

## **Market Analysis**

All sections are marked with the eCon Planning Suite screen number and name, and the report is laid out in the way that it occurs, in order, with regulatory references

### **MA-05 Overview**

#### **Housing Market Analysis Overview:**

This Housing Market Analysis looks at the housing market and supply in the State by analyzing trends in structure, age, price and tenure. This section also looks at the supply of homeless shelter facilities, special needs services and housing and non-housing community development resources. The analysis in this section is supplemented by Geographic Information System (GIS) maps to provide geographical visualization of the data.

## MA-10 Number of Housing Units – 91.310(a)

### Introduction

This section examines the composition of the State’s housing stock in terms of housing type and tenure. Details are provided based on the number of units in the structure, multifamily housing distribution within the jurisdiction, unit size and tenure, as well as an analysis of owner-occupied and renter occupied housing.

### All residential properties by number of units

Property Type	Number	%
1-unit detached structure	590,140	65%
1-unit, attached structure	33,879	4%
2-4 units	49,830	5%
5-19 units	49,857	5%
20 or more units	36,408	4%
Mobile Home, boat, RV, van, etc.	152,331	17%
<b>Total</b>	<b>912,445</b>	<b>100%</b>

Table 1 – Residential Properties by Unit Number

Alternate Data Source Name:  
2012-2016 ACS 5-Yr Estimates

### Residential Properties by Number of Units

The table above breaks down the State’s housing stock by the number of units in each structure and by structure type. Traditional single-family, detached homes are most prominent, accounting for 65% of all housing units. Multi-family developments (5 or more units) account for only 9% of all housing units in the State, however the vast majority of these units are located in or near urban areas. Finally, 17% of housing units are classified as mobile home, boat, RV, van, etc.

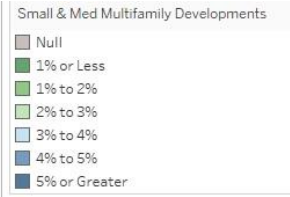
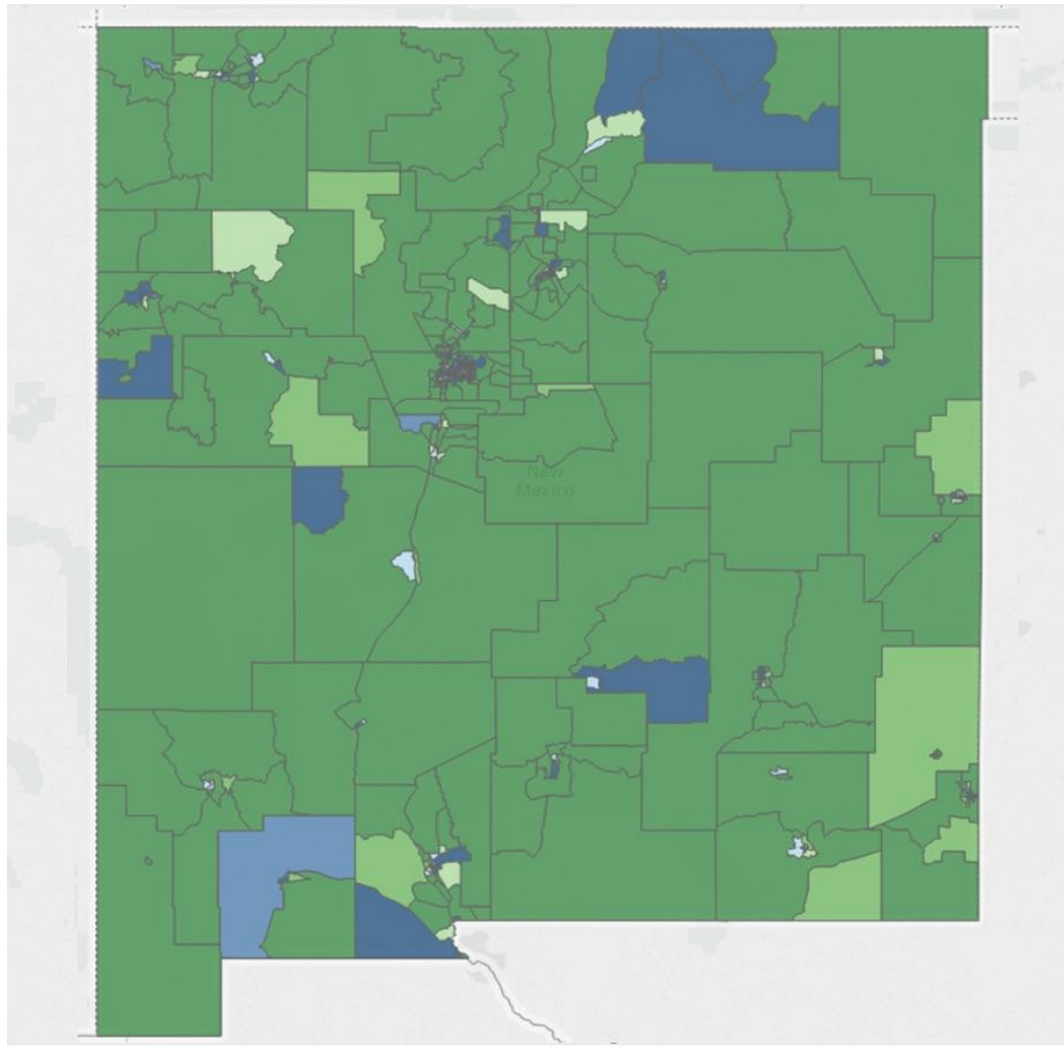
Source: 2012-2016 American Community Survey 5-Year Estimates

## **Multifamily Development Distribution**

The maps below display the distribution of small and medium multifamily developments and large multifamily developments in the jurisdiction. All multifamily developments are more common in urban areas. Many rural areas have less than 1% of their housing stock in small and medium multifamily developments and less than 0.5% in large developments

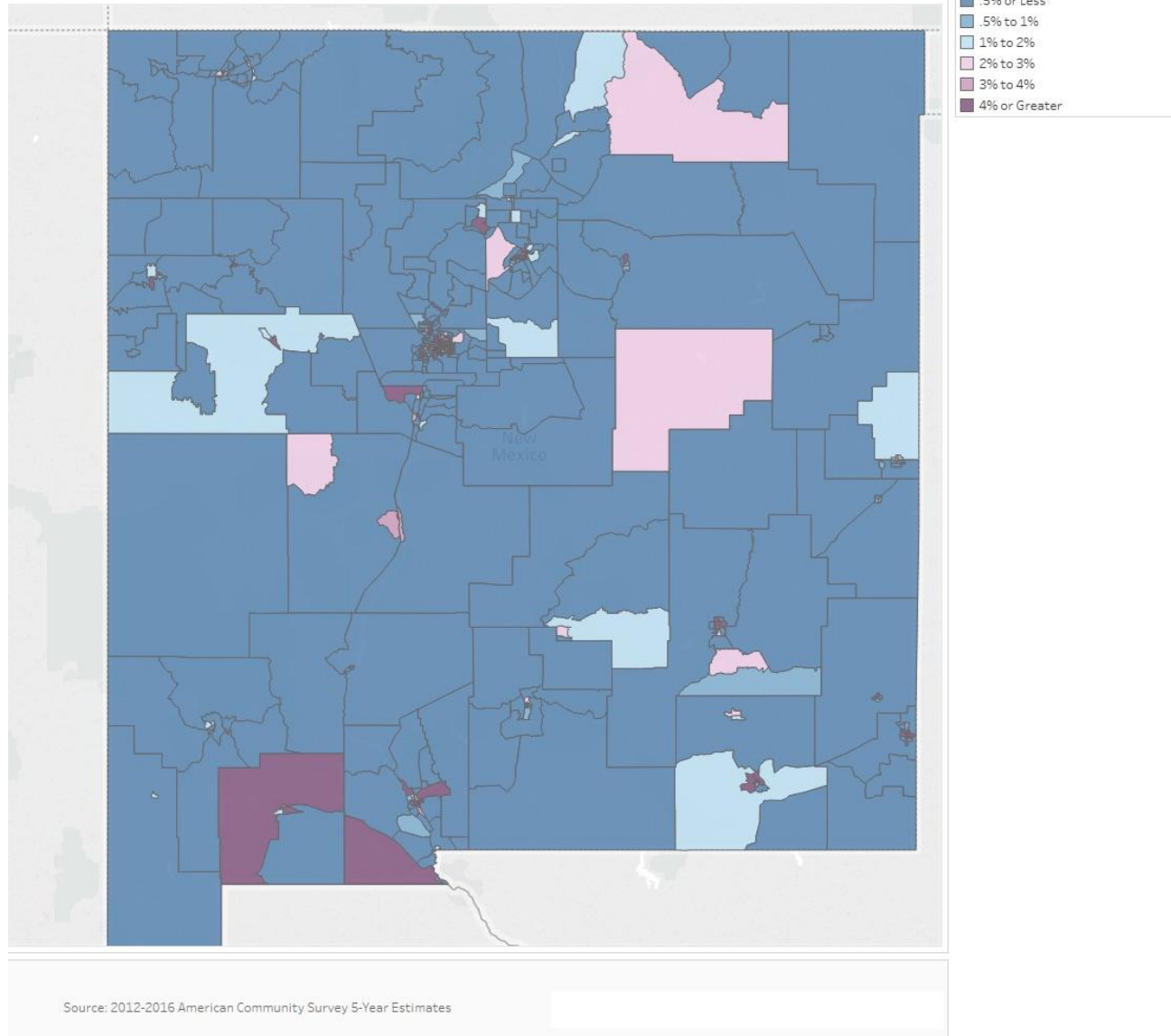
Source: 2012-2016 American Community Survey 5-Year Estimates

### Small and Medium Multifamily Developments



Source: 2012-2016 American Community Survey 5-Year Estimates

# Large Multifamily Developments



## Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	3,955	0.8%	11,815	4.8%
1 bedroom	13,290	2.6%	48,669	19.8%
2 bedrooms	91,142	17.6%	88,631	36.1%
3 or more bedrooms	408,432	79%	96,617	39.3%
<b>Total</b>	<b>516,819</b>	<b>100%</b>	<b>245,732</b>	<b>100%</b>

Table 2 – Unit Size by Tenure

Alternate Data Source Name:  
2012-2016 ACS 5-Yr Estimates

## Unit Size by Tenure

Efficiency units represent a very small percentage of the overall occupied housing units in the State with less than 1% for owners and 5% for renters. For both owner and renter cohorts, units with 3 or more bedrooms make up the highest percent of housing with 79% for owners and 39.3% for renters. Renter properties are fairly evenly distributed between 2-bedroom units and those with 3 or more bedrooms while the bulk of owneroccupied units have 3 or more bedrooms.

Source: 2012-2016 American Community Survey 5-Year Estimates

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

MFA estimates 543 properties in New Mexico are assisted with federal, state and local programs. Of the 33,229 units at these properties, 31,337 are affordable. The affordable units, which serve families at 80% or below of AMI, can further be broken down as follows:

- Family Units: 25,479
- Senior and/or Disabled Units: 5,059
- Special Needs (Non-Senior) Units: 136
- All Other Affordable Units: 663

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

The State of New Mexico expects to lose part of the affordable housing inventory during this Consolidated Plan period. The source of this loss is primarily Qualified Contracts and the expiration of affordability periods.

