



# **2015—2020 New Mexico Consolidated Plan**

New Mexico Mortgage Finance Authority

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Department of Finance and Administration



# **2015 – 2020 NEW MEXICO CONSOLIDATED PLAN FOR HOUSING AND COMMUNITY DEVELOPMENT**

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# I. EXECUTIVE SUMMARY

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## A. INTRODUCTION

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In 1994, the U.S. Department of Housing and Urban Development (HUD) issued new rules consolidating the planning, application, reporting and citizen participation processes for four formula grant programs: Community Development Block Grants (CDBG), Home Investment Partnerships (HOME), Emergency Solutions Grants (ESG) and Housing Opportunities for Persons with AIDS (HOPWA). The new single-planning process was intended to more comprehensively fulfill three basic goals: to provide decent housing, to provide a suitable living environment and to expand economic opportunities. It was termed the *Consolidated Plan for Housing and Community Development*.

According to HUD, the Consolidated Plan is designed to be a collaborative process whereby a community establishes a unified vision for housing and community development actions. It offers entitlement communities the opportunity to shape these housing and community development programs into effective, coordinated neighborhood and community development strategies. It also allows for strategic planning and citizen participation to occur in a comprehensive context, thereby reducing duplication of effort.

As the lead agency for the Consolidated Plan, the New Mexico Mortgage Finance Authority (MFA) hereby follows HUD's guidelines for citizen and community involvement. Furthermore, it is responsible for overseeing these citizen participation requirements, those that accompany the Consolidated Plan and CDBG, HOME, HOPWA and ESG programs, as well as those that complement MFA planning processes already at work in the state. The New Mexico Department of Finance and Administration (DFA), Local Governments Division (LGD), is responsible for overseeing that communities meet all CDBG citizen participation requirements.

### **PURPOSE OF THE CONSOLIDATED PLAN**

The *2015–2020 New Mexico Consolidated Plan for Housing and Community Development* is the comprehensive five-year planning document identifying the needs and respective resource investments in satisfying the state's housing, homeless, non-homeless special needs populations, community development and economic development needs.

### **GOALS OF THE CONSOLIDATED PLAN**

The goals of the programs administered by MFA and DFA are to provide decent housing, a suitable living environment and expanded economic opportunities for the state's low- and moderate-income residents. MFA and DFA strive to accomplish these goals by



## **I. Executive Summary**

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maximizing and effectively utilizing all available funding resources to conduct housing and community development activities that will serve the economically disadvantaged residents of the state. By addressing need and creating opportunity at the individual and neighborhood levels, MFA and DFA hope to improve the quality of life for all residents of the state. These goals are further explained as follows:

- *Providing decent housing* means helping homeless persons obtain appropriate housing and assisting those at risk of homelessness; preserving the affordable housing stock; increasing availability of permanent housing that is affordable to low- and moderate-income persons without discrimination; and increasing the supply of supportive housing.
- *Providing a suitable living environment* entails improving the safety and livability of neighborhoods; increasing access to quality facilities and services; and reducing the isolation of income groups within an area through integration of low-income housing opportunities.
- *Expanding economic opportunities* involves creating jobs that are accessible to low- and moderate-income persons; making mortgage financing available for low- and moderate-income persons at reasonable rates; providing access to credit for development activities that promote long-term economic and social viability of the community; and empowering low-income persons to achieve self-sufficiency to reduce generational poverty in federally-assisted and public housing.

## **B. NEW MEXICO BACKGROUND AND TRENDS**

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### **DEMOGRAPHIC PROFILE**

Between 1980 and 2013, the population in New Mexico increased from 1.3 million in 1980 to over 2 million. In the last thirteen years, from 2000 through 2013, total population growth equaled 14.6 percent. In 2010, the majority of the population, 68.4 percent, was white, followed by other at 15.0 percent, American Indian at 9.4 percent, two or more races at 3.7 percent, Black at 2.1 percent, Asian at 1.4 percent and Native Hawaiian/Pacific Islander at 0.1 percent. As for ethnicity, persons of Hispanic descent comprised 46.3 percent of the population. Geographic analysis of racial and ethnic data showed that Hispanic and American Indian populations were heavily concentrated in certain parts of the state. Slightly over 20 percent of the population aged 5 or older in New Mexico had one or more disabilities at the time of the 2000 census. In terms of population growth, the state is expected to grow to close to 2.4 million persons and over 900,000 households by 2020 and to 2.8 million persons and one million households by 2040.

### **ECONOMIC PROFILE**

From 1990 through 2013, the labor force in New Mexico, defined as people either working or looking for work, rose from about 712,000 persons to about 935,890 persons. While during the mid-1990s New Mexico's unemployment rate was higher than the national rate, during the recession of the last few years the unemployment rate for the state has remained below national levels. In 2012 the statewide unemployment rate was at 6.9 percent, after having fallen from 7.9 percent in 2010. In 2013, the real average earning per job in New Mexico was \$46,673, and real per capita income was \$35,682, but both of these figures were below national averages. In New Mexico the poverty rate in 2012 was 20.6 percent with 421,123 persons living in poverty; this rate was significantly higher than the national average of 15 percent at that time<sup>1</sup>. The poverty rate in the state has continued to rise since 2000. Persons in poverty were also concentrated in select census tracts across the state.

### **NEW MEXICO HOUSING MARKET**

In 2000, the state of New Mexico had 780,579 total housing units. Since that time, the total housing stock increased each year through 2012 by a total of over 126,000 units. Of the total housing stock counted in the 2012 American Community Survey (ACS), 615,159 units were single family units. Another 149,074 were mobile homes. Of the 901,388 housing units counted in New Mexico in the 2010 census, 791,395 units were occupied, with 542,122 counted as owner occupied and 249,273 counted as renter occupied. This equated to a homeownership rate of 68.5 percent. The real value of construction of single family dwellings generally increased from 1980 through 2013, reaching almost \$220,000 in 2012. Home values and rental rates were generally higher in urban areas near major cities like Albuquerque and Santa Fe. There were 141,930 owners and 101,985 renters that had an unmet housing need, such as a cost burden or overcrowding problem, in New Mexico at the time of the 2010 census. This included 91,065 owners and 92,045 renter households at or below 80 percent Median Family Income with unmet need. By 2020, there are expected to be roughly 169,664 owner and 121,913 renter households with housing problems in the state, which is expected to include 108,859 owner and 110,031 renter households at or below 80 percent MFI with unmet need. There is no disproportionately greater need of housing problems for racial or ethnic groups on a statewide scale.

### **HOUSING AND HOMELESS NEEDS ASSESSMENT**

Results from the 2014 Housing and Community Development Needs Survey showed that construction of new rental housing and rental assistance were both considered to have a

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<sup>1</sup> <https://www.census.gov/hhes/www/poverty/about/overview/>

high need for funding. Homeowner housing rehabilitation, first-time homebuyer assistance, rental housing rehabilitation, and energy efficient retrofits were prioritized as well. Comments received from focus group meetings in the state showed that there is an increased need for new rental properties and the need for improved water infrastructure to accommodate growth.

One organization handles the two Continuums of Care (CoC) that address homeless needs throughout the state. A count of the homeless population in the state showed that more than 2,819 persons were homeless in New Mexico in 2013, including 323 homeless families with children and 525 chronically homeless persons.

Non-homeless special needs populations in the state include the elderly and frail elderly, persons living with disabilities, persons with alcohol or other drug addiction, victims of domestic violence, and persons living with HIV/AIDS and their families. These populations are not homeless, but are at the risk of becoming homeless and therefore often require housing and service programs. The needs of the special needs groups are relative to the programs currently provided. For example, the elderly population is expected to continue to grow in the near future and will require increased access to home services as well as assisted living and nursing home facilities.

## **COMMUNITY DEVELOPMENT NEEDS ASSESSMENT**

The 2014 Housing and Community Development Survey provided data on perceived community development needs. Respondents indicated that funding should be primarily devoted to housing and economic development and also to water systems and infrastructure. Attraction of new businesses and retention of existing business received high rankings in terms of economic development activities, while water systems and street/road improvements received high rankings in regard to infrastructure. The water system is also a high priority across the state as demonstrated by Governor Susana Martinez's new plan that allocated resources to update New Mexico's outdated infrastructure. As for public services, respondents to the survey noted mostly high levels of need for childcare facilities, healthcare and residential treatment facilities, and mental health/chemical dependency services.

## **C. FIVE-YEAR HOUSING AND COMMUNITY DEVELOPMENT OBJECTIVES AND STRATEGIES**

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The following list presents the overriding strategies and goals of the New Mexico Five-Year Consolidated Plan for Housing and Community Development, including selected performance criteria associated with each strategy and goal. Furthermore, there may be

a need to direct such housing resources by use of project selection criteria, which may be updated annually, based upon year-to-year need and local circumstances.

The strategies the state will pursue over the next five years are as follows:

1. Expand the supply of quality affordable housing.
  - a. Finance multifamily rental new construction.
2. Increase opportunities for homeownership.
  - a. Provide financial assistance to prospective homeowners.
3. Preserve the state's existing affordable housing stock.
  - a. Provide resources for owner occupied homeowner housing rehabilitation.
  - b. Finance multifamily rental acquisition and rehabilitation.
4. Provide housing for special needs populations, including HIV/AIDS.
  - a. Encourage the development of special needs housing with services.
  - b. Expand housing opportunities and access for special needs populations.
  - c. Fund nonprofit entities providing housing and related services for persons living with HIV/AIDS.
5. Reduce the incidence of homelessness.
  - a. Increase the level and range of services provided to the homeless and persons at risk of homelessness.
  - b. Increase the number of available living environments, especially permanent housing situations, for persons who have been homeless or are at risk of homelessness.
6. Enhance the quality of New Mexico's community development activities.
  - a. Fund improvements to CDBG non-entitlement area water and sewer facilities.
  - b. Fund improvements to CDBG non-entitlement area streets and storm sewers.
  - c. Fund infrastructure CDBG improvements in the colonias.
  - d. Continue set-aside for planning that includes comprehensive planning, asset management, preliminary engineering reports and any other studies or plans listed in CDBG rules and regulations

Each of the strategies identified above, as well as the objectives consistent with each strategy are discussed in greater detail below. Performance measurement criteria are presented at the end of each strategy narrative.

## **STRATEGY 1: EXPAND THE SUPPLY OF QUALITY AFFORDABLE HOUSING**

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The population throughout New Mexico continues to increase, and this growth is occurring more quickly in the urban areas and declining in the rural areas of the state. The demand for quality affordable housing will continue to rise along with population, but at different rates depending on the local community's economic, demographic and housing market conditions. The goal of MFA's housing programs is, as stated in MFA's mandate, "to finance the acquisition, construction, rehabilitation, and improvement of residential housing for persons and families of low or moderate income within the state." MFA wishes to distribute program resources equitably and in response to specific needs around the state. MFA will continue to work with CHDOs, for-profits, nonprofits, regional and local housing authorities, tribal housing entities, lenders, local and tribal governments and other agencies to facilitate the production of additional suitable affordable housing choices.

### **OBJECTIVES**

#### **Finance Multifamily Rental Housing New Construction**

Because New Mexico's population is expanding in the more urban areas and a portion of this population may not be ready for homeownership, there remains a need to provide affordable new construction rental opportunities. Furthermore, in areas of static, or potentially declining populations, there remain opportunities to redevelop sites with desirable rental housing, thereby assisting to resuscitate communities in New Mexico. The new construction must be handled in a thoughtful manner that takes into consideration the issues and the long term viability of the entire community.

This objective can be accomplished through the following goals:

1. Encourage leveraging of federal resources to generate multifamily rental housing new construction.
2. Facilitate CHDO set-aside resources for multifamily new construction.
3. Fund rental redevelopment opportunities as opportunities are identified.

### **PERFORMANCE MEASUREMENT CRITERIA**

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#### **Finance Multifamily Rental Housing New Construction**

*Availability/Accessibility:* The number of eligible households that benefit from new rental construction.

*Affordability:* The number of affordable rental housing units that have been financed.

*Sustainability:* The number of affordable rental housing units that have been added to the affordable rental housing stock.

## **STRATEGY 2: INCREASE OPPORTUNITIES FOR HOMEOWNERSHIP**

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MFA and its service providers are committed to enhancing opportunities for homeownership to eligible low-income citizens.

### **OBJECTIVES**

#### **Provide Financial Assistance to First-Time Homebuyers**

This objective can be accomplished through the following goals:

1. Furnishing homebuyer education classes, financial counseling and post-purchase educational opportunities.
2. Providing loans, financing and access to credit to qualified low-income buyers.
3. Providing down payment assistance, providing closing cost assistance, reducing the principal loan amount, or buying down the interest rate.

### **PERFORMANCE MEASUREMENT CRITERIA**

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#### **Provide Financial Assistance to First-Time Homebuyers:**

*Availability/Accessibility:* The number of eligible households that have received educational training, financial counseling or post-purchase educational opportunities.

*Affordability:* The number of eligible households that have been able to purchase their first home.

*Sustainability:* The number of affordable units that have been acquired by first-time homebuyers through MFA assistance.

## **STRATEGY 3: PRESERVE THE STATE'S AFFORDABLE HOUSING STOCK**

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The state of New Mexico has many housing units that are indicative of key cultural and societal values, but at the same time these units are in need of repair and maintenance. Furthermore, some areas of the state are growing slowly, thereby affecting demand for existing structures in need of upkeep. It is the position of MFA that for those homes that are suitable for rehabilitation, efforts need to be taken to preserve properties suitable for repair as well as those properties with historic, architectural or cultural value for future generations.

#### **Provide Resources for Owner Occupied Homeowner Housing Rehabilitation**

This objective can be accomplished through the following goals:

1. Facilitating owner occupied housing rehabilitation.
2. Explore funding for emergency repair, weatherization or accessibility improvements to owner occupied units.

### **Finance Multifamily Rental Acquisition and Rehabilitation**

This objective can be accomplished through the following goals:

1. Encourage leveraging of federal resources to stimulate rental housing acquisition and rehabilitation.
2. Facilitate CHDO set-aside resources for rental acquisition and rehabilitation.

### **PERFORMANCE MEASUREMENT CRITERIA**

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#### **Provide Resources for Owner Occupied Homeowner Housing Rehabilitation:**

*Availability/Accessibility:* The number of eligible homeowner households that have received such rehabilitation.

*Affordability:* The number of affordable housing units that have been rehabilitated.

*Sustainability:* The number of affordable homeowner units that have been rehabilitated and remain affordable.

#### **Finance Multifamily Rental Acquisition and Rehabilitation:**

*Availability/Accessibility:* The number of eligible units that have benefited from rental rehabilitation.

*Affordability:* The number of rental units that have undergone rehabilitation and remain affordable.

*Sustainability:* The number of units that have been rehabilitated and become additions to the affordable rental housing stock.

## **STRATEGY 4: PROVIDE HOUSING FOR SPECIAL NEEDS POPULATIONS, INCLUDING HIV/AIDS**

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Throughout the state of New Mexico, there remain a number of groups with developmental, physical and other disabilities that are in need of housing and housing related services, including persons living with HIV or AIDS. Furthermore, areas of the state have these needs in varying degrees.

### **Encourage the Development of Special Needs Housing With Services**

This objective can be accomplished through the following goals:

1. Providing grants for pre-development costs for special needs housing development.
2. Providing low-interest loans to make accessibility improvements to for people with disabilities.
3. Providing financial incentives for housing supportive services for the elderly, persons with physical or mental disability, and other special needs populations.

### **Expand Housing Opportunities and Access for Special Needs Populations**

This objective can be accomplished through the following goals:

1. Explore the provision of funds to make accessibility improvements to existing rental housing for people with disabilities.
2. Providing financial incentives for the development of rental housing supportive services for the elderly, persons with physical or mental disability and other special needs with services.
3. Provide rental assistance for persons with special needs.

### **Fund Nonprofit Entities Providing Housing and Related Services for Persons Living With HIV/AIDS**

This objective can be accomplished through the following goal:

1. Providing funds to nonprofit organizations that serve people with special needs including those who are HIV-positive and/or are living with AIDS, such as short term rent, mortgage and utility payments, continued rental assistance for low-income households, and related supportive services.
2. Promote the leveraging of CDBG, ESG, HOME, McKinney-Vento CoC, HUD's special voucher programs, state Housing and Services funds with new funding sources.
3. Providing funds for facility-based housing assistance.

## **PERFORMANCE MEASUREMENT CRITERIA**

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### **Encourage the Development of Special Needs Housing with Supportive Services**

*Availability/Accessibility:* The number of persons served with housing or with related services; the number of households served with housing or with related services.

*Affordability:* The number of housing units that have been made available for special needs populations.



*Sustainability:* The number of units that have been made available for special needs populations and added to the affordable housing stock.

### **Expand Housing Opportunities and Access for Special Needs Populations**

*Availability/Accessibility:* The number of special needs persons served; the number of households served with housing or housing-related services; the number of affordable rental units that have been made accessible for special needs populations.

*Affordability:* The number of rental units that have been created or modified for accessibility and that remain affordable.

*Sustainability:* The number of units that have been made accessible and added or rehabilitated.

### **Fund Entities Providing Housing and Related Services for HIV-Positive Persons and Persons Living with AIDS**

*Availability/Accessibility:* The number of HIV/AIDS households served with housing without related services; the number of HIV/AIDS households served with housing and related services.

*Affordability:* The number of HIV/AIDS households that were assisted without services; the number of HIV/AIDS households that were assisted with services.

*Sustainability:* The number units rehabilitated and/or added to the HIV/AIDS available stock of units.

## **STRATEGY 5: REDUCE THE INCIDENCE OF HOMELESSNESS**

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While the population is continuing to grow, the incidence of homelessness remains a difficulty for the state. MFA is committed to reducing the incidence of homelessness and the risk of homelessness throughout New Mexico.

### **Increase the level and range of services provided to people experiencing homelessness**

This objective can be accomplished through the following goals:

1. Improving the data collection methods for determining homeless populations, particularly in rural areas.
2. Enhancing homelessness prevention activities, to include rental assistance, counseling and other training opportunities.
3. Expanding rapid rehousing including rental assistance and support services.

### **Increase the number of available living environments**

This objective can be accomplished through the following goals:

1. Expanding the supply of permanent and permanent supportive housing for people experiencing homelessness.
2. Expand transitional housing for homeless youth and victims of domestic violence.

### **PERFORMANCE MEASUREMENT CRITERIA**

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#### **Increase the level and range of services provided to people experiencing homelessness**

*Availability/Accessibility:* The number of homeless persons provided with services; the number and types of services provided to persons experiencing homelessness.

*Affordability:* The number of persons who gained a stable transitional or permanent housing situation.

#### **Increase the number of available living environments:**

*Availability/Accessibility:* The number of homeless persons going from transitional housing to permanent housing; the number of homeless persons placed in permanent supportive housing units who stay at least six months.

*Affordability:* The number of transitional housing units created; the number of permanent supportive housing units created.

*Sustainability:* The number of previously homeless persons in transitional housing; the number of previously homeless persons placed in permanent supportive housing.

### **STRATEGY 6: ENHANCE THE QUALITY OF INFRASTRUCTURE, PUBLIC FACILITIES AND HOUSING**

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DFA/LGD has the responsibility of administering the state's CDBG program for non-entitlement communities.

This strategy will include a focus on providing a suitable living environment through, but not limited to, the following:

- Water, wastewater, storm sewers and streets: funds will be allocated to improve the infrastructure for low and moderate income persons and priority will be given to those projects that are ready to proceed.
- Colonias: funds will be allocated to improve the infrastructure and housing needs in the colonias and priority will be given to those projects that are ready to proceed.

- Planning: funds will be allocated to projects that update their comprehensive plans, asset management plans, preliminary engineering reports, and other plans and studies identified in rules and regulations.
- Housing: funds will focus on providing decent housing through allocating funding to projects related to housing activities for low to moderate income persons and priority will be given to housing rehabilitation projects.
- Economic Impact: expanding economic opportunities will be given to projects that create and/or retain jobs for low and moderate income persons.

### **Enhance the quality of New Mexico's infrastructure**

This objective can be accomplished through the following goals:

1. Funding improvements to CDBG non-entitlement area water/wastewater systems and streets.
2. Funding infrastructure improvements in the designated colonias areas.
3. Encourage planning that includes the entities comprehensive plan, asset management, preliminary engineering reports, and any other studies.

### **PERFORMANCE MEASUREMENT CRITERIA**

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#### **Enhance the quality of New Mexico's infrastructure:**

*Availability/Accessibility:* The number of water or wastewater projects and streets completed; the number of colonias projects completed, by type of project; the number of planning projects that will provide readiness; the number of housing units rehabilitated and/or produced.

*Affordability:* The number of eligible persons assisted with new water or wastewater systems; the number of persons within colonias assisted with water/wastewater or other infrastructure projects; the number of eligible persons the improved facilities will serve; the number of persons assisted with housing rehabilitation.

*Sustainability:* The economic development benefits imparted to each community receiving the enhanced infrastructure investments, including the colonias; the economic development benefits imparted to each community whose public facilities have been improved.

## II. CONSOLIDATED PLAN DEVELOPMENT PROCESS

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### A. INTRODUCTION

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In 1994, HUD issued new rules consolidating the planning, application, reporting and citizen participation processes for four formula grant programs: CDBG, HOME, ESG and HOPWA. Termed the *Consolidated Plan for Housing and Community Development*, the new single-planning process was intended to more comprehensively fulfill three basic goals:

1. *Provide decent housing*, which involves helping homeless people obtain appropriate housing, retaining the affordable housing stock, increasing the availability of permanent affordable housing for low-income households without discrimination and/or increasing supportive housing to assist persons with special needs.
2. *Provide a suitable living environment*, which means improving the safety and livability of neighborhoods, including the provision of adequate public facilities; reducing isolation of income groups within communities through distribution of housing opportunities for persons of low-income; revitalization of deteriorating or deteriorated neighborhoods; restoring and preserving natural and physical features with historic, architectural, and aesthetic value; as well as conserving energy resources.
3. *Expand economic opportunities*, which emphasize job creation and retention, providing access to credit for community development, and assisting low-income persons to achieve self-sufficiency in federally-assisted and public housing.

The Consolidated Plan is a three-part process that comprises:

1. Development of a five-year strategic plan.
2. Preparation of annual action plans.
3. Submission of annual performance and evaluation reports.

The first element referred to above, the strategic plan, also has three parts:

1. A housing market analysis.
2. A housing, homeless, and community development needs assessment.
3. Establishment of long-term strategies for meeting the priority needs of the state.

HUD asks that priority objectives be built upon specified goals that flow from quantitative and qualitative analysis of needs identified in the five-year planning process. Program funding is ensured by completing these documents on time and in a format acceptable to HUD.

## **II. Consolidated Plan Development Process**

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Furthermore, the New Mexico Consolidated Plan is designed to be a collaborative process whereby the state can establish a unified vision for housing and community development actions. It offers the state the opportunity to shape housing and community development programs into effective and coordinated housing and community development strategies. It also creates the opportunity for citizen participation and strategic planning to take place in a comprehensive context and to reduce duplication of effort throughout New Mexico.

Thus, the Consolidated Plan functions as:

- A planning document for the CDBG non-entitlement areas of New Mexico that build on a participatory process among citizens, organizations, businesses and other stakeholders.
- A application document for federal funds under HUD's formula grant programs.
- A strategy document to be followed in carrying out HUD's programs.
- A management tool for assessing performance and tracking results.

*The 2015-2020 New Mexico Consolidated Plan for Housing and Community Development* is the comprehensive five-year planning document identifying needs and respective resource investments in satisfying the state's housing, homelessness, non-homeless special population, community development and economic development needs.

### **B. COMPLIANCE WITH HUD REGULATIONS**

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As the lead agency for the Consolidated Plan, MFA and its consolidated planning partner that administers the CDBG program, DFA/LGD, followed the federal guidelines about public involvement, evaluation of quantitative and qualitative data, needs assessment, strategy development, priority setting, and the formulation of objectives. New Mexico's Consolidated Plan for 2015-2020 was prepared in accordance with 24 CFR Sections 91.100 through 91.230 of HUD's Consolidated Plan regulations, applicable to state government.

Furthermore, MFA is responsible for overseeing these citizen participation requirements, those that accompany the Consolidated Plan and the HOME, ESG programs, and the HOPWA program. DFA encourages citizens throughout New Mexico to participate in the development of the Action Plan, Consolidated Annual Performance and Evaluation Report (CAPER) and substantial amendments to the Consolidated Plan. As the plans are prepared, hearings are conducted for public comment and all comments are posted in the CAPER. Consequently, both MFA and DFA strongly encourage public participation and consultation with other organizations as an essential means of identifying community needs. The citizen participation process was formulated at the beginning of the plan

## **II. Consolidated Plan Development Process**

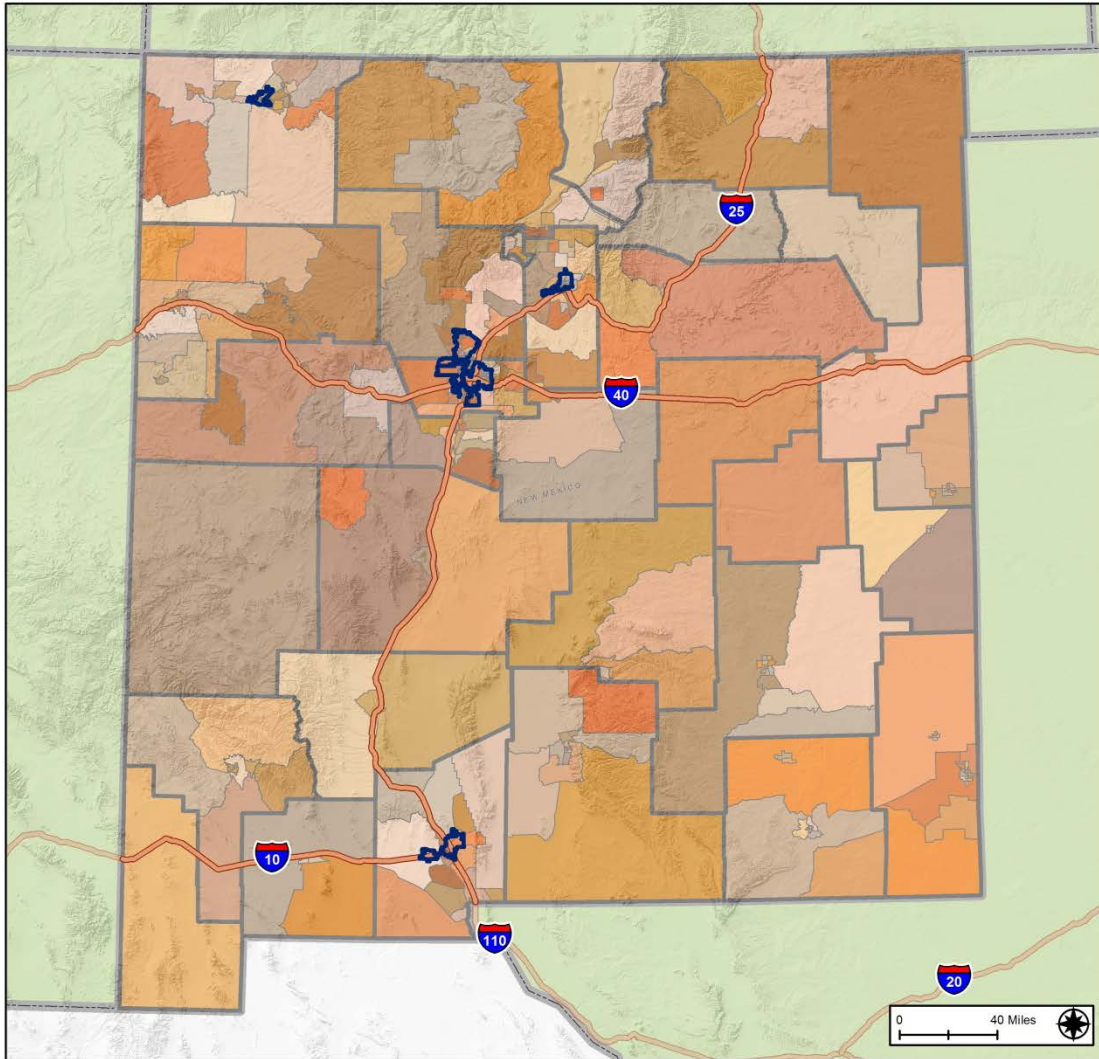
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development process and is presented in the Citizen Participation Plan (CPP), as noted in Appendix A of this document.

The objectives of the CPP are to ensure that the citizens of New Mexico, particularly persons of low- and moderate-income, persons living in slum and blight areas, units of local government, public housing agencies, and other interested parties, are provided with the opportunity to participate in the planning and preparation of the Consolidated Plan, including amendments to the Consolidated Plan and the Annual Performance Report.

The mission statement of MFA is as follows: MFA provides innovative policies, education and services in collaboration with strategic partners to finance the purchase, construction and preservation of quality affordable housing to strengthen the social and economic development of New Mexico. MFA engages in self-sustaining practices to strengthen the social and economic development of New Mexico's communities and families by financing, developing, and preserving homes. The vision statement of MFA is: All New Mexicans will have quality affordable housing opportunities.

**Map I.1**  
**New Mexico Study Area**  
State of New Mexico



**LEGEND**

**New Mexico Study Area**

- |   |   |
|---|---|
|  Entitlement City Boundaries   |  County Boundaries       |
|  2010 Census Tract Boundaries  |  State Boundaries        |
|  Outside Study Area or No Data |  Selected Major Highways |

Data Source: 2010 Census

**C. ORGANIZATIONAL STRUCTURE AND COORDINATION**

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New Mexico will meet its responsibility to provide decent and affordable housing, and the state will aid in the development of viable communities with suitable living environments and expanded economic and community development opportunities. This will be done with the help and support of a network of public institutions, nonprofit organizations, and private industries. Webinar trainings are held for ESG and HOME grantees and additional trainings are available at MFA for HOPWA grantees.

MFA takes additional initiative by instilling capacity and strong housing and community development through funding initiatives, outreach and training, and other capability building endeavors. A selection of MFA's primary activities is listed below.

**OPERATING FUNDS**

MFA recognizes that many times, the difference between success and failure in a partner is in their ability to operate and pay salaries to qualified staff. In an effort to help organizations develop capacity, MFA has a loan fund to help eligible borrowers with working capital for operating funds. This fund will work as a loan or revolving line of credit, in which the eligible borrower (a nonprofit whose primary work is to provide housing, a public housing authority (PHA) or tribal entity) may apply for up to \$50,000 for a one-year term. Payments will be made monthly in amounts required to pay off the loan balance within a year of the origination.

**TRAINING AND TECHNICAL ASSISTANCE PROGRAM (T AND TA)**

The mission of the Mortgage Finance Authority (MFA) is to ensure funding and resources are available to New Mexico communities to address problems of substandard housing, housing affordability and lack of housing services. While limited funding is an obstacle, the greater challenge is local capacity. Capacity is the extent to which housing providers are serving an area. The greatest capacity deficiencies exist in the rural areas of the state. Large established nonprofits that provide services regionally often become the default providers for these areas. MFA operates a T and TA program to establish and build housing capacity throughout the state. Local government involvement in building local capacity greatly enhances capacity building efforts.

MFA's role as the recipient of federal housing funds is to establish contractual relationships with nonprofits, for-profits and local government organizations to implement affordable housing activities. These funding sources are listed in the 2015 Annual Action Plan. MFA conducts both formal and informal T and TA activities to build capacity throughout the state.



All MFA funding is made available through an open Request for Proposals (RFP) or Notice of Funding Availability (NOFA) process. The process varies based on the funding source, however, common to all is pre-submission training. RFPs are the more frequent funding mechanism. RFP training is offered on an annual basis for each program requiring a competitive process. Often times, changes to the previous program year RFP are deemed necessary, as minimum thresholds and scoring criteria may require modifications. The RFP training presents pertinent information in an effort to maximize the RFP response submissions. During the RFP process questions posed by proposers or “Frequently Asked Questions” (FAQ’s) are available on MFA website to clarify the process.

Well-structured contracts result from clear and accurate RFPs. MFA places a high priority on RFP development and improvement. Annually, MFA conducts focus groups with common program providers to facilitate discussions regarding the structure of new RFPs and improvement of existing RFPs. Recently this process was especially useful in preparing for the receipt of stimulus funds. Homeless provider input was essential in the development MFA’s Homeless Prevention and Rapid Rehousing (HPRP) program.

MFA utilizes internal review committees that include accounting personnel who assess the financial capacity of the proposers. Successful proposals become the basis for the contract that MFA enters into for program implementation. T and TA continues during the contract phase in the form of one-on-one assistance and quarterly peer review meetings. One-on-one training is tailored to grantee needs, i.e., operational capacity, understanding federal and state requirements, development of policies and procedures; financial audits, and reporting requirements.

The RFPs issued each year are as follows:

HOPWA

Weatherization Assistance Program (NM Energy\$mart)

ESG – Emergency Homeless Assistance Program (EHAP), CoC and Rental Assistance Program (RAP)

MFA’s association with local and regional governments, tribal entities, state agencies and nonprofit agencies assures the dissemination of TA and provides the ability to build capacity. The recent reorganization and consolidation of the regional housing authorities has allowed MFA to plan capacity building around the goals of the three regional housing authorities (RHAs): Northern Region, Eastern Region, and Western Region. MFA’s role as the oversight agency for the regional housing authorities facilitates capacity building.

The use of MFA funds requires compliance with both program requirements and federal overlay statutes. For example, MFA's subgrantees have the responsibility to comply with labor, environmental, fair housing and equal opportunity regulations in the conduct of their operations. MFA conducts formal training in both classroom and field settings to educate providers on the new, existing and changing regulations related to federal overlay statutes. MFA's website is constantly updated to serve as a resource for T and TA needs. MFA staff members will also meet with program participants and sub-recipients throughout the year to provide technical assistance that may include mentoring by other housing organizations or units of local government. MFA will provide tailored training to partners around the state on an as needed basis.

### **HOUSING SERVICES DIRECTORY**

MFA publishes a statewide directory of housing and homeless service providers. The directory includes all types of affordable housing organizations and is indexed by service area, housing services provided and supportive services provided. The directory is available free of charge throughout the year to all interested parties.

### **SUPPORT FOR THE NEW MEXICO COALITION TO END HOMELESSNESS**

MFA provides support for activities undertaken by the New Mexico Coalition to End Homelessness (NMCEH) through financial commitments and in-kind contributions, such as meeting facilities and technical assistance to its members. MFA provides resources from its General Fund to support activities of the Coalition. NMCEH was founded in 2000 to coordinate statewide efforts to end homelessness. Founded as a partnership between a group of nonprofit agencies and MFA, it has three major areas of operation: to support homeless service agencies in New Mexico, to educate people in New Mexico about homelessness, and to advocate for solutions to homelessness at the state Legislature and other government bodies.<sup>2</sup> The mission of the NMCEH is to assist communities to create solutions to homelessness from prevention through permanent housing by using action, advocacy, and awareness. In addition to administering both Continuums of Care in New Mexico, NMCEH also offers training and technical assistance to nonprofit agencies and other groups in New Mexico, partners with other organizations to create supportive housing, manages the New Mexico Homeless Management Information System, and is engaged in campaigns to end veteran homelessness and to adequately fund the national and state housing trust funds.

### **HOMELESS MANAGEMENT INFORMATION SYSTEMS (HMIS)**

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<sup>2</sup> <http://www.nmceh.org/pages/about1.html>

## II. Consolidated Plan Development Process

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Under a directive from Congress via the Department of Housing and Urban Development (HUD), MFA, in conjunction with the City of Albuquerque and the New Mexico Coalition to End Homelessness, has developed and implemented the New Mexico HMIS system. This data management system continues to be funded, in part, with MFA general fund dollars. In 2011 the New Mexico HMIS underwent a major upgrade with the addition of more dedicated staff and the transition to a new software system, Bowman ServicePoint, funded in part by Homelessness Prevention and Rapid Re-Housing Program (HPRP), as approved by HUD. The system collects information on persons served and services provided, in accordance with the HMIS Data Standards established by HUD.<sup>3</sup> This data management system collects information on the homeless community including the number of unduplicated clients and the kinds and types of services provided.

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<sup>3</sup> New Mexico Mortgage Finance Authority 2012 CAPER

### **USE OF ADVISORY AND OVERSIGHT COMMITTEES**

MFA initiates and provides communication opportunities in many venues. For example, MFA receives input several times per year from a number of external advisory and oversight committees comprising representatives from various housing-related industries, governing entities and geographic areas of the state to advise and comment on activities undertaken with federal dollars. These committees include the Mortgage Finance Authority Act Legislative Oversight Committee, the New Mexico Planning Team, the New Mexico Housing Trust Fund Advisory Committee, the Land Title Trust Fund Advisory Committee and the Tax Credit Allocation Committee. MFA will continue to work with and consult with these committees regarding activities undertaken or proposed changes in activities to be undertaken throughout the tenure of this plan.

### **RESEARCH AND DEVELOPMENT**

Much MFA staff time is dedicated to the research and development of new activities and program initiatives. These initiatives have included coordinating funds for housing rehabilitation, HOME and CDBG; identifying ways to subsidize or otherwise encourage energy efficiency upgrades by coordinating with utility companies; researching new financing products for reaching underserved populations; identifying ways to increase the number of qualified contractors and certified lead-based paint abatement contractors; identifying funding sources for emergency repair, weatherization and accessibility improvements without substantial rehabilitation; and researching ways to maintain the affordability of existing expiring use or troubled rental properties. While the majority of resources dedicated to research and development will be staff time, a portion of HOME and other funding sources will be available to provide trial or pilot projects in order to test the viability of new ideas. Funds under the Research and Development category are expended on eligible HOME Program activities in HOME-eligible jurisdictions to address the housing needs of low- and very low-income New Mexicans at MFA's discretion.

### **TRAINING AND TECHNICAL ASSISTANCE**

DFA provides T and TA on federal and legislative funding. DFA/LGD provides two CDBG workshops every year. Once per year DFA/LGD conducts a CDBG Application Workshop to train counties, municipalities, and special districts in how to prepare a CDBG application. A CDBG Implementation Workshop is conducted for these applicants once per year to provide technical assistance on implementing a CDBG grant. DFA/LGD provides additional CDBG training at the following conferences: New Mexico Municipal

League, New Mexico Association of Counties, Infrastructure Finance Conference, DFA Financial Conference.

### **USE OF ADVISORY AND OVERSIGHT COMMITTEES**

DFA/LGD provides all rating and ranking recommendations of all CDBG applications received in the spring of every year to the Community Development Council (CDC). This Council is appointed by the Governor and consists of a designee from the Governor's office, the Lieutenant Governor's office, NM Department of Environment, NM Department of Health, DFA, and a representative from all seven Council of Government (COG) districts. The CDC reviews DFA/LGD recommendations and makes funding decisions in an open public meeting.

### **RESEARCH AND DEVELOPMENT**

DFA/LGD partners with other state agencies, such as NM Environment Department, NM Department of Transportation. DFA/LGD also works closely with all seven Council of Governments (COG) to coordinate funding solutions and technical assistance to all counties, municipalities and special districts.

### **D. CONSULTATION ACTIVITIES**

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As part of the consolidated planning process, MFA and DFA must consult with a wide variety of organizations in order to gain understanding of the housing and community development stage. This Consolidated Plan represents a collective effort from a broad array of entities in New Mexico, ranging from advocacy groups for persons with disabilities to economic development organizations. Private, nonprofit and public organization representatives, including mayors, county managers and commissioners, county or planning and development district administrators, persons interested in the CDBG program, persons interested in the HOME program, persons associated with CoC organizations, and the New Mexico Department of Health were contacted through several means, such as e-mail correspondence, online surveys and face-to-face interactions. These persons were solicited to discuss housing and community development needs in New Mexico, including the ranking of those needs and activities that MFA and DFA might consider in better addressing needs throughout the state. Further, individuals were asked to provide additional insight into prospective barriers and constraints to addressing housing and community development needs in New Mexico.

**E. EFFORTS TO ENHANCE CITIZEN INVOLVEMENT**

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Public involvement began in April 2014 and extended over a period of several months. Two key steps were taken in the involvement process. One was the implementation of five focus group meetings, an assembly of experts in housing and community development issues for the state of New Mexico, and the other was a series of public input meetings during which citizens were provided the opportunity to offer feedback and input regarding the Consolidated Plan.

The focus groups were held in April 2014 with the purpose of drawing upon the expert knowledge of stakeholders and gaining insight into their thoughts on barriers and constraints encountered in New Mexico's housing and community development arena. These focus groups included affordable housing, economic development, homeless needs, infrastructure, and public facilities.

Two public input meetings were held on May 20, 2014 in Albuquerque to offer the public an additional opportunity to offer feedback on the Consolidated Plan. These meetings were advertised in the *Las Cruces Sun-News*, the *Albuquerque Journal* and the *Santa Fe New Mexican*, as documented in Appendix D. Previous planning efforts were also included in the process.

**F. PUBLIC HEARINGS AND APPROVAL PROCESSES**

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The draft report for public review was released on August 4, 2014, which initiated a 30-day public review period. One public presentation of the draft was made in Albuquerque on August 20, which was also broadcast via interactive video conferencing throughout New Mexico. On October 15, 2014, a public presentation of the draft was made to MFA Board of Directors as well as the CDC, as documented in Appendix D.

### III. DEMOGRAPHIC AND ECONOMIC PROFILE

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#### A. INTRODUCTION

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The following narrative examines a broad range of socioeconomic characteristics including population, race and ethnicity, disability, poverty and unemployment rates. Data was gathered from the U.S Census Bureau, the Bureau of Economic Analysis, the Bureau of Labor Statistics, HUD, and the University of New Mexico’s Bureau of Business and Economic Research. This information was used to analyze the state’s current social and economic complexion and determine prospective trends and patterns in growth in the next five years.

#### B. DEMOGRAPHIC TRENDS

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The Census Bureau reports significant levels of detail about the demographic characteristics of geographic areas in each of the decennial census enumerations. However, between these large and detailed counts of the population, more general demographic estimates are released. Both sets of information are presented in this section.

#### TOTAL POPULATION

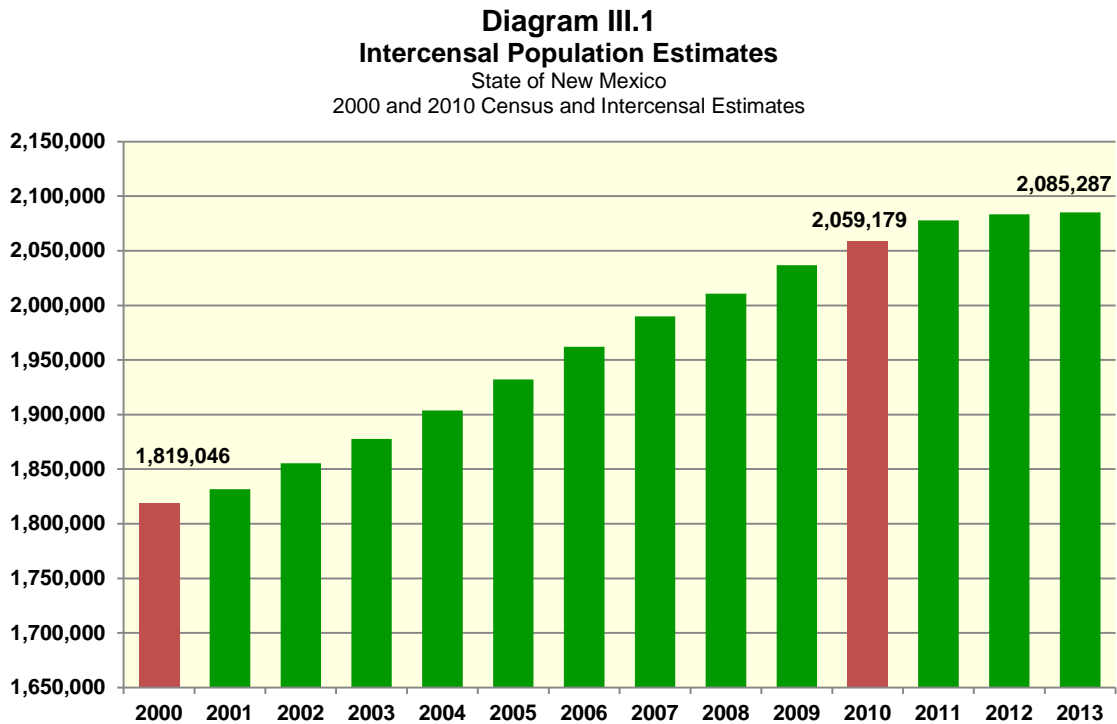
**Table III.1**, at right, shows the changes in population that have occurred in New Mexico from 1980 through the most recent population estimates for 2013. Overall, the population increased from 1.3 million in 1980 to over 2.0 million in 2013. This was an increase of 60 percent over those three decades.

This table also details the population changes due to the natural increase, which is the number of births minus the number of deaths, as well as the net migration, which refers to the total persons moving into or out from the state. Between 2000 and 2009, more than half of the state’s population growth was attributable to natural increase, though migration did account for a substantial minority of overall population growth during that decade. The same has not been true for the period from 2010 to 2013, when New Mexico experienced a negative net flow of migration from the state.

**Table III.1**  
**Population Change**  
State of New Mexico  
Census Data, 1980 - 7/2013

|                             |                  |
|-----------------------------|------------------|
| <b>1980 Population</b>      | <b>1,302,894</b> |
| Natural Increase 80-90      | 175,206          |
| Net Migration 80-90         | 36,969           |
| <b>1990 Population</b>      | <b>1,515,069</b> |
| Natural Increase 90-00      | 143,072          |
| Net Migration 90-00         | 160,905          |
| <b>2000 Population</b>      | <b>1,819,046</b> |
| Natural Increase 00-10      | 129,591          |
| Net Migration 00-10         | 110,542          |
| <b>2010 Population</b>      | <b>2,059,179</b> |
| Natural Increase 10-13      | 36,121           |
| Net Migration 10-13         | -10,013          |
| <b>2013 Population Est.</b> | <b>2,085,287</b> |

The year-to-year estimated growth in population in New Mexico is also presented in **Diagram III.1**, on the following page. The growth rate for the state has slowed since the major growth in the early 2000s.



### POPULATION BY RACE AND ETHNICITY

As the population of New Mexico grew between 2000 and 2010, the racial and ethnic composition of the state underwent a slight shift, as shown in **Table III.2** on the following page. Overall, the population grew by 13.2 percent during that time, though different racial and ethnic groups within the overall population grew at different rates. The White population, which accounted for the largest proportion of New Mexicans in both years, grew by 15.9 percent and accounted for a larger proportion of the population in 2010 than it had in 2000. Likewise, the Black population grew by 23.9 percent, a faster rate than the population overall, and accounted for 2.1 percent of the population in 2010. By contrast, growth in the American Indian population did not keep pace with overall population growth, and as a result a smaller proportion of New Mexico citizens were American Indian in 2010 than had been in 2000. The only group that experienced an



### III. Demographic and Economic Profile

absolute decline in population was composed of those who identified their race as “other”, which fell by 0.4 percent over the decade.

The Hispanic population grew at a faster rate than the non-Hispanic population. In 2000, Hispanic residents accounted for 42.1 percent of the population. After experiencing a rate of growth of 24.6 percent between 2000 and 2010, the Hispanic population came to account for 46.3 percent of the total population. Meanwhile, the non-Hispanic population grew by only 4.9 percent and the proportion of non-Hispanic New Mexico residents fell by over 4 percentage points.

**Table III.2**  
**Population by Race and Ethnicity**

State of New Mexico  
2000 & 2010 Census SF1 Data

| Race                              | 2000 Census      |               | 2010 Census      |               | % Change 00-10 |
|-----------------------------------|------------------|---------------|------------------|---------------|----------------|
|                                   | Population       | % of Total    | Population       | % of Total    |                |
| White                             | 1,214,253        | 66.8%         | 1,407,876        | 68.4%         | 15.9%          |
| Black                             | 34,343           | 1.9%          | 42,550           | 2.1%          | 23.9%          |
| American Indian                   | 173,483          | 9.5%          | 193,222          | 9.4%          | 11.4%          |
| Asian                             | 19,255           | 1.1%          | 28,208           | 1.4%          | 46.5%          |
| Native Hawaiian/ Pacific Islander | 1,503            | .1%           | 1,810            | .1%           | 20.4%          |
| Other                             | 309,882          | 17.0%         | 308,503          | 15.0%         | -.4%           |
| Two or More Races                 | 66,327           | 3.6%          | 77,010           | 3.7%          | 16.1%          |
| <b>Total</b>                      | <b>1,819,046</b> | <b>100.0%</b> | <b>2,059,179</b> | <b>100.0%</b> | <b>13.2%</b>   |
| <b>Non-Hispanic</b>               | 1,053,660        | 57.9%         | 1,105,776        | 53.7%         | 4.9%           |
| <b>Hispanic</b>                   | 765,386          | 42.1%         | 953,403          | 46.3%         | 24.6%          |

The population of New Mexico grew by around 24,000 persons per year between 2000 and 2010, though overall population growth has since slowed, as seen in **Table III.3**, below. Growth was steady in the white population, which grew by an estimated 11.7 percent over the whole period. However, more notable was the increase in the number of residents who identified their ethnic background as Hispanic, since this population grew by an estimated 28 percent from 2000 to 2012, as seen below. This growth was nearly twice the growth rate of the overall population of New Mexico. As was the case with the White population, growth in the Hispanic population was steady from year to year during that time.

**Table III.3**  
**Intercensal Population Estimates by Race and Ethnicity**

State of New Mexico  
Intercensal Census Data, 2000 - 2012

| Year | White     | Black  | American Indian | Asian  | Native Hawaiian/Pacific Islander | Two or More Races | Total     | Hispanic |
|------|-----------|--------|-----------------|--------|----------------------------------|-------------------|-----------|----------|
| 2000 | 1,553,005 | 38,433 | 178,870         | 21,186 | 2,112                            | 25,411            | 1,819,017 | 765,406  |
| 2001 | 1,558,945 | 39,240 | 182,434         | 21,670 | 2,247                            | 27,154            | 1,831,690 | 783,543  |
| 2002 | 1,575,099 | 40,480 | 185,548         | 22,828 | 2,360                            | 28,994            | 1,855,309 | 800,870  |
| 2003 | 1,590,445 | 41,351 | 188,600         | 23,919 | 2,436                            | 30,823            | 1,877,574 | 817,520  |

### III. Demographic and Economic Profile

|                             |             |             |             |             |             |             |             |             |
|-----------------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| 2004                        | 1,609,492   | 42,590      | 191,406     | 25,080      | 2,519       | 32,721      | 1,903,808   | 834,722     |
| 2005                        | 1,631,078   | 43,575      | 193,882     | 26,239      | 2,565       | 34,935      | 1,932,274   | 854,026     |
| 2006                        | 1,654,067   | 44,804      | 196,074     | 27,400      | 2,757       | 37,035      | 1,962,137   | 874,649     |
| 2007                        | 1,674,570   | 45,995      | 199,158     | 28,348      | 2,798       | 39,201      | 1,990,070   | 896,537     |
| 2008                        | 1,687,600   | 46,536      | 202,878     | 29,262      | 2,934       | 41,452      | 2,010,662   | 916,565     |
| 2009                        | 1,704,855   | 47,952      | 206,560     | 30,303      | 3,106       | 44,026      | 2,036,802   | 937,564     |
| 2010                        | 1,720,992   | 49,006      | 208,890     | 31,253      | 3,132       | 45,906      | 2,059,179   | 953,403     |
| 2011                        | 1,733,301   | 50,220      | 211,532     | 32,649      | 3,255       | 47,717      | 2,078,674   | 970,601     |
| 2012                        | 1,735,255   | 51,087      | 213,081     | 33,665      | 3,327       | 49,123      | 2,085,538   | 979,722     |
| <b>Percent Change 00-12</b> | <b>11.7</b> | <b>32.9</b> | <b>19.1</b> | <b>58.9</b> | <b>57.5</b> | <b>93.3</b> | <b>14.7</b> | <b>28.0</b> |

Geographic analysis of racial distribution was conducted by calculating the percentage share of total population within each census tract of the particular sub-population; i.e., racial or ethnic group. That share was then plotted on a geographic map. The goal of this analysis was to identify areas with disproportionate concentrations of each sub-population. HUD defines a population as having a disproportionate share when a portion of a population is more than 10 percentage points higher than the jurisdiction average. For example, the White population accounted for 68.4 percent of the total population of the State in 2010—accordingly, the disproportionate share threshold for that population was 78.4 percent in that year. Any areas in which more than 78.4 percent of the population was White were therefore said to hold a disproportionate share of White residents.

In the year 2000, White residents accounted for 66.8 percent of the population of New Mexico. Accordingly, the disproportionate share threshold for that population was 76.8 percent in that year. Census tracts with such disproportionately high concentrations of White residents appeared throughout the state in 2000, but were largely confined to large, rural Census tracts outside of major cities, as seen in **Map III.1** on the following page. Tracts with above-average and disproportionate shares of White residents were largely absent from the northwestern portion of the state, a majority of which is encompassed by tribal land.

By 2010 the White population had grown by 15.9 percent since 2000. On average, 68.4 percent of residents in each Census tract were White. The geographic distribution of Census tracts that were disproportionately White in 2010 followed the same overall pattern that was observed in 2000, in which White residents were observed to be disproportionately concentrated in large, rural tracts and less concentrated in urban and northwestern areas, as seen in **Map III.2** on page 27.

By contrast, the Black population tended to be disproportionately concentrated in urban areas of the state—particularly in Hobbs and Clovis—though there was also a large, rural Census tract to the southeast of Alamogordo that contained a disproportionate share of Black residents, as seen in **Map III.3** on page 28. Tracts with an above-average share of

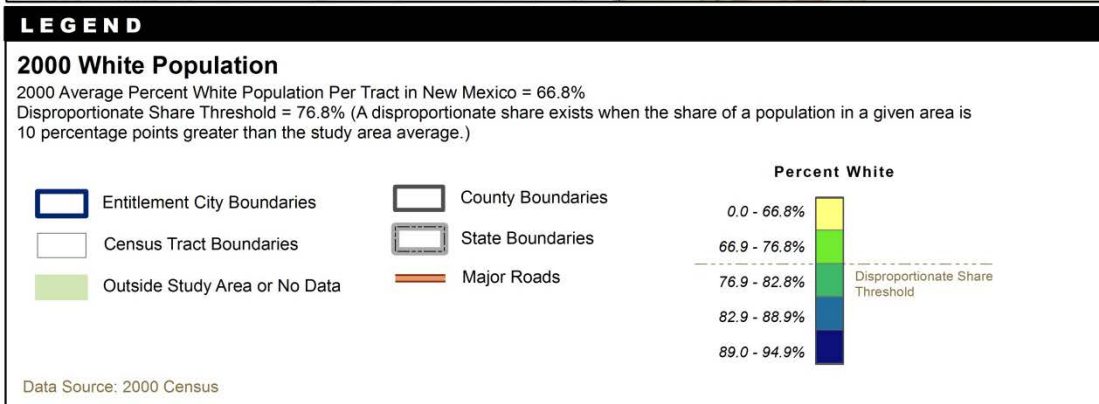
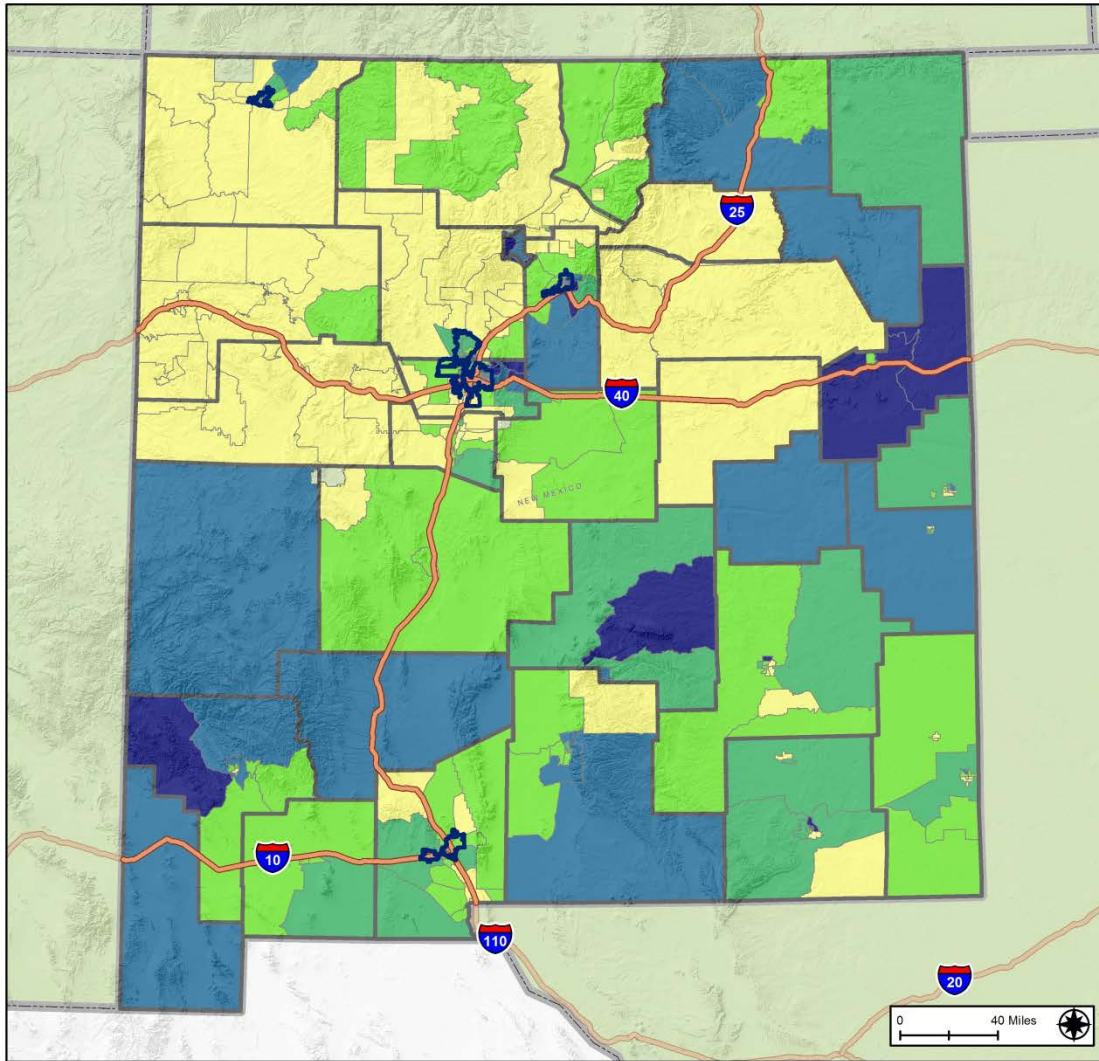
### III. Demographic and Economic Profile

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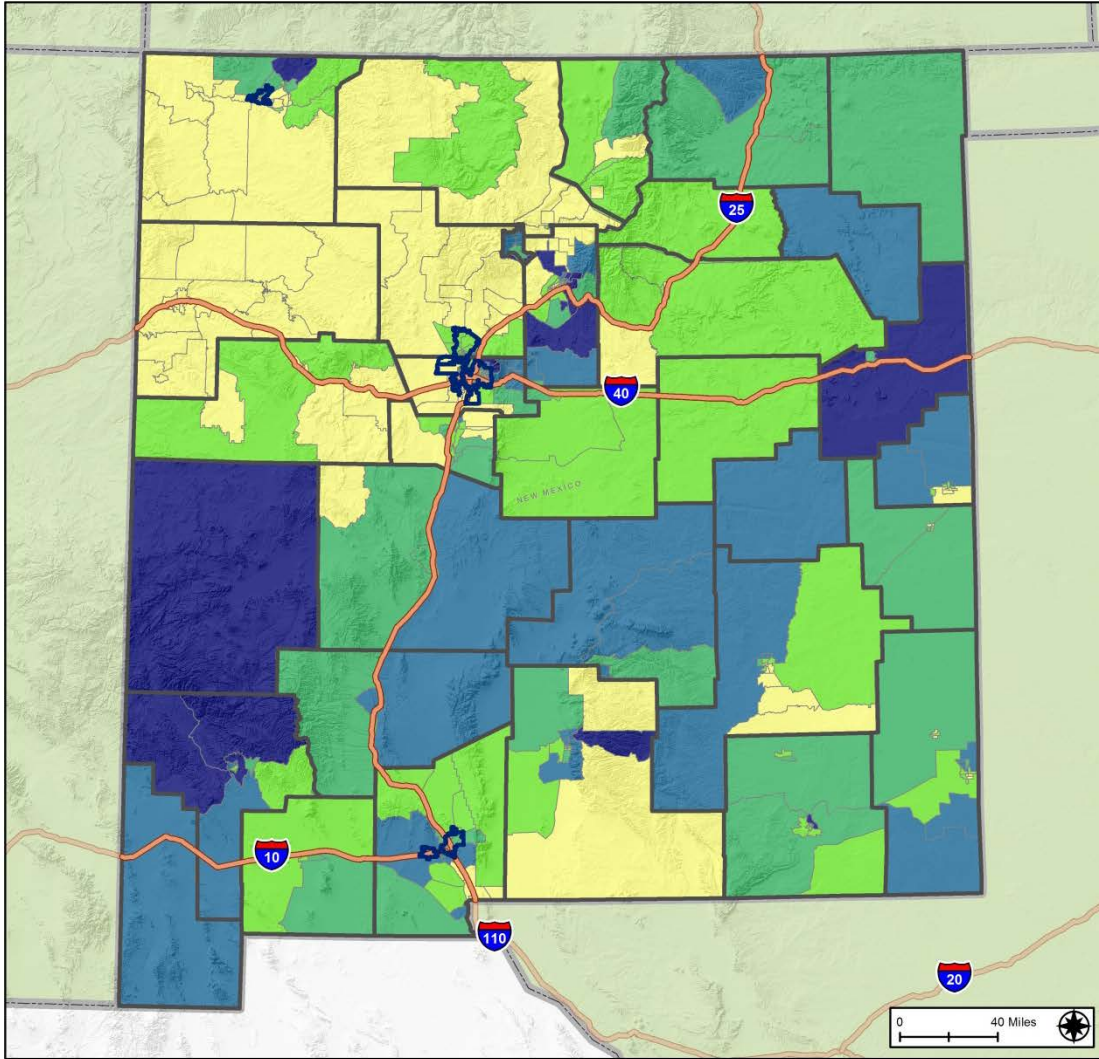
Black residents (i.e., in which more than 1.9 percent of residents were Black) likewise tended to be in and around urban areas of the state, while large, rural tracts tended to hold concentrations of Black residents that were at or below average.

