



City of Albuquerque
Affirmatively Furthering Fair Housing Report

DRAFT

December 8, 2022

crescendo | 

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Section I: Executive Summary

Introduction

The U.S. Department of Housing and Urban Development (HUD) imposes an obligation to affirmatively further fair housing on recipients of certain HUD funding, which includes conducting an analysis of Assessment of Fair Housing. As a Community Development Block Grant (CDBG) entitlement city, the City of Albuquerque is required to complete an Assessment of Fair Housing (AFH) or Analysis of Impediments to Fair Housing Choice (AI) every five years in conjunction with its Consolidated Plan requirements in order to receive CDBG and HOME grant funding from HUD.

The purpose of this Assessment of Fair Housing report is to identify barriers and issues to fair housing faced by protected classes of citizens. This report describes how public policies, laws, and actions may affect housing choice or impede fair access to housing.

Methodology

The 2023 Assessment of Fair Housing utilized a mix-method quantitative and qualitative approach to identify barriers and issues to fair housing faced by protected classes of citizens. This report includes a review of City of Albuquerque laws, regulations, and policies followed by an analysis of how these policies might impact the location, availability, and accessibility of housing. It also identifies lending practices and household economic conditions that affect housing choice, patterns of occupancy and location of public and government assisted housing, possible forms of discrimination and other factors impacting fair housing.

Population Overview

As of 2020, 560,447 people reside in Albuquerque, up from 513,403 in 2010. During the past 10 years, Albuquerque had a population growth of 9.2 percent. The median income for the city has increased 15.6% to \$53,936 in 2020. As 2020 American Community Survey data shows below, over 70% of all Albuquerque residents identify their race as white, and 49.2% consider themselves Hispanic/Latino. The percent of population who identify themselves as non-white is approximately the same throughout Bernalillo County, though the percentage of Hispanic/Latino population is slightly lower than throughout the County.

Housing Overview

The Albuquerque housing market is increasingly becoming less affordable for community residents. The median sales prices for January 2022 through September 2022 for a single family detached house was \$330,000 with the average sales price of \$378,538. Historically, the median sales price for a house in Albuquerque was around \$200,000 for a single family detached house and around \$150,000 for townhouse or condo. The median sales price began increasing slightly in 2019 and started a steep climb in 2020. Additionally, the cost of rent has skyrocketed over the course of the COVID-19 pandemic.

Housing problems in Albuquerque are experienced at a higher rate by households with lower incomes. However, across income ranges, housing problems disproportionately affect Black/African American and American Indian/Alaska Native households at a rate unequal to their overall representation in the Albuquerque population.

Fair Housing Complaints

The City of Albuquerque Office of Civil Rights also collects Fair Housing complaints and, if warranted, will refer the community member to file an official complaint with HUD, New Mexico Human Rights Bureau (NMHRB), or New Mexico Legal Aid. From March 2018 through November 2022, the City of Albuquerque received 16 filed complaints from community residents.

During that timeframe, the Office of Civil Rights (OCR) received 430 fair housing inquiries, but only 16 filed complaints. Complaints are only filed if the complainant wishes to proceed, and prima facie exists. OCR typically refers complaints to other agencies, such as the U.S. Department of Housing and Urban Development, New Mexico Human Rights Bureau, and New Mexico Legal Aid. From March 2018 through November 2022, 158 cases were referred to other agencies. OCR does not keep records of the number of complaints referred to each agency. Complainants often contact OCR seeking an attorney to represent them in court. Since, OCR is a neutral, fact-finding agency, they cannot represent individuals, therefore, OCR refers them to New Mexico Legal Aid. The most common concerns of forms of discrimination OCR received since March 2022 are related to disability (192 inquires) and race (73 inquires).

Fair Housing Goals

The City of Albuquerque has identified five Fair Housing Goals to address over the next five years.

1. Increase the number of affordable rental housing units and preserve existing units
2. Expand affordable homeownership opportunities
3. Expand housing opportunities for at-risk populations (persons with disabilities, victims of domestic violence, seniors, homeless, extremely low-income households)
4. Increase community education about affordable housing
5. Increase understanding of housing discrimination and Fair Housing

Section II: Community Participation Process

The U.S. Department of Housing and Urban Development (HUD) imposes an obligation to affirmatively further fair housing on recipients of certain HUD funding. As a Community Development Block Grant (CDBG) entitlement city, the City of Albuquerque is required to complete an Assessment of Fair Housing (AFH) every five years in conjunction with its Consolidated Plan requirements in order to receive CDBG and HOME grant funding from HUD.

The purpose of this Assessment of Fair Housing report is to identify barriers and issues to fair housing faced by protected classes of citizens. This report describes how public policies, laws, and actions may affect housing choice or impede fair access to housing.

Purpose

The purpose of this Assessment of Fair Housing is to:

- Review the data and goals identified in the previous 2017 report.
- Determine if the 2017 issues and barriers still exist and if new issues and barriers need to be identified.
- Review actions taken and evaluate the effectiveness of the actions.
- Identify any new issues and barriers and make recommendations on actions to address the issues.

The actions suggested are intended to:

- Analyze and eliminate housing discrimination in Albuquerque.
- Promote fair housing choice for all persons.
- Provide opportunities for racially and ethnically inclusive patterns of housing occupancy.
- Encourage the construction of housing that is physically accessible to persons with disabilities.
- Facilitate community compliance with federal and state fair housing laws.

Who Conducted

The City of Albuquerque hired Crescendo Consulting Group to conduct its 2023-2027 Consolidated Plan, 2023 Annual Action Plan, and Assessment of Fair Housing. Based in Westbrook, Maine, Crescendo Consulting Group has over 20 years of community needs assessment, consolidated plan and housing study, and population health research. The Consolidated Plan and Analysis of Fair Housing work was completed by the following staff members:

- Katelyn Michaud, MPH, Managing Principal
- Kevin Koegel, MPH, Research Manager
- Jim Kupel, Principal Emeritus
- Michaela Gerace, MPH, Research Analyst

Participants

The Assessment of Fair Housing utilized the Consolidated Plan Citizen Participant Plan to ensure Albuquerque community members were involved in the research process through community stakeholder interviews, community focus groups, and online community survey. Over 700 community members participated in the process including the following organizations:

ABC Community Schools	Homewise
Albuquerque Fire Rescue	Hopeworks
UNM School of Law	New Day
Albuquerque Healthcare for the Homeless	NM Legal Aid
Albuquerque Housing Authority	YES Housing
City of Albuquerque	Youth Development, Inc
Greater Albuquerque Housing Partnership	Centro Savila
Heading Home	Crossroads for Women
Endorphin Power Co.	Tender Love
Housing & Neighborhood Economic Development Fund Committee	High Desert Housing
Transgender Resource Center of NM	UNM Hospitals – Behavioral Health
NM Black Leadership Council	

Methodology Used

The 2023 Assessment of Fair Housing utilized a mix-method quantitative and qualitative approach to identify barriers and issues to fair housing faced by protected classes of citizens. This report includes a review of City of Albuquerque laws, regulations, and policies followed by an analysis of how these policies might impact the location, availability, and accessibility of housing. It also identifies lending practices and household economic conditions that affect housing choice, patterns of occupancy and location of public and government assisted housing, possible forms of discrimination and other factors impacting fair housing.

Crescendo Consulting Group utilized its experience and knowledge regarding fair housing issues in writing this report. The following steps were taken to formulate the report:

- The City of Albuquerque’s 2017 Assessment of Fair Housing report was examined and analyzed.
- Extensive secondary research was conducted using various publicly available resources such as the U.S. Census Bureau, HUD, the City of Albuquerque, and others.
- Over 50 community stakeholder interviews and 15 public community focus groups.
- Online community survey of 400 community residents.
- A draft was published for public comments and feedback, four public hearings to review the plan were held on December 7, 2022, and feedback was solicited for 30 days. Community residents were able to submit public comments from December 8, 2022 through January 8, 2023.
- A formal adoption hearing was scheduled for XXX and the AFH was adopted.
- The final document was prepared for submittal to HUD.

Advertising

The City of Albuquerque advertised all public meetings, including public focus groups, on the City website, social media, and the local newspaper. Additionally, information about the meetings was also sent to all recipients on the City’s email listserv. The community survey was disseminated on the City’s website, social media, through community partners, and at public meetings. The Albuquerque Housing Authority also disseminated the survey through email to all its residents.

Throughout the Assessment of Fair Housing and the Consolidated Plan process, the City of Albuquerque consulted with its Office of Equity and Inclusive to ensure that persons of color and protected classes defined by The Fair Housing Act were included in the process.

Public Comment

TBD

Who Funded

The Assessment of Fair Housing was funded by the City of Albuquerque through City funds.

Conclusions

As a result of the research and analysis conducted for this report, Crescendo Consulting Group has identified possible barriers and issues to fair housing in Albuquerque. Accompanying the listing of fair housing issues, are actions which the City of Albuquerque proposes to undertake to ameliorate the identified fair housing issues. The issues and barriers and recommended actions and goals listed below have been identified through the Public Citizen Participation Plan adopted by the City. These goals and priorities are not listed in any particular order of priority. Each goal includes a target time period for the action to be undertaken and completed. Some actions are noted as ongoing. The 2023 goals listing includes and expands upon the Impediments identified in the 2017 Assessment of Fair Housing report.

Section III: Assessment of Past Goals and Actions

The 2017 City of Albuquerque Assessment of Fair Housing was completed in partnership with the Albuquerque Housing Authority and the City of Rio Rancho. The AFH included four counties: Bernalillo, Sandoval, Torrance, and Valencia Counties. The research process included interviews with key community partners, consumer and service provider focus groups, and multiple public hearings to gather feedback on the plan.

Past Fair Housing Goals

The 2017 Assessment of Fair Housing identified the following eight goals for Albuquerque:

1. Increase affordable housing options in high opportunity areas, which may be defined as near public transit, low crime areas, proficient elementary schools and employment opportunities.
2. Incentivize investment of affordable housing funds for rehabilitation and/or preservation in areas in need of reinvestment that have existing concentration of affordable housing.
3. Increase the percentage of affordable accessible units in new developments funded by the City.
4. Expand the number of low and moderate income senior or disabled homeowners receiving disability retrofit modifications.
5. Expand the City's community outreach and educational efforts regarding tenant/landlord rights by providing education/training.
6. Increase housing available to the City's most vulnerable residents, including people with severe mental illness, bad credit ratings, history of eviction and criminal records.
7. Investigate new funding sources to bring into Albuquerque for housing and neighborhood revitalization.
8. Reduced eviction of vulnerable individuals and families.

Progress Made to Goals Since 2017

For the past five years, the City of Albuquerque and its community partners have made positive progress towards affirmatively furthering fair housing in the city.

In 2019, the City updated and implemented its Policy Based Ranking Matrix to reflect a point system that prioritizes new construction of affordable units in high opportunity areas and incentivizes higher percentage of affordable housing units in new developments. This new tool helps address goals 1, 2, 3, and 5. Additionally, in PY 2021, the City addressed goal #1 through the completion of the Luminaria Senior Community Development and Hiland Plaza Development.

In order to increase the percentage of affordable accessible units in new developments (Goal #3), the City requires that all new affordable housing developments designate a minimum of 5% of the total units as ADA Type A Accessible units. In addition, developments are also required to incorporate ADA Type B Accessible (Adaptable) units, in accordance with the International Building Code. This was a threshold requirement for all projects proposed and funded in PY2021.

To address goal # 5, increase the percentage of units in affordable housing developments for large families, during PY2021 the Hiland Development began construction. The Hiland contains 10 three-bedroom units intended for larger families.

In efforts to continue addressing goal #6, the City's OEI was contracted to provide trainings on fair housing laws, best practices as well as services and resources to housing providers, tenants, landlords and members of the public. Through the Fair Housing Education and Training Project, OEI provided two trainings in 2021 to housing service providers, tenants, landlords, the Apartment Association of New Mexico and members of the public. The Office also provided education, advice and enforcement regarding discrimination to 162 landlords and tenants. If necessary, individuals were referred to appropriate service agencies. OEI periodically updates fair housing information on the City's website and ensures that all HUD funded agencies post fair housing information/material to their website and in their offices.

Upon request the OEI may provide language access services to individuals and agencies. Additionally, they have created hard copy posters and pamphlets as well as an electronic pamphlet that was distributed to agencies.

The City also has a contract with New Mexico Legal Aid (NMLA) to provide a Tenant/Landlord Helpline. The helpline provided housing related information to 1,413 people. NMLA also provided advice and legal counsel to 832 individuals.

Progress was made on Goal #7 with continued efforts to increase housing available to the City's most vulnerable residents. This was done through the TBRA and Rapid ReHousing Programs. For PY2021, 1,206 formerly homeless households were provided with rental assistance and supportive services through the City's rapid re-housing and permanent supportive housing projects. The City continued to increase the supply of affordable housing by using its federal HUD grants, Workforce Housing Trust Fund dollars and other local funds for new affordable housing projects that serve low to moderate income renters.

During PY2021, the Eviction Prevention Program (EPP) addressed the reduction the eviction of vulnerable persons (Goal #8). EPP continued to utilize CDBG-CV funds to assist persons from being evicted and/or utility shut off. Of the total, 229 individuals received rental assistance and 183 individual received utility assistance.

Additionally, the City requires that all proposed affordable housing projects complete an Affirmative Fair Housing Marketing Plan (AFHMP), to identify the populations which are least likely to apply to live in that development based on data. The AFHMP requires that proposed marketing strategies are also identified to provide.

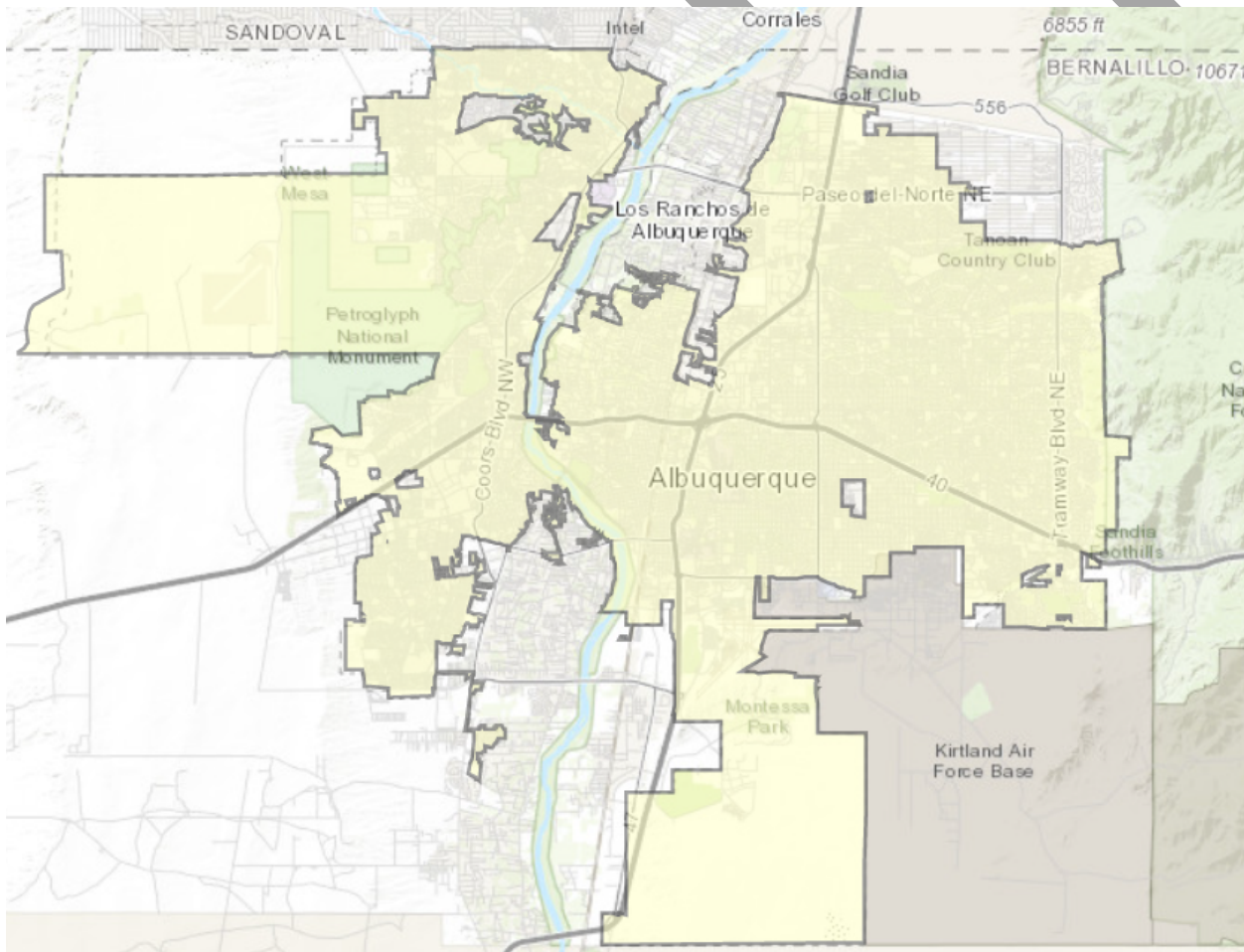
Section IV: Analysis of Fair Housing Issues

Demographic Summary

New Mexico's largest city sits in the high desert in the central part of the state. Founded as a Spanish colony in 1706, Albuquerque is a modern city that celebrates its heritage. The expansive city covers 188.95 square miles flanked between the Sandia Mountains to the east and the West Mesa to the west. The Rio Grande flows north to south through the city. The city is famous for its annual Albuquerque International Balloon Fiesta and is becoming a popular film and television filming location. Most notably, the Breaking Bad franchise was filmed in Albuquerque.

Since 2010, the city has grown 9.2% to a population of 560,447 in 2020. The city is likely to continue to grow in the coming years and decades as well putting more demand on housing and services in the city.

Map 1: Albuquerque Boundary



Source: ERSI

Population

As of 2020, 560,447 people reside in Albuquerque, up from 513,403 in 2010. During the past 10 years, Albuquerque had a population growth of 9.2 percent. The median income for the city has increased 15.6% to \$53,936 in 2020.

Table 1: Albuquerque Total Population, 2010 - 2020

Demographics	Base Year: 2010	Most Recent Year: 2020	% Change
Population	513,403	560,447	+9.2%
Households	217,256	229,701	+5.7%
Median Income	\$46,662	\$53,936	+15.6%

Source: U.S. Census Bureau, 2016-2020 American Community Survey 5-Year Estimates

Between the year 2010 and 2020, the population in Albuquerque increased 4.2% while the state population grew by 5.5% and is projected to grow another 2.1% by 2030.

Table 2: Total Population, 2010 - 2030

Measure	Albuquerque	Bernalillo County	New Mexico
2010	531,403	646,881	2,013,122
2020	103,346	218,195	2,096,829
Total Change ('10 – '20)	4.2%	5.0%	5.5%
2030 (Projected)	ND	693,134	2,136,414
Projected Change ('20-'30)	ND	+1.9%	+2.1%

Source: American Community Survey, 2020, 2010 5-Year Estimates; UNM Geospatial and Population Studies, Population Projections.

Population by Age

The following table shows the percentage of Albuquerque residents by age group. The largest positive shifts in population between 2010 and 2020 were in the 60 to 64 and 65 to 74 age groups. The largest decline in population is 20 to 24 followed closely behind the 45 to 54 age groups. New Mexico, especially Albuquerque, is attracting more older adults to the area. As people age, they begin to have more unique health, housing, and social needs. Additionally, many older adults are often on fixed incomes from social security and pensions.

Table 3: Percent Population by Age, 2000 - 2020

Age	2010 Percent	2020 Percent	% Change
Median age (years)	35.1	37.1	
Under 5 years	7.1%	5.7%	-19.7%
5 to 9 years	6.4%	5.8%	-9.4%
10 to 14 years	6.3%	6.7%	+6.3%
15 to 19 years	6.8%	6.3%	-7.4%
20 to 24 years	8.0%	6.6%	-17.5%
25 to 34 years	15.2%	15.8%	+3.9%
35 to 44 years	13.3%	13.1%	-1.5%
45 to 54 years	14.2%	11.9%	-16.2%
55 to 59 years	5.9%	6.5%	+10.2%
60 to 64 years	5.0%	5.9%	+18.0%
65 to 74 years	6.1%	9.3%	+52.5%
75 to 84 years	3.9%	4.3%	+10.3%
85 years and over	1.7%	2.0%	+17.6%

Source: American Community Survey, 2010, 2020 5-Year Estimates

Population by Race, Ethnicity, and Limited English Proficiency

As 2020 American Community Survey data shows below, over 70% of all Albuquerque residents identify their race as white, and 49.2% consider themselves Hispanic/Latino. The percent of the population who identify themselves as non-white is approximately the same throughout Bernalillo County, though the percentage of Hispanic/Latino population is slightly lower than throughout the County.

Table 4: Population by Race, 2020

Race	Bernalillo County		Albuquerque	
	Total Population	% by Race	Total Population	% by Race
White	535,665	78.9%	441,834	78.8%
Black or African American	27,641	4.1%	25,196	4.5%
American Indian and Alaska Native	43,292	6.4%	35,113	6.3%
Asian	25,457	3.7%	23,217	4.1%
Native Hawaiian and Other Pacific Islander	1,804	0.3%	1,430	0.3%
Some other race alone	112,370	16.5%	88,510	15.8%
Total	679,037		560,447	

Source: American Community Survey, 2020 5-Year Estimates

Table 5: Population by Ethnicity, 2020

Ethnicity	Bernalillo County		Albuquerque	
	Total Population	% by Ethnicity	Total Population	% by Ethnicity
Hispanic or Latino	341,790	50.3%	275,900	49.2%
Not Hispanic or Latino	337,246	49.7%	284,547	50.8%
Total	679,037	100%	560,447	100%

Source: American Community Survey, 2020 5-Year Estimates

Table 6: Population by Race/Ethnicity, Albuquerque 2010-2020

Measure	2010	2020	Percent Change
White	71.8%	78.8%	+9.7%
Black or African American	4.0%	4.5%	+12.5%
American Indian and Alaska Native	5.8%	6.3%	+8.6%
Asian	3.3%	4.1%	+24.2%
Native Hawaiian and Other Pacific Islander	0.2%	0.3%	+50.0%
Some Other Race	18.9%	15.8%	-16.4%
Hispanic or Latino	45.4%	49.2%	+8.4%
Not Hispanic or Latino	54.6%	50.8%	-7.0%

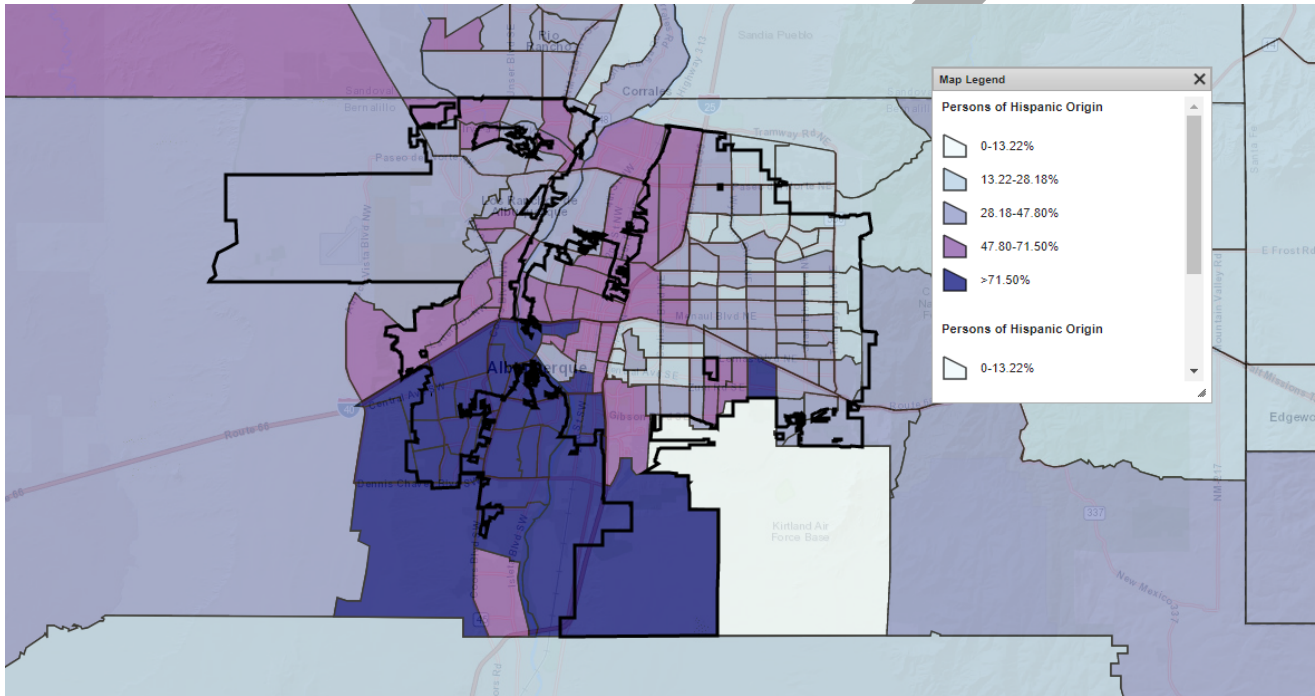
Source: American Community Survey, 2010,2020 5-Year Estimates

Over the past 10 years, the city of Albuquerque has become slightly less diverse. The White population has increased 9.7% to 78.8% of the total population. The Native Hawaiian and Other Pacific Islander increased 50.0% and Asian population increased 24.2%. Some other race remains the second highest racial subpopulation behind White. Albuquerque Hispanic or Latino population has increased 8.4% over the past 10 years to be almost equal to the Not Hispanic or Latino population.

