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## Executive Summary

### ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

#### 1. Introduction

The world changed drastically in 2020 when the Coronavirus-19 (COVID-19) pandemic emerged and shutdown many businesses, schools, and more exacerbating many of the housing and non-housing related challenges and needs across the city. Over the course of the pandemic, rents and housing costs increased significantly in Albuquerque putting more households, especially low- to moderate-income families at risk of becoming homeless. In addition to the lack of affordable housing throughout the city, the need for additional services increased. These services included health care, dental care, childcare, mental health services, rental assistance, job training, education, emergency shelters and transitional housing.

Albuquerque is an entitlement community, which means that it is eligible to receive Community Planning and Development (CPD) formula block grant programs. The City of Albuquerque receives Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME) funds, and Emergency Solutions Grants (ESG) funds on a formula basis annually from the U.S. Department of Housing and Urban Development (HUD). In order to receive these grants, the City of Albuquerque must complete a Consolidated Plan every five years.

The Consolidated Plan provides the HUD with a comprehensive assessment of the City's housing and community development needs and outlines the City's priorities, objectives and strategies for the investment of CDBG, HOME, and ESG funds to address these needs over the next five years, beginning July 1, 2023 and ending June 30, 2028. The programs funded with CDBG, HOME and ESG provide eligible activities to benefit low- to moderate-income residents.

#### 2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

High priority needs for the 2023-2027 five-year Consolidated Plan were identified through focus group discussions, interviews, a community survey and other relevant data. These high priority needs included both housing and non-housing related needs. Priority needs identified are: Affordable Housing Preservation, Affordable Housing Development, Affordable Homeownership Opportunities, Homeless Prevention Programs, Homeless Services and Programs, Public Facilities and Infrastructure, Public Services and Economic Development Opportunities. Albuquerque has developed and managed a robust Citizen Participation process to solicit resident input on priority needs. The City of Albuquerque has integrated that Citizen Participation process with substantial research efforts to acquire hard data on the scope of those needs.

#### 3. Evaluation of past performance



Significant progress has been made during the 2018-2022 Consolidated Plan five-year period. With other federal, state and local funding, HUD resources allowed the City, with its many partners, to make a positive impact in the community. The following goals have been accomplished during the first four years of the Plan:

- Increased affordable housing opportunities through the production of 113 rental housing units
- Increased affordable housing opportunities through mortgage reduction assistance to 67 homebuyers;
- Increased affordable housing opportunities through tenant based rental assistance and rapid rehousing to 319 households;
- Increased affordable housing opportunities through the rehabilitation of 255 rental housing units;
- Increased access to public services for 5,098 persons experiencing homelessness and/or at risk of experiencing homelessness;
- Increased access to homeless services by assisting 3,411 persons experiencing homelessness with overnight shelter;
- Increased access to childcare and case management services for 207 families experiencing homelessness;
- Increased access to services for seniors by providing 7,902 seniors with a nutritious meal; and
- Increased access to public facilities and infrastructure for 121,181 persons.

Progress towards previous goals continues to be made during the final year of the 2018-2022 Consolidated Plan.

#### **4. Summary of citizen participation process and consultation process**

Citizen and stakeholder participation components are a critical process in the development of the Consolidated Plan and are a priority for the City of Albuquerque. The Department of Family and Community Services (DFCS) encouraged meaningful public participation in the Consolidated Plan process, especially by low- and moderate-income residents, as well as those in legally protected classes. The department conducted a broad consultation process with public and private agencies that provide affordable/subsidized housing, homelessness prevention and intervention efforts, and health and public/human services.

In accordance with the City's Citizen Participation Plan, residents and stakeholders were able to participate in the development of the 2023-2027 Consolidated Plan through completing a survey, participating in a stakeholder interview, and attending focus groups or public hearings. Efforts were made to encourage participation by low- and moderate-income persons, by residents of predominantly low- and moderate-income neighborhoods and by public housing residents. Efforts were made to encourage the participation of minorities and non-English speaking persons, as well as persons with disabilities. The consultation process included representatives of the CoC, PHA, and other specified groups who completed surveys, provided local data, attended one of 14 focus groups and assisted the

City of Albuquerque to ensure practical coordination of strategies to maximize impact and to avoid duplication of effort.

## **5. Summary of public comments**

There were no public comments during either of the Public Hearings for the Consolidated Plan. During the 30-day comment period three (3) comments were received. Two of the comments were from the general public and the other was from Greater Albuquerque Housing Partnership (GAHP). The two comments from the general public were regarding the lack of affordable housing for those being released from the criminal justice system. The comment from GAHP was in regards to the inequities in access to housing for the Native American and African American communities. All comments were responded to by Community Development. Comments are attached in Appendix A.

