

DRAFT



ALBUQUERQUE, NEW MEXICO

**FIVE YEAR
CONSOLIDATED PLAN
AND
WORKFORCE HOUSING PLAN**

JANUARY 1, 2008 – DECEMBER 30, 2012

CITY OF ALBUQUERQUE
DEPARTMENT OF FAMILY AND COMMUNITY SERVICES
P. O. Box 1293
ALBUQUERQUE, NM 87103

DRAFT – FOR REVIEW AND PUBLIC COMMENT

JULY 2007

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Brentwood Gardens
Build Green New Mexico
Catholic Charities of Central New Mexico
City of Albuquerque, Departments of:
 Economic Development
 Legal
 Municipal Development
 Parks and Recreation
 Planning (including Historic Preservation and Metropolitan Redevelopment)

Public Housing and Section 8
Senior Affairs
Cuidando los Ninos
Enlace Comunitario
Enterprise Community Partners
Family Housing Development Corporation
Fannie Mae
Foundation for Building
Greater Albuquerque Housing Partnership
Home Builders Association
Independent Living Resource Center
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McKinley Neighborhood Association
Metropolitan Homelessness Project/Albuquerque Opportunity Center
New Mexico Coalition to End Homeless
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Sawmill Community Land Trust
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PREFACE

In preparing this *Five Year Consolidated Plan* and *Workforce Housing Plan (Plan)*, the intent of the staff of the Department of Family and Community Services was to develop the most comprehensive plan possible to serve low- and moderate-income residents of Albuquerque within the constraints of funding requirements and regulations. Recognizing that there is not just one “best answer,” the staff coalesced a divergent group of people representing broad and sometime conflicting points of view.

Specifically, the Department of Family and Community Services held twelve focus groups comprised of residents with specific needs, not-for-profit organizations serving low- and moderate-income persons, and representatives of private industry. The staff worked with numerous committees with membership representing a wide array of opinions and philosophies to assess housing and community development needs and solutions. Three public hearings were held to gain further comments on program and policy direction. The fourth public hearing will be held on July 31, 2007, to receive further comment and feedback on the Plan.

We trust this document reflects the consensus of the many individuals who participated in its development.

CONSOLIDATED PLAN
ALBUQUERQUE, NEW MEXICO • 2008-2012

I. EXECUTIVE SUMMARY

The *Consolidated Plan (Plan)* establishes Albuquerque's five-year strategy and investment plan for addressing housing and community development needs in the community. In addition to local resources, it allocates federal Community Development Block Grant (CDBG), Home Investment Partnership (HOME) and Emergency Shelter Grant (ESG) funds. The plan meets requirements set by the U.S. Department of Housing and Urban Development (HUD).

Chapter 5 is both the housing component of the *Consolidated Plan* and the City's *Workforce Housing Plan*. It meets HUD requirements as well as requirements established in the *Workforce Housing Opportunity Act* enacted in 2006.

A. Findings

The *Consolidated Plan* serves the most vulnerable residents in our community—low-income residents including seniors, at-risk youth, disabled individuals, immigrants, homeless people, and others with acute needs. To be a healthy community, we must address the housing and community development needs of the people who live in Albuquerque. Housing and a decent quality of life are essential to developing citizens who prosper and support themselves independently. Housing and a decent quality of life for all residents are also essential to community economic development. Cities that have adequate housing and services for all their residents are generally more successful in developing a strong workforce and attracting business and industry investment.

1. Community Development

In focus groups, we learned that:

- The lives of people living in Public and Section 8 housing become more stable when they have a safe and affordable place to live. As a result, they develop self-sufficiency skills, complete their educations, and raise children whose futures include the promise of success. There are only about 5,000 units in the City's combined Public and Section 8 inventory.
- People waiting for a subsidized housing unit often live in unsafe and oppressive conditions for years. As a result, they often work multiple jobs, struggle to pay for groceries, and live in a cycle of poverty only marginally relieved by income support and other benefits.
- Many low-income seniors live in relative isolation. Often they are confused about how to access income support and services for which they qualify, because the application and enrollment processes are too cumbersome.
- It is difficult for people with disabilities to stay connected to family, friends, and community as well as pursue their personal hopes, dreams, and aspirations. There are too few day programs for people in this demographic group.

- Without adequate support services, the futures of children and teens from abusive families or unhealthy living situations are at risk.
- The inadequacy of the City's transit system compounds the problems of the populations served through this plan. Without prompt and convenient transit service, it takes people hours to commute to jobs, schools, grocery stores, doctors' offices and administrative offices where they can obtain public benefits.

2. Homelessness

Through the 2007 point-in-time count and other data sources, we learned that:

- There are 1,276 people experiencing homelessness in Albuquerque on any given day. This count does not include people staying in motels, foster care, hospitals, jail/prisons, juvenile detention centers, and a friend/relative's home.
- Albuquerque's emergency shelters only have enough beds for 24% of the homeless people in the community on any given day.
- Almost 500 people in homeless families don't have shelter on any given night including nearly 150 families with dependent children.
- Most homeless people are male (making up 70% of the population) and between the ages of 18 and 54 (73%). Many have mental illnesses, substance abuse problems, or disabilities.

3. Housing

Lower-income Albuquerque residents are feeling the effects of rising housing costs and stagnant incomes:

- In the fourth quarter of 2001, an Albuquerque family with the median income could afford 72% of the homes on the market. By 2006, that family could only afford 40% of the homes.
- An individual earning Albuquerque's minimum wage of \$6.75 per hour would have to work 2.13 full-time jobs to pay the rent and not exceed HUD's standard that housing costs should consume no more than 30% of income.
- Thirty-nine percent of Albuquerque households have incomes at or below 80% of the area median income, which is the threshold for qualifying for most federal housing and community development assistance programs.
- The 22,895 households earning less than 30% of the area median income are so impoverished that they cycle in and out of homelessness. Many are working. There is a deficit of at least 8,373 rental units for households in this income group.
- Of the 16,865 low-income households with a disabled family member, 60% pay an excessive amount for housing (based on HUD standards) or live in overcrowded or substandard living conditions.

B. Five-Year Goals. Objectives and Annual Action Plan

The five-year goals will be accomplished through funded programs and supporting policy objectives. An Annual Action Plan has been developed and will be updated annually to demonstrate progress towards achieving the Five-Year Goals.

1. Community Development

The *Consolidated Plan* will address community development needs by making investments in the following areas:

- a. Housing
 - See the goals listed in Section 3 below.
- b. Public Facilities and Improvements
 - Make neighborhoods improvements (such as crime prevention through environment design – CPTED) and consistently enforce the building code
 - Ensure access to public services provided by the City
 - Work with local institutions to develop discharge policies to ensure housing for those released from hospitals, jails, and other institutions
- c. Public Services
 - Improve eviction and homeless prevention assistance
 - Continue City programs to strengthen social networks, independence, and quality of life for elderly, disabled, homeless and special needs populations
 - Improve public transit systems to enable low-income people to commute to work, school, and agencies that provide income and supportive services
 - See also the goals listed in Section 2 below
- d. Political Will
 - Involve people served by this plan in community-building and political processes that address their needs

2. Homelessness

The goals for addressing homeless needs are as follows:

- Provide integrated services to homeless persons with chronic behavioral health problems through the Assertive Community Treatment program
- Continue the Housing First program for homeless persons with chronic behavior health disorders
- Administer outreach programs that locate and assist people who are homeless
- Fund key activities identified through the 2007 Continuum of Care process including emergency shelter facilities, eviction prevention, and other services

3. Housing

The *Workforce Housing Plan* sets forth six five-year goals to address affordable housing needs:

- Preserve existing affordable housing
- Produce new affordable housing

- Protect the most vulnerable populations including elderly, at-risk youth, persons with disabilities, homeless and immigrants
- Promote homeownership for those excluded from the market
- Create housing that is sustainable and affordable
- Allocate funding for capacity building and for long-term stewardship of affordable housing

The primary funding sources for implementing the *Workforce Housing Plan* are the HOME and CDBG grants available through HUD as well as the Housing Trust Fund authorized in the City's Workforce Housing ordinance. Other funding (such as Low Income Housing Tax Credit funds and City General Funds) may be secured on a project-by-project basis. In fact, the *Workforce Housing Plan* recommends that a network of public agencies, housing development organizations, service organizations, and other interests work collaboratively to leverage further resources for development of workforce housing.

II. PROCESS AND CITIZEN PARTICIPATION

A. *Link to Other Plans*

There is a strong link between the strategies embedded in the *Consolidated Plan*, *Workforce Housing Plan*, and *A Community Response to Homelessness in Albuquerque* (developed through a multi-year Continuum of Care process). The people involved in this planning effort achieved this consistency by using *A Community Response to Homelessness in Albuquerque* as the starting point for developing the strategies for the other two plans. This decision was appropriate because:

1. The people served through the *Consolidated Plan* and *Workforce Housing Plan* are vulnerable to homelessness,
2. The strategy written into the homeless plan is well conceived and comprehensive, and
3. The homeless plan already has the support of many service providers and advocates in the community.

Since the scope of this plan is broader than the homeless plan, the goals and objectives have been reframed to apply to all low-income and special needs populations. In addition, objectives have been incorporated into the *Consolidated Plan* (including the *Workforce Housing* chapter) to address additional needs identified through the planning process. The resulting similarity across the planning documents increases the opportunity for efficiency, collaboration, and cultivation of political will.

B. *Lead Agency*

The Department of Family and Community Services (DFCS) was the lead agency for development of this plan, and its staff will take the lead in implementing it. The Department of Family and Community Services includes Albuquerque Housing Services, which administers the Section 8 and Public Housing programs for the City. The DFCS staff managed the planning process with the assistance of three consultants. Consensus Builder facilitated the focus groups, advised on the overall process, and co-authored this document; Crystal & Company prepared the housing needs assessment; and Burlington Associates provided technical assistance on many aspects of the *Workforce Housing Plan* including consultation on long-term affordability and land assembly and stewardship.

C. *Planning Process*

The first step in the planning process was to appoint members to the Albuquerque Citizen Team (ACT), an advisory group charged with recommending *Consolidated Plan* funding allocations based on community needs. The staff organized a tour to show the ACT members many of the facility improvements and other investments made in the past using CDBG, HOME, Emergency Shelter Grant and City funds. At one of the ACT meetings, the DFCS housing planner gave a presentation on community housing and demographics. In addition, the staff reviewed the plans

written by the Planning Department since 2000 for statements and analysis of community needs.

A key element of the planning process was facilitation of twelve focus groups. The purpose was to learn about community needs through the experiences of service recipients and providers. Service recipients comprised seven of the focus groups—there were separate focus groups with:

1. Residents of public or Section 8 housing,
2. People on the waiting list for public or Section 8 housing,
3. Seniors living in subsidized housing,
4. Persons with disabilities who participate in a day program,
5. At-risk youth attending a charter high school,
6. Immigrants, and
7. Homeowners who have purchased homes through the City's affordable housing program.

In addition, two focus groups with homeless providers gave insights into the barriers to ending homelessness, and two focus groups with housing developers increased understanding of issues related to capacity building and for-profit/not-for-profit development partnerships. A focus group with planners from City agencies identified community needs and potential *Consolidated Plan* investments.

A member of the Albuquerque Citizen Team and one or two members of the staff attended each focus group; at the subsequent ACT meeting, they shared their observations and reflections with their peers. The focus group facilitator also provided the ACT with detailed summaries of each session.

With assistance from the staff, the Albuquerque Citizen Team:

- Identified “categories of need” eligible for funding through the *Consolidated Plan*,
- Modified the draft housing and community development strategy to address those needs,
- Agreed on criteria for determining recommended funding allocations, and
- Recommended funding allocations based on the needs, strategy, and funding criteria.

Simultaneously, the City's Affordable Housing Committee (AHC) and staff led a parallel process to develop the *Workforce Housing* component of this plan. (Created by the City Council resolution, the Affordable Housing Committee is responsible for recommending City housing policy.) The staff organized three AHC subcommittees and numerous AHC working groups to formulate and propose key elements of that plan; the members included ACT representatives, neighborhood leaders, community advocates, service providers, housing developers, lenders and City officials.

Four public hearings punctuated this process. The first, held on March 13, 2007, focused solely on the *Consolidated Plan*, while the second (June 5, 2007) focused solely on the *Workforce Housing Plan*. The third on June 26, 2007, focused on both plans. The fourth public hearing will be held on July 31, 2007, and comments received at that time will be incorporated, as appropriate, into this document. At the beginning of each hearing, the staff, ACT chairman, or Affordable Housing Committee chairwoman presented a summary of information emerging from the planning process and then invited members of the audience to make public comments.

D. Citizen Participation

Citizens participated in these planning efforts by:

- Serving on the Albuquerque Citizen Team. (The ACT had 9 members.)
- Serving on the Affordable Housing Committee or its subcommittees and working groups. (Thirty-nine people belonged to the AHC or one of its subcommittees or working groups.)
- Participating in one of the twelve focus groups. (Over 100 people participated in the focus groups.)
- Testifying at the *Consolidated Plan* and *Workforce Housing* public hearings on March 13th, June 5th, June 26th, and July 31st. (A total of ____ attended the public hearings, and ____ people gave testimony.)
- Submitting written comments at any point in the process, particularly in response to the draft of the plan.

E. Consultation with Health, Social Service and Housing Agencies

Consultation with health, social service, and housing agencies was accomplished in five ways:

1. There were two focus groups composed of homeless service providers.
2. Health and social service agencies helped to organize several of the focus groups such as the focus group composed of disabled individuals held at Very Special Arts (VSA) and the group composed of immigrants at Catholic Charities. YES Housing helped to organize the focus group composed of seniors living in one of their subsidized housing developments. The staff of Albuquerque Housing Services (the City's housing authority) helped to organize the focus groups with Section 8 and public housing residents as well as with people on the waiting list.
3. Before the focus groups with service recipients, the facilitator asked selected service providers to review the questions that would be used to guide discussions.
4. The DFCS housing planner sent a written request to the Director of Albuquerque Housing Services to obtain information for incorporation into the *Consolidated Plan*.
5. Representatives from health, social service, and housing agencies served on the subcommittees and working groups of the Affordable Housing Committee

and participated in the development of this plan in other ways. (See the credit page for a complete list of participants and participating organizations.)

F. Consultation with Recipients

As described in Section D above, the methods for consulting with service recipients were through the focus groups, public hearings, and written comments.

G. Public Review of the Consolidated Plan

Before each public hearing, the Department of Family and Community Services placed a legal advertisement and a display ad in the *Albuquerque Journal*. In addition, the Department posted an announcement on the City website, distributed fliers to the neighborhood associations, and placed thousands of fliers in English and Spanish in the community centers, multi-service centers and schools. Public Service Announcements (PSA's) were sent to radio and TV stations including GOV TV. For the third Public Hearing, PSA's were sent in English and Spanish.

The Department used the same procedures to announce availability of the draft *Consolidated Plan* and the beginning of the 30-day comment period. The staff posted the draft document on the City website and put hard copies on reserve in the City libraries.

The final public hearing will take place one week after the start of the public comment period. At the final public hearing, the chairs of the ACT and AHC will present summaries of the *Consolidated Plan* and the *Workforce Housing Plan*.

H. Notification of Adjacent Units of Government

Staff of Bernalillo County and the New Mexico Mortgage Finance Authority received notices of the public hearing and the availability of the *Consolidated Plan*.

I. Institutional Structure

The City of Albuquerque will use existing institutional structures to implement this plan. The Department of Family and Community Services will continue to deliver services funded through the *Consolidated Plan* through ongoing contracts with non-profit organizations. The Albuquerque Citizen Team will review and recommend any midcourse changes that may be necessary in carrying out the *Consolidated Plan*. Similarly, the Affordable Housing Committee will track and advise on efforts to implement the *Workforce Housing Plan*.

III. COMMUNITY DEVELOPMENT NEEDS AND STRATEGY

A. Demographic Profile

In 2000, Albuquerque’s population was 448,607. According to the American Community Survey, by 2005 the population had grown to 488,133. Of the total population, 45.3% are Anglo (white, non-Hispanic), 43.7% are Hispanic, 2.8% are Black, and 8.2% are All Other, not Hispanic.

The most recent age data for Albuquerque is from 2000. In that year, almost seven percent (6.9%) of the population was under 5 years old, 19.0% was 5-18, 62.3% was 19-64, and 11.9% was 65 years and older. The following chart shows 2007 household projections by income level.

Number and Percent of Albuquerque Households by Income Level

Income Level	Definition	Households	
		Number	Percentage of total
Extremely Low Income	0-30% of area median income	22,895	11%
Low Income	31-50% of area median income	22,245	11%
Moderate Income	51%-80% of area median Income	34,727	17%
	above 85% of area median income	124,614	61%
Extremely Low Income – Moderate Income	0-80% area median income	79,867	39%
	Total Households	204,481	100%

2007 Projections based on census data

B. Community Development Needs

Chronic and severe poverty are major causes of homelessness in cities across the country. In Albuquerque, families and individuals cycle in and out of homelessness when they lose a job, become ill, or suffer from domestic violence, substance abuse, and other acute conditions. Almost 23,000 people in Albuquerque earn less than 30% of the area median income (AMI) and therefore are at significant risk of homelessness; by 2011, that number will rise to over 24,000. (See chart summarizing income definitions and categories on page 40.)

As documented in greater detail in the Workforce Housing chapter of the *Plan*, there is an unmet demand for affordable rental housing among the poor in Albuquerque. By far the most common housing problem for low-income households is that they are spending more than 30% of before-tax income on housing costs; other households live in overcrowded or substandard housing. (In HUD’s terms, these households are said to have “housing problems.”) When housing costs are high in relation to a family’s income, a large proportion of the family budget has to be spent on rent or

mortgage payments. As housing costs increase, the family's standard of living declines and its risk of homelessness grows proportionately unless income keeps pace.

Renters with incomes of 30% of area median income or below are the most likely to spend an excessive amount of household income on housing costs or live in overcrowded or substandard homes. In 2007, over 13,000 of Albuquerque renters in this income category had at least one housing problem.

Further, there is a shortage of affordable housing in our community that is suitable for special needs populations, especially rental housing that is fully accessible to people in wheelchairs. In most units, the entrances, doors, and hallways are too narrow, kitchen counters are too high, and bathrooms are too small to permit a wheelchair to turn around. Moreover, most fully accessible housing units are too expensive for Albuquerqueans in the income ranges served by this plan.

It is especially difficult to secure private rental housing for chronically mentally ill or developmentally disabled clients. Individuals with multiple diagnoses often have the most acute needs. These individuals are generally the poorest of the poor and the most difficult to serve. The challenge of finding affordable housing and affordable healthcare for this group is compounded by the cost of medical care, their acute medical needs, and their low incomes.

Housing is only one of the needs experienced by the populations served by this plan. Community development needs include under-funded services for addressing the causes of homelessness (such as additional overnight emergency shelters, especially for women and children, and homeless prevention services) as well as services that help people remain in their homes (such as emergency repair programs and home retrofit programs for low-income households). Community development needs also include neighborhood safety and freedom from the fear of crime (which can be addressed through neighborhood improvements and the Crime Prevention through Environmental Design (CPTED) program). In addition, there is an urgent need for improvements in the City's transit system (especially improvements to serve persons with disabilities), as documented through ten out of 12 of the focus groups and the public hearings.

The next section of this chapter summarizes Albuquerque's community development needs as expressed by the people whose quality of life is affected by issues that can be addressed through the CDBG, HOME and ESG programs. It draws on documentation from the focus groups and public hearings, which is shown as indented text; quotations from participants are embedded in the indented text and shown in italics.

C. *Expressions of Need*

VOICES: Service Recipients

Residents of Public and Section 8 Housing: What We Like

We greatly appreciate having an affordable, safe, and clean place to live. If we lived in private housing, we would be evicted for non-payment of rent or live in much worse environments. Living in public housing has stabilized our lives, made us feel more secure, and given us a sense of possibility.

“When I made some money, my children and I would stay in motels. Then when I no longer had work, we went to a shelter... After we moved into public housing, it was a relief.” (Victim of domestic violence)

“Public housing saved me life. Literally!” (Victim of domestic violence)

“It gave me peace of mind because if my income went down so did my rent, so I wasn’t evicted.” (Resident of public housing)

“Because I can afford my apartment, I can also afford to go to college.” (Victim of domestic violence)

“The Family Self-Sufficiency program gives you a goal that you have to focus on and strive to achieve.” [The FSS program assists public housing residents to develop self-sufficiency skills.]

Residents of Public and Section 8 Housing: What Needs to Change

We recognize that despite its positive qualities, Section 8 and public housing has some problems including inadequate maintenance, illegal activity and poor response to tenant complaints.

“My home has poor ventilation, and the cooking exhaust from next door comes into my apartment.”

“There is no fence surrounding the [public housing] development where I live, so people who don’t live there walk through it ... because it is next to a park. That is when things happen, when things get stolen.”

“There is a lot of drinking and partying. And a lot of underage drinking and pot smoking.”

“Other tenants retaliate if I complain to the tenant advisor or police.”

“My apartment is safe, but at night the walk from the car to the apartment is not fun! My car has been scratched, two windows were smashed, and the antenna was stolen.”

Although the proximity and access to buses and stores is convenient for public housing residents, those of us who live in Section 8 housing often find it onerous to use public transit because of the distance to bus stops

and infrequency of service. The poor quality of bus service limits access to jobs, shopping, medical appointments, and other services.

“The buses that come to the bus stop ... near my apartment only come once an hour. The ones that come on a regular basis are a long way away.” (Section 8 resident who uses a wheelchair)

People who have placed their names on the waiting list for Section 8 or public housing have many of the same concerns as the people already living there. But their vulnerabilities are much greater because they don't have an affordable place to live yet. Here are the voices of some Albuquerque residents who are on the brink of homelessness.

People Waiting for Subsidized Housing: What Needs to Change

We applied for public housing to improve our lives. In the meantime, we live in overcrowded housing or stay with relatives while struggling to buy groceries, keep the electricity turned on, and protect ourselves from violent living situations. Affordable rents, overcrowding, crime, and safety are major problems in our lives.

“By the time I pay my rent and utilities, there is nothing left. Mom and Dad help with the groceries, so I can eat.” (Disabled applicant)

“I went bankrupt.... We lived in a mobile home. The rent for the space went up, and we have a mortgage....” (Low-income husband and father)

“There is not enough room for two parents and four children.” (Low-income wife and mother)

“There is not enough space in my apartment to do my therapeutic rehab exercises.” (Disabled applicant)

“I lost everything when I had my neck injury. I sold my house, ran up my credit cards, and used up all my retirement savings. Supplemental Security Disability ... is not enough to pay for rent, utilities, food and the medicines I have to take. So I moved in with my mother—and I had to put my children out.... It's hard to live with a relative. It's stressful, which isn't good for my medical condition.” (Disabled applicant)

“Some of the other tenants are crazy. There was a fire upstairs in one of the units, ... and the police put a gun to the head of a person living there.” (Disabled applicant)

“I am a single mother with a handicapped child. I'm looking for an apartment, but I can't see my car being safe in many of the places that are for rent.” (Victim of domestic violence)

People Waiting: How our Lives Will Improve with Subsidized Housing

We look forward to the stabilizing effect that public or Section 8 housing will have on our lives. We look forward to having a better place to live with a rent we can afford. We will prize the opportunity to improve our lives, once the rent no longer consumes almost all of our wages. We especially look forward to the peace of mind that subsidized housing will bring us.

“Because there are no mortgage payments for public housing, we won’t worry about losing our home.” (Low-income husband and father)

“I will be able to concentrate on other things like improving my health and raising my kids.” (Disabled single mother)

“I could go to school or enroll in training to develop new skills.” (Victim of domestic violence)

“It will relieve endless stress.” (Victim of domestic violence)

“It will bring up my self-esteem because of the pride of having something of my own.” (Disabled applicant living with relatives)

“It will lighten my depression about my situation. I’m worried that the residential treatment centers and health centers are closing.” (Disabled applicant)

The participants in the senior focus group were generally satisfied with their life circumstances, noting that the housing where they were living is much pleasanter than many other subsidized developments. Nonetheless, they had no difficulty describing challenges in their lives.

Seniors Living in Subsidized Housing: What We Like

The configuration of this particular housing development gives us a sense of community, although the entries to our apartments feel private. We like most of the other residents—they are great neighbors—and the on-site manager of the development, who cares about us and provides information about services.

“The apartment feels like a townhouse and gives me the sense that I have a place of my own, yet it is part of a larger community.”

“There is a sense of spaciousness. From my apartment, I look out on greenery.”

“The attitude of the existing residents influenced me when I was looking for a place to live. There is a feeling of contentment among the people who live here.”

“The manager is compassionate and cares for the elderly. She provides information about public services, ... and checks on residents who have not been seen within a day or two.”

Seniors: What Needs to Change

Despite the things we like about our living situation, we are concerned about crime and isolation.

“Safety is a problem, and we can’t defend ourselves.”

“Some of us live on great rows of apartments, where there is a lot of interaction among the residents, but some of us don’t.”

“Many of our isolated neighbors need help applying for food stamps. Some also need help with their medications... Some are unaware of the snow when there is a storm.”

“They [isolated seniors] are not aware of how to get home care services such as a person to cook lunch or wash dishes. And there is no way for many of them to access that information.”

We find it really difficult to obtain information we can understand about benefits eligibility, and the process to enroll in income support and other programs is complex and confusing. Services for seniors are highly fragmented and complex.

“I get a flood of paper about benefits through the mail, but because of my disability I can’t understand the information. Consequently, once in a while I have thrown away important documents.”

“My neighbor was mistakenly taken off of Medicaid, and it took a long time to rectify it. ... Sometimes people are taken off of programs, and they don’t even know it.”

“There is no one to communicate with when a problem [with benefits] occurs... And when we tell our concerns to public officials, they do nothing!”

“We’re punished for the mistakes that we make because we don’t understand something. We’re punished for being seniors.”

Many of us need assistance with taking medications as well as dealing with physical and cognitive limitations. Yet the quality of care by caregivers is a serious problem. Many caregivers are poorly trained, some are abusive, and some steal from their clients.

“The wages for caregivers are too low. Caregivers are paid \$7 an hour for total care. Because the pay is so bad, the quality of care is often unprofessional.”

“Many of the agencies that provide caregivers don’t conduct background checks on the people they hire.... The agencies don’t require caregivers to have medical training, and they don’t provide adequate training in how to fulfill the responsibilities of the position.”

“Sometimes agencies assign male caregivers to female clients and vice versa.”

Furthermore, transit service is far too limited for good access to services, grocery stores and pharmacies, and other destinations.

“The scarcity and inconvenience of transportation services compromises independence and social interaction for many [seniors]. Some residents don’t have cars and therefore depend on City transportation services to go to the grocery store, pharmacy, zoo, museums, and senior centers. Sometimes when the [focus group] participants schedule a ride through SunVan, it is canceled, either due to the City’s priority on medical appointments or because there are not enough passengers to meet the City’s six-passenger requirement. One person pointed out that shoppers have to be able to carry their own bags and do their own shopping, which is not an option for some of the people living in the development.” (Summary of senior focus group, April 19, 2007)

Members of the focus group composed of people with disabilities echoed the seniors' concerns about the quality of caregivers, gaps in benefit delivery, and the limitations imposed on their lives as a result of inadequate transit services. They enumerated additional concerns as well. This section quotes the summary of the May 3, 2007, focus group with disabled participants from a day care program.

People with Disabilities: Our Challenges

Most of us live with relatives or in assisted group homes. There is not enough affordable housing with supportive services in Albuquerque, especially housing that is accessible and close to stores, services, and transit.

"Many of the [focus group] participants have limited financial support, which makes it critically important to find a living situation that is not too costly. Many receive income support and other public benefits, making it important to live in a location convenient to those services. Many have mobility restrictions, which makes it important to live in neighborhoods and locations convenient to stores..."

"For those in wheelchairs, ... accessibility is critical. The house or apartment must have hallways, doorways, and bathrooms (including toilet stalls) that are wide enough to accommodate a wheelchair. There must be a roll-in shower. In addition, those who cook require homes that have kitchen countertops designed for wheelchair access."

"...There was consensus that the Albuquerque community has too few wheelchair accessible housing units."

"A participant who had once lived in a nursing home said, 'Almost anything would be better than a nursing home—I felt like I was in a prison with guards.'"

There are significant gaps in benefits and services that impoverish our lives. For instance, there are too few day care programs and too few educational and training programs to increase our independence, self-esteem, and skills for improving quality of life.

"... The participants were unanimous in stating that income support should be more generous and provided to a greater number of persons with disabilities.

"There was consensus that the community has too few wheelchair accessible vans and specially equipped vehicles.... City transit and SunVan service is too inconvenient and too expensive, significantly limiting the number of rides ... take[n] each month."

"Training programs could teach disabled individuals about nutrition and personal hygiene as well as help them develop everyday skills—such as how to walk to the library, board a train, cook meals, clean house, do laundry, manage money, pay bills, and make budgets."

Many of us would benefit from the opportunity to work. Some would require assistance to make that opportunity a reality. However, programs that could deliver the needed support are under-funded, and many

employers are unfamiliar with their legal responsibility to provide accommodation to disabled employees.

“Many people with disabilities would benefit from assistance with looking for a job and negotiating for an employment position. Many also depend on the support of a job coach once they have a job.... There are too few job coaches, especially coaches with a high degree of skill proficiency and professionalism.”

“...[There is a] need for employer training in the legal and practical requirements of providing disabilities accommodations” in keeping with the *Americans for Disabilities Act* and the *Fair Housing Act*.

Our disabilities and living circumstances often make it challenging to stay connected to family, friends, and members of the community as well as meet our personal goals—and we have many hopes, dreams and aspirations.

“The members of the focus group would welcome more opportunities to go on ‘community outings to the mall, library, movies, and casinos.’ Although they have housemates, the participants living in group homes would also welcome community outings.”

“... Many people with disabilities would like to learn to read, use computers, and access the Internet. One member of the focus group would like to find an editor to help ... get a manuscript ready for publication, while another would like to learn business skills and get a license to be an electrician.... Some people with disabilities would like to earn their GED, enter an adult education program, or go to college...”

“People with disabilities have passions and dreams that they would like greater opportunities to pursue. For example, one member of the focus group is passionate about making quilts and has won several awards at the State Fair, and another ... dreams of having a surf shop.”

Sometimes people treat us disrespectfully because of our disabilities. We want to be treated with the same courtesy and respect that other people enjoy.

“Just because you have a have a disability doesn’t mean you don’t have a brain!”

“Teach people to respect [us]. Treat us like human beings.”

“We need to dispel myths and fears about disabilities. Many people have the attitude, ‘I will catch your disability.’”

“We are all equal. Don’t look down on us when you decide on buildings and structures.”

The youth focus group on May 2, 2007 took place at a charter high school and was composed of students from an Albuquerque charter high school.

At-Risk Youth: Support Systems

We like to go to parks and community centers and sometimes to multi-service centers, which provide safe places to socialize or be alone. We like the idea of developing a teen center.