The following map shows the concentrations of Hispanic households in Albuquerque. Within the city of Albuquerque, 49.2% of households identify as Hispanic or Latino.

To help communities understand racial and/or ethnically-concentrated areas that may be socioeconomically disadvantaged, HUD developed its R/ECAP model. HUD defines Racially or Ethnically Concentrated Area of Poverty (R/ECAP) as a census tract where: 1) the non-white population comprises 50 percent or more of the total population and 2) the percentage of individuals living in households with incomes below poverty rate is either a) 40 percent or above or b) three times the average poverty rate for the metropolitan area, whichever is lower.

Map 2: Hispanic/Latino Population, Albuquerque, 2020



SOURCE: CPD Maps

Approximately 10 percent of Albuquerque’s population is foreign born as seen in Table 7. Over half of these individuals are not U.S. Citizens. Over half of the native-born population are native New Mexicans born in the state.

Table 7: Place of Birth, 2010-2020

	2010		2020	
	Number	Percent	Number	Percent
Native	473,552	89.1%	505,258	90.2%
Born in state of residence	258,225	48.6%	303,313	54.1%
Born in other state in the United States	208,566	39.2%	194,095	34.6%
Foreign born	57,851	10.9%	55,189	9.8%
Naturalized U.S. citizen	19,149	33.1%	26,401	47.8%
Not a U.S. citizen	38,702	66.9%	28,788	52.2%
Total Population	531,403		560,447	

Source: American Community Survey, 2010, 2020 5-Year Estimates

Table 8 shows that in Albuquerque, 72.9% of the population speaks only English while 27.1% speak a language other than English. The most common language spoken after English is Spanish.

Table 8: Language Spoken for Population Age 5 and Up, 2020

	Albuquerque Population Aged 5+	% of Total	Speak English "very well"	Speak English less than "very well"
Speak only English	385,578	72.9%		
Speak a Language other than English	143,011	27.1%	75.4%	6.7%

Source: American Community Survey, 2020 5-Year Estimates

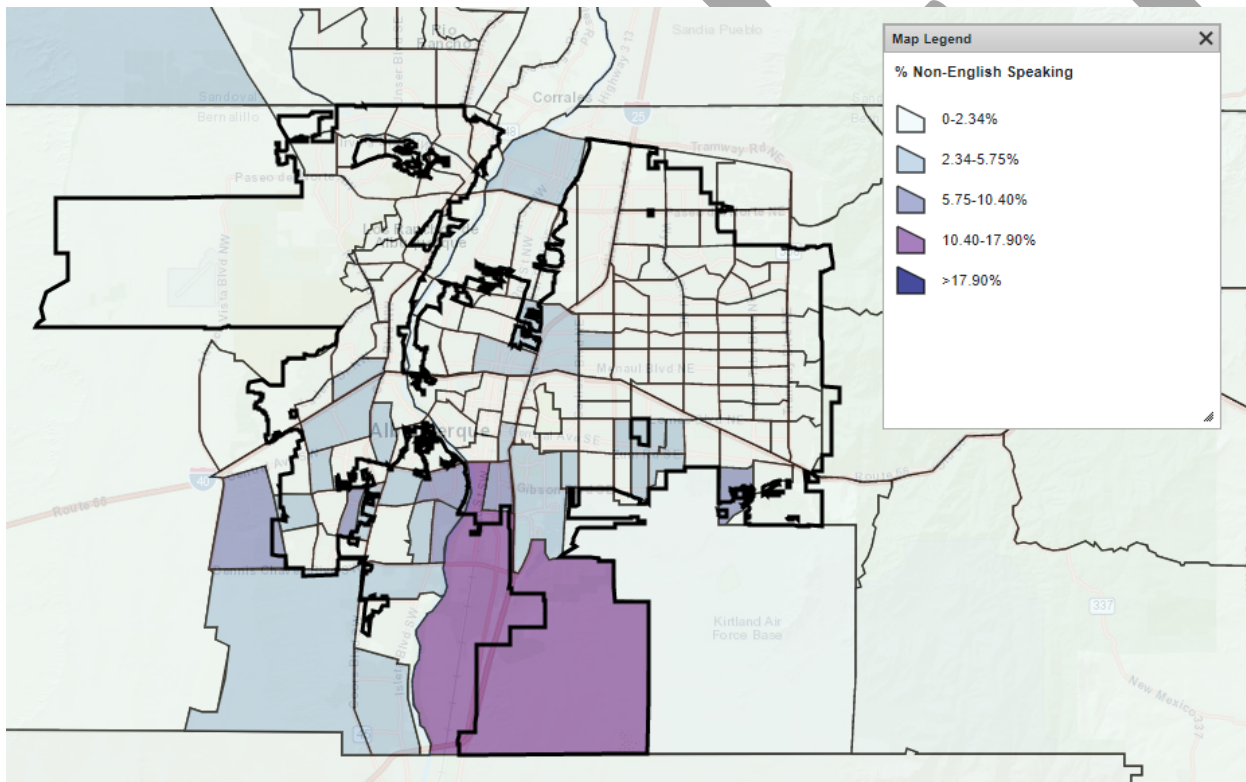
Table 9: Languages Spoken, Albuquerque

Language Spoken At Home	Percent of Population
English Only	72.9%
Spanish	20.6%
Asian-Pacific Islander	2.2%
Other Indo-European	1.9%
Other	2.4%

Source: American Community Survey, 2020 5-Year Estimates

Housing and other social programs in Albuquerque must be aware of the language and cultural barriers that may exist for foreign born and non-English speaking residents to access City and other services within the community.

Map 3: Percent of Non-English Speaking Population



Source: HUD CPD Maps

The highest concentration of non-English speakers are located in the southern census tracts of the city. Many of these census tracts match with high concentration of Hispanic or Latino persons in Map 2.

Population with Disabilities

The American Community Survey collects data related to disability status. In 2020, there was a total of 79,515 persons or 14.3% with at least one disability living in Albuquerque. The top difficulty or disability in Albuquerque is ambulatory difficulty and cognitive difficulty. Disabilities of any kind are more common in older adults than younger age groups.

Table 10: Persons with Disabilities in Albuquerque, 2020

	Under 5	5 to 17	18 to 64	65 to 74	75+	Total Population
Any Difficulty	0.6%	5.9%	22.4%	25.5%	50.3%	14.3%
Hearing Difficulty	0.3%	0.9%	2.2%	9.3%	23.1%	3.9%
Vision Difficulty	0.6%	0.9%	2.3%	3.9%	10.1%	2.6%
Cognitive Difficulty	ND	4.3%	5.8%	6.8%	14.7%	6.2%
Ambulatory Difficulty	ND	0.6%	5.4%	15.7%	31.9%	7.3%
Self-Care Difficulty	ND	0.6%	1.9%	4.5%	13.6%	2.7%

SOURCE: American Community Survey, 2020 5-Year Estimates

The percent of the population with disabilities increases as the population ages. Over half of all persons age 75 and older have at least one difficulty or disability. As seniors age, the frequency of ambulatory, self-care and independent living disabilities increases greatly. This is especially important for housing as seniors may need small modifications or potentially costly renovations to their houses in order to maintain living independently in their homes.

The following table shows households with a disabled household member by tenure and income range. The most common disabilities were vision or hearing impairment and cognitive limitations. In the extremely low-income category (0-30% AMI), there were a higher number of households with a member who have ambulatory, cognitive, or self-care or independent living limitations. Renters are more likely to have a disabled member than homeowners in Albuquerque, except in higher median income households (51-80% and 80% or higher AMI).

Table 11: HUD CHAS Disability Status by Tenure and Income Range, Albuquerque, 2015-2019

	Total	0-30% AMI	31-50% AMI	51-80% AMI	> 80% AMI
All Households					
Household member has a cognitive limitation	24,695	4,315	3,825	4,345	12,210
Household member has a hearing or vision impairment	29,895	6,845	5,035	5,405	12,610
Household member has a self-care or independent living limitation	22,485	6,145	4,150	3,485	8,705
Household member has an ambulatory limitation	23,345	6,075	3,985	4,185	9,100
Renters					
Household member has a cognitive limitation	8,975	2,690	2,070	1,850	2,365
Household member has a hearing or vision impairment	12,255	4,425	2,845	2,355	2,630
Household member has a self-care or independent living limitation	10,785	4,425	2,580	1,560	2,220
Household member has an ambulatory limitation	10,155	4,015	2,265	1,885	1,990
Owners					
Household member has a hearing or vision impairment	15,720	1,625	1,755	2,495	9,845
Household member has an ambulatory limitation	17,640	2,420	2,190	3,050	9,980
Household member has a cognitive limitation	11,700	1,720	1,570	1,925	6,485
Household member has a self-care or independent living limitation	13,190	2,060	1,720	2,300	7,110

Source: HUD CHAS Data 2015-2019

Summary

The total population of Albuquerque increased almost 10% from 2010 to 2020. The largest age group shifts occurred in the 60 and older age groups. New Mexico, especially Albuquerque, is attracting more older adults to the area. As the Baby Boomer generation continues to age, they will have unique housing and health care

needs. Many seniors are opting to age in place in their homes and may be reluctant to accept government assistance. Accessibility modifications and in-home assistance will become increasingly important for this growing segment of the population.

Households

As the total population of Albuquerque has grown over the past 10 years, so has the total number of households with a 5.7% increase of households in Albuquerque.

Table 12: Total Households, Albuquerque, 2010 – 2020

	Bernalillo County	Albuquerque
2010	259,165	217,256
2020	272,528	229,701
Percent Change	+5.2%	+5.7%

Source: American Community Survey, 2010, 2020 5-Year Estimates

Table 13 shows the types and estimates the total number and percent of all households by type in 2019. Over half of all households in Albuquerque are small family households, defined as those with two to four family members. Households with at least one-person age 62 – 74 years of age made up 16.3 percent of Albuquerque households in 2019.

Table 13: Household Type, Albuquerque, 2019

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *	32,240	27,180	37,175	21,615	105,960
Small Family Households *	10,615	10,935	16,815	11,225	66,245
Large Family Households *	1,655	1,555	2,370	1,355	6,755
Household contains at least one person 62-74 years of age	2,540	3,235	5,185	3,745	21,805
Household contains at least one person age 75 or older	1,830	2,120	3,735	2,360	8,020

Source: 2015-2019 CHAS

* indicates that the highest income category for these family types is >80% HAMFI.

Household Incomes

In Albuquerque, 23.3 percent of households earn less than \$25,000 a year, which is equivalent to 46 percent AMI in Albuquerque. The household median income for the city of Albuquerque is \$53,936. As shown in Table 14, approximately 53 percent of households earn more than the median household income.

Table 14: Households by Tenure and Income, Albuquerque, 2020

	Owner Households	Renter Households	Total Households
Less than \$5,000	2.4%	7.1%	4.3%
\$5,000 to \$9,999	1.7%	7.5%	4.0%
\$10,000 to \$14,999	3.2%	7.9%	5.1%
\$15,000 to \$19,999	3.0%	7.5%	4.8%
\$20,000 to \$24,999	3.4%	7.6%	5.1%
\$25,000 to \$34,999	7.3%	14.1%	10.0%
\$35,000 to \$49,999	12.4%	15.0%	13.4%
\$50,000 to \$74,999	18.8%	16.9%	18.1%
\$75,000 to \$99,999	15.1%	7.9%	12.3%
\$100,000 to \$149,999	18.3%	6.4%	13.6%
\$150,000 or more	14.3%	2.1%	9.5%
Median household income	\$71,164	\$33,453	\$53,936

Source: American Community Survey, 2020 5-Year Estimates

While over half of total households in Albuquerque earns more than the median household income, there is a disproportionate number of renters who earn less than the median income. Approximately one in seven renter households earn less than \$10,000 annually. The median household income for owners is over twice that of renters in Albuquerque.

Table 15 estimates the number of households in Albuquerque by tenure (renter vs. owner) and by percent of HUD’s area median income (AMI) in 2019. AMI is important to understand as individuals receiving funding or services under HUD’s CDBG or HOME grants must meet certain requirements, such as median household income. Programs and services are generally allocated to households and individuals earning less than 80% of

a city’s AMI. One in four renter households in Albuquerque have incomes at 30% of the AMI or less, while over 70% of owner households have incomes at 80% of the AMI or above.

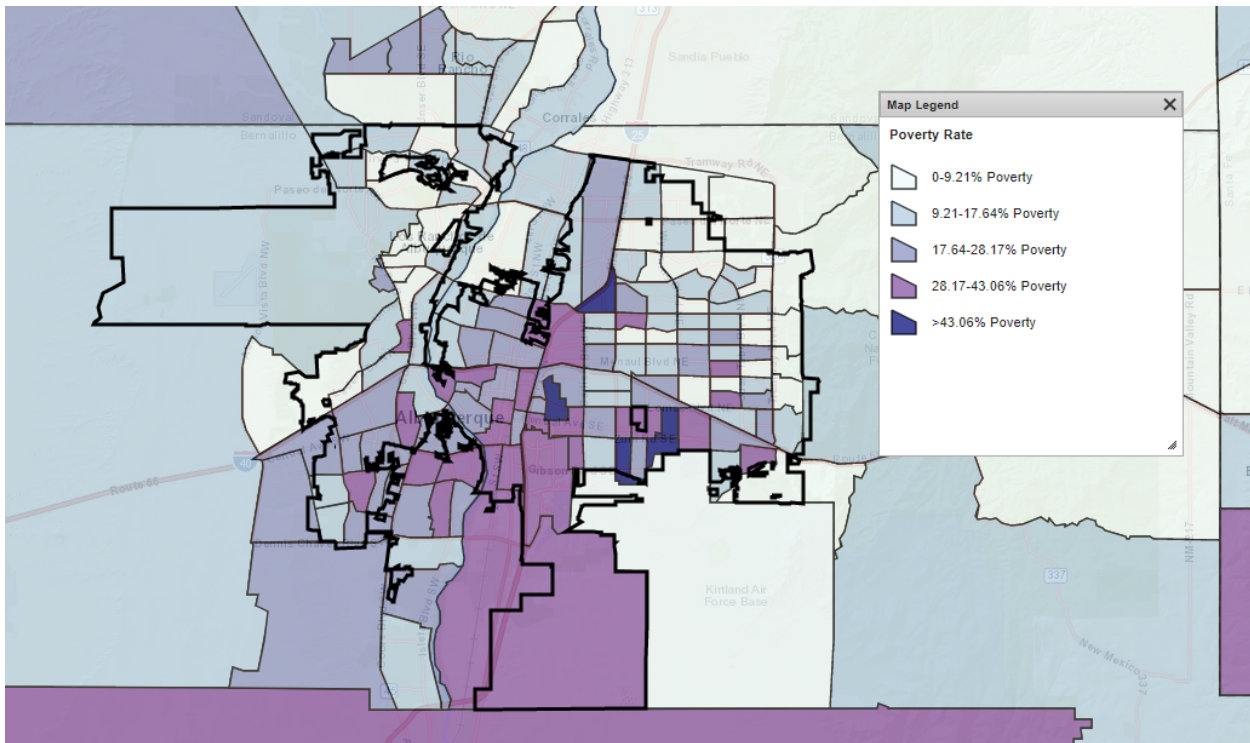
Table 15: Households by Income Range and Tenure, 2019

	Renter Households		Owner Households		Total Households	
	Number	Percentage	Number	Percentage	Number	Percentage
0 – 30% AMI	22,175	24.6%	10,055	7.5%	32,230	14.4%
31-50% AMI	16,460	18.2%	10,720	8.0%	27,180	12.1%
51-80% AMI	18,710	20.7%	18,465	13.8%	37,175	16.6%
81-100% AMI	8,390	9.3%	13,230	9.9%	21,620	9.6%
100% AMI and over	24,560	27.2%	81,400	60.8%	105,960	47.3%
Total	90,295		133,870		224,165	

Source: 2015-2019 CHAS

Map 3, below, shows the percentage of households in each Albuquerque census tract, with incomes below the federal poverty level.

Map 4: Percent of Households Below Poverty Level by Census Tract, 2019



SOURCE: CPD Maps

Approximately one in eight families have lived below the federal poverty line in the past 12 months. Families that rent are slightly more likely to live below the poverty line than homeowners.

Table 16: Family Poverty Level by Tenure, Albuquerque, 2021¹

	Albuquerque		Bernalillo County	
	Number	Percentage	Number	Percentage
Total Family Households	139,109	NA	168,846	NA
Family income in the past 12 months below poverty level	17,249	12.4%	19,935	11.8%
Families in poverty, owner occupants	7,772	5.6%	8,975	5.3%
Families in poverty, renter occupants	9,477	6.8%	10,960	6.5%

Source: American Community Survey, 2021 1-Year Estimates

The following table provides information about persons in poverty living in Albuquerque from 2010–2020. The number of persons in poverty has decreased from a total of 94,330 in 2010 to 88,544 in 2020, according to the US Census Bureau American Community Survey. The total poverty rate, or percent of persons in poverty, has decreased slightly from 17.4% of the total population to 16.0%. The poverty rate for children in Albuquerque has also decreased slightly from 25.6% to 21.7% from 2010 to 2020.

Table 17: Poverty in Albuquerque, 2010-2020

	2010	2020
Persons in Poverty	94,330	88,544
<i>Poverty Rate</i>	17.4%	16.0%
Children in Poverty	33,255	26,231
<i>Poverty Rate</i>	25.6%	21.7%
Over 65 in Poverty	7,795	9,418
<i>Poverty Rate</i>	11.9%	10.9%

Source: American Community Survey 2010 1-Year Estimates; 2020 5-Year Estimates

¹ 2020 5-Year estimates were unavailable for these measures. 2021 1-Year estimates were used.

Persons in poverty are more likely to need affordable housing solutions and other services, such as public transportation, subsidized childcare, medical and food assistance. A rising number of persons in poverty means greater demand for housing and services.

DRAFT

Housing Market Profile

The Albuquerque housing market is increasingly becoming less affordable for community residents. The median sales prices for January 2022 through September 2022 for a single family detached house was \$330,000 with the average sales price of \$378,538. Historically, the median sales price for a house in Albuquerque was around \$200,000 for a single family detached house and around \$150,000 for townhouse or condo. The median sales price began increasing slightly in 2019 and started a steep climb in 2020. Additionally, the cost of rent has skyrocketed over the course of the COVID-19 pandemic.

Table 18: Tenure by Units in Structure, 2020

	Owner		Renter		Total	
	Number	Percent	Number	Percent	Number	Percent
1-unit Detached	121,538	87.7%	26,032	28.6%	147,570	64.2%
1-unit Attached	8,238	5.9%	4,244	4.7%	12,482	5.4%
2 to 4 Units	1,283	0.9%	16,065	17.7%	17,348	7.5%
5 to 9 Units	332	0.2%	9,961	10.9%	10,293	4.5%
10 or More Units	1,092	0.8%	32,072	35.2%	33,164	14.4%
Other (mobile home, RV, etc.)	6,085	4.4%	2,759	3.0%	8,844	3.9%
Total	138,568		91,133		229,701	

Source: American Community Survey, 2019 1-Year Estimates

Almost 90% of homeowners in Albuquerque own a single family detached house whereas only two-thirds of renters live in a single family detached house. Approximately one in three renters live in a multiunit building.

Table 19: Year Units Built by Tenure, 2020

	Owner		Renter		Total	
	Number	Percent	Number	Percent	Number	Percent
Built 2000 or later	33,825	24.5%	14,276	15.6%	48,101	21.0%
Built 1980-1999	40,490	29.2%	30,466	33.4%	70,956	30.9%
Built 1940-1979	60,648	43.8%	43,476	47.7%	104,124	45.3%

Built 1939 or earlier	3,605	2.6%	2,915	3.2%	6,520	2.8%
Total	138,568		91,133		229,701	

Source: American Community Survey, 2020 5-Year Estimates

Compared to other regions of the United States, the current housing stock in Albuquerque is relatively new. Approximately 20% of tenures in the city were built between 2000 and 2020. Only 2.8% of houses in Albuquerque were built before 1939. Older houses often require more upkeep and may contain lead-based paint or asbestos, which can be hazardous to a person’s health. Almost a half of the housing stock in the city was built prior to 1979 and is likely to contain lead-based paint, which can be harmful to children and pets. More owner-occupied housing units were built within the past 20 years compared to rental units.

Table 20: Unit Size by Tenure²

	Owner occupied:		Renter occupied:	
	Number	%	Number	%
No bedroom	508	0.4%	8,178	9.0%
1 bedroom	2,224	1.6%	26,070	28.6%
2 or 3 bedrooms	98,061	70.8%	52,066	57.1%
4 or more bedrooms	37,775	27.3%	4,819	5.3%
Total	138,568	100%	91,133	100%

Source: American Community Survey, 2020 5-Year Estimates

Most housing units in Albuquerque have two to three bedrooms. However, renters are more likely to live in smaller units, while most units with four or more bedrooms are owner occupied. Conversations with community members has identified the need for rental units with more bedrooms to help accommodate larger families or multigenerational living.

² The total number of tenures varies slightly.
Crescendo Consulting Group

Rent Profile

The median contract rent for all units in Albuquerque in 2020 was \$889. However, through conversation with community residents, the real market rate for rental units is likely much higher.

Table 21: Rent Paid, American Community Survey, 2020

Rent Paid	Number	Percent
Less than \$500	7,480	8.5%
\$500-999	46,410	52.7%
\$1,000-1,499	26,491	30.1%
\$1,500-1,999	6,111	6.9%
\$2,000 or more	1,491	1.7%
Total	87,983	100.0%

Source: 2020 American Community Survey 5-Year Estimates

The most recent publicly available market rates for rental units of various sizes in Albuquerque is May 2018. Again, through qualitative research, the real market rates have increased significantly over the course of the COVID-19 pandemic.

Table 22: Albuquerque Market Survey, May 2018

	Total Units	# of Vacant Units	Weighted Occupancy	Average SF	Weighted Average Rent	Rent Per SQFT
All Units	40,865	2,203	94.61%	821	\$822	\$1.00
1 BR/1B	17,017	771	95.47%	672	\$743	\$1.11
2 BR/1B	5,335	312	94.15%	847	\$771	\$0.91
2 BR/1.5B	659	48	92.15%	885	\$816	\$0.92
2 BR/2B	10,988	579	94.73%	1,011	\$950	\$0.94
3 BR/2B	2,853	168	94.11%	1,194	\$1,080	\$0.90
3 BR/2.5 B	159	27	83.02%	1,349	\$1,193	\$0.88

Source: CBRE

Unsurprisingly, the highest vacancy rates occur in the higher priced units. Housing providers and landlords interviewed during this study indicate a tight market, with long waiting lists and few vacancies in price restricted and lower rent units. Very low vacancy rates in lower priced units may indicate the need for more affordable units.

Stakeholder interviews and focus groups with community service organizations and community members indicate that there is a significant need for affordable housing options. Wait lists for public housing vouchers is over 1,900 people and many private landlords in Albuquerque do not accept housing vouchers even though the City has instituted a new Source of Income Discrimination ordinance.

Housing New Mexico, also known as the New Mexico Mortgage Finance Authority, is a self-supporting, quasi-governmental entity that provides financing to make quality affordable housing and other related services available to low- and moderate-income New Mexicans across the state. The organization maintains a database of subsidized, affordable, and specialized housing on their website (<https://housingnm.org/find-housing>). The following tables provides locations of subsidized and affordable housing in Albuquerque.