By 2010, Black residents had come to account for 2.1 percent of the statewide population. The overall distribution of the population remained similar to the pattern observed in 2000. Tracts with disproportionate shares of the population continued to appear in the urban Census tracts of Hobbs and Clovis, though the large tract to the southwest of Alamogordo no longer held a disproportionate share of Black residents, as shown in **Map III.4** on page 29. It is worth noting that between 2000 and 2010 the maximum percentage of the population to appear in any Census tract fell. Whereas the tract that held the highest proportion of Black residents in 2000 was 15.8 percent Black, no more than 13.8 percent of the population was Black in any of the Census tracts observed in 2010.

**Map III.1**  
**Percent White Population by Census Tract**  
 State of New Mexico  
 2000 Census Data



**Map III.2**  
**Percent White Population by Census Tract**  
 State of New Mexico  
 2010 Census Data



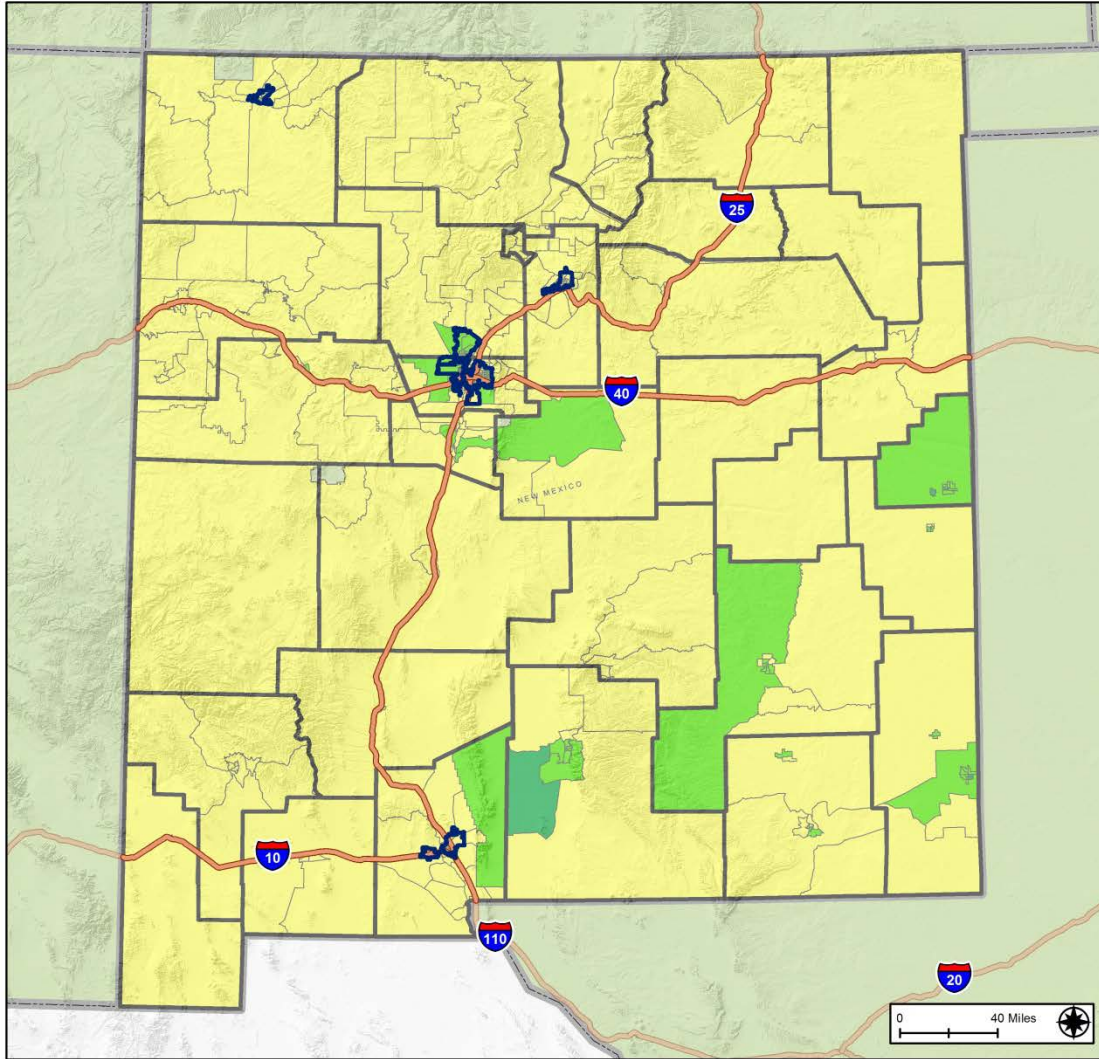
**LEGEND**

**2010 White Population**  
 2010 Average Percent White Population Per Tract in New Mexico = 68.4%  
 Disproportionate Share Threshold = 78.4% (A disproportionate share exists when the share of a population in a given area is 10 percentage points greater than the study area average.)

|                               |                   |                             |
|-------------------------------|-------------------|-----------------------------|
| Entitlement City Boundaries   | County Boundaries | <p><b>Percent White</b></p> |
| Census Tract Boundaries       | State Boundaries  |                             |
| Outside Study Area or No Data | Major Roads       |                             |
|                               |                   |                             |

Data Source: 2010 Census

**Map III.3**  
**Percent Black Population by Census Tract**  
 State of New Mexico  
 2000 Census Data



**LEGEND**

**2000 Black Population**  
 2000 Average Percent Black Population Per Tract in New Mexico = 1.9%  
 Disproportionate Share Threshold = 11.9% (A disproportionate share exists when the share of a population in a given area is 10 percentage points greater than the study area average.)

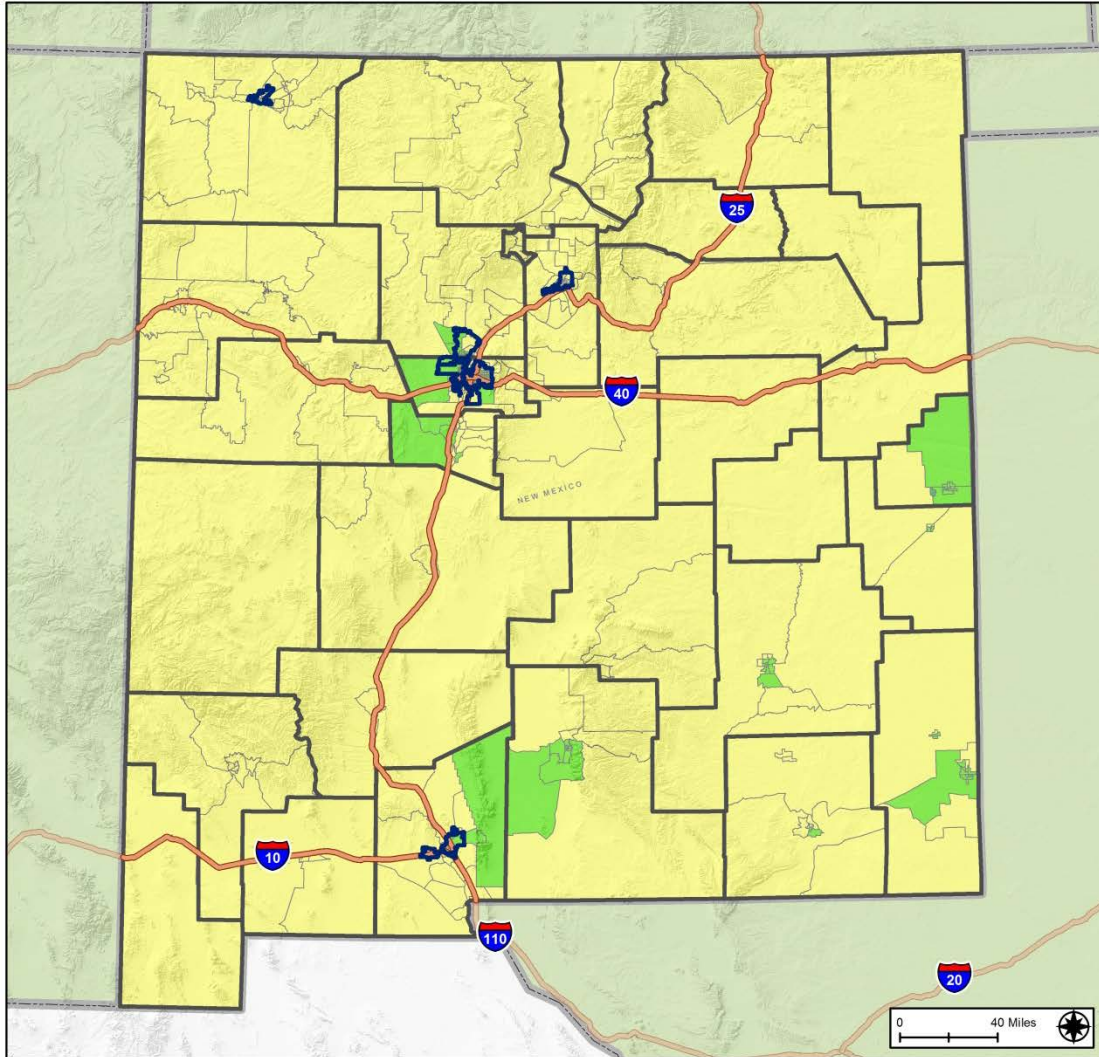
|                               |                   |
|-------------------------------|-------------------|
| Entitlement City Boundaries   | County Boundaries |
| Census Tract Boundaries       | State Boundaries  |
| Outside Study Area or No Data | Major Roads       |

**Percent Black**

|              |  |                                  |
|--------------|--|----------------------------------|
| 0.0 - 1.9%   |  |                                  |
| 2.0 - 11.9%  |  |                                  |
| 12.0 - 15.8% |  | Disproportionate Share Threshold |

Data Source: 2000 Census

**Map III.4**  
**Percent Black Population by Census Tract**  
 State of New Mexico  
 2010 Census Data



**LEGEND**

**2010 Black Population**  
 2010 Average Percent Black Population Per Tract in New Mexico = 2.1%  
 Disproportionate Share Threshold = 12.1% (A disproportionate share exists when the share of a population in a given area is 10 percentage points greater than the study area average.)

|                               |                   |                             |
|-------------------------------|-------------------|-----------------------------|
| Entitlement City Boundaries   | County Boundaries | <p><b>Percent Black</b></p> |
| Census Tract Boundaries       | State Boundaries  |                             |
| Outside Study Area or No Data | Major Roads       |                             |

Data Source: 2010 Census

Hispanic residents accounted for just over 42 percent of the population of New Mexico in 2000, and areas with disproportionately high concentrations of these residents tended to be located in and around urban areas of the state, with the notable exception of large, rural tracts in the north of the state, as seen in **Map III.5** on the following page. The highest concentrations of Hispanic residents were observed in densely populated tracts in the south of Doña Ana County<sup>4</sup>. In many of these tracts Hispanic residents accounted for more than 90 percent of the total population. This remained the case in 2010, as seen in **Map III.6** on page 32.

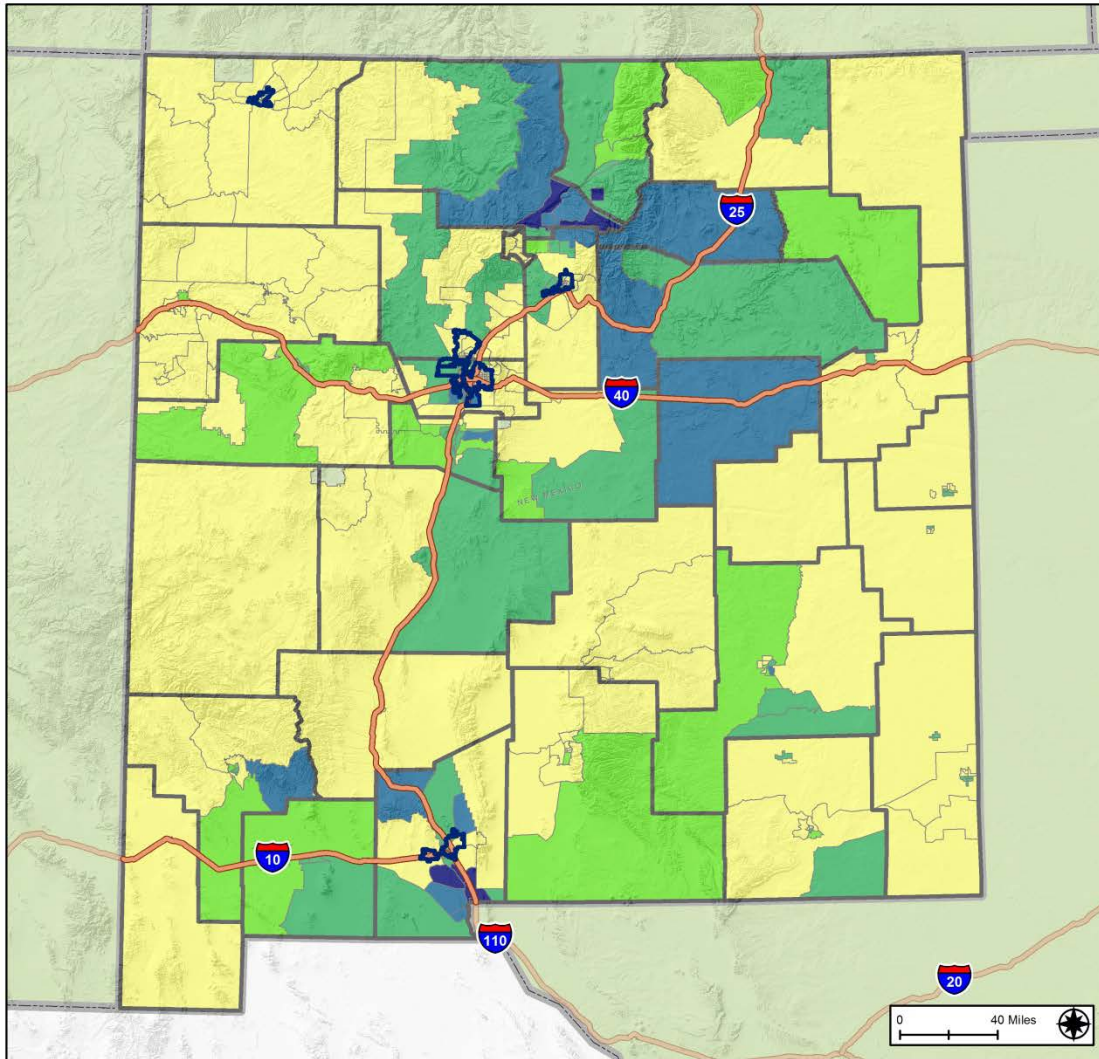
The American Indian population was largely concentrated in and around tribal trust and reservation lands in the northwest of the state in both 2000 and 2010, as seen in **Maps III.7 and III.8**, on pages 33 and 34. Similarly, over 90 percent of residents were American Indian in one central Census tract that lay within tribal lands. Outside of those tribal areas, there were few areas with above-average concentrations of American Indian residents.

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<sup>4</sup> Though the highest concentration of Hispanic residents (100 percent) was observed in a Census tract in the north of the state, only two residents were counted in that tract in 2000 (both of whom were Hispanic).



**Map III.5**  
**Percent Hispanic Population by Census Tract**  
 State of New Mexico  
 2000 Census Data



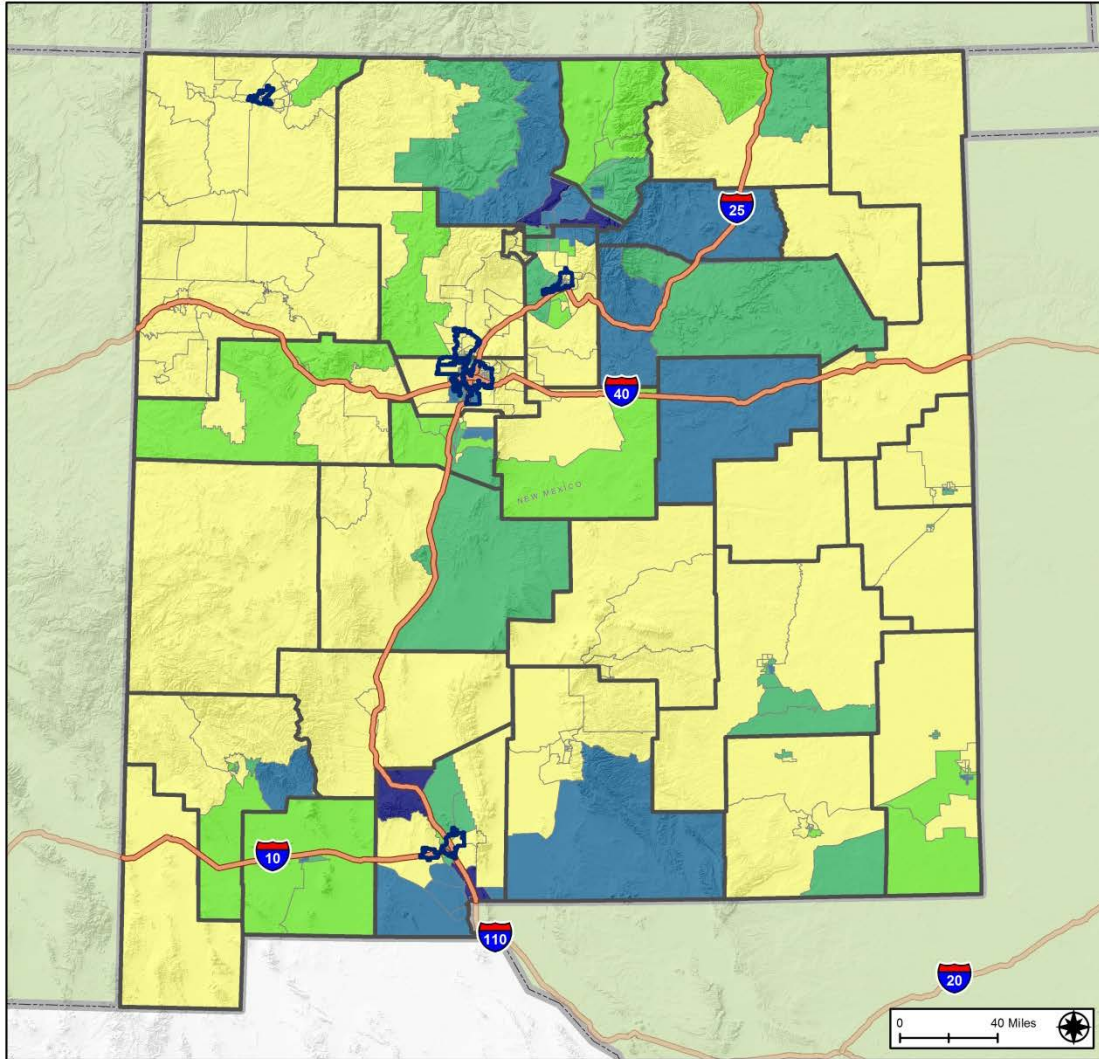
**LEGEND**

**2000 Hispanic Population**  
 2000 Average Percent Hispanic Population Per Tract in New Mexico = 42.1%  
 Disproportionate Share Threshold = 52.1% (A disproportionate share exists when the share of a population in a given area is 10 percentage points greater than the study area average.)

|                               |                   |   |
|-------------------------------|-------------------|---|
| Entitlement City Boundaries   | County Boundaries | <p><b>Percent Hispanic</b></p> <p>0.0 - 42.1% </p> <p>42.2 - 52.1% </p> <p>52.2 - 68.1% </p> <p>68.2 - 84.0% </p> <p>84.1 - 100.0% </p> <p>Disproportionate Share Threshold</p> |
| Census Tract Boundaries       | State Boundaries  |   |
| Outside Study Area or No Data | Major Roads       |   |
|                               |                   |   |

Data Source: 2000 Census

**Map III.6**  
**Percent Hispanic Population by Census Tract**  
 State of New Mexico  
 2010 Census Data

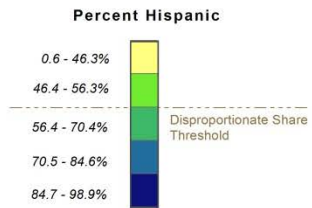


**LEGEND**

**2010 Hispanic Population**

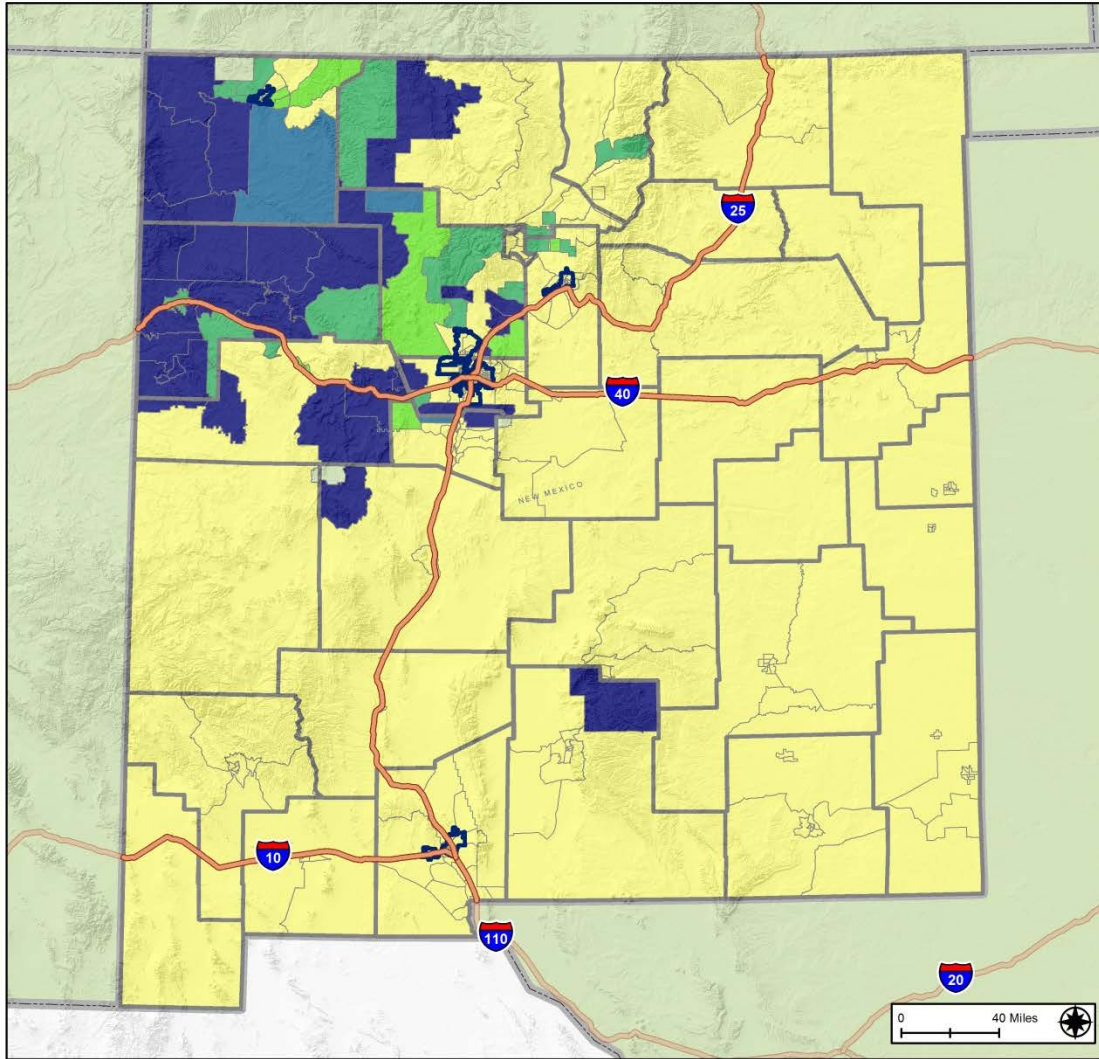
2010 Average Percent Hispanic Population Per Tract in New Mexico = 46.3%  
 Disproportionate Share Threshold = 56.3% (A disproportionate share exists when the share of a population in a given area is 10 percentage points greater than the study area average.)

-  Entitlement City Boundaries
-  Census Tract Boundaries
-  Outside Study Area or No Data
-  County Boundaries
-  State Boundaries
-  Major Roads



Data Source: 2010 Census

**Map III.7**  
**Percent American Indian Population by Census Tract**  
 State of New Mexico  
 2000 Census Data



**LEGEND**

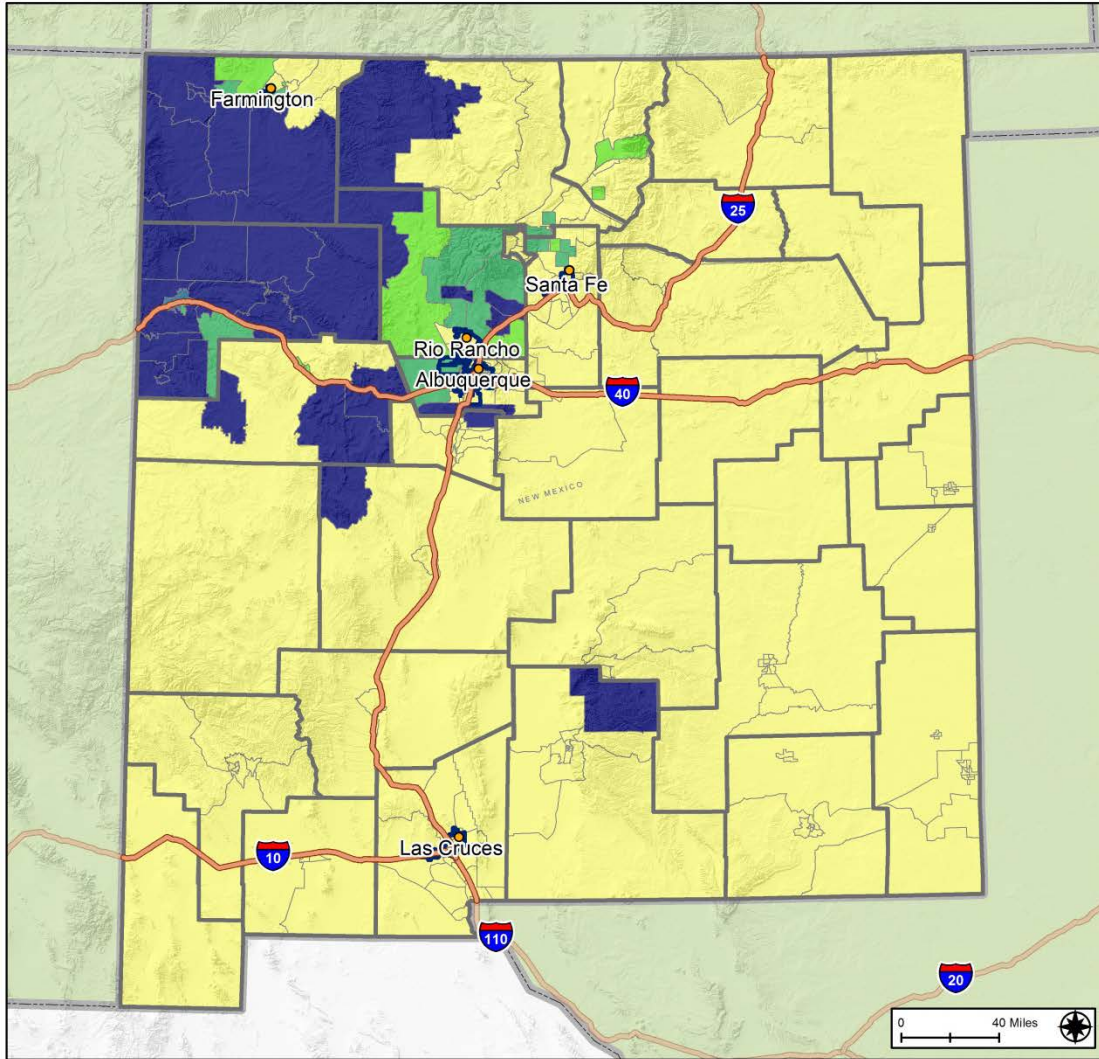
**2000 American Indian Population**  
 2000 Average Percent American Indian Population Per Tract in New Mexico = 9.5%  
 Disproportionate Share Threshold = 19.5% (A disproportionate share exists when the share of a population in a given area is 10 percentage points greater than the study area average.)

|                                 |                     |  |
|---------------------------------|---------------------|--|
| ● Entitlement Cities            | ▭ County Boundaries | <b>Percent American Indian</b><br>0.0 - 9.5%<br>9.6 - 19.5%<br>19.6 - 46.3%<br>46.4 - 73.2%<br>73.3 - 100.0% |
| ▭ Entitlement City Boundaries   | ▭ State Boundaries  |  |
| ▭ Census Tract Boundaries       | — Major Roads       |  |
| ▭ Outside Study Area or No Data |                     |  |
|                                 |                     |  |

Disproportionate Share Threshold

Data Source: 2000 Census

**Map III.8**  
**Percent American Indian Population by Census Tract**  
 State of New Mexico  
 2010 Census Data



**LEGEND**

**2010 American Indian Population**  
 2010 Average Percent American Indian Population Per Tract in New Mexico = 9.4%  
 Disproportionate Share Threshold = 19.4% (A disproportionate share exists when the share of a population in a given area is 10 percentage points greater than the study area average.)

|                                 |                     |   |
|---------------------------------|---------------------|---|
| ● Entitlement Cities            | ▭ County Boundaries | <b>Percent American Indian</b><br>0.3 - 9.4%<br>9.5 - 19.4%<br>19.5 - 45.7%<br>45.8 - 72.1%<br>72.2 - 98.6%<br>--- Disproportionate Share Threshold |
| ▭ Entitlement City Boundaries   | ▭ State Boundaries  |   |
| ▭ Census Tract Boundaries       | — Major Roads       |   |
| ▭ Outside Study Area or No Data |                     |   |

Data Source: 2010 Census

**POPULATION BY AGE**

The State of New Mexico experienced a shift in the population between 2000 and 2010 as growth in the number of older residents generally outpaced growth in the number of younger residents, as seen in **Table III.4**, below. The fastest-growing age cohort during this time period was composed of residents between the ages of 55 and 64; this cohort grew by 61.8 percent between 2000 and 2010. Similarly, the cohort of persons aged 65 and older grew by 28.3 percent over the decade and represented 13.2 percent of the overall population in 2010. This aging population will increase demands for housing and services for the elderly. By contrast, the cohorts of residents aged less than 5 years, 5 to 19 years, and 35 to 54 years all grew at rates that were below average for the entire population. Accordingly, these groups accounted for smaller shares of the population at the end of the decade. The largest age cohort in both Census counts was composed of residents aged between 35 and 54 years of age.

**Table III.4**  
**Population by Age**  
 State of New Mexico  
 2000 & 2010 Census SF1 Data

| Age          | 2000 Census      |               | 2010 Census      |               | % Change 00–10 |
|--------------|------------------|---------------|------------------|---------------|----------------|
|              | Population       | % of Total    | Population       | % of Total    |                |
| Under 5      | 130,628          | 7.2%          | 144,981          | 7.0%          | 11.0%          |
| 5 to 19      | 434,231          | 23.9%         | 434,860          | 21.1%         | .1%            |
| 20 to 24     | 121,291          | 6.7%          | 142,370          | 6.9%          | 17.4%          |
| 25 to 34     | 234,091          | 12.9%         | 267,245          | 13.0%         | 14.2%          |
| 35 to 54     | 527,828          | 29.0%         | 540,532          | 26.2%         | 2.4%           |
| 55 to 64     | 158,752          | 8.7%          | 256,936          | 12.5%         | 61.8%          |
| 65 or Older  | 212,225          | 11.7%         | 272,255          | 13.2%         | 28.3%          |
| <b>Total</b> | <b>1,819,046</b> | <b>100.0%</b> | <b>2,059,179</b> | <b>100.0%</b> | <b>13.2%</b>   |

Intercensal population estimates of yearly populations by age group bear out the shift toward an older New Mexican population, and reveal that this trend appears to have accelerated since the 2010 Census. The number of persons between the ages of 55 and 64 grew by over 9,500 people between 2010 and 2011, according to the intercensal estimate from the latter year, as shown in **Table III.5** on the following page. The population over the age of 64 grew by about the same amount during the same year. Between 2011 and 2012, population growth abated somewhat in the population aged 55 to 64, which grew by an estimated 837 persons. By contrast, growth in the population over the age of 65 appears to have continued accelerating; this age cohort grew by an estimated 13,000 persons during that year. During the entire period between 2000 and 2012, residents over the age of 55 increased in number by an estimated 191,248 persons, accounting for over 70 percent of the overall population growth of 266,521 persons.

**Table III.5**  
**Intercensal Population Estimates by Age**  
 State of New Mexico  
 Intercensal Census Data, 2000 - 2012

| Age                         | Under 14 years | 15 to 24 years | 25 to 44 years | 45 to 54 years | 55 to 64 years | 65 & over   | Total       |
|-----------------------------|----------------|----------------|----------------|----------------|----------------|-------------|-------------|
| 2000                        | 419,087        | 267,041        | 516,126        | 245,808        | 158,741        | 212,214     | 1,819,017   |
| 2001                        | 413,827        | 274,070        | 506,151        | 255,769        | 164,474        | 217,399     | 1,831,690   |
| 2002                        | 412,533        | 281,362        | 503,680        | 260,715        | 175,716        | 221,303     | 1,855,309   |
| 2003                        | 410,885        | 287,135        | 501,832        | 266,333        | 185,465        | 225,924     | 1,877,574   |
| 2004                        | 410,972        | 292,106        | 502,867        | 271,484        | 195,983        | 230,396     | 1,903,808   |
| 2005                        | 411,659        | 293,881        | 505,077        | 277,192        | 207,446        | 237,019     | 1,932,274   |
| 2006                        | 413,187        | 293,965        | 507,378        | 283,687        | 219,588        | 244,332     | 1,962,137   |
| 2007                        | 416,988        | 293,652        | 509,824        | 287,922        | 230,911        | 250,773     | 1,990,070   |
| 2008                        | 420,472        | 292,471        | 508,578        | 290,837        | 239,930        | 258,374     | 2,010,662   |
| 2009                        | 426,099        | 291,781        | 511,617        | 291,819        | 249,269        | 266,217     | 2,036,802   |
| 2010                        | 429,980        | 292,231        | 515,768        | 292,009        | 256,936        | 272,255     | 2,059,179   |
| 2011                        | 430,896        | 292,974        | 519,946        | 286,564        | 266,533        | 281,761     | 2,078,674   |
| 2012                        | 430,087        | 291,580        | 522,485        | 279,183        | 267,370        | 294,833     | 2,085,538   |
| <b>Percent Change 00-12</b> | <b>2.6</b>     | <b>9.2</b>     | <b>1.2</b>     | <b>13.6</b>    | <b>68.4</b>    | <b>38.9</b> | <b>14.7</b> |

**The Elderly**

The elderly population is defined by the Census Bureau as comprising any person aged 65 or older. As noted in the 2000 census data, 212,225 persons in New Mexico were considered elderly; by 2012 there were 272,255 elderly persons in the state. **Table III.6**, below, segregates this age cohort into several smaller groups. This table shows that those aged 70 to 74 comprised the largest age cohort of the elderly population in New Mexico at that time at 65,904 persons, followed by the age groups of 75 to 79 with 50,230 persons. Between 2000 and 2010, the most growth occurred in those aged 65 to 66, with a 45.9 percent increase, followed by those aged 85 or older with a 37.3 percent increase. The elderly population, as a whole, has seen the second most amount of growth for all age groups between 2000 and 2010. The number of persons over 65 grew by 28.3 percent over that decade. The fastest growing group during that timeframe was persons aged 58 to 64, indicating that the elderly population will continue to grow at an increasing rate in the future.

**Table III.6**  
**Elderly Population by Age**  
 State of New Mexico  
 2000 & 2010 Census SF1 Data

| Age      | 2000 Census |            | 2010 Census |            | % Change 00-10 |
|----------|-------------|------------|-------------|------------|----------------|
|          | Population  | % of Total | Population  | % of Total |                |
| 65 to 66 | 25,984      | 12.2%      | 37,921      | 13.9%      | 45.9%          |

**III. Demographic and Economic Profile**

|              |                |               |                |               |              |
|--------------|----------------|---------------|----------------|---------------|--------------|
| 67 to 69     | 37,243         | 17.5%         | 49,969         | 18.4%         | 34.2%        |
| 70 to 74     | 54,518         | 25.7%         | 65,904         | 24.2%         | 20.9%        |
| 75 to 79     | 43,729         | 20.6%         | 50,230         | 18.4%         | 14.9%        |
| 80 to 84     | 27,445         | 12.9%         | 36,238         | 13.3%         | 32.0%        |
| 85 or Older  | 23,306         | 11.0%         | 31,993         | 11.8%         | 37.3%        |
| <b>Total</b> | <b>212,225</b> | <b>100.0%</b> | <b>272,255</b> | <b>100.0%</b> | <b>28.3%</b> |

**The Frail Elderly**

The elderly population also includes those who are considered to be frail elderly, defined as elderly persons whose physiological circumstances may limit functional capabilities; this is often quantified as those who are 85 years of age and older. Table III.6 shows that there were 31,993 persons aged 85 or older in New Mexico at the time of the 2010 census. This age group is also one of the fastest growing subgroups within the elderly population and is more likely to need assistance with activities of daily living.

**PERSONS WITH DISABILITIES**

Disability is defined by the Census Bureau as a lasting physical, mental or emotional condition that makes it difficult for a person to do activities, to go outside the home alone or to work. By this definition, 338,430 New Mexico residents were considered to be living with some form of disability in 2000. This figure was only slightly higher than the national average for that time of about 19.3 percent<sup>5</sup>. As seen in **Table III.7**, at right, there were 18,374 persons aged 5 to 15 with disabilities, 228,041 persons between the age of 16 and 64 with a disability and 92,105 persons over the age of 65 with a disability at that time.<sup>6</sup>

**Table III.7**  
**Disability by Age**  
 State of New Mexico  
 2000 Census SF3 Data

| Age          | Total               |                 |
|--------------|---------------------|-----------------|
|              | Disabled Population | Disability Rate |
| 5 to 15      | 18,374              | 5.7%            |
| 16 to 64     | 228,041             | 20.1%           |
| 65 and older | 92,015              | 44.8%           |
| <b>Total</b> | <b>338,430</b>      | <b>20.4%</b>    |

<sup>5</sup> 2000 Census SF3 Data, available from

[http://factfinder2.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=DEC\\_00\\_SF3\\_QTP21&prodType=table](http://factfinder2.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=DEC_00_SF3_QTP21&prodType=table)

<sup>6</sup> The data on disability status was derived from answers to long-form questionnaire items 16 and 17 for the 1-in-6 sample. Item 16 asked about the existence of the following long-lasting conditions: (a) blindness, deafness, or a severe vision or hearing impairment, (sensory disability) and (b) a condition that substantially limits one or more basic physical activities such as walking, climbing stairs, reaching, lifting, or carrying (physical disability). Item 16 was asked of a sample of the population five years old and over. Item 17 asked if the individual had a physical, mental, or emotional condition lasting 6 months or more that made it difficult to perform certain activities. The four activity categories were: (a) learning, remembering, or concentrating (mental disability); (b) dressing, bathing, or getting around inside the home (self-care disability); (c) going outside the home alone to shop or visit a doctor's office (going outside the home disability); and (d) working at a job or business (employment disability). Categories 17a and 17b were asked of a sample of the population five years old and over; 17c and 17d were asked of a sample of the population 16 years old and over. For data products which use the items individually, the following terms are used: sensory disability for 16a, physical disability for 16b, mental disability for 17a, self-care disability for 17b, going outside the home disability for 17c, and employment disability for 17d. For data products which use a disability status indicator, individuals were classified as having a disability if any of the following three conditions was true: (1) they were five years old and over and had a response of "yes" to a sensory, physical, mental or self-care disability; (2) they were 16 years old and over and had a response of "yes" to going outside the home disability; or (3) they were 16 to 64 years old and had a response of "yes" to employment disability.

By 2012, an estimated 13.7 percent of state residents were living with some form of disability, as shown in **Table III.8** below. Disability rates tended to be higher for male than for female residents, and higher for elderly residents than for younger residents. More than 56 percent of residents of either sex over the age of 75 were observed to be living with a disability in 2012, and disability rates fell progressively in lower age ranges.

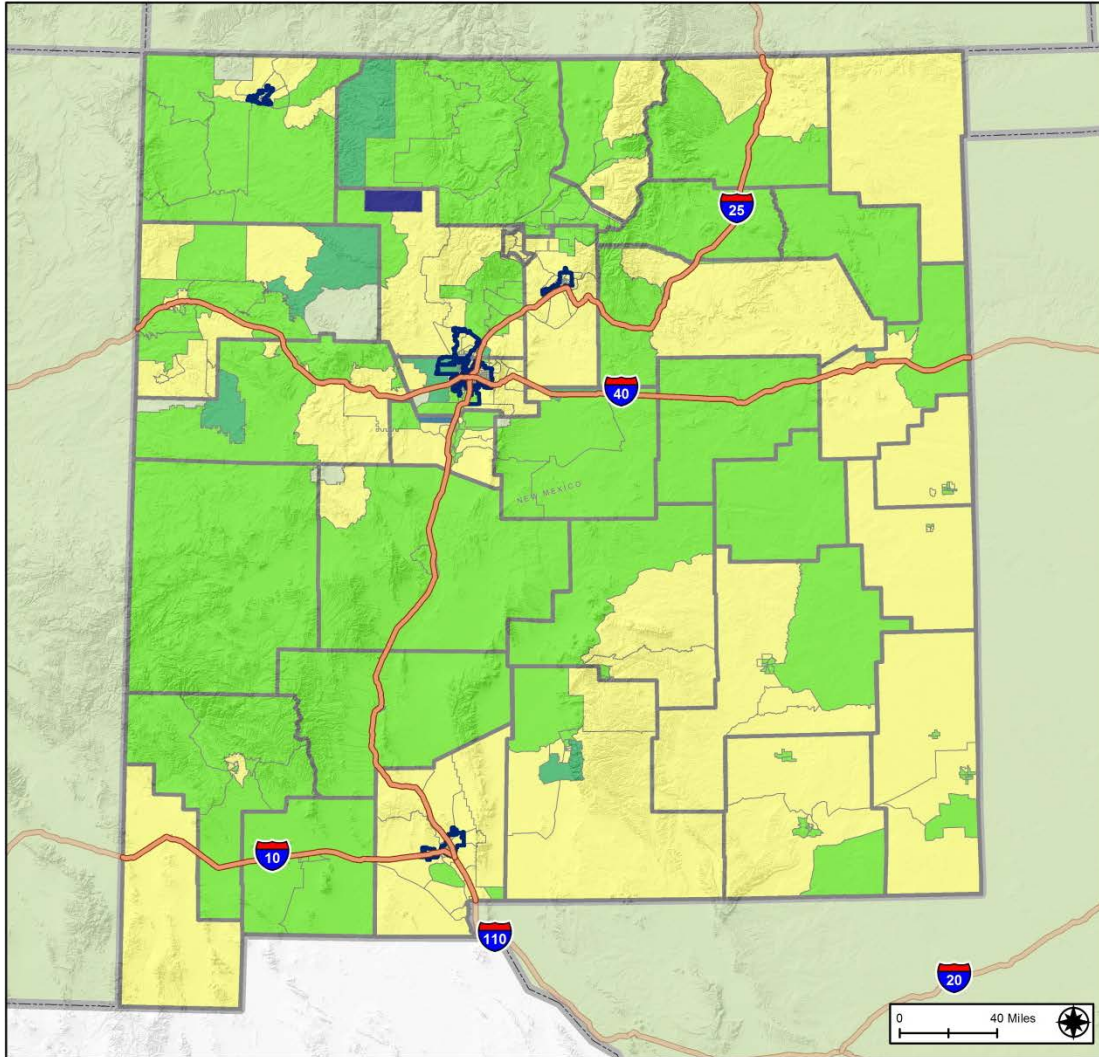
**Table III.8**  
**Disability by Age**  
 State of New Mexico  
 2012 Five-Year ACS Data

| Age          | Male                |                 | Female              |                 | Total               |                 |
|--------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|
|              | Disabled Population | Disability Rate | Disabled Population | Disability Rate | Disabled Population | Disability Rate |
| Under 5      | 772                 | 1.0%            | 702                 | 1.0%            | 1,474               | 1.0%            |
| 5 to 17      | 10,406              | 5.5%            | 6,594               | 3.6%            | 17,000              | 4.6%            |
| 18 to 34     | 15,983              | 7.0%            | 13,024              | 5.7%            | 29,007              | 6.3%            |
| 35 to 64     | 61,493              | 16.3%           | 57,220              | 14.2%           | 118,713             | 15.2%           |
| 65 to 74     | 22,908              | 31.2%           | 23,031              | 28.2%           | 45,939              | 29.6%           |
| 75 or Older  | 27,576              | 56.3%           | 37,636              | 56.9%           | 65,212              | 56.7%           |
| <b>Total</b> | <b>139,138</b>      | <b>14.1%</b>    | <b>138,207</b>      | <b>13.4%</b>    | <b>277,345</b>      | <b>13.7%</b>    |

However, there were several census tracts within the state that tended to have higher concentrations of persons with disabilities; these were largely concentrated in the northwest of the state, as shown in **Map III.9** on the following page. In such areas between 31.2 and 54.1 percent of the population was living with some form of disability. In a large Census tract to the south of Albuquerque, more than half of the population was living with a disability. The highest proportion of residents with disabilities was observed in a large tract in the north of Sandoval County. However, the fact that 100 percent of the residents of that tract were observed to be living with a disability urges caution in interpreting these results: such “round” numbers are often based on a small number of individuals. Indeed, that tract contained fewer than 15 residents in 2000.



**Map III.9**  
**Disability Rate by Census Tract**  
 State of New Mexico  
 2000 Census Data



**LEGEND**

**2000 Population with Disabilities**  
 2000 Average Percent Population with Disabilities Per Tract in the State of New Mexico = 20.4%  
 Disproportionate Share Threshold = 30.4% (A disproportionate share exists when the share of a population in a given area is 10 percentage points greater than the study area average.)

|                                 |                     |  |
|---------------------------------|---------------------|--|
| ● Entitlement Cities            | ▭ County Boundaries | <b>Percent with Disability</b><br>0.0 - 20.4%<br>20.5 - 30.4%<br>30.5 - 53.6%<br>53.7 - 76.8%<br>76.9 - 100.0% |
| ▭ Entitlement City Boundaries   | ▭ State Boundaries  |  |
| ▭ Census Tract Boundaries       | ▬ Major Roads       |  |
| ▭ Outside Study Area or No Data |                     |  |
|                                 |                     |  |

Data Source: 2000 Census

## GROUP QUARTERS POPULATION

The Census Bureau defines group quarters as “places where people live or stay in a group living arrangement, which are owned or managed by an entity or organization providing housing and/or services for the residents<sup>7</sup>.” The group quarters population is further divided into two overall categories:

- **The institutionalized population** includes persons under formally authorized supervised care or custody, such as those living in correctional institutions, nursing homes, juvenile institutions, halfway houses, mental or psychiatric hospitals, and wards.
- **The non-institutionalized population** includes persons who live in group quarters other than institutions, such as college dormitories, military quarters or group homes. These latter settings include community-based homes that provide care and supportive services, such as those with alcohol and drug addictions. This particular category also includes emergency and transitional shelters for the homeless.<sup>8</sup>

The number of residents living in group quarters in New Mexico rose from 36,607 in 2000 to 42,629 in 2010. Much of this growth was driven by the rising number of New Mexicans interned in correctional facilities over the decade. By contrast, the share of New Mexicans living in non-institutional settings fell over the decade, due to reductions in the number of residents living in military quarters and “other noninstitutionalized” settings, as seen in **Table III.9**, below.

**Table III.9**  
**Group Quarters Population**  
 State of New Mexico  
 2000 & 2010 Census SF1 Data

| Group Quarters Type         | 2000 Census   |               | 2010 Census   |               | % Change<br>00–10 |
|-----------------------------|---------------|---------------|---------------|---------------|-------------------|
|                             | Population    | % of Total    | Population    | % of Total    |                   |
| <b>Institutionalized</b>    |               |               |               |               |                   |
| Correctional Institutions   | 10,940        | 57.0%         | 17,907        | 70.9%         | 63.7%             |
| Juvenile Facilities         | .             | .             | 1,078         | 4.3%          | .                 |
| Nursing Homes               | 6,810         | 35.5%         | 5,567         | 22.0%         | -18.3%            |
| Other Institutions          | 1,428         | 7.4%          | 714           | 2.8%          | -50.0%            |
| <b>Total</b>                | <b>19,178</b> | <b>100.0%</b> | <b>25,266</b> | <b>100.0%</b> | <b>31.7%</b>      |
| <b>Noninstitutionalized</b> |               |               |               |               |                   |
| College Dormitories         | 7,921         | 46.2%         | 8,478         | 48.8%         | 7.0%              |
| Military Quarters           | 1,827         | 10.7%         | 1,789         | 10.3%         | -2.1%             |

<sup>7</sup>2010 Census Summary File: Technical Documentation. Issued September 2012. Page B-14. Available at <http://www.census.gov/prod/cen2010/doc/sf1.pdf#page=504>.

<sup>8</sup> Caution is needed in interpreting the “Other Noninstitutional” population to represent the actual homeless population of New Mexico, as this count likely under-represents the actual number of persons experiencing homelessness in the state. A more recent local count of this population is covered in a latter section of this document.

### III. Demographic and Economic Profile

|                                  |               |               |               |               |              |
|----------------------------------|---------------|---------------|---------------|---------------|--------------|
| Other Noninstitutional           | 7,381         | 43.1%         | 7,096         | 40.9%         | -3.9%        |
| <b>Total</b>                     | <b>17,129</b> | <b>47.2%</b>  | <b>17,363</b> | <b>40.7%</b>  | <b>1.4%</b>  |
| <b>Group Quarters Population</b> | <b>36,307</b> | <b>100.0%</b> | <b>42,629</b> | <b>100.0%</b> | <b>17.4%</b> |

### POPULATION AND HOUSEHOLD FORECAST

Households by household size are displayed in **Table III.10**, below. The number of households grew by 16.7 percent overall, but growth in the number of households with between three and six members fell behind that overall growth rate, and occupied smaller percentages of all New Mexico households at the end of the decade. By contrast, the number of one-person households grew at a rate of 28.6 percent and the number of two-person households grew by 18.6 percent. As a result, households with one or two members came to occupy 28 and 32.9 percent of all households, respectively, by the end of the decade. The number of households with seven persons or more grew by a very strong 19.3 percent. Households of this size, growing at the second fastest rate, may portend demands for larger housing units.

**Table III.10**  
**Households by Household Size**  
State of New Mexico  
2000 & 2010 Census SF1 Data

| Size                  | 2000 Census    |               | 2010 Census    |               | % Change 00-10 |
|-----------------------|----------------|---------------|----------------|---------------|----------------|
|                       | Households     | % of Total    | Households     | % of Total    |                |
| One Person            | 172,181        | 25.4%         | 221,347        | 28.0%         | 28.6%          |
| Two Persons           | 219,502        | 32.4%         | 260,244        | 32.9%         | 18.6%          |
| Three Persons         | 110,766        | 16.3%         | 121,352        | 15.3%         | 9.6%           |
| Four Persons          | 95,632         | 14.1%         | 98,041         | 12.4%         | 2.5%           |
| Five Persons          | 47,658         | 7.0%          | 52,997         | 6.7%          | 11.2%          |
| Six Persons           | 19,179         | 2.8%          | 21,845         | 2.8%          | 13.9%          |
| Seven Persons or More | 13,053         | 1.9%          | 15,569         | 2.0%          | 19.3%          |
| <b>Total</b>          | <b>677,971</b> | <b>100.0%</b> | <b>791,395</b> | <b>100.0%</b> | <b>16.7%</b>   |

The Bureau of Business and Economic Research (BBER) produces population forecasts, as seen in **Table III.11**. This information can be used to better anticipate housing and community development needs within the state.<sup>9</sup> As seen in Table III.11, the state is expected to grow to 2.35 million persons and over 900,000 households by 2020, the final year of this planning cycle, and to grow to over 2.8 million persons and over 1 million households by 2040.

**Table III.11**  
**Population and Household Projections**  
State of New Mexico  
2010 Census and BBER Forecast

| Projections | 2010 | 2015 | 2020 | 2025 | 2030 | 2035 | 2040 |
|-------------|------|------|------|------|------|------|------|
|-------------|------|------|------|------|------|------|------|

<sup>9</sup> The households forecast was prepared by Western Economic Services, LLC.

**III. Demographic and Economic Profile**

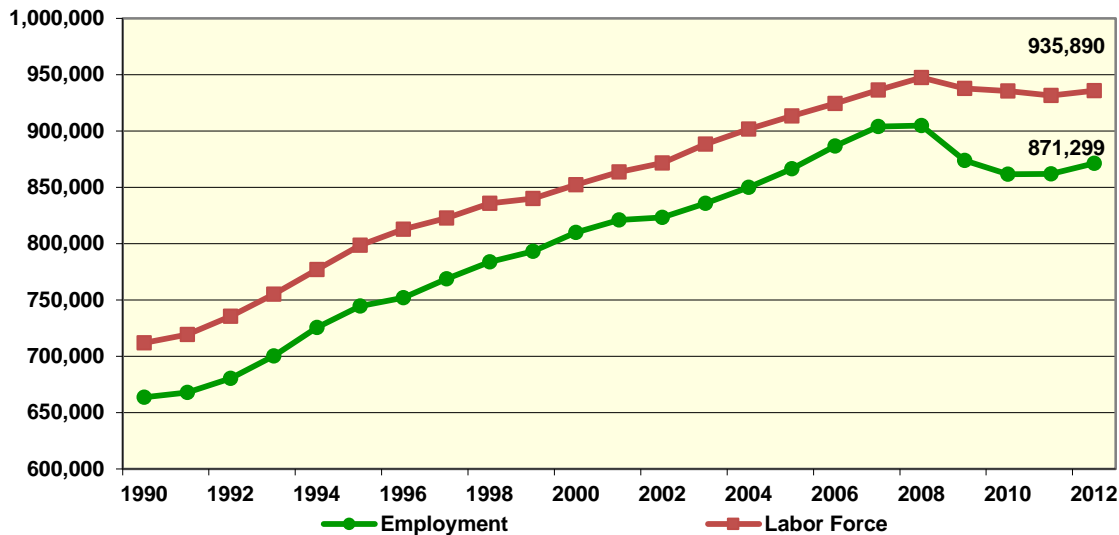
| Households   |                |                |                |                |                  |                  |                  |
|--------------|----------------|----------------|----------------|----------------|------------------|------------------|------------------|
| Owner        | 542,106        | 581,403        | 619,122        | 654,795        | 687,994          | 717,949          | 744,427          |
| Renter       | 249,289        | 267,361        | 284,706        | 301,110        | 316,377          | 330,152          | 342,328          |
| <b>Total</b> | <b>791,395</b> | <b>848,764</b> | <b>903,828</b> | <b>955,905</b> | <b>1,004,370</b> | <b>1,048,101</b> | <b>1,086,754</b> |
| Population   | 2,065,826      | 2,208,450      | 2,351,724      | 2,487,227      | 2,613,332        | 2,727,118        | 2,827,692        |

**C. ECONOMIC CONDITIONS**

**LABOR FORCE AND EMPLOYMENT**

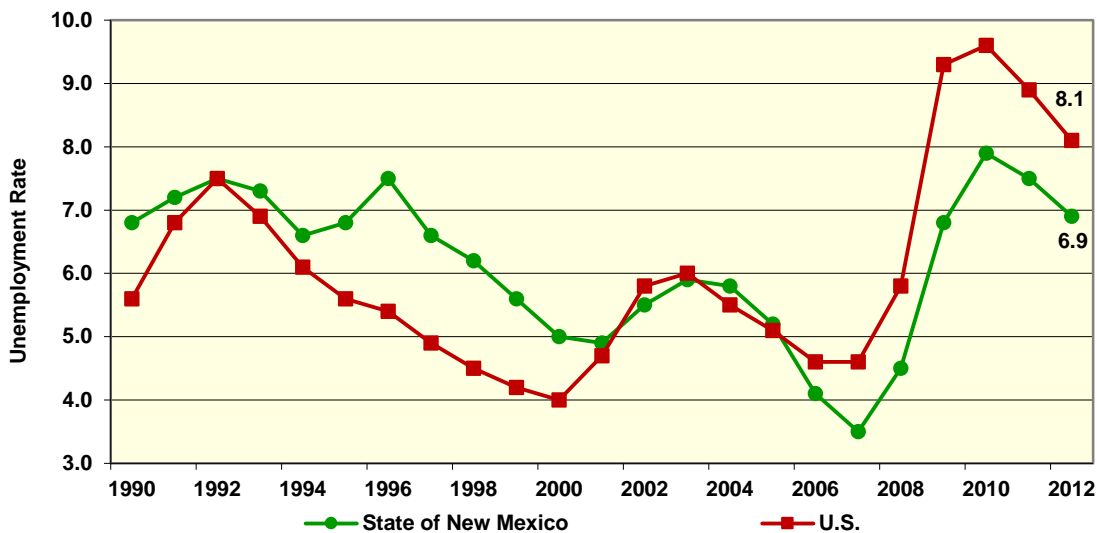
The size of the labor force, which represents the number of residents either working or looking for work, and the number of workers employed in New Mexico have both grown considerably for more than two decades, though the recent worldwide recession did leave its mark on the New Mexican labor market, as shown in **Diagram III.2** below. Around 13,000 workers were added to the state’s labor force every year between 1990 and 1998. Over this same period, the number of residents who were employed grew by nearly 14,000 per year. As a result, the share of New Mexicans who were looking for a job but were currently out of work had fallen to 3.5 percent by 2007. However, during the recession of the late 2000s the number of employed New Mexicans fell by over 40,000 in two years. The contraction in the labor force was less pronounced. This led to a widening of the gap between the number of employed and the number of New Mexicans in the labor force. This gap represents the number of persons in New Mexico who are officially unemployed.

**Diagram III.2**  
**Unemployment Rate**  
 State of New Mexico  
 1990–2012 BLS Data



Prior to 2007, unemployment in New Mexico had been on a generally downward trend for nearly two decades thanks to the steady growth in the number of employed persons, which slightly but consistently outpaced the rate at which new members were added to the labor force. However, growth in the number of employed fell behind growth in the labor force in the mid-1990s and in the early 2000s, corresponding to spikes in the unemployment rate during those time periods, as shown in **Diagram III.3** on the following page. However, a much more dramatic spike in unemployment came after 2007, when the unemployment rate jumped from 3.5 percent to nearly eight percent within three years. Since 2010, the unemployment rate in the state has been falling steadily.

**Diagram III.3**  
**Unemployment Rate**  
 State of New Mexico  
 1990–2012 BLS Data



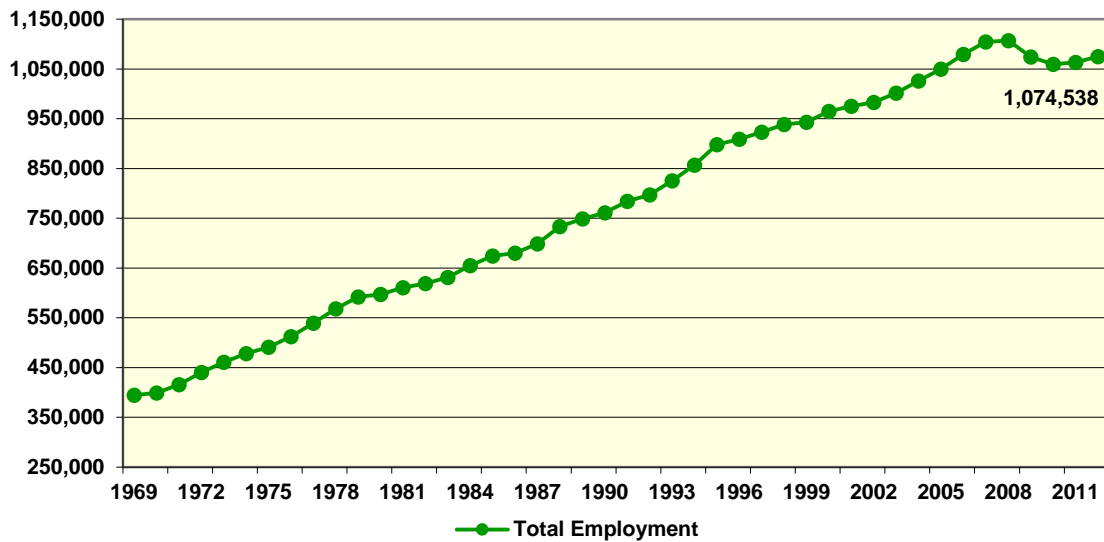
**FULL AND PART-TIME EMPLOYMENT**

The Bureau of Economic Analysis (BEA) provides an alternate index of employment; a count of full-time and part-time jobs in the state. These data differ from the BLS data discussed previously in that they are collected where workers are employed rather than at the household level, and the same person may be counted twice in this dataset if he or she works more than one job.