MFA estimates that 5,453 units are at risk of being lost from the affordable housing inventory due to the ability to request a Qualified Contract. MFA has found the Qualified Contract purchase price formula almost certainly guarantees that the offering price will be above market value and thus will lead to the property being converted to market rate.

MFA also expects to lose units due to the end of affordability periods. Between January 1, 2020 and December 31, 2024, MFA estimates 277 LIHTC units will be coming out of the extended use period. Additionally, MFA estimates 2,589 other affordable units will be coming out of their affordability periods.

Though these figures are disconcerting, New Mexico will not lose all of the units described above for a variety of reasons, including:

- Developers may decide to maintain the affordability of the units due to their mission;
- Properties may renew contracts or seek additional affordable housing funding and thus keep the units in the state’s affordable housing inventory; and
- Some units may have multiple affordability restrictions; thus, one affordability period may end but another affordability period may still be in place.

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

Overall, there is a lack of decent affordable units throughout the state. From a quantitative standpoint, there is a sufficient number of housing units to house the entire population. However, there is a disconnect between the cost of what is available and the income of many residents. Cost burden is still a significant issue in New Mexico, particularly for renters. The 50% of renters who are cost burdened are in a position where they cannot properly save and become home owners.

**Describe the need for specific types of housing:**

There is a great need for affordable housing units, particularly for renters. Multi-unit complexes tend to be more affordable, and an increase in their availability could allow for renters to no longer be cost burdened. Of course, the location of these units is of utmost importance as they must allow for access to jobs and other amenities.

**Discussion**

While the State largely has enough units to house the State's residents, there is a disconnect between the cost of available units and the income of many residents, particularly renters. Across the State, 50% of renters experience housing cost burden. Coupled with the loss of affordable housing units anticipated in coming years, the availability of safe, decent, affordable housing for the State's low- to moderate-income households is limited and will become scarcer unless additional affordable rental housing is identified or created.



## MA-15 Cost of Housing – 91.310(a)

### Introduction

#### Housing Prices

The following section examines the cost of housing for both homeowners and renters within the State of New Mexico. A review is made of current home values and rents as well as the recent changes to those home values and rents. Finally, a closer look is given to the affordability of the existing housing stock for the residents of the jurisdiction.

#### Cost of Housing

	Base Year: 2000	Most Recent Year: 2016	% Change
Median Home Value	108,100	161,600	49%
Median Contract Rent	432	664	54%

Table 3 – Cost of Housing

Alternate Data Source Name:  
2000 Census, 2012-2016 ACS

Rent Paid	Number	%
Less than \$500	35,253	15.6%
\$500-999	125,203	55.3%
\$1,000-1,499	52,279	23%
\$1,500-1,999	10,394	4.6%
\$2,000 or more	3,433	1.5%
Total	226,562	100%

Table 4 - Rent Paid

Alternate Data Source Name:  
2012-2016 ACS 5-Yr Estimates

## **Housing Costs**

Housing costs have increased substantially in New Mexico with home values increasing by 49% and rents climbing by 54% since the 2000 Decennial Census.

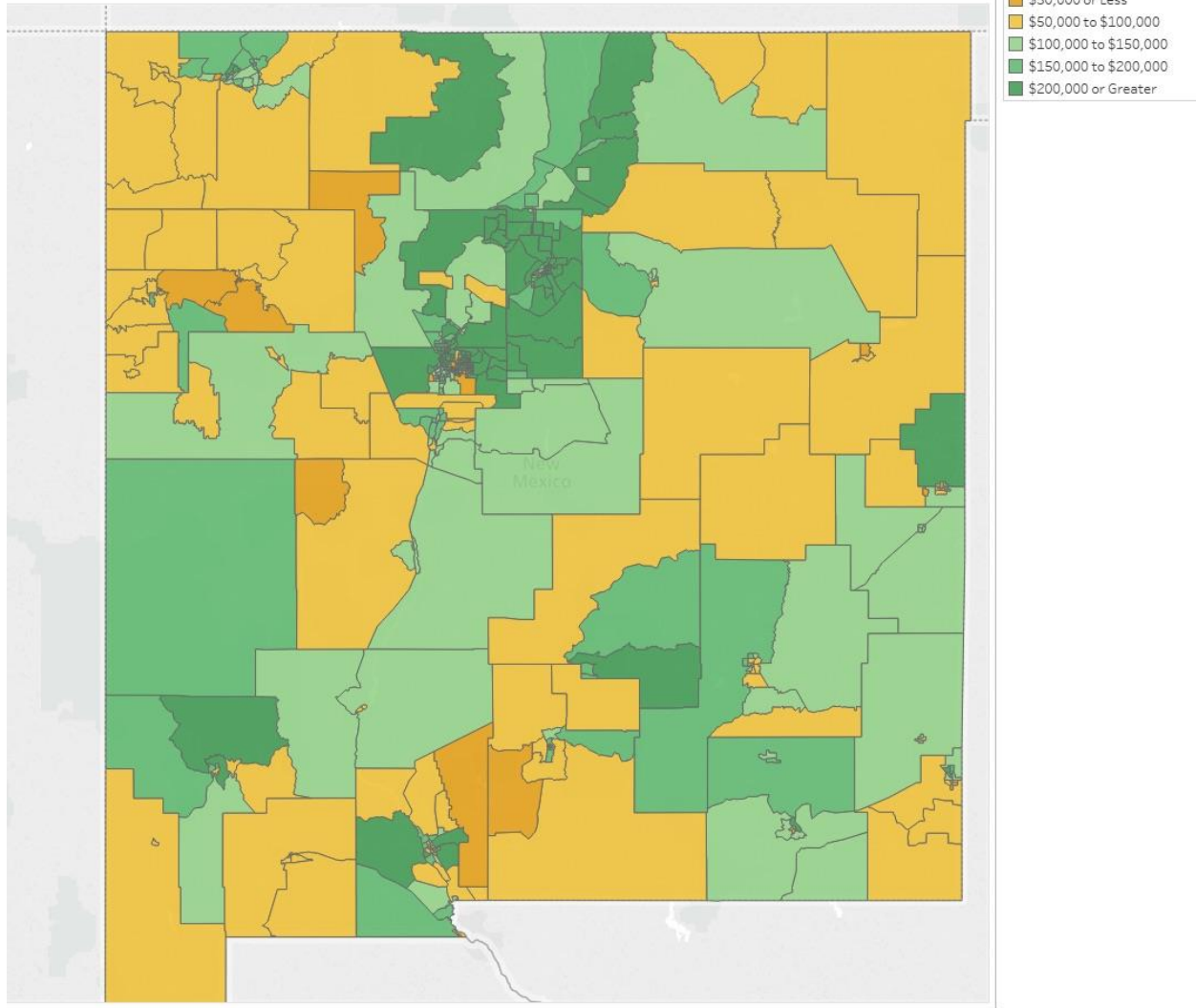
The table above breaks out the rent paid by price cohorts in the state. Approximately 55% of all renters pay between \$500 and \$999 a month, the largest cohort by far. The next largest rent cohort is those paying under \$1,000 and \$1,499, with 23% of renters falling in this range. Later in this section, the report examines rental rates as a percentage of household income to determine the affordability of rental housing.

## **Home Value**

The map below shows the median home value by census tract throughout the jurisdiction. Home value tends to be higher near urban centers. In some of these tracts, the median home value is over \$200,000, while some rural tracts have a median home value of less than \$50,000.

Source: 2012-2016 American Community Survey 5-Year Estimates

# Median Home Value



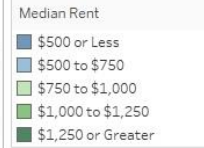
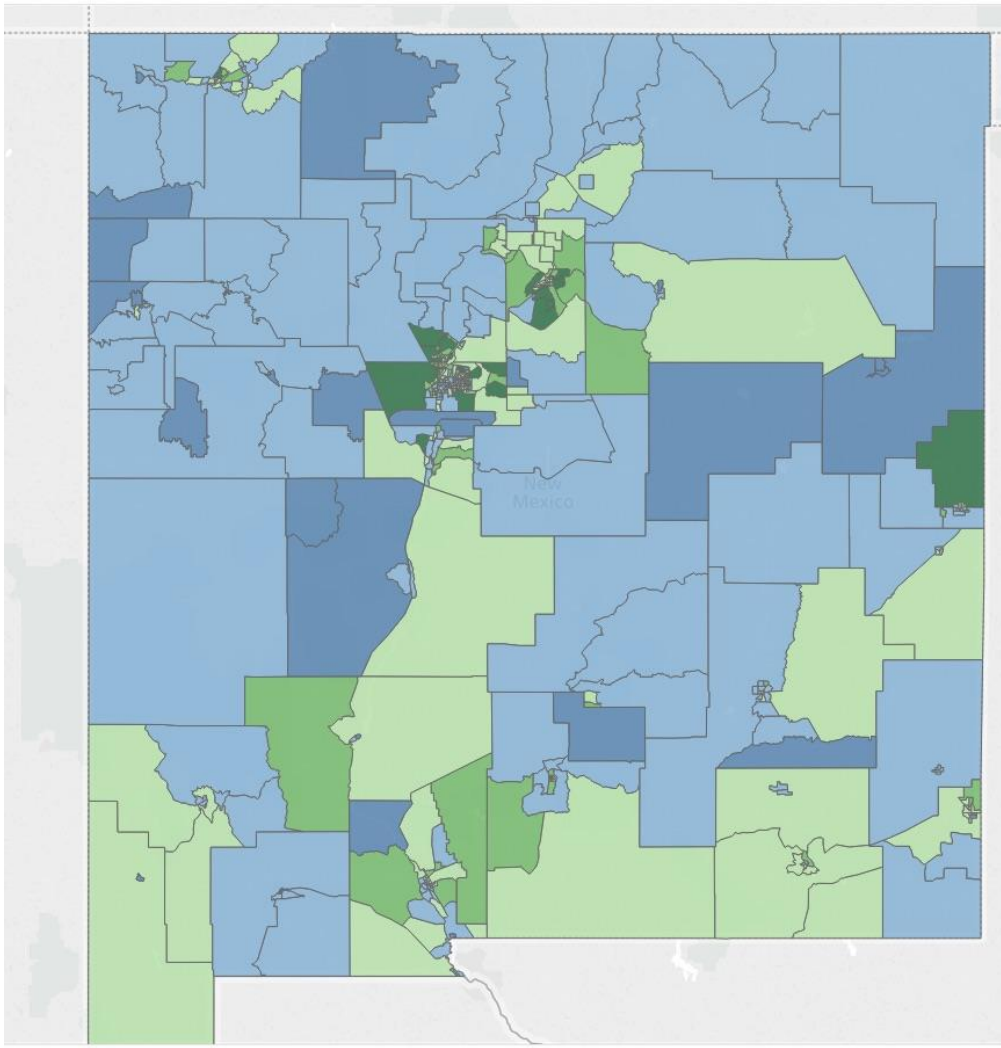
Source: 2012-2016 American Community Survey 5-Year Estimates

## **Median Rent**

The map below displays the median rent by census tract. Similar to the median home value above, higher rents are located in urban areas while rural areas have lower median rents.

