

The 5-year HUD Consolidated Plan describes the priority needs, goals, and objectives for the use of HUD CPD resources for the 5 years beginning July 1, 2024 and ending June 30, 2029.

PINAL COUNTY 5-YEAR HUD CONSOLIDATED PLAN

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Executive Summary

ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

1. Introduction

The Consolidated Plan is required every five years by the U.S. Department of Housing and Urban Development (HUD) for jurisdictions that receive a direct allocation of HUD formula funds from the HUD Office of Community Planning and Development (CPD). HUD CPD formula funds received by Pinal County include the Community Development Block Grant program (CDBG), the HOME Investment Partnerships Program (HOME), and in some years, Emergency Solutions Grant (ESG) program funds.

The primary purpose of HUD CPD programs is to develop viable communities by promoting integrated approaches that provide decent housing, a suitable living environment and expanded economic opportunities for low-and-moderate income (LMI) people, households, and neighborhoods. LMI households have annual income less than 80% of the area median income (AMI). Subsets of LMI households include extremely low-income households with income less than 30% of AMI, and very low-income households that have income 31%-50% of AMI.

This Consolidated Plan determines priorities, establishes strategic goals, and allocates resources for the HUD CPD programs administered by Pinal County for the 5-year period beginning July 1, 2024 (PY2024) and ending June 30, 2029 (PY2028). The PY2024 Annual Action Plan describes annual actions and the specific uses of HUD CPD funds to implement the 5-year Consolidated Plan and for the program year beginning July 1, 2024 and ending June 30, 2025. This 5-year HUD Consolidated Plan and PY2024 Annual Action Plan follow the HUD-required format. A Citizen Summary is also published. The Citizen Summary presents priority needs, funding goals and objectives for the Consolidated Plan resources, and data and other information that explains the rationale for the priorities, goals, and objectives.

Every three years cities and towns in Pinal County may choose to participate in the Pinal County Urban County CDBG program. When a city or town chooses to participate in the Pinal County CDBG program, it applies for and may receive and administer CDBG funds from Pinal County. Two cities - Casa Grande and Maricopa – are currently eligible to receive separate allocations of CDBG funds from HUD. Casa Grande and Maricopa may elect to administer CDBG funds directly, participate in the Urban County program, or request Pinal County administer their CDBG allocation through a joint agreement. Pinal County currently administers CDBG funds for the City of Maricopa and includes the City of Maricopa in this Consolidated Plan. The City of Casa Grande currently submits a separate Consolidated Plan to HUD and administers its CDBG funds independent of Pinal County.

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2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

The objectives of the Consolidated Plan are based on a housing market analysis, assessments of homeless and non-housing community development needs, and stakeholder and citizen input. To address identified conditions and needs, the County has established goals and objectives in five categories:

1. Community Facilities and Infrastructure.
2. Decent Affordable Housing.
3. Homelessness.
4. Public Services.
5. Program Administration.

3. Evaluation of past performance

Pinal County's most recent Consolidated Plan covered program years 2019 through 2023. The County became a CDBG Urban County in 2019, a HOME Participating Jurisdiction in 2020, and received Emergency Shelter Grant funding in FY2021 and FY2022. Each year, the county completes a Consolidated Annual Performance Evaluation Report (CAPER) that captures progress made using HUD CPD resources towards goals in the most recent Consolidated Plan. These CAPERs demonstrate the County made the following progress towards the goals stated in the PY2019 – PY2023 Plan using HUD CPD resources.

- Exceeded goals to improve public facilities and infrastructure, provide overnight shelter to people experiencing homelessness, and rehabilitate owner-occupied housing;
- Met the goal to add homeowner housing units;
- Is expected to meet goals to add emergency shelter and transitional housing beds, and construct rental housing; and
- Utilized additional CDBG funding received as part of the CARES Act to address job retention, homelessness prevention, and other public services activities.

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4. Summary of citizen participation process and consultation process

To receive input into community needs covered by the Consolidated Plan, Pinal County held thirteen (13) stakeholder and public consultation meetings, conducted a resident survey, and held seven (7) public meetings. The draft Consolidated Plan and PY2024 Annual Action Plan are made available for a formal 30-day public comment period. A public meeting was held with the Board of Supervisors to discuss the draft plan, identify Annual Action Plan projects and activities, and accept additional comments. A formal public hearing was held by the Board of Supervisors prior to submitting the Plan to HUD.

Stakeholder consultation meetings were held both in-person and virtually to seek input into needs that may be addressed using Consolidated Plan resources; the meetings were attended by 100 individuals. Consultation meeting topics included homelessness, domestic violence, housing, economic development, special populations, health/mental health/substance abuse, schools and libraries, code enforcement and building safety, victim services, public works, emergency management, and the real estate market.

Public meetings were held in-person and attended by 42 individuals. The meetings covered the range of activities eligible with CDBG, HOME and ESG funds, and the prior uses of the funds. Meeting participants were asked what needs could be addressed using the funds and to identify potential projects for the funding. To ensure cities and towns that participate in the Pinal County CDBG program were provided an opportunity for input, public meetings were held in Eloy, Florence, Mammoth, and Maricopa.

An online survey was conducted to identify resident priorities and solicit additional input into needs and priorities. The survey was marketed through the newspaper and on the County website and was completed by 275 individuals.

The draft 5-year Consolidated Plan and Annual Action Plan was made available to the public for a thirty-day public comment period beginning December 14, 2023 and ending January 14, 2024. Public hearing notices and a summary of the 5-year Consolidated Plan were posted on the County website and in five newspapers of general circulation fourteen (14) days prior to the beginning of the public comment period. In addition to newspaper publication, the notice and documents were posted on the Pinal County website, distributed through the Pinal County Housing Authority, Library District, and at legal posting locations and public information outlets. Cities and towns participating in the urban county also receive a copy of the notice.

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5. Summary of public comments and comments or views not accepted and the reasons for not accepting them

No public comments were received during the public comment period. One commentor at the public hearing requested the County specifically allow for shipping container accessory dwelling units. The comment was accepted.

6. Summary

Priorities identified through stakeholder consultation, public meetings, and a public survey were incorporated into goal setting. Consultation and citizen participation comments were collated with analyzed data to identify priorities. Given the extensive volume of input and limited Consolidated Plan resources, Pinal County has identified those actions that it can reasonably take with available resources.

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The Pinal County Office of Budget and Finance oversees the preparation and administration of the Consolidated Plan, and is responsible for administration of HUD CPD program funding received through the Consolidated Plan.

Consolidated Plan Public Contact Information

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PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(I)

1. Introduction

Pinal County held thirteen (13) stakeholder and public consultation sessions, conducted a resident survey, held seven (7) public meetings throughout the County, will conduct a public meeting to review the draft Consolidated Plan, and a public hearing prior to submitting the Plan to HUD.

Stakeholder consultation sessions were held both in-person and virtually; the sessions were attended by 100 individuals. An online survey was conducted to identify resident priorities and solicit additional input into needs and priorities. The survey was marketed through the newspaper and on the County website and was completed by 275 individuals. Public meetings were held in-person at seven different Pinal County locations and attended by 42 individuals.

The draft 5-year Consolidated Plan and Annual Action Plan were made available to the public for a thirty-day public comment period beginning December 14, 2023 and ending January 14, 2024. Public hearing notices and a summary of the 5-year Consolidated Plan were posted on the County website and in five newspapers of general circulation fourteen (14) days prior to the beginning of the public comment period. In addition to newspaper publication, the notice and documents were posted on the Pinal County website, distributed through the Pinal County

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Housing Authority, Library District, and at legal posting locations and public information outlets. Cities and towns participating in the urban county also receive a copy of the notice.

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I)).

Pinal County brings together various County departments, and nonprofit and private sector organizations to enhance coordination among and between public and assisted housing providers and private and governmental health, mental health and services agencies. The primary mechanism for enhanced coordination is through the Local Coalition to End Homelessness. As the lead agency for the Pinal County Coalition to End Homelessness (PCCEH), Pinal County brings together public and assisted housing providers, private and government health and mental health agencies and other agencies that provide services to Pinal County's most vulnerable residents. PCCEH has twenty-seven (27) committed agency members and meets every other month to discuss resources and activities and create bridges among housing and service providers to better coordinate services. In addition to PCCEH, the Pinal County Office of Budget and Finance works with the Public Housing Authority and other county departments to coordinate activities and services.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness

The Pinal County Coalition to End Homelessness is part of the Arizona Balance of State Continuum of Care (AZBOSCO). Pinal County works closely with the AZBOSCO to prioritize the needs of chronically homeless individuals and families, families with children, Veterans, and unaccompanied youth, as well as people at risk of homelessness. The AZBOSCO establishes statewide priorities and requires the use of the VI-SPDAT tools to prioritize individuals and families experiencing and at risk of homelessness for housing and services. The system prioritizes individuals and families experiencing chronic homelessness.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS

Pinal County is served by the Arizona Balance of State Continuum of Care (AZBOSCO). In years that Pinal County receives ESG funds, the county determines how to allocate ESG funds in cooperation with the Pinal County Coalition to End Homelessness (PCCEH). In addition, PCCEH provides local data in the form of a Housing Inventory Count, Point-in-Time Count and Gap

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Analysis to the AZBOSCOG. This data is also used to determine how to allocate ESG funds. The county developed ESG performance and evaluation standards and outcomes to coordinate with AZBOSCOG requirements and allow for monitoring of program recipients. The AZBOSCOG develops policies and procedures for the administration of HMIS in cooperation with Local Coalitions to End Homelessness, including PCCEH.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

A full range of agencies, groups and organizations participated in the Consolidated Planning process, including: public and private agencies that provide health services and social and fair housing services; the Arizona Department of Health Services regarding lead-based paint hazards; local units of government; the Arizona Department of Housing as the agency that addresses the needs of persons with HIV/AIDS and their families in Pinal County; the Pinal County Public Housing Authority; the Arizona Balance of State Continuum of Care (AZBOSCOG); public and private agencies that address housing, health, social services, victim services, employment, and education needs of low-income, homeless, and special needs populations; publicly funded institutions and systems of care; business and civic leaders; and county agencies that address broadband infrastructure, and climate resilience and emergency services.

In addition to seven (7) public meetings held throughout Pinal County, thirteen (13) public and stakeholder consultation meetings to identify needs and establish priorities. The consultation meetings were attended by 100 individuals. Consultation and citizen participation comments are collated with analyzed data to identify priorities.

Identify any Agency Types not consulted and provide rationale for not consulting

The County offered numerous opportunities for consultation and consulted with all agency types to identify priorities and needs.

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Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Arizona Department of Housing	Shared goals to prevent and end homelessness.
Pinal County Comprehensive Plan	Pinal County	Shared goals to support housing, infrastructure, and economic development.
Pinal County Multi-Jurisdictional Hazard Mitigation Plan 2022	Pinal County	Strategies to increase climate resiliency and sustainability.
Arizona 2020 Annual Report Blood Level Surveillance	Arizona Department of Health Services	Lead screening recommendations.
Pinal County Community Health Needs Assessment	Pinal County Public Health Services District	Assets and resources that can be mobilized to address population health improvement.

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(I))

The Pinal County CDBG urban county coordinates activities with municipalities participating in the Urban County CDBG program, and with the City of Maricopa through a joint CDBG administration agreement. The county also coordinates the investment of CDBG, HOME and ESG funds with the City of Casa Grande to ensure mutual goals and objectives might be met. Pinal County works cooperatively with the Arizona Departments of Housing and Economic Security in the implementation of activities that address the housing and homelessness needs of Pinal County residents. In addition, Pinal County coordinates with the Maricopa Association of Governments for purposes of transit and transportation planning.

PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)

**1. Summary of citizen participation process/Efforts made to broaden citizen participation
Summarize citizen participation process and how it impacted goal-setting**

Pinal County marketed an online resident survey to secure input into housing and community development priorities and needs. The survey received 275 responses. Seven (7) in-person meetings were conducted to identify needs while developing the Consolidated Plan, providing multiple avenues for residents to participate in the process. Priorities identified through the survey and meetings were incorporated into goal setting.

Needs Assessment

NA-05 Overview

Needs Assessment Overview

Data from numerous sources is used for the Consolidated Plan needs assessment and housing market analysis. This data includes 2019 Comprehensive Housing Affordability (CHAS) data from HUD, US Census Bureau 2020 Decennial and American Community Survey (2021 or 2022 depending upon data release timing).

In the decade between 2010 and 2020, the US Census Bureau and HUD report the Pinal County population increased by 36% from 329,297 people to 447,559 people and the number of households increased 25% from 118,826 to 148,435. During the same period, median household income increased 19% from \$51,130 to \$60,968.

In 2019, 45% of households (63,915) contained a person age 62 or older, while 15% (21,882) contained a child 6 years old or younger. Forty-seven percent of households or 66,385 households were considered low-and moderate-income (LMI). Households containing a person age 75 or older or age 6 years or younger were more likely to be LMI.

Households that pay more than 30% of income for housing, especially lower-income households, often struggle to pay for essential purchases such as clothing, food, transportation, health care, and childcare. Cost burdened owners are often challenged to maintain their properties. Deferred maintenance may lead to failure of major housing systems, loss of home equity, and deterioration of neighborhoods and communities. Cost burdened renters have little opportunity to save for emergencies or future purchases, including moves to another location to increase opportunity, or the purchase of a home.

NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

The following tables introduce demographic and housing needs information required by HUD. In addition to general demographic data, HUD requires analysis of data regarding housing problems by tenure (renter or owner) for the following family types:

- Small related – 2 to 4 related family members in one household;
- Large related – 5 or more related family members in one household;
- Elderly – at least one family member in a household is age 62 or older;
- Other – nonfamily households, which include single-person households and groups of unrelated people living together.

HUD uses the following definitions to define housing problems:

- Substandard housing - lacking complete plumbing or kitchen facilities;
- Severely overcrowded - 1.51 or more people per room;
- Overcrowded - 1.01 to 1.5 people per room;
- Severe housing cost burden – paying more than 50% of gross household income for housing costs.
- Housing cost burden – paying more than 30% of gross household income for housing costs; and
- Zero/negative income – having no income and none of the above housing problems.

Owners at all income levels experience cost burden, yet it is more prevalent among lower-income owners. In 2021, more than 27,000 or 22% of homeowners paid more than 30% of household income for housing, including 29% of owners with a mortgage and 10% of owners without a mortgage.

Severe housing problems are more common among the lowest-income homeowners, with nearly half (48%) of extremely low-income owners experiencing severe housing problems. More than half of large-family owners (56%) and small-family owners (52%) with income less than 30% AMI experience one or more severe housing problems, as do 46% of elderly and 43% of nonfamily homeowners in this income category. Owner severe housing problems decline as income increases, yet four of ten (37%) nonfamily owners and one-quarter (27%) of small-family owners with income 31-50% AMI also experience severe housing problems.

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While renters at all income levels experience cost burden, it is more prevalent among lower-income renters. In 2021, more than 11,200 or 46% of renters paid more than 30% of household income for housing, including over 8,900 who paid more than 35% of household income for housing.

In general, renters are more likely to experience severe housing problems than are owners. Severe housing problems are more common among the lowest-income renters, with six of ten (59%) extremely low-income renters experiencing severe housing problems. Two thirds (65%) of small-family renters and one-half (50%) of nonfamily renters with income less than 30% AMI experience one or more severe housing problems, as do 37% of elderly and 17% of large-family renters in this income category. Housing problems among renters decline among most household types as income increases; however, four of ten (37%) nonfamily renters, three of ten (31%) elderly renters, and one-quarter (26%) of small-family renters with income 31-50% AMI also experience severe housing problems.

Between 2010 and 2022, median household income increased 49% from \$51,310 to \$76,377, while median contract rent increased 99% from \$673/month to \$1,340/month, and median home value increased 122% from \$164,000 to \$363,300. These significant increases in housing costs also mean that more renters and owners are likely to be experiencing severe housing problems. In 2022, annual income of \$53,600 was needed to afford the median rent and approximately \$129,800 was needed to purchase the median-priced home.

