Needs Assessment

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

NA-05 Overview

Needs Assessment Overview

This section assesses the housing needs in the State by analyzing various demographic and economic indicators. Developing a picture of the current needs in the region begins by looking at broad trends in population, area median income, number of households, etc. The next step is to examine those data points with a more nuanced analysis of variables such as family and household dynamics, race and housing problems.

A key goal of the Needs Assessment is to identify the nature and prevalence of housing problems experienced by the State's citizens. The main housing problems assessed are: (a) cost-burdened households; (b) substandard housing; and (c) overcrowding. The area's public housing, homeless and non-homeless special housing needs are also discussed. Finally, non-housing community development needs, such as public services, are considered. Furthermore, these housing problems are juxtaposed with economic and demographic indicators to discern if certain groups carry a disproportionate burden. Are Native Americans more cost-burdened than other racial groups? Do low-income households experience higher levels of overcrowding? Do large families have more housing problems than small families? These sorts of questions are empirically answered through data analysis.

Understanding the magnitude and prevalence of these issues in the State is crucial for setting evidence-based priorities for entitlement programs.

NA-10 Housing Needs Assessment - 24 CFR 91.305 (a, b, c)

Summary of Housing Needs

On the surface, determining the housing needs of a community is simply a matter of supply and demand, but determining the impact of different factors that influence supply and demand is more difficult. One main factor is change in population. As populations grow there is greater demand for homes, which drives up costs if new construction does not keep pace. The State experienced a population growth of approximately 14% between 2000 and 2016 with the population climbing from 1,819,046 to 2,082,669. The State saw a similar growth in the number of households which grew from 677,971 to 762,551, an increase of 12% during the same time period.

Between 2000 and 2016, the median household income (MHI) increased 34% from $34,133 to $45,674. This growth was adequate to improve the rate of cost-burdened homeowners since 2010. In 2010, the percentage of homeowners with a mortgage who were cost-burdened was 34.3%, but that fell to 31.7% by 2016. For homeowners without a mortgage, between 2010 and 2016 the rate of cost burden decreased slightly from 11.7% to 11.3%. Renters, on the other hand, have become more cost-burdened. In 2010, 47.9% of renters were cost-burdened but that increased to 50% by 2016.

The data indicate that the State is experiencing growth.   However, this growth may exacerbate the housing barriers experienced by low-income families throughout the area. While an increase in the average wage is a positive indicator of economic growth, the increase in the average housing value and contract rent that outpaces the increase in average household income indicates that the State could be headed towards increasing housing cost burdens for its residents.

The table below highlights demographic changes in population, number of households and income between 2000 and 2016.

Demographics	Base Year: 2000	Most Recent Year: 2016	% Change
Population	1,819,046	2,082,669	14%
Households	677,971	762,551	12%
Median Income	$34,133.00	$45,674.00	34%

Table 1 - Housing Needs Assessment Demographics

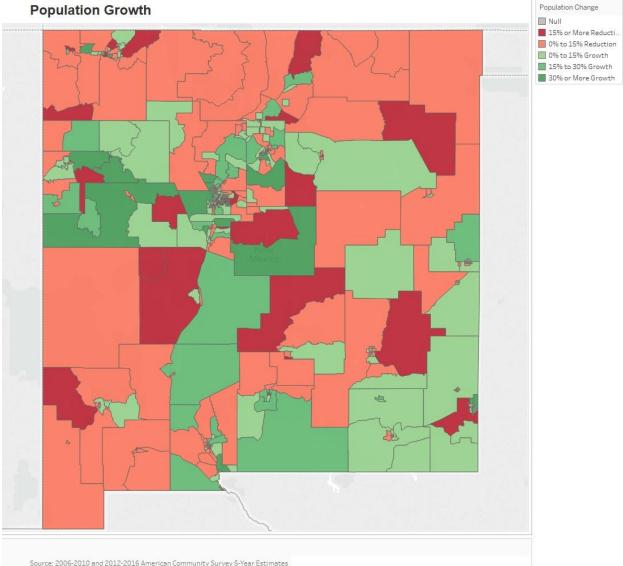**Alternate Data Source Name:**
2000 Census, 2012-2016 American Community Survey (ACS)

The following maps display the geographic distribution of demographic trends in the State across a few key indicators including population change, median household income and poverty.

Change in Population

The map below displays the population change throughout the State since 2000. The average population growth in the State was 14%, but that growth is not evenly distributed throughout the area. Red colored census tracts had a reduction in population and green colored census tracts had an increase in population. Some areas saw growth or reductions of over 15%, which are represented by darker colors.
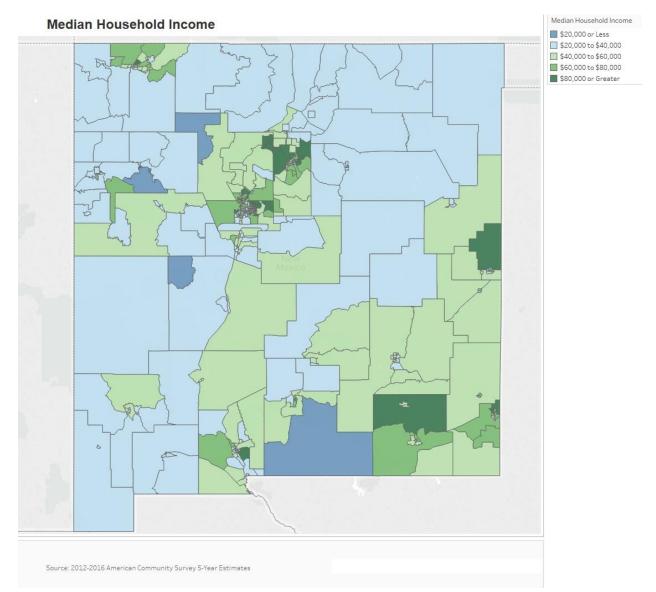
Source: 2012-2016 American Community Survey 5-Year Estimates

Population Growth

Median Household Income

The map below displays the median household income by census tract throughout the State. In 2016, the median household income was $45,674 but the income varied considerably throughout the State. In general, census tracts near urban centers and in the southeast have higher incomes than more rural areas.

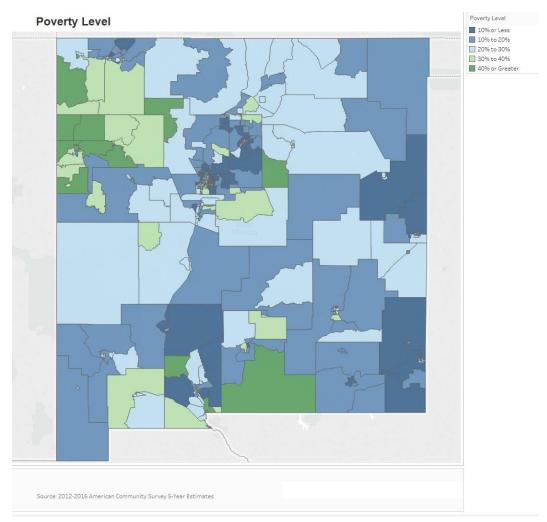Source: 2012-2016 American Community Survey 5-Year Estimates

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

Median Household Income

Poverty

The map below displays the percentage of the population who live below the poverty level by census tract. Unsurprisingly, areas that have higher median income tend to have lower levels of poverty. Many urban area census tracts have poverty rates below 10%, while many rural census tracts have 40% or more of their residents who live below the poverty line.