“[The students’] favorite parks have lots of trees and shade and sports-recreational facilities such as swimming pools, baseball fields, and basketball courts.”

“[The students] enjoy a wide range of activities at the community centers including ... using indoor gyms and game rooms, using computers and Internet access, socializing and relaxing under the trees, ... ‘taking a break from the home situation,’ and ‘having a quiet place to be alone.’”

“The participants were enthusiastic about ... having a center specifically designed for people their age. Many of the features of existing community centers would attract them to the center.... Several participants ... suggested that counseling as well as reproductive health services should be available through the teen center.”

Having a safe home is important to us. While we want many of the same amenities as adults, we are especially concerned about living in an environment that is free of violence and intimidation.

“Good parenting is essential’ to a safe home environment.”

“The neighbors cannot be violent and ‘must mind their P’s and Q’s.’”

“My own place would be safe.”

In exploring the idea of living in student housing with a resident advisor: “The housing should be affordable to low-income students... ‘It should not be a jail atmosphere— people should be allowed to have visitors and smoke cigarettes.’ ... Children should be allowed to live there if one of their parents [is] a resident... Residents should have privacy, and their rooms should be secure.”

We have many aspirations, hopes, and dreams. Some of us would like to go into a profession such as law, physical therapy, or forensics. Some of us dream of getting married, leaving the reservation, or being happy.

“To help them achieve their dreams, many of the [students] would rely on themselves first and foremost. Others would turn for support to a grandmother, closest sibling, or trusted teacher or friend. Development of life and survival skills, such as budgeting, would be helpful, as would ... insurance and a savings account.... It would be important to have a fallback plan in case pursuit of [one’s] dream [doesn’t] go as expected.”

The focus group with immigrants took place on April 12, 2007. The following highlights emerged from the discussion.

Immigrants: Satisfaction with Services

We are happy with the head start program and health and dental services available through the City's multi-service centers. If the City creates a multi-service center for victims of domestic violence, we would be likely to use the services if we were ever assaulted.

"The participants were satisfied with the head start and medical services they and their children received.... The doctors, nurses, and medical technicians they ... interacted with were medically thorough and highly attentive."

"The participants were unanimous in saying that they would be willing to use ... a multi-service center ... that houses both medical and law enforcement personnel (if they were ever a victim of domestic violence)."

Despite the expense of buying gas for our cars, we rarely use the transit system because the service is inconvenient.

"Although the bus should come every 10 to 40 minutes, depending on the time of day, she allows an hour for each direction of the commute."

The focus group with people who purchased their homes through the City's affordable housing program took place on March 20, 2007. The participants had lived in their homes for about one year and had purchased them from one of two non-profit development organizations.

Homeowners: What We Like about our Homes

We like the design and location of our homes and the subsidized developments. But first and foremost, we like being homeowners of properties we can afford.

"The house is small (1280 square feet) but well laid out with little wasted space. We are a family of five, and we are comfortable there. Our previous house was 1700 square feet, and our current house is more comfortable."

"It's mine. I don't every have to move again!"

"I purchased my home at below the market price... The mortgage is low. It is affordable for many low-income people..."

Based on our experience as first-time homebuyers, we believe the City's affordable homebuyer program could be improved by educating homebuyers and lenders about the soft second mortgages as well as improving communication among all the parties involved in the home construction, sales, and purchasing.

"Throughout the [home buying] process, most of the participants were unclear how the soft second mortgage works."

“A non-profit organization has finite funding. Several times [there were increases in the cost of materials and construction that necessitated] cutting back on costs. I learned about decisions after they had been made.”

Page 20 presents a chart that summarizes key messages from the focus groups with service recipients.

SUMMARY OF NEEDS EXPRESSED BY SERVICE RECIPIENTS

Public Housing/Section 8 Residents	People on PH/S8 Waiting List	Seniors Living in Subsidized Housing	People with Disabilities
<ul style="list-style-type: none"> • Improve maintenance of PH units, e.g. ventilation, fencing around developments, pest control • Install energy conservation measures to minimize utility bills • Consider creating common room in PH residents to build sense of community • Continue giving referrals to services • Continue Family Self-Sufficiency program, which helps residents develop goals to strive for • Improve transit system to make it reliable, efficient, and convenient; add routes to jobs, stores, doctors, libraries, and support services 	<ul style="list-style-type: none"> • Private housing too expensive and publicly subsidized housing scarce • Need affordable rents, utilities, and security deposits • Many living in unsafe or marginal conditions. Need for housing free of drug dealing/using, gang activity, and safe for families. • Too few affordable units that are accessible to people with disabilities and served by transit • Many need education, training, and supportive services to develop skills, improve self-esteem and maintain mental/physical health • Improve transit system as outlined by public housing/Section 8 residents 	<ul style="list-style-type: none"> • Create system to help seniors identify their needs, learn about accessing benefits and assist them in enrolling in benefits programs • When designing new senior housing, cluster units to create a sense of community while configuring the development to provide privacy for individual units • Expand activities in residential complexes to keep seniors connected to others, build community and lessen isolation • Consider creating a communication mechanism for isolated seniors to inform the about services • Install better security measures in subsidized senior developments (e.g., fences, lighting, etc.) • Improve transit system as outlined by public housing/Section 8 residents 	<ul style="list-style-type: none"> • Rectify the undersupply of affordable units that are wheelchair accessible and located near transit and services • Increase the supply of quality day care programs for persons with disabilities • Provide education and training programs that teach disabled persons everyday skills as well as reading, information technology • Provide employer education in the legal and practical requirements of the ADA and FHA • Deliver and advertise a broad range of social and community events in formats and locations accessible to disabled • Assist disabled people with finding, applying for and maintaining a job • Provide training and compensation to improve the quality of caregivers • Improve transit system as outlined by public housing/Section 8 residents
At Risk Youth	Immigrants	Homeowners	
<ul style="list-style-type: none"> • Provide a mentorship program to support students to fulfill their personal dreams and aspirations • Teach life skills courses in budgeting, money mgmt., etc. • Provide safe home environment, maybe through student housing • Design and build a teen center with sports/recreation amenities, Internet access, daycare, smoking areas, counseling, and reproductive health services • Maintain existing parks, community centers, and multi-service centers • Improve transit system as recommended by PH/S8 residents 	<ul style="list-style-type: none"> • Investigate potential illegal housing discrimination, and educate landlords about FHA requirements • Market services available through multi-service centers to immigrant population • Maintain quality of services in multi-service centers • Improve transit system as recommended by PH/S8 residents 	<ul style="list-style-type: none"> • Continue homebuyer program to assist eligible low-income households to enter the housing market • Provide training/information to homebuyers and non-profits on the soft-second mortgage mechanism including training to existing homeowners • Review system for managing repairs and improve communication between non-profits and contractors about repairs • Improve communication between non-profit and homebuyers/owners 	

Needs Identified by Service Providers and Agency Planners

There were two focus groups with homeless service providers, one held on April 5th and another on April 23rd. The chart below communicates the needs they identified for the homeless population.

Community Development Needs to Address for the Homeless Population	
<ul style="list-style-type: none"> • The root problem causing homelessness is an inequitable economy that results in poverty • Public subsidies and assistance are insufficient to make housing and supportive services affordable to members of the community • The lack of universal and affordable healthcare is a major contributor to homelessness • Some people are becoming homeless because of the impact of rising utility bills. Including utilities, people living in subsidized housing typically spend over half of their income on monthly housing costs • Federal guidelines set the official poverty level at an exceptionally low level (approximately 30% of median income), and social security and other income support programs provide such minimal financial support that many recipients are vulnerable to homelessness • Most government programs don't recognize that most people move in and out of homelessness • To address fragmentation of services, a unified system should be created to prevent homelessness 	<ul style="list-style-type: none"> • The community has an inadequate supply of affordable rental, supportive, and mixed housing in safe neighborhoods • The existing Housing First program for the mentally ill is successful and should be expanded to families. Homeless people can become stable when they have a roof over their heads. • Major institutions (such as hospitals, jails, foster care, etc.) are causing homelessness when they discharge people without finding a place for them to live • Many homeless people lack basic life skills such as how to buy groceries, maintain nutrition, and improve personal hygiene • Albuquerque's transit system is inadequate, making it difficult for people to get to work and access services, and causing one homeless services program to spend a significant percentage of its budget on transporting clients to its shelter • <i>A Community Response to Homelessness in Albuquerque</i> provides a comprehensive strategy and should be adopted by the City.

Two focus groups explored barriers to affordable housing production including a session on March 14th with the Albuquerque Affordable Housing Coalition, followed by a session on May 31st meeting with selected for-profit and not-for-profit developers. The table below summarizes key points from those meetings.

Barriers to Affordable Housing Production in Albuquerque	
<ul style="list-style-type: none"> • Historically, the City has allocated a disproportionate share of resources to its home buying program rather than development of affordable rental and supportive housing • Agencies that fund affordable housing development often impose unrealistic requirements that drive up unit price (e.g., income limits that don't match development costs, limitations on operating subsidies, etc.) • Government fees (infill, utility expansion charge, infrastructure costs, APS fee, PNM exactions) contribute to development costs • The City sometimes requires affordable development to pay for infrastructure to correct off-site problems in the neighborhood contiguous to site (e.g., drainage, water lines) • There is a history of weak affordable housing advocacy and community education resulting in lukewarm community support and NIMBY 	<ul style="list-style-type: none"> • Regulatory requirements impose development hurdles (e.g., length of time for replatting; zoning heights and densities usually inappropriate for affordable development necessitating zone change) • There is an inadequate pool of ready and qualified buyers • Infill is more difficult than subdivision development • Mixed income is a hard market for structuring projects that meet development objectives and subsidy requirements • Subsidies often emphasize one end of the income range, necessitating that the developer piece together the funding from a variety of sources for a single project • Most for-profit and not-for-profit entities have little experience in structuring and carrying out development partnerships

Finally, the chart on the next page summarizes community development needs identified by the planners from five City agencies.

Analysis of Technical Team Discussion
 April 4, 2007

Planning	DFCS	Senior Affairs	Legal Strike Force	Parks
<ul style="list-style-type: none"> • Social services for needy populations urgently needed • In Southwest Heights, an initiative to improve pattern of development and housing conditions as well as strengthen economic development • In Southwest Heights and Eastgate, public services, healthcare, and parks • At Central and Unser, transit and pedestrian amenities • Along North 4th Street, code enforcement, street-scape design improvements, traffic slowing, and transit improvements • In Clayton Heights, a community center with equipment and programs for seniors • In Near Heights, land purchase for redevelopment and potential joint housing project with DFCS 	<ul style="list-style-type: none"> • Land acquisition for future community facilities • Study to identify appropriate sites for community facilities • Post-occupancy evaluation of Alamosa Multi-Service Center • Update of long-range facilities plan • Study on health and social service needs in East Central • Expansion of multi-service centers to include space for mental health counseling • Funding to remedy deferred maintenance 	<ul style="list-style-type: none"> • Kitchen facilities to prepare senior meals at South Broadway Industrial Park • Emergency housing to prevent displacement resulting from Strike Force program and drug dealing by family members • Affordable senior housing • Rehab of Barelas senior center • Continued funding of senior retrofit program 	<ul style="list-style-type: none"> • Continued funding for program, which condemns and demolishes properties with serious code violations and assists displaced families to secure housing 	<ul style="list-style-type: none"> • Lighting at skate parks • Sports and recreation fields • Mitigation of neighborhood impacts associated with homeless use of parks (esp. MLK, Robinson, and Wells Park)

D. Community Development Strategy

The community development strategy has five parts: a) housing, b) personal, property and neighborhood safety, c) prevention of homelessness and other acute social conditions, d) income support, and e) political will. The housing component of the strategy is consistent with the strategy embedded in the *Workforce Housing Plan*.

The chart beginning on page 25 shows the Five-Year strategic plan for community development including priorities, objectives, and outcomes. The chart is organized according to HUD's non-housing funding categories for the Community Development Block Grant: public facilities, public services, and economic development. Funding Priorities detail the five-year goals to be achieved. Within each Priority, activities to occur during the specific Program Year (PY) are specified.

Each year the chart will be updated to reflect what actually occurred during the prior Program Year and what is anticipated to occur in the next PY. Thus, a cumulative profile on accomplishments can be easily evaluated. The *Workforce Housing Plan* provides the strategic plan that will guide housing allocations over the next five years.

City of Albuquerque Consolidated Plan 2008 – 2001
Non-Housing Community Development Strategy
Strategic Plan – Priorities, Objectives, Outcomes

Public Facilities and Improvements							
Priority 1. Ensure safety neighborhood safety through neighborhood improvements and securing of abandoned properties.							
Objective	HUD Matrix*	National Objective**	Accomplishment Type	Outcome	5-Year/Annual Target	Program Year	Actual
PF 1. Utilize CDBG funds to board up or demolish abandoned properties that have been cited for criminal and/or civil violations and pose an immediate threat to the health and safety of residents of the surrounding neighborhood	04	URG	Units	Sustainability	325 Units	2008 2009 2010 2011 2012	
PY 08 Annual Plan Activity: Board up or demolish abandoned properties that have been cited for criminal and/or civil violations and pose an immediate threat to the health and safety of residents of the surrounding neighborhood	04	URG	Units	Sustainability	65 Units		
PF 2. Utilize CDBG funds to construct neighborhood area improvements that will reduce criminal activity or improve sense of community in low- and moderate-income neighborhoods. One project will be considered a unit., i.e., installing lights in a park will be a unit.	03	LMA	Units	Sustainability	5 Units	2008 2009 2010 2011 2012	
PY 08 Annual Plan Activity: Provide a minimum of one physical improvement that will enhance a low- or moderate-income neighborhood through promoting area safety or community identity.	03	LMA	Unit	Sustainability	1 Unit		
Priority 2. Ensure that low-income and persons with special needs have convenient physical access to public services provided by and through the City of Albuquerque							
PF 3. Utilize CDBG funds to acquire, renovate or expand public facilities that house services for low- and moderate-income persons, senior citizens, persons with disabilities or other at-risk people in order to expand and improve the quality of service delivery	03	LMC	Facility	Accessibility	6 Facilities	2008 2009 2010 2011 2012	
PY 08 Annual Plan Activity: Acquire, renovate or expand public facilities that house services for low- and moderate-income persons, senior citizens, persons with disabilities or other at-risk people in order to expand and improve the quality of service delivery	03	LMC	Facility	Accessibility	3 Facilities		

* HUD Matrix Codes indicate the eligible activity, i.e., 03 is the code for Public Facilities and Improvements.

** National Object Codes: URG/Urgent Need; LMC/Low- Moderate Income Client; LMH /Low- Moderate-Income Household; LMA/Lo- Moderate- Income Area

PF 4. Utilize CDBG funds to expand or improve parks located in low- and moderate-income neighborhoods.	03F	LMA	Parks	Accessibility	5 Parks	2008 2009 2010 2011 2012	
PY 08. Expand or improve parks located in low- and moderate-income neighborhoods.	03F	LMA	Parks	Accessibility	1 Park		
PF 5. Utilize CDBG funds to expand emergency shelter programs for persons who are homeless.	03C	LMC	Facility	Accessibility	1 Facility	2008 2009 2010 2011 2012	
PY 08 Annual Plan Activity: Initiate planning process to determine total funding needs, potential locations and sponsors to expand emergency shelter services.	03C	LMC	Facility	Accessibility			
PF 6. Utilize CDBG funds for physical improvements to public facilities to enhance accessibility to the facility by persons with disabilities.	03B	LMC	Persons	Accessibility	5 Facilities	2008 2009 2010 2011 2012	
PY 08 Annual Plan Activity: Provide physical improvements to public facilities to enhance accessibility to the facility by persons with disabilities.	03B	LMC	Persons	Accessibility	1 Facility		

Public Services							
Priority 1. Improve eviction and homeless prevention assistance							
Objective	HUD Matrix	National Objective	Accomplishment Type	Outcome	5-Year/Annual Target	Program Year	Actual
PS 1. Utilize CDBG funds to expand eviction prevention program to include rental assistance and case management services for low- and moderate-income persons who are facing eviction and where nominal assistance can enable them to remain in their apartments.	05S	LMH	Households	Affordability	1000 Households	2008 2009 2010 2011 2012	
PY 08 Annual Plan Activity: Fund an eviction prevention program to include rental assistance and case management services for low- and moderate-income persons who are facing eviction and where nominal assistance can enable them to remain in their apartments.	05S	LMH	Households	Affordability	200 Households		
Priority 2. Continue programs to maintain and strengthen the social networks, independence and quality of life for persons who are elderly, disabled, homeless and/or have other special needs.							
PS 2. Utilize CDBG funds to provide comprehensive dental services to low- and moderate-income person and to persons who are homeless.	05M	LMC	People	Accessibility	AHCH-7,500 CD – 17,500	2008 2009 2010 2011 2012	
PY 08 Annual Plan Activity: Provide dental care services in community based dental clinics.	05M	LMC	People	Accessibility	ACHC-1,500 CD- 3.5000		
PS 3. Utilize CDBG funds to provide daily nutritious meals to persons who are elderly.	05A	LMC	People	Accessibility	10,000	2008 2009 2010 2011 2012	
PY08 Action Plan Activity: Provide daily nutritious meals to persons who are elderly.	05A	LMC	People	Accessibility	2,000		
PS 4. Utilize CDBG funds to provide day care services for children whose families are homeless.	03/T	LMC	People	Accessibility	1,000	2008 2009 2010 2011 2012	
PY08 Action Plan: Provide day care services for children whose families are homeless.	03/T	LMC	People	Accessibility	100		

PS 5. Utilize CDBG funds to provide motel vouchers for persons who are homeless.	03/T	LMC	People	Affordability	975	2008 2009 2010 2011 2012	
PY 08 Action Plan Activity: Provide motel vouchers for persons who are homeless.	03/T	LMC	People	Affordability	195		
PS 6. Utilize CDBG funds to provide employment assistance to immigrant women.	05	LMC	People	Accessibility	125	2008 2009 2010 2011 2012	
PY08 Action Plan Activity: Provide employment assistance to immigrant women	05	LMC	People	Accessibility	25		
PS 7. Utilize CDBG and ESG funds to provide overnight shelter to women and children who are homeless	05	LMC	People	Accessibility	2,000	2008 2009 2010 2011 2012	
PY 08 Action Plan Activity: Provide overnight shelter to women and children who are homeless	05	LMC	People	Accessibility	500		
PS 8. Utilize CDBG funds to provide special garbage pick-up for neighborhood clean-up events located in low- and moderate-income neighborhoods	05	LMA	Area	Sustainability	300	2008 2009 2010 2011 2012	
PY 08 Action Plan Activity: Provide special garbage pick-up for neighborhood clean-up events located in low- and moderate-income neighborhoods	05	LMA	Area	Sustainability	60		
PS 9. Utilize CDBG funds to provide homebuyer counseling to low- and moderate-income first time homebuyers.	05R	LMH	Households	Affordability	2,000	2008 2009 2010 2011 2012	
PY 08 Action Plan Activity: Provide homebuyer counseling to low- and moderate-income first time homebuyers.		LMH	Households	Affordability	500		

Emergency Shelter Grant

Priority 1. Provide Emergency Shelter for Persons who are Homeless

Objective	HUD Matrix	National Objective	Accomplishment Type	Outcome	5-Year/Annual Target	Program Year	Actual
ESG 1. Utilize CDBG and ESG funds to provide overnight shelter to women and children who are homeless	05	LMC	People	Accessibility	2,000	2008 2009 2010 2011 2012	
PY 08 Action Plan Activity: Provide overnight shelter to women and children who are homeless	05	LMC	People	Accessibility	500		
ESG 2. Utilize ESG funds to provide Day Shelter Services for persons who are homeless	05	LMC	People	Accessibility	300/day	2008 2009 2010 2011 2012	
PY 08 Action Plan Activity: Provide Day Shelter Services for persons who are homeless	05	LMC	People	Accessibility	300/day		
ESG 3. Utilize ESG match funds to provide overnight shelter to men who are homeless	05	LMC	People	Accessibility	7,700	2008 2009 2010 2011 2012	
PY 08 Action Plan Activity: Provide overnight shelter to men who are homeless	05	LMC	People	Accessibility	1,500		
ESG 3. Utilize ESG funds to provide overnight shelter to men and women who are homeless during the winter months	05	LMC	People	Accessibility	4,400	2008 2009 2010 2011 2012	
PY 08 Action Plan Activity: Provide overnight shelter to men and women during the winter months who are homeless	05	LMC	People	Accessibility	880		

IV. HOMELESS POPULATION, FACILITIES, AND STRATEGY

A. *Homeless Population*

1. **How is homelessness defined?**

Homelessness is a condition—not a class of people. The U.S. Department of Housing and Urban Development (HUD) defines homelessness as a condition that occurs when people cannot access permanent housing. Persons who are homeless live in shelters, on the streets, in their cars, in motels, in tents, in the mountains or parks, in abandoned buildings, and/or doubled-up with family and friends.

2. **Number of Homeless**

The 2007 point-in-time (PIT) count conducted by the Albuquerque Continuum of Care Steering Committee on January 24, 2007, found that there were 1,276 people experiencing homelessness in Albuquerque on that given day. The 2007 PIT count involved two separate counts: A total of 989 individuals were staying in emergency and transitional housing; and a total of 287 individuals were sleeping in a car, movie theater, park, public space, street or alley, tent, abandoned building, under a bridge, in the foothills/mountains or along the Bosque.

The current inventory of beds in emergency shelters (documented in the 2007 Continuum of Care application) is sufficient to shelter only about 24% of the homeless persons on any given day. In other words, almost 1,000 people—965, to be more precise—are without shelter.

The 2007 PIT count did not include individuals staying at a motel, foster care, friend/relative's house, hospital, jail/prison, or a juvenile detention center. If those individuals were included, the number of homeless individuals included in the Albuquerque count would have been much higher than the reported 1,276 persons.

A homeless summit was held in June 1997, at which homeless service providers and homeless advocates stated that the number of persons who are homeless in Albuquerque is much higher than the number from the 2007 PIT count suggests. They stated that the number is over 3,000 for any given day, and during the course of the year, they estimated that close to 10,000 individuals experience homelessness in this community. These estimates support the 2005 PIT count and data contained in the 2006 Continuum of Care application.

3. **Characteristics of the Homeless Population**

The methodology for developing the estimates contained in this plan was based on data from homeless service providers and reports from the Department of Family and Community Services. Data included survey results from the 2007 PIT count, the 2007 Continuum of Care (CoC) application, survey results from the 2007 report of *Women Who are Homeless in the City of Albuquerque*, the 2007 draft of *A Community Response to Homelessness in Albuquerque*, and agency progress reports submitted to the Department of Family and Community Services.

4. Race/Ethnicity

Current data show that the largest component of Albuquerque's homeless population consists of White persons. The data indicate that 54% of the homeless persons in this community are White.

Twenty-four percent (24%) of the 54% White homeless individuals are Hispanic, and 18% of the 16% African-American homeless individuals are Hispanic.

All of the 2% individuals who consider their race as Asian reported that they are non-Hispanic. 6% of the 19% individuals who consider their race as American Indian/Alaskan Native listed their ethnicity as Hispanic. 22% of the 9% who consider their race as Other Multi-Racial listed their ethnicity as Hispanic.

5. Gender

Past data on the homeless population consistently showed that this population was overwhelmingly made up of males. Current data show the continuation of this trend—about 70% are men; 30%, women. This pattern also holds true for programs targeting the mentally ill homeless, where an estimated 65% of the population is male; 35%, female. Not surprisingly, the pattern for those using family-targeted services is reversed—an estimated 75% of the service recipients are female and an estimated 25%, male (mostly male children of female heads of household).

6. Age

Current data show that about 73% of the homeless population falls within the age range of 18 to 54; about 21% is 55; and over 6% is under the age of 17. The age data for children and teens do not include the approximately 100 homeless adolescents who have no shelter on any given night. Moreover, it is difficult to gather reliable data on the number of teens who are on the streets as a result of episodic, short-term runaway behavior and the number who have separated permanently from family or foster care situations and have no living accommodations.

7. Family Status

Based on the 2007 PIT count, there are an estimated 147 homeless families with dependent children in Albuquerque. That is a total of 455 persons in family households who are homeless on any given night. Based on current data, about 67% of these households are headed by single females. Approximately 25% of the children in homeless families are under 5 years old.

According to current data, the number of homeless families is increasing. Providers state that the most frequent causes of homelessness among families include domestic violence and/or domestic dispute, evictions, and transience (recent arrivals in Albuquerque).

8. Disability Status and/or Disabling Conditions

a. Substance Abuse

Current data suggest that a large portion of the homeless population consists of persons with substance abuse issues, chronic mental illness, or both. Among homeless single men, estimates indicate that 70% has serious problems with substance abuse.

Homeless substance abuse providers report that about 40% are treated for alcohol problems and approximately 50% for drug addictions. The most common drug addictions are crack/cocaine, heroin, methamphetamine, and marijuana. Providers report that over half of those treated also have a diagnosed mental illness.

b. Mental Illness

Current data show that about 30% of the adult homeless population suffers from chronic or severe psychiatric disabilities; of those individuals, 63% are male. The data suggest that a majority (59%) of the psychiatrically disabled homeless are White, non-Hispanic. About 30% are Hispanic; 5% are Black/African, non-Hispanic; and 6% are American Indian/Alaskan Native, non-Hispanic.

Data from providers serving homeless people suffering from mentally ill show that a majority (54%) of the population suffers from schizophrenia. In addition, an estimated 18% suffer from mood disorders; 14%, from manic-depressive disorders; 12%, from organic mental disorders; and approximately 2%, from other disorders. Providers report that approximately 80% of the population has a history of prior hospitalization.

c. Other Disabilities or Disabling Conditions

Current data indicate that about 14% of the homeless population has a physical disability. Data also show that approximately 15% of the homeless population consists of victims of domestic violence, about 99% of whom are women. Approximately 5% have “other” disabilities or disabling conditions.

B. *Facilities and Services for the Homeless Population*

The data used in this section of the *Plan* are from homeless service providers, the 2007 CoC application, and the 2007 PIT count. Appendix 4 provides a list of the facilities for the homeless population (including emergency shelters, transitional housing, permanent supportive housing, day shelter services, meal sites, and social services).

1. Homeless Facilities

a. Emergency Shelters

According to current data, there are 10 agencies or organizations that provide overnight emergency shelters to the homeless population. They are: Albuquerque Health Care for the Homeless, Albuquerque Rescue Mission, Barrett Foundation, Good Shepherd Center, Joy Junction, Metropolitan Homelessness Project's Albuquerque Opportunity Center, New Day Youth and Family, SAFE House, St. Martin's, and Youth Development, Inc., and Amistad.

b. Transitional Housing

Current data show that there are 16 agencies or programs that provide transitional housing to the homeless population. Transitional housing programs provide subsidized housing for a specified and limited amount of time to persons who are homeless at the time of acceptance into the housing program. These individuals include families, single adults, and individuals with disabilities or enabling condition. In addition to subsidized housing, participants receive case management as well as other supportive services.

c. Permanent Supportive Housing

Current data indicate that there are 12 agencies or programs that provide permanent supportive housing to the homeless population. Permanent supportive housing programs provide subsidized housing to homeless individuals with a chronic mental illness and/or substance abuse issues. In addition to subsidized housing, participants receive case management and supportive services.

2. Homeless Services

In addition to emergency shelters and subsidized housing, homeless providers provide 3 primary categories of services to the homeless population. There are day shelter services, meal sites, and social services programs through which services are specifically targeted exclusively to the homeless population.

a. Day Shelter Services

There are two-day shelter programs serving the general homeless population. Services include meals, clothing, showers, laundry, short- and long-term storage, counseling, telephone access and mail center.

b. Meal Sites

There are 9 congregate meal programs serving the general homeless population. This count includes only those programs that are open to the general homeless population but does not include shelters that serve meals exclusively to their residents.

c. Social Services

Social services programs deliver medical/dental services, behavioral health services, employment assistance, childcare services, legal aid, case management, housing referrals, and outreach services.

C. ***Strategy for Developing a System to Address Homelessness***

Over the past several years, the City has actively participated in and developed new and expanded services to address the causes of homelessness. Several years ago, as the result of the Mayor's Summit on Homelessness, two major initiatives were started: The Assertive Community Treatment Team and the Housing First Program.

The Assertive Community Treatment (ACT) team serves persons who are experiencing chronic behavioral health problems and are also homeless. Participants in the program often have been unsuccessful in responding positively to traditional service delivery approaches. With the participants in the program actively determining their own course of treatment, the process begins with diagnosis and provides a course of integrated services intended to reduce fragmentation and duplication of services. Through the course of the program, clients receive stable housing, management of disorders, and treatment to reduce substance abuse. The goal is to reintegrate the client into the community. Each client receives intensive support from a "team" consisting of a psychiatrist, nurse, case manager, and peer specialist.

Concurrent with the establishment of ACT, the City committed funds for the development of a Housing First program. Housing First provides housing as a stabilizing factor in a person's life, not as a condition of receiving services. Various homeless service providers and the ACT refer homeless persons to the program. To be eligible for the program, the client must be homeless and have a chronic behavior health disorder. Participants choose the apartment unit they lease and pay 30% of their income towards the rent. While required to have a case manager when entering the program, it is not a requirement for participation. Since its inception in 2006, over 150 persons have participated in the program. In program year (PY) 2008, the City is funding the program through General Fund/Public Safety Tax revenues in the amount of \$903,000.

The City has also developed several new outreach programs to locate and assist persons who are homeless. One team includes representatives from the Albuquerque Police Department and Albuquerque Health Care for the Homeless. The second team is from St. Martin's Hospitality Center. Both teams actively work the streets seeking out homeless persons. Efforts are made to direct them to appropriate services ranging from meals programs, shelters, physical and mental health services and other programs that may address their specific needs.

In early 2006, a sub-committee of the Continuum of Care Steering Committee carried out a planning process involving a series of focus groups to explore strategies for addressing the needs of homelessness. Resulting from this process as well as other community research, the New Mexico Coalition to End Homelessness (in concert with

neighborhood leaders, business leaders, elected officials, policy makers, homeless service providers and members of faith-based communities). It identified five key areas to eliminate homelessness:

- Adequate supply of safe, affordable and decent housing
- Adequate support services to prevent homelessness
- Adequate support services that are coordinated
- Create economic opportunities
- Community and political will support for policies and programs to end homelessness

The homeless plan identifies strategic goals for each of the five areas. The *Consolidated Plan* provides funds for many of the recommended activities, although funding is not sufficient to implement the homeless plan in its entirety. Specifically, the *Consolidated Plan* includes funding for emergency shelter facilities, expansion of a program to assist persons in imminent danger of eviction with case management, and provide for other supportive services, including access to a broader range of programs that may assist them in addressing the causes of their homelessness.

V. Workforce Housing Plan

A. Workforce Housing Plan Development Process

“The effective implementation of the Workforce Housing Opportunity Act is the policy of the City of Albuquerque. It is hereby acknowledged that in order to achieve the production of housing to serve the city workforce an inter-related set of organizations and interests must work collaboratively to utilize the scarce resources available to carry out this policy.” R-2006-085, Resolution Establishing City Policy to Support and Enhance the Development of Workforce Housing.