Table 1 – Housing Needs Assessment Demographics			
Demographics	Base Year: 2010	Most Recent Year: 2020	% Change
Population	329,297	447,559	36%
Households	118,826	148,435	25%
Median Income	\$51,310	\$60,968	19%

Data Source: 2010 5-yr ACS (Base Year), 2020 5-yr ACS (Most Recent Year)

The following table describes households by family type and HUD Area Median Family Income (HAMFI). According to HUD 2019 Comprehensive Housing Affordability Strategy (CHAS) data for Pinal County, households that include a person age 75 or older are 1.2 times more likely to be LMI, and households that include one or more children age 6 years or younger are 1.1 more likely to be LMI.

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Number of Households Table

Table 2 – Total Households by Type and HUD Income Level					
	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	18,830	19,125	28,430	17,045	57,870
Small Family Households	4,430	4,690	9,415	6,045	24,100
Large Family Households	1,835	2,240	3,935	2,320	6,865
Household contains at least one person 62-74 years of age	5,135	5,710	9,300	4,875	17,855
Household contains at least one person age 75 or older	3,295	4,335	4,660	2,260	6,490
Households with one or more children 6 years old or younger	3,025	3,044	5,305	3,169	7,279
Nonfamily Nonelderly Households	1,690	2,730	3,125	2,555	6,985

Data 2015-2019 CHAS Tables 5, 7, and 13
Source:

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

Table 3 – Housing Problems by Tenure and HUD Income Level										
	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard	120	164	85	39	408	85	95	120	90	390
Severely Overcrowded	165	205	215	35	620	60	60	85	110	315
Overcrowded	670	450	545	125	1,790	190	345	550	335	1,420
Severe housing cost burden	4,210	1,710	275	40	6,235	4,905	2,975	910	185	8,975
Housing cost burden	905	2,770	2,535	500	6,710	1,485	3,520	4,910	1,260	11,175
Zero/negative Income	1,270	0	0	0	1,270	2,315	0	0	0	2,315

Data Source: 2015-2019 CHAS Tables 8, 10

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2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

Table 4 – Housing Problems 2										
	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
1 or more severe housing problems	4,685	2,510	1,080	245	8,520	5,165	3,450	1,595	690	10,900
None of four severe housing problems	3,310	3,630	6,620	3,475	17,035	5,670	9,530	19,135	12,640	46,975
Negative income, no other housing problems	1,270	0	0	0	1,270	2,315	0	0	0	2,315

Data Source: 2015 -2019 CHAS Table 3

3. Cost Burden > 30%

Table 5 – Cost Burden > 30%								
	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	1,070	555	2,095	3,720	295	970	1,075	2,340
Large Related	655	655	360	1,670	75	575	510	1,160
Elderly	185	595	420	1,200	915	1,685	1,970	4,570
Other	295	260	515	1,070	195	295	895	1,385
Total need by income	2,205	2,065	3,390	7,660	1,480	3,525	4,450	9,455

Data Source: 2015 - 2019 CHAS Table 7

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4. Cost Burden > 50%

Table 6 – Cost Burden > 50%								
	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	570	570	80	1,220	1,005	665	150	1,820
Large Related	125	195	55	375	395	130	35	560
Elderly	715	450	50	1,215	2,715	1,585	605	4,905
Other	1,300	495	85	1,880	790	595	115	1,500
Total need by income	2,710	1,710	270	4,690	4,905	2,975	905	8,785

Data Source: 2015 - 2019 CHAS Table 7

5. Crowding (More than one person per room)

Table 7 – Crowding Information (more than one person per room)										
	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	510	285	495	55	1,345	125	295	445	290	1,155
Multiple, unrelated family households	160	165	50	50	425	65	50	100	45	260
Other, non-family households	0	0	0	20	20	0	0	5	0	5
Total need by income	670	450	545	125	1,790	190	345	550	335	1,420

Data Source: 2015 - 2019 CHAS Table 10

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Describe the number and type of single person households in need of housing assistance.

Nearly 12,000 single-person households pay more than 30% of income for housing and may need some type of housing assistance. Among single-person renters, an estimated 2,380 non-elderly and 1,578 elderly households may need housing assistance. Among single-person owners, an estimated 2,379 non-elderly and 5,607 elderly households may need housing assistance.

Table 8 – Estimated 2019 Single Person Households and Cost Burden		
	Non-elderly	Elderly
Renters	5,954	3,087
Cost Burden	1,088	770
Severe Cost Burden	1,291	808
Total Estimated Cost Burden + Severe Cost Burden	2,380	1,578
Owners	10,447	14,490
Cost Burden	1,258	2,751
Severe Cost Burden	1,121	2,856
Total Estimated Cost Burden + Severe Cost Burden	2,379	5,607
Data sources: ACS 2020 5-yr Estimates; HUD Pinal County Comprehensive Housing Affordability Strategy Data Table 7		

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

People with Disabilities. Based on Pinal County CHAS disability and housing problems data there are an estimated 27,170 Pinal County households that include a person with one or more disabilities in need of housing assistance, including 16,745 owner households and 10,425 renter households. Among households that include a person with disabilities, ambulatory limitations are the most prevalent, followed by hearing or vision limitations. Although not a necessary result of aging, disabilities are more prevalent in Pinal County residents age 65 and older (34%) than in residents age 64 and younger (12%).

Domestic violence, dating violence, sexual assault, and stalking. In 2022, the Pinal County Sheriff’s Office took 2,697 calls related to domestic violence, 421 sexual assault calls, and 48 stalking calls. There are three Pinal County Advocacy Centers that provide victim-focused trauma-informed care to victims of abuse and these three centers together serve approximately 700 residents each year. Against Abuse is a nonprofit organization that provides

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victims of domestic and sexual violence with services, education and supports. During the most recent fiscal year, Against Abuse provided 264 survivors with emergency shelter and motel vouchers, and 144 survivors with transitional living and rapid rehousing services. In addition, A New Leaf / Community Alliance Against Family Abuse provided services and emergency shelter to an estimated 470 survivors. Many survivors of abuse need shelter and housing assistance to attain housing stability and economic self-sufficiency. There is no accurate statistical data to determine the number of victims of dating violence, sexual assault or stalking who need housing assistance.

What are the most common housing problems?

The most common housing problems in Pinal County are housing cost burden and severe housing cost burden.

Are any populations/household types more affected than others by these problems?

According to HUD CHAS data, population, and household types most impacted by housing cost burden and severe housing cost burden are:

- Large family renters with income less than 50% AMI;
- Elderly renters with income 30-50% AMI;
- Small family owners with income less than 50% AMI; and
- Large family owners with income less than 30% AMI.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

Individuals and families with children that are at imminent risk of either residing in shelters or becoming unsheltered are those who are extremely low-income. Extremely low-income households are more likely to include a person with a disability, or be a single mother with dependent children. More than one-half (51%) of Pinal County single mothers with dependent children lives in poverty.

The greatest needs of at-risk individuals and families are securing adequate employment; accessing social services, child care, transportation, and health care services; developing the knowledge and skills needed to achieve greater financial stability and remain permanently

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housed; and access to decent affordable rental housing.

Formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance are most in need of employment opportunities, reliable transit and transportation options, permanent affordable rental housing, and permanent supportive housing.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

Pinal County does not provide estimates of the at-risk population.

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

The high cost of housing and the resulting housing cost burden combined with too few units to meet demand at lower income levels are the primary housing characteristics linked with instability and an increased risk of homelessness.

NA-15 Disproportionately Greater Need: Housing Problems and NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Introduction

In 2020, forty-four percent (44%) of the Pinal County population identified as a racial or ethnic minority. The largest racial and ethnic minority populations are Hispanic White (21%), and people of another race or two or more races (12%). One of twenty (5%) Pinal County residents identifies as Black/African American and an additional one of twenty (5%) identifies as Native American.

The four housing problems included in the following tables are:

1. Lacks complete kitchen facilities.
2. Lacks complete plumbing facilities.
3. More than one person per room (housing problem) or more than 1.5 persons per room (severe housing problem).
4. Cost Burden greater than 30% (housing problem) or cost burden greater than 50% (severe housing problem).

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Table 9 – Housing Problems and Severe Housing Problems by Race/Ethnicity and Income								
	0-30% AMI		30%-50% AMI		50-80% AMI		80-100% AMI	
	Housing Problems	Severe Housing Problems	Housing Problems	Severe Housing Problems	Housing Problems	Severe Housing Problems	Housing Problems	Severe Housing Problems
Jurisdiction as a whole	11,885	9,690	11,474	5,909	9,504	2,549	2,604	889
White	7,365	5,905	6,790	3,500	6,525	1,465	1,720	535
Black / African American	720	685	665	425	460	70	155	35
Asian	125	100	84	34	115	10	55	25
American Indian, Alaska Native	425	360	350	145	340	230	14	14
Pacific Islander	30	10	60	30	4	4	0	0
Hispanic	3,220	2,630	3,525	1,775	2,060	770	660	280

Source: 2015 - 2019 CHAS

Discussion:

CHAS data indicates that housing problems are disproportionately high among:

- Black/African American households at all income levels;
- Asian households with income 80-100% AMI; and
- Hispanic households with income 30-50% AMI and 80-100% AMI.

CHAS data indicates that *severe* housing problems are disproportionately high among:

- Black/African American households with income less than 50% AMI;
- Asian households with income 80-100% AMI;
- Native American Households with income 50-80% AMI; and
- Hispanic households with income greater than 30% AMI.

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Introduction:

When a population’s proportion of housing cost burden is at least 10% higher than the housing cost burden of the population as a whole, the county considers that population to have disproportionate need.

Housing Cost Burden

Table 10 - Disproportionately Greater Housing Cost Burdens				
Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	100,990	19,380	15,060	3,550
White	72,515	12,570	10,100	1,935
Black / African American	2,955	970	1,000	120
Asian	1,350	265	150	15
American Indian, Alaska Native	3,710	515	295	625
Pacific Islander	70	65	20	0
Hispanic	20,390	4,995	3,495	855

Source: 2015-2019 CHAS

Discussion:

CHAS cost burden data by race and ethnicity show that housing cost burden is disproportionately high among Black/African American and Hispanic households. Severe housing cost burden is disproportionately high among Black/African American households.

NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

Are there any income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

- Among households with incomes below 30% AMI - Black/African American households have disproportionately greater housing needs and disproportionately greater severe housing needs.
- Among households with incomes between 30% and 50% AMI - Black/African American households have disproportionately greater housing needs and Black/African American and Hispanic households have disproportionately greater severe housing needs.
- Among households with incomes between 50% and 80% AMI - Black/African American households have disproportionately greater housing needs. Native American and Hispanic households have disproportionately greater severe housing needs.
- Among households with incomes between 80% and 100% AMI - Black/African American, Asian, and Hispanic households have disproportionately greater housing needs. Asian and Hispanic households have disproportionately greater severe housing needs.
- Overall, housing cost burden is disproportionately high among Black/African American and Hispanic households.

If they have needs not identified above, what are those needs?

The housing needs of racial and ethnic minorities are identified above.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

The Pinal County Analysis of Impediments to Fair Housing Choice identified forty-one census tracts where the population of persons who are a race or ethnicity other than non-Hispanic White exceeds 49%. These census tracts are considered areas of minority concentration. Of these census tracts, four include Indian communities, where the Fair Housing Act does not apply. Ten of these census tracts include parts of the City of Casa Grande.

Of the forty-one census tracts that are areas of minority concentration, nine are also racially/ethnically-concentrated areas of poverty (R/ECAPs). R/ECAPs are areas where there are concentrations of both minorities and people living in poverty. Five of the R/ECAPs are Indian communities, where the Fair Housing Act does not apply. Three of the R/ECAPs include parts of the City of Casa Grande and the other R/ECAP is in the City of Eloy.

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NA-35 Public Housing – 91.205(b)

Introduction

The Pinal County Public Housing Authority (PHA) operates a Section 8 Housing Choice Voucher program and 139 public housing units. The total number of Housing Choice Vouchers includes 39 Emergency Housing Vouchers and 15 Veterans Affairs Supportive Housing Vouchers. On January 1, 2023, the Pinal County PHA absorbed Housing Choice Vouchers and public housing units, including capital improvements funds, previously managed by the Eloy Housing Authority. These units and funds are included in the inventory count.

Totals in Use – Pinal County Housing Authority

Table 11 – Vouchers by Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of vouchers in use	0	0	139	864	60	750	15	0	0

Data Source: Pinal County Housing Authority

Characteristics of Residents – Pinal County Housing Authority

Table 12 – Characteristics of Public Housing Residents by Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project-based	Tenant-based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
# Homeless at admission	0	0	0	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	6	0	1	67	4	3
# of Disabled Families	0	0	20	0	5	125	5	5

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Table 12 – Characteristics of Public Housing Residents by Program Type

	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project-based	Tenant-based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
# of Families requesting accessibility features	0	0	0	0	0	0	0	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Data Source: Pinal County Housing Authority

Race of Residents– Pinal County Housing Authority

Table 13 – Race of Public Housing Residents by Program Type

Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	75	0	30	297	9	0	0
Black/African American	0	0	19	0	20	223	2	0	0
Asian	0	0	1	0	0	2	0	0	0
American Indian/Alaska Native	0	0	27	0	3	13	1	0	0
Pacific Islander	0	0	2	0	0	2	0	0	0
Other	0	0	6	0	1	6	0	0	0

Data Source: Pinal County Housing Authority

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Ethnicity of Residents– Pinal County Housing Authority

Table 14 – Ethnicity of Public Housing Residents by Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	58	0	25	144	2	0	0
Not Hispanic	0	0	72	0	29	399	10	0	0

***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

Data Source: Pinal County Housing Authority

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

Pinal County Housing Authority is in compliance with Section 504 of the Rehabilitation Act. At least five percent of the PHA’s Public Housing units are fully accessible. Pinal County Housing Authority has seven 504 units in its housing stock, including two 1-bedroom, two 2-bedroom, two 3-bedroom and one 4-bedroom units.

There are currently two families who are housed who need the features of an accessible unit. These families will receive priority for an accessible unit when one becomes available. There are no applicants on the waiting list who identified the need for an accessible unit.

Most immediate needs of residents of Public Housing and Housing Choice voucher holders

The most immediate needs of Public Housing residents and Housing Choice voucher holders are public transportation, access to local public services, and opportunities to increase income.

How do these needs compare to the housing needs of the population at large

The needs of Public Housing residents and Housing Choice voucher holders are the same as the needs identified for the population at large.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

The Pinal County Coalition to End Homelessness (PCCEH) is a local coalition to end homelessness that is part of the Arizona Balance of State Continuum of Care (AZBOSCO). The PCCEH plans for and coordinates resources for people experiencing or at risk of homelessness through a network of twenty-seven (27) committed service providers or member agencies. PCCEH members include government agencies, nonprofit organizations, health care agencies and other service and housing providers.

Through a coordinated response, the PCCEH aims to ensure all people experiencing a housing crisis are quickly identified, have their needs assessed, and are connected to housing and assistance based on their needs. Partner agencies utilize a Coordinated Entry process established by the PCCEH, and participate in case conferencing and placement of individuals and families. Members also contribute to the AZBOSCO Homeless Management Information System (HMIS), which captures data about individuals and families seeking and receiving assistance.

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

Data is not available regarding the number of persons becoming or exiting homeless each year. The 2023 point-in-time count identified 219 people in 165 households experiencing unsheltered homelessness and 271 people experiencing sheltered homelessness. Among unsheltered individuals, four households consisting of 18 individuals were counted in households with adults and children, one person was a child-only household, and 200 individuals were counted in adult-only households. Among people experiencing unsheltered homelessness, 14 self-reported homelessness for less than one month, 21 reported 31 to 180 days, 17 reported six months to one year, 57 reported one to three years, and 54 reported more than three years. Fifty-three individuals met the HUD definition of chronically homeless. Fourteen unsheltered individuals reported having served in the armed forces.

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Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

Approximately 101 people living in households with at least one adult and one child were counted in homeless shelters and on the streets during the 2023 point-in-time count (PIT). Families accounted for approximately 21% of the total population experiencing homelessness. Based on the 2023 PIT, there are approximately 55 families with children, including the families of Veterans in need of housing assistance.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

Seventy percent (70%) of individuals experiencing homelessness in Pinal County on the date of the point-in-time count identified as White and 77% identified as non-Hispanic. The largest racial minority count is among people who identify as Native American, representing 17% of people experiencing homelessness. In addition, 4% identified as Black/African American and 7% identified as multiple races.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

The specific rates at which different subpopulations experience homelessness is reported in the 2023 point-in-time count (PIT), which provides information on the nature and extent of sheltered and unsheltered homelessness on a given night. The 2023 PIT reveals that 381 individuals were homeless on that night, including 219 unsheltered individuals.