Table 23: Subsidized Housing

Housing Complex	Address
Brentwood Gardens	6302 Harper Place NE
Saint Anthony Plaza	1750 Indian School Road NW
Sandia Vista	901 Tramway Blvd. NE
Plaza David Chavez	2821 Mountain Road NW
Montgomery Manor	4301 Morris St. NE
Westwood Village	901 68th St. NW
David Spector Shalom House	5500 Wyoming Blvd. NE
El Paseo Village Apartments	420 Coal St. SE
Encino Gardens	412 Alvarado St. SE
Encino Terrace Apartments	609 Encino Place NE
La Resolana Apartments	1025 Chelwood Park Blvd. NE
Mountain View	1515 Columbia St. SE
Ranchitos Village Apartments	6811 Ranchitos Road NE
Rio Vista	770 Juan Tabo Blvd. NE
Solar Villa Apartments	1135 Texas St. NE
Villas Esperanza	3901 Lafayette Drive NE

Source: Housing New Mexico

Table 24: Affordable Housing

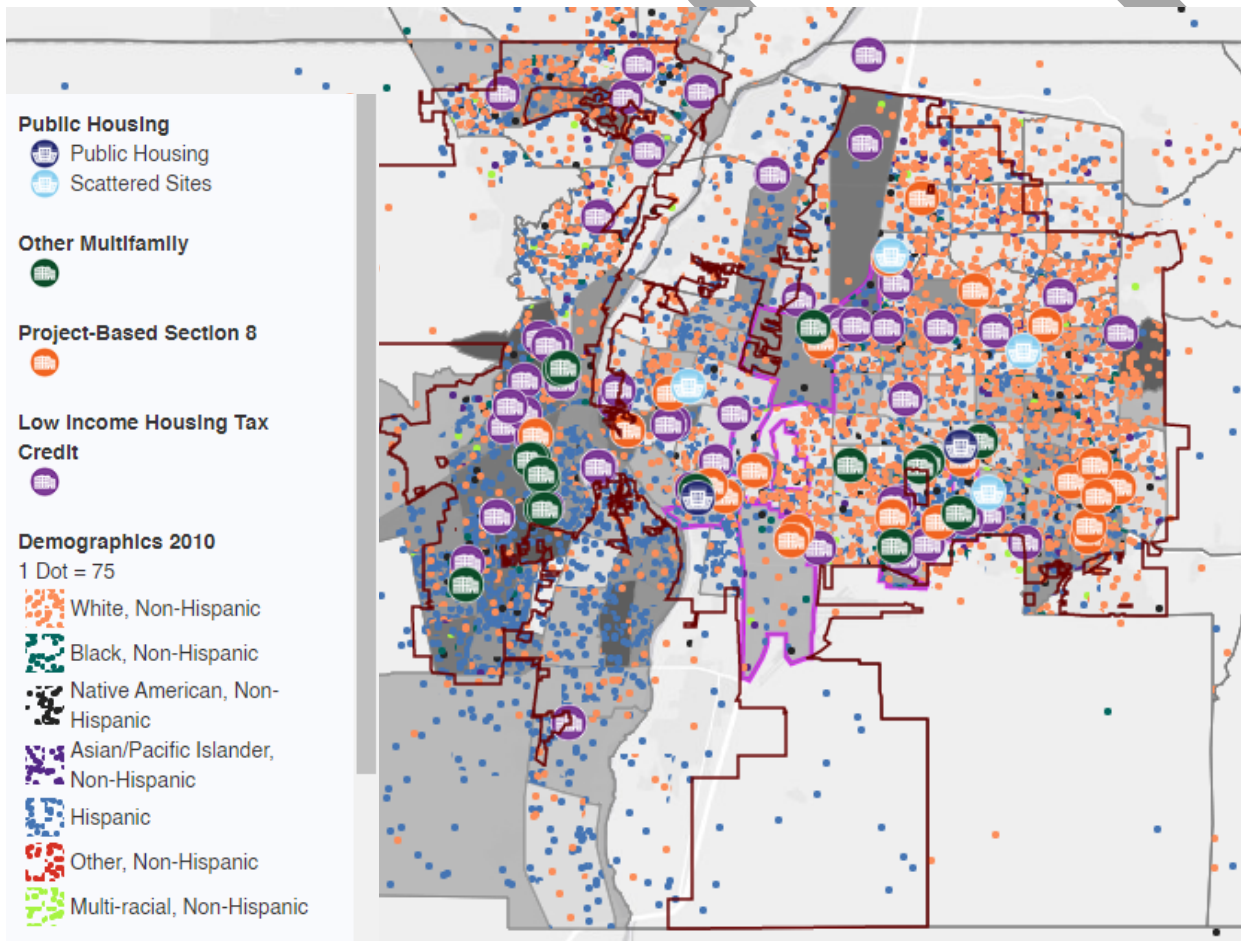
Housing Complex	Address
Casa Bonita Apartments	4528 Carlisle Blvd. NE
Chateau Apartments	6101 Osuna Road NE
La Cantera Senior Apartments	3600 Old Airport Road NW
Desert Willow Apartments	8901 Jefferson St. NE
La Terraza Apartments	3704 Ladera Drive NW
Lifestyle Apartments at Renaissance	4920 Union Way NE
Manzano Mesa Apartments	700 Eubank Blvd. SE
Rio Volcan Apartments	1919 Ladera Drive NW

Jefferson Crossings	4401 Montgomery NE
Sawmill Lofts	1801 Bellamah Ave. NW
Ventana Ranch Apartments	10400 Universe Blvd. NW
West Park Apartments	9251 Eagle Ranch Road NW
Alta Vista Apartments	4200 Spanish Bit NE
Arioso Apartments	7303 Montgomery Blvd. NE
Broadway Apartments	414 Broadway Blvd SE Apt 11
Candelaria Gardens	820 Candelaria NW
Cañon de Arrowhead	1700 Market St. NW
Downtown @ 700 2nd Apartments	700 Second St. NW
Kentucky Manor	437 Kentucky St. SE
Las Brisas Apartments	1201 San Pedro Drive SE
Lomas Gardens	12601 Lomas Blvd. NE
Ortiz Properties	1335 Ortiz Road SE
Candlelight Square	7501 Montgomery Blvd. NE
Plaza Feliz Apartments	517 San Pablo St. SE
Silver Gardens Apartments	100 Silver Ave. SW
The Artisan at Sawmill Village	1751 Bellamah Ave. NW
The Beach Apartments	2525 Tingley Drive SW
Villa Nueva Apartments (Sawmill Senior)	990 18th St. NW
Plaza Ciudadña	310 Indian School Road NE
Sundowner Apartments	6101 Central Ave. NE
Vista Grande Apartments	12801 Copper Avenue NE
Silver Moon Lodge Apartments	901 Park Avenue. SW
Volcanes Commons	6901 Glen Rio NW
Encino El Paseo Village	420 Coal SE
Tucson Apartments	5401 Tucson Ave. NW
Casa Feliz	443 Espanola St. SE
Village at Avalon Apartments	601 90th St. NW
Arroyo Vista	4201 Bryn Mawr Dr. NE
Sterling Downtown	800 Silver Ave. SW
Casitas de Colores	215 Lead Ave. SW
Lifestyles at Renaissance	4920 Union Way NE
Plaza Ciudadana	310 Indian School Road NE
Luna Lodge Apartments	9119 Central Ave. NE
Villas Esperanza	3901 Lafayette Drive NE
Nuevo Atrisco	201 Unser Blvd NW
T & C Management, El Pueblo Madera & Maderira Courts	1701 Moon St. Suite 400
Generations at West Mesa	5710 Avalon Road NW

Copper Hills	4200 Spanish Bit NE
Marbella	6801 Glenrio Road NW
Arroyo Villas	4701 Irving Blvd. NW
La Vida Nueva	1200 Dickerson Drive SE
Cuatro	1319 4th Street SW
Casa de Sierra	200 Valencia Drive SE
Aspen Ridge	820 Louisiana Blvd SE

HUD AFFHT (Map 5) shows that publicly supported housing is spread out across the entire city and not concentrated in certain neighborhoods. However, there are a higher percentage of voucher units (gray census tracts) in the lower income census tracts where there is a greater concentration of non-White residents.

Map 5: Publicly Supported Housing and Race/Ethnicity



The HUD AFFHT dissimilarity data for Albuquerque is not currently available for the jurisdiction.

Table 26 shows the 2022 HUD HOME and Fair Market Rent limits for Albuquerque. Owners of affordable properties must meet these rent guidelines, and Section 8 voucher holders must find units at or below the Fair Market Rents, which is becoming a challenge, according to the local housing authority and non-profit housing providers. Representatives of the Housing Authority stated during interviews and focus groups that there are just not enough affordable rental units in the city and landlords don't want to rent to housing voucher holders for a variety of reasons, but largely due to stigma.

Table 25: Monthly Rent, 2022

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	666	821	996	1,415	1,705
High HOME Rent	666	821	996	1,243	1,368
Low HOME Rent	661	708	850	981	1,095

Source: HUD FMR and HOME Rents, 2022.

Homeownership Profile

The real estate market over the course of the pandemic has been historically high and a wild ride for many homebuyers. For many regions across the country, the existing housing stock was limited due to many people reluctant to sell their homes during a global pandemic. With higher demand than supply, this led to a sharp increase in prices. The rapid increase in sale prices and intense buyer competition negatively impacted low-income and first-time homebuyers who may be limited by a low-down payment and more restricted loan options, such as FHA or VA loans.

The median sales prices for January 2022 through September 2022 for a single family detached house was \$330,000 with the average sales price of \$378,538. Historically, the median sales price for a house in Albuquerque was around \$200,000 for a single family detached house and around \$150,000 for townhouse or condo. The median sales price began increasing slightly in 2019 and started a steep climb in 2020.

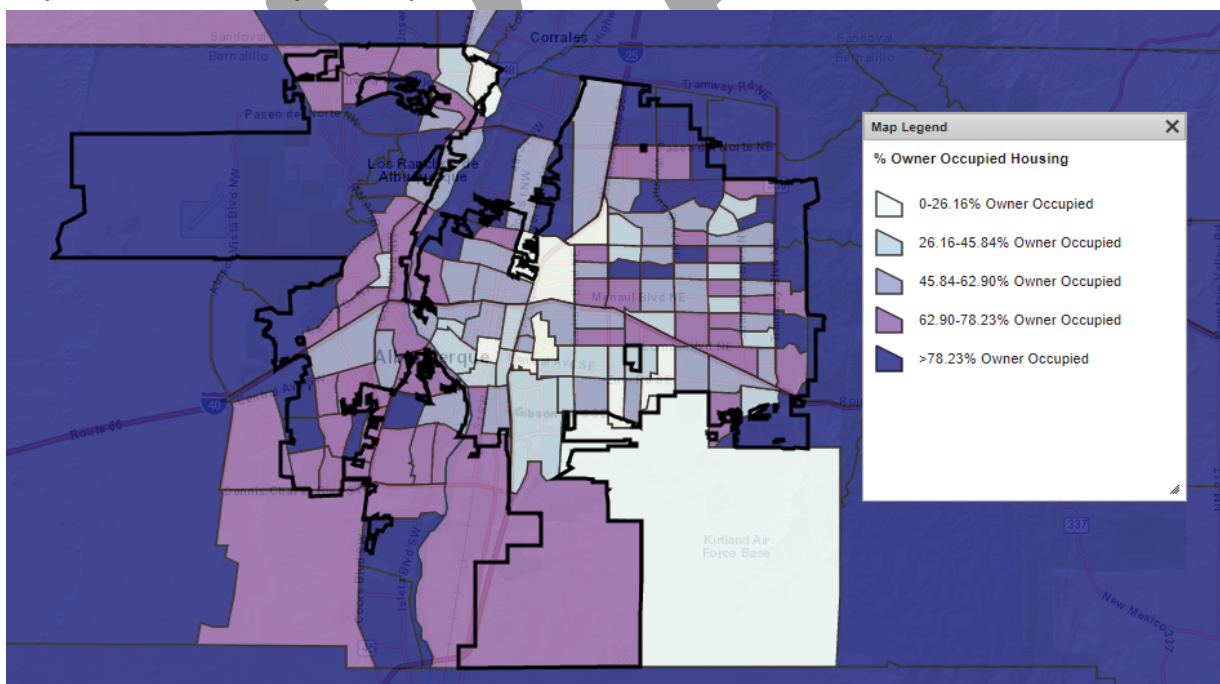
Table 26: Monthly Indicators, September 2022, Albuquerque

	Days on Market Until Sale	Median Sales Price	Avg Sales Price	Housing Affordability Index
Single Family	15	\$330,000	\$378,538	69
Condos/Townhouse	10	\$237,500	\$244,730	96

Source: GAAR. September 2022 Monthly Indicators

The highest concentrations of owners are in outer census tracts of the city where the median income is higher. The lowest concentration of owners is in the low-income inner-city neighborhoods.

Maps 6: Homeownership Rates by Census Tract, 2020



Source: HUD CPD Maps

Affordable Housing Needs

There is currently an affordable housing crisis in the United States. HUD federal grants, such as CDBG and HOME funds are designated to help low to moderate income households with housing issues, such as home repairs and related services. In 2016, approximately 50 percent of all renters in the United States were considered cost burdened³. In addition to cost burden, HUD defines housing problems as:

1. Housing unit lacks complete kitchen facilities.
2. Housing unit lacks complete plumbing facilities.
3. Overcrowding (1.01–1.5 persons per room).
4. Severe Overcrowding (greater than 1.5 persons per room).
5. Cost Burden (households paying between 30% and 50% of their income for housing).
6. Severe Cost Burden (household pays 50% or more of their income for housing).

HUD estimates there were 43,080 rental units and 26,105 owner occupied units without complete plumbing or kitchen facilities in 2019. Of the 43,080 renter-occupied units, 41.2% of the households had an income of less than 30% AMI⁴ and 32.2% of the households had an income of 30 to 50% AMI. Relative to other housing needs, there were few severely overcrowded households in Albuquerque, though 1,060 renters and 255 owners were overcrowded in 2019.

Next to lack of complete plumbing or kitchen facilities, the second largest housing problem experienced by households in Albuquerque is cost burden and severe cost burden. Renters experience cost burden disproportionately more than homeowners. Interestingly enough, its moderate-income households, or those that earn 50 to 80% AMI, that have the highest rates of cost burden and severe cost burden in Albuquerque. However, it is important to note that the cost burden data presented below is 2019 data from before the COVID-19 pandemic. Qualitative research has shown that rent prices have skyrocketed in the city over the course of the pandemic and extremely low and low-income households are more likely experiencing cost burden today due to the rising costs, inflation, and the lack of available affordable housing units within the city.

³ Joint Center for Housing Studies of Harvard University. The State of the Nation's Housing 2018: https://www.jchs.harvard.edu/sites/default/files/Harvard_JCHS_State_of_the_Nations_Housing_2018.pdf

⁴ Data tables found in NA-10 of the 2021-2025 Consolidated Plan.

Table 27: Cost Burden (> 30%) Households by Tenure

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	455	1,125	3,820	5,400	375	730	3,130	4,235
Large Related	85	145	530	760	65	275	960	1,300
Elderly	655	585	1,170	2,410	330	1,630	3,180	5,140
Other	720	890	4,075	5,685	195	455	1,555	2,205
Total need by income	1,915	2,745	9,595	14,255	965	3,090	8,825	12,880

Source: 2015-2019 CHAS

The highest number of severely cost-burdened households are also renters and owners with incomes at 0–30% AMI. The number of severely cost burden renters is approximately 2.7 times higher than owners.

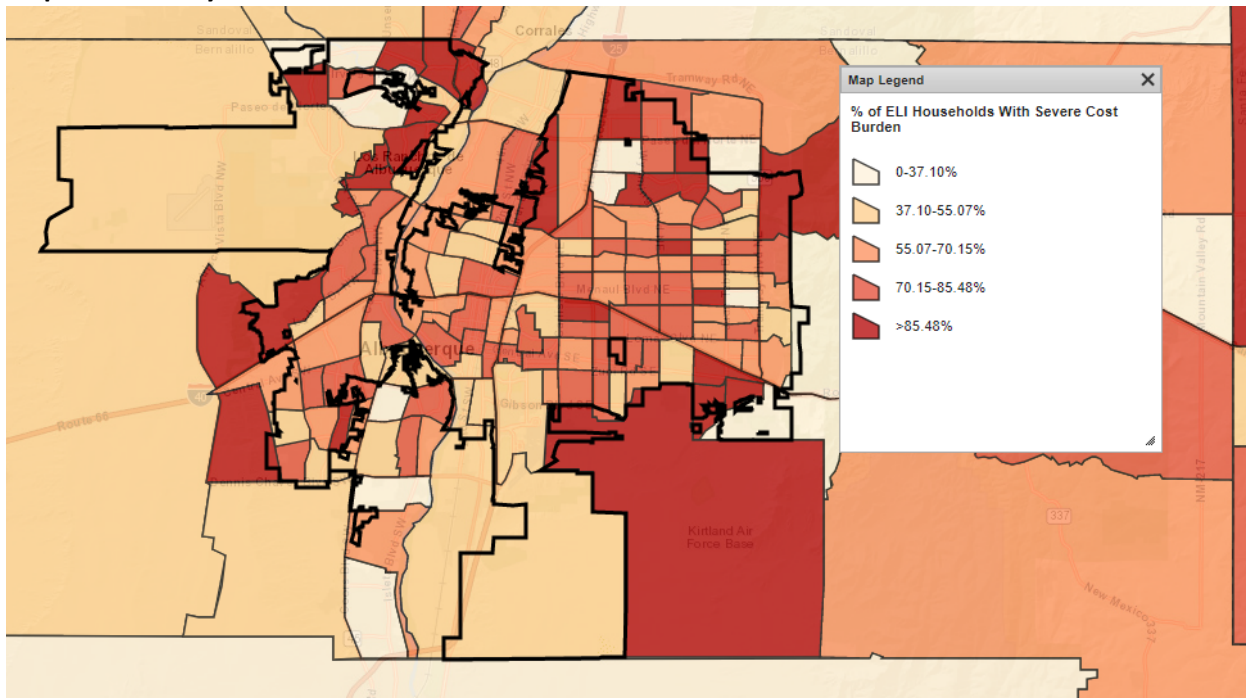
Table 28: Severe Cost Burden (> 50%) Households by Tenure

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	5,395	4,490	2,805	12,690	1,725	2,460	2,800	6,985
Large Related	1,095	775	290	2,160	270	360	590	1,220
Elderly	2,870	2,205	1,150	6,225	2,735	1,845	1,355	5,935
Other	7,735	5,620	3,945	17,300	2,035	1,455	1,560	5,050

Total need by income	17,095	13,090	8,190	38,375	6,765	6,120	6,305	19,190
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Source: 2013-2017 CHAS

Map 7: Extremely Low-Income Households with Severe Cost Burden



Source: HUD CPD Maps

The map above are the census tracts with the highest percentage of extremely low-income households with severe cost burden. The highest concentration of severe cost burden tends to be highest along the outskirts of the city limits.

Overcrowding is also most prevalent in renter households with lower incomes, especially in households comprised of unrelated persons. Overcrowding often occurs when a low-income household must rent or own a home smaller than they need because the price is lower than larger units. The largest numbers of overcrowded households are single family renter households at 0-30% AMI⁵.

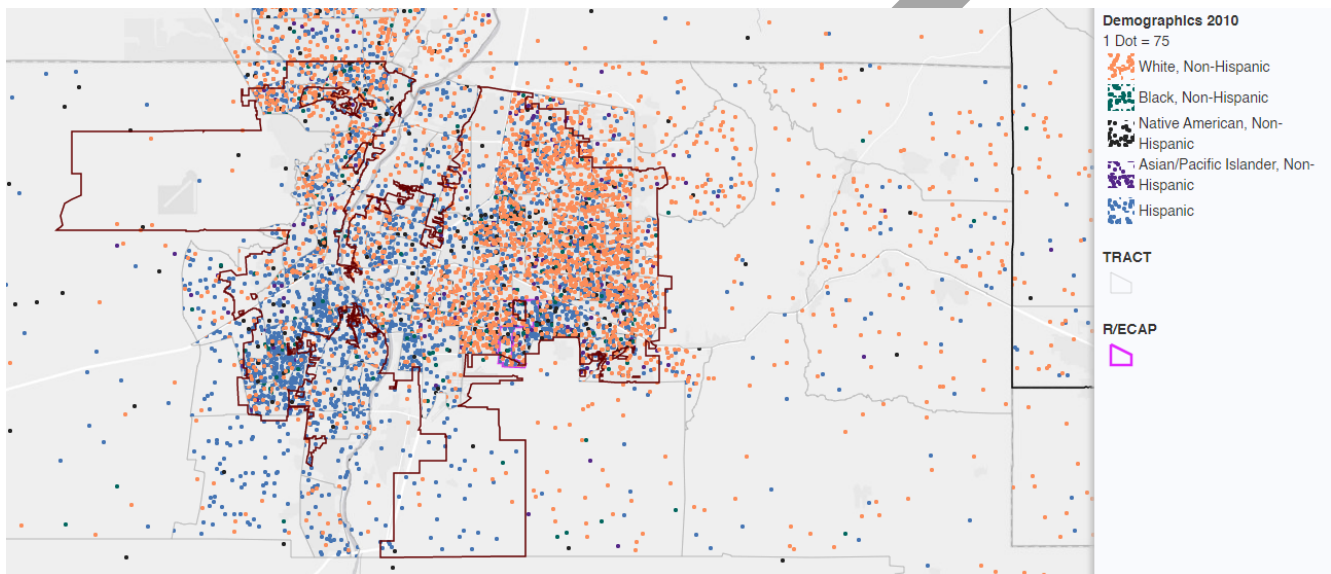
⁵ Data tables found in NA-10 of the 2023-2027 Consolidated Plan.
Crescendo Consulting Group

GENERAL ISSUES

Segregation and Integration

As a growing minority majority city, Albuquerque has become less racially and ethnically segregated over time, although residential segregation between White, Non-Hispanic and Hispanic residents still remains. In 2010, the eastern part of the city is relatively integrated between all races and ethnicities, while the southwestern portion of the city still remains Hispanic or Latino dominant neighborhoods.

Map 8: Race and Ethnicity Trends, 2010



HUD AFFHT Mapping System

Dots on a map are insufficient to describe the true legacy of segregation in Albuquerque. Segregation is about denial of opportunities that have lasting consequences to life outcomes for generations. Decades of research, including dozens of important published studies, have identified the negative impacts of segregation in terms of health, education, income, wealth, and other dimensions of opportunity and quality of life. The legacy of segregation, which is still ongoing in the community today, is trauma. For many individuals, especially those of people of color, the trauma is daily. It is also generational trauma of families, passed down over decades.

In November 2020, KRQE News 13⁶ reported on Albuquerque's history of segregation and redlining that is typically found in the South. Similar to many cities post-World War II, Albuquerque saw its population of 35,000 more than triple in the 1950s. Beginning in the 1920s, the city built around the Rio Grande began expanding from the West Mesa to the Sandia foothills. These new housing developments were designated "whites only." Many homes throughout the city sold during this time had ownership restrictions on the deeds, such as no ownership by "...any person of oriental or African descent." Racial covenants are illegal today, however, County Clerks cannot remove the racism and offensive language from deeds that have been previously filed.