The Workforce Housing Plan serves as the housing component of the Consolidated Plan after review and comment by the Albuquerque Citizen Team.

It is within the spirit of the Resolution language that the Affordable Housing Committee (AHC) developed a process for creating the Workforce Housing Plan that engaged people from many sectors. The goal was to increase understanding of housing needs from providers with perspectives that range from homelessness to first-time homeownership. The Plan makes recommendations for a collaborative framework to implement the Plan.

The *Workforce Housing Opportunity Act* identifies the elements to be included in the Plan. Three AHC Subcommittees were formed to undertake the work. A total of thirty-nine individuals, ten of whom were City staff, agreed to participate on Subcommittees. Working committees were also formed. These committees researched specific issues related to the Plan’s development. Participants included advocates, not-for-profit housing developers, homeless service providers, community health providers, lenders, a real estate professional, builders, neighborhood representatives, and the Albuquerque Citizens team.

Two public hearings were sponsored by the AHC and a third was sponsored jointly with the Albuquerque Citizens Team. The hearings were held at community centers in various parts of the City. In addition to legal and display ads printed in the *Albuquerque Journal*, public service announcements were sent to radio stations, GOV.TV, and Univision. Fliers were sent to neighborhood associations, to Subcommittee members to be forwarded to their distribution lists, and 1,000 fliers were sent in English and Spanish to community centers, multi-service centers and school programs. (For the Frequently Asked Questions (FAQ) handout provided at the public hearings see Appendix 1, Exhibit 1.)

The process used to create the Workforce Housing Plan can serve as a foundation for a collaborative framework to implement the goals and objectives of the Workforce Housing Opportunity Act. In its future oversight role of the Workforce Housing Plan, the AHC will evaluate the degree to which members from the industries represented in this planning process continue to be represented in the implementation efforts.

B. Workforce Housing Opportunity Act Directives

1. Create and Administer the Workforce Housing Trust Fund

- a. The Mayor is authorized and directed to set aside 8% of the biannual General Obligation (GO) Bond Capital Improvement Program (CIP), up to \$10,000,000 per two-year cycle, to be directed to the Trust fund for the purpose of providing Workforce Housing.
- b. No funds in the Trust Fund can be appropriated or used for any other purpose than as described in the Workforce Housing Opportunity Act.

2. Roles of the Affordable Housing Committee

- a. The Affordable Housing Committee (the “Committee”) shall serve as the advisory committee to develop the Workforce Housing Plan and Needs Assessment.
- b. The Committee shall conduct an annual review of the Plan to evaluate progress and provide a report to City Council.

3. Housing Trust Fund Projects Shall Remain Permanently Affordable

- a. All rental housing shall be permanently affordable. Rental properties shall enter into a monitoring agreement with the City or other entity as approved by the City to provide an annual audit of compliance with affordability requirements.
- b. All ownership housing shall remain permanently affordable through restrictions imposed on resale.
- c. Projects funded in part from the Trust Fund and in part from other sources shall be subject to the requirement of permanent affordability.

4. Workforce Housing Opportunity Act – Key Definitions

a. Workforce Housing

Rental or for-sale housing that is affordable to an individual whose annual household income does not exceed 80% of the area median income (AMI) and whose monthly housing payment does not 30% of the imputed income limit applicable to such unit or 35% under special conditions to be defined in the Workforce Housing Plan. The AMI is published annually by the United States Department of Housing and Urban Development. (www.hudclips.org – see Short Cuts – click on Income Limits)

b. Special Conditions Under which Households May Spend 35% of their Income on Housing Costs

An assessment of one or all of the following factors may be used to determine conditions under which a household may exceed 30% of income for housing costs:

- i. Financial history – does the homebuyer/tenant have an existing housing payment that exceeds 30% of household income and has the homebuyer/tenant demonstrated an ability to make such housing payments successfully over a sustained period of time.

ii. Debt to income ratio – does the homebuyer/tenant’s total debt fall within the generally accepted range. Determine if a major debt, i.e., a car loan, will be paid in full over the next 10 months.

iii. History of savings – does the homebuyer/tenant have a history of savings and money in the bank

iv. Credit profile – does the homebuyer/tenant possess a strong or weak credit score.

v. Down payment – for a homebuyer, consider whether the homebuyer will be making a down payment from his/her own savings.

c. Area Median Income (AMI)

The annual income figure for a statistical area designated at the federal level that is the middle point of all incomes for that area, ie 50% of incomes are above and 50% are below. AMI income levels are used to determine whether families qualify for affordable housing programs. These income ranges are the same as Median Family Income (MFI) ranges.

d. Workforce Housing Project

An entire development in which at least 30% of the dwelling units meet the definition of Workforce Housing.

e. Workforce Housing Trust Fund

Housing trust funds are permanently dedicated sources of revenue used to support the preservation and production of affordable housing. They demonstrate a long-term public commitment that can leverage additional resources and bring together various stakeholders.

f. General Obligation (GO) Bond Capital Improvement Program

A General Obligation Bond is a municipal bond that derives its interest and principal payments from the taxing power of the municipal issuer. The municipality is able to repay its debt obligation through taxation or revenue from projects. The money is used to fund municipal projects based upon voter approval.

g. Not-for-Profit Capacity Building

Broadly defined, it includes any activity that enhances a not-for-profit’s ability to achieve its mission.

h. Permanent Affordability

A term of affordability that lasts into perpetuity.

i. Conditions that May Provide an Exception to the 4:1 Leverage Ratio

Projects that may be exempted have a large funding gap because they pose a high risk to investors and address the needs of the most difficult households to serve, or projects that have high costs because of unanticipated infrastructure deficits.

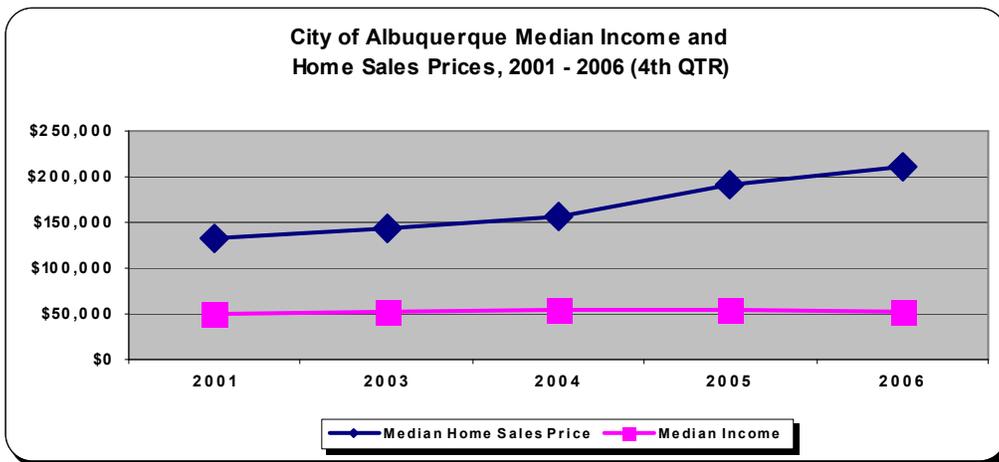
5. Additional Definitions – See Appendix 1, Exhibit 2

C. Workforce Housing Needs – The Demand

1. Introduction

Workforce Housing Needs exist when there is an imbalance between incomes and the cost of living. Housing cost is a major part of a family budget and that cost has risen significantly in relation to family incomes in the City of Albuquerque over the past five years. A growing affordability gap develops when home prices rise faster than income.

According to the National Association of Homebuilders Housing Opportunity Index, in the fourth quarter of 2001, families with median incomes in Albuquerque could afford 71.5% of the homes on the market. By 2006, that percentage had dropped to 39.7%.



Since 1996, Albuquerque homebuilders have participated in surveys conducted through the Department of Family and Community Services in conjunction with the Home Builders Association of Central New Mexico. Survey data on new homes sold in 2001 shows that 63% were affordable (under \$125,000), but by 2005 that percentage had dropped to 11%. For existing homes, according to the Albuquerque Metropolitan Board of Realtors, 42% of the homes sold in 2002 were affordable (under \$119,000) but by 2006 that percentage had dropped to 12%.

The current “Out of Reach” Report by the National Low Income Housing Coalition shows that an average monthly fair market rent for a 2 bedroom unit in Albuquerque is \$746. To pay that rent and not be “cost-burdened”, which is defined as spending more than 30% of income for rent and utilities, it would be necessary to earn \$14.35 per

hour. (www.nlihc.org) Even with the new minimum wage of \$6.75 per hour recently established by the City of Albuquerque after January 1, 2007, a family would have to work more than 85 hours per week (2.13 full time jobs) to pay the rent and not be housing cost burdened.

Thirty-nine percent of the households in Albuquerque have incomes at or below 80% of the median income. The number of people earning less than \$10,00 per year increased by 66% between 2000 and 2005. (see Appendix 2, Table 3-1) The chart below shows the HUD Income Guidelines* adjusted for family size.

Albuquerque Metropolitan Statistical Area (MSA)

Effective 3/21/2007

FAMILY SIZE	VERY,VERY LOW – 30%	VERY LOW 50%	60% OF MEDIAN	LOW 80%	MEDIAN
1	\$ 11,750	\$ 19,550	\$ 23,460	\$ 31,300	\$ 39,130
2	13,400	22,350	26,820	35,750	44,720
3	15,100	25,150	30,180	40,250	50,310
4	16,750	27,950	33,540	44,700	55,900
5	18,100	30,200	36,240	48,300	60,370
6	19,450	32,400	38,880	51,850	64,840
7	20,750	34,650	41,580	55,450	69,320
8	22,100	36,900	44,280	59,000	73,790

(*www.hudclips.org – see Short Cuts – click on Income Limits)

People earning 80% or less of the median income serve our food in restaurants, care for our elderly parents, keep our buildings clean, teach our children and grandchildren so they can be prepared for the world of the future, and are our “First Responders” in times of natural disasters and other crises. They are our families and our friends. The following Chart shows income ranges for those families.

Income Definitions and Representative Occupations

Income Level	Definition	Income Range for Family of four*	Representative Occupations
Extremely Low Income	0-30% of area median income	0 - \$16,750 (0 - \$8.50/hr)	Fast Food Cook Teacher Assistant Child Care Worker Janitors
Low Income	31-50% of area median income	\$19,550 - \$27,950 (\$9.40 - \$13.44)	Payroll Clerk Telemarketer Home Health Aid Paramedic
Moderate Income	51%-80% of area median income	\$31,300 - \$44,700 (\$15.04 - \$21.49)	Teacher Police Officer Fire Fighter Sheet Metal Worker
Median Income	100 % of area median income	\$39,100 - \$55,900 (\$18.80 - \$26.88)	Title Examiners Postal Service Carrier Architectural Drafters Registered Nurse

The Housing Needs Assessment shows that 22,895 families earn less than 30% of the area median income. (*See Volume II, Table 13*) National and local studies across the United States reinforce that chronic and severe poverty is a major contributing factor to homelessness. According to Healthcare for the Homeless, 44% of the clients they serve are working. This population is the most vulnerable to job loss, illness, domestic violence, substance abuse and other circumstances and cycle in an out of homelessness. This population urgently needs affordable rental housing.

Affordable housing must be available in neighborhoods that are safe. Mixed income housing can contribute to the economic health of neighborhoods. It is now understood that the economic health of neighborhoods contributes to the community health of its citizens. Studies suggest that a run-down built environment is associated with poorer perceived general health. Because of the gross inequalities seen within and between countries, the World Health Organization has launched the Commission on Social Determinants of Health to raise awareness, encourage debate, and turn public-health knowledge into political action. (www.thelancet.com)

2. An Overview – City of Albuquerque’s Workforce Housing Needs

It is estimated that in 2007 approximately 489,693 persons reside within the corporate limits of the City of Albuquerque, an addition of 41,086 persons since the 2000 Census. According to projections generated by the Mid-Region Council of Governments (MRCOG), this figure is projected to rise to 511,492 by FY 2011, representing an annual growth rate of just under 1%.

Affordable housing need is assessed based upon four categories of conditions for lower-income households. The first category is income. Families are separated into three HUD determined income groups:

- families earning less than 30% AMI,
- families earning 31% to 50% AMI;
- families earning 51% to 80% AMI;

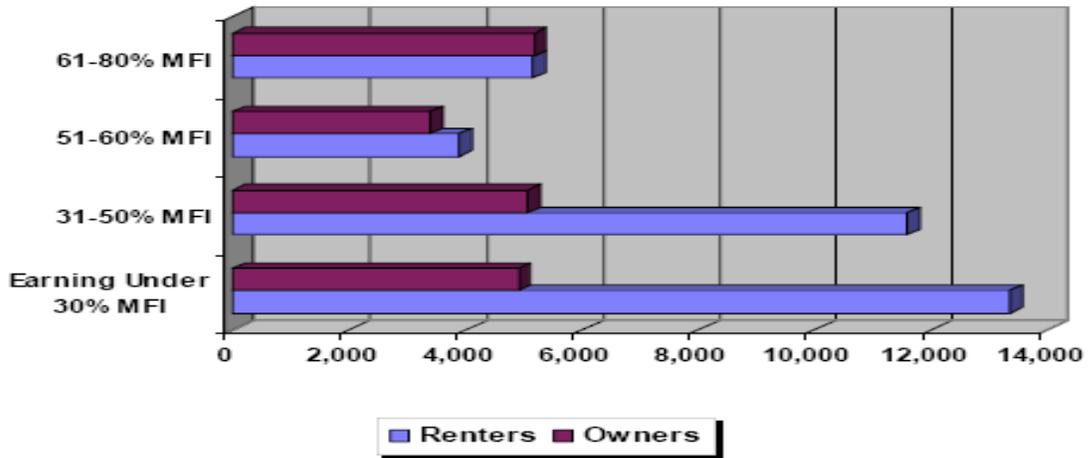
For the purposes of the Needs Assessment, some rental housing producers requested that family income data be presented for the category between 51% to 60% since their funding programs serve that income level. Therefore, graphic presentations of affordable housing needs contained in this Plan show four family income groups. (For a City overview of the Low to Moderate Income Census Tracts, see Map 1 in Appendix 2.)

The second category for assessing affordable housing need is a distinction between renter and owner households, or in HUD terms, by “Tenure”. A third set of categories is “Household Types” which are identified as elderly (age 62+ comprised of up to 2 persons), small (2-4), large (5+), and other (mostly comprised of single persons under age 62). A fourth category, “Households with Problems”, can mean the unit is substandard, overcrowded, or the family has a cost burden. The graphic presentations in this Plan show data for all four categories.

The chart below shows that for the City as a whole, there is a shortage of more than 8,300 rental units for persons under 30% of area median income given the mismatch between supply and demand. (See Appendix 2, Table 1-3b)



City of Albuquerque Households With Problems By Tenure, 2007

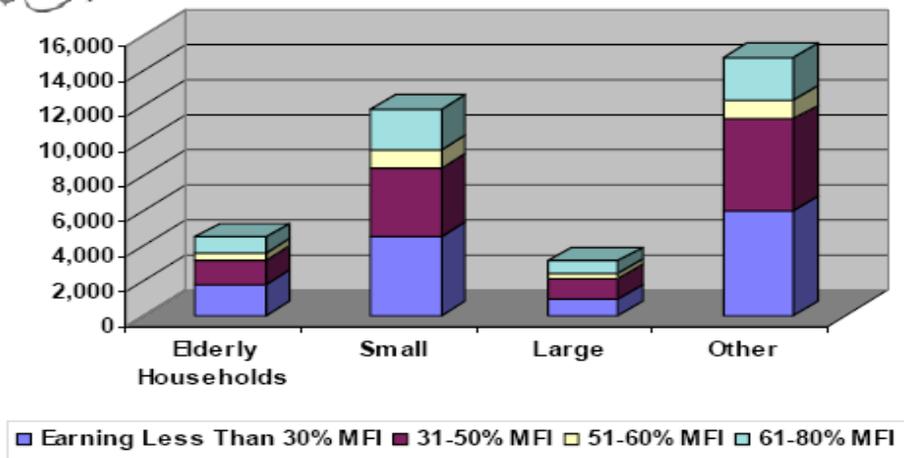


- ✓ In the chart above, of the 13,368 renter households who earn less than 30% of median income, 13 percent are elderly, 34 percent are small households, 7 percent are large households, and 46 percent are other households (mostly one person).

As shown below, affordable rental housing demand is greatest for small and one-person households.



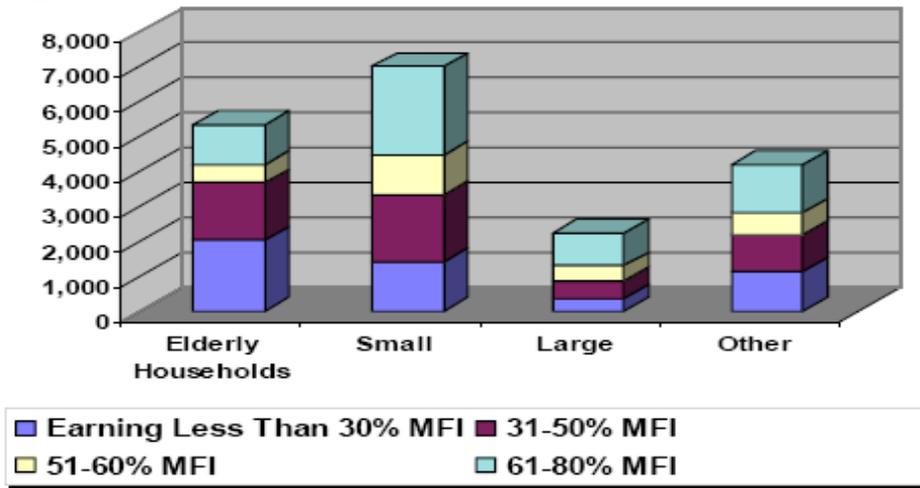
City of Albuquerque Renter Households With Problems By Type, 2007



The chart below shows the demand for affordable homeownership.



City of Albuquerque Owner Households With Problems By Type, 2007



If nothing is done to remedy the existing housing problems, the following Table shows how the numbers of households experiencing housing problems will increase by 2011.

Income Level	2007	Additional Households per Year	Total for 5 Years	2011
Below 30%	18,278	193	967	19,245
31 – 50%	22,245	176	883	23,128
51 – 60%	14,346	77	385	14,731
61 – 80%	20,362	110	548	20,910

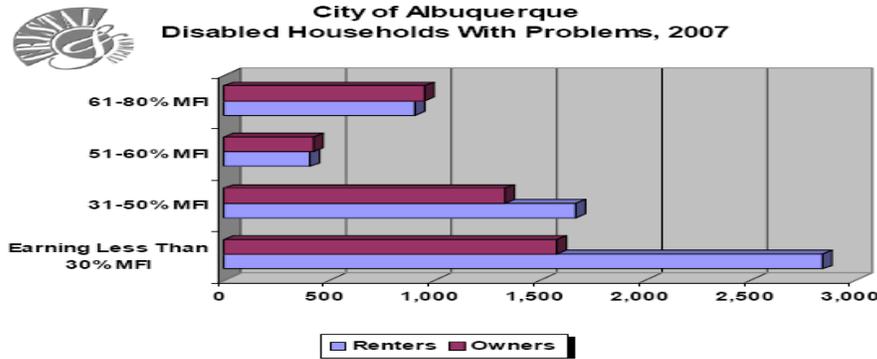
3. The Housing Needs Analyses for the City of Albuquerque and each Community Planning Area are available in Volume II, Housing Needs Assessment completed by Rich Crystal, Crystal & Company. (For a map showing the Community Planning Areas, see Appendix 3, Map 2.)

4. Persons With Disabilities

In Albuquerque, there are 16,865 households with a disabled family member who earn less than 80% of area median income. Sixty percent (10,109) of those households have some type of housing problem. (See Volume II, Table 1-14). Additionally, there are 4,471 households earning less than 30% of area median income who are mostly renters and represent a group “at risk” of needing supportive housing, a type of housing that often includes case management and a network of services.

- ✓ Of the 5,821 renter households with a member with a disability and a housing problem, about two-thirds are not elderly and one-third is older than age 62.

- ✓ Elderly households who own their own homes represent nearly 50% of those at risk of needing supportive housing and are in the lowest income categories.
- ✓ By 2011, the number of households at risk for supportive housing is projected to rise by 535 households to 10,644.



a. Barriers to Housing for Persons with Disabilities

i. Access

Persons with disabilities who can afford housing often cannot get into homes to see them before rental or purchase because the units have steps and narrow doorways. For persons with disabilities, structural barriers in the marketplace begin at the point of the search for housing.

Low-income persons with disabilities who buy an existing home often need to retrofit their homes before they can move in. That increased cost can prevent them from qualifying for a bank loan. Recent estimates for a major retrofit range from \$4,000 to \$14,000 or more depending on the needs of the person residing in or purchasing the home. According to an Albuquerque provider, requests for home modification assistance average 3 per month with a waiting list.

There are an increasing number of advocates among the “baby boomer” market urging builders to incorporate Universal Design features into new homes. Homes that incorporate Universal Design features allow people of all abilities to visit and live in the home. The City’s Affordable Housing Committee has made a commitment to increase the community’s awareness of the benefits of Universal Design.

ii. Affordability

Many persons with disabilities are dependent upon Supplemental Security Income (SSI), which provides slightly more than \$600 per month. Based on HUD guidelines, a person whose principal income is SSI could only pay \$180 per month for housing costs. According to the Apartment Association of New Mexico, as of December 2006, the average rents for efficiencies and one-bedroom apartments in Albuquerque ranged from \$421 to \$580 per month with two and three-bedroom apartments ranging from \$611 to \$810 per month.

Due to their very low income status, this population is at high risk of eviction for non-payment of rent. Moreover, a high percentage of disabled people who are evicted become homeless. Mental health providers estimate that 25% to 30% of the adult homeless population struggle with mental health disorders.

In 2006, the New Mexico State Legislature passed the *Money Follows the Person Act* (MFP) legislation. The essence of MFP is that someone in a Medicaid-funded facility can choose to be served through a community based Medicaid program with the Medicaid dollars “following the person” into the community. A high percentage of persons requesting to move from the Nursing Home into the community are expected to be on SSI. The undersupply of housing affordable to this population has become a major concern of the professionals and advocates working to implement *Money Follows the Person*. If the State moves to implement this legislation, it will increase the already existing deficit of affordable rental housing for very low income persons.

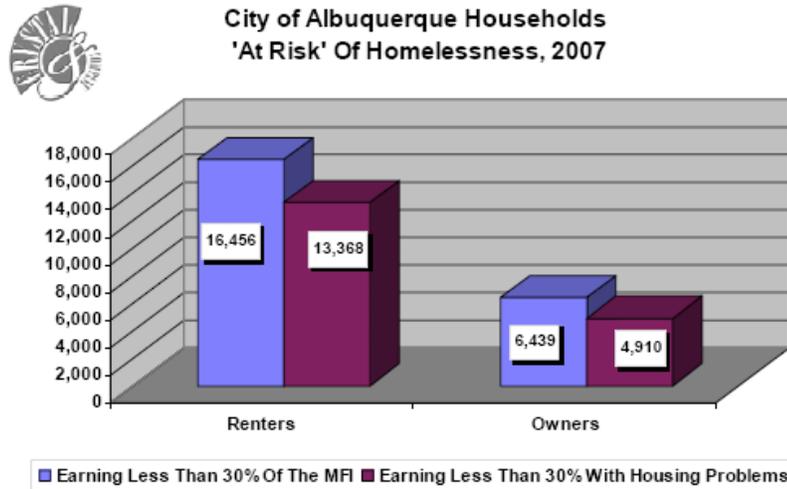
5. Elderly

According to 2007 Census data projections, nearly half of the more than 40,000 elderly households in Albuquerque have incomes that are at or below 80% AMI. Forty-one percent of the homeowners in this group experience some type of housing problem. There is a continuing and growing need for home repair programs, home chore programs, and disability retrofitting of homes owned by the elderly. There also continues to be a need for rental housing as 68% of elderly renters experience some type of housing problem.

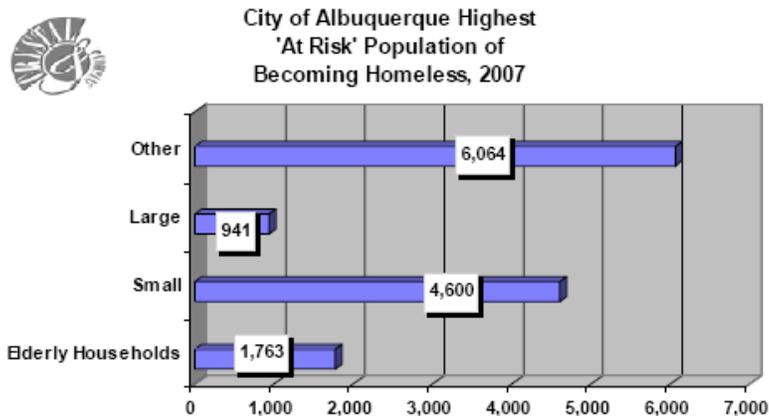
The City of Albuquerque’s Department of Senior Affairs produced a report in 1999 entitled “Baby Boomers Aging...Now What?” The report stated that 76 million people born in the United States between 1946 and 1964 made up one-third of the population in 1999. Bernalillo County is home to 179,000 baby boomers. For the next 18 years, one person in this age group will turn 50 years old every 7.5 seconds. By the year 2030, the 65+ population will double. These statistics were part of the impetus for developing the City’s Universal Design in Housing Initiative, which educates the community about building houses to prepare this and future generations for these changing demographics.

6. Households At Risk Of Becoming Homeless

The 22,895 households earning less than 30% of the area median income are most at risk of becoming homeless and remain vulnerable on a continuing basis because they cycle in and out of homelessness. Many in this population are working.



Those most vulnerable to becoming homeless are the 13,368 renter households with housing problems. The chart below shows these households by family size.



7. Analysis of Impediments to Fair Housing

An Analysis of Impediments to Fair Housing Choice (AI) was completed in May 2004 by BBC Research and Consulting. Following is a summary of their findings:

- Lack of accessible, safe housing that is affordable - In 2005, only 58% of households could afford to buy a home at the median sales price; 73% could afford the median rent. Persons with disabilities spoke of the difficulty finding affordable housing where they felt safe and the lack of accessible in the City over all.

- Housing discrimination - Persons who are disabled, African-Americans and families with children are most likely to experience discrimination. Key interviewees revealed that discrimination was most common for the City's Indian population, mobile home residents and women.
- Lack of resources - Citizens would benefit from increased resources that would serve tenants with fair housing concerns.
- Lending to Non-White populations - *Home Mortgage Disclosure Act* data (HMDA) show a higher denial rate of home loans for persons of Hispano/Latino origin compared to White, Non-Hispano/Latinos. The data also show a much higher denial rate for applicants living in areas with high percentages of minorities relative to applicants living in low-minority areas. A review of the reasons for denial found that high debt-to-income ratios and poor credit histories are the main reasons this population is denied loans.

The AI also identified the many ongoing city activities that are in place to reduce barriers to fair housing choice. In summary, those include:

- Well-defined housing and community development goals
- Human Rights Office
- Comprehensive Plan addressing housing needs
- Engagement in housing and homeless policy

The AI recommends the following Action Plan:

- Continue efforts to improve housing and neighborhood conditions
- Improve housing conditions for persons with disabilities
- Continue funding for fair housing activities
- Fund homebuyer counseling activities

8. Barriers to Fair Housing Choice

Finding accessible, safe and affordable housing continues to be a challenge for lower income families in Albuquerque. Rising construction costs have made homes more expensive while median incomes have remained flat. The problems with sub-prime loans within the lending industry have resulted in fewer loan products for this population.

Developers of affordable housing have identified the following barriers:

- Financial Barriers - cost of land and infrastructure, financing costs and entitlement fees

- Regulatory - zoning requirements and the need for re-zoning, unpredictable and complicated development approval process
- Social/Attitudinal - some neighborhoods oppose affordable housing developments

(For further discussion of the financial and regulatory barriers and potential incentives for curing those problems, see Section J, Strategies for Implementation, 3. Incentives, page 70).

Citizens would benefit from increased resources for tenants with fair housing concerns. During one of the Focus Groups, a recently immigrated person stated that while she and her husband had not experienced discrimination when renting their apartment, they felt the landlord retaliated in a discriminatory way when they requested repairs for normal wear and tear in their rental units. The City continues to explore ways to expand resources that can help tenants with fair housing concerns.

D. Assisted and Affordable Housing Inventory and Programs

(For a list of Existing Affordable Housing Resources See Appendix 1, Exhibit 3.)

1. Rental Housing

a. Public Housing

The City of Albuquerque Department of Family and Community Services functions as the public housing agency for the City of Albuquerque. As of February 21, 2007, the City owned and managed a total of 953 units in 26 multi-family developments and 8 scattered-site, single family homes. There are a total of 345 elderly units and 608 family units.

Public housing developments are generally small (under 50 units) and are widely distributed throughout the City. (*see Appendix 3, Map 3*) All of Albuquerque's public housing units were built between 1972 and 1986 and are in generally good condition. Albuquerque's public housing complies with Section 504 requirements for accessibility for the physically disabled.

b. Section 8 Rental Assistance

The Section 8 Voucher Program issues vouchers based on a budget available to Albuquerque Housing Services. The number of vouchers that can be issued fluctuates continuously. The Section 8 program allows consumers to take a voucher into the marketplace and rent a unit that has been inspected by the City of Albuquerque and meets Housing Quality Standards (HQS). On February 21, 2007, the City of Albuquerque administered 4,026 Section 8 Vouchers. Of the total families assisted, 705 were elderly and 1,718 were families in which at least one member had a disability, some of whom may also be elderly. (see Appendix 3, Map 4)

The City of Albuquerque develops one waiting list for Public Housing and Section 8 Rental Assistance. This procedure provides consumers with a choice to select the type of housing that best meets their family's needs. As of January 30, 2007 there were 2,220 families on the waiting list. Eighty-three percent (1,835) of those families were extremely low-income (30% or below AMI), 16% (385) were families between 31% and 50% AMI (very low income), 27% (606) were families with disabilities, and 6% (140) were elderly families. The City of Albuquerque uses local preferences when considering families on the waiting list. Applicants are given one point only for any of the following proven conditions: elderly, working head of household, disabled, displaced by government action, and victim of domestic violence. No one preference takes importance over the other.

c. Other Assisted Units

The City of Albuquerque maintains an inventory of over 500 municipally-owned, privately managed, housing units in mixed-income developments. As of March 1, 2007, 25% of the units were rented to families with incomes at or below 50% of area median income who paid rents that do not exceed 30% of household income. Another 13% of the families received Section 8 Vouchers through Albuquerque Housing Services. The remaining 313 units were rented at market rate. An additional 425 rental units were developed with HOME, CDBG, and/or other City resources in the past five years with 322 units subject to rent restrictions to retain long-term affordability. (See Appendix 3, Map 5)

In addition to the public housing and Section 8 rental assistance programs operated by the City, on February 12, 2007 Bernalillo County Housing administered 1,726 Section 8 vouchers and managed 54 units of Senior Housing and 21 units of housing for the mobility impaired population. Section 8 Voucher holders may use their voucher to purchase a home through the Bernalillo County Housing Authority, and the County issued 137 vouchers for homeownership as of February 12, 2007. (see Appendix 3, Map 6) The City and County have an agreement that allows households holding County vouchers to rent units in the City and vice versa. The County reports 695 persons on the Section 8 waiting list and an additional 74 persons on the waiting list for public housing.