Sheltered homelessness in Pinal County is primarily addressed through rapid rehousing, shelter for domestic violence survivors, and permanent supportive housing. People in households without children constitute the largest group of people experiencing homelessness and are predominantly male. Among people experiencing unsheltered homelessness, inability to pay rent and/or find affordable housing and job loss were identified as the reason for initially becoming homeless. Individuals also reported discharge from an institutional setting, illness, and underemployment as the reason for their homelessness. Death of a partner or divorce/separation, overcrowding, and legal problems were the most often-cited contributing factors. Individuals also reported having multiple conditions that contribute to financial instability and housing insecurity, including issues with substance use or abuse, a chronic disease or injury, post-traumatic stress and other mental illness, and developmental and physical disability.

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Discussion:

Given the shortage of affordable rental housing, individuals and families who are vulnerable to homelessness due to disability, age, low income and earnings potential, and institutional discharge require permanent supportive housing and assistance beyond that provided through rapid rehousing programs. Resources are needed to promote economic self-sufficiency, and overall health and safety for vulnerable populations.

There were 1,395 eviction actions in Pinal County in 2022 and over 2,300 in the first eight months of 2023. As rents continue to increase, homelessness prevention resources will become an increasingly important element of ending homelessness.

NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

Introduction:

For purposes of the Consolidated Plan, Pinal County defines special populations as:

1. People who are Elderly or Frail Elderly.
2. People with Severe Mental Illness.
3. People with Mental, Physical and/or Developmental Disabilities.
4. People with Alcohol/Other Drug Addictions.
5. Persons with HIV/AIDS & their families.
6. Domestic Violence Survivors.

In addition, the CDBG program expressly permits CDBG funding without income qualification for specific categories of people with special needs – referred to as “presumed benefit” populations. These populations include abused children, elderly persons, victims of domestic violence, severely disabled adults, illiterate adults, persons living with AIDS, and migrant farm workers.

Describe the characteristics of special needs populations in your community:

Elderly and Frail Elderly. According to the 2020 American Community Survey, there are an estimated 128,392 Pinal County residents age 65 or older, including 36,570 who are age 75 and older. Nine of ten households headed by a person age 65 to 74 own their homes, as do 53% of households headed by a person age 75 and older. Nearly one of ten (8.6%) households headed by a person age 65 and over have income below the poverty level.

People with Severe Mental Illness. According to the Arizona Health Care Cost Containment System (AHCCCS) population report, as of May 2023 there were 108,507 Pinal County residents

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enrolled in AHCCCS, including 43,621 with a qualifying diagnosis and mental health disability. SMI individuals may be enrolled in one of three health plans – Mercy Care Plan, Health Choice Arizona, and Arizona Complete Health Care Plan, which integrate physical and behavioral health services for qualifying families and individuals. About 1/3 of SMI individuals enrolled in the public health care system also have substance abuse issues. Many SMI individuals are not employed and receive SSI, which in 2020 was \$783/month. Individuals with a qualifying disability may receive SSDI and the 2020 average payment was \$1,258/month.

People with Physical and Developmental Disabilities. According to the 2020 ACS, 67,886 Pinal County residents had one or more disabilities, and 46% were age 65 and older. Physical disabilities impact an estimated 35,335 Pinal County residents and developmental and cognitive disabilities impact an estimated 30,380 Pinal County residents. Nearly one-quarter (24%) of Pinal County residents with disabilities lives below the poverty level, compared to 11% of people without disabilities. Residents with disabilities who participate in the labor force had an unemployment rate of 12.4% in 2020, compared to 5.8% for people without disabilities.

People with Alcohol/Other Drug Addictions. Along with mental health, substance misuse and dependency were identified in the Pinal County Health Needs Assessment as urgent areas for improvement. The Assessment counted 363 opioid overdoses from June 2017 to November 2019, of which 50 were fatal. During the same period, 14 infants were born with Neonatal Abstinence Syndrome, which most often occurs when a woman takes opioids during pregnancy. The Assessment also reported that 56% of survey respondents indicated that either themselves, a friend or family member had experienced alcohol abuse or addiction, and 44% reported addiction to one or more drugs. Co-occurring mental health issues such as depression, anxiety and psychotic disorders are commonly noted with substance abuse.

Domestic Violence, Sexual Assault and Stalking Survivors. In 2022, the Pinal County Sheriff's Office took 2,697 calls related to domestic violence, 421 sexual assault calls, and 48 stalking calls. There are three Pinal County Advocacy Centers that provide victim-focused trauma-informed care to victims of abuse and these three centers together serve approximately 700 residents each year. During the most recent fiscal year, Against Abuse provided 264 survivors with emergency shelter and motel vouchers, and 144 survivors with transitional living and rapid rehousing services. In addition, Community Alliance Against Family Abuse provided 470 survivors with services and emergency shelter. Many victims of abuse need shelter and housing assistance to attain housing stability and economic self-sufficiency. There is no accurate statistical data to determine the number of victims of dating violence, sexual assault or stalking who may need housing assistance.

What are the housing and supportive service needs of these populations and how are these needs determined?

Elderly and Frail Elderly People. Elderly homeowners are most in need of assistance to maintain their homes and installation of accessibility improvements to age in place, if desired. Elderly renters need more affordable rental housing close to transportation and services, and monthly rental assistance. Both elderly homeowners and renters need transportation, home care services, and opportunities to reduce potential age-associated isolation.

People with Severe Mental Illness. Individuals with serious mental illness are particularly vulnerable to homelessness and in need of permanent supportive housing to attain housing and mental health stability. Other individuals may need permanent housing within their income range. Most AHCCCS-enrolled SMI individuals receive case management, rehabilitation, and medical and pharmacy services. About one third of AHCCCS-enrolled SMI individuals receive supported employment and living skills training. Supplemental employment and life skills training are needed.

People with Physical and Developmental Disabilities. People with disabilities and their families have layered, complex needs that demand broad strategies and resources. Support with home maintenance and repairs for owners and supportive housing for renters are critical to meeting the housing and social needs of people with disabilities. Transportation services and employment opportunities for people with disabilities would be particularly beneficial to providing needed economic and social supports, and reducing social isolation.

People with Alcohol/Other Addictions. There is no specific data regarding the housing needs of people with alcohol and other drug addictions. Nearly half of people receiving substance abuse services from ADHS are age 26 to 45 and 85% are low income. Based on these demographics, in addition to treatment and related services, people with alcohol and other addictions are most likely to need affordable rental housing.

Domestic Violence, Sexual Assault, and Stalking Survivors. The most immediate housing need of domestic violence, sexual assault and stalking survivors is a safe place to live, coupled with meals, basic toiletries, legal advocacy, case management, financial coaching, employment assistance, and life skills development. While many survivors are capable of moving to permanent housing without supports, others need child care, transitional housing with supportive services, or mortgage or rent assistance to maintain their housing after family breakup. There is also a need for free or low-cost specialty counseling services to address trauma.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

According to the Arizona Department of Health Services 2021 Annual HIV/AIDS Report for Pinal County, the HIV/AIDS incident rate is 7.9 per 100,000, with 37 new cases reported in 2020. Nine of ten (89%) of new cases were among men. The prevalence rate is 249.4 per 100,000 with 1,154 people living with HIV/AIDS. New cases of HIV/AIDS were most often reported among men age 25 to 29. Six of ten new cases were among Hispanic individuals. The HIV/AIDS prevalence rate is highest among Hispanic individuals. Many of the new cases had no reported risk factor; however, men who have sex with men was the most commonly reported risk behavior.

Discussion:

The characteristics and needs of particularly-vulnerable populations are as diverse as the characteristics and needs of the population in general. Because the proportion of vulnerable populations who are also low-income is much higher than the overall population, there is significant need for appropriate and targeted housing and services to meet basic needs.

NA-50 Non-Housing Community Development Needs – 91.215 (f)

Describe the jurisdiction’s need for Public Facilities:

Community facilities eligible for CDBG funding include those that serve LMI neighborhoods and resident, seniors, persons with disabilities or HIV/AIDS, people experiencing homelessness, youth, abused and neglected children, parks and recreational facilities, and child care centers. As the fastest growing county in Arizona, Pinal County is comprised of urban, suburban, exurban, and rural areas, each with unique characteristics and public facility needs. Combining multiple methods of determining needs, the following priority community facilities needs were identified:

1. Facilities for people experiencing homelessness;
2. Youth centers;
3. Fire stations and equipment; and
4. Health care facilities.

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How were these needs determined?

Needs were determined by reviewing and combining 1) prior uses of funds, 2) priorities identified by residents responding to the Consolidated Plan Survey and attending public meetings, 3) stakeholder meetings conducted in the preparation of the Consolidated Plan, and 4) priorities identified by residents responding to the University of Arizona Extension Service 2022 Statewide Community Needs Assessment.

The Consolidated Plan survey asked respondents to prioritize 57 activities across 6 topics – community facilities, public improvements, affordable housing, economic development, public services, and homelessness. The Consolidated Plan survey also asked respondents to prioritize activities overall, including increasing affordable housing, community facilities and infrastructure, economic development, public and human services, and homeless assistance/prevention. Respondents to the Consolidated Plan survey prioritized facilities for people experiencing homelessness, parks and recreation facilities, and youth centers.

The University of Arizona Cooperative Extension 2022 Needs Assessment Survey, available in English and Spanish, included 99 items across five topics - health and community well-being, education and youth development, community and economic development, agriculture, and natural resources and the environment.

Describe the jurisdiction's need for Public Improvements:

Public improvements / infrastructure eligible for CDBG funding that benefit LMI neighborhoods and residents include improvements to solid waste disposal, flood drainage, water and sewer, streets, sidewalks, street lighting, and other public improvements / infrastructure such as the removal of architectural barriers. As the fastest growing county in Arizona, Pinal County is comprised of urban, suburban, exurban, and rural areas, each with unique characteristics and public improvements / infrastructure needs. Combining multiple methods of determining needs, the following priority public improvements / infrastructure needs were identified, in priority order:

1. Parks and recreation facilities;
2. Water and sewer;
3. Streets;
4. Flood/drainage improvements;
5. Sidewalks;
6. Lighting; and
7. Removal of architectural barriers.

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How were these needs determined?

Needs were determined by reviewing and combining 1) prior uses of funds, 2) discussions with other county departments, 3) priorities identified by residents responding to the Consolidated Plan Survey and participating in public meetings, 4) stakeholder meetings conducted in the preparation of the Consolidated Plan, and 5) priorities identified by residents responding to the University of Arizona Extension Service 2022 Statewide Community Needs Assessment.

The Consolidated Plan survey asked respondents to prioritize 57 activities across 6 topics – community facilities, public improvements, affordable housing, economic development, public services, and homelessness. The Consolidated Plan survey also asked respondents to prioritize activities overall, including increasing affordable housing, community facilities and infrastructure, economic development, public and human services, and homeless assistance/prevention.

The University of Arizona Cooperative Extension 2022 Needs Assessment Survey, available in English and Spanish, included 99 items across five topics - health and community well-being, education and youth development, community and economic development, agriculture, and natural resources and the environment.

Discussions with stakeholders prioritized streets and sidewalks in low-income areas with older housing stock and under-developed infrastructure. Respondents to the Consolidated Plan survey prioritized water and sewer, streets, and flood/drainage improvements, while respondents to the University of Arizona Cooperative Extension needs assessment survey identified water and sewer as a priority.

Describe the jurisdiction's need for Public Services:

Public services eligible for CDBG funding that serve LMI neighborhoods and residents include those that serve seniors, persons with disabilities, including people with HIV/AIDS, people experiencing homelessness, youth, abused and neglected children, and domestic violence survivors. Other CDBG-eligible services include employment training, crime awareness and prevention, fair housing, tenant/landlord counseling, health and mental health services, eviction or foreclosure prevention, and other services that promote housing and economic opportunity or stability. Combining multiple methods of determining needs, the following priority public services needs were identified, in priority order:

1. Health and mental health services;
2. Services for persons with disabilities, for seniors, and for domestic abuse survivors;
3. Homelessness prevention, support for emergency shelters, and other supports for

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people experiencing or at risk of homelessness; and

4. Transportation services.

Other public services priorities included services for youth and people with HIV/AIDS, support for food banks, rental assistance, substance abuse services, child care, and nonprofit capacity building.

How were these needs determined?

Needs were determined through stakeholder discussions, the Consolidated Plan survey, and the University of Arizona Cooperative Extension Statewide Needs Assessment Survey. Thirteen (13) stakeholder meetings and seven (7) public meetings provided both Pinal County residents and stakeholders an opportunity to provide input into and discuss the needs of vulnerable residents.

The Consolidated Plan survey asked respondents to prioritize 57 activities across 6 topics – community facilities, public improvements, affordable housing, economic development, public services, and homelessness. The Consolidated Plan survey also asked respondents to prioritize activities overall, including increasing affordable housing, community facilities and infrastructure, economic development, public and human services, and homeless assistance/prevention.

The University of Arizona Cooperative Extension 2022 Needs Assessment Survey, available in English and Spanish, included 99 items across five topics - health and community well-being, education and youth development, community and economic development, agriculture, and natural resources and the environment.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The housing market consists of homeowners and renters and the units they occupy. In addition to tenure and occupancy, the three primary elements of the housing market that impact supply and demand are:

1. Variety - the types of housing that are available.
2. Quality, - most often defined by age, unit value and whether the unit has complete plumbing or kitchen facilities.
3. Affordability - defined by the percentage of household income that must be spent for housing costs and whether that percentage consumes more than 30% of gross household income.

MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

A variety of housing types are necessary to meet the diverse housing needs and desires of both owners and renters. Demand is the primary driver of housing variety. Other factors that influence housing variety include public policy such as zoning and building requirements, neighborhood acceptance, infrastructure availability, and the cost of development, including land, construction, infrastructure, and other related costs.

Located between Arizona’s two largest counties, Pinal County has experienced cycles of rapid development driven by demand and access to capital. These cycles of rapid growth have historically been followed by periods of lower demand and higher vacancy. Building up to the housing crisis of the mid-2000’s, “drive until you qualify” spurred demand for single-family housing in Pinal County.

Demand for multi-family housing did not follow the economic recovery as it did in more urbanized areas. Instead, investors purchased and rented the available single-family housing stock. More recently, the pandemic economy spurred demand for additional single-family housing among higher-paid employees no longer constrained by needing to live close to work and by migrating retirees. For some owners of single-family rental units, the pandemic eviction moratorium forced the sale of homes, reducing the available rental stock

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All residential properties by number of units

Table 15 - Residential Properties by Number of Units		
Property Type	Number	%
1-unit detached structure	131,213	74%
1-unit, attached structure	2,763	2%
2-4 units	4227	2%
5-19 units	3197	2%
20 or more units	2511	1%
Mobile Home, boat, RV, van, etc.	34022	19%
Total	177,933	

Data Source: 2016-2020 ACS

Unit Size by Tenure

Table 16 – Unit Size by Tenure				
	Owners		Renters	
	Number	%	Number	%
No bedroom	552	0%	538	2%
1 bedroom	6,304	5%	3158	9%
2 bedrooms	22,467	20%	9,101	27%
3 or more bedrooms	85,600	74%	20,715	62%
Total	114,923		33,512	

Data Source: 2016-2020 ACS

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Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

According to the National Housing Preservation Database, there are 1,822 units in 33 apartment properties that are assisted with federal, state, and local programs in Pinal County. Of these units, 663 are targeted to families, 382 are targeted to elderly, and 777 do not specify a targeted population.

