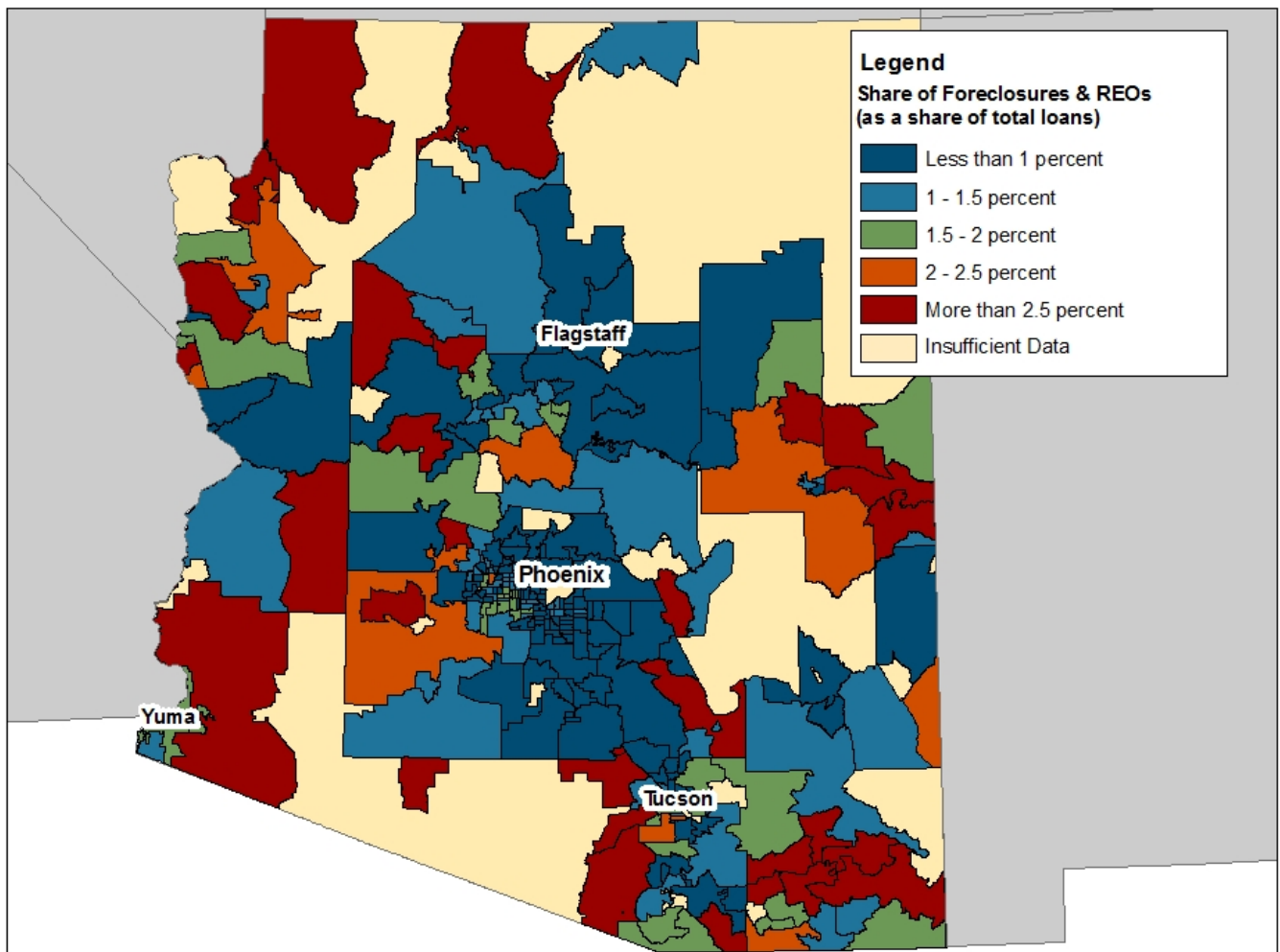
19 Foreclosures by Race and Ethnicity; CRL Research Report, 2010

20 Foreclosures by Race and Ethnicity; CRL Research Report, 2010

Many of these foreclosures occurred outside of Arizona's large metropolitan regions, Phoenix, Tucson, and other CDBG entitlement jurisdictions. The map below shows the area of the state which were affected by concentrated foreclosures.

Arizona Data Maps

Areas Affected by Concentrated Foreclosures May 2014



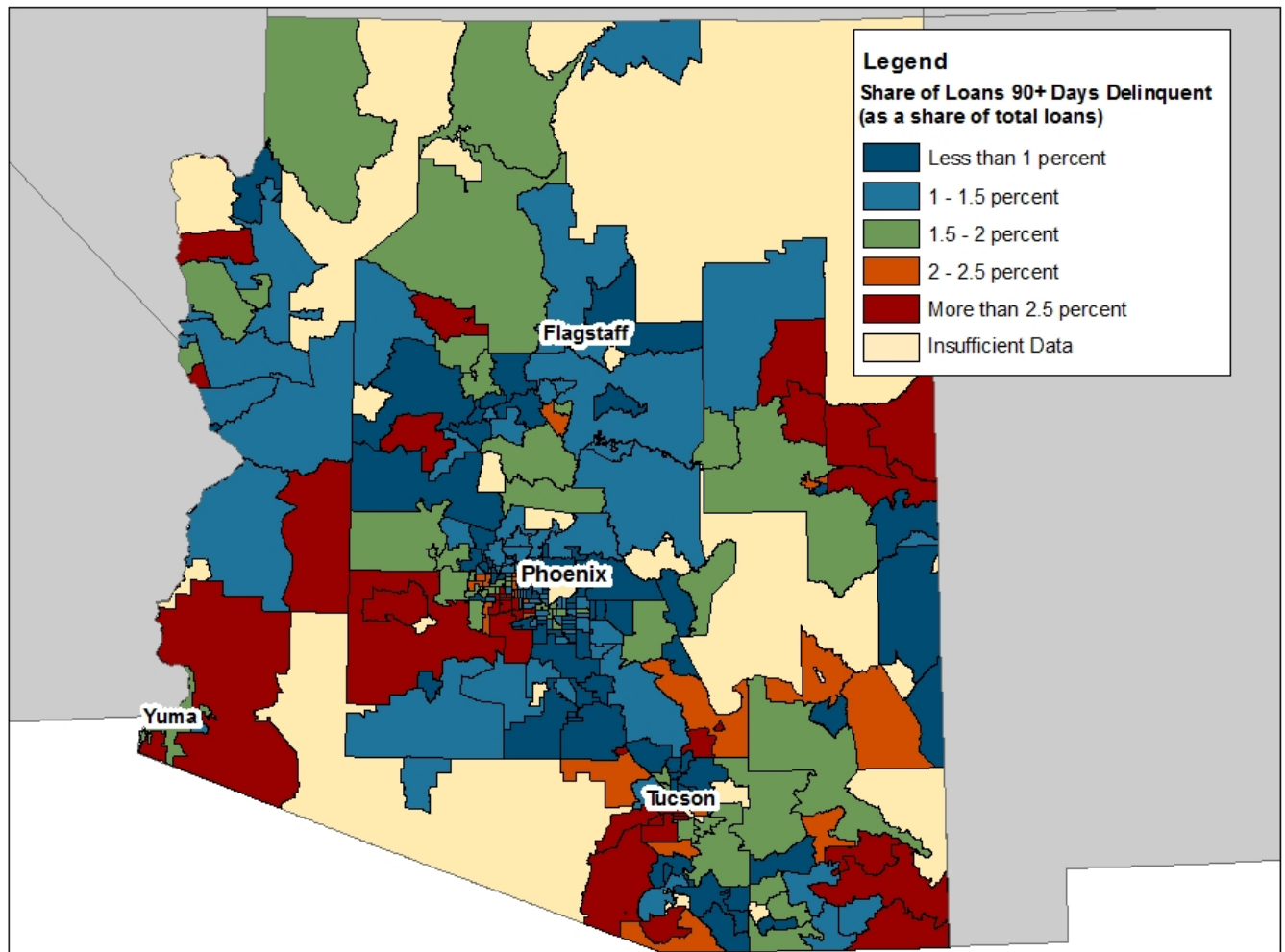
Source: Lender Processing Services Inc. Applied Analytics & FRBSF Calculations

Map 7: Areas affected by concentrated foreclosures

Despite the decline in delinquent mortgages and foreclosures, many of the areas that remain at highest risk for additional foreclosures are located outside of Phoenix and Tucson that are the subject to this report.

Arizona Data Maps

Areas At Risk Of Additional Foreclosures May 2014



Source: Lender Processing Services Inc. Applied Analytics & FRBSF Calculations

Map 8: Areas at risk of additional foreclosure

Though the Arizona housing market has been recovering, vulnerable populations, including federally protected classes, are at risk of being left out. New home construction and home prices have increased since 2012. However, home prices in Arizona remain thirty percent below April 2006

levels when the national market peaked.²¹ Interest rates also remain at near record lows. Though these are indicators of a housing recovery, the rising demand for housing has created a tight market in many areas making it hard for

²¹ http://www.newyorkfed.org/outreach-and-education/community-credit-profiles/#map/dist_sales

many first time homebuyers to become homeowners. Also, many previous homeowners with a past foreclosure are still unable to purchase a home. Much of the housing market recovery in Arizona has been driven by private investors and investment groups that purchased a large number of the low cost, recently foreclosed homes immediately following the crisis. These buyers have not only contributed to reduced inventory and rising home values, they have also impacted the rental market. Average rents have risen to rates higher than prior to the housing crash, and rental vacancies have dropped since 2010. The tightening rental market allows landlords to be more selective of tenants, which may lead to more illegal discrimination. Many homeowners who faced foreclosure were forced to become renters. These combined factors will likely continue to have a significant impact on vulnerable populations statewide, including protected classes under the Fair Housing Act that were shown to have been disproportionately affected by the foreclosure crisis.²²

During the foreclosure crisis, an unprecedented number of homes became real estate owned (REO) properties. Banks had difficulty maintaining the large volume of repossessed homes. Research conducted by the National Fair Housing Alliance (NFHA) and member organizations found that REO properties in minority neighborhoods managed by institutions like US Bank, Wells Fargo, and loan service organization Safeguard Properties were more likely to need significant repairs, have trash in the yard, have broken windows and other significant visual and structural issues.²³ NFHA filed a fair housing complaint based on this research. Additionally, minority neighborhoods where property values often dropped most precipitously, were commonly sought after by investors and out of state investors in particular. As investor activity drives up local housing prices, residents of these communities may be at risk of being priced out.²⁴ These properties are also at higher risk of being poorly maintained by landlords who are disconnected from the

property or disappointed in the return they are getting on their investment.²⁵

This systematic discrimination in the housing market leading up to and during the foreclosure crisis has contributed to the incredible loss of minority wealth and neighborhood instability. At a time when homes were universally losing value, those located in minority neighborhoods declined the farthest and have recovered the slowest. This impacts the neighborhood stability and wealth of not only foreclosure victims, but also those who remain homeowners in these neighborhoods.

In response to the damage wrought by the foreclosure crisis, Arizona has aggressively sought to hold large lending institutions accountable. The state has received funds through various settlements with banks and other institutions for their role in the foreclosure crisis. The National Mortgage Settlement, decided on February 9, 2012, was a joint state-federal settlement between Arizona, 48 other states, the federal government, and the country's five largest residential mortgage loan servicers: Ally/GMAC, Bank of America, Citibank, JPMorgan Chase, and Wells Fargo.²⁶ The settlement is one of the largest civil settlements ever reached by the attorneys general, totaling over \$1.3 billion. On June 18, 2014 the AZAG also reached a \$550 million in joint state-federal settlement with mortgage lender and servicer SunTrust Mortgage Inc. to address mortgage origination, servicing, and foreclosure abuses. The state has used these funds to mitigate the impact of the foreclosure crisis by directly preventing foreclosures, provide relocation funds and rent assistance, job training and employment services, and funding accessibility improvements for veterans. The AZAG has also been involved in several lawsuits against fraudulent mortgage rescue companies.²⁷

Significant funds from these settlements were intended for programs to help those impacted by the foreclosure crisis, including minorities and persons with disabilities. For example, the AZAG developed a program to assist disabled veterans with

22 <http://billmoyers.com/2014/09/05/ferguson-the-foreclosure-crisis-and-americas-hedge-fund-landlords>

23 <http://nationalfairhousing.org/REO/tabid/4265/Default.aspx>

24 <http://www.newrepublic.com/article/112395/wall-street-hedge-funds-buy-rental-properties>

25 <http://billmoyers.com/2014/09/05/ferguson-the-foreclosure-crisis-and-americas-hedge-fund-landlords>

26 <https://www.azag.gov/foreclosure/mortgage-settlements>

27 <https://www.azag.gov/press-release/attorney-general-horne-files-lawsuit-joint-federal-state-mortgage-rescue-fraud-sweep>

service related disabilities to make accessibility and related improvements to their homes.²⁸ Catholic Charities Community Services was also awarded a \$2.5 million Relocation Assistant Grant by the AZAG to assist individuals and families who are homeless or at imminent risk of homelessness due to foreclosure and who have an annual household income less than 80 percent of the county median income and the ability to pay at least a third of their income as rent and utilities.²⁹ These programs should continue and should be programmed in a way that affirmatively furthers fair housing.

28 <http://www.azmortgageresource.gov/article/attorney-general-tom-horne-awards-housing-opportunity-for-service-disabled-veterans-program-contracts-from-national-mortgage-settlement-funds>

29 <http://www.catholiccharitiesaz.org/news/catholic-charities-25-million-awarded-relocation-assistant-grant-by-ags-office/00000y>

Fair Housing Legal Status

History of Fair Housing Legislation

The Fair Housing Act of 1968 made it illegal to discriminate in the area of housing because of a person's race, color, religion, or national origin. Gender was added as a protected class in the 1974. In 1988, the Fair Housing Amendments Act (FHAA) added familial status and disability (referred to as Handicapped in the FHAA), creating seven "protected classes." The familial status provision protects households with children under 18 years of age. Disability covers physical and mental disabilities, as well as individuals who are perceived as having a disability. Disability also includes persons with HIV/AIDS or recovering from substance abuse. Federal protection under the FHA does not cover discrimination based on age, income, source of income, or sexual orientation. Some of these classes are protected by local laws, such as sexual orientation in the cities of Phoenix and Tucson, however no such local protections exist in the jurisdictions covered by this analysis.

Fair Housing Legislation and Policies

Arizona Fair Housing Law

The Arizona Fair Housing ACT (AFHA) of 1991 (ARS § 41.1491) provides the same substantive protections as the FHA; however, it provides different procedures for the administrative complaint filing process. The ACT also amended the Arizona Landlord and Tenant Act to bring it into compliance with the AFHA.

Since the AFHA is essentially the same as the FHA, the state's law has been federally designated as "substantially equivalent." As a result, under the Federal Fair Housing Assistance Program (FHAP), HUD contracts with the Arizona

Attorney General's Civil Rights Division to investigate and rule on fair housing cases on its behalf. Virtually all complaints that are submitted by HUD and originate within Arizona, except for Phoenix which contains its own FHAP contract, are processed by the AG's office. Either FHAP can also receive and process complaints independent of HUD.

The State's Community Development Block Grant (CDBG) jurisdiction covers the entire state of Arizona less the 7 independent CDBG entitlement jurisdictions. These independent jurisdictions have the responsibility for developing their own AIs and conducting planning and reporting separate from the state. Every effort has been made to include information relevant only to the state's jurisdiction in this AI, but in some cases it is not possible since information is often limited in rural areas of the state. The action plan in this AI, however, is applicable only to the state's jurisdiction.

Lesbian, Gay, Bisexual, Transgender, and Queer (LGBTQ) Protection

Though currently the FHA does not include sexual orientation as a protected class, in recent years HUD has issued several statements affirming that LGBTQ individuals still have protections under the FHA. For example, if a transgendered individual is denied rental housing "because of the prospective tenant's non-conformity with gender stereotypes, it may constitute illegal discrimination on the basis of sex under the Fair Housing Act."³⁰ Additionally, as of January 2011 HUD initiated a rulemaking "in an effort to ensure that HUD's rental housing and homeownership programs remain open to all eligible persons regardless

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

of sexual orientation, gender identity, or marital status.”³¹ This rule protects individuals who are participating in HUD funded rental housing programs and in acquiring any HUD insured (FHA) loans.

In October 2014, circuit courts determined that a ban on same-sex marriage was unconstitutional, effectively allowing same sex couples to legally marry. Arizona is the 31st state in the country to do so.³² This legal change will most likely continue raising LGBTQ fair housing concerns, as now married couples seek rental housing, home loans, insurance, and engage in other housing transactions.

Proposed Rulemaking on Affirmatively Furthering Fair Housing

Jurisdictions that receive CDBG funds such as the state are currently required to complete an Analysis of Impediments to Fair Housing Choice (AI) and affirmatively further the purposes of the FHA. In July 2013, concerns over the implementation of AI recommendations and the true use of CDBG funds to further the FHA led to HUD to propose an improved structure and process for meeting this obligation. HUD intends to provide program participants with “guidance, data, and an assessment template from which they would complete an assessment of fair housing (the AFH).”³³ The AFH would replace the current AI format. Since HUD’s proposed rulemaking is still under review, it does not apply to this current document, but will presumably apply to future fair housing assessments by the state.

31 <http://portal.hud.gov/hudportal/documents/huddoc?id=12lgbtfinalrule.pdf>

32 <http://www.azcentral.com/story/news/arizona/politics/2014/10/17/arizona-gay-marriage-ruling/17431229/>

33 http://www.huduser.org/portal/affht_pt.html

Colonias

Colonias are defined by HUD as rural communities located within 150 miles of the U.S./Mexico border that lack sewer, water, or decent housing or a combination of all three. Arizona has dozens of USDA designated colonias.³⁴ Colonias started to develop in the 1950s and are generally unincorporated and lack many basic necessities and infrastructure. The average income of people living in colonias is 5,000 dollars per year. Eighty-five percent of colonias residents are U.S. citizens and ninety-seven percent are Hispanic.

Significant improvements have been made to the way Arizona administers CDBG set-aside funds to colonias. After an audit by HUD’s Office of the Inspector General in 2008, Arizona started a colonias survey to better define the colonias’ boundaries and measure their needs. In 2014, Arizona set aside the maximum allowable of 10 percent of its CDBG funds for colonias, which totaled \$914,695. HUD is currently proposing a change to its 2016 CDBG budgetary guidelines, allowing jurisdictions to designate up to 15 percent of their CDBG funds towards community development and affordable housing.³⁵

34 <http://portal.hud.gov/hudportal/HUD?src=/states/arizona/groups/coloniasarizona>

35 http://portal.hud.gov/hudportal/HUD?src=/press/press_releases_media_advisories/2015/HUDNo_15-015

Assessment of Current and Private Fair Housing Activities

Fair Housing and Equity Assessment

In 2012, Economic Development for Apache County was awarded a Sustainable Communities grant from HUD. SWFHC was contracted to write the Fair Housing and Equity Assessment component of their regional Northeast Arizona Plan for Community and Economic Development. Participating entities included tribal and non-tribal jurisdictions. The non-tribal jurisdictions included Apache County (the fiscal agent), the town of Springerville, the city of St. Johns, and the city of Winslow. The tribal jurisdictions included the Fort Apache Indian Reservation of the White Mountain Apache Tribe, the villages of Upper Moenkopi and Sipaulovi on the Hopi reservation, and the Ganado Chapter, Fort Defiance Chapter, Chinle Chapter, and Many Farms Chapter on the Navajo Nation. This study uncovered several significant factors regarding the status of fair housing choice and equity in the region.

The fair housing environment in the non-tribal jurisdictions is better than it once was due to the investment of resources by the Arizona Department of Housing (ADOH) and its partnership with the Southwest Fair Housing Council (SWFHC). The Arizona Attorney General (AZAG) has also contributed to improving fair housing in the area. Education and outreach efforts by SWFHC

are ongoing and have improved awareness and understanding of fair housing rights and responsibilities. Local governments and nonprofits could do more by having fair housing information on their websites and by training staff to be able to respond to questions, issues, and violations that occur. Jurisdictions could also pass local fair housing laws and proclaim April as Fair Housing Month. Fair housing enforcement improves with education and outreach because residents understand their rights and how to exercise them. Enforcement efforts could also be improved by focusing testing efforts in the area.

The FHA does not apply on Indian reservations but SWFHC still analyzed tribal access to opportunity. The tribal communities covered in the FHEA are some of the poorest, most underdeveloped, and low-opportunity areas in the United States. The history of oppression and mistreatment of American Indians by the United States government and society at-large is well known and has had an enormous impact on opportunity on reservations. The Navajo Nation does not have a functional private real estate market because of issues unique to reservations, including the many homes which still lack running water and electricity. The Hopi community of Sipaulovi has a few hundred residents and is situated on a mesa in the middle of the desert. People that choose

to live there are not likely there because of “opportunity” as defined by a typical FHEA. Furthermore, the ongoing conversation among tribes about how to preserve “traditional” ways of life while providing “modern” infrastructure and opportunities that the rest of the country takes for granted provide an added layer to defining the meaning of “opportunity.”

Survey Results

SWFHC created a survey to engage community members, real estate professionals, and agency staff in a conversation about fair housing, resources they feel are lacking, and their perception of challenges facing the housing industry. Across the state, 210 people completed the survey, which can be found in appendix E. The survey was distributed online, at public events, and at fair housing workshops.

A large percentage of people who took the survey felt as though they had been in contact with some form of housing discrimination. Over 69% of people surveyed believe housing discrimination either definitely occurs or likely occurs in their location. Just over 30% of people surveyed felt they or someone they know had either been the victim of housing discrimination or may have been the victim of housing discrimination. Just over 52%

of people surveyed indicated that they had experienced a form of steering.

The survey results indicate that despite the prevalence of discrimination either experienced or witnessed, more than 78% of survey respondents indicated they were either very familiar or somewhat familiar with fair housing and just over 58% of respondents said they would report discrimination if they saw it. A relatively high proportion of respondents, nearly 13%, indicated that if they witnessed housing discrimination they would likely do nothing or would not know what to do, supporting the need for ongoing education and outreach.

Interviews

Phone interviews have been conducted to gauge local and regional perspectives regarding the state of fair housing, affordable housing, and community development across the state. The individuals interviewed comprised a wide range of knowledgeable stakeholders including the private housing industry, community organizers, government departments charged with housing and community development, and nonprofit agencies. The interviews provide another perspective and balance to the community survey that focused on housing consumers. Before beginning the interview, interviewees received an explanation of the purpose of the interview, and that the interviewees name and organization would remain anonymous. The questions were similar for all interviewees and were open-ended to encourage discussion.

Throughout the course of the interviews, several common threads emerged and the interviewees brought up similar issues. They agreed on a number of similar points including the following:

- Most interviewees stated that the organizations that they work for receive very few, if any fair housing related inquiries.
- All interviewees believed that housing discrimination occurs in the community.

- While almost all interviewees worked for organizations that included or required some sort of regular fair housing training, all interviewees stated that there was a need for greater education regarding fair housing
- Families with children, Race, and LGBT status were mentioned as the most commonly discriminated populations.
- Transportation, good schools, and lack of accessible units were mentioned as the biggest issues facing these populations.
- Several felt that resources were being distributed well but that there were simply not enough to address community issues.
- Screening criteria such as the crime free addendum has a disparate impact on minorities and greatly impairs their ability to find suitable housing.

Several interviewees who worked primarily with housing felt that landlords are taking advantage of people who are unaware of the law. Everyone expressed a lack of fair housing knowledge on both the consumer and provider side as a major obstacle to fair housing in the state.

While several interviewees stated that they felt resources were being distributed evenly, others who were interviewed expressed concern about how investment was being prioritized. Some mentioned that developments like large apartment communities in more populous areas receive priority over smaller investments in rural areas that would have a proportional impact on those communities. They felt that this focus was due to a desire to have a higher profile impact and it has the effect of marginalizing rural communities and making it difficult to address the needs of these minority communities that often have higher poverty rates.

One individual mentioned that the methodology used by HUD to collect data and calculate allocation is flawed.

The interviewee stated that their community often does very in depth and detailed primary data gathering that shows a very large discrepancy between HUD's numbers and their own. The interviewee was specifically referring to a calculation of poverty levels in his community which were grossly underrepresented by HUD's figures. Due to the strict nature of HUD's program requirements these discrepancies will often disqualify them from funding. Because of this, they dedicate staff time to conducting community studies to ensure that they receive all of the funding they are eligible for. The interviewee expressed that this was staff time better dedicated towards building their community and ensuring that their HUD funded programs were successful.

Referrals (Tests)

Southwest Fair Housing Council conducted phone tests across Arizona to determine how efficiently organizations and agency staff were able to identify a fair housing concerns and make an appropriate referral. Out of fifty attempted phone calls, forty seven were completed. The testers were given a call list and a prompt formulated by the test coordinator. They were told to be unwilling to give out specific information regarding locations and contact information but to describe that they felt they had experienced discrimination in a housing capacity based off their race or the families' child status, and were seeking a reference on who could help with their individual situations.

Overall, people had a greater knowledge of housing discrimination and where to send the tester when it came to race-based discrimination and considerably less knowledge about familial status discrimination, with 76% of respondents unable to identify familial status discrimination and 63% unable to recognize national origin discrimination. Out of forty seven completed tests, only 29% were able to identify Southwest Fair Housing Council or another appropriate resource for housing discrimination. This indicates continued fair housing education and outreach is needed throughout Arizona.

Enforcement: Fair Housing Complaints and Testing

HUD TEAPOTS (Title VIII Automated Paperless Office Tracking System) Data

HUD works with the Arizona Attorney General's Office through their Fair Housing Assistance Program (FHAP) to process complaints alleging violations of FHA within the state of Arizona. The FHAP program also requires the AG to report the complaints they receive to HUD. These are both compiled within a HUD database referred to as "TEAPOTS." HUD provided SWFHC with the following information from TEAPOTS for Arizona.

HUD's records show 1,107 fair housing complaints were processed from 2010-2014 in Arizona. Of those complaints, 131, or nearly 12%, resulted in a conciliation or settlement for the complainant. Eighty eight of the 131 successfully conciliated or settled complaints were filed on the basis of disability discrimination, with disability complaints making up nearly 60% of all complaints processed through HUD for Arizona. The amount of complaints filed for each protected class is provided in Table 25 below. The total number of complaints referencing a specific protected class is higher than the total number of complaints filed because several complaints cite more than one protected class for the basis of the act of discrimination.

Basis of complaint	Number of complaints
Disability	657
Race	266
National Origin	148
Familial Status	68
Sex	80
Religion	26
Color	6
Retaliation	130

Table 25: TEAPOT basis of complaints

Arizona Attorney General

The Arizona Attorney General (AZAG) is the sole FHAP (Fair Housing Action Program) active in most parts of the State of Arizona. Residents of the city of Phoenix can file fair housing complaints through the city if they occurred within the city's boundaries. Fair housing complaints can also be filed directly with HUD, though it is HUD's recommendation to refer complaints and questions directly to the local FHAP or FHIP (Fair Housing Investigation Program) for assistance. The AZAG investigates individual claims of housing discrimination, attempts conciliation or mediation of complaints, and acts as the legal authority which pursues litigation if a case results in a cause finding.

Since 2010, the AZAG has investigated 985 complaints across the State. Out of all complaints filed, 59% involved a claim of disability discrimination. The next highest categories, at 20% and 13% respectively, are race and national origin complaints. The prevalence of disability, national origin, and race complaints investigated by the AZAG mirrors enforcement data found in other enforcement activities which will be discussed further below. The breakdown of all complaint types can be found in table 26 below:

Disability	Race	Religion	National Origin	Familial Status	Sex	Color	Retaliation or Harassment
583	201	26	125	70	52	4	124

Table 26: AZAG complaint basis

Out of all 985 complaints, the AZAG found no cause for 66% of all complaints. Nine percent of complaints were successfully conciliated or settled, and only 7 cases were litigated through a cause finding investigation. The low number of complaints that result in a cause finding may indicate a low number of meritorious complaints, however it may also indicate a need for increased assistance by FHIPs, such as SWFHC. As fair housing advocates, FHIPs are able to help complainants navigate the complaint filing process, communicate effectively with landlords and other housing professionals, and communicate the nature of their complaint with investigators.

Southwest Fair Housing Council

Southwest Fair Housing Council (SWFHC) conducts hundreds of tests and processes hundreds of fair housing inquiries annually. The presence of a fair housing organization like SWFHC statewide, which conducts ongoing testing and processes fair housing inquiries daily, is an asset to the state. SWFHC's records provide a baseline of knowledge that, when combined with other data, show fair housing trends and areas of concern.

Fair housing testing is a controlled method of comparing the quality of information and services provided to a matched pair of testers. One tester is used as a control and the other tester represents one of the protected classes, race, color, national origin, sex, religion, disability, or familial status. The testers are matched in every other socio-economic category, so that it can be determined whether differences in treatment were due solely to the protected class difference. Most of SWFHC's tests are done by a matched pair of testers, though it is possible to conduct tests with a single tester, or more testers, depending on the nature and needs of the test. Testers are provided specific assignments for each test and fill out detailed analysis sheets upon

completion. Tests can be used to investigate and support a fair housing complaint or they can be done systemically. Fair housing organizations like SWFHC can bring fair housing complaints based on testing results alone. Test results are categorized as either “supports allegations” when a fair housing violation is found, “inconclusive” when it cannot be determined if differences in treatment were due to a fair housing violation, and “does not support allegations” when the test did not uncover any fair housing violations. The percentage of tests which were found to support allegations are provided below.

	Protected Class			
	Disability	Race	National Origin	Familial Status
% Support Alegations	11.43%	9.5%	14.4%	13.3%

Table 27: SWFHC fair housing testing

National origin tests indicated the highest test type which resulted in discrimination. Attention should be paid to this protected class when developing fair housing programs for the state. Disability tests also represented a high percentage of tests which indicated housing discrimination had occurred, which is consistent with national trends. Disability complaints make up the largest percentage of complaints processed by HUD. Though housing professionals generally understand it is illegal to discriminate against someone for their race or national origin, disability regulations are more nuanced and are often misunderstood resulting in more complaints.

SWFHC is also a referral agency that provides fair housing and other housing referrals to housing providers and the public free of charge. Out of all 2,802 inquiries, 1,932 were Landlord and Tenant Act questions or another type of housing related question. The percentage of inquiries that pertained to either one of the protected classes or a different type of housing concern is provided in Table 28.

Protected Class	Percentage of inquiries
Other	68.95%
Disability	13.74%
National Origin	8.92%
Race	3.68%
Familial Status	2.71%
Sex	1.03%
Religion	0.46%
Age	0.29%

Table 28: SWFHC referral by protected class

If the inquiry is fair housing based, SWFHC first counsels the complainant or housing professional in how to resolve their issue according to the Fair Housing Act. This is especially common when resolving disputes concerning reasonable accommodations and modifications for persons with disabilities in a rental setting. If the inquiry is either a Landlord and Tenant Act dispute or any other type of housing question, SWFHC refers individuals to various agencies and nonprofit legal assistance. Between 2010 and 2014, SWFHC received 1,932 calls that were not considered a fair housing related inquiry and were referred to an outside agency. For all calls which were determined to have a fair housing component, 870 inquiries, the results are provided in Table 28. Only categories for which SWFHC received enough calls to have a significant data set are provided.

Home Mortgage Disclosure Act Data Analysis

Applications and Loans By Race									
All Lenders Arizona HMDA 2013									
	Households *		Applications			Loans			Disparity between loans and households in comparison with white non-Hispanic households
	Number	Percent	Number	Percent	LMI**	Number	Percent	LMI	
Hispanic (All Races)	484240	21%	31785	12%	46%	19722	11%	45%	0.55
Asian	56345	2%	7492	3%	24%	4891	3%	22%	1.16
Native American	72471	3%	1884	1%	27%	1247	1%	22%	0.23
Black	84661	4%	5286	2%	29%	3191	2%	28%	0.51
HOP1***	3222	0%	791	0%	26%	484	0%	27%	2.02
White non-Hispanic	1605271	69%	173032	66%	24%	119655	68%	23%	1.00
Other	16553	1%	71105	27%	11%	21391	12%	20%	17.34
Total	2322763	100%	263820	100%	26%	174706	100%	25%	1.01
***HOP1 Hawaiian or Other Pacific Islander ** LMI= <80% of MSA Median Income *2010 Census SF1									
For applications and loans White is non-Hispanic all other races may be of either ethnicity.									

Table 29: Loan applications by race

The National Community Reinvestment Coalition (NCRC) conducted a portfolio and market share analysis using 2013 Home Mortgage Disclosure Act (HMDA) data with the following specifications for the state of Arizona: all single family lending, loans to owner-occupants, and first lien loans. All single-family loans include loans for home purchase and refinances.

For the share analysis, NCRC evaluated the market-rate and high-cost lending trends by race of borrower (White, African-American, White non-Hispanic, Hispanic, or Asian); income level of borrower (low- and moderate-income and middle- and upper-income); income level of census tract (low- and moderate-income neighborhoods and middle- and upper-income neighborhoods)³⁶; and minority level of census tract (substantially minority or substantially white census tracts). Lending patterns were then compared to the demographics of the metropolitan area to illustrate potential lending disparities.

In addition, NCRC compared the proportion of high-cost loans made to a particular borrower group to all loans (prime plus subprime loans) made to that same borrower group. A disparity ratio illustrates how often lenders made high-

cost loans to one borrower group (e.g. Whites) compared to another group (e.g. African-Americans).

Market-rate loans are loans made at prevailing interest rates to borrowers with good credit histories. High-cost loans, in contrast, are loans with rates higher than prevailing rates made to borrowers with credit imperfections. The higher rates compensate lenders for the added risks of lending to borrowers with credit blemishes. While responsible high-cost lending serves legitimate credit needs, public policy concerns arise when certain groups in the population receive a disproportionate amount of high-cost loans. When high-cost lending crowds out market-rate options in traditionally underserved communities, price discrimination and other predatory practices become more likely, as residents face fewer product choices. While high cost lending has declined greatly since 2008 as a portion of the market it is still important to monitor and measure for disparate impact on protected classes.

Share Analysis of All Single Family Lending in Arizona

Hispanic or Latino borrowers applied for far fewer loans than their population size would suggest. While 21% of all households in Arizona consisted of Hispanics, this borrower group received just 12% of all applications and 11% of loans

36 Low-to-moderate income is defined as incomes under 80% of the Area Median Income (AMI) as reported by the 2010 Census.

during 2013 and at 11.4% the number of sub-prime loans made to Latinos was nearly four times as high as the percentage of sub-prime loans made to whites.

The Hispanic population of Arizona has a media age of just 25.4 years, while the non-Hispanic median age is 41.4 years old. This may explain the starkly different observations in our HMDA analysis for Hispanic households, as far fewer of them will be at a point where they are ready for ownership.³⁷

African-American and Asian borrowers comprised just 4% and 2% of Arizona households, yet their numbers are sufficient to draw some information from. For example, the loans made to black households fall far below the size of their population suggests at just .51 times as often non-Hispanic whites. Asian householders are more likely to secure a mortgage loans than non-Hispanic whites. This trend is not unique to Arizona, but should be monitored for disparate impact nonetheless.