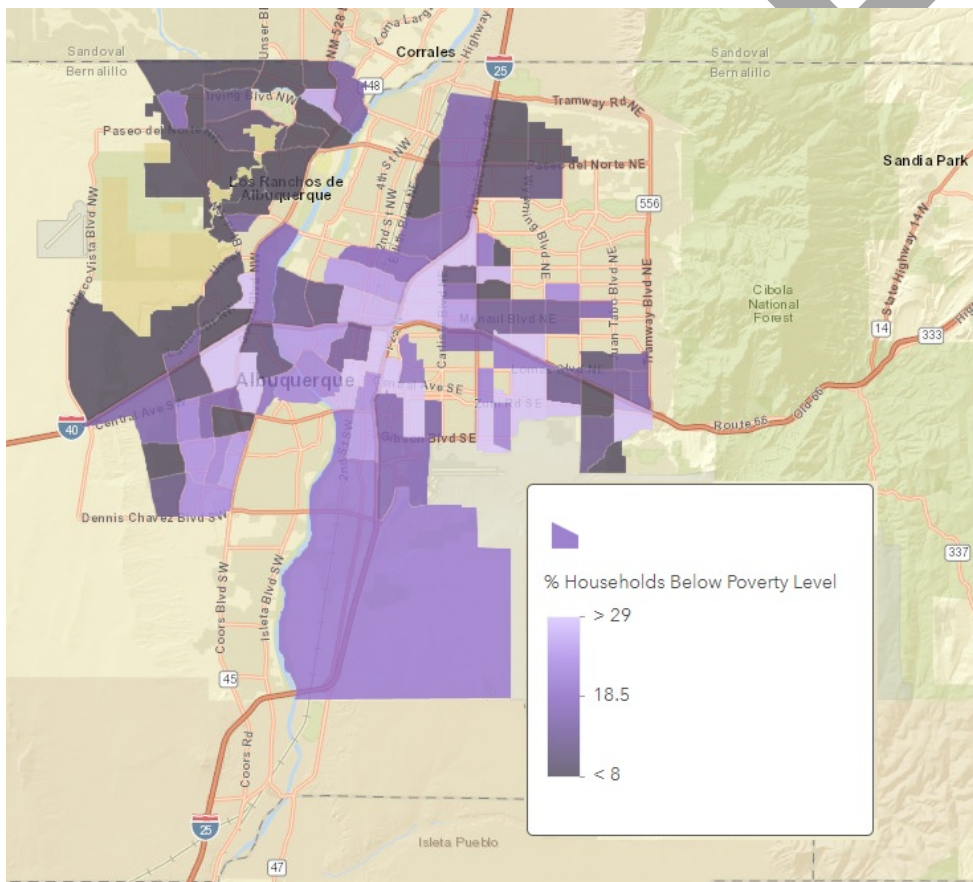
⁶ KRQE News 13. Albuquerque's Dirty Little Secret. November 10, 2020. <https://www.krqe.com/news/larry-barker/albuquerques-dirty-little-secret/>

HUD's AAFHT Mapping System currently does not have the Racial/Ethnic Dissimilarity map for Albuquerque available.

Racially or Ethnically Concentrated Areas of Poverty (R/ECAPs)

To assist communities in identifying racially/ethnically concentrated areas of poverty (R/ECAPs), HUD developed a census tract-based definition of R/ECAPs. The definition involves a racial/ethnic concentration threshold and a poverty test. The racial/ethnic concentration threshold is straightforward: R/ECAPs must have a non-white population of 50 percent or more. Regarding the poverty threshold, Wilson (1980) defines neighborhoods of extreme poverty as census tracts with 40 percent or more of individuals living at or below the poverty line. Because overall poverty levels are substantially lower in many parts of the country, HUD supplements this with an alternate criterion. Thus, a neighborhood can be a R/ECAP if it has a poverty rate that exceeds 40% or is three or more times the average tract poverty rate for the metropolitan/micropolitan area, whichever threshold is lower. Census tracts with this extreme poverty that satisfy the racial/ethnic concentration threshold are deemed R/ECAPs.

Map 9: HUD R/ECAP Census Tracts, Albuquerque 2020



HUD AFFHT Mapping System R/ECAP Census Tract Map

Almost 50% of the population of Albuquerque identifies as Hispanic or Latino. As shown in Map 2 on page 16, the southern section of the city is home to census tracts with over 70% Hispanic or Latino population with many others having over 47.5%. The more concentrations Hispanic or Latino neighborhoods include Barelmas/South Valley, Airport, Old Town, and Downtown. No other racial group has census tracts with over 50% of non-white residents.

R/ECAP census tracts with the highest percentage of Hispanic or Latino persons also tend to have low median household incomes, more affordable median contract rents, and lower median home values.

Disparities in Access to Opportunity

Education

The Albuquerque Public Schools is the largest school district in the state serving approximately a fourth of the state’s public school students in 143 schools scattered across 1,200 square miles. The school system has 73,346 students enrolled from pre-K through 12th grade. The graduation rate is 80.3% and 68.8% of students are eligible for free or reduced lunch.

Table 29: Number of Schools

School	Number
Elementary Schools	88
Grades K-8 Schools	5
Middle Schools	28
High Schools	20
APS Authorized Charter Schools	31

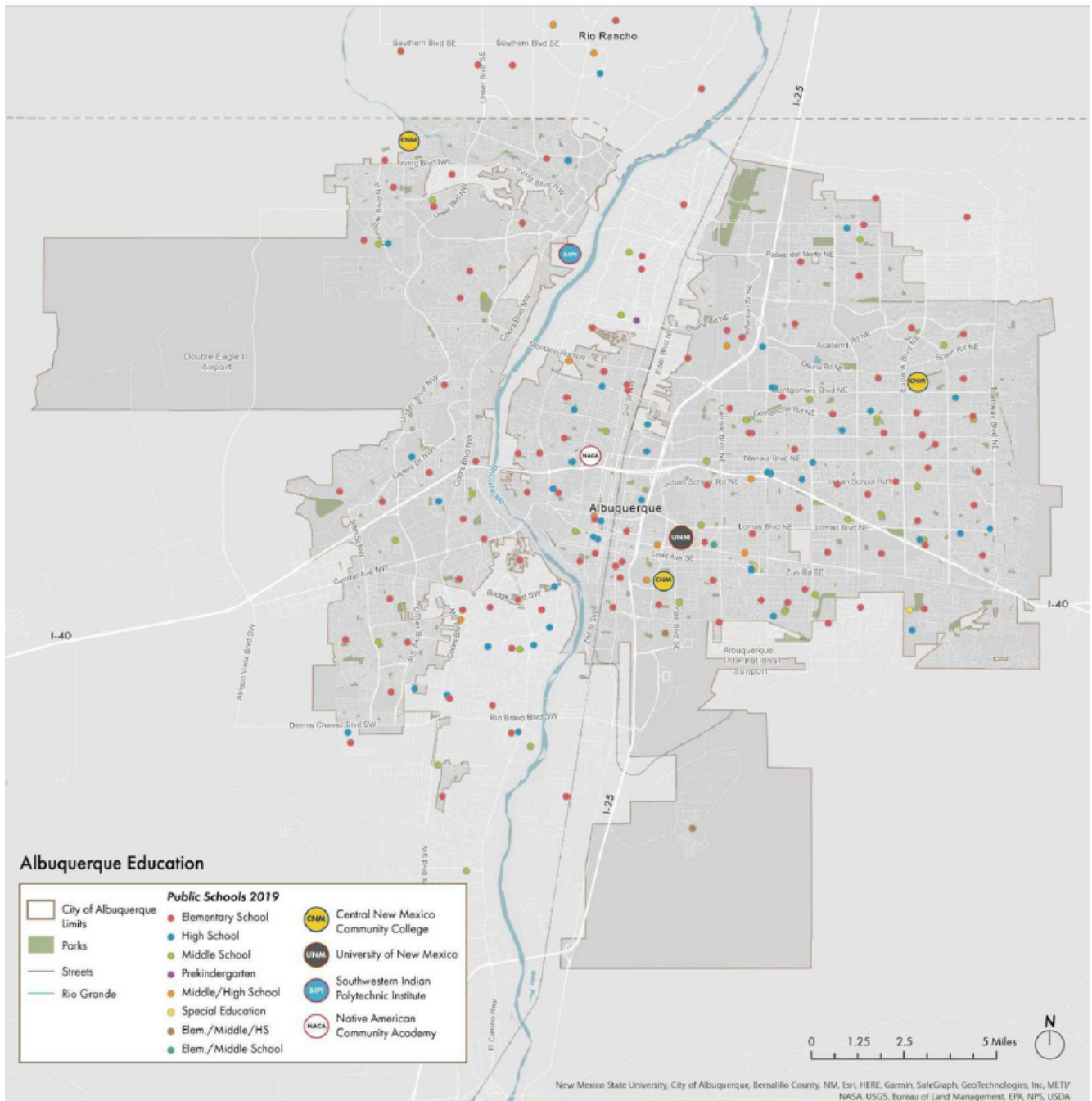
Source: Albuquerque Public Schools

Table 30: Student Race and Ethnicity, 2022

Race or Ethnicity	Percentage
Native Hawaiian / Pacific Islander	0.1%
Asian	2.2%
Black / African American	2.5%
Two or more	3.7%
American Indian	5.2%
Caucasian / White	21.0%
Hispanic	66.6%

Source: Albuquerque Public Schools

Map 10: Map of Albuquerque Public Schools, 2019



Source: City of Albuquerque Housing and Entrepreneurship Needs Assessment Report, October 2022

Over one-third of all adults aged 25 and older have a bachelor’s degree or higher in Albuquerque. However, almost one in 10 adults has less than a high school diploma in the city. Often times, education level and median income are closely linked. Table 32 shows that persons with a bachelor’s degree earns almost double the income as someone who has less than a high school diploma. Additionally, the gender wage gap also identifies disparities that can impact a woman’s ability to afford rent or a mortgage.

Table 31: Educational Attainment, Age 25 and Older

	Total	Percent Male	Percent Female
Less than 9th grade	3.5%	3.4%	3.5%
9th to 12th grade, no diploma	5.6%	5.8%	5.5%
High school graduate (includes equivalency)	22.3%	23.3%	21.4%
Some college, no degree	23.3%	23.6%	23.1%
Associate's degree	8.8%	8.4%	9.1%
Bachelor's degree	20.4%	19.5%	21.3%
Graduate or professional degree	16.1%	16.0%	16.1%
High school graduate or higher	90.9%	90.8%	91.0%
Bachelor's degree or higher	36.5%	35.5%	37.4%

Source: 2020 5-Year American Community Survey Estimates

Table 32: Median Earnings in the Past 12-Months by Degree and Sex

	Total	Male	Female
Population 25 years and over with earnings	\$37,507	\$41,535	\$34,027
Less than high school graduate	\$22,167	\$26,428	\$17,231
High school graduate (includes equivalency)	\$28,385	\$31,182	\$24,650
Some college or associate's degree	\$33,480	\$39,058	\$30,385
Bachelor's degree	\$46,075	\$50,632	\$43,452
Graduate or professional degree	\$65,135	\$83,132	\$58,007

Source: 2020 5-Year American Community Survey Estimates

Employment and Transportation

The Albuquerque labor force has been impacted over the past few years due to the COVID-19 pandemic. In June 2020, the unemployment rate for the state of New Mexico reached a high of 12.5% due to the COVID-19 and government restrictions. The 2020 American Community Survey reports the unemployment rate as 5.6%⁷. The U.S. Bureau of Labor Statistics reports that the preliminary September 2022 unemployment rate for

⁷ U.S. Bureau of Labor. Economy at a Glance. https://www.bls.gov/eag/eag.nm_albuquerque_msa.htm

Albuquerque to be 4.2%. The unemployment rate has been fluctuating over the past year, but is slightly below the city’s historic average unemployment rate,

Table 33: Labor Force in Albuquerque, 2020

Total Population in the Civilian Labor Force	289,406
Civilian Employed Population 16 years and over	287,520
Employed	271,434
Unemployed	16,086
Not in Labor Force	162,858
Unemployment Rate	5.6%

Source: 2020 American Community Survey 5-Year Estimates

The largest number of employed workers in Albuquerque are in the education and health care services, professional, scientific, and management services, retail trade, and arts, entertainment and accommodations industries. Many of these jobs are relatively “safe” during economic downturns except for some retail jobs and arts, entertainment, and accommodations. During the COVID-19 pandemic, some retail workers, such as grocery store or gas station employees, were considered essential while others were not.

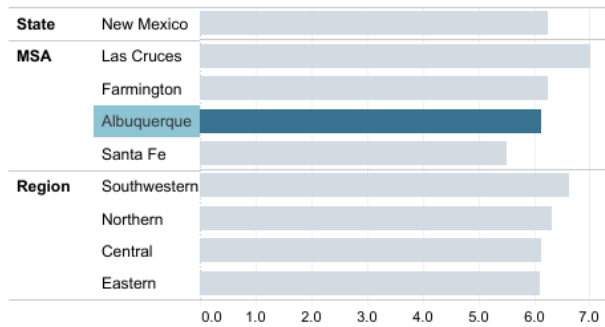
Table 34: Occupations by Sector in Albuquerque, 2020

Business by Sector	Number	Percent
Agriculture, Mining, Oil & Gas Extraction	2,506	0.9%
Arts, Entertainment, Accommodations	28,757	10.6%
Construction	16,487	6.1%
Education and Health Care Services	74,135	27.3%
Finance, Insurance, and Real Estate	16,065	5.9%
Information	4,895	1.8%
Manufacturing	10,937	4.0%
Other Services	15,232	5.6%
Professional, Scientific, Management Services	39,777	14.7%
Public Administration	17,870	6.6%
Retail Trade	30,463	11.2%
Transportation and Warehousing	9,094	3.4%
Wholesale Trade	5,216	1.9%
Total	271,434	

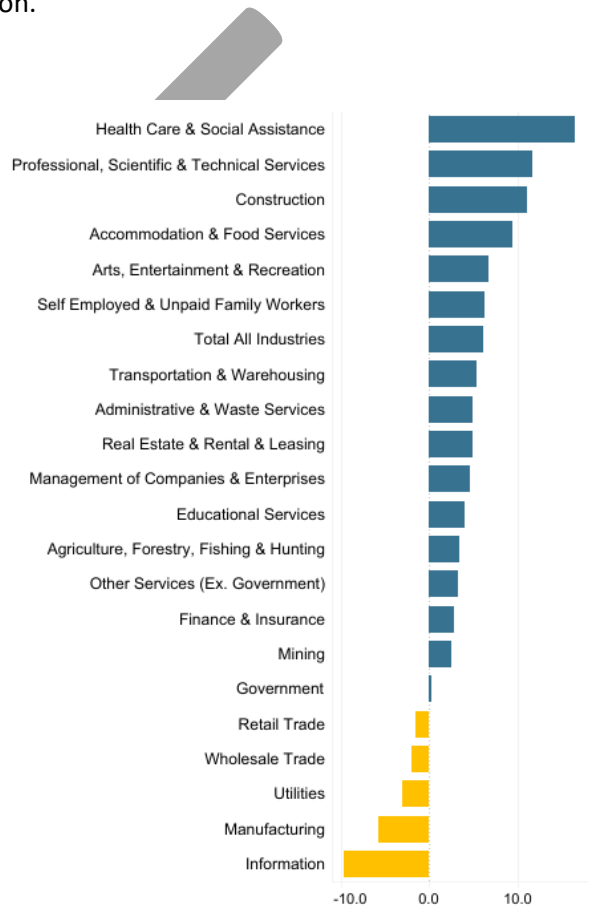
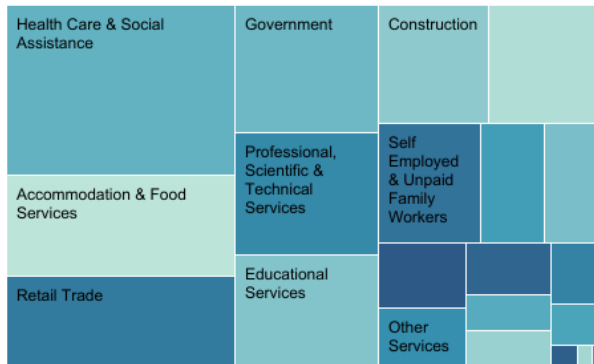
Source: 2020 American Community Survey 5-Year Estimates

The figure below shows the projected industry employment growth in Albuquerque from 2018 – 2028. Health care is projected to grow rapidly over the next 10 years likely due to the aging Baby Boomer population who will require more health care services and providers. The second highest growth rate industry is professional, scientific, and technical services followed by construction. As the population continues to grow in Albuquerque, more houses will be needed. Industries likely to decline over the next 10 years include retail trade, wholesale trade, utilities, manufacturing, and information.

Figure 1: Top Industry Growth in Albuquerque



Industry Share of Projected 2028 Employment
Current Area | Albuquerque



SOURCE: New Mexico Department of Workforce Solutions, 2020.

<https://www.dws.state.nm.us/Researchers/Data/Employment-Projections>

Table 35: Occupational Wages

Sector	Number of Workers	Entry Salary	Experienced Salary
Architecture & Engineering	13,140	\$61,940.00	\$107,240.00
Art, Design, Entertainment, Sports & Media	4,070	\$28,740.00	\$55,780.00
Building & Grounds Cleaning & Maintenance	10,390	\$22,960.00	\$29,450.00
Business & Financial Operations	21,750	\$43,330.00	\$75,380.00
Community & Social Service	6,360	\$34,120.00	\$53,400.00
Computer & Mathematical	9,660	\$46,450.00	\$85,560.00
Construction & Extraction	19,370	\$31,070.00	\$46,190.00
Educational Instruction & Library	20,250	\$29,240.00	\$57,410.00
Farming, Forestry & Fishing	540	\$24,810.00	\$32,960.00
Food Preparation & Serving Related	31,300	\$22,270.00	\$27,090.00
Healthcare Practitioners & Technical	25,290	\$43,650.00	\$90,720.00
Healthcare Support	24,040	\$22,750.00	\$30,130.00
Installation, Maintenance & Repair	13,600	\$29,710.00	\$47,500.00
Legal	3,680	\$42,730.00	\$93,130.00
Life, Physical & Social Science	4,030	\$39,580.00	\$77,920.00
Management	18,690	\$56,620.00	\$110,300.00
Office & Administrative Support	54,520	\$26,970.00	\$39,470.00
Personal Care & Service	5,860	\$22,460.00	\$30,550.00
Production	10,920	\$26,390.00	\$40,850.00
Protective Service	10,160	\$26,560.00	\$45,020.00

Sales & Related	32,840	\$23,070.00	\$37,680.00
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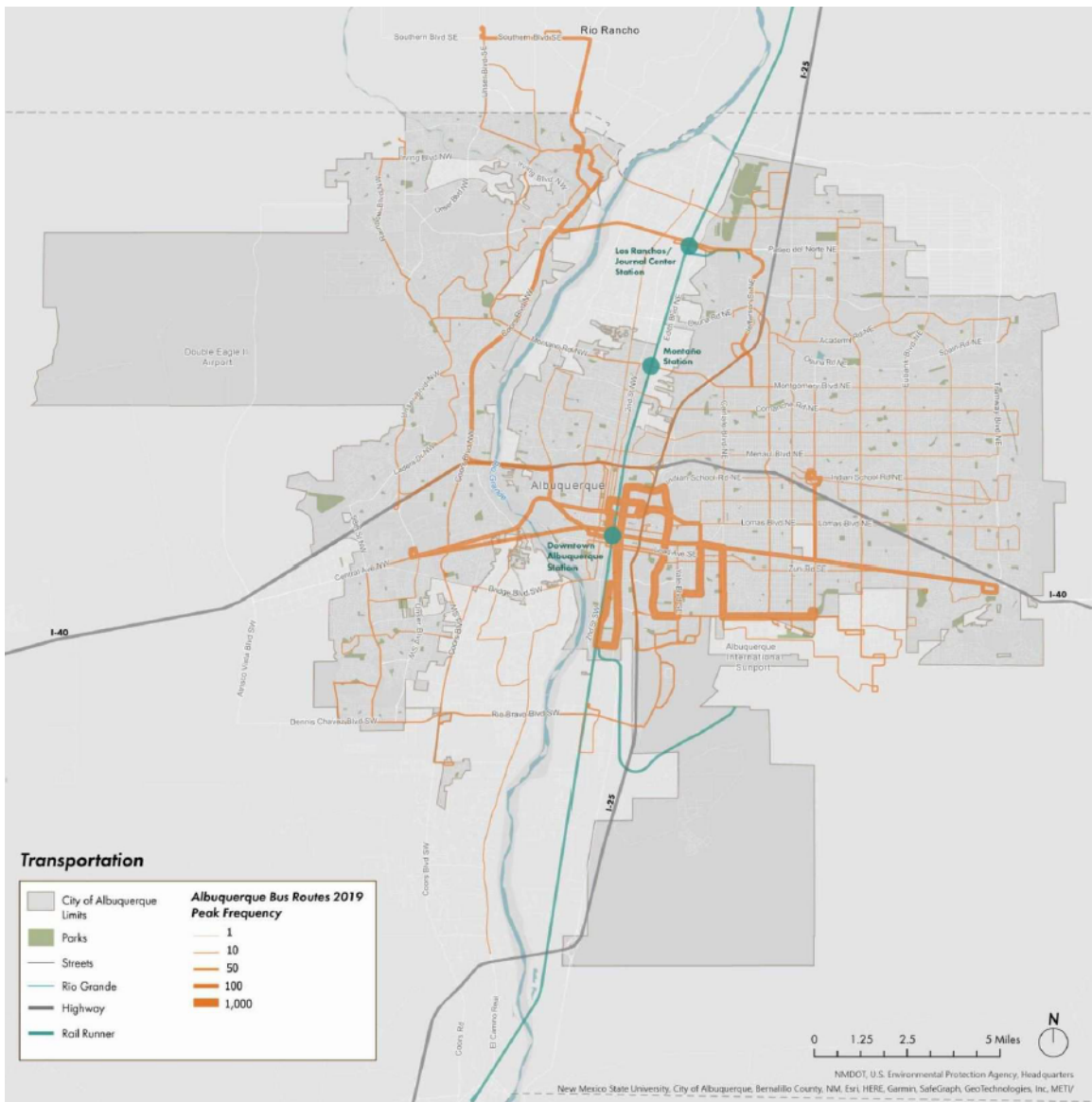
SOURCE: New Mexico Department of Workforce Solutions, 2020.

<https://www.dws.state.nm.us/Researchers/Data/Occupations-Wages>

The median household income in Albuquerque is \$53,936. As Table 20 shows, salaries vary widely based on industry sector and experience level. The highest paying jobs are typically found in management, architecture and engineering, health care practitioners and technical, and legal. Very few entry salaries are above the median household income in Albuquerque meaning that young adults just entering the workforce after college may struggle financially, especially if they have high student loan debts.

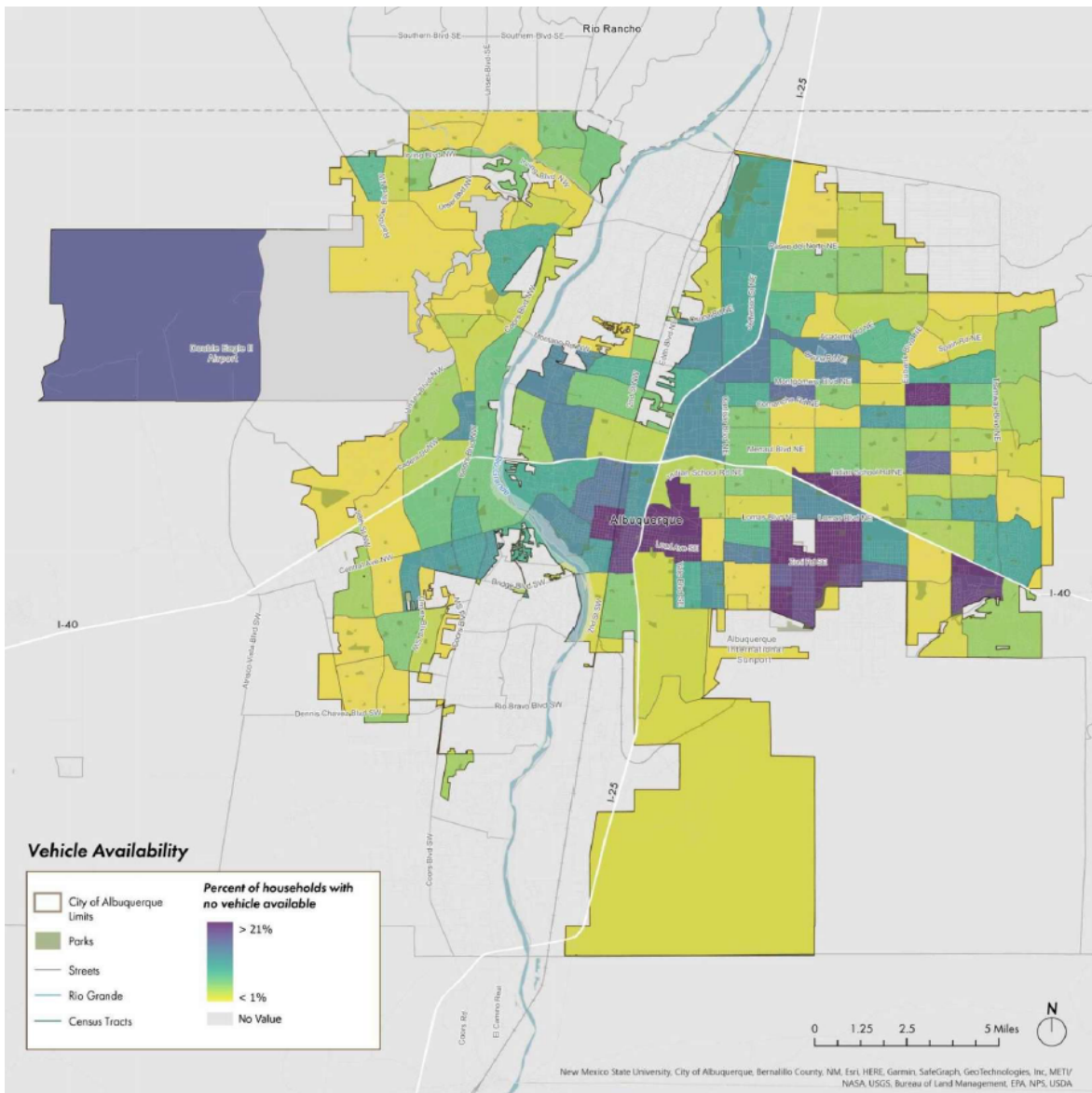
Albuquerque is home to a public transportation system, ABQ RIDE. With routes through a majority of the city's neighborhoods. However, the majority of routes are concentrated in the downtown and central areas. Interestingly enough, households with no vehicle available are highest in the downtown area and areas with a transportation route. Vehicle availability is often linked to household and neighborhood wealth, however, not everyone chooses to utilize a personal vehicle if they live in a neighborhood with robust public transportation and walkability.