The New Mexico State HUD office reports that there are currently 39 developments in the Albuquerque metropolitan area that receive direct assistance through various HUD programs. Of the 2,583 units in these developments, 2,087 units receive some type of subsidy through HUD. The majority of these units, 1,207 (47%), are for families. Seventy percent (846) of these units are subsidized. Forty-five percent (1,168) are elderly units and 1,039 are subsidized. One-hundred sixty one of these units are restricted for members of the developmentally disabled population, 156 of which are subsidized, and 46 subsidized units are available for individuals with special needs. (see Appendix 3, Map 4)

The City of Albuquerque and Bernalillo County lost 618 affordable units over the past five years because the eight development owners did not renew their contracts with HUD for Section 8 project-based assistance. To compensate for the loss of those units, HUD provided Section 8 vouchers to the City of Albuquerque and Bernalillo County Housing to be issued to the income eligible families who lived in these units.

Over the next five years, 22 developments will have the option for non-renewal of their Housing Assistance Program (HAP) contract with HUD. If all of the developments act on this option, 963 HUD-Assisted units will be lost.

Between 2000 and 2006, a total of 3,648 Low Income Housing Tax Credits units came on line in Albuquerque. (see Appendix 3, Map 5) A total of 2,671 of those units were set aside for households whose incomes were 60% or below the area median income. One hundred twenty-two of those units were required to be Americans with Disabilities Act (ADA) compliant.

All of the Low Income Housing Tax Credit Units are required by law to remain affordable for 15 years from the date they are put in service. Therefore, none of these units will be lost over the next five years.

2. Owner-occupied Housing

Between 2001 and 2006, there were 132 homes built by not-for-profit housing developers using HOME funds. (see Appendix 3, Map 7) Between 1999 and 2006, the City assisted 722 families who purchased homes through the Family Housing Development (FHD) Program. (see Appendix 3, Map 8)

E. Neighborhood Characteristics

1. Neighborhood Evaluation Criteria

Stable, Disinvestment, Reinvestment and Gentrification are words used to describe the transitions neighborhoods make when they move on a continuum from more to less social and economic viability, and then sometimes return to viability.

Typically, neighborhoods on this continuum begin as stable older neighborhoods where the housing stock is generally 40 years old or more, where the community life is rich in social fabric and sometimes physical assets, and where parents enjoyed raising their children and continue to live there as they age. Whether their children stay to raise their own children there can depend on a number of forces:

- the strength of the community social fabric as expressed through cultural and religious organizations and organized neighborhood community events

- whether there are homes available to purchase that suit their family needs and architectural tastes
- whether housing values are worth the investment
- whether the three forces above are strong enough to counterbalance a desire to move to a newer, “upscale” neighborhood or subdivision
- low crime rates and a continuing feeling of safety
- the quality of schools, the proximity to jobs, services, and family.

Disinvestment happens when more money, capital, and human capacity **flow out** of a community than are **invested in** that community. The failure to continually upgrade and replace worn out buildings amounts to a process of disinvestment and shrinkage of capital. Sometimes local government strategies are implemented to create reinvestment patterns with the intent of raising property values and encouraging the development of mixed income neighborhoods. In the absence of effective reinvestment strategies, or the presence of ineffective public strategies, gentrification can result.

The Brookings Institute, in their publication *Dealing with Neighborhood Change: A Primer on Gentrification and Policy Choices*, share the perspective that gentrification does not automatically occur when higher income residents move into a lower income neighborhood, for example, if they move in at a scale too small to displace existing residents, or simply purchase vacant land or buildings. Nor does economic development activity or revitalization necessarily imply gentrification. Tenants can leave their units for a range of reasons, so departures in a revitalizing neighborhood do not necessarily mean gentrification is occurring. (www.brookings.edu/es/urban/gentrification.htm) However, all of those elements require careful oversight and evaluation on an ongoing basis by some group in the neighborhood.

Finding workable definitions that help promote the creation of meaningful policy and implementation strategies is difficult because, especially in the case of gentrification, the word can carry politically and personally charged meaning based upon historical experience or a fear of seemingly uncontrollable “gentrifying” forces that are currently ongoing in one’s neighborhood. This Plan will set forth definitions with the intent of clarifying the words to promote dialogue that can lead to a clear understanding of where neighborhoods are on the continuum with the goal of developing meaningful policy that will result in effective implementation strategies.

The Brookings Institute Report provides us with the following definitions:

- Gentrification - the process by which higher income households displace lower income residents of a neighborhood, changing the essential character and flavor of that neighborhood. Under this definition, three specific conditions must be met:

- Displacement of original residents
 - Physical upgrading of the neighborhood, particularly housing
 - Change in neighborhood character
- Reinvestment – the flow of capital into a neighborhood primarily to upgrade physical components of the neighborhood, along with reinvestment in human capacity
- Revitalization – the process of enhancing the physical, commercial and social components of neighborhoods and the future prospects of residents through private sector efforts. Physical components include upgrading of housing stock and streetscapes. Commercial components include the creation of viable businesses and services. Social components include increasing employment and reductions in crime. Gentrification sometimes occurs in the midst of the revitalization process.

The Workforce Housing Subcommittee offers the following definitions:

- Disinvestment - the result of what happens when more capital and human capacity flow **out of** a community than are **invested in** that community on a continuous basis.
- Stable – a neighborhood climate where there are no indications of disinvestment or gentrification. Stable neighborhoods require ongoing revitalization activity.

The Brookings Institute argues that the goal of revitalization should be “equitable development”. Equitable development is the creation and maintenance of economically and socially diverse communities that remain stable over the long term through means that minimize the costs of neighborhood changes for lower income residents. An example of minimizing such costs would be if an obsolete apartment complex is demolished and houses very low income residents, although it may not be required, relocation assistance would be provided to those tenants. In order to make equitable development a city policy, public officials, not-for-profit organizations, the business community, and community residents must make a commitment to the concept, clearly identify what it means and the actions required to making it happen.

a. Neighborhood Analysis – Stable, Disinvesting or Gentrifying

As part of the Housing Needs Assessment, a methodology was developed to identify those neighborhoods that are prone to disinvestment and/or gentrification. Neighborhoods falling into neither category were considered to be stable. *(For the results of that Neighborhood Analysis see Appendix I, Exhibit 4, Methodology to Determine Neighborhood Evaluation Criteria.)*

2. Housing Conditions Surveys

In conjunction with the preparation of the *Consolidated Plan*, the City conducted windshield surveys of single family homes in ten neighborhoods in seven Community Planning Areas to assess housing conditions. Five of the neighborhoods (San Jose, Singing Arrow, Bel Air, Near North Valley and West Mesa) were surveyed in the previous *Five-Year Consolidated Plan* so the current surveys will serve as a comparison to those results.

Housing conditions surveys are conducted to identify neighborhoods where a high percentage of homes have some level of deterioration. In those cases, an effort is made to connect income-eligible homeowners with the City's Housing Rehabilitation Program. When a follow-up survey is conducted, point-in-time profiles can be indicators of possible trends of disinvestment or gentrification.

City staff identifies neighborhoods selected to be surveyed based upon a combination of factors:

- Requests from neighborhood residents for assistance with neighborhood housing problems
- High incidence of code violations
- HUD Designated Impact Area
- Consultation with City Councilors
- Staff knowledge of neighborhoods needing housing rehabilitation
- Spot field surveys of neighborhoods

Windshield surveys are conducted from within a vehicle on a drive-by basis. Homes were evaluated as follows:

- Standard - in need of no repairs
- Lightly Deteriorated - in need of minor repair such as exterior painting or re-stuccoing minor wall cracks
- Light to Moderately Deteriorated - in need of roof repairs, repair of cracks in walls or foundation
- Moderately Deteriorated - in need of replacement of roofs, windows, and/or exterior wall surface
- Extremely Deteriorated - in need of significant repairs/replacement of all parts of the structure, fire damaged, major code violations

The Housing Conditions Surveys were conducted by Consensus Planning. Surveyors received a two-hour visual training session prior to going into the field to learn how each category of conditions can be recognized in the field and to assure consistency in rating. The Chart below shows the findings by neighborhood and Community Planning Area for single family homes.

Housing Conditions by Community Planning Area

CPA Neighborhood	Standard	Light	Light to Moderate	Moderate	Extreme
Central Albuquerque San Jose	272 (47%)	102 (18%)	95 (17%)	81 (14%)	24 (4%)
East Gateway Singing Arrow	184 (81%)	36 (16%)	5 (2%)	2 (1%)	0 ---
Mid Heights Bel Air	589 (53%)	351 (32%)	149 (14%)	16 (1%)	0 ---
North Valley Near N. Valley	841 (55%)	329 (22%)	267 (17%)	83 (5%)	11 (1%)
West Side West Mesa	1,152 (59%)	493 (25%)	260 (13%)	53 (3%)	3 ---
Northeast Heights La Mesa	510 (46%)	296 (27%)	183 (17%)	96 (9%)	11 (1%)
Mid Heights McKinley	827 (53%)	505 (33%)	191 (12%)	26 (2%)	3 ---
Mid Heights Snow Heights	282 (49%)	200 (35%)	77 (14%)	13 (2%)	0 ---
West Side Taylor Ranch	140 (71%)	53 (27%)	3 (2%)	0 ---	1 ---
East Gateway Princess Jeanne	720 (58%)	366 (30%)	120 (10%)	27 (2%)	5 ---

Following is an analysis of the Survey data:

- In the neighborhoods of San Jose, La Mesa and Snow Heights more than 50% of the units show some degree of deterioration. In La Mesa, 11 (1%) homes were rated Extremely Deteriorated. Bel Air and McKinley are adjacent neighborhoods and in both neighborhoods 47% of the homes have some deterioration. In Near North Valley, Princess Jean, and West Mesa, those percentages were 45%, 42%, and 41% respectively. Taylor Ranch (14%) and Singing Arrow (19%) showed signs of deterioration in less than 20% of their single-family homes. It is important to note that less than half of the homes in Singing Arrow are single-family.

- San Jose – 80% of the units showed deterioration in 2002; in 2007 that percentage dropped to 53%. However, in 2007, 24 homes (4%) were Extremely Deteriorated as opposed to none in 2002.
- Singing Arrow – 2% of the units showed deterioration in 2002; in 2007 the percentage was 19%.
- Bel Air – 18% showed deterioration in 2002; that increased to 47% in 2007.
- West Mesa – 30% of the units showed deterioration in 2002; that percentage raised to 41% in 2007. In 2002, 12 units were rated Extremely Deteriorated; in 2007 that dropped to 3.
- Near North Valley – the percentage of units showing deterioration went down by one percentage point in 2007, from 46% in 2002 to 45% in 2007. However, 22 units (1%) were rated Extremely Deteriorated in 2007 as opposed to none in 2002.

Since the Housing Conditions Survey evaluates only single-family housing, the following chart shows the percentage of multi-family housing in each neighborhood. Vacant lots are also listed and may be explored as they may be suitable for future affordable housing.

Neighborhood	Vacant Lots	Multi- Family	
		Number	Percentage
San Jose	31 (4%)*	18	2%
Singing Arrow	0	302	53%
Bel Air	1	2	0%
Near North Valley	12 (1%)	214	10%
West Mesa	12 (1%)	167	7%
La Mesa	26 (1%)	401	22%
McKinley	0	4	0%
Snow Heights	0	14	2%
Taylor Ranch	0	0	0%
Princess Jeanne	0	167	7%

*percentage of total addresses surveyed

F. Workforce Housing Opportunity Act Priorities

1. Priorities and Uses of Funds

The *Workforce Housing Opportunity Act* establishes specific priorities for how the Trust Funds shall be spent. The following chart summarizes these requirements.

IN ANY FIVE-YEAR PERIOD - \$25,000,000

TIER #1		
WHAT CAN BE BOUGHT WITH HOUSING TRUST FUNDS?		
<p><u>Box #1</u></p> <p>At Least 50% SHALL be used for land acquisition in MRA's, Centers and Corridors and land zoned for mixed-use development under the yet to be approved zones called for in the Planned Growth Strategy.</p> <p>*can do forgivable loans in these areas</p> <p>At least = \$12,500,000</p>	<p><u>Box #2</u></p> <p>At Least 25% SHALL be used for scattered site, single-family housing purchase, rehab, lease-to-own and resale of existing housing stock.</p> <p>No More than 20% for project related soft development costs.</p> <p>At least = \$6,250,000</p>	
TIER #2		
WHAT PORTION OF THE TRUST FUND MUST BENEFIT FAMILIES 50% AND 30% OF AMI?		
<p><u>Box #4</u></p> <p>At Least 30% of all resources SHALL benefit families up to 30% of AMI</p> <p>*can do forgivable loans</p> <p>At Least = \$7,500,000</p>	<p><u>Box #5</u></p> <p>At Least 50% of all resources SHALL benefit families up to 50% of AMI</p> <p>(includes funds in Box #4)</p> <p>At Least = \$12,500,000</p>	<p><u>Box #6</u></p> <p>50% or less of the resources MAY BE available to benefit families 51% to 80% of AMI</p> <p>May Be Avail = \$12,500,000</p>
TIER #3		
WHAT PORTION OF THE TRUST FUND CAN BE USED FOR LOANS?		
<p><u>Box #7</u></p> <p>Up to 50% of the available funds MAY be used for zero to low-interest loans, or loans that may be forgivable under conditions as asterisked in boxes #1 and #4</p> <p>Up to = \$12,500,000</p>		

2. Project Priorities

The *Workforce Housing Opportunity Act* identifies the following priorities:

▪ Permanent Affordability
▪ Not-for-profits or partnerships w/Not-for-Profits
▪ Mixed income
▪ Land Banking
▪ Metropolitan Redevelopment Areas (MRA), Centers and Corridors
▪ Scattered site single-family, purchase, rehab, lease-to-own, resale
▪ Stabilize neighborhoods – strategies for stable, disinvesting and gentrifying ones
▪ Access to public transportation
▪ Jobs and housing balance
▪ Walk to shop, schools & recreation
▪ Retail close to residential
▪ Energy efficient construction
▪ Water conservation
▪ Universal Design standards
▪ Quality design and construction
▪ Consistency with and support of Planned Growth Strategy
▪ Leverage Housing Trust Funds 4:1
▪ Project soft costs will not exceed 20%

- a. Based upon the above priorities, the Policy Based Ranking Matrix was developed and can be found in Appendix 1, Exhibit 5.
- b. Sponsored by a not-for-profit
According to the Ordinance, projects shall be sponsored by City-approved, locally based, not-for-profit housing development organizations. Participating not-for-profits will partner with for-profit builders and developers to accomplish Workforce Housing projects. Not-for-Profits are required to be certified as either a Community Housing Development Organization (CHDO) or and Affordable Housing Development Organization (AHDO). (For definitions of AHDO and CHDO see Appendix 1, Exhibit 2.)

G. Resources Available to Address Workforce Housing

1. Locally controlled funds

- a. Workforce Housing Trust Funds
- b. Housing and Neighborhood Economic Development Fund (HNEDF)
- c. Metropolitan Redevelopment Agency (MRA)
- d. Capital Implementation Program (CIP) Funds

2. State and Federal Funds

- a. Community Development Block Grant (CDBG)
- b. HOME
- c. New Mexico Housing Trust Funds
- d. Low Income Housing Tax Credits (LIHTC)
- e. 542 (c) Risk Sharing Program
- f. Tax Exempt Bonds
- g. “Build It” Loan Guaranty Programs
- h. State Housing Tax Credits
- i. Primero Loan Funds

(For more information regarding Items 4 through 9, go to www.housingnm.org and select Developer Programs.)

H. Workforce Housing Goals and Objectives

1. Community Input

Following is the community input from Public Hearings, Focus Groups, and the Housing Needs Assessment. The Goals and Objectives developed based on this input are shown in the two charts below.

- Rental housing for families below 50% AMI
- Rental housing for families below 30% AMI
- Mixed income with at least 15% market rate units
- Collaboration between & among Not-for-Profits including service providers
- Emphasis on projects that replace housing taken off the market by Nuisance Abatement Team
- Preservation of affordable land in lease-hold manufactured home communities
- Universal Design features in affordable homes
- Accessible, affordable housing for persons with disabilities
- Affordable housing in all neighborhoods near jobs and other services

2. Housing Goals for CDBG and HOME Investment Partnership Funds

The following chart provides the five-year and annual investment goals for CDBG and HOME funds.

Housing							
Priority 1. Expand supply of affordable housing, especially for very low-income and special needs populations such as elderly, persons with disabilities and emancipated youth.							
Objective	HUD Matrix	National Objective	Accomplishment Type	Outcome	5-Year/Annual Target	Program Year	Actual
H 1. Utilize CDBG funds to provide emergency and minor home repairs for low- and moderate-income persons.	14A	LMH	Households	Sustainability	2,250	2008 2009 2010 2011 2012	
PY 08 Annual Plan Activity: Provide emergency and minor home repairs for low- and moderate-income persons.	14A	LMH	Households	Sustainability	450		
H 2. Utilize CDBG funds to provide home retrofit services for persons who are elderly or disabled in order to assist them remaining in their homes and living independent.	03	LMH	Households	Sustainability	4,000	2008 2009 2010 2011 2012	
PY 08 Annual Plan Activity: Utilize CDBG funds to provide home retrofit services for persons who are elderly or disabled	03	LMH	Households	Sustainability	800		
H 3. Utilize HOME and ADDI funds to provide down payment assistance to first-time low- and moderate-income homebuyers.	13	LMH	Households	Affordability	36	2008 2009 2010 2011 2012	
PY 08 Annual Action Plan Activity: Provide down payment assistance to first-time low- and moderate-income homebuyers.	13	LMH	Households	Affordability	8		
H 4. Utilize CDBG and HOME funds to rehabilitate housing for						2008	

low- and moderate-income homeowners.	14A	LMH	Households	Affordability	200	2009 2010 2011 2012	
PY 08 Annual Action Plan Activity: Rehabilitate housing for low- and moderate-income homeowners.	14A	LMH	Households	Affordability	40		

H 5. Utilize CDBG and HOME funds to expand the supply of rental housing affordable to very low-income persons, including persons with disabilities, the elderly, and near homeless persons.	12	LMH	Units	Affordability	200	2008 2009 2010 2011 2012	
PY 08 Annual Action Plan Activity: Expand the supply of rental housing affordable to very low-income persons, including persons with disabilities, the elderly, persons with disabilities and near homeless persons.	12	LMH	Units	Affordability	40		
H 6. Utilize CDBG and HOME funds to expand the supply of affordable housing for home ownership for low- and moderate-income persons.	12	LMH	Households	Affordability	190	2008 2009 2010 2011 2012	
PY 08 Annual Action Plan Activity: Expand the supply of affordable housing for home ownership for low- and moderate-income persons.	12	LMH	Households	Affordability	50		

Priority 2. Preserve Existing Housing							
Objective	HUD Matrix	National Objective	Accomplishment Type	Outcome	5-Year/Annual Target	Program Year	Actual
H.7 Utilize CDBG and HOME funds to acquire and rehabilitate residential properties to be used for transitional housing.	14B	LMC	People	Affordability	TBD	2008 2009 2010 2011 2012	
PY 08 Annual Action Plan Activity: Work with transitional							

housing providers to scope potential project and determine a sponsor	14B	LMC	People	Affordability			
H 8. Utilize CDBG and HOME funds to rehabilitate units that are condemned with safe, decent and affordable housing units.	14G	LMH	Units	Affordability	5	2008 2009 2010 2011 2012	
PY 08 Annual Plan Activity: Develop a pilot project to ascertain process, cost and implementation procedures	14G	LMH	Units	Affordability	1		

H 9. Utilize CDBG and HOME funds to convert declining properties (such as Central Avenue motels) to single room occupancy (SRO) units for very low-income persons.	14G	LMH	Units	Affordability	3	2008 2009 2010 2011 2012	
PY 08 Annual Plan Activity: Convert declining properties (such as Central Avenue motels) to single room occupancy (SRO) units for very low-income persons.	14G	LMH	Units	Affordability	1		

Priority 3. Improve Access to Affordable Housing for Very low- and Low-Income Renters and Persons with Special Needs.							
Objective	HUD Matrix	National Objective	Accomplishment Type	Outcome	5-Year/Annual Target	Program Year	Actual
H 10. Utilize CDBG and HOME funds to provide a community education program to landlords, realtors and developers on the housing needs of people with disabilities.	21D	LMC	People	Accessibility	500	2008 2009 2010 2011 2012	
PY 08 Annual Plan Activity: Provide a community education program to landlords, realtors and developers on the housing needs of people with disabilities.	21D	LMC	People	Accessibility	500		
H 11. Utilize CDBG funds to provide information on tenant and landlord rights and responsibilities.	21D	LMC	People	Accessibility	100	2008 2009	

						2010 2011 2012	
PY 08 Annual Plan Activity: Provide information on tenant and landlord rights and responsibilities	21D	LMC	People	Accessibility	1,300		
H 12. Utilize CDBG funds to provide Fair Housing counseling with emphasis on ADA compliance and housing rights if immigrants.	21D	LMC	People	Accessibility	5,500	2008 2009 2010 2011 2012	
PY 08 Annual Plan Activity: Provide Fair Housing Counseling with emphasis on ADA compliance and housing rights of immigrants.	21D	LMC	People	Accessibility	1,100		

3. Workforce Housing Goals and Objectives

The chart below provides the overall strategic goals and objectives for Workforce Housing along with production goals.

Five-Year Goals	Five-Year Objectives	One-Year Objectives 1/08 – 12/08	Five-Year Production Goals 2008 - 2012	Annual Production Goals	Organizations Committed to WHOA Production
<ul style="list-style-type: none"> • Preserve existing affordable housing 	<ul style="list-style-type: none"> • Develop program to rehabilitate units that are condemned with safe, decent and affordable units • Convert declining properties (such as Central Avenue motels) to single room occupancy (SRO) units with supportive services for low-income • Rehab rental housing affordable to income 	<ul style="list-style-type: none"> • Obtain site control for first rehab property • Obtain site control for an SRO • Develop rental rehab program 	<ul style="list-style-type: none"> • 50 units • Obtain 3 properties • 100 units 	<ul style="list-style-type: none"> • Yr 1= 5 • Yr 2 = 11 • Yr 3 = 11 • Yr 4 = 11 • Yr 5 = 12 • 20 units per year 	<p>Work on completing this column was not undertaken during the Plan preparation process because it became clear while working with three Subcommittees that included 29 volunteers from many sectors of the community that such decisions need to be made in a deliberative</p>

	<p>eligible households</p> <ul style="list-style-type: none"> • Establish rental cooperatives in gentrifying neighborhoods • Develop program to preserve mobile home parks for LI homeownership • Acquire rental properties with expiring subsidies to expand the affordable housing stock 	<ul style="list-style-type: none"> • Research barriers to developing rental cooperatives • Research model; inventory existing MH parks; work with govt. and non-profit organizations to tailor design to ABQ • Set up system to identify rental properties with expiring subsidies for potential acquisition 	<ul style="list-style-type: none"> • 175 units 	<ul style="list-style-type: none"> • 35 units per year 	<p>and collaborative manner. Because of a broader community representation than one usually thinks of when developing an affordable housing plan, it became clear that it would be premature to make such recommendations before a collaborative model of decision making could be put in place.</p>
<ul style="list-style-type: none"> • Produce new affordable housing 	<ul style="list-style-type: none"> • Develop mixed-income housing affordable to VLI • Develop AH for qualified low-income homebuyers • Acquire land for land banking program 	<ul style="list-style-type: none"> • Develop model WHOA concept. Research and develop recommendations on barriers to affordable development (e.g., zoning, govt. fees) • Continue at current level • Set up land banking program 	<ul style="list-style-type: none"> • 200 units • 60 scattered sites 5 bulk sites 	<ul style="list-style-type: none"> • 40 units per year • Year 1 = 3 bulk sites, 12 scattered 	
<ul style="list-style-type: none"> • Protect the most vulnerable populations including elderly, at-risk youth, persons with disabilities, homeless and 	<ul style="list-style-type: none"> • Allocate greater % housing resources through up-front subsidies for VLI residents sufficient to ensure coverage of operating and maintenance costs 	<ul style="list-style-type: none"> • Increase funding levels for rental housing affordable to extremely and very low income • Obtain site control for 			

immigrants	<ul style="list-style-type: none"> • Develop SRO housing for a wide range of eligible households • Incorporate universal design features into WHOA and non-WHOA affordable developments 	<p>SRO</p> <ul style="list-style-type: none"> • Require WHOA and non-WHOA affordable developers to submit draft plans to technical team for review 	<ul style="list-style-type: none"> • 60 to 100 units 	<ul style="list-style-type: none"> • 1 or 2 projects over the 5 years 	
<ul style="list-style-type: none"> • Promote home ownership for households excluded from the market 	<ul style="list-style-type: none"> • Provide homebuyer training to create pipeline of qualified buyers and increase understanding of soft seconds • Offer down payment assistance to low-income homebuyers • Create a lease-to-own program for eligible renter-buyers • Acquire/rehabilitate properties for occupancy by income eligible households • Provide zero- and low-interest loans for construction of new single-family affordable housing 	<ul style="list-style-type: none"> • Continue at current level • Contract with a non-profit to accomplish this objective • Research lease-to-own program designs • Develop acquisition/rehab program for eligible homeowners • Define criteria for WHOA. Use existing funding and construction financing methods 	<ul style="list-style-type: none"> • 2,000 Households • 100 units • 83 homes acquired and rehabbed 	<ul style="list-style-type: none"> • 400 per year • 20 per year • Year 1 – 3 homes • Years 2 – 5 = 20 homes per year 	
<ul style="list-style-type: none"> • Create housing stock designed to preserve affordability 	<ul style="list-style-type: none"> • Incorporate energy efficiency and water conservation design standards into WHOA developments 	<ul style="list-style-type: none"> • Draft design standards. Inventory subsidy programs. 			
<ul style="list-style-type: none"> • Take supporting administrative actions 	<ul style="list-style-type: none"> • Appropriate or allocate administrative and organizational funding to 	<ul style="list-style-type: none"> • Identify weaknesses/gaps in capacity, and create 			

	<p>ensure long-term stewardship</p> <ul style="list-style-type: none"> • Increased capacity building resulting in tripling volume of production 	<p>funding to build capacity</p> <ul style="list-style-type: none"> • Investigate financing options for administrative costs to develop rental housing (including option that % of net income may be allocated to general administration) • Complete assessment of existing strengths and weaknesses, and identify actions to narrow subsidy gap 			
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I. Continuing Affordability

In the development of the *Workforce Housing Opportunity Act* as well as the Workforce Housing Plan, there were numerous discussions regarding housing for low- and moderate-income persons, especially for home ownership. There were discussions regarding wealth building through home owner equity, equity sharing and permanent affordability. Each viewpoint contained its own merits.

When HOME funds are used in a project, federal regulations specify the minimum term of affordability. This term is dependent on the dollar amount of subsidy to the assisted household. The Ordinance requires permanent affordability, regardless of the level of assistance. In addressing this issue, the recommendation was to maintain the flexibility of both types of options.

One option would provide a greater direct financial return to the City. These funds, generated primarily from HOME funded projects that result in conventional mortgages, return funds plus an equity share to be recycled into new affordable housing programs. The second option, permanent affordability, applies to projects funded through the Housing Trust Funds. Through the mechanism described below, the assisted unit remains affordable, with the initial subsidy passing onto to the next low-income home buyer.

1. HOME Recapture and Resale Provisions

These Resale/Recapture Provisions cover Affordable Housing Projects Funded Solely through Federal Funds

The City has established policies for the recapture of funds for units assisted with HOME funds. In the case of rental units, the City secures a mortgage and promissory note for the amount of HOME funds loaned to the project. The City also utilizes Restrictive Covenants for these properties. The Covenants describe the term of affordability and both the Promissory Note and Covenants state that in the event of failure to achieve the affordability requirements, the funds, plus an equity share on the appreciated value of the project, must be returned to the City.

For conventional homeownership the City enters into an “equity share” loan with the home buyer. The home buyer does not have to pay the note or mortgage as long as the property remains his/her principle residence. In the event of a sale, the home owner must pay the City both the principle and the equity share in appreciation of the property.

For land trust programs, the City utilizes the resale provision of the HOME regulations. If the original purchaser of the house sells, the property must be sold to an income eligible buyer. Because land trusts traditionally allow for limited equity to the home owner in order to maintain affordability, the City does not include an equity share in the promissory note.

2. Housing Trust Permanent Affordability

These Permanent Affordability policies cover all projects using Housing Trust Funds.

a. Term of Affordability

The term of affordability shall be in perpetuity subject to legal review.

- a. The term of affordability will apply to both rental housing and owner-occupied housing; and
- b. The housing will be made affordable initially and kept affordable continually for households earning below 80% of AMI for the Albuquerque MSA, adjusted for household size.

b. Permanent Affordability Control Mechanisms

Upon review and approval by the City of Albuquerque, one or more of the following contractual mechanisms shall be used to ensure the permanent affordability of rental housing or owner-occupied housing:

- a. Deed covenant;
- b. Ground lease;
- c. Cooperative housing corporation's bylaws, subscription agreement, and share certificates;
- d. Rental regulatory agreement.
- e. Land Use Restriction Agreement

c. Repurchase

An entity shall be assigned long-term responsibility for monitoring and enforcing the permanent affordability provisions. This administrative entity shall have a preemptive right to repurchase any rental housing or owner-occupied housing that is resold by its owner. The resale price shall be set by a formula contained in the contractual mechanism used to ensure permanent affordability. If the administrative entity chooses not to exercise its option, the current owner may sell the property for the formula-determined price to any other buyer approved by the entity that is administering the property's resale controls.

d. Resale Value

- a. Resale value of the owner-occupied unit is determined by the following method:

Area Median Index Method: Appreciation is limited to the increase in Area Median Income (AMI) or the Consumer Price Index, whichever is less, and capped at 3.5% per year.

The City will develop a policy to value capital improvements made by owners.

b. Resale value of rental properties will be based on the Appraisal Based Resale Method which incorporates the formulas for regulated rents. Permanent affordability will be monitored through deed covenants or land use restriction agreements.

e. Administrative Entity

Long-term responsibility for monitoring and enforcing compliance with the use and resale controls imposed by the City of Albuquerque shall be accepted by city staff or shall be assigned to a nonprofit corporation, a cooperative housing corporation, or another governmental or quasi-governmental agency. When responsibility is assigned to an administrative entity outside of city government, the City of Albuquerque shall enter into a performance contract with that entity, detailing the tasks that entity will be expected to perform and any payments that entity can expect to receive for performing these tasks on the City's behalf.