This analysis indicates that residents of high minority tracts are more likely to be denied or receive a sub-prime loan . This is consistent with other research on the topic, which found that tract level minority and income were highly correlated with the kind of lending, regardless of the attributes of the borrower in terms of race or income.³⁸

Denial Disparity Analysis of All Single Family Home Lending in Arizona

Hispanic borrowers were 1.34 times as likely to be denied single-family loans, as were White borrowers. Furthermore, African-Americans were 1.39 times more likely to be denied a single-family loan than White applicants. About 18% of all Hispanic and African-American loan applications were denied in Arizona, while just 12% of non-Hispanic White applicants saw their applications declined (see Table 1c and Chart 1c located in Appendix G and H).

LMI applicants were slightly more likely to be denied a single family loan than MUI borrowers (Table 2c and Chart 2c). This again reinforces the idea that borrower characteristics are of minimal importance. More study is indicated in this area.

Summary and Conclusions

- Arizona has peculiar demographic transition factors that are dramatically impacting the HMDA analysis for 2013. In particular, the vast Hispanic population is an iceberg in terms of housing demand, with perhaps a majority of its members too young to be traditional homeowners. In a very few years these young Hispanics will be a source of significant demand for new housing and mortgage credit.
- Arizona does display some evidence that mortgage lending is less common in tracts with higher levels of minority population, although the income or race of the borrower seems to be of some importance. This also reflects other research on this topic, in that neighborhood characteristics

³⁷ Annual Estimates of the Resident Population by Sex, Age, Race, and Hispanic Origin for the United States and States: April 1, 2010 to July 1, 2013 Source: U.S. Census Bureau, Population Division Release Date: June 2011

³⁸ Wyly, E., Hammel, D., & Atia, M. (2004). Capital is the Landlord: Class-Monopoly Rent and New Geographies of Subprime and Predatory Mortgage Lending. In 34th Annual Meeting of the Urban Affairs Association.

are often more important than borrower characteristics in pricing and denial rates. This evidence suggests future areas of research in Arizona and is not in and of itself, explanatory.

- We attempted a histogram analysis of lenders in Arizona to determine if any were statistical outliers in terms of ignoring or focusing on underserved communities. We found little evidence of a normal distribution of lenders in terms of either lending in LMI tracts or lending in minority tracts. This reduces the effectiveness of this form of analysis so it is not included in this report. It is possible that this form of analysis is only effective at the MSA level, if so it would indicate a need to perform such an analysis at the other MSAs in Arizona.

Fair Housing Education and Outreach

Southwest Fair Housing Council

The Southwest Fair Housing Council conducts extensive education and outreach activities throughout Arizona, funded through HUD Fair Housing and Equal Opportunity grants and the Arizona Department of Housing. From 2010-2014, SWFHC conducted 853 presentations or workshops and participated in 260 community events, reaching a total of 58,090 people. SWFHC has also distributed 217,209 pieces of fair housing literature in the region. SWFHC trainings and presentations target housing professionals, agency staff, and the general public.

Education and outreach programs are vital to the elimination of housing discrimination. Often fair housing violations are the result of housing professionals being unaware of the nuances and protections of the FHA. For example, disability violations are currently among the most common fair housing complaints nationally and statewide. Housing providers often discriminate against persons with disabilities because they are unaware of their responsibilities in granting reasonable accommodations and modifications. Education and outreach programs also empower the public to be aware of when they may be victims of housing discrimination and know how to file a complaint or seek assistance. Housing discrimination today is often not as overt as it may have appeared in the past, making it important for housing seekers to understand their fair housing rights and how to seek assistance.

Arizona Department of Housing

Below is information on activities that ADOH undertook during the five year period between Fiscal Year 2010 and Fiscal Year 2014 (July 1, 2009-June 30, 2014) to alleviate barriers to fair housing and disparate impacts on low-income, financially troubled, disabled, or other vulnerable populations.

Education and Outreach

ADOH has funded SWFHC to conduct extensive education and outreach, including fair housing training for the general public, certification trainings for housing professionals, the distribution of fair housing literature, and participation at public events. Education and outreach is an effective tool that jurisdictions can use to combat housing discrimination. ADOH also continues to host an annual statewide housing conference to promote affordable, fair housing choices throughout Arizona. During the day and a half event, approximately 400 attendees attend sessions on a myriad of topics ranging from best practices in development and design, to fair housing and addressing the housing needs of the homeless and special needs populations.

Compliance Monitoring

Additionally, ADOH monitors their CDBG funding applicants and recipients to ensure compliance with FHA. Every year the Rental Department updates and distributes the Qualified Allocation Plan (QAP), which describes the requirements and gives instructions on how to submit an application for tax credits and HOME or State Housing Trust Funds to be used as gap financing. Developers and non-profits submit these applications to renovate, demolish and rebuild, or to build new multi-family housing for low income individuals and families. Each applicant must submit a HUD Affirmatively Furthering Fair Housing (AFFH) form along with the application which ADOH reviews for completeness. The applicant also submits selection criteria for prospective renters which are reviewed to make sure that it is not discriminatory in any way. For those that have not completed the AFFH form correctly, the Rental Department writes a letter documenting what needs to be corrected before their application is scored. After the Rental Department has awarded all of the tax credits allocated for that year, the contracts are transferred

to the Compliance Department, which monitors the developments to ensure compliance with all regulations and laws.

ADOH also reviews a survey distributed to its CDBG subgrantees annually. The survey asks various questions about the ways in which subgrantees are affirmatively furthering fair housing in their communities. In all surveys submitted to SWFHC, every community indicated that they have an AFFH file created, have a fair housing poster displayed at all times, and issues a fair housing proclamation or resolution. None of the communities had issued any fair housing complaints to HUD or the AZAG though all had access to proper referral numbers. During an annual monitoring visit of nearly 3,000 properties, ADOH confirms that a fair housing poster is visible.

2015 Fair Housing Impediments

Many of the impediments identified in this AI were also identified in the 2010 AI. This is common considering the difficulty of eradicating illegal housing discrimination. It also does not mean that progress has not been made. In fact, it is quite the contrary. Progress has been made to address and stamp out housing discrimination in Arizona. Despite this progress, research done for this report shows that illegal housing discrimination does occur in Arizona and requires continued action.

Impediment 1:

Illegal housing discrimination continues to occur in Arizona outside of Community Development Block Grant (CDBG) entitlement jurisdictions including Maricopa County, Pima County, Yuma, Prescott, Sierra Vista, Flagstaff, and Douglas.

SWFHC and the Arizona Attorney General (AZAG) process numerous fair housing complaints from the area covered by this report. SWFHC also conducts fair housing testing throughout the state. These activities indicate that illegal housing discrimination is occurring in many facets of the housing market. SWFHC's education and outreach program also interacts regularly with housing consumers and providers throughout the state and receives anecdotal evidence from community members, housing providers, real estate agents, government entities, and others that illegal housing discrimination occurs and the majority is not reported.

Information provided to SWFHC from the Arizona Attorney General (AZAG) regarding fair housing complaints processed in Arizona, as well as the results of SWFHC's extensive testing in the community, indicate that housing discrimination is an ongoing problem. The AZAG has processed 985 fair housing complaints since 2009. Though only 9% of these complaints resulted in a conciliation or settlement and only 7 resulted in legal action after a cause finding resolution, the sheer number

of complaints filed, combined with the assumption that only 1% of housing discrimination is ever reported,³⁹ indicates more housing discrimination is occurring than is being confirmed through the complaint filing process. SWFHC tests have uncovered that people of color, persons with disabilities, and families with children face housing discrimination an average of 12% on the time when seeking housing.

Additionally, there is significant evidence of discrimination towards persons with disabilities in the area. For example, 583 of the complaints filed with the AZAG, or 66%, were on the basis of disability. Eighty-eight of the 131 cause finding complaints reported in HUD's TEAPOT data since 2010 were for disability complaints as well. In the last 5 years, nearly 14% of all housing inquiries SWFHC has processed pertained to disability and 11.43% of disability tests confirmed that discrimination had occurred. The high number of complaints brought by persons with disabilities is consistent with national and statewide trends. When combined with the survey and interview feedback received, citing a need for more accessible housing, it becomes clear that continued education and outreach, particularly concerning disability issues, is necessary to combat ongoing discrimination.

Impediment #2:

Housing consumers continue to be largely unaware of their rights under the Fair Housing Act and the resources available to help them understand and exercise those rights.

A fair housing survey targeting consumers, a phone survey of agencies about the accuracy of fair housing referrals, and interviews with housing professionals were conducted. The results of these activities and the experience of education and outreach providers throughout Arizona show that an unacceptably high number of Arizonans are unaware of their fair housing rights and available fair housing resources. Arizona is a very large state and the population in rural areas is difficult to reach. Limited funding sources for fair housing education and outreach limits the amount that can be done. When consumers do not understand their rights, illegal housing discrimination goes unreported and unpunished.

SWFHC has an established statewide education and outreach program funded in large part by the ADOH, as well as a comprehensive enforcement program, which serves the entire state. Since 2010, SWFHC processed 2,802 inquiries, most of which were housing consumers calling to determine if their housing question fell under fair housing. Although only 31% of those inquiries, or 870, resulted in a fair housing related question, the volume of calls received indicates there is ongoing confusion throughout the state about fair housing rights and responsibilities. SWFHC regularly receives inquiries at fair housing education and outreach activities throughout the state. Additionally, SWFHC was told by housing professionals during the interview process that people do not understand their fair housing rights and 13% of survey respondents said they either would do nothing or would not know what to do if they witnessed housing discrimination.

Impediment 3:

Housing providers and entities that assist people with housing related issues do not adequately understand rights and responsibilities under the Fair Housing Act. They also do not know how to identify fair housing violations or where to refer people whose fair housing rights may have been violated.

A review of fair housing complaints, trainings, events, a community survey, focus groups, and stakeholder interviews provide evidence that housing providers and other entities need continued fair housing training. SWFHC conducted 308 fair housing courses for housing professionals throughout Arizona since 2010. Housing professionals who attend these classes are often very unfamiliar with fair housing laws. SWFHC also participated in 260 events throughout the state during this time during which staff spoke to hundreds of people. Many of the people had never heard of the Fair Housing Act and the protections that it affords. The number of complaints filed and settled with the AZAG also indicates that housing providers do not understand fair housing law, particularly in the area of disability discrimination which comprised 66% of the complaints filed with the AZAG. Out of all fair housing inquiries processed by SWFHC, 13.74% of them were national origin, the highest category. The next highest category was disability at nearly 8.92%.

SWFHC also conducted tests of housing professionals and service providers throughout Arizona to determine if staff could identify the tester's mock housing discrimination question as a fair housing violation. Two types of tests were conducted, for national origin and familial status. The housing professionals were significantly more likely to be able to identify race discrimination than familial status. Only 29% of the calls completed were referred to SWFHC or another appropriate fair housing agency to assist with the problem.

Impediment #4:

NIMBY (Not in My Backyard) attitudes are an impediment to fair housing choice.

NIMBYism that impedes fair housing is a difficult issue for jurisdictions to resolve. Residents regularly pack public hearings and other government meetings to express opposition to such things as affordable housing, group homes, transitional housing, or other special needs housing that often serve protected classes. Elected officials are swayed by opposition raised by organized vocal citizens. This can for example force affordable housing to be constructed in low opportunity minority concentration areas because of the lack of opposition. This has been successfully

challenged in court because it does not meet the obligation to affirmatively further fair housing (AFFH). Constructing affordable housing in integrated high opportunity areas, though often controversial because of NIMBYism, meets the AFFH obligation. NIMBYism is also reinforced by attitudes towards illegal immigration. SB1070 and other laws and actions discussed earlier do not explicitly target Hispanics, but Hispanics and others do believe they are being targeted. NIMBY attitudes can be bolstered by the belief that affordable housing and other government services are being used by people in the country illegally. One response to NIMBYism is targeted education and outreach to market the advantages and obligations of fair housing to residents.

Impediment 5:

Lack of affordable housing throughout the state has a greater impact on classes protected by the Fair Housing Act.

Lack of affordable housing is an issue throughout Arizona and can have a direct impact on fair housing. According to American Fact Finder, 33.6% percent of rural households and 48.3% of urban households are considered cost-burdened, meaning that 30% or more of household income is spent on housing related costs each month. The lack of affordable housing has a bigger impact on protected classes. Demographic, employment, and income data show that FHA protected classes including minorities, families with children (including single parent families), and persons with disabilities are more likely to be low-income and therefore have the greatest need for affordable housing. Furthermore, because of the connection between affordable housing and FHA protected classes, the term “affordable housing” to some has become a metaphor for housing for minorities, families with children, and persons with disabilities and is laden with inaccurate stereotypes. Thus, affordable housing construction and policies may be opposed by

“Not In My Backyard” (NIMBY) groups for prejudicial reasons that may obscure the real intent of critics.

The location of affordable housing can be a fair housing issue as well because the FHA requires that Community Development Block Grant (CDBG) entitlement jurisdictions affirmatively further fair housing (AFFH). Those requirements involve locating affordable housing throughout communities, not solely in areas of racial and ethnic concentrations of poverty. The location of these projects is important to fair housing because the accessibility of affordable housing to public transportation, employment, good schools and other opportunities is critically important to the financial, educational, and social well-being of protected classes.

Additionally, the economic benefits of affordable and diverse neighborhoods to communities is often not emphasized enough. The reduction of crime, gangs, drugs, and graffiti can not only has a positive impact on the safety and appearances of neighborhoods and reducing possible redlining and insurance costs, but also leads to reductions in the cost of law enforcement and city maintenance which is reflected in lower tax rates. The disparities that develop from segregated communities “ultimately hurt everyone by depressing residential property values and, hence, property tax revenues; raising the costs of delivering public services; reducing government spending on productive public goods; undermining the competitiveness of the nation’s workforce; and sustaining racial stereotypes and social polarization.”⁴⁰ Additionally, segregated neighborhoods fuel flight and encourage sprawling residential development, raising commute times and traffic congestion.⁴¹ More work needs to be done to explain the relationship between affordable housing and neighborhood diversity to the cost of maintaining a healthy community and to get this message across to concerned residents.

40 The Urban Institute; <http://www.urban.org/UploadedPDF/411955promotingneighborhooddiversity.pdf>, page 3

41 The Urban Institute; <http://www.urban.org/UploadedPDF/411955promotingneighborhooddiversity.pdf>, page 3

Impediment 6:

Data gathering from CDBG subrecipients should continue to improve to meet evolving HUD requirements to affirmatively further fair housing.

Since its inception, the AI process has been continually evolving. As technology improves the ability of CDBG jurisdictions to plan for fair housing, collect information, organize information, monitor performance, evaluate the effectiveness of the implementation of plans and report on outcomes, results have improved. HUD has been expecting more from CDBG jurisdictions in the development of AIs and in the planning that is entailed. Recent legal and complaint action relating to AIs, as was seen in Westchester County, NY, only accelerates this trend. Westchester County faced large fines and loss of future funding for having taken millions of federal housing dollars and falsely claiming it had complied with fair housing laws.⁴²

Though ADOH has improved the quality of information gathered from its CDBG recipients, more information is needed to effectively monitor recipients and their projects. The information collected from recipients involves education and outreach measures, staff trainings, and an organizational commitment to fair housing. Technical data regarding zoning and land use codes, community demographics, housing related statistics, and analyses of program effectiveness are not reflected in the surveys that ADOH collects from sub-recipients

Impediment 7:

The post-foreclosure crisis housing market experienced tighter credit conditions for homebuyers and rising rents for renters. This limited homeownership opportunities

and made rental housing less affordable for minority households.

The 2010 Arizona AI was written during a unique time for housing in Arizona and the nation. The housing bubble had burst and home values plummeted. The foreclosure crisis and Great Recession that followed hit Arizona harder than many parts of the country and created many challenges for the housing market. The 2010 AI contains an in-depth analysis of the impact of the foreclosure crisis in Arizona. Currently, the state's housing market is recovering at a rate faster than many areas of the country, yet home seekers are facing new challenges.⁴³

This AI focuses on a relatively small, rural population distributed throughout a large geographical area, likely limiting the amount of research and analysis that has been conducted specifically on Arizona counties excluding Maricopa and Pima Counties. Also, since foreclosure is only one of many topics covered in this report, a limited literature review was warranted. However, based on the overwhelming evidence that minority groups were hit much harder by the foreclosure crisis than non-Hispanic whites throughout the country, it is reasonable to hypothesize that minority households throughout the Arizona counties covered in this AI were impacted more severely than non-Hispanic white households as they were throughout the nation. As noted, the post-foreclosure housing market has experienced tighter credit conditions, rising rents, and rising home prices making housing affordability an issue. Because of the impact housing affordability has on protected classes under the Fair Housing Act, it is important that the state take this into consideration when reviewing its programs, policies, and practices through the lens of fair housing to meet its obligations to affirmatively further fair housing as it relates to funds received to through settlements noted in this report as well as future funding for housing and community development.

⁴² <http://www.nytimes.com/2013/04/16/opinion/westchester-loses-again-on-fair-housing.html>

⁴³ http://www.frbsf.org/community-development/files/Arizona-07_14.pdf

Impediment 8:

Arizona demographics vary greatly by region making it necessary to look at fair housing issues through a regional perspective. Differences in income, racial and ethnic concentrations, and age vary greatly across the state, making it difficult to create “one size fits all” policies and programs to affirmatively further fair housing in Arizona.

Arizona is a large state with varying geographic constraints, racial and ethnic patterns, and economic characteristics. The state’s jurisdiction includes communities located hundreds of miles from significant urban areas with stagnant development, as well as rapidly changing communities with expansive development. There are communities with extremely high foreign-born populations and historically Hispanic communities located along the US/Mexico border in the desert south, and communities bordering some of the largest Native American reservations in the nation on the Colorado Plateau to the north.

All of these communities contain unique cultural dynamics and physical limitations which influence the types of housing and economic resources needed and available. Due to the dynamic and diverse communities located throughout the state, ADOH is unable to develop “one size fits all” fair housing policies and programs. Fair housing initiatives must be sensitive to regional and local context. Additionally, varying primary languages and cultural norms pose a challenge to effective fair housing education and outreach. It is necessary to continue to refine develop education and outreach strategies that will meet the needs of all Arizonans.

Review of 2010 Impediments and Plan of Action

In the following section, all of the impediments found in the 2010 Analysis of Impediments to Fair Housing Choice for the State of Arizona are listed, along with measures that were taken to address the impediment. There were eight impediments identified in the 2010 Action Plan. Virtually all the action steps that were proposed in the 2006 plan were conducted and in some cases, the results indicate success in reducing particular barriers. However, in other cases, it is difficult to evaluate the extent of the impact or the results appear to be limited. As a result, a few of these impediments carry over to the 2015 Plan of Action. Others are very similar to those in 2010 but have been revised to better define the impediment and in a couple cases the issues were folded into the revised impediments and no longer stand alone.

Results and Assessment

Impediment #1

Illegal housing discrimination is occurring in non-metro counties in Arizona.

The allegations, complaints, testing, interviews, and surveys conducted for this AI provide evidence that housing discrimination is occurring in rural Arizona. However, it is difficult to determine its prevalence overall and in any specific area for the following reasons:

1. Housing consumers do not have a clear understanding of what constitutes housing discrimination or where to seek assistance.
2. Agency staff often lack proper training to recognize housing discrimination. In addition, procedures are frequently inadequate for referring possible housing discrimination victims.
3. Fair housing inquiries, allegations and complaints are often not logged and reported. The need to address housing discrimination in rural Arizona was first identified in the 1996 AI by the Arizona Department of Commerce, a precursor

to ADOH, when it stated that more testing was needed in rural areas in order to weed out the discrimination that was occurring. In the 2006 AI, the need for more enforcement in rural areas was carried over as a separate impediment. This need is folded into impediment #1 for this AI.

Action #1

As noted in the discussion of the 2010 Plan of Action, ADOH does not enforce the Fair Housing Act. The state agency that handles fair housing enforcement is the State of Arizona Attorney General's Office – Civil Rights Division (AZAG). Nevertheless, ADOH will continue to address this impediment through the education and outreach it will be conducting in response to this and other impediments including:

1. Train CDBG recipients to recognize housing discrimination when allegations are made or clients encounter housing problems and then to refer them to agencies that can help them remedy the issue or file a complaint with HUD or the AZAG.

2. Distribute fair housing literature to housing consumers to provide them with the information they need to respond to housing discrimination.

Analysis:

The Arizona Department of Housing has continually funded a successful statewide education and outreach program since the 2010 AI through the Southwest Fair Housing Council to train housing consumers and professionals, distribute literature, and attend events among other activities. Statistics for this program can be found on page 52 of this report.

Impediment #2

Many housing consumers are unaware of their fair housing rights and available fair housing resources. Therefore, when housing discrimination is encountered, it often goes unreported and unresolved.

A community survey about fair housing and discrimination, a phone survey about the accuracy of fair housing referrals and interviews with housing industry professionals were conducted. The complete results and conclusions about these efforts can be found in this report in the section “Assessment of Current Public and Private Fair Housing Programs and Activities in Arizona.” The survey results and the experience of education and outreach providers throughout Arizona show that an unacceptably high number of Arizonans are currently unaware of their fair housing rights and available fair housing resources. The physical size and population distribution of Arizona, as well as limited funding exacerbates this impediment by impeding the provision of fair housing education and outreach to many areas that need it most.

Action #2

The State of Arizona will continue to fund education and outreach (E&O) throughout non-metro Arizona as it has since 1994. ADOH presently contracts with a fair

housing E&O provider to conduct E&O throughout the non-entitlement areas of the state. The activities that were conducted since 2005 are described in the “Education and Outreach” section of this AI. Arizona, like other states, is facing an extreme budget deficit that makes it challenging to maintain the level of non-federal funding that was previously provided for E&O. ADOH will conduct the following activities with the same levels of frequency it has since 2006:

1. Conduct fair housing workshops targeting housing consumers in each of the four Councils of Government (COGs) in the state. The objective of the location and marketing of these workshops will be to provide residents in all of the thirteen rural counties in Arizona an opportunity to participate in the training.
2. Provide a presence (e.g. staff a table) and distribute fair housing materials at community events that serve the thirteen rural counties in Arizona. Identify and establish sites in each rural county where fair housing literature will be distributed on an on-going basis, and ensure the materials are maintained and the sites are kept stocked. Fair housing materials will also be distributed at meetings, trainings, forums and community events in each of these counties when the opportunity presents itself. These materials will be available in both English and Spanish.
3. Participate in local radio talks shows to discuss, educate and respond to questions regarding fair housing. The objective will be to conduct these broadcast sessions in each area of the state in order that residents in all thirteen rural counties will have an opportunity to hear them. Collaborate with public and private agencies, organizations and groups statewide to plan and conduct these activities.
4. ADOH will support and participate in activities conducted and sponsored by the Arizona Fair Housing Partnership (AFHP). ADOH will annually request a

proclamation from the Governor declaring April as “Fair Housing Month.” This proclamation is helpful in building an awareness of fair housing throughout the state and kicks off the fair housing activities that are conducted throughout the state in April. These activities will be logged, summarized and reported annually in the CAPER.

Analysis:

The Arizona Department of Housing has continually funded a successful statewide education and outreach program through the Southwest Fair Housing Council to train housing consumers and professionals, distribute literature, and attend events among other activities. Statistics for this program can be found on page 52 of this report. Arizona has taken all of the actions noted with the exception of requesting a fair housing proclamation.

Impediment #3

Many housing providers illegally discriminate because of inadequate knowledge and understanding of their responsibilities under the Fair Housing Act (FHAct).

This AI investigation which included interviews, surveys, the results of systemic testing and the observations of fair housing providers conducting E&O over the last several years showed that many real estate agents, property managers, property owners, media advertising agents, home insurance agents, lenders and other providers need to better understand their responsibility to comply with fair housing laws. The following problems are evident:

- Many providers do not obtain the free fair housing training and information that is available. Some property managers experience high staff turnover and do not provide training as often as needed.
- Some small property owners mistakenly believe that they do not need to comply with the Fair Housing Act.
- There are many gray areas between such issues as security, safety, and liability on the one hand and housing rights on the other. Many providers need up-to-date information in these areas in order to make better decisions.
- Housing providers in rural areas often need to drive long distances at considerable expense to receive necessary fair housing training.

Action #3

1. ADOH will continue to conduct fair housing training to housing providers throughout the non-metro rural areas of the state (See the “Fair Housing Education and Outreach” section of this report for trainings conducted since 2005). To overcome the barrier of time and distance for providers these trainings will take place in the rural areas themselves.
2. ADOH will continue to offer continuing education units (CEU) to real estate agents in non-metro areas throughout the state. CEUs provide an effective incentive for agents to participate in quality fair housing trainings.

3. ADOH will continue to fund the development and distribution of fair housing instructional materials to housing providers. Presently, ADOH's contracts with SWFHC for the distribution of 12,000 pieces of literature annually to both housing providers and consumers.

Analysis:

The Arizona Department of Housing has continually funded a successful statewide education and outreach program through the Southwest Fair Housing Council to train housing consumers and professionals, distribute literature, and attend events among other activities. Statistics for this program can be found on page 50 of this report. Arizona offers CEU credits through the Southwest Fair Housing Council.

Impediment #4

Many public and private agencies in non-metro Arizona lack effective fair housing referral procedures. This impedes people's access to agencies that provide fair housing information and assistance to victims of housing discrimination.

SWFHC conducted a telephone survey in 2007 and in 2009 to determine how accurately government agencies and nonprofits throughout rural Arizona refer callers with fair housing questions or complaints. The survey results are in this report in the section "Assessment of Current Public and Private Fair Housing Programs and Activities in Arizona." Both surveys revealed that a significant number of calls were not properly referred. Many public and private agencies that were surveyed do not have clear and consistent procedures for referring people with fair housing problems. This creates an impediment to fair housing because many people in rural areas who contact a local government agency or a well-known local nonprofit agency for fair housing assistance do not get the information they need to proceed with their issue or receive misinformation that also impedes them from getting the proper help. In addition, inquiries, allegations and complaints are often not logged and the true prevalence of housing discrimination is obscured.

Action #4

1. ADOH will monitor the referral procedures of all CDBG recipients through an annual questionnaire that will require identification of the procedure used to train staff, log contacts, and specify the agencies to which they refer fair housing issues. Agencies that do not have effective referral procedures in place will be referred for training.
2. ADOH will continue to fund fair housing referral training at no cost to public and private agencies. ADOH will also provide all CDBG participants ongoing technical assistance on fair housing.
3. ADOH will provide all CDBG funded agencies with printed materials describing the recommended referral procedures and a list of agencies to which fair housing concerns, allegations, and complaints can be referred. These will also be made available to agencies not funded by the state.

Analysis:

The Arizona Department of Housing has continually funded a successful statewide education and outreach program through the Southwest Fair Housing Council to train housing consumers and professionals, distribute literature, and attend events among other activities. Statistics for this program can be found on page 50 of this report. The AFFH surveys of CDBG recipients which were provided to SWFHC indicate that there are referral procedures in place, however none of the recipients in the surveys provided had referred any fair housing inquiries. It also is not clear what technical assistance ADOH has provided to CDBG participants.

Impediment #5

Disparities in lending and predatory lending practices are impediments to fair housing choice in Arizona.

Data presented in this AI, which included an analysis of HMDA reports and information on the current foreclosure crisis in the state evidenced the following:

- Subprime lending targeted minorities prior to the collapse of the housing market in 2007.

- Subprime borrowers have been hardest hit by the impact of the market collapse. This includes a precipitous drop in housing prices and a depressed economy with increased unemployment in the face of interest rate increases on adjustable rate mortgages. The result has been unprecedented levels of defaults and foreclosures. Minority neighborhoods are experiencing a higher proportion of foreclosures and abandonments compared to white neighborhoods. This is resulting in redlining from lenders unwilling to loan in neighborhoods with high rates of foreclosures and insurance companies unwilling to write policies or offering dramatically increased rates.
- Foreclosure rescue and mortgage modification scammers are targeting minorities and people with limited English proficiency (LEP).

Minorities with similar or better qualifications than non-minorities continue to experience higher rates of loan denials and higher rates of subprime loans from lenders.

Action plan from previous AI

1. ADOH will collaborate with organizations such as the Arizona Foreclosure Prevention Task Force and Don't Borrow Trouble in Pima County by co-sponsoring trainings for people at risk of foreclosure, promoting counseling efforts to people wanting a loan modification and encouraging enforcement efforts of state and federal agencies to charge and punish agents and companies who perpetrate illegal foreclosure and loan modification scams.
2. ADOH will require that information on predatory and abusive lending practices be included in the education and outreach materials that are distributed on an on-going basis throughout the state.
3. An annual anti-predatory lending training will be presented in the four state COG areas. This will be

marketed to public and private agency staff, housing consumers, and housing providers.

Analysis:

The Arizona Department of Housing has continually funded a successful statewide education and outreach program through the Southwest Fair Housing Council to train housing consumers and professionals, distribute literature, and attend events among other activities. Statistics for this program can be found on page 50 of this report. Arizona and ADOH has promoted housing counseling efforts throughout the state by working with various providers. Predatory lending materials are widely distributed. Predatory lending information is also provided in many of the fair housing trainings offered by ADOH through the Southwest Fair Housing Council and has been provided in the state's Council of Government areas.

Impediment #6

"Not in my Backyard" (NIMBYism) can be an impediment to fair housing because it has obstructed plans and policies to provide affordable housing and special needs housing that serves protected classes.

NIMBYism that impedes fair housing is a difficult issue to resolve. It is not unusual for residents to coordinate attendance at public hearings and council meetings to express opposition to such things as affordable housing, group homes or transitional housing, and elected officials are often intimidated by the possible political consequences of opposing vocal citizens when they organize. Freedom of speech is rightly valued in our country and as long as speech and actions do not threaten bodily harm, violence or cross the line into becoming illegal slander, defamation or disturbance of the peace it cannot be restricted or prohibited. The only viable response is targeted education and outreach to market the advantages of fair housing to residents.

Action plan from previous AI

ADOH will continue to conduct the following activities to address this impediment:

1. Implement the comprehensive strategy to provide fair housing education and outreach statewide.
2. Provide public hearings throughout the state to provide residents an opportunity to learn about the benefits of affordable housing and diversity in neighborhoods and express their concerns regarding affordable housing projects. These materials are available through both the Arizona Foreclosure Task Force and Don't Borrow Trouble of Pima County. For example, the economic benefits of affordable and diverse neighborhoods to communities is often not emphasized enough. The reduction of crime, gangs, drugs, and graffiti can not only has a positive impact on the safety and appearances of neighborhoods and reducing possible redlining and insurance costs, but also leads to reductions in the cost of law enforcement and city maintenance which is reflected in lower tax rates. More work needs to be done to explain the relationship between affordable housing and neighborhood diversity to the cost of maintaining a healthy community and to get this message across to concerned residents.

Analysis:

Effectively addressing NIMBYism is a complex and difficult proposition. Though the state has effectively implemented a comprehensive strategy to provide fair housing education and outreach statewide, it has not addressed NIMBYism directly through public hearings. This is an ongoing impediment and should be addressed in the 2015 Plan of Action with new and creative solutions.

Impediment #7

The issue of affordable housing is a fair housing impediment in two ways:

- **The lack of affordable housing throughout the state has a disparate negative impact on Fair Housing Act protected classes.**

- **Planning to affirmatively further fair housing will be included/expanded in affordable housing projects funded by ADOH.**

Affordable housing is an issue that has a broad impact in every area of the state and can have a direct impact on fair housing. The factors affecting the need for affordable housing and its relationship to fair housing can be complex and entail historical, social, cultural, political, economic and geographical considerations. The relationship between affordable and fair housing in Arizona is evidenced, in part, by the following:

- The availability of affordable housing has a disparate impact on persons protected under the Fair Housing Act. Demographic, employment, and income data show that minorities, families with children (including single parent families), and persons with disabilities are proportionally over represented in low-income data and are most in need of affordable housing.
- Because of the connection between affordable housing and the protected classes covered by the Fair Housing Act, the term "affordable" to some has become a metaphor for housing for minorities, families with children and persons with disabilities and is laden with inaccurate stereotypes. Affordable housing construction and policies may be opposed by "Not In My Backyard" (NIMBY) groups for a myriad of specious reasons that may obscure the real intent of critics.
- The location of affordable housing is a fair housing issue. The accessibility of affordable housing to public transportation, employment, good schools and other amenities is critically important to the financial, educational and social well-being of protected classes.

The disparate and less favorable provision of public services to affordable neighborhoods may create safety concerns, lower property values, induce redlining, and facilitate the deterioration of the neighborhood.

Action #7

ADOH directly creates affordable housing through a number of programs that are part of the Consolidated Plan. This AI is a component of the Consolidated Plan. Beyond the development of affordable housing itself, each ADOH affordable housing project should affirmatively further fair housing in the following ways:

1. Each ADOH Request for Proposals (RFP) for housing-related projects and funding should include a section where AFFH is addressed by the applicant and scored by ADOH.
2. Each housing project funded by ADOH includes a clear AFFH plan as a component of the operational plan. The AFFH plan will include the following:
 - Demographic data and maps to identify minority residential concentrations in the residential areas impacted by the project.
 - Specific activities that will be conducted to AFFH (e.g. Affirmative Marketing Plan).
 - All tax credit, HOME and Housing Trust Fund projects will be monitored to evaluate the performance of the project's fair housing goals.

Analysis:

CDBG surveys indicate that all sub-recipients have an AFFH folder that show three fair housing activities occurring each year. These activities include literature distribution, PSAs, trainings, and other forms of fair housing outreach. Each recipient also has a fair housing proclamation or resolution and referral procedures in place. It is not clear if the recipients have an AFFH plan developed or what is included in the plan. ADOH has also developed down payment and mortgage assistance programs, operated a foreclosure prevention hotline during the height of the housing crisis, offers emergency rental assistance programs, and administered a foreclosure assistance grant. Additionally, ADOH purchased 687 foreclosed homes, increasing the number of affordable units and contributing to neighborhood stabilization.

Impediment #8

On-going data gathering from CDBG subrecipients will need to improve to meet evolving AI requirements. The 2006 AI stated, "Information gathering and monitoring fair housing performance needs to be improved." ADOH responded with improvements in these areas. This impediment carries over to the 2010 Plan of Action.

Since its inception, the AI process has been continually evolving. As technology improves the ability of CDBG jurisdictions to plan for fair housing, collect information, organize information, monitor performance, evaluate the effectiveness of the implementation of plans and report on outcomes, results have improved. HUD has been expecting more from CDBG jurisdictions in the development of AIs and in the planning that is entailed. This will continue. Recent legal and complaint action relating to AIs only accelerates this trend.

Action #8

While ADOH has complied with the standard information and reporting requirements for AIs to date, ADOH will need to do more in the future to stay ahead of the curve. ADOH will require a mandatory comprehensive questionnaire with new questions about local zoning and land use laws' compliance with fair housing laws be filled out and submitted by all sub recipients. The results of this questionnaire will be summarized and included in the annual CAPER and future AIs beginning in 2011. This questionnaire will include responses to questions regarding the following:

1. The exclusionary nature of zoning and land use codes; policies regarding group homes; changes and decisions regarding zoning made by local boards, councils or commissions; and legal cases or challenges to codes or policies in the last year. The appendix includes a detailed zoning and land use questionnaire provided by HUD that focuses on the effect of zoning and land use laws on people with disabilities, a protected class. The survey can

be modified to help acquire the necessary data to determine how zoning and land use laws affect any or all protected classes and whether or not the laws comply with fair housing laws.