Table 17 – Units Assisted with Federal, State and Local Programs			
Property Name	Program Type	Number of Units	Targeting
ORACLE APARTMENTS	LIHTC/515 Rural Housing	40	Family
ELOY VILLAGE APARTMENTS	LIHTC/515 Rural Housing	32	Family
SANTA CRUZ VILLAGE	Section 202/8 Direct Loan	30	Elderly
FAMILY ESTATES OF ELOY	LIHTC/515 Rural Housing	24	Family
SUPERIOR ARBORETUM APARTMENTS	HUD Section 8	42	Elderly
SOMERSET MANOR APARTMENTS	LIHTC/515 Rural Housing	36	Elderly
AZ APARTMENTS DEV ACQ REHAB R1007	515 Rural Housing	24	Family
COTTONWOOD CROSSING APARTMENTS	LIHTC	80	None
SAGUARO GARDENS	LIHTC	72	None
SILVER MESA APARTMENTS	LIHTC	96	Family
CROSSING AT APACHE JUNCTION	LIHTC	116	None
VILLAS BY MARY T CASA GRANDE	LIHTC	132	None
KACHINA APARTMENTS II	LIHTC/515 Rural Housing	96	Elderly
VILLAS DE SONORA SENIOR HOUSING	LIHTC	36	Elderly or disabled
VAH KI COURT APARTMENTS	LIHTC/515 Rural Housing	24	Family
CYPRESS POINT APARTMENTS	LIHTC	104	None
FEENSTRA FRIESIANS	514 Farmworker	3	Family
HOMESTEAD APARTMENTS	515 Rural Housing	50	Elderly
AK-CHIN HOMES II	LIHTC	36	None
LOS ARBOLES APARTMENTS	515 Rural Housing	24	Family
ELIZABETH ANN APARTMENTS	515 Rural Housing	12	Family

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Table 17 – Units Assisted with Federal, State and Local Programs			
Maddox Estates Townhomes	LIHTC	60	Family
KEARNY MANOR	515 Rural Housing	12	Elderly
DESERT VISTA APARTMENTS	515 Rural Housing	46	Family
FLORENCE SUNRISE APARTMENTS	LIHTC/515 Rural Housing	58	Family
PALM VIEW APARTMENTS	HUD Section 8	60	Family
HERITAGE GLEN RETIREMENT APARTMENTS	LIHTC/515 Rural Housing	28	Elderly or disabled
APACHE JUNCTION TOWNHOMES	LIHTC	88	Family
APACHE JUNCTION VILLAS	LIHTC	52	Elderly or disabled
OASIS AT THE WELLS	LIHTC	72	Family
PINAL COUNTY HOUSING AUTHORITY	Public Housing & Project-based Vouchers	139	None
DESERT VIEW APARTMENTS	LIHTC	46	None
CANYON CREEK APARTMENTS	LIHTC	26	None
CORONADO COMMUNITY	LIHTC	26	None

Data Source: National Housing Preservation Database

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Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

As many as 332 affordable rental units may be lost from the inventory between 2025 and 2029. Most of the units that may be lost were funded with Low-income Housing Tax Credits and USDA Rural Housing 515 funding; all have restricted use periods that are expiring.

Of the units that may potentially be lost from the inventory, 144 are targeted to families, and 36 are targeted to elderly. There are 87 1-bedroom, 144 2-bedroom and 125 3-bedroom units that may be potentially lost from the inventory.

Table 18 – Units Expected to be Lost from Affordable Housing Inventory			
Property Name	Number of Units	Expiration Date	Reason
FAMILY ESTATES OF ELOY	24	1/1/2025	End of restricted use period
SOMERSET MANOR APARTMENTS	36	1/1/2026	End of restricted use period
AZ APARTMENTS DEV ACQ REHAB R1007	24	3/7/2026	End of restricted use period
COTTONWOOD CROSSING APARTMENTS	80	1/1/2029	End of restricted use period
SAGUARO GARDENS	72	1/1/2029	End of restricted use period
SILVER MESA APARTMENTS	96	1/1/2029	End of restricted use period

Data Sources: National Housing Preservation Database

Does the availability of housing units meet the needs of the population?

There is an oversupply of single-family units with 3 or more bedrooms. More than half of Pinal County households consist of one or two people, while 72% of housing units contain 3 or more bedrooms. While people may choose to live in a unit that is larger than needed for their household size, the limited supply of multi-family and 1- and 2- bedroom units constrain housing choices for households who may wish to live in a smaller unit. Single family housing is also more expensive than what a typical LMI household can afford.

Describe the need for specific types of housing:

There is a need for smaller lot and multi-family housing units consisting of 0 – 3 bedrooms that provide housing options for young families, middle-income workers, and older families wishing to downsize.

Discussion

A range of housing choices for people at all income levels can be achieved through adding additional rental units and smaller unit sizes, developing opportunities for first-time homebuyers to enter the homeownership market, and promoting market-rate and executive housing for workforce members, professionals, and upwardly-mobile households.

Encouraging housing variety provides an opportunity for people of different incomes, ages, races, and ethnicities to create a strong community and to live in the same neighborhood as their housing needs change through life.

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

Introduction

Housing that is not affordable has costs to both families and communities. Economically unsustainable housing can lead to homelessness, place increased demands on community services, result in deferred maintenance that impacts entire neighborhoods, and negatively impact local businesses as households make fewer discretionary purchases. Households that pay too much for housing must often make difficult decisions about how to pay for other nondiscretionary costs such as food, child care, and transportation. Homeowners that pay too much for housing often struggle with necessary maintenance and repairs, and renters that pay too much for housing are often unable to save the funds necessary to move into homeownership.

Housing is considered affordable when a household pays not more than 30% of household income for housing costs. Households that spend more than the 30% threshold are considered housing cost burdened. Households that spend more than 50% for housing costs are considered severely cost burdened. Both owners and renters may choose to occupy housing that is disproportionately costly for any number of reasons. Location, availability, public transportation, access to services or employment, anticipated income increases, and housing quality are just some of the complex factors that impact housing choice and affordability. Yet choice is much more limited for households with the lowest incomes.

Homeowners who are housing cost burdened may require assistance with unplanned home repairs, routine maintenance, and monthly payments. 27,000 Pinal County low- and moderate-income homeowners are housing cost burdened. Extremely low-income homeowners are more likely to experience severe cost burden, with more than one-half of large and small-family extremely low-income owners paying more than 50% of household income for housing costs.

Renters who are housing cost burdened may require assistance paying their monthly rent, and with security and utility deposits. They may struggle to save funds for a down payment or

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secure or retain housing close to their employment. 11,200 Pinal County low- and moderate-income renters are housing cost burdened. Six of ten renters with household income less than 30% of the AMI pay more than half of their household income for housing costs.

Cost of Housing

Table 19 – Cost of Housing			
	Base Year: 2010	Most Recent Year: 2022	% Change
Median Home Value	164,000	363,300	122%
Median Contract Rent	673	1,340	99%
Median Household Income	51,310	76,377	49%

Data Sources: 2010 US Census, 2022 ACS

Table 20 - Rent Paid		
Rent Paid	Number	%
Less than \$500	3,439	14%
\$500-999	9,319	37%
\$1,000-1,499	8,776	35%
\$1,500-1,999	2,923	12%
\$2,000 or more	685	3%
Total	25,142	

Data Source: 2016-2021 ACS

Table 21 - Housing Affordability		
% Units affordable to Households earning	Renter	Owner
30% HAMFI	2,222	No Data
50% HAMFI	5,575	5,313
80% HAMFI	12,899	15,400
100% HAMFI	No Data	22,587
Total	20,696	43,300

Data Source: 2015-2019 CHAS Table 18C (renter) and 18A (owner)

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Table 22 – Monthly Rent					
Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Area Median Rent	\$ 726	\$ 601	\$ 849	\$ 1,463	\$ 1,748
Fair Market Rent	1,344	1,467	1,740	2,386	2,716
Low HOME Rent	818	876	1,052	1,215	1,356
High HOME Rent	1,044	1,119	1,346	1,546	1,705

Data Source: HUD FMR and HOME Rents data for Phoenix-Mesa-Scottsdale MSA

Is there sufficient housing for households at all income levels?

Cost burden data indicates there is insufficient housing for LMI households in Pinal County. In addition, a recent influx of new employment opportunities indicates a shortage of housing for households who are both LMI and middle-income.

How is affordability of housing likely to change considering changes to home values and/or rents?

Both rental and purchase affordability are expected to decline over the next several years as additional households are formed or move into Pinal County. This in-migration constrains supply, which cannot keep pace with demand. As supply increases and mortgage interest rates fluctuate, housing values and rents may stabilize, leading to increased affordability for moderate and middle-income households. Housing affordability for the lowest-income households has been a problem for decades and is expected to be an ongoing problem

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

HOME rents/Fair Market Rents in Pinal County are based on rents for the Phoenix-Mesa-Scottsdale Metropolitan Statistical Area. HOME rents are higher than the median rent for zero, 1-bedroom and 2-bedroom units and lower than the median rent for 3-bedroom and 4-bedroom units. Households with a Housing Choice Voucher or HOME tenant-based rental assistance would likely find it difficult to secure a quality rental unit consisting of 3 or 4 bedrooms. Because there is a high number of units needed to meet the demand for affordable housing, HOME rents will not impact the County’s strategy. Producing or preserving rental units consisting of zero, one or two bedrooms could increase the supply of housing affordable to smaller renter households.

Discussion

In-migration and household formation have increased demand for housing in Pinal County. While median income has largely kept pace with increases in median values and rents, there continues to be a need for both affordable rental and homeownership units for lower-income households.

MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

Introduction

Housing quality encompasses a range of issues that are central to quality of life including housing safety, design and appearance, maintenance and energy efficiency, and community safety and livability. The quality of the existing housing stock reflects economic prosperity and pride in community.

The age of the housing stock is one indicator of housing quality. While many older housing units have been well-maintained, other older housing units may have been built to outdated building codes using materials and construction techniques that are no longer considered safe or sustainable. Older housing units may be less energy efficient, resulting in higher utility costs for occupants. In addition, some materials, such as lead (in units built prior to 1978) and asbestos may be health hazards to unit occupants.

Definitions

A substandard housing unit is defined by HUD as lacking complete plumbing or kitchen facilities. HUD also requires the county to define 1) substandard condition and 2) substandard condition and suitable for rehabilitation. These definitions are used in determining the eligibility of a housing unit for rehabilitation, except for emergency/minor repairs using CDBG funds.

- *Substandard Dwelling Unit.* A residential property that does not meet HUD Housing Quality Standards (HQS), or local building code.
- *Substandard Dwelling Unit Suitable for Rehabilitation.* A residential property that does not meet HUD Housing Quality Standards (HQS) or local building code and has sound utility systems and building envelope, where 1) improvements are economically and physically feasible, and after rehabilitation the dwelling unit will meet local building code and HQS, and 2) the cost of rehabilitation will not exceed 100% of the replacement cost of the dwelling.
- *Emergency/minor repairs* may be made without the entire unit meeting local code as long as the repairs meet local code. Emergency/minor repairs include but are not limited to disability accessibility improvements, lead-based paint remediation, repair of one major system (e.g., foundation, wall, electrical, roof, plumbing, HVAC), and window/door or energy efficiency improvements.

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Condition of Units

Table 23 - Condition of Units				
Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	24,386	21%	12,425	39%
With two selected Conditions	900	1%	1,234	4%
With three selected Conditions	38	0%	55	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	88,342	78%	18,174	57%
Total	113,666		31,888	

Data Source: 2016-2021 ACS

Table 24 – Year Unit Built				
Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	74,184	65%	15,550	49%
1980-1999	24,674	22%	8,626	27%
1950-1979	13,216	12%	6,909	22%
Before 1950	1,592	1%	803	3%
Total	113,666		31,888	

Data Source: 2016-2021 ACS

Table 25 – Risk of Lead-Based Paint				
Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	15,110	14%	7,620	23%
Housing Units built before 1980 with children present	1,148	1%	1,749	5%

Data Source: 2015-2019 CHAS Table 13

Need for Owner and Rental Rehabilitation

Housing units built prior to 1980 are more likely than newer housing stock to require rehabilitation or replacement, lead-based paint remediation, and energy efficiency improvements. There are 22,520 Pinal County housing units that were built before 1980, including 14,808 owner-occupied units and 7,712 renter-occupied units. In addition to rehabilitation needs based on the age of the housing unit, the US Census Bureau estimated that 39,038 housing units have one or more conditions that may require rehabilitation, including 25,324 owner-occupied units and 13,714 renter-occupied units.

Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

Childhood lead poisoning is a serious pediatric health problem and children ages six years and younger are particularly susceptible to lead poisoning. Research indicates that even a low level of lead in a child's blood can have harmful effects on physical and developmental health. The most common source of exposure is deteriorating lead-based paint and lead-contaminated dust found in the home, but other sources include pottery, jewelry, candy, and makeup.

CHAS Table 13 provides data on the number of pre-1980 housing units occupied by families with young children. HUD estimates that 14,065 pre-1980 housing units are occupied by LMI families, including 8,610 occupied by owners and 5,455 occupied by renters. Of LMI owner occupants in pre-1980 units, 734 (9%) include children under the age of six years. Of LMI renter occupants in pre-1980 units, 1,370 (25%) include children under the age of six years. Children of renters are three times more likely to be at risk of lead poisoning than are children of owners.

The Arizona Department of Health Services reports 22 zip codes in Pinal County where the risk of lead exposure is high. High-risk zip codes that are not associated with post office boxes only are located throughout the county and include: Apache Junction 85119, 85120; Casa Grande 85122, 85194 Coolidge: 85128; Eloy 85131; Florence 85132; Kearny 85137; Maricopa 85138, 85139; Oracle 85623; San Manuel 85631; Superior 85173; and Winkelman/ Dudleyville 85192. High-risk zip codes associated with post office box only addresses are: Apache Junction 85117, 85178; Casa Grande 85130; Hayden 85135; Picacho 85141; and Valley Farms 85191.

MA-25 Public and Assisted Housing – 91.210(b)

Introduction

The Pinal County Housing Authority manages 139 public housing units at locations throughout Pinal County.

Totals Number of Units

Table 26 – Total Number of Units by Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	0	139	864	60	750	15	0	0
# of accessible units	0	0	7	0	0	0	0	0	0

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Data Source: Pinal County Housing Authority

Describe the supply of public housing developments:

Public Housing units are located throughout Pinal County, including: 30 units in the City of Eloy; 24 units in the City of Casa Grande; 20 units in the City of Maricopa; 25 units in the City of Apache Junction; 15 units in the City of Coolidge; and 25 units in the unincorporated county. There are no units restricted for occupancy by elderly or disabled residents; however, there are seven accessible units in the inventory.

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

The average condition of Pinal County public housing units is “C”. The units are inspected annually to ensure they remain in decent, safe and sanitary condition.

Public Housing Condition

Table 27 – Public Housing Condition	
Public Housing Development	Average Inspection Score
AZ010	76 C

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

Units need modernization and some units currently on septic systems need to be connected to sewer systems.

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

The Pinal County PHA will modernize the kitchen, bathrooms, flooring, cabinets, and appliances in four units annually. The PHA will update the landscaping at all public housing sites to improve air quality by decreasing the amount of dirt at the site while improving curb appeal. The PHA will have septic to sewer conversion completed at Apache Junction and Maricopa public housing sites.

MA-30 Homeless Facilities and Services – 91.210(c)

Introduction

People that are particularly vulnerable to homelessness include those with disabilities, justice-system involvement, mental and substance use disorders, and those who have experienced trauma or violence, or divorce of the death of a partner. A range of shelter and housing options with support services are critical to help individuals who experience homelessness regain housing stability.

The Arizona Balance of State Continuum of Care reports that in February 2023, 347 beds were available from seven providers for individuals and families experiencing homelessness in Pinal County, including:

- 90 emergency shelter beds. Emergency shelters are often where people experiencing an economic or personal challenge leading to homelessness first turn for support.
- 23 transitional shelter beds. Transitional shelter typically involves a temporary residence of up to 24 months with wrap-around services to help people stabilize.
- 234 permanent supportive housing beds. Permanent supportive housing offers safe and stable housing environments with voluntary and flexible supports and services to help people manage serious, chronic issues. Permanent supportive housing includes 43

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Veterans Affairs Supportive Housing (VASH) Vouchers, and 69 Rapid Rehousing Vouchers. Rapid rehousing provides short-term rental assistance and services to help people obtain housing quickly, increase self-sufficiency and stay housed. It is offered without preconditions such as employment, income, absence of a criminal record or sobriety. Resources and services tailored to the needs of the person or family are offered.