Source: 2012-2016 American Community Survey 5-Year Estimates

### Median Rent



Source: 2012-2016 American Community Survey 5-Year Estimates

## Housing Affordability

<b>% Units affordable to Households earning</b>	<b>Renter</b>	<b>Owner</b>
30% HAMFI	17,175	No Data
50% HAMFI	57,270	46,730
80% HAMFI	148,715	121,080
100% HAMFI	No Data	178,575
<b>Total</b>	<b>223,160</b>	<b>346,385</b>

**Table 5 – Housing Affordability**

Data Source: 2011-2015 CHAS

## Housing Affordability

Not surprisingly, there are fewer housing units available for low-income households in New Mexico. Less than a third of rental housing is affordable for extremely low- and low-income renters, and while no data was available for extremely low-income owners, less than 14% of owner-occupied homes were affordable for homeowners.

## Monthly Rent

As shown in Table 35, Fair Market Rents (FMRs) and HOME rents are not provided at the state level. However, the chart below Table 35 displays the FMR information at the county level. It is clear that the FMR can vary significantly. For efficiency units the lowest FMR is \$480 in Luna County, while Santa Fe has the highest with \$818.

<b>Monthly Rent (\$)</b>	<b>Efficiency (no bedroom)</b>	<b>1 Bedroom</b>	<b>2 Bedroom</b>	<b>3 Bedroom</b>	<b>4 Bedroom</b>
Fair Market Rent	NA	NA	NA	NA	NA
High HOME Rent	NA	NA	NA	NA	NA
Low HOME Rent	NA	NA	NA	NA	NA

**Table 6 – Monthly Rent**

Data Source Comments: There are no statewide FMRs and HOME Rents.

**FY2019 New Mexico FMR Local Area Summary**

<b>Locality Name</b>	<b>Metropolitan Area Name</b>	<b>Efficiency</b>	<b>One-Bedroom</b>	<b>Two-Bedroom</b>	<b>Three-Bedroom</b>	<b>Four-Bedroom</b>	<b>FMR Percentile</b>
<a href="#">Bernalillo County</a>	<i>Albuquerque, NM MSA</i>	\$563	\$711	\$877	\$1,268	\$1,508	40
<a href="#">Catron County</a>	Catron County, NM	\$546	\$549	\$700	\$960	\$1,147	40
<a href="#">Chaves County</a>	Chaves County, NM	\$531	\$625	\$827	\$1,061	\$1,310	40
<a href="#">Cibola County</a>	Cibola County, NM	\$596	\$602	\$700	\$965	\$1,019	40
<a href="#">Colfax County</a>	Colfax County, NM	\$580	\$584	\$772	\$967	\$1,265	40
<a href="#">Curry County</a>	Curry County, NM	\$591	\$696	\$920	\$1,271	\$1,470	40
<a href="#">De Baca County</a>	De Baca County, NM	\$628	\$632	\$805	\$1,104	\$1,319	40
<a href="#">Dona Ana County</a>	<i>Las Cruces, NM MSA</i>	\$506	\$574	\$700	\$1,012	\$1,211	40
<a href="#">Eddy County</a>	Eddy County, NM	\$698	\$703	\$930	\$1,345	\$1,589	40
<a href="#">Grant County</a>	Grant County, NM	\$605	\$630	\$761	\$998	\$1,196	40
<a href="#">Guadalupe County</a>	Guadalupe County, NM	\$557	\$611	\$700	\$1,012	\$1,147	40
<a href="#">Harding County</a>	Harding County, NM	\$546	\$549	\$700	\$1,012	\$1,147	40
<a href="#">Hidalgo County</a>	Hidalgo County, NM	\$557	\$611	\$700	\$1,012	\$1,141	40
<a href="#">Lea County</a>	Lea County, NM	\$742	\$746	\$942	\$1,247	\$1,438	40
<a href="#">Lincoln County</a>	Lincoln County, NM	\$608	\$710	\$939	\$1,245	\$1,539	40
<a href="#">Los Alamos County</a>	Los Alamos County, NM	\$812	\$923	\$1,123	\$1,527	\$1,973	40
<a href="#">Luna County</a>	Luna County, NM	\$480	\$529	\$700	\$1,012	\$1,230	40
<a href="#">McKinley County</a>	McKinley County, NM	\$527	\$659	\$755	\$953	\$1,021	40
<a href="#">Mora County</a>	Mora County, NM	\$628	\$632	\$805	\$1,104	\$1,319	40
<a href="#">Otero County</a>	Otero County, NM	\$604	\$608	\$717	\$1,037	\$1,259	40
<a href="#">Quay County</a>	Quay County, NM	\$526	\$529	\$700	\$965	\$1,147	40
<a href="#">Rio Arriba County</a>	Rio Arriba County, NM	\$596	\$611	\$700	\$890	\$1,037	40
<a href="#">Roosevelt County</a>	Roosevelt County, NM	\$590	\$594	\$786	\$1,128	\$1,310	40
<a href="#">San Juan County</a>	<i>Farmington, NM MSA</i>	\$667	\$674	\$784	\$1,021	\$1,061	40
<a href="#">San Miguel County</a>	San Miguel County, NM	\$628	\$660	\$817	\$1,037	\$1,208	40
<a href="#">Sandoval County</a>	<i>Albuquerque, NM MSA</i>	\$563	\$711	\$877	\$1,268	\$1,508	40
<a href="#">Santa Fe County</a>	<i>Santa Fe, NM MSA</i>	\$818	\$928	\$1,069	\$1,406	\$1,551	40
<a href="#">Sierra County</a>	Sierra County, NM	\$535	\$582	\$770	\$1,113	\$1,262	40
<a href="#">Socorro County</a>	Socorro County, NM	\$571	\$627	\$718	\$987	\$1,145	40
<a href="#">Taos County</a>	Taos County, NM	\$683	\$741	\$873	\$1,094	\$1,286	40
<a href="#">Torrance County</a>	<i>Albuquerque, NM MSA</i>	\$563	\$711	\$877	\$1,268	\$1,508	40
<a href="#">Union County</a>	Union County, NM	\$526	\$529	\$700	\$1,012	\$1,094	40
<a href="#">Valencia County</a>	<i>Albuquerque, NM MSA</i>	\$563	\$711	\$877	\$1,268	\$1,508	40

### **Is there sufficient housing for households at all income levels?**

No, there is not sufficient affordable housing. As shown earlier in this document, housing cost burden is a significant problem in New Mexico, especially for renters. Households with extremely low incomes are in particular need of affordable units.

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

From 2000 to 2016, the State's median home value increased 49%, from \$108,100 to \$161,600 and the median rent increased 54%, from \$432 to \$664. Over the same period, median income only went up 34%, going from \$34,133 in 2000 to \$45,674 in 2016. As such, housing cost burden has increased. The housing market has been increasingly expensive for many years, and it is unlikely to become more affordable in the future, particularly for renters. When the housing market adjusts to overproduction, the value of homes can decrease while rental costs continue to rise. A significant increase in the availability of low-cost rental units is needed to drive market rents down.

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

Fair Market Rents are not provided at the state level. However, the above chart displays the FMR information at the county level. It is clear that the FMR can vary significantly. For efficiency units the lowest FMR is \$480 in Luna County, while Santa Fe has the highest with \$818.

### **Discussion**

In the State of New Mexico, there is a need for affordable housing. The price of housing is increasing at a faster rate than incomes, for both renters and home owners. This has led to an increase in cost burden across the State, particularly for low-income households.



## **MA-20 Condition of Housing – 91.310(a)**

### **Introduction:**

The tables and maps in this section provide details on the condition of housing units throughout the state by looking at factors such as age, vacancy and the prevalence of housing problems.

As defined by HUD, the four housing problems are:

- 1) a home which lacks complete or adequate kitchen facilities;
- 2) a home which lacks complete or adequate plumbing facilities;
- 3) a home which is overcrowded (having more than one person per room); and
- 4) a household that is cost burdened (paying 30% or more of their income towards housing costs).

### **Definitions**

The State of New Mexico uses the following descriptions that are commonly accepted definitions:

*Standard Condition* – Units that meet all state and/or local building or housing codes.

*Substandard but Suitable for Rehabilitation* – Units that do not meet all state and local codes but are both structurally and financially feasible to rehabilitate. The definition of substandard but suitable for rehabilitation may also include a quantifiable standard such as a dwelling in which the deficiencies are limited in number and magnitude such that the cost of rehabilitation would not exceed one hundred percent (100%) of the replacement cost of the dwelling. Examples of minor repairs may include disability access, lead-based paint abatement, foundation repair, wall repair, electrical repair and or roof repair.

## Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	119,758	23%	106,441	43%
With two selected Conditions	5,485	1%	8,695	4%
With three selected Conditions	1,075	0%	307	0%
With four selected Conditions	27	0%	29	0%
No selected Conditions	390,474	76%	130,260	53%
<b>Total</b>	<b>516,819</b>	<b>100%</b>	<b>245,732</b>	<b>100%</b>

Table 7 - Condition of Units

Alternate Data Source Name:  
2012-2016 ACS 5-Yr Estimates

## Housing Conditions

The table above details the number of owner and renter households that have at least one housing condition. As stated previously, HUD describes four housing conditions as being problems: 1) the home lacks complete or adequate kitchen facilities; 2) the home lacks complete or adequate plumbing facilities; 3) the home is overcrowded - defined as more than one person per room; and 4) the household is cost burdened by paying more than 30% of their income towards housing costs.

Twenty-three percent of all owner-occupied housing units and 43% of all renters face one housing condition. Generally speaking, there are relatively few households with multiple housing problems.

## Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	106,204	21%	39,576	16%
1980-1999	182,028	35%	83,085	34%
1950-1979	187,747	36%	100,754	41%
Before 1950	40,840	8%	22,317	9%
<b>Total</b>	<b>516,819</b>	<b>100%</b>	<b>245,732</b>	<b>100%</b>

Table 8 – Year Unit Built

Alternate Data Source Name:  
2012-2016 ACS 5-Yr Estimates

## Year Unit Built

The largest percentage of housing units in New Mexico were built between 1950 and 1979. Those years account for 36% of owner-occupied units and 41% of renter-occupied units. Units built prior to 1978 have an increased risk of lead-based paint hazards. In New Mexico, approximately 44% of owner-occupied and 50% of renter-occupied homes may have that increased risk. That amounts to over 350,000 households.