## **6. Summary of comments or views not accepted and the reasons for not accepting them**

Please see the appendix for a summary of public comments received.

## **7. Summary**

With the growing affordable housing crisis in Albuquerque and across the United States, the City's CDBG, HOME, and ESG funds are more critical than ever to help low- to moderate-income persons and at-risk populations. The City conducted its citizen participation efforts through a variety of stakeholder interviews, focus groups, a survey, and public hearings to gather input from residents on the community needs and potential strategies to address the needs.

## The Process

### PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

#### 1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
Lead Agency	ALBUQUERQUE	
CDBG Administrator	ALBUQUERQUE	Department of Family and Community Services
HOPWA Administrator		
HOME Administrator	ALBUQUERQUE	Department of Family and Community Services
ESG Administrator	ALBUQUERQUE	Department of Homeless Prevention and Initiatives
HOPWA-C Administrator		

**Table 1 – Responsible Agencies**

#### Narrative

The City of Albuquerque’s Department of Family and Community Services (DFCS) is the lead agency responsible for the administration of the CDBG, HOME, and ESG programs. DFCS contracted with Crescendo Consulting Group, LLC to prepare the 2023-2027 Consolidated Plan.

In the development of this Consolidated Plan, Crescendo Consulting Group and DFCS developed and implemented a comprehensive citizen participation and consultation process, which included conducting a needs assessment and market analysis to identify community needs regarding affordable housing, homelessness, special needs, and community development. This information was gathered through consultation with public officials and local agencies, public outreach and community meetings, review of demographic and economic data, and housing market analysis.

DFCS shall be responsible for all grants planning, management and monitoring duties necessary to comply with HUD regulations and City policy during the implementation of the 2023-2027 Consolidated Plan and each of the five Annual Action Plans.

#### Consolidated Plan Public Contact Information

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## Demo

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## **PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(I)**

### **1. Introduction**

The City of Albuquerque consulted with representatives from multiple community service providers, city departments, advocacy groups, and organizations involved in the development of affordable housing, the creation of job opportunities for low- and moderate-income residents, and/or the provision of services to children, elderly persons, persons with disabilities, persons with mental health and/or substance use disorder, and homeless persons. To facilitate this consultation, the City solicited feedback through the following methods:

- Citywide community survey
- 14 Focus Group discussions with service providers and community residents;
- 52 stakeholder interviews;
- Three Public Hearings; and
- Receipt of written comments.

To gather the most in-depth information, the City consulted with a variety of community service providers, advocacy groups and organizations concerning the housing, community and economic development needs of the community. Each of the groups or organizations consulted is listed below. The input received from these consultation partners helped establish and inform the objectives and goals described in the Strategic Plan.

**Provide a concise summary of the jurisdiction’s activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I)).**

During the development of this Consolidated Plan, the City consulted with several organizations that provide housing, health services and other community-focused programs. Outreach included invitations to community focus group discussions, one-on-one stakeholder interviews, community survey, and public hearings.

The City recognizes the importance of continued coordination and alignment during the upcoming five-year Consolidated Plan period with organizations and providers. The City will continue to look towards these organization to assist in the implementation of projects using CDBG, HOME, and ESG funds. Albuquerque has consolidated its City-directed housing and community development programs and functions into the Department of Family and Community Services. By consolidating its HUD formula and competitive grant programs, as well as oversight of its homeless initiatives, the City is able to target, plan and implement programs more seamlessly and with greater impact. It is also able to be more

efficient in delivering resources and services, monitoring service providers, and creating synergistic relationships with other City departments.

The 2014 Settlement Agreement with the Department of Justice provides numerous mechanisms that promote ongoing coordination among various health and social service entities that treat the most severely mentally ill, those with severe alcohol and drug addictions, and others most critically in need of intervention to stay permanently housed and out of the custody of law enforcement. The Agreement includes the development and implementation of a Civilian Police Oversight Agency, Mental Health Response Advisory Committee, Community Policing Councils, community policing partnerships, periodic community meetings, and public reports on the City's progress toward compliance. The communication and coordination mandated under the Agreement between the Albuquerque Police Department and the behavioral health community attempts to ensure that law enforcement is sensitive to the specific needs of at-risk individuals. In addition to addressing dangerous escalations of force in stress situations involving such individuals, these efforts at coordination are intended to reduce other unwanted consequences, such as death from narcotic withdrawal or overdose immediately following incarceration or release.

**Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness**

Albuquerque's homeless system of care is comprised of a network of public, private, faith-based, for-profit, and nonprofit service providers that utilizes several federal, state and local resources to provide services for persons experiencing homelessness. The City also provides general fund resources for services that assist those experiencing homelessness and those at risk of experiencing homelessness. The City's nonprofit community plays a key role in the Continuum of Care system. Numerous organizations throughout the city administer programs ranging from meals to providing permanent supportive housing opportunities. These services are available to single men and women experiencing homelessness, as well as families with children. The City's nonprofit community also serves special needs populations, such as victims of domestic violence, veterans, persons with disabilities, persons with HIV/AIDS, and youth.