The delivery system is challenged by limitations in shelter and services across Pinal County, and insufficient resources to address the full spectrum of needs of people experiencing homelessness. The high cost of permanent housing relative to income, and insufficient supportive housing for particularly vulnerable populations are also challenges. Efforts to reduce the cost of housing or develop permanent affordable housing will be implemented.

Facilities and Housing Targeted to Homeless Households

Table 28 - Facilities and Housing Targeted to Homeless Households					
	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year-Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	26	0	14	59	0
Households with Only Adults	16	25	5	69	0
Chronically Homeless Households	0	0	0	5	0
Veterans	20	0	0	78	0
Unaccompanied Youth	0	0	0	0	0
Source:	Arizona Balance of State Continuum of Care 2023 Housing Inventory Count				

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

Pinal County Coalition to End Homelessness (PCCEH) members connect people experiencing homelessness with mainstream services, including Medicaid and Social Security benefits, health, mental health, and employment services to maximize the potential for housing and economic stability. PCCEH members utilize a coordinated entry process to match clients with

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appropriate housing and services. Service providers pair targeted services with mainstream services to create a wrap-around system to ensure households receive as much help as possible.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

There are three domestic violence shelters in Pinal County and a shelter for Veterans is being developed. Hotel/motel vouchers are often provided to individuals and families in need of emergency shelter. In addition to the available shelter and hotel/motel vouchers, there are 167 rapid rehousing vouchers that provide rental assistance coupled with services to support housing stability. There are also 170 other permanent housing units in the inventory, some of which are restricted for occupancy by individuals and families that meet specific criteria, such as a serious mental illness diagnosis.

The coordinated entry process prioritizes individuals and families who are experiencing chronic homelessness, including families with children, veterans and their families, and unaccompanied youth. Individual's and family's needs are identified through the coordinated entry process and a service plan is developed to address the individual's or family's unique service and housing needs. In addition to Pinal County, PCCEH members include:

- A New Leaf
- Against Abuse
- Apache Junction Health and Human Services Board
- Begin Again Homes
- Catalysts Helping Improve Potential
- City of Casa Grande
- Community Action Human Resources
- Community Partners of Southern Arizona
- Compassion Care Center
- Genesis Project
- Higher Heights
- Honoring, Hiring, Helping our Heroes of Pinal County
- Horizon Health and Wellness
- La Frontera EMPACT
- Mercy Care
- Molina Healthcare
- National Community Health Partners
- Other Side Ministries

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- Pinal County Sheriff's Department
- Pinal County Housing Authority
- Pinal County Public Health
- Pinal Hispanic Council
- Pinal Partnership
- Salvation Army
- Southern Arizona VA Healthcare Services

MA-35 Special Needs Facilities and Services – 91.210(d)

Introduction

There are a variety of regional services and facilities that may assist vulnerable populations, including seniors; persons with disabilities, serious mental illness, alcohol and/or substance use disorders, and HIV/AIDS; and public housing residents.

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

Supportive housing needs include: rent and utility assistance, financial management education, food and clothing, health and mental health care, employment services, life skills training, and assistance with daily living needs.

People who are elderly or frail elderly or have disabilities also need programs and services that are age-appropriate and comprehensive. These services include specialized outreach services, assistance with activities of daily living, 24-hour crisis assistance, physical and mental health care, substance use treatment, transportation, representative payee and/or fiduciary services, care coordination with community providers, nutrition and meal services, and community-building activities to promote social skills and reduce isolation.

People with alcohol or other drug addictions need psychiatric and medical services, relapse prevention services and supports, assistance with and training in the activities of daily living, money and medication management, employment services, and education and information sharing groups.

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Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

Discharge from institutions, including mental health, drug and alcohol treatment, jails and prisons without a clear post-discharge housing plan is generally not allowed. However, some individuals have nowhere to go long-term and end up on the streets, in shelters or in multiple temporary arrangements with friends or relatives. Finding stable and appropriate housing can be particularly challenging for ex-offenders and people with untreated drug and alcohol problems who may be restricted from occupancy in private, public, or subsidized housing due to crime and drug-free housing policies.

To the maximum extent possible, individuals discharged from the Pinal County Jail and from State-funded institutions or systems of care have housing options that prevent discharge into homelessness. Discharge planning begins as soon as an individual is admitted to a facility and includes referrals and possible interventions to meet individual needs. For individuals with behavioral health concerns, the Regional Behavioral Health Authority (RBHA) has dedicated housing staff with knowledge, expertise, and experience to participate in and administer affordable housing programs. For individuals able to live independently, the RBHA makes available programs such as rent subsidies, owner-occupied home repairs, move-in assistance, and transitional and supportive housing programs coupled with needed supportive services. The RBHA may also makes available supervisory care homes or unlicensed board and care homes for those in need of additional assistance while appropriate independent living opportunities are secured.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

The Pinal County Board of Supervisors Nonprofit Grant Program provides partnerships, advocacy and financial resources for nonprofit organization that contribute to the county's social and economic vitality. In addition, Pinal County coordinates the activities of the Local Coalition to End Homelessness, which may direct resources to housing stability and addressing services needs that are linked to housing stability.

MA-40 Barriers to Affordable Housing – 91.210(e)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

Pinal County identified multiple factors and potential solutions to each identified factor that require further exploration to determine their potential positive impact on housing affordability, housing choice, and access to opportunity for a range of households. As funding allows, the following actions may be conducted by Pinal County Community Development:

1. Conducting additional assessment of the current and future estimated demand for housing by low-, moderate-, and middle-income households, including the type and density of housing needed, recommended locations for needed housing, and how current zoning will address the estimated demand.
2. Examining how tools currently available under Arizona law, such as Redevelopment Districts and Infill Incentive Districts, could address challenges with density, infrastructure standards (road widths, sidewalks, etc.), setback requirements, and parking requirements.
3. Continually assessing the availability and diversity of housing opportunities through review of rules, regulations, development standards and processes in relation to housing affordability and access to housing opportunities.
4. Examining development impact fee reimbursement, as governed by Arizona law, as a mechanism to encourage higher-density and affordable housing opportunities.
5. Assessing how permitting HUD-code manufactured housing in all residential districts and zoning classifications in which similar site-built housing is permitted, subject only to requirements of other housing deemed realty could expand housing choice. Specifically, facilitating the use of park model units as accessory dwellings, consistent with Arizona law.
6. Assessing how special districts, such as Community Facilities Districts or Improvement Districts, could provide alternate funding options for infrastructure that will be necessary to develop land zoned for higher-density development.
7. Endeavoring to consolidate the application, review, permitting, and approval processes under a One-Stop Shop concept by combining multiple departments to have building safety, zoning, planning, engineering, and environmental and related permits in one department.
8. Facilitating on-site supportive services for housing occupied by people with disabilities to improve access to housing through the Special Density Permit (SDP) process.
9. Educating developers and stakeholders on inclusive design standards to increase housing choice for persons with disabilities.

MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction

HUD requires the county to examine seven non-housing community development indicators – business activity, labor force employment and unemployment, occupations by sector, travel time to work, educational attainment by age, participation in the labor force, and median earnings. This asset assessment aides in identifying workforce and infrastructure needs that may be funded with Consolidated Plan resources to support economic sustainability and assist individuals and families to remain stably employed and housed.

The Pinal County Economic and Workforce Development Department seeks to grow the economy by working with community stakeholders and partners to locate and grow companies, bring capital investment and employment opportunities, help meet the workforce needs of employers, and promote tourism and recreation-related activity in the region.

Economic Development Market Analysis

The Maricopa Association of Governments (MAG) maintains a database of employers that have five or more employees in the MAG region, which includes Pinal County. The database indicates there are 2,869 employers at 3,487 business locations providing 64,020 jobs in Pinal County.

Business Activity

Table 29 - Employment by Clusters - Pinal County	
Cluster	Jobs
Government, Social, & Advocacy Services	10,740
Consumer Services	8,220
Education	7,540
Retail	7,430
Health Care	7,330
Business Services	4,530
Construction	4,160
Hospitality, Tourism, & Recreation	3,080
Transportation & Distribution	3,040
Finance, Insurance, & Real Estate (FIRE)	2,000
Resource-Dependent Activities	1,950
High Tech Manufacturing & Development	1,010
Metal Inputs & Transportation-Related Manufacturing	770

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Non-Metallic Manufacturing	740
Consumer Goods Manufacturing	660
Telecommunications	420
Media, Publishing, & Entertainment	400
	64,020
Source: 2021 Arizona COG/MPO Employer Database, business locations with 5+ employees	
Note: Jobs 10+ rounded to nearest 10. Totals may not add up precisely due to rounding.	

Table 30 – Employment by Sector – Pinal County 2021	
Sector	Number of Workers
Agriculture, Mining, Oil & Gas Extraction	4,413
Arts, Entertainment, Accommodations	14,354
Construction	11,982
Education and Health Care Services	33,804
Finance, Insurance, and Real Estate	10,891
Information	2,741
Manufacturing	14,229
Other Services	6,721
Professional, Scientific, Management Services	17,770
Public Administration	10,607
Retail Trade	20,748
Transportation and Warehousing	9,742
Wholesale Trade	2,910
Total	160,912

Data 2017-2021 American Community Survey
Source:

Table 31 - Labor Force	
Total Population in the Civilian Labor Force	336,120
Civilian Employed Population 16 years and over	172,430
Unemployment Rate	6.4%
Unemployment Rate for Ages 16-24	13.4%
Unemployment Rate for Ages 25-64	5.25%

Data Source: 2017-2021 ACS

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Table 32 - Occupations by Sector Civilian Employment			
	Full-time Year-round	Not Full-time Year-round	% Full-time Year-round
Management, Business and Financial	21,202	3,003	88%
Computer, Engineering, and Science	6,641	1,075	86%
Education, Legal, Community Service, Arts and Media	8,117	4,675	63%
Healthcare Practitioners and Technical	4,720	2,308	67%
Service	20,265	11,820	63%
Sales and Office	25,973	12,254	68%
Natural Resources, Construction, and Maintenance	14,907	3,114	83%
Production, Transportation, and Material Moving	15,388	5,450	74%
	117,213	43,699	73%

Data Source: 2017-2021 ACS

Table 33 - Travel Time		
Travel Time	Number	Percentage
< 30 Minutes	65,603	46%
30-59 Minutes	56,061	40%
60 or More Minutes	19,627	14%
Total	141,291	

Data Source: 2017-2021 ACS

Table 34 - Educational Attainment by Employment Status (Population Age 25 to 64)			
Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	11,063	1,175	14,498
High school graduate (includes equivalency)	37,787	2,526	24,349
Some college or Associate's degree	50,174	2,445	22,842
Bachelor's degree or higher	30,308	809	8,576

Data Source: 2017-2021 ACS

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Table 35 - Educational Attainment by Age					
	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	721	1,529	1,795	5,013	4,433
9th to 12th grade, no diploma	6,143	6,447	4,509	7,443	5,242
High school graduate, GED, or alternative	13,681	19,019	16,407	29,564	24,210
Some college, no degree	8,716	14,815	14,739	24,866	22,101
Associate's degree	1,651	4,588	6,622	9,961	8,496
Bachelor's degree	1,751	6,297	7,748	14,031	12,866
Graduate or professional degree	45	2,284	3,467	5,969	8,555

Data Source: 2017-2021 ACS

Table 36 - Median Earnings in the Past 12 Months	
Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	\$27,336
High school graduate (includes equivalency)	\$37,401
Some college or Associate's degree	\$43,025
Bachelor's degree	\$53,770
Graduate or professional degree	\$57,618

Data Source: 2017-2021 ACS

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

The major employment sectors in Pinal County are: 1) Education and Health Services, 2) Retail Trade, and 3) Professional, Scientific, Management Services. Together these three sectors accounted for 45% of employment in 2021.

Describe the workforce and infrastructure needs of the business community:

The county is seeing significant growth in the following business areas:

1. Electric vehicle manufacturing and the associated supply chain;
2. The semiconductor manufacturing supply chain;
3. Other advanced manufacturing in the building products and consumer goods segments;
4. Support industries such as mining, transportation, and warehousing; and
5. The skilled trades that support these facilities.

To help ensure the success of Pinal County's major employers and emerging industries, support for K-12 education systems and additional job training in each of these areas is needed to ensure the future workforce is prepared for these jobs. In addition, it is imperative that additional attainable housing choices are available near the county's major employers to ensure that these companies have the workforce that is needed.

To continue the economic development momentum that Pinal County has seen in recent years, enhanced roads, water, and power infrastructure will need to be developed, particularly in the areas around the 1-10, I-8 and SR24 freeways.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

The significant investment in advanced manufacturing and mining that is expected in the coming years will create billions of dollars of economic growth during the planning period. As these industries continue to automate, the workforce will need to be upskilled to operate and program robotic systems.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

The workforce will need to keep pace with these new and emerging trends in manufacturing techniques. Community colleges will need to develop short-term certificate programs through Quick Start/Boot Camp programs for entry-level positions. Career and technical education districts will need support to provide the foundational training for those entering the workforce.

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Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

Pinal County has partnered with the Arizona Commerce Authority, the community college district, local jurisdictions, and industry to provide job training facilities for specific industries, such as automotive manufacturing and electric vehicle battery manufacturing.

The County workforce development board supports various job training programs, including career readiness activities, incumbent worker, and on-the-job training. The county also partners with AARP and Pinal Alliance on a 3rd grade reading program that helps ensure school success up and through 12th grade graduation. This job training and support for education will help ensure that the county's underserved populations will have access to higher-paying jobs in Management, Business, Science and Arts occupations.

These efforts will support the Consolidated Plan by providing employment training and job opportunities for underserved populations and low-income residents.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

Pinal County participates with the Central Arizona Association of Governments in the production of a CEDS document.

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

The county has a strategic goal to Increase the number of base industry jobs to improve the overall quality of life, support the regional economy and create additional indirect jobs. This goal specifically targets high-wage jobs, which is consistent with providing opportunities for underserved populations.

Discussion

Industry and employment data provide insight into business and workforce dynamics. Expanding employment will require additional skills development.

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

Pinal County defines an area of concentration of households with multiple housing problems as any census tract that HUD CPD maps indicates has 20% or more of households experiencing one or more severe housing problems. There are twelve census tracts that meet this definition. Of these twelve census tracts, four are Indian communities, and three are shared with the City of Casa Grande, an entitlement jurisdiction.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

Pinal County defines a concentration of racial or ethnic minorities as a census tract where the proportion of people who identify as a race or ethnicity other than non-Hispanic White is at least 10% higher than the countywide proportion, which is greater than 44.6%. There are 41 census tracts or areas of racial or ethnic minority concentration in Pinal County. Of these census tracts, three are Indian communities, and three are shared with or located within a CDBG entitlement jurisdiction.

Pinal County defines a concentration of low-income families as a census tract where the proportion of people living in poverty is higher than the countywide proportion, which is greater than 13.2%. There are 22 census tracts or areas of low-income concentration. Of these census tracts, four are Indian communities, and five are shared with or located within a CDBG entitlement jurisdiction.

What are the characteristics of the market in these areas/neighborhoods?

Market conditions are highly variable across the concentration areas. Some areas have urban characteristics, some areas have suburban, exurban, or rural characteristics, and others are Indian communities.

Are there any community assets in these areas/neighborhoods?

Areas that have more urban and suburban characteristics are more likely to provide greater access to employment and services, and are more likely to have multi-family housing choices, which may be more affordable. Areas that have more exurban and rural characteristics are more likely to have primarily single-family and manufactured home markets with limited access to a range of services and employment opportunities.

Are there other strategic opportunities in any of these areas?

Strategic opportunities in these areas include sewer improvements to promote community health and safety, infrastructure improvements to support additional affordable housing development and transportation access, and acquisition and rehabilitation of existing housing for resale to homebuyers struggling to find affordable homeownership housing in their communities.

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

The US Census American Community Survey reported 87% of Pinal County households have a broadband connection, including 67% with a cable, fiber optic or DSL connection, 12% with a cellular data plan, and 13% with satellite Internet service. Slightly more than 1/3 of households with income less than \$20,000 have no internet subscription.