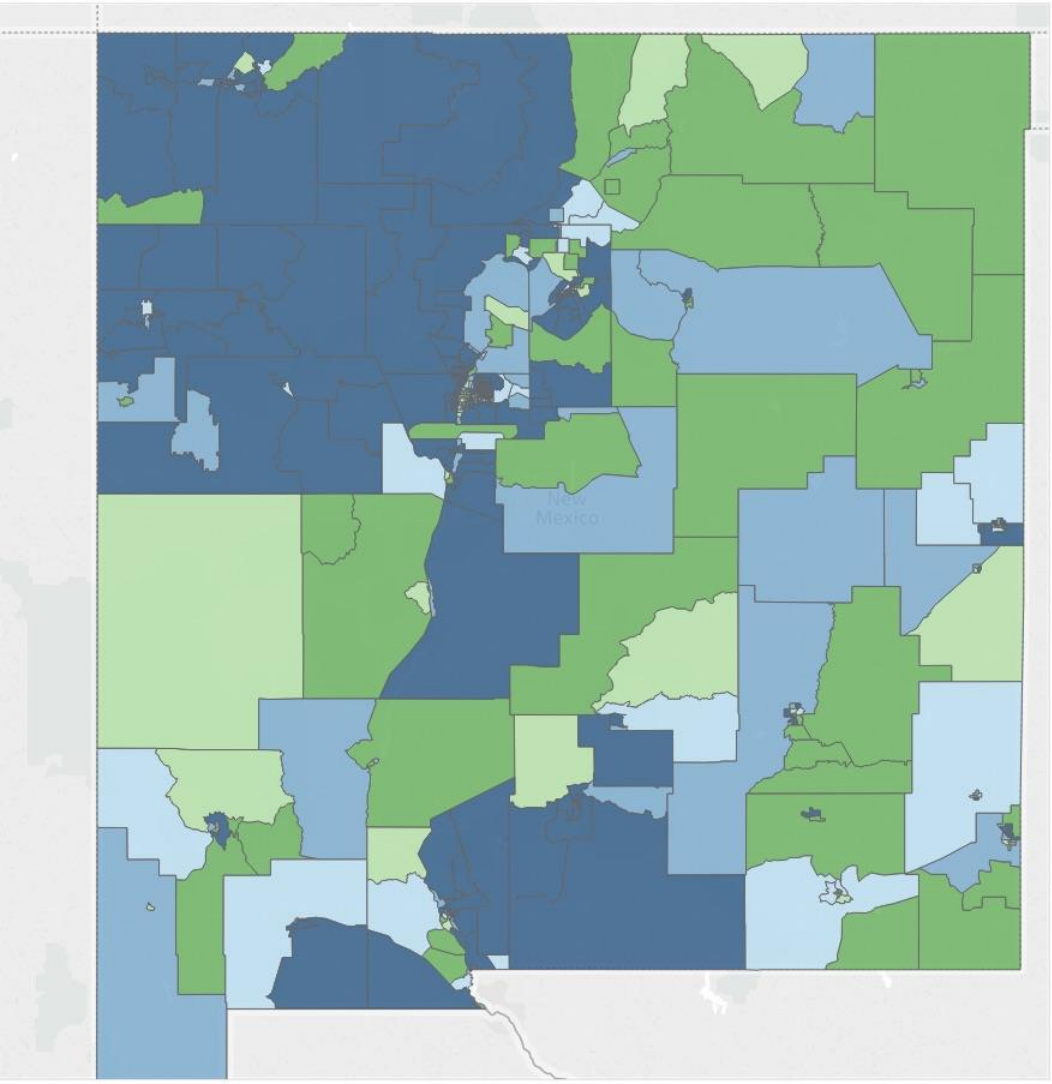
Source: 2012-2016 American Community Survey 5-Year Estimate

## Age of Rental Housing

The maps below depict the prevalence of older rental housing units in the State. The first map identifies the percentage of rental units built prior to 1950, while the second set of maps depicts rental units built prior to 1980. The darker shaded areas have higher concentrations of the housing stock being shown. Older units tend to be spread out throughout the State and newer units in the northwest and some urban areas.

Source: 2012-2016 American Community Survey 5-Year Estimate

# Rental Units Built Before 1950

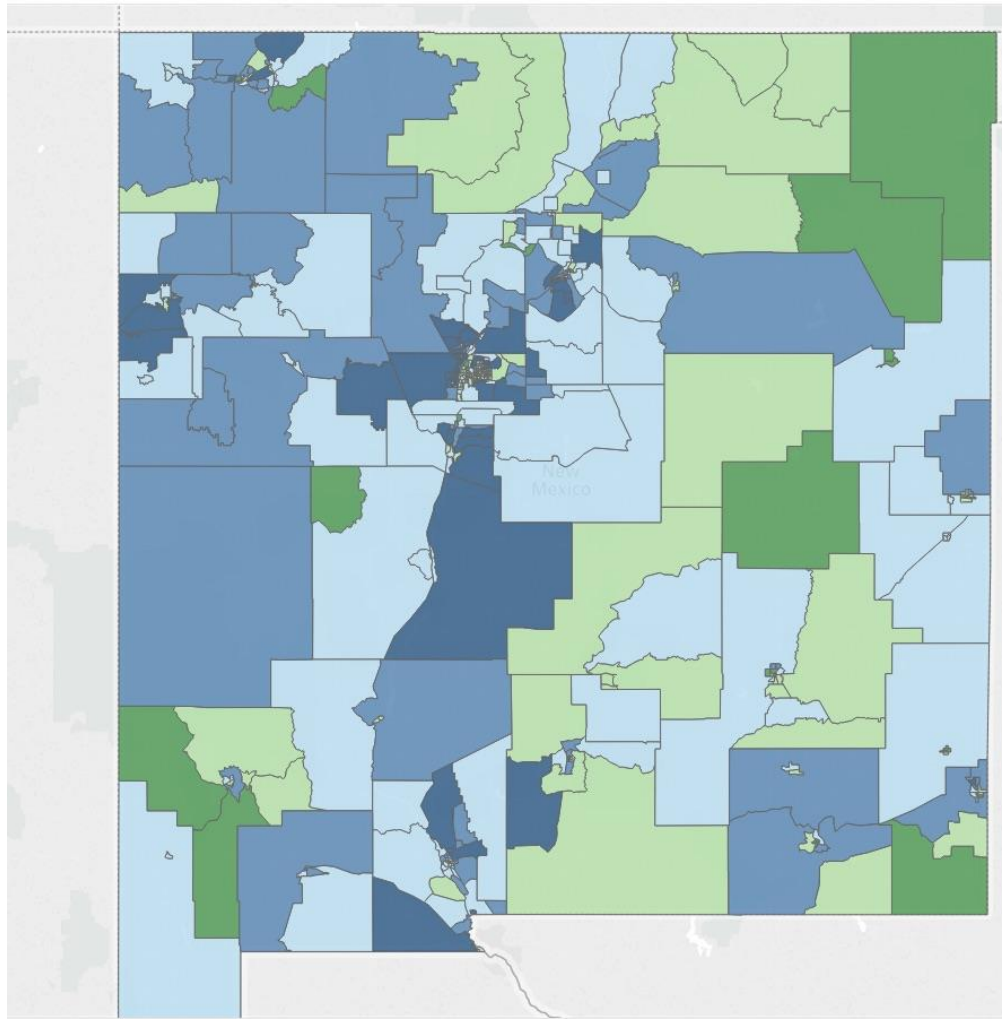


Rental Units Built Prior to 1950

- Null
- 5% or Less
- 5% to 10%
- 10% to 15%
- 15% to 20%
- 20% or Greater

Source: 2012-2016 American Community Survey 5-Year Estimates

### Rental Units Built Before 1980



Rental Units Built Prior to 1980

- Null
- 20% or Less
- 20% to 40%
- 40% to 60%
- 60% to 80%
- Greater than 80%

Source: 2012-2016 American Community Survey 5-Year Estimates

## Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	228,587	44%	123,071	50%
Housing Units built before 1980 with children present	71,270	14%	43,240	18%

**Table 9 – Risk of Lead-Based Paint**

**Data Source:** 2011-2015 ACS (Total Units) 2011-2015 CHAS (Units with Children present)

## Lead-Based Paint Hazard

As mentioned previously, any housing unit built prior to 1980 may contain lead-based paint in portions of the home. The most common locations are window and door frames, walls and ceilings and in some cases throughout the entire home. Thus, it is generally accepted that these homes at least have a risk of lead-based paint hazards and should be tested in accordance with HUD standards. Within the State there are 351,658 housing units built before 1980, and nearly 115,000 of them have children present.

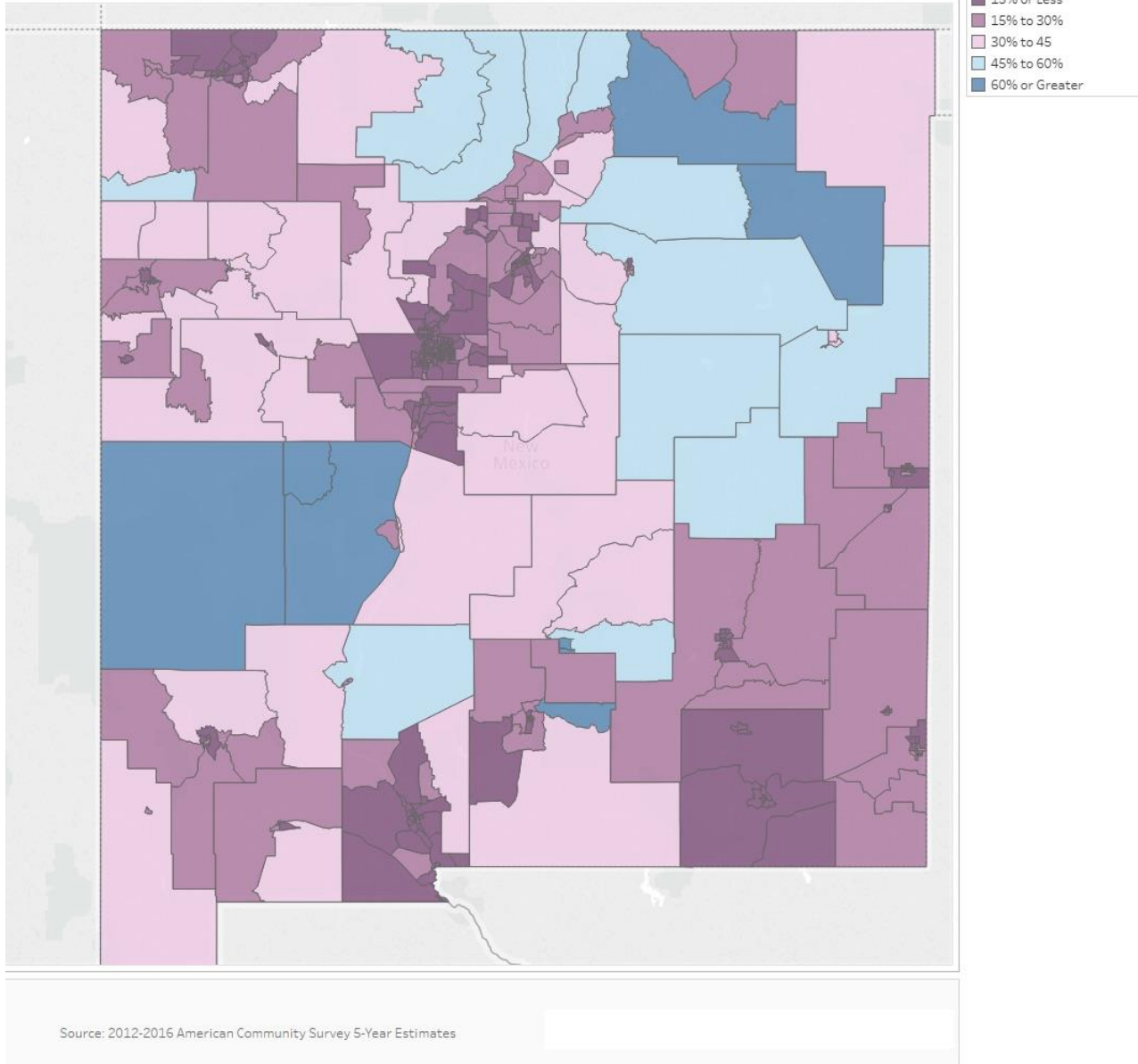
## Vacant Units

### Vacancy Rate

The map below shows the average housing vacancy rates throughout the State. The darker shaded areas have higher vacancy rates, while the lighter shaded areas have lower vacancy rates. In most census tracts throughout New Mexico vacancy rates are at least 15%; however, they are highest in the west and northeast.

