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This Week's News/Opinion

## The Cost of Living

### The affordable housing crisis in New Mexico

By Christie Chisholm

Michelle knew she was close to the edge, but she didn't realize how close until her fiancé found himself out of work. He had been employed as an electrician on a construction site. When the project finished, he didn't have another gig lined up. He searched, but two years ago during the height of recession phobia, no one was hiring. Suddenly Michelle's waitressing income was the only thing supporting the two of them and her five girls, ages 4 months to 14 years old. A few months later, after falling behind on rent, they were evicted.



Sergio Salvador salvadorphoto.com

Lisa Huval, policy and advocacy director for the [New Mexico Coalition to End Homelessness](#)

Four of the girls stayed with their grandmother, but Michelle and her fiancé took a different path. "We were in our car for a little bit," she says. "We had friends who'd let us stay. I'd just had a baby." The infant was too young to stay with grandma, so Michelle kept her by her side. The three hopped between friends' houses and their car until it was eventually repossessed. A few more months passed, and Michelle was fired. It would be three months until she started receiving unemployment benefits.

On any given night, at least 5,000 people in New Mexico don't have a place to stay. About half of those people are parents or children. A report called *Locked Out* was released this fall by the [New Mexico Coalition to End Homelessness](#). It shows that there's a lack of affordable housing in every corner of the state.

It took three months for Lisa Huval, policy and advocacy director of the coalition, to complete the study, which rates every legislative district in New Mexico. Huval analyzed data from the 2000 Census and the 2006-2008 American Community Survey to see if homeowners, renters, senior citizens, people with disabilities and working families can find affordable housing.

Huval says “affordable” means a household can pay for a two-bedroom apartment on one minimum wage job or spend no more than 30 percent of its income on housing costs.

The results are stark: No district in the state meets the study’s criteria. The least affordable districts are in Santa Fe and Bernalillo Counties, each managing only 16 out of a possible 100 points on their scores. When affordable housing isn’t available to those who need it, says Huval, it can result in families sacrificing medical care or nutritious food in order to pay rent. It can also force them to move between temporary housing situations or, in the most extreme cases, into homelessness.

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Rep. Bill O’Neill

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Rep. Bill O’Neill, who represents a far North Valley district, says he was surprised by the report’s findings. He sponsored a memorial during the 2010 session requesting that the Children, Youth and Families Department aid the coalition with its study. O’Neill is no stranger to the issue of homelessness, as he volunteered with St. Martin’s Hospitality Center when he first moved to Albuquerque in the early ‘90s. He was also the executive director of the Juvenile Parole Board from 2006 to 2009 and says housing is a large obstacle for many youth exiting the justice system. “It’s an issue I knew about,” he says, “but I didn’t know the degree to which New Mexico had slid. It’s in crisis proportions.”

Huval and O’Neill say they’re concerned about the impact on children. Huval cites a 2007 study from The Center for Housing Policy that shows children living in precarious housing situations have a more difficult time succeeding in school. They’re also more likely to have developmental delays. And, Huval adds, because some basic necessities are given up to pay rent, these children have a larger chance of developing health problems, such as asthma.

“Kids are aware of what’s going on in their homes,” she says, “and this leads to stress. It makes it hard for kids to succeed in school when they’re wondering where they’re going to sleep at night or when their parents are worried about how they’re going to pay rent.”

Ultimately, Huval says, the coalition’s priority is to increase capital for the New Mexico Housing Trust Fund, which helps finance affordable housing projects across the state. When it was created in 2005, the Legislature allocated \$10 million to the trust, but it only received about \$5 million over the next couple of years. It hasn’t had any additional funding from the Legislature since, she says.

Aside from housing projects, federal Section 8 vouchers can be used to subsidize rent. The problem with these vouchers, Huval says, is the lengthy waiting list. As of July, she says it was about 24 months long.

There are other resources for families that need help getting back on their feet. Take Michelle, for example. When times were hard, a friend recommended she visit St. Martin’s. After about a three-month wait, Michelle says the nonprofit paid the deposit and first month’s rent for an apartment for her family. The organization is also continuing to pay 30 percent of their rent until Michelle and her fiancé are financially stable again. Without St. Martin’s, “I don’t know what we

would have done," she says. "One of the best parts is there was no judgment about being homeless. They just wanted to help get you out of the situation."

Huval would like to see more affordable housing put in place to avoid situations like Michelle's. "Legislators have difficult decisions to make with balancing the budget," she says. "But their constituents in every district are struggling with affordable housing. This is a really basic thing that we need to invest in and prioritize."

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## **By the Numbers**

### **In New Mexico ...**

- Every night at least 5,000 people are homeless or on the verge of homelessness.
- Half of those people are parents or children.
- The number of homeless students increased by 40 percent from 2006 to 2008.

### **In Bernalillo County ...**

- A household needs 1.93 minimum wage jobs to afford a two-bedroom apartment.
- A person with disability living on Supplemental Security Income (\$674 per month) pays 92 percent of her income on rent for a one-bedroom apartment.
- 30 percent of seniors pay more than 30 percent of their income on housing costs.
- 46 percent of renters pay more than 30 percent of their income on housing costs.
- 29 percent of homeowners pay more than 30 percent of their income on housing costs.

*Sources: National Center for Homeless Education, The Center for Housing Policy, New Mexico Coalition to End Homelessness*

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