2. Patterns of home ownership versus rental, housing density, housing age and/or condition, overcrowding, income, family size, residency tenure, bank loans by type, etc.
3. Demographic overview in terms of race, ethnicity, home ownership, income, poverty, etc. and trends.
4. The nature and extent of fair housing inquiries, allegations, complaints, referrals and outcomes documented by logs.
5. List and describe fair housing activities conducted within the jurisdiction of the sub recipient.

Analysis:

ADOH created a survey that it requires subrecipients to complete. The survey information provided to SWFHC does not include questions regarding zoning and land use codes, demographic information, homeownership and rental statistics, or descriptions of fair housing inquiries. The survey included information regarding recipient's AFFH folder with three documented fair housing activities occurring each year. These activities include literature distribution, PSAs, trainings, and other forms of fair housing outreach. Each recipient also has a fair housing proclamation or resolution and referral procedures in place. It is not clear if the recipients have an AFFH plan developed or what is included in the plan. SWFHC, on behalf of ADOH, documents and compiles information about fair housing inquiries, allegations, complaints, referrals, and outcomes. It also describes fair housing activities conducted in sub recipient jurisdictions. This information is contained in this AI.

2015 Plan of Action

Several impediments identified in 2010 carry over because they continue to pose barriers to fair housing. Their persistence is indicative of the fact that in some cases, they have become embedded in the social, cultural, political and institutional fabric and their eradication will continue to require a long-term commitment.

Impediment 1:

Illegal housing discrimination continues to occur in Arizona outside of Community Development Block Grant (CDBG) entitlement jurisdictions including Maricopa County, Pima County, Yuma, Prescott, Sierra Vista, Flagstaff, and Douglas.

Action Steps:

As noted in the discussion of the 2010 Plan of Action, ADOH has no authority in the area of fair housing enforcement. The state agency that handles fair housing enforcement is the State of Arizona Attorney General's Office – Civil Rights Division (AG). Nevertheless, ADOH will continue to address this impediment through statewide fair housing education and outreach that includes:

1. Continue to train CDBG subrecipients to recognize housing discrimination when allegations are made or clients encounter housing problems and then to refer them to agencies that can help them remedy the issue or file a complaint with HUD or the AG.
2. Distribute fair housing literature to housing consumers to provide them with the information they need to exercise their fair housing rights.
3. Continue to update fair housing education and outreach programs to be responsive to changes in fair housing law, changing cultural contexts of communities, limited English proficiency populations, and other demographic changes.

Impediment 2:

Housing consumers continue to be largely unaware of their rights under the Fair Housing Act and the resources available to help them understand and exercise those rights.

Action Steps:

The State of Arizona will continue to fund education and outreach (E&O) throughout its Community Development Block Grant (CDBG) jurisdiction as it has since 1994. ADOH presently contracts with a fair housing E&O provider to conduct E&O throughout the non-entitlement areas of the state. ADOH will conduct the following activities with the same levels of frequency it has since 2006:

- Conduct fair housing workshops targeting housing consumers in all non-entitlement jurisdiction counties. The objective of the location and marketing of these workshops will be to provide residents in all of the thirteen rural counties in Arizona an opportunity to receive fair housing training.
- Provide a presence (e.g. staff a table) and distribute fair housing materials at community events that serve the thirteen rural counties in Arizona.
- Identify and establish sites in each rural county where fair housing literature will be distributed on an on-going basis, and ensure the materials are maintained and the sites are kept stocked. Fair housing materials will also be distributed at meetings, trainings, forums, and community events in each of these counties when the opportunity presents itself. These materials will be available in English and Spanish and other languages as needed.
- Participate in media events to discuss, educate, and respond to questions regarding fair housing. The objective will be to conduct these sessions in each area of the state in order that residents in all thirteen rural counties will have an opportunity to hear them.
- Collaborate with public and private agencies, organizations, and groups statewide to plan and conduct these activities.
- ADOH will support and participate in activities conducted and sponsored by the Arizona Fair Housing Partnership (AFHP).
- ADOH will annually request a proclamation from the Governor declaring April as "Fair Housing Month." This proclamation is helpful in building an awareness of fair housing throughout the state and kicks off the fair housing activities that are conducted throughout the state in April.
- These activities will be logged, summarized, and reported annually in the CAPER.

Impediment 3:

Housing providers and entities that assist people with housing related issues do not adequately understand rights and responsibilities under the Fair Housing Act. They also do not know how to identify fair housing violations or where to refer people whose fair housing rights may have been violated.

Action Steps:

The State of Arizona will continue to fund education and outreach (E&O) throughout non-metro Arizona for housing professionals and agency staff. ADOH will continue to ensure CDBG subrecipients are trained in effective fair housing referral procedures and encourage them to report any concerns.

1. ADOH will monitor the referral procedures of all CDBG recipients through an annual questionnaire that will require identification of the procedure used to train staff, log contacts, and specify the agencies to which they refer fair housing issues. Agencies that do not have effective referral procedures in place will be referred for training.
2. ADOH will continue to fund fair housing trainings that include proper referral procedures at no cost to public and private agencies. ADOH will also provide all CDBG subrecipients ongoing fair housing technical assistance.
3. ADOH will provide all CDBG subrecipients with printed materials describing the recommended referral procedures and a list of agencies to which fair housing concerns, allegations, and complaints can be referred. These will also be made available to agencies not funded by the state.

Impediment 4:

NIMBY (Not in My Backyard) attitudes are an impediment to fair housing choice.

Action Steps:

ADOH will continue to conduct the following activities to address this impediment:

1. Continue to implement a comprehensive strategy to provide fair housing education and outreach statewide.
2. Provide trainings and other resources to communities throughout the state as the need arises so that residents have the opportunity to learn about the benefits of affordable housing, diverse neighborhoods, and the state's fair housing obligations.
3. Monitor current events throughout the state and proactively respond to situations which may impact members of the protected classes.

Impediment 5:

Lack of affordable housing throughout the state has a greater impact on classes protected by the Fair Housing Act.

Action 5:

The Arizona Department of Housing (ADOH) and other state agencies that directly impact affordable housing through policies and programs will satisfy fair housing obligations and affirmatively further fair housing through affordable housing projects in the following ways:

1. ADOH request for proposals (RFP) for housing and community development related projects and funding will require that proposals address how they will affirmatively further fair housing (AFFH) based on its impact to racial and ethnic concentrations of poverty and protected classes.

2. Housing and community development projects funded by ADOH will include an AFFH plan that includes the following:
 - Demographic data and maps to identify racial and ethnic concentrations or poverty in the residential areas impacted by the project.
 - Specific activities that will be conducted to AFFH (e.g. Affirmative Marketing Plan).
 - All tax credit, HOME, and Housing Trust Fund projects will be monitored to evaluate the performance of the projects fair housing goals.

Impediment 6:

On-going data gathering from CDBG subrecipients will need to improve to meet evolving AI requirements. The 2006 AI stated, “Information gathering and monitoring fair housing performance needs to be improved.” ADOH responded with improvements in these areas, however this impediment carries over to the 2015 Plan of Action.

Action Steps:

While ADOH has complied with the standard information and reporting requirements for AIs to date, ADOH will need to do more in the future to stay ahead of the curve. ADOH will require a mandatory comprehensive questionnaire with new questions about local zoning and land use laws’ compliance with fair housing laws be filled out and submitted by all CDBG subrecipients. The results of this questionnaire will be summarized and included in the annual CAPER and future AIs. This questionnaire will include responses to questions regarding the following:

1. The exclusionary nature of zoning and land use codes; policies regarding group homes; changes and decisions regarding zoning made by local boards, councils or commissions; and legal cases or challenges to codes or policies in the last year. The survey can be modified to help acquire the necessary data to determine how zoning and land use laws affect any or all protected classes and whether or not the laws comply with fair housing laws.
2. Patterns of home ownership versus rental, housing density, housing age and/or condition, overcrowding, income, family size, residency tenure, bank loans by type, etc.
3. Demographic overview that includes things like race, ethnicity, homeownership, income, poverty, persons with disabilities, families with children, etc. The overview should also identify racial and ethnic concentrations of poverty.
4. The nature and extent of fair housing inquiries, allegations, complaints, referrals, and outcomes based on proper documentation.
5. List and describe fair housing activities conducted within the jurisdiction of the subrecipient.

Impediment 7:

The post-foreclosure crisis housing market experienced tighter credit conditions for homebuyers and rising rents for renters. This limited homeownership opportunities and made rental housing less affordable for minority households.

Action Steps:

The state will assess how the housing crisis and its aftermath has had an impact on communities within the states jurisdiction and respond with appropriate projects, programs, and education and outreach. Though there is extensive evidence that the housing crisis disproportionately impacted minorities nationally and in large metropolitan areas, like Phoenix, more research and analysis should be done on the impact in smaller communities and rural areas statewide.

1. Assess how the housing crisis impacted protected classes in the state's jurisdiction by analyzing housing costs, homeownership and rental rate changes, foreclosure rates, and population changes in relation to the protected classes.
2. Create and support first-time homebuyer and other homeownership programs and projects that assist those impacted by the foreclosure crisis including protected classes.
3. Create and support affordable housing programs that improve affordability of homes for purchase and rental housing especially for protected classes.
4. Utilize the data provided in the CDBG recipient survey to continue monitoring housing patterns and demographic changes over time.
5. Select CDBG recipients whose programs will affirmatively further fair housing and mitigate the effects which the housing crisis had on protected classes.
6. Conduct fair housing education and outreach that addresses issues uncovered through research and CDBG subrecipient surveys.

Impediment 8:

Arizona demographics vary greatly by region making it necessary to look at fair housing issues through a regional perspective. Differences in income, racial and ethnic concentrations of poverty, and age vary greatly across the state, making it difficult to create "one size fits all" policies and programs to AFFH in Arizona.

Action Steps:

Develop regional strategies to affirmatively further fair housing in Arizona.

- Continue to utilize the Council of Government (COG) structure to monitor CDBG recipients and develop education and outreach strategies.
- Create regional fair housing priorities, goals, and selection criteria for potential CDBG recipients.
- Utilize information provided in the CDBG recipient surveys to monitor and update regional fair housing priorities and goals.

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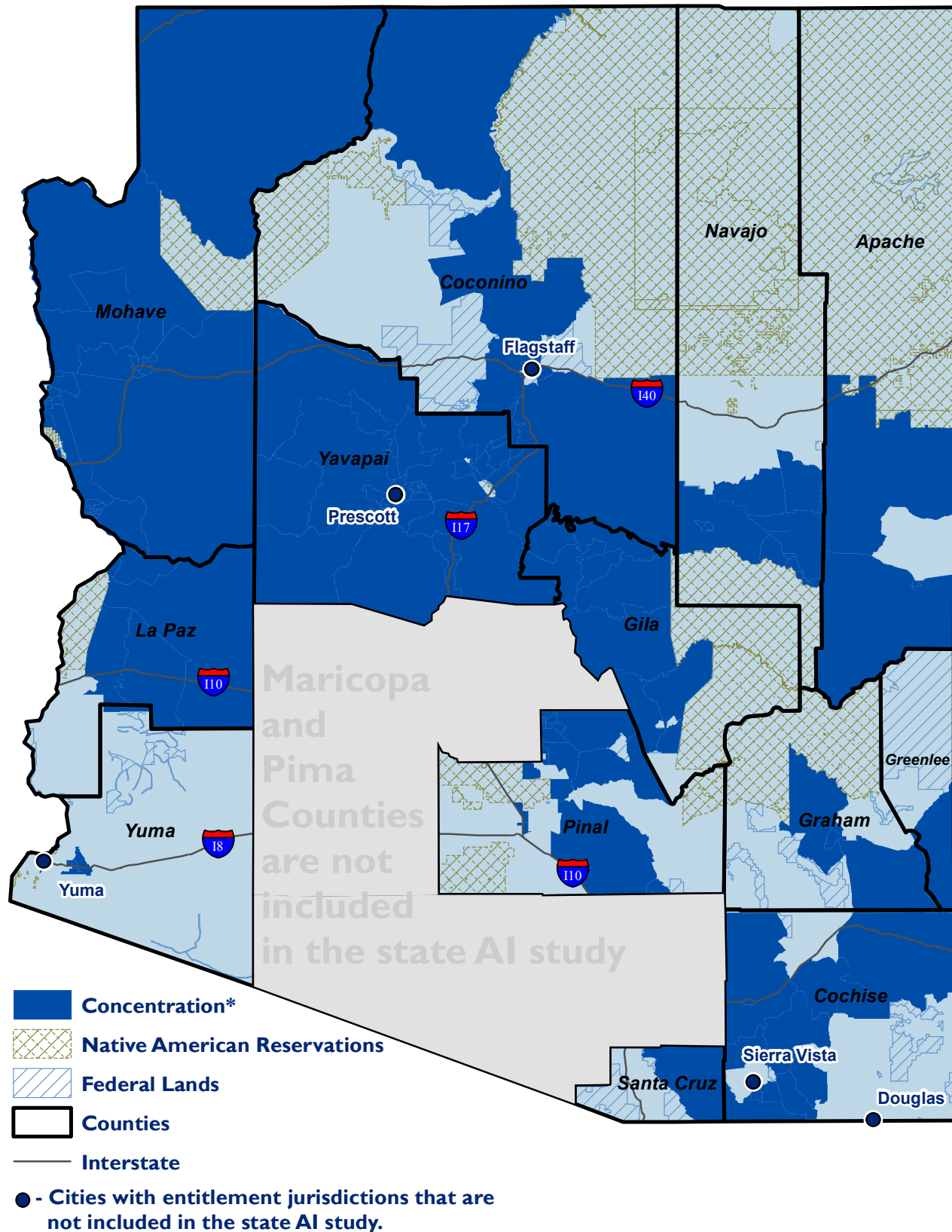
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White Concentration Areas in Arizona



Source: 2010 US Census; Protected Areas Database of the US; Esri

* Concentration defined as greater than or equal to 10% above the state average

by Geoff Davies

STATE OF ARIZONA - FAIR HOUSING SURVEY



SOUTHWEST FAIR HOUSING COUNCIL

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.

Refusing, discouraging or **charging more to rent** an apartment or buy a home.

B.

Discouraging a person from living where he or she wants to live, often by **steering him or her** to another apartment, complex or neighborhood.

C.

Refusing or making it **hard to get a loan** to buy or refinance a house or take out home equity by doing things like charging more money or offering a worse deal than someone should be able to get if he or she shopped around.

D.

Refusing, discouraging or **charging more for home insurance.**

E.

Discrimination based on disability: Refusing to make a reasonable accommodation, refusing to allow a modification to make an apartment more accessible for persons with a disability or lack of accessible units.

F.

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 shaded 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.

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 letter(s) from the shaded boxes at the beginning of the survey.

STATE OF ARIZONA - FAIR HOUSING SURVEY



SOUTHWEST FAIR HOUSING COUNCIL

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
- ☐ Would not know what to do
- ☐ Other _____

7. If you wanted to report housing discrimination, who would you report it to?

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

Please check those that apply to you:◆ **Race/Ethnicity**

- ☐ White Anglo
- ☐ Hispanic
- ☐ African American
- ☐ Native American
- ☐ Other _____

◆ **Gender**

- ☐ Female
- ☐ Male

◆ **Family Status**

- ☐ Have children in household
- ☐ No children in household

◆ **Disability?**

- ☐ Yes
- ☐ No

◆ **Housing**

- ☐ I own a home
- ☐ I rent
- ☐ Other _____

◆ **Employed in**

- ☐ The public sector
- ☐ The non-profit sector
- ☐ The private sector
- ☐ The housing industry
- ☐ Not employed
- ☐ Other _____

Reference Information:

- ◆ Zip Code _____
- ◆ Approximate yearly household income _____
- ◆ Neighborhood/ Subdivision _____
- ◆ Number in household _____

The results of this survey will be included in the Analysis of Impediments to Fair Housing, for the State of Arizona. This survey is anonymous and for research purposes only.

Please return this survey to the location you received it.

Table 1. All Single Family Lending to Owner-Occupants, Arizona
By Race of Borrower

Table 1a. Portfolio Share Analysis	Count of Loans			As a Percent of Loans to All Races (Portfolio Share)			Households*		Ratio of Prime Portfolio Share to Percent of Households	Ratio of Subprime Portfolio Share to Percent of Households
	Prime	Subprime	All	Prime	Subprime	All	Count	Percent		
Borrower Race										
White	136,437	7,065	143,502	91.57%	92.77%	91.63%	1,931,827	83.17%	1.10	1.12
White, Non-Hispanic	115,010	4,645	119,655	77.19%	60.99%	76.40%	1,605,271	69.11%	1.12	0.88
Black or African American	2,950	241	3,191	1.98%	3.16%	2.02%	84,661	3.64%	0.54	0.87
Hispanic or Latino	17,467	2,255	19,722	11.64%	29.42%	12.59%	484,240	20.85%	0.56	1.41
Asian	4,760	131	4,891	3.19%	1.72%	3.12%	56,345	2.43%	1.32	0.71
Total**	166,591	8,115	174,706	100.0%	100.0%	100.0%	2,322,763	100.00%	1.00	1.00

* Households are total LMI+MUI counts of householders as of 2010 US Census

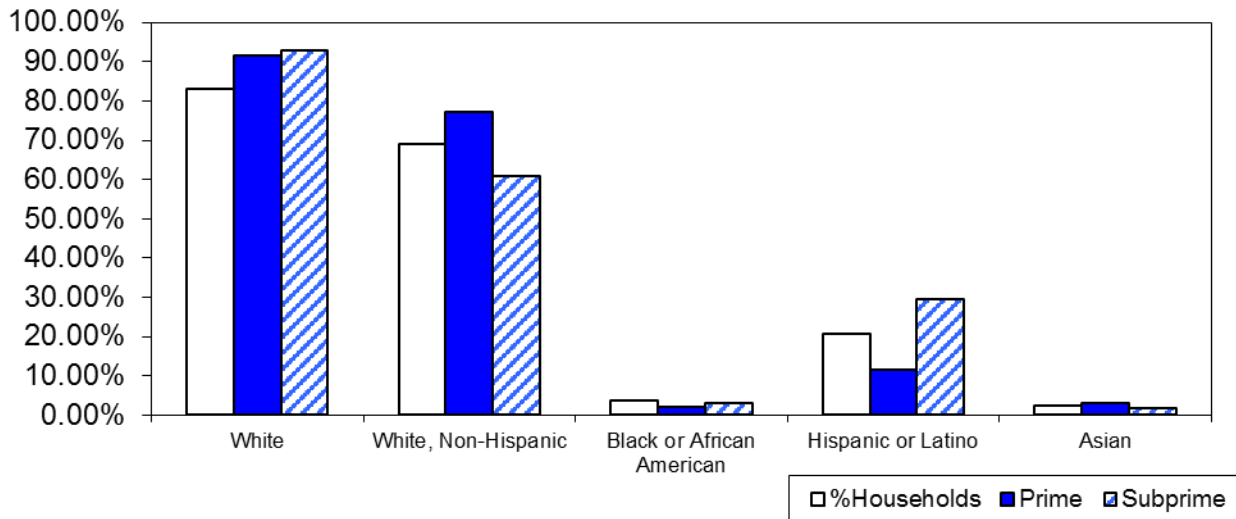
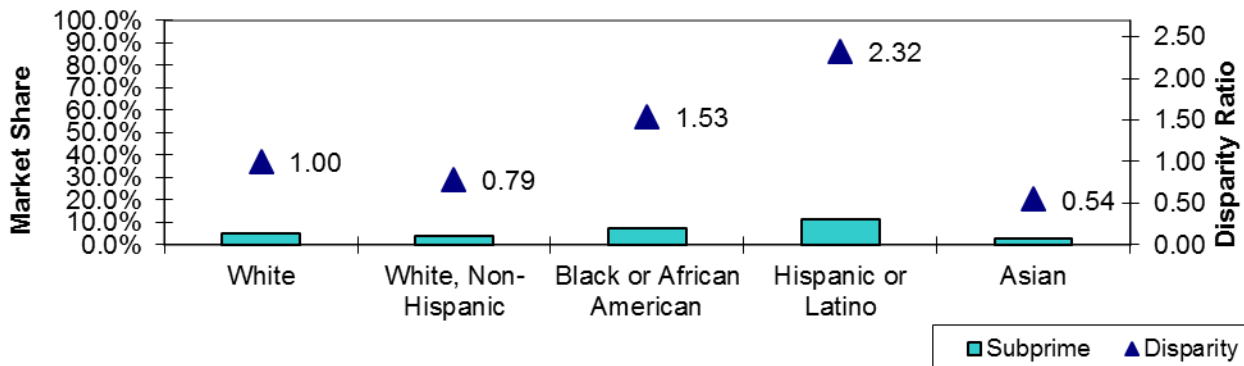
** "Total" refers to total of all races, which includes races in addition to the four included in this analysis. Therefore, the "Total" may not necessarily equal the sum of "White," "Black or African American," "Hispanic or Latino," and "Asian." This note holds true for both the lending analysis and the number of households.

Table 1b. Market Share Analysis	Count of Loans			As a Percent of Loans to that Race (Market Share)		Ratio of that Race to White (Market Share Ratio)	
	Prime	Subprime	All	Prime	Subprime	Prime	Subprime
Borrower Race							
White	136,437	7,065	143,502	95.1%	4.9%	1.00	1.00
White, Non Hispanic	115,010	4,645	119,655	96.1%	3.9%	1.01	0.79
Black or African American	2,950	241	3,191	92.4%	7.6%	0.97	1.53
Hispanic or Latino	17,467	2,255	19,722	88.6%	11.4%	0.93	2.32
Asian	4,760	131	4,891	97.3%	2.7%	1.02	0.54
Total**	219	43	262	83.6%	16.4%	0.88	3.33

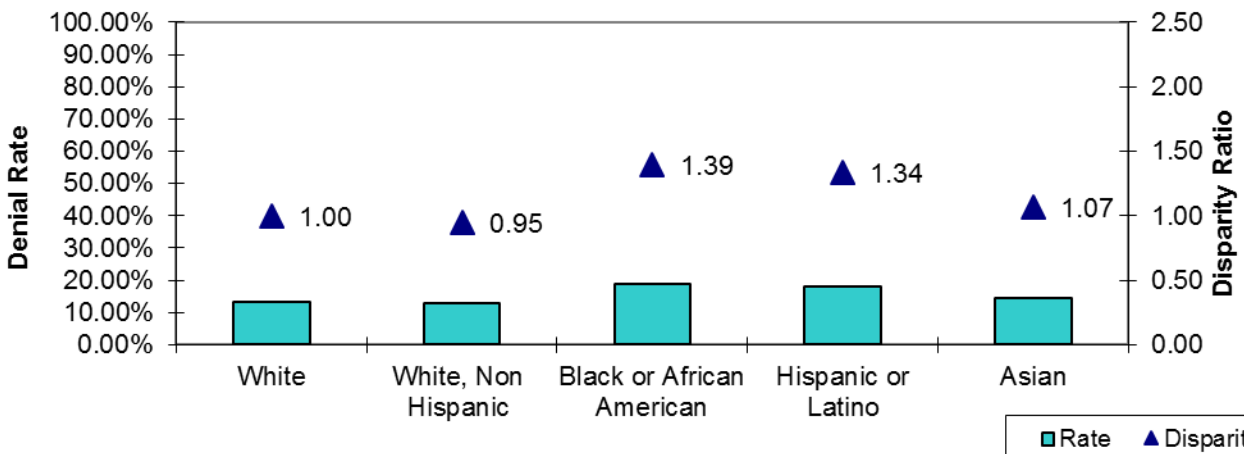
Table 1c. Loan Denial Disparity Ratios	Denial Rate			Ratio of that Race to White (Denial Ratio)
	Applications	Denials	Percentage	
Borrower Race				
White	210,387	28,308	13.46%	1.00
White, Non Hispanic	173,032	22,174	12.81%	0.95
Black or African American	5,286	992	18.77%	1.39
Hispanic or Latino	31,785	5,724	18.01%	1.34
Asian	7,492	1,080	14.42%	1.07
Total**	263,820	4,325	100.00%	

Notes

"Total" refers to total of all races, which includes races in addition to the four included in this analysis. Therefore, the "Total" may not necessarily equal the sum of "White," "Black or African American," "Hispanic or Latino," and "Asian." This note holds true for both the lending analysis and the number of households.

Chart 1a Percent of Loans Compared to Percent of Households by Race**Chart 1b Subprime Market Share of Loans by Race**

Disparity Ratio is subprime market share of loans to a racial group divided by subprime market share of loans to whites.

Chart 1c Denial Rates and Disparity Ratios by Race

Disparity Ratio is denial rate for loans to a racial group divided by denial rate for loans to whites

Table 2. All Single Family Lending to Low-and Moderate-Income (LMI) Borrowers, Arizona
By Race of Borrower

Table 2a. Portfolio Share Analysis	Count of Loans			As a Percent of Loans to All Races (Portfolio Share)			Households*		Ratio of Prime Portfolio Share to Percent of Households	Ratio of Subprime Portfolio Share to Percent of Households
	Prime	Subprime	All	Prime	Subprime	All	Count	Percent		
Borrower Race & Income Level										
LMI White	33,682	2,982	36,664	20.67%	37.52%	23.41%	1,931,827	83.17%	0.25	0.45
LMI White, Non Hispanic	26,003	1,542	27,545	15.96%	19.40%	17.59%	1,605,271	69.11%	0.23	0.28
LMI Black or African American	781	103	884	0.48%	1.30%	0.52%	84,661	3.64%	0.13	0.36
LMI Hispanic or Latino	7,524	1,431	8,955	4.62%	18.00%	5.24%	484,240	20.85%	0.22	0.86
LMI Asian	1,030	52	1,082	0.63%	0.65%	0.63%	56,345	2.43%	0.26	0.27
Total (LMI+MUI)¹	166,591	8,115	174,706	100.0%	100.0%	100.0%	2,322,763	100.00%		

* Households are total LMI+MUI counts of householders as of 2010 US Census

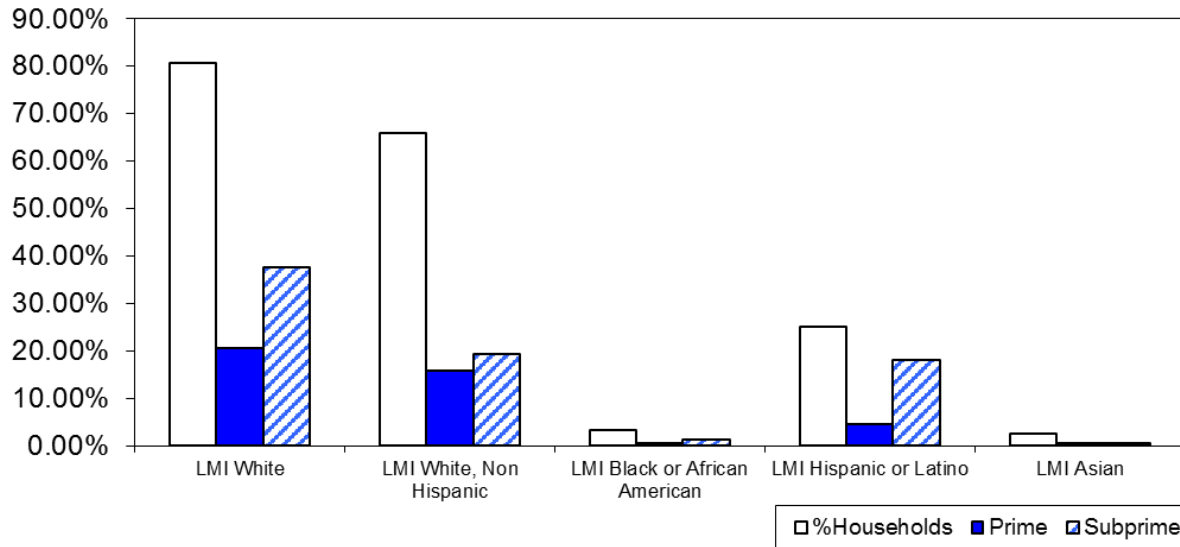
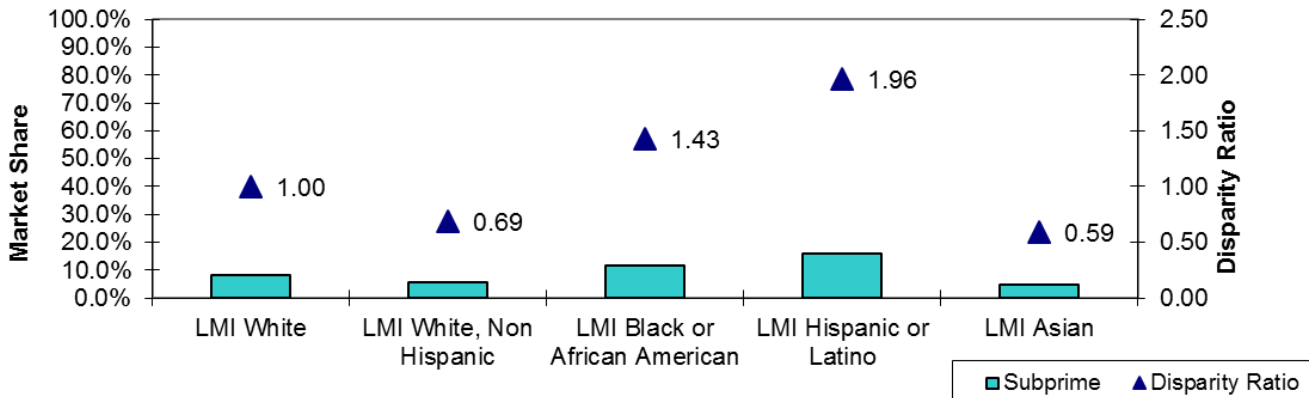
** "Total" refers to total of all races, which includes races in addition to the four included in this analysis. Therefore, the "Total" may not necessarily equal the sum of "White," "Black or African American," "Hispanic or Latino," and "Asian." This note holds true for both the lending analysis and the number of households.

Table 2b. Market Share Analysis	Count of Loans			As a Percent of Loans to that Race (Market Share)		Ratio of that Race to White (Market Share Ratio)	
	Prime	Subprime	All	Prime	Subprime	Prime	Subprime
Borrower Race & Income Level							
LMI White	33,682	2,982	36,664	91.9%	8.1%	1.00	1.00
LMI White, Non Hispanic	26,003	1,542	27,545	94.4%	5.6%	1.03	0.69
LMI Black or African American	781	103	884	88.3%	11.7%	0.96	1.43
LMI Hispanic or Latino	7,524	1,431	8,955	84.0%	16.0%	0.91	1.96
LMI Asian	1,030	52	1,082	95.2%	4.8%	1.04	0.59
LMI Total¹	39,925	3,348	43,273	92.3%	7.7%	1.00	0.95

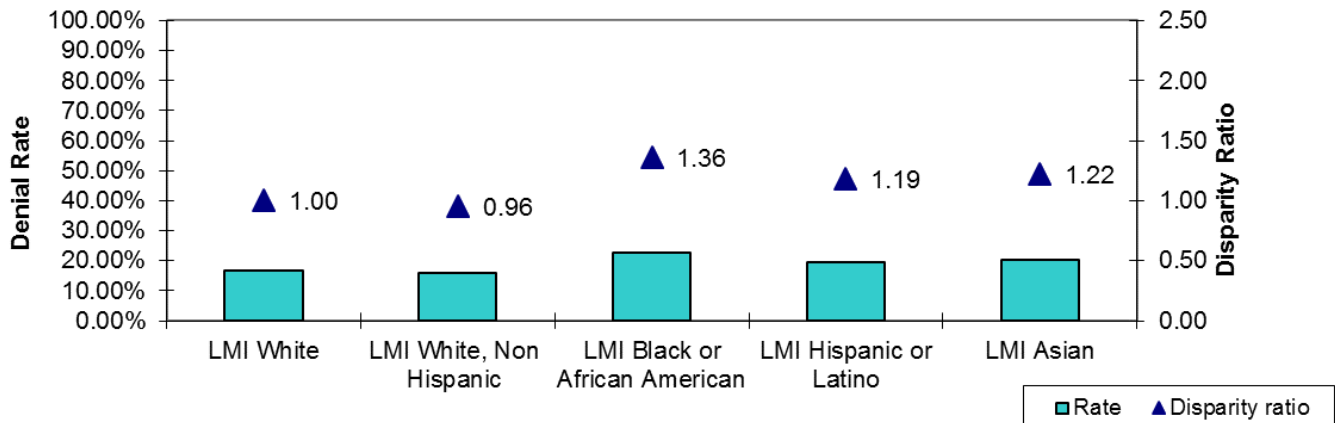
Table 2c. Loan Denial Disparity Ratios	Denial Rate			Ratio of that Race to White (Denial Ratio)
	Applications	Denials	Percentage	
Borrower Race & Income Level				
LMI White	55,813	9,240	16.56%	1.00
LMI White, Non Hispanic	41,222	6,527	15.83%	0.96
LMI Black or African American	1,514	342	22.59%	1.36
LMI Hispanic or Latino	14,549	2,857	19.64%	1.19
LMI Asian	1,781	360	20.21%	1.22
LMI Total¹	67,997	11,929	17.54%	

Notes

"Total" refers to total of all races, which includes races in addition to the four included in this analysis. Therefore, the "Total" may not necessarily equal the sum of "White," "Black or African American," "Hispanic or Latino," and "Asian." This note holds true for both the lending analysis and the number of households.

Chart 2a Percent of Loans Compared to Percent of Households by Race**Chart 2b Subprime Market Share of Loans by Race**

Disparity Ratio is subprime market share of loans to a racial group divided by subprime market share of loans to whites.

Chart 2c Denial Rates and Disparity Ratios by Race

Disparity Ratio is denial rate for loans to a racial group divided by denial rate for loans to whites

Table 3. All Single Family Lending to Middle-and Upper-Income (MUI) Borrowers, Arizona**By Race of Borrower**

Table 3a. Portfolio Share Analysis	Count of Loans			As a Percent of Loans to All Races (Portfolio Share)			Households		Ratio of Prime Portfolio Share to Percent of Households	Ratio of Subprime Portfolio Share to Percent of Households
	Prime	Subprime	All	Prime	Subprime	All	Count	Percent		
Borrower Race & Income Level										
MUI White	92,780	3,728	96,508	59.97%	47.83%	59.39%	1,931,827	83.17%	0.72	0.58
MUI White, Non Hispanic	81,159	2,788	83,947	52.46%	35.77%	51.66%	1,605,271	69.11%	0.76	0.52
MUI Black or African-American	1,630	128	1,758	1.05%	1.64%	1.08%	84,661	3.64%	0.29	0.45
MUI Hispanic or Latino	8,119	794	8,913	5.23%	10.15%	5.48%	484,240	20.85%	0.25	0.49
MUI Asian	3,519	76	3,595	2.27%	0.98%	2.21%	56,345	2.43%	0.94	0.40
Total (LMI+MUI)¹	166,591	8,115	174,706	100.0%	100.0%	100.0%	2,322,763	100.00%		

* Households are total LMI+MUI counts of householders as of 2010 US Census

** "Total" refers to total of all races, which includes races in addition to the four included in this analysis. Therefore, the "Total" may not necessarily equal the sum of "White," "Black or African American," "Hispanic or Latino," and "Asian." This note holds true for both the lending analysis and the number of households.