The count of jobs in the state and the count of labor force participants both yield a similar portrait; of steady growth in the labor market until 2008. In fact, the BEA data indicate that this growth has been steady since 1969, and that growth in the number of jobs was uniformly positive for nearly four decades, as shown in **Diagram III.4** on the following

page. In 1969, there were around 395,000 jobs in the state. By 2008, that number had grown to around 1,107,000. However, with the onset of the recession of the late 2000s the number of jobs in the state began to fall, and by 2010 the state had lost almost 48,000 jobs. Since 2010, the number of jobs in the state has slowly begun to recover. Between 2010 and 2011, about 4,000 jobs were added to the state economy. The following year, more than 11,200 were added. Though growth in total employment has yet to match pre-recession levels, these recent data 2011 and 2012 are encouraging.

**Diagram III.4**  
**Full- and Part-Time Employment**  
State of New Mexico  
1969–2012 BEA Data

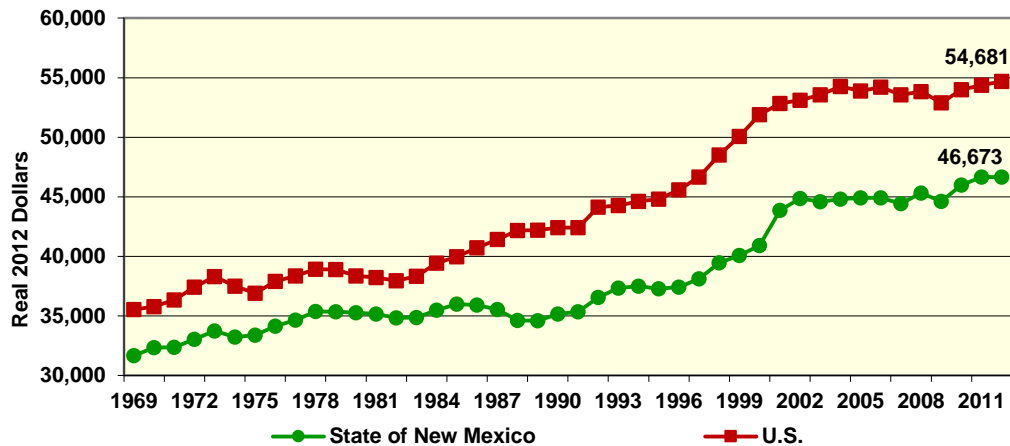


### EARNINGS AND PERSONAL INCOME

Real average earnings per job is defined as the total earnings from all jobs statewide divided by the total number of jobs in the state, adjusted for inflation, as shown in **Diagram III.5** below. Growth in these earnings, which had been uniformly positive since 1969, leveled off in 2002. Subsequently, the amount the average earnings per job hovered around \$45,000 per year through 2009. The following two years saw some modest gains, but showed signs of slowing in 2012. Throughout the entire period from 1969 to 2012, wages in the State of New Mexico were much lower than wages in the nation as a whole.

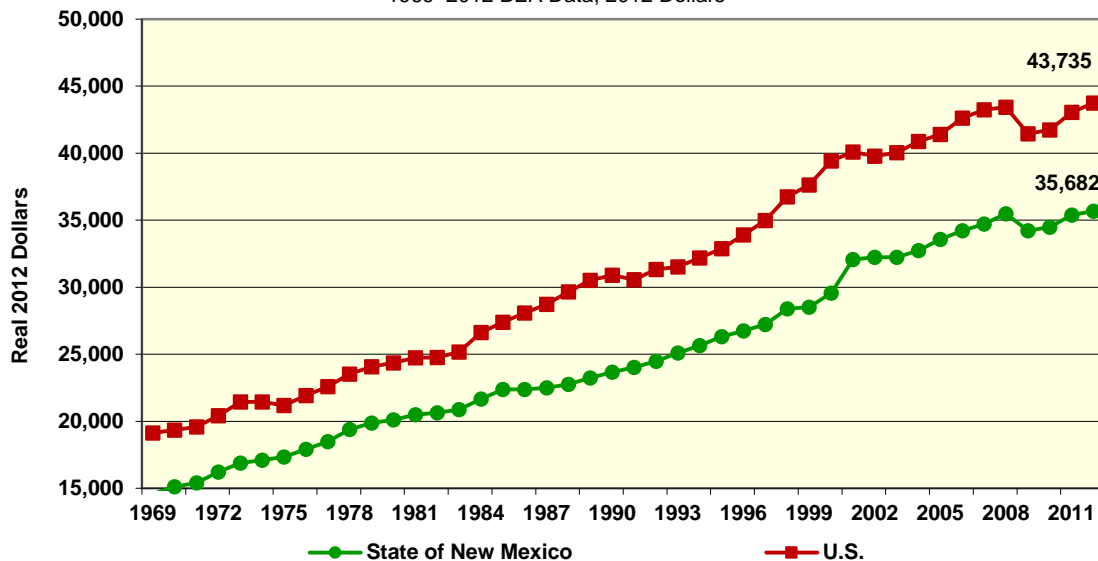
**Diagram III.5**  
**Real Average Earnings Per Job**  
State of New Mexico  
1969–2012 BEA Data, 2012 Dollars

III. Demographic and Economic Profile



Growth in real per capita income (PCI), which is defined as the total personal income from all sources divided by the number of residents in the state, was smoother than growth in wages during the period from 1969 to 2012, as shown in **Diagram III.6** below. The most rapid growth in PCI came in 2001 when the average income increased by \$2,486 over the previous year. Real PCI fell in the state of New Mexico after 2008. However, the fall in PCI was not as dramatic or prolonged as the reduction in average earnings per job. After declining by \$1,263 between 2008 and 2009, real PCI began to recover the following year. As had been the case with real average earnings per job, real PCI in New Mexico was consistently lower than national figures; about 20 percent lower, on average, for the period from 1969 to 2012.

**Diagram III.6**  
**Real Per Capita Income**  
 State of New Mexico  
 1969–2012 BEA Data, 2012 Dollars



**DISTRIBUTION OF INCOME**

The number of households making over \$50,000 per year grew faster than the number of households making less than \$50,000 per year between 2000 and 2010, as shown in Table III.12 on the following page. The percentage of households earning \$50,000 to \$74,999 per year increased by one percentage point during that time. The number of households earning \$75,000 to \$99,999 grew by over three percentage points. However, the most dramatic growth was observed among households making more than \$100,000 per year. By 2012, 16.9 percent of all state households earned more than \$100,000 per year.

**Table III.12  
Households by Income**

State of New Mexico  
2000 Census SF3 & 2012 Five-Year ACS Data

| Income               | 2000 Census    |               | 2012 Five-Year ACS |               |
|----------------------|----------------|---------------|--------------------|---------------|
|                      | Households     | % of Total    | Households         | % of Total    |
| Less than \$15,000   | 141,300        | 20.8%         | 119,338            | 15.6%         |
| \$15,000 to \$19,999 | 53,474         | 7.9%          | 48,486             | 6.3%          |
| \$20,000 to \$24,999 | 53,813         | 7.9%          | 48,311             | 6.3%          |
| \$25,000 to \$34,999 | 97,447         | 14.4%         | 89,020             | 11.7%         |
| \$35,000 to \$49,999 | 115,315        | 17.0%         | 111,308            | 14.6%         |
| \$50,000 to \$74,999 | 111,913        | 16.5%         | 133,356            | 17.5%         |
| \$75,000 to \$99,999 | 53,079         | 7.8%          | 85,103             | 11.1%         |
| \$100,000 or More    | 51,691         | 7.6%          | 128,922            | 16.9%         |
| <b>Total</b>         | <b>678,032</b> | <b>100.0%</b> | <b>763,844</b>     | <b>100.0%</b> |

**POVERTY**

The Census Bureau uses a set of income thresholds that vary by family size and composition to determine poverty status. If a family's total income is less than the threshold for that size family, then that family, and every individual in it, is considered poor. The poverty thresholds do not vary geographically, but they are updated annually for inflation using the Consumer Price Index. The official poverty definition counts monetary income earned before taxes and does not include capital gains and non-cash benefits such as public housing, Medicaid and food stamps. Poverty is not defined for people in military barracks, institutional group quarters or for unrelated individuals under the age of 15, such as foster children. These people are excluded from the poverty calculations, as they are considered as neither poor nor non-poor.<sup>10</sup>

<sup>10</sup><http://www.census.gov/hhes/poverty/povdef.html>.



In New Mexico the poverty rate in 2000 was 18.4 percent, with 328,933 persons living in poverty. This rate was considerably higher than the national average of 12.4 percent at that time<sup>11</sup>. By 2012, the statewide poverty rate had edged up to 19.5 percent. The state had nearly 43,000 children under the age of 5 living in poverty in 2000, and another 82,482 children between the ages of 6 and 18 living in poverty. By 2012, there were 54,386 children under 6 living in poverty, and 86,437 children aged 6 to 17. Additionally, in 2012, there were 33,091 of the state’s citizens 65 year of age or older were also considered to be living in poverty. Much of the growth of the poverty rate is attributed to an increase in persons aged 18 to 64 that were living in poverty, which accounted for 55.8 percent of the persons living in poverty in 2010. These data are presented in **Table III.13**, on the following page.

**Table III.13**  
**Poverty by Age**

State of New Mexico

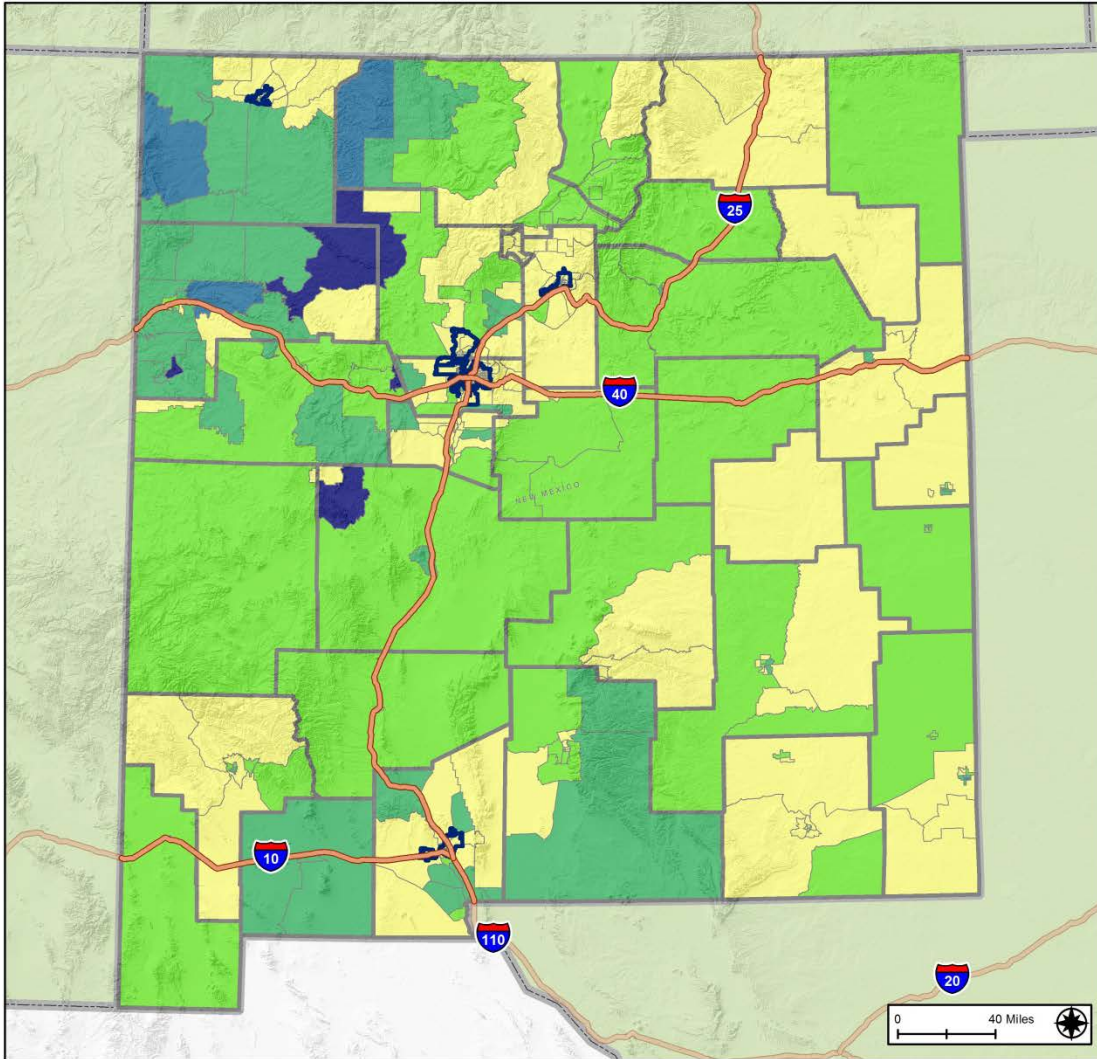
2000 Census SF3 & 2012 Five-Year ACS Data

| Age                 | 2000 Census        |               | 2012 Five-Year ACS |               |
|---------------------|--------------------|---------------|--------------------|---------------|
|                     | Persons in Poverty | % of Total    | Persons in Poverty | % of Total    |
| Under 6             | 42,736             | 13.0%         | 54,386             | 13.8%         |
| 6 to 17             | 82,482             | 25.1%         | 86,437             | 22.0%         |
| 18 to 64            | 177,374            | 53.9%         | 219,225            | 55.8%         |
| 65 or Older         | 26,341             | 8.0%          | 33,091             | 8.4%          |
| <b>Total</b>        | <b>328,933</b>     | <b>100.0%</b> | <b>393,139</b>     | <b>100.0%</b> |
| <b>Poverty Rate</b> | <b>18.4%</b>       | .             | <b>19.5%</b>       | .             |

In 2000, particularly high rates of poverty were observed in Census tracts throughout McKinley County, as well as in the northwestern portion of Sandoval County and Socorro County, as seen in **Map III.10** on the following page. In some of these areas, roughly three quarters of the population were living in poverty. Though poverty tended to be concentrated in the northwest of the state in 2000, poverty rates were above the disproportionate share threshold of 28.0 in several areas in the south of the state, ranging from 28.1 to 44.1 percent in large rural areas encompassing all of Luna County, most of Otero County, and substantial portions of Doña Ana County. As noted, the overall distribution of relatively high-poverty Census tracts in New Mexico had not changed substantially by 2012. The poverty rate by census tract for 2012 can be seen in **Map III.11** on page 49.

<sup>11</sup>2000 Census SF3 Data, available at [factfinder2.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=DEC\\_00\\_SF3\\_DP3&prodType=table](http://factfinder2.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=DEC_00_SF3_DP3&prodType=table)

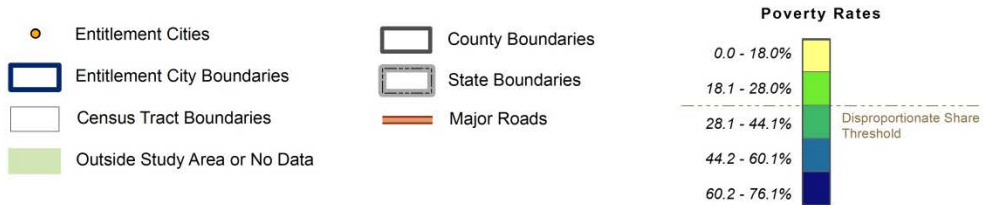
**Map III.10**  
**Poverty Rate by Census Tract**  
 State of New Mexico  
 2000 Census Data



**LEGEND**

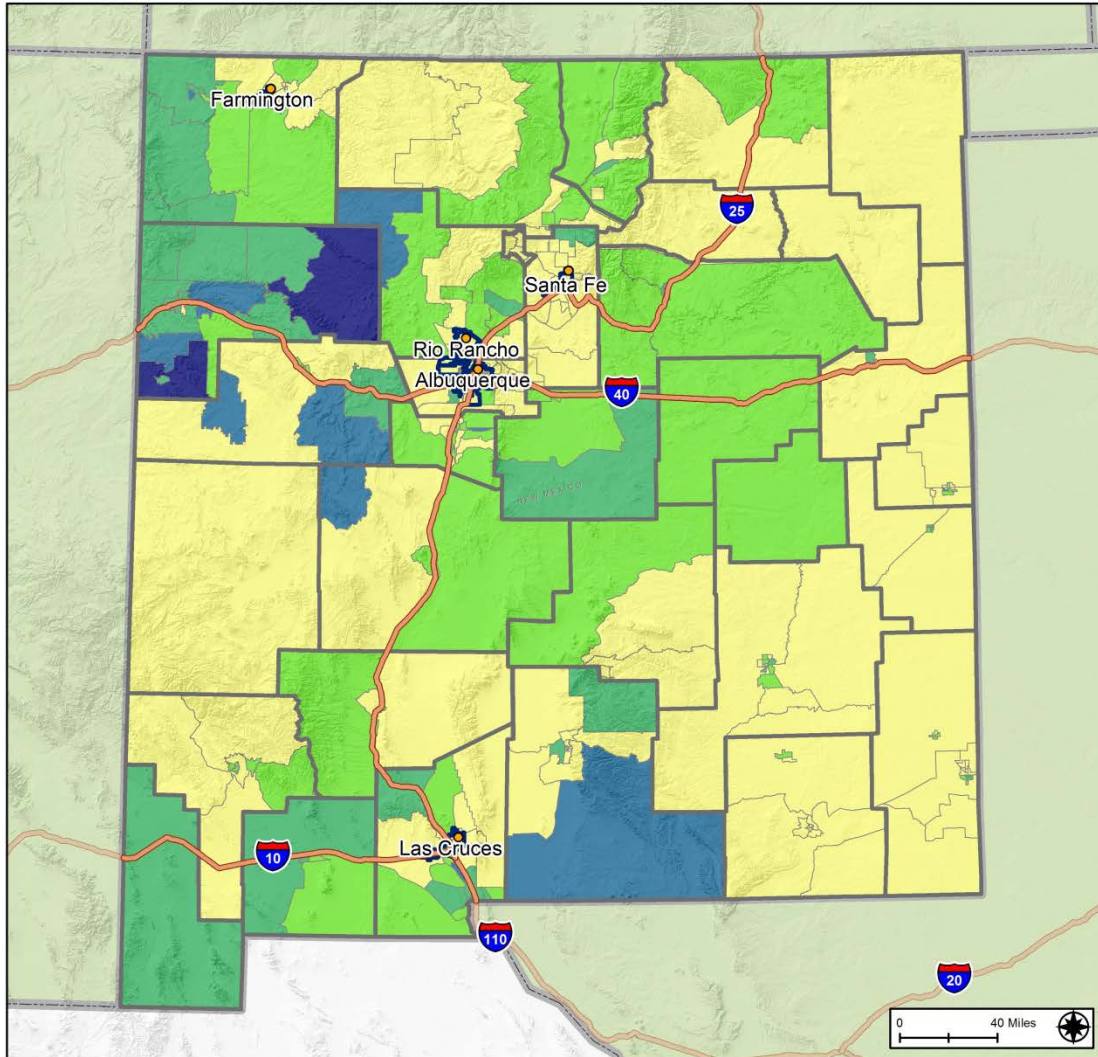
**2000 Poverty Rates**

2000 Average Poverty Rate Per Tract in New Mexico = 18.0%  
 Disproportionate Share Threshold = 28.0% (A disproportionate share exists when the poverty rate in a given area that are classified as "other vacant" is 10 percentage points greater than the study area average.)



Data Source: 2000 Census

**Map III.11**  
**Poverty Rate by Census Tract**  
 State of New Mexico  
 2012 American Community Survey



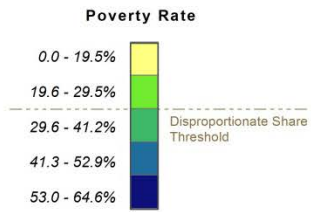
**LEGEND**

**2008-2012 Poverty Rates**

2008-2012 Average Poverty Rate Per Tract Classified in New Mexico = 19.5%  
 Disproportionate Share Threshold = 29.5% (A disproportionate share exists when the poverty rate in a given area that are classified as "other vacant" is 10 percentage points greater than the study area average.)

- Entitlement Cities
- ▭ Entitlement City Boundaries
- ▭ Census Tract Boundaries
- ▭ Outside Study Area or No Data

- ▭ County Boundaries
- ▭ State Boundaries
- Major Roads



Data Source: 2008-2012 ACS Data

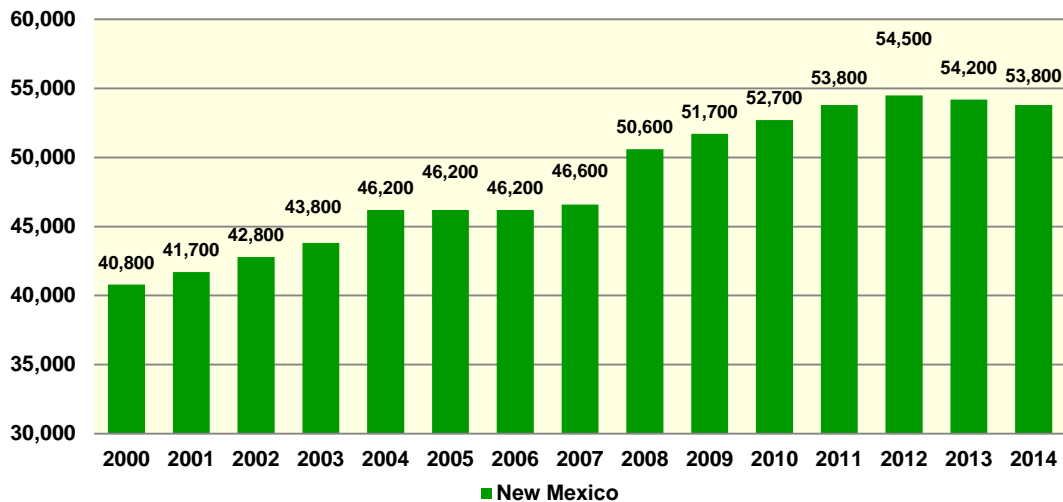
More recent poverty data for New Mexico, extracted from the Census Bureau’s Small Area Income and Poverty Estimates program, are presented in **Table III.14**, at right. Having held steady between 16.7 and 18.4 percent for most of the decade, the poverty rate began to increase in the latter part of the decade, climbing from 17 percent in 2008 to 20.9 percent by 2011, likely as a consequence of the worldwide recession that occurred roughly within the same time frame. As of 2012 the poverty rate had begun to fall slightly, but remained relatively high at 20.6 percent.

**Table III.14**  
**Poverty Rate**  
 State of New Mexico  
 Census Bureau SAIPE Poverty Estimates,  
 2000 - 2012

| Year | Individuals in Poverty | Poverty Rate |
|------|------------------------|--------------|
| 2000 | 309,103                | 17.3         |
| 2001 | 326,653                | 18.0         |
| 2002 | 327,444                | 17.7         |
| 2003 | 330,759                | 17.7         |
| 2004 | 316,088                | 16.7         |
| 2005 | 345,231                | 18.4         |
| 2006 | 350,120                | 18.3         |
| 2007 | 344,060                | 17.9         |
| 2008 | 329,857                | 17.0         |
| 2009 | 359,030                | 18.2         |
| 2010 | 400,779                | 19.8         |
| 2011 | 427,340                | 20.9         |
| 2012 | 421,123                | 20.6         |

Despite the level of poverty in New Mexico, HUD’s estimate of the median family income has increased overall from 2000 through 2013. Since 2000, the median family income increased from \$40,800 to \$53,800, as shown in **Diagram III.7** below, with growth leveling off and falling somewhat in the past couple years.

**Diagram III.7**  
**Median Family Income**  
 State of New Mexico  
 HUD Data, 2000 – 2014



**ANTI-POVERTY STRATEGY**

### III. Demographic and Economic Profile

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The role MFA performs in reducing poverty is to foster and promote self-sufficiency and independence. To better empower individual and families toward this goal, the following strategies will be implemented:

- Promote sustainable economic development through affordable housing and other community development activities;
- Assist households in achieving housing stabilities, which in turn reduces the likelihood of poverty;
- Encourage rental projects to provide services to tenants, including financial literacy;
- Maintain a strong relationship with the NMCEH to enhance and promote stabilization of homeless individuals and families and encourage transition to stable, permanent housing situations;
- Enhance efforts to educate the public and interested persons about available supportive services that foster self-sufficiency and independent living arrangements; and
- Assist low income households in reducing energy costs.

### D. SUMMARY

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Between 1980 and 2013, the population in New Mexico increased from 1.3 million in 1980 to over 2 million. In the last thirteen years, from 2000 through 2013, total population growth equaled 14.6 percent. In 2010, the majority of the population, 68.4 percent, was White, followed by other at 15.0 percent, American Indian at 9.4 percent, two or more races at 3.7 percent, black at 2.1 percent, Asian at 1.4 percent and Native Hawaiian/Pacific Islander at 0.1 percent. As for ethnicity, persons of Hispanic descent comprised 46.3 percent of the population. Geographic analysis of racial and ethnic data showed that Hispanic and American Indian populations were overly concentrated in certain parts of the state. Slightly over 20 percent of the population aged 5 or older in New Mexico had one or more disabilities at the time of the 2000 census. In terms of population growth, the state is expected to grow to close to 2.4 million persons and over 900,000 households by 2020 and to 2.8 million persons and 1 million households by 2040.

From 1990 through 2013, the labor force in New Mexico, defined as people either working or looking for work, rose from about 712,000 persons to about 935,890 persons. While during the mid-1990s New Mexico's unemployment rate was higher than the national rate, during the recession of the last few years the unemployment rate for the state has remained below national levels. In 2012 the statewide unemployment rate was at 6.9 percent, after having fallen from 7.9 percent in 2010. In 2013, the real average earning per job in New Mexico was \$46,673, and real per capita income was \$35,682, but both of

### III. Demographic and Economic Profile

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these figures were below national averages. In New Mexico the poverty rate in 2012 was 20.6 percent with 421,123 persons living in poverty; this rate was significantly higher than the national average of 15 percent at that time<sup>12</sup>. The poverty rate in the state has continued to rise since 2000. Persons in poverty were also concentrated in select census tracts across the state.

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<sup>12</sup> <https://www.census.gov/hhes/www/poverty/about/overview/>

## IV. HOUSING MARKET ANALYSIS

### A. INTRODUCTION

The following narrative provides information about the housing market, the supply and demand for housing over time, building permit data and related price information for both rental properties and homeownership opportunities in New Mexico.

### B. HOUSING STOCK

In 2000, the Census Bureau reported that New Mexico had 780,579 total housing units. Since that time, the Census Bureau has continued to release estimates of the total number of housing units in the state. The annual estimates of housing stock are presented in Table IV.1, at right. According to these estimates, the total housing stock of New Mexico increased by about 14,000 units per year between 2000 and 2007. However, by 2008 this steady rate of growth began to slacken, and by 2012 the estimated annual rate of growth in the number of housing units had slowed to less than 3,000 units per year.

**Table IV.1**  
**Housing Unit Estimates**  
State of New Mexico  
Census Data, 2000 - 2012

| Year | Housing Units |
|------|---------------|
| 2000 | 780,579       |
| 2001 | 796,510       |
| 2002 | 808,650       |
| 2003 | 821,217       |
| 2004 | 834,468       |
| 2005 | 849,932       |
| 2006 | 867,425       |
| 2007 | 881,499       |
| 2008 | 891,095       |
| 2009 | 897,343       |
| 2010 | 901,388       |
| 2011 | 904,672       |
| 2012 | 906,802       |

#### TYPE AND TENURE

Over 120,000 housing units were added to the New Mexico housing market between the 2000 and 2010 Censuses, as seen in **Table IV.2**, below. Growth in the occupied-housing stocks topped 113,000 units, indicating that most of the new units added to the housing markets were matched with occupants during that time. However, more and more of those occupants were choosing to rent, and the share of occupants who were renting their homes grew by 1.5 percent over the decade. By contrast, the share of occupants who owned the homes in which they lived fell by 1.5 percentage points. Though the number of vacant housing units grew by 7.2 percent during this time, they accounted for a smaller share of the total housing stock, 12.2 percent in 2010, than they had in 2000 at 13.1 percent.

**Table IV.2**  
**Housing Units by Tenure**  
State of New Mexico  
2000 & 2010 Census SF1 Data

| Tenure                 | 2000 Census |            | 2010 Census |            | % Change<br>00-10 |
|------------------------|-------------|------------|-------------|------------|-------------------|
|                        | Units       | % of Total | Units       | % of Total |                   |
| Occupied Housing Units | 677,971     | 86.9%      | 791,395     | 87.8%      | 16.7%             |
| Owner occupied         | 474,445     | 70.0%      | 542,122     | 68.5%      | 14.3%             |
| Renter-Occupied        | 203,526     | 30.0%      | 249,273     | 31.5%      | 22.5%             |

#### IV. Housing Market Analysis

|                            |                |               |                |               |               |
|----------------------------|----------------|---------------|----------------|---------------|---------------|
| Vacant Housing Units       | 102,608        | 13.1%         | 109,993        | 12.2%         | 7.2%          |
| <b>Total Housing Units</b> | <b>780,579</b> | <b>100.0%</b> | <b>901,388</b> | <b>100.0%</b> | <b>15.48%</b> |

Single family homes, mobile homes, and apartments together accounted for about 94 percent of New Mexico's housing stock in 2000 and 2012, as shown in **Table IV.3** below. However, though this overall proportion did not change considerably between the two years, there were some minor changes in the composition of New Mexico housing stock. The share of housing units accounted for by mobile homes fell by over two percentage points and the share of single family homes grew by nearly three percentage points. By 2012, 68.3 percent of all housing units in the state were single family homes, 16.6 percent were mobile homes, and 9.3 were apartment units.

**Table IV.3**  
**Housing Units by Type**

State of New Mexico  
2000 Census SF3 & 2012 Five-Year ACS Data

| Unit Type           | 2000 Census    |               | 2012 Five-Year ACS |               |
|---------------------|----------------|---------------|--------------------|---------------|
|                     | Units          | % of Total    | Units              | % of Total    |
| Single family       | 511,283        | 65.5%         | 615,159            | 68.3%         |
| Duplex              | 15,300         | 2.0%          | 17,760             | 2.0%          |
| Tri- or Four-Plex   | 27,436         | 3.5%          | 33,293             | 3.7%          |
| Apartment           | 77,034         | 9.9%          | 83,797             | 9.3%          |
| Mobile Home         | 145,087        | 18.6%         | 149,074            | 16.6%         |
| Boat, RV, Van, Etc. | 4,439          | 0.6%          | 1,421              | 0.2%          |
| <b>Total</b>        | <b>780,579</b> | <b>100.0%</b> | <b>900,504</b>     | <b>100.0%</b> |

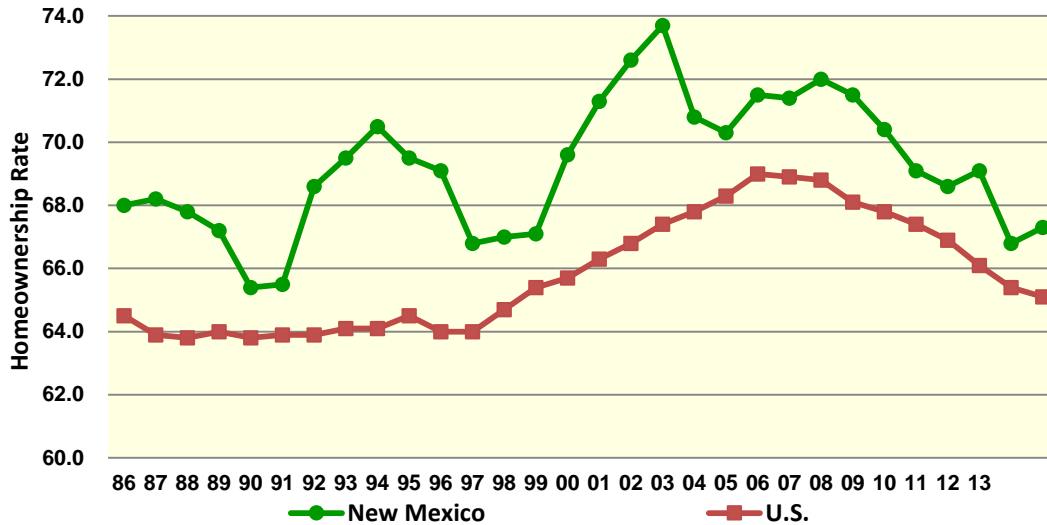
The Census Bureau estimates homeownership rates annually. These data on homeownership rates are presented in Diagram IV.1 below. This diagram compares homeownership rates for New Mexico and the United States from 1984 through 2013 and shows that New Mexico had consistently higher homeownership rates over this time as compared to national figures.

**Diagram IV.1**  
**Homeownership Rates**

State of New Mexico  
Census Data, 1984 - 2014



**IV. Housing Market Analysis**



**VACANT HOUSING**

Growth in the vacant housing stock between 2000 and 2010 was driven largely by an increase in the number of units classified as “other vacant”, as shown in **Table IV.4** below. These units are typically the most problematic, as they are not available to the market place. Where such units are grouped in close proximity to each other, a blighting influence may be created. There were over 8,000 more “other vacant” units in 2010 than there had been in 2000, and these units accounted for 33.2 percent of all vacant units at the end of the decade. By contrast, there were 17.03 percent fewer vacant units available for rent and 27.27 percent fewer that were rented or sold but not occupied.

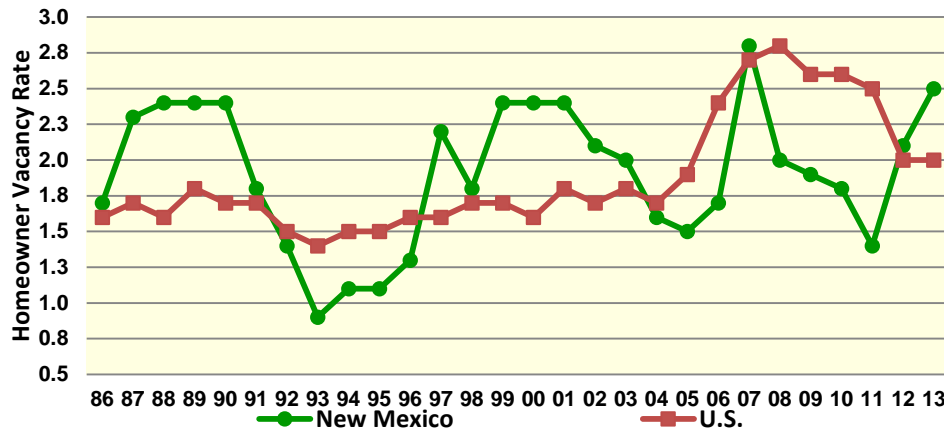
**Table IV.4**  
**Disposition of Vacant Housing Units**  
 State of New Mexico  
 2000 & 2010 Census SF1 Data

| Disposition                                   | 2000 Census    |               | 2010 Census    |               | % Change 00–10 |
|---|----------------|---------------|----------------|---------------|----------------|
|   | Units          | % of Total    | Units          | % of Total    |                |
| For Rent                                      | 26,697         | 26.0%         | 22,150         | 20.1%         | -17.03%        |
| For Sale                                      | 10,693         | 10.4%         | 11,050         | 10.0%         | 3.34%          |
| Rented or Sold, Not Occupied                  | 4,738          | 4.6%          | 3,446          | 3.1%          | -27.27%        |
| For Seasonal, Recreational, or Occasional Use | 31,990         | 31.2%         | 36,612         | 33.3%         | 14.45%         |
| For Migrant Workers                           | 332            | 0.3%          | 229            | 0.2%          | -31.02%        |
| Other Vacant                                  | 28,158         | 27.4%         | 36,506         | 33.2%         | 29.65%         |
| <b>Total</b>                                  | <b>102,608</b> | <b>100.0%</b> | <b>109,993</b> | <b>100.0%</b> | <b>7.2%</b>    |

More recent information on housing vacancy rates, as drawn from annual Census Bureau surveys, is presented on the following page in **Diagram IV.2**. This diagram shows that vacancy rates for owner occupied housing have fluctuated greatly in the last 25 years, sometimes exceeding and sometimes falling lower than national rates. Between 2007 and 2011, New Mexico owner occupied home vacancy rates had fallen while national rates

had remained steady. In 2012, this reversed as New Mexico’s homeowner vacancy rates rose as national rates fell.

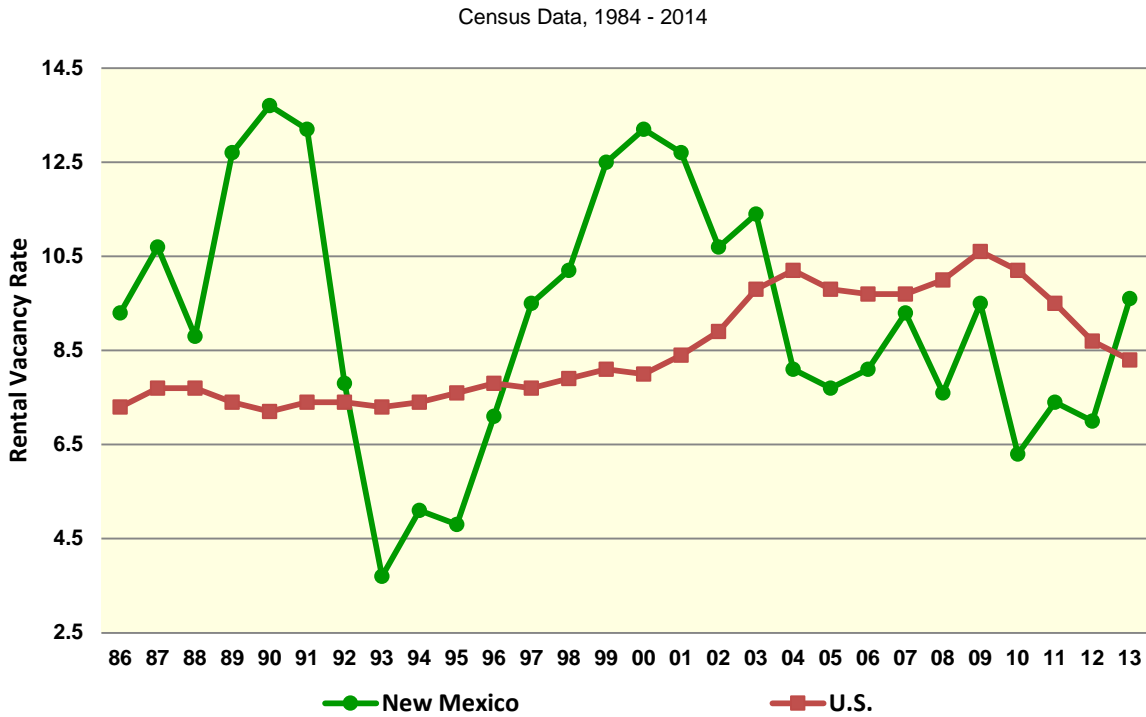
**Diagram IV.2**  
**Homeowner Vacancy Rate**  
 State of New Mexico  
 Census Data, 1984 - 2014



Census data regarding rental vacancy rates, as drawn from the annual surveys conducted by the Census Bureau, were also examined. As shown in **Diagram IV.3**, some patterns seen in homeownership vacancy rates in the 1986 through 2013 time period were also seen in rental vacancy rates in the same time period. For example, periods of higher rates seen in the early 1990s and early 2000s were followed by periods of lower rates in the mid-1990s and mid-2000s. However, after 2003, both state and national rates evened out, although state rates rose above national rates in 2013.

**Diagram IV.3**  
**Rental Vacancy Rate**  
 State of New Mexico

## IV. Housing Market Analysis



### AGE OF THE HOUSING STOCK

The age of the housing stock is also reported in the 2012 American Community Survey. The age of the housing stock has been grouped into nine categories, ranging from 1939 or earlier through 2005 or later. **Table IV.5**, on the following page, shows that substantial numbers of housing units were added to the stock in the 1970s, accounting for 18.5 percent of the housing stock in 2012, and in the 1990s, accounting for 18.2 percent of the housing stock in 2012.

**Table IV.5**  
**Households by Year Home Built**  
 State of New Mexico  
 2000 Census SF3 & 2012 Five-Year ACS Data

| Year Built      | 2000 Census    |               | 2012 Five-Year ACS |               |
|-----------------|----------------|---------------|--------------------|---------------|
|                 | Households     | % of Total    | Households         | % of Total    |
| 1939 or Earlier | 38,999         | 5.8%          | 36,835             | 4.8%          |
| 1940 to 1949    | 37,818         | 5.6%          | 32,003             | 4.2%          |
| 1950 to 1959    | 79,955         | 11.8%         | 81,074             | 10.6%         |
| 1960 to 1969    | 85,134         | 12.6%         | 77,104             | 10.1%         |
| 1970 to 1979    | 143,909        | 21.2%         | 141,103            | 18.5%         |
| 1980 to 1989    | 136,134        | 20.1%         | 133,018            | 17.4%         |
| 1990 to 1999    | 156,022        | 23.0%         | 139,401            | 18.2%         |
| 2000 to 2004    | .              | .             | 120,645            | 15.8%         |
| 2005 or Later   | .              | .             | 2,661              | .3%           |
| <b>Total</b>    | <b>677,971</b> | <b>100.0%</b> | <b>763,844</b>     | <b>100.0%</b> |

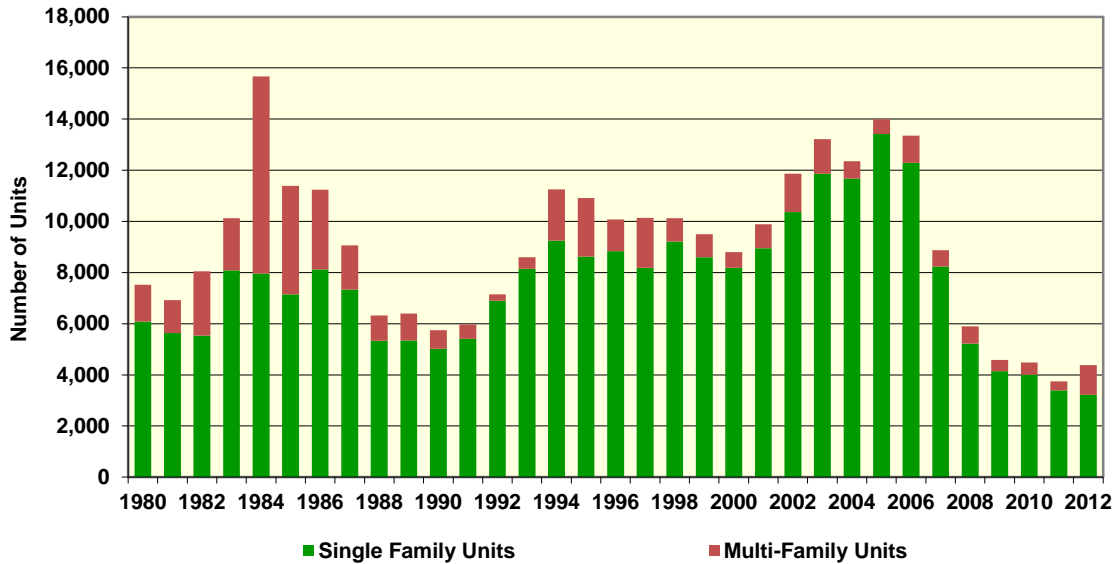
### C. HOUSING PRODUCTION AND AFFORDABILITY

#### HOUSING PRODUCTION

The Census Bureau reports the number of residential building permits issued each year for permit issuing places, including those in the state of New Mexico. Reported data are single family units, duplexes, and tri- and four-plex units and all units within facilities comprising five or more units.

The number of single family and multifamily units permitted in the State of New Mexico has varied considerably by year between 1980 and the present, as shown in **Table IV.4** on the following page. Housing production in the 1980s peaked in the middle of the decade, and nearly 16,000 new units were permitted in 1984. Unusually, production of single family and multifamily units reached near parity in that year as the former accounted for about 48 percent of new units and the latter for 46.7 percent. In general, permits for new single family units outnumber permits for multifamily units by a wide margin, a tendency which has become more pronounced since the 1980s. The beginning of the 1990s came toward the end of a period of relatively slow housing production when the permitting of new units had fallen to around 6,000 per year. However, housing production accelerated quickly in the early years of the 1990s, and though it declined moderately through the second half of the decade; housing production accelerated again through 2005. However, housing production fell precipitously after 2006 to less than 4,000 units per year in 2011.

**Diagram IV.4**  
**Permitted Units by Unit Type**  
 State of New Mexico  
 Census Data



**Table IV.6**, on the following page, presents data on the number of manufactured homes placed in New Mexico, along with data regarding average price. Manufactured homes do not require a permit and are therefore not included in the previous data regarding housing permit activity.

In total, the number of manufactured homes placed in New Mexico between 1980 and 2012 was 109,000, including roughly 57,800 single-wide and 49,900 double-wide homes. The figures varied significantly by year, with a high of 6,600 seen in 1996 and 1998 and a low of only 800 in 2009.

In terms of prices, manufactured housing prices in New Mexico were consistently higher than the national average through the mid-1990s, when prices began to fluctuate higher or lower than national figures. In 1980 the price for a manufactured home in New Mexico was \$20,600, compared to \$19,800 nationally. By 2012, the average price was a manufactured home in New Mexico was \$64,800, compared to \$61,900 nationally.

**IV. Housing Market Analysis**

**Table IV.6**  
**Manufactured Housing Unit Placement and Price**

State of New Mexico vs. U.S.  
 Census Data, 1980 – 2012

| Year | Units Placed in Service in New Mexico |             |        | Average Home Price, Nominal Dollars |             |        |              |             |        |
|------|---------------------------------------|-------------|--------|-------------------------------------|-------------|--------|--------------|-------------|--------|
|      |                                       |             |        | New Mexico Average                  |             |        | U.S. Average |             |        |
|      | Single-wide                           | Double-wide | Total* | Single-wide                         | Double-wide | Total  | Single-wide  | Double-wide | Total  |
| 1980 | 2,400                                 | 500         | 2,900  | 18,200                              | 31,900      | 20,600 | 16,000       | 28,500      | 19,800 |
| 1981 | 3,000                                 | 600         | 3,700  | 18,500                              | 29,000      | 20,400 | 16,700       | 29,200      | 19,900 |
| 1982 | 4,200                                 | 800         | 5,000  | 20,100                              | 34,400      | 22,400 | 17,200       | 28,400      | 19,700 |
| 1983 | 3,800                                 | 1,100       | 4,800  | 19,700                              | 35,100      | 23,300 | 17,600       | 30,500      | 21,000 |
| 1984 | 4,000                                 | 800         | 4,900  | 20,700                              | 31,600      | 22,600 | 17,700       | 30,400      | 21,500 |
| 1986 | 3,000                                 | 1,400       | 4,500  | 19,300                              | 33,600      | 24,000 | 17,800       | 30,100      | 21,800 |
| 1987 | 3,200                                 | 900         | 4,200  | 20,500                              | 35,200      | 23,900 | 17,800       | 30,800      | 22,400 |
| 1987 | 1,900                                 | 900         | 2,800  | 21,600                              | 35,300      | 26,100 | 18,400       | 32,400      | 23,700 |
| 1988 | 1,300                                 | 1,300       | 2,600  | 23,300                              | 35,200      | 29,300 | 18,600       | 33,600      | 25,100 |
| 1989 | 1,300                                 | 1,200       | 2,400  | 24,500                              | 37,800      | 30,900 | 19,600       | 35,700      | 27,200 |
| 1990 | 900                                   | 800         | 1,700  | 22,200                              | 40,100      | 30,500 | 19,800       | 36,600      | 27,800 |
| 1991 | 1,000                                 | 900         | 1,900  | 22,100                              | 36,900      | 28,700 | 19,900       | 36,900      | 27,700 |
| 1992 | 1,700                                 | 1,400       | 3,200  | 24,400                              | 39,000      | 30,900 | 20,600       | 37,200      | 28,400 |
| 1993 | 3,000                                 | 2,100       | 5,100  | 24,200                              | 44,100      | 32,400 | 21,900       | 39,600      | 30,500 |
| 1994 | 2,400                                 | 2,300       | 4,700  | 25,100                              | 44,600      | 35,100 | 23,500       | 42,000      | 32,800 |
| 1995 | 3,800                                 | 2,600       | 6,500  | 28,000                              | 46,900      | 36,400 | 25,800       | 44,600      | 35,300 |
| 1996 | 3,600                                 | 3,000       | 6,600  | 27,800                              | 47,900      | 37,000 | 27,000       | 46,200      | 37,200 |
| 1997 | 2,900                                 | 3,500       | 6,500  | 29,500                              | 50,100      | 41,300 | 27,900       | 48,100      | 39,800 |
| 1998 | 2,600                                 | 3,900       | 6,600  | 30,200                              | 50,000      | 42,200 | 28,800       | 49,800      | 41,600 |
| 1999 | 2,000                                 | 3,900       | 6,000  | 29,400                              | 49,400      | 42,700 | 29,300       | 51,100      | 43,300 |
| 2000 | 1,600                                 | 3,200       | 4,800  | 30,600                              | 52,700      | 45,600 | 30,200       | 53,600      | 46,400 |
| 2001 | 800                                   | 2,300       | 3,100  | 31,200                              | 54,500      | 49,000 | 30,400       | 55,200      | 48,900 |
| 2002 | 500                                   | 1,500       | 2,100  | 34,500                              | 58,100      | 55,100 | 30,900       | 56,100      | 51,300 |
| 2003 | 100                                   | 1,700       | 1,800  | 59,900                              | (S)         | 59,500 | 31,900       | 59,700      | 54,900 |
| 2004 | 100                                   | 1,000       | 1,200  | 29,300                              | 60,800      | 59,600 | 32,900       | 63,400      | 58,200 |
| 2005 | 300                                   | 1,100       | 1,500  | 34,100                              | 66,200      | 62,600 | 34,100       | 68,700      | 62,600 |
| 2006 | 200                                   | 900         | 1,200  | 38,100                              | 76,400      | 77,800 | 36,100       | 71,300      | 64,300 |
| 2007 | 500                                   | 1,000       | 1,600  | 34,400                              | 75,800      | 62,800 | 37,300       | 74,200      | 65,400 |
| 2008 | 400                                   | 800         | 1,200  | 37,300                              | 77,100      | 63,700 | 38,000       | 75,800      | 64,700 |
| 2009 | 200                                   | 500         | 800    | 44,300                              | 84,400      | 73,200 | 39,600       | 74,400      | 63,100 |
| 2010 | 200                                   | 700         | 900    | 40,300                              | 79,700      | 71,500 | 39,500       | 74,500      | 62,800 |
| 2011 | 500                                   | 600         | 1,100  | 41,200                              | 74,200      | 60,500 | 40,600       | 73,900      | 60,500 |
| 2012 | 400                                   | 700         | 1,100  | 41,000                              | 76,600      | 64,800 | 41,100       | 75,500      | 61,900 |

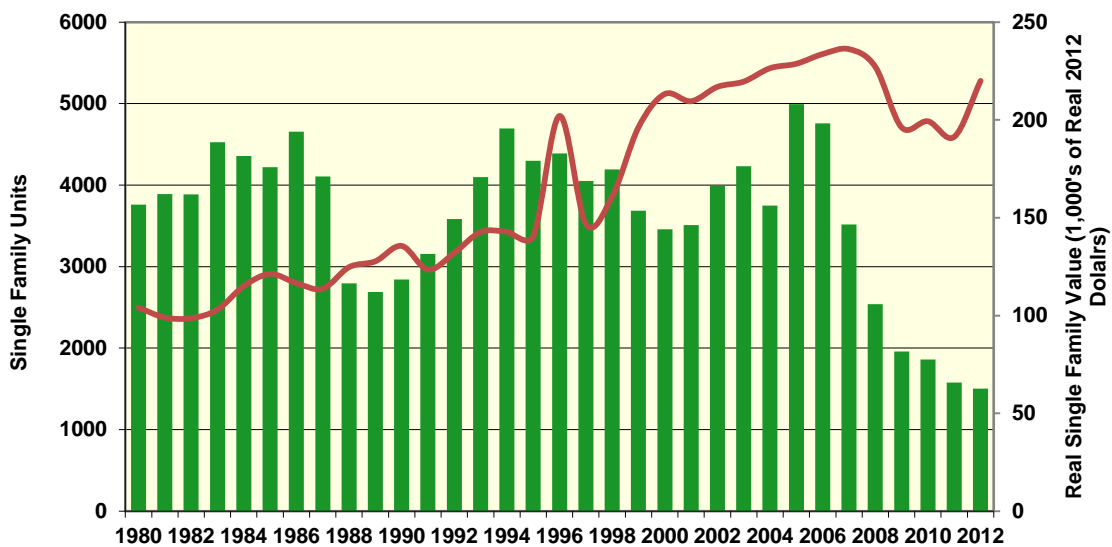
\* Values may not sum correctly to the total due to other types of manufactured housing units, such as two story units.

(S) = Suppressed because estimate is based on fewer than five responses.

## HOUSING PRICES

The Census Bureau also reports the value of construction appearing on a building permit, excluding the cost of land and related land development. As shown in **Diagram IV.5**, below, the construction value of single family dwellings generally increased from 1980 through 2012. After dropping in 2008, values started to rise again in the past few years, reaching almost \$220,000 in 2012.

**Diagram IV.5**  
**Real Value of Single family Construction in New Mexico**  
 State of New Mexico  
 Census Bureau Data, 1980–2012



The distribution of housing values around the state of New Mexico as reported in the 2012 American Community Survey is presented in **Map IV.1**, on the following page. This map shows that the areas with the highest home values were in and near urban areas surrounding Santa Fe and Albuquerque. In these areas, home values ranged from \$498,700 to \$831,900. Home values were largely above the statewide median of \$161,500 in suburban and rural areas near these cities. In large, rural Census tracts away from the major cities, as well as in smaller cities throughout the state, median home values tended to be below the statewide median.

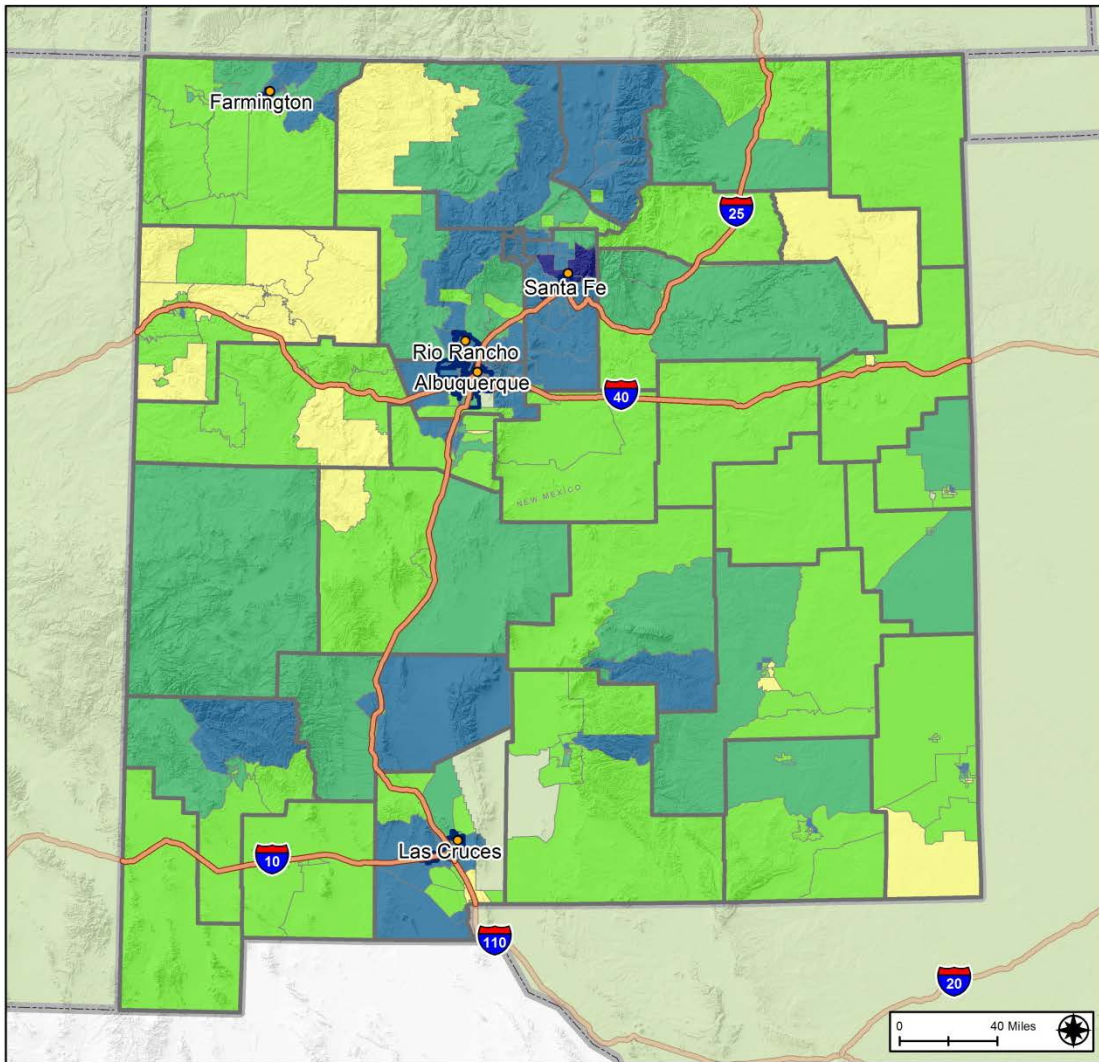
**Map IV.2** on page 63 illustrates data on median gross rent prices by census tract derived from 2012 American Community Survey for the state of New Mexico. In this situation, gross rent refers to monthly contracted rental fees plus average monthly utility costs, which includes electricity, water and sewer services, and garbage removal. Some similarities can be seen when comparing this map and the previous map regarding home

values. For example, the areas with the highest gross rent costs were in or near the major cities in the state, such as Albuquerque, Santa Fe and, to a lesser extent, Las Cruces.

**Map IV.1**  
**Median Home Value by Census Tract**  
State of New Mexico  
2012 Five-Year ACS

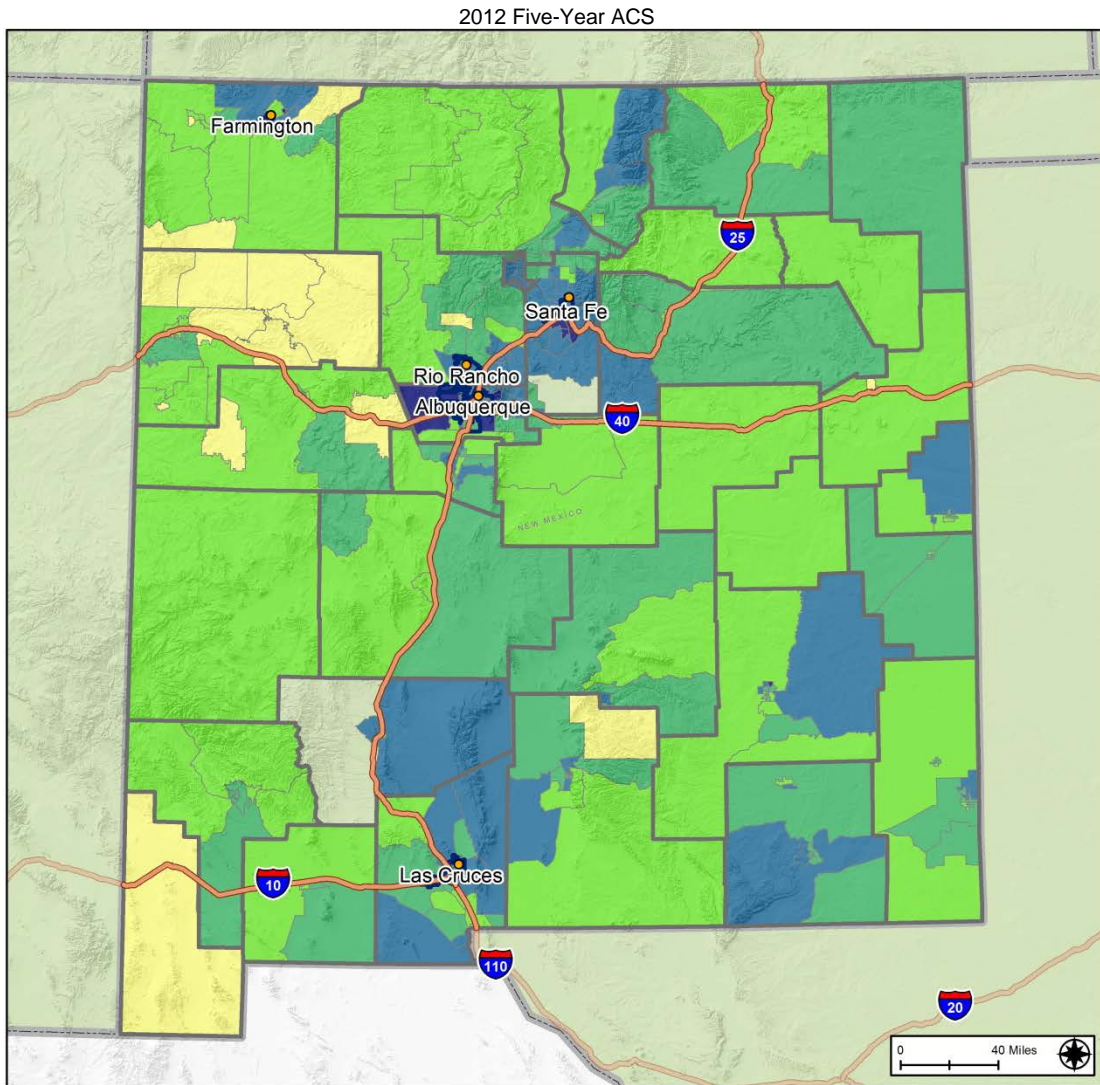


**IV. Housing Market Analysis**



**Map IV.2**  
**Median Contract Rent by Census Tract**  
 State of New Mexico

**IV. Housing Market Analysis**

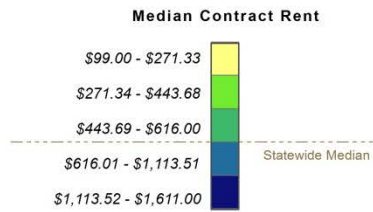


**LEGEND**

**2008-2012 Median Contract Rent**

2008-2012 Median Contract Rent Prices in the State of New Mexico = \$616.00

- Entitlement Cities
- Entitlement City Boundaries
- Census Tract Boundaries
- Outside Study Area or No Data
- County Boundaries
- State Boundaries
- Major Roads



Data Source: 2008-2012 ACS Data

**Table IV.7**  
**Median Housing Costs**  
State of New Mexico

**IV. Housing Market Analysis**

As seen in **Table IV.7**, at right, the median rent in 2010 was \$616, compared to median rent in 2000 at \$503. The median home value in 2010 was \$161,500, compared to the median home value in 2000 at \$108,100.