(For additional information regarding monitoring standards and procedures, please refer to the Five Year Consolidated Plan, Section VII, C. Monitoring, page 81)

f. Eligible Homebuyers

The City sets the standards for qualifying and educating prospective income-eligible buyers, preventing foreclosures, and educating and qualifying renters.

g. Funding for Implementation

The City, through its General Fund, will support the recommendations of this report by providing funding for staff and consultant services.

J. Strategies for Implementation

1. Expansion of Capacity of the Not-for-Profit Development Organizations

For housing not-for-profits, the mission is to increase housing production. Capacity building can occur through a wide array of activities such as obtaining funds to operate the organization and implement its programs, training, collaboration and mentorship to promote staff and board effectiveness, and establishment of business systems for recording and reporting the organization's financial status and program data.

Partnering with other organizations experienced in work similar to the not-for-profit's work can also be an effective method for capacity building. In the case of housing not-for-profits, the partner is typically a for-profit developer experienced in affordable housing development. The most effective partnerships for capacity building and housing production purposes are balanced, with both partners bringing something of value to the partnership, and with a fair distribution of decision making authority and financial and other benefits from the project, based on the risk assumed and the investments made by each partner.

Information was collected in several focus groups from not-for-profit and for-profit housing developers regarding the benefits of forming partnerships to create affordable housing. The results are reported in this section under paragraph D, Model Workforce Housing Projects, page 73.

Two funding needs were identified throughout the Workforce Housing Planning Process. The first is a need for long-term operating support for not-for-profits along with housing subsidies to support families. A program that provides a five to seven year commitment with required benchmarks was recommended. The second recommendation was for Operating Grants and a 0% or low interest loan program for pre-development, operations, and construction.

The *Workforce Housing Opportunity Act* adds a requirement of permanent affordability to the City’s affordable housing program. With permanent affordability comes new responsibilities and new skills that need to be developed by the not-for-profits and City staff. Training from consultants with knowledge and experience in permanent affordability programs will be required.

2. Neighborhood Conditions and Development Strategies

The following development strategies are identified as “more appropriate” if a neighborhood is prone to disinvestment or prone to gentrification. Any of the investment strategies would be appropriate in a stable neighborhood.

Disinvestment Risk	Gentrification Risk
1. Lease Purchase Program	1. Scattered Site Land Trust – helps keep neighborhood mixed-income
2. Acquisition Rehab Program	2. Property Tax Relief for Income-eligible families to prevent displacement. o Research whether State Statute already allows this
3. Land Banking	3. Land Banking
4. Obtain site control and redevelop nuisance abated properties	4. Rental Co-operatives
5. Rental Rehab Program	5. Rental Rehab Program – rents restricted
6. Land Trust	6. Activities to avoid speculation (to be defined)
	7. Community Land Trust keeps the neighborhood affordable for the present and future generations

3. Incentives

Throughout the process of preparing the Plan, each of the three AHC Subcommittees identified barriers to develop affordable housing. From 1988 through this process, the community consistently identified the same critical

barriers that must be addressed in order to develop Workforce Housing. The four barriers, if cured, that would have the highest impact are:

- Entitlement Fees
- Cost of Land
- Cost of Infrastructure
- Financing Costs

During the Workforce Housing planning process, it became clear that for each barrier there needed to be an incentive to remedy the problem. Development of those incentives will require a collaborative and deliberative process among various City Departments and developers. Some of the incentives can be developed in a short period of time; others will require work over a longer time period. In the following charts, the incentives are identified along with a column headed “Time-Frame” for use by a team of City staff and developers who will work on this part of the Implementation process.

Regulatory/Legislative Barriers Turned into Incentives

Barrier	Develop Incentive	Time-Frame
<p>Zoning requirements and the need for re-zoning</p>	<p>Create special zoning for the Infill Area, MRA’s and Centers and Corridors similar to the Downtown 2010 Plan</p> <ul style="list-style-type: none"> ▪ Amend the Zoning Code to provide density bonuses for Workforce Housing Projects as it did for Family Housing Development (FHD) Program ▪ Allow for Density Transfers ▪ Allow as a right a variety and mix of housing types ▪ Allow innovation and flexibility in site planning and design 	
<p>Unpredictable and Complicated Development Approval Process</p>	<p>Simplify the Development Approval Process for Workforce Housing Projects in the Infill Area, MRA’s, and Centers and Corridors</p> <ul style="list-style-type: none"> ▪ Fast Track affordable housing projects through the entitlement, development approval, and permitting processes ▪ Empower City staff to be able to make decisions in an expedited time period ▪ Create a position within the City for an Affordable Housing Ombudsman 	
<p>Lack of Inventory of available land</p>	<p>Develop and Maintain an ongoing Inventory of Land Available for Development in the Infill Area, MRA’s and Centers and Corridors</p> <ul style="list-style-type: none"> ▪ Provide basic lot inventory information in addition to problems the site may have that require remediation 	

Financial/Physical Barriers Turned into Incentives

Barrier	Develop Incentive	Time-Frame
Entitlement Fees	<p>Waive Entitlement Fees</p> <ul style="list-style-type: none"> ▪ waivers, not rebates, no soft second or clawback ▪ consider charging impact fees based on square footage as opposed to per-unit basis thereby charging smaller fees on smaller units ▪ eliminate fees to City Departments for affordable housing projects ▪ if fees and exactions are imposed, ensure they are properly set 	
Cost of Land	Reduce Cost of Land	
Cost of Infrastructure	<p>City covers cost of unanticipated offside infrastructure costs</p> <ul style="list-style-type: none"> ▪ City should not charge for offsite infrastructure costs not directly related to the Project 	
Financing Costs	<p>City uses its financial capacity to issue mortgage revenue bonds to provide stable rates and terms for home buyers</p> <ul style="list-style-type: none"> ▪ other financial incentives could be in the form of construction loan guarantees, construction loan participation ▪ issue Project Revenue Bonds, Metropolitan Revenue Bonds 	
Lack of funding for not-for profit housing development organizations	<p>City makes an investment in affordable housing by providing grants for operating costs for not-for-profit housing development organizations and provides 0% or Low-Interest Loans for pre-development and construction</p> <ul style="list-style-type: none"> ▪ Funding to develop capacity building strategies and mechanisms ▪ Funding for technical assistance to develop a Housing Development Collaborative ▪ Give more points in the Policy-Based Ranking Matrix for Not-for-Profit Partnerships ▪ Give a “funding Bonus” to Partnerships ▪ Provide tax incentives for not-for-profits who partner with for-profits and/or service providers 	
Lack of an established network among City Departments providing funding	<p>Establish a system for creating an Interdepartmental Staff Network for each project</p> <ul style="list-style-type: none"> ▪ DFCS identifies a Lead Person to be responsible for general oversight of all affordable housing projects, including Workforce Housing Projects, who knows all sources of funding in the project and is responsible for staffing and leading the Interdepartmental Team and monitoring that the Interdepartmental Team process is working. 	

4. Model Workforce Housing Project Concepts

a. Partnerships Models

Between April and June, 2007, work was undertaken to understand the reasons not-for-profits, for-profits and service delivery organizations may or may not decide to enter into partnerships to undertake a project. The research methods were to call resources in other cities, conduct focus groups, and undertake a focused group survey.

The primary reason organizations form partnerships is because they seek to leverage resources and increase their capacities.

Partnership Resources

Not-for-Profits	For-Profits	Service Delivery Orgs
Public, Foundation, and Trust Funds	Equity Investment	Case Management Services
Ability to work with the community/neighborhood	Provides opportunity for increased production	Tenants
Land	Reduced Risk	Mediation between tenant and landlord
Qualified buyers/tenants	New knowledge and skills for the partner	New knowledge and skills for the partner
Goodwill in the community, name recognition can help to market product	Lower development costs achieved through economies of scale	
Knowledge of and experience with moving projects through the government system – that means reduced risk for the other partner		
New knowledge and skills for the partner		
Opportunity for partner to qualify for certain tax breaks		

In the best projects, each partner contributes distinct skills, services, and resources to the partnership without any overlap. Within the partnership, there is debt and equity and the partnership is structured so that the partners share the risks and rewards equitably. One participant for-profit organization serves as the developer in its partnership while the not-for-profit delivers financing and a qualified client. An excellent partnership can increase profit for the for-profit partner and can increase unit production for the not-for-profit partner.

b. Financial Models

i. Rental Housing Model

The most common partnerships for rental housing are those created under the Low Income Housing Tax Credit (LIHTC) Program. The Chart below illustrates the various unit mixes and their accompanying financing gaps. A mix including no more than 15% market rate units is more desirable to investors. The scenarios showing 100% of the units below 50% AMI are included solely to illustrate the increase in the financing gap when a development is **not** mixed income. They are not a recommended mix.

Total Units	Number of units set aside for				Funding Gap
	60% AMI	50% AMI	30% AMI	Market	
100	50	20	30	0	1,868,091
	40	20	30	10	1,745,079
	35	20	30	15	1,683,573
	30	20	35	15	1,887,175
	30	25	35	10	2,016,750
	25	30	35	10	2,084,820
		50	50		3,090,915
			100		4,446,232

ii. Ownership Housing Model

A financial model was created for an ownership project on a 2.8734 acre parcel owned by the City and located in the Infill Area. The model provides 30 single-family detached two- bedroom homes for a development cost per unit of \$158,667 and a total development cost of \$4,760,000. Based on the unit distribution, there is a total financing gap of \$2,019, 520 or an average of \$67,317 per unit. Below is the financial model proposed:

Unit Distribution by Set Aside and Bedroom Count

Income Mix	Total Units Set Aside	% of Total Units by
Set aside @ 80% AMI	15	50%
Set aside @ 50% AMI	10	33%
Set aside @ 30% AMI	5	17%
Market	0	0%
Average/Total = 61.6% AMI	30	100%

Development Costs

Item	Per Unit	Total
Land Costs	\$26,667	\$800,000
Pre-Development Fees	7,000	210,000
Infrastructure	17,500	525,000
Home Construction 1,000 Sq. Ft./2 bedroom	100,000	3,000,000
Developer Fee	7,500	225,000
Total Costs	\$158,667	\$4,760,000

Mortgage Terms – Estimate

Interest Rate – 6.5%
Term – 30 years

Income from Homebuyers

Purchaser Income	Per Unit Cost	Total
80% AMI	\$128,654	\$1,875,000
50 % AMI	70,600	706,000
30 % AMI	31,896	159,480
Total Income/Homebuyers		\$2,740,480
Total Project Cost		2,019,520
Funding Gap		\$2,019,520

Sources of Funds

Mortgages from Homebuyers - \$2,740,480
Workforce Housing Trust Funds - \$1,409,760
HOME Funds - \$609,700
Total Funds = \$4,760,000

5. Preserve Affordable Housing in Land-lease Manufactured Home Communities

Create an inventory of land-leased communities. Research methods other communities have used to preserve this inventory of affordable housing stock. Develop a proactive program to implement over the next five years.

6. Creation of a Collaborative

In order to implement the strategies above, a collaborative model of decision making will be required. A Collaboration, as defined by Michael Winer and Carol Rey in their Collaboration Handbook, is “a mutually beneficial and well-defined relationship entered into by two or more organizations to achieve common goals.” It requires a specific set of actions by a group where each organization in the Collaborative gives up something to get something to reach their common goals. A successful Collaboration is not something that “just happens”. To accomplish a successful Collaborative, a consultant will need to be hired to work with the Stakeholders to clarify the purpose, determine the best form for the Collaborative to reach its goals, and obtain written commitments from the organizations needed to carry out the affordable housing program. It is recommended that the Affordable Housing Committee take the lead on this Implementation Strategy.

7. Funding

Funding for the capacity building and Creation of a Collaborative component should be paid from the General Fund. An amount of \$250,000 per year for the duration of the five-year plan is requested. Funding for affordable housing development costs should be paid through Workforce Housing Trust Funds and funds received through the Department of HUD. All programs through the New Mexico Mortgage Finance Authority should also be used whenever possible.

K. Standards for monitoring and evaluation

As directed by the Workforce Housing Opportunity Act, the Affordable Housing Committee shall conduct an annual review of the Workforce Housing Plan to evaluate progress and provide a report to the City Council. The monitoring and evaluation standards and procedures established by City staff for funds received through HUD will be followed by the AHC. To review the monitoring standards and procedures, please refer to the Five Year Consolidated Plan, Section VII. Additional Information, C. Monitoring,

VI. RESOURCES AND INVESTMENTS

A. Resources

1. HUD Resources Allocated to the City

The City anticipates it will receive \$4,725,000 in Community Development Block Grant Funds annually during the term of the *Consolidated Plan*. The City also expects to generate at least \$500,000 annually in program income. This will equal at total of \$26,125,000 for the five-year period to implement the community development portion of the Plan.

Over the next five years, a total of \$18,143,500 is expected to be available through the HOME program directly allocated to the City. This amount consists of an estimated annual \$2,482,700 in grant funds, and \$646,000 in City General Funds to match the program and \$500,000 in program income.

The Emergency Shelter Grant provides will provide an estimated annual grant amount of \$193,979 with a City General Fund match of \$209,000 for a five-year total of \$2,014,895.

The City has submitted it annual application to the U. S. Department of Housing and Urban Development for the Continuum of Care. The request for 2008 is \$4,287,600, of which \$2,210,000 will go directly to the City. The balance will be awarded to other not-for-profit organizations located in Albuquerque that serve persons who are homeless. Assuming past trends continue, the City will receive slightly more than it requests from HUD, resulting in CoC grants in excess of \$21,438,000 for the five year Plan period.

2. Other Federal Resources

The Early Head Start program through the City of Albuquerque received \$3,146,000 annually. It is estimated that the five-year total for early Head Start program will exceed \$15,730,000.

The funds are used for the operation of child development centers and complete day care for children from birth to three years of age. The City operates the program at four locations in collaboration with the child development centers. (See City Funds section below).

The City receives funding to operate the Area Agency on Aging (AAA). For Fiscal Year 2008, the City will receive \$8,024,000. Over five years, this amount equals \$40,120,000 for senior citizen services. Services delivered through this funding source include meal, home health and respite care, counseling, and a myriad of health, educational and recreational programs available through senior activity centers.

3. City Funds

Through the Workforce Housing Opportunity Act, a housing trust Fund has been established. Subject to voter approval in the fall of 2007, the trust fund may be infused with \$5,000,000 a year, or \$25,000,000 over the course of the Plan.

Though its Capital Implementation Program, the City supports a number of capital projects for facilities that serve neighborhoods throughout Albuquerque. The funds typically expand and/or renovate community centers that provide educational and recreational activities for persons of all ages. The funds also support “Health and Social Service” centers. These facilities house programs that directly benefit low- and moderate-income persons such as health and dental care, prenatal clinics, counseling programs, services for immigrants and other needed social services. The City’s 2007 Capital Budget allocated \$11,000,000 for these purposes.

The City substantially supports the provision of an array of social services intended to benefit primarily lower income residents of Albuquerque. The Fiscal Year 2008 budget allocated \$6,702,000 (\$33,512,000 over a five year period) towards these services which include crisis intervention, housing, educational and recreational programs, youth intervention programs, health care, school-based services, and services for special populations such as persons with disabilities, AIDS patients, and services for abused and neglected children.

In its fiscal year 2008 budget, the City committed \$9,766,000 in General Funds from the Public Safety Tax Initiative to fund programs that address mental health treatment such as substance abuse prevention and treatment programs. These programs are community based and serve children, youth and adults. Over a five year period this will equate to over \$48,830,000 in services.

The City operates 21 community centers throughout the community. The community centers not only serve a facilities to house recreational programs, but they also host educational programs, special community events, cultural activities and computers labs. The community centers often serve as a focal point for the neighborhoods in which they are located, providing meeting space for a variety of functions. In fiscal year 2008, community centers were funded \$7,752,000 from the City General Fund. Over a five-year period, this funding equates to \$37,760,000.

Through the City’s General Fund, \$5,507,000 is budgeted for Child Development Centers. Offered at 17 different locations throughout the City, this program provides comprehensive day care for children between the ages and three and five years of age. Services are income restricted and offered on a sliding fee scale.

B. Investments

Estimated Funds Available for Allocation

CDBG

	For All Years
Estimated Grant Amount*	\$4,725,000
Estimated Program Income	<u>\$500,000</u>
	\$5,225,000

	2008	2009	2010	2011	2012	
PF&I						
Nuisance Abatement	\$200,000	\$200,000	\$200,000	\$200,000	\$200,000	\$
CPTED	\$200,000	\$200,000	\$200,000	\$200,000	\$200,000	\$
Parks Improvements	\$101,075	\$101,075	\$101,075	\$101,075	\$101,075	\$
Homeless Facilities	\$0	\$0	\$606,450	\$606,450	\$555,915	\$
Community Facilities	\$202,150	\$202,150	\$202,150	\$202,150	\$202,150	\$
Non-Profit Facility Acquisition/Ren .	\$606,450	\$606,450			\$50,535	\$
Access Improvements for Disabled	<u>\$189,325</u>	<u>\$189,325</u>	<u>\$189,325</u>	<u>\$189,325</u>	<u>\$189,325</u>	<u>\$</u>
Total PF&I	\$1,499,000	\$1,499,000	\$1,499,000	\$1,499,000	\$1,499,000	\$

Housing

Home Owner Housing Rehab/Program Delivery	\$400,000	\$400,000	\$400,000	\$400,000	\$400,000	\$
Home Owner Housing Partial Rehab	\$200,000	\$200,000	\$200,000	\$200,000	\$200,000	\$
United South Broadway Corporation	\$200,000	\$200,000	\$200,000	\$200,000	\$200,000	\$
Greater Albq. Housing Partnership	\$200,000	\$200,000	\$200,000	\$200,000	\$200,000	\$
Sawmill Community Land Trust	\$200,000	\$200,000	\$200,000	\$200,000	\$200,000	\$
American Red Cross/Repairs	\$500,000	\$500,000	\$500,000	\$500,000	\$500,000	\$
CoA/Home Retrofit	\$150,000	\$150,000	\$150,000	\$150,000	\$150,000	\$
Law Access/Landlord Tenant Hotline	\$65,000	\$65,000	\$65,000	\$65,000	\$65,000	\$
CoA/Human Rights	\$65,000	\$65,000	\$65,000	\$65,000	\$65,000	\$
Affordable Housing Development						
Rental Housing Acq./Rehab	\$211,750	\$211,750	\$211,750	\$211,750	\$211,750	\$
Home Ownership	\$42,350	\$42,350	\$42,350	\$42,350	\$42,350	\$
Transitional Housing Acq/Rehab	\$63,525	\$63,525	\$63,525	\$63,525	\$63,525	\$
Rehab/Substandard/Condemned Properties	<u>\$105,875</u>	<u>\$105,875</u>	<u>\$105,875</u>	<u>\$105,875</u>	<u>\$105,875</u>	<u>\$</u>
	\$2,403,500	\$2,403,500	\$2,403,500	\$2,403,500	\$2,403,500	\$1

Public Services

AHCH/Dental Services	\$62,000	\$62,000	\$62,000	\$62,000	\$62,000
AHCH/Motel Voucher Program	\$18,800	\$18,800	\$18,800	\$18,800	\$18,800
Barrett House/Shelter	\$12,000	\$12,000	\$12,000	\$12,000	\$12,000
CoA/Neighborhood Cleanup	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000
CoA/Senior Affairs/Meals	\$113,000	\$113,000	\$113,000	\$113,000	\$113,000
Community Dental Services	\$120,000	\$120,000	\$120,000	\$120,000	\$120,000
Cuidando los Ninos	\$9,000	\$9,000	\$9,000	\$9,000	\$9,000
Southwest Creations	\$23,000	\$23,000	\$23,000	\$23,000	\$23,000
Home Ownership Counseling	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000

Eviction Prevention	\$54,700	\$54,700	\$54,700	\$54,700	\$54,700	\$
	<u>\$522,500</u>	<u>\$522,500</u>	<u>\$522,500</u>	<u>\$522,500</u>	<u>\$522,500</u>	\$

Administration	\$800,000	\$800,000	\$800,000	\$800,000	\$800,000	\$
	<u>\$800,000</u>	<u>\$800,000</u>	<u>\$800,000</u>	<u>\$800,000</u>	<u>\$800,000</u>	\$

CDBG	\$5,225,000	\$5,225,000	\$5,225,000	\$5,225,000	\$5,225,000	\$2
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HOME Investment Funds

Estimated Grant*	\$2,430,000	\$2,430,000	\$2,430,000	\$2,430,000	\$2,430,000	\$1
Estimated ADDI	\$52,700	\$52,700	\$52,700	\$52,700	\$52,700	\$
City Match	\$646,000	\$646,000	\$646,000	\$646,000	\$646,000	\$
Program Income	\$500,000	\$500,000	\$500,000	\$500,000	\$500,000	\$
	<u>\$3,628,700</u>	<u>\$3,628,700</u>	<u>\$3,628,700</u>	<u>\$3,628,700</u>	<u>\$3,628,700</u>	<u>\$1</u>

USBC/ADDI	\$52,700	\$52,700	\$52,700	\$52,700	\$52,700	\$
Down Payment Assistance	\$200,000	\$200,000	\$200,000	\$200,000	\$200,000	\$
Housing Development**	\$1,260,595	\$1,260,595	\$1,260,595	\$1,260,595	\$1,260,595	\$
Home Owner Housing Rehab	\$1,500,000	\$1,500,000	\$1,500,000	\$1,500,000	\$1,500,000	\$
CHDO Set-Aside	\$372,405	\$372,405	\$372,405	\$372,405	\$372,405	\$
HOME Program Administration	\$243,000	\$243,000	\$243,000	\$243,000	\$243,000	\$
HOME Total	\$3,628,700	\$3,628,700	\$3,628,700	\$3,628,700	\$3,628,700	\$1

Emergency Shelter Grant

Estimated Grant	\$193,979					
City Match Funds	\$209,000					
	<u>\$402,979</u>					

Barrett Shelter Operation	\$20,000	\$20,000	\$20,000	\$20,000	\$20,000	\$
St. Martin's Day Shelter Operation	\$148,301	\$148,301	\$148,301	\$148,301	\$148,301	\$
Good Shepherd Operation	\$63,000	\$63,000	\$63,000	\$63,000	\$63,000	\$
ARM/Overflow Shelter	\$133,579	\$133,579	\$133,579	\$133,579	\$133,579	\$
ESG Administration	\$38,099	\$38,099	\$38,099	\$38,099	\$38,099	\$
ESG Total	\$402,979	\$402,979	\$402,979	\$402,979	\$402,979	\$

VII. ADDITIONAL INFORMATION

A. Lead-Based Paint Hazards

Lead-Based Paint Hazards (LBPH) may be present in houses built prior to 1978. The actual number of houses that contain LBPH is difficult to determine. However, the City has adopted the policy that any housing unit that receives financial assistance through the City, if built prior to 1978, will be tested for LBPH. In the event hazards are found, the City will either contain or abate the LBPH, depending on associated risks.

B. Anti-Poverty Strategy

Poverty is the root cause for many of the problems experienced by Albuquerque residents. Many people who are homeless, unemployed, or living on very restricted incomes (such as SSI or TANF) struggle to meet the most basic necessities of daily life. In effect, they have no ability to improve the quality of their living situations, pursue training or higher education, or save funds for an emergency. One catastrophe puts them out on the street.

One of the City's most significant anti-poverty strategies in the next five years will be implementation of the *Workforce Housing Plan*, which will provide housing that is affordable to very low-income households.

In 2006, the City adopted a minimum wage ordinance. In January 2007, the minimum wage was adjusted to \$6.75 an hour. This hourly wage will be increased to \$7.15 and \$7.50 an hour respectively in 2008 and 2009.

In addition to the increase in wages, the City, either directly or through service providers, has numerous programs assist very low-income persons with programs to help with childcare, educational programs and self-sufficiency. Following is a sampling of these programs:

- Child Care and Early Head Start
 - 18 City funded or operated centers
 - 9 centers operated by YDI
- Family Self-Sufficiency Program operated for Public Housing and Section 8 residents
- 21 Community Centers offering a variety of educational and recreational programs
- Individual Development Account through WESSTCORP

C. Monitoring

The City has adopted an extensive monitoring process. Every agency funded through the *Plan*, receives a minimum of one on-site visit annually. These on-site reviews include both a fiscal and programmatic review of the agency's activities. The reviews

determine if the subrecipient is complying with the governing regulations for the program. Areas routinely reviewed include overall administration, board of directors' involvement, program delivery methods, compliance with client eligibility determination, reporting systems, achievement toward achieving contractual goals appropriateness and financial systems and verification of eligibility and appropriateness of expenditures. Following the monitoring visit, agencies receive a written report detailing the results of the review and any areas found to be out of compliance. Agencies normally have 30 days to provide the City with corrective actions taken to address any noted findings.

In addition to the on-site reviews, each agency is required to submit an audit, which is reviewed by the Department. Findings noted in the independent audit are reviewed during the on-site monitoring visit to ensure the agency has taken corrective actions. Sub-recipients must also submit quarterly progress reports.

The City also monitors housing developments funded through HOME or CDBG funds. These developments are required to provide affordable rental housing for a specified number of years after the term of the original contract that conveyed the funds. Restrictive covenants placed on the property and filed in the Office of the Clerk of Bernalillo County establish both the number of units subject to rent caps as well as the number of years of affordability restrictions that remain on the property.

These projects are required to submit an annual report that includes a tenant roster detailing income, family size, race, ethnicity, rent amount and unit occupied and agency financial statements. Additionally, each project is visited a minimum of once a year. City staff conduct Housing Quality Standards inspections as well as review tenant files to verify income eligibility and income verification, compliance with any applicable HOME lease requirements and other tenant-related aspects of the program (such as compliance with allowable rent schedules). Members of the City's fiscal staff review the financial records (including property operating expenses, reserve accounts, proper escrow of security deposits, and rent payments). In all instances, a written report is issued detailing the results of the monitoring visit and any corrective actions necessary. Under normal conditions, a written response detailing corrective actions taken by the agency is required within 30 days of issuance of the report. In the event there are any life, health or safety conditions noted in the HQS inspection findings, the City may require a faster response to remedy any deficiencies.

Under the home ownership component of the program, the buyer is required to reside in the assisted property. In the past, the City has conducted random surveys to ascertain that the owner has not leased the property. With the addition of projects funded through the Housing Trust Fund this process will be expanded and conducted on a more frequent basis.

Programs funded through the Housing Trust Fund will be monitored as described above. Because of new requirements (such as permanent affordability), additional elements will include reviewing income eligibility of subsequent homebuyers and

calculating resale prices. The long-term stewardship of resale-restricted, owner occupied housing requires some provisions to be made for overseeing not only the continuing affordability of this housing, but also the continued repair and replacement of an aging asset. Consideration must be given to the investment of City funds to build organizational capacity of any entities outside of City government that are asked to play such a stewardship role and to build reserves for the long-term maintenance of permanently affordable housing.

As with both federal and Housing Trust funds, long-term responsibility for monitoring and enforcing compliance with the use and resale controls imposed by the City will be the responsibility of the City. In developing the expanded roles required as a result of Housing Trust funds, the City may elect to enter into a performance contract with another entity, such as a nonprofit corporation, a cooperative housing corporation, or other government or quasi-governmental agency. As the program evolves, additional funds may be required through the City General Fund to fund staffing and consultant services at an adequate level.

The implementation and ongoing stewardship of the activities funded by the Housing Trust Fund will need to be evaluated. Because several aspects of the Housing Trust Fund program components (such as permanent affordability and resale requirements) are relatively new to the City staff and community, evaluation must begin before a project is even constructed. Evaluation mechanisms will need to be designed to measure the effectiveness of the project application, the market response to the permanent affordability requirements, the ability to sell home ownership products as units come on-line, and the efficacy of resale provisions and equity redistribution. It can be assumed that any elements designed to assess the assisted projects and households through the Housing Trust Fund will also benefit the City's HOME and CDBG funded housing programs.

Appendix 1

Exhibit 1

Frequently Asked Questions
Workforce Housing Opportunity Act (WFOA)

1. What is the Workforce Housing Opportunity Act?

In Albuquerque, hard-working families are being priced out of the market for both rental and for sale housing. Most of us know someone who can't afford to buy a home or who is struggling to pay their rent. The Workforce Housing Opportunity Act (WFOA) was passed and adopted by the City Council in August, 2006 and signed by Mayor Martin Chavez in September, 2006. It creates a Trust Fund that will be funded by a set-aside of up to \$10 million per two-year cycle of the General Obligation Bond Capital Implementation Program for housing to benefit Albuquerque families so we can begin to address our housing needs through a long-term planning process.

2. What is the purpose of this Public Hearing?

The Workforce Housing Opportunity Act requires that the Affordable Housing Committee serve as the Advisory Committee to develop the Workforce Housing Plan and to hold three public hearings prior to making recommendations to the Mayor and City Council. This is the first Public Hearing.

3. What is Workforce Housing?

It is housing where the monthly housing payment does not exceed 30% of a family's gross income and serves residents and their families whose annual income is at or below 80% of the Area Median Income (AMI) and adjusted for family size. These AMI Guidelines are set by the Department of Housing and Urban Development.

<i>Family Size</i>	<i>Annual Income-80% of AMI</i>
1	\$ 31,300
2	\$ 35,700
3	\$ 40,250
4	\$ 44,700
5	\$ 48,300

4. Why is it important to have Workforce Housing?

- The City's 2003 to 2007 Consolidated Plan showed that more than **33%** of Albuquerque families ***had some housing affordability problem***;
- ***Three-fourths*** of Albuquerque families whose incomes are below 50% of the area median income ***are rent burdened or living in overcrowded conditions***;
- There are an estimated **3,000 homeless** individuals in Albuquerque whose path to independent living depends upon permanent, affordable housing;

- According to the National Association of Home Builders Housing Opportunity Index, *in the 4th quarter of 2003, Albuquerque families* earning the median income *could afford 75% of the homes* on the market; *by the 4th quarter of 2006,* that percentage dropped to *40%*;
- *Meeting the housing needs of working families* through well designed, quality built and affordably priced houses and apartments in stable neighborhoods *is advantageous for personal success* in school and work and is a prerequisite for the economic success of our entire community.

5. Who will benefit from the Workforce Housing Opportunity Act?

- Young families entering the workforce and who want to live near their jobs, such as policemen, nurses, and teachers;
- Senior citizens on fixed-incomes;
- Special needs populations such as disabled people;
- Individuals who earn 80% or less of the AMI.

6. How will the Workforce Housing Opportunity Act meet the housing needs of Albuquerque families?

- It prioritizes how funds will be spent based on categories of families for whom housing options are most scarce and sometimes non-existent;
- It encourages not-for-profits and for-profit builders to partner and leverage limited resources to produce Workforce Housing;
- It prioritizes “mixed-income” housing. Mixed-income developments include a mix of market-rate homes for people who earn more than 80% of the area median income, and homes that are affordable for families who earn less than 80% of the area median income;
- It prioritizes projects based on a policy-based ranking system that includes criteria such as access to public transportation, pedestrian access to shopping, schools and recreation, close proximity of retail to residential, energy efficient construction, water conservation, universal design standards, and the required design standards in the approved zones called for in the adopted Planned Growth Strategy.