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

Poverty Level

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	106,205	94,935	124,295	69,995	368,180
Small Family Households	33,845	31,715	45,535	27,325	175,300
Large Family Households	8,195	8,780	11,785	7,550	30,845
Household contains at least one person 62-74 years of age	19,505	21,580	27,200	16,635	90,435
Household contains at least one person age 75 or older	11,535	16,535	19,105	7,965	32,240
Households with one or more children 6 years old or younger	19,490	17,635	22,940	12,145	49,050

Table 2 - Total Households Table

Alternate Data Source Name:
2011-2015 CHAS (Comprehensive Housing Affordability Strategy)

Number Households

The table above breaks down family dynamics and income in the State using 2011-2015 CHAS data. Small families are much more prevalent, which follows the trend of smaller average household size throughout the nation. There is also a substantial number of households with at least one person over the age of 62.

Housing Needs Summary Tables

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	1,810	750	970	500	4,030	2,775	1,470	1,480	545	6,270
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	1,445	685	925	345	3,400	365	430	655	270	1,720
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	2,450	1,735	2,115	1,025	7,325	1,535	1,755	2,260	945	6,495
Housing cost burden greater than 50% of income (and none of the above problems)	33,135	14,425	3,635	355	51,550	20,890	13,495	8,740	2,430	45,555

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	5,305	16,190	18,500	4,515	44,510	6,320	10,740	17,195	9,400	43,655
Zero/negative Income (and none of the above problems)	7,590	0	0	0	7,590	6,930	0	0	0	6,930

Table 3 – Housing Problems Table

Alternate Data Source Name:
2011-2015 CHAS
Data Source Comments:

Housing Needs Summary

The table above gives an overview of housing problems in the State. Using 2011-2015 CHAS data, it provides the numbers of households experiencing each category of housing problem broken down by income ranges (up to 100% AMI) and owner/renter status. For example, looking at the first data cell (top left) we see that 1,810 renter households in the State made 30% or below the area median income (AMI) and lacked complete plumbing or kitchen facilities.

Cost burden is clearly the biggest housing problem in the State in terms of sheer numbers – a common trend in many communities across the nation today. According to the 2015 CHAS data there were 96,060 renters and 89,210 homeowners in the 0% to 100% AMI range spending more than 30% of their income on housing costs (100% AMI is the area median income). The bigger picture is actually worse, however, because these figures do not include households that earn more than 100% of the median income – a distinction that will be further discussed in the cost burden section below.

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	44,145	33,780	26,145	6,745	110,815	31,890	27,890	30,330	13,595	103,705
Having none of four housing problems	7,590	9,050	21,805	16,515	54,960	8,060	24,215	46,010	33,140	111,425
Household has negative income, but none of the other housing problems	7,590	0	0	0	7,590	6,930	0	0	0	6,930

Table 4 – Housing Problems 2

Alternate Data Source Name:
2011-2015 CHAS

Severe Housing Problems

The table above shows households with at least one severe housing problem broken out by income and occupancy. The trend in the data is simply the lower the income in a household, the greater presence of severe housing problems.

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	18,565	12,900	9,060	40,525	10,335	8,860	10,970	30,165
Large Related	4,335	2,940	1,415	8,690	2,620	2,285	2,280	7,185
Elderly	6,105	5,375	2,855	14,335	10,185	6,580	4,515	21,280
Other	20,940	10,810	8,690	40,440	9,985	4,085	5,205	19,275
Total need by income	49,945	32,025	22,020	103,990	33,125	21,810	22,970	77,905

Table 5 – Cost Burden > 30%

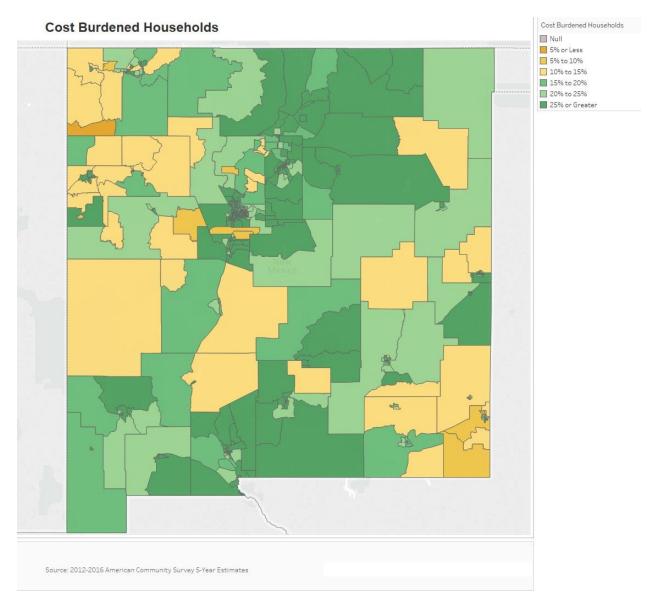**Alternate Data Source Name:**
2011-2015 CHAS

Cost Burden

The table above displays 2015 CHAS data on cost-burdened households in the State for the 0% to 80% AMI cohorts. HUD defines cost-burden as paying more than 30% monthly income on housing costs.

Housing Cost-Burdened

The map below displays the percentage of the population who is cost-burdened by census tract using data from the 2012-2016 American Community Survey 5-Year Estimates. Despite higher median household incomes in the State, there are still high rates of cost burden, sometimes over 25%. There is greater cost burden in urban area census tracts, despite the higher incomes and lower poverty rates.

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

Cost-Burdened Households

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	14,135	5,495	1,000	20,630	6,715	5,380	3,370	15,465
Large Related	2,875	1,170	60	4,105	1,825	1,275	405	3,505
Elderly	4,535	3,330	1,015	8,880	8,400	4,620	2,990	16,010
Other	14,870	5,080	1,785	21,735	5,445	2,625	2,130	10,200
Total need by income	36,415	15,075	3,860	55,350	22,385	13,900	8,895	45,180

Table 6 – Cost Burden > 50%

Alternate Data Source Name:
2011-2015 CHAS

Severe Cost Burden

The data presented above show the severe cost burden in the State, which is defined as paying more than 50% of household income on housing cost.

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	3,540	2,000	2,440	1,105	9,085	1,660	1,790	2,030	790	6,270
Multiple, unrelated family households	250	335	520	270	1,375	585	560	1,155	460	2,760
Other, non-family households	185	120	120	45	470	29	10	35	10	84
Total need by income	3,975	2,455	3,080	1,420	10,930	2,274	2,360	3,220	1,260	9,114

Table 7 – Crowding Information – Table 1/2

Alternate Data Source Name:
2011-2015 CHAS
Data Source Comments:

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.   Overcrowding was more prevalent in renter-occupied housing units than in owner-occupied units.

Data was unavailable for Table 12.

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Table 8 – Crowding Information – Table 2/2

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

According to the 2012-2016 American Community Survey 5-Year Estimates, 29.8% of occupied housing units in New Mexico (approximately 225,000 households) are single-person households. Over 37% of renters are single-person households, a rate that is significantly higher than owners at 26.3%. As single-person households are more likely to be renters, it is important to note that they are also more likely to be cost-burdened.

Elderly

An added concern is single-person households that are elderly. This population generally has a fixed income and reduced access to transportation or other resources. In New Mexico, 38% of single-person households are elderly, or 87,441 households.

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

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 (20.4%) 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 approximately 19.3%.