The diversity of broadband connectivity reflects the geographic diversity of Pinal County, which ranges from urbanized communities to more remote, mountainous, and rural communities. The broadband divide is largely urban vs rural. While broadband is available in urban areas it may be cost prohibitive for lower-income households. Conversely, broadband choice is less likely in rural areas. Pinal County is working towards completing the installation of 35 towers and equipment on county-owned sites, beginning with the underserved eastern areas of the county. The installation of the new towers builds on the installation of 320 miles of high-capacity fiber connecting Pinal County schools and libraries that was completed in 2021.

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Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

In areas where broadband capacity exists, the number of providers varies from one in rural areas to as many as five in urban areas adjacent to Maricopa County. Additional broadband infrastructure, towers, and equipment, are necessary to increase competition.

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction's increased natural hazard risks associated with climate change. Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

Through the 2022 Pinal County Multi-Jurisdictional Hazard Mitigation Plan, Pinal County and participating jurisdictions identified 10 potential hazards: dam failure, drought, earthquakes, extreme heat, fissure, flooding/flash flooding, levee failure, severe wind, subsidence, and wildfires. Hazardous events are interrelated and are likely to affect various areas of the county depending on terrain, urbanization, and vegetation. The plan reflects the commitment of Pinal County and local jurisdictions to reducing risks caused by hazards and serves as a tool to help decision-makers direct mitigation activities and resources.

Justice40 is a Federal Government initiative with the goal of ensuring 40% of the overall benefits of certain federal investments flow to disadvantaged communities that are marginalized, underserved, and overburdened by pollution. Climate change is one category of investment that falls within the Justice40 Initiative. The Justice40 tool identifies census tracts where climate change, particularly flood and wildfire risk in Pinal County is a factor, including low-income census tracts.

There are an estimated 7,028 housing units occupied by low- and moderate-income households that are vulnerable to risk from natural hazards. The vulnerability to these risks of housing occupied by low- and moderate-income households was calculated based on the number of housing units in census tracts identified by Justice40 as both low-income and vulnerable to climate change.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The Pinal County 5-year Strategic Plan for the use of HUD CPD resources is based on consultation with residents and stakeholders, and an analysis of the housing market and community needs. HUD Consolidated Plan resources include the Community Development Block Grant Program (CDBG), the HOME Investment Partnerships Program (HOME), and the Emergency Solutions Grant Program (ESG).

Eligible activities are implemented through collaboration with units of local government, and nonprofit and for-profit organizations. Pinal County has CDBG cooperative agreements with the City of Eloy and the Towns of Florence and Mammoth, and a CDBG joint agreement with the City of Maricopa. HOME and ESG funds may be used throughout Pinal County.

Pinal County's 5-year Strategic Plan includes five priority needs and related goals and activities to address priority needs:

1. Community Facilities and Infrastructure.
2. Decent Affordable Housing.
3. Homelessness.
4. Public Services.
5. Program Administration.

SP-10 Geographic Priorities – 91.215 (a)(1)

Geographic Area

Pinal County did not identify any specific target areas for the PY2024-2028 Consolidated Plan. CDBG funds may be used countywide in unincorporated Pinal County, in municipalities participating in the CDBG Urban County, and in the City of Maricopa when a joint administration agreement is in effect. HOME and ESG funds may be used countywide.

General Allocation Priorities

All areas of unincorporated Pinal County and participating local jurisdictions are eligible to apply for CDBG funds from Pinal County. HOME and ESG funds may be used in all areas of Pinal County.

SP-25 Priority Needs - 91.215(a)(2)

Priority Needs

HUD requires the county to assign a priority level of low or high to each priority need. The assigned priority level does not indicate a lack of need, it simply indicates relative preference among the needs. High priority needs are those that are most likely to be addressed using limited Consolidated Plan resources. Low priority needs are those that may be addressed as appropriate opportunities arise. Public services are a low priority need; all other needs are high priority. Not all priority needs will be addressed annually during the 5-year Consolidated Plan period.

SP-30 Influence of Market Conditions – 91.215 (b)

Influence of Market Conditions

HUD Table 54 - Influence of Market Conditions	
Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	<ul style="list-style-type: none"> • Increasing rents. • Growing incidence of homelessness. • 6,235 Pinal County renters pay more than 50% of income for housing and 6,710 pay between 30% and 50% of income for housing.
TBRA for Non-Homeless Special Needs	<ul style="list-style-type: none"> • 27,170 Pinal County households include a person living with one or more disabilities. • 10,425 Pinal County households that include a person with a disability are renters. • 3,810 LMI Pinal County renter households with disabilities pay more than 30% of income for housing.
New Unit Production	<ul style="list-style-type: none"> • Increasing rents and home prices. • 6,235 Pinal County renters pay more than 50% of income for housing and 6,710 pay between 30% and 50% of income for housing. • 8,975 Pinal County owners pay more than 50% of income for housing and 11,175 pay between 30% and 50% of income for housing.
Rehabilitation	<ul style="list-style-type: none"> • 22,520 Pinal County housing units were built prior to 1980, including 7,712 occupied by renters and 14,808 occupied by owners. • An estimated 2,104 LMI Pinal County households with young children are at risk of lead poisoning, including 1,370 LMI renters and 734 LMI owners. • 6,235 Pinal County renters pay more than 50% of income for housing and 6,710 pay between 30% and 50% of income for housing. • 8,975 Pinal County owners pay more than 50% of income for housing and 11,175 pay between 30% and 50% of income for housing.
Acquisition, including preservation	<ul style="list-style-type: none"> • Increasing rents and home prices. • 332 affordable rental units will be lost from the inventory between 2025 and 2029. • 6,235 Pinal County renters pay more than 50% of income for housing and 6,710 pay between 30% and 50% of income for housing. • 8,975 Pinal County owners pay more than 50% of income for housing and 11,175 pay between 30% and 50% of income for housing.

SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

Introduction

Pinal County anticipates receiving CDBG, HOME and ESG Consolidated Plan resources from the US Department of Housing and Urban Development over the next five years. Annual allocations vary considerably based on congressional appropriations. The expected amounts available are based on an average amount from the past three years. When the PY24 allocations are announced by HUD, these amounts will be updated.

Anticipated Resources

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

HUD Consolidated Plan resources are leveraged with numerous federal, state, local and private resources to address the needs identified in this plan.

Federal leverage resources from the US Department of Housing and Urban Development include:

- Continuum of Care funding for emergency and transitional housing, permanent housing placement, essential services, rapid rehousing (rental assistance), and permanent housing in facilities through partners in the Pinal Coalition to End Homelessness.
- Veterans Affairs Supportive Housing vouchers for rent subsidies to Veterans experiencing homelessness.

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Local leverage resources include:

- Pinal County General Funds.
- Private equity and financing for the acquisition, rehabilitation and production of rental and owner housing, and facilities that address the needs of special populations.
- Private and county funding for services for special populations.
- Federal Home Loan Bank resources that support savings for homeownership and provide financing for affordable housing development and preservation.

HUD CPD Matching Funds Requirements.

- The CDBG program has no matching funds requirements.
- The HOME program has a 25% match requirement, which is met through private equity, contributions, and financing for the acquisition, rehabilitation and production of rental and owner housing, and through supportive services provided to tenants receiving HOME tenant-based rental assistance.
- The ESG program has a 100% match requirement, which is met through allowable costs incurred by the county, subgrantees, cash donations, and the value of third-party in-kind contributions.

If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

Pinal County does not have publicly owned land or property available to address the needs identified in the plan.

SP-40 Institutional Delivery Structure – 91.215(k)

Strengths and Gaps in the Institutional Delivery System

Grants staff in the Pinal County Office of Budget and Finance (Office) works in collaboration with the Public Housing Authority, Community Development Department, and Economic Development Department to develop policies that address the needs of low- and moderate-income residents and communities.

As the lead entity for the Pinal County Coalition to End Homelessness, the Office also collaborates with providers and serves as a planning entity and bridge to resources from the Arizona Balance of State Continuum of Care. Other collaborative efforts include working with developers to preserve or increase the supply of housing affordable to low- and moderate-income households, and collaborating with local jurisdictions to ensure their unique needs are included in considering funding priorities.

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The annual application cycle provides an opportunity for local jurisdictions that participate in the CDBG Urban County to apply for CDBG funds to carry out priority activities. Nonprofit and for-profit entities may also apply for funds to deliver priority activities or develop housing or facilities for eligible beneficiaries. The county may also directly carry out eligible activities.

The greatest gaps in the institutional delivery system are insufficient funding and imbalanced capacity. As a rapidly-growing, geographically large and diverse county, services are most accessible in more urbanized geographic areas and in communities that border Maricopa County.

As indicated in the services availability table, there are gaps in mortgage assistance services, except for short-term assistance that may be provided to people living with HIV/AIDS through State of Arizona HOPWA funding. Mainstream supportive services are available inconsistently throughout the county, yet available in at least one location.

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Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	
Legal Assistance	X	X	X
Mortgage Assistance			X
Rental Assistance	X	X	X
Utilities Assistance	X	X	X
Street Outreach Services			
Law Enforcement	X	X	
Mobile Clinics	X	X	
Other Street Outreach Services	X	X	
Supportive Services			
Alcohol & Drug Abuse	X	X	X
Child Care	X		
Education	X	X	
Employment and Employment Training	X	X	
Healthcare	X	X	X
HIV/AIDS	X	X	X
Life Skills	X	X	
Mental Health Counseling	X	X	
Transportation	X	X	
Other			
Other			

HUD Table 1 - Homeless Prevention Services Summary

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Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

There are numerous programs that provide shelter, transitional housing and permanent housing and services to individuals and families experiencing homelessness. Increased funding in recent years through the State's Medicaid program has expanded the availability of both housing and services solutions for individuals and families experiencing chronic homelessness who are diagnosed with serious mental illness. The homelessness system provides numerous resources and supportive services targeted to Veterans and their families. There are currently no services dedicated specifically to unaccompanied youth in Pinal County.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

The service delivery system is best equipped to deliver services to individuals and families experiencing homelessness and/or with special needs that are enrolled in the Arizona Health Care Cost Containment System (AHCCCS), the State's Medicaid program. Gaps exist primarily for individuals who do not have a serious mental illness diagnosis as individuals without this diagnosis are less likely to be eligible for the broader range of services that may be provided by AHCCCS.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

Pinal County will continue to convene members of the Pinal County Coalition to End Homelessness (PCCEH). In addition to planning for shelter, housing and services for people experiencing and at risk of homelessness, the PCCEH and Pinal County will seek to identify opportunities for increased collaboration and funding.

The county will continue to seek relationships with developers and affordable housing providers to identify opportunities for additional affordable housing development, and within the confines of state law to address regulatory barriers that may impede development. Finally, the county will continue to examine the unique needs of special populations and identify possible mechanisms to address those needs, such as disability accessibility improvements.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Pinal County has established broad goals that will be addressed using HUD Consolidated Plan resources. These goals are:

- CDBG funding:
 - Eligible community facilities and infrastructure to benefit 35,000 LMI Pinal County residents.
 - Code enforcement and building demolition of 4 buildings, if opportunities arise.
 - Public services for 100 LMI residents, if opportunities arise.
- CDBG and HOME funding to rehabilitate 24 owner-occupied housing units.
- HOME funding:
 - Construct 13 rental units, and if opportunities arise rehabilitate 2 rental units.
 - Construct 15 housing units for homeowners.
 - Assist 10 homebuyers with direct financial assistance.
 - Provide 25 renters with tenant-based rental assistance.
- ESG funding to provide 20 people experiencing homelessness with tenant-based rental assistance.

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Goal Descriptions

Goal Name	Community Facilities and Infrastructure
Goal Description	CDBG funding for development of or improvements to facilities for seniors, youth, persons with disabilities, abused and neglected children, neighborhood facilities, parks/ recreation, child care centers, fire stations/ equipment, health facilities, nonprofit facilities, bus shelters, emergency/ transitional shelters, parking facilities, non-residential historic preservation, including energy efficiency and disability accessibility improvements; development of or improvements to flood drainage, water/sewer systems, streets, and sidewalks in LMI areas, or for economic or housing development, including disability accessibility improvements; development of or improvements to group homes, emergency shelter/ transitional housing facilities (that add beds); clearance and demolition or movement of buildings to other sites; acquisition of real property that will be developed for a public purpose; and cleanup of contaminated sites.
Goal Name	Decent Affordable Homeowner and Rental Housing
Goal Description	Acquisition and/or rehabilitation of affordable rental housing, including energy-efficiency, disability accessibility improvements, temporary or permanent relocation, supportive housing. HOME-funded transitional housing; construction of affordable rental housing, including supportive housing, HOME transitional housing; monthly rental assistance and/or security and/or utility deposits; rehabilitation of housing occupied by LMI owners, including energy-efficiency and disability accessibility improvements; homebuyer assistance, including down payment and closing cost assistance and interest rate buydowns; tenant-based rental assistance, and construction of or acquisition/ rehabilitation/resale of affordable homeownership housing.
Goal Name	Prevent and Reduce Homelessness
Goal Description	ESG funding for rent, mortgage, utility, and related assistance to maintain housing

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	stability and prevent homelessness; essential services including street outreach; operating support for emergency/transitional shelter; and monthly rental assistance for households experiencing homelessness (rapid rehousing). Improvements to emergency/transitional shelter (no beds added). Development of or conversion to emergency/transitional shelter (incl improvements with added beds).
Goal Name	Public Services
Goal Description	CDBG funding for services to LMI individuals, including persons experiencing homelessness, seniors, persons with disabilities, youth, domestic violence survivors, people with serious mental illness, people with alcohol/ substance use disorders, previously-incarcerated individuals, abused/neglected children, domestic violence survivors, improvements to or operating support for emergency/transitional shelter.
Goal Name	Program Administration
Goal Description	Program Administration, including planning and fair housing activities.

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

Pinal County estimates it will provide affordable housing to sixty (60) extremely low-income families, twenty (20) low-income families, and forty (40) moderate-income families over the next five years.

SP-50 Public Housing Accessibility and Involvement – 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

The Pinal County Housing Authority is compliant with Section 504 of the Rehabilitation Act. At least five percent of the PHA’s Public Housing units are fully accessible.

Activities to Increase Resident Involvement

The Pinal County Housing Authority will continue to actively recruit Public Housing Residents to become a participant on a Resident Advisory Board or Governing Board as a Resident Member. Residents will also continue to be provided opportunities to comment and make recommendations on the development of the Agency Annual plan, Capital Fund 5-year plan, and program policies.

Is the public housing agency designated as troubled under 24 CFR part 902?

No

Plan to remove the ‘troubled’ designation

Not applicable.

SP-55 Barriers to affordable housing – 91.215(h)

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

When resources are available, the Pinal County Community Development Department may:

1. Conduct additional assessment of the current and future estimated demand for housing by low-, moderate-, and middle-income households, including the type and density of housing needed, recommended locations for needed housing, and how current zoning will address the estimated demand.
2. Examine how tools currently available under Arizona law, such as Redevelopment Districts and Infill Incentive Districts, could address challenges with density, infrastructure standards (road widths, sidewalks, etc.), setback requirements, and parking requirements.
3. Assess the availability and diversity of housing opportunities through review of rules, regulations, development standards and processes in relation to housing affordability and access to housing opportunities.
4. Examine development impact fee reimbursement, as governed by Arizona law, as a mechanism to encourage higher-density and affordable housing opportunities.
5. Assess how permitting HUD-code manufactured housing in all residential districts and zoning classifications in which similar site-built housing is permitted, subject only to requirements of other housing deemed realty could expand housing choice. Specifically, facilitating the use of park model units as accessory dwellings, consistent with Arizona law.
6. Assess how special districts, such as Community Facilities Districts or Improvement Districts, could provide alternate funding options for infrastructure that will be necessary to develop land zoned for higher-density development.
7. Endeavor to consolidate the application, review, permitting, and approval processes under a One-Stop Shop concept by combining multiple departments to have building safety, zoning, planning, engineering, and environmental and related permits in one department.
8. Facilitate on-site supportive services for housing occupied by people with disabilities to improve access to housing through the Special Density Permit (SDP) process.
9. Educate developers and stakeholders on inclusive design standards to increase housing choice for persons with disabilities.