Table 3b. Market Share Analysis	Count of Loans			As a Percent of Loans to that Race (Market Share)		Ratio of that Race to White (Market Share Ratio)	
	Prime	Subprime	All	Prime	Subprime	Prime	Subprime
Borrower Race & Income Level							
MUI White	92,780	3,728	96,508	96.1%	3.9%	1.00	1.00
MUI White, Non Hispanic	81,159	2,788	83,947	96.7%	3.3%	1.01	0.86
MUI Black or African-American	1,630	128	1,758	92.7%	7.3%	0.96	1.88
MUI Hispanic or Latino	8,119	794	8,913	91.1%	8.9%	0.95	2.31
MUI Asian	3,519	76	3,595	97.9%	2.1%	1.02	0.55
MUI Total¹	113,024	4,380	117,404	96.3%	3.7%	1.00	0.97

Table 3c. Loan Denial Disparity Ratios	Denial Rate			Ratio of that Race to White (Denial Ratio)
	Applications	Denials	Percentage	
Borrower Race & Income Level				
MUI White	138,369	16,858	12.18%	1.00
MUI White, Non Hispanic	119,135	13,945	11.71%	0.96
MUI Black or African-American	2,895	536	18.51%	1.52
MUI Hispanic or Latino	14,025	2,325	16.58%	1.36
MUI Asian	5,328	668	12.54%	1.03
MUI Total¹	172,898	22,261	12.88%	

Notes

"Total" refers to total of all races, which includes races in addition to the four included in this analysis. Therefore, the "Total" may not necessarily equal the sum of "White," "Black or African American," "Hispanic or Latino," and "Asian." This note holds true for both the lending analysis and the number of households.

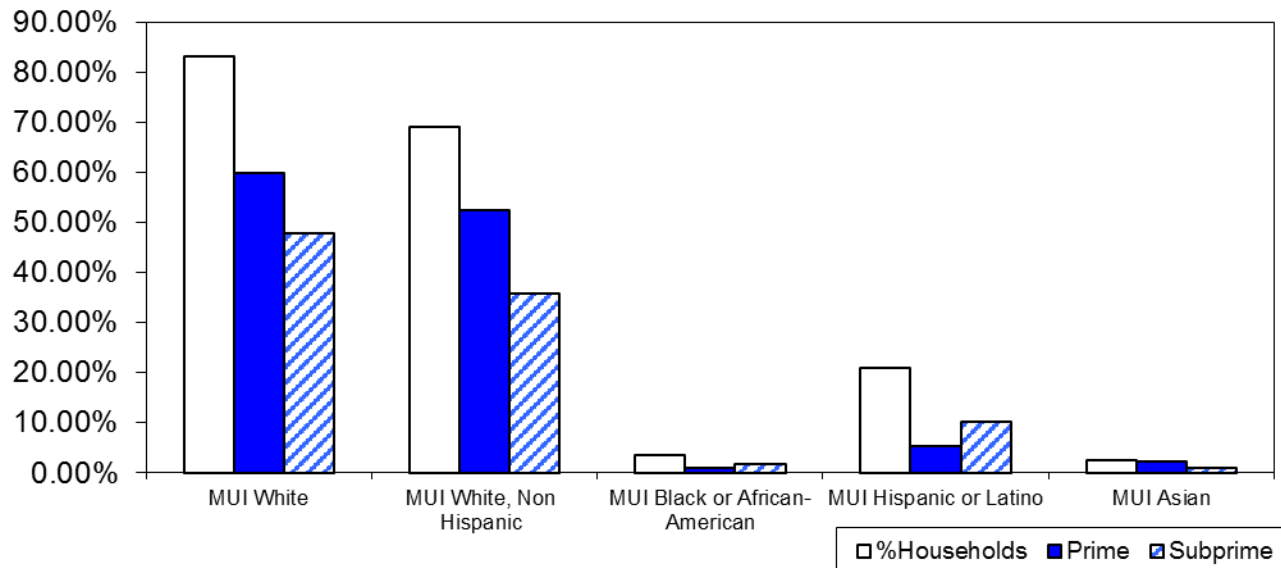
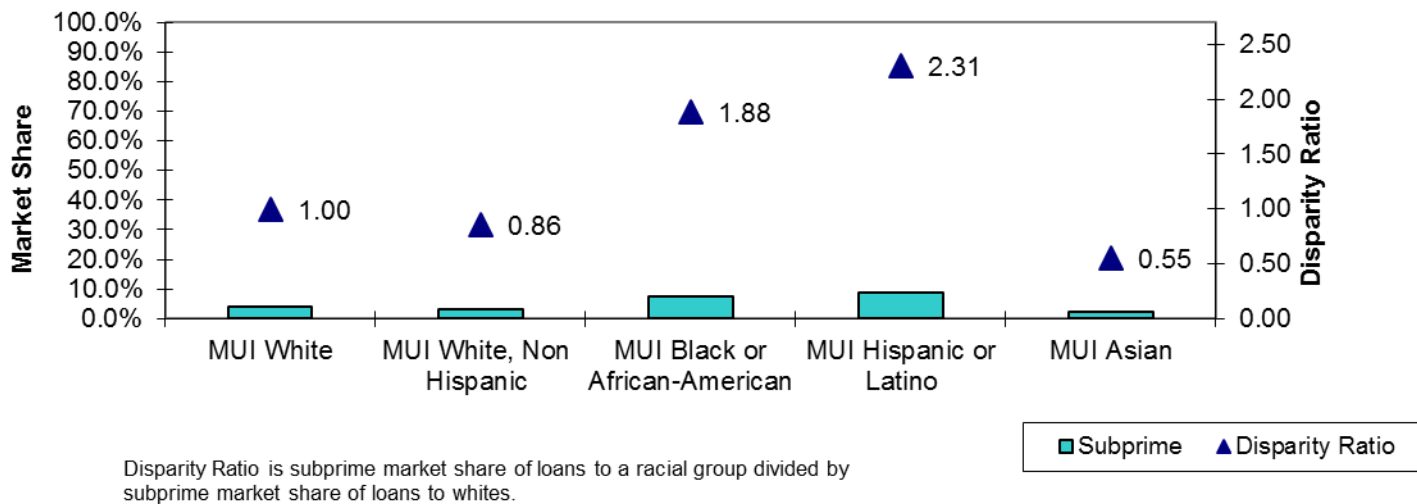
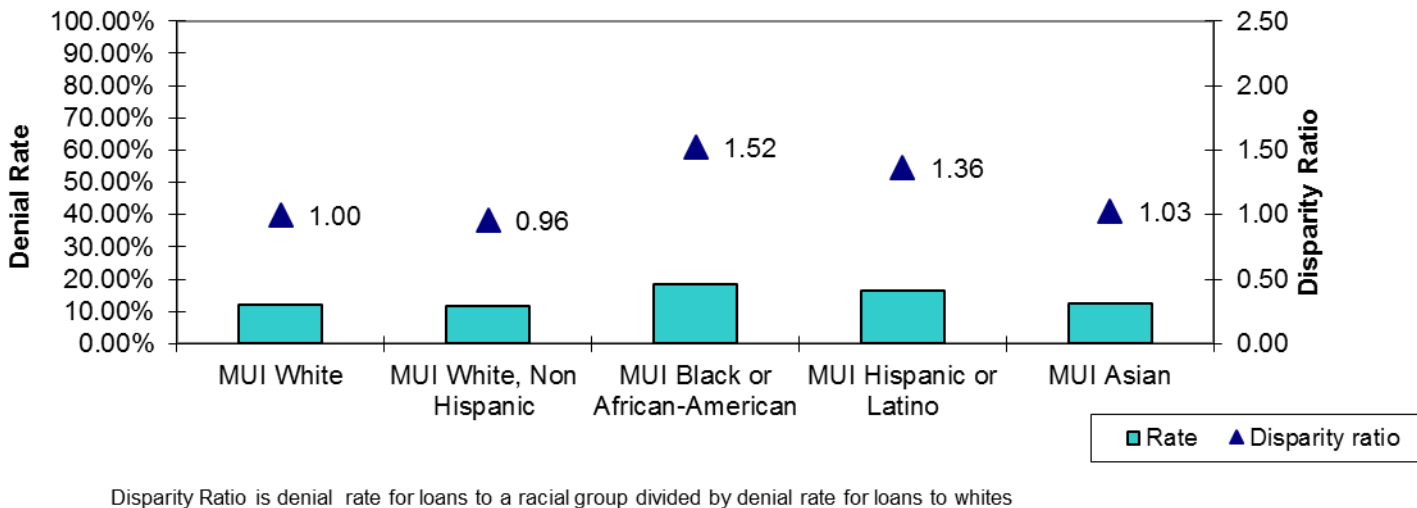
Chart 3a: Percent of Loans Compared to Percent of Households by Race**Chart 3b: Subprime Market Share of Loans by Race****Chart 3c: Denial Rates and Disparity Ratios by Race**

Table 4. All Single-Family Lending to Owner Occupants, Arizona
By Minority Level of Census Tract

Table 4a. Portfolio Share Analysis	Count of Loans			As a Percent of Loans to All Minority Levels (Portfolio Share)			Owner-Occupied Housing Units (OOHU)*		Ratio of Prime Portfolio Share to Percent of OOHU	Ratio of Subprime Portfolio Share to Percent of OOHU
	Prime	Subprime	All	Prime	Subprime	All	Count	Percent		
Minority Level										
< 10% Minority	12544	251	12795	8%	3%	7%	116049	32%	23%	10%
10-19% Minority	39208	969	40177	24%	12%	23%	339579	95%	25%	13%
20-49% Minority	90991	4320	95311	55%	53%	55%	751771	209%	26%	25%
50-79% Minority	17656	1662	19318	11%	20%	11%	205,594	57%	19%	36%
80-100% Minority	6172	910	7082	4%	11%	4%	153,351	43%	9%	26%
Total	166,591	8,115	174,706	100%	100%	100%	358,945	100%	100%	100%

*2010 Census Drawn from HMDA via CRA Wiz

Table 4a. Market Share Analysis	Count of Loans			As a Percent of Loans to that Minority Level (Market Share)		Ratio of that Minority Level to 0-10% Minority (Market Share Ratio)	
	Prime	Subprime	All	Prime	Subprime	Prime	Subprime
Minority Level							
< 10% Minority	12544	251	12795	98%	2%	1.00	1.00
10-19% Minority	39208	969	40177	98%	2%	1.00	1.23
20-49% Minority	90991	4320	95311	95%	5%	0.97	2.31
50-79% Minority	17656	1662	19318	91%	9%	0.93	4.39
80-100% Minority	6172	910	7082	87%	13%	0.89	6.55
Total	166591	8115	174706	95%	5%	0.97	2.37

Table 4b. Loan Denial Disparity Ratio	Denial Rate			Ratio of that Minority Level to 0-10% Minority (Denial Ratio)
	Applications	Denials	Percent Denied	
Minority Level				
< 10% Minority	19158	2720	14%	1.00
10-19% Minority	60144	8242	14%	0.97
20-49% Minority	141710	19196	14%	0.95
50-79% Minority	30755	5080	17%	1.16
80-100% Minority	12024	2405	20%	1.41
Total	263,820	37644	14%	1.01

TRACT	FIPS	POP2010	WHITE	BLACK	AMERI ES	ASIAN	HAWN PACI	HISPANIC	OTHER	MULT_RAC	TOTAL MIN	PERCENT MIN	PERCENT BL	PERCENT_AM	PERCENT_A	PERCENT_HAW	PERCENT HIS	PERCENT_W
										E	ORITY	ORITY ACK	ERI ES	SIAN	N PACI	PANIC	HITE	
942600	4001942600	1,578	13	1	1,550	0	0	35	0	14	1,586	100.00%	0.06%	0.00%	0.00%	0.00%	2.22%	0.82%
600	4003000600	2,984	2,089	29	35	16	1	2,291	745	69	3,117	100.00%	0.97%	1.17%	0.54%	0.03%	76.78%	70.01%
700	4003000700	5,196	3,609	82	50	18	7	4,465	1,291	139	5,913	100.00%	1.58%	0.96%	0.35%	0.13%	85.93%	69.46%
800	4003000800	5,160	3,673	36	48	44	4	4,538	1,217	138	5,887	100.00%	0.70%	0.93%	0.85%	0.08%	87.95%	71.18%
901	4003000901	3,566	2,496	23	40	8	0	3,406	866	133	4,363	100.00%	0.64%	1.12%	0.22%	0.00%	94.98%	69.60%
902	4003000902	2,846	1,937	22	28	6	2	2,594	777	74	3,429	100.00%	0.77%	0.98%	0.21%	0.07%	91.15%	68.06%
1300	4007001300	1,340	872	3	18	5	0	993	403	39	1,422	100.00%	0.22%	1.34%	0.37%	0.00%	74.10%	65.07%
940200	4007940200	1,678	16	1	1,649	0	0	33	4	8	1,687	100.00%	0.06%	98.27%	0.00%	0.00%	1.97%	0.95%
940400	4007940400	5,288	112	5	5,108	1	0	205	14	48	5,333	100.00%	0.09%	96.60%	0.02%	0.00%	3.88%	2.12%
940500	4009940500	4,780	28	1	4,727	0	1	152	2	21	4,883	100.00%	0.02%	98.89%	0.00%	0.02%	3.18%	0.59%
940300	4012940300	3,997	1,132	8	1,779	15	2	1,560	804	257	4,168	100.00%	0.20%	44.51%	0.38%	0.05%	39.03%	28.32%
60801	4013060801	5,832	3,200	264	83	31	15	3,892	1,982	257	6,267	100.00%	4.53%	1.42%	0.53%	0.26%	66.74%	54.87%
60902	4013060902	3,842	1,604	168	45	22	4	2,995	1,847	152	5,081	100.00%	4.37%	1.17%	0.57%	0.10%	77.95%	41.75%
61200	4013061200	6,114	3,285	406	166	50	29	4,243	1,898	280	6,792	100.00%	6.64%	2.72%	0.82%	0.47%	69.40%	53.73%
61300	4013061300	1,930	1,104	78	23	21	0	1,208	609	95	1,939	100.00%	4.04%	1.19%	1.09%	0.00%	62.59%	57.20%
61401	4013061401	1,972	893	124	43	3	9	1,614	813	87	2,808	100.00%	6.29%	2.18%	0.15%	0.46%	81.85%	45.28%
61402	4013061402	5,505	2,492	534	88	33	38	3,993	2,158	162	6,844	100.00%	9.70%	1.60%	0.60%	0.69%	72.53%	45.27%
82007	4013082007	4,077	2,227	215	103	42	1	2,883	1,347	142	4,991	100.00%	5.27%	2.53%	1.03%	0.02%	70.71%	54.62%
82008	4013082008	5,058	2,428	299	75	128	2	3,867	1,903	223	6,274	100.00%	5.91%	1.84%	2.53%	0.04%	76.45%	48.00%
82009	4013082009	4,668	2,205	302	96	32	4	3,504	1,844	185	5,782	100.00%	6.47%	2.06%	0.69%	0.09%	75.06%	47.24%
82010	4013082010	3,931	1,934	240	78	59	8	2,869	1,401	211	4,655	100.00%	6.11%	1.98%	1.50%	0.02%	72.98%	49.20%
82017	4013082017	4,275	2,085	599	80	241	9	2,397	1,018	243	4,344	100.00%	14.01%	1.87%	5.64%	0.21%	56.07%	48.77%
82018	4013082018	4,685	2,428	378	106	139	0	3,325	1,453	181	5,401	100.00%	8.07%	2.26%	2.97%	0.00%	70.97%	51.82%
82028	4013082028	4,214	2,060	314	71	126	12	3,104	1,501	130	5,128	100.00%	7.45%	1.68%	2.99%	0.28%	73.66%	48.88%
82203	4013082203	7,512	3,848	845	128	215	29	4,782	2,139	308	8,138	100.00%	11.25%	1.70%	2.86%	0.39%	63.66%	51.22%
82204	4013082204	5,359	2,927	566	61	204	2	3,646	1,308	291	5,787	100.00%	10.56%	1.14%	3.81%	0.04%	68.04%	54.62%
82205	4013082205	5,124	2,578	556	65	100	16	3,331	1,557	252	5,625	100.00%	10.85%	1.27%	1.95%	0.31%	65.01%	50.31%
82206	4013082206	3,092	1,581	394	51	177	8	1,924	772	109	3,326	100.00%	12.74%	1.65%	5.72%	0.26%	62.23%	51.13%
82208	4013082208	2,891	1,353	87	62	34	2	2,206	1,235	118	3,716	100.00%	3.01%	2.14%	1.18%	0.07%	79.42%	46.80%
82209	4013082209	2,840	1,503	56	41	5	1	2,454	1,165	69	3,722	100.00%	1.97%	1.44%	0.18%	0.04%	86.41%	52.92%
83000	4013083000	6,545	3,277	432	127	61	16	5,241	2,360	272	8,237	100.00%	6.60%	1.94%	0.93%	0.24%	80.08%	50.07%
92713	4013092713	5,027	2,724	347	98	233	8	2,968	1,390	227	5,044	100.00%	6.90%	1.96%	4.63%	0.16%	59.04%	54.19%
92715	4013092715	4,037	2,079	301	69	108	9	2,593	1,263	208	4,343	100.00%	7.46%	1.71%	2.68%	0.22%	64.23%	51.50%
92716	4013092716	3,908	2,058	215	82	59	7	2,623	1,314	173	4,300	100.00%	5.50%	2.10%	1.51%	0.18%	67.12%	52.66%
92717	4013092717	4,870	2,282	640	79	216	13	2,951	1,438	202	5,337	100.00%	13.14%	1.62%	4.44%	0.27%	60.60%	46.86%
92718	4013092718	3,791	1,583	412	43	146	4	2,384	1,409	194	4,398	100.00%	10.87%	1.33%	3.85%	0.11%	62.89%	41.76%
92801	4013092801	4,756	2,188	287	114	37	9	3,661	1,916	205	6,024	100.00%	6.03%	2.40%	0.78%	0.19%	76.98%	46.01%
92802	4013092802	5,217	2,445	238	72	67	0	3,982	2,155	240	6,514	100.00%	4.56%	1.38%	1.28%	0.00%	76.33%	46.87%
92900	4013092900	2,866	1,311	138	42	9	0	2,359	1,218	148	3,766	100.00%	4.82%	1.47%	0.31%	0.00%	82.31%	45.74%
93002	4013093002	4,082	2,029	437	118	101	5	2,294	1,169	223	4,124	100.00%	10.71%	2.69%	2.47%	0.12%	56.20%	49.71%
93101	4013093101	4,547	2,422	436	154	66	8	2,683	1,270	191	4,817	100.00%	9.59%	3.39%	1.45%	0.18%	59.01%	53.27%
93104	4013093104	4,385	2,199	456	125	41	5	2,732	1,331	228	4,890	100.00%	10.40%	2.85%	0.94%	0.11%	62.30%	50.15%
93105	4013093105	5,242	2,685	398	118	16	6	3,805	1,820	199	5,963	100.00%	7.59%	2.25%	0.31%	0.11%	68.77%	51.22%
93106	4013093106	4,068	2,047	288	46	62	2	2,683	1,386	225	4,479	100.00%	7.08%	1.13%	1.52%	0.05%	65.95%	50.32%
103304	4013103304	4,674	2,920	146	79	55	8	3,345	1,301	165	4,934	100.00%	3.12%	1.69%	1.18%	0.17%	71.57%	62.47%
104502	4013104502	5,107	2,566	230	241	108	12	3,274	1,741	209	5,606	100.00%	4.50%	4.72%	2.11%	0.23%	64.11%	50.24%
107102	4013107102	5,197	2,638	409	178	283	16	3,373	1,438	235	5,697	100.00%	7.87%	3.43%	5.45%	0.31%	64.90%	50.76%
107201	4013107201	4,301	2,099	347	180	396	17	2,440	1,059	203	4,439	100.00%	8.07%	4.19%	9.21%	0.40%	56.73%	48.80%
107202	4013107202	4,928	2,641	140	140	223	14	3,549	1,609	161	5,675	100.00%	2.84%	4.53%	0.28%	0.28%	72.02%	53.59%
108601	4013108601	2,679	1,347	135	231	23	2	1,500	813	128	2,704	100.00%	5.04%	8.62%	0.86%	0.07%	55.99%	50.28%
109001	4013109001	4,146	1,852	444	99	588	12	2,259	953	198	4,355	100.00%	10.71%	2.29%	14.18%	0.29%	54.49%	44.67%
109003	4013109003	5,474	3,066	325	263	43	7	4,250	1,583	187	6,471	100.00%	5.94%	4.80%	0.79%	0.13%	77.64%	56.01%
109101	4013109101	3,283	1,635	68	85	139	1	2,521	1,235	120	4,049	100.00%	2.07%	2.59%	4.23%	0.03%	76.79%	49.80%
109102	4013109102	5,299	2,528	225	83	124	10	4,146	2,137	192	6,725	100.00%	4.25%	1.57%	2.34%	0.19%	78.24%	47.71%
109200	4013109200	4,096	1,819	242	112	73	6	3,112	1,704	140	5,249	100.00%	5.91%	2.73%	1.78%	0.15%	75.98%	44.41%
109300	4013109300	4,670	2,176	239	100	54	2	3,714	1,937	162	6,046	100.00%	5.12%	2.14%	1.16%	0.04%	79.53%	46.60%
109400	4013109400	8,290	4,033	555	181	62	8	6,183	3,115	336	10,104	100.00%	6.69%	2.18%	0.75%	0.10%	74.58%	48.65%
109500	4013109500	4,867	2,671	279	81	75	13	3,507	1,560	188	5,515	100.00%	5.73%	1.54%	0.27%	0.00%	72.06%	54.88%
109601	4013109601	4,723	2,369	271	83	20	14	3,453	1,747	219	5,588	100.00%	5.74%	1.76%	0.42%	0.30%	73.11%	50.16%
109602	4013109602	5,719	3,493	378	133	51	4	4,456	1,414	246	6,436	100.00%	6.61%	2.33%	0.89%	0.07%	77.92%	61.08%
109603	4013109603	4,450	2,410	240	74	32	6	3,362	1,492	196	5,206	100.00%	5.39%	1.66%	0.72%	0.13%	75.55%	54.16%
109604	4013109604	3,814	2,434	161	74	14	0	2,870	1,005	126	4,124	100.00%	4.22%	1.94%	0.37%	0.00%	75.25%	63.82%
109701	4013109701	7,467	4,259	447	107	58	11	6,191	2,342	243	9,156	100.00%	5.99%	1.43%	0.78%	0.15%	82.91%	57.04%
109702	4013109702	5,053	2,520	156	63	46	0	3,972	2,113	155	6,350	100.00%	3.09%	1.25%	0.91%	0.00%	78.61%	49.87%
109703	4013109703	2,742	1,535	120	32	40	4	2,222	921	90	3,339	100.00%	4.38%	1.17%	1.46%	0.15%	81.04%	55.98%
109704	4013109704	2,360	1,141	105	45	12	3	1,852	968	86	2,985	100.00%	4.45%	1.91%	0.51%	0.13%	78.47%	48.35%
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TRACT	FIPS	POP2010	WHITE	BLACK	AMERI_ES	ASIAN	HAWN_PACI	HISPANIC	OTHER	MULT_RAC	TOTAL_MINORITY	PERCENT_MINORITY	PERCENT_BLACK	PERCENT_AMERI_ES	PERCENT_ASIAN	PERCENT_HAWN_PACI	PERCENT_HISPANIC	PERCENT_WHITE
112700	4013112700	6,740	2,677	166	169	20	15	6,181	3,478	215	10,028	100.00%	2.46%	2.51%	0.30%	0.22%	91.71%	39.72%
113201	4013113201	2,666	1,270	97	79	6	1	2,357	1,113	100	3,653	100.00%	3.64%	2.96%	0.23%	0.04%	88.41%	47.64%
113202	4013113202	2,061	930	108	65	5	2	1,635	828	123	2,643	100.00%	5.24%	3.15%	0.24%	0.10%	79.33%	45.12%
113203	4013113203	2,317	1,148	69	86	12	4	1,774	903	95	2,848	100.00%	2.98%	3.71%	0.52%	0.17%	76.56%	49.55%
113300	4013113300	5,175	2,484	434	180	27	5	3,918	1,844	201	6,408	100.00%	8.39%	3.48%	0.52%	0.10%	75.71%	48.00%
113501	4013113501	4,416	1,910	341	138	57	0	3,419	1,763	207	5,718	100.00%	7.72%	3.13%	1.29%	0.00%	77.42%	43.25%
113502	4013113502	2,638	1,327	270	66	11	0	2,238	885	79	3,470	100.00%	10.24%	2.50%	0.42%	0.00%	84.84%	50.30%
113601	4013113601	3,957	2,098	414	203	66	31	2,504	962	183	4,180	100.00%	10.46%	5.13%	1.67%	0.78%	63.28%	53.02%
113602	4013113602	3,400	1,519	277	157	21	8	2,639	1,289	129	4,391	100.00%	8.15%	4.62%	0.62%	0.24%	77.62%	44.68%
113700	4013113700	7,720	3,616	1,314	344	163	6	4,118	1,946	331	7,891	100.00%	17.02%	4.46%	2.11%	0.08%	53.34%	46.84%
113802	4013113802	17	4	8	1	0	0	7	4	0	20	100.00%	47.06%	5.88%	0.00%	0.00%	41.18%	23.53%
113900	4013113900	1,372	628	190	34	6	0	1,074	466	50	1,770	100.00%	13.85%	2.48%	0.44%	0.00%	78.28%	45.63%
114200	4013114200	1,539	653	170	54	31	4	1,166	571	56	1,996	100.00%	11.05%	3.51%	2.01%	0.26%	75.76%	42.43%
114302	4013114302	2,477	751	701	68	27	0	1,507	789	141	3,092	100.00%	28.30%	2.75%	1.09%	0.00%	80.84%	30.32%
114401	4013114401	1,724	723	202	41	10	0	1,392	670	78	2,315	100.00%	11.72%	2.38%	0.58%	0.00%	80.74%	41.94%
114402	4013114402	2,014	970	90	73	11	0	1,612	791	79	2,577	100.00%	4.47%	3.62%	0.55%	0.00%	80.04%	48.16%
114500	4013114500	4,198	1,775	111	60	28	0	3,704	2,040	184	5,943	100.00%	2.64%	1.43%	0.67%	0.00%	88.23%	42.28%
114600	4013114600	1,914	747	62	46	3	0	1,710	1,021	35	2,842	100.00%	3.24%	2.40%	0.16%	0.00%	89.34%	39.03%
114800	4013114800	3,285	1,155	472	88	29	1	2,522	1,421	119	4,533	100.00%	14.37%	2.68%	0.88%	0.03%	76.77%	35.16%
114900	4013114900	2,663	1,028	241	97	124	2	2,003	1,027	144	3,494	100.00%	9.05%	3.64%	4.66%	0.08%	75.22%	38.60%
115200	4013115200	2,623	716	714	162	10	62	1,444	814	145	3,206	100.00%	27.22%	6.18%	0.38%	2.36%	55.05%	27.30%
115300	4013115300	2,323	801	482	61	21	11	1,592	867	80	3,034	100.00%	20.75%	2.63%	0.90%	0.47%	68.53%	34.48%
115400	4013115400	2,232	936	49	49	10	0	1,973	1,110	78	3,191	100.00%	2.20%	2.00%	0.45%	0.00%	88.40%	41.94%
115500	4013115500	3,699	1,953	114	114	15	4	2,946	1,335	164	4,528	100.00%	3.08%	3.08%	0.41%	0.11%	79.64%	52.80%
115600	4013115600	3,864	1,367	1,017	70	75	17	2,309	1,109	209	4,597	100.00%	26.32%	1.91%	1.94%	0.44%	59.76%	35.58%
115700	4013115700	6,427	2,950	459	129	49	9	5,396	2,592	237	8,636	100.00%	7.17%	2.01%	0.76%	0.14%	63.96%	45.80%
115801	4013115801	3,862	1,500	429	87	7	2	3,031	1,675	162	5,231	100.00%	11.11%	2.25%	0.18%	0.05%	78.48%	38.84%
115802	4013115802	3,389	1,656	256	69	14	5	2,840	1,297	92	4,481	100.00%	7.55%	2.04%	0.41%	0.15%	83.80%	48.86%
115900	4013115900	5,332	1,958	972	104	89	16	3,729	1,959	234	6,869	100.00%	18.23%	1.95%	1.67%	0.30%	69.94%	36.72%
116000	4013116000	5,558	1,708	1,033	61	187	11	2,630	1,417	271	6,209	100.00%	34.24%	1.10%	3.36%	0.20%	47.32%	30.73%
116100	4013116100	3,963	1,194	829	58	33	6	2,800	1,692	151	5,418	100.00%	20.92%	1.46%	0.83%	0.15%	70.65%	30.13%
116202	4013116202	5,033	2,354	596	133	114	18	3,364	1,616	202	5,841	100.00%	11.84%	2.64%	2.27%	0.36%	66.84%	46.77%
116204	4013116204	3,638	1,681	419	163	76	44	2,266	1,068	187	4,036	100.00%	11.52%	4.48%	2.09%	0.12%	62.29%	46.21%
116300	4013116300	6,118	2,063	1,710	160	64	11	3,496	1,859	251	7,300	100.00%	27.95%	2.62%	1.05%	0.18%	57.14%	33.72%
116400	4013116400	5,604	2,425	730	115	38	39	4,180	2,062	195	7,164	100.00%	13.03%	2.05%	0.68%	0.70%	74.59%	43.27%
116500	4013116500	4,920	2,335	433	165	45	10	3,993	1,741	191	6,387	100.00%	8.80%	3.35%	0.91%	0.20%	81.16%	47.46%
116602	4013116602	7,325	3,147	1,288	200	134	16	5,048	2,233	327	8,899	100.00%	17.31%	2.73%	1.83%	0.22%	68.91%	42.96%
116606	4013116606	5,663	2,385	1,098	158	281	11	2,996	1,414	316	5,958	100.00%	19.39%	2.79%	4.96%	0.19%	52.90%	42.12%
116607	4013116607	2,528	852	651	62	168	1	1,293	666	126	2,841	100.00%	25.77%	2.46%	6.65%	0.04%	51.19%	33.73%
116702	4013116702	7,839	3,817	1,717	182	100	5	5,467	2,243	375	9,114	100.00%	14.25%	2.32%	1.28%	0.06%	69.74%	48.69%
116703	4013116703	4,448	2,333	751	125	77	11	2,503	982	169	4,449	100.00%	16.88%	2.81%	1.73%	0.25%	56.27%	52.45%
116900	4013116900	2,387	1,088	56	33	18	0	2,031	1,081	111	3,219	100.00%	2.35%	1.38%	0.75%	0.00%	85.09%	45.58%
117200	4013117200	1,353	675	29	47	4	0	1,214	513	85	1,807	100.00%	2.14%	1.807	0.30%	0.00%	89.73%	49.99%
117300	4013117300	1,677	820	151	29	2	0	1,413	600	75	2,195	100.00%	9.00%	1.73%	0.12%	0.00%	84.26%	48.90%
320002	401320002	5,523	1,093	84	2,821	0	3	3,437	1,236	286	7,581	100.00%	1.52%	51.08%	0.00%	0.05%	62.23%	19.75%
421602	4013421602	4,174	2,301	85	97	20	27	2,867	1,487	157	4,583	100.00%	2.04%	2.32%	0.48%	0.65%	68.69%	55.13%
421901	4013421901	4,001	2,124	74	118	31	7	2,726	1,514	133	4,470	100.00%	1.85%	2.95%	0.77%	0.17%	68.13%	53.09%
421902	4013421902	5,902	3,342	116	142	37	23	4,554	2,019	223	6,891	100.00%	1.97%	2.41%	0.63%	0.39%	77.16%	56.62%
422001	4013422001	4,126	1,887	73	85	5	24	3,355	1,893	159	5,435	100.00%	1.77%	2.06%	0.12%	0.58%	81.31%	45.73%
422002	4013422002	3,885	2,043	115	139	12	40	2,636	1,315	221	4,257	100.00%	2.96%	3.58%	0.31%	1.03%	67.85%	52.59%
422106	4013422106	5,624	2,854	369	369	49	89	3,169	1,642	255	5,684	100.00%	6.86%	6.56%	0.87%	1.23%	56.35%	50.75%
522903	4013522903	5,168	2,786	249	132	55	8	3,694	1,749	189	5,887	100.00%	4.82%	2.55%	1.06%	0.15%	71.48%	53.91%
522904	4013522904	4,549	2,523	298	91	167	1	2,964	1,323	146	4,844	100.00%	6.55%	2.00%	3.67%	0.02%	85.16%	55.46%
723305	4013723305	2,745	1,283	34	469	19	0	1,653	834	106	3,009	100.00%	1.24%	17.09%	0.69%	0.00%	60.22%	46.74%
940700	4013940700	151	0	0	150	0	0	9	1	0	160	100.00%	0.00%	99.34%	0.00%	0.00%	5.96%	0.00%
941000	4013941000	2,931	55	10	2,659	2	1	430	54	150	3,156	100.00%	0.34%	90.72%	0.07%	0.03%	14.67%	1.88%
941100	4013941100	63	9	0	27	0	0	40	23	4	90	100.00%	0.00%	42.86%	0.00%	0.00%	63.49%	14.29%
941200	4013941200	971	36	3	852	2	0	167	39	39	1,063	100.00%	0.31%	67.74%	0.21%	0.00%	17.20%	3.71%
940008	4017940008	1,361	8	0	1,340	3	0	24	0	10	1,367	100.00%	0.00%	98.46%	0.22%	0.00%	1.76%	0.59%
940302	4017940302	2,851	26	1	2,772	4	0	71	5	43	2,853	100.00%	0.04%	97.23%	0.14%	0.00%	2.49%	0.91%
942400	4017942400	2,362	11	0	2,319	1	1	39	6	24	2,366	100.00%	0.00%	98.18%	0.04%	0.04%	1.65%	0.47%
200	4019000200	4,409	2,714	138	237	94	6	3,054	1,093	127	4,622	100.00%	3.13%	5.38%	2.13%	0.14%	69.27%	61.66%
1000	4019001000	1,081	477	168	54	10	0	827	311	61	1,170	100.00%	15.54%	5.00%	0.93%	0.00%	58.00%	44.13%
1100	4019001100	2,900	1,566	39	175	18	3	2,516	967	132	3,719	100.00%	1.34%	6.03%	0.62%	0.10%	86.76%	54.00%
1200	4019001200	3,791	1,540	312	565	33	0	2,596	1,172	169	4,848	100.00%	8.23%	14.90%	0.87%	0.00%	67.69%	40.62%
2100	4019002100	6,455	3,151	599	261	112	4	4,880	1,942	386	7,798	100.00%	9.26%	4.04%	1.74%	0.06%	75.80%	48.81%
2201	4019002201	3,408	1,917	126	136	46	2	2,897	1,114	167	4,321	100.00%	3.59%	3.88%				