Map 11: Transportation Routes



Source: City of Albuquerque Housing and Entrepreneurship Needs Assessment Report, October 2022

Map 12: Vehicle Availability

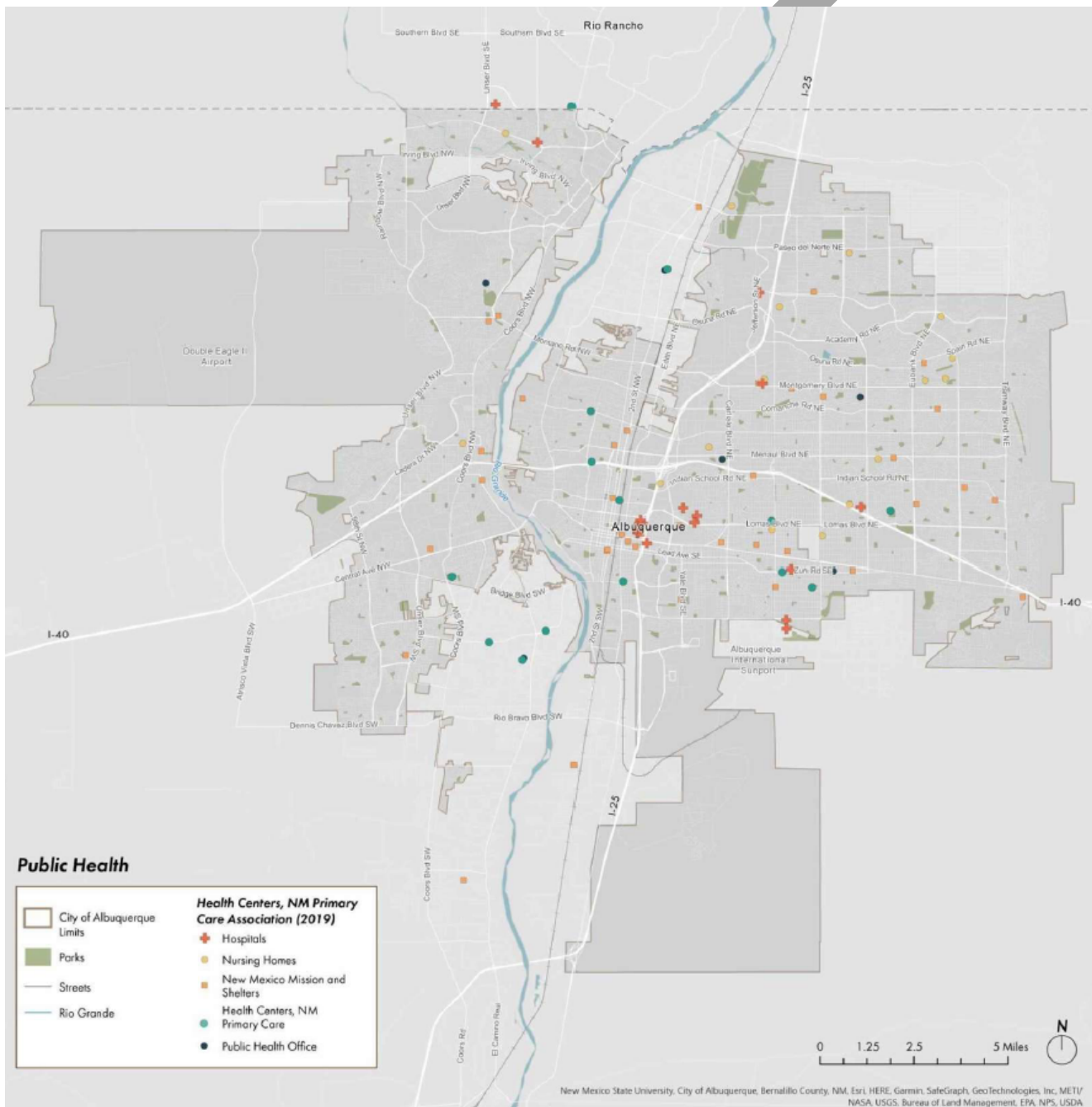


Source: City of Albuquerque Housing and Entrepreneurship Needs Assessment Report, October 2022

Health and Healthy Environment

Access to health care facility and an environmentally healthy neighborhood is important for the overall health of an individual, household, and community. Albuquerque’s health centers and hospitals are largely located in the downtown and central areas of the city. With limited facilities in other neighborhoods in the city, transportation may be a barrier for persons seeking care.

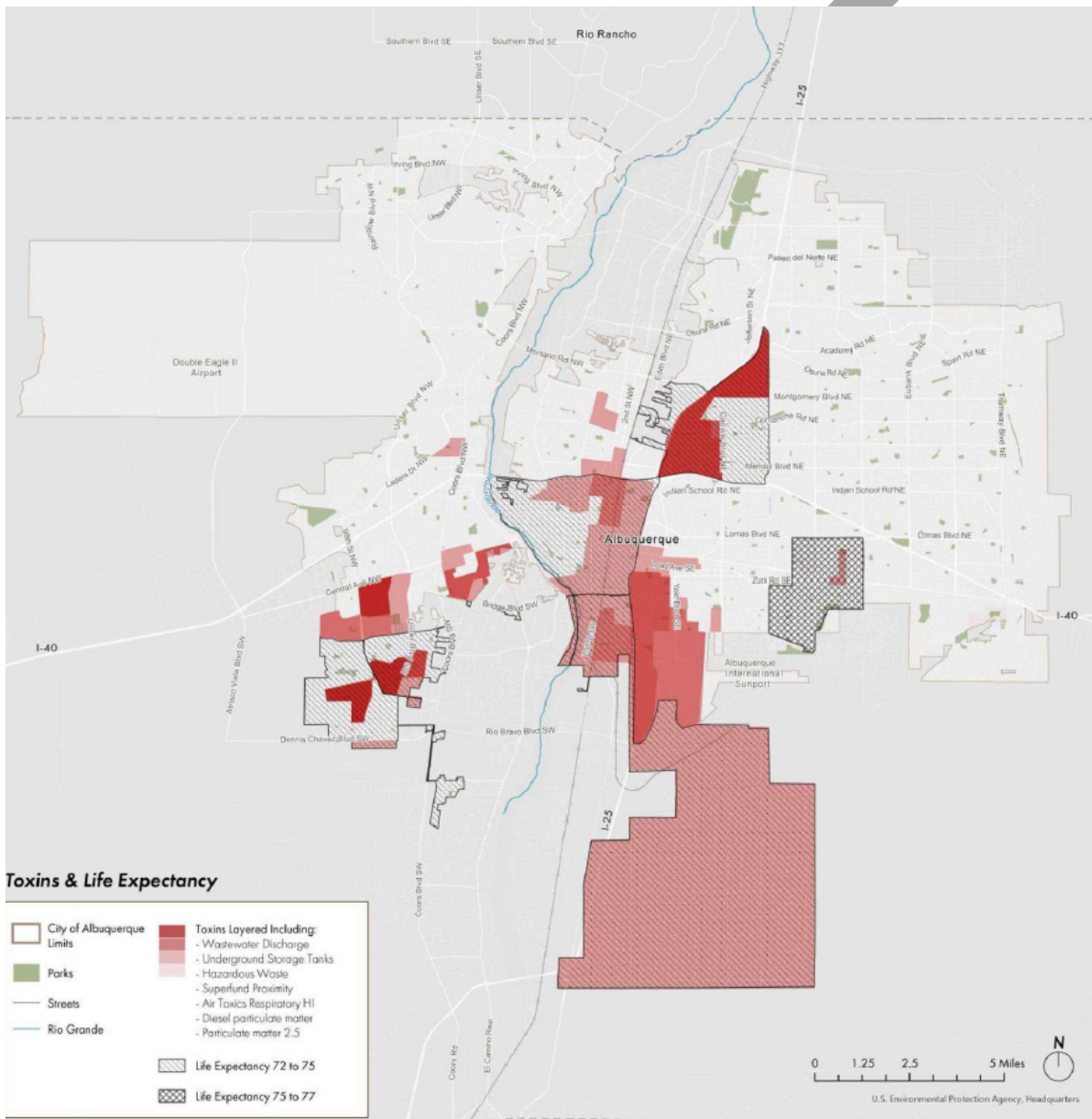
Map 13: Health Facilities, 2019



Source: City of Albuquerque Housing and Entrepreneurship Needs Assessment Report, October 2022

The below shows an overlay of life expectancy data with toxicity-related data sets, including wastewater discharge, hazardous waste proximity, air toxins, and more. The life expectancy of Albuquerque residents is the lowest in the southwest and sections of the southeast and northeast City quadrants and highest in most parts of the northeast quadrant. Areas of highest toxicity are typically along the major transit corridors and in some of the City’s central downtown neighborhoods. These areas also tend to have the highest concentration of poverty and Hispanic or Latino populations.

Map 14: Toxins and Life Expectancy



Source: City of Albuquerque Housing and Entrepreneurship Needs Assessment Report, October 2022

Limited English Proficiency

Albuquerque is a predominantly English-speaking city. As outlined in the Demographics section, 72.9% of the population speaks only English while 27.1% speak a language other than English. The most common language spoken after English is Spanish. However, the City’s Language Access Plan⁸ also recognizes the following other common languages: Dine, American Sign Language, Vietnamese, and Mandarin.

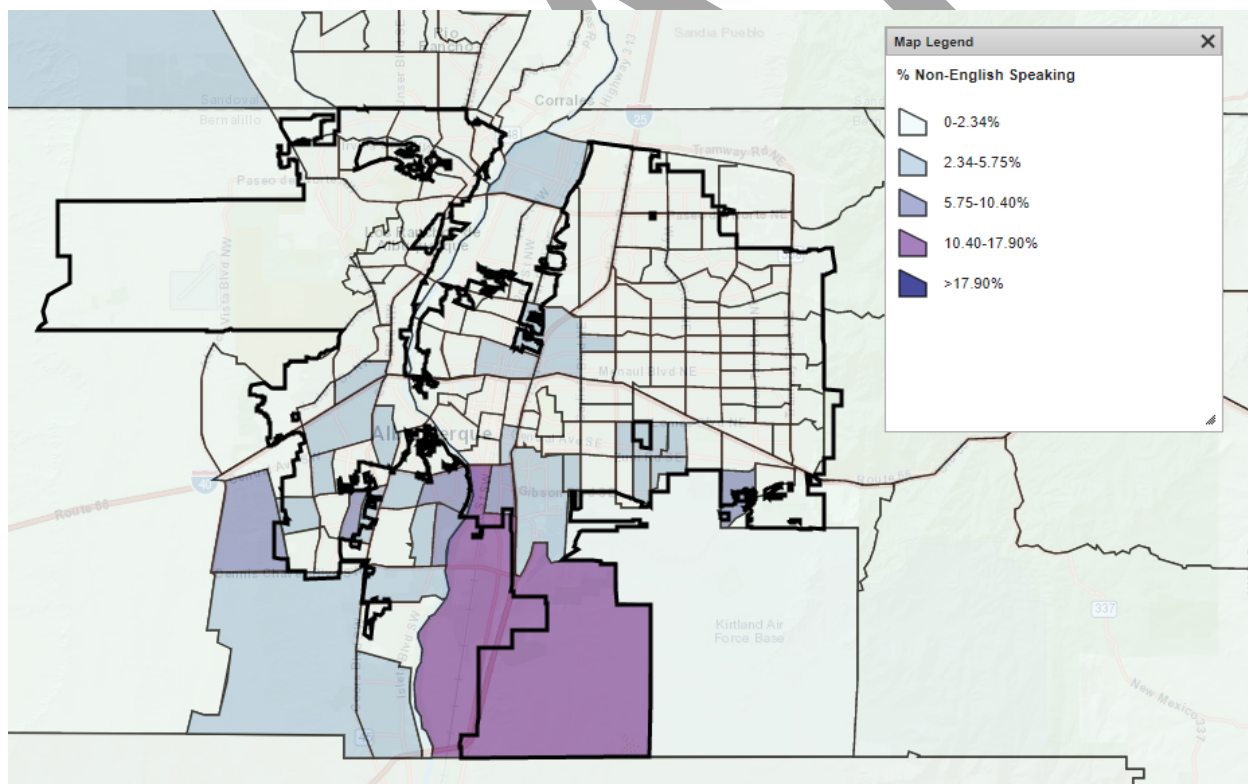
Table 36: Languages Spoken, Albuquerque

Language Spoken At Home	Percent of Population
English Only	72.9%
Spanish	20.6%
Asian-Pacific Islander	2.2%
Other Indo-European	1.9%
Other	2.4%

Source: American Community Survey, 2020 5-Year Estimates

The highest concentration of non-English speakers is located in the southern census tracts of the city. Many of these census tracts match with high concentration of Hispanic or Latino persons in Map 2.

Map 15: Percent of Non-English Speaking Population



Source: HUD CPD Maps

⁸ City of Albuquerque. Language Access Plan and Toolkit. <https://www.cabq.gov/office-of-equity-inclusion/documents/cabq-language-access-toolkit.pdf>

Disparities in Access Opportunity

Private Sector

Homeownership Lending Policies and Practices

Enacted by Congress in 1975, the Home Mortgage Disclosure Act (HMDA) requires lending institutions to report public loan data. HMDA data is available for all loans made on properties in Albuquerque. The data in the following section provides an overview of mortgage lending practices within Albuquerque in 2017⁹. Specific areas to evaluate (which may suggest potential discriminatory practices or trends) include high denial rates for minority and female applicants; very low denial rates; unusually low levels of applications from women, minorities and low and moderate-income persons; and a high number of applications withdrawn by minority applicants, as compared to non-minority applicants.

In 2017, a total of 41,409 loan applications were made in Albuquerque. Over half the loans were conventional loans with Asian/Pacific Islander and White individuals having the highest rates. Approximately one in four loans from White and American Indian or Alaska Native individuals took out an FHA loan. Black or African American and Native Hawaiian or Other Pacific Islander were more likely to use a VA-guaranteed loan. Approximately two-thirds of the loans were for home purchase while the other third were for refinancing.

Table 37: Types of Loans and Purpose of Loans Originated in Albuquerque, 2017

	FSA/RHS-guaranteed	FHA-insured	Conventional	VA-guaranteed	Home purchase	Refinancing	Home improvement
Race							
Black or African American	0.68%	22.85%	43.21%	33.26%	58.14%	38.24%	3.62%
Asian/Pacific Islander	0.00%	15.25%	76.46%	8.30%	71.52%	26.46%	2.02%
White	0.54%	21.56%	63.67%	14.22%	61.27%	33.31%	5.42%
American Indian or Alaska Native	0.43%	30.82%	46.34%	22.41%	61.85%	31.90%	6.25%
Native Hawaiian or	0.00%	21.52%	54.43%	24.05%	59.49%	37.97%	2.53%

⁹ The most recently available HMDA data is 2017.

Other Pacific Islander							
No Info Provided	0.44%	20.26%	63.49%	15.81%	44.00%	51.40%	4.60%
N/A	0.00%	0.97%	98.06%	0.97%	58.25%	33.01%	8.74%
Hispanic/Latino	0.69%	29.63%	58.25%	11.43%	60.25%	33.81%	5.93%
Non-Hispanic	0.39%	16.68%	65.83%	17.10%	60.84%	34.26%	4.90%
No Info Provided	0.57%	19.36%	64.68%	15.39%	48.06%	47.54%	4.39%
NA	0.00%	1.90%	97.14%	0.95%	59.05%	32.38%	8.57%
Women	0.65%	26.71%	67.32%	5.32%	61.17%	32.88%	5.96%
Male	0.50%	19.14%	60.31%	20.05%	60.03%	35.21%	4.75%
No Info Provided	0.00%	17.23%	66.97%	15.80%	43.04%	51.24%	5.72%
NA	0.00%	2.80%	96.26%	0.93%	61.17%	32.88%	5.96%

Source: Consumer Financial Protection Bureau, 2017 HMDA Raw Data, <https://www.consumerfinance.gov/data-research/hmda/historic-data/>

Loan origination rates varies by race, ethnicity, and gender, but loans taken out by American Indian or Alaska Native were slightly lower than all other categories. Hispanic/Latino rates are slightly below that of non-Hispanic rates in Albuquerque. The overall loan denial rate for all categories is 15.53%. American Indian or Alaska Native, Native Hawaiian or Other Pacific Islander, Black or African American, and Hispanic or Latino have slightly higher loan denial rates than other categories equating to approximately one in five of individuals experiencing a loan denial. Women also have a slightly higher loan denial rate than men.

Table 38: Action Taken on Loan by Race, Ethnicity, and Sex, Albuquerque, 2017

Race/Ethnicity	Loan Originated	Loan Not Accepted by Applicant	Loan Denied	Application Withdrawn	File Closed	Loan purchased by the institution	Total
Race							
Black or African American	51.34%	2.79%	20.79%	16.72%	5.46%	2.90%	861
Asian/Pacific Islander	57.70%	2.98%	13.20%	17.46%	3.88%	4.79%	773
White	56.09%	2.83%	15.71%	15.75%	5.10%	4.52%	28,994
American Indian or Alaska Native	48.74%	3.36%	23.95%	15.23%	5.67%	3.05%	952
Native Hawaiian or Other Pacific Islander	50.97%	3.87%	22.58%	15.48%	4.52%	2.58%	155
No Info Provided	43.01%	3.82%	22.81%	19.94%	7.83%	2.58%	5,808
N/A	2.66%	0.03%	0.23%	0.44%	0.00%	96.64%	3,866
Ethnicity							
Hispanic/Latino	51.93%	2.79%	19.77%	15.89%	6.30%	3.32%	13,633
Non-Hispanic	57.05%	3.08%	14.18%	15.91%	4.75%	5.03%	19,268
No Info Provided	45.68%	3.30%	21.46%	20.31%	6.41%	2.85%	4,637
N/A	2.71%	0.03%	0.26%	0.44%	0.00%	96.56%	3,871
Sex							
Women	54.55%	2.57%	17.77%	15.57%	5.33%	4.21%	12,156
Male	54.60%	3.25%	15.90%	16.37%	5.59%	4.30%	22,396
No Info Provided	44.57%	2.95%	23.47%	20.59%	5.73%	2.68%	2,982

N/A	2.76%	0.03%	0.31%	0.44%	0.00%	96.46%	3,875
Average (%) and Grand Total	49.01%	2.72%	15.53%	14.95%	5.00%	12.78%	41,409

Source: Consumer Financial Protection Bureau, 2017 HMDA Raw Data, <https://www.consumerfinance.gov/data-research/hmda/historic-data/>

Reasons for the denial of applications are listed in Table 39 by race, ethnicity, and gender. The most frequent reasons for denial were debt to income ratio, credit history, and collateral. There was a total of 6,432 loan denials during 2017. No one racial or ethnic group had higher denial rates in a majority of categories than other groups. Black or African American, Native American, and Hispanic or Latino individuals were more likely to be denied for credit history than any other reason.

Table 39 reveals underlying systemic racism that has long plagued the financial system in the United States. Current credit scoring systems have a disparate impact on people of color¹⁰. It is not surprising that Black or African American, and Native American or Alaska Native had the highest loan denial rate for credit history and/or credit application incomplete. Women are also most likely to be denied for credit history or debt-to-income ratio.

Table 39: Loan Denial Reason by Race, Ethnicity, and Gender Albuquerque, 2017

	All	White	Black	Asian	Native American	Hispanic	Women
Debt-to-Income Ratio	15.59%	15.63%	11.17%	17.65%	10.53%	15.36%	16.16%
Employment History	1.06%	1.10%	0.56%	0.00%	0.88%	0.82%	0.69%
Credit History	15.58%	15.11%	18.99%	12.75%	18.42%	17.85%	17.04%
Collateral	11.37%	11.40%	10.61%	14.71%	7.89%	10.02%	10.56%
Insufficient Cash	1.94%	1.78%	3.91%	3.92%	4.39%	1.78%	2.13%
Unverifiable Information	2.81%	3.10%	0.00%	5.88%	1.75%	2.52%	3.15%
Credit Application Incomplete	9.58%	8.08%	10.61%	5.88%	7.46%	6.64%	7.31%

¹⁰ Rice, L, Swesnik D. Discriminatory Effects of Credit Scoring on Communities of Color. Suffolk University Law Review. 46; 935 (2013).

Mortgage Insurance Denied	0.02%	0.02%	0.00%	0.00%	0.00%	0.04%	0.00%
Other	6.42%	6.72%	3.35%	7.84%	3.95%	6.27%	7.18%
Non Noted	35.63%	37.07%	40.78%	31.37%	44.74%	38.70%	35.79%
Total Number	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

Source: Consumer Financial Protection Bureau, 2017 HMDA Raw Data, <https://www.consumerfinance.gov/data-research/hmda/historic-data/>

Table 51 shows the number of high-cost loans in Albuquerque. The 2008 Housing Crisis and following national foreclosure crisis illuminated the risks to borrowers who used high-cost loans¹¹ and ended up losing their homes. Risky loan products were often targeted to low-income households and minorities across the nation. In 2017, Albuquerque had a slightly lower rate of high-cost purchase loans than the state of New Mexico and a higher high cost refinance loan rate.

Table 40: High Cost Loans, 2017

	# of Loans	High Cost Loan %	Purchase Loans	High Cost Purchase Loans %	Refinance Loans	High Cost Refinance Loans %
Albuquerque	20,295	6.53%	12,033	8.14%	7,201	3.74%
State of New Mexico	37,465	8.59%	22,211	11.09%	13,219	1.08%

Source: Consumer Financial Protection Bureau, 2017 HMDA Raw Data, <https://www.consumerfinance.gov/data-research/hmda/historic-data/>

Table 40 shows that Hispanic or Latino and Black or African American individuals are slightly more likely to borrow using high cost loans to purchase and refinance existing loans, though the total number of these loans in Albuquerque is small. Albuquerque high cost loan holders are similar to the state of New Mexico high cost loan demographics.

¹¹ A high cost loan is defined as having the following three conditions: 1) the APR exceeds the APOR by more than 6.5 percent, 2) the total lender/broker points and fees exceed 5 percent of the total loan amount, and 3) the loan has a prepayment penalty.

Table 41: Albuquerque High Cost Loans by Race and Ethnicity, 2017

	# of Loans	High Cost Loan %	Purchase Loans	High Cost Purchase Loans %
Albuquerque Total	20,295	6.53%	12,033	8.14%
White	16,263	6.73%	9,964	8.17%
Black or African American	442	6.79%	257	11.28%
Asian	446	3.81%	319	5.02%
Native American	464	6.68%	287	8.71%
Hispanic or Latino	7,080	9.12%	4,266	11.35%

Source: Consumer Financial Protection Bureau, 2017 HMDA Raw Data, <https://www.consumerfinance.gov/data-research/hmda/historic-data/>

While the number of loans is relatively small, the percent of high cost loans are higher for moderate income individuals and households compared to statewide where lower income households are more than likely to hold high cost loans. As the 2013-2017 CHAS revealed, households earning less than 80% AMI are more likely to be cost burden or severe cost burden.

Table 42: High Cost Loans by Borrower Income Range, 2017

	# of Loans	% High Cost
Albuquerque		
0 - 50% AMI	1,767	5.94%
51 - 80% AMI	4,640	7.69%
81 - 120% AMI	4,772	10.00%
>120% AMI	7,825	4.54%
New Mexico		
0 - 50% AMI	3,340	11.74%
51 - 80% AMI	8,003	11.08%
81 - 120% AMI	8,958	11.82%

>120% AMI	14,770	5.55%
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Source: Consumer Financial Protection Bureau, 2017 HMDA Raw Data, <https://www.consumerfinance.gov/data-research/hmda/historic-data/>

Although HMDA data is not conclusive, it does show some racial/ethnic groups may struggle more with the dream to homeownership. Loan denial rates show that Black or African American, American Indian or Alaska Native, Hispanic, and women have slightly higher loan denial rates than other groups, especially for debt-to-income and credit history. Table 50 shows underlying systemic racism that had hurt people of color for decades. Black or African American and American Indian or Alaska Native individuals are more likely to get denied a loan due to credit history.