7. When will the Workforce Housing Act be implemented?

- The Workforce Housing Plan will be submitted to the Mayor by August 3. It will then be submitted to the City Council.
- The Workforce Housing Trust Fund question will be on the General Obligation Bond Cycle Ballot in October. If the Bond Issue question passes, funds will become available to implement the Workforce Housing Opportunity Act.

Exhibit 2

Additional Definitions

1. Affordable Housing Development Organization (AHDO) means a private nonprofit organization that:

- a. Is organized under State or local laws;
- b. Has no part of its net earnings inuring to the benefit of any member, founder, contributor, or individual;
- c. Is neither controlled by, nor under the direction of, individuals or entities seeking to derive profit or gain from the organization. An affordable housing development organization may be sponsored or created by a for profit entity, but:
 - i. The for-profit entity may not be the entity whose primary purpose is the development or management of housing, such as a builder, developer, or real estate management firm.
 - ii. The for-profit entity may not have the right to appoint more than one-third of the membership of the organization's governing board. Board members appointed by the for-profit entity may not appoint the remaining two-thirds of the board members; and
 - iii. The affordable housing development organization must be free to contract for goods and services from vendors of its own choosing.
- d. Has a tax-exempt ruling from the Internal Revenue Service under section 501(C)(3) or (4) of the Internal Revenue Code on 1986 (26 CFR 1.501(C)(3)-1);
- e. Does not include a public body (including the participating jurisdiction). An organization that is State or locally chartered may qualify as an affordable housing development organization; however, the State or local government may not have the right to appoint more than one-third of the membership of the organization's governing body and nor more than one-third of the board members may be public officials or employees of the participating jurisdiction of State recipient. Board members appointed by the State or local government may not appoint the remaining two-thirds of the board members.
- f. Has standards of financial accountability that conform to 24 CFR Part 84.21, "Standards of Financial Management Systems;"
- g. Has among its purposes the provision of decent housing that is affordable to low-income and moderate-income persons, as evidenced in its charter, article of incorporation, resolutions or by-laws;
- h. Maintains accountability to low-income residents by providing a formal process for low-income program beneficiaries to advise the organization in its decisions regarding the design, siting, development, and management of affordable housing;
- i. Has a demonstrated capacity for carrying out activities assisted with HOME funds. An organization may satisfy these requirements by hiring experienced key staff members who have successfully completed similar projects, or a consultant with the same type of experience and a plan to train appropriate key staff members of the organization.

2. Community Housing Development Organization (CHDO) means a private nonprofit organization that:

- a. Is organized under State or local laws:
- b. Has no part of its net earnings inuring to the benefit of any member, founder, contributor, or individual;
- c. Is neither controlled by, nor under the direction of, individuals or entities seeking to derive profit or gain from the organization. A community housing development organization may be sponsored or created by a for profit entity, but:
 - i. The for-profit entity may not be the entity whose primary purpose is the development or management of housing, such as a builder, developer, or real estate management firm.
 - ii. The for-profit entity may not have the right to appoint more than one-third of the membership of the organization's governing board. Board members appointed by the for-profit entity may not appoint the remaining two-thirds of the board members; and
 - iii. The community housing development organization must be free to contract for goods and services from vendors of its own choosing.
- d. Has a tax-exempt ruling from the Internal Revenue Service under section 501(C)(3) or (4) of the Internal Revenue Code on 1986 (26 CFR 1.501(C)(3)-1);
- e. Does not include a public body (including the participating jurisdiction). An organization that is State or locally chartered may qualify as a community housing development organization; however, the State or local government may not have the right to appoint more than one-third of the membership of the organization's governing body and nor more than one-third of the board members may be public officials or employees of the participating jurisdiction of State recipient. Board members appointed by the State or local government may not appoint the remaining two-thirds of the board members.
- f. Has standards of financial accountability that conform to 24 CFR Part 84.21, "Standards of Financial Management Systems;"
- g. Has among its purposes the provision of decent housing that is affordable to low-income and moderate-income persons, as evidenced in its charter, article of incorporation, resolutions or by-laws;
- h. Maintains accountability to low-income residents by:
 - i. Maintaining at least one-third of its governing board's membership for residents of low-income neighborhoods, other low-income community residents or elected representative of low-income neighborhood organizations. For urban areas, "community" may be a neighborhood or neighborhoods,, city, county or metropolitan area; for rural areas, it may be a neighborhood of neighborhoods, town, village, county or multi-county area (but not the entire State); and,
 - ii. Providing a formal process for low-income program beneficiaries to advise the organization in its decisions regarding the design, siting, development, and management of affordable housing;

i. Has a demonstrated capacity for carrying out activities assisted with HOME funds. An organization may satisfy this requirements by hiring experienced key staff members who have successfully completed similar projects, or a consultant with the same type of experience and a plan to train appropriate key staff members of the organization; and

j. Has a history of serving the community within which housing to be assisted with HOME funds is to be located. In general, an organization must be able to show one year of service to the community before HOME funds are reserved for the organization. However, a newly created organization formed by local churches, service organizations or neighborhood organizations may meet this requirement by demonstrating that its parent organization has at least a year of serving the community.

(Source: Home Regulations. (24 CFR Part 92 Definitions)

3. Community Planning Areas

Areas delineated after public and City Council input for the Community Identity Program established by R-234 and illustrated on the attached map in Exhibit 2.

4. Density Bonus - an incentive provided to builders and developers of residential subdivisions that allows property to be developed with dwelling units at higher densities than normally allowed under the Comprehensive City Zoning Code. 5

5. Disinvestment

A neighborhood condition that occurs when more capital and human capacity flow *out of* a community than are *invested in* that community on a continuous basis.

6. Displacement

An involuntary move from a resident's usual place of dwelling due to government action or market conditions.

7. Energy efficient construction

Energy efficient construction goals are established to avoid resource depletion such as water and raw materials. Indoor Quality is another objective by maximizing daylight use and having appropriate moisture control. It also incorporates operating and maintenance of the facility to reduce energy costs.

8. Fast Tracking System

A system to expedite governmental review of a proposed development or project to shorten the time for decision-making.

9. General Obligation Bond Capital Improvement Program

A General Obligation Bond or "GO" as it is called is a municipal bond that derives its interest and principal payments from the taxing power of the municipal issuer. The municipality is able to repay its debt obligation through taxation or revenue from projects.

10. Gentrification

The process by which higher income households displace lower income residents of a neighborhood, changing the essential character and flavor of that neighborhood. Under this definition, three specific conditions must be met:

- Displacement of original residents
- Physical upgrading of the neighborhood, particularly housing
- Change in neighborhood character

11. Jobs and Housing Balance

Balance that occurs when both the quality and the quantity of housing opportunities match the job opportunities within an area.

12. Leverage ratio

The degree to which a business is utilizing funds from other sources. Leveraging is also the use of funds to improve ones capacity.

13. Mixed Income Workforce Housing

Developments that have a mixture of income groups as a fundamental part of its financial and development plan.

14. MRA, Centers and Corridors, PGS

MRAs and Centers and Corridors are the areas where problems caused by lack of investment and deterioration have created the need for special intervention on the part of the City.

PGS - Planned Growth Strategy- provides framework for planned growth in the Albuquerque area.

15. Neighborhood

Geographic areas of the City as designated by Neighborhood Associations and recognized by the City's Office of Neighborhood Coordination.

16. Not-for-Profit Capacity Building

Not-for-Profit Capacity Building, broadly defined, includes any activity that enhances a not-for-profit's ability to fulfill its mission. For housing not-for-profits, the mission is increasing housing production. Capacity building can occur through a wide array of activities such as obtaining funds to operate the organization and implement its programs, training, collaboration and mentorship to promote staff and board effectiveness, and establishing business systems for recording and reporting the organization's financial status and program data.

Partnering with other organizations experienced in work similar to the not-for-profit's work can also be an effective method for capacity building. In the case of housing not-for-profits, the partner is typically a for-profit developer experienced in affordable housing development. The most effective partnerships for capacity building and housing production purposes are balanced, with both partners bringing something of value to the partnership, and with a fair distribution of decision making authority and financial and other benefits from the project, based on the risk assumed and the investments made by each partner.

17. Permanent Affordability

A term of affordability that lasts into perpetuity.

18. Project Related Soft Development Costs

Variable non-construction costs generally including supervision, overhead and profit. Examples of soft costs can also include but are not limited to, feasibility studies, accrued interest on loans, etc.

19. Quality Design

Quality design not only takes into consideration the design and material used on a home or building that make it attractive, usable and durable, but also takes into account the public and private open spaces, landscaping and parking, and how the architectural style blends in with other styles in neighborhood.

20. Scattered Site Development

Development that occurs on sites that are not contiguous to one another but are vacant lots scattered throughout an established neighborhood.

21. Stable neighborhood

A neighborhood where there are no indications of disinvestment or gentrification. Stable neighborhoods, depending on their age, may require ongoing revitalization activity.

22. Universal Design Standards

An approach to the design of products, services and environments to be usable by as many people as possible regardless of age, ability or circumstance.

23. Water conservation

The wise and efficient use of water that reduces water use and waste.

Exhibit 3

Supply: Existing Affordable Housing
April 25, 2007

1. City of Albuquerque: 4,979
 - a. Public Housing Units – 953
 - b. Households served by “City” Section 8 Vouchers: 4,026

2. Bernalillo County Housing: 1,938
 - a. Public Housing Units for persons with mobility impairments: 21
 - b. Units where Section 8 Vouchers stay with the unit: 54
 - c. Households served by “County” Section 8 Vouchers: 1,726
 - d. Homeownership: Section 8 Vouchers: 137

3. Total Low Income Housing Tax Credit units in Bernalillo County*: 6,542
 - a. Affordable units: 3,763
 - b. Accessible units: 265

4. Total HUD/FHA Subsidized Units: 2,087
 - a. Developmentally Disabled: 156
 - b. Elderly: 1,039
 - c. Family: 846
 - d. Special Needs: 46

5. City of Albuquerque:
 - a. Mixed-Income Rental Communities:
 - (1) Total Units: 504
 - (2) Affordable units: 124
 - (3) Section 8: 67
 - b. HOME/rental units:
 - (1) Total Units: 425
 - (2) Affordable: 322
 - c. Ownership Housing: 132
 - d. Total FHD units produced: 772 (1999 to 2006)

Total Units of Affordable Rental Housing: 13,076+

Total Units of Affordable Ownership Housing: 2.d. = 137

5.c. = 132

5.d. = 772

*1997-1999 - Total=2,894; Affordable=1,092; Accessible=143

2000-2004 – Total=2,915; Affordable=2,010; Accessible=107

2005-2006 – Total=733; Affordable=661; Accessible=15

+Calculations: $1 + \{2-2d\} + 3a + 4 + \{5.a.(2)\} + \{5.b.(2)\} = 13,076$

Exhibit 4

**Methodology to Determine
Neighborhood Evaluation Criteria**

Stable, Prone to Disinvestment or Gentrification

There are no national standards for rating neighborhoods to determine if they are “stable”, “prone to disinvestment” or “prone to gentrification”. While examples exist for measuring neighborhood conditions elsewhere in the United States, all research approaches rely on the availability of data for a given region and incorporate a level of prudent and reasonable subjectivity and judgment in assessing that data.

A general overview of the research method employed to establish neighborhoods that are either “stable”, “prone to disinvestment” or “prone to gentrification” are highlighted below:

1) A model used to measure the neighborhood stress for the City of Tucson was applied to Albuquerque. The Tucson “stress index” model incorporates an approach where 27 variables from the US Census for all municipal block groups are rated and ranked against the distance in standard deviation units from the citywide mean. The similar size, demographic composition and southwestern character of both Tucson and Albuquerque support the transferability of the research approach. Once the “stress index” levels were determined for each block group, it was necessary to establish which of those block groups were “prone to disinvestment”.

The block groups that ranked in the top 10% on the “stress index” were analyzed in relation to Home Mortgage Disclosure Act (HMDA) residential lending data available at the census tract level from 2003 and 2005. A correlation was found in that approximately 15 of the 21 block groups (71%) were located in census tracts where the new home loan denial rate exceeded the overall Albuquerque MSA rate of 6%. The same analysis was applied for the block groups that ranked in the top 20% on the “stress index”. In that case, only half of the block groups were located in census tracts where the denial rate exceeded 6%. The block groups that ranked in the top 10% on the “stress index” were established as those neighborhoods “prone to disinvestment”;

2) Neighborhoods “prone to gentrification” were established by filtering census tracts through three successive tiers of thresholds.

- Tier One Thresholds included age of housing, located within the downtown core, located within an adopted municipal redevelopment area, and census tract eligibility under CDBG area benefit. The census tract was required to meet at least two of the four thresholds to make it through this tier.
- Tier Two Thresholds included home appreciation being greater than 30% for the census tract according to MLS, residential lending for the tract exceeded the average percentage for the MSA, ratio of home loans denied was less than the MSA average, and the number of residences permitted increased substantially. The census tract was required to meet two of the four thresholds.

- Tier Three Thresholds included field reviews by Department of Family and Community Services staff and interviews with Consensus Planning, Inc. and the Assistant Director of the Planning Department.

After careful scrutiny, those census tracts that include areas “prone to gentrification” were established.

- 3) If a census tract did not fall within the category of being “prone to disinvestment” or “prone to gentrification”, it was considered “stable”.
- 4) For the City of Albuquerque Neighborhood Analysis completed by Rich Crystal, Crystal & Company, See Volume II, Section 2.0.

Exhibit 5

Workforce Housing Policy-Based Project Ranking Matrix

Name of Applicant: _____

Applicant Self Ranking Completed by: _____

Name and Title

Date

Staff Ranking Completed by: _____

Name, Title and Department

Date

<p>This Matrix will be used to rank projects requesting funding from ALL funding sources. Information required to complete items on this Matrix can be found in the Exhibits and are identified by their item #.</p>		
<p><u>Step 1</u> The following questions are <u>Threshold Requirements</u> and must ALL be answered YES to be considered for funding. Please acknowledge your responses below.</p>		
<p>1. Does this project serve families at or below 80% of the Area Median Income (AMI)?</p> <p>2. Is applicant a not-for-profit or is the not-for-profit at least an equal partner in the applicant partnership? <u>Not-for-profit must be authorized to do business in New Mexico and have received a 501 (c)(3) determination from the IRS.</u></p> <p>3. Are project development soft costs less than 20% of the total development costs?</p> <p>4. Does the project incorporate Level “A” Elements on Universal Design Judging Form?</p> <p>5. Is this project financially feasible and financially sustainable?</p> <p>6. Has the applicant submitted an Affirmative Marketing Plan?</p>	<p><u>Required</u> Yes Yes Yes Yes Yes Yes</p>	<p>No No No No No No</p>
<p><u>Step 2</u> If you are requesting Housing Trust Funds, questions 1 & 2 must be answered YES to be considered for funding or question 3 must explain how you qualify for the leverage ratio exception. Please acknowledge your responses below.</p>		
<p>1. Does the project incorporate permanent affordability mechanisms?</p> <p>2. Does the project leverage Housing Trust Funds 4:1?</p> <p>3. If no, please describe how it qualifies for an exception.</p>	<p><u>Required</u> Yes Yes</p>	<p>No No</p>

	<p>b. commitment to LEED Certification or Enterprise Green Communities Criteria, or complete the Build Green New Mexico Checklist</p> <p>c. commitment to incorporate Solar or elements for future installation</p> <p>d. commitment to Life Cycle Assessment</p> <p>All of the above must be supported by the preliminary plans and outline specifications, plus any additional documentation as may be required</p>			
	<p>5. Project incorporates Level A & B Universal Design Elements</p> <p>SfR: see Judging Form for the Parade of Homes</p>	5 – 10	10	
	<p>6. Project incorporates Crime Prevention Through Environmental Design (CPTED) Elements</p> <p>SfR: see CPTED Elements Chart</p>	5 - 10	10	
	<p>7. **Project is located within a designated Metropolitan Redevelopment Area, Centers or Corridors, or land zoned for mixed use development under the yet to be approved zones called for in the Planned Growth Strategy</p> <p>SfR: Map of project location; determination that project conforms to adopted Plans</p>	15	15	
	<p>8. Project is located in an Infill Area defined as the 1960 Municipal Limits</p> <p>SfR: See criteria #7</p>	10	10	
	<p>9. Project is located on a Brownfield and/or Greyfield site and is applying for funds for abatement</p> <p>SfR: Documentation of contamination; letter of intent to apply for funds for abatement</p>	10	10	
	<p>10. Project is not located in a floodplain</p> <p>SfR: Submit floodplain map</p>	5	5	
<p>Link to Growth Management Plan</p>	<p>11. Project supports the City's Planned Growth Strategy because it</p>			

	<p>a. is located within reasonable walking distance - ¼ mile measured from any side of the building lot line - to public transportation, job centers, retail centers</p> <p>b. supports a "healthy" job and housing balance which means one job is available for every two homes within a 30 minute one-way travel time</p> <p>c. is part of a mixed-use development</p> <p>d. clusters buildings to preserve permanent open space</p> <p>e. contributes to the scattering of Workforce Housing throughout the City</p> <p>SfR: Submit project site plans; provide data to document the job and housing balance</p>	5 - 15	15	
Project Mix:	<p>12. **At least 30% of the resources benefit families at or below 30% AMI</p> <p>SfR: Submit unit distribution matrix showing financing and operational gaps per unit, each additional unit gives 2 more points</p>	10 – 20	20	
	<p>13. **At least 50% of the resources benefit families at or below 50% AMI</p> <p>SfR: Submit unit distribution matrix showing financing gap per unit; each additional unit gives 2 more points</p>	10 - 20	20	
	<p>14. At least 15% of the total units are market rate.</p> <p>SfR: Submit unit distribution matrix showing financing gap per unit; each additional unit gives 2 more points</p>	10 - 20	20	
	<p>15. Tenants will not be displaced</p> <p>SfR: Certification that tenants will not be displaced</p>	5	5	
Other Criteria:	<p>16. Project replaces housing taken off the market as a result of City Action</p> <p>SfR: Documentation provided by City staff</p>	10	10	
	<p>17. Infrastructure has been recently upgraded or there are existing plans to upgrade.</p> <p>SfR: Documentation provided by staff</p>	5	5	
	<p>18. Project uses local contractors, architects or</p>			

	designers, engineers SfR: Written confirmation from contracted person	5	5	
	19. Developer can demonstrate a Partnership other not-for-profits, for-profits, service providers or other organizations in project development or potential service delivery SfR: Documents such as a Partnership Agreement or a Memorandum of Understanding	10	10	
	20. Electronic submission of application SfR: Application was submitted electronically	5	5	
	21. Identify the next project in the pipeline, its location, anticipated total development cost, and the status of progress on that project. SfR: Another project is in the pipeline – relates to organizational capacity	5	5	
	22. Complete applications have been submitted SfR: Application did not require any deficiency corrections	5	5	

**These criteria may become required at certain times during the funding cycle depending on the percentage of funds required to be spent by a designated date to meet the funding requirements of the Workforce Housing Opportunity Act.

Appendix 2

Run Date:
21-Jun-07



TABLE 1-1

**CITY OF ALBUQUERQUE HOUSING NEEDS ASSESSMENT
POPULATION PROJECTIONS, FY 2007 - 2011**

©Crystal & Company, May, 2007.	Census 2000	Adjusted Mid-Region COG Estimates 1/					Percentage FY Change 2007-'11
		FY 2007	FY 2008	FY 2009	FY 2010	FY 2011	
CITY OF ALBUQUERQUE	448,607	489,693	495,660	500,361	505,168	511,492	4.45%
WESTSIDE CPA 1/	63,302	82,392	85,276	88,260	91,349	94,547	14.75%
SOUTHWEST MEAS CPA	37,994	50,947	52,975	53,988	55,002	56,582	11.06%
NORTH VALLEY CPA 3/	32,524	36,505	37,185	37,525	37,865	38,079	4.31%
CENTRAL ALBUQUERQUE CPA	21,541	21,371	21,340	21,325	21,309	21,401	0.14%
SOUTH VALLEY CPA 3/	5,033	5,382	5,451	5,486	5,520	5,577	3.62%
NORTH ALBUQUERQUE CPA	35,890	38,495	38,958	39,190	39,421	39,615	2.91%
MID HEIGHTS CPA	83,310	82,825	82,654	82,568	82,482	82,424	-0.48%
NEAR HEIGHTS CPA	73,110	73,885	73,520	73,338	73,155	73,639	-0.33%
FOOTHILLS CPA 1/	44,282	45,634	45,976	46,321	46,668	47,018	3.03%
EAST GATEWAY CPA	51,622	52,257	52,327	52,361	52,396	52,610	0.68%

SOURCE: Mid-Region Council of Governments and Crystall & Company, May, 2007.

- 1/ Projections derived from the Mid-Region COG except adjustments made to the Westside and Foothills CPAs. Westside growth rates assumed at 3.5% per annum and .75%/annum for the Foothills CPA. Adjustments were made based on activity evident from 2000 to 2007 and projections made by BBER for the City of Albuquerque in the late 1990s.
- 2/ All other projections were reviewed for consistency with the 2000 Census, MR COG estimates and BBER projections for each CPA.
- 3/ Portions of the CPA within the corporate limits of the City of Albuquerque.

Run Date:
21-Jun-07



TABLE 1-2

**CITY OF ALBUQUERQUE HOUSING NEEDS ASSESSMENT
CITY HOUSEHOLD PROJECTIONS, 2007-'11**

©Crystal & Company, May, 2007.	FY 2007 EST. HOUSEHOLDS 1/ 2/	FY 2007 EST. POP IN GROUP QUARTERS	FY 2011 EST. HOUSEHOLDS 2/	FY 2011 EST. POP. IN GROUP QUARTERS	FY 2007-'11 H-HOLD EST. GROWTH 3/	FY 2007-'11 H-HOLD EST. % GROWTH
CITY OF ALBUQUERQUE	204,481	9,681	215,294	10,974	10,813	5.29%
WESTSIDE CPA 2/	31,232	1,744	38,898	2,377	5,466	17.50%
SOUTHWEST MESA CPA	18,792	238	19,089	467	2,277	13.56%
NORTH VALLEY CPA 3/	14,874	756	15,719	867	845	5.68%
CENTRAL ALBUQUERQUE CPA	9,007	959	9,175	975	168	1.87%
SOUTH VALLEY CPA 3/	1,772	0	1,885	0	113	6.38%
NORTH ALBUQUERQUE CPA	15,898	360	16,580	390	684	4.30%
MID HEIGHTS CPA	38,878	561	38,122	589	-556	-1.44%
NEAR HEIGHTS CPA	33,402	4,098	33,751	4,287	349	1.04%
FOOTHILLS CPA 2/	20,632	865	21,559	707	1,027	5.00%
EAST GATEWAY CPA	22,289	274	22,738	335	440	1.97%

SOURCE: Mid-Region Council of Government Projections, Crystall & Company, May, 2007.

- 1/ Derived from the 2000 U.S. Census and excludes population not in households (persons in group quarters).
- 2/ Projections derived from the Mid-Region COG except adjustments made in the Westside and Foothills CPAs. Westside growth rates assumed at 3.5% per annum and .75%/annum for the Foothills CPA. Adjustments were made based on activity evident from 2000 to 2007 and projections made by BBER for the City of Albuquerque in the late 1990s. All other projections were reviewed for consistency with the 2000 Census, MR COG estimates and BBER projections for each CPA.
- 3/ Estimates include the city limits of Albuquerque only.

Run Date:
10-Jul-07
©Crystal & Company, May, 2007.

TABLE 1-3(a)
CITY OF ALBUQUERQUE HOUSING NEEDS ASSESSMENT, 2007

HOUSING ASSISTANCE NEEDS OF LOW AND MODERATE INCOME HOUSEHOLDS, 2007

JURISDICTION:

CITY OF ALBUQUERQUE

Source of Data:

Census (2000)
Mid-Region CDO Population Projections
and CHAS Databook



Base Year Period:

FY: 2007 through FY: 2011

Household by Type, Income, & Housing Problem	Renters					Owners					Total (O&R)
	ELDERLY 1 & 2 Member Households	SMALL (2to 4)	LARGE (5or more)	OTHER Households	TOTAL RENTERS	ELDERLY 1 & 2 Member Households	SMALL (2to 4)	LARGE (5or more)	OTHER Households	TOTAL OWNERS	
1. Very Low Income (0to 50% MFI)*	4,337	9,052	1,204	12,075	27,388	5,475	3,773	825	2,663	12,744	40,132
2007 Projections	4,878	10,182	2,164	13,582	30,806	6,159	4,294	829	3,002	14,334	45,140
2011 Projections	5,136	10,720	2,270	14,300	32,726	6,485	4,468	878	3,161	15,002	47,727
2. 0 to 30% MFI	2,461	4,752	989	6,650	14,630	2,465	1,650	310	1,302	6,725	20,356
2007 Projections	2,757	5,345	876	7,377	16,456	2,761	1,754	350	1,668	6,433	22,889
2011 Projections	2,903	5,623	1,029	7,759	17,326	2,907	1,916	379	1,643	6,793	24,100
Number with any Housing Problems	1,587	4,090	837	5,391	11,665	1,771	1,241	309	1,044	4,365	16,230
2007 Projections	1,763	4,600	841	6,004	13,268	1,892	1,328	340	1,174	4,910	18,278
2011 Projections	1,856	4,844	891	6,394	14,075	2,097	1,470	366	1,236	5,169	19,244
3. 31 to 50% MFI	1,880	4,300	1,090	5,516	12,758	3,021	2,214	507	1,277	7,019	19,777
2007 Projections	2,121	4,837	1,188	6,204	14,350	3,398	2,400	570	1,480	7,808	22,246
2011 Projections	2,234	5,092	1,261	6,532	15,109	3,678	2,622	600	1,612	8,312	23,421
Number with any Housing Problems	1,200	3,401	680	4,628	10,308	1,425	1,122	482	904	4,619	14,922
2007 Projections	1,461	3,925	1,112	6,206	11,694	1,604	1,327	520	1,017	6,072	18,572
2011 Projections	1,528	4,029	1,171	6,491	12,207	1,680	2,030	547	1,071	6,328	17,563
4. Extrapolated (61 to 60% MFI)*	945	2,804	490	3,006	6,913	1,051	2,037	841	1,132	5,911	12,754
2007 Projections	950	2,923	540	3,391	7,903	2,194	2,317	721	1,273	6,638	14,346
2011 Projections	1,001	3,094	579	3,680	9,222	2,311	2,472	759	1,341	6,932	15,104
Number with any Housing Problems	473	1,264	365	1,333	3,465	572	1,237	455	704	3,015	6,473
2007 Projections	532	1,422	433	1,499	3,886	643	1,448	512	792	3,395	7,281
2011 Projections	560	1,497	456	1,579	4,092	677	1,524	539	834	3,574	7,665
5. Extrapolated (61-80% MFI)*	1,134	3,400	649	4,003	9,241	2,975	3,183	977	1,720	8,862	18,103
2007 Projections	1,264	3,899	730	4,601	10,394	3,345	3,680	1,000	1,941	9,066	20,362
2011 Projections	1,331	4,105	769	4,739	10,944	3,623	3,770	1,157	2,044	9,405	21,430
Number with any Housing Problems	529	1,693	513	1,774	4,600	872	1,093	505	1,073	4,603	9,202
2007 Projections	707	1,993	577	1,966	6,173	991	2,208	752	1,207	6,177	10,360
2011 Projections	746	1,993	609	2,101	6,446	1,033	2,325	823	1,271	6,461	10,899
6. Total Households	9,320	25,316	4,611	32,139	71,590	27,939	52,975	9,791	19,194	109,899	181,735
2007 Projections	10,462	29,040	5,100	36,190	80,668	31,425	59,568	11,013	21,589	123,613	204,451
2011 Projections	11,047	30,575	5,401	38,001	85,144	33,087	62,730	11,595	22,731	130,150	215,294
Number with any Housing Problems	4,599	11,890	3,340	14,104	33,736	5,890	12,104	3,557	6,251	29,202	62,501
2007 Projections	5,173	13,149	3,700	15,864	37,546	6,737	13,614	4,035	7,031	31,721	68,994
2011 Projections	5,440	13,844	3,959	17,303	40,252	7,094	14,334	4,248	7,403	33,390	73,845
7. Household Projections For 2007					80,668					123,613	204,451
Household Projections For 2011					85,144					130,150	215,294

* Median Family Income.

Run Date:
10-Jul-07
©Crystal & Company, May, 2007.

TABLE 1-3(b)
CITY OF ALBUQUERQUE HOUSING NEEDS ASSESSMENT, 2007

**HOUSING ASSISTANCE NEEDS OF
LOW AND MODERATE INCOME HOUSEHOLDS, 2007**

JURISDICTION:

CITY OF ALBUQUERQUE

Five Year Period:
FY: through FY:
2007 2011

	CITY OF ALBUQUERQUE	
	Renters	Owners
Households Earning 0- 30% MFI in 2000	14,630	5,725
Households Earning 0- 30% MFI in 2007	16,456	6,439
Units Affordable in 2000	7,186	n/a
Minimum Number of Units Affordable in 2007	8,083	n/a
Housing Supply/Demand Mismatch in 2000	(7,444)	n/a
Minimum Housing Supply/Demand Mismatch in 2007	(8,373)	n/a
Households Earning 31-50% MFI in 2000	12,758	7,019
Households Earning 31-50% MFI in 2007	14,350	7,895
Units Affordable in 2000	21,941	n/a
Minimum Units Affordable in 2007	reduced from '00	n/a
Housing Supply/Demand Mismatch in 2000	9,183	n/a
Minimum Housing Supply/Demand Mismatch in 2007	reduced from '00	n/a
Households Earning Less Than 50% MFI in 2000	27,388	12,744
Households Earning Less Than 50% MFI in 2007	30,806	14,334
Units Affordable in 2000	29,127	9,824
Minimum Units Affordable in 2007	reduced from '00	11,050
Housing Supply/Demand Mismatch in 2000	1,739	(2,920)
Minimum Housing Supply/Demand Mismatch in 2007	reduced from '00	(3,284)
Households Earning From 51-80% MFI in 2000	16,184	14,762
Households Earning From 51-80% MFI in 2000	18,204	16,504
Units Affordable in 2000	41,493	25,344
Minimum Units Affordable in 2007	reduced from '00	reduced from '00
Housing Supply/Demand Mismatch in 2000	25,309	10,582
Minimum Housing Supply/Demand Mismatch in 2007	reduced from '00	reduced from '00

Source: HUD Special Census CHAS Run, 2003.

Run Date:
29-Jun-07
©Crystal & Company, May, 2007.