TRACT	FIPS	POP2010	WHITE	BLACK	AMERI ES	ASIAN	HAWN PACI	HISPANIC	OTHER	MULT_RAC E	TOTAL_MIN ORITY	PERCENT_MIN ORITY ACK	PERCENT_BL ERI ES	PERCENT_A SIAN	PERCENT_HAW N PACI	PERCENT_HIS PANIC	PERCENT_W HITE
940800	4019940800	4,462	50	3	4,321	16	0	227	16	56	4,583	100.00%	0.07%	96.84%	0.36%	0.00%	1.12%
940900	4019940900	1,885	270	18	1,184	6	0	469	374	30	2,054	100.00%	0.95%	62.81%	0.32%	0.16%	14.32%
941000	4019941000	3,494	106	7	3,154	8	0	818	139	70	4,126	100.00%	0.20%	90.53%	0.23%	0.00%	3.04%
1406	4021001406	4,827	2,390	320	445	21	6	2,917	1,358	287	5,067	100.00%	6.63%	9.22%	0.44%	0.12%	49.51%
1500	4021001500	4,038	2,046	202	311	19	21	2,604	1,195	244	4,352	100.00%	5.00%	7.70%	0.47%	0.52%	50.67%
1900	4021001900	2,571	1,392	200	128	5	4	1,536	726	116	2,599	100.00%	7.78%	4.98%	0.19%	0.16%	54.14%
2002	4021002002	7,944	2,015	1,240	135	709	946	3,581	2,787	112	9,398	100.00%	15.61%	1.70%	8.92%	11.91%	45.08%
2003	4021002003	4,096	2,132	215	254	22	9	3,235	1,286	178	5,021	100.00%	5.25%	6.20%	0.54%	0.22%	52.05%
941200	4021941200	6,041	128	18	5,624	0	3	898	63	205	6,606	100.00%	0.30%	93.10%	0.00%	0.05%	14.87%
941300	4021941300	2,730	54	8	2,539	3	6	475	64	56	3,095	100.00%	0.29%	93.00%	0.11%	0.22%	1.98%
966103	4023966103	1,253	817	6	2	5	0	1,215	396	27	1,624	100.00%	0.48%	0.16%	0.40%	0.00%	65.20%
966104	4023966104	9,945	7,499	51	45	46	5	8,000	2,131	168	10,278	100.00%	0.51%	0.45%	0.46%	0.05%	75.40%
966105	4023966105	9,627	6,596	28	67	51	6	8,611	2,691	188	11,454	100.00%	0.29%	0.70%	0.53%	0.06%	68.52%
966200	4023966200	4,969	3,417	6	23	78	1	4,674	1,356	88	6,138	100.00%	0.12%	0.46%	1.57%	0.02%	68.77%
966301	4023966301	4,491	3,500	19	29	6	3	4,239	776	158	5,072	100.00%	0.42%	0.65%	0.13%	0.07%	77.93%
966302	4023966302	3,324	2,622	15	14	5	0	3,203	588	80	3,825	100.00%	0.45%	0.42%	0.15%	0.00%	78.88%
966401	4023966401	3,468	2,288	18	35	6	0	3,328	1,053	68	4,440	100.00%	0.52%	1.01%	0.17%	0.00%	65.97%
966402	4023966402	4,537	3,083	17	38	27	0	4,284	1,274	98	5,640	100.00%	0.37%	0.84%	0.60%	0.00%	67.95%
200	4027000200	3,560	2,087	117	96	25	3	2,641	1,022	210	3,964	100.00%	3.29%	2.70%	0.70%	0.08%	58.62%
301	4027000301	3,376	2,084	95	99	8	5	2,654	965	120	3,826	100.00%	2.81%	2.93%	0.24%	0.15%	61.73%
302	4027000302	4,502	2,276	153	97	19	3	3,887	1,622	332	5,781	100.00%	3.40%	2.15%	0.42%	0.07%	50.56%
402	4027000402	3,375	1,921	23	47	11	6	2,961	1,181	186	4,229	100.00%	0.68%	1.39%	0.33%	0.18%	56.92%
403	4027000403	1,440	907	26	19	24	0	997	380	84	1,446	100.00%	1.81%	1.32%	1.67%	0.00%	62.99%
404	4027000404	3,869	2,398	23	81	15	9	2,950	1,206	137	4,284	100.00%	0.59%	2.09%	0.39%	0.23%	61.98%
700	4027000700	4,058	2,506	82	80	43	2	3,217	1,161	184	4,585	100.00%	2.02%	1.97%	1.06%	0.05%	61.75%
905	4027000905	8,171	5,302	188	76	236	3	5,978	2,040	326	8,519	100.00%	2.30%	0.93%	2.89%	0.04%	64.89%
11403	4027011403	4,090	2,542	12	34	4	1	4,052	1,365	132	5,468	100.00%	0.29%	0.83%	0.10%	0.02%	62.15%
11405	4027011405	4,696	3,163	15	17	2	0	4,659	1,363	136	6,056	100.00%	0.32%	0.36%	0.04%	0.00%	67.36%
11406	4027011406	7,538	4,724	14	33	6	6	7,492	2,557	198	10,108	100.00%	0.19%	0.44%	0.08%	0.08%	62.67%
11501	4027011501	2,185	1,206	25	430	9	0	1,448	479	36	2,391	100.00%	1.14%	19.68%	0.41%	0.00%	55.19%
11503	4027011503	5,441	3,191	33	50	24	1	5,203	2,010	132	7,321	100.00%	0.61%	0.92%	0.44%	0.02%	58.63%
11504	4027011504	8,339	5,623	71	59	29	7	8,104	2,347	203	10,617	100.00%	0.85%	0.71%	0.35%	0.08%	67.43%
11600	4027011600	8,463	5,216	30	30	36	10	8,329	2,952	189	11,387	100.00%	0.35%	0.35%	0.43%	0.12%	61.63%
980005	4027980005	502	311	15	8	1	0	432	114	53	570	100.00%	2.99%	1.59%	0.20%	0.00%	61.95%
940600	4019940600	1,300	45	3	1,212	1	3	63	17	19	1,299	99.92%	0.23%	93.23%	0.08%	0.23%	3.46%
945000	4005945000	4,180	41	2	4,068	0	0	95	11	58	4,176	99.90%	0.05%	97.32%	0.00%	0.00%	2.27%
945200	4005945200	4,101	68	2	3,951	4	3	122	14	59	4,096	99.88%	0.05%	96.34%	0.10%	0.07%	1.66%
945100	4005945100	3,679	45	1	3,573	0	3	93	7	53	3,674	99.86%	0.03%	97.12%	0.00%	0.00%	2.53%
940015	4017940015	4,176	39	1	4,075	0	0	88	5	56	4,170	99.86%	0.02%	97.58%	0.00%	0.00%	0.93%
942202	4005942202	3,813	35	12	3,723	1	0	96	5	37	3,810	99.66%	0.31%	97.64%	0.03%	0.00%	0.92%
940301	4017940301	4,229	40	2	4,112	25	0	59	5	45	4,210	99.55%	0.05%	97.23%	0.59%	0.00%	0.95%
103305	4013103305	3,092	1,976	74	75	11	0	2,078	836	118	3,076	99.48%	2.39%	2.43%	0.36%	0.00%	63.91%
940012	4017940012	2,759	70	2	2,647	14	1	74	4	21	2,742	99.38%	0.07%	95.94%	0.51%	0.04%	2.54%
523102	4013523102	5,327	2,732	425	187	187	11	2,927	1,555	230	5,292	99.34%	7.98%	3.51%	3.51%	0.21%	54.95%
940400	4015940400	1,288	30	5	1,226	0	0	45	3	24	1,279	99.30%	0.39%	95.19%	0.00%	0.00%	3.33%
942201	4005942201	4,073	19	2	3,964	0	0	66	6	82	4,038	99.14%	0.05%	97.32%	0.00%	0.00%	0.47%
940014	4017940014	2,750	19	4	2,657	3	3	51	4	60	2,722	98.98%	0.15%	96.62%	0.11%	0.11%	0.69%
942700	4001942700	5,628	96	2	5,444	12	1	97	14	59	5,570	98.97%	0.04%	96.73%	0.21%	0.02%	1.72%
907	4027000907	6,563	4,098	219	87	197	11	4,349	1,632	319	6,495	98.96%	3.34%	1.33%	3.00%	0.17%	62.44%
944100	4001944100	5,870	65	3	5,725	1	0	77	1	75	5,807	98.93%	0.05%	97.53%	0.02%	0.00%	1.11%
944202	4001944202	4,053	59	1	3,951	3	0	50	3	36	4,008	98.89%	0.02%	97.48%	0.07%	0.00%	1.23%
940010	4017940010	3,098	36	6	3,017	3	1	17	0	25	3,044	98.88%	0.19%	97.70%	0.10%	0.03%	1.17%
944300	4001944300	6,958	101	5	6,746	2	1	90	8	95	6,852	98.48%	0.07%	96.95%	0.03%	0.01%	1.45%
942300	4017942300	2,516	60	4	2,405	0	0	63	5	42	2,477	98.45%	0.16%	95.59%	0.00%	0.00%	2.38%
940011	4017940011	2,816	69	3	2,695	19	0	50	5	25	2,772	98.44%	0.11%	95.70%	0.67%	0.00%	2.45%
107101	4013107101	4,262	2,512	249	86	175	5	2,669	1,010	225	4,194	98.40%	5.84%	2.02%	4.11%	0.12%	58.94%
100	4027000100	2,687	1,640	98	119	21	2	1,690	709	98	2,639	98.21%	3.65%	4.43%	0.78%	0.07%	61.03%
944902	4001944902	4,853	77	3	4,708	3	0	49	3	59	4,766	98.21%	0.06%	97.01%	0.06%	0.00%	1.59%
940100	4017940100	4,096	132	5	3,862	37	0	104	11	49	4,019	98.12%	0.12%	94.29%	0.90%	0.00%	3.22%
92712	4013092712	4,905	2,447	500	68	174	11	2,601	1,453	252	4,807	98.00%	10.19%	1.39%	3.55%	0.22%	49.89%
4334	4019004334	7,823	4,847	279	335	131	15	5,005	1,901	315	7,666	97.99%	3.57%	4.28%	1.67%	0.19%	61.96%
82027	4013082027	3,978	1,958	535	85	219	15	2,044	996	170	3,894	97.89%	13.45%	2.14%	5.51%	0.38%	49.22%
945002	4001945002	3,916	76	1	3,734	1	0	86	11	93	3,833	97.88%	0.03%	95.35%	0.03%	0.00%	1.94%
92705	4013092705	3,702	1,762	393	111	271	4	1,821	1,014	147	3,614	97.62%	10.62%	3.00%	7.32%	0.11%	47.60%
60904	4013060904	3,527	1,922	243	72	35	5	2,058	1,025	225	3,438	97.48%	6.89%	2.04%	0.99%	0.14%	54.49%
944901	4001944901	4,021	91	5	3,823	13	3	70	4	82	3,918	97.44%	0.12%	95.08%	0.32%	0.07%	2.26%
114703	4013114703	8,071	4,367	857	395	42	6	4,306	2,187	217	7,847	97.22%	10.62%	4.89%	0.52%	0.07%	54.11%
940013	4017940013	4,191	147	14	3,931	20	3	83	6	70	4,057	96.80%	0.33%	93.80%	0.48%	0.07%	3.51%
4310	4019004310	2,084	1,320	47	101	32	0	1,330	502	82	2,012	96.55%	2.26%	4.85%	1.54%	0.00%	63.82%
945001	4001945001	4,497	163	4	4,193	23	7	98	13	94	4,338	96.46%	0.09%	93.24%	0.51%	0.16%	3.62%
421302	4013421302	5,978	3,613	236	238	39	26	3,635	1,583	243	5,757	96.30%	3.95%	3.98%	0.65%	0.43%	60.41%
109002	4013109002	4,563	2,691	363	191	340	10	2,749	735	233	4,388	96.16%	7.96%	4.19%	7.45%	0.22%	58.97%
104501	4013104501	3,697	2,														

TRACT	FIPS	POP2010	WHITE	BLACK	AMERI_ES	ASIAN	HAWN_PACI	HISPANIC	OTHER	MULT_RAC	TOTAL_MIN	PERCENT_MIN	PERCENT_BL	PERCENT_AM	PERCENT_A	PERCENT_HAW	PERCENT_HIS	PERCENT_W
1000	4021001000	4,403	2,370	288	345	25	4	2,304	1,124	247	4,090	92.89%	6.54%	7.84%	0.57%	0.09%	52.33%	53.83%
110701	4013110701	2,570	1,435	187	127	90	4	1,344	634	93	2,386	92.84%	7.28%	4.94%	3.50%	0.16%	52.30%	55.84%
11800	4027011800	8,316	5,626	455	223	33	21	5,325	1,652	306	7,709	92.70%	5.47%	2.68%	0.40%	0.25%	64.03%	67.65%
117000	4013117000	5,678	2,925	435	232	660	27	2,796	1,083	316	5,233	92.16%	7.66%	4.09%	11.62%	0.48%	49.24%	51.51%
723306	4013723306	5,259	2,509	699	295	30	6	2,154	1,657	63	4,841	92.05%	13.29%	5.61%	0.57%	0.11%	40.96%	47.71%
107300	4013107300	6,202	3,687	573	229	212	5	3,410	1,272	224	5,701	91.92%	9.24%	3.69%	3.42%	0.08%	54.98%	59.45%
93001	4013093001	4,841	2,663	549	177	49	13	2,517	1,125	265	4,430	91.51%	11.34%	3.66%	1.01%	0.27%	51.99%	55.01%
82012	4013082012	5,708	3,164	489	65	288	11	2,932	1,436	255	5,221	91.47%	8.57%	1.14%	5.05%	0.19%	51.37%	55.43%
940200	4012940200	3,080	1,367	44	635	26	2	1,293	813	193	2,813	91.33%	1.43%	20.62%	0.84%	0.06%	41.98%	44.38%
2400	4021002400	1,997	1,313	3	42	4	0	1,268	501	134	1,818	91.04%	0.15%	2.10%	0.20%	0.00%	63.50%	65.75%
945100	4001945100	2,221	246	10	1,900	4	1	89	14	46	2,018	90.86%	0.45%	85.55%	0.18%	0.05%	4.01%	11.08%
1004	4027001004	2,381	1,551	70	38	27	0	1,453	566	129	2,154	90.47%	2.94%	1.60%	1.13%	0.00%	61.02%	65.14%
2603	4019002603	3,268	1,697	241	192	225	9	1,605	678	226	2,950	90.27%	7.37%	5.88%	6.88%	0.23%	49.11%	51.93%
116604	4013116604	4,000	1,638	1,024	127	307	16	1,460	674	212	3,610	90.25%	25.60%	3.18%	7.68%	0.45%	36.50%	40.95%
1304	4019001304	5,331	3,116	334	281	199	4	2,806	1,166	231	4,790	89.85%	6.27%	5.27%	3.73%	0.08%	52.64%	58.45%
1303	4019001303	3,157	2,106	111	162	88	19	1,901	532	139	2,813	89.10%	3.52%	5.13%	2.79%	0.60%	60.22%	66.71%
116613	4013116613	6,489	3,370	1,173	108	307	16	2,951	1,221	294	5,776	89.01%	18.08%	1.66%	4.73%	0.25%	45.48%	51.93%
113400	4013113400	684	327	98	36	4	0	251	218	1	607	88.74%	14.33%	5.26%	0.58%	0.00%	36.70%	47.81%
50702	4013050702	5,280	3,164	303	106	34	7	2,801	1,418	248	4,669	88.43%	5.74%	2.01%	0.64%	0.13%	53.05%	59.92%
82207	4013082207	2,394	1,568	152	49	21	3	1,405	485	116	2,115	88.35%	6.35%	2.05%	0.88%	0.13%	58.69%	65.50%
941300	4013941300	6,293	1,413	19	4,496	14	9	887	125	217	5,550	88.19%	0.30%	71.44%	0.22%	0.14%	14.10%	22.45%
110702	4013110702	3,833	2,298	203	154	63	6	2,009	945	164	3,380	88.18%	5.30%	4.02%	1.64%	0.16%	52.41%	59.95%
105601	4013105601	3,791	2,379	148	124	60	0	2,078	928	152	3,338	88.05%	3.90%	3.27%	1.58%	0.00%	54.81%	62.75%
4414	4019004414	3,194	1,995	130	148	160	3	1,763	601	157	2,805	87.82%	4.07%	4.63%	5.01%	0.09%	55.20%	62.46%
116610	4013116610	4,437	2,032	935	69	422	26	1,748	690	263	3,890	87.67%	21.07%	1.56%	9.51%	0.59%	39.40%	45.80%
11000	4027011000	1,967	1,260	15	107	16	0	1,069	517	52	1,724	87.65%	0.76%	5.44%	0.81%	0.00%	54.35%	64.06%
92500	4013925000	4,935	2,950	247	82	241	27	2,492	1,235	153	4,324	87.62%	5.01%	1.66%	4.88%	0.55%	50.50%	59.78%
106001	4013106001	1,871	966	143	55	12	2	821	421	72	1,454	87.01%	8.56%	3.29%	0.72%	0.12%	49.13%	57.81%
941400	4021941400	8,497	4,255	109	1,504	49	11	3,566	2,133	436	7,372	86.78%	1.28%	17.70%	0.58%	0.13%	41.97%	50.08%
901	4021000901	7,281	4,258	424	1,305	108	4	3,399	1,055	127	6,295	86.46%	5.82%	17.92%	1.48%	0.05%	46.68%	58.48%
523104	4013523104	6,026	3,505	412	156	349	16	2,978	1,297	291	5,208	86.43%	6.84%	2.59%	5.79%	0.27%	49.42%	58.16%
116603	4013116603	5,736	2,901	914	75	430	33	2,960	1,125	258	4,937	86.07%	15.93%	1.31%	7.50%	0.58%	41.14%	50.58%
103306	4013103306	3,619	2,354	300	72	26	21	1,975	709	137	3,103	85.74%	8.29%	1.99%	0.72%	0.58%	54.57%	65.05%
422102	4013422102	4,354	2,553	213	207	99	6	2,113	1,092	184	3,730	85.67%	4.89%	4.75%	2.27%	0.14%	48.53%	58.64%
319706	4013319706	4,946	2,743	341	188	274	23	2,237	1,190	187	4,237	85.67%	6.89%	3.80%	5.54%	0.47%	44.90%	55.46%
3501	4019003501	8,085	4,888	675	241	367	19	4,141	1,479	416	6,922	85.62%	8.35%	2.98%	4.54%	0.24%	51.22%	60.46%
600	4027000600	5,158	3,464	229	98	54	14	2,989	1,025	274	4,909	85.48%	4.44%	1.90%	1.05%	0.27%	57.95%	67.16%
2604	4019002604	3,884	2,267	348	183	114	27	1,931	712	233	3,315	85.35%	8.96%	4.71%	2.94%	0.70%	49.72%	58.37%
300	4009000300	7,175	4,335	135	1,708	47	12	2,695	1,499	339	6,096	84.96%	1.88%	23.80%	0.66%	0.17%	37.56%	47.87%
422105	4013422105	3,178	1,886	182	119	88	6	1,524	773	124	2,692	84.71%	5.73%	3.74%	2.77%	0.10%	47.95%	59.35%
116608	4013116608	3,553	1,942	535	92	224	4	1,854	593	163	3,002	84.49%	15.06%	2.59%	4.30%	0.11%	43.74%	54.66%
82024	4013082024	4,081	2,310	404	97	148	21	1,926	850	251	3,446	84.44%	9.90%	2.38%	3.63%	0.51%	47.19%	56.60%
114000	4013114000	2,614	1,465	401	118	106	3	1,112	450	71	2,190	83.78%	15.34%	4.51%	4.06%	0.11%	42.54%	56.04%
108602	4013108602	4,530	2,302	495	448	82	3	1,764	1,003	197	3,795	83.77%	10.93%	9.89%	1.81%	0.07%	38.94%	50.82%
421801	4013421801	2,733	1,821	94	72	18	30	1,469	606	92	2,289	83.75%	3.44%	2.63%	0.66%	1.10%	53.75%	66.63%
93200	4013093200	3,355	1,812	359	112	145	5	1,413	769	153	2,803	83.55%	10.70%	3.34%	4.32%	0.15%	42.12%	54.01%
421502	4013421502	3,390	2,344	110	83	23	1	1,880	733	96	2,830	83.48%	3.24%	2.45%	0.88%	0.03%	55.46%	69.14%
105502	4013105502	1,891	819	332	296	30	8	999	304	102	1,569	82.97%	17.56%	15.65%	1.59%	0.42%	31.68%	43.31%
4415	4019004415	1,622	1,140	36	42	20	0	921	325	59	1,344	82.86%	2.22%	2.59%	1.23%	0.00%	56.78%	70.28%
82022	4013082022	4,171	2,473	339	66	201	12	1,970	861	219	3,449	82.69%	8.13%	1.58%	4.82%	0.29%	47.23%	59.29%
1302	4019001302	2,545	1,453	236	146	62	6	1,130	524	118	2,104	82.67%	9.27%	5.74%	2.44%	0.24%	44.40%	57.09%
3503	4019003503	4,449	2,661	340	135	97	8	2,165	931	277	3,676	82.63%	7.64%	3.03%	2.18%	0.18%	48.66%	59.81%
71914	4013071914	3,125	1,963	109	47	30	5	1,571	804	167	2,566	82.11%	3.49%	1.50%	0.96%	0.16%	50.27%	62.82%
116609	4013116609	3,178	1,644	501	52	228	2	1,221	598	151	2,602	81.93%	15.77%	1.64%	7.18%	0.06%	38.44%	51.76%
421601	4013421601	3,326	2,146	104	91	15	12	1,656	844	114	2,722	81.84%	3.13%	2.74%	0.45%	0.36%	49.79%	64.52%
92401	4013092401	4,045	2,381	366	125	84	13	1,833	877	199	3,298	81.53%	9.05%	3.05%	2.08%	0.32%	45.32%	58.86%
800	4027000800	5,048	3,418	117	95	128	6	2,746	1,018	265	4,110	81.42%	2.32%	1.88%	2.54%	0.12%	54.40%	67.73%
92711	4013092711	1,320	1,939	171	83	201	10	1,439	608	108	2,512	80.51%	5.48%	2.66%	6.44%	0.32%	46.12%	62.15%
82002	4013082002	5,807	3,583	499	73	106	16	2,717	1,242	288	4,653	80.13%	8.59%	1.83%	2.68%	0.28%	46.79%	61.70%
980400	4013980400	15	5	0	0	8	0	2	2	0	12	80.00%	0.00%	0.00%	53.33%	0.00%	13.33%	33.33%
900	4019000900	2,821	1,892	93	140	21	1	1,469	532	142	2,256	79.97%	3.30%	4.96%	0.74%	0.04%	52.07%	67.07%
92311	4013092311	2,876	1,596	305	94	62	20	1,178	639	160	2,298	79.90%	10.61%	3.27%	2.16%	0.70%	40.96%	55.49%
110902	4013110902	4,304	2,702	209	202	52	16	2,031	928	195	3,438	79.88%	4.86%	4.69%	1.21%	0.37%	47.19%	62.78%
110801	4013110801	5,006	3,029	403	296	94	8	2,236	959	217	3,996	79.82%	8.05%	5.91%	1.88%	0.16%	44.67%	60.51%
410502	4019410502	6,243	3,725	692	150	274	30	2,766	1,071	301	4,983	79.82%	11.08%	2.40%	4.39%	0.48%	44.31%	59.67%
105501	4013105501	2,355	1,314	285	209	45	11	923	404	87	1,877	79.70%	12.10%	8.87%	1.91%	0.47%	39.19%	55.80%
960100	4011960100	2,886	2,151	34	84	12	3	1,682	476									

TRACT	FIPS	POP2010	WHITE	BLACK	AMERI ES	ASIAN	HAWN_PACI	HISPANIC	OTHER	MULT_RAC	TOTAL_MIN	PERCENT_MIN	PERCENT_BL	PERCENT_AM	PERCENT_A	PERCENT_HAW	PERCENT_HIS	PERCENT_W
50611	4013050611	4,477	2,853	316	76	70	18	1,922	938	206	3,340	74.60%	7.06%	1.70%	1.56%	0.40%	42.93%	63.73%
82025	4013082025	2,378	1,448	305	22	75	5	957	407	116	1,771	74.47%	12.83%	0.93%	3.15%	0.21%	40.24%	60.89%
319300	4013319300	2,420	1,508	131	97	117	11	984	459	97	1,799	74.34%	5.41%	4.01%	4.83%	0.45%	40.66%	62.31%
410501	4019410501	4,668	3,031	343	101	178	11	2,056	777	227	3,466	74.25%	7.35%	2.16%	3.81%	0.24%	44.04%	64.93%
960600	4017960600	4,527	2,132	165	1,558	49	7	1,201	363	254	3,342	73.82%	3.64%	34.42%	1.06%	0.15%	26.53%	47.10%
422104	4013422104	5,807	3,405	543	326	227	39	2,128	1,008	259	4,271	73.55%	9.35%	5.61%	3.91%	0.67%	36.65%	58.64%
1003	4027001003	1,108	829	14	14	10	1	594	177	63	810	73.10%	1.26%	1.26%	0.90%	0.09%	53.61%	74.82%
4422	4019004422	5,312	3,811	187	128	95	19	2,578	874	196	3,881	73.06%	3.52%	2.41%	1.79%	0.36%	48.53%	71.74%
420501	4013420501	6,278	4,103	336	464	112	13	2,643	1,018	232	4,586	73.05%	5.35%	7.39%	1.78%	0.21%	42.10%	65.36%
319101	4013319101	2,942	1,435	201	119	574	21	755	478	114	2,148	73.01%	6.83%	4.04%	19.51%	0.71%	25.66%	48.78%
61043	4013061043	2,452	1,592	132	28	39	6	1,063	521	134	1,789	72.96%	5.38%	1.14%	1.59%	0.24%	43.35%	64.93%
800	4019000800	2,087	1,448	135	108	36	2	973	267	91	1,521	72.88%	6.47%	5.17%	1.72%	0.10%	46.62%	69.38%
111300	4013111300	5,447	3,483	369	248	171	36	2,237	902	238	3,963	72.76%	6.77%	4.55%	3.14%	0.66%	41.07%	63.94%
111203	4013111203	1,410	610	479	69	47	3	283	144	58	1,025	72.70%	33.97%	4.89%	3.33%	0.21%	20.07%	43.26%
422103	4013422103	4,903	2,558	513	583	198	29	1,481	740	282	3,544	72.28%	10.46%	11.89%	4.04%	0.59%	30.21%	52.17%
61017	4013061017	3,496	2,142	376	289	22	0	1,265	573	94	2,525	72.23%	10.76%	8.27%	0.63%	0.00%	36.18%	61.27%
10911	4027010911	6,935	4,999	207	91	139	21	3,434	1,104	374	4,996	72.04%	2.98%	1.31%	2.00%	0.30%	49.52%	72.08%
50610	4013050610	7,915	5,320	401	83	132	12	3,357	1,712	255	5,697	71.98%	5.07%	1.05%	1.87%	0.15%	42.41%	67.21%
50607	4013050607	6,505	4,184	475	52	131	24	2,624	1,346	293	4,652	71.51%	7.30%	0.80%	2.01%	0.37%	40.34%	64.32%
812000	4013812000	3,617	2,180	144	58	336	0	1,284	762	137	2,584	71.44%	3.98%	1.60%	9.29%	0.00%	35.50%	60.27%
105503	4013105503	3,279	1,826	456	288	82	8	1,097	409	210	2,340	71.36%	13.91%	8.78%	2.50%	0.24%	33.46%	55.69%
105602	4013105602	5,943	3,416	677	241	338	21	2,026	935	315	4,238	71.31%	11.39%	4.06%	5.69%	0.35%	34.09%	57.48%
11104	4027011104	3,663	2,687	41	43	31	2	1,770	718	141	2,605	71.12%	1.12%	1.17%	0.85%	0.05%	48.32%	73.36%
4511	4019004511	4,423	2,928	233	125	142	12	1,885	740	243	3,137	70.92%	5.27%	2.83%	3.21%	0.27%	42.62%	66.20%
901	4027000901	3,585	2,681	79	47	58	16	1,784	558	146	2,542	70.91%	2.20%	1.31%	1.62%	0.45%	49.76%	74.78%
111700	4013111700	5,647	3,880	323	143	81	13	2,422	1,018	189	4,000	70.83%	5.72%	2.53%	1.43%	0.23%	42.89%	68.71%
61024	4013061024	2,177	1,388	156	26	44	12	873	431	120	1,542	70.83%	7.17%	1.19%	2.02%	0.55%	40.10%	63.76%
421702	4013421702	3,404	2,472	96	89	15	4	1,581	621	107	2,406	70.68%	2.82%	2.61%	0.44%	0.12%	46.45%	72.62%
803	4021000803	12,149	6,680	948	2,301	57	13	3,288	1,912	240	8,517	70.10%	7.79%	18.94%	0.47%	0.11%	27.06%	54.98%
61046	4013061046	5,183	3,195	522	70	175	20	1,908	907	294	3,602	69.50%	10.07%	1.35%	3.38%	0.39%	36.81%	61.64%
3502	4019003502	4,313	2,831	285	63	133	14	1,719	778	208	2,993	69.39%	6.61%	1.46%	3.08%	0.32%	39.86%	65.64%
92710	4013092710	4,269	2,838	300	94	125	2	1,689	738	172	2,948	69.06%	7.03%	2.20%	2.93%	0.05%	39.56%	66.48%
116704	4013116704	7,105	4,155	1,285	165	309	15	2,225	895	281	4,894	68.88%	18.09%	2.32%	4.35%	0.21%	31.32%	58.48%
2200	4021002200	5,250	3,802	15	81	15	13	2,412	1,079	245	3,615	68.86%	0.29%	1.54%	0.29%	0.25%	45.94%	72.42%
320007	4013320007	6,674	3,932	653	365	306	56	2,189	1,022	340	4,591	68.79%	9.78%	5.47%	4.58%	0.84%	32.80%	58.92%
111204	4013111204	2,154	1,164	328	194	50	4	612	291	123	1,479	68.66%	15.23%	9.01%	2.32%	0.19%	28.41%	54.04%
523003	4013523003	6,568	4,371	308	153	215	7	2,563	1,258	256	4,504	68.57%	4.69%	2.33%	3.27%	0.11%	39.02%	66.55%
104401	4013104401	5,017	3,257	333	120	63	7	1,893	1,021	216	3,437	68.51%	6.64%	2.39%	1.26%	0.14%	37.73%	64.92%
104402	4013104402	2,538	1,140	181	150	764	11	428	203	89	1,737	68.44%	7.13%	5.91%	30.10%	0.43%	16.88%	44.92%
92402	4013092402	3,369	2,122	302	88	66	9	1,233	603	177	2,303	68.36%	8.96%	2.61%	2.02%	0.27%	36.60%	62.99%
71906	4013071906	5,816	3,947	283	80	296	12	2,303	981	217	3,955	68.00%	4.87%	1.38%	5.09%	0.21%	39.60%	67.86%
11202	4027011202	1,646	1,224	12	18	4	0	778	307	81	1,119	67.98%	0.73%	1.09%	0.24%	0.00%	47.27%	74.36%
903	4027000903	3,193	2,413	41	26	55	3	1,478	567	88	2,170	67.96%	1.28%	0.81%	1.72%	0.09%	46.29%	75.57%
2801	4019002801	2,330	1,605	137	68	50	7	934	381	82	1,577	67.68%	5.88%	2.92%	2.15%	0.30%	40.09%	68.88%
50608	4013050608	7,163	4,628	567	115	142	12	2,708	1,302	397	4,846	67.65%	7.92%	1.61%	1.98%	0.17%	37.81%	64.81%
1600	4021001600	5,433	3,946	125	228	22	4	2,371	919	189	3,669	67.53%	2.30%	4.20%	0.40%	0.07%	43.64%	72.63%
1100	4027001100	5,164	3,850	173	96	81	10	2,373	741	213	3,474	67.27%	3.35%	1.86%	1.57%	0.19%	45.95%	74.55%
961600	400961600	3,161	2,277	271	173	42	21	1,340	273	104	2,120	67.07%	8.57%	5.47%	1.33%	0.66%	42.39%	72.03%
1701	4021001701	1,087	723	24	72	22	0	411	199	47	728	66.97%	2.21%	6.62%	2.02%	0.00%	37.81%	66.51%
61014	4013061014	4,905	3,120	515	66	179	16	1,756	751	258	3,283	66.93%	10.50%	1.35%	3.65%	0.33%	35.80%	63.61%
61022	4013061022	8,869	5,780	686	138	309	12	3,311	1,479	465	5,935	66.92%	7.73%	1.56%	3.48%	0.14%	37.33%	65.17%
700	4021000700	3,551	2,773	28	85	17	0	1,773	473	175	2,376	66.91%	0.79%	2.39%	0.48%	0.00%	49.93%	78.09%
108901	4013108901	2,508	1,652	191	130	46	4	920	384	101	1,675	66.79%	7.62%	5.18%	1.83%	0.16%	36.68%	65.87%
951700	4015951700	5,862	4,035	76	63	41	17	2,292	1,412	218	3,901	66.55%	1.30%	1.07%	0.70%	0.29%	39.10%	68.83%
108902	4013108902	3,858	2,535	355	231	69	14	1,429	468	186	2,566	66.51%	9.20%	5.99%	1.79%	0.36%	37.04%	65.71%
106701	4013106701	3,961	2,228	593	277	322	6	1,109	321	214	2,628	66.35%	14.97%	6.99%	8.13%	0.15%	28.00%	56.25%
1407	4021001407	1,781	1,285	48	49	35	7	756	286	71	1,181	66.31%	2.70%	2.75%	1.97%	0.39%	42.45%	72.15%
106802	4013106802	3,248	2,259	169	136	98	15	1,326	403	168	2,147	66.10%	5.20%	4.19%	3.02%	0.46%	40.83%	69.55%
908	4027000908	2,805	2,128	45	26	148	10	1,268	354	94	1,851	65.99%	1.60%	0.93%	5.28%	0.36%	45.20%	75.86%
110400	4013110400	5,125	3,511	288	219	156	9	1,989	709	233	3,370	65.76%	5.62%	4.27%	3.04%	0.18%	38.81%	68.51%
4113	4019004113	4,116	2,622	720	197	27	2	1,357	396	152	2,699	65.57%	17.49%	4.79%	0.66%	0.05%	32.97%	63.70%
110600	4013110600	4,881	3,188	308	377	98	7	1,708	761	202	3,199	65.54%	6.31%	6.49%	2.01%	0.14%	34.99%	65.31%
60901	4013060901	4,640	3,050	375	52	83	14	1,715	797	269	3,036	65.43%	8.08%	1.12%	1.79%	0.30%	36.96%	65.73%
2602	4019002602	5,261	3,563	296	172	190	7	2,014	754	279	3,433	65.25%	5.63%	3.27%	3.61%	0.13%	36.28%	67.72%
4326	4019004326	3,274	2,422	85	66	75	2	1,413	494	130	2,135	65.21%	2.60%	2.02%	0.06%	0.43%	31.16%	73.98%
61019	4013061019	3,161	2,201	154	55	133	3	1,209	506	109	2,080	65.17%	4.87%	1.74%	4.21%	0.09%	38.25%	68.63%
960400	4017960400	3,734	2,080	128	888	35	4	1,006	370	229	2,431	65.10%	3.43%	23				