Source: 2012-2016 American Community Survey 5-Year Estimates

## Vacant Properties



## **Need for Owner and Rental Rehabilitation**

Generally, older units begin to need rehabilitation as the units age and it becomes harder to meet the minimum property maintenance standards. According to the latest ACS data, 44% of owner-occupied housing units and 50% of renter-occupied housing units were built before 1980. The local climate, which has high levels of heat and dust, may increase the cost of rehabilitation.

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

The greatest potential for lead-based paint and other environmental and safety hazards is in homes built before 1980. Within the State there are over 350,000 housing units built before 1980, including nearly 115,000 with children present. Lower income residents are more likely to live in older homes, which may be in dilapidated condition.

Source: 2011-2015 ACS; 2011-2015 CHAS

## **Discussion:**

### **Disaster Resiliency**

New Mexico has historically been vulnerable to various natural hazard events including earthquakes, extreme heat, wildfires, flooding, tornadoes and other natural disasters. The potential impacts of climate change—including an increase in prolonged periods of excessively high temperatures and more severe droughts—are often most significant for vulnerable communities. According to the US Environmental Protection Agency (EPA), in New Mexico, higher temperatures may also result in reduced water availability, higher risk of fires and a changing landscape such as an expanding desert.

Low- and moderate-income residents are at particular risk due to having fewer available resources. A dramatic rise in electricity or housing costs could put them at imminent risk of homelessness or living in substandard conditions. Residents in rural communities will have less access to public support in case of emergencies and will have fewer resources to repair or prevent damage to their homes.

New Mexico Department of Homeland Security and Emergency Management (NMHSEM) is the state agency responsible for emergency preparedness and mitigation. On its website and in its New Mexico Family Emergency Preparedness Guide, NMHSEM has outlined the State's most common natural hazards and how to prepare citizens in disaster planning.



In 2018, the State of New Mexico adopted the 2018 Disaster Assistance Program Guide for Non-Federal Disasters, which was prepared by the NMHSEM. The purpose of the publication was to provide information on the State’s Disaster Assistance Program, which was outlined in the guide. The guide also served as a guide for application of the State of New Mexico Public Assistance grant, including eligibility criteria, damage assessment, the application process and grant management procedures.

### **Disaster Management**

New Mexico has several public and private organizations that work to address any issues that come from natural disasters. The following organizations help with disaster mitigation and management in various ways.

#### New Mexico Department of Homeland Security and Emergency Management (NMDHSEM)

NMDHSEM is ready to assist local governments in recovering from the impacts of a disaster or emergency. In addition to supplementing local resources, NMDHSEM also manages the New Mexico Public Assistance reimbursable grant to supplement a local government’s recovery efforts following a disaster or emergency declared by the Governor.

#### Federal Emergency Management Agency (FEMA) Region VI

FEMA provides a disaster mitigation guide online for the State of New Mexico. Resources include flood recovery information, wildfire information, winter storm information, tornado and other natural hazards information help.

#### City of Albuquerque Office of Emergency Management

The Office provides information and works to reduce threats to residents in the city. These include wildfire, flooding and major chemical spills.

#### New Mexico Department of Health

The State Department of Health provides extensive information online about emergency management and also provides training and emergency response education.

#### Southern Baptist Disaster Relief NM (SBDR)

SBDR exists to help victims of natural and man-made disasters—such as floods, earthquakes, hurricanes and tornadoes. In New Mexico, SBDR provides trained volunteers and disaster relief resources such as mobile kitchens, mobile generators, water purification, mobile showers, mobile childcare, clean up and a chaplain team.

## **MA-25 Public and Assisted Housing**

### **Introduction:**

Public housing was established to provide decent and safe rental housing for eligible low- and moderate-income families, the elderly and persons with disabilities. Public housing includes federally subsidized, affordable housing that is owned and operated by the public housing authorities. While public and assisted housing units comprise a portion of the housing stock located throughout New Mexico, MFA and DFA do not operate public housing and, therefore, have not developed a plan related to public housing or public housing initiatives.

New Mexico has 28 public housing authorities (PHAs), and 25 of these PHAs are non-entitlement and thus within the jurisdiction of the State Consolidated Plan (the City of Albuquerque Housing Authority, Mesilla Valley Housing Authority and the Santa Fe Civic Housing Authority are entitlement PHAs). Since neither DFA nor MFA operate public housing, the agencies do not directly plan resident initiatives. Efforts to collaborate more extensively with PHAs are underway through the State's three Regional Housing Authorities (RHAs), which MFA oversees on behalf of the State. Tribal housing authorities are not among the PHAs analyzed and are not included in the State's public housing strategy. The 21 tribal housing authorities operate independently within their sovereign nations.

Public housing data used for this section is a compilation of the 28 PHAs and is based on information submitted by the public housing authorities to HUD.

### **Describe the supply of public housing developments:**

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

There are approximately 3,597 public housing units across the State operated by 28 different public housing authorities. Non-entitlement PHAs operate approximately 2,189 of these units. Information on the physical condition of public housing units in the State was not readily available.

### **Describe the Restoration and Revitalization Needs of public housing units in the jurisdiction:**

This section is not applicable to the State. The State does not own or operate public housing units, so it does not hold detailed information regarding the revitalization needs.

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

The State does not operate a public housing program.

## **MA-30 Homeless Facilities – 91.310(b)**

### **Introduction**

Addressing homelessness requires cooperation from both public and private organizations. 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.

Coordinating these organizations is the New Mexico Coalition to End Homelessness (NMCEH). NMCEH was founded in 2000 by a group of nonprofit agencies and MFA as there was a need for a statewide coalition to coordinate efforts to end homelessness in the State. NMCEH later merged with a similar coalition in Albuquerque in 2006. Its mission is to assist communities to create solutions to homelessness from prevention through permanent housing by using action, advocacy and awareness.

NMCEH coordinates the Continuum of Care (CoC) grant application process in the State. It coordinates both the Albuquerque CoC and the New Mexico Balance of State CoC. CoC funds are used to provide permanent supportive housing assistance, transitional housing assistance, rapid re-housing assistance and other services to individuals and families experiencing homelessness.

Each year, the two CoCs report to HUD's Continuum of Care Homeless Assistance Programs the number of emergency shelter, transitional housing and permanent supportive housing beds, which is then compiled into the Housing Inventory Count for the State.

While there are seasonal beds that increase the number of shelter units during winter months, there is still a need for more emergency and transitional housing shelters. There are roughly only 1,100 emergency shelter and 600 transitional housing year-round beds in the State. The 2018 PIT Counts provided by the two CoCs reported that a total of 2,551 persons were homeless in the State with 1,755 being sheltered and 796 unsheltered.

The data below was provided by HUD from the 2018 Housing Inventory Count Report and MFA.

### Facilities Targeted to Homeless Persons

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	478	>300	240	1,870	0
Households with Only Adults	548	>300	284	1,640	82
Chronically Homeless Households	n/a	n/a	n/a	1,421	0
Veterans	15	n/a	70	687	0
Unaccompanied Youth	85	n/a	54	15	0

**Table 10 - Facilities Targeted to Homeless Persons**

**Data Source:** HUD 2018 CoC Homeless Assistance Programs, Housing Inventory Count Report. This data is provided to HUD by the two CoCs in New Mexico: Albuquerque CoC and the New Mexico Balance of State CoC.

**Comments:** There are a total of 562 seasonal beds and 97 overflow/voucher beds, but they are not specified for family or adult only.

Data on beds available for Chronically Homeless Households, Veterans and Unaccompanied Youth are a subset of the total bed inventory.

Data on Permanent Supportive Housing beds for Households with Only Adults are from MFA. These beds may overlap with the Chronically Homeless Households category.

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

The two Continuums of Care (Balance of State and Albuquerque) have integrated into their policies plans to assist persons experiencing homelessness in accessing mainstream services. This includes, for example, ensuring that eligible persons are enrolled in Medicare or Medicaid and Veteran benefits, so that persons have access to reliable health and other systems of care. These services are used to complement the services already provided by the current homeless service providers.

The New Mexico Human Services Department (HSD) administers an array of mainstream services that complement homeless services through programs such as:

- Behavioral Health Services
- Community Services Block Grants (CSBG)
- General Assistance (cash assistance for low-income individuals with disabilities)
- Low-Income Home Energy Assistance Program (LIHEAP)
- Medicaid and Children’s Health Insurance Program (CHIP)
- Refugee Resettlement Program (RRP)
- School Commodity Foods Program
- Supplemental Nutrition Assistance Program (SNAP)
- Temporary Assistance for Needy Families (TANF)
- The Emergency Food Assistance Program (TEFAP)

MFA also partners with HSD on the Behavioral Health Collaborative and works across State agencies to collaborate on behavioral health issues, supportive services and housing.

New Mexico Workforce Connection, with 21 centers statewide, and the New Mexico Division of Vocational Rehabilitation (NM DVR), with over 25 offices statewide, provide training, career placement, internships, apprenticeship and veteran services in the area of vocational development and supportive employment. Both Workforce Connection and NM DVR accept direct-referrals from healthcare providers, clinicians, case managers and homeless service providers.

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

As shown in SP-40, Table 55, a wide variety of services are offered to meet the needs of individuals and families experiencing homelessness. These are provided by a number of different organizations, many of which coordinate street outreach, which serves as a vehicle for making resources more accessible.

Below is a list of some of the prominent services and facilities that work to meet the needs of individuals and families experiencing homelessness in New Mexico:

New Mexico Coalition to End Homelessness (NMCEH) has 70 member organizations that provide housing and services to individuals and families experiencing homelessness. NMCEH carries out its mission through advocacy, trainings and coordinated grant-writing and fundraising. It also maintains a database that tracks progress in ending homelessness and operates a coordinated assessment system that helps people experiencing homelessness quickly connect to housing. This system, the New Mexico Coordinated Entry System (NMCES), has assessed over 16,000 individuals since its inception using the Vulnerability Index - Service Prioritization Decision Assistance Tool (VI-SPDAT), which helps to determine each applicant's acuity, relative need for housing and the type of housing that would be most appropriate to assist their needs. The assessments are done at the NMCEH as well as CoC and ESG-funded agencies, health centers, veteran programs, correctional facilities and during street outreach.

Some of NMCEH's member agencies across the State include: Adelante Development Center, Catholic Charities, Crossroads for Women, Family Promise of Albuquerque, Good Shepard Center, Heading Home, HopeWorks (formerly St. Martin's Hospitality Center), S.A.F.E House, Valencia Shelter for Victims of Domestic Violence, Family Crisis Center, PATH – Shelter Operations, Haven House, Healthcare for the Homeless of Santa Fe, Santa Fe Need and Deed, the Life Link, Samaritan House, La Casa, Mesilla Valley Community of Hope and Dreamtree Project. A full list of members is included on NMCEH's website.

#### **Chronically Homeless:**

Interfaith Community Shelter in Santa Fe operates a minimal entry overnight shelter and offers a wide variety of daytime services, such as meals, showers, clothing, haircuts, behavioral health services, assistance with applications for public benefits, legal assistance and employment assistance. It also hosts a meditation group, a chorus and an open art studio.