**TABLE 3-1
CITY OF ALBUQUERQUE HOUSING NEEDS ASSESSMENT, 2007**

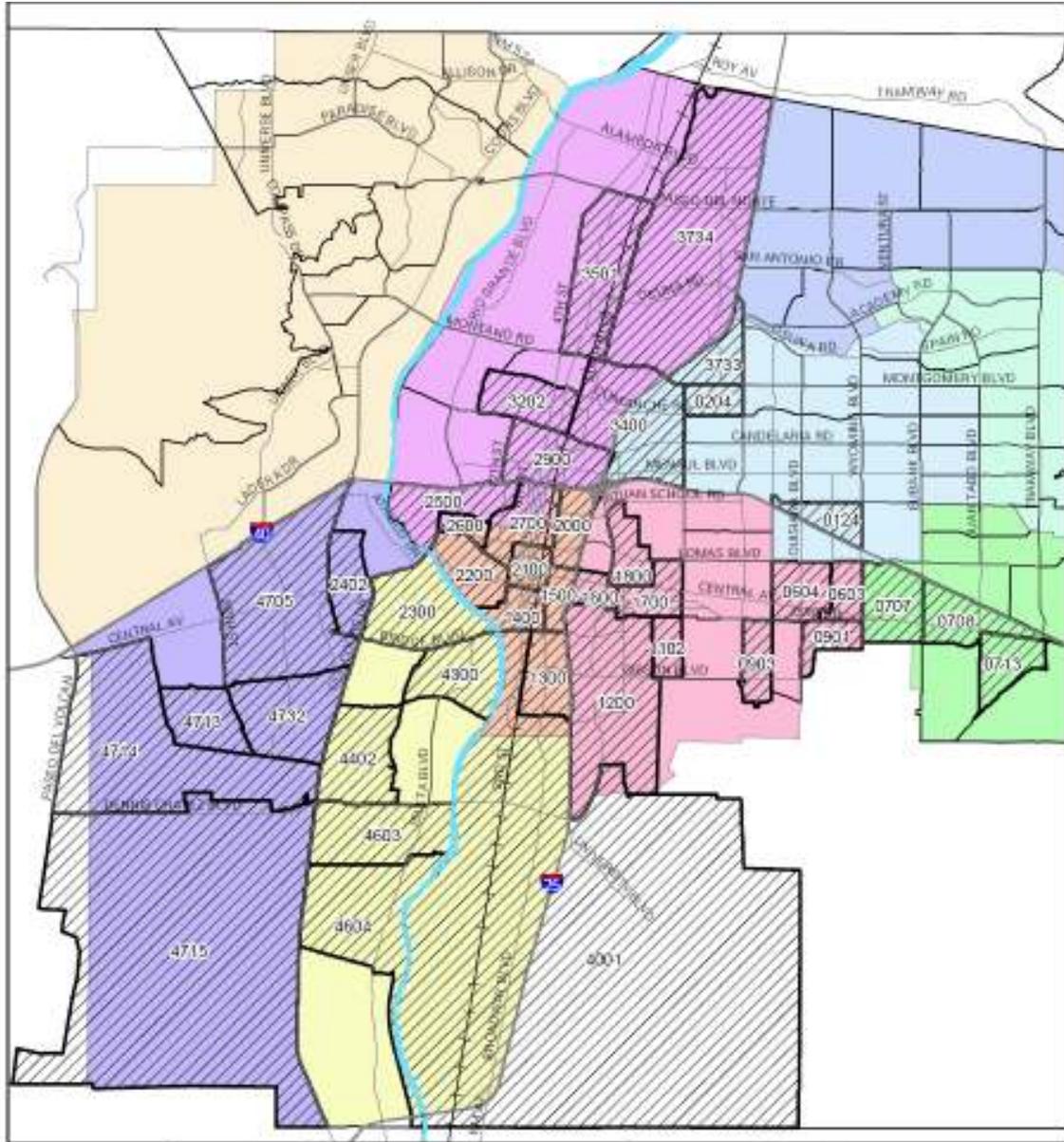
**CITY OF ALBUQUERQUE
INFLATION ADJUSTED HOUSEHOLD INCOME ESTIMATES, 2000-2005**

	2000	% Distribution	2001	% Distribution	2002	% Distribution	2003	% Distribution	2004	% Distribution	2005	% Distribution
Less than \$10,000	1,2213	6.98%	10,871	9.82%	10,148	8.41%	19,194	9.59%	19,579	9.03%	18,489	8.85%
\$10,000 to \$14,999	14,883	8.51%	8,385	4.88%	14,031	7.31%	15,310	8.15%	12,257	5.66%	14,713	7.05%
\$15,000 to \$24,999	26,916	16.54%	28,052	16.33%	29,885	15.57%	23,849	11.91%	29,192	13.47%	30,102	14.42%
\$25,000 to \$34,999	24,814	14.19%	21,431	12.48%	23,398	12.19%	27,765	13.87%	30,342	14.00%	22,551	10.80%
\$35,000 to \$49,999	26,254	15.01%	31,251	18.20%	28,464	14.83%	36,801	18.38%	36,237	16.72%	32,594	15.61%
\$50,000 to \$74,999	32,479	19.57%	32,029	19.85%	36,078	19.21%	33,261	16.61%	37,695	17.39%	39,611	19.07%
\$75,000 to \$99,999	17,039	9.74%	18,269	9.47%	19,757	10.29%	16,457	8.22%	16,629	8.69%	20,536	9.63%
\$100,000 to \$149,999	11,879	6.79%	13,326	7.76%	18,085	9.43%	18,789	9.38%	23,720	10.94%	20,246	9.70%
\$150,000 to \$199,999	3,599	2.06%	1,952	0.97%	3,808	1.88%	2,961	1.48%	5,136	2.37%	5,124	2.45%
\$200,000 or more	2,800	1.60%	2,451	1.43%	1,505	0.78%	2,827	1.41%	3,751	1.73%	4,858	2.33%
Total Households	174,876	100.00%	171,737	100.00%	191,976	100.00%	200,214	100.00%	216,737	100.00%	208,824	100.00%
Inflation Adjusted Median Household Income	\$38,078		\$40,179		\$40,832		\$40,061		\$40,527		\$41,820	

Source: American Community Survey, 2000-2005.

Map 2

Housing Needs Data by Community Planning Area



Low to Moderate Income Census Tracts and Community Planning Areas

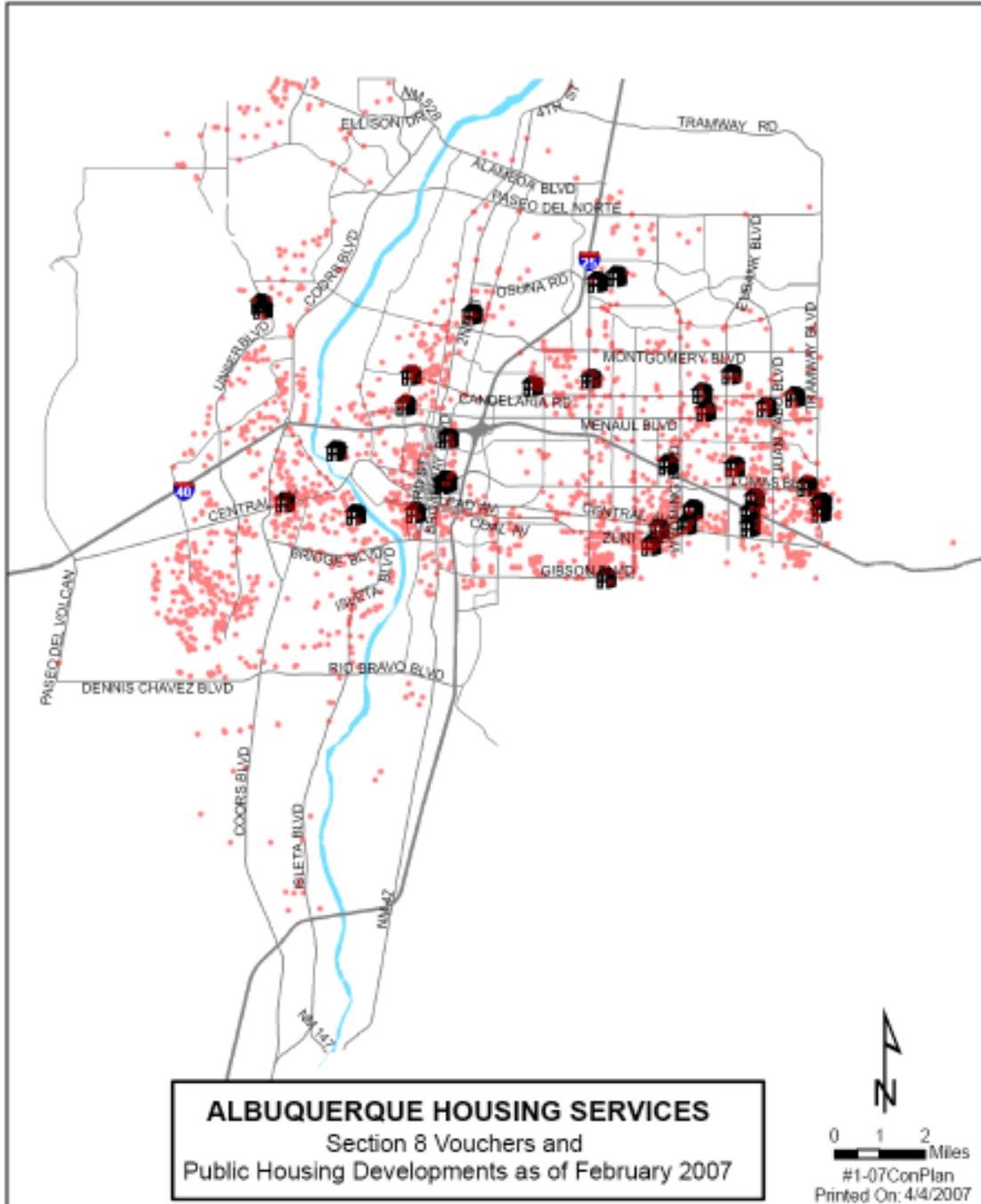
Legend

- | | | |
|-------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------|
|  Low to Moderate Income |  FOOT HILLS |  NORTH VALLEY |
|  All Other Census Tracts |  MID-HEIGHTS |  SOUTH VALLEY |
|  CENTRAL ABQ |  NEAR HEIGHTS |  SOUTHWEST MESA |
|  EAST GATEWAY |  NORTH ALBUQUERQUE |  WEST SIDE |



Map 3

**Albuquerque Housing Services
Public Housing and Section 8 Vouchers**



PUBLIC HOUSING UNITS - 953* SECTION 8 VOUCHERS - 4,026*

* Data represents addresses.
There may be multiple assisted units at one address.

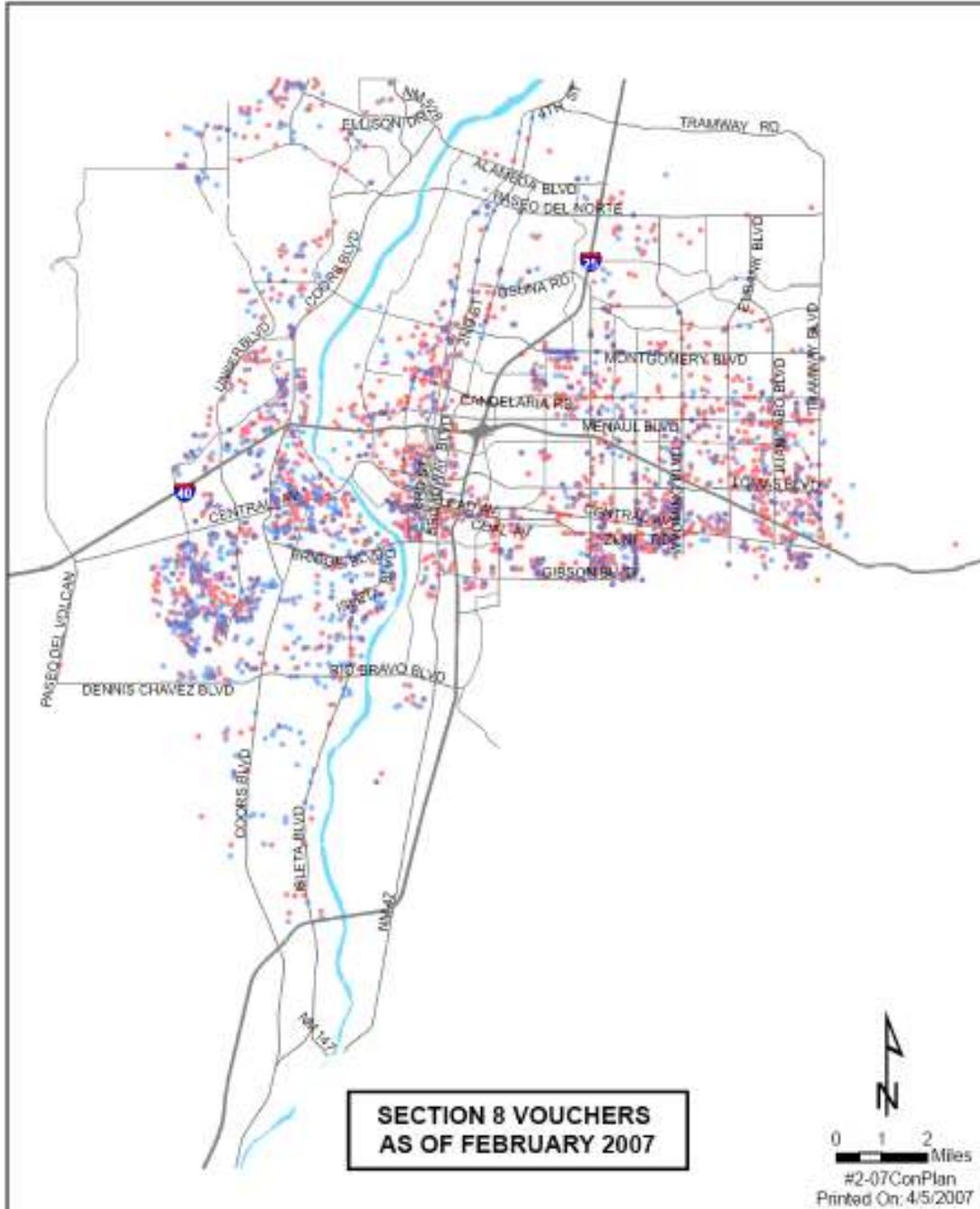
Albuquerque Housing Services Developments
As of March 1, 2007

<i>DEVELOPMENT NO.</i>	<i>LOCATION</i>	<i>NUMBER OF UNITS</i>
04B	1212 Candelaria NW	50
05	415 Fruit NE	38
10	8010 Constitution NE	101
11	320 Roma NE	50
12	Broadway/McKnight*	30
13A	608 Grove SE	18
13B	5601 Gibson SE	62
14A	Sunset Gardens/Gonzales SW*	58
14B	60 th /Central (112-232 60 th St.)	42
15A	514 Morris NE	24
15B	716 Morris NE	14
15C	3224 Lafayette NE	18
15D	12 th /Menaul (2709 12 th St.)	22
15E	124 Pennsylvania SE	20
16A	9000 Veranda NE	35
16B	120 La Plata NW	32
17A	903 Nakomis NE	16
17B	2905 Chelwood Park NE	25
18	Don Gabal NW*	31
19A	615 Arno NE	08
19B	9725 Comanche NE	20
19C	140 General Bradley NE	14
20/21	6100 Harper NE	59
23	9109 Copper NE	48
24	City View (Tramway & Copper)*	50
25	701 5 th St. SW	60
30	Eight scattered sites*	8
TOTAL		953

1. Development No. 12 – Broadway/McKnight – 1840-1876 Broadway Place
2. Development No. 14A – Sunset Gardens/Gonzales SW - 6000-6017 Gonzales, Trujillo, Dennison, and Sunset Gardens
3. Development No. 18 – Don Gabal NW - 3200-3252 Don Gabal Lp.; 500-544 Don Gabal Pl.
4. Development No. 24 – City View - (13800-13917 Grady Ct. NE, 801 Knox-839 Knox Ct. NE, 13800-13817 Nambe Ave. NE, 1001-1021 Jason Ct. NE, 13804-13824 Jason Pl. NE)
5. Development No. 30 – Eight Scattered Sites – 1205 Ralph Ct. NE, 9014 Cordova Ave. NE, 5212 Cherokee NE, 5221 Bogart St. NW, 6416 Avenida La Costa NE, 6520 Azuelo NW, 11101 Fairbanks NE, 717 Claudine St. NE

Map 4

Section 8 Vouchers – City of Albuquerque and Bernalillo County

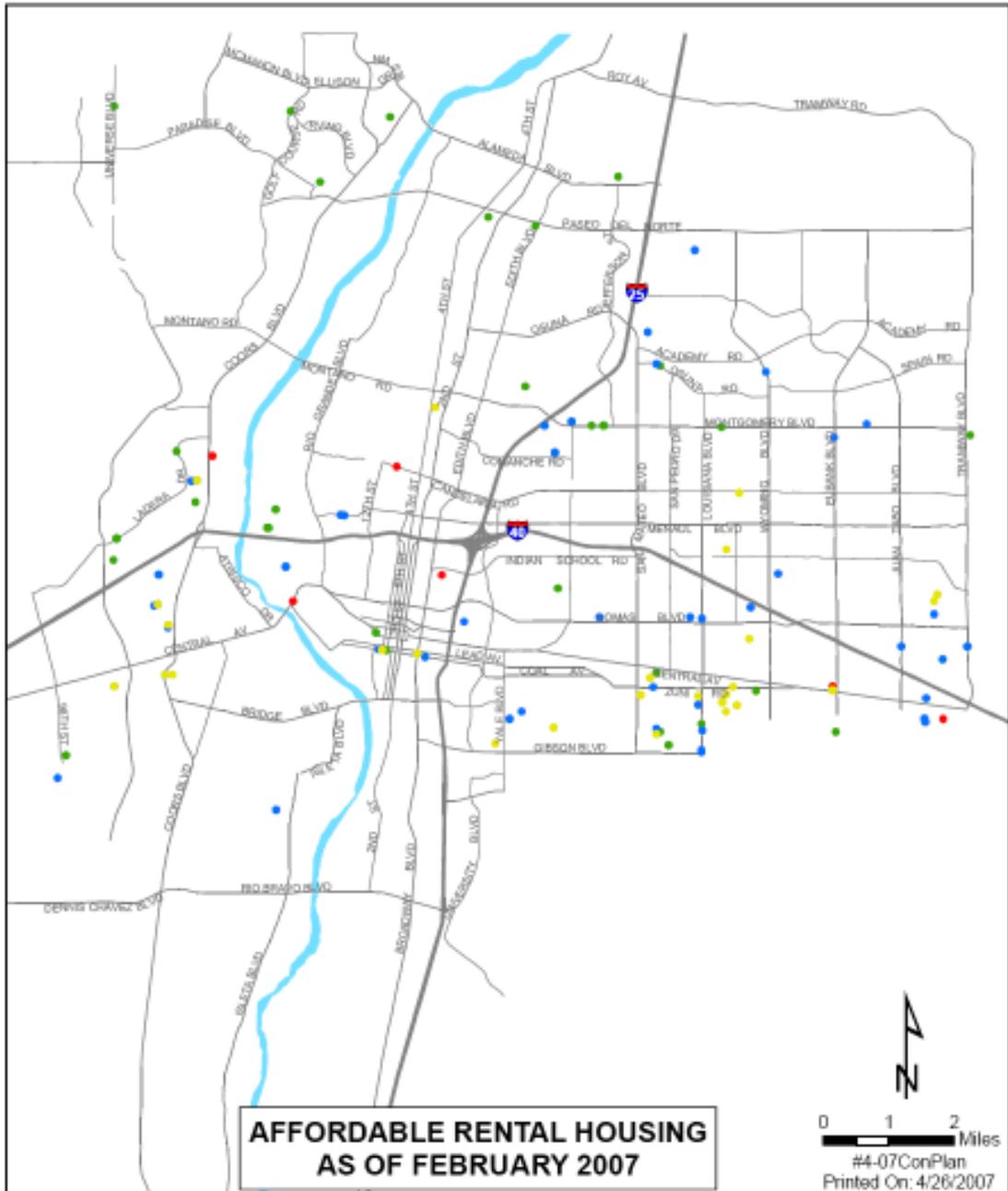


- BERNALILLO COUNTY HOUSING AUTHORITY - 1,726 VOUCHERS*
- CITY OF ALBUQUERQUE - 4,026 VOUCHERS*

* Data represents addresses.
There may be multiple assisted units at one address.

Map 5

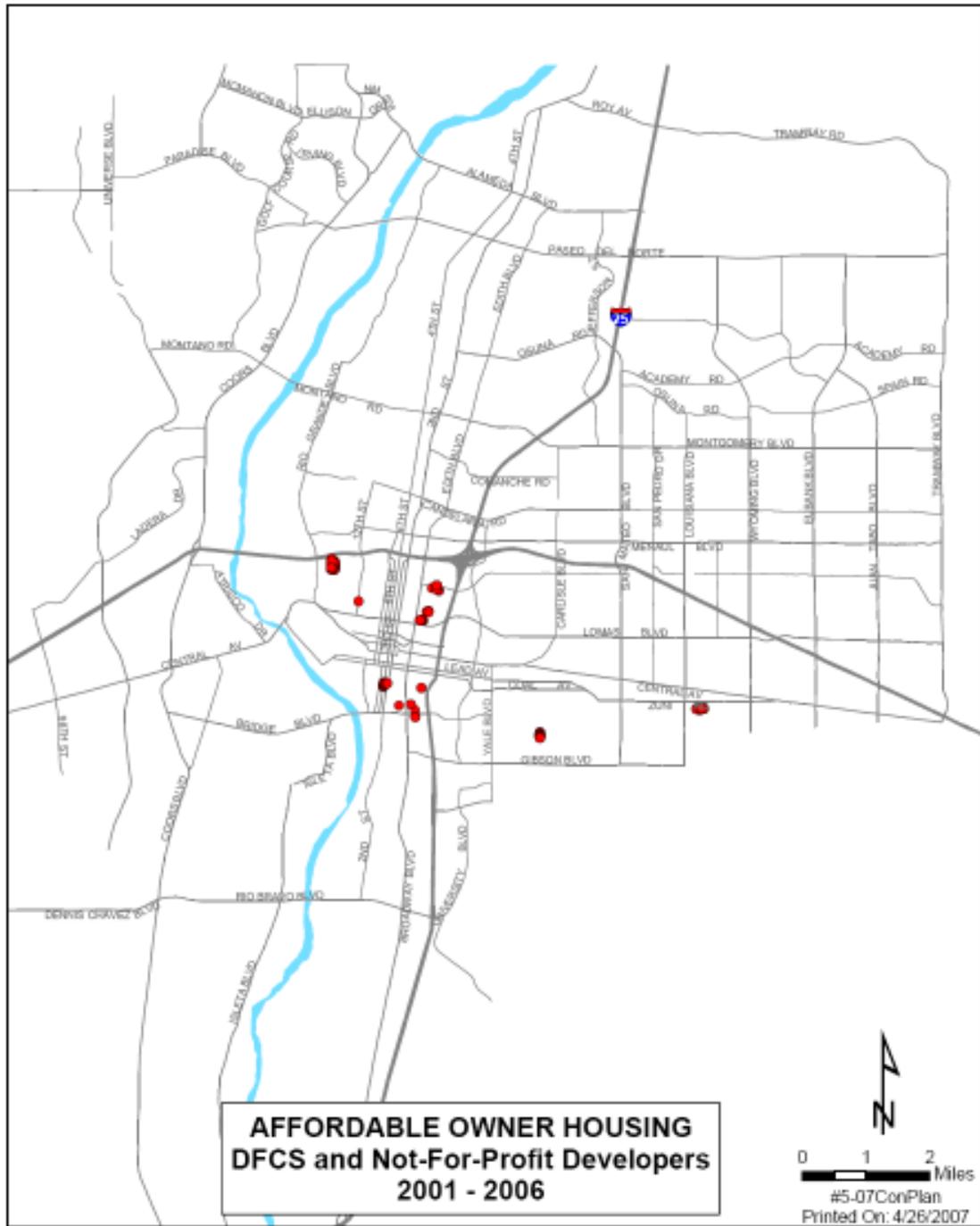
Other City, HUD and LIHTC Rental Housing



- DEVELOPMENTS FUNDED THROUGH THE DEPARTMENT OF FAMILY AND COMMUNITY SERVICES
- HUD-FHA SUBSIDIZED DEVELOPMENTS
- LOW INCOME HOUSING TAX CREDIT (LIHTC) DEVELOPMENTS
- MIXED-INCOME RENTAL COMMUNITIES (MIRC)