By 2016, an estimated 14.9% of State residents were living with some form of disability. Disability rates tended to be slightly higher for male residents than for female residents, and significantly higher for elderly residents than for younger residents. Over half (56%) of residents over the age of 75 had a disability. Residents with a disability only had median earnings of $19,787, significantly less than those without a disability - $27,222. As discussed earlier, households with lower incomes have a higher probability of also experiencing housing cost burden and as a result would need housing assistance.

Victims of Domestic Violence

Pinpointing a specific number of victims of domestic violence can be difficult because many cases go unreported. In 2017 (the most recent year with analyzed data), there were 19,234 domestic violence incidents reported to statewide law enforcement agencies, a 3% decrease from the previous year. Of the reported incidents, 71% of the domestic violence victims were female. Black survivors (5%) and Native American survivors (13%) were disproportionality represented among victims compared to their proportion of population in the State (2.5% and 10.9%, respectively). There were 28 domestic violence service providers that submitted data to the Central Repository for the 2017 Incidence and Nature of

Domestic Violence In New Mexico XVII data analysis report. These service providers served 10,413 new clients during 2017.

What are the most common housing problems?

Like many communities across the nation, affordability is the largest housing problem in the State. In New Mexico, 31.7% of homeowners with a mortgage, 11.3% of homeowners without a mortgage, and 50% of renters are cost-burdened.

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

The 2015 CHAS data, while yielding different totals than the recent data from the Census Bureau, provide a more nuanced view into which segments of the population experience housing problems. In general, lower income households experience more housing problems across the board. The extremely low-income income range (30% AMI and below) is statistically more likely to have at least one problem than other income ranges, and extremely low-income renters more so than owners. When those facts intersect, we see that low and extremely low-income renters are more affected by housing problems than other groups.

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

The 2018 Continuum of Care (CoC) Point-in-Time (PIT) (Combination of the City of Albuquerque CoC and the Balance of State CoC) found that there were 364 homeless children. This is a considerable improvement from 2015 when 629 children were found to be homeless. Unfortunately, the chronically homeless population has risen from 716 to 891. The number of unsheltered homeless grew from 397 to 659 between 2015 and 2018. In 2018, there were 264 people in transitional housing and 1,123 in emergency shelters. The housing needs for these vulnerable families and persons has continued to increase since the last Consolidated Planning process.

The above 2015 CHAS data in Housing Needs Summary Tables paints a potentially bleak picture for many households due to the lack of affordable housing. Extremely low-income households, in particular, are at risk of facing homelessness. For extremely low-income households, there are 20,890 homeowner households with severe housing cost burden greater than 50% and 33,135 renter households with severe housing cost burden greater than 50%. That means there are over 50,000 households in the State that are both extremely low income and have severe housing cost burden, which places them at imminent risk of becoming homeless.

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

Statewide estimates are not available for the at-risk populations.

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

Housing instability and increased risk for homelessness can have many overlapping causes. While there is no universal characteristic, there are many that are often present in at-risk households. These factors include:

- Extremely low-income households
- Persons with disabilities
- Persons fleeing domestic violence
- Persons discharged from crisis units, hospitals and/or jails
- LGBTQIA youth
- Youth aging out of foster care
- Unexpected crises such as unemployment or illness

Discussion

Digital Divide

Internet is an essential communications and information platform that allows users to take advantage of the increased interconnectedness of business, education, commerce and day to day utility. Reliable access to the internet is becoming a necessity to thrive in the modern economic environment. Communities that lack broadband access struggle to keep pace with the country. Communities without broadband access are impeded in their ability to take advantage of the educational and entrepreneurial opportunities available online. This is particularly problematic for low- to moderate-income (LMI) areas where economic opportunities are already often lacking.

Some of the areas that lack broadband in the State also overlap with LMI areas, areas with high proportions of cost-burdened households and high poverty areas. The areas that lack broadband internet are primarily rural, which are sometimes LMI areas but not always. As technology advances and production becomes cheaper it will be increasingly possible to provide broadband internet throughout the State.

Broadband access throughout the State is shown below in *Digital Divide Map – Broadband Internet Access*. Broadband access is defined as advertised internet speeds of 768 kilobits per second or higher.
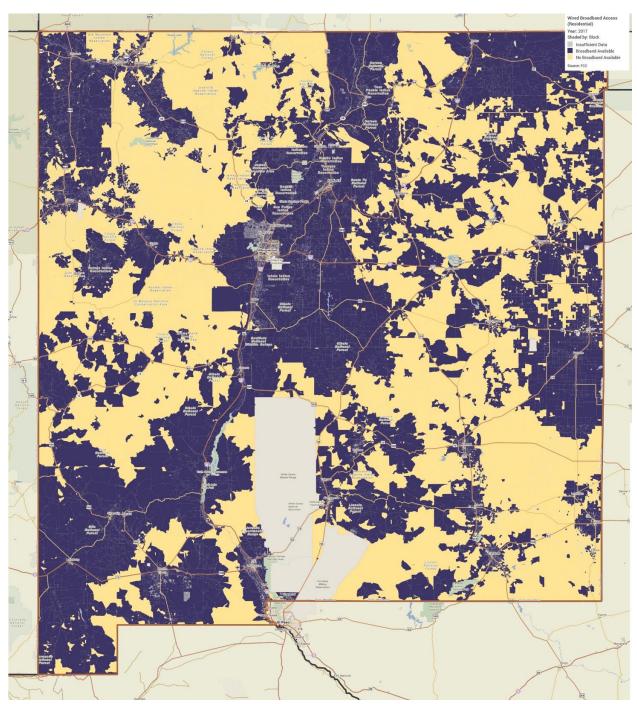
Once broadband access has been obtained, it is important to ensure there is competition among service providers. Any resource that has a de facto monopoly on an area may not be incentivized to provide standard and consistent services. The second map in this section shows the number of broadband service providers by census tract. Most of the urban areas in the State have at least two options; however, rural tracts with lower populations generally have access to only one provider. Very few of these rural areas have more than two providers. See *Digital Divide Map – Providers*.

Broadband Internet Service Providers

The State of New Mexico has 24 internet providers offering residential service throughout the State, though not within the same coverage area. CenturyLink, XFINITY from Comcast and AT&T Internet are the strongest providers so far as coverage. These providers frequently overlap around the State.

Prominent Residential providers in the State include:

- Century Link (DSL and Fiber)
- AT&T Internet (DSL and Fiber)
- XFINITY from Comcast (Cable)
- Frontier (DSL)
- Spectrum (Cable)
- Cable One (Cable)
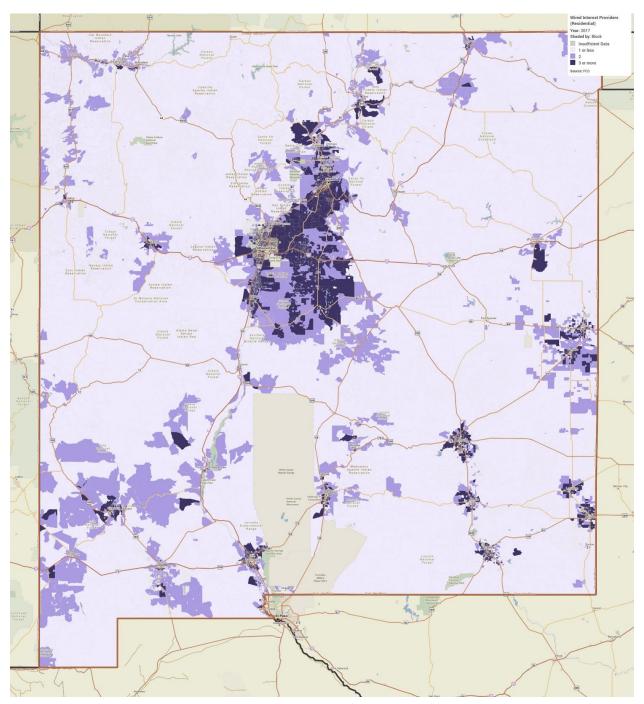- Windstream (DSL)
- Viasat (Satellite)

Digital Divide Map – Broadband Internet Access

Digital Divide Map – Providers

NA-15 Disproportionately Greater Need: Housing Problems - 91.305 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

This section compares the existence of housing problems amongst racial groups against that of the State as a whole in an effort to see if any group(s) share a disproportionate burden of the area's housing problems. For this purpose, HUD guidelines deem a disproportionately greater need to exist when persons of a particular racial or ethnic group experience housing problems at a rate at least 10 percentage points higher than the State as a whole.