SP-60 Homelessness Strategy – 91.215(d)

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The Pinal County Coalition to End Homelessness currently conducts coordinated outreach activities through partnerships between Pinal County, behavioral health entities, and local nonprofit outreach programs. Outreach workers are trained to conduct VI-SPDAT screening in the field and use progressive engagement strategies with unsheltered individuals to encourage engagement with shelter, supportive housing, and other available housing and services.

Addressing the emergency and transitional housing needs of homeless persons

Pinal County will utilize available funding to support emergency shelter and transitional housing, homelessness prevention, and services for people experiencing homelessness. ESG funding, when available, will provide rapid rehousing and services to individuals and families experiencing homelessness, and will be leveraged with other funding, particularly with funding through the Arizona Balance of State Continuum of Care.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

As part of the Arizona Balance of State Continuum of Care, Pinal County has adopted an aggressive rapid rehousing approach to shorten the time that individuals and families experience homelessness and help them make the transition to permanent housing and independent living. The higher relative number of beds dedicated to chronically homeless individuals and families, to families with children, and to Veterans and their families further emphasizes the focus on individuals and families experiencing persistent housing instability. Permanent supportive housing for these populations provides for housing stability in a faster period and helps to prevent repeat homelessness.

Increased aftercare and follow-up activities are being piloted by multiple State-funded projects serving families with the aim of quickly identifying and addressing issues that could result in repeat homelessness. Strategic plan goals will also help to strengthen partnerships between workforce and supportive housing systems and help with early housing planning for people experiencing homelessness. While these efforts will help to shorten the time that individuals and families experience homelessness, the shortage of both supportive and affordable housing

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will continue to impact the ability of the county and its partners to quickly house people and prevent them from becoming homeless again.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

State, and federal correctional institutions are prevalent in Pinal County. These institutions have discharge policies that prohibit discharge into homelessness, yet such discharges do sometimes occur. Individuals may be initially housed and later find it challenging to identify more permanent and affordable housing opportunities. Individuals and families receiving assistance from public and private agencies may receive referrals to housing resources that will help them to avoid becoming homeless. The shortage of both supportive and affordable housing and continuing rent increases impacts the ability of the county and its partners to help individuals and families, especially extremely low-income families, to remain housed.

SP-65 Lead based paint Hazards – 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

Any structure built before 1978 that is proposed for rehabilitation under federal programs is tested for lead-based paint. Notices and requirements regarding testing and removal of lead-based paint are provided to program participants and contractors. The county has licensed contractors available to perform appropriate abatement and/or removal procedures if lead-based paint is present. Pinal County may pursue lead hazard control and healthy homes funding to reduce LBP hazards and will continue community education efforts.

How are the actions listed above related to the extent of lead poisoning and hazards?

Participation in rehabilitation programs is voluntary. Pinal County will examine prioritization of the oldest housing stock to effectively reduce lead poisoning and hazards. Continued community education may incent additional at-risk households to apply for rehabilitation assistance. Pursuit of funding to address LBP hazards will provide additional opportunities to mitigate the hazards.

How are the actions listed above integrated into housing policies and procedures?

Pinal County follows strict HUD guidelines for testing and abatement of lead-based paint and other hazardous substances, requiring contractor and subcontractor compliance with guidelines. Rehabilitation activities are procured through a bidding process and contracted to licensed contractors. All contractors and subcontractors are required to comply with HUD Lead Safe Housing requirements and federal National Environmental Policy Act environmental review procedures. In addition:

1. The PHA inspects prospective Housing Choice Voucher dwellings constructed prior to 1978 that will be occupied by households that have a child under the age of six for compliance with EPA and HUD Lead Based Paint rules and regulations. The inspection includes visual inspections for chipped, peeling, chalking and deteriorated interior and exterior paint. Clearance testing may be performed after remediation by the property owner, to assure a lead-safe environment.
2. Lead Hazard Information is distributed to participants in homeownership and rental programs.

SP-70 Anti-Poverty Strategy – 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

The Pinal County Workforce Development Board (PCWDB) works to reduce the number of poverty-level families. By promoting economic opportunities and workforce skills development. The primary purpose of workforce development efforts is to increase education and employment opportunities for individuals with barriers, including low-income individuals, people with disabilities, and other individuals with significant barriers to employment. Goals and strategies to achieve this purpose include:

1. Promoting a strong economy by establishing alignment of education, economic and workforce development efforts;
2. Preparing job seekers for employment opportunities in high growth industries by maximizing co-enrollment in core programs, providing innovative options to service access, aligning service delivery activities, and understanding the labor demands of high-growth industries and occupations; and
3. Providing an efficient and accountable workforce system by developing a job-driven workforce development system.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

The Pinal County Workforce Development Board and the Office of Budget and Finance collaborate with many of the same agencies to address barriers to economic and housing stability among the county's most vulnerable residents. This cross-collaboration emphasizes the unique needs of individuals who are low-income, have disabilities, or have other significant barriers to economic and housing stability, it also creates a referral mechanism between and among systems. A primary audience for workforce services are individuals receiving public assistance. Specific efforts to reach individuals enrolled in the State's Medicaid program, and receiving Supplemental Nutrition Assistance and/or TANF resources are implemented. This specific outreach further coordinates with efforts to promote housing and economic stability.

SP-80 Monitoring – 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

Pinal County has developed a monitoring plan to ensure activities are carried out in accordance with applicable laws, regulations, and policies. Subrecipient monitoring procedures are in place for the CDBG, HOME and ESG programs. These procedures are thoroughly described in the Internal Desktop Procedures. In summary:

1. Projects are identified and submitted to HUD by Pinal County through the Annual Action Plan.
2. Applications are reviewed for program eligibility and compliance.
3. A pre-project meeting is scheduled to discuss timeline, milestones, monitoring milestones, and identify when/if a desk vs. in person monitoring will occur.
4. Progress is tracked to verify the requirements of the subrecipient agreement are being met. Documentation must be filed.
5. The Subrecipient submits invoices and reports according to the terms and conditions of the subrecipient agreement. Documents are reviewed for compliance and no payment may be made until compliance is verified.
6. Throughout the agreement period, an onsite monitoring visit and/or desk monitoring of the project files is conducted. A Monitoring Checklist is used.
7. A specified process is followed whenever an onsite monitoring is conducted.

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8. Desk monitoring is completed throughout the project, meaning the subrecipient must email all documentation to the county upon request.
9. Follow-up letters are sent that detail any deficiencies, findings, or concerns. The letter includes resolutions and/or requests for additional information or clarification.
10. Grant project close-out letters are sent upon the conclusion of the project, with the reminder to retain files for a minimum of five years after the project closeout.

Expected Resources

AP-15 Expected Resources – 91.220(c)(1,2)

Introduction

Pinal County annually receives an allocation of Community Development Block Grant (CDBG) and HOME Investment Partnerships Program funding from the US Department of Housing and Urban Development. In some years, Pinal County may also receive Emergency Solutions Grant (ESG) funding. These amounts will be adjusted when allocations are announced.

Anticipated Resources

Program	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
		Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	Community facilities and infrastructure Decent affordable housing Program administration	\$1,800,000			\$1,800,000	\$7,200,000	Community Development Block Grant (CDBG) funds may be used for a variety of activities that meet the needs of LMI residents and communities. Eligible activities include capital improvements such as infrastructure, facilities, and housing, and public services and economic development. Each activity must meet a CDBG national objective.

HOME	Homeowner housing construction Direct financial assistance to homebuyers Tenant-based rental assistance Program administration	\$600,000		\$368,241	\$968,241	\$2,400,000	HOME Investment Partnership Program (HOME) funds may be used to assist LMI owners and renters through new construction of housing, acquisition and/or rehabilitation of housing, tenant-based rental assistance, and homeownership assistance. 15% of HOME funds are set aside for development activities carried out by specially-formed nonprofit organizations called Community Housing Development Organizations.
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ESG	Tenant-based rental assistance/rapid rehousing Program administration	\$150,000			\$150,000		The Emergency Solutions Grant (ESG) program provides funding to: 1) engage homeless individuals and families living on the street; 2) improve the number and quality of emergency shelters; 3) help operate shelters; 4) provide essential services to shelter residents; 5) rapidly re-house individuals and families experiencing homelessness; and 6) prevent families and individuals from becoming homeless.
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HUD Table 2 - Expected Resources – Priority Table

If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

Pinal County does not have publicly owned land or property available to address the needs identified in the plan.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Community Facilities and Infrastructure	2024	2028	Non-Housing Community Development	Countywide	Community Facilities and Infrastructure	CDBG: \$1,080,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 10,000 Persons Assisted Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 0 Households Assisted Buildings Demolished: 0 Buildings Housing Code Enforcement/Foreclosed Property Care: 0 Household Housing Unit
2	Public Services	2024	2028	Non-Housing Community Development	Countywide	Public Services	CDBG: \$0	Public service activities other than Low/Moderate Income Housing Benefit: 0 Persons Assisted
3	Decent Affordable Housing	2024	2028	Affordable Housing	Countywide	Decent Affordable Housing	CDBG: \$360,000 HOME: \$908,241	Rental Housing Units Constructed: 10 units Homeowner Housing Rehabilitated: 8 Household Housing Homeowner Housing Added: 3 Household Housing Unit Direct Financial Assistance to Homebuyers: 0 Households Tenant-based Rental Assistance/Rapid Rehousing: 3 Households

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Prevent and Reduce Homelessness	2024	2028	Homeless	Countywide	Homelessness	ESG: \$142,500	Tenant-based Rental Assistance/Rapid Rehousing: 4 Households
5	Program Administration	2024	2028	Program Administration	Countywide	Program Administration	CDBG: \$360,000 HOME: \$60,000 ESG: \$7,500	Other: 1 Other

HUD Table 3 – Goals Summary

Goal Descriptions

Goal Name	Community Facilities and Infrastructure
Goal Description	CDBG funding for development of or improvements to facilities for seniors, youth, persons with disabilities, abused and neglected children, neighborhood facilities, parks/ recreation facilities, child care centers, fire stations/ equipment, health facilities, nonprofit facilities, bus shelters, emergency/ transitional shelters, parking facilities, non-residential historic preservation, including energy efficiency and disability accessibility improvements; development of or improvements to flood drainage, water/sewer systems, streets, and sidewalks in LMI areas, or for economic or housing development, including disability accessibility improvements; development of or improvements to group homes, emergency shelter/ transitional housing facilities (that add beds); clearance and demolition or movement of buildings to other sites; acquisition of real property that will be developed for a public purpose; and cleanup of contaminated sites.
Goal Name	Decent Affordable Housing
Goal Description	Acquisition and/or rehabilitation of affordable rental housing, including energy-efficiency, disability accessibility improvements, temporary or permanent relocation, supportive housing. HOME-funded transitional housing; construction of affordable rental housing, including supportive housing, HOME transitional housing; monthly rental assistance and/or security and/or utility deposits; rehabilitation of housing occupied by LMI owners, including energy-efficiency and disability accessibility improvements; homebuyer assistance, including down payment and closing cost assistance and interest rate buydowns; tenant-based rental assistance, and construction of or acquisition/ rehabilitation/resale of affordable homeownership housing.
Goal Name	Homelessness

Goal Description	ESG funding for rent, mortgage, utility, and related assistance to maintain housing stability and prevent homelessness; essential services including street outreach; operating support for emergency/transitional shelter; and monthly rental assistance for households experiencing homelessness (rapid rehousing). Improvements to emergency/transitional shelter (no beds added). Development of or conversion to emergency/transitional shelter (incl improvements with added beds).
Goal Name	Public Services
Goal Description	CDBG funding for services to LMI individuals, including persons experiencing homelessness, seniors, persons with disabilities, youth, domestic violence survivors, people with serious mental illness, people with alcohol/ substance use disorders, previously-incarcerated individuals, abused/neglected children, domestic violence survivors, improvements to or operating support for emergency/transitional shelter.
Goal Name	Program Administration
Goal Description	Program Administration, including fair housing activities.

Projects

AP-35 Projects – 91.220(d)

Introduction

The Pinal County Urban County CDBG program has three participating municipalities – Eloy, Florence, and Mammoth. Each participating municipality may submit a CDBG activity funding request to address one of the priorities identified in the Consolidated Plan. The City of Eloy submitted and Pinal County approved \$173,000 for Senior Center Improvements.

Pinal County Urban County CDBG program has a joint agreement to administer the City of Maricopa CDBG entitlement. Under the joint agreement, Pinal County administers the CDBG allocation that would be received by the City of Maricopa. The city must annually identify an eligible CDBG activity that utilizes the full amount of the city's annual allocation, which is estimated at the PY23 funding level of \$222,000. Maricopa will utilize the full funding for street improvements.

Pinal County will utilize 20% of the annual CDBG allocation or approximately \$360,000 for program administration and \$217,000 for owner-occupied housing rehabilitation. The remaining \$1,223,000 is planned for the following activities:

1. Pinal County Housing Authority playground equipment.
2. Valley of the Sun flood control improvements.
3. City of Eloy Community Center ADA improvements.

For HOME funds, Pinal County accepts applications for eligible activities that address identified affordable housing needs. Applications are evaluated based on timeliness, capacity, and budget criteria, and when applicable underwriting standards. Planned activities in FY24 are:

1. Habitat for Humanity \$470,000 to develop four homeowner housing units.
2. Pinal County/A New Leaf \$200,000 to provide tenant-based rental assistance to ten households.
3. Pinal County \$238,000 to rehabilitate three owner occupied housing units

Pinal County will utilize any ESG funds received from HUD for rapid rehousing (tenant-based rental assistance), after retaining 5% or \$7,500 for program administration.

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

Funds are allocated throughout Pinal County to address the identified needs of geographic areas where at least 51% of residents are low- and moderate-income and for activities that address the identified needs of individuals and families who are low- and moderate-income or have special needs.

There are numerous obstacles to addressing underserved needs. The greatest obstacle is insufficient funding. A secondary obstacle is the vast geography of the county and the diversity of urban, suburban, exurban, and rural community characteristics. The limited volume of dedicated service providers throughout all areas of the county creates obstacles in some geographies, while other geographies have sufficient providers yet the providers have limited coordination capacity. Intense competition for qualified employees with adjacent and more populous counties further exacerbates these obstacles.

AP-38 Project Summary

Project Summary Information

The following tables describe the projects that will be funded during the coming fiscal year using HUD CPD resources received through the Consolidated Plan.

1	Project Name	Community Facilities and Infrastructure
	Target Area	Countywide
	Goals Supported	Community Facilities and Infrastructure
	Needs Addressed	Community Facilities and Infrastructure
	Funding	CDBG: \$1,223,000
	Description	Pinal County will invest CDBG funds in the City of Eloy Community Center, City of Maricopa Street Improvements, Valley of the Sun flood control improvements, and Public Housing Authority playground equipment. Activities will meet the CDBG Area Benefit National Objective, and Direct Benefit National Objective.
	Target Date	6/30/2025

	Estimate the number and type of families that will benefit from the proposed activities	An estimated 10,000 LMI people will benefit from the proposed activities.
	Location Description	Community Facilities and Infrastructure activities will take place in Eloy, Maricopa and unincorporated areas of Pinal County.
	Planned Activities	Activity, Amount, National Objective and Matrix Code. Eloy Senior Center Improvements - \$173,000. LMA National Objective. Matrix Code 03A. Maricopa street improvements- \$250,000 Matrix Code 03K. Pinal County Housing Authority playground equipment - \$200,000 Matrix Code 03F. Valley of the Sun flood control - \$600,000 Matrix Code 03I.
2	Project Name	Decent Affordable Housing
	Target Area	Countywide
	Goals Supported	Decent Affordable Housing
	Needs Addressed	Decent Affordable Housing
	Funding	CDBG \$360,000 and HOME \$908,241
	Description	CDBG and HOME funds for housing rehabilitation, including emergency home repair, and accessibility activities conducted by Pinal County. HOME funds for the development of rental and homeowner housing, assistance to home buyers, tenant-based rental assistance, and operating expense assistance for designated Community Housing Development Organizations that have also received funding for an eligible CHDO activity.
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	An estimated five (5) LMI households will benefit from owner-occupied housing rehabilitation activities, four (4) will benefit from the development of homeowner housing, and ten (10) will benefit from tenant-based rental assistance.
	Location Description	Countywide.