Map 6

Federally Funded Home Ownership

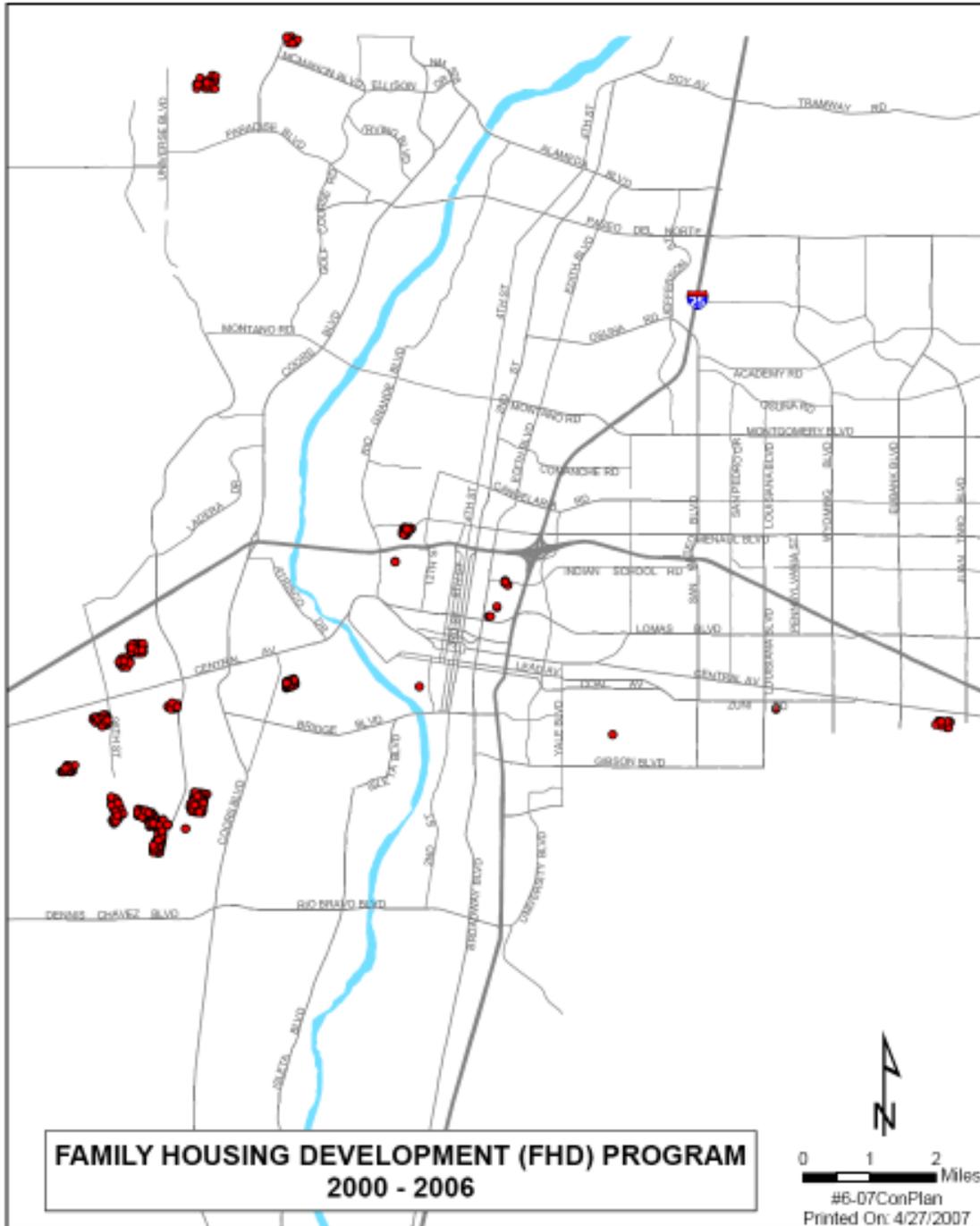


Legend

- AFFORDABLE OWNER HOUSING

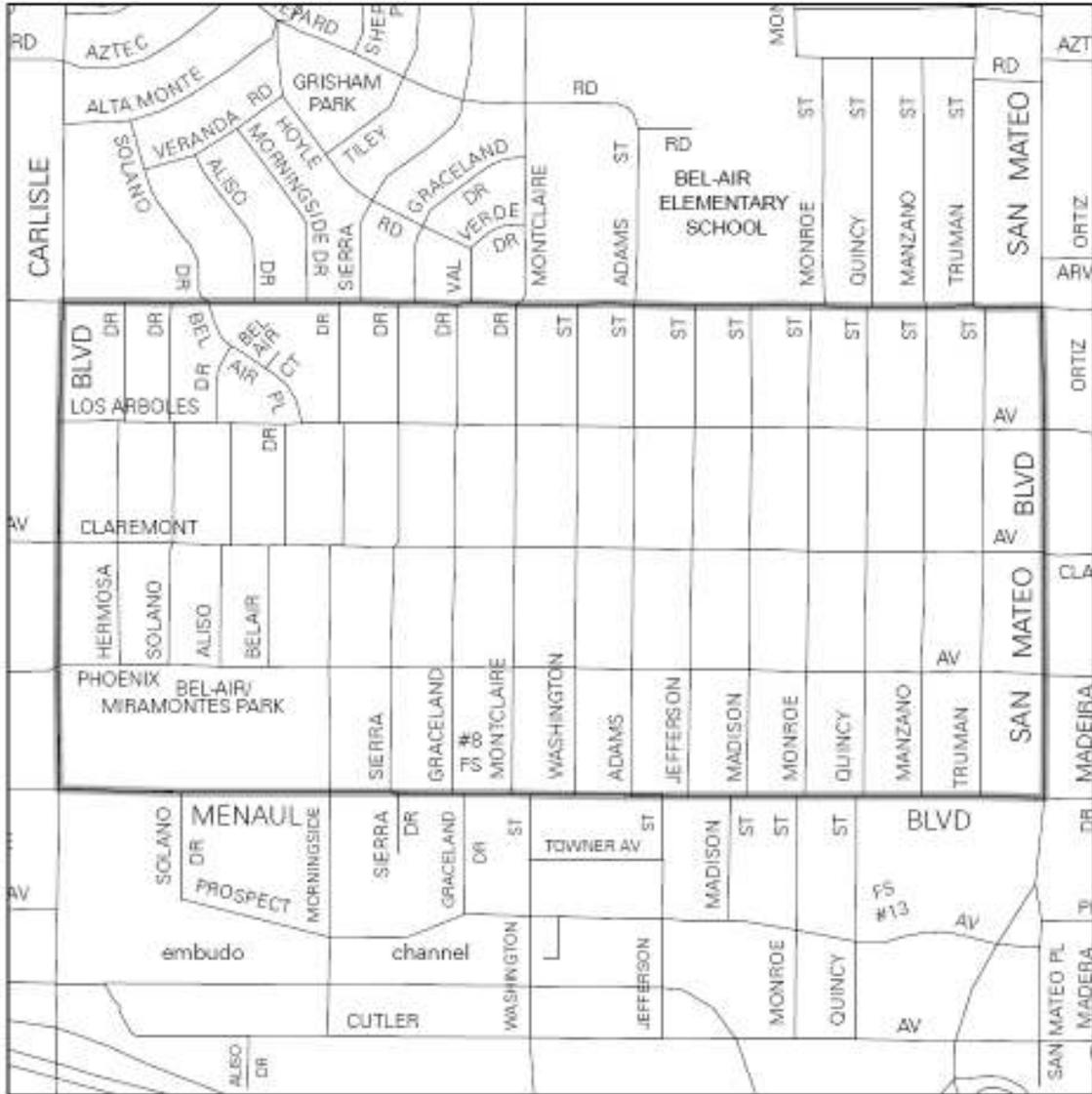
Map 7

Family Housing Developments



Map 8

Bel Air - Housing Conditions Survey Boundaries



BEL AIR NEIGHBORHOOD

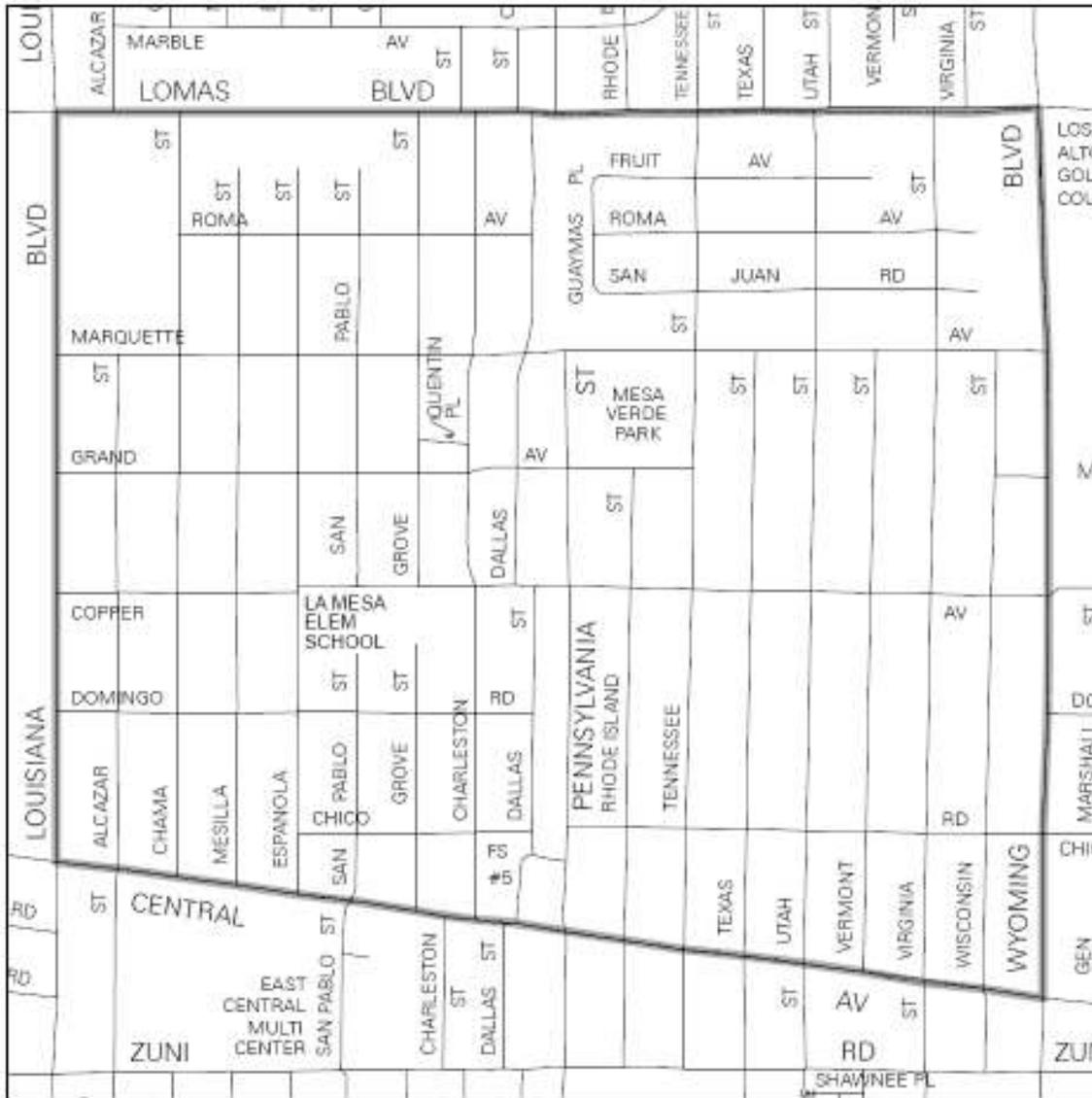


3/7/2007

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Map 9

La Mesa - Housing Conditions Survey Boundaries



LA MESA NEIGHBORHOOD

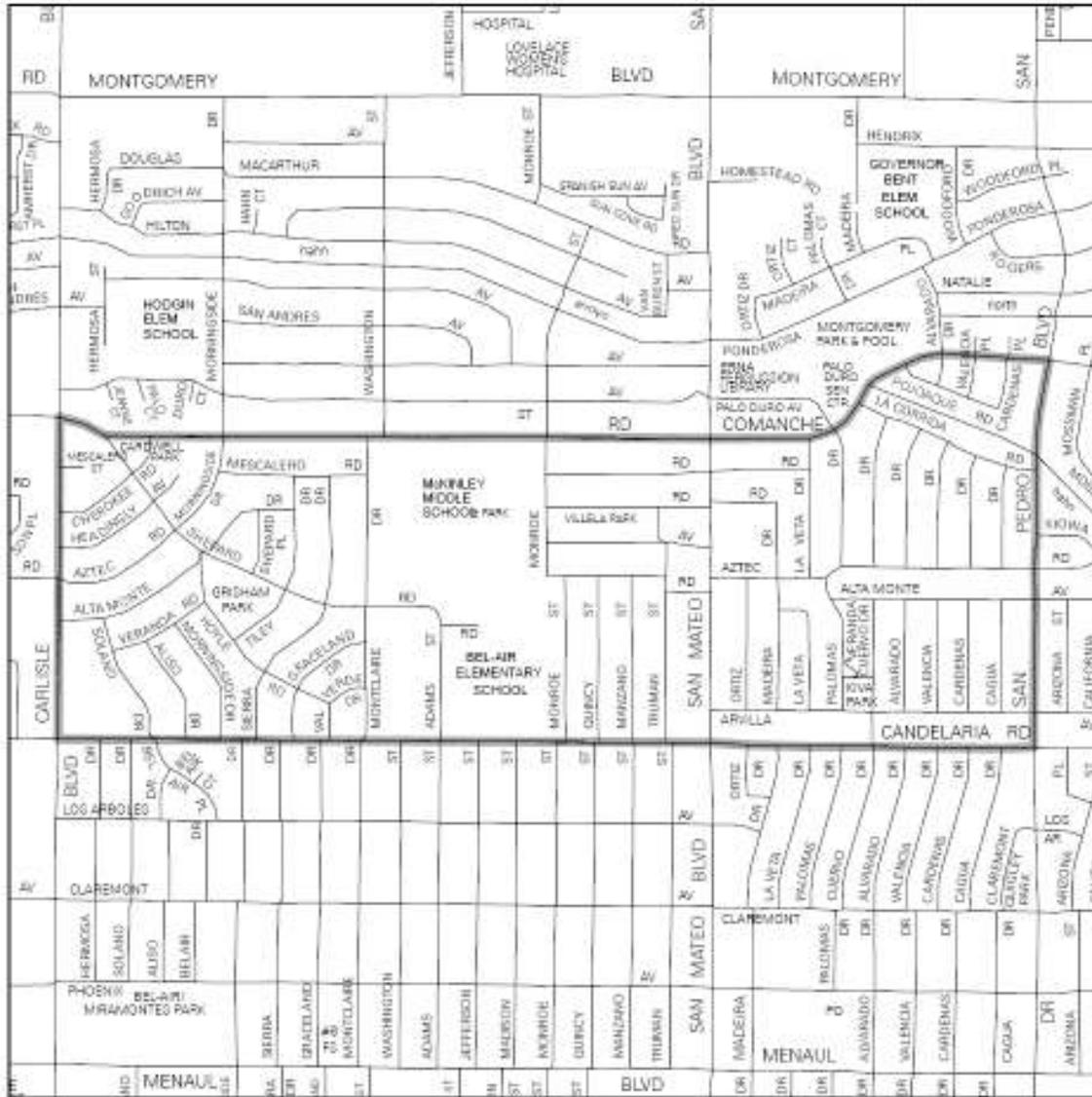


3/5/2007

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Map 10

McKinley - Housing Conditions Survey Boundaries



MCKINLEY NEIGHBORHOOD

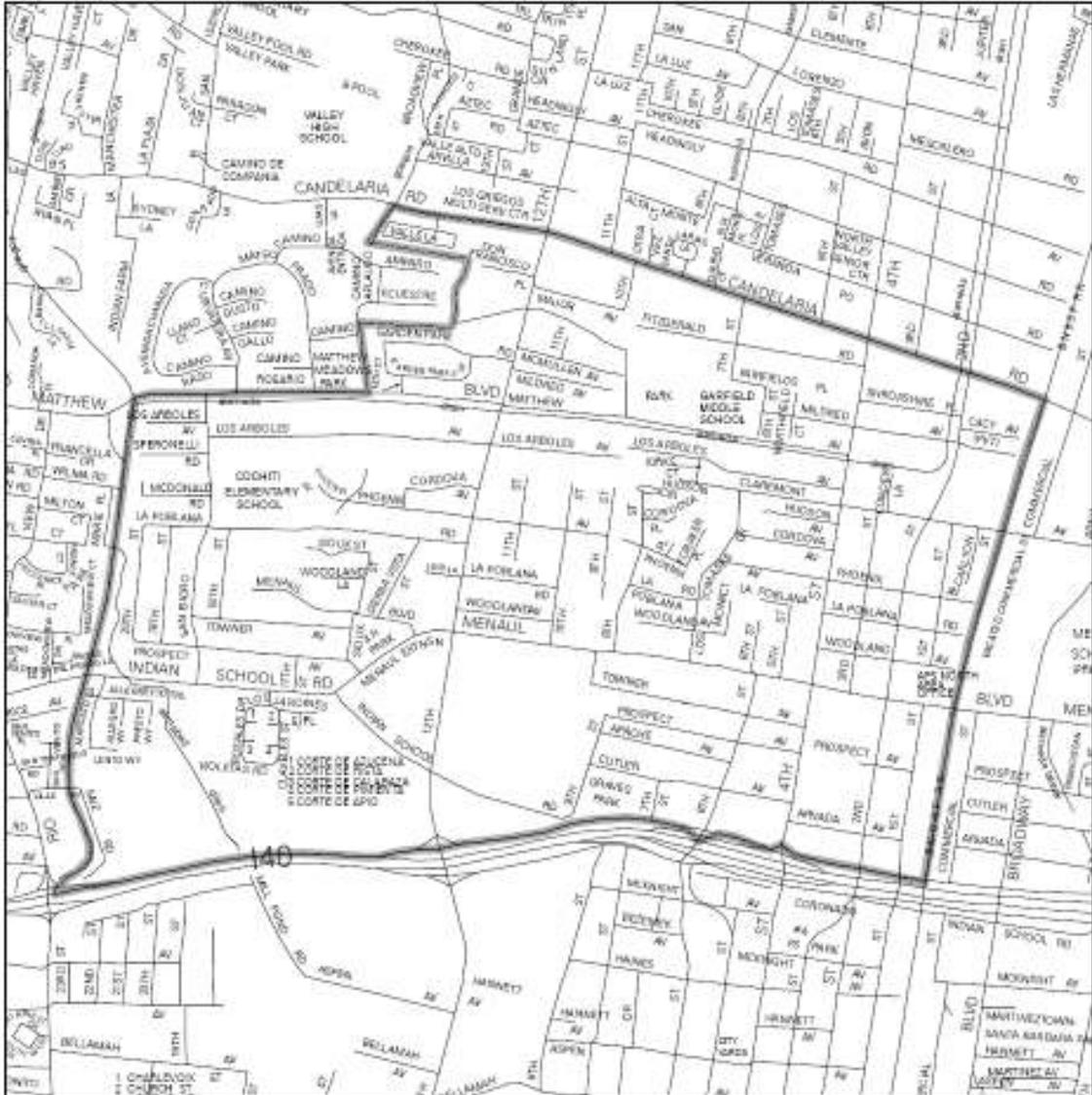


3/28/2007

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Map 11

Near North Valley - Housing Conditions Survey Boundaries



NEAR N. VALLEY NEIGHBORHOOD



3/7/2007

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Map 12

Princess Jeanne - Housing Conditions Survey Boundaries



PRINCESS JEANNE NEIGHBORHOOD

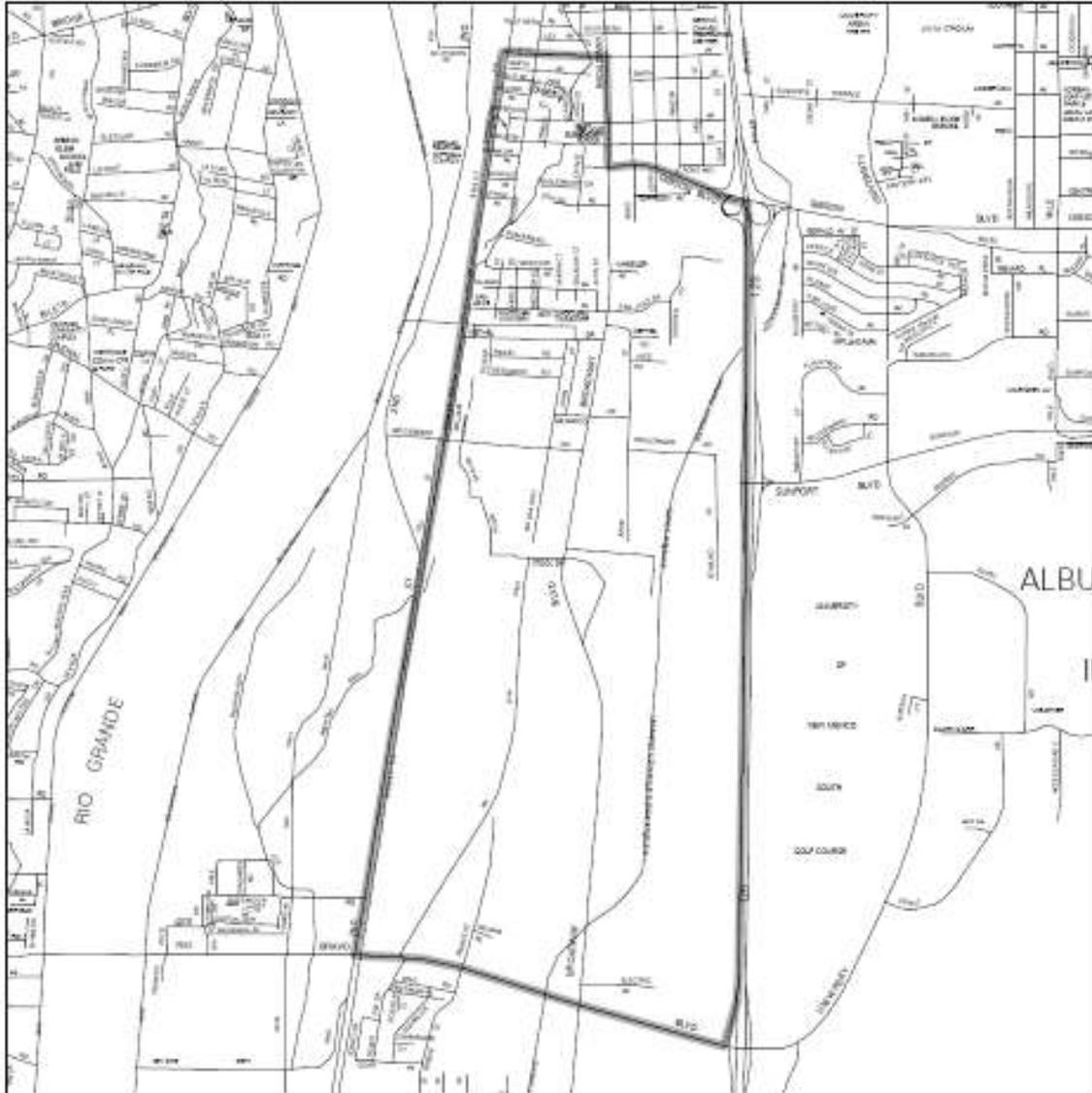


3/7/2007

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Map 13

San Jose - Housing Conditions Survey Boundaries



SAN JOSE NEIGHBORHOOD



3/7/2007

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Map 14

Singing Arrow - Housing Conditions Survey Boundaries



SINGING ARROW NEIGHBORHOOD



3/7/2007

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Map 15

Snow Heights - Housing Conditions Survey Boundaries



**SNOW HEIGHTS
NEIGHBORHOOD**



3/28/2007

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Map 16

Taylor Ranch - Housing Conditions Survey Boundaries



**TAYLOR RANCH
NEIGHBORHOOD**

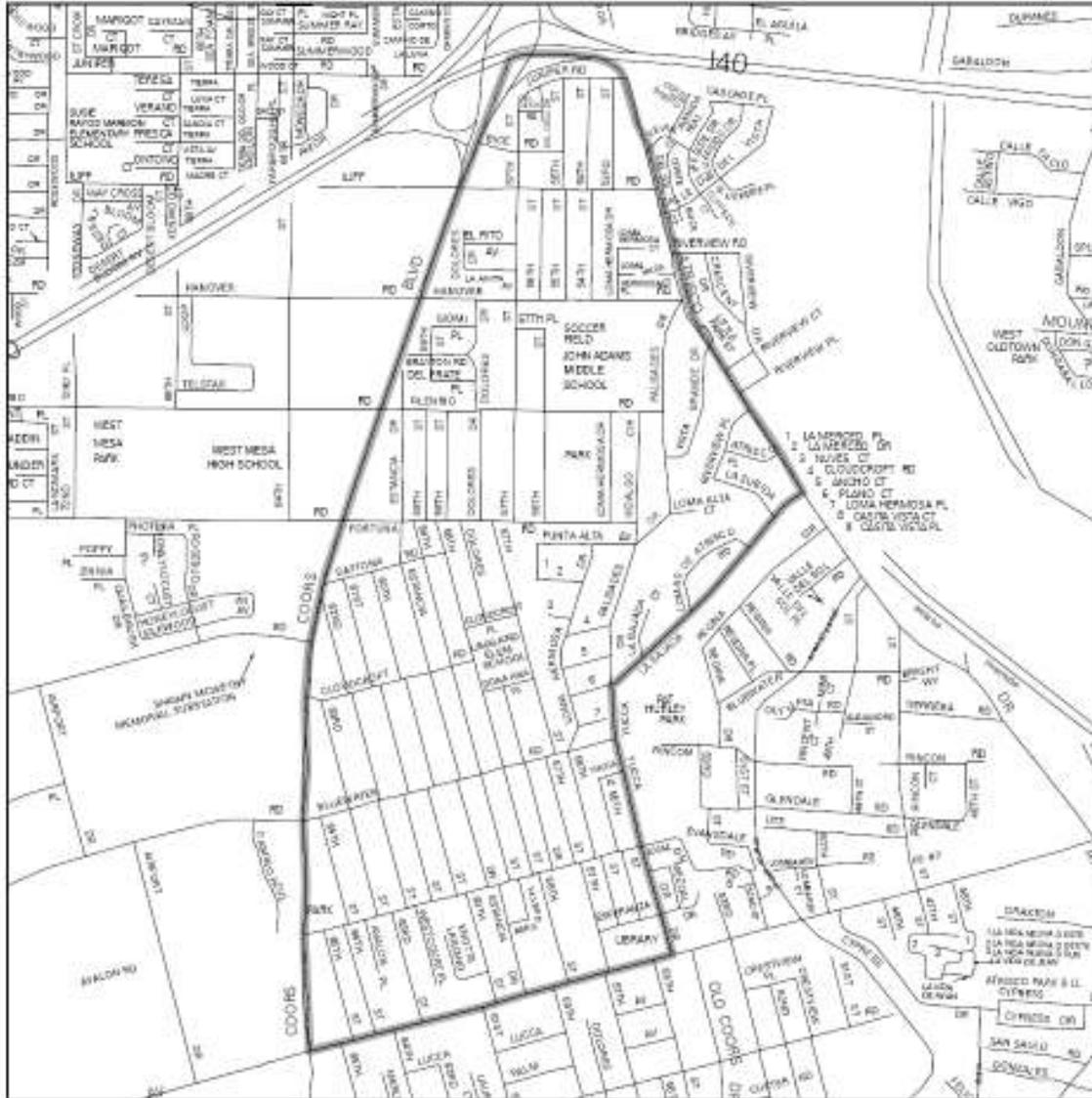


4/12/2007

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Map 17

West Mesa - Housing Conditions Survey Boundaries



WEST MESA NEIGHBORHOOD



3/8/2007

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APPENDIX 4

EMERGENCY SHELTERS, TRANSITIONAL HOUSING, PERMANENT SUPPORTIVE HOUSING, DAY SHELTER SERVICES, MEAL SITES, AND SOCIAL SERVICES FOR THE HOMELESS POPULATION

EMERGENCY SHELTERS

Albuquerque Health Care for the Homeless - Motel Vouchers Only

Capacity: 75 Vouchers for Singles, 84 Vouchers for Families

Clientele: Indigent Single Males, Indigent Single Females, and Families

Length of Stay: 2 Weeks

Albuquerque Rescue Mission

Capacity: 194 Beds (178 for November 15 to March 15 only)

Clientele: Single Males and Single Females

Length of Stay: Overnight

Barrett Foundation

Capacity: 40 Beds

Clientele: Single Women and Single Women with Children

Length of Stay: 30 Days

Good Shepherd Center

Capacity: 76 Beds

Clientele: Single Males

Length of Stay: Overnight

Joy Junction

Capacity: 150 Beds

Clientele: General Homeless

Length of Stay: 30 Days

Metropolitan Homelessness Project's Albuquerque Opportunity Center

Capacity: 71 Beds

Clientele: Single Males

Length of Stay: 30 days

New Day Youth and Family

Capacity: 16 Beds

Clientele: Male and Female Youths

Length of Stay: 30 Days

SAFE House

Capacity: 85 Beds
Clientele: Victims of Domestic Violence
Length of Stay: 30 Days

St. Martin's – Motel Vouchers Only

Capacity: 200 Vouchers
Clientele: Indigent Single Males, Indigent Single Females, and Families (Based on Availability)
Length of Stay: 2 Weeks

Youth Development Inc.'s Amistad

Capacity: 12 Beds
Clientele: Male and Female Youths
Length of Stay: 30 Days

TRANSITIONAL HOUSING

Albuquerque Health Care for the Homeless – Villa de Paz

Capacity: 22 Beds
Clientele: Single Males and Single Females with a Minimum of 12 Months Sobriety
Length of Stay: 24 Months

Albuquerque Health Care for the Homeless – Tierra del Sol

Capacity: 12 Beds
Clientele: Single Women and Single Women with Children with Substance Abuse Issues
Length of Stay: 12 Months

Albuquerque Health Care for the Homeless – Casa los Arboles

Capacity: 12 Beds
Clientele: Single Males with Substance Abuse Issues
Length of Stay: 12 Months

Albuquerque Rescue Mission

Capacity: 30 Beds
Clientele: Single Males with Substance Abuse Issues
Length of Stay: 12 Months

Barrett Foundation - Bridges

Capacity: 35 Beds
Clientele: Single Females with Children
Length of Stay: 24 Months

Barrett Foundation – Casa Milagro

Capacity: 6 Beds

Clientele: Over 40 Years Old Single Females with Mental Illness

Length of Stay: 24 Months

Catholic Charities – Proyecto la Luz

Capacity: 95 Beds

Clientele: Families with Children

Length of Stay: 24 Months

Interfaith Hospitality Network

Capacity: 14 Beds

Clientele: Families with Children

Length of Stay: 12 Months

New Aids Services- Emmaus House

Capacity: 15 Beds

Clientele: Males or Females with HIV

Length of Stay: 24 Months

New Mexico Veterans Integration Center

Capacity: 70 Beds

Clientele: Males or Females Veterans

Length of Stay: 12 Months

SAFE House – Pathways

Capacity: 77 Beds

Clientele: Victims of Domestic Violence with Children

Length of Stay: 24 Months

St. Martin’s Supportive Housing Program

Capacity: 39 Beds

Clientele: Males or Females with Children

Length of Stay: 24 Months

Supportive Housing Coalition of New Mexico – Chelwood

Capacity: 4 Beds

Clientele: Single Males or Females with Mental Illness

Length of Stay: 24 Months

Transitional Living Services – Hudson House

Capacity: 10 Beds

Clientele: Single Males or Females with Mental Illness

Length of Stay: 24 Months

United Methodist Church – Saranam

Capacity: 20 Beds

Clientele: Families with Children

Length of Stay: 12 Months

Women’s Housing Coalition

Capacity: 40 Beds

Clientele: Families with Children

Length of Stay: 24 Months

PERMANENT SUPPORTIVE HOUSING

Albuquerque Health Care for the Homeless Shelter Plus Care

Capacity: 29 Beds

Clientele: Males or Females with Chronic Mental Illness and/or Substance Abuse Issues

Length of Stay: 24 Months

Barrett Foundation – Casa Socorro

Capacity: 4 Beds

Clientele: Single Females with Chronic Mental Illness and/or Substance Abuse Issues

Length of Stay: 24 Months

Barrett Foundation – Casa Verde

Capacity: 12 Beds

Clientele: Single Females with Chronic Mental Illness

Length of Stay: 24 Months

Catholic Charities – Partner in Housing

Capacity: 22 Beds

Clientele: Families – Head of Household with Chronic Mental Illness and/or Substance Abuse Issues

Length of Stay: 24 Months

The Crossroads

Capacity: 51 Beds

Clientele: Formerly Incarcerated Females with Chronic Mental Illness and Substance Abuse Issues

Length of Stay: 24 Months

New Life Homes – Kentucky Manor and Broadway Apartments

Capacity: 22 Beds

Clientele: Families – Head of Household with Chronic Mental Illness

Length of Stay: 24 Months

Supportive Housing Coalition – Central, Sunport, and Redlands

Capacity: 69 Beds

Clientele: Families – Head of Household with Chronic Mental Illness

Length of Stay: 24 Months

Supportive Housing Coalition – Housing First and Supportive Housing

Capacity: 125 Beds

Clientele: Families – Head of Household with Chronic Mental Illness and/or Substance Abuse Issues

Length of Stay: 24 Months

St. Martin's Shelter Plus Care

Capacity: 84 Beds

Clientele: Males or Females with Chronic Mental Illness and/or Substance Abuse Issues

Length of Stay: 24 Months

Susan's Legacy

Capacity: 22 Beds

Clientele: Single Females with Children with Chronic Mental Illness with Concurring Substance Abuse Issues

Length of Stay: 24 Months

Transitional Living Services Shelter Plus Care

Capacity: 80 Beds

Clientele: Males or Females with Chronic Mental Illness and/or Substance Abuse Issues

Length of Stay: 24 Months

Transitional Living Services – Mesa House

Capacity: 17 Beds

Clientele: Males or Females with Chronic Mental Illness with Concurring Substance Abuse Issues

Length of Stay: 24 Months

DAY SHELTER SERVICES

Noon Day Ministry

Days/Hours: Tuesday to Friday, 9am to 4pm

Clientele: General Homeless

Services: Shelter, Meals, Showers, Storage, Clothing, Phone, and Counseling

St. Martin's

Days/Hours: Monday to Friday, 8am to 2pm; Sunday Brunch, 7:30am to 10am

Clientele: General Homeless

Services: Shelter, Meals, Showers, Laundry, Clothing, Counseling, Job Assistance, Phone, and Mailing Address

MEAL SITES

Albuquerque Rescue Mission

Days/Hours: Monday to Saturday, 6 a.m. and 5 p.m.

Clientele: General Homeless

Services: Breakfast and Dinner

Church of Christ

Days/Hours: Monday to Friday, 9 a.m. to 4 p.m.

Clientele: General Homeless

Services: Breakfast, Lunch and Dinner

First United Methodist Church

Days/Hours: Monday, 12 p.m.

Clientele: General Homeless

Services: Lunch

Good Shepherd Center

Days/Hours: Monday to Friday, 3 p.m. to 4 p.m.

Clientele: General Homeless

Services: Dinner

Noon Day Ministry

Days/Hours: Tuesday to Friday, 12 p.m.

Clientele: General Homeless

Services: Lunch

Project Share

Days/Hours: Thursday to Tuesday, 5 p.m. to 6 p.m.

Clientele: General Homeless

Services: Dinner

Restoration Ministries

Days/Hours: Saturday, 11:30 a.m.

Clientele: General Homeless

Services: Lunch

St. Martin's

Days/Hours: Monday to Friday, 8 a.m. to 2 p.m.; Sunday, 7:30 a.m. to 10 a.m.

Clientele: General Homeless

Services: Breakfast and Brunch

Trinity House

Days/Hours: Sunday, 1 p.m.

Clientele: General Homeless

Services: Lunch

SOCIAL SERVICES

Albuquerque Health Care for the Homeless

Days/Hours: Monday to Friday, 8 a.m. to 4 p.m., Closed 12 p.m. to 1 p.m.

Clientele: General Homeless

Services: Medical Clinic, Dental Clinic, Children's Outreach (Medical and Case Management for Families), ArtStreet, Substance Abuse and Mental Health Services, Street Outreach, and HIV Testing and Education.

St. Martin's

Days/Hours: Monday to Friday, 8 a.m. to 2 p.m.

Clientele: General Homeless

Services: Employment Assistance, Substance Abuse and Mental Health Services, and Street Outreach

Cuidando Los Ninos

Days/Hours: Monday to Friday, 8 a.m. to 4 p.m.

Clientele: Homeless Families and Children

Services: Childcare and Case Management

Transitional Living Services

Days/Hours: Monday to Friday, 8 a.m. to 4 p.m.

Clientele: Severely Disabled Mentally Ill Homeless

Services: Case Management and Housing

Catholic Charities Social Services

Days/Hours: Monday to Friday, 8 a.m. to 4 p.m.

Clientele: General Homeless

Services: Outreach, Case Management, Employment Assistance, and Housing Assistance

Legal Aid Society

Days/Hours: Monday to Friday, 8 a.m. to 4 p.m.

Clientele: General Homeless

Service: Legal Aid

APPENDIX B – WRITTEN COMMENTS

APPENDIX C – CERTIFICATIONS

APPENDIX D – HUD TABLES