As noted in this plan, cost burden (a household spending more than 30 percent of its income on housing costs) is the largest housing problem in the State. The following series of tables looks at the existence of housing problems amongst different racial and ethnic groups across the 0%-30%, 30%-50%, 50%-80%, and 80%-100% AMI cohorts.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
State as a whole	76,035	15,650	14,520
White	25,340	4,735	5,325
Black / African American	2,030	355	445
Asian	710	85	160
American Indian, Alaska Native	7,905	2,560	2,010
Pacific Islander	20	30	0
Hispanic	38,620	7,760	6,320
Other	1,415	125	260

Table 9 - Disproportionally Greater Need 0 - 30% AMI

Alternate Data Source Name:
2011-2015 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, and 4. Cost burden greater than 30%.

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
State as a whole	61,670	33,265	N/A
White	24,480	12,030	N/A
Black / African American	1,710	400	N/A
Asian	550	120	N/A
American Indian, Alaska Native	3,860	2,940	N/A
Pacific Islander	14	15	N/A
Hispanic	30,250	17,500	N/A
Other	815	255	N/A

Table 10 - Disproportionally Greater Need 30 - 50% AMI

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, and 4. Cost burden greater than 30%.

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
State as a whole	56,475	67,815	N/A
White	24,070	28,150	N/A
Black / African American	1,080	795	N/A
Asian	725	515	N/A
American Indian, Alaska Native	3,410	5,175	N/A
Pacific Islander	19	20	N/A
Hispanic	26,120	32,300	N/A
Other	1,045	855	N/A

Table 11 - Disproportionally Greater Need 50 - 80% AMI

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, and 4. Cost burden greater than 30%.

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
State as a whole	20,340	49,655	N/A
White	9,965	22,090	N/A
Black / African American	320	930	N/A
Asian	320	445	N/A
American Indian, Alaska Native	1,240	3,380	N/A
Pacific Islander	0	10	N/A
Hispanic	8,295	22,150	N/A
Other	200	655	N/A

Table 12 - Disproportionally Greater Need 80 - 100% AMI

Alternate Data Source Name:
2011-2015 CHAS

Data Source Comments: There is no data available for column, Household has no/negative income, but none of the other housing problems.

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, and 4. Cost burden greater than 30%.

Discussion

By HUD's definition of a disparity of 10% or higher, several different racial and ethnic groups experience a disproportionately greater need when it comes to housing problems.

0-30% AMI

No racial or ethnic groups had a disproportionately greater need with regards to housing problems for this income group.

30-50% AMI

There are three racial groups with a rate of housing problems at least 10% greater than the statewide rate of 64.96%:

- Black or African American – 81.04%
- Asian – 82.09%
- Other – 76.17%

Data Note: During the census process individuals and households may identify their race as "other" if they do not identify with the choices provided by the Census.

 50-80% AMI

There are two racial groups with a rate of housing problems at least 10% greater than the statewide rate of 45.44%:

- Black or African American – 57.60%
- Asian – 58.47%

80-100% AMI

There is one racial group with a rate of housing problems at least 10% greater than the statewide rate of 29.06%

- Asian – 41.83%

 Conclusion

The prevalence of housing problems decreases as income increases. There are two racial groups that stand out as having disproportionate housing needs, Black/African American and Asian households. The former had a disproportionate housing need in two income groups and the latter in three income groups.

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.305(b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

This section compares the existence of severe housing problems amongst racial groups against that of the State as a whole in an effort to see if any group(s) share a disproportionate burden of the area's severe housing problems. For this purpose, HUD guidelines deem a disproportionately greater need to exist when persons of a particular racial or ethnic group experience severe housing problems at a rate at least 10 percentage points higher than the State as a whole.

The following series of tables looks at the existence of severe housing problems amongst different racial and ethnic groups across the 0%-30%, 30%-50%, 50%-80%, and 80%-100% AMI cohorts.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
State as a whole	64,410	27,275	14,520
White	21,900	8,175	5,325
Black / African American	1,830	555	445
Asian	680	110	160
American Indian, Alaska Native	6,630	3,835	2,010
Pacific Islander	20	30	0
Hispanic	32,100	14,280	6,320
Other	1,250	285	260

Table 13 – Severe Housing Problems 0 - 30% AMI

Alternate Data Source Name:
2011-2015 CHAS

*The four severe housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, and 4. Cost Burden over 50%

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
State as a whole	34,740	60,190	N/A
White	14,015	22,495	N/A
Black / African American	805	1,305	N/A
Asian	225	440	N/A
American Indian, Alaska Native	2,415	4,385	N/A
Pacific Islander	10	20	N/A
Hispanic	16,850	30,905	N/A
Other	430	640	N/A

Table 14 – Severe Housing Problems 30 - 50% AMI

Alternate Data Source Name:
2011-2015 CHAS
Data Source Comments: There is no data available for column, Household has no/negative income, but none of the other housing problems.

*The four severe housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, and 4. Cost Burden over 50%

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
State as a whole	20,780	103,515	N/A
White	8,150	44,065	N/A
Black / African American	495	1,385	N/A
Asian	350	895	N/A
American Indian, Alaska Native	2,140	6,445	N/A
Pacific Islander	0	44	N/A
Hispanic	9,420	49,000	N/A
Other	225	1,680	N/A

Table 15 – Severe Housing Problems 50 – 80% AMI

Alternate Data Source Name:
2011-2015 CHAS

Data Source Comments: There is no data available for column, Household has no/negative income, but none of the other housing problems.

*The four severe housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, and 4. Cost Burden over 50%

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
State as a whole	6,425	63,570	N/A
White	2,680	29,370	N/A
Black / African American	125	1,120	N/A
Asian	175	590	N/A
American Indian, Alaska Native	835	3,785	N/A
Pacific Islander	0	10	N/A
Hispanic	2,535	27,910	N/A
Other	70	780	N/A

Table 16 – Severe Housing Problems 80 - 100% AMI

Alternate Data Source Name:
2011-2015 CHAS
Data Source Comments: There is no data available for column, Household has no/negative income, but none of the other housing problems.

*The four severe housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, and 4. Cost Burden over 50%

Discussion

By HUD's definition of a disparity of 10% or higher, several different racial and ethnic groups experience a disproportionately greater need when it comes to severe housing problems.

0-30% AMI

- There are no racial or ethnic groups with disproportionately greater need when it comes to severe housing problems.

30-50% AMI

- There are no racial or ethnic groups with disproportionately greater need when it comes to severe housing problems.