Additionally, while the number of high cost loans in Albuquerque are relatively small overall, households earning less than 80% AMI disproportionately have high cost loans compared to higher income brackets.

Increased emphasis on homebuyer counseling and efforts to target populations for down payment assistance programs and credit counseling could help increase the success rate of loan applicants in Albuquerque. Education for area lenders about Fair Housing laws and practices should be increased, and lending practices should be watched carefully, to ensure that minorities and low-income households are fairly treated.

Public and Private Sector

Land Use, Zoning, and Planning

The 2020 Albuquerque Affordable Housing and Homelessness Needs Assessment identified the need for approximately 15,000 affordable housing units for renter households with extremely low incomes and a gap of nearly 800 units of rapid rehousing for people experiencing homelessness. The report further discussed potential strategies to help meet this gap. As the date of the report, approximately 3,000 subsidized rental units have income limits that expire in 2025. It is important to preserve the current affordable housing stock in the city.

To support the development of new affordable housing units, the report recommends that the City support projects with inclusionary zoning or policies to ensure units will be affordable to renters with low or very low incomes. Additionally, Albuquerque is largely comprised of single-family homes. To increase the housing supply, the city likely needs to embrace more density through the development of multifamily housing and accessory dwellings or casitas. The City needs to ensure enough land is zoned for multifamily housing and that city infrastructure can support the number of units being built. Community service providers and some community residents have identified “Not in my backyard” or NIMBYism as a barrier to new affordable housing development in the city, especially transitional or permanent supportive housing for people experiencing homelessness. The City of Albuquerque 2017 Comprehensive Plan recognizes that to remove barriers for infill development, regulatory incentives, such as “by right” development and streamlined approvals processes are important.

The City is currently reviewing its zoning policies to potentially change some of its zoning to allow accessory dwelling units (ADUs), or casitas as they are more locally called. ADUs can add housing to a neighborhood while causing less disruption than constructing new apartment buildings and maintain the integrity of the neighborhood. Mayor Tim Keller’s Albuquerque Housing Forward¹² plan calls on the city to propose modifications to the Integrated Development Ordinance (IDO) to allow more construction and conversion projects in appropriately zoned areas for ADUs.

Additional updates to the IDO now allow conversions of existing hotel/motel properties into permanent housing units without requiring full kitchen facilities. The City of Albuquerque is currently working on one of these conversion projects in 2022.

Fair Housing Community Awareness

As part of the 2023-2027 Consolidated Plan, an online community survey was used to gather insights and perceptions of community needs within the city of Albuquerque by community residents. Approximately 400 respondents completed the survey. Almost half of all respondents regardless of race or ethnicity indicated that they or someone they know has experienced a type of housing discrimination within Albuquerque.

Non-White or Caucasian respondents (62.8%) were more likely to report experiencing housing discrimination or knowing someone who has than White or Caucasian residents (45.0%). Of the Non-

¹² <https://www.cabq.gov/family/housing-forward-abq-1>
Crescendo Consulting Group

White or Caucasian respondents (n=100), 77.8% of Native Hawaiian or other Pacific Islander respondents experienced housing discrimination followed by 64.7% Asian respondents. Please note because the number of respondents identifying as each race is small, the survey data is not statistically significant. However, the survey data does support housing discrimination and racial and ethnicity trends from the qualitative research.

Have you ever experienced any of the following types of housing discrimination or know someone who has?	
What is your race?	Percent responding 'Yes'
White or Caucasian (n=250)	45.0%
Black or African American (n=33)	63.6%
Asian (n=33)	64.7%
Native American or Alaska Native (n=30)	63.3%
Native Hawaiian or Other Pacific Islander (n=10)	77.8%
Another race (n=18)	44.4%
Total (n=350)	47.3%

Native Hawaiian or other Pacific Islander respondents (70.0%) and Asian respondents (44.4%) reported feeling well informed on housing discrimination more than other groups. Overall, of the total survey respondents (100%), one in three respondents reported feeling well informed.

Do you feel well informed on Housing Discrimination?	
What is your race?	Percent responding 'Yes'
White or Caucasian	34.0%
Black or African American	33.3%
Asian	44.4%
Native American or Alaska Native	36.7%
Native Hawaiian or other Pacific Islander	70.0%
Another race	16.7%
Total	33.3%

Hispanic or Latino respondents were more likely than others to report experiencing housing discrimination or knowing someone who has.

Have you ever experienced any of the following types of housing discrimination or know someone who has?	
Are you of Hispanic, Latino, or other Spanish origin?	Percent responding 'Yes'
Yes	58.2%
No	40.0%
Total	48.2%

Hispanic or Latino respondents were slightly more likely than others to report feeling well informed on housing discrimination, although in each case a minority of respondents reported feeling well informed.

Do you feel well informed on Housing Discrimination?	
Are you of Hispanic, Latino, or other Spanish origin?	Percent responding 'Yes'
Yes	38.4%
No	29.6%
Total	33.5%

White or Caucasians survey respondents were most likely to say that they would report housing discrimination (51.2%), while persons of color were more likely to tell the person they were discriminating. For example, Asian survey respondents (52.9%) said that they would tell the person that they believe that they were discriminating compared to only 21.6 White or Caucasian survey respondents.

What would you do if you encountered or experienced housing discrimination?				
What is your race?	Ignore it and go somewhere else	Tell the person that you believe they are discriminating	Report it	Would not know what to do
White or Caucasian	11.2%	21.6%	51.2%	16.0%
Black or African American	12.1%	30.3%	39.4%	18.2%
Asian	11.8%	52.9%	29.4%	5.9%
Native American or Alaska Native	27.6%	37.9%	24.1%	10.3%
Native Hawaiian or Other Pacific Islander	22.2%	55.6%	22.2%	0.0%
Another race	5.6%	11.1%	44.4%	38.9%
Total	12.4%	23.6%	46.2%	17.8%

When asked who they would report housing discrimination to, one in three respondents (32.1%) did not know. Black or African American respondents (31.6%) were most likely to report discrimination to the City of Albuquerque or local government (e.g., county), and Asian respondents (25.0%) were most likely to report it to the Housing Authority or housing department. Of all survey respondents, one in ten referenced 311 or another hotline or phone resource.

If you were to report housing discrimination, who would you report it to?							
Theme	Percent of responses mentioning theme*						Total
	White or Caucasian	Black or African American	Asian	Native American or Alaska Native	Native Hawaiian or other Pacific Islander	Another race	
I don't know	33.3%	26.3%	37.5%	27.8%	-	18.2%	32.1%
CABQ / local government	17.3%	31.6%	12.5%	11.1%	25.0%	27.3%	17.7%
Housing authority or department	12.3%	10.5%	25.0%	22.2%	25.0%	18.2%	10.7%
311 or hotline/phone resource	9.9%	5.3%	-	5.6%	25.0%	9.1%	10.3%
HUD / federal government	8.0%	15.8%	12.5%	11.1%	-	-	8.6%
Legal resources	4.9%	-	-	5.6%	-	-	4.5%
Internet	4.3%	5.3%	-	-	-	-	4.5%
Other comment	3.7%	-	-	5.6%	-	9.1%	3.7%
Attorney general	4.9%	-	-	-	-	-	3.7%
Office of Civil Rights	4.3%	-	-	-	-	-	2.9%
State government	0.6%	-	12.5%	-	25.0%	9.1%	2.9%
Government (non-specific)	2.5%	-	-	5.6%	-	-	2.1%
Family member or community	0.6%	5.3%	-	11.1%	-	-	1.6%
Landlord or property management	1.9%	5.3%	-	-	-	-	1.6%
ACLU	1.2%	-	12.5%	-	-	-	1.2%
City councilor	1.9%	-	-	-	-	-	1.2%
Employer	-	-	-	-	-	18.2%	0.8%
Police	1.2%	-	-	-	-	-	0.8%
Mortgage Finance Authority	1.2%	-	-	-	-	-	0.8%
Community Management Office	1.2%	-	-	-	-	-	0.8%
BBB	-	-	-	11.1%	-	-	0.8%

*Percentages were calculated as number of unique mentions of each theme divided by number of open-ended responses received (n = 243). The cumulative percentage exceeds 100%, as more than one theme per response was permitted.

Overall, it appears that Fair Housing knowledge is relatively low in Albuquerque. The community at-large could potentially benefit from more Fair Housing education and knowledge. Additional survey tables are available in the appendix.

Fair Housing Laws And Education In Albuquerque

In addition to the federal Fair Housing Act, the New Mexico Humans Rights Act also prohibits discrimination based upon ancestry, sexual orientation, spousal affiliation, and gender identity. The City of Albuquerque also implemented a source of income discrimination ordinance in fall 2022.

The City of Albuquerque Office of Civil Rights provides Fair Housing information on the City’s website. The City also offers training and outreach programs at no cost. Discrimination complaints can be filed with the City, New Mexico Human Rights Division, and HUD. Residents are able to submit a discrimination inquiry through the City’s website

While the City’s website provides basic information on Housing Discrimination and Fair Housing, the website and the complaint process could use some improvements to make the information and process more straightforward and easier to understand. Information is spread out across several different webpages. It might be beneficial for both landlords and tenants to have all the information, including training and informational flyers, on one webpage.

Disproportionate Housing Needs

A disproportionately greater need exists when the members of a racial or ethnic group at any income level experience housing problems at a greater rate (10 percent points or more) than the income level. Data tables below show the number of households experiencing housing problems by income level and race/ethnicity. The four housing problems are: lacks complete kitchen facilities, lacks complete plumbing facilities, more than one person per room, and cost burden greater than 30%.

Extremely Low Income - 0 to 30% AMI

An estimated 79.1 percent of all extremely low-income households in the city had at least one housing problem. Black / African American experience the highest percentage of one or more housing problems at 85.4% followed by White (81.9%), Hispanic (76.6%), Asian (73.9%), and American Indian / Alaska Native (72.4%). Pacific Islander Households have zero one of more of four housing problems. In the extremely low-income group, Black/African American, and Hispanic households experienced the highest rates of housing problem(s).

Table 43: 0%-30% of Area Median Income with Housing Problems

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems
Jurisdiction as a whole	25,510	6,720
White	10,440	2,310
Black / African American	1,370	235
Asian	325	115
American Indian, Alaska Native	985	375
Pacific Islander	0	25
Hispanic	11,830	3,605

Source: 2015-2019 CHAS

Very Low Income - 30 to 50% AMI

An estimated 77.0 percent of all very low-income households had at least one housing problem. American Indian / Alaska Native experienced the highest percentage of one of more housing problems (89.5%) followed by Asian (86.4%), Hispanic (77.1%), White (75.1%), Black / African American (71.3%), and Pacific Islander (0%). American Indian / Alaska Native and Asian households experienced the highest rates of housing problem(s) in this very low-income group, with White and Hispanic or Latino households experiencing nearly the same rates.

Table 44: 30%-50% of Area Median Income with Housing Problems

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems
Jurisdiction as a whole	20,940	6,240
White	7,515	2,495
Black / African American	535	215
Asian	540	85
American Indian, Alaska Native	1,015	119
Pacific Islander	0	0
Hispanic	10,895	3,245

Source: 2015-2019 CHAS

Low Income - 50 to 80% AMI

An estimated 56.3 percent of low-income households had at least one housing problem. Asian households experience the highest percentage of one or more of four housing problems (77.1%) followed by American Indian / Alaska Native (73.0%), Hispanic (62.0%), White (48.3%), Black / African American (40.2%), and Pacific Islander (0%). In the low-income category, Asian and American Indian / Alaska Native households had a disproportionately greater need.

Table 45: 50%-80% of Area Median Income with Housing Problems

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems
Jurisdiction as a whole	20,940	6,240
White	7,515	2,495
Black / African American	535	215
Asian	540	85
American Indian, Alaska Native	1,015	119
Pacific Islander	0	0
Hispanic	10,895	3,245

Source: 2015-2019 CHAS

Moderate Income - 80 to 100% AMI

An estimated 25.9 percent of all moderate-income households had at least one housing problem. Black /

African American households experience the highest percentage of one or more of four housing problems (46.3%) followed by White (26.6%), Hispanic (25.7%), American Indian / Alaska Native (20.1%), Asian (14.1%), and Pacific Islander (0%). Black / African American households had a disproportionately greater need.

Table 46: 80%-100% of Area Median Income with Housing Problems

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems
Jurisdiction as a whole	5,610	16,010
White	2,555	7,035
Black / African American	250	290
Asian	50	305
American Indian, Alaska Native	170	675
Pacific Islander	0	50
Hispanic	2,520	7,295

Source: 2015-2019 CHAS

Summary

Housing problems in Albuquerque are experienced at a higher rate by households with lower incomes. However, across income ranges, housing problems disproportionately affect Black/African American and American Indian/Alaska Native households at a rate unequal to their overall representation in the Albuquerque population.

Households that spend between 30 and 50 percent of their annual household income on housing costs are considered cost burdened while households that spend over 50 percent of their annual households income are considered severely cost burdened. Black/African American (22.8%), American Indian / Alaska Native households (17.3%), and Hispanic (16.8%) have the highest percentage of households that are severely cost burdened. The same racial and ethnic groups also have the highest percentage of households that are cost burdened.

Housing Cost Burden

Table 47: Cost Burdened Households by Race/Ethnicity and AMI

Housing Cost Burden	<=30%	30-50%	>50%
Jurisdiction as a whole	103,405	16,390	12,775
White	75,755	14,855	14,760
Black / African American	3,525	1,435	1,520
Asian	3,395	755	600
American Indian, Alaska Native	4,515	1,350	1,290
Pacific Islander	120	20	0
Hispanic	59,205	17,355	15,830

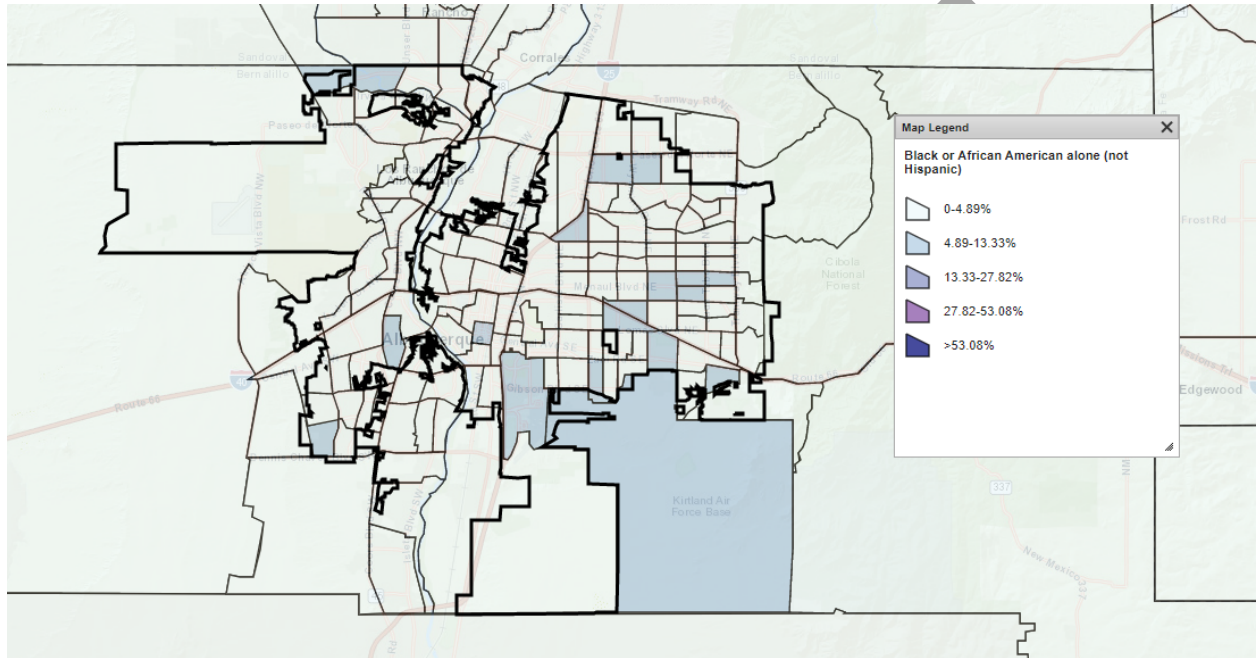
Source: 2015-2019 CHAS

Discussion

Black / African American, American Indian / Alaska Native, and Hispanic households have the highest percentage of households experiencing cost burden and severely cost burden in Albuquerque. This is likely due to the median household income disparities between racial and ethnic groups as reported in the demographics section.

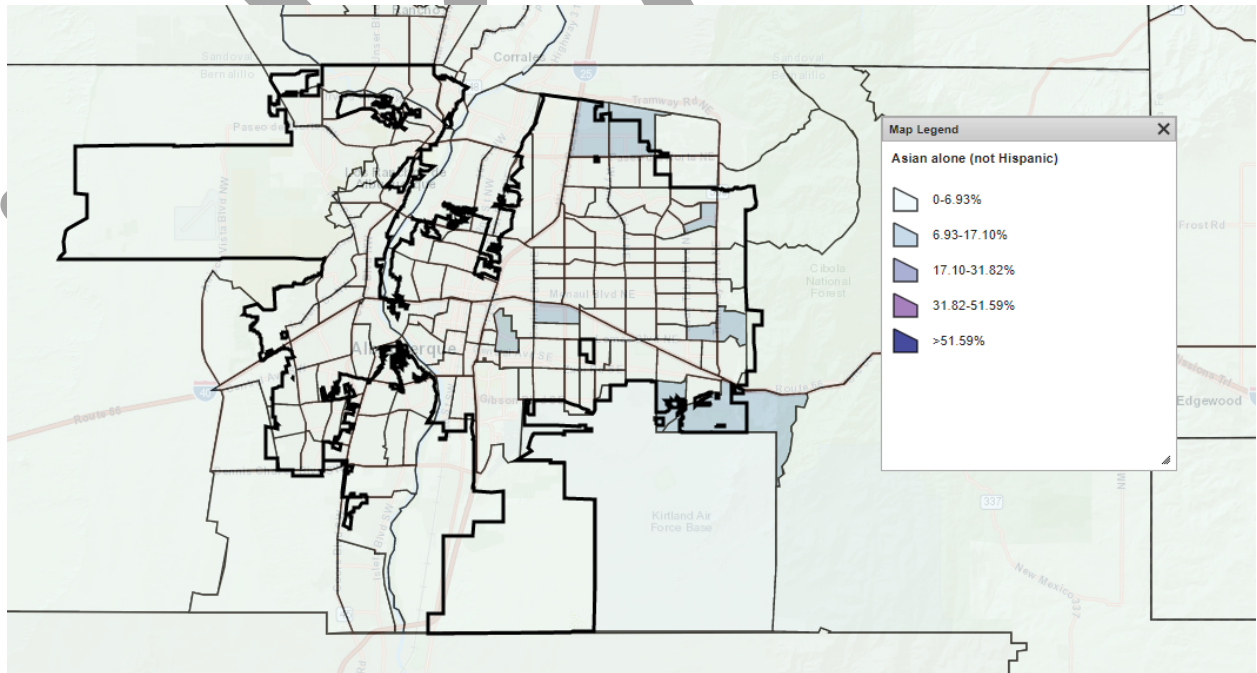
Black/African American and American Indian/Alaska Native households experience extreme housing cost burden at an unequal rate compared to other households. These households most likely are overcrowded. There are few households that lack complete kitchen or plumbing facilities in Albuquerque.