HopeWorks conducts extensive street outreach and operates a day shelter that provides meals, showers, clothing, a mail room, short- and long-term storage and referrals to additional services. It also provides behavioral health services, employment assistance and a range of rental assistance and housing placement services. In addition, it operates the Hope Cafe, a job training site for clients experiencing homelessness.

#### **Families with Children:**

S.A.F.E. House operates an emergency shelter for families fleeing domestic violence, which offers 90 days of free lodging, meals and services, including case management, therapy for adults and children, enrichment classes, a children's program and safety planning.

HopeWorks has recently launched HopeFound, a program model designed to rapidly re-house families with children who are experiencing homelessness. HopeWorks provides the program infrastructure, intensive case management and employment services, while area communities of faith and local businesses sponsor rental assistance for up to six months per family.

**Veterans:**

The Veterans Integration Centers, with four locations across the State, offer supportive services for veterans experiencing homelessness and their families including access to a food pantry, Rapid Re-Housing services, case management, homelessness prevention and temporary financial assistance for such needs as furniture rental, utility payment, deposits (security or utility), moving costs and transportation and child care assistance.

The New Mexico Veterans Affairs (VA) Health Care System's Health Care for Homeless Veterans (HCHV) program addresses the needs of veterans experiencing, or at risk of, homelessness. Assistance is provided in helping veterans in gaining access to VA Medical Services, financial benefits and discharge documents. Services include referrals to medical and psychiatric assessments, alcohol and drug treatment, case management and assistance with basic needs such as food, clothing and temporary shelter. HCHV staff also provides linkages to transitional housing through VA and community providers, assists with finding affordable housing and assists with finding employment. The HCHV team also performs numerous rural outreach programs throughout New Mexico in order to help homeless Veterans.

**Unaccompanied Youth:**

In July 2018 NMCEH was provisionally awarded \$3.37 million to develop a system to address youth homelessness in 14 northern New Mexico counties. The counties included are Cibola, McKinley, San Juan, Sandoval, Rio Arriba, Santa Fe, Los Alamos, Taos, Colfax, San Miguel, Mora, Union, Harding and Quay. The population to be served is youth experiencing homelessness, including unaccompanied and pregnant or parenting youth, where no member of the household is older than 24. The funding will pay for outreach, housing and supportive services to assist the several hundred youth who become homeless each year in this 14 county region.

New Day Youth & Family Services began as Albuquerque's first and only runaway shelter, and for the past 40 years, has been meeting the needs of young people in trouble by providing "safe refuge for the present, adult allies for the future and the basic skills needed to carve a healthy and positive path forward."

Youth Development, Inc. (YDI) is a nationally recognized youth service organization assisting youth and families in central and northern New Mexico. YDI operates Amistad Crisis Shelter for youth ages 12 to 17, and Casa Hermosa, an 18-month transitional living program for youth aged 16-21 that are runaway, homeless or aging out of state custody (foster care, institutional care).



## MA-35 Special Needs Facilities and Services – 91.310(c)

### Introduction

There are six primary groups with non-homeless special needs in the State. They are the elderly, those with HIV/AIDS and their families, those with alcohol and/or drug addiction, the mentally or physically disabled, victims of domestic violence and veterans. Note that while veterans are not considered special needs population under HUD's definition of the limited clientele national objective, the State recognizes the unique circumstances facing veterans. This section will explain the characteristics of these special needs populations, what their needs are and how the jurisdiction is accommodating (or should accommodate) those needs. Additional details about the facilities and services available are included later in this section.

### HOPWA Assistance Baseline Table

Type of HOPWA Assistance	Number of Units Designated or Available for People with HIV/AIDS and their families
TBRA	90
PH in facilities	0
STRMU	104
ST or TH facilities	0
PH placement	54

**Table 11 – HOPWA Assistance Baseline**

**Data Source:** HOPWA CAPER and HOPWA Beneficiary Verification Worksheet

**Data Note:** As instructed by the HUD eCon Planning Suite Manual, the default data source for the HOPWA Assistance Baseline Table is from the HOPWA Performance Data based on the 2018 HOPWA CAPER and HOPWA Beneficiary Verification Worksheet submitted by the grantee 90 days following the end of the operating year. The data provided is based on actual performance of units and type of HOPWA assistance. This data is provided by the 2018 CAPER.

### **To the extent information is available, describe the facilities and services that assist persons who are not homeless but who require supportive housing and programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing**

**Elderly:** The supportive housing needs for this population can vary widely depending on the health and fitness of the individuals. In general, disabilities and other health issues become more common as people age. Because of this, supportive housing must include access to health professionals and housing modifications to assist the resident. It is important to help residents stay independent and in their own homes for as long as possible if they prefer that.

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 2017-2021 New Mexico State Plan for Aging and Long-Term Services outlines various goals for the department over those five years. The Plan includes goals and objectives for supportive services, nutrition, health

promotion, caregiver support, elders' rights, along with other goals and objectives. Further, New Mexico's four Area Agencies on Aging, or AAAs, administer, plan and support community based services for individuals 60 and older, or age 55 and older in tribal programs. Most of the services coordinated through the AAAs are provided at the local level.

**People with HIV/AIDS and Their Families:** Medical and social support is important for residents living with HIV/AIDS. While there have been great advances in the medical treatment of HIV/AIDS, it is still important to provide specialized support. Family and friends must be accessible and medical facilities should be nearby. A combination of private non-profit providers and the New Mexico Department of Health provide HIV/AIDS services in New Mexico. The Department of Health administers the HIV/AIDS Prevention Program, which exists to reduce the incidence of HIV transmission in New Mexico through planning, funding, coordination and evaluation of HIV prevention activities for at-risk populations across New Mexico.

**Alcohol and/or Other Drug Addiction:** Individuals dealing with addiction often require housing options that will provide a safe, sober place for recovery. A strong network is necessary to maximize the chance they will stay healthy and sober. It is important that these persons have access to health services, support groups, employment assistance and access to family and friends. Additionally, detoxification facilities are necessary when addiction is first recognized.

Substance abuse centers are available throughout the State, particularly in urban areas. 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). For the fiscal year 2019, there are 29 organizations throughout New Mexico that are receiving prevention funds from the Office of Substance Abuse Prevention. MFA is a member agency of the New Mexico Behavioral Health Collaborative which allows 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.

**People with Disabilities:** Individuals with disabilities encompass a wide range of skill levels and abilities. Therefore, they have many of the same issues as the general population with the added needs that are unique to their situation. Often times, individuals with disabilities have a fixed income and limited housing options. Individuals with more independent skills can utilize subsidized housing but individuals that need more support or specialized housing have fewer options. Many individuals continue to reside with parents and families throughout adulthood, which can put additional financial burden on the family. Regardless of the housing situation, a common thread is the need for continuous support services dependent on the level of capabilities.

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. The

Department of Health also offers services through the Developmental Disabilities Support Division, which offers case management, day services, therapy, employment support, nutritional care, counseling, accessibility adaptations and community engagement opportunities.

**Victims of Domestic Violence:** The New Mexico Coalition Against Domestic Violence exists to provide a coordinated local, regional and statewide response to domestic violence in the State. With more than 30 member organizations, the Coalition advocates for positive social change, provides training, builds alliances, secures resources and develops public policy in New Mexico. Services for survivors of domestic abuse or violence 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.

**Veterans:** The urgent need for veterans housing rehabilitation/modification is widely recognized in New Mexico and far outstrips available funds. Federally supported adaptive housing grants through the US Department of Veterans Affairs are available to veterans in New Mexico; however, these are nationally competitive funds in limited supply and with different disabilities eligibility. While New Mexico offers a range of benefits to veterans, such as a veteran-owned business preference for state contracts and some tax exemptions, MFA is the only agency in the State that specifically targets veterans' housing rehabilitation, which it does through the Veterans Home Rehabilitation and Modification pilot program.

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

The two CoCs in New Mexico offer services that help identify housing opportunities for those being released from mental and physical health institutions. The CoCs also coordinate efforts between hospitals and local service providers to assess and place individuals with any necessary additional services.

### **Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)**

New Mexico will continue to incentivize the use of HTF funds for development of rental housing for special needs populations. HOME rental development funds may be used for development of rental housing for special needs populations. HOPWA funds will be used for Short-Term Rent, Mortgage and Utility (STRMU), tenant-based rental assistance (TBRA) and Permanent Housing Placement (PHP) for persons with HIV/AIDS.

## **MA-40 Barriers to Affordable Housing – 91.310(d)**

### **Negative Effects of Public Policies on Affordable Housing and Residential Investment**

Public policies are meant to address the overall needs of citizens in the State. Yet, there are times where they may have a negative effect on certain aspects of the community, specifically affordable housing and residential investment. Affordable housing and public and private residential investments are key components in furthering fair housing in any community. The primary tool communities have for identifying contributing factors for these barriers to housing is an assessment of fair housing and fair housing choice. In 2019, the State of New Mexico is updating the previous 2015 assessment. Analysis from the 2019 update has found:

- A limited supply of affordable housing and extensive cost burden in New Mexico, especially for extremely low- and very low- income renters, causing those renters to face significant affordability “gaps”; and
- Specific elements of fair housing planning and zoning, land use planning and administrative policies appear to impede the development of affordable housing and these elements must be better understood.

The State plans corresponding actions designed to strengthen the supply of affordable housing and narrow the affordability “gaps.” Elements of those actions appear within this Consolidated Plan and beyond. Additionally, the State anticipates a review of public policies that may impede the development of affordable housing and to improve the understanding of their consequences.

## MA-45 Non-Housing Community Development Assets -91.315(f)

### Introduction

This section provides insight into the economic development landscape of New Mexico. The table below details the extent of business sector employment throughout the State. Unemployment, commuting times and education are also analyzed in this section.

### Economic Development Market Analysis

#### Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	39,103	36,681	4	5	1
Arts, Entertainment, Accommodations	97,501	104,527	11	13	2
Construction	59,855	47,587	7	6	-1
Education and Health Care Services	220,235	216,639	25	27	2
Finance, Insurance and Real Estate	39,658	32,805	5	4	-1
Information	13,681	15,969	2	2	0
Manufacturing	41,183	28,656	5	4	-1
Other Services	42,100	20,840	5	3	-2
Professional, Scientific, Management Services	98,163	102,895	11	13	2
Public Administration	67,203	52,324	8	7	-1
Retail Trade	99,211	96,908	11	12	1
Transportation and Warehousing	39,036	26,892	4	3	-1
Wholesale Trade	19,106	21,712	2	3	1
Total	876,035	804,435	--	--	--

**Table 12 - Business Activity**

**Alternate Data Source Name:** 2011-2015 ACS (Workers), 2015 Longitudinal Employer-Household Dynamics (LEHD) (Jobs)

**Data Source Comments:** The most recent LEHD data was from 2015. For comparison, 2011-2015 ACS data was used.

## Labor Force

Total Population in the Civilian Labor Force	957,385
Civilian Employed Population 16 years and over	876,210
Unemployment Rate	8.50
Unemployment Rate for Ages 16-24	20.10
Unemployment Rate for Ages 25-65	6.70