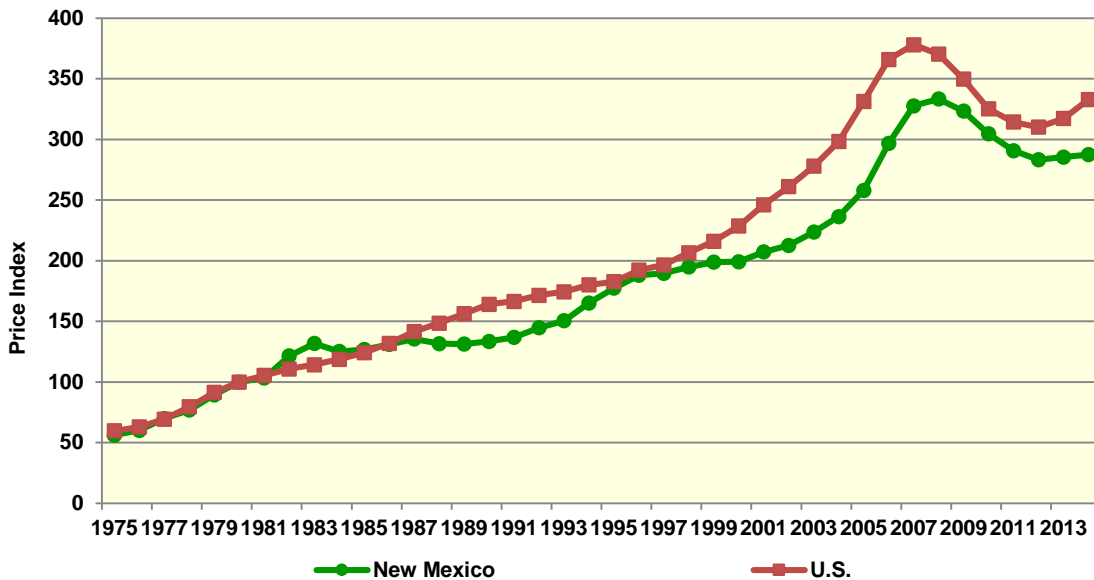
2000 Census SF3 & 2012 Five-Year ACS Data

| Housing Cost         | 2000      | 2010      |
|----------------------|-----------|-----------|
| Median Contract Rent | \$503     | \$616     |
| Median Home Value    | \$108,100 | \$161,500 |

Another indicator of housing cost was provided by the Federal Housing Finance Agency (FHFA). The FHFA, the regulatory agency for Fannie Mae and Freddie Mac, tracks average housing price changes for single family homes and publishes a Housing Price Index (HPI) reflecting price movements on a quarterly basis. This index is a weighted repeat sales index, meaning that it measures average price changes in repeat sales or refinancing on the same properties. This information was obtained by reviewing repeat mortgage transactions on single family properties whose mortgages have been purchased or securitized by Fannie Mae or Freddie Mac since January 1975.<sup>13</sup> There are over 31 million repeat transactions in this database, which is computed monthly. All indexes, whether state or national, were set equal to 100 as of the first quarter of 2000.

**Diagram IV.6**  
**Housing Price Index**

State of New Mexico vs. U.S.  
FHFA First Quarter Data, 1975 – 2014: 1980 1Q = 100



**Diagram IV.6** above shows the housing price index for one quarter from each year from 1975 through 2013. As seen therein, the New Mexico index has been lower than the U.S. index since the late 1980s, with a near convergence in the mid-1990s. The housing price

<sup>13</sup> Office of Federal Housing Enterprise Oversight, News Release, December 1, 2006.

index in New Mexico increased for the next ten to twelve years through before falling in 2008 as did the national trend. Both the national and state housing price indexes have begun to rise slightly in the past couple years.

## D. HOUSING

### HOUSING PROBLEMS

While the Census Bureau does not delve deeply into the physical condition of the housing stock, selected questions from the decennial census do indeed address housing difficulties being faced by householders. These housing difficulties are represented by three different conditions: overcrowding, lack of complete plumbing or kitchen facilities, and cost burden. Each of these conditions is addressed on the following pages.

#### Overcrowding

HUD defines an overcrowded household as one having from 1.01 to 1.50 occupants per room and a severely overcrowded household as one with more than 1.50 occupants per room. This type of condition can be seen in both renter and homeowner households. **Table IV.8** shows that 18,527 households in New Mexico were overcrowded in 2012, including 10,355 owner occupied households and 8,172 renter occupied households. Severely overcrowded households comprised 7,649 households in the state including 3,555 owner occupied households and 4,094 renter occupied households. By 2012, the share of overcrowded households had fallen from 4.2 to 2.4 percent since 2000, and the share of severely overcrowded households had fallen from 3.2 to 1.0 percent. In both years, overcrowding and severe overcrowding were more prevalent in renter occupied housing units than in owner occupied units.

**Table IV.8**  
**Overcrowding and Severe Overcrowding**  
 State of New Mexico  
 2000 Census SF3 & 2012 Five-Year ACS Data

| Data Source        | No Overcrowding |            | Overcrowding |            | Severe Overcrowding |            | Total   |
|--------------------|-----------------|------------|--------------|------------|---------------------|------------|---------|
|                    | Households      | % of Total | Households   | % of Total | Households          | % of Total |         |
| <b>Owner</b>       |                 |            |              |            |                     |            |         |
| 2000 Census        | 443,974         | 93.6%      | 17,837       | 3.8%       | 12,624              | 2.7%       | 474,435 |
| 2012 Five-Year ACS | 512,585         | 97.4%      | 10,355       | 2.0%       | 3,555               | .7%        | 526,495 |
| <b>Renter</b>      |                 |            |              |            |                     |            |         |
| 2000 Census        | 183,459         | 90.1%      | 10,678       | 5.2%       | 9,399               | 4.6%       | 203,536 |
| 2012 Five-Year ACS | 225,083         | 94.8%      | 8,172        | 3.4%       | 4,094               | 1.7%       | 237,349 |
| <b>Total</b>       |                 |            |              |            |                     |            |         |
| 2000 Census        | 627,433         | 92.5%      | 28,515       | 4.2%       | 22,023              | 3.2%       | 677,971 |
| 2012 Five-Year ACS | 737,668         | 96.6%      | 18,527       | 2.4%       | 7,649               | 1.0%       | 763,844 |

#### **IV. Housing Market Analysis**

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## Households Lacking Complete Kitchen or Plumbing Facilities

According to the Census Bureau, a housing unit is classified as lacking complete kitchen facilities when any of the following is not present in a housing unit: a sink with piped hot and cold water, a range or cook top and oven, and a refrigerator. Likewise, a housing unit is categorized as lacking complete plumbing facilities when any of the following are missing from the housing unit: piped hot and cold water, a flush toilet, and a bathtub or shower. A lack of these facilities indicates that the housing unit is likely to be unsuitable.

Around 1.6 percent of the housing stock of the state of New Mexico lacked complete kitchen facilities at the time of the 2000 census. This figure represented about 10,884 units, as shown in **Table IV.9**, below. By 2012, the proportion of households that lacked full kitchen facilities had fallen to 1.3 percent with 9,576 households with incomplete kitchen facilities.

**Table IV.9**  
**Households with Incomplete Kitchen Facilities**  
 State of New Mexico  
 2000 Census SF3 & 2012 Five-Year ACS Data

| Households                          | 2000 Census    | 2012 Five-Year ACS |
|-------------------------------------|----------------|--------------------|
| With Complete Kitchen Facilities    | 667,087        | 754,268            |
| Lacking Complete Kitchen Facilities | 10,884         | 9,576              |
| <b>Total Households</b>             | <b>677,971</b> | <b>763,844</b>     |
| <b>Percent Lacking</b>              | <b>1.6%</b>    | <b>1.3%</b>        |

Similar proportions of housing units lacked complete plumbing facilities in both years, as shown in **Table IV.10**, below. In 2000, 1.8 percent of housing units had inadequate plumbing facilities. By 2012, this figure had dropped to 1.3 percent.

**Table IV.10**  
**Households with Incomplete Plumbing Facilities**  
 State of New Mexico  
 2000 Census SF3 & 2012 Five-Year ACS Data

| Households                           | 2000 Census    | 2012 Five-Year ACS |
|--------------------------------------|----------------|--------------------|
| With Complete Plumbing Facilities    | 666,066        | 754,210            |
| Lacking Complete Plumbing Facilities | 11,905         | 9,634              |
| <b>Total Households</b>              | <b>677,971</b> | <b>763,844</b>     |
| <b>Percent Lacking</b>               | <b>1.8%</b>    | <b>1.3%</b>        |

## Cost Burden

Another type of housing problem reported in the 2000 Census was cost burden, which occurs when a household has gross housing costs that range from 30 to 49.9 percent of gross household income; severe cost burden occurs when gross housing costs represent

50 percent or more of gross household income. For homeowners, gross housing costs include property taxes, insurance, energy payments, water and sewer service, and refuse collection. If the homeowner has a mortgage, the determination also includes principal and interest payments on the mortgage loan. For renters, this figure represents monthly rent plus utility charges.

According to 2000 census data, 16.0 percent of households in New Mexico experienced a cost burden at that time. An additional 11.7 percent of households experienced a severe cost burden. By 2012, 17.0 percent of households were cost-burdened, and the share of households experiencing a severe cost burden had grown to 14.1 percent. In both years, cost burdens fell more heavily on rental tenants than on home owners with a mortgage. This discrepancy was more pronounced in households experiencing a severe-cost burden. In both datasets, the share of rental households with a severe cost burden was around eight percentage points higher than the share of mortgagors with a severe cost-burden. This data can be seen in **Table IV.11**, below. A table containing the entire dataset is in Appendix C.

**Table IV.11**  
**Cost Burden and Severe Cost Burden by Tenure**

State of New Mexico  
2000 Census & 2012 Five-Year ACS Data

| Data Source                     | 31%-50%    |            | Above 50%  |            |
|---------------------------------|------------|------------|------------|------------|
|                                 | Households | % of Total | Households | % of Total |
| <b>Owner With a Mortgage</b>    |            |            |            |            |
| 2000 Census                     | 39,869     | 18.50%     | 22,087     | 10.20%     |
| 2012 Five-Year ACS              | 64,224     | 20.30%     | 44,273     | 14.00%     |
| <b>Owner Without a Mortgage</b> |            |            |            |            |
| 2000 Census                     | 7,268      | 5.90%      | 4,920      | 4.00%      |
| 2012 Five-Year ACS              | 14,361     | 6.80%      | 9,514      | 4.50%      |
| <b>Renter</b>                   |            |            |            |            |
| 2000 Census                     | 39,452     | 19.60%     | 36,130     | 18.00%     |
| 2012 Five-Year ACS              | 51,073     | 21.50%     | 53,594     | 22.60%     |
| <b>Total</b>                    |            |            |            |            |
| 2000 Census                     | 86,589     | 16.00%     | 63,137     | 11.70%     |
| 2012 Five-Year ACS              | 129,658    | 17.00%     | 107,381    | 14.10%     |

**HOUSEHOLDS WITH UNMET HOUSING NEEDS**

Households that experience one or more of these housing problems, defined as overcrowding, lack of complete plumbing or kitchen facilities, and cost burden, are considered to have unmet housing needs. Such householders can be of any income level, race, ethnicity or family type. For the purposes presented herein, these data have been segmented by tenure, renters and homeowners, and by percent of median family income.

**Table IV.12**, on the following page, presents owner occupied households with housing problems by income as well as family type. Within these groups, there were 141,930 owner occupied households with housing problems. However, the goals and objectives of the Consolidated Plan are designed specifically for assisting lower-income households or those with incomes 80.0 percent or less of the median family income. As such, this table also shows that there were 91,065 owner households with incomes of 80.0 percent MFI or less that had unmet housing needs during this time period. Large families within all income ranges have the highest rate, with 40.3 percent having a housing problem.

**Table IV.12**  
**Owner occupied Households by Income and Family Status**

State of New Mexico  
 2006–2010 HUD CHAS Data

| Income                               | Elderly Family | Small Family   | Large Family  | Elderly Non-Family | Other Household | Total          |
|--------------------------------------|----------------|----------------|---------------|--------------------|-----------------|----------------|
| <b>Housing Problems</b>              |                |                |               |                    |                 |                |
| 30% HAMFI or less                    | 2,880          | 8,275          | 2,085         | 8,250              | 7,585           | 29,075         |
| 30.1-50% HAMFI                       | 3,535          | 9,535          | 3,320         | 5,905              | 5,045           | 27,340         |
| 50.1-80% HAMFI                       | 3,930          | 13,875         | 5,145         | 4,465              | 7,235           | 34,650         |
| 80.1% HAMFI or more                  | 5,800          | 22,340         | 8,090         | 3,485              | 11,150          | 50,865         |
| <b>Total</b>                         | <b>16,145</b>  | <b>54,025</b>  | <b>18,640</b> | <b>22,105</b>      | <b>31,015</b>   | <b>141,930</b> |
| <b>No Housing Problems</b>           |                |                |               |                    |                 |                |
| 30% HAMFI or less                    | 820            | 1,875          | 265           | 3,125              | 1,250           | 7,335          |
| 30.1-50% HAMFI                       | 5,605          | 5,735          | 985           | 7,800              | 2,760           | 22,885         |
| 50.1-80% HAMFI                       | 11,250         | 15,565         | 3,205         | 9,530              | 5,280           | 44,830         |
| 80.1% HAMFI or more                  | 59,490         | 160,880        | 23,170        | 22,485             | 40,260          | 306,285        |
| <b>Total</b>                         | <b>77,165</b>  | <b>184,055</b> | <b>27,625</b> | <b>42,940</b>      | <b>49,550</b>   | <b>381,335</b> |
| <b>Housing Problems Not Computed</b> |                |                |               |                    |                 |                |
| 30% HAMFI or less                    | 250            | 670            | 40            | 765                | 1,580           | 3,305          |
| 30.1-50% HAMFI                       | 0              | 0              | 0             | 0                  | 0               | 0              |
| 50.1-80% HAMFI                       | 0              | 0              | 0             | 0                  | 0               | 0              |
| 80.1% HAMFI or more                  | 0              | 0              | 0             | 0                  | 0               | 0              |
| <b>Total</b>                         | <b>250</b>     | <b>670</b>     | <b>40</b>     | <b>765</b>         | <b>1,580</b>    | <b>3,305</b>   |
| <b>Total</b>                         |                |                |               |                    |                 |                |
| 30% HAMFI or less                    | 3,950          | 10,820         | 2,390         | 12,140             | 10,415          | 39,715         |
| 30.1-50% HAMFI                       | 9,140          | 15,270         | 4,305         | 13,705             | 7,805           | 50,225         |
| 50.1-80% HAMFI                       | 15,180         | 29,440         | 8,350         | 13,995             | 12,515          | 79,480         |
| 80.1% HAMFI or more                  | 65,290         | 183,220        | 31,260        | 25,970             | 51,410          | 357,150        |
| <b>Total</b>                         | <b>93,560</b>  | <b>238,750</b> | <b>46,305</b> | <b>65,810</b>      | <b>82,145</b>   | <b>526,570</b> |



#### IV. Housing Market Analysis

Table IV.13, on the following page, displays renter occupied households with housing problems. In this group, there are 101,985 households with housing problems. Large families had the highest rate of housing problems with 61.7 percent having a housing problem. The average for all renter occupied households is 44.4 percent. 74.0 percent of households below 30 percent median family income have a housing problem. 75.1 percent of household between 30.01 and 50 percent median family income have housing problems, and 45.7 percent of households between 50.01 and 80 percent median family income have housing problems. There were 92,045 renter occupied households with housing problems at or below 80 percent MFI in the state during this time.

**Table IV.13**  
**Renter-Occupied Households by Income and Family Status**

State of New Mexico  
2006–2010 HUD CHAS Data

| Income                               | Elderly Family | Small Family  | Large Family  | Elderly Non-Family | Other Household | Total          |
|--------------------------------------|----------------|---------------|---------------|--------------------|-----------------|----------------|
| <b>Housing Problems</b>              |                |               |               |                    |                 |                |
| 30% HAMFI or less                    | 595            | 14,975        | 3,835         | 5,030              | 15,435          | 39,870         |
| 30.1-50% HAMFI                       | 745            | 12,275        | 2,605         | 3,215              | 11,090          | 29,930         |
| 50.1-80% HAMFI                       | 955            | 8,525         | 2,480         | 2,155              | 8,130           | 22,245         |
| 80.1% HAMFI or more                  | 515            | 2,800         | 2,325         | 1,235              | 3,065           | 9,940          |
| <b>Total</b>                         | <b>2,810</b>   | <b>38,575</b> | <b>11,245</b> | <b>11,635</b>      | <b>37,720</b>   | <b>101,985</b> |
| <b>No Housing Problems</b>           |                |               |               |                    |                 |                |
| 30% HAMFI or less                    | 245            | 2,470         | 390           | 2,690              | 2,980           | 8,775          |
| 30.1-50% HAMFI                       | 765            | 3,600         | 635           | 2,140              | 2,760           | 9,900          |
| 50.1-80% HAMFI                       | 1,115          | 11,530        | 1,895         | 2,140              | 9,795           | 26,475         |
| 80.1% HAMFI or more                  | 3,220          | 34,160        | 4,005         | 4,505              | 31,285          | 77,175         |
| <b>Total</b>                         | <b>5,345</b>   | <b>51,760</b> | <b>6,925</b>  | <b>11,475</b>      | <b>46,820</b>   | <b>122,325</b> |
| <b>Housing Problems Not Computed</b> |                |               |               |                    |                 |                |
| 30% HAMFI or less                    | 35             | 1,975         | 65            | 235                | 2,895           | 5,205          |
| 30.1-50% HAMFI                       | 0              | 0             | 0             | 0                  | 0               | 0              |
| 50.1-80% HAMFI                       | 0              | 0             | 0             | 0                  | 0               | 0              |
| 80.1% HAMFI or more                  | 0              | 0             | 0             | 0                  | 0               | 0              |
| <b>Total</b>                         | <b>35</b>      | <b>1,975</b>  | <b>65</b>     | <b>235</b>         | <b>2,895</b>    | <b>5,205</b>   |
| <b>Total</b>                         |                |               |               |                    |                 |                |
| 30% HAMFI or less                    | 875            | 19,420        | 4,290         | 7,955              | 21,310          | 53,850         |
| 30.1-50% HAMFI                       | 1,510          | 15,875        | 3,240         | 5,355              | 13,850          | 39,830         |
| 50.1-80% HAMFI                       | 2,070          | 20,055        | 4,375         | 4,295              | 17,925          | 48,720         |
| 80.1% HAMFI or more                  | 3,735          | 36,960        | 6,330         | 5,740              | 34,350          | 87,115         |
| <b>Total</b>                         | <b>8,190</b>   | <b>92,310</b> | <b>18,235</b> | <b>23,345</b>      | <b>87,435</b>   | <b>229,515</b> |

There were a total of 183,110 households with unmet housing needs, as defined by the previous section, in 2010. Of these, there were 91,065 owner occupied households with unmet housing needs and 92,045 renter occupied households with unmet housing needs.

## **E. LEAD-BASED PAINT HAZARDS AND ACTIONS TO OVERCOME HAZARDS**

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### **LEAD-BASED PAINT HAZARDS**

Older homes, particularly those built prior to 1978, have a greater likelihood of lead-based paint hazards than homes built after 1978, when lead as an ingredient in paint was banned. Indeed, environmental issues play an important role in the quality of housing. Exposure to lead-based paint, which is more likely to occur in these older homes, is one of the most significant environmental threats posed to homeowners and renters.

Medical understanding of the harmful effects of lead poisoning on children and adults in both the short- and long-term is increasing. Evidence shows that lead dust is a more serious hazard than ingestion of lead-based paint chips. Dust from surfaces with intact lead-based paint is pervasive and poisonous when inhaled or ingested. Making the situation more difficult is the fact that lead dust is so fine that it cannot be collected by conventional vacuum cleaners.

Lead-based paint was banned from residential use because of the health risk it posed, particularly to children. Homes built prior to 1980 have some chance of containing lead-based paint on interior or exterior surfaces. The chances increase with the age of the housing units. HUD has established estimates for determining the likelihood of housing units containing lead-based paint. These estimates are as follows:

- 90 percent of units built before 1940.
- 80 percent of units built from 1940 through 1959.
- 62 percent of units built from 1960 through 1979.

Other factors used to determine the risk for lead-based paint problems include the condition of the housing unit, tenure and household income. Households with young children are also at greater risk because young children have more hand-to-mouth activity and absorb lead more readily than adults. The two factors most correlated with higher risks of lead-based paint hazards are residing in rental or lower-income households. Low-income residents are less likely to be able to afford proper maintenance of their homes, leading to issues such as chipped and peeling paint, and renters are not as likely or are not allowed to renovate their rental units.

### **National Efforts to Reduce Lead-Based Paint Hazards**

In 1991 Congress formed HUD's Office of Healthy Homes and Lead Hazard Control to eradicate lead-based paint hazards in privately-owned and low-income housing in the United States. One way it has done this is by providing grants for communities to address their own lead paint hazards. Other responsibilities of this office are enforcement of HUD's lead-based paint regulations, public outreach and technical assistance, and technical studies to help protect children and their families from health and safety hazards in the home.<sup>14</sup>

Then in 1992, to address the problem more directly, Congress passed the Residential Lead-Based Paint Hazard Reduction Act, also known as Title X, which developed a comprehensive federal strategy for reducing lead exposure from paint, dust and soil, and provided authority for several rules and regulations, including the following:

1. **Lead Safe Housing Rule** – mandates that federally-assisted or owned housing facilities notify residents about, evaluate, and reduce lead-based paint hazards.
2. **Lead Disclosure Rule** – requires homeowners to disclose all known lead-based paint hazards when selling or leasing a residential property built before 1978. Violations of the Lead Disclosure Rule may result in civil money penalties of up to \$11,000 per violation.<sup>15</sup>
3. **Pre-Renovation Education Rule** – ensures that owners and occupants of most pre-1978 housing are given information about potential hazards of lead-based paint exposure before certain renovations happen on that unit.
4. **Lead Renovation, Repair and Painting Program Rule** – establishes standards for anyone engaging in target housing renovation that creates lead-based paint hazards.<sup>16</sup>

A ten-year goal was set in February 2000 by President Clinton's Task Force on Environmental Health Risks and Safety Risks to Children to eliminate childhood lead poisoning in the United States. as a major public health issue by 2010. As a means to achieve this goal, they released the following four broad recommendations in their "Eliminating Childhood Lead Poisoning: A Federal Strategy Targeting Lead Paint Hazards," report:

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<sup>14</sup> "About the Office of Healthy Homes and Lead Hazard Control." 21 February 2011. U.S. Department of Housing and Urban Development. 12 May 2014 <<http://www.hud.gov/offices/lead/about.cfm>>.

<sup>15</sup> "Lead Programs Enforcement Division - HUD." *Homes and Communities - U.S. Department of Housing and Urban Development (HUD)*. 12 May 2014 <<http://www.hud.gov/offices/lead/enforcement/index.cfm>>.

<sup>16</sup> "Lead: Rules and Regulations | Lead in Paint, Dust, and Soil | US EPA." *U.S. Environmental Protection Agency*. 31 Dec. 2008 <<http://www.epa.gov/lead/pubs/regulation.htm>>.

1. **Prevent lead exposure in children** by, among other actions, increasing the availability of lead-safe dwellings through increased funding of HUD's lead hazard control program, controlling lead paint hazards, educating the public about lead-safe painting, renovation and maintenance work, and enforcing compliance with lead paint laws.
2. **Increase early intervention to identify and care for lead-poisoned children** through screening and follow-up services for at-risk children, especially Medicaid-eligible children, and increasing coordination between federal, state and local agencies who are responsible for lead hazard control, among other measures.
3. **Conduct research** to, for example, develop new lead hazard control technologies, improve prevention strategies, promote innovative ways to decrease lead hazard control costs, and quantify the ways in which children are exposed to lead.
4. **Measure progress and refine lead poisoning prevention strategies** by, for instance, implementing monitoring and surveillance programs.

Continuing these efforts, the U.S. Department of Health and Human Services (HHS) launched Healthy People 2020, which included the goal of eliminating childhood blood lead levels  $\geq 10$   $\mu\text{g}/\text{dL}$ .<sup>17</sup> As part of the National Center for Environmental Health, the program works with other agencies to address the problem of unhealthy and unsafe housing through surveillance, research and comprehensive prevention programs.<sup>18</sup>

In 2010, the Environmental Protection Agency (EPA) enacted the Lead Renovation, Repair, and Painting Rule (RRP). This rule requires that any firms performing renovation, repair, and painting projects that disturb lead-based paint in homes, childcare facilities and pre-schools built before 1978 must be certified by the EPA.<sup>19</sup>

### Lead-Based Paint Hazards for Children

Children's exposure to lead has decreased dramatically over the past few decades due to federal mandates that lead be phased out of items such as gasoline, food and beverage cans, water pipes, and industrial emissions. However, despite a ban in 1978 on the use of lead in new paint, children living in older homes are still at risk from deteriorating lead-based paint and its resulting lead contaminated household dust and soil. Today lead-based paint in older housing remains one of the most common sources of lead exposure for children<sup>20</sup>.

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<sup>17</sup> <http://www.cdc.gov/nceh/Lead/>

<sup>18</sup> <http://www.cdc.gov/nceh/eehs/>

<sup>19</sup> <http://www2.epa.gov/lead/renovation-repair-and-painting-program>

<sup>20</sup> "Protect Your Family". March 2014. EPA. Environmental Protection Agency. Web. 2 May 2014. <<http://www2.epa.gov/lead/protect-your-family#sl-home>>.

Thirty-eight million housing units in the United States had lead-based paint during a 1998 to 2000 survey, down from the 1990 estimate of 64 million. Still, 24 million housing units in the survey contained significant lead-based paint hazards. Of those with hazards, 1.2 million were homes to low-income families with children under 6 years of age.<sup>21</sup>

### **National Efforts to Reduce Lead Exposure in Children**

There have been a number of substantive steps taken by the United States to reduce and eliminate blood lead poisoning in children. The Lead Contamination Control Act (LCCA) of 1988 authorized the Centers for Disease Control and Prevention (CDCP) to make grants to state and local agencies for childhood lead poisoning prevention programs that develop prevention programs and policies, educate the public, and support research to determine the effectiveness of prevention efforts at federal, state, and local levels. The CDCP has carried out these activities through its Childhood Lead Poisoning Prevention Program.<sup>22</sup> One of the most significant actions the CDCP has taken to lower blood lead levels (BLLs) in children over the past few decades is their gradual changing of the definition of an elevated blood lead level (EBLL). For example, during the 1960s the criterion for an EBLL was  $\geq 60$  micrograms per deciliter ( $\mu\text{g}/\text{dL}$ ). It then dropped to  $\geq 40$   $\mu\text{g}/\text{dL}$  in 1971, to  $\geq 30$   $\mu\text{g}/\text{dL}$  in 1978,  $\geq 25$   $\mu\text{g}/\text{dL}$  in 1985, and most recently,  $\geq 10$   $\mu\text{g}/\text{dL}$  in 1991.<sup>23</sup>

Roughly 14 out of every 1,000 children in the United States between the ages of one and five have blood lead levels greater than 10 micrograms of lead per deciliter of blood. This is the level at which public health actions should be initiated according to the CDCP.

### **Results of National Efforts**

All of these coordinated and cooperative efforts at the national, state and local levels have created the infrastructure needed to identify high-risk housing and to prevent and control lead hazards. Consequently, EBLLs in U.S. children have decreased dramatically. For example, in 1978 nearly 14.8 million children in the U.S. had lead poisoning; however, by

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<sup>21</sup> Jacobs, David E., Robert P. Clickner, Joey Y. Zhou, Susan M. Viet, David A. Marker, John W. Rogers, Darryl C. Zeldin, Pamela Broene, and Warren Friedman. "The Prevalence of Lead-Based Paint Hazards in U.S. Housing." *Environmental Health Perspectives* 110 (2002): A599-606. *Pub Med*. 12 May 2014 <<http://www.pubmedcentral.nih.gov/picrender.fcgi?artid=1241046&blobtype=pdf>>.

<sup>22</sup> "Implementation of the Lead Contamination Control Act of 1988." Editorial. *Morbidity and Mortality Weekly Report* 01 May 1992: 288-90. 05 Aug. 1998. Centers for Disease Control. 12 May 2014 <<http://www.cdc.gov/mmwr/preview/mmwrhtml/00016599.htm>>.

<sup>23</sup> Lanphear, MD MPH, Bruce P et al. "Cognitive Deficits Associated with Blood Lead Concentrations" *Public Health Reports* 115 (2000): 521-29. *Pub Med*. 12 May 2014 <<http://www.pubmedcentral.nih.gov/picrender.fcgi?artid=1308622&blobtype=pdf>>.

the early 90s that number had dropped substantially to 890,000.<sup>24</sup> According to data collected by the CDCP, this number is dropping even more. In 1997, 7.6 percent of children under 6 tested had lead levels  $\geq 10$   $\mu\text{g}/\text{dL}$ . By 2012, even after the number of children being tested had grown significantly, only 0.62 percent had lead levels  $\geq 10$   $\mu\text{g}/\text{dL}$ .<sup>25</sup>

Amidst all of this success, a debate exists in the field of epidemiology about the definition of EBLs in children. A growing body of research suggests that considerable damage occurs even at BLLs below 10  $\mu\text{g}/\text{dL}$ . For example, inverse correlations have been found between BLLs  $< 10$   $\mu\text{g}/\text{dL}$  and IQ, cognitive function and somatic growth.<sup>26</sup> Further, some studies assert that some effects can be more negative at BLLs below 10  $\mu\text{g}/\text{dL}$  than above it.<sup>27</sup>

While the CDCP acknowledges these associations and does not refute that they are, at least in part, causal, they have yet to lower the level of concern below 10  $\mu\text{g}/\text{dL}$ . The reasons the CDCP gives for this decision are as follows: it is critical to focus available resources where negative effects are greatest, setting a new level would be arbitrary since no exact threshold has been established for adverse health effects from lead, and the ability to successfully and consistently reduce BLLs below 10  $\mu\text{g}/\text{dL}$  has not been demonstrated.<sup>28</sup>

#### LEAD-BASED PAINT HAZARDS IN NEW MEXICO

**Table IV.14**, below presents the total number of housing units estimated to have lead-based paint risks and shows that a significant number of housing units in the state were at risk of lead-based paint contamination, a total of 271,324 in 2000. By 2012, an estimated 258,901 housing units were at risk of lead-based paint contamination, showing a slight decrease in the number of units with lead-based risks.

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<sup>24</sup> *Eliminating Childhood Lead Poisoning: A Federal Strategy Targeting Lead Paint Hazards*. Feb. 2000. President's Task Force on Environmental Health Risks and Safety Risks to Children. 12 May 2014 <<http://www.cdc.gov/nceh/lead/about/fedstrategy2000.pdf>>.

<sup>25</sup> <http://www.cdc.gov/nceh/lead/data/StateConfirmedByYear1997-2012.htm>

<sup>26</sup> *Preventing Lead Poisoning in Young Children*. Aug. 2005. Centers for Disease Control and Prevention. 12 May 2014 <<http://www.cdc.gov/nceh/lead/Publications/PrevLeadPoisoning.pdf>>.

<sup>27</sup> Matte, MD, MPH, Thomas D., David Homa, PhD, Jessica Sanford, PhD, and Alan Pate. *A Review of Evidence of Adverse Health Effects Associated with Blood Lead Levels < 10  $\mu\text{g}/\text{dL}$  in Children*. Centers for Disease Control and Prevention, Work Group of the Advisory Committee on Childhood Lead Poisoning Prevention. 12 May 2014

<[http://www.cdc.gov/nceh/lead/ACCLPP/SupplementalOct04/Work%20Group%20Draft%20Final%20Report\\_Edited%20October%20202004%20-%20single%20spaced.pdf](http://www.cdc.gov/nceh/lead/ACCLPP/SupplementalOct04/Work%20Group%20Draft%20Final%20Report_Edited%20October%20202004%20-%20single%20spaced.pdf)>.

<sup>28</sup> *Preventing Lead Poisoning in Young Children*. Aug. 2005. Centers for Disease Control and Prevention. 12 May 2014. <<http://www.cdc.gov/nceh/lead/Publications/PrevLeadPoisoning.pdf>>.

**Table IV.14**  
**Lead-Based Risks to Occupied Housing Units**  
 State of New Mexico  
 2000 Census SF3 & 2012 Five-Year ACS Data

| Year Built      | 2000 Census    | 2012 Five-Year ACS |
|-----------------|----------------|--------------------|
|                 | Units          | Units              |
| 1939 or Earlier | 35,099         | 33,152             |
| 1940 to 1949    | 30,254         | 25,602             |
| 1950 to 1959    | 63,964         | 64,859             |
| 1960 to 1969    | 52,783         | 47,804             |
| 1970 to 1979    | 89,224         | 87,484             |
| <b>Total</b>    | <b>271,324</b> | <b>258,901</b>     |

According to the Bureau of Business and Economic Research (BBER) at the University of New Mexico, 49.8 percent of units in New Mexico were built before 1980. The risk associated with lead-based paints, however, is most prevalent in homes where children are present. **Table IV.15**, on the following page, presents data regarding the number of households at risk of lead-based paint hazards, broken down by tenure, presence of children age 6 and under, and income. Owner occupied households showed 20,572 units with young children at risk of lead-based paint exposure, and renter occupied households showed 18,083 units with young children at risk of lead-based paint exposure. In total, 38,755 households showed the capacity to pose lead-based paint health risks for children age six or younger. Owner occupied households faced a risk of lead-based paint to children under six at all income levels, with rates of risk of lead exposure between 10 and 13 percent across income levels. Conversely, renter occupied households had a higher rate of risk of exposure for children under six at lower income levels, with rates of risk around 23 percent for households with incomes at or below 80 percent MFI.

**Table IV.15**  
**Households at Risk of Lead-based Paint by Tenure by**  
**Income**

State of New Mexico  
 2006–2010 HUD CHAS Data

| Income                            | One or more children age 6 or younger | No children age 6 or younger | Total          |
|-----------------------------------|---------------------------------------|------------------------------|----------------|
| <b>Owner Occupied Households</b>  |                                       |                              |                |
| 30% HAMFI or less                 | 1,721                                 | 15,177                       | 16,898         |
| 30.1-50% HAMFI                    | 1,985                                 | 18,552                       | 20,537         |
| 50.1-80% HAMFI                    | 3,628                                 | 26,609                       | 30,237         |
| 80.1%-100% HAMFI                  | 2,420                                 | 15,237                       | 17,657         |
| 100.1% HAMFI and above            | 10,919                                | 85,445                       | 96,364         |
| <b>Total</b>                      | <b>20,672</b>                         | <b>161,021</b>               | <b>181,693</b> |
| <b>Renter Occupied Households</b> |                                       |                              |                |
| 30% HAMFI or less                 | 5,157                                 | 17,162                       | 22,319         |
| 30.1-50% HAMFI                    | 3,933                                 | 12,954                       | 16,886         |
| 50.1-80% HAMFI                    | 4,224                                 | 14,906                       | 19,130         |
| 80.1%-100% HAMFI                  | 1,549                                 | 6,695                        | 8,244          |
| 100.1% HAMFI and above            | 3,220                                 | 20,632                       | 23,852         |
| <b>Total</b>                      | <b>18,083</b>                         | <b>72,348</b>                | <b>90,431</b>  |
| <b>Total</b>                      |                                       |                              |                |
| 30% HAMFI or less                 | 6,878                                 | 32,339                       | 39,217         |
| 30.1-50% HAMFI                    | 5,918                                 | 31,506                       | 37,423         |
| 50.1-80% HAMFI                    | 7,852                                 | 41,515                       | 49,367         |
| 80.1%-100% HAMFI                  | 3,968                                 | 21,932                       | 25,901         |
| 100.1% HAMFI and above            | 14,139                                | 106,077                      | 120,216        |
| <b>Total</b>                      | <b>38,755</b>                         | <b>233,369</b>               | <b>272,124</b> |

In the state of New Mexico, only one to two out of 1,000 children tested for exposure to lead showed elevated blood lead levels between 2006 and 2010. These figures show that blood lead levels in children in New Mexico are somewhat lower than the national average.<sup>29</sup>

### NEW MEXICO LEAD REMOVAL EFFORTS

The New Mexico Lead Poisoning Prevention Program collects blood lead level data and provides case management to children and adults with elevated blood lead levels. The Program provides lead risk assessment, education, home visits and consultation with

<sup>29</sup> [http://archive.nmhealth.org/eheb/lead\\_stats.shtml](http://archive.nmhealth.org/eheb/lead_stats.shtml)



health care providers in an effort to prevent lead poisoning and decrease blood lead levels.<sup>30</sup> According to the New Mexico Lead Poisoning Prevention Program, only about 10 percent of children aged 1-5 were tested for lead exposure in 2010. The Program advocates parental awareness of lead-based hazards and the risks of occupational exposure.

Other agencies in the state are also involved in lead-based paint reduction activities. MFA continues to work in partnership with the regional Environmental Protection Agency office and other local partners to increase the number of trained, licensed and certified personnel able to determine the risks of lead hazards.

Since 2002, MFA has spent over \$560,000 throughout the state on lead removal efforts and tested over 700,000 homes. MFA intends to set aside a percentage of their HOME administrative fees for eligible lead-based paint assessment and remediation activities. This effort to make available additional funds for lead hazard remediation and abatement has encouraged additional businesses and organizations to receive appropriate training in order to provide these remediation services. Additionally, MFA will continue to train its partners throughout the state in the Lead-Safe Housing Rule and encourage subgrantees and professionals statewide to receive formal training and any applicable lead-based paint certificates in an effort to improve the efficiency of the rehabilitation services delivery system.

#### F. PUBLIC AND ASSISTED HOUSING

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Public and assisted housing units also comprise a portion of the housing stock located throughout New Mexico. MFA does not operate public housing and therefore, has not developed a plan related to public housing or public housing initiatives. However, HUD and MFA are concerned about the number of public housing units and their underlying contracts that are at risk of expiring. If this were to happen, 3,896 public housing units in the state would be eliminated from the affordable housing stock, as indicated in **Table IV.16**, below.

| <b>Table IV.16</b>                                    |                            |                      |
|---|----------------------------|----------------------|
| <b>Number of Section 8 Contracts Expiring by Year</b> |                            |                      |
| State of New Mexico                                   |                            |                      |
| HUD Sec. 8 Contract Database                          |                            |                      |
| <b>Year Contract Expires</b>                          | <b>Number of Contracts</b> | <b>Units at risk</b> |
| 2015  | 22                         | 701                  |
| 2016  | 0                          | 0                    |
| 2017  | 3                          | 62                   |

<sup>30</sup> <http://archive.nmhealth.org/eheb/lead.shtml>

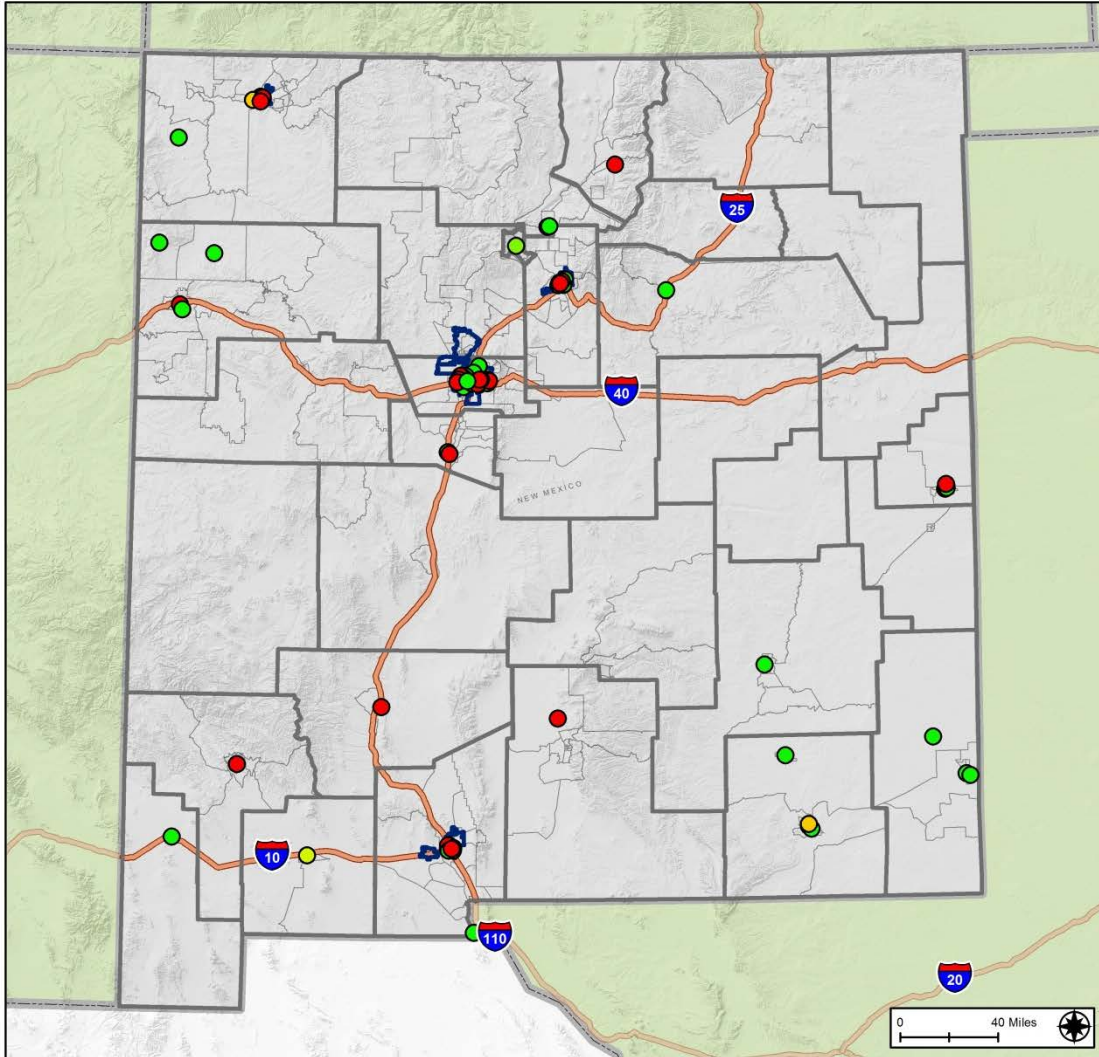
#### IV. Housing Market Analysis

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|              |           |              |
|--------------|-----------|--------------|
| 2018         | 3         | 147          |
| 2019         | 1         | 68           |
| 2020 +       | 44        | 2,845        |
| <b>Total</b> | <b>73</b> | <b>3,896</b> |

The public housing units that are at risk in New Mexico are distributed throughout the state, but are concentrated slightly in urban areas, as shown in **Map IV.3**, on the following page. Many units in these urban areas were set to expire in 2015, as shown in red.

**Map IV.3**  
**Expiring Section 8 Contracts**  
 State of New Mexico  
 HUD Data



**LEGEND**

**Expiring Section 8 Contracts**  
 Number of Section 8 contracts expiring before 2020 in the State of New Mexico = 29  
 Number of units included in all Section 8 contracts expiring before 2020 = 978

|                               |                   |
|-------------------------------|-------------------|
| Entitlement City Boundaries   | County Boundaries |
| Census Tract Boundaries       | State Boundaries  |
| Outside Study Area or No Data | Major Roads       |

**Section 8 Contract Expiration Year**

- Jan - Dec 2015
- 2016
- 2017
- 2018
- 2019
- 2020+

Data Source: HUD Section 8 Contract Database

**G. HOUSING NEEDS FORECAST**

Previously in this document, a projection of population and households was presented with the New Mexico BBER forecast. These prediction data were used to create a housing needs forecast of both renters and homeowners.

**Table IV.17** presents a projection of households by income, tenure and family status for 2020, segmented by households with housing problems. In 2020, it is expected that the state of New Mexico will have 903,828 households. Of those households, 291,577 are forecasted to have housing problems or unmet need.

**Table IV.17**  
**2020 Households by Income and Family Status**

State of New Mexico  
2006–2010 HUD CHAS and BBER Data

| Income                               | Elderly Family | Small Family   | Large Family  | Elderly Non-Family | Other Household | Total          |
|--------------------------------------|----------------|----------------|---------------|--------------------|-----------------|----------------|
| <b>Housing Problems</b>              |                |                |               |                    |                 |                |
| 30% HAMFI or less                    | 4,154          | 27,793         | 7,077         | 15,875             | 27,518          | 82,417         |
| 30.1-50% HAMFI                       | 5,116          | 26,072         | 7,083         | 10,902             | 19,288          | 68,461         |
| 50.1-80% HAMFI                       | 5,840          | 26,777         | 9,115         | 7,914              | 18,367          | 68,013         |
| 80.1% HAMFI or more                  | 7,549          | 30,052         | 12,450        | 5,642              | 16,993          | 72,687         |
| <b>Total</b>                         | <b>22,659</b>  | <b>110,694</b> | <b>35,725</b> | <b>40,333</b>      | <b>82,166</b>   | <b>291,577</b> |
| <b>No Housing Problems</b>           |                |                |               |                    |                 |                |
| 30% HAMFI or less                    | 1,273          | 5,194          | 783           | 6,951              | 5,057           | 19,258         |
| 30.1-50% HAMFI                       | 7,615          | 11,159         | 1,937         | 11,882             | 6,599           | 39,191         |
| 50.1-80% HAMFI                       | 14,781         | 32,389         | 6,097         | 13,950             | 18,021          | 85,238         |
| 80.1% HAMFI or more                  | 74,964         | 233,152        | 32,485        | 32,264             | 85,525          | 458,390        |
| <b>Total</b>                         | <b>98,633</b>  | <b>281,894</b> | <b>41,301</b> | <b>65,048</b>      | <b>115,201</b>  | <b>602,077</b> |
| <b>Housing Problems Not Computed</b> |                |                |               |                    |                 |                |
| 30% HAMFI or less                    | 341            | 3,162          | 126           | 1,195              | 5,349           | 10,173         |
| 30.1-50% HAMFI                       | 0              | 0              | 0             | 0                  | 0               | 0              |
| 50.1-80% HAMFI                       | 0              | 0              | 0             | 0                  | 0               | 0              |
| 80.1% HAMFI or more                  | 0              | 0              | 0             | 0                  | 0               | 0              |
| <b>Total</b>                         | <b>341</b>     | <b>3,162</b>   | <b>126</b>    | <b>1,195</b>       | <b>5,349</b>    | <b>10,173</b>  |
| <b>Total</b>                         |                |                |               |                    |                 |                |
| 30% HAMFI or less                    | 5,768          | 36,149         | 7,985         | 24,022             | 37,924          | 111,848        |
| 30.1-50% HAMFI                       | 12,731         | 37,231         | 9,019         | 22,784             | 25,886          | 107,652        |
| 50.1-80% HAMFI                       | 20,621         | 59,167         | 15,212        | 21,864             | 36,388          | 153,251        |
| 80.1% HAMFI or more                  | 82,513         | 263,204        | 44,935        | 37,906             | 102,518         | 531,076        |
| <b>Total</b>                         | <b>121,632</b> | <b>395,751</b> | <b>77,151</b> | <b>106,576</b>     | <b>202,717</b>  | <b>903,828</b> |

As shown in **Table IV.18**, on the following page, there are expected to be roughly 169,664 owner and 121,913 renter households with housing problems. Of these households, there

are expected to be 108,859 owner and 110,031 renter households with incomes at or below 80 percent MFI with unmet housing needs.

**Table IV.18**  
**2020 Households with Housing Problems by Income, by Tenure, by Family Status**  
 State of New Mexico  
 2006–2010 HUD CHAS and BBER Data

| Income              | Elderly Family | Small Family   | Large Family  | Elderly Non-Family | Other Household | Total          |
|---------------------|----------------|----------------|---------------|--------------------|-----------------|----------------|
| <b>Owner</b>        |                |                |               |                    |                 |                |
| 30% HAMFI or less   | 3,443          | 9,892          | 2,492         | 9,862              | 9,067           | 34,756         |
| 30.1-50% HAMFI      | 4,226          | 11,398         | 3,969         | 7,059              | 6,031           | 32,682         |
| 50.1-80% HAMFI      | 4,698          | 16,586         | 6,150         | 5,337              | 8,649           | 41,421         |
| 80.1% HAMFI or more | 6,933          | 26,705         | 9,671         | 4,166              | 13,329          | 60,804         |
| <b>Total</b>        | <b>19,300</b>  | <b>64,582</b>  | <b>22,282</b> | <b>26,424</b>      | <b>37,075</b>   | <b>169,664</b> |
| <b>Renter</b>       |                |                |               |                    |                 |                |
| 30% HAMFI or less   | 711            | 17,901         | 4,584         | 6,013              | 18,451          | 47,661         |
| 30.1-50% HAMFI      | 891            | 14,674         | 3,114         | 3,843              | 13,257          | 35,778         |
| 50.1-80% HAMFI      | 1,142          | 10,191         | 2,965         | 2,576              | 9,719           | 26,592         |
| 80.1% HAMFI or more | 616            | 3,347          | 2,779         | 1,476              | 3,664           | 11,882         |
| <b>Total</b>        | <b>3,359</b>   | <b>46,113</b>  | <b>13,442</b> | <b>13,909</b>      | <b>45,091</b>   | <b>121,913</b> |
| <b>Total</b>        |                |                |               |                    |                 |                |
| 30% HAMFI or less   | 4,154          | 27,793         | 7,077         | 15,875             | 27,518          | 82,417         |
| 30.1-50% HAMFI      | 5,116          | 26,072         | 7,083         | 10,902             | 19,288          | 68,461         |
| 50.1-80% HAMFI      | 5,840          | 26,777         | 9,115         | 7,914              | 18,367          | 68,013         |
| 80.1% HAMFI or more | 7,549          | 30,052         | 12,450        | 5,642              | 16,993          | 72,687         |
| <b>Total</b>        | <b>22,659</b>  | <b>110,694</b> | <b>35,725</b> | <b>40,333</b>      | <b>82,166</b>   | <b>291,577</b> |

In 2010, there were 183,110 households at or below 80 percent MFI with unmet housing needs. According to this forecast, there will be 291,577 households at or below 80 percent MFI with unmet need by the year 2020. Of these households in 2020, there are forecasted to be 108,859 owner occupied households with unmet need, a rise from the 91,065 households in 2010. The forecasted 110,031 renter occupied households with unmet housing need in 2020 is an increase from the 92,045 renter occupied households with housing need in 2010.

**H. DISPROPORTIONATE NEEDS**

A disproportionately greater need exists when the members of racial or ethnic minority groups at a given income level experience housing problems at a rate greater than the jurisdiction average. This threshold is defined as 10 percentage points or more above that average.

#### IV. Housing Market Analysis

In the state of New Mexico, there are a total of 183,110 households with unmet housing needs. **Tables IV.19 and IV.20**, on the following pages, break down these households by racial and ethnic groups, allowing for disproportionate needs to be calculated. These tables have been separated by owner occupied in Table IV.19 and renter occupied in Table IV.20. The complete data for these tables is available in Appendix C. When looking at the state as a whole, there is little to no disproportionate need based on race. The only racial group with disproportionate need is Blacks with an income between 50.01 to 80 percent MFI. Here, 56.1 percent of Blacks in this income groups have housing problems compared to an average rate of 44.4 percent for the income group as a whole. Additionally, 100 percent of Pacific Islanders with income between 30.01 and 50 percent MFI have housing problems, but this population only consists of four households and is therefore not statically significant.

While there is little to no disproportionate need based on race on that statewide scale, there are smaller geographic areas that indeed have disproportionate need, especially when looking at areas with high levels of American Indians, such as in Pueblos or in the Tribal or Trust lands, or in areas with high concentrations of Hispanic populations.

**Table IV.19**  
**Owner occupied Households with Housing Problems by Income and Race/Ethnicity**  
 State of New Mexico  
 2006–2010 HUD CHAS Data

| Income                       | Non-Hispanic by Race/Ethnicity |              |              |                 |                  |              | Hispanic<br>(Any Race) | Total          |
|------------------------------|--------------------------------|--------------|--------------|-----------------|------------------|--------------|------------------------|----------------|
|                              | White                          | Black        | Asian        | American Indian | Pacific Islander | Other Race   |                        |                |
| <b>With Housing Problems</b> |                                |              |              |                 |                  |              |                        |                |
| 30% HAMFI or less            | 10,655                         | 425          | 225          | 3,420           | 0                | 250          | 14,100                 | 29,075         |
| 30.1-50% HAMFI               | 11,270                         | 215          | 240          | 1,995           | 0                | 270          | 13,360                 | 27,350         |
| 50.1-80% HAMFI               | 14,440                         | 495          | 490          | 1,885           | 15               | 290          | 17,035                 | 34,650         |
| 80.1-100% HAMFI              | 7,780                          | 310          | 135          | 605             | 0                | 180          | 6,925                  | 15,935         |
| 100.1% HAMFI or more         | 19,720                         | 675          | 640          | 1,840           | 20               | 450          | 11,595                 | 34,940         |
| <b>Total</b>                 | <b>63,865</b>                  | <b>2,120</b> | <b>1,730</b> | <b>9,745</b>    | <b>35</b>        | <b>1,440</b> | <b>63,015</b>          | <b>141,950</b> |
| <b>Total</b>                 |                                |              |              |                 |                  |              |                        |                |
| 30% HAMFI or less            | 14,525                         | 505          | 250          | 5,235           | 0                | 330          | 17,800                 | 38,645         |
| 30.1-50% HAMFI               | 19,815                         | 550          | 440          | 4,190           | 0                | 525          | 24,710                 | 50,230         |
| 50.1-80% HAMFI               | 34,200                         | 870          | 640          | 4,980           | 15               | 660          | 38,115                 | 79,480         |
| 80.1-100% HAMFI              | 24,230                         | 665          | 355          | 2,825           | 20               | 665          | 21,815                 | 50,575         |
| 100.1% HAMFI or more         | 186,880                        | 3,625        | 3,785        | 12,535          | 90               | 3,220        | 96,445                 | 306,580        |
| <b>Total</b>                 | <b>279,650</b>                 | <b>6,215</b> | <b>5,470</b> | <b>29,765</b>   | <b>125</b>       | <b>5,400</b> | <b>198,885</b>         | <b>525,510</b> |

**Table IV.20**  
**Renter-Occupied Households with Housing Problems by Income and Race**  
 State of New Mexico  
 2006–2010 HUD CHAS Data

| Income                       | Non-Hispanic by Race/Ethnicity |              |              |                 |                  |              | Hispanic<br>(Any Race) | Total          |
|------------------------------|--------------------------------|--------------|--------------|-----------------|------------------|--------------|------------------------|----------------|
|                              | White                          | Black        | Asian        | American Indian | Pacific Islander | Other Race   |                        |                |
| <b>With Housing Problems</b> |                                |              |              |                 |                  |              |                        |                |
| 30% HAMFI or less            | 13,755                         | 1,635        | 405          | 3,250           | 25               | 585          | 20,215                 | 39,870         |
| 30.1-50% HAMFI               | 11,485                         | 700          | 430          | 2,150           | 4                | 400          | 14,760                 | 29,929         |
| 50.1-80% HAMFI               | 10,485                         | 755          | 155          | 1,245           | 0                | 250          | 9,360                  | 22,250         |
| 80.1-100% HAMFI              | 2,610                          | 275          | 50           | 285             | 10               | 45           | 1,695                  | 4,970          |
| 100.1% HAMFI or more         | 2,745                          | 205          | 105          | 695             | 0                | 25           | 1,200                  | 4,975          |
| <b>Total</b>                 | <b>41,080</b>                  | <b>3,570</b> | <b>1,145</b> | <b>7,625</b>    | <b>39</b>        | <b>1,305</b> | <b>47,230</b>          | <b>101,994</b> |
| <b>Total</b>                 |                                |              |              |                 |                  |              |                        |                |
| 30% HAMFI or less            | 18,530                         | 2,125        | 760          | 4,350           | 60               | 820          | 27,195                 | 53,840         |
| 30.1-50% HAMFI               | 15,015                         | 905          | 595          | 3,150           | 4                | 585          | 19,575                 | 39,829         |
| 50.1-80% HAMFI               | 21,245                         | 1,360        | 590          | 3,320           | 85               | 760          | 21,370                 | 48,730         |
| 80.1-100% HAMFI              | 9,785                          | 1,000        | 445          | 1,750           | 35               | 300          | 8,965                  | 22,280         |
| 100.1% HAMFI or more         | 38,005                         | 2,095        | 1,285        | 3,905           | 35               | 835          | 18,675                 | 64,835         |
| <b>Total</b>                 | <b>102,580</b>                 | <b>7,485</b> | <b>3,675</b> | <b>16,475</b>   | <b>219</b>       | <b>3,300</b> | <b>95,780</b>          | <b>229,514</b> |

**I. INSTITUTIONAL BARRIERS TO AFFORDABLE HOUSING**

The 2014 Housing and Community Development survey provided respondents with a list of a number of possible barriers to affordable housing and asked participants to select any barriers that they felt existed in New Mexico. The cost of land or lot was voiced most often by respondents as a barrier to affordable housing, followed a Not in My Back Yard (NIMBY) mentality. This phrase refers to a “Not in My Backyard” mentality that resists construction of projects like public or supportive housing in neighborhoods and communities. This was

followed by cost of materials and cost of labor. While MFA can do very little about the market driven costs of materials or labor, the costs of lands or lots could be combated with land trusts or tax incentives.

Lack of affordable housing development policies and lack of other infrastructure were also cited by numerous respondents as a barrier to affordable housing. This concern was also raised in the focus groups. As the housing stock in New Mexico ages, the need for rental demolition and reconstruction or rehabilitation increases. MFA might address this barrier through incentives for multifamily unit owners to rehabilitate rental properties.

#### J. SUMMARY

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In 2000, the state of New Mexico had 780,579 total housing units. Since that time, the total housing stock increased each year through 2012 by a total of over 126,000 units. Of the total housing stock counted in the 2012 ACS, 615,159 units were single family units. Another 149,074 were mobile homes. Of the 901,388 housing units counted in New Mexico in the 2010 census, 791,395 units were occupied, with 542,122 counted as owner occupied and 249,273 counted as renter occupied. This equated to a homeownership rate of 68.5 percent. The real value of construction of single family dwellings generally increased from 1980 through 2013, reaching almost \$220,000 in 2012. Home values and rental rates were generally higher in urban areas near major cities like Albuquerque and Santa Fe. There were 141,930 owners and 101,985 renters that had an unmet housing need, such as a cost burden or overcrowding problem, in New Mexico at the time of the 2010 census. This included 91,065 owners and 92,045 renter households at or below 80 percent MFI with unmet need. By 2020, there are expected to be roughly 169,664 owner and 121,913 renter households with housing problems in the state, which is expected to include 108,859 owner and 110,031 renter households at or below 80 percent MFI with unmet need. There is no disproportionately greater need of housing problems for racial or ethnic groups on a statewide scale.



# V. HOUSING AND HOMELESS NEEDS ASSESSMENT

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## A. INTRODUCTION

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This section addresses housing and homeless needs in New Mexico. Specific needs and the priority level of these needs were determined based on data from the 2014 Housing and Community Development Survey, focus groups, public input meetings, a forecast of households anticipated having problems in 2020, and from consultation with representatives of various state and local agencies throughout New Mexico.

## B. HOUSING NEEDS ASSESSMENT

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The *2014 Housing and Community Development Needs Survey* was conducted as part of the process of evaluating housing needs in New Mexico. A total of 343 responses were received from stakeholders throughout the state. One of the first survey questions asked respondents to identify how they would allocate housing and community development resources in the state. **Table V.1** shows that housing was clearly the primary focus for funding, with respondents indicating that this category should receive more than one-quarter of available funding.