Map 17: Black or African American



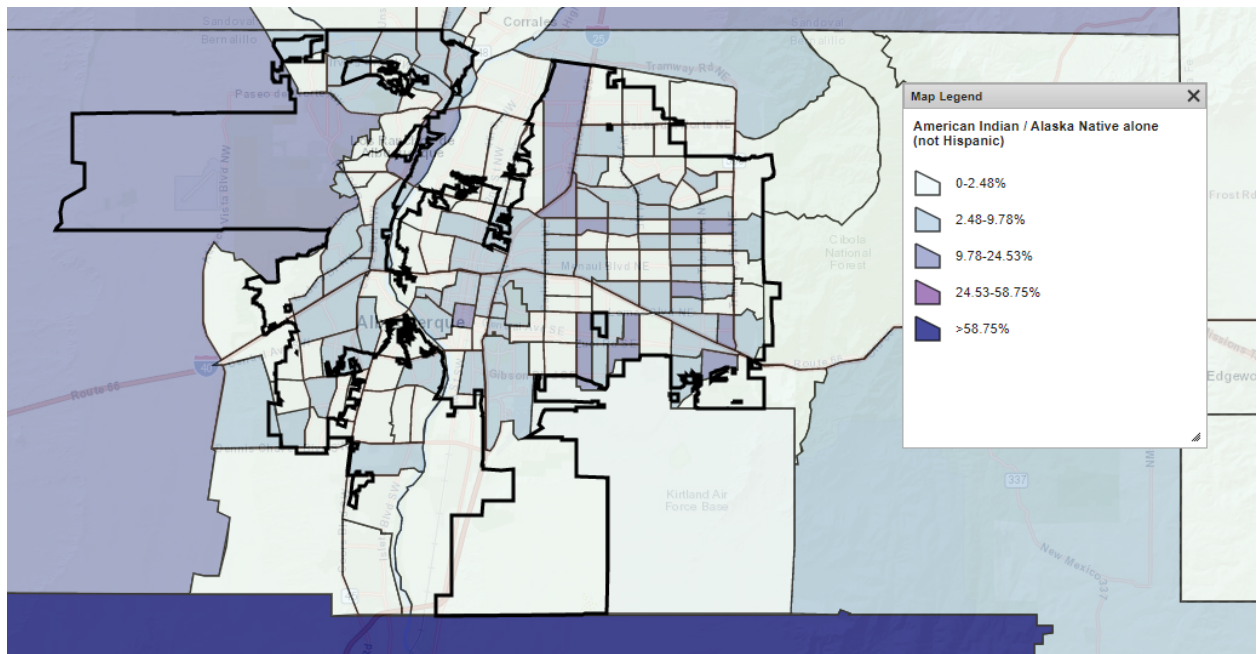
Source: HUD CPD Maps

Map 18: Asian



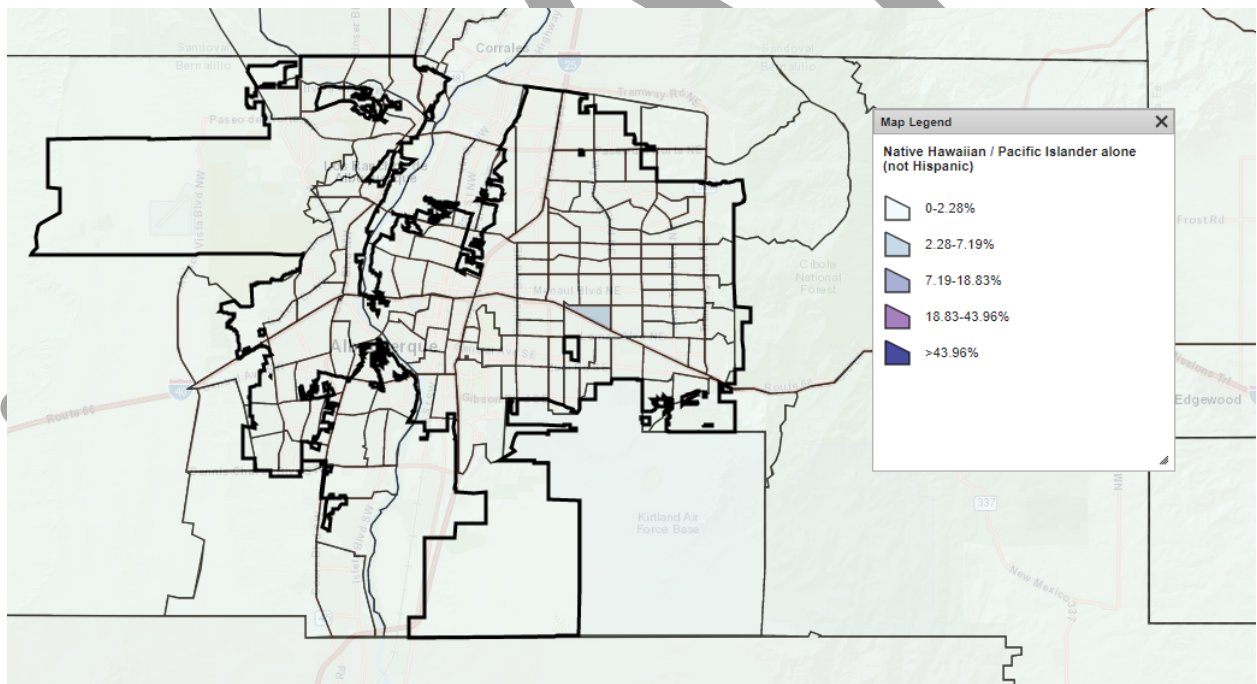
Source: HUD CPD Maps

Map 19: American Indian and Alaska Native



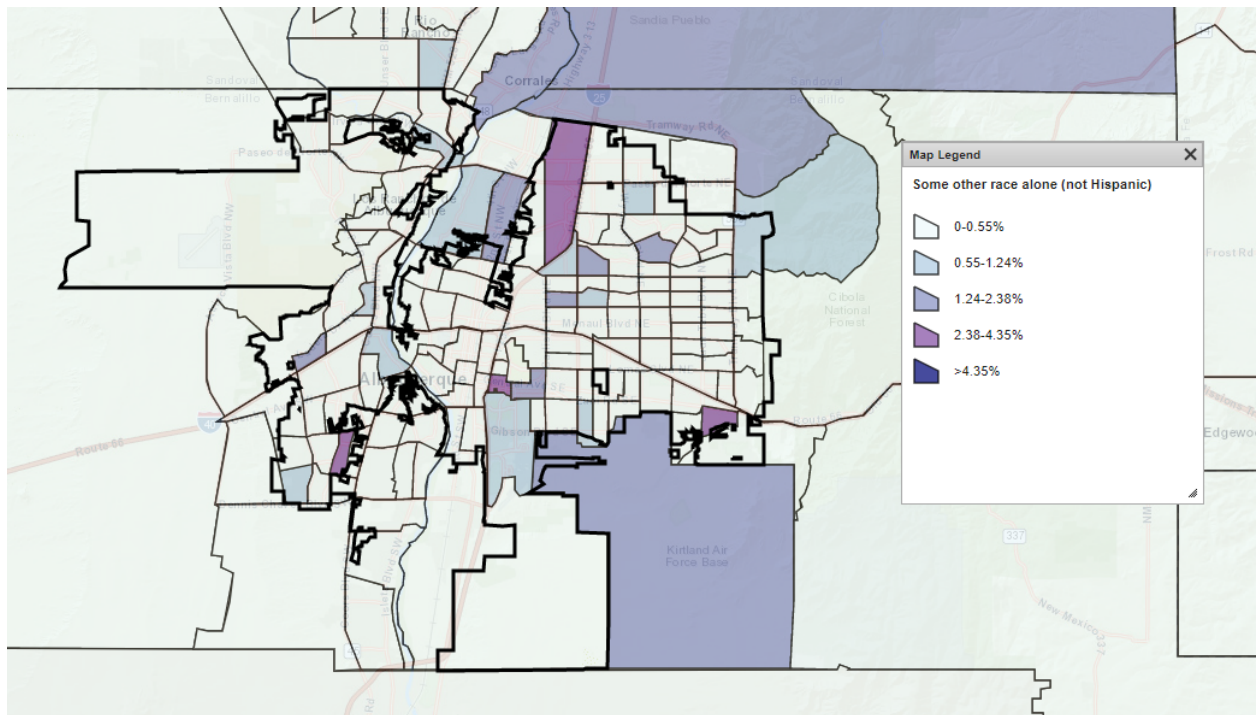
Source: HUD CPD Maps

Map 20 Native Hawaiian and Other Pacific Islanders



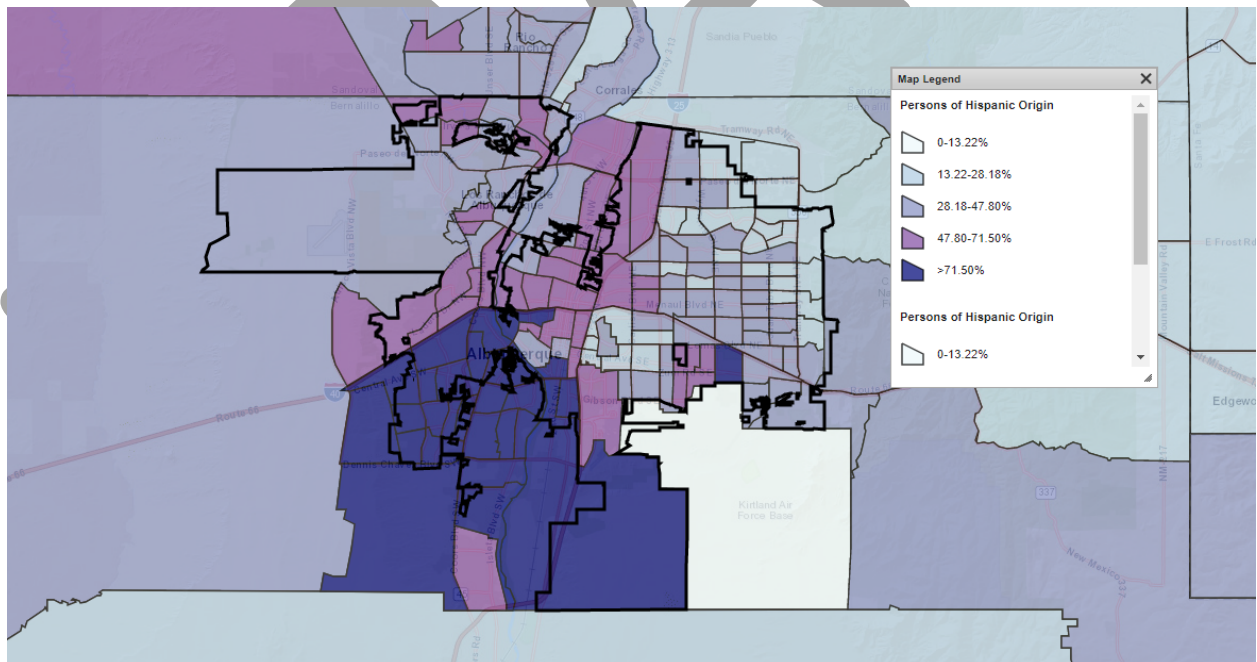
Source: HUD CPD

Map 21: Some Other Race Alone



Source: HUD CPD Maps

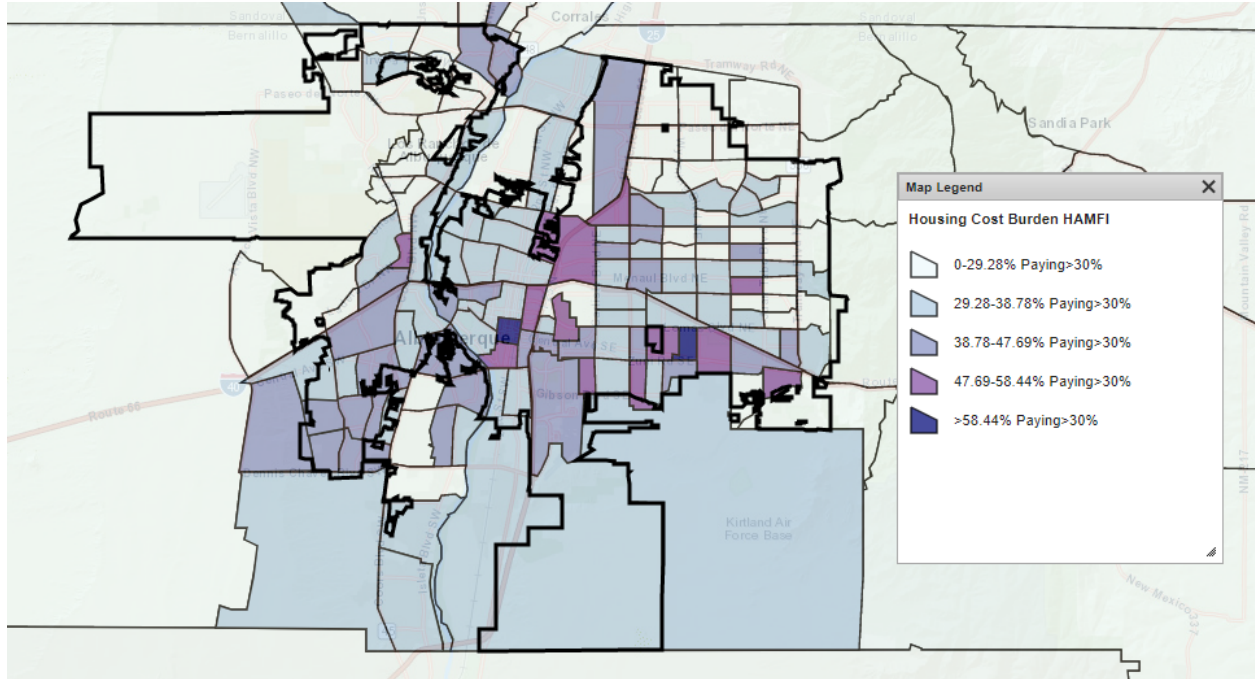
Map 22: Hispanic or Latino



Source: HUD CPD Maps

The census tracts with the greatest percentage of cost burden households tend to be census tracts where there is more diversity, especially Hispanic or Latino, Native American or Alaska Native, and Black or African American.

Map 23: Cost Burden Households



Source: HUD CPD Maps

Section V: Disability and Access Analysis

SPECIAL POPULATIONS

HUD's grant programs are designed to increase safe and affordable rental options, reduce chronic homelessness, fight housing discrimination by ensuring equal opportunity in the rental and purchase markets, and support vulnerable populations. Vulnerable populations, or defined as special populations by HUD, may have unique housing needs and are defined as the following:

Seniors - The supportive housing needs of this population may involve maintaining individuals in their homes with minor home repairs, in-home support services, at-home nursing (skilled) care, and hospice care. More older adults would like to age in place in their homes.

Persons with Physical Disabilities - Accessible and adaptable housing is a primary housing need for people with disabilities and their families. Affordable housing with supportive services is needed to serve these populations effectively. Many people with disabilities are best served in an independent living environment. However, some may need higher levels of support and supervision. Small group home facilities are a model that may work well for persons with physical or developmental disabilities. But there can be significant financial challenges with this model.

Mental Illness - For individuals with mental health conditions, supportive housing is critical to avoid homelessness. Types of services include home based case management, therapeutic services, medication monitoring, and peer to peer support.

Substance Use Disorders - People with serious mental illness, substance use disorders, or co-occurring disorders require coordinated and accessible treatment and support. Permanent supportive housing, particularly for those who have experienced homelessness is critical to prevent future episodes of homelessness. Peer supports and case management support can be effective services for persons with substance use disorders.

Persons Living with HIV/AIDS - The supportive housing needs of persons living with HIV/AIDS are unique and varied. Some require only short-term assistance with their rent, mortgage, or utilities during times of financial insecurity. Others who have HIV/AIDS and co-occurring disorders may require longer term supportive housing. Supportive housing allows people living with HIV/AIDS to access necessary drug therapies and other health/mental health supports.

Overall, the biggest need mentioned by providers in community stakeholder interviews, community focus group meetings, and the community survey was for additional affordable housing units for very low-income households, accessible units for those with physical or unseen disabilities, transitional or permanent housing for persons experiencing homelessness and/or mental health/substance use disorders and improved public transportation system.

Table 48: Summary of Special Population Housing Needs

Population Group	Needs for Albuquerque Residents
Seniors	Affordable independent living units Accessibility features in housing units Home rehabilitation services, especially for those on fixed incomes Social activities Food services Transportation
Persons with Physical Disabilities	Affordable, accessible, quality rental housing Affordable, reliable, and accessible (near housing, work, and services) transportation options
Persons with Mental Health Conditions	More outpatient mental health providers and services Inpatient residential facilities and services Permanent, supportive housing Transitional housing Wraparound supportive services
Persons with Substance Use Disorders	Inpatient and outpatient substance use disorder treatments options Detox facility, especially for youth Transitional housing with wraparound supportive services Permanent, supportive housing
Persons with HIV/AIDS	Low-cost affordable rental housing units Mental health providers and services

Source: Crescendo Consulting Group; Community Stakeholder Interviews, Community Focus Groups

Housing Needs of Persons with Disabilities

Albuquerque is home to a variety of community service organizations and agencies that provide services to persons with special needs in the community. HUD defines special needs groups as seniors, persons with mental, physical, and intellectual and developmental disabilities (IDD), persons with HIV/AIDS, and

persons with mental health and/or substance use issues. Some individuals with disabilities may have limited ability to work and earn a living, requiring them to live on Social Security Disability. They may also require modified housing units that include ramps, widened doors, and other features, and/or service enriched housing that includes assistance with activities of daily living, a group quarter, or an assisted living environment.

The next table shows the number of households with one of the four housing problems and a disabled household member. Overall, there are more owner than renter households with disabled household members and housing problems, according to CHAS data from 2019. However, there is higher percentage of low-income renters with a disability than owners. There are more households with ambulatory or hearing or vision impairment limitations with housing problems than households with other limitations. Households at 80% AMI or less with a disabled household member may need a price restricted housing unit or a housing unit with accessibility features.

Table 49: HUD CHAS Household with Housing Problems with Disabled Household Member

	Total	0-30% AMI	31-50% AMI	51-80% AMI	> 80% AMI
All Households					
Household member has a cognitive limitation	24,695	4,315	3,825	4,345	12,210
Household member has a hearing or vision impairment	29,895	6,845	5,035	5,405	12,610
Household member has a self-care or independent living limitation	22,485	6,145	4,150	3,485	8,705
Household member has an ambulatory limitation	23,345	6,075	3,985	4,185	9,100
Renters					
Household member has a cognitive limitation	8,975	2,690	2,070	1,850	2,365
Household member has a hearing or vision impairment	12,255	4,425	2,845	2,355	2,630
Household member has a self-care or independent living limitation	10,785	4,425	2,580	1,560	2,220
Household member has an ambulatory limitation	10,155	4,015	2,265	1,885	1,990
Owners					

Household member has a hearing or vision impairment	15,720	1,625	1,755	2,495	9,845
Household member has an ambulatory limitation	17,640	2,420	2,190	3,050	9,980
Household member has a cognitive limitation	11,700	1,720	1,570	1,925	6,485
Household member has a self-care or independent living limitation	13,190	2,060	1,720	2,300	7,110

Source: HUD CHAS Data 2015-2019

The table below shows the percent of people with a disability by race and Hispanic origin. Native Hawaiian and Other Pacific Islanders has the highest percentage of persons with a disability in Albuquerque.

Table 50: Population by Disability by Race and Hispanic Origin Albuquerque, 2020

	Number with a Disability	Percent with a Disability
White	56,016	14.3%
Black or African American	2,503	14.7%
American Indian and Alaska Native	2,864	11.5%
Asian	1,310	7.8%
Native Hawaiian and Other Pacific Islander	205	42.8%
Some other race alone	8,363	15.3%
Two or more races	6,531	12.8%
White alone, not Hispanic or Latino	34,887	16.4%
Hispanic or Latino (of any race)	35,020	12.7%

Source: American Community Survey, 2020 5-Year Estimates

Housing Needs for Seniors

The senior population (65 years old and over) is the fastest growing population in Albuquerque. From 2010 to 2020, the 65 to 74 year old age group increased 52.5%, the 75 to 84 years old age group increased 10.3%, and the 85 years old and older age group increased by 17.6% yielding a net growth of 26.8%. As people age, they often have unique housing, health, and other social needs compared to

younger age groups. Albuquerque is home to many community centers across the city that provide meals and other social opportunities for seniors, which is a vital service for many low-income seniors and also those who live alone. One gentleman at the Los Volcanes Senior Center said while pointing to a table with older men, “all those guys can afford to eat at home, but their wives died and they come here for the social time.” Recent research has shown that social isolation is equivalent to smoking two packs of cigarettes a day. Additionally, seniors many need accommodations made to their homes for health, mobility, and safety reasons. Some may also require specialized housing, such as assisted living or memory care facilities as they continue to age.

Seniors may also have increased needs for health care, especially specialty care. Local providers report an increase in the number of seniors with medical issues, including mental health and increasing need for home-based services. The CHAS table below shows the numbers of elderly households in Albuquerque with one or more housing problem as defined by HUD. There were an estimated 8,840 senior households at 30% or below of the area median income (AMI) and 9,155 households between 31-50% of the AMI with one or more HUD defined housing problems in 2019. A large percentage of low- and moderate-income senior households in Albuquerque had at least one of the four housing problems, the most common being cost burden. HUD defines “elderly” as those aged 62 to 74 and “extra elderly” as those aged 75 and above.

HUD defines “elderly” as those aged 62 to 74 and “extra elderly” as those aged 75 and above. Table 51 shows that elderly homeowners are more likely to be cost burden than renters in Albuquerque. This is likely due to the limited or fixed income that seniors often live on and the high costs of maintaining an older home or the purchase of a newer home.

Table 51: Seniors with One or More Housing Problems

	Total	0-30% AMI	31- 50% AMI	51- 80% AMI	81-100 % AMI	> 100 % AMI
All Households						
Elderly	49,040	5,860	5,855	7,705	4,610	25,010
Extra Elderly	23,710	2,980	3,300	4,880	3,080	9,470
Renters						
Elderly	12,530	3,320	2,620	2,520	865	3,205
Extra Elderly	5,645	1,150	1,180	1,145	720	1,450
Owners						
Elderly	36,510	2,540	3,235	5,185	3,745	21,805

Extra Elderly	18,065	1,830	2,120	3,735	2,360	8,020
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Source: HUD CHAS Data 2013-2017

Housing Needs for Minorities

The city of Albuquerque is largely a minority majority community with approximately half of the population identifying as Hispanic or Latino. As the city continues to grow, it will likely continue to become more diverse. While all major racial and ethnic groups have increased over the past 10 years, the largest increases occurred in the Native Hawaiian and Other Pacific Islander, Asian, and Black or African American populations.

As the population of minority racial and ethnic groups grows, housing providers and local agencies must continue to ensure that outreach is conducted in communities of color and through information channels appropriate to each group to ensure access to housing resources.

Table 52: Change in Population by Race, 2010-2020

	Percent Population 2010	Percent Population 2020	Percent Change
White	71.8%	78.8%	+9.7%
Black or African American	4.0%	4.5%	+12.5%
American Indian and Alaska Native	5.8%	6.3%	+8.6%
Asian	3.3%	4.1%	+24.2%
Native Hawaiian and Other Pacific Islander	0.2%	0.3%	+50.0%
Some other race alone	18.9%	15.8%	-16.4%
Two or more races	45.4%	49.2%	+8.4%

Source: American Community Survey, 2010, 2020 5-Year Estimates

Table 53: Change in Population by Ethnicity, 2010-2020

	Percent Population 2010	Percent Population 2019	Percent Change
Hispanic or Latino	45.4%	49.2%	+8.4%
Mexican	21.6%	28.8%	+33.3%
Puerto Rican	0.5%	0.6%	+20.0%
Cuban	0.4%	0.4%	0.0%
Other Hispanic or Latino	22.9%	19.4%	-15.3%

Source: American Community Survey, 2010, 2020 5-Year Estimates

Table 44 shows the median income of households in Albuquerque by race and ethnicity. The 2020 median household income for Albuquerque is \$53,936 for all races and ethnicities. When median household income is broken into race and ethnicity, it is clear that there are income disparities across various races and ethnicities. Asian households earn the highest median household income at \$62,762 followed closely behind by White, Non-Hispanic or Latino households. Black or African American households earn the lowest median household incomes.

Table 54: Median Income of Households by Race, 2020

	Median Income
White	\$56,842
Black or African American	\$39,626
American Indian and Alaska Native	\$42,483
Asian	\$62,762
Native Hawaiian and Other Pacific Islander	\$49,569
Some Other Race	\$40,039
Two or More Races	\$54,653
Hispanic or Latino Origin	\$47,802
White Alone, Not Hispanic or Latino	\$61,396

Source: American Community Survey, 2020 5-Year Estimates

Housing Needs for the Homeless

The number of people experiencing homelessness and housing instability in Albuquerque has risen significantly over the course of the pandemic. The extent of the situation is very visible in the city, especially in the downtown area, and many community residents have voiced their concern with the growing challenge. The increase in homelessness in Albuquerque is largely related to the rising housing costs, especially rent, and the lack of affordable housing.

The New Mexico Coalition to End Homelessness (NMCEH) leads the Continuum of Care planning process in its efforts to address the needs of people experiencing homelessness and those at risk of homelessness in Albuquerque and across the state of New Mexico. As a part of this process, an annual Point in Time count (PIT) of the sheltered and unsheltered homeless populations is conducted in Albuquerque and statewide as part of HUD's national strategy to end homelessness.

The most recent Point in Time Count (PIT) survey¹³ was completed on January 31, 2022, by NMECH. At the time of the survey, 1,311 individuals were homeless in Albuquerque. Of the 1,311 individuals, 940 were sheltered and 197 were unsheltered. Approximately one in three homeless individuals were identified as chronically homeless. NMCEH estimates that on any given night in Albuquerque, there are 1,324 sheltered and 402 unsheltered individuals.

Within the city of Albuquerque, there is a variety of temporary and permanent housing options for those experiencing homelessness. Albuquerque is home to eight different emergency shelters across the city that help provide shelter for a variety of persons. A list of these shelters is available at the end of this section.

Providers of homeless programs and services, legal advocates for housing, and almost all other homeless service providers interviewed indicated that mental health services and substance use services are critical to helping those with mental health and substance use to obtain and maintain stable housing. Additionally, several community partners said that eviction prevention programs are important to helping keep at-risk individuals housed. In early 2022, the State of New Mexico launched an Eviction Prevention and Diversion Pilot Program to help protect tenants at risk of being evicted from their homes and potentially becoming homeless.

All providers of services reported a significant need for mental health and substance use treatment options and an increased need for affordable housing with wraparound services in Albuquerque. Progress has been made in addressing veteran homelessness with the availability of case management, housing vouchers, and more flexible financial resources to prevent homelessness. However, the percentage of youth and young adults that are unstably housed is concerning. Other barriers for homeless persons identified by homeless service providers are a lack of jobs and employment opportunities, application fees and security deposits, reliable public transportation, funding for existing program expansion, and Fair Housing practices by local landlords.

¹³ Albuquerque Point in Time Survey results can be found in the 2023 – 2027 Consolidated Plan.
Crescendo Consulting Group

Additionally, many community service providers and community residents identify the stigma that is often associated with people experiencing homelessness as one of the biggest barriers for people to find and maintain housing in Albuquerque. It is also important to note that all service providers recognize that the HUD definition of homelessness is too restrictive and significantly undercounts the true number of people experiencing homelessness or housing instability, especially in the youth and young adult population, who are more likely to be couchsurfing or living with friends or family.

Table 55: Estimated Number of Persons Experiencing Homeless on a Given Night, 2022

Estimate the # of persons experiencing Homelessness on a given night		
	Sheltered	Unsheltered
Household with at least one child	309	43
Households without children	629	154
Chronically homeless Individuals	341	180
Veterans	43	25
Unaccompanied Child	2	0
Person with HIV	ND	ND

Source: New Mexico Coalition to End Homelessness, 2022

The City of Albuquerque and its partners provide a continuum of homeless facilities and services for individuals and families experiencing homelessness and those who are at risk of becoming homeless. Programs provided through the Continuum of Care include emergency shelter, supportive services, transitional housing, permanent supportive housing and Housing First (Rapid Rehousing).

The New Mexico Coalition to End Homelessness (NMCEH) takes the lead in developing New Mexico’s Balance of State Continuum of Care Plan. NMCEH convenes and manages the Continuum of Care planning process and various organizations throughout the city provide multiple services for individuals experiencing homelessness and the chronically homeless population in Albuquerque. The following section describes facilities and services in detail.

CABQ Westside Emergency Housing Center (WEHC) located at 7440 Jim McDowell NW is an emergency shelter open year-round for men and women experiencing homelessness. In addition to approximately 300 beds, the facility offers meals and shuttle service from downtown daily. Guests have access to a computer lab, showers, medical examination rooms, and three meals a day.

CABQ Wellness-2 Family Shelter is available for families up to 90 days.

Barrett Foundation manages five housing programs for individuals and families, including the Barrett House Shelter, which is an emergency shelter for women and children experiencing homelessness. Guests received shelter for up to 30 days, three meals a day, and supportive services. The Barrett Foundation also runs a Women's Respite program, Rapid Rehousing, and Permanent Supportive Housing.

Casa Q provides services for LGBTQ youth aged 14 to 17 in Albuquerque who are at risk of or experiencing homelessness.