**Table 13 - Labor Force**

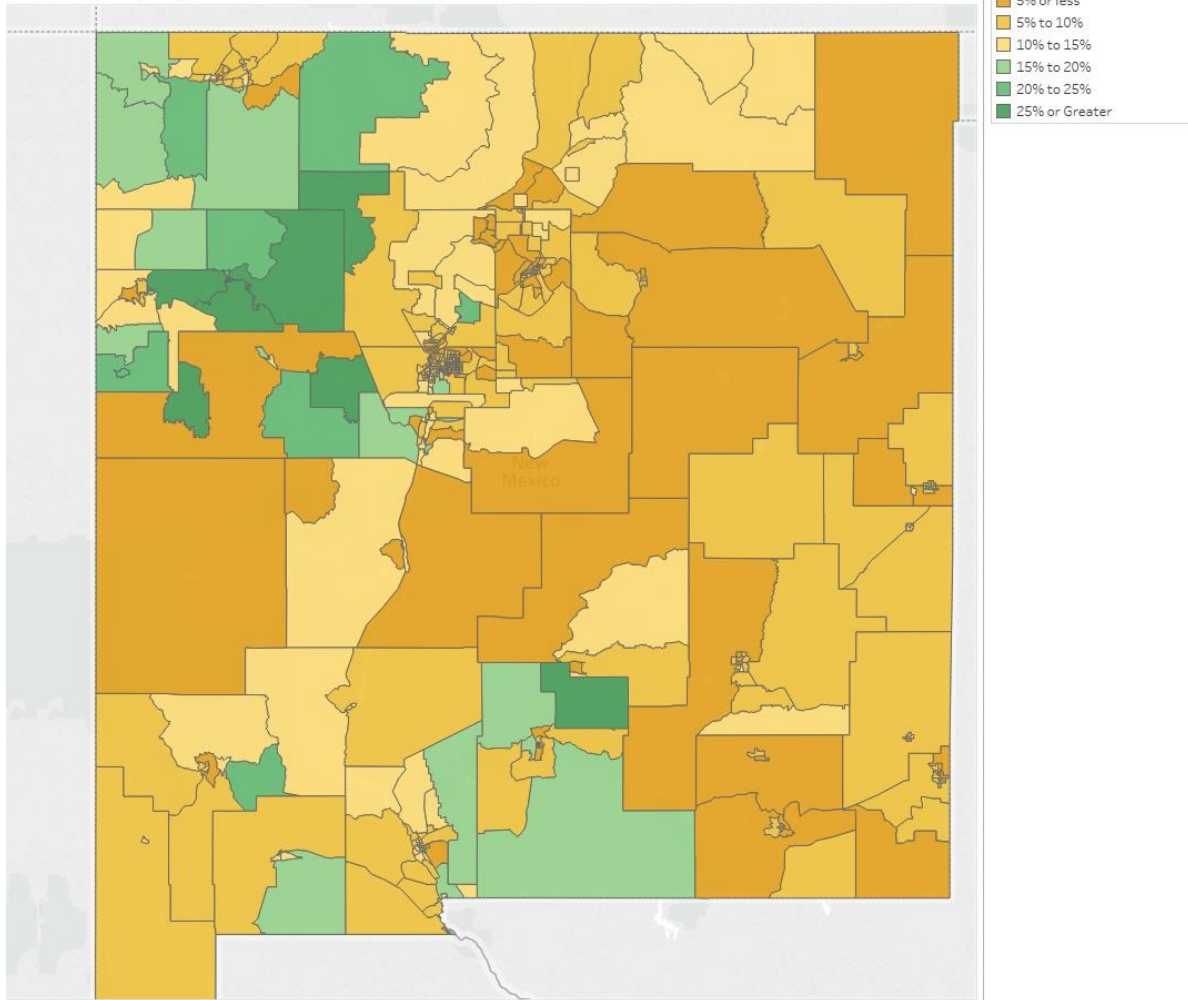
Alternate Data Source Name: 2012-2016 ACS 5-Yr Estimates

## Unemployment

According to the 2012-2016 American Community Survey, the statewide unemployment rate was 8.5% for all persons in the civilian workforce. Approximately 20.1% of persons between the ages of 16 and 24 were unemployed. The State's total overall unemployment rate was over the 7.4% national unemployment rate. The map below displays unemployment throughout the State by census tract. Unemployment rates are generally higher in the northwest area of New Mexico than elsewhere throughout the State. Though differences between regions have likely not changed, the statewide unemployment rate as of July 2019 is 4.9% according to the Bureau of Labor Statistics.

Source: 2012-2016 American Community 5-Year Estimates

## Unemployment



Source: 2012-2016 American Community Survey 5-Year Estimates

Occupations by Sector	Number of People
Management, business and financial	310,997
Farming, fisheries and forestry occupations	8,363
Service	181,579
Sales and office	204,638
Construction, extraction, maintenance and repair	89,684
Production, transportation and material moving	80,949

**Table 14 – Occupations by Sector**

Alternate Data Source Name: 2012-2016 ACS 5-Yr Estimates

## Occupations by Sector

The largest employment sector is the management, business and financial sector, employing 310,997 persons throughout the State. This sector is followed closely by the sales and office sector with 204,638 persons employed and the service sector with 181,579.

## Travel Time

Travel Time	Number	Percentage
< 30 Minutes	566,763	68%
30-59 Minutes	221,054	27%
60 or More Minutes	43,214	5%
<b>Total</b>	<b>831,031</b>	<b>100%</b>

Table 15 - Travel Time

Alternate Data Source Name:  
2012-2016 ACS 5-Yr Estimates

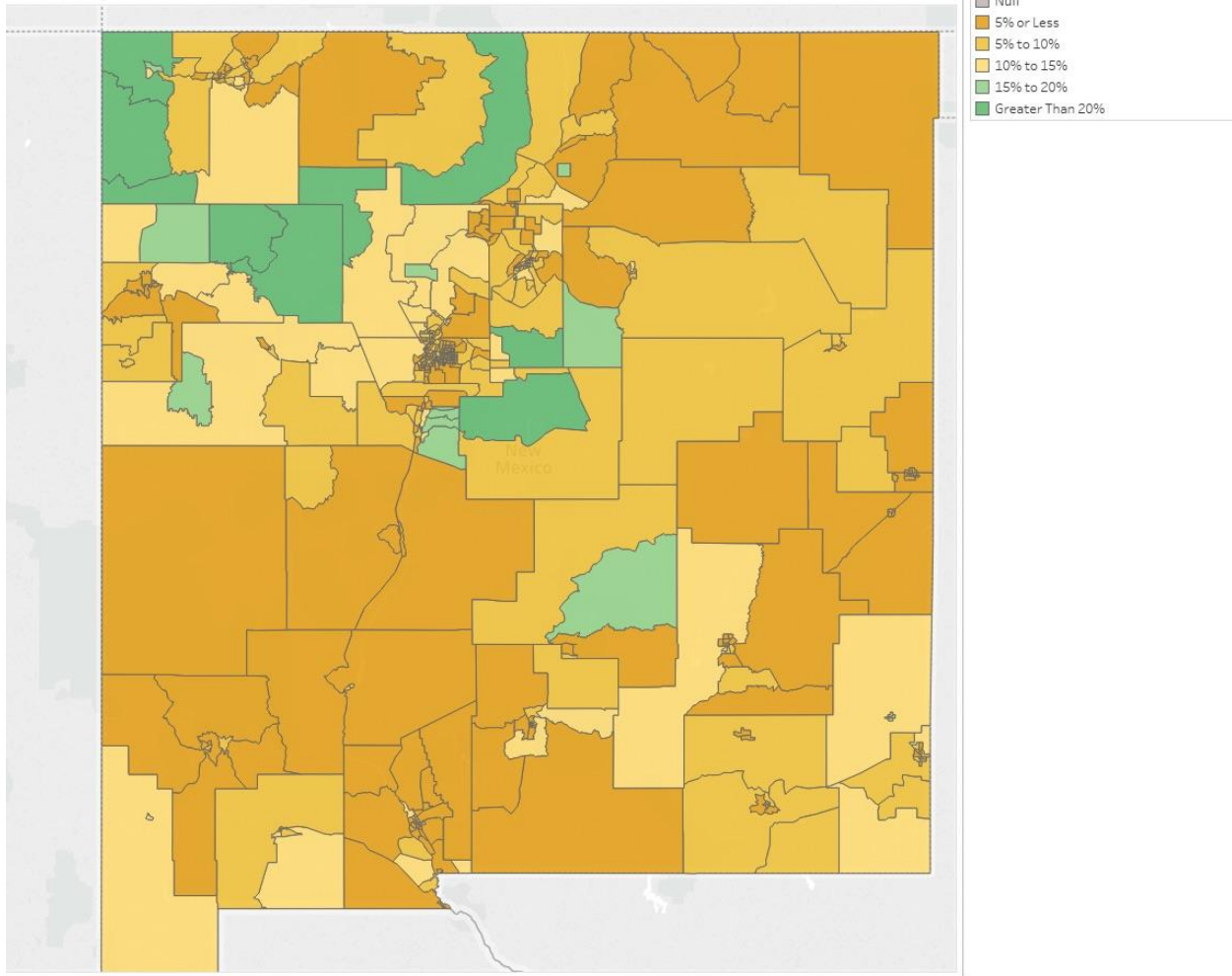
## Commute Travel Time

Sixty-eight percent of all persons commuting to work have a commute of less than 30 minutes each way. Approximately 5% of all employed persons have a commute of 60 minutes or more, to and from work each day.

Source: 2012-2016 American Community Survey 5-Year Estimates



### Commute Time Greater Than 60 Minutes



Source: 2012-2016 American Community Survey 5-Year Estimates

**Education:**

**Educational Attainment by Employment Status (Population 16 and Older)**

Educational Attainment	In Labor Force						
	Total	Civilian Employed		Unemployed		Not in Labor Force	
	#	#	%	#	%	#	%
Less than high school graduate	149,920	74,660	49.8%	20,089	13.4%	63,716	42.5%
High school graduate (includes equivalency)	279,282	172,596	61.8%	23,460	8.4%	90,487	32.4%
Some college or Associate's degree	352,550	241,144	68.4%	22,916	6.5%	92,016	26.1%
Bachelor's degree or higher	273,882	216,093	78.9%	9,312	3.4%	47,655	17.4%

**Table 16 - Educational Attainment by Employment Status**

Alternate Data Source Name:  
2012-2016 ACS 5-Yr Estimates

**Educational Attainment by Age**

	Age									
	18-24 yrs		25-34 yrs		35-44 yrs		45-65 yrs		65+ yrs	
	#	%	#	%	#	%	#	%	#	%
Total	206,999	100.0%	276,750	100.0%	244,759	100.0%	534,125	100.0%	318,286	100.0%
Less than 9th grade	3,974	1.9%	9,232	3.3%	13,373	5.5%	34,817	6.5%	35,396	11.1%
9th to 12th grade, no diploma	34,538	16.7%	29,167	10.5%	23,777	9.7%	39,554	7.4%	25,885	8.1%
High school grad, GED, or alternative	59,628	28.8%	70,792	25.6%	63,230	25.8%	145,260	27.2%	83,345	26.2%
Some college, no degree	88,278	42.7%	76,989	27.8%	57,923	23.7%	122,407	22.9%	65,561	20.6%
Associate's degree	9,771	4.7%	28,185	10.2%	23,365	9.5%	43,681	8.2%	15,743	4.9%
Bachelor's degree	9,943	4.8%	41,661	15.1%	37,274	15.2%	82,262	15.4%	45,050	14.2%
Graduate or professional degree	867	0.4%	20,724	7.5%	25,817	10.6%	66,144	12.4%	47,306	14.9%

**Table 17 - Educational Attainment by Age**

Alternate Data Source Name:  
2012-2016 ACS 5-Yr Estimates

## Educational Attainment – Median Earnings in the Past 12 Months

<b>Educational Attainment</b>	<b>Median Earnings in the Past 12 Months</b>
Less than high school graduate	17,886
High school graduate (includes equivalency)	26,050
Some college or Associate's degree	30,233
Bachelor's degree	43,247
Graduate or professional degree	56,643

**Table 18 – Median Earnings in the Past 12 Months**

Alternate Data Source Name:  
2012-2016 ACS 5-Yr Estimates

### Median Earnings by Educational Attainment

Not surprisingly, the median earnings of individuals in the State are closely tied to educational attainment. Average median earnings increases as individuals attain higher education. A person with a Bachelor's degree can expect to earn over twice that of a person without a high school degree. A person with a graduate or professional degree can expect to earn more than twice somebody with only a high school degree.