**Table V.1**  
**How would allocate your resources among these areas?**

State of New Mexico  
2014 Housing and Community Development Survey

| Area                 | Percentage Allocated |
|----------------------|----------------------|
| Housing              | 27.0%                |
| Economic Development | 21.5%                |
| Water Systems        | 15.1%                |
| Infrastructure       | 10.8%                |
| Public Facilities    | 8.6%                 |
| Human Services       | 15.0%                |
| All Other            | 2.0%                 |
| <b>Total</b>         | <b>100.0%</b>        |

Survey respondents were also asked to rate the need for a variety of rental and homeowner housing activities. Using the same rating scale as that needed for the Consolidated Plan, respondents were asked to rank the needs as low, medium, high or no need.

### Expressed Housing Needs

**Table V.2**, on the following page, shows the rankings for housing activities. Rental housing for very low-income households was seen as the activity with the highest needs, followed closely by construction of new rental housing. These were followed by rental assistance and supportive housing. Energy efficient retrofits and senior-friendly housing also ranked high on the survey. First-time homebuyer assistance and homeowner housing rehabilitation were two homeowner activities that ranked highly, with over 65 percent of respondents indicating a medium or high need for both activities.



**Table V.2**  
**Please rate the need for the following Housing activities.**  
 State of New Mexico  
 2014 Housing and Community Development Survey

| Question   | No<br>Need | Low<br>Need | Medium<br>Need | High<br>Need | Missing | Total |
|--|------------|-------------|----------------|--------------|---------|-------|
| Rental housing for very low-income households        | 4          | 25          | 48             | 175          | 91      | 343   |
| Construction of new rental housing                   | 4          | 20          | 59             | 172          | 88      | 343   |
| Rental assistance                                    | 5          | 19          | 70             | 162          | 87      | 343   |
| Supportive housing                                   | 6          | 22          | 72             | 156          | 87      | 343   |
| Energy efficient retrofits                           | 4          | 21          | 81             | 140          | 97      | 343   |
| Senior-friendly housing                              | 2          | 24          | 87             | 138          | 92      | 343   |
| First-time home-buyer assistance                     | 6          | 23          | 87             | 136          | 91      | 343   |
| Rental housing rehabilitation                        | 5          | 30          | 87             | 134          | 87      | 343   |
| Retrofitting existing housing to meet seniors' needs | 2          | 22          | 94             | 130          | 95      | 343   |
| Construction of new for-sale housing                 | 6          | 50          | 69             | 127          | 91      | 343   |
| Preservation of federal subsidized housing           | 10         | 31          | 86             | 124          | 92      | 343   |
| Homeowner housing rehabilitation                     | 7          | 21          | 108            | 119          | 88      | 343   |
| Mixed income housing                                 | 16         | 42          | 97             | 94           | 94      | 343   |
| Homeownership in communities of color                | 18         | 53          | 93             | 78           | 101     | 343   |
| Mixed use housing                                    | 20         | 57          | 102            | 73           | 91      | 343   |
| Downtown housing                                     | 30         | 79          | 80             | 55           | 99      | 343   |
| Housing demolition                                   | 18         | 95          | 86             | 49           | 95      | 343   |
| Other Housing activities                             | 7          | 1           | 5              | 28           | 302     | 343   |

### Expressed Barriers to Affordable Housing

The *2014 Housing and Community Development Survey* provided respondents with a list of a number of possible barriers to affordable housing and asked participants to select any barriers that they felt existed in New Mexico. The results are presented in **Table V.3**, on the following page. The cost of land or lot was voiced most often by respondents as a barrier to affordable housing, followed a Not in My Back Yard (NIMBY) mentality. This phrase refers to a “Not in My Backyard” mentality that resists construction of projects like public or supportive housing in neighborhoods and communities. This was followed by cost of materials and cost of labor. While MFA can do very little about the market driven costs of materials or labor, the costs of lands or lots could be combated with land trusts or tax incentives.

Lack of affordable housing development policies and lack of other infrastructure were also cited by numerous respondents as a barrier to affordable housing. This concern was also raised in the focus groups, as discussed in the following section. As the housing stock in New Mexico ages, the need for rental demolition and reconstruction or rehabilitation increases. MFA might address this barrier through incentives for multifamily unit owners to rehabilitate rental properties.

Respondents were also provided with an opportunity to offer their own commentary about barriers to affordable housing and several themes emerged from these narrative responses:

- The cost of land, labor, and/or materials are incompatible with creating affordable housing options.
- Educating the public is essential to combat NIMBYism and promote the development of more affordable housing options.
- Nonprofits cannot afford to build low-income housing solutions because of the lack of funding or inability to fill funding gaps.
- There is a lack of sufficient infrastructure or water resources to meet growing needs.
- Wages are too low in the state to give families access to housing that is desirable.

**Table V.3**  
**Do any of the following acts as barriers to the development or preservation of housing?**  
 State of New Mexico  
 2014 Housing and Community Development Survey

| Barrier   | Number of Citations |
|---|---------------------|
| Cost of land or lot                             | 133                 |
| Not In My Back Yard (NIMBY) mentality           | 122                 |
| Cost of materials                               | 121                 |
| Cost of labor                                   | 106                 |
| Lack of Affordable housing development policies | 96                  |
| Lack of other infrastructure                    | 95                  |
| Permitting process                              | 79                  |
| Lack of water system                            | 78                  |
| Lack of sewer system                            | 76                  |
| Construction fees                               | 63                  |
| Lack of water                                   | 62                  |
| Permitting fees                                 | 54                  |
| Impact fees                                     | 54                  |
| Density or other zoning requirements            | 53                  |
| Lack of qualified contractors or builders       | 52                  |
| Lack of available land                          | 52                  |
| Building codes                                  | 41                  |
| Lot size  | 29                  |
| ADA codes                                       | 27                  |
| Other Barriers                                  | 26                  |

**HOUSING NEEDS NOTED AT THE FOCUS GROUPS**

Five focus groups were held April 9 through 10, 2014 in Albuquerque. The purpose of the focus group meetings was to gain deeper insight from housing and community development stakeholders in New Mexico regarding five topic areas: affordable housing, economic development, infrastructure, homelessness, and public facilities. Comments gathered from the focus groups are summarized as follows:

- Affordable housing locations are subject to NIMBYism.
- The cost of building/renovation continues to rise while incomes remain stagnant, increasing the need for affordable housing.
- Developers that can utilize funding efficiently and effectively should be prioritized.
- Rural areas need access to a distribution system due to a lack of skills in certain areas.
- There is not enough affordable or desirable housing to attract or accommodate growth.

## **V. Housing and Homeless Needs Assessment**

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- The lack of water resources and sufficient infrastructure cannot accommodate increased housing.

## HOUSING NEEDS NOTED AT THE PUBLIC INPUT MEETING

Two public input meetings were held May 20, 2014, in Albuquerque and one was broadcast via interactive meeting format. The purpose of the meeting was to gain feedback on the preliminary findings of the Consolidated Plan. Attendees were invited to review a presentation of early survey results and offer suggestions and feedback regarding the Consolidated Plan. Comments related to the following:

- There is greater demand for rentals now than there has been in the past.
- Rapid rehousing is a good first step to assisting the homeless population, but additional services must be offered as well.
- Energy efficient retrofits would benefit many residents with high utility costs.

## C. PRIORITY HOUSING NEEDS RANKINGS

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Since the Consolidated Plan guidelines were first requested by HUD in the mid 1990's, New Mexico has ranked and prioritized its housing needs, set goals for meeting these needs, and estimated unmet housing needs. This has been expressed by the Consolidated Plan **Table 2A**. In establishing its five-year priorities and assigning priority need levels, the state considered both of the following:

- Categories of lower- and moderate-income households most in need of housing,
- Activities and sources of funds that can best meet the needs of those identified households.

Priority need rankings were assigned to households to be assisted according to the following HUD categories:

**High Priority:** Activities to address this need will be funded by MFA during the five-year period. Identified by use of an 'H.'

**Medium Priority:** If funds are available, activities to address this need may be funded by MFA during the five-year period. Also, MFA may take other actions to help other entities locate other sources of funds. Identified by use of an 'M.'

**Low Priority:** MFA will not directly fund activities to address this need during the five-year period, but other entities' applications for federal assistance might be supported and found to be consistent with this Plan. In order to commit CDBG, HOME or ESG Program monies to a Low Priority activity, MFA would have to amend this Consolidated Plan through the formal

process required by the Consolidated Plan regulations at 24 CFR Part 91. Identified by use of an 'L.'

**No Such Need:** MFA finds there is no need or that this need is already substantially addressed. MFA will not support applications for federal assistance for activities where no need has been identified. Shown by use of an 'N.'

**PRIORITY NEEDS ANALYSIS AND STRATEGIES**

MFA determines areas of statistically demonstrated need (ASDN) or those that receive scoring preference on applications for funds. These areas were identified through the housing condition and market indicators analyzed throughout this report as well as through the specific criteria used each year and presented in the Annual Action Plan. The prioritization is based on several characteristics: poverty level, homeownership, cost burden, construction trends, and population change.

Rankings have been assigned to each of the required categories for HUD Housing Priority Needs **Table 2A**. The size of each group having unmet needs, coupled with input received at the public input meetings as well as the degree of need expressed during the *2014 Housing and Community Development Survey*.

**Table 2A**  
**State of New Mexico**  
**Priority Housing Needs Table for 2015-2020 Consolidated Plan**

| PRIORITY HOUSING NEEDS (Households) |               | Priority |   | Unmet Need |
|-------------------------------------|---------------|----------|---|------------|
| Renter                              | Small Related | 0-30%    | H | 14,975     |
|                                     |               | 31-50%   | H | 12,275     |
|                                     |               | 51-80%   | M | 8,525      |
|                                     | Large Related | 0-30%    | H | 3,835      |
|                                     |               | 31-50%   | H | 2,605      |
|                                     |               | 51-80%   | M | 2,480      |
|                                     | Elderly       | 0-30%    | H | 5,625      |
|                                     |               | 31-50%   | H | 3,960      |
|                                     |               | 51-80%   | H | 9,085      |
|                                     | All Other     | 0-30%    | H | 15,435     |
|                                     |               | 31-50%   | H | 11,090     |
|                                     |               | 51-80%   | M | 8,130      |
|                                     | Small Related | 0-30%    | L | 8,275      |
|                                     |               | 31-50%   | L | 9,535      |
|                                     |               | 51-80%   | M | 13,875     |
|                                     | Large Related | 0-30%    | L | 2,085      |
|                                     |               | 31-50%   | L | 3,320      |
|                                     |               | 51-80%   | M | 5,145      |

**V. Housing and Homeless Needs Assessment**

|       |           |        |   |        |
|-------|-----------|--------|---|--------|
| Owner | Elderly   | 0-30%  | L | 10,465 |
|       |           | 31-50% | L | 9,440  |
|       |           | 51-80% | M | 8,395  |
|       | All Other | 0-30%  | L | 7,585  |
|       |           | 31-50% | L | 5,045  |
|       |           | 51-80% | L | 7,235  |



## V. Housing and Homeless Needs Assessment

| PRIORITY HOUSING NEEDS<br>(Households) |                              | Priority |   | Unmet Need           |
|--|------------------------------|----------|---|----------------------|
| Non-Homeless<br>Special Needs          | Elderly                      | 0-80%    | H | 29,000 <sup>31</sup> |
|  | Frail Elderly                | 0-80%    | H | 17,595 <sup>32</sup> |
|  | Severe Mental Illness        | 0-80%    | H | 353 <sup>33</sup>    |
|  | Disability                   | 0-80%    | H | 55,883 <sup>34</sup> |
|  | Alcohol/Drug Abuse           | 0-80%    | H | 529 <sup>35</sup>    |
|  | HIV/AIDS                     | 0-80%    | H | 1,339 <sup>36</sup>  |
|  | Victims of Domestic Violence | 0-80%    | H | 547 <sup>37</sup>    |

## D. HOMELESS NEEDS ASSESSMENT

### HOMELESS OVERVIEW

According to HUD, a national focus on homeless rights during the Reagan administration helped to form much of the way homeless needs are addressed today. During the early 1980s, the administration determined that the needs of the homeless were best handled on a state or local level rather than a national level. In 1983, a federal task force was created to aid local and regional agencies in their attempts to resolve homeless needs, and in 1986, the Urgent Relief for the Homeless Act was introduced, which chiefly established basic emergency supplies for homeless persons such as food, healthcare and shelter. The act was later renamed the McKinney-Vento Act, after the death of one of its chief legislative sponsors, and was signed into law in 1987.

HUD defines the term “homeless” according to the McKinney-Vento Act, which states that a person is considered homeless if he/she lacks a fixed, regular and adequate night-time residence. A person is also considered homeless if he/she has a primary night time residence that is:

- A supervised publicly or privately operated shelter designed to provide temporary living accommodations.
- An institution that provides a temporary residence for individuals intended to be institutionalized.

<sup>31</sup> 2006-2010 HUD CHAS Data

<sup>32</sup> 2006-2010 HUD CHAS Data

<sup>33</sup> New Mexico’s CoCs 2013 homeless population Point-in-Time counts

<sup>34</sup> 3-year 2008-2010 CHAS and 2012 5-Year ACS Data

<sup>35</sup> New Mexico’s CoCs 2013 homeless population Point-in-Time counts

<sup>36</sup> CDC HIV Surveillance data

<sup>37</sup> New Mexico’s CoCs 2013 homeless population Point-in-Time counts

- A public or private place not designed for, or ordinarily used as, a regular sleeping accommodation for human beings.<sup>38</sup>

Therefore, homelessness can be defined as the absence of a safe, decent, stable place to live. A person who has no such place to live stays wherever he or she can find space, such as an emergency shelter, an abandoned building, a car, an alley or any other such place not meant for human habitation.

Homeless sub-populations tend to include those with substance abuse and dependency issues, those with serious mental illness, persons living with HIV/AIDS, women and other victims of domestic violence, emancipated youth, and veterans.

The recent rise in homeless population finds cause in many areas. These include declines in personal incomes, losing jobs, the lack of affordable housing for precariously-housed families and individuals who may be only a paycheck or two away from eviction. It takes only one additional personal setback to precipitate a crisis that would cause homelessness for those at risk of homelessness. Furthermore, deinstitutionalization of patients from psychiatric hospitals without adequate community clinic and affordable housing support creates situations primed for homelessness. Personal vulnerabilities also have increased, with more people facing substance abuse problems, diminished job prospects, or health difficulties while lacking medical coverage.

Satisfying the needs of the homeless population therefore represents both a significant public policy challenge as well as a complex problem due to the range of physical, emotional and mental service needs required. The following helps to characterize the nature and extent of homelessness in New Mexico.

### **HEARTH Act**

On May 20, 2009, President Obama signed into law a bill to reauthorize HUD's McKinney-Vento Homeless Assistance Programs. The Homeless Emergency Assistance and Rapid Transition to Housing Act (HEARTH) was included by amendment to the Helping Families Save Their Homes Act. The McKinney-Vento reauthorization provisions are identical to the HEARTH Act.

Due to the HEARTH Act, HUD's homeless assistance programs now place greater emphasis on homeless prevention and rapid re-housing, especially for homeless families and continued emphasis on creating permanent supporting housing for people experiencing chronic homelessness. Additionally, rural communities now have the option

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<sup>38</sup> The term "homeless individual" does not include any individual imprisoned or otherwise detained pursuant to an Act of Congress or a state law (42 U.S.C. § 11302(c)). HUD also considers individuals and families living in overcrowded conditions to be "at risk" for homelessness.

to apply for funding under different guidelines, which offer more flexibility for the unique circumstances of rural homelessness.

Additionally, HUD's definition of homelessness now includes those at imminent risk of homelessness. HUD previously defined homelessness more narrowly as persons in literal homeless situations. Imminent risk of homelessness now includes situations where a person must leave his or her current housing within the next 14 days, with no other place to go and no resources or support networks to obtain housing. Substantial changes to the ESG program regarding the amount of funding available and how the funding can be used is outlined in the HEARTH Act.

The Emergency Shelter Grant Program is now known as the Emergency Solutions Grant Program, signifying the grant program's ability to fund homeless prevention and re-housing programs, as well as traditional emergency shelters. Programs such as short- or medium-term rental assistance, legal services, credit repair, final month's rental assistance, moving or relocation activities, and stabilization services may now be funded using ESG funds. At least 40 percent of ESG funds now must be dedicated to prevention and re-housing activities, although grantees do not have to reduce financial support for traditional shelter and outreach services previously using ESG funds.<sup>39</sup>

In December, 2011, HUD continued its implementation of the HEARTH Act by proposing standards related to Homeless Management Information Systems (HMIS). These proposed standards would provide for: uniform technical requirements of HMIS, consistent collection of data and maintenance of the database, and confidentiality of the information in the database.<sup>40</sup>

### **Homeless Prevention and Rapid Re-housing Program**

The American Recovery and Reinvestment act of 2009 was signed into law by President Obama, on February 17, 2009. It included \$1.5 billion for a Homeless Prevention Fund called the Homeless Prevention and Rapid Rehousing Program (HPRP). Allocation of HPRP funds are based on the same formula used to allocate the ESG program. HPRP was intended to provide financial assistance and services to either prevent individuals and families from becoming homeless or help those who are experiencing homelessness to be quickly re-housed and stabilized. The program ended on September 30, 2012. HPRP funds are no longer available.

### **Rapid Re-housing and Housing First**

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<sup>39</sup> National Alliance to End Homelessness, [www.endhomelessness.org](http://www.endhomelessness.org)

<sup>40</sup> <https://www.onecpd.info/resource/1967/hearth-proposed-rule-for-hmis-requirements/>

Rapid Re-housing is a model of addressing homelessness that is aimed at moving a family or individual experiencing homelessness into permanent housing as quickly as possible. Short to medium term rental assistance is offered to persons to combat short-term financial crises.<sup>41</sup> Funding for rapid re-housing is available through ESG and CoC Programs.

There has been a recent trend in homeless prevention toward Housing First. This approach to homelessness provides permanent housing options as quickly as possible, before providing supportive services to retain the housing. The theory behind Housing First is that housing provides the foundation necessary for individual recovery and stability. Housing is offered with minimum barriers, such as sobriety or income. This is a move away from the transitional housing approach that provides temporary housing accompanied with, and dependent upon consuming supportive services. Housing First utilizes a standard lease agreement without requiring participation in supportive services. This tactic may reduce costs by reducing the amount of assistance to individuals and families that require minimal support to regain self-sufficiency.<sup>42</sup> However, it has some complicating features that may make it difficult to house people or keep them housed. Capacity to meet need is severely limited, much the same with other approaches, leaving much of the need unattended. In addition, communication and coordination among different service agencies remains crucial to serving those most in need.

### NEW MEXICO CONTINUUMS OF CARE

In 1994, HUD refocused national homeless efforts through advocacy of Continuum of Care programs for homeless needs. According to HUD, a CoC exists to serve the needs of homeless persons on city or county levels. The main goals of CoCs are to offer housing assistance, support programs and shelter services to homeless persons and to ultimately break the cycle of homelessness. CoCs collaborate with different community organizations and local homeless advocate groups to identify homeless needs on a community level and in turn develop the best means of addressing these issues and optimize self-sufficiency.<sup>43</sup> For example, a CoC in one area may identify a high number of homeless persons with HIV/AIDS who have no access to support programs. The CoC could then tailor their efforts to offer programs that would benefit this group.

In New Mexico, two CoCs address homeless needs in different regions of the state. These regions are depicted geographically in **Map V.4** below. NMCEH, founded in 2000 as a statewide partnership between a group of nonprofit agencies and MFA, coordinates both CoCs. Separate staff and offices are responsible for the Albuquerque and Balance of State

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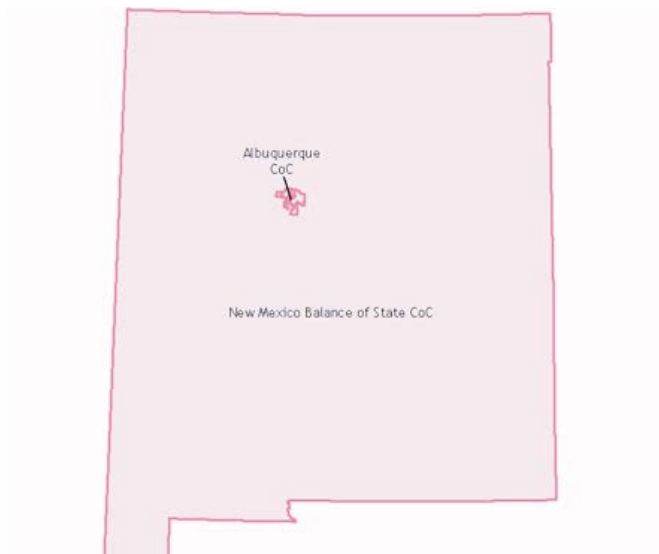
<sup>41</sup> <http://www.endhomelessness.org/library/entry/rapid-re-housing-a-history-and-core-components>

<sup>42</sup> [http://www.endhomelessness.org/pages/housing\\_first](http://www.endhomelessness.org/pages/housing_first)

<sup>43</sup> <https://www.onecpd.info/coc/>

CoCs. The Albuquerque CoC is coordinated by staff in Albuquerque, and a separate office located in Santa Fe coordinates the Balance of State CoC.

**Map V.4**  
**Regions Served by Continuums of Care**  
 State of New Mexico  
 HUD Homeless Resource Exchange<sup>44</sup>



The NMCEH has five major areas of operation: to develop more housing for homeless people, to manage HMIS for New Mexico, to support homeless service agencies in New Mexico, to educate people in New Mexico about homelessness, and to advocate for solutions to homelessness at the State Legislature and other government bodies.<sup>45</sup> According to its website, the mission of the NMCEH is “to assist communities to create solutions to homelessness from prevention through permanent housing by using action, advocacy, and awareness.”

In addition to administering both CoCs in New Mexico, NMCEH also offers T and TA to nonprofit agencies and other groups in New Mexico, partners with other organizations to create supportive housing, and is engaged in a campaign to end child homelessness.

As Table V.4 shows, the majority of the state’s population falls under the Balance of State CoC. However, Albuquerque represents a significant

| <b>Table V.4</b>                                      |                                       |
|---|---------------------------------------|
| <b>Population Served in Continuum of Care Regions</b> |                                       |
| State of New Mexico<br>2010 Census                    |                                       |
| <b>Continuum of Care</b>                              | <b>Population Served<sup>46</sup></b> |
| Balance of State                                      | 1,512,642                             |
| Albuquerque   | 546,537                               |
| <b>Total</b>  | <b>2,059,179</b>                      |

<sup>44</sup> Map available at [http://www.hudhre.info/assets/images/coc\\_map/2008\\_nm.png](http://www.hudhre.info/assets/images/coc_map/2008_nm.png)

<sup>45</sup> <http://www.nmceh.org/pages/about1.html>

<sup>46</sup> Population counts drawn from Census 2010.

portion of New Mexico’s population, with over a quarter of the state’s residents concentrated in the urban area.

**POPULATION**

Compiling accurate homeless counts is a complex challenge faced by communities across the nation. The most common method used to count homeless persons is a point-in-time count. The two CoCs rely on point-in-time surveys to count the number of homeless individuals and families in the state. Point-in-time counts involve counting all the people who are literally homeless on a given day or series of days and are designed to be statistically reliable and produce unduplicated numbers.

However, the National Coalition for the Homeless has pointed out that because point-in-time studies give just a "snapshot" picture of homelessness, they may miss people who are homeless at other times during the year. Other people may be missed because they are not in places researchers can easily find. These unsheltered or "hidden" homeless may be living in automobiles or campgrounds, for instance, or doubling up temporarily with relatives, friends, or others. Additionally, many counts rely on persons accessing services on the day of the count, which many homeless persons may not utilize on an on-going basis. Both the Balance of State CoC and the Albuquerque CoC used the same methods in 2009 as each did in 2013 to carry out their point-in-time counts meaning that comparing counts from these two points will ensure more accurate levels of comparison.

Despite the limitations, the point-in-time counts done by each CoC provide a helpful estimation of the homeless population in New Mexico. Combining the counts provided by the two CoCs, it was estimated that 2,819 persons were homeless in the state in 2013, as shown in **Table V.5**. This is compared to the 3,475 persons estimated to be homeless in the state in 2009. Going back to 2005, the homeless count was 5,256 for the state.

**Table V.5**

**Homeless Count**

The State of New Mexico

US Department of Housing and Urban Development<sup>47</sup> 2014

| Point in Time Count   | 2005         | 2007         | 2009         | 2011         | 2013         |
|-----------------------|--------------|--------------|--------------|--------------|--------------|
| Albuquerque           | 3,649        | 1,276        | 2,002        | 1,639        | 1,171        |
| Balance of State      | 1,607        | 1,739        | 1,473        | 1,962        | 1,648        |
| <b>Total Homeless</b> | <b>5,256</b> | <b>3,015</b> | <b>3,475</b> | <b>3,601</b> | <b>2,819</b> |

<sup>47</sup> <https://www.onecpd.info/grantees/>

Albuquerque and the Balance of State CoCs have different rates of persons remaining unsheltered. For the 2013 count, the total of all homeless persons remaining unsheltered within the Albuquerque CoC was 12.3 percent. The percentage of total homeless persons remaining unsheltered within the Balance of State CoC was 17.2 percent, as seen in **Table V.6**, below. For the state as a whole, 15.2 percent of homeless persons remained unsheltered during the 2013 count. This number has decreased from 2009, when the percentage of homeless persons remaining unsheltered was at 39.3 percent. As stated above, these numbers may be less than the total homeless population due to the nature of the point-in-time count.

**Table V.6**  
**Homeless Count**  
 The State of New Mexico<sup>48</sup>  
 Homeless Point-In-Time Counts

| Point in Time Count   |                      | 2009         | 2011         | 2013         |
|-----------------------|----------------------|--------------|--------------|--------------|
| Albuquerque CoC       | Emergency Shelter    | 481          | 658          | 619          |
|                       | Transitional Housing | 590          | 594          | 408          |
|                       | Total in Shelter     | 1,071        | 1,252        | 1,027        |
|                       | Unsheltered          | 931          | 387          | 144          |
| Balance of State CoC  | Emergency Shelter    | 504          | 1,035        | 876          |
|                       | Transitional Housing | 533          | 466          | 488          |
|                       | Total in Shelter     | 1,037        | 1,501        | 1,364        |
|                       | Unsheltered          | 436          | 461          | 284          |
| <b>Total Homeless</b> |                      | <b>3,475</b> | <b>3,601</b> | <b>2,819</b> |

The point-in-time counts also gathered additional data on the age, veteran status, and subpopulation information for each homeless person counted. Additionally, each person was defined to be in a household with or without children. As seen in **Table V.7**, there were 1,033 persons in households with at least one adult and one child in the state of New Mexico during the 2013 count. Of these households, there were 642 children under the age of 18. All but 24 of the children in households with at least one adult and one child were sheltered during the count.

**Table V.7**  
**Persons in Households with at least one Adult and one Child**  
 State of New Mexico  
 US Department of Housing and Urban Development 2014

| Persons | 2009      |              |             |       | 2013      |              |             |       |
|---------|-----------|--------------|-------------|-------|-----------|--------------|-------------|-------|
|         | Emergency | Transitional | Unsheltered | Total | Emergency | Transitional | Unsheltered | Total |
|         |           |              |             |       |           |              |             |       |

<sup>48</sup> The numbers provided in the table are exact sums of numbers provided by HUD. As such, errors or discrepancies in the numbers provided in the individual charts are repeated in the population summary.

## V. Housing and Homeless Needs Assessment

|                                |            |            |            |              |            |            |           |              |
|--------------------------------|------------|------------|------------|--------------|------------|------------|-----------|--------------|
| Under Age 18                   | .          | .          | .          | .            | 252        | 366        | 24        | 642          |
| Aged 18 to 24                  | .          | .          | .          | .            | 25         | 49         | 17        | 91           |
| Over 24                        | .          | .          | .          | .            | 120        | 168        | 12        | 300          |
| <b>Total Number of Persons</b> | <b>348</b> | <b>658</b> | <b>126</b> | <b>1,132</b> | <b>397</b> | <b>583</b> | <b>53</b> | <b>1,033</b> |

As seen in **Table V.8**, on the following page, persons in households with children comprised 36.6 percent of the total homeless population for the state in 2013. In 2009, persons in households with children comprised 32.1 percent of the homes population for the state. While there has been an increase in the percentage of persons in households with children from 2009 to 2013, there has been a decrease in the number remaining unsheltered. In 2009, 11 percent of persons in households with children remained unsheltered. By 2013, 5 percent of persons in households with children were unsheltered during the count. Additionally, there were 81 persons in households with only children in 2013. Of these, 20 persons remained unsheltered during the 2013 count.

Looking more closely at the Albuquerque population, **Table V.9**, on the following page, shows the majority of the homeless population in Albuquerque was over the age of 24. Within this age group, the majority were sheltered in either Emergency or Transitional Housing, with 128 persons over the age of 24 remaining unsheltered. The total number of unsheltered individuals of all ages in 2013 was 144, compared to 931 unsheltered individuals in 2009. There were 219 homeless persons under the age of 18, with a total of 122 households with at least one adult and one child. The vast majority of households with children are sheltered, either in emergency or transitional housing, with only one person under the age of 18 remaining unsheltered.



**Table V.8**  
**Persons in Households with at least one Adult and one Child**

State of New Mexico<sup>49</sup>  
 US Department of Housing and Urban Development 2014

| Persons   | 2009                    |              |              | 2011         |             |              | 2013         |             |              |
|---|-------------------------|--------------|--------------|--------------|-------------|--------------|--------------|-------------|--------------|
|   | Sheltered <sup>50</sup> | Unsheltered  | Total        | Sheltered    | Unsheltered | Total        | Sheltered    | Unsheltered | Total        |
| Households with Children                                    | 907                     | 997          | 1,904        | 1,579        | 584         | 2,163        | 1,298        | 250         | 1,548        |
| Persons in Households without children <sup>51</sup>        | 1,152                   | 1,241        | 2,393        | 1,581        | 665         | 2,246        | 1,350        | 355         | 1,705        |
| Households with Children                                    | 252                     | 52           | 304          | 371          | 59          | 430          | 304          | 19          | 323          |
| Persons in Households with at least one adult and one child | 1,006                   | 126          | 1,132        | 1,172        | 183         | 1,355        | 980          | 53          | 1,033        |
| Households with Only Children                               | .                       | .            | .            | .            | .           | .            | 61           | 20          | 81           |
| Persons in Households with Only Children                    | .                       | .            | .            | .            | .           | .            | 61           | 20          | 81           |
| <b>Total Number of Persons</b>                              | <b>2,158</b>            | <b>1,367</b> | <b>3,525</b> | <b>2,753</b> | <b>848</b>  | <b>3,601</b> | <b>2,391</b> | <b>428</b>  | <b>2,819</b> |

**Table V.9**  
**Total Households and Persons**

City of Albuquerque CoC  
 Point In Time Summary For NM-500 - Albuquerque CoC

| Persons                        | 2009       |              |             |              | 2011       |              |             |              | 2013       |              |             |              |
|--------------------------------|------------|--------------|-------------|--------------|------------|--------------|-------------|--------------|------------|--------------|-------------|--------------|
|                                | Emergency  | Transitional | Unsheltered | Total        | Emergency  | Transitional | Unsheltered | Total        | Emergency  | Transitional | Unsheltered | Total        |
| Under Age 18                   | .          | .            | .           | .            | .          | .            | .           | .            | 75         | 143          | 1           | 219          |
| Aged 18 to 24                  | .          | .            | .           | .            | .          | .            | .           | .            | 138        | 21           | 15          | 174          |
| Over age 24                    | .          | .            | .           | .            | .          | .            | .           | .            | 406        | 244          | 128         | 778          |
| <b>Total Number of Persons</b> | <b>481</b> | <b>590</b>   | <b>931</b>  | <b>2,002</b> | <b>637</b> | <b>585</b>   | <b>382</b>  | <b>1,604</b> | <b>619</b> | <b>408</b>   | <b>144</b>  | <b>1,171</b> |
| Households                     | 412        | 346          | 726         | 1,484        | 544        | 285          | 272         | 1,101        | 537        | 254          | 112         | 903          |

<sup>49</sup> The numbers provided in the table are exact sums of numbers provided by HUD. As such, errors or discrepancies in the numbers provided in the individual charts are repeated in the population summary.

<sup>50</sup> Sheltered is the sum of emergency shelter and transitional housing.

<sup>51</sup> In 2011, this category was labeled as Households with Only Individuals.

Persons interviewed as part of the point in time count were also asked if they were veterans of the armed services. As seen in **Table V.10**, below, 243 or 8.6 percent of the persons counted were veterans of the armed services throughout the state during the 2013 point-in-time counts. This number is a decrease in numbers from the 2009 count, with 384 veterans or 11.1 percent of the persons counted. According to the Department of Housing and Urban Development’s 2013 Annual Homeless Assessment Report, veterans account for just over 12 percent of all homeless adults in the United States, with an average of 60 percent being sheltered during 2013 counts across the nation.<sup>52</sup>

**Table V.10**  
**Characteristics of New Mexico Homeless Population,**  
**by Veteran Status<sup>53</sup>**

The State of New Mexico  
 US Department of Housing and Urban Development 2014

| Point in Time Count   | 2009         | 2011         | 2013         |
|-----------------------|--------------|--------------|--------------|
| Veterans Sheltered    | 202          | 212          | 183          |
| Veterans Unsheltered  | 182          | 143          | 60           |
| Total Veterans        | 384          | 355          | 243          |
| Total Not Veterans    | 3,091        | 3,246        | 2,576        |
| <b>Total Homeless</b> | <b>3,475</b> | <b>3,601</b> | <b>2,819</b> |

Both CoCs provided more specific information concerning six homeless subpopulations:

- Chronically homeless.
- Severely mentally ill.
- Chronic substance abuse.
- Veterans.
- Persons with HIV/AIDS.
- Victims of domestic violence.

**Table V.11**, on the following page, shows the breakdown of sub-populations for the state. Of those interviewed, 399 were deemed to be chronically homeless individuals, and 126 people in chronically homeless families. Chronically homeless is defined as a long-term or repeated homelessness, often coupled with a disability.<sup>54</sup> The chronically homeless make up 18.6 percent of the homeless population for the state of New Mexico. This sub-population was the least likely to be sheltered, with 39.8 percent of the chronically

<sup>52</sup> <https://www.onecpd.info/resources/documents/ahar-2013-part1.pdf>

<sup>53</sup> The numbers provided in the table are exact sums of numbers provided by HUD. As such, errors or discrepancies in the numbers provided in the individual charts are repeated in the population summary.

<sup>54</sup> [http://www.endhomelessness.org/pages/chronic\\_homelessness](http://www.endhomelessness.org/pages/chronic_homelessness)

homeless remaining unsheltered in 2013. The second least likely sub-population to remain unsheltered was persons with severe mental illness, with 26.3 percent remaining unsheltered. This is followed by persons with chronic substance abuse, with 20.4 percent remaining unsheltered. The subpopulation group that was most likely to be sheltered during the 2013 count was victims of domestic violence, with all 547 persons having shelter during the count.

**Table V.11**  
**Characteristics of New Mexico Homeless Subpopulations**  
 State of New Mexico  
 US Department of Housing and Urban Development 2014

| Persons in Subpopulations                               | 2009        |             |             | 2011        |             |             | 2013        |             |             |
|---|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
|   | Sheltered   | Unsheltered | Total       | Sheltered   | Unsheltered | Total       | Sheltered   | Unsheltered | Total       |
| Chronically Homeless Individuals                        | 341         | 438         | 779         | 564         | 407         | 971         | 240         | 159         | 399         |
| Chronically Homeless Families (Total Number of Persons) | .           | .           | 0           | 39          | 12          | 51          | 66          | 60          | 126         |
| Severely Mentally Ill                                   | 293         | 0           | 293         | 199         | 0           | 199         | 260         | 93          | 353         |
| Chronic Substance Abuse                                 | 401         | 0           | 401         | 302         | 0           | 302         | 421         | 108         | 529         |
| Veterans  | 202         | 182         | 384         | 212         | 143         | 355         | 183         | 60          | 243         |
| Persons with HIV/AIDS                                   | 8           | 0           | 8           | 3           | 0           | 3           | 2           | 4           | 6           |
| Victims of Domestic Violence                            | 475         | 0           | 475         | 636         | 0           | 636         | 547         | 0           | 547         |
| <b>Subpopulations Total Persons</b>                     | <b>1720</b> | <b>620</b>  | <b>2340</b> | <b>1955</b> | <b>562</b>  | <b>2517</b> | <b>1719</b> | <b>484</b>  | <b>2203</b> |

While the total size of the homeless sub-populations has remained fairly stable between 2009 and 2013, the percentage sheltered has increased. In 2009, 73.5 percent of these sub-populations were sheltered. In 2013, 78 percent were sheltered. The group seeing the largest decrease in size is chronically homeless individuals. In 2009, there were 779 chronically homeless individuals, compared to 399 in 2013. The three sub-population categories that have seen an increase in numbers are persons with chronic substance abuse, the severely mentally ill, and victims of domestic violence. The growth of these sub-populations may be due to more accurate counting or information collection of unsheltered persons during the point-in-time counts.

The Continuums of Care provide a chart of unmet need. **Table V.12**, on the following page, is a summary of the unmet need for both CoCs. Both CoCs have demonstrated a

**V. Housing and Homeless Needs Assessment**

substantial need for permanent supportive housing, with the Albuquerque CoC stating an unmet need for 295 year-round permanent supportive housing beds. The Balance of State CoC indicated a need for 1,210 year-round permanent supportive housing beds.

**Table V.12  
Unmet Need**

State of New Mexico  
CoCs Housing Inventory Charts 2013

| Continuum of Care            | Beds for Households with at Least One Adult and One Children | Units for Households with at Least One Adult and One Child | Beds for Households without Children | Beds for Households with Only Children | Units for Households with Only Children | Total Year-Round Beds | Total Seasonal Beds |
|------------------------------|--|--|--------------------------------------|--|---|-----------------------|---------------------|
| <b>Albuquerque CoC</b>       |  |  |                                      |  |   |                       |                     |
| Emergency Shelter            | 0  | 0  | 0                                    | 0                                      | 0                                       | 0                     | 0                   |
| Transitional Housing         | 30   | 15   | 207                                  | 0                                      | 25                                      | 25                    | 237                 |
| Safe Haven                   | .  | .  | 0                                    | .                                      | .                                       | 0                     | .                   |
| Permanent Supportive Housing |  | 10   | 272                                  | 0                                      | 6                                       | 295                   | .                   |
| <b>Balance of State CoC</b>  |  |  |                                      |  |   |                       |                     |
| Emergency Shelter            | 0  | 0  | 0                                    | 0                                      | 0                                       | 0                     | 0                   |
| Transitional Housing         | 0  | 0  | 0                                    | 0                                      | 0                                       | 0                     | .                   |
| Safe Haven                   | .  | .  | 0                                    | .                                      | .                                       | 0                     | .                   |
| Permanent Supportive Housing | 350  | 100  | 800                                  | 60                                     | 60                                      | 1,210                 | .                   |

**SERVICES**

There are currently a number of organizations in the state of New Mexico that offer a variety of services to both aid those who have become homeless and to prevent persons from becoming homeless. A partial list of the organizations providing services to the homeless population is provided on the following page in **Table V.13**, on the following page. Services to aid the homeless include: health clinics, housing referrals, addiction aid, employment readiness skills training, domestic/sexual abuse support, and veteran support.

| <b>Table V.13</b><br><b>Homeless Service Organizations in New Mexico</b><br>State of New Mexico<br>MFA |             |
|--|-------------|
| Homeless Service Organization  | City        |
| <i>Albuquerque CoC</i>   |             |
| Albuquerque Health Care for the Homeless, Inc.   | Albuquerque |
| Barrett Foundation, Inc.   | Albuquerque |
| Bernalillo County  | Albuquerque |
| Catholic Charities   | Albuquerque |
| Catholic Charities   | Albuquerque |
| City of Albuquerque  | Albuquerque |
| Crossroads for Women (formerly Human Rights Advocacy)  | Albuquerque |
| NewLife Homes, Inc.  | Albuquerque |
| S.A.F.E. House   | Albuquerque |
| St. Martin's Hospitality Center  | Albuquerque |
| Supportive Housing Coalition of New Mexico   | Albuquerque |
| Supportive Housing Coalition of New Mexico   | Albuquerque |
| Transitional Living Services, Inc.   | Albuquerque |
| <i>Balance of State CoC</i>  |             |
| County of Sandoval   | Bernalillo  |
| San Juan County Partnership  | Farmington  |
| Supportive Housing Coalition of New Mexico   | Gallup      |
| Community Area Resource Enterprise   | Gallup      |
| CARE 66  | Gallup      |
| La Casa, Inc.  | Las Cruces  |
| Mesilla Valley Community of Hope   | Las Cruces  |
| Mesilla Valley Community of Hope   | Las Cruces  |
| Samaritan House Inc  | Las Vegas   |
| Eastern Regional Housing Authority   | Roswell     |
| City of Santa Fe   | Santa Fe    |
| Esperanza Shelter For Battered Families, Inc.  | Santa Fe    |
| New Mexico Coalition to End Homelessness   | Santa Fe    |
| Saint Elizabeth Shelter Corporation  | Santa Fe    |
| Casa Milagro Inc.  | Santa Fe    |
| Youth Shelters and Family Services   | Santa Fe    |
| Santa Fe Community Housing Trust   | Santa Fe    |
| Santa Fe Civic Housing Authority   | Santa Fe    |
| El Refugio, Inc.   | Silver City |
| El Camino Real Housing Authority   | Socorro     |
| Town of Taos   | Taos        |

## FACILITIES

According to information from the CoCs, there are a number of facilities within the state that offer shelter and facilities to homeless persons in New Mexico. Organizations offering shelter facilities to homeless persons are listed in **Table V.14** for Albuquerque and **Table V.15** for Balance of State on the following pages.

| <b>Table V.14</b><br><b>Homeless Shelters and Emergency Housing</b><br>Albuquerque CoC<br>U.S. Department of Housing and Urban Development – 2013 Housing Inventory Chart |  |             |
|---|--|-------------|
| Agency  | Description  | City        |
| <i>Albuquerque CoC</i>  |  |             |
| Family Promise of Albuquerque   | Emergency shelter for families                     | Albuquerque |
|   | Emergency Shelter for Mixed Populations            | Albuquerque |
|   | Transitional Housing for Mixed Populations         | Albuquerque |
| Barrett Foundation  | Permanent Supportive Housing for Adult Individuals | Albuquerque |
|   | Permanent supportive housing for Mixed Populations | Albuquerque |
|   | Transitional Housing for Adult Individuals         | Albuquerque |
| Albuquerque Health Care for the Homeless  | Emergency shelter for adult individuals            | Albuquerque |
|   | Permanent Supportive Housing for Adult Individuals | Albuquerque |
| Albuquerque Rescue Mission  | Emergency shelter for adult individuals            | Albuquerque |
| Good Shepherd Center  | Emergency shelter for adult individuals            | Albuquerque |
| Haven of Love Rescue Mission  | Emergency shelter for adult individuals            | Albuquerque |
| Metropolitan Homelessness Project   | Emergency shelter for adult individuals            | Albuquerque |
| NM Veterans Administration  | Emergency shelter for adult individuals            | Albuquerque |
| Safe House  | Emergency shelter for adult individuals            | Albuquerque |
| St. Martin's Hospitality Center   | Emergency shelter for adult individuals            | Albuquerque |
| Bernalillo County   | Permanent Supportive Housing for Families          | Albuquerque |
| Crossroads for Women  | Permanent supportive housing for Mixed Populations | Albuquerque |
| Catholic Charities  | Transitional Housing for Families                  | Albuquerque |
| Central United Methodist Church   | Transitional Housing for Families                  | Albuquerque |
| Goodwill Industries   | Transitional Housing for Families                  | Albuquerque |
| St. Martin's Hospitality Center   | Transitional Housing for Mixed Populations         | Albuquerque |
| YWCA  | Transitional Housing for Mixed Populations         | Albuquerque |
| Albuquerque Rescue Mission  | Transitional Housing for Adult Individuals         | Albuquerque |
| Crossroads for Women Metropolitan Homelessness Project  | Transitional Housing for Adult Individuals         | Albuquerque |
| New Mexico Veterans Integration Center  | Transitional Housing for Adult Individuals         | Albuquerque |
| Veterans Administration   | Transitional Housing for Adult Individuals         | Albuquerque |
| Safe House  | Transitional Housing for Adult Individuals         | Albuquerque |
| St. Martin's Hospitality Center   | Transitional Housing for Adult Individuals         | Albuquerque |
| Transitional Living Services  | Transitional Housing for Adult Individuals         | Albuquerque |
| Catholic Charities  | Transitional Housing for Adult Individuals         | Albuquerque |
| Goodwill Industries   | Permanent Supportive Housing for Adult Individuals | Albuquerque |
| New Life Homes  | Permanent Supportive Housing for Adult Individuals | Albuquerque |
| NM Veterans Administration  | Permanent Supportive Housing for Adult Individuals | Albuquerque |
| St. Martin's Hospitality Center   | Permanent Supportive Housing for Adult Individuals | Albuquerque |
| Supportive Housing Coalition of New Mex   | Permanent Supportive Housing for Adult Individuals | Albuquerque |
| Transitional Living Services  | Permanent Supportive Housing for Adult Individuals | Albuquerque |

| <b>Table V.15</b><br><b>Homeless Shelters and Emergency Housing</b><br>Balance of State CoC<br>U.S. Department of Housing and Urban Development – 2013 Housing Inventory Chart |  |             |
|--|--|-------------|
| Agency   | Description                                | City        |
| <b>Balance of State CoC</b>  |  |             |
| Battered Families Services   | Emergency shelter for Mixed Populations    | Gallup      |
| Carlsbad Battered Families Shelter   | Emergency shelter for Mixed Populations    | Carlsbad    |
| Community Against Violence   | Emergency shelter for Mixed Populations    | Taos        |
| El Puente del Socorro  | Emergency shelter for Mixed Populations    | Socorro     |
| Esperanza Shelter  | Emergency shelter for Mixed Populations    | Santa Fe    |
| Grammy's House   | Emergency shelter for Mixed Populations    | Artesia     |
| Roberta's Place  | Emergency shelter for Mixed Populations    | Grants      |
| Roswell Refuge for Battered Adults   | Emergency shelter for Mixed Populations    | Roswell     |
| St. Elizabeth Shelter  | Emergency shelter for Mixed Populations    | Santa Fe    |
| Care 66  | Emergency Shelter for Adults               | Gallup      |
| COPE Inc.  | Emergency Shelter for Adults               | Alamogordo  |
| County of Luna   | Emergency Shelter for Adults               | Deming      |
| Crisis Center of Northern New Mexico   | Emergency Shelter for Adults               | Espanola    |
| Family Crisis Center   | Emergency Shelter for Adults               | Farmington  |
| Interfaith Community Shelter   | Emergency Shelter for Adults               | Santa Fe    |
| La Casa Inc.   | Emergency Shelter for Adults               | Las Cruces  |
| Las Cruces Gospel Rescue Mission   | Emergency Shelter for Adults               | Las Cruces  |
| Manna Outreach   | Emergency Shelter for Adults               | Hobbs       |
| Missionaries of Charities, Inc.  | Emergency Shelter for Adults               | Gallup      |
| N'Nizhoozhi Center   | Emergency Shelter for Adults               | Gallup      |
| PATH (San Juan)  | Emergency Shelter for Adults               | San Juan    |
| Salvation Army of Farmington   | Emergency Shelter for Adults               | Farmington  |
| Samaritan House  | Emergency Shelter for Adults               | Las Vegas   |
| Shiprock Home for Women and Children   | Emergency Shelter for Adults               | Shiprock    |
| St. Elizabeth Shelter  | Emergency Shelter for Adults               | Santa Fe    |
| St. Vincent de Paul in Deming  | Emergency Shelter for Adults               | Deming      |
| Taos Coalition to End Homelessness   | Emergency Shelter for Adults               | Taos        |
| The Hartley House  | Emergency Shelter for Adults               | Clovis      |
| Valencia Shelter for Domestic Violence   | Emergency Shelter for Adults               | Las Lunas   |
| Assurance House  | Emergency Shelters for Youth               | Roswell     |
| Childhaven   | Emergency Shelters for Youth               | Farmington  |
| DreamTree Project  | Emergency Shelters for Youth               | Taos        |
| Families and Youth Inc.  | Emergency Shelters for Youth               | Las Cruces  |
| Navajo Ministries  | Emergency Shelters for Youth               | Farmington  |
| Youth Shelters and Family Services   | Emergency Shelters for Youth               | Santa Fe    |
| Catholic Charities of Gallup   | Transitional Housing for Families          | Gallup      |
| Catholic Charities Sandoval  | Transitional Housing for Families          | Sandoval    |
| St. Elizabeth Shelter  | Transitional Housing for Families          | Santa Fe    |
| Supportive Housing Coalition of NM   | Transitional Housing for Families          | Gallup      |
| Community Against Violence   | Transitional Housing for Mixed Populations | Taos        |
| El Refugio   | Transitional Housing for Mixed Populations | Silver City |
| Haven House  | Transitional Housing for Mixed Populations | Rio Rancho  |

**V. Housing and Homeless Needs Assessment**

|   |  |            |
|---|--|------------|
| Navajo United Methodist Center              | Transitional Housing for Mixed Populations         | Farmington |
| Battered Families Services                  | Transitional Housing for Adult Individuals         | Gallup     |
| Bernalillo Catholic Charities               | Transitional Housing for Adult Individuals         | Bernalillo |
| Care 66                                     | Transitional Housing for Adult Individuals         | Gallup     |
| Carlsbad Transitional Housing               | Transitional Housing for Adult Individuals         | Carlsbad   |
| Eastern Plains Development Corporation      | Transitional Housing for Adult Individuals         | Clovis     |
| Families and Youth Inc.                     | Transitional Housing for Adult Individuals         | Las Cruces |
| La Casa Inc.                                | Transitional Housing for Adult Individuals         | Las Cruces |
| Life Link                                   | Transitional Housing for Adult Individuals         | Santa Fe   |
| Masada House Inc.                           | Transitional Housing for Adult Individuals         | Farmington |
| Masilla Valley Community of Hope            | Transitional Housing for Adult Individuals         | Las Cruces |
| Samaritan House                             | Transitional Housing for Adult Individuals         | Las Vegas  |
| San Juan County Partnership                 | Transitional Housing for Adult Individuals         | Farmington |
| Southwest Counseling Center                 | Transitional Housing for Adult Individuals         | Las Cruces |
| Valencia Shelter for Domestic Violence      | Transitional Housing for Adult Individuals         | Valencia   |
| Western Regional Housing Authority          | Transitional Housing for Adult Individuals         | Deming     |
| DreamTree Project                           | Transitional Housing for Youth                     | Taos       |
| Youth Shelters and Family Services          | Transitional Housing for Youth                     | Santa Fe   |
| Life Link                                   | Permanent Supportive Housing for Families          | Santa Fe   |
| Care 66                                     | Permanent Supportive Housing for Adult Individuals | Gallup     |
| Casa Milagro                                | Permanent Supportive Housing for Adult Individuals | Santa Fe   |
| Curry County                                | Permanent Supportive Housing for Adult Individuals | Clovis     |
| Housing Authority of the City of Las Cruces | Permanent Supportive Housing for Adult Individuals | Las Cruces |
| Life Link                                   | Permanent Supportive Housing for Adult Individuals | Santa Fe   |
| Los Lunas Housing Authority- El Camino      | Permanent Supportive Housing for Adult Individuals | Las Lunas  |
| Mesilla Valley Community of Hope            | Permanent Supportive Housing for Adult Individuals | Las Cruces |
| Sandoval County- La Buena Vida              | Permanent Supportive Housing for Adult Individuals | Bernalillo |
| Santa Fe Community Housing Trust            | Permanent Supportive Housing for Adult Individuals | Santa Fe   |
| St. Elizabeth Shelter                       | Permanent Supportive Housing for Adult Individuals | Santa Fe   |

The *Housing and Community Development Survey* asked stakeholder respondents in New Mexico to identify the need for additional services and facilities for this population. **Table V.16** shows that over 80 percent of respondents rated the need for services and facilities for homeless persons at a medium or high need.

**Table V.16**  
**Please rate the need for services and facilities for each of the following special needs groups.**  
 State of New Mexico  
 2014 Housing and Community Development Survey

| Question         | No<br>Need | Low<br>Need | Medium<br>Need | High<br>Need | Missing | Total |
|------------------|------------|-------------|----------------|--------------|---------|-------|
| Homeless persons | 2          | 23          | 66             | 139          | 113     | 343   |



Additionally, the *Housing and Community Development Survey* asked about the need for various housing types that serve the homeless population. As seen in **Table V.17**, a majority of respondents ranked the need for emergency shelters, transitional housing, shelters for youth, and rapid rehousing assistance for homeless households at medium to high need.

**Table V.17**  
**Please rate the need for the following housing types for special needs populations**

State of New Mexico

2014 Housing and Community Development Survey

| Question  | No<br>Need | Low<br>Need | Medium<br>Need | High<br>Need | Missing | Total |
|---|------------|-------------|----------------|--------------|---------|-------|
| Rapid rehousing rental assistance for homeless households | 3          | 26          | 63             | 134          | 117     | 343   |
| Transitional housing                                      | 4          | 24          | 85             | 113          | 117     | 343   |
| Shelters for youth  | 5          | 30          | 82             | 111          | 115     | 343   |
| Emergency shelters  | 6          | 40          | 79             | 104          | 114     | 343   |

The Homeless Needs Focus Group addressed various challenges and suggestions to meeting the needs of the New Mexico homeless population. These are summarized as follows:

- Providing housing without mandating services is essential to working towards ending homelessness.
- The location of housing, availability of services, and life skills trainings are important to ensure a lower rate of returning to homelessness.
- Increased communication and coordination among service providers will allow for providers to more successfully meet needs.
- Increased resources and public awareness are necessary to continue to combat homelessness.

## E. NON-HOMELESS SPECIAL NEEDS ASSESSMENT

According to HUD, special needs populations are “not homeless but require supportive housing, including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addiction, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify.”<sup>55</sup> Because individuals in these groups face unique housing challenges and are vulnerable to becoming homeless, a variety of support services are needed in order for

<sup>55</sup> *Consolidated Plan Final Rule 24 CFR Part 91*. United States Department of Housing and Urban Development. Community Planning and Development. 1995. 14.

them to achieve and maintain a suitable and stable living environment. Each of these special needs populations will be discussed in terms of their size and characteristics, services and housing currently provided, and services and housing still needed.

A portion of the *2014 Housing and Community Development Survey* asked respondents to rank the need for services and facilities for non-homeless special needs groups in New Mexico. The responses to this question are tabulated in **Table V.18**, below. While most special needs groups were perceived to have a high level of need, the frail elderly were perceived as having the highest level of need. Persons with severe mental illness and veterans were also identified as having high levels of need for services.

**Table V.18**  
**Please rate the need for services and facilities for each of the following special needs groups.**  
 State of New Mexico  
 2014 Housing and Community Development Survey

| Question                                | No<br>Need | Low<br>Need | Medium<br>Need | High<br>Need | Missing | Total |
|---|------------|-------------|----------------|--------------|---------|-------|
| The frail elderly (age 85+)             | 1          | 14          | 62             | 151          | 115     | 343   |
| Veterans                                | 1          | 17          | 66             | 145          | 114     | 343   |
| Persons with severe mental illness      | 1          | 15          | 69             | 143          | 115     | 343   |
| Homeless persons                        | 2          | 23          | 66             | 139          | 113     | 343   |
| Persons with substance abuse addictions | 1          | 17          | 73             | 135          | 117     | 343   |
| Victims of domestic violence            | 1          | 8           | 88             | 130          | 116     | 343   |
| The elderly (age 65+)                   | 1          | 12          | 95             | 119          | 116     | 343   |
| Persons with physical disabilities      | 1          | 15          | 102            | 111          | 114     | 343   |
| Persons with developmental disabilities | 1          | 14          | 106            | 108          | 114     | 343   |
| Persons recently released from prison   | 8          | 35          | 81             | 98           | 121     | 343   |
| Persons with HIV/AIDS                   | 5          | 45          | 110            | 66           | 117     | 343   |
| Other groups                            | 4          | 2           |                | 7            | 330     | 343   |

## ELDERLY AND FRAIL ELDERLY PERSONS

HUD provides a definition of “elderly” as persons age 62 or older. The U.S. National Center for Health Statistics (NCHS) notes that a number of older citizens have limitations caused by chronic conditions that constrain activities of daily living (ADLs). ADLs are divided into three levels, from basic to advanced. Basic ADLs involve personal care and include tasks such as eating, bathing, dressing, using the toilet, and getting in or out of bed or a chair. Intermediate, or instrumental, Activities of Daily Living (IADLs) are tasks necessary for independent functioning in the community. These include cooking, cleaning, laundry, shopping, using the telephone, using or accessing transportation, taking medicines, and managing money. Social, recreational and occupational activities that greatly affect the individual's quality of life are Advanced Activities of Daily Living (AADL). Playing bridge, bowling, doing crafts, or volunteering for one's church are examples of advanced ADLs.

“Frail elderly” is defined as persons who are unable to perform three or more activities of daily living.<sup>56</sup>

### Size and Characteristics

According to 2010 Census Bureau data, 272,255 residents in the state of New Mexico were age 65 or older, which equated to about 13.2 percent of the total population. **Table V.19** presents a breakdown of the elderly population by age in New Mexico at the time of the 2010 census. While elderly is defined as persons over 62, “extra elderly” persons are those over the age of 75. Within the elderly population in New Mexico, 43.5 percent were extra elderly. According to the New Mexico Aging and Long-Term Services Department, there are 40,340 persons aged 60 and older that are living at or below the poverty line in New Mexico.<sup>57</sup> The elderly population in New Mexico has grown 28.3 percent since 2000. The two age groups with the greatest growth over this decade were those ages 65 to 66, with 45.9 percent growth, and those aged 85 or older, with 37.3 percent growth.

**Table V.19**  
**Elderly Population by Age**  
 State of New Mexico  
 2000 & 2010 Census SF1 Data

| Age          | 2000 Census    |               | 2010 Census    |               | % Change 00–10 |
|--------------|----------------|---------------|----------------|---------------|----------------|
|              | Population     | % of Total    | Population     | % of Total    |                |
| 65 to 66     | 25,984         | 12.2%         | 37,921         | 13.9%         | 45.9%          |
| 67 to 69     | 37,243         | 17.5%         | 49,969         | 18.4%         | 34.2%          |
| 70 to 74     | 54,518         | 25.7%         | 65,904         | 24.2%         | 20.9%          |
| 75 to 79     | 43,729         | 20.6%         | 50,230         | 18.4%         | 14.9%          |
| 80 to 84     | 27,445         | 12.9%         | 36,238         | 13.3%         | 32.0%          |
| 85 or Older  | 23,306         | 11.0%         | 31,993         | 11.8%         | 37.3%          |
| <b>Total</b> | <b>212,225</b> | <b>100.0%</b> | <b>272,255</b> | <b>100.0%</b> | <b>28.3%</b>   |

### Services and Housing Currently Provided

The Older Americans Act of 1965 has been the main instrument for delivering social services to senior citizens in the U.S. This Act established the federal Administration on Aging (AoA) and related state agencies to specifically address the many needs of the elderly United States population. Despite limited resources and funding, the mission of the Older Americans Act is broad: “to help older people maintain maximum independence in their homes and communities and to promote a continuum of care for the vulnerable elderly.”<sup>58</sup> The AoA encompasses a variety of services aimed at the elderly population,

<sup>56</sup> <http://law.justia.com/us/cfr/title24/24-4.0.2.1.12.2.3.2.html>

<sup>57</sup> <http://www.nmaging.state.nm.us/Reports.aspx>

<sup>58</sup> [http://www.nhpf.org/library/the-basics/Basics\\_OlderAmericansAct\\_02-23-12.pdf](http://www.nhpf.org/library/the-basics/Basics_OlderAmericansAct_02-23-12.pdf)

such as supportive services, nutrition services, family caregiver support, and disease prevention and health promotion.

In New Mexico, support for the elderly population is provided by the New Mexico Aging and Long-Term Services Department. The role of this organization is to promote independence and dignity for elderly persons and individuals living with a disability in New Mexico. The Department's 2013-2017 New Mexico State Plan for Aging and Long-Term Services outlines various goals for the department over those five years. The Plan includes goals for supportive services, nutrition, health promotion, caregiver support, elders' rights, along with other goals and objectives.<sup>59</sup> The four divisions of this agency serve to address the varied needs of older persons in the state and are described as follows:

- Consumer and Elder Rights Division – includes the Aging & Disability Resource Center, the State Health Insurance Program (SHIP), the Senior Medicare Patrol (SMP), the NM Bill Pay Program, and a Prescription Drug Assistance Program.
- Aging Network Division – includes the Employment Programs Bureau that manages two older worker programs and 50+ Employment Connection, along with the Indian Area Agency on Aging, the Capital Projects Bureau, the NM Conference on Aging, HIV/AIDS Advocacy and the Senior Services Bureau which provides technical and programmatic support for all Older American Act programs, along with Golden Opportunities for Lifelong Development; also offers the Senior Services Bureau that provides TA for Older Americans Act programs, Areas Agencies on Aging and volunteer programs.
- Adult Protective Services Division – provides protective services to abused, neglected or exploited elderly persons with access to short-term services, including emergency protective placement, homecare, adult day care, and attendant care. APS remains on call for emergencies 24 hours a day, 7 days a week.
- Administrative Services Division – includes human resources, financial management, budgeting, procurement, contracting, and administrative support for the department.