TRACT	FIPS	POP2010	WHITE	BLACK	AMERI ES	ASIAN	HAWN PACI	HISPANIC	OTHER	MULT_RAC	TOTAL MIN	PERCENT MIN	PERCENT BL	PERCENT_AM	PERCENT_A	PERCENT_HAW	PERCENT_HIS	PERCENT_W
61023	4013061023	9,200	6,438	630	102	259	20	3,316	1,371	380	5,698	61.93%	6.85%	1.11%	2.82%	0.22%	36.04%	69.98%
961300	4009961300	3,409	2,696	44	81	26		1,539	418	144	2,109	61.87%	1.29%	2.38%	0.76%	0.03%	45.15%	79.06%
60802	4013060802	1,975	1,393	131	27	53	2	710	298	71	1,221	61.82%	6.63%	1.37%	2.68%	0.10%	35.95%	70.53%
4506	4019004506	5,286	4,011	80	90	64		2,194	832	204	3,265	61.77%	1.51%	1.70%	1.21%	0.09%	41.51%	75.88%
71910	4013071910	6,218	4,558	265	106	102	1	2,387	978	208	3,839	61.74%	4.26%	1.70%	1.64%	0.02%	38.39%	73.30%
110802	4013110802	2,315	1,701	53	81	32	0	898	364	84	1,428	61.68%	2.29%	3.50%	1.38%	0.00%	38.79%	73.48%
319103	4013319103	4,504	2,513	226	144	959	11	978	455	196	2,773	61.57%	5.02%	3.20%	21.29%	0.24%	21.71%	55.79%
4034	4019004034	3,430	2,218	333	44	125	11	1,129	469	230	2,111	61.55%	9.71%	1.28%	3.64%	0.32%	32.92%	64.68%
2701	4019002701	2,347	1,624	117	57	67	9	826	365	108	1,441	61.40%	4.99%	2.43%	2.85%	0.38%	35.19%	69.19%
1200	4003001200	3,036	2,555	26	36	19	5	1,445	330	65	1,861	61.30%	0.86%	1.19%	0.63%	0.16%	47.60%	84.16%
961700	4009961700	4,911	3,926	179	79	16	2	2,099	623	86	2,998	61.05%	3.64%	1.61%	0.33%	0.04%	42.74%	79.94%
960200	4017960200	3,755	2,245	118	814	52	4	974	327	195	2,289	60.96%	3.14%	21.68%	1.38%	0.11%	25.94%	59.79%
320001	4013320001	7,023	3,762	1,202	389	739	25	1,403	523	383	4,281	60.96%	17.12%	5.54%	10.52%	0.36%	19.98%	53.57%
960100	4017960100	1,908	1,000	18	625	24	0	388	107	134	1,162	60.90%	0.94%	32.76%	1.26%	0.00%	20.34%	52.41%
50609	4013050609	4,874	3,436	291	79	102	8	1,716	769	189	2,965	60.83%	5.97%	1.62%	2.09%	0.16%	35.21%	70.50%
3504	4019003504	2,683	1,853	184	43	103	2	929	370	128	1,631	60.79%	6.86%	1.60%	3.84%	0.07%	34.63%	69.06%
1301	4021001301	6,997	5,012	269	229	112	3	2,586	1,052	320	4,251	60.75%	3.84%	3.27%	1.60%	0.04%	36.96%	71.63%
110901	4013110901	3,075	2,148	177	131	57	3	1,080	419	140	1,867	60.72%	5.76%	4.26%	1.85%	0.10%	35.12%	69.85%
71913	4013071913	5,071	3,448	500	98	138	20	1,642	680	187	3,078	60.70%	9.86%	1.93%	2.72%	0.39%	32.38%	67.99%
421002	4013421002	2,648	1,846	267	99	39	6	905	288	101	1,604	60.62%	10.09%	3.74%	1.47%	0.23%	34.20%	69.77%
619400	4013619400	4,269	3,006	198	97	132	6	1,445	706	124	2,584	60.53%	4.64%	2.27%	3.09%	0.14%	33.85%	70.14%
902	402100902	2,327	1,716	154	131	24	3	882	214	85	1,408	60.51%	6.62%	5.63%	1.03%	0.13%	37.90%	73.74%
420901	4013420901	3,158	2,211	177	126	35	9	1,082	479	121	1,908	60.42%	5.60%	3.99%	1.11%	0.28%	34.26%	70.01%
951800	4015951800	3,554	2,623	33	36	31	4	1,339	704	123	2,147	60.41%	0.93%	1.01%	0.87%	0.11%	37.68%	73.80%
4421	4019004421	7,025	5,340	128	167	100	10	2,789	1,049	231	4,243	60.40%	1.82%	2.38%	1.42%	0.14%	39.70%	76.01%
4033	4019004033	3,859	2,551	349	62	129	24	1,268	491	253	2,323	60.20%	9.04%	1.61%	3.34%	0.62%	32.86%	66.11%
92709	4013092709	4,130	2,935	154	87	104	18	1,461	661	171	2,485	60.17%	3.73%	2.11%	2.52%	0.44%	35.38%	71.07%
1711	4021001711	2,157	1,459	212	60	51	6	706	262	107	1,297	60.13%	9.83%	2.78%	2.36%	0.28%	32.73%	67.64%
318400	4013318400	4,650	3,214	163	140	162	6	1,533	789	176	2,793	60.06%	3.51%	3.01%	3.48%	0.13%	32.97%	69.12%
61013	4013061013	5,709	3,660	616	62	420	8	1,668	635	308	3,409	59.71%	10.79%	1.09%	7.36%	0.14%	29.22%	64.11%
71600	4013071600	3,668	2,716	114	57	32	4	1,343	628	117	2,178	59.38%	3.11%	1.55%	0.87%	0.11%	36.61%	74.05%
1200	4027001200	4,173	3,296	59	73	80	15	1,764	480	170	2,471	59.21%	1.41%	1.75%	1.92%	0.36%	42.27%	78.98%
501	4027000501	2,898	2,120	119	32	91	4	1,079	386	144	1,711	59.08%	4.11%	1.10%	3.14%	0.14%	37.26%	73.20%
61040	4013061040	3,929	2,660	315	54	115	5	1,256	573	207	2,318	59.00%	8.02%	1.37%	2.93%	0.13%	31.97%	67.70%
421400	4013421400	2,415	1,751	123	100	12	35	845	303	91	1,418	58.72%	5.09%	4.14%	0.50%	1.45%	34.99%	72.51%
420503	4013420503	3,430	2,205	191	236	61	2	984	537	198	2,011	58.63%	5.57%	6.88%	1.78%	0.06%	28.69%	64.29%
1704	4021001704	6,420	4,111	699	169	213	14	1,902	767	447	3,764	58.63%	10.89%	2.63%	3.32%	0.22%	29.63%	64.03%
4411	4019004411	7,085	5,382	138	154	260	16	2,656	742	213	4,146	58.52%	4.49%	2.17%	3.67%	0.23%	37.49%	75.96%
4323	4019004323	3,487	2,614	120	33	90	7	1,340	441	182	2,031	58.24%	3.44%	0.95%	2.58%	0.20%	38.43%	74.96%
4508	4019004508	4,566	3,479	86	119	53	6	1,714	679	144	2,657	58.19%	1.88%	2.61%	1.16%	0.13%	37.54%	76.19%
961400	4009961400	4,947	4,022	62	54	56	4	2,191	511	188	2,878	58.18%	1.25%	1.09%	1.13%	0.08%	44.29%	82.31%
218200	4013218200	5,264	3,845	134	245	97	10	1,829	733	200	3,048	57.90%	2.55%	4.65%	1.84%	0.19%	34.75%	73.04%
470400	4019470400	3,523	2,670	30	329	36	4	1,327	312	142	2,038	57.85%	0.85%	9.34%	1.02%	0.11%	37.67%	75.79%
318800	4013318800	6,057	3,817	564	308	298	24	1,526	782	264	3,502	57.82%	9.31%	5.09%	4.92%	0.40%	25.19%	63.02%
319104	4013319104	5,102	3,070	377	244	636	14	1,133	537	224	2,941	57.64%	7.39%	4.78%	12.47%	0.27%	22.21%	60.17%
319705	4013319705	3,412	2,324	310	182	89	5	1,001	377	125	1,964	57.56%	9.09%	5.33%	2.61%	0.15%	29.34%	68.11%
421202	4013421202	3,764	2,761	145	135	60	10	1,288	528	125	2,166	57.55%	3.85%	3.59%	1.59%	0.27%	34.22%	73.35%
116717	4013116717	4,021	2,377	609	258	236	6	885	313	222	2,307	57.37%	15.15%	6.42%	5.87%	0.15%	22.01%	59.11%
1703	4021001703	2,001	1,389	132	61	52	4	630	269	94	1,148	57.37%	6.60%	3.05%	2.60%	0.20%	31.48%	69.42%
1400	4019001400	5,630	3,583	392	132	703	6	1,427	570	244	3,230	57.37%	6.96%	2.34%	12.49%	0.11%	25.35%	63.64%
4513	4019004513	3,180	2,422	50	62	40	7	1,184	476	123	1,819	57.20%	1.57%	1.95%	1.26%	0.22%	37.23%	76.16%
619200	4013619200	4,453	3,023	289	123	124	0	1,341	669	225	2,546	57.17%	6.49%	2.76%	2.78%	0.00%	30.11%	67.89%
1304	4021001304	8,772	6,316	458	226	281	15	2,949	1,079	397	5,028	57.09%	5.22%	3.20%	3.20%	0.17%	33.62%	72.00%
960500	4017960500	4,144	3,035	280	425	18	0	1,371	271	115	2,365	57.07%	6.78%	10.26%	0.43%	0.00%	33.08%	73.24%
92307	4013092307	5,847	4,064	443	96	372	4	1,754	664	204	3,333	57.00%	7.58%	1.64%	6.36%	0.07%	30.00%	69.51%
421701	4013421701	4,601	3,152	301	143	65	34	1,410	666	240	2,619	56.92%	6.54%	3.11%	1.41%	0.74%	30.65%	68.51%
1305	4021001305	5,331	3,867	196	221	93	3	1,756	760	191	3,029	56.82%	3.68%	4.15%	1.74%	0.06%	32.94%	72.54%
421001	4013421001	3,556	2,597	182	145	22	20	1,153	495	95	2,017	56.72%	5.12%	4.08%	0.62%	0.56%	32.42%	73.03%
3101	4019003101	6,023	4,200	429	170	204	22	1,909	681	317	3,415	56.70%	7.12%	2.82%	3.39%	0.37%	31.70%	69.73%
104206	4013104206	3,813	2,661	169	39	285	7	1,170	489	163	2,159	56.62%	4.43%	1.02%	7.47%	0.18%	30.88%	69.79%
422503	4013422503	3,333	4,566	211	107	107	37	2,117	1,003	302	3,582	56.56%	3.33%	1.69%	1.69%	0.58%	33.43%	72.10%
421102	4013421102	5,280	3,721	325	290	40	12	1,602	705	187	2,874	56.33%	6.16%	5.49%	0.76%	0.23%	30.34%	70.47%
71915	4013071915	3,439	2,514	157	63	45	13	1,160	499	148	1,937	56.32%	4.57%	1.83%	1.31%	0.38%	33.73%	73.10%
71911	4013071911	3,081	2,072	249	89	160	3	896	337	171	1,734	56.28%	8.08%	2.89%	5.19%	0.10%	29.08%	67.25%
2101	4021002101	7,966	5,871	337	306	40	14	2,744	1,041	357	4,482	56.26%	4.23%	3.84%	0.50%	0.18%	34.45%	73.70%
1707	4021001707	5,070	3,243	618	125	348	17	1,301	430	289	2,839	56.00%	12.19%	2.47%	6.86%	0.34%	25.66%	63.96%
966101	4023966101	2,593	2,071	10	38	17	0	968	414	43	1,447	55.80%	0.39%	1.47%	0.68%	0.00%		

TRACT	FIPS	POP2010	WHITE	BLACK	AMERI ES	ASIAN	HAWN PACI	HISPANIC	OTHER	MULT_RAC E	TOTAL_M IN ORITY	PERCENT_M IN ORITY ACK	PERCENT_B L ERJ ES	PERCENT_A SIAN	PERCENT_H AW N PACI	PERCENT_H IS PANIC	PERCENT_W HITE	
4316	4019004316	3,599	2,986	15	59	18	3	1,390	405	113	1,890	52.51%	0.42%	0.50%	0.08%	38.62%	82.97%	
4037	4019004037	2,914	2,070	246	35	91	5	807	346	121	1,530	52.51%	8.44%	3.12%	0.17%	27.69%	71.04%	
2103	4021002103	5,143	3,879	143	126	39	9	1,703	678	269	2,698	52.46%	2.78%	2.45%	0.76%	0.17%	33.11%	75.42%
11107	4027011107	2,143	1,710	36	22	42	4	791	226	103	1,121	52.31%	1.68%	1.03%	1.96%	0.19%	36.91%	79.79%
103609	4013103609	5,280	3,698	346	152	98	17	1,465	679	290	2,757	52.22%	6.55%	2.88%	1.86%	0.32%	27.75%	70.04%
618700	4013618700	2,859	2,181	43	34	68	9	878	457	67	1,489	52.08%	1.50%	1.19%	2.38%	0.31%	30.71%	76.29%
1709	4021001709	2,738	1,818	301	44	145	5	682	248	177	1,425	52.05%	10.99%	1.61%	5.30%	0.18%	24.91%	66.40%
1710	4021001710	4,324	2,970	501	83	95	16	1,145	410	250	2,249	52.01%	11.59%	1.92%	2.20%	0.35%	26.48%	68.69%
11106	4027011106	5,000	3,982	89	47	52	24	1,793	594	212	2,599	51.98%	1.78%	0.94%	1.04%	0.48%	35.86%	79.64%
319800	4013319800	6,595	4,379	608	274	239	17	1,532	742	336	3,412	51.74%	9.22%	4.15%	3.62%	0.26%	23.23%	66.40%
2300	4021002300	2,420	2,032	14	25	8	1	937	267	73	1,252	51.74%	0.58%	1.03%	0.33%	0.04%	38.72%	83.97%
420902	4013420902	3,363	2,622	96	54	17	23	1,070	471	80	1,731	51.47%	2.85%	1.61%	0.51%	0.68%	31.82%	77.97%
1700	4005001700	3,417	2,654	58	62	33	3	1,119	483	124	1,758	51.45%	1.70%	1.81%	0.97%	0.09%	32.75%	77.67%
522901	4013522901	4,410	3,136	290	66	207	26	1,172	504	181	2,265	51.36%	6.58%	1.50%	4.69%	0.59%	26.58%	71.11%
523103	4013523103	5,839	3,901	441	138	545	7	1,340	522	285	2,993	51.26%	7.55%	2.36%	9.33%	0.12%	22.95%	66.81%
11108	4027011108	3,168	2,517	75	32	67	2	1,118	323	152	1,617	51.04%	2.37%	1.01%	2.11%	0.06%	35.29%	79.45%
319703	4013319703	4,348	3,053	352	154	178	27	1,083	419	167	2,211	50.85%	8.10%	3.54%	4.05%	0.62%	24.91%	70.22%
400	4005000400	5,373	3,614	92	895	68	10	1,159	498	196	2,722	50.86%	1.71%	16.68%	1.27%	0.19%	21.57%	67.26%
800	4005000800	4,122	2,721	183	686	86	10	834	285	151	2,084	50.56%	4.44%	2.09%	0.24%	0.20%	20.23%	66.01%
61012	4013061012	7,680	5,495	444	71	527	20	1,972	841	282	3,875	50.46%	5.78%	0.92%	6.86%	0.26%	25.68%	71.55%
20602	4012020602	1,741	1,350	18	23	13	0	543	276	61	873	50.14%	1.03%	1.32%	0.76%	0.00%	31.19%	77.54%
3304	4019003304	3,171	2,249	181	55	206	10	809	326	144	1,587	50.05%	5.71%	1.73%	6.50%	0.32%	25.51%	70.92%
1502	4003001502	3,812	2,818	308	63	103	19	1,118	294	207	1,905	49.97%	8.08%	1.65%	2.70%	0.50%	29.33%	73.92%
104203	4013104203	6,211	4,563	287	157	191	22	1,691	746	245	3,094	49.81%	4.62%	2.53%	3.08%	0.35%	27.23%	73.47%
4029	4019004029	4,431	3,305	291	45	141	3	1,286	433	213	2,199	49.63%	6.57%	1.02%	3.18%	0.07%	29.02%	74.59%
105200	4013105200	5,819	4,526	239	128	135	7	1,784	592	192	2,885	49.58%	4.11%	2.20%	2.32%	0.12%	30.66%	77.70%
117100	4013117100	2,600	1,846	199	112	117	3	613	255	78	1,289	49.58%	7.27%	4.31%	4.50%	0.12%	23.58%	71.08%
1702	4021001702	2,727	1,947	240	28	162	21	664	232	97	1,347	49.39%	8.80%	1.03%	5.94%	0.77%	24.35%	71.40%
422302	4013422302	4,774	3,620	138	95	89	28	1,399	608	196	2,357	49.37%	2.89%	1.99%	1.86%	0.59%	29.30%	75.83%
92309	4013092309	5,212	3,929	288	88	192	11	1,434	558	146	2,571	49.33%	5.53%	1.69%	3.68%	0.21%	27.51%	75.39%
61047	4013061047	3,264	2,268	287	22	283	6	751	261	137	1,610	49.33%	8.79%	0.67%	8.67%	0.18%	23.01%	69.49%
71701	4013071701	2,634	1,941	149	34	141	3	689	272	94	1,288	49.30%	5.68%	1.29%	5.35%	0.11%	26.16%	73.69%
619500	4013619500	5,092	3,949	128	62	130	6	1,468	695	122	2,489	48.88%	2.51%	1.22%	2.55%	0.12%	28.83%	77.55%
4512	4019004512	4,359	3,515	84	89	44	5	1,427	464	158	2,113	48.47%	1.93%	2.04%	1.01%	0.11%	32.74%	80.64%
4329	4019004329	9,743	7,749	365	121	224	12	3,189	792	480	4,703	48.27%	3.75%	1.24%	2.30%	0.12%	32.73%	79.53%
50605	4013050605	5,828	4,384	318	74	130	13	1,606	660	249	2,601	48.06%	5.46%	1.27%	2.23%	0.22%	27.56%	75.22%
2001	4025002001	4,797	3,805	36	111	32	3	1,450	673	137	2,305	48.05%	0.75%	2.31%	0.67%	0.06%	30.23%	79.32%
92723	4013092723	4,114	3,110	291	72	71	5	1,112	414	151	1,965	47.76%	7.07%	1.75%	1.73%	0.12%	27.03%	75.60%
951601	4015951601	3,440	2,719	32	48	26	2	1,005	527	86	1,640	47.67%	0.93%	1.40%	0.76%	0.06%	29.22%	79.04%
61036	4013061036	2,489	1,716	189	25	230	4	514	211	114	1,173	47.13%	7.59%	1.00%	9.24%	0.16%	20.65%	68.94%
422401	4013422401	3,307	2,526	156	45	127	16	911	303	134	1,558	47.11%	4.72%	1.36%	3.84%	0.48%	27.55%	76.38%
3600	4019003600	4,552	3,117	523	67	125	29	1,074	326	365	2,144	47.10%	11.49%	1.47%	2.75%	0.64%	23.59%	68.48%
811600	4013811600	4,159	2,989	170	53	297	5	937	493	152	1,955	47.01%	4.09%	1.27%	7.14%	0.12%	22.53%	71.87%
61042	4013061042	2,120	1,592	122	16	14	3	559	281	92	995	46.93%	5.75%	0.66%	0.75%	0.14%	26.37%	75.09%
113100	4013113100	2,808	1,920	344	126	89	7	553	196	126	1,315	46.83%	12.25%	4.48%	3.17%	0.25%	19.69%	68.38%
217600	4013217600	4,298	3,212	156	136	86	6	1,065	563	139	2,012	46.81%	3.63%	3.16%	2.00%	0.14%	24.78%	74.73%
40517	4013040517	7,621	6,017	145	74	83	7	2,173	1,072	223	3,554	46.83%	1.90%	0.97%	1.09%	0.09%	28.51%	78.95%
71909	4013071909	3,797	2,871	151	44	85	2	999	489	155	1,770	46.62%	3.98%	1.16%	2.24%	0.05%	26.31%	75.61%
104227	4013104227	2,059	1,575	123	24	31	4	551	224	78	957	46.48%	5.97%	1.17%	1.51%	0.19%	26.76%	76.49%
961500	4009961500	4,449	3,782	16	61	10	3	1,546	430	147	2,066	46.44%	0.36%	1.37%	0.22%	0.07%	34.75%	85.01%
619100	4013619100	2,954	2,203	240	77	38	2	731	282	112	1,370	46.38%	8.12%	2.61%	1.29%	0.07%	24.75%	74.58%
104100	4013104100	6,567	5,052	293	79	88	16	1,745	821	218	3,042	46.32%	4.46%	1.20%	1.34%	0.24%	26.57%	76.93%
4011	4019004011	7,393	5,505	561	112	224	34	1,881	608	349	3,420	46.26%	7.59%	1.51%	3.03%	0.46%	25.44%	74.46%
103604	4013103604	4,098	3,119	120	63	218	7	1,005	481	90	1,894	46.22%	2.93%	1.54%	5.32%	0.17%	24.52%	76.11%
970300	4001970300	3,523	2,835	52	209	11	0	1,078	278	138	1,628	46.21%	1.48%	5.93%	0.31%	0.00%	30.60%	80.47%
618600	4013618600	4,241	3,262	141	69	68	7	1,161	513	181	1,959	46.19%	3.32%	1.63%	1.60%	0.17%	27.38%	78.92%
104301	4013104301	3,300	2,606	92	41	41	0	942	405	115	1,521	46.09%	2.79%	1.24%	1.24%	0.00%	28.55%	78.97%
4010	4019004010	3,170	2,346	178	53	158	21	784	264	150	1,458	45.99%	5.62%	1.67%	4.98%	0.68%	24.73%	74.01%
1602	4003001602	3,441	2,482	322	67	120	15	818	240	195	1,582	45.98%	9.36%	1.95%	3.49%	0.44%	23.77%	72.13%
92305	4013092305	3,667	2,851	149	37	101	15	992	391	123	1,685	45.95%	4.08%	1.01%	2.75%	0.07%	27.05%	77.75%
10905	4027010905	2,815	2,327	34	27	16	2	899	315	94	1,293	45.93%	1.21%	0.96%	0.57%	0.07%	31.94%	82.66%
107602	4013107602	2,680	2,006	134	110	67	7	644	266	90	1,228	45.82%	5.00%	4.10%	2.50%	0.26%	24.03%	74.85%
1702	4003001702	3,978	2,878	320	37	162	28	952	319	234	1,818	45.70%	8.04%	0.93%	4.07%	0.70%	23.93%	72.35%
108400	4013108400	4,888	3,757	234	146	112	0	1,269	458	181	2,219	45.40%	4.79%	2.99%	0.00%	25.96%	76.86%	
4008	4019004008	4,503	3,476	216	59	81	17	1,228	441	213	2,042	45.35%	4.80%	1.31%	1.80%	0.38%	27.27%	77.19%
2901	4019002901	6,057	4,522	410	174	187	21	1,447	503	240	2,742	45.27%	6.77%	3.09%	0.35%	23.89%	74.66%	
4327	4019004327	4,815	3,909	93	89	68	4	1,457	466	186	2,177	45.21%	1.93%	1.85%	1.41%	0.08%	30.26%	81.18%
4035	4019004035	3,657	2,814	244	50	118	3	951	282	146	1,648	45.06%	6.67%	1.37%	3			

TRACT	FIPS	POP2010	WHITE	BLACK	AMERI_ES	ASIAN	HAWN_PACI	HISPANIC	OTHER	MULT_RAC	TOTAL	MIN	PERCENT	MIN	PERCENT	BL	PERCENT	AM	PERCENT	A	PERCENT	HAW	PERCENT	HIS	PERCENT	W
61028	4013061028	2,417	1,794	194	14	75	8	567	187	145	1,045	43.24%	8.03%	0.58%	3.10%	0.33%	23.46%	74.22%								
4628	4019004628	3,493	2,730	125	50	107	8	880	337	138	1,505	43.09%	3.58%	1.43%	3.06%	0.17%	25.19%	79.16%								
951602	4015951602	3,848	3,178	51	40	40	8	1,087	431	101	1,657	43.05%	1.33%	1.04%	1.04%	0.21%	28.24%	82.57%								
422627	4013422627	3,438	2,784	16	58	27	7	941	430	116	1,479	43.02%	0.47%	1.69%	0.79%	0.20%	27.37%	80.98%								
1001	4027001001	2,640	2,212	32	35	36	5	749	278	42	1,135	42.99%	1.21%	1.33%	1.36%	0.19%	28.37%	83.79%								
420710	4013420710	2,987	2,387	96	36	43	2	744	363	60	1,284	42.99%	3.21%	1.21%	1.44%	0.07%	24.91%	79.91%								
422213	4013422213	2,455	1,921	73	51	60	22	588	260	68	1,054	42.93%	2.97%	2.08%	2.44%	0.90%	23.95%	78.25%								
207	4021000207	11,032	9,000	292	106	112	13	3,075	1,137	372	4,735	42.92%	2.65%	0.96%	1.02%	0.12%	27.87%	81.58%								
61031	4013061031	3,315	2,500	242	34	150	6	759	230	153	1,421	42.87%	7.30%	1.03%	4.52%	0.18%	22.90%	75.41%								
4715	4019004715	4,733	3,934	40	51	33	5	1,391	505	165	2,025	42.78%	0.85%	1.08%	0.70%	0.11%	29.39%	83.12%								
4613	4019004613	3,562	2,941	72	34	79	4	1,045	289	143	1,523	42.76%	2.02%	0.95%	2.22%	0.11%	29.34%	82.57%								
318900	4013318900	6,254	4,719	291	244	169	25	1,396	546	260	2,671	42.71%	4.65%	3.90%	2.70%	0.40%	22.32%	75.46%								
422307	4013422307	4,350	3,157	208	89	260	40	906	354	242	1,857	42.69%	4.78%	2.05%	5.98%	0.92%	20.83%	72.57%								
71903	4013071903	6,306	5,100	183	69	63	6	1,678	681	204	2,680	42.50%	2.90%	1.09%	1.00%	0.10%	26.61%	80.88%								
1000	4007001000	5,094	4,222	37	112	23	13	1,426	543	144	2,154	42.29%	0.73%	2.20%	0.45%	0.26%	27.99%	82.88%								
1706	4021001706	4,872	3,587	427	47	280	14	1,018	263	274	2,047	42.02%	8.78%	0.96%	5.75%	0.29%	20.85%	73.21%								
61044	4013061044	5,553	4,308	348	38	180	5	1,309	452	222	2,332	42.00%	6.27%	0.68%	3.24%	0.09%	23.57%	77.58%								
618500	4013618500	3,647	2,717	231	114	66	6	754	357	156	1,528	41.90%	6.33%	1.31%	1.81%	0.16%	20.67%	74.50%								
980006	4027980006	3,172	2,430	240	53	85	22	750	178	164	1,328	41.87%	7.57%	1.67%	2.68%	0.69%	23.64%	76.61%								
107601	4013107601	2,800	2,069	184	143	77	7	553	206	114	1,170	41.79%	6.57%	5.11%	2.75%	0.25%	19.75%	73.89%								
420114	4013420114	3,275	2,695	52	56	55	6	882	315	96	1,366	41.71%	1.59%	1.71%	1.68%	0.11%	26.93%	82.29%								
1705	4021001705	7,209	5,339	542	167	267	15	1,502	509	370	3,002	41.64%	7.52%	2.32%	3.70%	0.21%	20.84%	74.06%								
211	4021000211	4,465	3,422	250	55	96	14	1,049	391	237	1,855	41.55%	5.60%	1.23%	2.15%	0.31%	23.49%	76.64%								
3003	4019003003	4,246	3,337	245	55	153	11	981	314	131	1,759	41.43%	5.77%	1.30%	3.60%	0.26%	23.10%	78.59%								
410503	4019410503	5,516	4,409	269	77	154	24	1,417	341	242	2,282	41.37%	4.88%	1.40%	2.79%	0.44%	25.69%	79.93%								
4062	4019004062	5,398	4,309	242	27	224	9	1,398	329	258	2,229	41.29%	4.48%	0.50%	4.15%	0.17%	25.90%	78.83%								
116712	4013116712	6,397	4,629	277	154	531	21	1,163	295	290	2,841	41.28%	7.46%	2.41%	8.30%	0.33%	18.18%	72.38%								
811100	4013811100	2,225	1,714	103	62	72	4	505	172	98	918	41.26%	4.63%	2.79%	3.24%	0.18%	22.70%	77.03%								
421201	4013421201	4,806	3,604	234	183	212	5	979	369	199	1,982	41.24%	4.87%	3.81%	4.41%	0.10%	20.37%	74.99%								
4618	4019004618	3,353	2,760	73	46	152	3	885	222	97	1,381	41.19%	2.18%	1.37%	4.53%	0.09%	26.39%	82.31%								
810700	4013810700	6,775	4,936	371	178	537	14	1,208	469	270	2,777	40.99%	5.48%	2.63%	7.93%	0.21%	17.83%	72.86%								
1802	4019001802	2,378	1,848	91	71	93	2	533	182	91	972	40.87%	3.83%	2.99%	3.91%	0.08%	22.41%	77.71%								
40515	4013040515	4,792	3,985	18	70	22	4	1,243	599	94	1,956	40.82%	0.38%	1.46%	0.46%	0.08%	25.94%	83.16%								
61100	4013061100	3,436	2,363	483	37	139	22	544	178	214	1,402	40.80%	14.06%	1.08%	4.05%	0.64%	15.80%	68.77%								
422219	4013422219	2,923	2,236	188	59	88	0	625	232	120	1,192	40.78%	6.43%	2.02%	3.01%	0.00%	21.38%	76.50%								
4056	4019004056	2,038	1,605	109	28	74	10	482	128	84	831	40.78%	5.35%	1.37%	3.63%	0.49%	23.65%	78.75%								
20100	4012020100	2,815	2,334	18	36	11	3	715	363	50	1,146	40.71%	0.64%	1.28%	0.39%	0.11%	25.40%	82.91%								
104221	4013104221	5,664	4,555	227	74	239	10	1,315	518	241	2,383	40.64%	3.87%	1.26%	4.08%	0.17%	22.42%	77.68%								
3302	4019003302	4,135	3,333	126	76	76	11	1,063	327	186	1,679	40.60%	3.05%	1.84%	1.84%	0.27%	25.71%	80.60%								
212	4021000212	5,970	4,520	475	80	146	54	1,236	433	262	2,424	40.60%	7.96%	1.34%	2.45%	0.90%	20.70%	75.71%								
205	4021000205	15,769	12,433	691	176	302	14	3,746	1,466	687	6,395	40.55%	4.38%	1.12%	1.92%	0.09%	23.76%	78.84%								
2703	4019002703	3,364	2,562	152	98	151	17	714	232	152	1,364	40.55%	4.52%	2.91%	4.49%	0.51%	21.22%	78.16%								
218000	4013218000	5,388	4,397	139	165	85	14	1,360	413	175	2,176	40.39%	2.58%	3.06%	1.58%	0.26%	25.24%	81.61%								
618500	4013618500	3,438	2,585	145	58	139	18	658	369	124	1,387	40.34%	4.22%	1.69%	4.04%	0.52%	19.14%	75.19%								
61035	4013061035	6,699	5,101	433	42	236	25	1,443	521	341	2,700	40.30%	6.46%	0.63%	3.52%	0.37%	21.54%	76.15%								
103501	4013103501	3,107	2,509	69	26	97	7	745	306	93	1,250	40.23%	2.22%	0.84%	3.12%	0.23%	23.98%	80.75%								
319403	4013319403	4,520	3,344	362	186	128	56	797	289	155	1,818	40.22%	8.01%	1.42%	2.83%	0.14%	17.63%	73.98%								
1601	4003001601	4,825	3,555	402	49	202	31	1,007	249	337	1,940	40.21%	8.33%	1.02%	4.19%	0.64%	20.87%	73.68%								
104204	4013104204	3,230	2,524	142	39	69	9	727	306	141	1,292	40.00%	4.40%	1.21%	2.14%	0.28%	22.51%	78.14%								
2002	4025002002	4,907	4,098	24	94	15	1	1,316	512	163	1,962	39.98%	0.49%	1.92%	0.31%	0.02%	26.82%	83.51%								
614500	4013614500	4,656	3,727	93	43	175	6	1,068	472	140	1,857	39.88%	2.00%	0.92%	3.76%	0.13%	22.94%	80.05%								
422501	4013422501	5,643	4,657	124	86	56	9	1,474	499	212	2,248	39.84%	2.20%	1.52%	0.99%	0.16%	26.12%	82.53%								
4069	4019004069	3,675	2,827	239	40	76	19	782	308	166	1,464	39.84%	6.50%	1.09%	2.07%	0.52%	21.28%	78.93%								
3200	4019003200	6,099	4,760	314	133	170	25	1,390	397	300	2,429	39.83%	5.15%	2.18%	2.79%	0.41%	22.79%	78.05%								
4624	4019004624	6,128	5,104	139	50	165	8	1,642	434	228	2,438	39.78%	2.27%	2.69%	0.13%	26.80%	83.29%									
1461	4003001461	4,359	3,060	676	29	142	30	708	147	275	1,732	39.73%	15.51%	0.67%	3.26%	0.69%	16.24%	70.20%								
312	4021000312	3,773	3,128	41	28	56	8	952	414	98	1,499	39.73%	1.09%	0.74%	1.48%	0.21%	25.23%	82.90%								
960300	4011960300	2,588	2,066	11	30	7	1	760	218	55	1,027	39.68%	0.43%	1.16%	0.27%	0.04%	29.37%	87.56%								