### Based on the Business Activity table above, what are the major employment sectors within the state?

As shown in Table 43, the largest business sector in New Mexico is, by far, the Education and Health Care Services. This sector has over 220,000 workers in nearly 217,000 jobs. This is more than twice the number of workers and jobs than the next three sectors - Arts, Entertainment and Accommodations; Professional, Scientific, Management Services; and Retail Trade - which all have approximately 100,000 workers and 100,000 jobs.

### Describe the workforce and infrastructure needs of business in the state.

The State of New Mexico has an aging workforce that will need to be replaced as the Boomer generation retires. This workforce will need to be adequately trained and educated to adapt to an Information Economy. Investments in attracting new businesses, expanding existing businesses and job training will help provide economic stability throughout the State. It is increasingly difficult for both small and large towns to maintain a workforce or businesses because they are now competing with communities on a global scale. Qualified employees are now able to pick and choose from a wide variety of locations and move to places that suit their need for affordable housing, walkable communities and safety.

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

*Permian Basin Development:* The oil industry in the Permian Basin is expected to expand in the next few decades. ExxonMobil predicts that in the next 40 years approximately \$64 billion will benefit New Mexico.

*Film Industry:* In recent years the State of New Mexico has become an increasingly common place for movie and film producers to operate. This trend is likely to continue and may spur economic growth, particularly in rural areas that are rich in landscapes but lack urban economic centers. New Mexico offers a film production tax credit for film production companies that have direct production and direct post-production expenditures that are subject to taxation by the State of New Mexico. As of June 3, 2019, Fiscal Year 2019, film production refunds totaled 46 claims for \$50,000,000. Source: New Mexico Department of Tax and Revenue.

For both of these major changes, New Mexico must be prepared with an adequate workforce trained in the industry.

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

Rural communities, in particular, struggle with attracting or maintaining an educated workforce. It takes affordable housing and amenities to attract newly educated workers to the communities where they may start to build a family. In general, there is a need for a more educated workforce to match with potential employment in the State.

**Describe current workforce training initiatives supported by the state. Describe how these efforts will support the state's Consolidated Plan.**

The New Mexico Department of Workforce Solutions provides a variety of services to the labor force and employers. This includes helping to match qualified candidates with openings and training and educational opportunities. This plan is helping in the effort to recruit and maintain qualified candidates by helping to provide adequate and affordable housing, as well as the required infrastructure to meet the needs of growing businesses.

**Describe any other state efforts to support economic growth.**

New Mexico's Economic Development Department has employed a variety of tools to attract and retain businesses in the State. They offer a job training incentive program, an office of business advocacy, an office of international trade, ISO 9001 Training, an office of science and technology and a finance

development department. These programs are all tasked with helping grow business in New Mexico. Further, the State of New Mexico oversees the Local Economic Development Act (LEDA), which allows public support of economic development to foster, promote and enhance local government development efforts. Since 2002, 83 New Mexico communities have passed LEDA legislation.

## **Discussion**

While certain sectors of the State's economy continues to expand, rural areas still struggle with maintaining an educated workforce. Job training and workforce development programs coupled with affordable housing opportunities will be necessary to assist these areas in growing and maintaining vibrant economies.

## **MA-50 Needs and Market Analysis Discussion**

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

As discussed throughout this report, areas with high levels of poverty and low income are likely to have housing problems, particularly cost burden. For this report, the definition of a concentration of multiple housing problems is a census tract with two or more housing problems that are disproportionately greater than the jurisdiction as a whole. There is a higher geographic area of concentrated housing problems in the northwest quadrant of the State. Other census tracts throughout the State also have concentrated housing problems as depicted in the map below.

#### Jurisdiction Housing Problems

Lack of Complete Plumbing: 1.0%

Lack of Kitchen Facilities: 1.0%

Overcrowding: 3.6%

Cost Burden: 31.1%

#### Disproportionate Rate

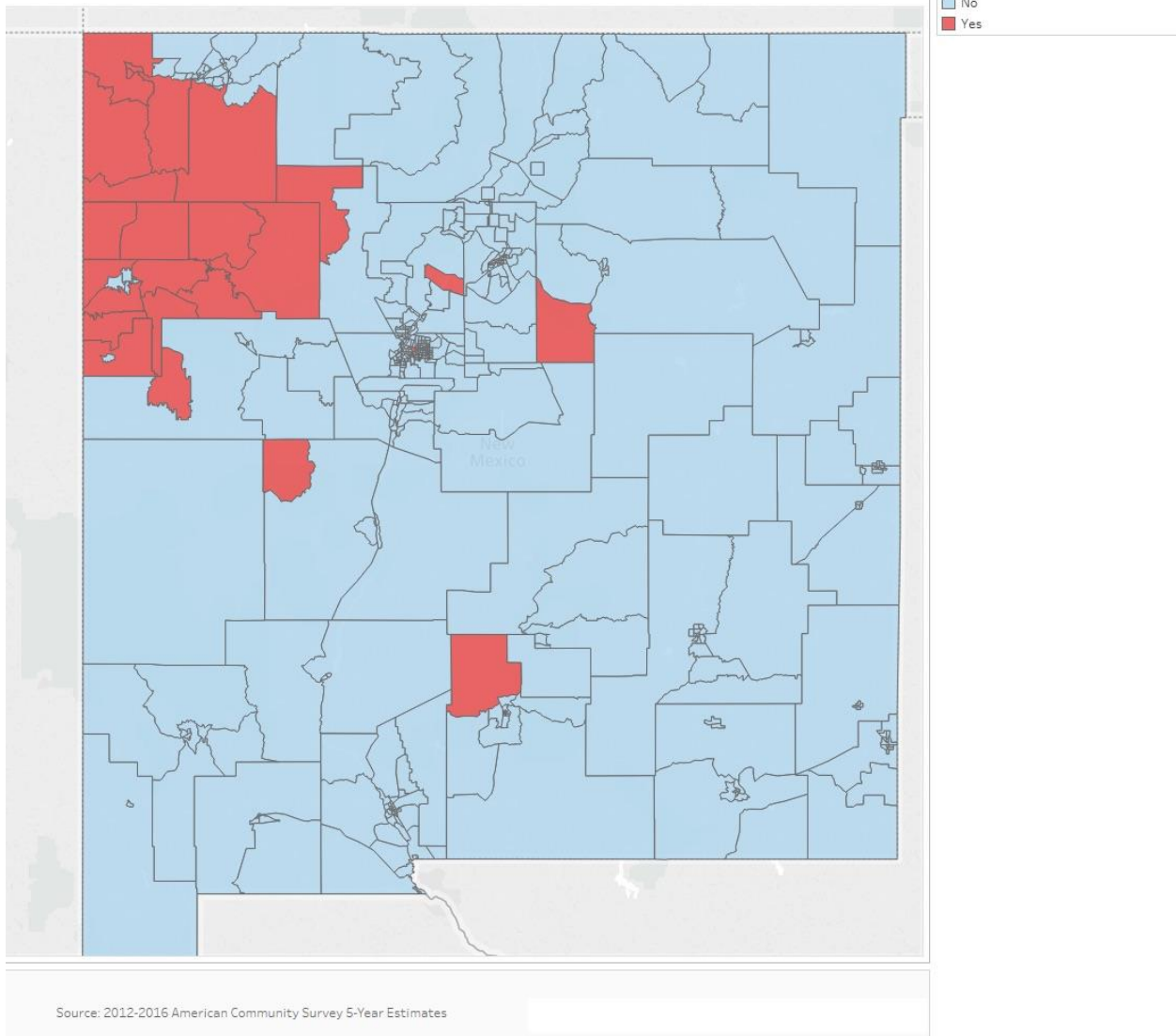
Lack of Complete Plumbing: 3.0%

Lack of Kitchen Facilities: 3.0%

Overcrowding: 10.0%

Cost Burden: 50%

## Concentrated Housing Problems



### Concentrated Housing Problems

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

A concentration is a census tract with 10% more of a racial or ethnic group than the State average. The two most prominent non-white demographics are analyzed.

#### Statewide

Hispanic: 48.16%  
American Indian: 9.46%  
Poverty: 20.56%

## Concentration

Hispanic: 58.16%

American Indian: 19.46%

Poverty: 30.56%

The Hispanic population has two areas of concentration in New Mexico. The first are the counties north and east of Santa Fe. The second concentration is to the south of Albuquerque. These areas have census tracts with a Hispanic population between 60% and 82.08%.

The northwest corner of the State shows a high concentration of Native Americans. Three counties (San Juan, McKinley and Cibola) all have disproportionately large Native American populations.

As shown in the Needs Assessment section of this document, poverty does show some concentration throughout the State. Specifically, tracts in the northwest with high Native American populations sometimes have poverty rates of over 40%. Similarly, some tracts near the border with Mexico show high levels of poverty.

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

Areas with high concentrations of racial or ethnic minorities, low-income families and housing problems are found across the State of New Mexico. They tend to be near the border with Mexico or in the northwest where there are high concentrations of Native American households.

### **Are there any community assets in these areas/neighborhoods?**

Many of the areas described earlier in this section are in the northwest quadrant of the State. San Juan, McKinley and Cibola overlap with tribal lands, including the Navajo Nation, Zuni Pueblo, Acoma Pueblo and Laguna Pueblo. San Juan County has the largest portion overlapping with tribal lands at 63% with the Navajo Nation. Due to land ownership rights, the majority of the tribal lands are rural and consist of mainly Native American populations. These areas include many physical community spaces that are assets for residents such as tribal chapter houses, historic landmarks, national parks and recreational sites, locally owned stores/trading posts and public secondary and primary schools. Other assets that promote cultural knowledge and cultural resources include land, wildlife, livestock, natural resources (coal), water, cultural and religious sites and single-family homes.

### **Are there other strategic opportunities in any of these areas?**

Strategic opportunities in the northwest quadrant of the State include improved and expanding transportation infrastructure, creation of affordable housing (both traditional and modern) and development of clean energy production via solar and wind farms. Additionally, there are opportunities for economic development through expansion and improvements to public infrastructure including broadband and telecommunication systems. Further opportunities for community improvements



include community festivals and fairs like the Navajo Nation Fair, community rodeos and outdoor flea markets, which are popular throughout the State.

**Based on the needs analysis above, describe the State's needs in Colonias**

Within the State of New Mexico, the Colonias at the Mexican border have high concentrations of low income persons and housing problems. These areas need a greater supply of safe and secure affordable housing and sufficient infrastructure. Resources in this area can have a relatively high impact.