### Services and Housing Needed

While there are a number of different housing and service programs that aid the elderly population in New Mexico, the general population is continuing to age and live longer, which will require additional services and resources to meet the ever growing needs of

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<sup>59</sup> <http://www.nmaging.state.nm.us/Reports.aspx>

the elderly. According to the New Mexico Aging and Long-Term Services Department, by 2030 the New Mexico elderly population is expected to reach 682,036, or 32.5 percent of the total population of the state. This increase in the elderly population will require an expansion of services to meet the needs of this growing population.

According to the Center for Housing Policy, housing will be a priority need for the elderly population. A growing number of older households will face severe housing costs burdens, and many will require assisted or long-term care housing and services.<sup>60</sup> In addition, as the Baby Boomer generation continues to grow, many will prefer to remain independent, requiring in-home services and adaptations to existing homes. Thus, there is a greater focus on in-home care and expanded home health services to meet the needs of a more independent elderly population. Because most elderly persons are on a fixed income, these increasing costs may fall on publically funded programs in the state.

**Table V. 20** shows the number of elderly households with housing problems, broken down by income. While the total rate of housing problems for the elderly is less than the rate for non-elderly, the rate for housing problems for elderly and extra-elderly households with incomes at or below 30 percent MFI is over 60 percent.

**Table V.20**  
**Households with Housing Problems by Income and Elderly Status**  
 State of New Mexico  
 2006–2010 HUD CHAS Data

| Income                          | Elderly        | Extra-Elderly | Non-Elderly    | Total          |
|---------------------------------|----------------|---------------|----------------|----------------|
| <b>With Housing Problems</b>    |                |               |                |                |
| 30% HAMFI or less               | 10,995         | 7,130         | 50,825         | 68,950         |
| 30.1-50% HAMFI                  | 9,090          | 5,805         | 42,385         | 57,280         |
| 50.1-80% HAMFI                  | 8,915          | 4,660         | 43,325         | 56,900         |
| 80.1-100% HAMFI                 | 3,300          | 1,535         | 16,065         | 20,900         |
| 100.1% HAMFI and above          | 6,805          | 2,260         | 30,840         | 39,905         |
| <b>Total</b>                    | <b>39,105</b>  | <b>21,390</b> | <b>183,440</b> | <b>243,935</b> |
| <b>Without Housing Problems</b> |                |               |                |                |
| 30% HAMFI or less               | 4,360          | 3,085         | 8,675          | 16,120         |
| 30.1-50% HAMFI                  | 8,715          | 8,555         | 15,515         | 32,785         |
| 50.1-80% HAMFI                  | 15,940         | 12,035        | 43,340         | 71,315         |
| 80.1-100% HAMFI                 | 11,250         | 6,535         | 34,170         | 51,955         |
| 100.1% HAMFI and above          | 64,990         | 26,470        | 240,045        | 331,505        |
| <b>Total</b>                    | <b>105,255</b> | <b>56,680</b> | <b>341,745</b> | <b>503,680</b> |
| <b>Not Computed</b>             |                |               |                |                |
| 30% HAMFI or less               | 775            | 590           | 7,150          | 8,515          |
| 30.1-50% HAMFI                  | 0              | 0             | 0              | 0              |
| 50.1-80% HAMFI                  | 0              | 0             | 0              | 0              |
| 80.1-100% HAMFI                 | 0              | 0             | 0              | 0              |
| 100.1% HAMFI and above          | 0              | 0             | 0              | 0              |

<sup>60</sup> Lipman, Barbara., Jeffery Lubell, Emily Salmon. "Housing an Aging Population: Are We Prepared?" *Center for Housing Policy* (2012). 21 May 2014 <<http://www.nhc.org/media/files/AgingReport2012.pdf>>.

|                        |                |               |                |                |
|------------------------|----------------|---------------|----------------|----------------|
| Total                  | 775            | 590           | 7,150          | 8,515          |
| <b>Total</b>           |                |               |                |                |
| 30% HAMFI or less      | 16,130         | 10,805        | 66,650         | 93,585         |
| 30.1-50% HAMFI         | 17,805         | 14,360        | 57,900         | 90,065         |
| 50.1-80% HAMFI         | 24,855         | 16,695        | 86,665         | 128,215        |
| 80.1-100% HAMFI        | 14,550         | 8,070         | 50,235         | 72,855         |
| 100.1% HAMFI and above | 71,795         | 28,730        | 270,885        | 371,410        |
| <b>Total</b>           | <b>145,135</b> | <b>78,660</b> | <b>532,335</b> | <b>756,130</b> |

## PEOPLE WITH DISABILITIES (MENTAL, PHYSICAL, DEVELOPMENTAL)

HUD defines a person with a disability as any person who has a physical or mental impairment that substantially limits one or more major life activities. Physical or mental disabilities include hearing, mobility and visual impairments, chronic alcoholism, chronic mental illness, AIDS, AIDS related complex, and mental retardation that substantially limits one or more major life activities. Major life activities include walking, talking, hearing, seeing, breathing, learning, performing manual tasks and caring for oneself.<sup>61</sup> HUD defers to Section 102 of the Developmental Disabilities Assistance and Bill of Rights Act of 2000 for the definition of developmental disability: a severe, chronic disability of an individual that is attributable to a mental or physical impairment or combination of mental and physical impairments.

Many persons with disabilities require support services in order to maintain healthy lifestyles. The services that are required often depend on the individual and the type of disability. For example, a person with a mental disability may require medication assistance, weekly counseling sessions or job placement assistance. Specialized transport services and physical therapy sessions are services that might be required for a person with a physical disability.

Many people with disabilities live on fixed incomes and thus face financial and housing challenges similar to those of the elderly. Without a stable, affordable housing situation, persons with disabilities can find daily life challenging. In addition, patients from psychiatric hospitals and structured residential programs have a hard time transitioning back in to mainstream society without a reasonably priced and supportive living situation. The U.S. Conference of Mayors *2013 Hunger and Homeless Survey* found that mental illness was cited 44 percent of the time as a cause of homelessness among unaccompanied individuals. Likewise, they reported that 30 percent of homeless adults in their cities had severe mental illness.<sup>62</sup>

### Size and Characteristics

<sup>61</sup> [http://portal.hud.gov/hudportal/HUD?src=/program\\_offices/fair\\_housing\\_equal\\_opp/disabilities/inhousing](http://portal.hud.gov/hudportal/HUD?src=/program_offices/fair_housing_equal_opp/disabilities/inhousing)

<sup>62</sup> <http://www.usmayors.org/pressreleases/uploads/2013/1210-report-HH.pdf>

Data from the 2012 Five-Year American Community Survey for New Mexico showed a total population of persons with disabilities of 277,345, with an overall disability rate of 13.7 percent. **Table V.21** presents a tally of disabilities by age and gender. The age group with the highest disability rate is persons aged 75 and older. Males had a slightly higher disability rate at 14.1 percent, than females, at 13.4 percent. Children under five had the lowest disability rate, at one percent for both males and females.

**Table V.21**  
**Disability by Age**  
 State of New Mexico  
 2012 Five-Year ACS Data

| Age          | Male                |                 | Female              |                 | Total               |                 |
|--------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|
|              | Disabled Population | Disability Rate | Disabled Population | Disability Rate | Disabled Population | Disability Rate |
| Under 5      | 772                 | 1.0%            | 702                 | 1.0%            | 1,474               | 1.0%            |
| 5 to 17      | 10,406              | 5.5%            | 6,594               | 3.6%            | 17,000              | 4.6%            |
| 18 to 34     | 15,983              | 7.0%            | 13,024              | 5.7%            | 29,007              | 6.3%            |
| 35 to 64     | 61,493              | 16.3%           | 57,220              | 14.2%           | 118,713             | 15.2%           |
| 65 to 74     | 22,908              | 31.2%           | 23,031              | 28.2%           | 45,939              | 29.6%           |
| 75 or Older  | 27,576              | 56.3%           | 37,636              | 56.9%           | 65,212              | 56.7%           |
| <b>Total</b> | <b>139,138</b>      | <b>14.1%</b>    | <b>138,207</b>      | <b>13.4%</b>    | <b>277,345</b>      | <b>13.7%</b>    |

**Table V.22** breaks down disabilities by disability type for persons aged 5 and older, from the 2000 census data. The most common disability is a physical disability, followed by an employment disability. The third most common disability type is a Go-outside-home disability.

**Table V.22**  
**Total Disabilities Tallied: Aged 5 and Older**  
 State of New Mexico  
 2000 Census SF3 Data

| Disability Type            | Population     |
|----------------------------|----------------|
| Sensory disability         | 74,309         |
| Physical disability        | 149,317        |
| Mental disability          | 90,020         |
| Self-care disability       | 44,025         |
| Employment disability      | 139,826        |
| Go-outside-home disability | 115,076        |
| <b>Total</b>               | <b>612,573</b> |

### Services and Housing Currently Provided

The Aging and Disability Resource Center, through the New Mexico Aging and Long-Term Services Department, provides information and referrals to organizations throughout the state that aid persons with disabilities. The Aging and Disability Resource Center is

available to assist elders, persons with disabilities and caregivers to find services and resources to help them live well and independently.<sup>63</sup>

The Department of Health also offers services through the Developmental Disabilities Support Division. The Division’s mission is to effectively administer a system of person-centered community supports services that promote positive outcomes for all stakeholders with a primary focus on assisting individuals with developmental disabilities and their families to exercise their right to make choices, grow and contribute to their community.<sup>64</sup> The Division offers case management, day services, therapy, employment support, nutritional care, counseling, accessibility adaptations and community engagement opportunities.<sup>65</sup>

### Services and Facilities Needed

The Housing and Community Development Survey also asked participants to rank the need for services and facilities for persons with disabilities. The results, shown in **Table V.23**, on the following page, indicate a strong need for housing for both persons with physical disabilities and developmental disabilities, with over 60 percent of respondents indicating a medium to high level of need for services and facilities for both groups.

**Table V.23**  
**Please rate the need for services and facilities for each of the following special needs groups.**  
 State of New Mexico  
 2014 Housing and Community Development Survey

| Question                                | No Need | Low Need | Medium Need | High Need | Missing | Total |
|---|---------|----------|-------------|-----------|---------|-------|
| Persons with physical disabilities      | 1       | 15       | 102         | 111       | 114     | 343   |
| Persons with developmental disabilities | 1       | 14       | 106         | 108       | 114     | 343   |

### PEOPLE WITH ALCOHOL OR OTHER DRUG ADDICTIONS

According to the National Coalition for the Homeless, for persons “just one step away from homelessness, the onset or exacerbation of an addictive disorder may provide just the catalyst to plunge them into residential instability.”<sup>66</sup> For persons suffering from addictions to drugs and alcohol, housing is complicated. Persons who have stable housing are much better able to treat their addictions. However, obtaining stable housing

<sup>63</sup> <http://www.nmaging.state.nm.us/Services.aspx>  
<sup>64</sup> <http://archive.nmhealth.org/ddsd/whoweare/whowearepg02.htm>  
<sup>65</sup> <http://archive.nmhealth.org/ddsd/index.htm>  
<sup>66</sup> <http://www.nationalhomeless.org/publications/facts/addiction.pdf>



while suffering from addiction can be quite difficult, and the frustrations caused by a lack of housing options may only exacerbate addictions. According to the 2013 U.S. Conference of Mayors Hunger & Homelessness Report, substance abuse is one of the most cited causes of homelessness.<sup>67</sup>

### Size and Characteristics

The New Mexico Department of Health issued a New Mexico Substance Abuse Epidemiology Profile in 2011. The state found that between 2006 and 2008, alcohol or illicit drug use or dependence for persons over the age of 12 was at a rate of 10.12 for the state.<sup>68</sup> The region with the highest dependence rates for this period was the Northwest, followed by Bernalillo County. In addition, there were 5,111 alcohol related deaths in New Mexico from 2005-2009. More than 50 percent of these deaths were White or Hispanic males. The highest demographic group with alcohol-related deaths in the state were American Indian males, aged 25-64, with a rate of 193.6 per 100,000. In addition, the Trust for America’s Health found that New Mexico had the second highest drug overdose mortality rate in the United States, with 23.8 per 100,000 people suffering drug overdose fatalities.<sup>69</sup>

### Services and Housing Currently Provided

Substance abuse treatment centers in New Mexico are shown in **Table V.24**, on the following page. These include a variety of private and public centers and are located throughout the state.

| <b>Table V.24</b><br><b>Substance Abuse Treatment Centers</b><br>State of New Mexico<br>MFA Data |             |
|--|-------------|
| Treatment Center   | Location    |
| Counseling Center, Inc.  | Alamogordo  |
| Otero County Council   | Alamogordo  |
| A Balanced Path  | Albuquerque |
| Albuquerque Healthcare for the Homeless  | Albuquerque |
| Crossroads   | Albuquerque |
| Evolution Group, Inc.  | Albuquerque |
| First Nations Community Healthsource   | Albuquerque |
| University of New Mexico   | Albuquerque |
| Veterans Affairs Medical Center  | Albuquerque |
| Hoy Recovery Program, Inc.   | Alcalde     |

<sup>67</sup> <http://www.usmayors.org/pressreleases/uploads/2013/1210-report-HH.pdf>

<sup>68</sup> [http://www.nmprevention.org/Project\\_Docs/2011%20New%20Mexico%20Substance%20Abuse%20Epidemiology%20Profile.pdf](http://www.nmprevention.org/Project_Docs/2011%20New%20Mexico%20Substance%20Abuse%20Epidemiology%20Profile.pdf)

<sup>69</sup> <http://healthyamericans.org/reports/drugabuse2013/release.php?stateid=NM>

## V. Housing and Homeless Needs Assessment

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|  |            |
|--|------------|
| Southern New Mexico Human Development  | Anthony    |
| La Buena Vida Inc                      | Bernalillo |
| Five Sandoval Indian Pueblos Inc       | Bernalillo |
| Carlsbad Mental Health Association     | Carlsbad   |
| Tri County Community Services          | Clayton    |
| New Mexico Behavioral Health Institute | Santa Rosa |
| Vista Taos Renewal Center              | Taos       |
| San Cristobal Treatment Center         | Taos       |

Publicly-funded services for drug and alcohol addiction are administered by the New Mexico Human Services Department, Division of Behavioral Health Services (BHSD). The BHSD operates the Office of Substance Abuse Prevention (OSAP). Funding is provided through the Substance Abuse and Treatment Block Grant (SAPT), Safe and Drug Free Schools and Communities, and the State General Fund.<sup>70</sup> The BHSD allocated money for various programs, including Strategies for Success and Total Community Approach. Strategies for Success is a program that works with teens on multiple risk and protective factors to improve the student's ability to resist drugs. The Total Community Approach is a partnership between the New Mexico Behavioral Health Collaborative and rural communities most affected by substance abuse. Through targeting resources and engaging various community groups, services are targeted to the area where they are most needed to deal with substance abuse challenges.<sup>70</sup> In 2014, there were 23 programs throughout New Mexico that were receiving prevention funds from the Office of Substance Abuse Prevention.

MFA is a member agency of the New Mexico Behavioral Health Collaborative. The Collaborative was created in 2004 by Governor Bill Richardson to allow state agencies and resources involved in behavioral health prevention, treatment and recovery to work as one in an effort to improve mental health and substance abuse services in New Mexico.<sup>71</sup>

### Services and Housing Needed

According to the Healthy People 2020 national objectives, there were 22 million Americans struggling with a drug or alcohol problem in 2005. Of those with substance abuse problems, 95 percent are unaware of their problem.<sup>72</sup> Obtaining treatment is a primary concern for many, which often includes high costs and other impacts on the person's ability to obtain or retain an income and housing.

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<sup>70</sup> [http://www.nmprevention.org/OSAP\\_Prevention.htm](http://www.nmprevention.org/OSAP_Prevention.htm)

<sup>71</sup> <http://www.bhc.state.nm.us/index.htm>

<sup>72</sup> <http://www.healthypeople.gov/2020/TopicsObjectives2020/overview.aspx?topicId=40#star>

The National Coalition for the Homeless notes that other needs for persons living with addictions to drugs or alcohol include transportation and support services, including work programs and therapy access. Barriers also include programs that follow abstinence-only policies. These programs are often unrealistic for persons suffering from addictions because they fail to address the reality of relapses. A person living in supportive housing with an addiction problem who experiences a relapse may suddenly become a homeless person.<sup>73</sup>

Results from the 2014 Housing and Community Development Survey, presented in **Table V.25**, show that respondents indicated a high need level for additional services and facilities for this special needs group.

**Table V.25**  
**Please rate the need for services and facilities for each of the following special needs groups.**

State of New Mexico

2014 Housing and Community Development Survey

| Question                                | No Need | Low Need | Medium Need | High Need | Missing | Total |
|---|---------|----------|-------------|-----------|---------|-------|
| Persons with substance abuse addictions | 1       | 17       | 73          | 135       | 117     | 343   |

## VICTIMS OF DOMESTIC VIOLENCE

Domestic violence describes behaviors that are used by one person in a relationship to control the other. This aggressive conduct is often criminal, including physical assault, sexual abuse and stalking. The U.S. Department of Justice (DOJ) defines domestic violence as a pattern of abusive behavior in any relationship that is used by one partner to gain or maintain power and control over another intimate partner.<sup>74</sup> Victims can be of all races, ages, genders, religions, cultures, education levels and marital statuses. Victims of domestic violence are at risk of becoming homeless due to an unstable living environment. If domestic violence victims flee the home, they are often faced with finding emergency shelter and services for themselves and their children. Victims of domestic violence are predominantly women. However, children can also be affected as either victims of abuse or as witnesses to abuse. DOJ found that throughout their lifetime, over 25 million women and 7 million men were victimized by an intimate partner.<sup>75</sup>

### Size and Characteristics

<sup>73</sup> <http://www.nationalhomeless.org/publications/facts/addiction.pdf>

<sup>74</sup> <http://www.ovv.usdoj.gov/domviolence.htm>

<sup>75</sup> <https://www.ncjrs.gov/pdffiles1/nij/183781.pdf>

Pinpointing a specific number of victims of domestic violence can be difficult because many cases go unreported. However, there are other means of gathering statistics, including tracking the number of cases that are reported to law enforcement. According to the National Coalition Against Domestic Violence, 25,348 domestic violence incidents were reported to law enforcement officials in New Mexico in 2006, with 34 homicides noted to be a result of domestic violence.<sup>76</sup> 61 percent of victims were between the ages of 22 and 40 years old and 92 percent were female.

In more than half of all domestic violence cases in the state in 2006, children witnessed the crime. Nearly 4,000 children were witnesses of domestic violence acts in the family in 2006 in New Mexico. More than one-fifth of these witnesses were also victims of domestic violence themselves. In New Mexico, a total of 6,844 children benefitted from services related to domestic violence programs in 2006.<sup>77</sup>

### **Services and Housing Currently Provided**

The New Mexico Coalition Against Domestic Violence exists to provide a coordinated local, regional and statewide response to domestic violence in the state. The Coalition's vision is to aspire to a world free to violence and oppression. With more than 33 member organizations, the Coalition advocates for positive social change, provides training, builds alliances, secure resources and develops public policy in New Mexico.<sup>78</sup>

Services for victims of domestic abuse are provided by a variety of nonprofit and faith-based organizations across the state. Many of the shelters have 24-hour crisis lines and offer temporary housing, advocacy, referral programs, counseling, and transportation, as well as many other services. A partial list of domestic violence service providers is shown in **Table V.26**, on the following page.

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<sup>76</sup> <http://www.nmcadv.org/wp-content/uploads/2013/03/NM-DV-Facts.pdf>

<sup>77</sup> <http://www.ncadv.org/resources/FactSheets.php>

<sup>78</sup> <http://www.nmcadv.org/about-us/>

| <b>Table V.26</b><br><b>Domestic Violence Service Providers</b><br>State of New Mexico<br>MFA Data |                             |
|--|-----------------------------|
| <b>Service Organization</b>  | <b>Location</b>             |
| Alternatives to Violence   | Raton                       |
| Battered Families Services   | Gallup                      |
| Carlsbad Battered Families Shelter   | Carlsbad                    |
| Community Against Violence   | Taos                        |
| C.O.P.E  | Alamogordo, Ruidoso         |
| Crisis Center of Northern New Mexico   | Espanola                    |
| Domestic Abuse Intervention Center   | Truth or Consequences       |
| DRVC   | Albuquerque                 |
| El Refugio   | Silver City                 |
| ENIPC Peacekeepers   | Espanola                    |
| Enlace Comunitario   | Espanola                    |
| Esperanza Shelter for Battered Families  | Santa Fe                    |
| Family Crisis Center   | Farmington                  |
| Grammy's House   | Artesia                     |
| Haven House  | Rio Rancho                  |
| Help End Abuse for Life (HEAL)   | Ruidoso Downs               |
| Home for Women and Children  | Shiprock                    |
| La Casa  | Las Cruces                  |
| Navajo United Methodist Center   | Farmington                  |
| New Mexico Coalition Against Dom. Violence   | Santa Fe                    |
| New Mexico Legal Aid   | Albuquerque, Clovis, Gallup |
| Option, Inc.   | Hobbs                       |
| Roberta's Place  | Grants                      |
| Roswell Refuge for Battered Adults   | Roswell                     |
| Sanctuary Zone, Inc.   | Estancia                    |
| The Healing House  | Deming                      |
| Torrance County Project Office   | Estancia                    |
| Tri-County Family Justice Center of New Mexico   | Las Vegas                   |
| Valencia Shelter Services for Victims of Domestic Violence   | Los Lunas                   |

## Services and Housing Needed

Results from the 2014 Housing and Community Development Survey indicated a medium to high need level for additional domestic violence facilities and services in New Mexico. These data are shown in **Table V.27**, on the following page. In addition, the 2013 point-in-time counts for the Continuums of Care showed that all homeless victims of domestic violence were sheltered on the night of the count.

**Table V.27**

Please rate the need for services and facilities for each of the following special needs groups.

State of New Mexico

2014 Housing and Community Development Survey

| Question                     | No<br>Need | Low<br>Need | Medium<br>Need | High<br>Need | Missing | Total |
|------------------------------|------------|-------------|----------------|--------------|---------|-------|
| Victims of domestic violence | 1          | 8           | 88             | 130          | 116     | 343   |

### PEOPLE WITH HIV/AIDS AND THEIR FAMILIES

National research has demonstrated that housing is the greatest unmet service need among people living with HIV/AIDS. Part of this can be attributed to several personal and structural factors unique to this population: loss of income due to progressive inability to maintain employment, disease progression requiring accessible facilities, and policy requirements that limit residence in temporary or transitional programs. It is estimated that as many as half of all people living with HIV/AIDS will need housing assistance at some point in their illness.<sup>79</sup>

In addition, homelessness is a barrier to outpatient care and HIV/AIDS specific therapies. The National Coalition for the Homeless reports that between one-third and one-half of all persons with HIV/AIDS are either homeless or at risk for becoming homeless.<sup>80</sup> Research shows that among people with HIV/AIDS, there is a strong correlation between housing and improved access to, ongoing engagement in, and treatment success with health care. When people are housed they, can access and adhere to drug treatments and therapies, which may require fewer hospitalizations and less emergency care.<sup>81</sup> This is partially due to the fact that complex medication regimens require that medicines be refrigerated and administered according to a strict schedule. Furthermore, homeless HIV positive individuals have a death rate that is five times greater than that of housed HIV positive people, 5.3 to eight deaths per 100 people compared to one to two per 100 people.<sup>82</sup>

### Size and Characteristics

According to information gathered from the New Mexico Department of Health, a total of 1,789 persons were living with AIDS in New Mexico by the end of the year in 2012, and an additional 1,113 persons were living with HIV. Thus a total of 2,902 persons were living

<sup>79</sup> <http://nationalaidshousing.org/legisadvocacy/hopwa/>

<sup>80</sup> <http://www.nationalhomeless.org/publications/facts/HIV.pdf>

<sup>81</sup> <http://nationalaidshousing.org/legisadvocacy/hopwa/>

<sup>82</sup> <http://www.nationalaidshousing.org/PDF/Housing%20&%20HIV-AIDS%20Policy%20Paper%2005.pdf>

with HIV or Stage 3 (AIDS) in New Mexico as of that time.<sup>83</sup> Of all persons living with HIV/AIDS in the state, 88.0 percent were male and 12.0 percent were female. The highest racial/ethnic group of this special needs group was Hispanic at 44 percent, followed by White at 39 percent, American Indian/Alaskan native at eight percent, African American at six percent, Multi-race at two percent, and Asian/Pacific Islander at one percent. Additionally, 36 percent of the persons in this special needs population were aged 45-54. The Department of Health also provides data on the regional prominence of the disease. According to this data source, 51 percent of persons were located in the Albuquerque Metropolitan area of New Mexico, followed by 19 percent in the Northeast.<sup>84</sup> The Albuquerque Metropolitan area, or Metro, includes Bernalillo, Sandoval, Torrance, and Valencia counties.

There were 121 new diagnoses of HIV in 2012. Of those newly diagnosed, 91 percent were male and 9 percent were female. Within new diagnoses, 55 percent were Hispanic, followed by White at 24 percent. The largest age group for new diagnoses was 25-34 year olds at 34 percent. The smallest age group within new diagnoses is those persons over the age of 55, at five percent. The most new diagnoses were located in the Metro region, with 42 percent of all new diagnoses occurring there. The second highest location for new diagnoses was in the Southwest region, with 21 percent.

### Services and Housing Currently Provided

A combination of private nonprofit providers and the Department of Health provide HIV/AIDS services in New Mexico. As part of the effort to combat HIV in the state, the Department of Health orchestrates the HIV/AIDS Prevention Program. The HIV Prevention Program exists to reduce the incidence of HIV transmission in New Mexico. This is accomplished through planning, funding, coordination and evaluation of HIV

| <b>Table V.28</b><br><b>HIV Service Providers</b><br>State of New Mexico 2010<br>MFA Data |                           |
|---|---------------------------|
| Service Organization  | Location                  |
| First Nations Community HealthSource  | Albuquerque               |
| New Mexico AIDS Services  | Albuquerque<br>Farmington |
| Department of Health Community Collaborative Care (CCC) Program                           | Las Cruces                |
| Alianza of New Mexico   | Roswell                   |
| Southwest CARE Center   | Santa Fe                  |

prevention activities for at-risk populations across New Mexico. As part of this effort, the program offers a variety of different administrative and oversight functions. These include:

- Information activities including T and TA, and capability building for providers;
- Monitoring of HIV prevention and testing activities including collection of data.

<sup>83</sup> <http://archive.nmhealth.org/ERD/HealthData/documents/NMDOH-ERD-HIVAIDS-AnnualReport-2013-EN.pdf>

<sup>84</sup> <http://archive.nmhealth.org/ERD/HealthData/documents/NMDOH-ERD-HIVAIDS-AnnualReport-2013-EN.pdf>

- Coordination, support and TA for a statewide HIV Prevention Community Planning and Action Group (CPAG)<sup>85</sup>

HIV testing and services are provided by numerous public health clinics throughout the state. Free HIV testing is also provided by many nonprofit organizations along with other services, such as case management, transitional housing, housing referrals, food pantries, direct financial assistance, support groups and mental health counseling. A partial list of HIV service providers in New Mexico is provided in **Table V.28**, above.

### Services and Housing Needed

Persons living with HIV/AIDS have multiple needs in terms of services. In addition to receiving regular medical attention, case management, and income support, many persons need access to permanent housing solutions. According to tHUD, nine out of 10 persons utilizing HOPWA benefits are extremely low to low income.<sup>86</sup> Increased funding for housing for persons living with HIV/AIDS is one of the greatest needs of the HIV/AIDS support programs. For example, there is generally a high need for increased scattered-site housing availability, because traditional assisted housing options that involve grouping funding recipients in one site or complex are ineffective in that they can endanger the confidentiality of residents. Additionally, program recipients have a need for longer-term housing options. As the treatment of AIDS has advanced, people are living longer with the disease. Thus longer-term housing options are needed. However, the funding of these long-term housing options can be expensive.

The Ryan White program serves to fill any gap in medical care for persons that are not receiving sufficient medical care. This program encompasses a variety of spheres of care that include comprehensive health care, essential services, dental programs, AIDS education and training centers, and prevention programs.<sup>87</sup>

As seen on **Table V.29**, more than half of the respondents indicated a medium or high level of need for services and facilities for persons with HIV/AIDS with the greatest number of respondents indicating a medium need.

**Table V.29**  
**Please rate the need for services and facilities for each of the following special needs groups.**  
State of New Mexico  
2014 Housing and Community Development Survey

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<sup>85</sup> <http://archive.nmhealth.org/idb/hiv.shtml>

<sup>86</sup> <https://www.onecpd.info/resources/documents/HOPWA-Fact-Sheet.pdf>

<sup>87</sup> <http://hab.hrsa.gov/abouthab/aboutprogram.html>



## V. Housing and Homeless Needs Assessment

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| Question              | No<br>Need | Low<br>Need | Medium<br>Need | High<br>Need | Missing | Total |
|-----------------------|------------|-------------|----------------|--------------|---------|-------|
| Persons with HIV/AIDS | 5          | 45          | 110            | 66           | 117     | 343   |

## F. SUMMARY

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Results from the *2014 Housing and Community Development Needs Survey* showed that both new rental construction and rental rehabilitation were both considered to have a high need for funding, along with first-time homebuyer assistance and owner occupied rehabilitation. Comments received from focus group meetings in the state showed that there is an increased need for new rental properties and the need for improved water infrastructure to accommodate growth.

Homeless needs throughout the state are handled by two different CoC organizations. A count of the homeless population in the state showed that more than 2,819 persons were homeless in New Mexico in 2013, including 323 homeless families with children, 525 chronically homeless persons, and 81 persons in households with only children.

Non-homeless special needs populations in the state include the elderly and frail elderly, persons living with disabilities, persons with alcohol or other drug addiction, victims of domestic violence, and persons living with HIV and their families. These populations are not homeless, but are at the risk of becoming homeless and, therefore, often require housing and service programs. The needs of the special needs groups are relative to the programs currently provided. For example, the elderly population is expected to swell in the near future and will require increased access to home services as well as assisted living and nursing home facilities.

## VI. COMMUNITY DEVELOPMENT NEEDS ASSESSMENT

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### A. INTRODUCTION

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The community development needs for the state of New Mexico were determined based on research gathered from the *2014 Housing and Community Development Needs Survey*.

### B. COMMUNITY DEVELOPMENT NEEDS ASSESSMENT

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#### **2014 HOUSING AND COMMUNITY DEVELOPMENT SURVEY**

As part of the process of evaluating community development needs in New Mexico, the *2014 Housing and Community Development Needs Survey* was distributed to stakeholders throughout the state. A total of 343 survey responses were received.

Survey participants were asked to identify which funding areas they would allocate their resources to. These results are presented in **Table VI.1**, below, and show that most respondents would prioritize resources to housing and economic development activities. These are followed by water systems, infrastructure, public facilities, human services, and all others.

**Table VI.1**  
**How would allocate your**  
**resources among these areas?**

State of New Mexico  
2014 Housing and Community Development Survey

| Area                 | Percentage Allocated |
|----------------------|----------------------|
| Housing              | 27.0%                |
| Economic Development | 21.5%                |
| Water Systems        | 15.1%                |
| Infrastructure       | 10.8%                |
| Public Facilities    | 8.6%                 |
| Human Services       | 15.0%                |
| All Other            | 2.0%                 |
| <b>Total</b>         | <b>100.0%</b>        |

In terms of Business and economic development activities, the highest need was placed on the attraction of new businesses. These breakdowns are shown in **Table VI.2**, on the following page. This was followed by the retention of existing businesses, expansion of existing businesses, and provision of job training. Fostering businesses with higher paying jobs was another priority, followed by provision of job re-training. The Economic Development Focus Group noted the challenge of recruiting individuals with skills and the lack of needed infrastructure and housing to attract or accommodate growth.

Additionally, the focus group noted the challenges faced by smaller communities of retaining businesses and competing for funding with larger communities.

**Table VI.2**  
**Please rate the need for the following Business and Economic Development activities.**

State of New Mexico

2014 Housing and Community Development Survey

| Question  | No<br>Need | Low<br>Need | Medium<br>Need | High<br>Need | Missing | Total |
|---|------------|-------------|----------------|--------------|---------|-------|
| Attraction of new businesses  | 2          | 8           | 43             | 190          | 100     | 343   |
| Retention of existing businesses                                    | 1          | 12          | 54             | 175          | 101     | 343   |
| Provision of job training   | 3          | 14          | 69             | 153          | 104     | 343   |
| Expansion of existing businesses                                    | 1          | 15          | 75             | 147          | 105     | 343   |
| Foster businesses with higher paying jobs                           | 3          | 14          | 72             | 145          | 109     | 343   |
| Provision of job re-training, such as after plant or other closures | 4          | 31          | 91             | 111          | 106     | 343   |
| Enhancement of businesses infrastructure                            | 2          | 23          | 103            | 108          | 107     | 343   |
| Provision of technical assistance for businesses                    | 3          | 27          | 101            | 104          | 108     | 343   |
| Provision of venture capital  | 6          | 33          | 88             | 101          | 115     | 343   |
| Investment as equity partners                                       | 6          | 31          | 95             | 97           | 114     | 343   |
| Development of business parks                                       | 7          | 45          | 87             | 90           | 114     | 343   |
| Other business activities   | 4          |             | 1              | 22           | 316     | 343   |

Additional question were asked about the need for infrastructure, public facilities, and public services. The tables on the following pages will illustrate the respondents ranking of various priorities.

Looking back at **Table VI.1**, on the previous page, respondents indicated that infrastructure should account for more than 10 percent of resources. In addition to that, water systems themselves should account for over 15 percent of allocated resources. **Table VI.3**, on the following page, demonstrates the highest ranking for infrastructure is in street and road improvements and water system capacity improvements. The Infrastructure Focus Group identified these priorities as well, citing that the competing needs of streets and water vary by location throughout the state. The group also indicated an ever increasing need for infrastructure to meet the demand of new development, and there is a need to update outdated water systems and infrastructure.

Mirroring the responses from public input, the state has also recognized the high need for water infrastructure updates. In March 2014, Governor Susana Martinez signed a spending measure that includes \$89 million to improve the state’s water infrastructure. With New Mexico facing unprecedented droughts and outdated infrastructure, these funds are aimed to target critical water infrastructure projects that will prepare the state’s foundation for long-term economic growth. In addition, a recent U.S. Supreme Court

decision ordered that Texas can file suit against New Mexico, alleging that New Mexico has violated its interstate water contract, the Rio Grande Compact, by allowing unauthorized diversions of water apportioned to Texas.<sup>88</sup> The impending results of this suit, in conjunction with the strain on the State’s water infrastructure, helps to firmly establish water as a high priority throughout New Mexico.

**Table VI.3**  
**Please rate the need for the following Infrastructure activities.**

State of New Mexico  
 2014 Housing and Community Development Survey

| Question                           | No Need | Low Need | Medium Need | High Need | Missing | Total |
|------------------------------------|---------|----------|-------------|-----------|---------|-------|
| Street and road improvements       | 4       | 20       | 81          | 130       | 108     | 343   |
| Water system capacity improvements | 2       | 33       | 68          | 129       | 111     | 343   |
| Sidewalk improvements              | 4       | 34       | 94          | 102       | 109     | 343   |
| Water quality improvements         | 4       | 41       | 90          | 93        | 115     | 343   |
| Sewer system improvements          | 3       | 40       | 92          | 93        | 115     | 343   |
| Bicycle and walking paths          | 10      | 51       | 83          | 87        | 112     | 343   |
| Flood drainage improvements        | 6       | 48       | 87          | 86        | 116     | 343   |
| Storm sewer system improvements    | 6       | 54       | 82          | 82        | 119     | 343   |
| Bridge improvements                | 12      | 55       | 83          | 72        | 121     | 343   |
| Solid waste facility improvements  | 3       | 50       | 103         | 71        | 116     | 343   |
| Other infrastructure activities    | 4       |          | 2           | 19        | 318     | 343   |

Community and public facilities were also prioritized by respondents in the survey. According to allocation responses, public facilities should account for over eight percent of resources. As seen in **Table VI.4**, below, respondents indicated the highest level of need for childcare facilities, followed by healthcare and resident treatment centers. The Public Services Focus Group also pointed to the need to meet the needs of the ever-growing senior population, but also indicated that many priorities vary by differing populations throughout the state. The groups also indicated the need to prioritize public service projects that will have the funds to continue to operate into the future, especially when considering areas with aging populations.

**Table VI.4**  
**Please rate the need for the following community and public facilities.**

State of New Mexico  
 2014 Housing and Community Development Survey

| Question                       | No Need | Low Need | Medium Need | High Need | Missing | Total |
|--------------------------------|---------|----------|-------------|-----------|---------|-------|
| Childcare facilities           | 3       | 24       | 75          | 131       | 110     | 343   |
| Healthcare facilities          | 3       | 22       | 87          | 118       | 113     | 343   |
| Residential treatment centers  | 3       | 30       | 87          | 112       | 111     | 343   |
| Youth centers                  | 4       | 26       | 96          | 106       | 111     | 343   |
| Parks and recreational centers | 5       | 36       | 108         | 81        | 113     | 343   |
| Senior centers                 | 9       | 41       | 105         | 78        | 110     | 343   |

<sup>88</sup> <http://www.tceq.state.tx.us/news/releases/01-14NMWater1-29>

**VI. Community Development Needs Assessment**

|  |    |    |     |    |     |     |
|--|----|----|-----|----|-----|-----|
| Community centers                            | 5  | 36 | 113 | 76 | 113 | 343 |
| Public buildings with improved accessibility | 10 | 52 | 85  | 63 | 133 | 343 |
| Other infrastructure activities              | 4  |    | 2   | 19 | 318 | 343 |

**Table VI.5**, on the following page, shows the need for human and public services. The highest needs indicated were for mental health/chemical dependency services and healthcare services. This was followed by childcare, transportation, and employment services.

**Table VI.5**  
**Please rate the need for the following human and public services**  
 State of New Mexico  
 2014 Housing and Community Development Survey

| Question                                   | No<br>Need | Low<br>Need | Medium<br>Need | High<br>Need | Missing | Total |
|--|------------|-------------|----------------|--------------|---------|-------|
| Mental health/chemical dependency services | 4          | 12          | 59             | 157          | 111     | 343   |
| Healthcare services                        | 2          | 12          | 76             | 144          | 109     | 343   |
| Childcare services                         | 2          | 21          | 75             | 135          | 110     | 343   |
| Transportation services                    | 3          | 16          | 85             | 133          | 106     | 343   |
| Employment services                        | 2          | 11          | 87             | 133          | 110     | 343   |
| Senior services                            | 2          | 9           | 115            | 109          | 108     | 343   |
| Youth centers                              | 4          | 26          | 96             | 106          | 111     | 343   |
| Homebuyer education                        | 5          | 39          | 98             | 90           | 111     | 343   |
| Fair housing education                     | 7          | 44          | 87             | 87           | 118     | 343   |
| Fair housing activities                    | 7          | 46          | 88             | 84           | 118     | 343   |
| Tenant/Landlord counseling                 | 6          | 43          | 96             | 81           | 117     | 343   |
| Crime awareness education                  | 6          | 44          | 114            | 66           | 66      | 343   |
| Mitigation of asbestos hazards             | 16         | 87          | 84             | 39           | 117     | 343   |
| Mitigation of radon hazards                | 18         | 92          | 79             | 37           | 117     | 343   |
| Mitigation of lead-based paint hazards     | 16         | 93          | 84             | 34           | 116     | 343   |
| Other public services                      | 5          |             |                | 9            | 329     | 343   |

At the end of the survey participants were given the opportunity to comment on barriers or constraints to addressing the community and economic development needs identified in the survey. Some comments included the lack of adequate infrastructure and water systems to meet housing and economic growth needs.

**C. PRIORITY COMMUNITY DEVELOPMENT NEEDS RANKINGS**

Assignment of the ranking of the public facility needs, infrastructure, public service needs, special needs groups, and economic development are all presented in the Priority Needs **Table 2B**, on the following page.

**VI. Community Development Needs Assessment**

**HUD Table 2B**

**Community Development Needs in New Mexico**

2015-2019 Infrastructure Capital Improvement Plan

Municipalities, Counties, and Special Districts

| <b>PRIORITY COMMUNITY DEVELOPMENT NEEDS</b> | <b>Priority Need Level (High, Medium, Low, No Such Need)</b> | <b>Dollars to Address Unmet Need</b> |
|---|--|--------------------------------------|
| <b>Economic Development Activities</b>      |  |                                      |
| Economic Development                        | H  | 265,480,417                          |
| <b>Human and Public Services</b>            |  |                                      |
| Adm/Service Facilities (local)              | H  | 504,422,281                          |
| Arts (other than museums)                   | H  | 1,922,203                            |
| Childcare Services                          |  |                                      |
| Expand Services for youth                   |  |                                      |
| Fire  | H  | 236,415,732                          |
| Museums                                     | H  | 21,315,150                           |
| Public Education (state only)               | H  | 680,000                              |
| Public Safety                               | H  | 8,225,000                            |
| Public Safety Vehicles                      | H  | 33,835,586                           |
| <b>Infrastructure</b>                       |  |                                      |
| Acequias                                    | H  | 66,508,416                           |
| Lighting                                    | H  | 6,055,000                            |
| Health-Related Cap Infra                    | H  | 637,931,939                          |
| Hiways/Roads/Streets/Bridges                | H  | 2,032,190,070                        |
| Housing-Related Cap Infra                   | H  | 81,297,000                           |
| Improve Bridges                             |  |                                      |
| Landfills                                   | H  | 18,514,080                           |
| Medians                                     | H  | 22,882,000                           |
| Overpasses                                  | H  | 24,000,000                           |
| Solid Waste                                 | H  | 64,792,633                           |
| Storm/Surface Water Control                 | H  | 383,907,189                          |
| Transit                                     | H  | 51,997,993                           |
| Utilities (publicly-owned)                  | H  | 321,118,801                          |
| Wastewater                                  | H  | 915,898,081                          |
| Water Rights                                | H  | 13,156,687                           |
| Water Supply                                | H  | 1,342,457,928                        |
| <b>Public Facilities</b>                    |  |                                      |
| Airports                                    | H  | 272,514,674                          |
| Clean Energy                                | H  | 213,840,000                          |
| Convention Facilities                       | H  | 52,957,850                           |
| Community Centers                           |  |                                      |
| Cultural Facilities                         | H  | 117,210,073                          |
| Daycare Facilities                          | H  | 1,047,564                            |
| Domestic Violence Facilities                | H  | 4,350,000                            |
| Expand Jail Space                           |  |                                      |
| Improve Accessibility to Public Buildings   |  |                                      |
| Libraries                                   | H  | 87,201,152                           |
| Public Parks (local)                        | H  | 544,735,163                          |
| Public Safety Equipment/Bldgs               | H  | 361,595,713                          |
| Rest Areas                                  | H  | 210,000                              |
| Senior Facilities                           | H  | 72,179,578                           |
| State Government Facilities                 | H  | 8,820,000                            |
| Youth Centers                               |  |                                      |
| State Parks (not local)                     | H  | 1,525,000                            |
| <b>Other</b>                                |  |                                      |
| Debris                                      | H  | 90,000                               |
| Other                                       | H  | 355,560,757                          |
| <b>Total</b>                                |  | <b>9,148,841,710</b>                 |

**D. SUMMARY**

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The *2014 Housing and Community Development Survey* provided data on perceived community development needs. Respondents indicated that funding should be primarily devoted to housing and economic development and also to water systems and infrastructure. Attraction of new businesses and retention of existing business received high rankings in terms of economic development activities, while water systems and street/road improvements received high rankings in regard to infrastructure. The water system is also a high priority across the state as demonstrated by Governor Susana Martinez's new plan that allocated resources to update New Mexico's outdated infrastructure. As for public services, respondents to the survey noted mostly high levels of need for childcare facilities, healthcare and residential treatment facilities, and mental health/chemical dependency services.

## VII. STRATEGIC PLAN

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### A. OVERVIEW OF CONSOLIDATED PLAN NATIONAL GOALS

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The goals of the New Mexico Consolidated Plan are to provide decent housing, provide a suitable living environment and expand economic opportunities for its low- and moderate-income residents. MFA and DFA strive to accomplish these goals by effectively maximizing and utilizing all available funding resources to conduct housing and community development activities that will serve the economically disadvantaged residents of the non-entitlement areas of the state. By addressing need and creating opportunity at the individual and neighborhood levels, MFA and DFA and participating communities hope to improve the quality of life for residents. These goals are further explained as follows:

- *Provide decent housing* by helping homeless persons obtain appropriate housing and assisting those at risk of homelessness; preserving the affordable housing stock; increasing availability of permanent housing that is affordable to low- and moderate-income persons without discrimination; and increasing the supply of supportive housing.
- *Provide a suitable living environment* by improving the safety and livability of neighborhoods; increasing access to quality facilities and services and infrastructure; and reducing the isolation of income groups within an area through de-concentration of low-income housing opportunities.
- *Expand economic opportunities* by creating jobs accessible to low- and moderate-income persons; making mortgage financing available for low- and moderate-income persons at reasonable rates; providing access to credit for development activities that promote long-term economic and social viability of the community; and empowering low-income persons to achieve self-sufficiency to reduce generational poverty in federally assisted and public housing.

### B. CONTEXT IN WHICH ACTIVITIES WILL BE CONDUCTED

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#### PRINCIPLES GUIDING THE STRATEGIC PLAN

The state of New Mexico recognizes that to be successful in the implementation of housing and community development activities, efforts must be efficient and fruitful. Unfortunately, the state does not have sufficient resources in its CDBG, HOME or ESG programs to properly address all needs identified in the state. The state is therefore



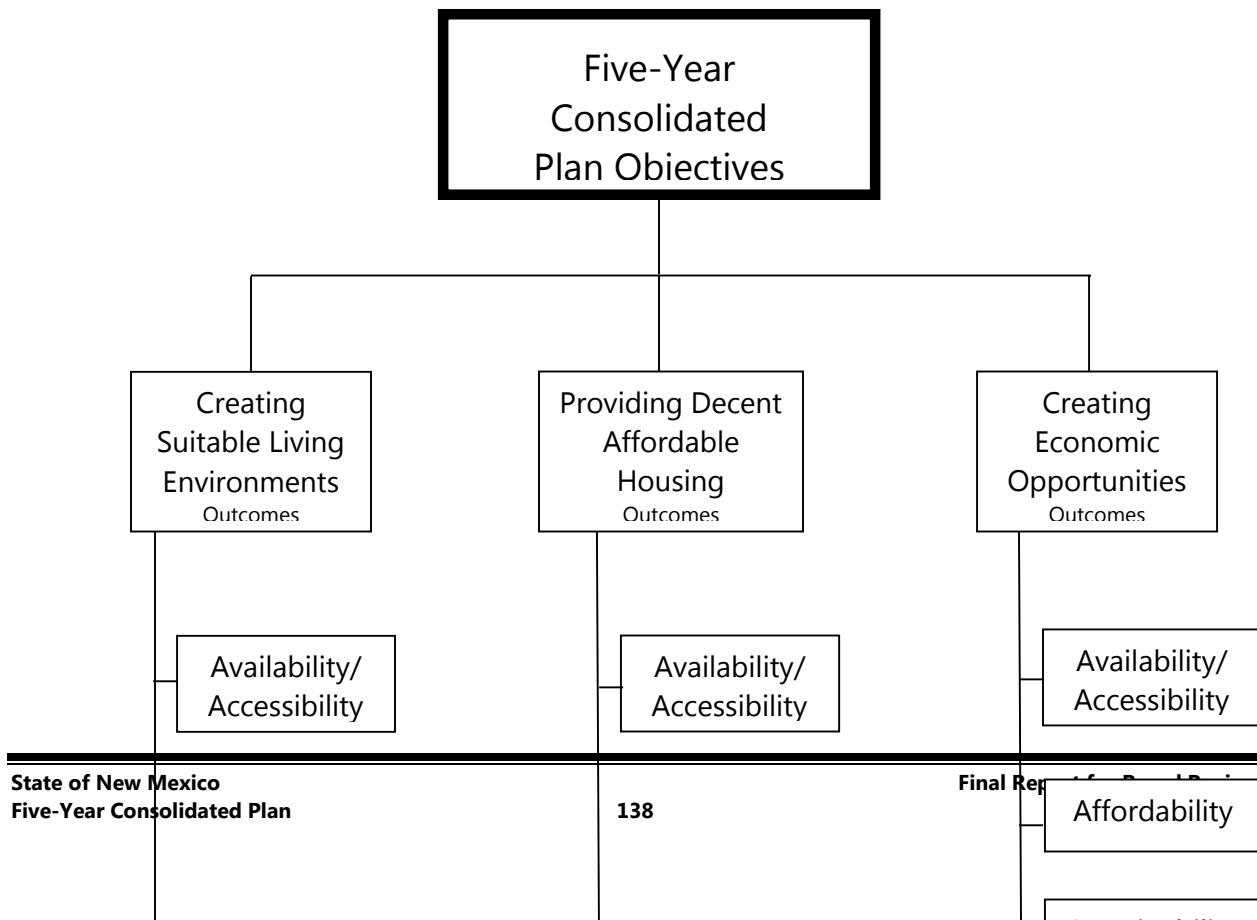
## VII. STRATEGIC PLAN

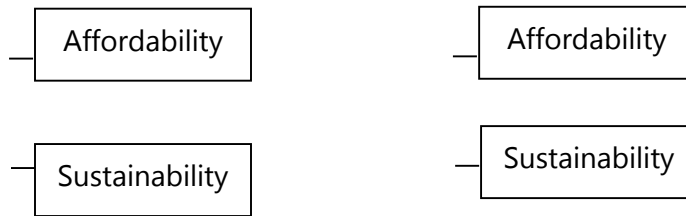
utilizing several guiding principles for its five-year strategic plan. These principles are as follows:

1. Concentrate efforts on a limited number of areas and activities, so that those resources that are utilized will have the greatest lasting and noticeable effect.
2. Support activities that build upon existing housing and community development infrastructure and provide for on-going maintenance.
3. Implement strategies with sustainable long-term impacts, such as cost-effective rehabilitation and redevelopment that complements surrounding properties;
4. Seek opportunities to form partnerships with other agencies within the state, generating beneficial activities for the entire state.
5. Explore opportunities to leverage resources with other private, nonprofit, and government agencies so the state's limited resources have the greatest possible net effect.

### PERFORMANCE MEASUREMENT CRITERIA

The results of the state's resource expenditures will be in terms that are quantifiable; in terms that are measurable; and that were originally cited as a goal. These objectives, and their outcomes, are best illustrated in the following diagram:





### **OBSTACLES TO MEETING NEEDS**

Lack of sufficient funding is the primary obstacle to meeting needs in the state of New Mexico. The state has many high-poverty, low-employment areas with aging and substandard housing stock. Meeting the needs in the colonias, in particular, is difficult because so many of the colonias are not designated units of local government and, therefore, are ineligible to apply for funds from a variety of funding sources including CDBG. Finally, the lack of capacity or distribution network in many rural New Mexico communities makes it difficult to deliver services where they are needed.

### **C. STRATEGIC GOALS OF THE NEW MEXICO CONSOLIDATED PLAN**

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The following list presents the overriding strategies and goals of the New Mexico Five-Year Consolidated Plan for Housing and Community Development, including selected performance criteria associated with each strategy and goal. Furthermore, there may be a need to direct such housing resources by use of project selection criteria, which may be updated annually, based upon year-to-year need and local circumstances.

The strategies the state will pursue over the next five years are as follows:

1. Expand the supply of quality affordable housing.
  - a. Finance multifamily rental new construction.
2. Increase opportunities for homeownership.
  - a. Provide financial assistance to prospective homeowners.
3. Preserve the state's existing affordable housing stock.
  - a. Provide resources for owner occupied homeowner housing rehabilitation.
  - b. Finance multifamily rental acquisition and rehabilitation.
4. Provide housing for special needs populations, including HIV/AIDS.
  - a. Encourage the development of special needs housing with services.

- b. Expand housing opportunities and access for special needs populations.
  - c. Fund nonprofit entities providing housing and related services for persons living with HIV/AIDS.
5. Reduce the incidence of homelessness.
- a. Increase the level and range of services provided to the homeless and persons at risk of homelessness.
  - b. Increase the number of available living environments, especially permanent housing situations for persons who have been homeless or are at risk of homelessness.
6. Enhance the quality of New Mexico's community development activities.
- a. Fund improvements to CDBG non-entitlement area water and sewer facilities.
  - b. Fund improvements to CDBG non-entitlement area streets and storm sewers.
  - c. Fund infrastructure CDBG improvements in the colonias.
  - d. Continue set aside for planning that includes comprehensive planning, asset management, preliminary engineering reports and any other studies or plans listed in CDBG rules and regulations.

Each of the strategies identified above, as well as the objectives consistent with each strategy are discussed in greater detail below. Performance measurement criteria are presented at the end of each strategy narrative.

### **STRATEGY 1: EXPAND THE SUPPLY OF QUALITY AFFORDABLE HOUSING**

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The population throughout New Mexico continues to increase, and this growth is occurring more quickly in the urban areas and declining in the rural areas of the state. The demand for quality affordable housing will continue to rise along with population, but at different rates depending on the local community's economic, demographic and housing market conditions. The goal of MFA's housing programs is, as stated in MFA's mandate, "to finance the acquisition, construction, rehabilitation, and improvement of residential housing for persons and families of low or moderate income within the state." MFA wishes to distribute program resources equitably and in response to specific needs around the state. MFA will continue to work with CHDOs, for-profits, nonprofits, regional and local housing authorities, tribal housing entities, lenders, local and tribal governments and other agencies to facilitate the production of additional suitable affordable housing choices.

#### **OBJECTIVES**

##### **Finance Multifamily Rental Housing New Construction**

Because New Mexico's population is expanding in the more urban areas and a portion of this population may not be ready for homeownership, there remains a need to provide affordable new construction rental opportunities. Furthermore, in areas of static or potentially declining populations, there remain opportunities to redevelop sites with desirable rental housing, thereby assisting to resuscitate communities in New Mexico. The new construction must be handled in a thoughtful manner that takes into consideration the issues and the long term viability of the entire community.

This objective can be accomplished through the following goals:

1. Encouraging leveraging of federal resources to generate multifamily rental housing new construction.
2. Facilitating CHDO set aside resources for multifamily new construction.
3. Funding rental redevelopment opportunities as opportunities are identified.

#### **PERFORMANCE MEASUREMENT CRITERIA**

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##### **Finance Multifamily Rental Housing New Construction**

*Availability/Accessibility:* The number of eligible households that benefit from new rental construction.

*Affordability:* The number of affordable rental housing units that have been financed.

*Sustainability:* The number of affordable rental housing units that have been added to the affordable rental housing stock.

#### **STRATEGY 2: INCREASE OPPORTUNITIES FOR HOMEOWNERSHIP**

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MFA and its service providers are committed to enhancing opportunities for homeownership to eligible low-income citizens.

##### **OBJECTIVES**

##### **Provide Financial Assistance to First-Time Homebuyers**

This objective can be accomplished through the following goals:

1. Furnishing homebuyer education classes, financial counseling and post-purchase educational opportunities.
2. Providing loans, financing and access to credit to qualified low-income buyers.
3. Providing down payment assistance, providing closing cost assistance, reducing the principal loan amount, or buying down the interest rate.

#### **PERFORMANCE MEASUREMENT CRITERIA**

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### **Provide Financial Assistance to First-Time Homebuyers:**

*Availability/Accessibility:* The number of eligible households that have received educational training, financial counseling or post-purchase educational opportunities.

*Affordability:* The number of eligible households that have been able to purchase their first home.

*Sustainability:* The number of affordable units that have been acquired by first-time homebuyers through MFA assistance.

### **STRATEGY 3: PRESERVE THE STATE'S AFFORDABLE HOUSING STOCK**

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The state of New Mexico has many housing units that are indicative of key cultural and societal values, but at the same time these units are in need of repair and maintenance. Furthermore, some areas of the state are growing slowly, thereby affecting demand for existing structures in need of upkeep. It is the position of MFA that for those homes that are suitable for rehabilitation, efforts need to be taken to preserve properties suitable for repair as well as those properties with historic, architectural or cultural value for future generations.

### **Provide Resources for Owner occupied Homeowner Housing Rehabilitation**

This objective can be accomplished through the following goals:

1. Facilitating owner occupied housing rehabilitation.
2. Explore funding for emergency repair, weatherization or accessibility improvements to owner occupied units.

### **Finance Multifamily Rental Acquisition and Rehabilitation**

This objective can be accomplished through the following goals:

1. Encouraging leveraging of federal resources to stimulate rental housing acquisition and rehabilitation.
2. Facilitating CHDO set aside resources for rental acquisition and rehabilitation.

### **PERFORMANCE MEASUREMENT CRITERIA**

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### **Provide Resources for Owner occupied Homeowner Housing Rehabilitation:**

*Availability/Accessibility:* The number of eligible homeowner households that have received such rehabilitation.

*Affordability:* The number of affordable housing units that have been rehabilitated.

*Sustainability:* The number of affordable homeowner units that have been rehabilitated and remain affordable.

**Finance Multifamily Rental Acquisition and Rehabilitation:**

*Availability/Accessibility:* The number of eligible units that have benefited from rental rehabilitation.

*Affordability:* The number of rental units that have undergone rehabilitation and remain affordable.

*Sustainability:* The number of units that have been rehabilitated and become additions to the affordable rental housing stock.

**STRATEGY 4: PROVIDE HOUSING FOR SPECIAL NEEDS POPULATIONS, INCLUDING HIV/AIDS**

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Throughout the state of New Mexico, there remain a number of groups with developmental, physical and other disabilities that are in need of housing and housing related services, including persons living with HIV or AIDS. Furthermore, areas of the state have these needs in varying degrees.

***Encourage the development of special needs housing with services***

*This objective can be accomplished through the following goals:*

1. Providing grants for pre-development costs for special needs housing development.
2. Providing low-interest loans to make accessibility improvements to for people with disabilities.
3. Providing financial incentives for housing supportive services for the elderly, persons with physical or mental disability, and other special needs populations.

### **Expand housing opportunities and access for special needs populations**

This objective can be accomplished through the following goals:

1. Explore the provision of funds to make accessibility improvements to existing rental housing for people with disabilities.
2. Providing financial incentives for the development of rental housing supportive services for the elderly, persons with physical or mental disability and other special needs with services.
3. Provide rental assistance for persons with special needs.

### **Fund nonprofit entities providing housing and related services for and persons living with HIV/AIDS**

This objective can be accomplished through the following goal:

1. Providing funds to nonprofit organizations that serve people with special needs including those who are HIV-positive and/or are living with AIDS, such as short term rent, mortgage and utility payments, continued rental assistance for low-income households, and related supportive services.
2. Promote the leveraging of CDBG, ESG, HOME, McKinney-Vento Continuum of Care, HUD's special voucher programs, state Housing and Services funds with new funding sources.
3. Providing funds for facility-based housing assistance.

### **PERFORMANCE MEASUREMENT CRITERIA**

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#### **Encourage the development of special needs housing with supportive services:**

*Availability/Accessibility:* The number of persons served with housing or with related services; the number of households served with housing or with related services.

*Affordability:* The number of housing units that have been made available for special needs populations.

*Sustainability:* The number of units that have been made available for special needs populations and added to the affordable housing stock.

#### **Expand housing opportunities and access for special needs populations:**

*Availability/Accessibility:* The number of special needs persons served; the number of households served with housing or with housing related services; the number of affordable rental units that have been made accessible for special needs populations.

*Affordability:* The number of rental units that have been created or modified for accessibility and that remain affordable.

*Sustainability:* The number of units that have been made accessible and added or rehabilitated.



**Fund entities providing housing and related services for HIV-positive persons and persons living with AIDS.**

*Availability/Accessibility:* The number of HIV/AIDS households served with housing without related services; the number of HIV/AIDS households served with housing and related services.

*Affordability:* The number of HIV/AIDS households that were assisted without services; the number of HIV/AIDS households that were assisted with services.

*Sustainability:* The number units rehabilitated and/or added to the HIV/AIDS available stock of units.

**STRATEGY 5: REDUCE THE INCIDENCE OF HOMELESSNESS**

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While the population is continuing to grow, the incidence of homelessness remains a difficulty for the state. MFA is committed to reducing the incidence of homelessness and the risk of homelessness throughout New Mexico.

**Increase the level and range of services provided to people experiencing homelessness:**

This objective can be accomplished through the following goals:

1. Improving the data collection methods for determining homeless populations, particularly in rural areas.
2. Enhancing homelessness prevention activities, to include rental assistance, counseling and other training opportunities.
3. Expanding rapid rehousing including rental assistance and support services.

**Increase the number of available living environments**

This objective can be accomplished through the following goals:

1. Expanding the supply of permanent and permanent supportive housing for people experiencing homelessness.
2. Expand transitional housing for homeless youth and victims of domestic violence.

**PERFORMANCE MEASUREMENT CRITERIA**

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**Increase the level and range of services provided to people experiencing homelessness:**

*Availability/Accessibility:* The number of homeless persons provided with services; the number and types of services provided to persons experiencing homelessness.

*Affordability:* The number of persons who gained a stable transitional or permanent housing situation.

**Increase the number of available living environments:**

*Availability/Accessibility:* The number of homeless persons going from transitional housing to permanent housing; the number of homeless persons placed in permanent supportive housing units who stay at least 6 months.

*Affordability:* The number of transitional housing units created; the number of permanent supportive housing units created.

*Sustainability:* The number of previously homeless persons in transitional housing; the number of previously homeless persons placed in permanent supportive housing.

**STRATEGY 6: ENHANCE THE QUALITY OF INFRASTRUCTURE, PUBLIC FACILITIES AND HOUSING**

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The New Mexico Department of Finance and Administration, Local Government Division, has the responsibility of administering the state’s Community Development Block Grant (CDBG) Program for non-entitlement communities.