<u>50-80% AMI</u>

There is one racial group with a rate of severe housing problems at least 10% greater than the statewide rate of 16.72%.

- Asian – 28.11%

<u>80-100% AMI</u>

There is one racial group with a rate of severe housing problems at least 10% greater than the statewide rate of 9.18%.

- Asian – 22.88%

<u>Conclusion</u>

The prevalence of severe housing problems decreases as income increases. There is one racial group that stands out as having disproportionate severe housing needs, Asian households. Asian households showed a disproportionate need in two income groups. It should be noted that the Asian population is relatively small and there may be a significant margin of error in the CHAS provided estimates.

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.305 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

This section compares the existence of housing cost burden and severe cost burden amongst racial and ethnic groups against that of the State as a whole in an effort to see if any group(s) share a disproportionate burden of the area's cost burden. For this purpose, HUD guidelines deem a disproportionately greater need to exist when persons of a particular racial or ethnic group experience housing problems at a rate at least 10 percentage points higher than the State as a whole.

A household is considered to be cost-burdened if they spend between 30% and 50% of monthly income on housing costs, and severely cost-burdened if they spend more than 50% of monthly income on housing costs.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
State as a whole	519,065	113,479	104,690	15,485
White	269,820	50,930	44,950	5,585
Black / African American	8,500	2,535	2,960	450
Asian	5,990	1,295	1,275	185
American Indian, Alaska Native	34,345	5,330	5,390	2,675
Pacific Islander	190	54	30	0
Hispanic	200,220	53,335	50,085	6,590

Table 17 – Greater Need: Housing Cost Burdens AMI

Alternate Data Source Name:
2011-2015 CHAS

Discussion

This section calculates the percentage of those who are cost-burdened and severely cost-burdened within each racial or ethnic group in the State, which is different from the above sections, in which housing problems and severe housing problems are calculated by comparing each racial group within its AMI cohort.

There are no disproportionately greater rates of cost burden or severe cost burden in any racial or ethnic group. The statewide cost burden rate is 15.08% and the racial/ethnic groups span from a low of 11.16% (American Indian, Alaska Native) to a high of 19.71% (Pacific Islander). Similarly, the rate of severe cost burden in the State is 13.91% and the racial ethnic groups span from a low of 10.95% (Pacific Islander) and a high of 20.49% (Black or African American).

NA-30 Disproportionately Greater Need: Discussion – 91.305 (b)(2)

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

Housing Problems

By HUD's definition of a disparity of 10% or higher, several different racial and ethnic groups experience a disproportionately greater need when it comes to housing problems.

0-30% AMI

No racial or ethnic groups had a disproportionately greater need with regards to housing problems for this income group.

 30-50% AMI

There are three racial groups with a rate of housing problems at least 10% greater than the statewide rate of 64.96%:

- Black or African American – 81.04%
- Asian – 82.09%
- Other – 76.17%

Data Note: During the census process individuals and households may identify their race as "other" if they do not identify with the choices provided by the Census.

50-80% AMI

There are two racial groups with a rate of housing problems at least 10% greater than the statewide rate of 45.44%:

- Black or African American – 57.60%
- Asian – 58.47%

 80-100% AMI

There is one racial group with a rate of housing problems at least 10% greater than the jurisdiction wide rate of 29.06%:

- Asian – 41.83%

<u>Conclusion</u>

The prevalence of housing problems decreases as income increases. There are two racial groups that stand out as having disproportionate housing needs, Black/African American and Asian households. The former had a disproportionate housing need in two income groups and the latter in three income groups.

Severe Housing Problems

By HUD's definition of a disparity of 10% or higher, several different racial and ethnic groups experience a disproportionately greater need when it comes to severe housing problems.

<u>0-30% AMI</u>

- No racial or ethnic groups had a disproportionately greater need with regards to housing problems for this income group

<u>30-50% AMI</u>

- There are no racial or ethnic groups with disproportionately greater need when it comes to severe housing problems.

<u>50-80% AMI</u>

There is one racial group with a rate of severe housing problems at least 10% greater than the statewide rate of 16.72%:

- Asian – 28.11%

<u>80-100% AMI</u>

There is one racial group with a rate of severe housing problems at least 10% greater than the statewide rate of 9.18%:

- Asian – 22.88%

<u>Conclusion</u>

The prevalence of severe housing problems decreases as income increases. There is one racial group, Asian households, that stands out as having disproportionate severe housing needs. Asian households showed a disproportionate need in two income groups. It should be noted that the Asian population is relatively small and there may be a significant margin of error in the CHAS provided estimates.

Cost Burden and Severe Cost Burden

This section calculates the percentage of those who are cost-burdened and severely cost-burdened within each racial or ethnic group in the State, which is different from the above sections, in which housing problems and severe housing problems are calculated by comparing each racial group within its AMI cohort.

There are no disproportionately greater rates of cost burden or severe cost burden in any racial or ethnic group. The statewide cost burden rate is 15.08% and the racial/ethnic groups span a low of 11.16% (American Indian, Alaska Native) to a high of 19.71% (Pacific Islander). Similarly, the rate of severe cost burden in the State is 13.91% and the racial ethnic groups span from a low of 10.95% (Pacific Islander) to a high of 20.49% (Black or African American).

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

No additional needs have been identified

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

The State of New Mexico has several areas, including tribal lands and areas adjacent to tribal lands, with high concentrations of Native American residents. These, and other clusters based on race or ethnicity, are discussed later in this document in the Market Analysis.

NA-35 Public Housing – (Optional)

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 also 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. MFA does provide funding for emergency housing and shelters, domestic violence refuge, rent and utility assistance, homelessness prevention assistance, transitional housing and construction or rehabilitation of affordable rental housing, including specialized housing for individuals with physical and mental disabilities.

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. In addition, PHAs and tribal housing authorities are eligible to apply for HOME and HTF funds for rehabilitation or new construction of affordable rental units, and, in the case of HTF, they are given preference over for-profit applicants. 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 analyzed for this section is a compilation of the 28 PHAs and is based on information submitted by the public housing authorities to HUD. The below analysis is only a snapshot of public housing capacity in the State and is not intended to be comprehensive.

Households Eligible for Public Housing/Section 8 and Cost Burden

Using HUD's Comprehensive Housing Affordability Strategy (CHAS) data set can assist in estimating how many households are eligible for publicly supported housing in the State, as well as how many of these households are also cost-burdened. Eligibility for the PHAs' public housing and Section 8 programs in the State depends on several factors, including the size of the family and the individual or family's total annual gross income, which in most cases may not exceed 50% (very low-income) of the area median income (AMI).

While the CHAS data set does not break down its households by family size, it provides the total number of households in the State that are very low-income and how many of these families are cost-burdened. Accounting for the deficiencies in comparing this data to PHA eligibility requirements, there were a total of 201,140 households in New Mexico with very low-incomes (less than 50% AMI). Approximately 68%

of these households (136,905) were cost-burdened – spending at least 30% of their income on housing costs. Compared to the number of public housing units (approximately 3,597 for all 28 PHAs) and vouchers (approximately 11,869 for all 28 PHAs) currently in use, the needs of this group far outweigh what PHAs can provide.

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

This section is not required per State grantee instruction in the Desk Guide for Using IDIS to Prepare the Consolidated Plan, Annual Action Plan and CAPER/PER version May 2018.

What are the number and type of families on the waiting lists for public housing and section 8 tenant-based rental assistance? Based on the information above, and any other information available to the jurisdiction, what are the most immediate needs of residents of public housing and Housing Choice voucher holders?