New Day Youth and Family Services provides services for youth aged 11 to 17. The Safe Home is a shelter providing immediate refuge for youth who do not have a safe place to sleep at night. The facility is open year-around and youth who stay at the facility receive an assessment, clinical and care coordination services, life skills development, and assistance in arranging safe long-term housing options.

Good Shepherd Center on Iron SW provides male guests with no or unsafe housing with three months of on-site resident preparation to reintegrate into the community by helping them find safe and stable housing and gain and maintain employment. Additionally, in collaboration with Health Care for the Homeless, University of New Mexico Hospital, the Good Shepherd Center also provides a limited number of respite beds for those who have recently been discharged from the hospital.

Heading Home's Albuquerque Opportunity Center (AOC) is a services campus with two collocated programs, an emergency overnight shelter with 71 beds for men, and a respite care program with 30 beds. The campus also has a variety of amenities such as a computer lab, storage area, showers, laundry, and more, and also helps guests connect to supportive services.

S.A.F.E House is an 85 bed facility that helps survivors of domestic violence. The shelter offers up to 90 days of free lodging and services, including case management, therapy for adults and children, enrichment classes, a children's program, and safety planning 24/7 year-round. S.A.F.E House also provides Rapid Rehousing assistance as well.

ABQ StreetConnect is a street outreach collaborative managed by Heading Home with a focus on identifying and helping people experiencing homelessness who have the highest records of utilization of emergency services and care. The program provides intensive navigation and wraparound supportive services and provides permanent supportive housing in scattered site apartments units across the city.

First Nations Community Healthsource manages the Linkage Program that provides rental subsidies and supportive services to vulnerable populations to link them to affordable quality housing with community-based, individualized services. Linkages targets consumers with demonstrated housing needs prioritizing individuals with serious mental illness including Native Americans living off the reservation.

Albuquerque Health Care for the Homeless is the only health care organization in Central New Mexico dedicated exclusively to people without homes. The facility provides primary care services, including psychiatric and some specialty care, behavioral health services, dental care, and street medicine and harm reduction outreach.

Safe Outdoor Spaces (SOS) is a new initiative sponsored by the City of Albuquerque to provide designated spaces for occupancy by tents, recreational vehicles, and/or light vehicles along with social services and support facilities.

Large and Multigenerational Families

The need for larger affordable rental units is mentioned on many occasions during community stakeholder interviews and community focus groups. As a multicultural and growing city, Albuquerque has a need for larger units with more bedrooms to accommodate larger families and multigenerational families. Units with more bedrooms will also help reduce potential overcrowding that might be occurring in some housing units across the city. A recent Pew Research Study found that percentage of multigenerational homes has more than doubled from 7% in 1971 to 18% in 2021¹⁴. The growth is largely due to the most recent nation population growth, including foreign-born, Asian, Black, and Hispanic Americans who are more likely to live with multiple generations under one roof.

¹⁴ Pew Research Center. The Demographics of Multigenerational Households. <https://www.pewresearch.org/social-trends/2022/03/24/the-demographics-of-multigenerational-households/#:~:text=From%201971%20to%202021%2C%20the,1971%20to%2018%25%20in%202021.>

Section VI: Fair Housing Enforcement, Outreach Capacity, and Resources Analysis

Identification Of Fair Housing Concerns or Problems

Violations of fair housing include any action, omission or decision taken because of race, color, religion, sex, disability, familial status, or national origin that may restrict housing choices or the availability of housing choices. This section addresses housing problems related to discriminatory and illegal practices, as well as general and specific local housing concerns that may occur. The discriminatory and illegal practices listed below are examples and definitions of the kinds of discrimination that could occur in a community with respect to housing, which are considered illegal under the provisions of the Fair Housing Act and are not intended to imply that these practices are occurring in a community.

In addition to the federal Fair Housing Act policies, the City of Albuquerque also has a source of income discrimination amendment to its Albuquerque Human Rights Ordinance (§11-3-2 through §11-3-12). The ordinance was enacted in Fall 2022. The new ordinance prohibits discrimination in housing, including most rentals, based on a person's source of income. A landlord cannot refuse to rent to an otherwise qualified tenant based on the tenant's lawful, verifiable source of income. Lawful, verifiable sources of income may include the following:

- Income from a job
- Social security or disability income
- Any federal, state, or local public assistance, including housing choice vouchers
- A pension
- Child support
- Alimony
- Any other lawful, recurring income or benefit.

1. Discriminatory and Illegal Practices

Advertising or printing and/or publishing or causing the printing and/or publishing of any notice, statement or advertisement in the sale or rental of a dwelling which shows preference, limitation, or discrimination.

Blockbusting is the unethical real estate practice of creating fear by moving one or more households of another race or creed into a neighborhood, then exploiting the situation by urging residents to sell their homes at deflated prices.

Control of listings is when a real estate agent or broker refuses to list a home or rental because it is minority-owned or because of the neighborhood in which it is located.

Discrimination in the provision of brokerage services may result when a minority or disabled real estate agent or broker is denied membership in a multiple listing directory or other organization.

Lending practices are discriminatory when different credit standards are used to qualify minority and non-minority home buyers. In addition to race, such things as marital status, age, sex and number of dependents may also be the basis for discriminatory lending practices.

Rental practices discriminate against minorities, families, seniors, or persons with disabilities when a landlord charges higher rent for equivalent units, misrepresents information concerning unit vacancies, requires larger security deposits and/or uses different or higher standards of tenant approval.

Steering is the practice of directing a prospective buyer away from a certain property due to a person’s race, color, religion, sex, disability, familial status, or national origin.

Many of the above described discriminatory practices may occur unknowingly. When discrimination occurs in the area of housing, it encourages segregated living patterns and housing markets. These discriminatory practices are often difficult to see and document. Those who have been discriminated against must bring charges of housing discrimination to the attention of local, state or federal authorities in order to detect and enforce against such illegal practices.

Fair Housing Complaints:

Evaluation of Jurisdiction’s Current Fair Housing Status

Bernalillo County residents filed 78 cases with HUD’s Office of Fair Housing and Equal Opportunity (FHEO) between July 1, 2015, and June 30, 2020. The most frequently named protected class was disability, followed by Black or African American Race Basis. The highest number of cases occurred in 2017 and has since declined.

Table 56: Summary of FHEO Cases, Bernalillo County

	2016	2017	2018	2019	2020	Total
Number of Cases	17	25	13	11	12	78
Most Common Protected Class Affected	Persons with disabilities	Persons with disabilities; Black or African American Race Basis	Persons with disabilities; Black or African American Race Basis	Persons with disabilities	Persons with disabilities	Persons with disabilities

Source: HUD, FHEO Filed Title VIII Cases, <https://catalog.data.gov/dataset/fheo-filed-cases>

The City of Albuquerque Office of Civil Rights also collects Fair Housing complaints and, if warranted, will refer the community member to file an official complaint with HUD, New Mexico Human Rights Bureau (NMHRB), or New Mexico Legal Aid. From March 2018 through November 2022, the City of Albuquerque received 16 filed complaints from community residents.

During that timeframe, the Office of Civil Rights (OCR) received 430 fair housing inquiries, but only 16 filed complaints. Complaints are only filed if the complainant wishes to proceed and prima facie exists. From March 2018 through November 2022, 158 cases were referred to other agencies. OCR does not keep records of the number of complaints referred to each agency. Complainants often contact OCR seeking an attorney to represent them in court. Since, OCR is a neutral, fact-finding agency, they cannot represent individuals, therefore, OCR refers them to New Mexico Legal Aid. The most common concerns of forms of discrimination OCR received since March 2022 are related to disability (192 inquiries) and race (73 inquiries).

Public Housing. Public Housing and other assisted/insured housing provider tenant selection procedures; housing choices for voucher holders

The policies and procedures of the Albuquerque Public Housing Authority (AHA) were reviewed through materials provided by AHA and stakeholder interviews with its staff. AHA has a defined process for any discrimination complaints that is outlined in its April 2022 Admissions and Continued Occupancy Policy (ACOP).

Housing Choice Program. AHA serves approximately 945 public housing units and 3,800 households through its Housing Choice Voucher program.

Affordable Units. AHA owns approximately 850 public housing units with 373 units designated specifically for elderly and people with a disability across Albuquerque. However, the demand for affordable rental units is still higher than the supply meaning voucher holders have to rent through private landlords. Many private landlords are reluctant to rent to voucher holders with the most common reasons being that their units may not pass the inspection or the stigma around voucher holders not caring for the properties.

Waitlist Procedures. AHA has an active wait list of households waiting to receive a housing voucher. When a household leaves the program, the next eligible household on the list will be contacted. If that household is ineligible or AHA is unable to contact them, the next eligible household is contacted. Eligible households will remain on the list, but they must continue to meet eligibility when a voucher becomes available to them. AHA utilizes a lottery process to select eligible households from the waitlist. Selected households are then officially contacted by USPS regarding next steps. Households may also receive unofficial reminder by email, text, or phone.

Occupancy Standard. AHA uses the “two person per bedroom” occupancy standard used by HUD. This allows AHA to house more families through public housing and with private landlords. By broadening the size of the unit (and thus supply of units for voucher holders), households can live in more affordable units, enabling the housing authority to serve more people.

Sale of Subsidized Housing/Displacement

There are no plans for the sale of subsidized housing units at the time of this analysis.

Property Tax Policies:

The City does not administer the property tax system. The property tax collections are administered by Bernalillo County. There are provisions available for certain property tax exemptions for some types of affordable housing. Qualified entities must submit an application for tax exemptions and are reviewed and approved by the County tax authority.

DRAFT

Section VII: Fair Housing Priorities and Goals

The City of Albuquerque is dedicated to continually affirmatively furthering fair housing across the city. The City has identified five fair housing priorities and goals to address over the course of the next five years. Many of these goals are continuation or expansion of approaches that have been successful in recent years.

Goal	Potential Strategies	Measurable Objective	Timeline	Responsible Program Participant(s)
1. Increase the number of affordable rental housing units and preserve existing units	<ul style="list-style-type: none"> • Build new rental housing units • Introduce inclusionary zoning policies • Provide capital funding to preserve current aging existing units 	Number of affordable rental housing units created and preserved	Annually	CABQ
2. Expand affordable homeownership Opportunities	<ul style="list-style-type: none"> • Increase down payment assistance programs • Release RFPs to develop affordable homeownership units 	Number of buyers receiving down payment assistance Number of new affordable homeownership units built	Annually	CABQ and community partners
3. Expand housing opportunities for at risk populations (persons with disabilities, victims of domestic violence seniors, homeless, extremely low-income households)	<ul style="list-style-type: none"> • Develop housing units for at risk populations special needs 	Number of units created for at risk populations	Annually	CABQ and community partners
4. Increase community education about affordable housing	<ul style="list-style-type: none"> • Develop community awareness campaigns about affordable housing 	Number of community awareness campaigns completed	Annually	CAVQ and community partners

	<ul style="list-style-type: none"> • Require affordable housing developers who received funding from the City to conduct community meetings with the neighborhood they are building in 	<p>Number of community meetings held by developers</p>		
<p>5. Increase understanding of housing discrimination and Fair Housing</p>	<ul style="list-style-type: none"> • Continue fair housing public education programs designed to assist landlords, tenants, builders, and relevant professionals • Update the City housing discrimination website • Continue fair housing complaint resolution with partners and refer fair housing complaints to appropriate agencies if necessary 	<p>Number of fair housing trainings</p> <p>Number of fair housing interventions and/or referrals</p>	<p>Ongoing</p>	<p>CABQ</p>

Appendix

ADDITIONAL COMMUNITY SURVEY TABLES

Housing Discrimination

By Race

Non-White or Caucasian respondents were more likely to report experiencing housing discrimination or knowing someone who has, ranging from nearly two in three Black or African American respondents (63.6%) to three in four Native Hawaiian or other Pacific Islander respondents (77.8%).

Have you ever experienced any of the following types of housing discrimination or know someone who has?	
What is your race?	Percent responding 'Yes'
White or Caucasian	45.0%
Black or African American	63.6%
Asian	64.7%
Native American or Alaska Native	63.3%
Native Hawaiian or other Pacific Islander	77.8%
Another race	44.4%
Total	47.3%

Native Hawaiian or other Pacific Islander respondents and Asian respondents reported feeling well informed on housing discrimination more than other groups (70.0% and 44.4%, respectively). Overall, one in three respondents reported feeling well informed.

Do you feel well informed on Housing Discrimination?	
What is your race?	Percent responding 'Yes'
White or Caucasian	34.0%
Black or African American	33.3%
Asian	44.4%
Native American or Alaska Native	36.7%
Native Hawaiian or other Pacific Islander	70.0%
Another race	16.7%
Total	33.3%

White or Caucasians were most likely to say that they would report housing discrimination (51.2%), while those of other races were more likely to tell the person they were discriminating.

What would you do if you encountered or experienced housing discrimination?				
What is your race?	Ignore it and go somewhere else	Tell the person that you believe they are discriminating	Report it	Would not know what to do
White or Caucasian	11.2%	21.6%	51.2%	16.0%
Black or African American	12.1%	30.3%	39.4%	18.2%
Asian	11.8%	52.9%	29.4%	5.9%

Native American or Alaska Native	27.6%	37.9%	24.1%	10.3%
Native Hawaiian or other Pacific Islander	22.2%	55.6%	22.2%	0.0%
Another race	5.6%	11.1%	44.4%	38.9%
Total	12.4%	23.6%	46.2%	17.8%

When asked who they would report housing discrimination to, one in three respondents (32.1%) did not know. Black or African American respondents were most likely to report discrimination to the City of Albuquerque or local government (e.g., county) (31.6%), and Asian respondents were mostly likely to report it to the Housing Authority or housing department (25.0%). One in ten respondents overall referenced 311 or another hotline or phone resource.

If you were to report housing discrimination, who would you report it to?							
Theme	Percent of responses mentioning theme*						Total
	White or Caucasian	Black or African American	Asian	Native American or Alaska Native	Native Hawaiian or other Pacific Islander	Another race	
I don't know	33.3%	26.3%	37.5%	27.8%	-	18.2%	32.1%
CABQ / local government	17.3%	31.6%	12.5%	11.1%	25.0%	27.3%	17.7%
Housing authority or department	12.3%	10.5%	25.0%	22.2%	25.0%	18.2%	10.7%
311 or hotline/phone resource	9.9%	5.3%	-	5.6%	25.0%	9.1%	10.3%
HUD / federal government	8.0%	15.8%	12.5%	11.1%	-	-	8.6%
Legal resources	4.9%	-	-	5.6%	-	-	4.5%
Internet	4.3%	5.3%	-	-	-	-	4.5%
Other comment	3.7%	-	-	5.6%	-	9.1%	3.7%
Attorney general	4.9%	-	-	-	-	-	3.7%
Office of Civil Rights	4.3%	-	-	-	-	-	2.9%
State government	0.6%	-	12.5%	-	25.0%	9.1%	2.9%
Government (non-specific)	2.5%	-	-	5.6%	-	-	2.1%
Family member or community	0.6%	5.3%	-	11.1%	-	-	1.6%
Landlord or property management	1.9%	5.3%	-	-	-	-	1.6%
ACLU	1.2%	-	12.5%	-	-	-	1.2%
City councilor	1.9%	-	-	-	-	-	1.2%
Employer	-	-	-	-	-	18.2%	0.8%
Police	1.2%	-	-	-	-	-	0.8%
Mortgage Finance Authority	1.2%	-	-	-	-	-	0.8%
Community Management Office	1.2%	-	-	-	-	-	0.8%
BBB	-	-	-	11.1%	-	-	0.8%

*Percentages were calculated as number of unique mentions of each theme divided by number of open-ended responses received (n = 243). The cumulative percentage exceeds 100%, as more than one theme per response was permitted.

By Hispanic, Latino, or other Spanish origin

Hispanic or Latino respondents were more likely than others to report experiencing housing discrimination or knowing someone who has.

Have you ever experienced any of the following types of housing discrimination or know someone who has?	
Are you of Hispanic, Latino, or other Spanish origin?	Percent responding 'Yes'
Yes	58.2%
No	40.0%
Total	48.2%

Hispanic or Latino respondents were slightly more likely than others to report feeling well informed on housing discrimination, although in each case a minority of respondents reported feeling well informed.

Do you feel well informed on Housing Discrimination?	
Are you of Hispanic, Latino, or other Spanish origin?	Percent responding 'Yes'
Yes	38.4%
No	29.6%
Total	33.5%

Slightly more than one in three Hispanic or Latino respondents asserted that they would report housing discrimination, compared to more than half of other respondents.

What would you do if you encountered or experienced housing discrimination?				
Are you of Hispanic, Latino, or other Spanish origin?	Ignore it and go somewhere else	Tell the person that you believe they are discriminating	Report it	Would not know what to do
Yes	17.8%	28.0%	37.6%	16.6%
No	8.7%	21.4%	53.6%	16.3%
Total	12.7%	24.4%	46.5%	16.4%

By Income

Those with annual household income below \$75,000 were more likely than those with higher incomes to report experiencing housing discrimination or knowing someone who has.

Have you ever experienced any of the following types of housing discrimination or know someone who has?	
What is your annual household income?	Percent responding 'Yes'
Under \$15,000	66.7%
\$15,000 to \$29,999	56.8%
\$30,000 to \$49,999	62.9%
\$50,000 to \$74,999	50.6%
\$75,000 to \$99,999	48.3%
\$100,000 to \$150,000	27.7%
Over \$150,000	17.4%
Total	49.0%

Those with annual household income less than \$50,000 were slightly less likely than those with higher incomes to report feeling informed on housing discrimination.

Do you feel well informed on Housing Discrimination?	
What is your annual household income?	Percent responding 'Yes'
Under \$15,000	33.3%
\$15,000 to \$29,999	25.6%
\$30,000 to \$49,999	19.7%
\$50,000 to \$74,999	37.2%
\$75,000 to \$99,999	33.3%
\$100,000 to \$150,000	38.3%
Over \$150,000	52.2%
Total	32.5%

Those with lower household income were less likely to respond that they would report housing discrimination, and more likely to report not knowing what to do or ignoring it and going somewhere else, than those with higher income.

What would you do if you encountered or experienced housing discrimination?				
What is your annual household income?	Ignore it and go somewhere else	Tell the person that you believe they are discriminating	Report it	Would not know what to do
Under \$15,000	22.2%	11.1%	27.8%	38.9%
\$15,000 to \$29,999	14.0%	23.3%	44.2%	18.6%
\$30,000 to \$49,999	12.9%	30.0%	37.1%	20.0%
\$50,000 to \$74,999	12.9%	29.4%	42.4%	15.3%
\$75,000 to \$99,999	8.3%	38.3%	41.7%	11.7%
\$100,000 to \$150,000	14.9%	12.8%	55.3%	17.0%
Over \$150,000	4.3%	0.0%	87.0%	8.7%
Total	12.4%	25.1%	45.4%	17.1%

By Age

Respondents younger than age 45 were more likely than older respondents to report experiencing housing discrimination or knowing someone who has.

Have you ever experienced any of the following types of housing discrimination or know someone who has?	
What is your age?	Percent responding 'Yes'
Under 18	100.0%
18-24	59.1%
25-34	66.0%
35-44	53.3%
45-54	44.9%
55-64	35.8%
65 or older	26.2%
Total	48.8%

Those younger than age 35 were less likely to report feeling well informed on housing discrimination than older respondents – about one in five compared to more than one in three, respectively.

Do you feel well informed on Housing Discrimination?	
What is your age?	Percent responding 'Yes'
Under 18	0.0%
18-24	18.2%
25-34	21.4%
35-44	46.1%
45-54	32.7%
55-64	37.0%
65 or older	35.9%
Total	32.6%

Younger respondents were less likely to assert that they would report housing discrimination, and more likely to ignore it and go elsewhere, tell the person they are discriminating, or not know what to do.

What would you do if you encountered or experienced housing discrimination?				
What is your age?	Ignore it and go somewhere else	Tell the person that you believe they are discriminating	Report it	Would not know what to do
Under 18	0.0%	100.0%	0.0%	0.0%
18-24	31.8%	36.4%	31.8%	0.0%
25-34	13.3%	37.8%	26.5%	22.4%
35-44	16.2%	23.0%	37.8%	23.0%
45-54	16.3%	20.4%	49.0%	14.3%
55-64	3.7%	16.7%	61.1%	18.5%
65 or older	4.7%	7.8%	75.0%	12.5%
Total	12.4%	24.2%	45.7%	17.6%

By Living Situation

Those living with housing instability, such as temporary housing, those living with family and those in group facilities were more than twice as likely than homeowners to report experiencing housing discrimination (or knowing someone who has).

Have you ever experienced any of the following types of housing discrimination or know someone who has?	
Which of the following best describes where you live?	Percent responding 'Yes'
I rent an apartment or house	57.6%
I own a house that I live in	31.2%
I live in a group facility like a college dorm, nursing home, or transitional home	76.5%
I live with my family	77.5%
I temporarily live with family or friends	71.4%
I temporarily live in my car	71.4%
I temporarily live in a shelter	100.0%
I do not have any stable housing	100.0%
Other	33.3%
Total	47.5%

Overall, one in three respondents (33.2%) reported feeling well informed on Housing Discrimination, ranging from one in five of those without any stable housing (20.0%) to two in three of those temporarily living in a shelter (66.7%).

Do you feel well informed on Housing Discrimination?	
Which of the following best describes where you live?	Percent responding 'Yes'
I rent an apartment or house	25.6%
I own a house that I live in	36.1%
I live in a group facility like a college dorm, nursing home, or transitional home	29.4%
I live with my family	37.5%
I temporarily live with family or friends	35.7%
I temporarily live in my car	28.6%
I temporarily live in a shelter	66.7%
I do not have any stable housing	20.0%
Other	.0%
Total	33.2%

Nearly half of respondents (46.1%) reported that they would report housing discrimination if they encountered or experienced it, ranging from one in five of those temporarily living in a shelter or their car (20.0%) to more than half (54.0%) of homeowners. One in four respondents (23.8%) reported that they would tell the person that they are discriminating, while fewer respondents reported that they would either not know what to do (17.7%) or ignore it and go somewhere else (12.4%).

What would you do if you encountered or experienced housing discrimination?				
Which of the following best describes where you live?	Ignore it and go somewhere else	Tell the person that you believe they are discriminating	Report it	Would not know what to do
I rent an apartment or house	11.6%	23.3%	44.2%	20.9%
I own a house that I live in	11.2%	17.2%	54.0%	17.7%
I live in a group facility like a college dorm, nursing home, or transitional home	11.8%	35.3%	41.2%	11.8%
I live with my family	17.5%	47.5%	27.5%	7.5%
I temporarily live with family or friends	21.4%	42.9%	21.4%	14.3%
I temporarily live in my car	14.3%	42.9%	42.9%	0.0%
I temporarily live in a shelter	20.0%	60.0%	20.0%	0.0%
I do not have any stable housing	20.0%	0.0%	20.0%	60.0%
Other	0.0%	0.0%	33.3%	66.7%
Total	12.4%	23.8%	46.1%	17.7%

By Household Type

Those in single-parent or multi-generational households were more likely than others to report experiencing housing discrimination (64.4% and 72.8%, respectively).

Have you ever experienced any of the following types of housing discrimination or know someone who has?	
Do you live in a...	Percent responding 'Yes'
Single-parent household	
Yes	64.4%
No	42.8%
Household with multiple generations, or in a home with three or more generations living together (like grandparents, kids, and grandkids)	
Yes	72.8%
No	39.5%

Those in single-parent or multi-generational households were each slightly more likely than others to report feeling well informed on housing discrimination, although in each case a minority of respondents reported feeling this way.

Do you feel well informed on Housing Discrimination?	
Do you live in a...	Percent responding 'Yes'
Single-parent household	
Yes	38.2%
No	31.1%
Household with multiple generations, or in a home with three or more generations living together (like grandparents, kids, and grandkids)	
Yes	40.4%
No	30.1%

Those in single-parent or multi-generational households were each less likely than others to report that they would report housing discrimination or not know what to do, while each was more likely to report that they would tell the person that they were discriminating or that they would ignore it.

What would you do if you encountered or experienced housing discrimination?				
Do you live in a...	Ignore it and go somewhere else	Tell the person that you believe they are discriminating	Report it	Would not know what to do
Single-parent household				
Yes	18.2%	34.1%	36.4%	11.4%
No	10.2%	20.7%	49.5%	19.6%
Household with multiple generations, or in a home with three or more generations living together (like grandparents, kids, and grandkids)				
Yes	20.7%	45.7%	23.9%	9.8%
No	9.2%	16.7%	54.3%	19.9%