TRACT	FIPS	POP2010	WHITE	BLACK	AMERI ES	ASIAN	HAWN PACI	HISPANIC	OTHER	MULT_RAC	TOTAL MIN	PERCENT MIN	PERCENT BL	PERCENT_AM	PERCENT_A	PERCENT_HAW	PERCENT_HIS	PERCENT_W
208	4021000208	1,688	1,357	108	24	12	6	381	97	84	628	37.20%	6.40%	1.42%	0.71%	0.36%	22.57%	80.39%
4419	4019004419	6,267	5,196	121	142	21	8	1,458	585	214	2,335	37.14%	1.92%	2.26%	0.33%	0.13%	23.19%	82.66%
4645	4019004645	5,078	4,211	133	40	87	12	1,177	427	168	1,876	36.94%	2.62%	0.79%	1.71%	0.24%	23.18%	82.93%
318700	4013318700	2,675	2,018	189	48	130	4	463	154	132	988	36.93%	7.07%	1.79%	4.86%	0.15%	17.31%	75.44%
422308	4013422308	5,478	4,257	158	45	382	34	1,028	375	225	2,022	36.92%	2.89%	0.82%	6.98%	0.62%	18.77%	77.74%
981202	4009981202	3,609	3,155	8	30	29	2	954	293	92	1,326	36.74%	0.22%	0.83%	0.80%	0.06%	26.71%	87.42%
111000	4013111000	4,745	3,828	206	77	117	5	993	344	168	1,742	36.71%	4.34%	1.62%	2.47%	0.11%	20.93%	80.67%
4647	4019004647	3,926	3,312	63	44	36	9	995	294	168	1,441	36.70%	1.60%	1.12%	0.92%	0.23%	25.34%	84.36%
4639	4019004639	3,389	2,791	92	28	109	10	773	229	130	1,241	36.62%	2.71%	0.83%	3.22%	0.30%	22.81%	82.35%
617700	4013617700	3,318	2,424	158	54	369	7	487	138	168	1,213	36.56%	4.76%	1.63%	11.12%	0.21%	14.68%	73.06%
811300	4013811300	2,839	2,183	120	27	238	2	487	160	109	1,034	36.42%	4.23%	0.95%	8.38%	0.07%	17.15%	76.89%
420708	4013420708	3,754	2,994	214	59	33	4	761	296	154	1,367	36.41%	5.70%	1.57%	0.88%	0.11%	20.27%	79.75%
422309	4013422309	5,346	4,040	193	60	569	8	864	251	225	1,945	36.38%	3.61%	1.12%	10.64%	0.15%	16.16%	75.57%
420111	4013420111	3,948	3,314	37	47	48	5	919	376	121	1,432	36.27%	0.94%	1.19%	1.22%	0.13%	23.28%	83.94%
1405	4021001405	3,801	3,107	138	97	64	6	815	257	132	1,377	36.23%	3.63%	2.55%	1.68%	0.16%	21.44%	81.74%
810400	4013810400	4,661	3,403	287	77	551	5	622	144	194	1,866	36.17%	6.16%	1.85%	11.82%	0.11%	13.34%	73.01%
1601	4025001601	5,928	4,632	40	645	22	5	1,085	345	239	2,142	36.13%	0.67%	10.88%	0.37%	0.08%	18.30%	78.14%
1708	4021001708	5,979	4,701	541	79	188	8	1,063	281	181	2,160	36.13%	9.05%	1.32%	3.14%	0.13%	17.78%	78.63%
422504	4013422504	4,671	3,707	180	83	143	8	920	352	198	1,866	36.10%	3.85%	1.78%	3.06%	0.17%	19.70%	79.36%
4086	4019004086	2,950	2,350	166	22	85	4	613	154	149	1,064	36.07%	6.31%	0.75%	2.88%	0.14%	20.78%	79.66%
523005	4013523005	4,853	3,846	188	67	317	7	935	232	196	1,746	35.98%	3.87%	1.38%	6.53%	0.14%	19.27%	79.25%
422221	4013422221	4,075	3,121	257	117	148	26	794	213	193	1,465	35.95%	6.31%	2.87%	3.63%	0.64%	17.28%	76.59%
422629	4013422629	3,626	2,959	72	66	51	22	780	312	144	1,303	35.93%	1.99%	1.82%	1.41%	0.61%	21.51%	81.61%
11111	4027011111	3,144	2,676	18	43	18	3	734	310	76	1,126	35.81%	0.57%	1.37%	0.57%	0.10%	23.35%	85.11%
4710	4019004710	4,097	3,303	124	66	172	6	806	292	134	1,466	35.78%	3.03%	1.61%	4.20%	0.15%	19.67%	80.62%
4073	4019004073	4,795	3,857	295	36	148	23	981	232	204	1,715	35.77%	6.15%	0.75%	3.09%	0.48%	20.46%	80.44%
116711	4013116711	1,878	1,405	202	41	114	10	265	38	68	670	35.68%	10.76%	2.18%	6.07%	0.53%	14.11%	74.81%
319401	4013319401	5,480	4,186	374	97	219	58	898	305	241	1,951	35.60%	6.82%	1.77%	4.00%	1.06%	16.39%	76.39%
3004	4019003004	1,545	1,285	42	11	30	0	337	128	49	548	35.47%	2.72%	0.71%	1.94%	0.00%	21.81%	83.17%
4107	4019004107	8,521	7,183	232	82	143	3	2,013	548	330	3,021	35.45%	2.72%	0.96%	1.68%	0.04%	23.62%	84.30%
422514	4013422514	4,352	3,527	212	59	91	9	860	308	146	1,539	35.36%	4.87%	1.36%	2.09%	0.21%	19.76%	81.04%
4072	4019004072	2,484	2,003	145	27	57	11	502	136	105	878	35.35%	5.84%	1.09%	2.29%	0.44%	20.21%	80.64%
318501	4013318501	3,200	2,628	81	59	123	20	668	180	109	1,131	35.34%	2.53%	1.84%	3.84%	0.63%	20.88%	82.13%
422210	4013422210	5,314	4,249	175	130	151	6	1,010	408	197	1,878	35.34%	3.29%	2.45%	2.84%	0.11%	19.01%	79.98%
616900	4013616900	5,696	4,664	120	89	100	7	1,155	542	174	2,013	35.34%	2.11%	1.56%	1.76%	0.12%	20.28%	81.88%
4120	4019004120	852	749	1	10	11	1	223	55	25	301	35.33%	0.12%	1.17%	1.29%	0.12%	26.17%	87.91%
814600	4013814600	4,461	3,631	152	40	185	4	868	327	122	1,576	35.33%	3.41%	0.90%	4.15%	0.09%	19.46%	81.39%
810200	4013810200	3,412	2,521	147	26	470	11	439	112	125	1,205	35.32%	4.31%	0.76%	13.77%	0.32%	12.87%	73.89%
810500	4013810500	5,168	3,815	176	62	768	2	646	168	177	1,822	35.26%	3.41%	1.20%	14.86%	0.04%	12.50%	73.82%
616400	4013616400	5,701	4,053	136	34	113	9	511	204	152	2,007	35.20%	2.39%	0.60%	19.52%	0.16%	8.96%	71.09%
4057	4019004057	4,695	3,846	257	39	158	18	953	227	150	1,652	35.19%	5.47%	0.83%	3.37%	0.38%	20.30%	81.92%
319600	4013319600	5,436	4,320	167	137	175	50	988	394	193	1,911	35.15%	3.07%	2.52%	3.22%	0.92%	18.18%	79.47%
812200	4013812200	6,229	4,746	262	48	735	8	921	214	216	2,188	35.13%	4.21%	0.77%	11.80%	0.13%	14.79%	76.19%
1402	4003001402	1,251	921	158	15	38	3	194	30	86	438	35.01%	12.63%	1.20%	3.04%	0.24%	15.51%	73.62%
816200	4013816200	3,982	3,101	192	39	164	17	696	283	186	1,391	34.93%	4.82%	0.98%	4.12%	0.43%	17.48%	77.88%
81029	401361029	4,905	3,906	252	24	120	9	939	369	225	1,713	34.92%	5.14%	0.49%	2.45%	0.18%	19.14%	79.63%
104234	4013104234	5,888	4,597	278	77	342	21	996	344	239	2,059	34.89%	4.71%	1.31%	5.80%	0.36%	16.89%	77.94%
422217	4013422217	3,527	2,771	176	77	76	7	646	248	172	1,230	34.87%	4.99%	2.18%	2.15%	0.20%	18.32%	78.57%
104218	4013104218	3,941	3,092	193	80	174	8	679	239	155	1,373	34.84%	4.90%	2.03%	4.42%	0.20%	17.23%	78.46%
700	4005000700	3,647	2,804	62	402	74	8	525	199	98	1,270	34.82%	1.70%	11.02%	2.03%	0.22%	14.40%	76.89%
213	4021000213	12,093	9,602	680	125	227	37	2,288	854	568	4,211	34.82%	5.62%	1.03%	1.88%	0.31%	18.92%	79.40%
116730	4013116730	1,793	1,304	97	7	260	0	199	61	64	624	34.80%	5.41%	0.39%	14.50%	0.00%	11.10%	72.73%
4646	4019004646	4,028	3,352	107	46	93	14	892	249	167	1,401	34.78%	2.66%	1.14%	2.31%	0.35%	22.14%	83.22%
422218	4013422218	3,095	2,495	122	78	114	4	589	164	118	1,071	34.60%	3.94%	2.52%	3.68%	0.13%	19.03%	80.61%
61033	4013061033	6,011	4,756	297	56	116	18	1,152	441	327	2,080	34.60%	4.94%	0.93%	1.93%	0.30%	19.63%	79.12%
955000	4015955000	5,286	4,165	27	501	24	2	972	300	267	1,826	34.54%	0.51%	9.48%	0.45%	0.04%	18.39%	78.79%
619600	4013619600	1,912	1,552	28	29	42	11	363	187	63	660	34.52%	1.46%	1.52%	2.20%	0.58%	18.99%	81.17%
400	4019000400	3,442	2,756	92	80	158	5	647	206	145	1,188	34.51%	2.67%	2.32%	4.59%	0.15%	18.80%	80.07%
812700	4013812700	5,771	4,222	294	27	866	8	637	137	197	1,989	34.47%	5.09%	0.47%	15.35%	0.14%	11.04%	73.16%
100	4003000100	1,971	1,701	9	30	12	2	479	147	70	679	34.45%	0.46%	1.52%	0.61%	0.10%	24.30%	86.30%
605	4025000605	9,008	7,594	67	146	142	14	1,909	820	233	3,098	34.40%	0.74%	1.62%	1.58%	0.16%	21.20%	84.21%
815900	4013815900	5,981	4,533	195	23	909	10	791	127	184	2,055	34.36%	3.26%	0.38%	15.20%	0.17%	13.23%	75.79%
103400	4013103400	4,656	3,838	76	65	60	10	940	448	159	1,599	34.34%	1.63%	1.40%	1.29%	0.21%	20.19%	82.43%
104222	4013104222	5,915	4,772	275	100	171	20	1,122	341	236	2,029	34.30%	4.65%	1.69%	2.89%	0.34%	18.97%	80.68%
61032	4013061032	5,579	4,454	266	55	134	13	1,066	378	279	1,912	34.27%	4.77%	0.99%	2.40%	0.23%	19.11%	79.84%
952700	4015952700	4,890	4,067	36	70	44	17	988	520	136	1,675	34.25%	0.74%	1.43%	0.90%	0.35%	20.20%	83.17%
4074	4019004074	2,039	1,686	66	21	51	7	456	97	111	698	34.23%	3.24%	1.03%	2.50%	0.34%	22.36%	82.69%
900	4025000900	4,554	3,730	81	168	44	9	904	349	173	1,555	34.15%	3.6					

TRACT	FIPS	POP2010	WHITE	BLACK	AMERI_ES	ASIAN	HAWN_PACI	HISPANIC	OTHER	MULT_RAC	TOTAL	MIN	PERCENT	MIN	PERCENT	BL	PERCENT	AM	PERCENT	A	PERCENT	HAW	PERCENT	HIS	PERCENT	W
319402	4013319402	4,086	3,362	138	74	177	22	603	176	139	1,190	29.11%	3.38%	1.81%	4.33%	0.54%	14.75%	82.24%								
422509	4013422509	5,113	4,285	147	35	207	14	821	264	161	1,488	29.10%	2.88%	0.68%	4.05%	0.27%	16.06%	83.81%								
619800	4013619800	4,312	3,366	151	32	491	2	418	160	110	1,254	29.08%	3.50%	0.74%	11.39%	0.05%	9.89%	78.06%								
106702	4013106702	1,213	1,011	70	36	29	0	180	37	30	352	29.02%	5.77%	2.97%	2.39%	0.00%	14.84%	83.35%								
314	4021000314	5,230	4,627	82	91	35	1	1,028	278	116	1,515	28.97%	1.57%	1.74%	0.67%	0.02%	19.66%	88.47%								
816400	4013816400	6,823	5,590	288	39	423	5	988	231	247	1,974	28.93%	4.22%	0.57%	6.20%	0.07%	14.48%	81.93%								
2002	4030020002	4,332	3,773	41	42	35	13	850	261	167	1,242	28.67%	0.95%	0.97%	0.81%	0.30%	19.62%	87.10%								
104215	4013104215	4,026	3,393	106	51	79	11	650	254	132	1,151	28.59%	2.63%	1.27%	1.96%	0.27%	16.15%	84.28%								
111800	4013111800	3,487	2,937	153	30	61	3	552	197	106	996	28.56%	4.39%	0.86%	1.75%	0.09%	15.83%	84.23%								
810000	4013810000	1,711	1,368	44	11	187	1	207	38	62	488	28.52%	2.57%	0.64%	10.93%	0.06%	12.10%	79.95%								
103303	4013103303	3,475	2,961	72	32	98	5	559	224	83	990	28.49%	2.07%	0.92%	2.82%	0.14%	16.09%	85.21%								
4042	4019004042	5,048	4,219	235	38	141	10	775	236	169	1,435	28.43%	4.66%	0.75%	2.79%	0.20%	15.35%	83.58%								
420709	4013420709	2,626	2,200	59	36	25	6	387	232	68	745	28.37%	2.25%	1.37%	0.95%	0.23%	14.74%	83.78%								
611900	4013611900	3,171	2,671	98	42	184	2	481	91	83	898	28.32%	3.09%	1.32%	5.80%	0.06%	15.17%	84.23%								
4109	4019004109	5,304	4,666	57	74	47	5	1,023	294	161	1,500	28.28%	1.07%	1.40%	0.89%	0.09%	19.29%	87.97%								
1800	4030030180	9,219	7,355	545	54	471	53	1,201	283	458	2,607	28.26%	5.91%	0.59%	5.11%	0.57%	13.03%	79.78%								
103702	4013103702	3,056	2,633	94	33	48	2	517	167	79	861	28.17%	3.08%	1.08%	1.57%	0.07%	16.92%	86.16%								
422200	4013422200	1,974	1,625	41	32	79	4	280	120	73	556	28.17%	2.08%	1.62%	4.00%	0.20%	14.18%	82.32%								
40530	4013040530	3,559	2,991	180	20	63	11	586	142	152	1,002	28.15%	5.06%	0.56%	1.77%	0.31%	16.47%	84.04%								
422511	4013422511	3,044	2,512	65	31	130	6	463	162	138	857	28.15%	2.14%	1.02%	4.27%	0.20%	15.21%	82.52%								
952003	4015952003	4,315	3,744	45	45	39	8	773	304	130	1,214	28.13%	1.04%	1.04%	0.90%	0.19%	17.91%	86.77%								
813500	4013813500	2,902	2,314	149	25	233	4	325	80	97	816	28.12%	5.13%	0.86%	8.03%	0.14%	11.20%	79.74%								
422637	4013422637	3,325	2,866	78	40	83	13	560	160	85	934	28.09%	2.35%	1.20%	2.50%	0.39%	16.84%	86.20%								
4425	4019004425	6,166	5,424	48	140	29	9	1,149	353	163	1,728	28.02%	0.78%	2.27%	0.47%	0.15%	18.63%	87.97%								
1900	4030030190	7,083	5,728	445	53	336	33	894	215	273	1,978	27.90%	6.28%	0.75%	4.74%	0.47%	12.62%	80.87%								
2100	4030030210	5,153	4,447	103	65	59	12	884	311	156	1,434	27.83%	2.00%	1.28%	1.14%	0.23%	17.16%	86.30%								
1900	4019001900	3,699	3,193	67	38	133	2	647	142	123	1,029	27.83%	1.81%	1.03%	3.60%	0.05%	17.50%	86.34%								
422617	4013422617	5,866	4,903	206	35	155	17	893	318	232	1,624	27.68%	3.51%	0.60%	2.64%	0.29%	15.22%	83.58%								
953602	4015953602	2,647	2,249	36	73	24	6	425	167	92	731	27.62%	1.36%	2.76%	0.91%	0.23%	16.06%	84.96%								
4039	4019004039	2,429	2,063	115	45	41	5	380	84	76	670	27.58%	4.73%	1.85%	1.69%	0.21%	15.64%	84.93%								
813600	4013813600	3,138	2,494	137	11	292	3	343	79	122	865	27.57%	4.37%	0.35%	9.31%	0.10%	10.93%	79.48%								
612300	4013612300	7,278	5,875	109	58	679	18	813	237	212	2,004	27.54%	2.73%	0.80%	9.33%	0.25%	11.17%	80.72%								
616800	4013616800	5,595	4,815	110	52	82	25	905	363	148	1,537	27.47%	1.97%	0.93%	1.47%	0.45%	16.18%	86.06%								
1600	4019001600	3,675	3,142	84	54	99	2	609	160	134	1,008	27.43%	2.29%	1.47%	2.69%	0.05%	16.57%	85.50%								
618000	4013618000	4,555	3,771	138	35	224	15	606	231	141	1,249	27.42%	3.03%	0.77%	4.92%	0.33%	13.30%	82.79%								
2100	4025002100	2,349	2,015	14	71	9	0	419	130	110	643	27.37%	0.60%	3.02%	0.36%	0.00%	17.84%	85.78%								
1802	4025001802	4,733	4,185	30	32	77	2	828	326	81	1,295	27.36%	0.63%	0.68%	1.63%	0.04%	17.49%	88.42%								
4026	4019004026	5,586	4,788	155	47	225	2	895	200	169	1,524	27.28%	2.77%	0.84%	4.03%	0.04%	16.02%	85.71%								
106501	4013106501	2,877	2,445	78	68	63	4	454	117	102	784	27.25%	2.71%	2.36%	2.19%	0.14%	15.78%	84.98%								
422305	4013422305	5,926	4,805	193	39	452	17	684	220	200	1,605	27.08%	3.26%	0.68%	7.63%	0.29%	11.54%	81.08%								
106400	4013106400	2,732	2,227	107	112	74	1	339	108	105	739	27.05%	3.92%	4.10%	2.71%	0.04%	12.41%	81.52%								
422621	4013422621	4,302	3,569	103	35	313	9	550	152	121	1,162	27.01%	2.39%	0.81%	7.28%	0.21%	12.78%	82.96%								
422642	4013422642	5,715	4,888	190	41	181	7	914	210	198	1,543	27.00%	3.32%	0.72%	3.17%	0.12%	15.99%	85.53%								
961201	4009961201	3,569	3,071	84	76	16	13	594	180	129	963	26.98%	2.35%	2.13%	0.45%	0.36%	16.64%	86.05%								
116714	4013116714	3,295	2,660	124	29	250	11	381	94	127	889	26.98%	3.76%	0.88%	7.59%	0.33%	11.56%	80.73%								
422625	4013422625	3,724	3,241	62	37	25	3	603	273	83	1,003	26.93%	1.66%	0.99%	0.67%	0.08%	16.19%	87.03%								
420112	4013420112	3,272	2,850	77	40	56	5	533	170	74	881	26.93%	2.35%	1.71%	1.15%	0.15%	16.29%	87.10%								
422643	4013422643	5,789	4,929	150	41	157	29	918	262	221	1,557	26.90%	2.59%	0.71%	2.71%	0.50%	15.86%	85.14%								
952001	4015952001	1,781	1,497	26	24	50	2	280	96	86	478	26.84%	1.46%	1.35%	2.81%	0.11%	15.72%	84.05%								
71513	4013071513	1,550	1,324	22	10	64	2	234	84	44	416	26.84%	1.42%	0.65%	4.13%	0.13%	15.10%	85.42%								
71514	4013071514	4,021	3,403	155	24	135	2	588	172	130	1,076	26.76%	3.85%	0.60%	3.36%	0.05%	14.62%	84.63%								
964900	4017964900	2,428	2,100	15	107	27	5	379	116	58	649	26.73%	0.62%	4.41%	1.11%	0.21%	15.61%	86.49%								
4064	4019004064	7,696	6,655	238	48	185	11	1,299	275	284	2,056	26.72%	3.09%	0.62%	2.40%	0.14%	16.88%	86.47%								
319000	4013319000	9,107	7,470	386	97	425	15	1,181	327	387	2,431	26.69%	4.24%	1.07%	4.67%	0.16%	12.97%	82.02%								
4428	4019004428	3,288	2,957	39	34	78	5	807	112	63	875	26.61%	1.19%	1.03%	2.37%	0.15%	18.46%	89.93%								
951402	4015951402	4,036	3,511	56	44	86	7	649	230	102	1,072	26.56%	1.39%	1.09%	2.13%	0.17%	16.08%	86.99%								
1301	4005001301	5,102	4,088	15	659	20	2	494	161	157	1,351	26.48%	0.29%	12.92%	0.39%	0.04%	9.68%	80.13%								
4723	4019004723	4,967	4,074	107	31	465	5	578	129	156	1,315	26.47%	2.15%	0.62%	9.36%	0.10%	11.64%	82.02%								
814400	4013814400	4,909	3,988	197	50	280	18	568	184	192																

TRACT	FIPS	POP2010	WHITE	BLACK	AMERI ES	ASIAN	HAWN PACI	HISPANIC	OTHER	MULT_RAC E	TOTAL MIN ORITY	PERCENT MIN ORITY ACK	PERCENT BL ERI ES	PERCENT AM SIAN	PERCENT A N PACI	PERCENT_HAW PANIC	PERCENT_HIS PANIC	PERCENT_W HITE
422510	4013422510	3,416	2,942	70	35	151	8	474	107	103	845	24.74%	2.05%	1.02%	4.42%	0.23%	13.88%	86.12%
611000	4013611000	2,461	2,041	67	2	223	0	248	66	62	606	24.62%	2.72%	0.06%	9.06%	0.00%	10.08%	89.93%
4633	4019004633	2,934	2,590	42	11	79	9	466	115	88	722	24.61%	1.43%	0.37%	2.69%	0.31%	15.88%	88.28%
420104	4013420104	5,068	4,478	117	43	53	1	770	260	116	1,244	24.55%	2.31%	0.85%	1.05%	0.02%	15.19%	88.36%
40902	4013040902	4,861	4,343	12	85	24	1	759	310	86	1,191	24.50%	0.25%	1.75%	0.49%	0.02%	15.61%	89.34%
814200	4013814200	2,624	2,204	76	26	173	3	296	66	76	640	24.39%	2.90%	0.99%	6.59%	0.11%	11.26%	83.99%
4640	4019004640	4,740	4,117	96	24	234	3	639	158	108	1,154	24.35%	2.03%	0.51%	4.94%	0.06%	13.48%	86.86%
617000	4013617000	5,891	5,157	135	39	151	4	850	254	151	1,433	24.33%	2.29%	0.66%	2.56%	0.07%	14.43%	87.54%
420706	4013420706	4,300	3,716	84	77	89	0	575	219	115	1,044	24.28%	1.95%	1.79%	2.07%	0.00%	13.37%	86.42%
422622	4013422622	4,237	3,643	77	41	128	2	567	212	134	1,027	24.24%	1.82%	0.97%	3.02%	0.05%	13.38%	85.98%
1408	4021001408	1,919	1,662	39	35	39	8	237	107	29	465	24.23%	2.03%	1.82%	2.03%	0.42%	12.35%	86.61%
616300	4013616300	2,044	1,736	44	14	80	0	263	94	76	495	24.22%	2.15%	0.68%	3.91%	0.00%	12.87%	84.93%
116707	4013116707	2,738	2,352	78	33	70	1	379	102	102	663	24.21%	2.85%	1.21%	2.56%	0.04%	13.84%	85.90%
1603	4025001603	5,846	5,091	25	210	24	2	868	286	208	1,415	24.20%	0.43%	3.59%	0.41%	0.03%	14.85%	87.09%
950705	4015950705	4,132	3,646	38	45	25	5	614	273	100	1,000	24.20%	0.92%	1.08%	0.61%	0.12%	14.86%	88.24%
422640	4013422640	4,647	4,025	141	66	106	26	631	154	129	1,124	24.19%	3.03%	1.42%	2.28%	0.56%	13.58%	86.62%
422513	4013422513	4,280	3,771	124	43	52	18	652	144	128	1,033	24.14%	2.90%	1.00%	1.21%	0.42%	15.23%	88.11%
604	4025000604	4,769	4,246	42	49	44	6	751	257	125	1,149	24.09%	0.88%	1.03%	0.92%	0.13%	15.75%	89.03%
600	4019000600	4,940	4,253	81	42	285	5	638	139	135	1,190	24.09%	1.64%	0.85%	5.77%	0.10%	12.91%	86.09%
103502	4013103502	5,914	5,157	139	49	147	4	812	273	145	1,424	24.08%	2.35%	0.83%	2.49%	0.07%	13.73%	87.20%
811000	4013811000	2,776	2,386	60	18	109	4	392	85	114	668	24.06%	2.16%	0.65%	3.93%	0.14%	14.29%	85.95%
319404	4013319404	3,333	2,875	75	65	76	10	429	146	86	801	24.03%	2.25%	1.95%	2.28%	0.30%	12.87%	86.26%
953800	4015953800	6,345	5,474	65	106	76	46	868	352	226	1,513	23.85%	1.02%	1.57%	1.20%	0.72%	13.68%	86.27%
611100	4013611100	3,270	2,716	70	29	266	5	313	96	88	779	23.82%	2.14%	0.89%	8.13%	0.15%	9.57%	83.06%
611500	4013611500	5,639	4,602	106	18	703	8	443	65	137	1,343	23.82%	1.88%	0.33%	12.47%	0.14%	7.86%	81.61%
4615	4019004615	3,030	2,691	44	38	83	4	448	102	68	719	23.73%	1.45%	1.25%	2.74%	0.13%	14.79%	88.81%
814900	4013814900	3,015	2,653	85	24	79	1	409	117	56	715	23.71%	2.82%	0.80%	2.62%	0.03%	13.57%	87.99%
2904	4019002904	3,850	3,351	107	40	76	3	546	141	132	913	23.71%	2.78%	1.04%	1.97%	0.08%	14.18%	87.04%
217900	4013217900	3,719	3,233	82	53	76	7	512	147	121	877	23.58%	2.20%	1.43%	2.04%	0.19%	13.77%	86.93%
107500	4011107500	3,337	2,887	119	42	56	2	423	144	87	786	23.55%	3.57%	1.26%	1.68%	0.06%	12.68%	86.51%
103607	4013103607	4,496	3,903	92	39	177	0	550	197	88	1,055	23.47%	2.05%	0.87%	3.94%	0.00%	12.23%	86.81%
952900	4015952900	5,224	4,621	29	34	43	4	771	344	149	1,225	23.45%	0.56%	0.65%	0.62%	0.08%	14.76%	88.48%
4031	4019004031	3,926	3,436	114	39	114	3	548	102	118	920	23.43%	2.90%	0.99%	2.90%	0.08%	13.96%	87.52%
963800	4017963800	4,513	3,911	13	203	18	4	570	249	115	1,057	23.42%	0.29%	4.50%	0.40%	0.09%	12.63%	86.66%
422620	4013422620	3,261	2,831	61	22	112	2	437	127	106	761	23.34%	1.87%	0.67%	3.43%	0.06%	13.40%	86.81%
420202	4013420202	5,087	4,426	122	46	60	15	678	266	152	1,187	23.33%	2.40%	0.90%	1.18%	0.29%	13.33%	87.01%
71510	4013071510	4,078	3,556	119	18	172	8	502	132	73	951	23.32%	2.92%	0.44%	4.22%	0.20%	12.31%	87.20%
422635	4013422635	1,111	975	35	13	26	0	140	45	17	259	23.31%	3.15%	1.17%	2.34%	0.00%	12.60%	87.76%
105400	4013105400	3,603	3,068	180	67	47	3	417	125	113	839	23.29%	5.00%	1.86%	1.30%	0.08%	11.57%	85.15%
422211	4013422211	2,679	2,338	60	11	103	4	329	106	57	623	23.25%	2.24%	0.41%	3.84%	0.15%	12.65%	87.27%
4055	4019004055	3,361	2,897	126	19	103	3	438	92	121	781	23.24%	3.75%	0.57%	3.06%	0.09%	13.03%	86.19%
615900	4013615900	4,362	3,666	121	17	329	1	439	106	122	1,013	23.22%	2.77%	0.39%	7.54%	0.02%	10.06%	84.04%
951502	4015951502	5,201	4,645	85	57	106	6	747	204	98	1,205	23.17%	1.63%	1.10%	2.04%	0.12%	14.36%	89.31%
4721	4019004721	3,419	2,988	74	16	166	0	424	110	65	790	23.11%	2.16%	0.47%	4.86%	0.00%	12.40%	87.39%
817000	4013817000	3,523	3,133	86	25	104	1	475	123	51	814	23.11%	2.44%	0.71%	2.95%	0.03%	13.48%	88.93%
723303	4013723303	26	25	0	0	0	0	5	1	0	6	23.08%	0.00%	0.00%	0.00%	0.00%	19.23%	96.15%
315	4021000315	5,001	4,495	69	58	33	1	780	213	132	1,154	23.08%	1.38%	1.16%	0.66%	0.02%	15.60%	89.88%
613500	4013613500	4,082	3,487	124	39	152	3	465	157	110	940	23.03%	3.04%	0.96%	3.72%	0.07%	11.39%	85.67%
420704	4013420704	4,910	4,327	108	66	65	7	695	184	153	1,125	22.91%	2.20%	1.34%	1.32%	0.14%	14.15%	88.13%
103612	4013103612	4,762	4,096	175	60	111	6	591	145	169	1,088	22.85%	3.67%	1.26%	2.33%	0.13%	12.41%	86.01%
116725	4013116725	4,773	4,007	199	18	290	5	450	126	128	1,088	22.79%	4.17%	0.38%	6.08%	0.10%	9.43%	83.95%
608	4025000608	3,372	2,989	22	56	35	2	497	155	113	767	22.75%	0.65%	1.66%	1.04%	0.06%	14.74%	88.64%
812600	4013812600	4,400	3,714	165	53	270	3	424	85	110	1,020	22.73%	3.75%	1.20%	6.14%	0.07%	9.64%	84.41%
4061	4019004061	4,821	4,230	101	41	86	0	663	204	159	1,095	22.71%	2.10%	0.85%	1.78%	0.00%	13.75%	87.74%
104225	4013104225	3,699	3,250	75	29	53	18	499	165	109	839	22.68%	2.03%	0.78%	1.43%	0.49%	13.49%	87.86%
616100	4013616100	3,572	3,075	108	28	95	5	446	126	135	808	22.62%	3.02%	0.78%	2.66%	0.14%	12.49%	86.09%
40521	4013040521	4,560	3,987	95	25	103	3	630	173	174	1,029	22.57%	2.08%	0.55%	2.26%	0.07%	13.82%	87.43%
600	4005000600	5,461	4,552	59	508	90	4	483	88	180	1,232	22.56%	1.08%	9.30%	1.65%	0.07%	8.84%	83.35%
4716	4019004716	5,464	4,891	62	43	133	2	774	210	123	1,224	22.40%	1.13%	0.79%	2.43%	0.04%	14.17%	89.51%
815300	4013815300	3,926	3,303	91	20	278	6	406	75	153	876	22.31%	2.32%	0.51%	7.08%	0.15%	10.34%	84.13%
962500	4017962500	3,147	2,825	18	75	29	1	437	135	64	695	22.08%	0.57%	2.38%	0.92%	0.03%	13.89%	89.77%
4712	4019004712	3,046	2,648	70	33	133	1	351	83	78	671	22.03%	2.30%	1.08%	4.37%	0.03%	11.52%	86.93%
11110	4027011110	2,906	2,615	38	23	28	5	408	138	59	640	22.02%	1.31%	0.79%	0.96%	0.17%	14.04%	89.99%
616900	4013616900	4,288	3,660	165	59	168	3	464	85	148	944	22.01%	3.85%	1.38%	3.92%	0.02%	10.82%	85.35%
422212	4013422212	4,142	3,575	109	39	168	15	446	134	102	911	21.99%	2.63%	0.94%	4.06%	0.36%	10.77%	86.31%
422644	4013422644	7,287	6,319	194	33	245	14	815	297	185	1,598	21.93%	2.66%	0.55%	3.36%	0.19%	11.18%	86.72%
961700	4017961700	6,323	5,555	22	253	57	8	797	248	180	1,385	21.90%	0.35%	4.00%	0.90%	0.13%	12.60%	87.85%
619000	4013619000	3,068	2,668	102	21	104	6	325	113	54	671	21.87%	3.32%	0.68%	3.39%	0.20%	10.59%	86.96%
614100	4013614100	5,724	4,817	154	24	439	7	535	89	194	1,248	21.80%	2.69%	0.42%	7.67%			