This section is not required per State grantee instruction in the Desk Guide for Using IDIS to Prepare the Consolidated Plan, Annual Action Plan and CAPER/PER version May 2018.

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

This section is not required per State grantee instruction in the Desk Guide for Using IDIS to Prepare the Consolidated Plan, Annual Action Plan and CAPER/PER version May 2018.

NA-40 Homeless Needs Assessment – 91.305(c)

Introduction:

Homelessness is a particularly complex issue for most communities across the United States. The causes of homelessness have overlapping and interrelated variables, and the cause of any single person's homelessness often lies not in a single factor, but at the convergence of many events and conditions. From one perspective, homelessness is an economic problem caused by unemployment, lack of affordable housing options or poverty. From another perspective, homelessness is a health issue because many individuals experiencing homelessness struggle with mental illness, physical disabilities, HIV/AIDS, substance abuse or a combination of those health factors. A third perspective is to view homelessness as a social problem with factors such as domestic violence, educational attainment and race lying at the root. In reality, homelessness can be caused by all of these interrelated issues. Due to this complexity, addressing homelessness requires a collaborative and community-based approach.

The Stewart B. McKinney Homeless Assistance Act defines the "homeless" or "homeless individual" or "homeless person" as an individual who lacks a fixed, regular and adequate night-time residence and who has a primary night-time residence that is a space not designed to be a regular sleeping accommodation for humans, is a publicly or privately operated temporary shelter or is an institution that provide temporary residence. It also defines homelessness as an individual or family who will imminently lose their primary nighttime residence, provided that the primary nighttime residence will be lost within 14 days, no subsequent residence has been identified and there are no existing support networks such as family, friends or other networks to provide permanent housing. HUD also includes definitions for victims of domestic and sexual violence, unaccompanied youth under 25 years of age and families with children and youth to be homeless under certain conditions. In New Mexico, two CoCs address the needs of individuals experiencing homelessness in different regions of the State. The New Mexico Coalition to End Homelessness (NMCEH) was founded in 2000 as a statewide partnership between a group of nonprofit agencies and the New Mexico Mortgage Finance Authority, coordinates both CoCs. The majority of the State's population falls under the Balance of State CoC. However, the Albuquerque CoC represents a significant portion of New Mexico's population, with over a quarter of the State's residents concentrated in the Albuquerque city limits.

Population

Compiling accurate counts of persons experiencing homelessness is a complex challenge faced by communities across the nation. The most common method used to count persons experiencing homelessness is a Point-in-Time (PIT) count. The two CoCs rely on PIT surveys to count the number of individuals experiencing homelessness. PIT 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" 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, the counts rely on persons accessing services on the day of the count, which many persons experiencing homelessness may not utilize on an on-going basis.

Despite the limitations, the PIT 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 2,551 persons were homeless in the State in 2018, as shown in the first three rows of the table below. This is compared to the 2,328 persons estimated to be homeless in the State in 2015.

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	524	78	N/A	N/A	N/A	N/A
Persons in Households with Only Children	72	1	N/A	N/A	N/A	N/A
Persons in Households with Only Adults	1,159	717	N/A	N/A	N/A	N/A
Chronically Homeless Individuals	540	351	N/A	N/A	N/A	N/A
Chronically Homeless Families	18	7	N/A	N/A	N/A	N/A
Veterans	177	113	N/A	N/A	N/A	N/A
Unaccompanied Child	72	1	N/A	N/A	N/A	N/A
Persons with HIV	8	5	N/A	N/A	N/A	N/A

Table 18 – Homeless Needs Assessment

Data Source: 2018 CoC PIT (City of Albuquerque CoC PIT count report and the Balance of State CoC PIT count report is combined for a HUD CoC report. Not all data points are gathered in each PIT count)

Comments: Data is not available for Estimate the # experiencing homelessness each year, Estimate the # becoming homeless each year, Estimate the # exiting homelessness each year and Estimate the # of days persons experience homelessness

For persons in rural areas who are homeless or at risk of homelessness, describe the nature and extent of unsheltered and sheltered homelessness with the jurisdiction:

Unfortunately, due to the nature of homelessness and the rural environment throughout the State, data about rural homelessness was not able to be collected.

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

Data was collected from the 2018 PIT count reports published by the Albuquerque CoC and Balance of State CoC (BoS). Data was not available in these reports for the "number of persons becoming and exiting homelessness each year" and "number of days that a person experiences homelessness", however they still provide important information about the homeless population in the State. The purpose of the PIT count is to try to determine how many people experience homelessness on a given night in the State, and to learn more about their specific needs. While it does not report the exact number of persons experiencing homelessness in the State, the PIT count helps inform the community areas of need in the homeless population and potential areas where there are gaps in services. Further, the Balance of State CoC does not report on some of the homeless categories noted in this Consolidated Plan.

Chronically Homeless

Individuals experiencing chronic homelessness often have long-term health conditions such as mental health issues, physical disabilities and substance abuse disorders. When they experience homelessness, it can be difficult for them to escape the situation they are in and get back into stable housing. According to the Albuquerque CoC, historically unsheltered populations have reported as chronically homeless at a higher rate than sheltered populations. In the 2018 PIT Count, a total of 891 people self-reported as chronically homeless. This is an increase of 206 (30%) from the 2015 PIT.

Families with Children

Families with children may become homeless for a variety of reasons including loss of employment, housing that has become unaffordable or an experience of family crisis. It is especially important to assist these families, as homelessness negatively affects children and their ability to secure future success. The CoCs reported 602 persons in households with adults and children in the 2018 PIT, a decrease from the 2015 PIT count of 963, with the majority exiting transitional housing. Of this reported group, 212 were under the age of 18 years.

Veterans

The causes of homelessness among veterans are similar to those affecting the general population as they also involve issues such as loss of employment, economic hardships, a lack of affordable housing and other personal crises. However, veterans are also more likely to have disabilities, including traumatic brain injuries and post-traumatic stress disorders, which can cause added risk of homelessness. The CoC 2018 PIT reported 290 veterans who were experiencing homelessness. This is an increase of 12 (4%) since the 2015 PIT count.

Unaccompanied Youth

Youth experiencing homelessness are often youth living on their own without a permanent or stable place to call home. If not found in a shelter, they might be living with another family, residing with friends or living in another unstable situation. Youth become homeless for many reasons such as running away, aging out of foster care, abuse, abandonment or neglect, death of a family member or caretaker or economic hardship. Due to these reasons, homeless youth often lack the support they need to succeed and are more likely to drop out of school, experience poor health or become involved with crime or become victims of crime. The CoC 2018 PIT reported 182 unaccompanied youth were homeless with 73 (40%) under the age of 18 years. This represents a 6% decrease from 2015 PIT.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	1,009	486
Black or African American	161	39
Asian	10	4
American Indian or Alaska Native	452	238
Pacific Islander	10	3
Ethnicity:	**Sheltered:**	**Unsheltered (optional)**
Hispanic	738	349
Not Hispanic	1,017	447

Data Source: CoC 2018 PIT Count
Comments: Note that data was available for only part of the Continuum of Care, so information is limited. There were 113 sheltered homeless and 26 unsheltered homeless who identified as multiple races.

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

The Albuquerque CoC and Balance of State CoC 2018 PIT count helps to determine how many people experience homelessness on a given night in the State. The PIT count is important as it helps the two CoCs determine where there are areas of need in the homeless population and where there might be gaps in services. PIT counts of people experiencing homelessness on a given night can be compared to the number of homeless facilities available in the State as reported by the two CoCs in the MA-30 of the Consolidated Plan.