This strategy will include a focus on providing a suitable living environment through, but not limited to the following:

- Water, wastewater, storm sewers and streets: Funds will be allocated to improve the infrastructure for low and moderate income persons and priority will be given to those projects that are ready to proceed.
- Colonias: Funds will be allocated to improve the infrastructure and housing needs in the colonias and priority will be given to those projects that are ready to proceed.
- Planning: Funds will be allocated to projects that update their comprehensive plans, asset management plans, preliminary engineering reports, and other plans and studies identified in rules and regulations.
- Housing: Funds will focus on providing decent housing through allocating funding to projects related to housing activities for low to moderate income persons and priority will be given to housing rehabilitation projects.
- Economic Impact: Expanding economic opportunities will be given to projects that create and/or retain jobs for low and moderate income persons.
- 

**Enhance the quality of New Mexico’s infrastructure**

This objective can be accomplished through the following goals:

1. Funding improvements to CDBG non-entitlement area water/wastewater systems and streets.
2. Funding infrastructure improvements in the designated colonia areas.
3. Encourage planning that includes the entities comprehensive plan, asset management, preliminary engineering reports, and any other studies.

## PERFORMANCE MEASUREMENT CRITERIA

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### Enhance the quality of New Mexico's infrastructure:

*Availability/Accessibility:* The number of water or wastewater projects and streets completed; the number of colonias projects completed, by type of project; the number of planning projects that will provide readiness; the number of housing units rehabilitated and/or produced.

*Affordability:* The number of eligible persons assisted with new water or wastewater systems; the number of persons within colonias assisted with water/wastewater or other infrastructure projects; the number of eligible persons who the improved facilities will serve; the number of persons assisted with housing rehabilitation.

*Sustainability:* The economic development benefits imparted to each community receiving the enhanced infrastructure investments, including the colonias; the economic development benefits imparted to each community whose public facilities have been improved.

# **APPENDIX A: CITIZEN PARTICIPATION PLAN**

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## **NEW MEXICO CITIZEN PARTICIPATION PLAN**

### **Consolidated Plan for Housing and Community Development**

#### **Introduction**

In 1994, the US Department of Housing and Urban Development issued new rules consolidating the planning, application, reporting, and citizen participation processes of four formula grant programs: Community Development Block Grants (CDBG), Home Investment Partnerships (HOME), Emergency Solutions Grants (ESG) and Housing Opportunities for Persons with AIDS (HOPWA). The new planning process was intended to more comprehensively fulfill three basic goals: to provide decent housing, to provide a suitable living environment and to expand economic opportunities.

Provision of decent housing may involve assisting homeless persons in obtaining appropriate housing, retaining the affordable housing stock, increasing the availability of permanent affordable housing for low income households without discrimination or increasing supportive housing to assist persons with special needs. Providing a suitable living environment might entail improving the safety and livability of neighborhoods, including the provision of adequate public facilities; deconcentration of housing opportunities and revitalizing neighborhoods; restoring and preserving natural and physical features with historic, architectural, and aesthetic value; and conserving energy resources. Expanding economic opportunities can involve creation of accessible jobs, providing access resources for community development, and assisting low income persons to achieve self-sufficiency.

The Consolidated Plan is actually a three-part planning process required by HUD. It comprises developing a five-year strategic plan, preparing annual action plans and submitting annual performance reports. These three parts are intended to furnish the framework whereby New Mexico can identify its housing, homeless, community, and economic development needs, identify resources that will be tapped and actions to be taken to address the needs, as well as look back and evaluate the state's progress toward achieving its strategic goals. Completing these documents on time and in a manner that is acceptable to HUD ensures program funding.

The precursor to the Consolidated Plan is the Citizen Participation Plan (CPP). The objectives of the CPP are to ensure that the citizens of New Mexico, particularly persons of low and moderate income, persons living in slum and blight areas, units of local government, housing agencies and other interested parties, are provided with the opportunity to participate in the planning and preparation of the Consolidated Plan, including amendments to the Consolidated Plan and the Annual Performance Report. In doing so, the CPP sets forth general policies and procedures for implementing and carrying out the consolidated planning process, such as how the Consolidated Plan will be developed, dates and milestones along which the process will proceed and methods

for citizens to offer the state assistance and guidance in the formulation of the Plan. Furthermore, the provisions of the CPP fulfill statutory and regulatory requirements for citizen participation specified in HUD's rules for the Consolidated Plan, the HOME program, the CDBG program, the ESG program and the HOPWA program. In New Mexico, the New Mexico Mortgage Finance Authority (MFA) administers the HOME, ESG and HOPWA funds and the Local Government Division, Community Development Bureau within the Department of Finance and Administration (DFA) administers the CDBG resources. MFA is the lead agency for developing the Consolidated Plan.

In order to ensure maximum participation in the Consolidated Plan process among all populations and needs groups, and in order to ensure that their issues and concerns are adequately addressed, MFA and DFA will follow the standards set forth in its adopted Citizen Participation Plan during development of its Consolidated Plan, Action Plan and Annual Performance Report.

The term "entitlement area" refers to cities and counties that, because of their size, are able to receive federal funding directly. These areas must complete a Consolidated Plan separately from the state's to receive funding. For purposes of this report, non-entitlement refers to cities and towns that do not file Consolidated Plans individually and are not able to receive funding from the HUD programs directly. Entitlements not covered by the New Mexico Consolidated Plan are City of Albuquerque, City of Las Cruces, City of Santa Fe, City of Farmington, and the City of Rio Rancho. Individuals wishing to contribute to the consolidated planning process in these areas should contact housing and community development specialists in these cities.

### **Encouraging Citizen Participation**

The Consolidated Plan is designed to enumerate New Mexico's overall strategy for coordinating federal and other housing and community development resources to provide decent housing, establish and maintain a suitable living environment, and expand economic opportunities, particularly for low and moderate income persons.

Interested groups and individuals are encouraged to provide input into all aspects of New Mexico's consolidated planning activities, from assessing needs to setting priorities through performance evaluation. By following the CPP, there will be numerous opportunities for citizens to contribute information, ideas and opinions about ways to improve our neighborhoods, promote housing affordability and enhance the delivery of public services to local residents.

It is the policy of MFA to provide language access services to populations of persons with Limited English Proficiency (LEP) who are eligible to be served or likely to be directly affected by MFA programs. Such services will be focused on providing meaningful access to our programs, services and/or benefits. MFA, at no cost to the LEP individuals or families, provides interpreter services to all LEP individuals or families applying for or participating in programs or receiving services/benefits through MFA. The interpreter services are provided in an efficient and timely

manner so as not to delay a determination of eligibility for an individual or family, receipt of eligible services/benefits or participation in a MFA-run program beyond that of an English speaking individual or family. English and Spanish applications and outreach material are available. Additionally, English and Spanish brochures describing services are available at MFA and at various community events, fairs and speaking engagements.

The state of New Mexico is committed to keeping all interested groups and individuals informed of each phase of the consolidated planning process and of activities being proposed or undertaken under HUD formula grant programs. Opportunities to comment on or participate in planning community development and affordable housing activities and projects will be publicized and disseminated throughout the state.

### **Public Hearings and Meetings**

DFA and MFA will conduct a minimum of two public hearings to obtain citizens' views and to respond to proposals and questions. The hearings will take place at different stages of the consolidated planning process. At least one will occur prior to development of the Draft Plan and will be intended to solicit public input regarding distinct issues, thereby aiding policy formation. At least one hearing will occur after the Draft Plan has been released for public review, allowing interested parties an opportunity to review the strategies and how they were developed, designed and presented.

Information about the time, location and subject of each hearing will be provided to citizens at least 14 calendar days in advance through adopted public notice and outreach procedures. This notification will be disseminated to local governments and other interested parties. Public notification of the hearings will be published in statewide newspapers of general circulation in hearing location cities or towns and on MFA and DFA websites. MFA and DFA staff may also attend other meetings and conventions in New Mexico throughout the year, thereby providing an opportunity for additional public information on the Consolidated Plan.

Every effort will be made to ensure that public hearings are inclusive. Hearings will be held at convenient times and locations and in places where people most affected by proposed activities can attend. MFA and DFA will utilize hearing facilities that are accessible to persons with mobility impairments. If written notice is given at least seven days before a hearing date, MFA will provide appropriate materials, equipment and interpreting services to facilitate the participation of non-English speaking persons and persons with visual and/or hearing impairments. Interpreters will be provided at public hearings where a significant number of non-English speaking residents can be reasonably expected to participate. All public hearings and public meetings associated with the consolidated planning process will conform to applicable New Mexico open meetings laws.

MFA may, at its discretion, actively solicit input on housing and community development issues during the course of the year with regional forums, town hall meetings and other venues, as they may present themselves.

Applicants must provide opportunities for public participation in the development of community development goals, objectives and applications for funding assistance by undertaking the following activities:

- Provide for and encourage citizen participation within their areas of jurisdiction with particular emphasis on participation by persons of low and moderate income.
- Provide citizens with reasonable and timely access to local meetings, information, and records relating to proposed and actual use of funds.
- Provide for TA to groups and representatives of low and moderate income persons that request assistance in developing proposals. The level and type of assistance is to be determined by the applicant.
- Provide for public hearings to obtain citizen participation and respond to proposals and questions at all stages.

Prior to selecting a project and submitting an application for CDBG funding assistance, eligible applicants must conduct at least one public hearing for the following purposes:

- To advise citizens of the amount of CDBG funds expected to be made available for the current fiscal year.
- To advise citizens of the range of activities that may be undertaken with CDBG funds.
- To advise citizens of the estimated amount of CDBG funds proposed to be used for activities that will meet the national objective to benefit low and moderate income persons.
- To advise citizens of the proposed CDBG activities likely to result in displacement and the unit of local government's anti-displacement and relocations plans.
- To obtain recommendations from citizens regarding the community development and housing needs of the community.
  - After considering all recommendations and input provided at the public hearing(s), the county commission or city/town/village council must select one project for which to submit an application for funding assistance at an official public meeting.
  - The applicant must conduct a second public hearing to review program performance, past use of funds and make available to the public its community development and housing needs including the needs of low and moderate income families and the activities to be undertaken to meet such needs.
  - Public hearing notices must be published in the non-legal section of newspapers or posted in a minimum of three prominent places within the project area with reasonable time and public access.

- Evidence of compliance with these regulations must be provided with each application, i.e. hearing notice, minutes of these meetings, list of needs, and activities to be undertaken.
- Amendments to goals, objectives, and applications are also subject to public participation.
- Provide for timely written answers to written complaint and grievances within 15 working days where practicable.
- Identify how needs of non-English speaking residents will be met in the case of public hearings where a significant number of residents can be reasonably expected to participate.

### **Publication of Consolidated Plan Documents**

MFA will publish the draft Consolidated Plan or Annual Action Plan for public review in a manner that affords citizens, public agencies and other interested parties a reasonable opportunity to examine its contents and submit comments. The Draft Plan will be a complete document and shall include:

- The amount of assistance the state agencies expect to receive and,
- The range of activities that may be undertaken, including the estimated amount that will benefit persons of low and moderate income.

A notice for the release of the Draft Plan will be published in several newspapers of general circulation at the beginning of the public comment period. The release will include a list of the locations where copies of the entire proposed Consolidated Plan may be obtained or examined. The following are among the locations where copies of the public comment draft will be made available for inspection:

- MFA and DFA offices
- MFA website [www.housingnm.org](http://www.housingnm.org)
- DFA website [http://nmdfa.state.nm.us/Local\\_Government.aspx](http://nmdfa.state.nm.us/Local_Government.aspx)

Citizens and groups may obtain a reasonable number of free copies of the proposed Consolidated Plan by contacting MFA at 505-843-6880, or 1-800-444-6880 statewide toll free, or the document may be downloaded from MFA website, located at <http://www.housingnm.org/publications>.

### **Public Comments on the Draft Consolidated Plan and Annual Action Plans**

MFA, as lead agency, will receive comments from citizens on its draft plan for a period not less than 30 days prior to submission of the Consolidated Plan or Annual Action Plans to HUD. The drafts will be scheduled for release in early fall of each year.



All comments or views of citizens received in writing during the 30-day comment period will be considered in preparing the final Consolidated Plan or Annual Action Plan. A summary of these comments or views and a summary of any comments or views not accepted and the reasons therefore shall be attached to the final Consolidated Plan or Annual Action Plan.

### **Public Notice and Outreach**

An informed citizenry is critical to effective and responsive housing and community development programs. Efforts to educate residents and empower their participation are an ongoing element of the consolidated planning process.

As the fundamental means of notifying interested citizens about the Consolidated Plan and related activities, such as the Annual Action Plan or the Consolidated Annual Performance and Evaluation Report, MFA will publish public notices in newspapers of general circulation and on both MFA and DFA web pages. Such notices will be published at least 14 calendar days prior to public hearings. All notices will be written in plain, simple language in English and Spanish and direct efforts will be undertaken to publish and/or post information at locations that will elicit maximum low and moderate income and minority participation.

Public education and outreach will be facilitated through the use of public advertisements that describe the consolidated planning process, opportunities for citizen participation and available funding through the CDBG, ESG, HOME and HOPWA programs. The Consolidated Plan mailing list will likely include social service organizations, local jurisdictions, low income housing consumers, neighborhood groups, previous participants and commentators, and others expected to desire input on the Plan. This list is updated periodically and is available for inspection at MFA.

### **Technical Assistance**

Groups or individuals interested in obtaining TA to develop project proposals or applying for funding assistance through HUD formula grant programs covered by the Consolidated Plan or Annual Action Plan may contact the staff of MFA or, in the case of CDBG funding, the Community Development Bureau within DFA. Such assistance may be of particular use to community development organizations, nonprofit service providers, and for-profit and nonprofit housing development groups that serve or represent persons of low and moderate income. Pre-application workshops offer basic program information and materials to potential project sponsors, and staff from MFA provides in-depth guidance and assistance to applicants and program participants on an on-going basis. Emphasis is placed on capacity development of community-based organizations.

## **Amendments to the Consolidated Plan**

An amendment to the Consolidated Plan is required whenever the jurisdiction determines to:

- Substantially change the allocation priorities or its method of distributing HUD formula grant funds.
- Utilize formula grant funds (including program income) to carry out an activity not previously described in the Action Plan.
- Change the purpose, scope, location or beneficiaries of an activity.

Such changes, prior to their implementation, are reviewed under various federal or local requirements, particularly rules on procurement and/or policies on the allocation of public resources. Substantial amendments to the Consolidated Plan are, in addition, subject to a formal citizen participation process. Notice and the opportunity to comment will be given to citizens through public notices in local newspapers and other appropriate means, such as direct mail or public meetings. A public comment period of not less than 30 days will be provided prior to implementing any substantial amendment to the Consolidated Plan. MFA staff will prepare a summary of all comments received in writing and, in cases where any citizens' views are not accepted, provide reasons for the decision. This documentation will be attached to the substantial amendment, which will be available to the public and submitted to HUD.

## **Substantial Amendments**

Occasionally, public comments warrant an amendment to the Consolidated Plan. The criteria for whether to amend are referred to by HUD as Substantial Amendment Criteria. The following conditions are considered to be Substantial Amendment Criteria:

- Any change in the described method of distributing funds to local governments or nonprofit organizations to carry out activities. Elements of a method of distribution are:
  - Application process.
  - Allocation among funding activities in excess of 35percent of the total current entitlement allocation.
  - Grant size limits.
  - Criteria selection.
- An administrative decision to reallocate all the funds allocated to an activity in the Action Plan to other activities of equal or lesser priority need level, unless the decision is a result of:
  - Federal government recession of appropriated funds, or appropriations are so much less than anticipated that the state makes an administrative decision not to fund one or more activities.
  - The governor declares a state of emergency and reallocates federal funds to address

- the emergency.
- A unique economic development opportunity arises where the state administration asks that federal grants be used to take advantage of the opportunity.

### **Citizen Participation in the Event of a Substantial Amendment**

In the event of a substantial amendment to the Consolidated Plan, MFA or DFA or both, depending on the nature of the amendment, will conduct at least one additional public hearing. This hearing will follow a comment period of no less than 30 days, where the proposed substantially amended Consolidated Plan will be made available to interested parties. Citizens will be informed of the public hearing through newspaper notification and MFA and DFA websites prior to the hearing and the notice will appear in at least one newspaper that is circulated statewide.

Citizens will be notified of the substantially amended Consolidated Plan's availability through newspaper notification prior to the 30-day comment period. The substantially amended sections of the Consolidated Plan will be available on MFA website, [www.housingnm.org](http://www.housingnm.org), for the full public comment period.

### **Consideration of Public Comments on the Substantially Amended Plan**

In the event of substantial amendments to the Consolidated Plan, the state will openly consider any comments on the substantially amended Consolidated Plan from individuals or groups. Comments must be received in writing or at public hearings. A summary of the written and public hearing comments on the substantial amendments will be included in the final Consolidated Plan. The final Consolidated Plan will also include a summary of all comments not accepted and their reasons for dismissal.

### **Changes in Federal Funding Level**

Any changes in federal funding level after the Consolidated Plan's draft comment period has expired and the resulting effect on the distribution of funds will not be considered an amendment or a substantial amendment.

### **Standard Amendments**

Standard amendments are those that are not considered substantial in nature and pertain chiefly to minor administrative modifications of the programs. Thus they do not require in-depth citizen participation.

## **Annual Performance Reports**

Performance reports on HOME, ESG and HOPWA programs covered by the Consolidated Plan or Annual Action Plan are to be prepared by MFA for annual submission to HUD within 90 days of the January 1 start of each program year. Performance reports for CDBG are to be prepared by DFA for annual submission to HUD within 90 days of the January 1 start of each program year. Draft performance reports will be made available upon written request. The draft performance report will be available for comment for no less than 15 days, and any public comments received in writing will be reported in an addendum to the final performance report.

## **Access to Records**

To the extent allowed by law, interested citizens and organizations shall be afforded reasonable and timely access to records covering the preparation of the Consolidated Plan or Annual Action Plan, project evaluation and selection, HUD's comments on the Plan and annual performance reports. In addition, materials on formula grant programs covered by the Consolidated Plan or Annual Action Plan, including activities undertaken in the previous five years, will be made available to any member of the public who requests information from MFA. A complete file of citizen comments will also be available for review by interested parties. After receiving notice of HUD's approval of its Consolidated Plan or Annual Action Plan, MFA will inform those on its mailing list of the availability of the final Plan document and of any HUD comments on the Plan.

## **Complaints and Grievances**

Citizens, administering agencies and other interested parties may submit complaints and grievances regarding the programs MFA and DFA administer. Complaints should be in writing, specific in their subject matter, and include facts to support allegations. The following are considered to constitute complaints to which a response is due:

- The administering agency has purportedly violated a provision of this Citizen Participation Plan.
- The administering agency has purportedly violated a provision of federal CDBG, ESG or HOME, or HOPWA program regulations.
- The administering agency, or any of its contractors, has purportedly engaged in questionable practices resulting in waste, fraud or mismanagement of any program funds.

Residents may also present complaints and grievances orally or in writing at the community meetings and/or public hearing. All public comments, including complaints and grievances, made either orally or in writing within the 30-day public comment period, will be included in the final Consolidated Plan or Annual Action Plan. Such complaints or grievances for HOME, HOPWA, or ESG shall be directed to the Consolidated Plan representative at MFA.

Such complaints or grievances regarding CDBG shall be directed to the Bureau Chief by contacting DFA at 505-827-4974 or 505-827-4950.

### **Timely Response to Complaints or Grievances**

Upon receipt of a written complaint, the designated representative at MFA or DFA shall respond to the complainant within 15 calendar days and maintain a copy of all related correspondence, which will be subject to MFA and DFA review.

Within 15 calendar days of receiving the complaint, the designated MFA or DFA representative shall discuss the matter with the department manager and respond to the complainant in writing. A copy of MFA's or DFA's response will be transmitted, concurrently, to the complainant and to MFA or DFA Directors. If, due to unusual circumstances, the designated representative finds that he/she is unable to meet the prescribed time limit, the limit may be extended by written notice to the complainant. The designated representative's notice must include the reason for the extension and the date on which a response is expected to be generated, which may be based on the nature and complexity of the complaint.

Public review materials and performance reports will include data, as appropriate under confidentiality regulations, on any written complaints received and how each was resolved.

### **Activities Exempt from Substantial Amendment Citizen Participation Requirements**

#### **Urgent Needs**

It may be necessary to amend the Consolidated Plan or Annual Action Plan in the event of an emergency such as a natural disaster. These amendments may include funding new activities and/or the reprogramming of funds including canceling activities to meet community development needs that have a particular urgency. Therefore, the state of New Mexico, acting through MFA may utilize its HOME funds to meet an urgent need without the normal public comment period, which is otherwise required for substantial amendments. DFA, through its Community Development Bureau, may administer the CDBG funds for urgent needs in a similar fashion.

To comply with the national objective of meeting community development needs having a particular urgency, an activity will alleviate existing conditions that the state of New Mexico certifies:

- Pose a serious and immediate threat to the health and welfare of the community;
- Are of recent origin or recently became urgent;
- The state and MFA or DFA are unable to finance the activity on its own; or
- Other resources of funding are not available to carry out the activity.

**Appendix A: Citizen Participation Plan.**

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A condition will generally be considered to be of recent origin if it is developed or became critical within 18 months preceding MFA's or DFA's certification.

**Availability of the Citizen Participation Plan**

Copies of the CPP may be obtained from MFA's website at [www.housingnm.org](http://www.housingnm.org) or from DFA's website at [http://nmdfa.state.nm.us/Community\\_Development\\_Bureau\\_1.aspx](http://nmdfa.state.nm.us/Community_Development_Bureau_1.aspx). Upon request, MFA or DFA will make the Plan available in an alternative format accessible to persons with disabilities.

## ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE - PURPOSE AND PROCESS

As a requirement of receiving funds under the Community Development Block Grant (CDBG), the HOME Investment Partnerships (HOME), and the Emergency Solutions Grant (ESG), entitlement jurisdictions must submit certification of affirmatively furthering fair housing to the U.S. Department of Housing and Urban Development (HUD). This certification has three elements:

1. Complete an Analysis of Impediments to Fair Housing Choice (AI).
2. Take actions to overcome the effects of any impediments identified.
3. Maintain records reflecting the actions taken in response to the analysis.

In the *Fair Housing Planning Guide*, page 2-8, HUD provides a definition of impediments to fair housing choice as:

- Any actions, omissions, or decisions taken because of race, color, religion, sex, disability, familial status, or national origin which restrict housing choices or the availability of housing choices [and]
- Any actions, omissions, or decisions which have [this] effect.<sup>89</sup>

The list of protected classes included in the above definition is drawn from the federal Fair Housing Act, which was first enacted in 1968. However, state and local governments may enact fair housing laws that extend protection to other groups, and the AI is expected to address housing choice for these additional protected classes as well. In New Mexico, Human Rights Law has extended protections based on physical or mental handicap, serious medical condition, spousal affiliation, ancestry, age, sexual orientation, and gender identity<sup>90</sup>.

The AI process affirmatively furthers fair housing involves a thorough examination of a variety of sources related to housing, the fair housing delivery system, and housing transactions, particularly for persons who are protected under fair housing law.

The development of an AI also includes public input and review via direct contact with stakeholders, public meetings to collect input from citizens and interested parties,

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<sup>89</sup> U.S. Department of Housing and Urban Development, Office of Fair Housing and Equal Opportunity. *Fair Housing Planning Guide*. Vol. 1, p. 2-8.

[http://www.hud.gov/offices/cpd/about/conplan/fairhousingexs/Module5\\_TopSevenAFFH.pdf](http://www.hud.gov/offices/cpd/about/conplan/fairhousingexs/Module5_TopSevenAFFH.pdf)

<sup>90</sup> New Mexico Statutes §28-1-7, available at

<http://public.nmcompcomm.us/nmpublic/gateway.dll/?f=templates&fn=default.htm>

distribution of draft reports for citizen review, and formal presentations of findings and impediments, along with actions to overcome the identified impediments.

## **IMPEDIMENTS TO FAIR HOUSING CHOICE AND SUGGESTED ACTIONS**

### ***Private Sector Impediments, Suggested Actions, and Measurable Objectives***

***Impediment 1: More frequent denial of home purchase loans to American Indian and Hispanic residents:*** This impediment was identified through review of data collected through the Home Mortgage Disclosure Act (HMDA), review of the geographic distribution of home purchase loan denials. Loan applications from American Indian applicants were denied 48.8 percent of the time on average between 2004 and 2012, compared to an average denial rate of 24.6 percent for all applicants. Similarly, 31.2 percent of home loan applications from Hispanic applicants were denied compared to an average rate of 19.4 percent for all applicants. Review of the geographic distribution of home purchase loan denials revealed that these loans tended to be concentrated in areas with high proportions of American Indian and Hispanic residents.

*Action 1.1:* Educate buyers through credit counseling and home purchase training.  
*Measurable Objective 1.1:* The number of outreach and educational activities conducted, and number of clients who have participated in those activities.

***Impediment 2: Predatory style lending falls more heavily on Native American and Hispanic borrowers:*** This impediment was identified through data collected through the HMDA, review of the geographic distribution of high annual percentage rate loans (HALs), and results of the 2014 Fair Housing Survey. American Indian residents who were able to secure a loan were charged high annual percentage rates in 28.5 percent of those loans. This is more than twice the rate at which these loans were issued to all borrowers in non-entitlement areas of the state. Similarly, one in five loans that Hispanic borrowers received were HALs, compared to 11.4 percent for non-Hispanic borrowers. In addition, these HALs were largely concentrated in the northwestern portion of the state, an area with high concentrations of American Indian residents, and much of which lay within tribal reservation boundaries.

*Action 2.1:* Educate buyers through credit counseling and home purchase training.  
*Measurable Objective 2.1:* The number of outreach and educational activities conducted, and number of clients who have participated in those activities.



**Impediment 3: Discriminatory terms, conditions, and privileges relating to rental:**

This impediment was identified through review of fair housing complaints submitted to HUD by residents of non-entitlement areas of New Mexico. Complaints alleging this specific type of discrimination figured strongly in all of the complaints HUD received from 2004 through 2013, as well as the portion of those complaints found to have cause.

*Action 3.1:* Continue to educate landlords and property management companies about fair housing rights through training and counseling sessions.

*Measurable Objective 3.1:* The number of outreach and educational activities conducted, and number of landlords and other housing providers who have participated in those activities.

**Impediment 4: Discriminatory refusal to rent:** This impediment was also identified through review of complaints submitted to HUD. This complaint figured strongly among all complaints collected by HUD, as well as those that were determined to have cause.

*Action 4.1:* Increase outreach and educational efforts to increase awareness of fair housing and affirmatively furthering fair housing among property managers and landlords.

*Measurable Objective 4.1:* Number of outreach and educational activities conducted, materials prepared, and record of participation in such activities.

**Impediment 5: Failure to make reasonable accommodation or modification:** This impediment was identified in review of HUD complaints, complaints received by the New Mexico Human Rights Bureau (HRB), the review of literature and relevant cases, the Fair Housing Forum, and the 2014 Fair Housing Survey. Discrimination on the basis of disability was the most common complaint that HUD received from residents of non-entitlement areas of the state, and failure to make reasonable accommodation figured strongly in overall HUD complaints as well as in those complaints that were found to have cause. Complaints based on disability and citing reasonable accommodation as the relevant issue were also among the most common complaints received by the HRB. Review of fair housing cases brought by the Department of Justice (DOJ) against New Mexico housing providers further highlight discrimination on the basis of disability. All of the cases profiled in this report, which includes all fair housing cases DOJ has filed in the state in the last decade, pertain to disability. In addition, participants in the Fair Housing Forum raised their concern that residents with disabilities may not feel confident in making reasonable accommodation requests to their landlords. Finally, survey respondents cited reluctance on the part of landlords to allow modifications to properties that represent reasonable accommodation, as well as a lack of clarity in existing accessibility standards.

*Action 5.1:* Conduct audit testing on newly constructed rental units.

*Measurable Objective 5.1:* The number of audit tests completed, and records of the outcome of those tests.

**Impediment 6: Insufficient understanding of fair housing laws:** This impediment was identified through a review of fair housing studies and the 2014 Fair Housing Survey. Fair housing studies undertaken at the national level from 2000 to the present underscore a pervasive lack of knowledge of fair housing law and policy, and participants in the fair housing survey cited a need for greater education among stakeholders and residents of the state who are in search of housing.

*Action 6.1:* Hold annual public meetings and other outreach activities pertaining to fair housing and affirmatively furthering fair housing during Fair Housing Month (April), and broadcast statewide using technology meeting software.

*Measurable Objective 6.1:* Records of the meetings, presentation materials for the meetings, and marketing materials used to publicize those meetings.

*Action 6.2:* Create and distribute fair housing flyers and informational brochures to grantees, applicants, and the general public.

*Measurable Objective 6.2:* The number of such materials printed and distributed.

### **Public Sector Impediments, Suggested Actions, and Measurable Objectives**

**Impediment 1: Insufficient understanding of fair housing laws:** This issue was previously cited in the list of private sector impediments, and the sources by which this impediment was identified in that case are the same here. This impediment was included as private and public sector impediments to underscore the fact that the problems stemming from this lack of understanding play out in both public and private sector housing contexts, as well as to highlight the role that public policy may play in addressing this impediment.

*Action 1.1:* Hold annual public meetings and other outreach activities pertaining to fair housing law during Fair Housing Month (April), and broadcast statewide using technology meeting software.

*Measurable Objective 1.1:* Records of the meetings, presentation materials for the meetings, and marketing materials used to publicize those meetings.

*Action 1.2:* Create and distribute fair housing flyers and informational brochures to grantees, applicants, and the general public.

*Measurable Objective 1.2:* The number of such materials printed and distributed.

*Action 1.3:* Add to CDBG grantee application forms selection criteria related to the adoption and implementation of local fair housing ordinances and/or policies

*Measurable Objective 1.3:* The points added to the grant application forms and the adoption of local policies and ordinance.

**Impediment 2: Fair Housing infrastructure largely lacking outside of Albuquerque and Santa Fe:** This impediment was identified in the review of the fair housing structure, state anti-discrimination laws, and during the Fair Housing Forum. While residents of Albuquerque and Santa Fe are protected by local fair housing ordinances, and Albuquerque is served by the Office of Diversity and Human Rights, there are no New Mexico agencies certified by HUD as participants in the Fair Housing Assistance Program (FHAP) in New Mexico, nor have there been any organizations acting as participants in the Fair Housing Initiative Program (FHIP) in the state since 2008.

*Action 2.1:* Seek partner to facilitate creation of local fair housing organization and potential FHIP participant.

*Measurable Objective 2.1:* Record of outreach conducted and organizations contacted, as well as records of correspondence generated in the course of those outreach efforts.

**Impediment 3: Insufficient oversight of manufactured home lenders:** This impediment was identified in review of loan data gathered under the HMDA, as well as the geographic distribution of loan denials in the state. Two of the lenders profiled in this report denied American Indian home purchase loan applicants at extremely high rates when those applicants were seeking a home purchase loan for manufactured housing. In addition, a high number of loan originations for manufactured housing units were identified as predatory in nature.

*Action 3.1:* Increase outreach and educational efforts to increase awareness of fair housing and affirmatively furthering fair housing among lending institutions.

*Measurable Objective 3.1:* The number of outreach and educational activities conducted, materials prepared, and record of participation in such activities.

*Action 3.2:* Increase outreach and education to mobile home buyers concerning mortgage lending and predatory style lending.

*Measurable Objective 3.2:* The number of outreach and educational activities conducted, materials prepared, and record of participation in such activities.

**Impediment 4: NIMBYism:** This impediment was identified through review of the Fair Housing Forum and 2014 Fair Housing Survey. “NIMBYism is alive and very well,” according to one forum participant, and several forum participants perceived a “not in my backyard” mentality to be especially prevalent in the southern part of the state. Survey participants claimed that “[the] zoning laws are manipulated,” that “county assessors [are] unwilling to put affordable housing tax exemption in place,” and that the “approval process is time consuming and expensive. It contradicts the term affordable housing.” NIMBYism was also cited at several points by respondents to the 2014 Fair Housing Survey, particularly in the public sector portion of the survey.

*Action 4.1:* Hold annual public meetings and other outreach activities pertaining to fair housing and affirmatively furthering fair housing during Fair Housing Month (April), and broadcast statewide using technology meeting software.

*Measurable Objective 4.1:* Records of the meetings, presentation materials for the meetings, and marketing materials used to publicize those meetings.

*Action 4.2:* Hold outreach meetings and educational trainings with prospective grantees and units of local government pertaining to the duty to affirmatively further fair housing.

*Measurable Objective 4.2:* Records of the meetings and trainings, presentation materials for the meetings, and recruitment materials used to solicit participation in the trainings and meetings.

## COMMITMENT TO FAIR HOUSING

In accordance with the applicable statutes and regulations governing the consolidated plan, MFA and DFA certify that they will affirmatively further fair housing. This means that MFA has conducted an AI within the state, will take appropriate actions to overcome the effects of any impediments identified through that analysis, and maintain records reflecting that analysis and actions in this regard. While MFA and DFA take seriously the responsibility for the above, MFA and DFA currently lack the authority to solve all these problems alone. The task of eliminating the impediments to fair housing rests on many shoulders and MFA and DFA will help to facilitate these responsibilities for all residents of New Mexico.

## APPENDIX C: ADDITIONAL PLAN DATA

**Table IV.10**  
**Cost Burden and Severe Cost Burden by Tenure**

State of New Mexico  
2000 Census & 2012 Five-Year ACS Data

| Data Source                     | Less Than 30% |            | 31%-50%    |            | Above 50%  |            | Not Computed |            | Total   |
|---------------------------------|---------------|------------|------------|------------|------------|------------|--------------|------------|---------|
|                                 | Households    | % of Total | Households | % of Total | Households | % of Total | Households   | % of Total |         |
| <b>Owner With a Mortgage</b>    |               |            |            |            |            |            |              |            |         |
| 2000 Census                     | 152,889       | 70.8%      | 39,869     | 18.5%      | 22,087     | 10.2%      | 1,237        | .6%        | 216,082 |
| 2012 Five-Year ACS              | 205,741       | 65.1%      | 64,224     | 20.3%      | 44,273     | 14.0%      | 2,008        | 0.6%       | 316,246 |
| <b>Owner Without a Mortgage</b> |               |            |            |            |            |            |              |            |         |
| 2000 Census                     | 108,699       | 87.8%      | 7,268      | 5.9%       | 4,920      | 4.0%       | 2,919        | 2.4%       | 123,806 |
| 2012 Five-Year ACS              | 183,193       | 87.1%      | 14,361     | 6.8%       | 9,514      | 4.5%       | 3,181        | 1.5%       | 210,249 |
| <b>Renter</b>                   |               |            |            |            |            |            |              |            |         |
| 2000 Census                     | 101,952       | 50.7%      | 39,452     | 19.6%      | 36,130     | 18.0%      | 23,374       | 11.6%      | 200,908 |
| 2012 Five-Year ACS              | 106,743       | 45.0%      | 51,073     | 21.5%      | 53,594     | 22.6%      | 25,939       | 10.9%      | 237,349 |
| <b>Total</b>                    |               |            |            |            |            |            |              |            |         |
| 2000 Census                     | 363,540       | 67.2%      | 86,589     | 16.0%      | 63,137     | 11.7%      | 27,530       | 5.1%       | 540,796 |
| 2012 Five-Year ACS              | 495,677       | 64.9%      | 129,658    | 17.0%      | 107,381    | 14.1%      | 31,128       | 4.1%       | 763,844 |

**Table IV.18**  
**Owner occupied Households with Housing Problems by Income and Race/Ethnicity**

State of New Mexico  
2006-2010 HUD CHAS Data

| Income                               | Non-Hispanic by Race/Ethnicity |       |       |                 |                  |            | Hispanic (Any Race) | Total   |
|--------------------------------------|--------------------------------|-------|-------|-----------------|------------------|------------|---------------------|---------|
|                                      | White                          | Black | Asian | American Indian | Pacific Islander | Other Race |                     |         |
| <b>With Housing Problems</b>         |                                |       |       |                 |                  |            |                     |         |
| 30% HAMFI or less                    | 10,655                         | 425   | 225   | 3,420           | 0                | 250        | 14,100              | 29,075  |
| 30.1-50% HAMFI                       | 11,270                         | 215   | 240   | 1,995           | 0                | 270        | 13,360              | 27,350  |
| 50.1-80% HAMFI                       | 14,440                         | 495   | 490   | 1,885           | 15               | 290        | 17,035              | 34,650  |
| 80.1-100% HAMFI                      | 7,780                          | 310   | 135   | 605             | 0                | 180        | 6,925               | 15,935  |
| 100.1% HAMFI or more                 | 19,720                         | 675   | 640   | 1,840           | 20               | 450        | 11,595              | 34,940  |
| Total                                | 63,865                         | 2,120 | 1,730 | 9,745           | 35               | 1,440      | 63,015              | 141,950 |
| <b>Without Housing Problems</b>      |                                |       |       |                 |                  |            |                     |         |
| 30% HAMFI or less                    | 2,150                          | 80    | 25    | 1,390           | 0                | 40         | 3,660               | 7,345   |
| 30.1-50% HAMFI                       | 8,545                          | 335   | 200   | 2,195           | 0                | 255        | 11,350              | 22,880  |
| 50.1-80% HAMFI                       | 19,760                         | 375   | 150   | 3,095           | 0                | 370        | 21,080              | 44,830  |
| 80.1-100% HAMFI                      | 16,450                         | 355   | 220   | 2,220           | 20               | 485        | 14,890              | 34,640  |
| 100.1% HAMFI or more                 | 167,160                        | 2,950 | 3,145 | 10,695          | 70               | 2,770      | 84,850              | 271,640 |
| Total                                | 214,065                        | 4,095 | 3,740 | 19,595          | 90               | 3,920      | 135,830             | 381,335 |
| <b>Housing Problems Not Computed</b> |                                |       |       |                 |                  |            |                     |         |
| 30% HAMFI or less                    | 1,720                          | 0     | 0     | 425             | 0                | 40         | 40                  | 2,225   |
| 30.1-50% HAMFI                       | 0                              | 0     | 0     | 0               | 0                | 0          | 0                   | 0       |
| 50.1-80% HAMFI                       | 0                              | 0     | 0     | 0               | 0                | 0          | 0                   | 0       |
| 80.1-100% HAMFI                      | 0                              | 0     | 0     | 0               | 0                | 0          | 0                   | 0       |
| 100.1% HAMFI or more                 | 0                              | 0     | 0     | 0               | 0                | 0          | 0                   | 0       |
| Total                                | 1,720                          | 0     | 0     | 425             | 0                | 40         | 40                  | 2,185   |
| <b>Total</b>                         |                                |       |       |                 |                  |            |                     |         |
| 30% HAMFI or less                    | 14,525                         | 505   | 250   | 5,235           | 0                | 330        | 17,800              | 38,645  |
| 30.1-50% HAMFI                       | 19,815                         | 550   | 440   | 4,190           | 0                | 525        | 24,710              | 50,230  |
| 50.1-80% HAMFI                       | 34,200                         | 870   | 640   | 4,980           | 15               | 660        | 38,115              | 79,480  |
| 80.1-100% HAMFI                      | 24,230                         | 665   | 355   | 2,825           | 20               | 665        | 21,815              | 50,575  |
| 100.1% HAMFI or more                 | 186,880                        | 3,625 | 3,785 | 12,535          | 90               | 3,220      | 96,445              | 306,580 |

Appendix C: Additional Plan Data

|              |                |              |              |               |            |              |                |                |
|--------------|----------------|--------------|--------------|---------------|------------|--------------|----------------|----------------|
| <b>Total</b> | <b>279,650</b> | <b>6,215</b> | <b>5,470</b> | <b>29,765</b> | <b>125</b> | <b>5,400</b> | <b>198,885</b> | <b>525,510</b> |
|--------------|----------------|--------------|--------------|---------------|------------|--------------|----------------|----------------|

**Table IV.19**  
**Renter-Occupied Households with Housing Problems by Income and Race**

State of New Mexico  
 2006–2010 HUD CHAS Data

| Income                               | Non-Hispanic by Race/Ethnicity |              |              |                 |                  |              | Hispanic<br>(Any Race) | Total          |
|--------------------------------------|--------------------------------|--------------|--------------|-----------------|------------------|--------------|------------------------|----------------|
|                                      | White                          | Black        | Asian        | American Indian | Pacific Islander | Other Race   |                        |                |
| <b>With Housing Problems</b>         |                                |              |              |                 |                  |              |                        |                |
| 30% HAMFI or less                    | 13,755                         | 1,635        | 405          | 3,250           | 25               | 585          | 20,215                 | 39,870         |
| 30.1-50% HAMFI                       | 11,485                         | 700          | 430          | 2,150           | 4                | 400          | 14,760                 | 29,929         |
| 50.1-80% HAMFI                       | 10,485                         | 755          | 155          | 1,245           | 0                | 250          | 9,360                  | 22,250         |
| 80.1-100% HAMFI                      | 2,610                          | 275          | 50           | 285             | 10               | 45           | 1,695                  | 4,970          |
| 100.1% HAMFI or more                 | 2,745                          | 205          | 105          | 695             | 0                | 25           | 1,200                  | 4,975          |
| <b>Total</b>                         | <b>41,080</b>                  | <b>3,570</b> | <b>1,145</b> | <b>7,625</b>    | <b>39</b>        | <b>1,305</b> | <b>47,230</b>          | <b>101,994</b> |
| <b>Without Housing Problems</b>      |                                |              |              |                 |                  |              |                        |                |
| 30% HAMFI or less                    | 3,170                          | 205          | 95           | 645             | 0                | 180          | 4,475                  | 8,770          |
| 30.1-50% HAMFI                       | 3,530                          | 205          | 165          | 1,000           | 0                | 185          | 4,815                  | 9,900          |
| 50.1-80% HAMFI                       | 10,760                         | 605          | 435          | 2,075           | 85               | 510          | 12,010                 | 26,480         |
| 80.1-100% HAMFI                      | 7,175                          | 725          | 395          | 1,465           | 25               | 255          | 7,270                  | 17,310         |
| 100.1% HAMFI or more                 | 35,260                         | 1,890        | 1,180        | 3,210           | 35               | 810          | 17,475                 | 59,860         |
| <b>Total</b>                         | <b>59,895</b>                  | <b>3,630</b> | <b>2,270</b> | <b>8,395</b>    | <b>145</b>       | <b>1,940</b> | <b>46,045</b>          | <b>122,320</b> |
| <b>Housing Problems Not Computed</b> |                                |              |              |                 |                  |              |                        |                |
| 30% HAMFI or less                    | 1,605                          | 285          | 260          | 455             | 35               | 55           | 2,505                  | 5,200          |
| 30.1-50% HAMFI                       | 0                              | 0            | 0            | 0               | 0                | 0            | 0                      | 0              |
| 50.1-80% HAMFI                       | 0                              | 0            | 0            | 0               | 0                | 0            | 0                      | 0              |
| 80.1-100% HAMFI                      | 0                              | 0            | 0            | 0               | 0                | 0            | 0                      | 0              |
| 100.1% HAMFI or more                 | 0                              | 0            | 0            | 0               | 0                | 0            | 0                      | 0              |
| <b>Total</b>                         | <b>1,605</b>                   | <b>285</b>   | <b>260</b>   | <b>455</b>      | <b>35</b>        | <b>55</b>    | <b>2,505</b>           | <b>5,200</b>   |
| <b>Total</b>                         |                                |              |              |                 |                  |              |                        |                |
| 30% HAMFI or less                    | 18,530                         | 2,125        | 760          | 4,350           | 60               | 820          | 27,195                 | 53,840         |
| 30.1-50% HAMFI                       | 15,015                         | 905          | 595          | 3,150           | 4                | 585          | 19,575                 | 39,829         |
| 50.1-80% HAMFI                       | 21,245                         | 1,360        | 590          | 3,320           | 85               | 760          | 21,370                 | 48,730         |
| 80.1-100% HAMFI                      | 9,785                          | 1,000        | 445          | 1,750           | 35               | 300          | 8,965                  | 22,280         |
| 100.1% HAMFI or more                 | 38,005                         | 2,095        | 1,285        | 3,905           | 35               | 835          | 18,675                 | 64,835         |
| <b>Total</b>                         | <b>102,580</b>                 | <b>7,485</b> | <b>3,675</b> | <b>16,475</b>   | <b>219</b>       | <b>3,300</b> | <b>95,780</b>          | <b>229,514</b> |

**Appendix C: Additional Plan Data**

**Table C.1**  
**What other type of housing activity are you considering?**

State of New Mexico  
 2013 Fair Housing Survey Data

| <b>Comments:</b>  |
|---|
| Affordable housing adjacent to transit and close to services.<br>Assisted living for seniors<br>Assisted Living for veterans and seniors<br>Better real estate disclosure laws in the state to protect consumers<br>Continuing Care Senior Housing<br>Continuum of Care senior housing.<br>Conv. Rental housing<br>downtown restoration mixed use<br>Elder care facility<br>Emphasis on housing for very low income families<br>Formerly incarcerated individuals<br>Green retro fit of older units into trendy apartment spaces like StageCoach Apt on Cerrillos<br>Higher FMR<br>homeowner assist in construction<br>Housing on and near Indian Reservations<br>Rapid Re-housing for persons who are newly, situationally homeless<br>rental assistance for one bedroom apts only<br>Renters Counseling Services - not our agency but it would be good if there was a nonprofit or governmental resource that could guide folks through their rental options. I know of no clearinghouse that can guide people to affordable rentals in their town.<br>Rural Communities Housing<br>secured housing property--homes to close to each other.<br>senior communities for abled, assisted living, alzheimers, etc.<br>Senior continuum of care housing that is affordable-independent living, assisted living, skilled nursing, memory care, alzheimers, hospice all on one campus<br>Something needs to get started at least one.<br>Support nonprofits who are doing housing for farmworkers<br>There is a great need for government to get out of the business of owning and maintaining housing. The term "affordability" is a meaningless term. Affordable to whom?<br>Transitional Housing for individuals in domestic violence.<br>veterans, refugees, chronically mentally ill<br>water and sewer systems<br>Worker Housing |

**Table C.2**

**Please describe any other barriers and the best way you think we can overcome it.**

State of New Mexico  
 2013 Fair Housing Survey Data

| <b>Comments:</b>  |
|---|
| 1. There is a financial gap in all rental housing projects in NM. Filling that gap is our challenge. The gap can be repaid over time through refinancing or through sale of apartments as condos. 2. Walkable and complete neighborhoods, with good transit service, can free those of modest means from car ownership - which can cost more than housing.<br>1. Land bank, CLT model 2. Increase land donation incentives. Provide data bank for existing federal/state/local land holdings (eg state owned mobile home park at Eubank/Central) and streamline process where dormant or outdated public assets can be repurposed, to include an affordable housing component. 3. Ensure product continues to be high quality. QAP should add scoring category for revitalization and fiscal impact studies.<br>After hurricane Katrina, the cost of materials rose dramatically. Since then, they have not gone down as much as they should. That is something the "free market" won't solve. Maybe some other intervention would be appropriate.<br>Allow for reuse of water/wastewater, with less regulatory impedance. Utilize the concept of renovation before allowing new construction. Completely restructure the NM regulations and permitting process.<br>Basic infrastructure is an issue throughout Dona Ana County specifically in the 37 colonia communities. Land prices, while not always an issue, the availability of smaller developable lots is an issue. Dona Ana County is in need of consistent affordable housing policies and incentives necessary to encourage developers to incorporate affordable housing into plans.<br>Be friendly when dealing with rural communities - there is fear of change. It is good to get local people involved in communicating housing issues, as it is hard for local people to see their communities the other's see them. Permitting, inspections, construction costs, lack of a work force on the local level are huge barriers to getting things done. Lack of qualified electricians, plumbers, carpenters make it very difficult to complete jobs in a timely manner. The most challenging barrier of all is getting people to work together.<br>better permitting process<br>better planning be for done<br>Build water, waste water and utilities infrastructure in rural communities<br>Change lifestyles on water usage. Replumb old buildings to reuse bath water and dish water. Encourage collection of rainwater.<br>Comprehensive Affordable Housing Plan<br>Construction regulations need to be revamped and some of the requirements relaxed. |

## Appendix C: Additional Plan Data

cost of land. convince landowners their property is not that valuable  
Density, is a key issue; city and county zone changes allowing for greater no of units per acre from 30 to 50 and parking of 1 per unit to reduce the parking burden.  
Develop a system that can access folks in need. There are lots of opportunities out there, but few people know about finding them. do it  
Due to drought conditions in the Southwest many NM communities don't have enough water to allow further development. There are huge underground aquifers in NM, but in order to use the water the state or water companies would have to build de-salinization plants. There's lots of land in NM, too, but within communities it can be very expensive. Cost of materials is going up because gas prices have risen and therefore it costs more to get materials to rural areas of the state. The cost of labor is rising and will continue to rise if the current administration continues on its present course. In order to meet zoning requirements, projects need more land - which is more expensive. Rural communities can't really afford to give money to projects; sometimes they own land they can contribute. ADA codes only add to the cost of the project - as do the "Green" and "Sustainable" requirements. The only way to overcome these is to make sure that the initial project is feasible and continues to be feasible by limiting construction costs per unit for tax credit projects.  
Due to economy it has increased the costs of all goods as well as labor to do so.  
Educating the community on the positive socioeconomic outcomes for the state when we house individuals who would otherwise not have a home if they weren't assisted.  
Education and meeting with neighbors who object.  
Education of benefits available  
Education of officials, funding for infrastructure, water and sewer systems  
Encourage qualified builders to expand within their regions Contribution of land to projects at discounted rates - this is mostly a help in urban areas; rural land costs are low  
For building codes the difficulty lies in the unavailability of state inspectors to ok projects and allow construction to stay on schedule. One solution is for counties to staff building inspectors.  
For Multiple Funding Mechanisms -- Experience and Persistence  
for the santa fe market, nimby and the hidden costs of housing development built in to the development review and public hearing process are a giant barrier, and segregating affordable housing at the fringes of the community.  
Funding and planning are the primary obstacles.  
Funding seems to be the issue for most of the items checked above.  
Funding, Education  
Get out of the housing business. Turn it over to contractors like DoD has been doing for about 20 years.  
Give a tax-credit priority to the areas of the state most in need of housing.  
Government must have a comprehensive affordable housing program that combines city, county and state interests.  
Have political leadership and support.  
Having the money to do an assement on the whole county on what we need and whats going to work for us.  
Higher density!  
Higher lot cost increase home price. Increasing material cost make home price higher.  
Homes in are area are older adobe homes and most people are opting for mobile homes that are an eye sore to the community. People are installing un-regulated wood stoves in these mobile homes which are becoming a fire hazard to the families. Historical adobe homes are being abandoned. Most individuals, although they own the homes can not afford to renovate them or do not realize their value. People who have renovated these older adobe homes have seen values in their homes quadruple thus creating wealth for their families.  
I believe everything is so over politicized and there is so much "government" things move too slowly to get projects created and completed. Having less red tape. NIMBY - inform communities that everyone needs a safe, affordable place to live.  
I believe once the ball starts rolling with just ONE of the concerns and I mean really start rolling other will follow. We need to get over the barriers that keep this from moving forward.  
i'm more familiar with barriers that aren't listed above such as lack of living wage jobs, the extreme difficulties/costs of getting education, then no jobs available, the plethora of rules and regs that make helping people almost impossible, (such as no weatherization assistance for single wifes)  
If there could be some funding for special projects on preservation for home ownership units in Pueblos, that could be a form of how we can address our substandard housing in our Pueblos.  
impact fees are in "limbo" with staff not ready to bring to council. NIMBY was shown when a groupd home for homeless women was put into a neighborhood  
In the Village of Tularosa we have a hard time finding lots that are affordable and have sewer system. The lots that are affordable don't have a sewer system to it. It is difficult to find infill lots within Alamogordo mainly because of NIMBY. A viable water plan needs to be developed for Otero County.  
Inadequate or lack of sewer systems prevent higher density development. It is difficult to overcome the NIMBY mentality. The elected officials have to face angry residents, which makes it difficult for the officials to support these projects.  
Invest in water and wastewater systems and other infrastructure. Streamline and standardize permitting processes.  
It is ALWAYS difficult to get affordable housing developed in safe areas of town.  
It is very difficult to obtain a permit in the City or County and it is very expensive-make the process more efficient and affordable  
Lack of Water - everywhere in the South West - no solution except rain Impact Fees were raised by over \$4000 per new home in 2013- find some other way to fund infrastructure NIMBY mentality - education Affordable housing policies - craft them and implement them  
It's pretty tough to reduce costs, so I think subsidization (temporary) is the best offer.  
Lack of builders - many builders left the market in 2008 and have found other jobs. Too many also filed bankruptcy or have so much bad debt they cannot go back into business again. Could the state look at some kind of surety bond or debt forgiveness for those contractors who met certain criteria? Lack of available land. Communities in Northern NM are landlocked by federal, state and tribal lands. Scarcity drives up costs. Can we engage with land grants to see if they are willing to pursue development? Can we help rural communities redevelop or develop downtown areas to better use existing property for housing and business?



## Appendix C: Additional Plan Data

Lack of qualified builders, cost of material and labor. Perhaps a closer inspection of county or state, while construction is going on.

Lack of sewer system in extraterritorial area outside town limits. Limited natural gas outside town limits. High cost of solar installation. Generally poor infrastructure outside and sometimes inside smaller municipalities. Double water rates outside city limits.

Lack of water - fight to keep water in New Mexico. Lack of Infrastructure - More funding for Colonias Grants. Cost of land - Many areas of the state are surrounded by government owned land, therefore driving up the costs.

Lack of water and sewer systems can be solved through improved planning

Lack of Water: we must build "up" (higher) and develop land within the city limits. Stop developing desert where there is no water and extremely costly to build a water and sewer system. Cost of Materials and Labor: it is what it is. Impact Fees and Construction Fees: lower them for affordable housing projects.

Lack of will to provide safe, clean affordable housing is primary. Once the city, state leaders affirm we must support this housing, it will happen.

Land Bank or other ways to fund land for affordable housing Create strong local policies to influence the funding of affordable housing projects at the state and national levels

Limited or no infrastructure, most notably lack of water, sewer, storm and street access, serve as a major barrier to the development of affordable housing in rural New Mexico. Lack of affordable housing development policies also hamper development. Finally there is often neighborhood opposition to affordable housing development.

Local governments are simply not aware of how the process works, so they don't have and in some cases don't have the qualified staff to put the necessary policies in place. MFA needs to contract with these local governments, to put these policies in place

Lots of problems with CID approvals to continue construction and delays all the time.

Low cost leverage funding, like the HTF, to support scale infrastructure development. Help to devising advanced cross cutting policy and guidance on blending resources and compliance with Fair Housing. Educating Congressional reps on need and results of using fed funding that have worked. So key in these budget shrinking times.

lower cost of land and lots available to jump start the economy

mandatory inclusionary zoning for new subdivisions, education for all residents as to what affordable housing is. If you can fix the nations economy....well run for president....then it will trickle down to the local economy.

Many of our clients who live on the reservation would like to stay there but are unable to due to lack of access to electric, gas and water. There are not funds available to install these things and without them their health suffers so they must move. Having funds for new construction would be very helpful.

Many of the areas we work in, Tribal Lands, don't have infrastructure in place (water, sewer, electricity, gas, etc.) and the cost to bring these in can be a barrier to building new homes.

Maximize the low income housing tax credits!

My family owns 40 rural lots which we developed for housing sales. Since they are rural there is no sewer services and the main water source would be a well, however the City has bought up all of the old farms in the area for their water rights, built more water storage facilities and now water in the area is unstable. My personal well in the same area went dry 2 summers ago forcing me to tie into the city water system which I was not happy about. The depth that someone building on our land would have to go to try to ensure ample water supply is very costly. I think if Cities are going to buy up all of the water rights and start lowering the water tables for wells that they should have to provide water service to those areas.

My main concern is the lack for public transportation. How can we expect low income households to afford a vehicle when they can not afford a decent apartment. The transportation is there but it is under served in a lot of the city

Negotiate land sale with BLM, Open bids statewide for materials and labor.

New Mexico has it's paws in every aspect of building, so that even a homeowner can't add a deck without state and local permissions, permits, fees, interference, ridiculous codes, unlawful taxation- until just wanting to replace a window is ridiculously difficult. The state government needs to get its hands out of everybody's business and let people live, build and renovate without crazy micromanaging oversight that creates prohibitive costs and fees!

NIMBY folks make assumptions their value of the homes will depreciate their homes, we must education them and provide evidence and testimonies from other neighborhoods that housing can be and should be for everyone and if everyone works together it will become a valuable asset for all families.

NIMBY Mentality can be overcome by increasing the stock of high-quality affordable housing projects that employ a mixed-income mixed-use philosophy, promoting commercial development and neighborhood revitalization.

NIMBY--impossible--anti-stigma--conversations, meetings; the lack of water/sewer systems/water systems is almost an insurmountable barrier--in Las Vegas there is the issue of a leaking dam that will cost millions of dollars--

NIMBYism-public education to demonstrate the value of quality built, well managed communities, to neighborhoods.

NM is in drought, and as average temperatures warm and population increases, the water we do get will evaporate faster and be more in demand. Unless we were to buy land outside the city limits and increase our commute time, we could not afford \$80K for a lot plus house on our annual income of \$43K (just about the NM median).

Not much can be done about any of these barriers.

Not much you can do about NIMBY mentality. Expand the availability of land so that cost is not so much a consideration.

not sure how to overcome fee process other than grants. many affordable units were built in late 60's and early 70s need asbestos remediation. state funding should be sought for these issues.

Partnering with developers to set aside housing for low income and mixed uses!

permitting process is difficult and onerous. get rid of half the state regulations and get more inspectors

permitting process is slow and ends up costing builders with delays

Planning and money.

Proper water conservation and design. Waste water remediation systems are critical for water reuse or infiltration.

Public subsidy of the advance infrastructure (sewer, land) so that private development can move forward with rehab or construction.

Waive fees and expedite permitting to incentivize.

Raton, New Mexico is a small, rural, poverty stricken, old coal mining town. We are attempting to write grants to refurbish the homes of the low income people in our community.

## Appendix C: Additional Plan Data

Real estate in Taos County is very high. Most inquires are just looking for rentals due to cannot afford to buy a home. More Medium Income apartments needed without rental assistance . Rent is outrages here in Taos .

Reduce or remove impact fees for affordable housing development. Streamline permitting process.

Rural area face the lack of qualified contractors who meet federal and state procurement requirements

Subdivision Development including infrastructure

Subsidies need to be available for renovation of housing for homeowners, given the above list.

Subsidize mandated ADA & Code required modifications if it will increase affordability of construction

Subsidizing or providing funding for infrastructure to all affordable housing projects would allow for developers to be interested in these projects. Land costs are way too high, especially in Los Alamos County and surrounding counties and the cost of placing infrastructure is outrageous. In Los Alamos County for example, the soil conditions here are nearly impossible to penetrate, developers do not want to absorb the cost of blasting and preparing the soil for infrastructure. If subsidies were in place to assist in funding the infrastructure costs developers would be more likely to respond to RFP's and projects. Change some guidelines regarding grants and loans, lessen the restrictive nature.

Texas Building subcontractors are not required to have extensive contractor licenses in Texas and it is much cheaper to construct homes and apartments in Texas. Please review the Texas Subcontractor licensing requirements and see if we can make the NM process more like theirs. We are losing our subcontractors to Texas.

The Albuquerque area has limited land available for new construction. Not sure what the solution is in this location.

The availability of infrastructure and costs of producing housing go hand in hand. Lack of unified storm water control system is a high cost because handling of storm water has to be handled onsite requiring more land. The gross receipts tax is a big factor in costs. A few places have more intense and time consuming land use approval processes. While the increased scrutiny may improve the outcome, the protracted timeframe has many negative ramifications. Conversely, those places with minimal land use processes usually do not have pro-affordable development policies.

The cost of land and housing/rental asking prices are overly inflated due to the boom cycle of the oil/gas industry. Due to the fact that everyone's opinion is extremely subjective when it comes to a fair asking price based on the structure or land as it exists in place, no one will ever feel obligated to lower their prices until the oil/gas industry enters into another "bust" cycle. That being said, perhaps some type of policy could be written based on a tier system. Develop a historical mean average for different square footage housing/land to use as a benchmark regardless of the economic standing of the region at that time. Factor inflation and cost of labor/materials at the present time and create housing/land tiers with a minimum/maximum asking price. Create an opportunity for low and middle class to have some bargaining power when looking to buy.

The cost of new & rehab housing exceeds the affordability of those needing homes. Builders don't s will not go through the process of qualifying low income families to get the money MFA could give them to build. The public and private sectors all have to get on the same page as to affordability requirements and definitions.

The problem in our community is the lack of land. No one will sale or they put a price so high on it so it wont sell because they do not want affordable housing in their neighborhood. Until we change the way the landowners see it we want have any growth or development in our community.

The two largest barriers are NIMBYism and costs. Need to explain to neighbors exactly what the proposed housing looks like and who will live there. Costs - find more money

The use of State backed Mandates should help overcome the biggest problem NIMBY!

There is simply not enough money available to meet housing needs. We are a very poor state with many low income people. The funding available for housing does not come close to meeting the need.

There seems to be a lack of affordable housing in Farmington, and as far as I know there are no development policies. I t would be great if this area could adopt what Santa Fe has done for affordable housing

These barriers are specific to Santa Fe. Lack of water = ensure that all new affordable housing is built with water efficiency as a priority, and that rehab resources emphasize conservation retrofits; cost of land/lot = higher densities may bring down land costs in high cost areas; cost of materials/labor = always higher in Santa Fe because most comes from ABQ so not sure if there's a solution but probably just a factor of economics; density/zoning/NIMBY = need better outreach from gov't and nonprofits about affordable housing, who benefits, why there's overall positive effect on economy when workforce is housed affordably.