TRACT	FIPS	POP2010	WHITE	BLACK	AMERI_ES	ASIAN	HAWN_PACI	HISPANIC	OTHER	MULT_RAC	TOTAL	MIN	PERCENT	MIN	PERCENT	BL	PERCENT	AM	PERCENT	A	PERCENT	HAW	PERCENT	HIS	PERCENT	W
4711	4019004711	4,559	3,962	59	21	353	1	440	60	103	934	20.49%	1.29%	0.46%	7.74%	0.02%	9.95%	86.91%								
116708	4013116708	5,033	4,420	185	81	141	9	497	118	79	1,031	20.48%	3.68%	1.61%	2.80%	0.18%	9.87%	87.82%								
4724	4019004724	2,536	2,248	35	8	129	0	298	48	68	518	20.43%	1.38%	0.32%	5.09%	0.00%	11.75%	88.64%								
4714	4019004714	5,611	4,940	84	20	290	13	605	134	130	1,146	20.42%	1.50%	0.36%	5.17%	0.23%	10.78%	88.04%								
71516	4013071516	2,886	2,540	97	24	63	2	296	106	54	588	20.37%	3.36%	0.83%	2.18%	0.07%	10.26%	88.01%								
216850	4013216850	4,168	3,481	121	17	350	2	274	85	112	849	20.37%	2.90%	0.41%	8.40%	0.05%	6.57%	83.52%								
216845	4013216845	1,892	1,612	68	8	108	0	154	46	50	384	20.30%	3.59%	0.42%	5.71%	0.00%	8.14%	85.20%								
611400	4013611400	6,232	5,330	144	28	406	5	535	139	180	1,257	20.17%	2.31%	0.45%	6.51%	0.08%	8.58%	85.53%								
1701	4025001701	5,779	5,186	39	72	62	7	688	297	116	1,165	20.16%	0.67%	1.25%	1.07%	0.12%	11.91%	89.74%								
4614	4019004614	3,314	3,015	38	20	61	0	454	95	85	668	20.16%	1.15%	0.60%	1.84%	0.00%	13.70%	90.98%								
470500	4019470500	3,152	2,836	29	81	34	4	386	101	67	635	20.15%	0.92%	2.57%	1.08%	0.13%	12.25%	89.97%								
20201	4012020201	1,837	1,613	13	57	18	0	210	72	64	370	20.14%	0.71%	3.10%	0.98%	0.00%	11.43%	87.81%								
4423	4019004423	4,324	3,905	29	44	22	5	596	172	147	868	20.07%	0.67%	1.02%	0.51%	0.12%	13.78%	90.31%								
951401	4015951401	3,748	3,324	53	28	66	6	437	161	110	751	20.04%	1.41%	0.75%	1.76%	0.16%	11.66%	88.69%								
4718	4019004718	2,160	1,897	38	7	126	1	231	29	62	432	20.00%	1.76%	0.32%	5.83%	0.05%	10.89%	87.82%								
308	4021000308	4,966	4,431	63	48	22	5	584	271	126	993	20.00%	1.27%	0.97%	0.44%	0.10%	11.76%	89.23%								
953000	4015953000	5,289	4,715	47	67	54	5	629	254	147	1,056	19.97%	0.89%	1.27%	1.02%	0.09%	11.89%	89.15%								
610800	4013610800	3,505	2,977	61	13	277	2	295	51	124	699	19.94%	1.74%	0.37%	7.90%	0.06%	8.42%	84.94%								
613900	4013613900	6,154	5,387	103	18	315	4	642	142	185	1,224	19.89%	1.67%	0.29%	5.12%	0.06%	10.43%	87.54%								
217101	4013217101	2,466	2,170	44	36	48	2	284	75	91	489	19.83%	1.78%	1.46%	1.95%	0.08%	11.52%	88.00%								
953601	4015953601	8,853	7,900	61	117	171	14	1,058	334	256	1,789	19.82%	0.69%	1.32%	1.93%	0.16%	11.95%	89.24%								
4044	4019004044	3,950	3,515	80	17	119	7	449	111	101	783	19.82%	2.03%	0.43%	3.01%	0.18%	11.37%	88.99%								
217700	4013217700	4,917	4,386	63	62	114	3	594	136	153	972	19.77%	1.28%	1.26%	2.32%	0.06%	12.08%	89.20%								
420211	4013202111	4,648	4,146	82	48	102	6	544	130	134	912	19.62%	1.76%	1.03%	2.19%	0.13%	11.70%	89.20%								
318	4021000318	6,486	5,783	102	62	172	5	763	266	196	1,270	19.58%	1.57%	0.96%	1.11%	0.08%	11.76%	89.16%								
613600	4013613600	3,967	3,530	89	26	160	4	420	96	82	775	19.54%	1.74%	0.68%	4.03%	0.10%	10.59%	88.98%								
614300	4013614300	3,124	2,691	53	22	232	1	238	64	61	610	19.53%	1.70%	0.70%	7.43%	0.03%	7.62%	86.14%								
4053	4019004053	2,960	2,669	64	34	40	4	365	72	86	579	19.50%	2.16%	1.15%	1.35%	0.13%	12.29%	89.00%								
810100	4013810100	6,272	5,416	105	17	478	7	499	110	139	1,216	19.39%	1.67%	0.27%	7.62%	0.11%	7.96%	86.35%								
955300	4017965300	4,591	4,195	12	85	22	3	590	178	96	890	19.39%	0.26%	1.85%	0.48%	0.07%	12.85%	91.37%								
952002	4015952002	7,438	6,771	65	67	112	13	971	213	198	1,441	19.37%	0.87%	0.90%	1.51%	0.17%	13.05%	91.02%								
952400	4015952400	2,619	2,386	10	25	11	3	324	133	51	506	19.32%	0.38%	0.95%	0.42%	0.11%	12.37%	91.10%								
970200	4001970200	4,990	4,437	21	179	31	7	561	165	150	964	19.32%	0.42%	3.59%	0.62%	0.14%	11.24%	88.92%								
313	4021000313	4,152	3,811	30	38	21	2	541	170	80	802	19.32%	0.72%	0.92%	0.51%	0.05%	13.03%	91.79%								
618100	4013618100	4,347	3,843	66	46	76	13	450	187	116	838	19.28%	1.52%	1.06%	1.75%	0.30%	10.35%	86.41%								
617300	4013617300	3,030	2,636	57	14	182	3	263	65	73	584	19.27%	1.88%	0.46%	6.01%	0.10%	8.68%	87.00%								
1101	4005001101	4,797	4,199	54	176	101	8	468	113	146	920	19.18%	1.13%	3.67%	2.11%	0.17%	9.76%	87.53%								
615000	4013615000	6,630	5,672	140	19	542	0	491	74	183	1,266	19.10%	2.11%	0.29%	8.17%	0.00%	7.41%	85.55%								
40531	4013040531	3,395	3,043	136	16	37	1	362	91	71	643	18.94%	4.01%	0.47%	1.09%	0.03%	10.66%	89.63%								
104900	4013104900	4,003	3,572	67	42	84	7	428	130	101	758	18.94%	1.67%	1.05%	2.10%	0.17%	10.69%	89.23%								
103216	4013103216	5,192	4,491	110	37	280	15	421	116	141	981	18.89%	2.12%	0.71%	5.39%	0.33%	8.11%	86.50%								
615200	4013615200	5,396	4,636	173	34	293	5	407	105	140	1,017	18.88%	3.21%	0.63%	5.44%	0.09%	7.56%	86.08%								
610300	4013610300	8,958	7,921	181	77	277	11	934	207	285	1,687	18.83%	2.02%	0.86%	3.09%	0.12%	10.43%	88.41%								
116729	4013116729	4,303	3,747	77	19	242	9	382	80	129	809	18.80%	1.79%	0.44%	5.62%	0.21%	8.88%	87.08%								
116710	4013116710	4,638	4,111	114	26	163	6	468	93	125	870	18.76%	2.46%	0.56%	3.51%	0.13%	10.09%	86.64%								
319900	4013319900	2,278	1,998	68	13	113	1	193	38	47	426	18.70%	2.99%	0.57%	4.96%	0.04%	8.47%	87.71%								
104801	4013104801	3,619	3,300	48	16	70	5	447	89	91	675	18.65%	1.33%	0.44%	1.93%	0.14%	12.35%	91.19%								
216853	4013216853	4,516	3,891	80	27	371	1	308	53	93	840	18.60%	1.77%	0.60%	8.22%	0.02%	6.82%	86.16%								
950703	4015950703	3,880	3,496	20	62	27	6	461	145	124	721	18.58%	0.52%	1.60%	0.70%	0.15%	11.88%	90.10%								
422626	4013422626	2,510	2,300	18	23	10	3	287	125	31	466	18.57%	0.72%	0.92%	0.40%	0.12%	11.43%	91.63%								
4047	4019004047	2,891	2,612	40	27	53	2	336	164	81	76	18.54%	1.38%	0.93%	1.83%	0.07%	11.52%	90.35%								
611600	4013611600	3,062	2,678	27	11	219	2	249	58	67	566	18.48%	0.88%	0.36%	7.15%	0.07%	8.13%	87.46%								
301	4007000301	5,810	5,237	43	142	36	9	619	222	121	1,071	18.43%	0.74%	2.44%	0.62%	0.15%	10.65%	90.14%								
4025	4019004025	6,356	5,773	76	24	186	3	733	148	146	1,170	18.41%	1.20%	0.38%	2.93%	0.05%	11.53%	90.83%								
100	4005000100	3,804	3,337	43	161	46	12	364	74	131	700	18.40%	1.13%	4.23%	1.21%	0.32%	9.57%	87.72%								
103220	4013103220	2,994	2,579	45	5	240	1	198	61	63	550	18.37%	1.50%	0.17%	8.02%	0.03%	6.61%	86.14%								
1801	4025001801	3,234	2,958	10	15	51	7	378	133	60	594	18.37%	0.31%	0.46%	1.58%	0.22%	11.89%	91.47%								
422507	4013422507	4,523	3,966	85	21	154	15	416	139	143	809	18.35%	1.88%	0.46%	3.40%	0.33%	9.20%	87.69%								
610400	4013610400	5,129	4,533	106	22	124	9	546	134	201	941	18.35%	2.07%	0.43%	2.42%	0.18%	10.65%	88.38%								
950401																										

TRACT	FIPS	POP2010	WHITE	BLACK	AMERI ES	ASIAN	HAWN PACI	HISPANIC	OTHER	MULT_RAC E	TOTAL_M IN ORITY	PERCENT_M IN ORITY ACK	PERCENT_B L ERJ ES	PERCENT_A SIAN	PERCENT_H AW N PACI	PERCENT_H IS PANIC	PERCENT_W HITE
4720	4019004720	1,356	1,231	31	2	46	1	127	19	26	226	16.67%	2.29%	0.15%	3.39%	0.07%	90.78%
617100	4013617100	2,222	1,987	39	8	63	1	198	61	63	370	16.65%	1.76%	0.36%	2.84%	0.05%	89.42%
612000	4013612000	2,710	2,347	48	2	192	4	174	30	87	450	16.61%	1.77%	0.07%	7.08%	0.15%	86.61%
217203	4013217203	2,804	2,546	51	19	42	4	238	111	31	465	16.58%	1.82%	0.68%	1.50%	0.14%	90.80%
104802	4013104802	5,888	5,125	111	49	113	4	526	137	149	940	16.53%	1.95%	0.86%	1.99%	0.07%	90.10%
610600	4013610600	5,546	4,934	136	34	150	8	471	115	169	914	16.48%	2.45%	0.61%	2.70%	0.14%	88.97%
11112	4027011112	2,555	2,373	7	32	12	0	260	108	23	419	16.40%	0.27%	1.25%	0.47%	0.00%	10.18%
217400	4013217400	3,085	2,769	49	12	60	9	276	99	87	505	16.37%	1.59%	0.39%	1.94%	0.29%	89.76%
611800	4013611800	6,540	5,948	103	48	99	14	646	159	169	1,069	16.35%	1.57%	0.73%	1.51%	0.21%	90.95%
4719	4019004719	5,700	5,068	60	18	386	2	408	57	109	931	16.33%	1.05%	0.32%	6.77%	0.04%	90.40%
420707	4013420707	2,276	2,055	87	37	14	11	193	28	44	370	16.26%	3.82%	1.63%	0.62%	0.48%	90.29%
103211	4013103211	4,395	3,978	56	28	105	3	393	129	96	714	16.25%	1.27%	0.64%	2.39%	0.07%	90.51%
4621	4019004621	2,000	1,848	23	13	31	0	206	51	34	324	16.20%	1.15%	0.65%	1.55%	0.00%	10.30%
420116	4013420116	2,865	2,590	29	39	35	0	265	96	76	464	16.20%	1.01%	1.36%	1.22%	0.00%	90.40%
952500	4015952500	5,295	4,903	34	33	44	3	554	186	92	854	16.13%	0.64%	0.62%	0.83%	0.06%	92.60%
217002	4013217002	5,351	4,894	75	16	92	7	513	153	114	856	16.00%	1.40%	0.30%	1.72%	0.13%	91.46%
1500	4005001500	3,186	2,830	27	156	21	2	222	78	72	506	15.88%	0.85%	4.90%	0.66%	0.06%	88.83%
105102	4013105102	4,165	3,714	70	22	179	4	300	80	96	655	15.73%	1.68%	0.53%	4.30%	0.10%	89.17%
1600	4005001600	3,150	2,898	18	13	74	4	291	94	49	494	15.68%	0.57%	0.41%	2.35%	0.13%	92.00%
950704	4015950704	5,995	5,498	51	87	53	12	603	134	160	940	15.68%	0.85%	1.45%	0.88%	0.20%	91.71%
420209	4013420209	3,980	3,640	85	16	51	14	358	100	74	624	15.68%	2.14%	0.40%	1.28%	0.35%	91.46%
216835	4013216835	2,483	2,196	42	20	116	7	166	38	64	389	15.67%	1.69%	0.81%	4.67%	0.28%	88.44%
216838	4013216838	4,791	4,206	76	27	290	3	284	70	119	750	15.65%	1.59%	0.56%	6.05%	0.06%	87.79%
617800	4013617800	2,613	2,424	17	12	61	1	263	54	44	408	15.61%	0.65%	0.46%	2.33%	0.04%	92.77%
617200	4013617200	2,538	2,252	50	6	127	2	184	27	74	396	15.60%	1.97%	0.24%	5.00%	0.08%	88.73%
611700	4013611700	6,304	5,666	99	36	222	1	512	111	169	981	15.56%	1.57%	0.57%	3.52%	0.02%	89.88%
420110	4013420110	4,865	4,455	54	38	55	4	461	141	118	753	15.48%	1.11%	0.78%	1.13%	0.08%	91.57%
700	4025000700	3,972	3,669	18	44	12	3	402	133	93	612	15.41%	0.45%	1.11%	0.30%	0.08%	10.12%
952800	4015952800	6,289	5,789	33	87	53	3	621	191	153	968	15.39%	0.52%	1.07%	0.84%	0.05%	92.05%
420705	4013420705	3,569	3,172	42	28	175	2	236	65	85	548	15.35%	1.18%	0.78%	4.90%	0.06%	88.88%
964201	4017964201	1,780	1,637	4	28	10	0	163	68	33	273	15.34%	0.22%	1.57%	0.56%	0.00%	91.67%
4404	4019004404	3,247	2,998	47	30	25	0	301	94	53	497	15.31%	1.45%	0.92%	0.77%	0.00%	92.33%
111115	4027011115	2,902	2,725	20	11	17	2	285	106	21	441	15.20%	0.69%	0.38%	0.59%	0.07%	93.90%
302	4003000302	4,851	4,493	33	58	25	6	502	113	123	737	15.19%	0.68%	1.10%	0.52%	0.12%	92.62%
309	4021000309	2,778	2,566	19	44	12	0	268	78	59	421	15.15%	0.68%	1.58%	0.43%	0.00%	92.37%
954900	4015954900	3,796	3,465	45	48	54	3	325	100	81	575	15.15%	1.19%	1.42%	1.08%	0.08%	91.28%
216902	4013216902	3,930	3,520	46	50	103	10	302	79	122	590	15.01%	1.17%	1.27%	2.62%	0.25%	89.57%
420402	4013420402	1,625	1,516	10	25	17	4	144	43	10	243	14.95%	0.62%	1.54%	1.05%	0.25%	93.29%
4713	4019004713	3,776	3,518	24	21	97	4	361	54	58	561	14.86%	0.64%	0.56%	2.57%	0.11%	93.17%
217102	4013217102	2,472	2,248	45	18	39	4	207	51	67	364	14.72%	1.82%	0.73%	1.58%	0.16%	90.94%
420109	4013420109	3,838	3,487	48	25	75	5	317	93	105	563	14.67%	1.25%	0.65%	1.95%	0.13%	90.85%
420212	4013420212	2,825	2,616	28	29	33	1	266	56	62	413	14.62%	0.99%	1.03%	1.17%	0.04%	92.60%
2000	4005000200	2,037	1,769	6	156	22	7	79	27	50	297	14.58%	0.29%	7.66%	1.08%	0.34%	88.84%
963400	4017963400	3,262	2,991	27	93	11	3	263	78	59	475	14.56%	0.83%	2.85%	0.34%	0.09%	91.69%
420302	4013420302	4,938	4,594	53	30	106	17	388	125	74	719	14.56%	1.07%	0.61%	2.15%	0.34%	91.80%
4331	4019004331	3,519	3,284	35	27	35	0	310	104	34	511	14.52%	0.99%	0.77%	0.99%	0.00%	93.32%
216846	4013216846	6,585	5,852	97	17	391	4	377	65	159	951	14.44%	1.47%	0.26%	5.94%	0.06%	88.87%
4050	4019004050	1,947	1,806	6	18	40	0	167	50	27	281	14.43%	0.31%	0.92%	2.05%	0.00%	92.76%
420216	4013420216	3,889	3,504	71	41	58	14	297	76	125	567	14.32%	1.83%	1.05%	1.49%	0.36%	90.10%
203	4025000203	5,814	5,499	6	38	14	8	612	146	103	824	14.17%	0.10%	0.65%	0.24%	0.14%	94.58%
4054	4019004054	1,540	1,427	19	11	31	0	136	21	31	218	14.16%	1.23%	0.71%	2.01%	0.00%	92.66%
4052	4019004052	1,944	1,793	19	7	49	0	162	38	38	275	14.15%	0.98%	0.36%	2.52%	0.00%	92.23%
963700	4017963700	1,767	1,631	4	31	5	3	160	46	47	249	14.09%	0.23%	1.75%	0.28%	0.17%	92.30%
615100	4013615100	3,383	3,070	43	9	165	3	226	26	67	472	13.95%	1.27%	0.27%	4.88%	0.09%	90.75%
30402	4013030402	3,895	3,627	27	16	27	3	320	143	50	538	13.81%	0.69%	0.46%	0.69%	0.08%	93.12%
40516	4013040516	2,856	2,648	54	14	26	5	216	79	30	394	13.80%	1.89%	0.49%	0.91%	0.18%	92.72%
400	4007000400	4,481	4,163	5	50	37	4	385	137	85	618	13.79%	0.11%	1.12%	0.83%	0.09%	89.90%
964800	4017964800	4,174	3,832	18	106	28	2	327	93	95	574	13.75%	0.43%	2.54%	0.67%	0.05%	91.81%
107900	4013107900	3,701	3,381	61	12	103	1	266	65	78	508	13.73%	1.65%	0.32%	2.78%	0.03%	91.35%
20501	4012020501	1,984	1,836	14	17	5	0	161	74	38	271	13.66%	0.71%	0.86%	0.25%	0.00%	92.54%
1702	40250001702	4,512	4,153	24	41	63	6	371	109	116	614	13.61%	0.53%	0.91%	1.40%	0.13%	92.04%
310	4021000310	3,022	2,813	15	29	19	3	255	87	56	408	13.50%	0.50%	0.96%	0.63%	0.10%	93.08%
201	4021000201	5,469	5,079	47	41	45	7	464	132	118	736	13.46%	0.86%	0.75%	0.82%	0.13%	92.87%
964202	4017964202	1,627	1,508	3	15	3	3	143	50	45	217	13.34%	0.18%	0.92%	0.18%	0.18%	92.69%
103208	4013103208	3,927	3,575	76	20	116	2	242	67	71	523	13.32%	1.94%	0.51%	2.95%	0.05%	91.04%
953300	4015953300	6,256	5,826	51	65	48	14	538	116	136	832	13.30%	0.82%	1.04%	0.77%	0.22%	93.13%
610100	4013610100	1,322	1,200	18	4	25	0	104	24	51	175	13.24%	1.36%	0.30%	1.89%	0.00%	90.77%
4051	4019004051	5,089	4,743	33	33	78	0	455	72	130	671	13.19%	0.65%	0.65%	1.53%	0.00%	93.20%
4717	4019004717	2,019	1,878	13	5	64	2	154	26	31	264	13.08%	0.64%	0.25%	3.17%	0.10%	93.02%
420107	4013420107	6,556	5,956	125	9	229	0	405	85	152	853	13.01%	1.91%	0.14%	3.49%	0.00%	90.85%
612600	4013612600	2,342	2,166	23	10	74	0	164	33	36	304	12.98%	0.98%	0.43%	3.16%	0.00%	92.49%
216810	4013216810	1,318	1,187	28	8	57	1	68	8	29	170	12.90%	2.12%	0.40%	4.32%	0.08%	90.06%
603	4021000603	4,939	4,629	47	20	47	1	401	120	75	636	12.88%	0.95%	0.61%	0.95%	0.02%	93.72%
103219	4013103219	3,012	2,739	29	13	124	2	170	45	60	383	12.72%	0.96%	0.43%	4.12%	0.07%	90.94%
420304	40134																

TRACT	FIPS	POP2010	WHITE	BLACK	AMERI ES	ASIAN	HAWN PACI	HISPANIC	OTHER	MULT_RAC	TOTAL MIN ORITY	PERCENT MIN ORITY ACK	PERCENT BL ERI ES	PERCENT AM SIAN	PERCENT_A N PACI	PERCENT_HAW PANIC	PERCENT_HIS	PERCENT_W HITE
103214	4013103214	3,852	3,542	45	24	140	1	198	31	69	439	11.40%	0.62%	3.63%	0.03%	5.14%	91.95%	
612500	4013612500	4,306	3,991	19	14	89	2	278	88	103	490	11.38%	0.44%	0.33%	0.05%	6.46%	92.68%	
40519	4013040519	3,595	3,273	77	10	103	2	166	51	79	409	11.38%	2.14%	0.28%	0.06%	4.62%	91.04%	
105103	4013105103	3,017	2,753	27	4	137	2	135	38	56	343	11.37%	0.89%	0.13%	0.07%	4.47%	91.25%	
613300	4013613300	7,102	6,591	81	20	188	1	436	67	154	793	11.17%	1.14%	0.28%	0.01%	6.14%	92.80%	
216842	4013216842	3,556	3,267	31	5	157	2	176	23	71	394	11.08%	0.87%	0.14%	0.06%	4.95%	91.87%	
103212	4013103212	4,245	3,947	63	9	92	3	235	67	64	469	11.05%	1.48%	0.21%	0.07%	5.54%	92.98%	
307	4021000307	2,426	2,280	17	18	30	0	147	54	27	266	10.96%	0.70%	0.74%	0.00%	6.06%	93.98%	
216849	4013216849	6,736	6,143	45	6	356	0	287	44	142	738	10.96%	0.67%	0.09%	0.00%	4.26%	91.20%	
103207	4013103207	2,459	2,290	30	35	43	1	135	25	35	269	10.94%	1.22%	1.42%	0.04%	5.49%	93.13%	
802	4025000802	3,308	3,088	15	49	33	4	228	31	88	360	10.88%	0.45%	1.48%	0.12%	6.89%	93.35%	
103205	4013103205	2,652	2,463	40	18	44	2	156	28	57	288	10.86%	1.51%	0.68%	0.08%	5.88%	92.87%	
4642	4019004642	3,260	3,048	35	13	68	8	195	35	53	354	10.86%	1.07%	0.40%	0.25%	5.98%	93.50%	
216839	4013216839	3,953	3,614	43	10	188	1	171	16	81	429	10.85%	1.09%	0.25%	0.03%	4.33%	91.42%	
216848	4013216848	6,026	5,513	59	12	314	0	228	38	90	651	10.80%	0.98%	0.20%	0.00%	3.78%	91.49%	
302	4007000302	2,911	2,790	6	19	7	2	230	50	37	314	10.79%	0.21%	0.65%	0.07%	7.90%	95.84%	
106200	4013106200	3,285	3,099	27	12	63	0	220	32	52	354	10.78%	0.82%	0.37%	0.92%	6.70%	94.34%	
402108	4013402108	1,406	1,316	14	3	21	1	85	27	24	151	10.74%	1.00%	0.21%	0.07%	6.05%	93.60%	
1001	4025001001	4,327	4,086	18	29	49	1	296	71	73	464	10.72%	0.42%	0.67%	0.02%	6.84%	94.43%	
607	4025000607	5,309	4,996	25	41	65	2	341	85	95	559	10.63%	0.47%	0.77%	0.04%	6.42%	94.10%	
216836	4013216836	3,580	3,312	39	22	84	2	194	35	86	378	10.50%	1.09%	0.61%	0.06%	5.42%	92.51%	
216820	4013216820	4,061	3,774	29	29	88	8	200	70	63	424	10.44%	0.71%	0.71%	0.20%	4.92%	92.93%	
103209	4013103209	5,353	4,985	58	25	163	2	264	46	74	558	10.42%	1.08%	0.47%	0.04%	4.93%	93.13%	
402	4025000402	4,923	4,617	16	23	85	10	291	81	91	506	10.28%	0.33%	0.47%	0.20%	5.91%	93.78%	
1102	4025001102	4,026	3,842	11	38	18	0	298	48	69	413	10.26%	0.27%	0.94%	0.00%	7.40%	95.43%	
1402	4025001402	3,496	3,294	5	48	12	1	202	85	51	353	10.10%	0.14%	1.37%	0.03%	5.78%	94.22%	
200	4007000200	2,227	2,115	10	13	7	3	145	45	34	223	10.01%	0.45%	0.58%	0.13%	6.51%	94.97%	
108100	4013108100	1,850	1,742	15	16	32	0	94	27	18	184	9.95%	0.81%	0.86%	0.00%	5.08%	94.16%	
71505	4013071505	5,964	5,623	126	18	56	0	302	84	57	586	9.83%	2.11%	0.30%	0.04%	5.06%	94.28%	
612800	4013612800	2,110	1,982	20	3	45	0	131	8	52	207	9.81%	0.95%	0.14%	0.23%	6.21%	93.93%	
216901	4013216901	2,705	2,512	39	13	55	1	126	31	54	265	9.80%	1.44%	0.48%	0.04%	4.66%	92.87%	
1401	4025001401	2,500	2,339	18	27	13	0	153	33	70	244	9.76%	0.72%	1.08%	0.00%	6.12%	93.56%	
610700	4013610700	7,193	6,813	33	36	60	3	453	117	131	702	9.76%	0.46%	0.50%	0.83%	6.30%	94.72%	
216806	4013216806	2,967	2,757	27	15	62	2	159	23	81	288	9.71%	0.91%	0.51%	0.09%	5.36%	92.92%	
216844	4013216844	2,965	2,763	44	5	79	7	144	8	59	287	9.68%	1.48%	0.17%	0.26%	4.86%	93.18%	
422607	4013422607	4,148	3,901	88	12	21	1	208	70	55	400	9.64%	2.12%	0.29%	0.51%	5.01%	94.05%	
613200	4013613200	3,552	3,333	12	17	50	0	212	51	89	342	9.63%	0.34%	0.48%	0.00%	5.97%	93.83%	
216840	4013216840	4,594	4,259	54	5	157	11	180	35	73	442	9.62%	1.18%	0.11%	0.34%	3.92%	92.71%	
612700	4013612700	2,271	2,142	21	12	28	5	131	19	44	216	9.51%	0.92%	0.53%	0.22%	5.77%	94.32%	
216818	4013216818	6,644	6,216	82	63	97	5	299	72	109	618	9.30%	1.23%	0.95%	1.46%	4.50%	93.56%	
4307	4019004307	3,114	3,008	17	9	18	3	210	32	27	289	9.28%	0.55%	0.29%	0.58%	6.74%	96.60%	
216816	4013216816	5,531	5,173	38	12	177	7	239	38	86	513	9.24%	0.69%	0.22%	0.32%	4.32%	93.53%	
105002	4013105002	2,574	2,421	12	4	103	0	115	3	31	237	9.21%	0.47%	0.16%	4.00%	4.47%	94.06%	
617500	4013617500	3,316	3,143	53	6	26	0	186	32	56	303	9.14%	1.60%	0.16%	0.78%	5.61%	94.78%	
20202	4012020202	647	613	0	2	7	0	36	14	11	59	9.12%	0.00%	0.31%	1.08%	5.56%	94.74%	
103206	4013103206	2,521	2,362	22	7	25	1	146	28	78	229	9.08%	0.87%	0.28%	0.09%	5.79%	93.69%	
105004	4013105004	3,114	2,878	31	8	117	5	103	17	58	281	9.02%	1.00%	0.26%	3.76%	0.16%	92.42%	
216831	4013216831	2,896	2,708	30	13	83	0	122	11	51	259	8.94%	1.04%	0.45%	0.00%	4.21%	93.51%	
105101	4013105101	4,417	4,167	28	12	90	1	216	48	71	395	8.94%	0.83%	0.27%	2.04%	4.89%	94.34%	
217300	4013217300	2,755	2,583	38	10	61	2	215	20	41	246	8.93%	1.38%	0.36%	2.21%	0.07%	93.76%	
71801	4013071801	5,148	4,882	106	19	31	2	229	72	36	459	8.92%	2.06%	0.37%	0.60%	0.44%	94.83%	
4643	4019004643	4,109	3,904	31	10	51	3	214	57	53	366	8.91%	0.75%	0.24%	1.24%	0.07%	95.01%	
612900	4013612900	2,409	2,284	31	15	37	0	110	21	21	214	8.88%	1.29%	0.62%	1.54%	0.00%	94.81%	
814000	4013814000	1,531	1,446	18	3	30	0	61	22	12	134	8.75%	1.18%	0.20%	1.96%	0.00%	94.45%	
105003	4013105003	4,549	4,202	29	8	187	0	441	33	90	398	8.75%	0.64%	0.16%	4.11%	0.00%	92.37%	
217001	4013217001	3,890	3,674	39	10	73	0	178	38	56	338	8.69%	1.00%	0.26%	1.88%	0.00%	94.45%	
216821	4013216821	5,737	5,397	65	18	124	7	226	56	70	496	8.65%	1.13%	0.31%	2.16%	0.12%	94.07%	
4722	4019004722	2,363	2,256	9	3	46	0	129	17	32	204	8.63%	0.38%	0.13%	1.95%	0.00%	95.47%	
600	4007000600	1,640	1,552	3	38	2	0	77	19	26	139	8.49%	0.18%	2.32%	0.12%	0.00%	94.63%	
216807	4013216807	4,911	4,609	47	16	126	1	198	27	85	415	8.45%	0.96%	0.33%	2.57%	0.02%	93.85%	
71802	4013071802	3,302	3,129	75	8	30	3	125	38	19	279	8.45%	2.27%	0.24%	0.09%	3.79%	94.76%	
71702	4013071702	3,219	3,069	65	8	18	1	143	35	23	270	8.39%	2.02%	0.29%	0.03%	4.44%	95.34%	
953200	4019532000	2,657	2,510	9	20	45	0	116	25	48	215	8.09%	0.34%	0.75%	1.69%	0.00%	94.47%	
4325	4019004325	1,681	1,623	3	5	16	0	101	11	23	136	8.09%	0.18%	0.30%	0.95%	0.00%	96.55%	
10102	4013010102	4,640	4,367	21	6	108	5	169	60	73	369	7.95%	0.45%	0.13%	2.33%	0.11%	94.12%	
216851	4013216851	4,143	3,966	35	20	101	0	137	36	45	329	7.94%	0.84%	0.48%	2.44%	0.00%	94.28%	
316	4021000316	7,377	7,045	75	14	68	6	347	75	94	585	7.93%	1.02%	0.19%	0.92%	0.08%	95.50%	
107800	4013107800	2,408	2,278	18	1	57	1	100	11	42	188	7.81%	0.75%	0.04%	2.37%	0.04%	94.60%	
216813	4013216813	4,041	3,843	29	6	93	3	156	19	48	306	7.77%	0.72%	0.15%	2.30%	0.07%	95.10%	
1200	4025001200	6,623	6,351	25	52	29	6	315	70	90	497	7.50%	0.38%	0.79%	0.44%	4.76%	95.89%	
613000	4013613000	2,945	2,795	9	11	44	1	131	21	64	217	7.37%	0.31%	0.37%	1.49%	0.03%	94.91%	
216834	4013216834	2,218	2,112	22	7	36	1	82	13	27	161	7.26%	0.99%	0.32%	1.62%	0.05%	95.22%	
216829	4013216829	4,690	4,401	77	9	92	1	134	27	83	340	7.25%	1.64%	0.19%	1.96%	0.02%	93.84%	
108000	4013108000	3,467	3,326	19	12	46	0	154	19	45	250	7.21%	0.55%	0.35%	1.33%	0.00%	95.93%	
40524	4013040524	1,474	1,394	37	4	22	0	39	4	13	106	7.19%	2.51%	0.27%	1.49%			

TRACT	FIPS	POP2010	WHITE	BLACK	AMERI_ES	ASIAN	HAWN_PACI	HISPANIC	OTHER	MULT_RAC	TOTAL_MIN	PERCENT_MIN	PERCENT_MIN	PERCENT_BL	PERCENT_AM	PERCENT_A	PERCENT_HAW	PERCENT_HIS	PERCENT_W
											E	ORITY	ORITY	ACK	ERI_ES	SIAN	N_PACI	PANIC	HITE
71504	4013071504	3,394	3,305	25	7	30	0	62	10	17	134	3.95	0.74%	0.21%	0.88%	0.00%	1.83%	97.38%	
71503	4013071503	4,708	4,587	68	7	20	1	73	6	19	175	3.72%	1.44%	0.15%	0.42%	0.02%	1.55%	97.43%	
615500	4013615500	2,817	2,753	33	2	13	1	50	4	11	103	3.66%	1.17%	0.07%	0.46%	0.04%	1.77%	97.73%	
813700	4013813700	2,528	2,466	21	1	21	1	44	4	14	92	3.64%	0.83%	0.04%	0.83%	0.04%	1.74%	97.55%	
615400	4013615400	2,679	2,615	18	8	10	1	51	7	20	95	3.55%	0.67%	0.30%	0.75%	0.04%	1.90%	97.61%	
40528	4013040528	6,212	6,066	59	16	48	2	87	8	13	220	3.54%	0.95%	0.26%	0.77%	0.03%	1.40%	97.65%	
40522	4013040522	4,181	4,064	40	6	39	4	50	6	22	145	3.47%	0.96%	0.14%	0.93%	0.10%	1.20%	97.20%	
422624	4013422624	2,771	2,719	14	10	10	0	54	7	11	95	3.43%	0.51%	0.36%	0.36%	0.00%	1.95%	98.12%	
40529	4013040529	3,222	3,133	34	7	38	0	29	0	10	108	3.35%	1.06%	0.22%	0.18%	0.00%	0.90%	97.24%	
604	4021000604	4,681	4,588	29	3	37	0	67	11	13	147	3.14%	0.62%	0.06%	0.79%	0.00%	1.43%	98.01%	
40514	4013040514	3,104	3,044	16	5	22	2	44	7	8	96	3.09%	0.52%	0.16%	0.71%	0.06%	1.42%	98.07%	
40508	4013040508	5,209	5,096	40	12	14	3	75	12	32	156	2.99%	0.77%	0.23%	0.27%	0.06%	1.44%	97.83%	
40512	4013040512	1,690	1,656	15	3	12	1	76	1	2	48	2.84%	0.69%	0.18%	0.71%	0.06%	0.95%	97.99%	
40507	4013040507	6,097	5,967	48	5	35	4	71	7	31	170	2.79%	0.79%	0.08%	0.57%	0.07%	1.16%	97.87%	
319	4021000319	1,352	1,331	5	7	1	0	19	4	4	36	2.66%	0.73%	0.52%	0.07%	0.00%	1.41%	98.45%	
4328	4019004328	3,400	3,354	4	9	7	1	56	6	19	83	2.44%	0.12%	0.26%	0.21%	0.03%	1.65%	98.65%	
422618	4013422618	2,954	2,919	7	3	10	0	40	5	10	65	2.20%	0.24%	0.10%	0.34%	0.00%	1.35%	98.82%	
40513	4013040513	3,031	2,977	24	2	15	0	17	4	9	62	2.05%	0.79%	0.07%	0.49%	0.00%	0.56%	98.22%	
420213	4013420213	1,753	1,725	5	5	4	0	16	4	10	34	1.94%	0.29%	0.29%	0.23%	0.00%	0.91%	98.40%	
980000	4012980000	0	0	0	0	0	0	0	0	0	0	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	#DIV/0!	
980100	4013980100	0	0	0	0	0	0	0	0	0	0	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	#DIV/0!	
980500	4013980500	0	0	0	0	0	0	0	0	0	0	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	#DIV/0!	
980600	4013980600	0	0	0	0	0	0	0	0	0	0	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	#DIV/0!	
980700	4013980700	4	4	0	0	0	0	0	0	0	0	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	
980003	4027980003	0	0	0	0	0	0	0	0	0	0	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	#DIV/0!	
980004	4027980004	0	0	0	0	0	0	0	0	0	0	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	#DIV/0!	