With regard to the estimate of housing assistance needed by families, as reported by the 2018 PIT count, there are 261 households with children in emergency shelters, transitional shelters and unsheltered, and 80 of these households are considered chronically homeless.

The CoC 2018 PIT report does not break out veterans with families; however, there were three veteran households with a total of 12 persons reported in the City of Albuquerque CoC 2017 PIT count. The Balance of State CoC 2017 PIT count does not break down veteran households or report that there are veterans with children.

The two CoCs report their housing inventory to HUD's CoC Homeless Assistance Programs each year for the Housing Inventory Count Report. According to the Housing Inventory Count Report, there were 478 emergency shelter beds and 240 transitional housing beds reserved for families with children.

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

Information regarding race and ethnicity was not collected by the Balance of State PIT Count. This data is only available for the City of Albuquerque COC. No additional information is available.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

Sheltered homeless are homeless individuals or families living in a temporary living arrangement such as emergency shelters, transitional housing or permanent supportive housing and readily have access to programs and assistance to get out of homelessness.

Unsheltered homeless are individuals or families that are residing in places that are not meant for or ordinarily used for human habitation. They can be living out of their cars, on the street or in abandoned lots. As such, unsheltered homeless persons are much harder to count, and their numbers are more likely higher than the PIT counts. Also, according to the New Mexico Coalition to End Homelessness, the use of open space in the State may mean that unsheltered homeless people are also less visible than in a more urban state. As unsheltered homeless people in the State utilize wide open spaces, they may not be properly counted.

The PIT count shows the number of homeless persons reported on a given night, and how many of them were unsheltered. For the CoC, the 2018 PIT count reported 2,551 persons who were homeless with 31% of them unsheltered, or 796 persons. The number of homeless persons who were sheltered was 1,368 in emergency shelters and 387 in transitional housing.

Discussion:

Compiling accurate homeless counts is a complex challenge faced by communities across the nation. The most common method used to count persons experiencing homelessness is a Point-in-Time (PIT) count. The Albuquerque and Balance of State CoCs rely on PIT surveys to count the number of individuals experiencing homelessness. PIT 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. Despite the statistical reliability, because these numbers

are just a moment in time and homelessness often masks itself through finding occasional temporary shelter, the actual numbers of people experiencing homelessness in the State of New Mexico is likely larger than represented through these numbers.

NA-45 Non-Homeless Special Needs Assessment – 91.305 (b, d)

Introduction

Special needs populations may not be homeless but may require supportive housing, and may include 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 State may specify. 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 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.

HOPWA

Current HOPWA formula use:	
Cumulative cases of AIDS reported	1,941
Area incidence of AIDS	N/A
Rate per population	111
Number of new cases prior year (3 years of data)	168
Rate per population (3 years of data)	3.2
Current HIV surveillance data:	
Number of Persons living with HIV (PLWH)	1,501
Area Prevalence (PLWH per population)	85.9
Number of new HIV cases reported last year	134

Table 19 – HOPWA Data

Data Source Comments: Data from the New Mexico Department of Health, HIV Surveillance & Epidemiology Program, 2016 Annual Report. Cumulative cases of AIDS reported is total AIDS Stage 3 cases (not HIV infection). Rate per population is for 2016 and per 100,000 people. Number of new cases prior year (3 years of data) is number of new AIDS cases for 2014-2016 (HIV not included). Rate per population (3 years of data) is rate of new AIDS cases for 2014-2016. Number of persons living with HIV (PLWH) is the total diagnosed with HIV (not AIDS Stage 3). Area prevalence (PLWH per population) is the HIV rate.

HIV Housing Need (HOPWA Grantees Only)

Type of HOPWA Assistance	Estimates of Unmet Need
Tenant based rental assistance	54
Short-term Rent, Mortgage and Utility	98
Facility Based Housing (Permanent, short-term or transitional)	0

<div align="center">Table 20 – HIV Housing Need</div>

Data Source: 2018 HOPWA CAPER and HOPWA Beneficiary Verification Worksheet.

Comments: As instructed by the HUD eCon Planning Suite Manual, the default data source is 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. See discussion below for estimates of unmet need for HOPWA assistance.

Describe the characteristics of special needs populations in your community:

Elderly: According to the most recent data available, there are approximately 448,450 residents over the age of 60 in the State, making up 21.5% of the population. Approximately 157,000 residents over the age of 60 have a disability, or 35.6%, and approximately 56,000 (12.7%) are below the poverty level. Elderly residents are much more likely to live in owner-occupied residences than renter occupied residences, 82.6% and 17.4%, respectively. However, elderly residents face a high rate of cost-burdened housing, regardless of whether they are renting or in an owner-occupied home. Over 50% of elderly renters and 22.3% of owners are cost-burdened.

While elderly is defined as persons over 62, "extra elderly" persons are those over the age of 75. In New Mexico, 6.3% of the total population is extra elderly, or approximately 131,000 persons. The elderly population in New Mexico has grown since 2010. In 2010, 18.3% of the population was 60 or older and by 2016 they represented 21.5% of New Mexico's residents.

Source: American Community Survey 5-Year Estimates 2012-2016 (S0102, S0101)

HIV/AIDS: See discussion below in this section.

Alcohol and Drug Addiction: Gathering accurate data about alcohol and drug addiction within a community is difficult. Addiction often goes unrecognized because people do not seek help. Only when someone overdoses, is arrested, or seeks treatment are they counted in statistics. The New Mexico Department of Health tracks substance abuse in the State through an epidemiology profile.

According to the 2017 profile, 8 of the 10 leading causes of death are at least partially caused by alcohol, tobacco or other drugs. New Mexico continues to have the highest alcohol-related death rate in the US and lost approximately $2.2 billion annually due to excessive alcohol consumption. Between 2012 and 2016, there were 6,500 alcohol related deaths. Male American Indians between the ages of 25 and 64 have the highest death rate, by far. There are approximately 332 alcohol-related deaths per 100,000 for this group. Alcohol is undoubtedly the most socially harmful drug used in New Mexico.

For drugs other than alcohol, New Mexico still consistently has one of the highest rates of drug overdose deaths in the country. Deaths due to illicit drugs have remained steady during the last ten years but deaths due to prescription drugs have increased dramatically. In total, there were 2,465 drug overdose related deaths between 2012 and 2016, or a rate of 24.6 per 100,000. Hispanic males between the ages 25 and 64 had the highest rate of drug overdoses at 61.6 per 100,000. The most common drugs causing overdose death were prescription opioids (49%), non-prescription opioids (33%), benzodiazepines (25%), cocaine (13%) and methamphetamine (21%).

Source: New Mexico Department of Health

People with Disabilities: Within the State of New Mexico, there are approximately 305,601 people with a disability, which is 14.9% of the total population. Having a disability is heavily correlated with age; approximately 56% of those over 74 years of age have a disability. White, non-Hispanic residents have the highest overall disability rate at 17.2% and Asian residents have the lowest with 7%. Ambulatory difficulty is the most common disability and independent living is the second most common.

Source: 2012-2016 American Community Survey 5-Year Estimates (S1810)

Victims of Domestic Violence: In 2017 (the most recent year with analyzed data), there were 19,234 domestic violence incidents reported to statewide law enforcement agencies, a 3% decrease from the previous year. Of the reported incidents, 71% of the domestic violence victims were female. Black survivors (5%) and Native American survivors (13%) were disproportionality represented among victims compared to their proportion of the population in the State (2.5% and 10.9%, respectively). There were 28 domestic violence service providers that submitted data

to the Central Repository for the 2017 Incidence and Nature of Domestic Violence In New Mexico XVII data analysis report. These service providers served 10,413 new clients during 2017.