	Planned Activities	Activity, Amount, National Objective and Matrix Code. Owner-occupied housing rehabilitation \$455,000 HOME and CDBG LMI National Objective. CDBG Matrix Code 14A Homeowner housing development \$470,000 HOME funds. Tenant-based rental assistance/rapid rehousing \$200,000 HOME funds.
3	Project Name	ESG24 Pinal County
	Target Area	Countywide
	Goals Supported	Homelessness
	Needs Addressed	Homelessness
	Funding	ESG: \$142,500
	Description	PY24 ESG activities will include rapid rehousing/tenant-based rental assistance and program administration.
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	An estimated four (4) households experiencing homelessness will benefit from rapid rehousing/tenant-based rental assistance.
	Location Description	Countywide.
	Planned Activities	Rapid Rehousing/Tenant-based Rental Assistance
4	Project Name	Program Administration
	Target Area	Countywide
	Goals Supported	Program Administration
	Needs Addressed	Program Administration
	Funding	CDBG: \$360,000, HOME \$60,000, ESG \$7,500
	Description	Program administration.
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	Not applicable.
	Location Description	Countywide

	Planned Activities	Pinal County administrative activities including project administration, reporting, financial administration, environmental reviews, contract compliance, subrecipient management, and other duties. CDBG Matrix Code 21A.
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AP-50 Geographic Distribution – 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

Pinal County did not identify any specific target areas for the PY2024-2028 Consolidated Plan. CDBG funds may be used countywide in unincorporated Pinal County, in municipalities participating in the CDBG Urban County, and in the City of Maricopa when a joint administration agreement is in effect. HOME and ESG funds may be used countywide.

Geographic Distribution

Target Area	Percentage of Funds
Countywide	100

HUD Table 4 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Investments are not made on a geographic basis. Instead, investments are made based on consistency with the Consolidated Plan, activity eligibility, and funds availability.

Each municipality participating in the CDBG Urban County or that has a joint administration agreement for CDBG funds must annually apply to Pinal County for CDBG funding. Proposed activities that address an identified Consolidated Plan priority need, are determined eligible, and for which adequate funding is available are included in the Annual Action Plan.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

Pinal County plans to provide affordable housing to twenty-two (22) households utilizing PY24 Consolidated Plan resources. This includes owner-occupied housing rehabilitation, rapid rehousing for individuals and families experiencing homelessness, tenant-based rental assistance, and homeowner housing development.

One Year Goals for the Number of Households to be Supported	
Homeless	10
Non-Homeless	10
Special-Needs	2
Total	22

HUD Table 5 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	10
The Production of New Units	4
Rehab of Existing Units	8
Acquisition of Existing Units	0
Total	22

HUD Table 6 - One Year Goals for Affordable Housing by Support Type

Discussion

The investment of PY2024 CDBG and HOME funds in affordable housing will address the needs of an estimated 22 low- and moderate-income households.

AP-60 Public Housing – 91.220(h)

Introduction

The Pinal County Public Housing Authority (PHA) operates a Section 8 Housing Choice Voucher program and 139 public housing units. The total number of Housing Choice Vouchers includes 39 Emergency Housing Vouchers and 15 Veterans Affairs Supportive Housing Vouchers.

Actions planned during the next year to address the needs to public housing

The PHA will modernize the kitchen, bathrooms, flooring, cabinets, and appliances in four units during the next year. The PHA will continue to update landscaping to improve air quality by decreasing the amount of dirt at the site while improving curb appeal.

Actions to encourage public housing residents to become more involved in management and participate in homeownership

The PHA will continue to actively recruit Public Housing Residents to become a participant on a Resident Advisory Board or Governing Board as a Resident Member. Residents will also continue to be provided opportunities to comment and make recommendations on the development of the Agency Annual plan, Capital Fund 5-year plan, and program policies. If funding for Family-Self Sufficiency will become available, the PHA may pursue the funding to help public housing residents participate in homeownership opportunities.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

Not applicable.

AP-65 Homeless and Other Special Needs Activities – 91.220(i)

Introduction

This section describes the County’s activities to address the needs of special needs populations and people experiencing homelessness.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The Pinal County Coalition to End Homelessness will coordinate outreach activities using funds received from the Arizona Department of Housing for the Arizona Balance of State Continuum of Care. Outreach efforts have proven effective in reaching out to unsheltered people. Outreach staff is trained to conduct VI-SPDAT screening in the field and to use progressive engagement strategies to encourage people to engage with shelter, supportive services, and any available housing assistance.

Addressing the emergency shelter and transitional housing needs of homeless persons

The Pinal County Coalition to End Homelessness will continue to support emergency shelter and transitional housing for people experiencing homelessness. Because Pinal County receives a periodic and small Emergency Solutions Grant award, it will utilize funding received through the Arizona Balance of State Continuum of Care to support, and when possible, expand emergency shelter and transitional housing.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

ESG funds are used to provide rapid rehousing or tenant-based rental assistance to individuals and families, families with children, and Veterans and their families. Rapid rehousing is coupled with supportive services to make the transition to permanent housing and independent living as seamless and brief as possible. The VI-SPDAT screening effectively prioritizes individuals and families experiencing homelessness, while Veterans may have access to Veterans Affairs Supportive Housing Vouchers (VASH). Rapid rehousing coupled with supportive services helps to prevent recently homeless individuals and families from becoming homeless again.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

Individuals and families can access homelessness prevention resources across a continuum based on the immediacy of their risk, current housing situation, and family resources. Using a grant from the Arizona Department of Housing (ADOH), the Pinal County Coalition to End Homelessness hired 1) a landlord liaison to create relationships with landlords and develop a database of units that may be available, and 2) an outreach and service coordinator to guide individuals and families through the process and help them navigate and access the appropriate services. The type of services available varies by funding source. In addition, Pinal County provides diversion resources through a capacity building grant received from ADOH.

People being discharged from a publicly funded institution of care have access to these resources along with specialized discharge planning coordinated by the discharging institution. Additionally, families can receive assistance from their child(ren)'s school through McKinney-Vento funds providing transportation, school supplies, free breakfast and lunch, case management/advocacy, and other eligible services.

AP-75 Barriers to affordable housing – 91.220(j)

Introduction:

Pinal County identified multiple opportunities to address potential barriers to affordable housing development and residential investment. These actions are undertaken as funding and staff capacity permit.

Actions it plans to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

Pinal County is committed to addressing barriers to the development of affordable housing and residential investment, as permitted by Arizona law. During FY2024, Pinal County Community Development will focus its efforts on convening the Affordable Housing Task Force, examining opportunities to encourage higher-density development, and developing a policy to facilitate review of housing development by appointed and elected officials.

Discussion:

In addition to the barriers identified in the County's 5-year Consolidated Plan, Pinal County continues to implement a broad range of strategies suggested in its 2008 Housing Assessment. These strategies focus on increasing internal and system capacity, continually evaluating housing conditions, accessing a variety of funding sources, facilitating affordable housing development using numerous approaches, encouraging private investment (including LIHTC project development), and developing and delivering community-based programs that support housing quality and individual/family self-sufficiency.

AP-85 Other Actions – 91.220(k)

Introduction:

Other actions include addressing obstacles to meeting underserved needs, fostering and maintaining affordable housing, reducing lead-based paint hazards, reducing the number of poverty-level families, developing institutional structure, and enhancing coordination between public and private housing and social services agencies.

In addition to these actions, Pinal County will take the following specific actions to address impediments identified in the 2024 Pinal County Analysis of Impediments to Fair Housing Choice:

1. Adopt a proclamation declaring April to be observed as Fair Housing Month.
2. Reach out to stakeholders, residents, and the community at large, including faith, education, and nonprofit organizations through local and online media to announce April as Fair Housing Month.
3. Sponsor a fair housing event in cooperation with the City of Casa Grande and other jurisdictions.
4. Continue to make available fair housing posters, pamphlets and literature at County program offices, program partner offices, and at other community locations such as libraries and faith organizations.
5. Continue to provide advice to Housing Choice Voucher holders about areas of high opportunity.
6. When investing in affordable housing development projects, assess how investments in concentration areas balance housing availability with possible increased concentrations.

Actions planned to address obstacles to meeting underserved needs

Insufficient funding is the primary obstacle to meeting underserved needs. To expand potential funding, Pinal County will explore opportunities to incent private and state and federal investment in affordable and workforce housing, essential services, and economic opportunities. Incentives will vary considerably given the broad range of community characteristics in urban, suburban, exurban, and rural Pinal County communities. Working with existing networks and broadening relationships, the county will continue to work towards increased coordination of services, including transportation services. General fund support for nonprofit organizations that serve seniors, Veterans, and people facing food insecurity will be examined annually.

Actions planned to foster and maintain affordable housing

Pinal County anticipates that 24 units will be lost from the affordable housing inventory during FY2024 and 36 will be lost in FY2025. Pinal County will reach out to property owners to determine their plans for disposition of these units and identify if there are mechanisms that Pinal County could utilize to preserve long-term affordability.

Actions planned to reduce lead-based paint hazards

Pinal County will evaluate and reduce lead-based paint hazards in units receiving assistance. Public housing tenants and voucher holders are provided with in-depth information on lead-based paint hazards. Public housing units have been inspected for lead based paint and cleared, and leased units are inspected and must be cleared prior to tenancy. When lead-based paint is identified in a unit planned for rehabilitation, it will be properly abated.

The Environmental Protection Agency Lead-based Paint brochure is available to all county residents on the county website. To further educate residents about the hazards of lead-based paint, the county will develop and run periodic public service announcements to make households with young children aware of the health risks. Additionally, the county will ensure that households receiving housing rehabilitation assistance are provided brochures on the hazards of lead-based paint.

Actions planned to reduce the number of poverty-level families

To reduce the number of poverty-level families, Pinal County will connect residents with economic opportunities, affordable housing, and essential services. As new jobs continue to come into the county, workforce development efforts will be focused on offering opportunities to develop job-related skills among individuals facing significant barriers to employment. Continued emphasis will be placed on individuals receiving SNAPs, and TANF. Public housing residents and Housing Choice Voucher holders will be encouraged to enroll in self-sufficiency programs, while individuals at-risk of and experiencing homelessness will be referred to job training, education, life skills, counseling and other services that encourage stabilization and economic self-sufficiency.

Actions planned to develop institutional structure

Pinal County has a wide range of service providers that include homeless prevention services, street outreach, emergency shelter and transitional housing, and mental health services. Services and programs are provided by nonprofit organizations and the Continuum of Care member agencies. Pinal County will identify opportunities to create and expand partnerships

with and among private and public entities to develop and maintain community-based programs and affordable housing.

The county recognizes that collective impacts would be stronger than any one organization's impact in helping low- and moderate-income people to regain and sustain housing and economic stability. The county will continue to convene stakeholders, including the Pinal County Coalition to End Homelessness and encourage the coordination of services to strengthen the delivery system. Identifying common goals, objectives, and actions will further facilitate the effectiveness of various services, help to identify significant gaps in the availability of services, and aid in targeting funding to the most effective services and delivery mechanisms.

Actions planned to enhance coordination between public and private housing and social service agencies

Pinal County will continue to convene the Pinal Coalition to End Homelessness and to participate in the Arizona Balance of State Continuum of Care. This effort, coupled with coordinated planning activities with service agencies and private housing providers will further enhance existing relationships and encourage new partnerships.

Program Specific Requirements

AP-90 Program Specific Requirements – 91.220(l)(1,2,4)

Introduction:

**Community Development Block Grant Program (CDBG)
Reference 24 CFR 91.220(l)(1)**

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	\$0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan	\$0
3. The amount of surplus funds from urban renewal settlements	\$0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan.	\$0
5. The amount of income from float-funded activities	\$0
Total Program Income	\$0

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	70%

HOME Investment Partnership Program (HOME)
Reference 24 CFR 91.220(l)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

Pinal County will not utilize other forms of investment beyond those identified in Section 92.205 of the HOME regulations.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

Recapture Provision - If the homeowner sells the property during the affordability period, some or all of the HOME direct subsidy assistance provided to the homebuyer may be recaptured by the County. A direct subsidy consists of any financial assistance that reduces the purchase price from fair market value to an affordable price, or otherwise directly subsidizes the purchase (e.g. down payment or closing cost assistance).

Direct subsidy financial assistance shall be in the form of a Forgivable Deferred Payment Loan (FDPL) for the full amount of direct assistance provided to the homeowner. The loan shall be non-interest bearing and shall be secured with a deed of trust and promissory note (lien on property) to be recorded by the Pinal County Recorder, and in effect for the duration of the affordability period.

In the event the homeowner sells the HOME assisted property during the period of affordability, the County shall require repayment of the entire amount of direct subsidy provided to the homebuyer at the time of purchase. However, if there are no net proceeds or the net proceeds are insufficient to repay the HOME investment due, the County shall only recapture the amount of the net proceeds, if any. Net proceeds of a sale are the sales price minus non-HOME loan repayments and any closing costs.

At the conclusion of the affordability period, the full amount of the loan will be forgiven and the County will record a release of lien with the Pinal County Recorder.

Only direct financial assistance provided to the homebuyer at the time of purchase may be recaptured.

Pinal County does not fund homebuyer activities subject to resale provisions.

Resale Provisions. Pinal County chooses to not impose resale provisions on any housing development project.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

Recapture provisions are secured through a deed of trust and promissory note. Recapture provisions remain in place for five to fifteen years, depending on the amount of HOME funds invested.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

Pinal County does not plan to use HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds.

5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)).

Not applicable. Pinal County does not plan to provide preferences for persons with special needs or disability when implementing a HOME TBRA activity.

6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).

Not applicable. Pinal County does not plan to provide preferences for persons with special needs or disability when implementing a HOME TBRA activity.

7. 7. If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).

Pinal County does not expressly limit or otherwise establish preferences for specific segments of the eligible beneficiary population when soliciting proposals from qualified developers. The county does however accept and will award funds as appropriate to projects that limit or establish subpopulation preferences for families (including individuals) with disabilities who need services offered at the project.

Limitations and preferences will be approved only when a) the limitation or preference will benefit people whose disability significantly interferes with their ability to obtain and maintain housing, b) the families will not be able to obtain or maintain housing without the appropriate supportive services, and c) the services cannot be provided in a nonsegregated setting. Further, the preferences or limitations must be permissible by HUD, consistent with Fair Housing requirements, and meet identified needs. Families and individuals must not be required to accept the offered services, and the project owner must make the project available to all otherwise eligible people with disabilities who may benefit from the services provided in the project.

**Emergency Solutions Grant (ESG)
Reference 91.220(l)(4)**

1. Include written standards for providing ESG assistance (may include as attachment)

The ESG guidelines are included as an attachment.

2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.

Pinal County's Coalition to End Homelessness is part of the Arizona Balance of State Continuum of Care (AZBOSCO) and annually adopts Coordinated Entry Procedures. In the Coordinated Entry System, five agencies provide eight public access points, where people experiencing homelessness may receive services. The Coordinated Entry process includes five phases:

1. Pre-screening;
2. Diversion;
3. Initial assessment, completion of the VI-SPDAT, and referral;
4. Prioritization and inclusion on the by-name list; and
5. Entry into housing programs and services.

3. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).

ESG funds are awarded on a competitive basis using a Letter of Interest process. A notice is released and letters of interest are accepted throughout the year. In addition to requiring participation in the AZBOSCO HIMIS data system and the Pinal County Coalition to End Homelessness, when evaluating proposed activities, Pinal County considers organization experience and capacity, matching funds, clear milestones, reasonable goals, and the clarity of key identified tasks.

4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.

Not applicable. Pinal County actively engages with individuals with lived and living experience of homelessness who are actively engaged in the activities of the Local Coalition to End Homelessness.

5. Describe performance standards for evaluating ESG.

When Pinal County funds an ESG subrecipient, the county conducts site visits, requires quarterly reports, and monitors progress of the activity. A subrecipient agreement is executed prior to initiation of the approved activity and includes specific tasks and a timeline for completion of each. The subrecipient must participate with the Pinal County Coalition to End Homelessness, use the Arizona Department of Housing HMIS system, and may be required to use additional methods to track project outcomes.