This list says a lot. MFA spends too much time worrying about costs, land use regs, and exacting policies and painstaking needs studies to back them up, and not enough on "get the money and get priority needs met somehow." Needs studies/plan specs should be trimmed down in scope for smaller communities, with at least half of MFA and local dollars for studies/plans devoted to initial implementation of the plan and more TA \$\$ for follow-on. A simpler template for plans would look mainly at maybe a dozen prime indicators--like vacant homes off the market, quick impressionistic windshield surveys of rehab needs, home prices and # on market, vacancy rates in existing subsidized housing. Needs for land use code reforms could be trimmed to a simple list where only serious, costly requirements are flagged--and something is really done about them. The demand in smaller communities is always naturally for slightly lower densities. There is so little by-right zoning in these places that density bonuses make little or no sense. The QAP should give more scoring incentives for small communities, which as-is makes the best sense for larger communities--also slightly stronger incentives for developers in terms of fee or whatever it takes.

Thought must be given to young professionals and young families that have some means that want to live in an active, green and community minded space.

Through education and better communcation

to many rules or laws stop people from being able to afford homes or a decent living in small communities

Too much of our affordable housing is in rural areas where land is cheap. Then residents incur high transportation costs so that H+T is 40% of 50% of their income. Integrate housing and public transportation planning, allow higher density along transit corridors, allow more accessory housing.

Up to date comprehensive development policies/plan and improved coordination among the agencies involved

Update zoning requirements to allow higher density multifamily housing in Albuquerque

We are in a desert and do not need more aggressive growth. If we tap the water underneath ranches and farms for the urban areas, we have ruined their opportunities forever. This state is so Albq.-centric, they don't care much about outlying communities and ranchers.

**Appendix C: Additional Plan Data**

We live in the high desert with limited water. To continue to build, we need to build "up," not "out." The taxpayer can't continue to pay for more water and sewer systems spreading out over the desert. Higher rise apartment buildings and zero-lot-line homes and develop the vacant land within the city limits. Lower impact fees and construction fees for affordable housing developers. We need better job opportunities which will lead to higher rent which will lead to more infill opportunities  
 We need contractors and materials in Hobbs to assist bringing the cost of new development down to reasonable prices. Current housing is high because the supply is so low.  
 We need to build the infrastructure for the future now. Not build infrastructure that is outdated before it is built.  
 We need to purchase a building large enough to assist those who are afflicted, yet give them the ability to move forward in the light. The current building is 6,000 sq. ft. and it is too small for transition services (offices). This building also needs to be on the city bus route for ease of transportation...  
 We need to sit down and look over the cost and the fees of all groups of people and see how to make it fit for all not just one group of people.  
 We would like to build an assisted living facility, but would need some type of subsidy for the units.  
 Work on acquiring more federal tax credits. Create some new state tax credits.  
 You can't have housing without water and sewer. It is more beneficial to a community to have a water system and wastewater system instead of having a well, septic tank or individual treatment system per house hold.  
 zoning - remove density restriction and remove parking requirements focus on costs of housing+transportation  
 Zoning and housing policies need to be revisited and revised.

**Table C.3**  
**What other business and economic development activities are you considering?**

State of New Mexico  
 2013 Fair Housing Survey Data

| Comments:   |
|---|
| all needed in rural areas of NM<br>All of these activities should be led by the PRIVATE sector, with help from the PUBLIC sector. Entrepreneurs/banks/investors should lead, government should supplement their leadership.<br>An educated work force. Less reliance on federal dollars ...Sandia, Phillips, to employ people.<br>Attract high tech/low water usage businesses-i.e elctronics,computer technology, aeronautics<br>Being more realistic about where to invest scarce funds, triage small dying communities with little potential, recognize that most job training has proved ineffective and fund only programs that show rises in graduates' income<br>Customer Service Training - many business owners in our community are rude to customers.<br>develop downtowns<br>entrepreneurship<br>Exploit (mine) more minerals<br>Farm land owners need to learn skills to enhance the value of their lands and utilize then to build their wealth through sustainable agriculture.<br>Foster businesses that capitalize on NM's assets like abundant sunshine.<br>Government should provide policy that improves the business climate. In NM that would mean eliminating GRT, among a host of other things. I don't know what is meant or the government's role in the questions above I did not respond to.<br>High level interconnective internet resource<br>Improve general education; entrepreneurship training; help local businesses market their products<br>incentives to be tied to support of job training--\$ in state<br>infrastrucutre and construction needs of new or expanding companies<br>More enhancement for locally owned businesses as apposed to bringing in big national chains.<br>Need a strong Economic Gardening program to help exisitng businesses grow and prosper.<br>Need better rated schools for people to move here who have businesses --for their skilled, professionals to follow. Higher education in growing fields. Outsourcing, and diversification of industry here --really just gov't, some tourism<br>need for improved image re: Schools, Crime and CYFD<br>NM needs to support alternative energy development and manufacturing.<br>Rational analysis of economic development effects<br>We need housing so we can staff new business in Hobbs<br>we need to stop focusing on bringing outside business in and start focusing on developing locally owned business, improving and expanding existing business and provide tax benefits, access to capital etc to local folks !!! the solutions are in our communities, not outside somewhere.<br>workforce training, retraining. Basic and technical. |

**Table C.4**  
**What other infrastructure needs are you considering?**

State of New Mexico  
 2013 Fair Housing Survey Data

| Comments:   |
|---|
| beatification investments<br>Best practices stormwater management<br>bicycle paths are a low priority. Something worthy of consideration after we've figured out how to solve our water/stormwater issues.<br>bosque improvements<br>BRT<br>Depending on location, any of these could be a high priority<br>Every neighborhood needs to have a safe place for our youth to walk in out side of the street.sidewalk improvements<br>fuel spill cleanup at Kirtland Air Force Base<br>Irrigation system improvements<br>Lighting sidewalks in neighborhoods of Hobbs<br>More open space requirements and attendant funding to build/upkeep.<br>Most the above has a medium to high level of need; however, resources and monies are finite!!! There is always more demand than supply for these infrastructural considerations. Becuase of this regional and local authorities need a thoughtful, deliberate, and defensible approach to allocating resouces/monies to such infrastructural desires.<br>Providing Safe Routes to School for students.<br>Put the focus on how all infrastructure activities (which are needed in varying degrees) can support complete streets and complete neighborhoods, that put the pedestrian first.<br>Riverwalk development for tourist destinations and vendor space for local festivals and enterpreneur development.<br>Water harvesting from street and roof runoff<br>water system capacity improvements must include gray water recovery, rain water harvesting etc. we must expand our thinking to be holistic, system-wide thinking that includes things like considering how additional taxation for water system improvements impacts low income families.<br>We'd like to have community gardens and a Botanic Garden. We need a Nature/Travel Center |

**Table C.5**  
**Are there any other community and public facility needs that should be considered?**

State of New Mexico  
 2013 Fair Housing Survey Data

| Comments:   |
|---|
| "Public buildings with improved accessibility"??? accessibility as in universal/ADA access; or accessibility as in transportation options that allow the community greater access to public buildings/community services.... the question is unclear.<br>affordable adult day care facilities<br>As above, needs vary by community<br>Assisted Living Facilities<br>Central gathering places for all neighborhoods.<br>Childcare facilities with weekend hours<br>Community agency offices and shelters.<br>community gardens<br>I don't know what a residential treatment center is<br>If communities had new jobs and increased revenues - they would have revenues to invest in these facilities. Invest in economic development.<br>In rural communities with little infastructure availability it is important that schools provide access to other public entities and organization for community events with minimal costs<br>Long term Drug and Alcohol treatment is lacking<br>Our Comunity Building needs upgrading and we need a library and a movie theater and a gas station and cafe in one of the small villages<br>Rather than placing every convicted felon who was convicted of a crime because of his/her need for drugs, into a prison facility, GET THEM HELP! We need mandated 1 to 2 year stays in drug/alcohol facilities that are staffed with qualified drug counselors, nurses, doctors and staff who can deal with the citizens of our state/country while they are enduring their rehabilitation. Families are begging for judges to mandate them to these facilities and judges won't for fear of not getting relected or appointed. Our youth are dying or rotting in prison because they wont get the help on their own and we can't force them except through the law and if the law enforces it, they have to have facilities in place to accommodate.<br>safe walkways along parks/sidewalks<br>Same comment as with infrastructure - stop building places that require driving rather than making it an option.<br>Seniors and disabled.<br>separate parks from rec centers ....ball fields...trees<br>Transit<br>Transportation from rural places Doctors,Stores.<br>Water Treatment facilities<br>We already have an excellent park system.<br>We need quality day cares where one can feel confident leaving their child. It would be nice to have outside Monday-Friday 9-5 hours as well for those employees who do not work that shift.<br>we need to think about intergenerational community centers that meet the needs of multiple at risk populations |

**Appendix C: Additional Plan Data**

**Table C.6**  
**What other human and public service needs are you considering?**

State of New Mexico  
 2013 Fair Housing Survey Data

| <b>Comments:</b>   |
|--|
| Access to food. Grocery prices in rural communities are high due to lack of competition and high transportation costs. We need a public investment in good, affordable food sources. For example, why are we not putting vegetable gardens in senior centers to give seniors access to produce?<br>Adult Day Care Services<br>Assisted Living Center<br>Build walkable places where people know one another.<br>I think that we should emphasize higher education support for young girls. Studies have shown that a higher educated woman is less likely to have children at a young age thus curbing teen pregnancy rates.<br>Mental Health Services<br>Neighborhood identity and pride.<br>outreach and education<br>There is a high need to evaluate what the government should do and what it can actually do effectively<br>Young family support systems |

**Table C.7**  
**What other housing activities for special needs populations are you considering?**

State of New Mexico  
 2013 Fair Housing Survey Data

| <b>Comments:</b>   |
|--|
| Emergency and homeless shelters for WOMEN<br>Emergency funds need to be available without too much hassle for families who have lost their homes because of flood, wind, or fire.<br>Emergency Receiving Homes for Youth<br>Green affordable housing that attracts and supports young families and single professionals<br>high homeless families in county needing housing<br>I am responding for "rest of state." The need is there but many of these services are best and most cost-effectively provided in larger towns and cities.<br>Mental health housing with supportive services<br>Outside my expertise. I'm sure there are needs. Make sure private sector is involved.<br>People with felonies getting out of prison looking for permanent housing<br>Permanent independent living assistance for disabled. The emphasis on transitioning doesn't work for folks who have a permanent disability and low income earning potential. Stable, long term, permanent housing will help most.<br>Transitional and Permanent Housing for Homeless Families<br>We have a resident run tent city in Las Cruces. Next door to Community of Hope. Easy to find and help those who would otherwise be homeless and wandering the county.<br>We need rentals<br>With enough money government can do all of this. Is government the right agent? Up until quite recently in our history churches and private charitable organizations did these things. |

**Table C.8**  
**What other special needs groups are you considering?**

State of New Mexico  
 2013 Fair Housing Survey Data

| <b>Comments:</b>   |
|--|
| (Rated on the basis of quantity not relative severity of need.<br>All the above<br>is this really a rating?<br>Needs vary by location, but few services are available. Need may be relatively few units, but is essential.<br>Outside my expertise. I'm sure there are needs. Make sure private sector is involved.<br>Temporary workers in energy - not long term<br>These needs exist. The question is whether the government should be doing it.<br>Transitional Foster Care for Children & Youth |

**Appendix C: Additional Plan Data**

**Table C.9**  
**Please describe any other investment categories.**

State of New Mexico  
 2013 Fair Housing Survey Data

| Comments:   |
|---|
| education<br>Education<br>Education & Early Childhood<br>Emergency shelter with wrap around social services<br>Food banks/ meal service to families in NEED!<br>Housing<br>Investments for the future<br>Outside my expertise.<br>pollution cleanup<br>Public transportation so that people can get to work, to medical facilities, to markets with fresh food, to workforce training programs.<br>renewable energy<br>Rental property is desperately needed<br>Schools and Education<br>senior services<br>Sustainable energy development<br>transportation<br>Transportation - air, rail, bus |

**Table C.10**  
**Please share any comments you have about housing and community development needs or barriers.**

State of New Mexico  
 2013 Fair Housing Survey Data

| Comments:   |
|---|
| <p>A lack of affordable Housing and Transportation.</p> <p>access to land in our community is limited and water systems is what has been worked on for years, there is not enough funding to complete the project for the town so they take in in steps. by the time they finish they will have to start all over again. which leaves no room for other needs. Economic development in our area is to hard to get as our boundries are enclosed from us to expand.</p> <p>Addressing housing has at least a many faceted impact: Prioritizing housing around infrastructure stretches infrastructure resources. Housing Construction and Rehab provides jobs that spur the economy. Quality affordable housing increases a community's ability to retain and attract businesses and services.</p> <p>Albuquerque seems to be shifting a lot of their support to rental housing, and particularly housing for very low income households. While these demographics are certainly in need, it would be unwise to shift the focus too far from the provision of affordable homeownership. Housing support should assist people in moving up to more permanent forms of housing. The benefits of homeownership for future success in school, wealth accumulation and job advancement are clear and consistently supported by research.</p> <p>all public facilities should sustainable and generating energy</p> <p>As the local lead agency coordinator for Bernalillo county I have some knowledge and experience woking with Special Needs populations and low income housing. It is my belief that the Low Income Housing Tax Credit program could be better served by addressing the issue of tenant background challenges with the developer at the time of the contract signing with MFA rather than letting for profit property management companies decide on acceptance based on national criteria. New Mexico is a very special place and consideration must be given to our own population demographic. The bottom line is we reserve X number of units for income challenged persons with special needs and are then uanble to fill them due to stringent rental criteria. Winner=developer, property management co. Loser=consumer, state of NM</p> <p>Banking industry does not seem to want to help many people get a loan, especially if the people find themselves in a lower income bracket.</p> <p>Barriers should be removed to contracting by allowing for-profit as we well as non-for-profit organizations to bid on projects. And, to better qualify rehab from new construction and the structural gains from improving HEERS ratings i.e., from 200 to 100 at what cost. Keeping cost as a measure of achievement.</p> <p>community development is such a broad issue thus it is challenging to capture issues in this type of survey</p> <p>Community development needs are going to be in infrastructure, water and sewer improvements. Most system have reached there life span and are in need of repair, upgrades or replacement to meet today's needs for quality or to meet regulatory requirements.</p> <p>Disconnect at DC HUD level on use of funding for rural areas --</p> <p>Domestic violence, poverty, poor foster care system, and poor public education system are all barriers to our community and economic development needs.</p> <p>Economic development needs to firmly take the track of local, sustainable efforts, and recognize that conservation is the most cost effective tool in the kit.</p> <p>Educate people of the needs of the community</p> <p>Families that are able to live in a safe and healthy environment lives will improve, because the high school dropout rate will drop, the children will be healthier and miss less school. Providing homes for families that are very low income can make a huge difference in their ability to improve their quality of life.</p> |

## Appendix C: Additional Plan Data

For certain populations, specific types of housing work best. Emergency shelter services and transitional housing are proven models that help victims of domestic violence move to self-sufficiency and live better qualities of lives. Continued funding for these services is vital in breaking individuals cycle of violence.

Great need for more affordable housing for all walks of life. Special needs population does not have the resources available or the caseworkers to help guide them through the process. Landlords are having to take on more responsibility. They are forced to live in substandard housing due to their limited resources.

High need for affordable workforce housing.

Homeless/emergency shelters for women are almost nonexistent!

Housing and community development could benefit from having attached services such as case management, therapy, substance use treatment.

Housing needs are again infrastructure placement to make any developer take a chance at affordable housing projects.

Community development needs start up monies for all businesses, and for businesses that have stalled with the economy, they need continuance monies, help them get through this downward spiral we all encountered.

Housing needs for low and medium income levels are high. Education and communication to potential homebuyers and the affordability for their income level would help many to own their own home.

Housing remains the cornerstone for other quality of life issues, and market rate housing costs presently equals average monthly SSDI or SSI, which is unsustainable for this constituency. Family, extended or otherwise, does not exist for many Americans, who would fall through the cracks without a safety net. Housing is a cost effective intervention that ultimately serves well the public good.

I did not specify other but would justify the above by stating that all the above issues are greatly important and are all interrelated with one another though vary dependent upon location in the county. Those closer to the municipalities would garner less support to utilities and infrastructure due to existing facilities and would therefore require greater emphasis on housing, transportation and economic development. Those more distant from municipalities would benefit from greater infrastructure improvements hence the housing and economic development would likely follow.

I think thought should be given to the types of housing we are building. Green housing that participates in community resource gathering, such as shared composting, shared solar/wind creation etc...such communities need be marketed away from being "hippie" to being sustainable

I'd have to do some more evaluation to give you a responsible allocation formula based on a thoughtful, balanced weighting of needs. However, in general, it's my informed perspective that the state WAY overinvests in popular but non-productive public facilities projects and WAY underinvests in high-wage producing economic development activities.

Improving our educational system wasn't mentioned. It is a foundation for a successful economic development effort. Economic development is not only creating more jobs, but creating higher paying jobs. Higher paying jobs come from providing employers with a large employee pool of people with higher level skills. Alternatively, employers will be faced with recruiting out-of-state employees who may be reluctant to relocate their families if our educational system at all levels doesn't meet the standards they expect for their children.

In most of New Mexico outside the Rio Grande corridor, economic development should be the type that helps the residents and not necessarily the type that will bring others to do the jobs that are created. The type that brings others tend to displace locals.

In my community we need more rental affordable houses. More mobile home parks.

In our area there is a lot of rental housing that is not able to go through our program because it doesn't meet our Housing Quality Standards. A Rental Rehab program would greatly benefit our area.

In our community right now there is a large need for affordable housing. It is so expensive even for the working class family to afford to rent a home let alone buy one. Senior citizens are in need of affordable housing, many of the seniors in our community would love to sale their large homes and live in a senior housing community. The problem is a lot of housing that is intended for seniors ends up being low income housing and questionable people end up living in the housing and it pushes the seniors out due to lack of safety.

In the colonias, the infrastructure is a huge problem. In addition, access to public transportation (integrate housing and transportation planning) could have a significant impact on the economic well being of people living in colonias.

job-housing-services all tied together. Need to get jobs where the housing is, housing where the jobs are.

Lack of infrastructure -water, waste water, utilities and streets and roads - hinders the development of new housing.

Lack of transportation except personal auto. Need much better access to transportation to other towns, particularly for medical services outside the immediate area or for children from out of state to reach ailing parents here.

land to expand

larger urban communities have different sets of problems. they have capacity and expertise, but need more financial resources and help overcoming local barriers to housing development, like the NIMBY stuff.

Looking at the state as a whole, the largest barrier to housing and community development is our aging infrastructure. 1) Roads/Bridges 2)Water/Wastewater. These need to be updated and expanded across all communities within the state before Housing and Development will be anywhere close to being sustainable especially given our forecasted growth over the next 50 years.

Most barriers come from the state, with a really difficult process to go through for permitting.

Most of the needs required in my community are rehabilitation. Most residents own their own land and require assistance in rehabilitating existing housing and permitted sewer systems.

My community is the third lowest in the state in poverty level. It is hard for any body here to anything. The people here just can't afford any match for any assentance.

Not enough money to do everything we'd like to see done.

Often seniors- who are on limited incomes- get stuck in low income housing that has no understanding or accommodation for them. It is often unsafe and without the amenities/services they need. Senior housing is the #1 housing issue New Mexico is facing.

Raton, New Mexico has an all volunteer group, "GrowRaton!" Housing Task Force that wants to weatherize, and paint low income homes. We need funding. We are writing grants all the time, but, so far, no grants have come through.

Rent is too high for rural areas like Roswell, Artesia, Carlsbad, and Hobbs. Employment is hard to come by and most individuals are on fixed income. Most housing available is in unlivable conditions.

**Appendix C: Additional Plan Data**

Rural areas are difficult  
 Small scale 4 to 8 unit low-income rental housing with scattered sites.  
 The barriers we have are funding!  
 The current resources used to construct affordable housing appear to be wasted based on recent projects that have come on-line.  
 The lower the income, the greater the need for housing and community development services.  
 The need for housing in NM is great, but unless we build greater and sustain existing water systems and infrastructure, there won't be enough water to support the population. I believe the greatest priority is in finding a way to get enough water to all parts of the state.  
 The need for more elderly/disabled properties in the Farmington/Bloomfield areas  
 The needs are overwhelming and the resources are severely limited. There is not nearly enough money to address the problems - new and creative ways have to be found to work the issues.  
 There are barriers to finding housing and developing community needs, mostly under the title of affordability, location, and being able to match the needy with what is available.  
 There are many families that come to our County looking for housing . There are few apartments that have medium to high income rent . Three and four bedroom apartments are limited and one bedroom apartments for single people . I find that most of the calls are for homeless families and elderly looking for housing . The waiting list is long for all the apartments here in Taos .  
 There needs to be more good housing for middle income people who cannot afford housing that costs more than \$150,000.  
 Too many vouchers being handed out like candy. People get accustomed to that, also make a living off that, Those vouchers are for a small period of time service not a lifetime service to people!  
 Tribes have a dire need in housing for rehabilitation and new development, limited funding for housing with very stringent requirements makes it difficult to leverage on projects.  
 We have a huge need for housing. Contractors and banks are not willing to invest in our region because they believe it is too volatile an economy. That is a tough hurdle to get over.  
 We are in need for better housing and community development could be better.  
 We must spur good economic development activity in the state to bring in better paying jobs. New Mexico needs to be competitive for these jobs or we will ALWAYS have these needs and barriers.  
 We need a concerted effort placed on building our economy back up. More jobs, higher wages and better opportunities will go a long way towards pulling people out of poverty and diminish the need for public assistance. Other than economic development, the best use of funds is early childhood education and services for our youth. They are the future.  
 We need more "workforce" housing so that employers and prospective employers can be confident that their employees will have quality housing options.  
 We need professional direction in developing projects such as Assisted Living, Library, etc. It is likely our county will end up with trailer houses for an assisted living facility.  
 We need to think creatively about housing for workers. They may have an income, but not enough availability of decent housing in their price range in rural communities.  
 when i see things like redoing corners to be wheelchair accessible then putting power poles directly in the middle of the sidewalk, i just don't even know where to start. why are we spending money to attract chain businesses, and letting our locally owned businesses fail ? how do you change the culture and politics of an entire state ?  
 With limited resources and maximum need, we need focus on our build environment and the metrics like jobs per acre and revenue per acre and make sure our policy (and scoring system) supports providing housing in locations with other services (like busses, libraries, community centers, etc.)  
 wrap around support for single parent families, especially those with young children--quality day care and/or early childhood education. The latter is preferable.

**Table C.11**

**What are ways the State can better address housing and community development challenges?**

State of New Mexico  
 2013 Fair Housing Survey Data

**Comments:**

1109 Tenth Street  
 6827 guadalupe tr nw  
 713 W. 7ht. St. 314 W. college Ave.  
 Additional Section 8 housing  
 Affordable housing needs an awareness campaign. Not only for those who need affordable housing, but for those who snub it, they need to have a better understanding of what the challenges are so maybe they will help instead of hinder projects.  
 agreement on allocation between rural and urban and consistent follow through.  
 All levels of government can review all of the components of cost associated with developing affordable housing and determining which costs they control can be reduced or eliminated without significantly reducing the quality of the housing provided.  
 Any way the State can help would be better for this community in fact for the whole city.  
 Assistance for households temporarily while attempting to secure Social Security disability, TANF or emergency TANF  
 Build and rehabilitate walkable, complete neighborhoods.  
 By providing more capital many more families can be served. Results of housing development can be meet the needs of families, increase property tax base, and provide economic development for communities.  
 By seriously listening to each community's specific needs and not bundle services based on larger community needs. Each place is unique and have their own special needs.  
 Change the banker's attitude about lending.  
 Continue to increase funding for emergency, transitional, and permanent housing.  
 Create distinct urban development and rural development policies



## Appendix C: Additional Plan Data

Do more at the local levels - cities and counties

Doing okay at the present

Education

Encourage continued Federal HOME funding for Home Owner Occupied Home Rehabilitation and Affordable Apartment Development. Also, the First Time Homebuyers Down Payment and Closing Cost Assistance Programs are very helpful.

Encourage more families to educate themselves about what makes happiness and contentment.

Energy efficiency and retrofits are a great way to make existing homes more affordable and sustainable into the future. Millennials are asking for an entirely new type of home, close to amenities, near work, in mixed communities. It would make sense to understand and identify the needs of this important group. Mixed income communities have been a way of life in New Mexico for decades. They are safer, provide choices for families and create whole communities. We should continue to foster these models to provide strong neighborhoods. A strong broadband network will attract more high tech/high growth companies that bring wealth into the state. In addition, this will help schools and communities bridge the technology divide. Apprenticeship programs in the tourism field will help develop a pipeline of young New Mexico Emigrants. This will help make NM the number 1 place for visitors, will enhance the visitor experience, and serve to teach New Mexico youth about other cultures around the world. Jobs in this field come in every flavor from entry level to pvt tour guides to booking companies. Similarly, programs in the health sciences field and the arts will enhance the breadth and depth of these already robust sectors.

Expand infrastructure in all areas. More low interest loans for small business.

Focus more in Economic Development and better paying jobs and the rest will fall into place.

Fund full projects. Have our U.S. legislative representatives lobby for more funding for New Mexico.

Fund Housing Trust Better advertise state tax credit program Private public partnerships

Fund less project with enough to accomplish something instead of funding perpetual programs that don't change the need.

Get out of the housing business and let the market take care of it.

Higher environmental taxes for oil,coal,gas to support developmental funding.

HTF partnership is excellent example of coordination to address deep infrastructure issues -- it should be expanded to bring in business, more diverse income targeting and other favorable terms to assist the most vulnerable populations.

I believe the State is doing all it can with the limited resources available.

I think in some cases the State should enforce the power of eminent domain. If it's for the betterment of our community why not develop unused property so others can benefit from it?

I'd like to see better provision of community development technical assistance to smaller communities. I'd also like to see a much more modern approach to state level economic development. get away from "target industries" and courting large employers and work towards empowering entrepreneurship and creating an ecosystem of resources and supports from which new businesses can emerge.

i'd like to see more block grants going to communities that have a feasible action plan for local economic development, improved housing, and quality of life improvements that impact the entire community, not just certain demographics. a key part of this plan would be increased local control and less money spent on administering and reporting on the funds and more money spent on creative, out of the box, local solutions to local issues. maybe there would have to be certain requirements to ensure broad participation in decision making at the local level such as a minimum of a five member county commission, no uncontested local elections etc. another key would be a broad strategy to ensure rural communities got equitable funding.

I'm a believer in private enterprise doing a MUCH better job than govt. when it comes to delivering services. So vouchers that allow access to housing and services for those in need is the best way to go.

I'm trying to get opinion leaders across the Board to focus on what I believe to be a core quality of life problem and solution in the State. IMHO, most social issues that rate NM at the bottom of the list are caused by lack of poverty due to the lack high-wage employment. Most of these are GROWING problems that need to be addressed with aggressive economic development policies including-- make GREEN the center of the state's cluster focus--stop the posturing and talk and produce large-scale green energy and innovative, value-added products the world needs; win the war between the states with overly generous attraction incentives for mfg businesses, especially GREEN, and generously funded job training programs pertaining to that; remove the film cap incentive; etc. etc. etc. My humble, non-partisan view is that if those in high office of the State aren't doing this kind of right thing then we the people of the State need find a way to work together and make them do it. This isn't a right or left issue. It's a right thing to do issue. Regretably, my voice is essentially unheard or ignored, the right thing isn't happening often enough regardless of which side is in office, and the understandable outcome, at least to me, is that NM continues to bring up the rear year after year.

If the state could better understand the communities within the tribes and and work with the tribes to develop a form of funding to address housing needs would be a wonderful collaborative effort and most important see it implemented throughout the tribal communities.

Increase advertisements and marketing concerning the state's dire need for input from the public to help create policy and incentives to meet their needs.

Infrastructure first or in conjunction with housing and community development initiatives

Integrate housing and public transportation planning.

Keep improving housing, education and tax incentives to encourage job growth.

look at rural communities

Make the needs study and planning processes simpler and more results-oriented than at present. See response to one of the questions above.

Making program affordable for everybody.

More focus on domestic violence and our foster care system are needed. Perhaps we should learn from successful systems/programs in other states.

More focus on south-central New Mexico in that the growth dynamics are about to greatly shift based on current development (Union Pacific/Santa Teresa) and the opportunities that will evolve in terms of ancillary development (housing, economic development, etc.).

more funding and education, awareness

More funds available and resources for the previously mentioned demographics.

## Appendix C: Additional Plan Data

More support for affordable rental housing, including vouchers and more development incentives

On site or first hand knowledge

once again, we have limited space in our community and can't expand on building on main street as there are too many requirements to meet in such a small town, and the laws that affect the big cities are imposed to the small communities as well which does not sound encouraging in seeking funding for growth. Get the politics out of being selective as to how and where the funding should go and consider that if a small town is taken care of then you can go to the next town or city and build from the bottom up and see the change through the state by sharing the wealth.

PO Box 713 1111 Agua Fria

Provide financial resources/State leverages

Provide incentives for collaboration at the local level and for utilization of multiple funding sources. State could provide more operational support for entities at the local level that lead and participate in collaborative, cross disciplinary activity.

Raise FMR rates, Build lower income properties that accept subsidies, Build youth centers and drug and rehabilitation treatment programs more broadly available.

Recognize the significance of strong support services that lend support for breaking cycles of high housing instability and homelessness and more effectively ensure longer term sustainability of families.

revisit the State's anti-donation clause to provide more flexibility for local governments to address housing and community development challenges

Share inspirational stories of what other communities have done.

stop trying recruit businesses that abuse workers through low wages and inadequate benefits, build human capital and train people to work in their home communities. build upon local strengths and beauty,

Streets and roads are very expensive to repair and we should be planning on how to help communities overcome this funding shortfall.

Support community engagement strategies and collaborative efforts that include local community members in the problem-solving process.

Support local efforts, less emphasis on imported solutions.

Target its resources to rural areas with the greatest need.

The greatest challenge to housing and economic development has been the cost to build environmentally green and sustainable buildings. The addition of green requirements to new construction can increase the entire development cost by 15-20%. I suggest we find a way to limit per unit hard construction and development costs. It may mean building smaller projects, but they will be sustainable.

The state can invest significant monies in affordable housing development. By significant I mean, volumes that will actually mitigate the problem.

The state could allocate funds for housing, including the high need for residential treatment programs for low, no income and/or homeless

The state needs to quit micromanaging these issues, which adds cost and difficulty to every challenge because of the ridiculous state demands in every area- the state must sign off on even an individual homeowner's renovation project. This makes it unreasonably difficult for the average person to even begin a project. Because of the state's micro-managing in every area, the state makes it a daunting prospect to begin and complete a project.

The state should work closely with the municipalities to identify the areas of highest need within the community.

There has to be a balance of income limited housing. Of course we have a long wait list for very low income. There should be more apartments that have basic rent and market rent. Taos has a Community Against Violence Shelter for women but none for men and their children. I see more single Dads raising children that need a shelter when they are homeless.

There is much the State can do to get the process started. But, essentially it requires partnerships between the State, local govt. and the private sector. This issue is not solely the State's and the State can not resolve it on its own.

This is a numbers game with inadequate gap funds to address the needs. The core piece is LIHTC which is oversubscribed. Two additional areas the state can help: 1. GRT exemption for construction materials. Cost segregation of tangible items exists but not widely known or used. 2. State historic tax credits are capped at \$25,000, and need to be revisited. In some states it is 25% of TDC, which in combination with federal historic tax credits (20% TDC) deals may pencil out without LIHTC.

Visit the communities....you have to see it to believe it. You have to get out to rural New Mexico and talk to the people face to face. We need funding.

We need growth through economic development and the rest will follow.

We need to recognize that we have a housing crisis for people of all income levels, with the exception of the very high income levels. Without an adequate supply of affordable (not necessarily subsidized) housing, we can't attract and sustain a workforce.

Without this workforce economic development will always be lagging in New Mexico. This is particularly an issue in the rural areas of our state. We need to use or limited resources to create the most units as efficiently as possible.

Work with colleges state-wide that are working on energy projects and tap such projects for not only for research but for on the ground project-based learning that could create working/living communities that better serve the population you wish to effect.

Work with developers in rural areas to provide guarantees or other incentives to develop housing in more high risk and lower density areas.

## APPENDIX D: PUBLIC INVOLVEMENT PROCESS

The public involvement process followed the requirements specified in the Citizen Participation Plan, as noted in Appendix A. However, the following narrative and exhibits provide additional information about the outreach, notification, and public involvement opportunities offered to the citizens of New Mexico in the development of the 2015-2020 New Mexico Consolidated Plan for Housing and Community Development.

### NEW MEXICO PLANNING TEAM

MFA receives input several times per year through external advisory and oversight committees comprising representatives from various housing-related industries and geographic areas of the state to advise and comment on activities undertaken with federal dollars. One such group, the New Mexico Planning Team, was involved throughout the process of the development of the Consolidated Plan.

This Committee is comprised of 16 members who are involved in the housing industry and reside throughout the state. Members for 2014 – 2015 represent a wide array of fields from property management to mortgage lending and are as follows:

|                     |                                  |   |
|---------------------|----------------------------------|---|
| Chris Herbert       | Executive Director               | Eastern Regional Housing Authority                          |
| Thea Guerin         | Planner                          | City of Albuquerque, Dept. of Family and Community Services |
| Robbie Levey        | Executive Director               | Mesilla Valley Public Housing Authority                     |
| Hank Hughes         | Executive Director               | New Mexico Coalition to End Homelessness                    |
| Jay Peterman        | Associate Planner                | City of Farmington  |
| Amber Bennett       | Loan Officer                     | Wallick & Volk  |
| Kelle Senyé         | Executive Director               | Apartment Association of New Mexico                         |
| Pam Clarke          | Associate Program Director       | Habitat for Humanity - Otero County                         |
| Dodi Salazar        | Service Officer                  | New Mexico NAHRO  |
| Steve Brugger       | Affordable Housing Administrator | Santa Fe County   |
| Priscilla Lucero    | Executive Director               | SWNM Council of Governments                                 |
| Mary Anne Chavez    | Executive Director               | El Camino Real Housing Authority                            |
| Waymon L. Dowdy Sr. | Deputy Director                  | Clovis Housing Authority                                    |
| Jay Armijo          | Executive Director               | South Central Council of Governments                        |
| Jeff Kiely          | Executive Director               | Northwest New Mexico Council of Governments                 |
| Eric Schneider      |                                  | Navajo Partnership for Housing                              |

### 2014 NEW MEXICO HOUSING AND COMMUNITY DEVELOPMENT SURVEY

The *2014 New Mexico Housing and Community Development Survey* was used to gain input regarding the perceptions of housing and community development needs and reactions to proposed activities in New Mexico. The survey was conducted entirely online and was sent to stakeholders across the state. Three hundred and thirty four (334) completed surveys were received.

## FOCUS GROUPS

Five focus group sessions were also held in April 2014, in New Mexico with stakeholders involved in housing and community development operations in the state. The meetings were held in regard to the following topic areas: affordable housing, economic development, homeless needs, infrastructure, and public facilities.

## DOCUMENTATION OF PUBLIC OUTREACH

The public was involved throughout the development of the Consolidated Plan. The items on the following pages present documentation of advertisements related to public input opportunities.

## PUBLIC INPUT OPPORTUNITIES

A public input meeting was held on May 20, 2014 in Albuquerque to offer the public an additional opportunity to offer feedback on the Consolidated Plan. This meeting was broadcast throughout the state through video conferencing technology. These meetings were advertised in the *Las Cruces Sun-News*, the *Albuquerque Journal* and the *Santa Fe New Mexican*, as documented in the following pages as Part A. Previous planning efforts were also included in the process.

Two public hearings were held on August 20, 2014, at Albuquerque Convention Center, Centro del Sol Room. At 9:00 am, the Consolidated Plan was discussed. At 10:30 am, the Fair Housing analysis was held. The meetings were advertised through a display ad in the *Albuquerque Journal*, as well as legal notices, in English and Spanish, in the *Albuquerque Journal*, the *Union County Leader*, the *Clovis News Journal*, the *Farmington Daily Times*, the *Las Cruces Sun-News*, the *Roswell Daily Record*, and the *Santa Fe New Mexican*, as documented in Part B.

## PUBLIC COMMENTS

Comments were received from Homewise and the City of Santa Fe concerning the removal of language supporting single family development or construction funds. Copies of those documents are attached following this section. MFA's response follows:

*We agree that the Consolidated Plan reflects a major change in tools available to MFA and its partners. Removing the funding allocation to single family development was mandated by changes made by HUD in 2013 to the HOME rules, especially those concerning CHDOs, which MFA is required to follow. The updated rules state that when a CHDO provides down payment assistance to a buyer of a property that it developed with*

*CHDO set-aside funds, it can use additional CHDO set-aside funds to provide down payment assistance to that buyer. However, the 2013 Rule limits this assistance to no more than 10 percent of the total amount of HOME development funds. The 10 percent limitation only applies when additional CHDO set-aside funds are used to provide the homebuyer assistance and to projects for which funds were committed on or after August 23, 2013. When a CHDO administers a down payment assistance program, it is acting as a subrecipient, not a developer of affordable housing; this is not an eligible use of set-aside funds per §92.300.*

*Secondly, HOME funding was cut in 2012 by 53%, from \$7,152,461 in 2011, to \$3,781,059 in 2012. In 2013, sequestration caused HOME funds to be cut again, to \$3,597,945. 2014 funding was \$3,781,116. We do not expect for the HOME funding to ever go back to pre-2012 levels. Given those reasons, MFA chose at this time to provide down payment assistance through the Homeownership Department.*

*MFA is researching ways to reinstate the single family construction funding, within the parameters of the new HOME rules. The program will be different than past funding programs, and is in development.*

## APPENDIX E: GLOSSARY

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**Accessibility** All new construction of covered multifamily buildings must include certain features of accessible and adaptable design. Units covered are all those in buildings with four or more units and one or more elevators, and all ground floor units in buildings without elevators.

**Action Plan** The Action Plan includes the following: an application for federal funds under HUD's formula grant programs (CDBG, ESG, HOME); Identification of federal and other resources expected to be used to address the priority needs and specific objectives in the strategic plan; activities to be undertaken including the following; activities to address homeless and other special needs (persons with mental, physical or developmental disabilities, battered and abused spouses, victims of domestic violence, etc.); activities to address other actions (affordable housing, lead-based paint hazards, poverty reduction, public housing improvements, etc); and lastly; a description of the areas targeted given the rationale for the priorities for allocating investment geographically.

**Affordable Housing** Housing within the community which is decent and safe, either newly constructed or rehabilitated, that is occupied by and affordable to households whose income is very low, low, or moderate. Such housing may be ownership or rental, single family or multifamily, short-term or permanent. Achieving affordable housing often requires financial assistance from various public and private sources and agencies.

**Agency** Any department, agency, commission, authority, administration, board, or other independent establishment in the executive branch of the government, including any corporation wholly or partly owned by the United States that is an independent instrumentality of the United States, not including the municipal government of the District of Columbia.

**Brownfield Economic Development Initiative (BEDI) Grant Program** BEDI is designed to help cities redevelop abandoned, idled, or underutilized industrial and commercial properties and facilities where expansion or redevelopment is complicated by real or perceived environmental contamination e.g., brownfields. BEDI accomplishes this by providing funding to local governments to be used in conjunction with Section 108 loan guarantees to finance redevelopment of brownfields sites. BEDI-funded projects must meet one of the CDBG program's national objectives.

**Certification** A written assertion based on supporting evidence that must be kept available for inspection by HUD, by the Inspector General of HUD, and by the public. The

assertion shall be deemed to be accurate unless HUD determines otherwise, after inspecting the evidence and providing due notice and opportunity for comment.

**Community Development Block Grant Program (CDBG)** A Community Development Block Grant is a federal grant to states, counties or cities. It is used for housing and community development including housing construction and rehabilitation, economic development, and public services which benefit low- and moderate- income people. Grant funds can also be used to fund activities which eliminate slums and blight or meet urgent needs. CDBG-R refers funds granted through the American Recovery and Reinvestment Act of 2009.

**Community and Housing Development Organization (CHDO)** A federally defined type of nonprofit housing provider that must receive a minimum of 15 percent of all Federal HOME Investment Partnership funds. The primary difference between CHDO and other nonprofits is the level of low-income residents' participation on the Board of Directors.

**Comprehensive Grant Program (CGP)** HUD grant program via an annual formula to large public housing authorities to modernize public housing units.

**Consolidated Annual Performance and Evaluation Performance Report (CAPER)** The CAPER allows HUD, local officials, and the public to evaluate the grantees' overall performance, including whether activities and strategies undertaken during the preceding year actually made an impact on the goals and needs identified in the Consolidated Plan.

**Consolidated Plan** The Consolidated Plan services four separate, but integrated functions. The Consolidated Plan is: a planning document for the jurisdiction which builds on a participatory process with County residents; an application for federal funds under HUD's formula grant programs which are: CDBG, HOME, ESG, HOPWA; a three-year strategy to be followed in carrying out HUD programs; and lastly, an action plan describing individual activities to be implemented.

**Cost Burden** The extent to which gross housing costs, including utility costs, exceeds 30 percent of gross income, based on data available from the U.S. Census Bureau.

**eCon Planning Suite** In May 2012, HUD's Office of Community Planning and Development (CPD) introduced the eCon Planning Suite, including the Consolidated Plan template in IDIS OnLine and the CPD Maps website. The eCon Planning Suite is designed to support grantees and the public to assess their needs and make strategic investment

decisions by providing better data and tools and by creating a seamless planning and grants management framework.

**Elderly:** The CDBG low- and moderate-income limited clientele national objective at 570.208(a)(2)(i)(A) includes the elderly as a presumptive group. However, the CDBG regulations do not define the term "elderly". Therefore, a grantee can use its own definition of elderly for non-housing activities. As such, the county defines elderly as 55 years of age or older. With regard to housing activities, the Consolidated Plan requires identification of housing needs for various groups, including the elderly, which is defined as 62 years of age or older at 24 CFR 91.5 and 24 CFR 5.100. Because of this, housing activities to be counted toward meeting a Consolidated Plan goal of housing for the elderly must use the definition in 24 CFR 5.100, 62 years or older.

**Emergency Solutions Grant (ESG)** Formerly the Emergency Shelter Grant Program, the ESG is a federally funded program designed to help, improve and maintain the quality of existing emergency shelters for the homeless. ESG helps emergency shelters meet the costs of operating emergency shelters and of providing certain essential social services to homeless individuals so these persons have access to a safe and sanitary shelter, and to the supportive services and other kinds of assistance they need to improve their situations. The program is also intended to prevent the increase of homelessness through the funding of preventive programs and activities.

**Emergency Shelter** Any facility with overnight sleeping accommodations, the primary purpose of which is to provide temporary shelter for the homeless in general or for specific populations of the homeless.

**Entitlement** An underlying formula governing the allocation of Block Grant funds to eligible recipients. Entitlement grants are provided to larger urban cities (i.e. population greater than 50,000) and larger urban counties (greater than 200,000).

**Federal National Mortgage Association (Fannie Mae)** A federally chartered, stockholder owned corporation which supports the secondary market for both conventional mortgages and mortgages insured by the FHA and guaranteed by VA.

**Financing** Functions necessary to provide the financial resources to fund government operations and federal assistance including the functions of taxation, fee and revenue generation, public debt, deposit funds, and intra governmental collections.



**First-time Homebuyer** An individual or family who has not owned a home during the three-year period preceding the assisted purchase of a home that must be occupied as the principal residence of the homebuyer. Any individual who is a displaced homemaker or a single parent may not be excluded from consideration as a first-time homebuyer on the basis that the individual, while a homemaker or married, owned a home with his or her spouse or resided in a home owned by the spouse.

**Fiscal Year** Any yearly accounting period, regardless of its relationship to a calendar year.

**Full Time Equivalent (FTE)** One FTE is 2,080 hours of paid employment. The number of FTEs is derived by summing the total number of hours (for which included categories of employees) are paid by the appropriate categories of employees and dividing by 2,080 hours (one work-year). Appropriate categories include, but are not limited to, overtime hours, hours for full-time permanent employees, temporary employees, and intermittent employees who may not have been paid for an entire reporting period.

**Grant** A federal grant may be defined as a form of assistance authorized by statute in which a federal agency (grantor) transfers something of value to a party (the grantee) usually, but not always, outside the federal government, for a purpose, undertaking, or activity of the grantee which the government has chosen to assist, to be carried out without substantial involvement on the part of the federal government. The "thing of value" is usually money, but may, depending on the program legislation, also include property or services. The grantee, again depending on the program legislation, may be a state or local government, a nonprofit organization, or a private individual or business entity.

**HOME** The Home Investment Partnership Program, which is authorized by Title II of the National Affordable Housing Act. This federally funded program is designed to expand the housing, for very low-income people, by making new construction, rehabilitation, substantial rehabilitation, and acquisition of such housing feasible, through partnerships among the federal government, states and units of general local government, private industry, and nonprofit organizations able to utilize effectively all available resources.

**HOME Funds** Funds made available under the HOME Program through allocations and reallocations, plus all repayments and interest or other return on the investment of these funds.

**Homeless** According to the HEARTH Act of 2009, the term "homeless", "homeless individual", and "homeless person" means:

- (1) An individual or family who lacks a fixed, regular, and adequate nighttime residence.
- (2) An individual or family with a primary nighttime residence that is a public or private place not designed for or ordinarily used as a regular sleeping accommodation for human beings, including a car, park, abandoned building, bus or train station, airport, or camping ground.
- (3) An individual or family living in a supervised publicly or privately operated shelter designated to provide temporary living arrangements (including hotels and motels paid for by Federal, State, or local government programs for low-income individuals or by charitable organizations, congregate shelters, and transitional housing).
- (4) An individual who resided in a shelter or place not meant for human habitation and who is exiting an institution where he or she temporarily resided;
- (5) An individual or family who—
  - (A) Will imminently lose their housing, including housing they own, rent, or live in without paying rent, are sharing with others, and rooms in hotels or motels not paid for by Federal, State, or local government programs for low-income individuals or by charitable organizations, as evidenced by—
    - (i) A court order resulting from an eviction action that notifies the individual or family that they must leave within 14 days.
    - (ii) The individual or family having a primary nighttime residence that is a room in a hotel or motel and where they lack the resources necessary to reside there for more than 14 days.
    - (iii) Credible evidence indicating that the owner or renter of the housing will not allow the individual or family to stay for more than 14 days, and any oral statement from an individual or family seeking homeless assistance that is found to be credible shall be considered credible evidence for purposes of this clause.
  - (B) Has no subsequent residence identified.
  - (C) Lacks the resources or support networks needed to obtain other permanent housing.
- (6) Unaccompanied youth and homeless families with children and youth defined as homeless under other Federal statutes who--
  - (A) Have experienced a long term period without living independently in permanent housing.
  - (B) Have experienced persistent instability as measured by frequent moves over such period.
  - (C) Can be expected to continue in such status for an extended period of time because of chronic disabilities, chronic physical health or mental health conditions, substance addiction, histories of domestic violence or childhood abuse, the presence of a child or youth with a disability, or multiple barriers to employment.

**Homeless Family** Family that includes at least one parent or guardian and one child under the age of 18, a homeless pregnant woman, or a homeless person in the process of securing legal custody of a person under the age of 18.

**Homeless Subpopulation** Include but are not limited to the following categories of homeless persons: severely mentally ill only, alcohol/drug addicted only, severely mentally ill and alcohol/drug addicted, fleeing domestic violence, youth and persons with HIV/AIDS.

**HOPWA** Housing Opportunities for People With AIDS is a federal program designed to provide States and localities with resources and incentives to devise long-term comprehensive strategies for meeting the housing needs of persons with acquired immunodeficiency syndrome (AIDS) or related diseases and their families. The program authorizes entitlement grants and competitively awarded grants for housing assistance and services.

**Household** Household means all the persons who occupy a housing unit. The occupants may be a single family, one person living alone, two or more families living together, or any other group of related or unrelated persons who share living arrangements.

**HUD** Created as part of President Lyndon B. Johnson's War on Poverty, the U.S. Department of Housing and Urban Development (HUD) was established as a Cabinet Department by the Department of Housing and Urban Development Act (42 U.S.C. 3532-3537), effective November 9, 1965. It consolidated a number of other older federal agencies. HUD is the Federal agency responsible for national policy and programs that: address America's housing needs; improve and develop the Nation's communities; and enforce fair housing laws. HUD's mission is helping create a decent home and suitable living environment for all Americans. It has given America's cities a strong national voice at the Cabinet level.

**HUD Income Levels** Income levels serve as eligibility criteria for households participating in federally funded programs.

**Extremely Low-income** Family whose income is between 0 and 30 percent of the median income for the area, as determined by HUD with adjustments for smaller and larger families, except that HUD may establish income ceilings higher or lower than 30 percent of the median for the area on the basis of HUD's findings that such variations

are necessary because of prevailing levels of construction costs or fair market rents, or unusually high or low family incomes.

**Low-income** Low-income families whose income does not exceed 50 percent of the median income for the area, as determined by HUD with adjustments for smaller and larger families, except that HUD may establish income ceilings higher or lower than 50 percent of the median for the area on the basis of HUD's findings that such variations are necessary because of prevailing levels of construction costs or fair market rents, or unusually high or low family incomes.

**Middle-income** Family whose is between 80 percent and 95 percent of the median area income for the area, as determined by HUD, with adjustments for smaller and larger families, except that HUD may establish income ceilings higher or lower than 95 percent of the median for the area on the basis of HUD's findings that such variations are necessary because of prevailing levels of construction costs or fair market rents, or unusually high or low family incomes.

**Moderate-income** Family whose income does not exceed 80 percent of the median income for the area, as determined by HUD, with adjustments for smaller and larger families, except that HUD may establish income ceilings higher or lower than 80 percent of the median for the area on the basis of HUD's findings that such variations are necessary because of prevailing levels of construction costs or fair market rents, or unusually high or low family incomes.

**IDIS** The Integrated Disbursement & Information System is a nationwide database that provides HUD with current information regarding the program activities underway across the Nation, including funding data. HUD uses this information to report to Congress and to monitor grantees. IDIS is the draw down and reporting system for the four CPD formula grant programs: CDBG, HOME, ESG, and HOPWA.

**Jurisdiction** A State or unit of general local government.

**Large Family** Family of five or more persons.

**Lead-based paint hazards** Any condition that causes exposure to lead from lead-contaminated dust, lead-contaminated soil, lead-contaminated paint that is deteriorated or present in accessible surfaces, friction surfaces, or impact surfaces that would result in adverse human health effects as established by the appropriate Federal agency.

**Letter of Credit** Line of credit to a grant recipient established at a time of approval of application.

**Liability** Assets owed for items received, services received, assets acquired, construction performed (regardless of whether invoices have been received), an amount received but not yet earned, or other expenses incurred.

**Neighborhood Stabilization Program (NSP)** Created to aid communities affected by foreclosure and abandonment through purchase and redevelopment. NSP1 refers to grants to state and local governments given on a formula basis and authorized under Division B, Title III of the Housing and Economic Recovery Act of 2008. NSP2 refers to funds allocated to states, local governments, nonprofits and consortiums on a competitive basis through funds authorized from the American Recovery and Reinvestment Act of 2009.

**Overcrowded** For purposes of describing relative housing needs, a housing unit containing more than one person per room, as defined by U.S. Census Bureau, for which the Census Bureau makes data available.

**Person with a Disability** Person with disabilities means a household composed of one or more persons, at least one of whom is an adult, who has a disability.

- 1) A person is considered to have a disability if the person has a physical, mental or emotional impairment that:
  - i) Is expected to be of long-continued and indefinite duration.
  - ii) Substantially impedes his or her ability to live independently; and
  - iii) Is of such a nature that the ability could be improved by more suitable housing conditions.
- 2) A person will also be considered to have a disability if he or she has a developmental disability, which is a severe, chronic disability that:
  - i) Is attributable to a mental or physical impairment or combination of mental and physical impairments.
  - ii) Is manifested before the persona attains the age of 22.
  - iii) Is likely to continue indefinitely.
  - iv) Results in substantial functional limitations in three or more of the following areas of like activity: self-care, receptive or expressive language, learning, mobility, self-direction, capacity for independent living, and economic self-sufficiency.
  - v) Reflects the person's need for a combination and sequence of special, interdisciplinary, or generic care, treatment, or other services that are lifelong

or extended duration and are individually planned and coordinated. Notwithstanding the preceding provisions of this definition, the term “person with disabilities” includes two or more persons with disabilities living together, one or more such persons living with another person who is determined to be important to their care or well-being, and the surviving member or members of any households described in the first sentence of this definition who were living, in a unit assisted with HOME funds, with the deceased member of the household at the time of his or her death.

**Private Nonprofit Organization** A secular or religious organization described in Section 501 (c) of the Internal Revenue Code of 1988 which: (a) is exempt from taxation under subtitle A of the Code; (b) has an accounting system and a voluntary board; and (c) practices nondiscrimination in the provision of assistance.

**Program** An organized set of activities directed toward a common purpose or goal that an agency undertakes or proposes to carry out its responsibilities.

### **Program Income**

**CDBG Program income** is the gross income received by the recipient and its subrecipients\* directly generated from the use of CDBG funds. For those program income-generating activities that are only partially assisted with CDBG funds, such income is prorated to reflect the percentage of CDBG funds that were used. Reference 24 CFR 570.500(a).

Examples: (Note: This list is NOT exclusive and therefore other types of funds may also constitute CDBG program income.)

- Proceeds from the disposition by sale or long-term lease (15 years or more) of real property purchased or improved with CDBG funds.
- Proceeds from the disposition of equipment bought with CDBG funds.
- Gross income from the use or rental of real property that has been constructed or improved with CDBG funds and that is owned (in whole or in part) by the recipient or subrecipient. Costs incidental to the generation of the income are deducted from the gross income.
- Payments of principal and interest on loans made using CDBG funds.
- Proceeds from the sale of loans made with CDBG funds.
- Proceeds from the sale of obligations secured by loans made with CDBG funds.
- Any interest earned on funds held in a revolving fund account.
- Any interest earned on program income pending its disposition.

- Funds collected through special assessments that are made against properties owned and occupied by non-low and moderate- income households where the assessments have been made to recover some or all of the CDBG portion of a public improvement.

Reference: 570.500(a)(1)

Program income does not include the following examples:

- Interest earned on grant advances from the U.S. Treasury. Any interest earned on grant advances is required to be returned to the U.S. Treasury.
- Proceeds from fund-raising activities carried out by subrecipients that are receiving CDBG assistance to implement eligible activities.
- Funds collected through special assessments that have been made to recover the non-CDBG portion of a public improvement.
- Proceeds from the disposition by the grantee of real property that has been acquired or improved with CDBG funds when the disposition occurs after grant closeout for entitlement grantees.
- proceeds from the disposition of real property that has been acquired or improved with CDBG funds where the disposition occurs within a five year period (or more if so determined by the grantee) after the expiration of the agreement between the grantee and subrecipient for that specific agreement where the CDBG funds were provided for the acquisition or improvement of the subject property.

Note: This list is not all-inclusive.

*\*Subrecipient means a public or private nonprofit agency, authority, or organization or an authorized for-profit entity receiving CDBG funds from the recipient or another subrecipient to undertake activities eligible for such assistance. The term excludes an entity receiving CDBG funds from the recipient unless the grantee explicitly designates it as a subrecipient. The term includes a public agency designated by a unit of general local government to receive a loan guarantee, but does not include contractors providing supplies, equipment, construction, or services subject to the procurement requirements as applicable.*

**HOME Program Income** means gross income received by the participating jurisdiction, subrecipient or State recipient which is directly generated from the use of HOME funds (including HOME program income) and matching contributions. When program income is generated by housing that is only partially assisted with HOME funds or matching funds, the income shall be prorated to reflect the percentage of HOME funds or match used.

Following is a list of examples. Please note that this is not an exclusive list.

- (1) Proceeds from the disposition by sale or long-term lease of real property acquired, rehabilitated, or constructed with HOME funds or matching contributions.

- (2) Gross income from the use or rental of real property, owned by the participating jurisdiction, State recipient, or a subrecipient, that was acquired, rehabilitated, or constructed with HOME funds or matching contributions, less costs incidental to generation of the income (Note: rental income from property owned by entities other than the participating jurisdiction, a State recipient or a subrecipient does not constitute program income).
- (3) Payments of principal and interest on loans made using HOME funds or matching contributions.
- (4) Proceeds from the sale of loans made with HOME funds or matching contributions.
- (5) Proceeds from the sale of obligations secured by loans made with HOME funds or matching contributions.
- (6) Interest earned on program income pending its disposition; and
- (7) Any other interest or return on the investment permitted under §92.205(b) of HOME funds or matching contributions (Note: this does not include recaptured funds, repayments or CHDO proceeds).

Program income does not include the following examples:

- Interest earned on grant advances from the U.S. Treasury. Any interest earned on grant advances is required to be returned to the U.S. Treasury.
- Proceeds from fund-raising activities carried out by subrecipients that are receiving CDBG assistance to implement eligible activities.
- Funds collected through special assessments that have been made to recover the non-CDBG portion of a public improvement.
- Proceeds from the disposition by the grantee of real property that has been acquired or improved with CDBG funds when the disposition occurs after grant closeout for entitlement grantees.
- Proceeds from the disposition of real property that has been acquired or improved with CDBG funds where the disposition occurs within a five year period (or more if so determined by the grantee) after the expiration of the agreement between the grantee and subrecipient for that specific agreement where the CDBG funds were provided for the acquisition or improvement of the subject property.

Note: This list is not all-inclusive.

*\***Subrecipient** means a public or private nonprofit agency, authority, or organization or an authorized for-profit entity receiving CDBG funds from the recipient or another subrecipient to undertake activities eligible for such assistance. The term excludes an entity receiving CDBG funds from the recipient unless the grantee explicitly designates it as a subrecipient. The term includes a public agency designated by a unit of general local government to receive a loan guarantee, but does not include contractors providing supplies, equipment, construction, or services subject to the procurement requirements as applicable.*



**Project** A planned undertaking of something to be accomplished, produced, or constructed, having a finite beginning and finite end. Examples are a construction project or a research and development project.

**Rehabilitation** Labor, materials, tools, and other costs of improving buildings, including repair directed toward an accumulation of deferred maintenance; replacement of principal fixtures and components of existing buildings; installation of security devices; and improvement through alterations or incidental additions to, or enhancement of, existing buildings, including improvements to increase the efficient use of energy in buildings, and structural changes necessary to make the structure accessible for persons with physical handicaps.

Rehabilitation also includes the conversion of a building to an emergency shelter for the homeless, where the cost of conversion and any rehabilitation costs do not exceed 75 percent of the value of the building before conversion. Rehabilitation must meet local government safety and sanitation standards.

For projects of 15 or more units where rehabilitation costs are 75 percent or more of the replacement cost of the building, that project must meet the accessibility requirement of Section 504 of the Rehabilitation Act of 1973; or where rehabilitation costs are less than 75 percent of the replacement cost of the building, that project must meet the requirements of 24 CFR 8.23b.

**Rental Assistance** Rental assistance payments provided as either project-based rental assistance or tenant-based rental assistance, otherwise known as the Section 8 Rental Assistance Payments Program and variations thereof.

**Renovation** Rehabilitation that involves costs of 75 percent or less of the value of the building before rehabilitation.

**Request for Proposals (RFP)** A RFP is the instrument used to solicit proposals/offers for proposed contracts using the negotiated procurement method.

**Section 108 Loan Guarantee Program** The Section 108 Loan Guarantee Program involves a federal guarantee on local debt allowed under Section 108 of the Housing and Community Development Act of 1974, as amended. This section of the Act allows public entities to issue promissory notes through HUD to raise money for eligible large-scale community and economic development activities. HUD guarantees these notes, which are sold on the private market in return for a grantee's pledge of its future CDBG funds

and other security for the purpose of debt repayment. Section 108 activities must satisfy CDBG eligibility and national objective criteria as well as Section 108 regulations and guidelines.

**Senior** A person who is at least 55 years of age. For senior housing activities, a senior is a person who is at least 62 years of age. (Seniors and “elderly” are terms that are often interchangeable.)

**Shelter Plus Care** A federally funded McKinney Act program designed to provide affordable housing opportunities to individuals with mental and/or physical disabilities.

**SRO** (Single Room Occupancy) A unit for occupancy by one person, which need not but may contain food preparation or sanitary facilities, or both.

**State** Any State of the United States and the Commonwealth of Puerto Rico.

**Subsidy** Generally, a payment or benefit made where the benefit exceeds the cost to the beneficiary.

**Substantial Rehabilitation** Rehabilitation of residential property at an average cost for the project in excess of \$25,000 per dwelling unit.

**Supportive Housing** Services provided to residents of supportive housing for the purpose of facilitating the independence of residents. Some examples are case management, medical or psychological counseling and supervision, childcare, transportation, and job training.

**Supportive Housing Program (SHP)** The Supportive Housing Program promotes the development of supportive housing and supportive services, including innovative approaches that assist homeless persons in the transition from homelessness and enable them to live as independently as possible. SHP funds may be used to provide transitional housing, permanent housing for persons with disabilities, innovative supportive housing, supportive services, or safe havens for the homeless.

**Transitional Housing** Is designed to provide housing and appropriate supportive services to persons, including (but not limited to) deinstitutionalized individuals with disabilities, homeless individuals with disabilities, and homeless families with children. Also, it is housing with a purpose of facilitating the movement of individuals and families to independent living within a time period that is set before occupancy.

## **APPENDIX E: GLOSSARY**

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