Sources: New Mexico Coalition Against Domestic Violence, Incidence and Nature of Domestic Violence In New Mexico XVII Report.

Veterans: While not a HUD-defined special needs population, the State recognizes the special circumstances affecting many veterans. Within the State of New Mexico there are 157,413 veterans, or 10% of the population, compared to 8% nationally. Of these 46,791 are disabled.

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

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

Elderly: Providing secure, safe, affordable and stable housing for the elderly population is vitally important for this population. There are many factors that contribute to a healthy environment for the elderly including, but not limited to, access to health care, shopping and social networks. A robust public transportation network is extremely beneficial to assisting the elderly to remain active and independent. Additionally, elderly residents' homes may need modifications to assist with any disabilities that may develop as a result of aging.

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 the elderly. According to the New Mexico Aging and Long-Term Services Department, between 2013 and 2030 the New Mexico elderly population will double, and the State will have the 4th largest proportion of individuals aged 65+ in the country. This increase in the elderly population will require an expansion of services to meet the needs of this growing population.

HIV/AIDS: See discussion below in this section.

Alcohol and Drug Addiction: Individuals with substance abuse problems need a strong network in order to stay healthy and sober. Their housing needs include sober living environments, support for employment, access to health facilities and easy access to family and friend networks. Additionally, detoxification facilities are necessary when addiction is first recognized, as are wet shelters in certain situations for individuals experiencing homelessness. It is important that a science-supported harm reduction approach is used to address addiction in order to not unintentionally deter people from seeking help.

People with Disabilities: Individuals with disabilities encompass a wide range of skill levels and abilities and face many of the same barriers to housing as the general population but with the added needs that are unique to their capabilities. Individuals with disabilities usually have a fixed income and have limited housing options. Individuals who have more independent living skills tend to utilize subsidized housing options. Individuals requiring more support may find residences in publicly funded community homes or privately-owned personal care settings. Many individuals continue to reside with parents and families throughout adulthood. Depending on the level and type of disability, housing needs may range from accessibility adaptations to ongoing supportive services.

Victims of Domestic Violence: Given the high rates of domestic violence in the State, it is imperative that resources are available to help those trying to escape this situation. Everything from financial support to safe housing to legal representation to childcare is necessary to protect victims of domestic violence.

Veterans: According to Veterans Data Central, an estimated 25,231 New Mexico veterans live in homes with one or more major problem with quality, crowding, or cost. Further, as reported by the National Center for Veterans Analysis and Statistics, 48.6% of New Mexico veterans are over 65, meaning increased demand to modify homes to address mobility and other age-related issues.

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

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.

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.   Research shows that among people with HIV/AIDS, there is a strong correlation between improved access and housing 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 in turn may result in fewer hospitalizations and trips to emergency care. 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 8 deaths per 100 people compared to 1 to 2 per 100 people.

Size and Characteristics

According to information gathered from the New Mexico Department of Health, a total of 3,442 persons were living with HIV/AIDS (1,501 with HIV and 1,941 with Stage-3 HIV/AIDS) in New Mexico by the end of the year in 2016. Of all persons living with HIV/AIDS in the State, 87.3% were male. The racial/ethnic group with the highest number of people living with HIV/AIDS was Hispanic at 46.7%, followed by White at 36.6%. The age demographic with the highest number of people living with HIV/AIDS was the 55+ category with 1,083 people (or 31.5%). They are followed closely by the 45-54 age group with 1,073 HIV/AIDS cases. Over 50% of these individuals lived in a metro area around Albuquerque.

There were 134 new diagnoses of HIV/AIDS in 2016. Of those newly diagnosed, 90.3% were male. Within new diagnoses, 56.7% were Hispanic, followed by White at 20.9%. The largest age group for new diagnoses was the 25 to 34-year-old demographic at 39.6% and the smallest age demographic for new diagnoses was the 55+ with 6%. The most common method of transmission for new cases was men who have sex with men with 58.7% of the diagnoses falling in that category. The most common transmission category for females was high-risk heterosexual contact at 25%.

Discussion:

HIV Housing Need

As reported in the 2018 HOPWA CAPER, the State had one-year goals of 98 individuals to be assisted in short-term rent, mortgage and utility assistance payments and 54 for tenant-based rental assistance (TBRA). Estimates of unmet needs in the table above (HIV Housing Need) are based on the goals reported in the 2018 HOPWA CAPER. Data from the New Mexico Department of Health (NMDH) can also help determine the housing assistance needs of persons with HIV. NMDH's most recent HIV Surveillance and Epidemiology Annual Report in 2016 reported a total of 3,442 persons living with HIV in the State. That is much higher than the estimates in the HIV Housing Need table and points to a larger potential unmet need for this group.

Another important indicator that can assist the State in determining the needs of this group is the number of new HIV diagnoses per year. As newly HIV infected individuals start to seek assistance and resources for their condition, the State can play a crucial role in meeting their needs. With the cost of care for HIV already stretching this group financially, assistance through housing programs such as short-term rent, mortgage

and utility assistance can help to keep them living independently. As of 2016, NMDH reported 134 new HIV diagnoses of infection. That is relatively in line with the number of new HIV diagnoses from 2012 to 2015 which have ranged between 119 and 142 new diagnoses each year.

NA-50 Non-Housing Community Development Needs - 91.315 (f)

Describe the jurisdiction's need for Public Facilities:

Through the online surveys, interviews and community focus groups conducted during the citizen participation process for this Consolidated Plan, participants indicated that community facilities for the aging population, at-risk groups and emergency shelter situations are a need in the State. It is necessary to prioritize public projects that have shown to be effective and to expand them when funds are available.

How were these needs determined?

These needs for public facilities were determined through meetings with various public officials and citizens throughout the State, analyzing the Capital Infrastructure Improvement Plans (ICIP) submitted by eligible communities, as well as quantitative research.

Describe the jurisdiction's need for Public Improvements:

Interviews with key stakeholders and residents during the Citizen Participation process for this Consolidated Plan included a discussion of infrastructure improvements. Due to drought conditions that can exist within the State, water and wastewater projects not only help to provide much needed infrastructure and improvements, but also help to conserve the use of water. Street and road improvements are also important as they improve accessibility of residents as well as public safety officials. Public improvements are needed within the State because outdated or inadequate infrastructure negatively impacts economic development and the quality of life for citizens in the community.

How were these needs determined?

These needs for public facilities was determined through meetings with various public officials and citizens throughout the State, analyzing the Capital Infrastructure Improvement Plans (CIIP) for eligible communities as well as quantitative research.

Describe the jurisdiction's need for Public Services:

Residents identified a need for human and public services in the State. Specifically, assistance for residents with mental health and addiction issues was mentioned. Additional services identified were fire rescue, childcare, transportation and employment services.

How were these needs determined?

These needs were determined through meetings with various public officials and citizens throughout the State, analyzing the Capital Infrastructure Improvement Plans (CIIP) for eligible communities as well as quantitative research.

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

All of the State's needs, as identified above, are applicable in Colonias, where these needs are likely even greater. Most of these communities lack the administrative and financial resources to provide these services to their respective communities. Additionally, transitory population increases as the result of the oil and gas industry as well as immigration have put constraints on the existing infrastructure in some communities.