At an institutional level, the City partners with the New Mexico Coalition to End Homelessness (NMCEH) in the administration and delivery of Continuum of Care (CoC) services. In addition to the leadership provided by the CoC Board of Directors, the Albuquerque Strategic Collaborative holds monthly meetings at which members develop and vote on CoC related issues, such as the CoC Governance Charter and Common Standards.

**Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS**

The City contracts with the NMCEH to manage and coordinate the CoC. Under the CoC Governance Charter, each year NMCEH will work with the City to develop performance standards for evaluating the effectiveness of ESG program funded activities. These performance standards will be presented to the Albuquerque CoC's monthly meetings for discussion and feedback. Based on feedback from the Albuquerque CoC, the City will use the performance standard data to determine if the current allocation strategy is effectively meeting the City's goals for reducing and preventing homelessness.

The City recognizes that due to the COVID-19 pandemic and the rising costs of housing, the homeless population in Albuquerque has grown in recent years. Providing housing and additional services for this population has also been difficult due to the shortage of affordable housing in the community. The City has pledged its own resources, as well as CDBG, HOME, ESG and CoC funds to increase services for at-risk populations and increase affordable housing opportunities for its most vulnerable populations.

For the most recent Point-In-Time (PIT) Count, the sheltered count component relied on data collected directly from emergency shelters or transitional housing programs. This information was obtained through an agency-wide report generated through the Homeless Management Information System (HMIS) database. NMCEH provides coordination and management of the local HMIS and is responsible for maintaining policies and procedures for the use of HMIS throughout the CoC. NMCEH worked collaboratively with CoC member organizations to develop the local HMIS system.

For the unsheltered count component of the PIT Count, in-person surveys were conducted at local service sites and through street outreach activities. Demographic information such as veteran status, numbers of children, and additional relevant details were ascertained to assist in identifying housing service programs for which individuals might qualify. Member agencies conducted surveys at Albuquerque Healthcare for the Homeless, First Nations Community Healthsource, The Rock at Noon Day, HopeWorks, Compassion Center, God's Warehouse, and the Transgender Resource Center of New Mexico. This information was combined with data gathered by Street Outreach staff from Heading Home Albuquerque Street Connect, Albuquerque Healthcare for the Homeless, Goodwill Industries of NM, Molina Healthcare, NM Veteran's Integration Center, NM Veteran's Administration, and Hopeworks, who canvassed the city to conduct the survey among those whom they encountered sleeping under highway underpasses, in encampments, and in parks and alleys on the day of the PIT Count.

**2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities**

Table 2 – Agencies, groups, organizations who participated

1	<b>Agency/Group/Organization</b>	Albuquerque Housing Authority
	<b>Agency/Group/Organization Type</b>	Housing PHA Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Albuquerque Housing Authority (AHA) provided data related to residents, properties, and waiting lists and needs for affordable housing. Additionally, the Executive Director participated in a stakeholder interview, members of the Board participated in the focus groups, and AHA residents participated in the community survey. AHA also provides data on their voucher program and public housing units.
2	<b>Agency/Group/Organization</b>	CABQ Metropolitan Redevelopment Agency
	<b>Agency/Group/Organization Type</b>	Other government - Local Planning organization
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Non-Homeless Special Needs Economic Development Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The City of Albuquerque Metropolitan Redevelopment Agency participated in several stakeholder interviews and provided data as needed.
3	<b>Agency/Group/Organization</b>	City of Albuquerque Planning Department
	<b>Agency/Group/Organization Type</b>	Other government - Local Planning organization
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Lead-based Paint Strategy Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy



	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Members of the Planning Department participated in stakeholder interviews and help informed the completion of sections of the Plan addressing zoning regulations and policies, barriers to affordable housing, code enforcement, climate change, hazard mitigation, emergency management, management of flood prone areas and the City's Comprehensive Plan.
4	<b>Agency/Group/Organization</b>	City of Albuquerque Department of Senior Affairs
	<b>Agency/Group/Organization Type</b>	Services - Housing Services-Elderly Persons Services-Persons with Disabilities Other government - Local Grantee Department
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Department of Senior Affairs staff participated in stakeholder interviews and focus groups. Focus groups with seniors occurred at two of the community senior centers. Additionally, staff help publicize the survey to residents.
5	<b>Agency/Group/Organization</b>	NEW MEXICO COALITION TO END HOMELESSNESS
	<b>Agency/Group/Organization Type</b>	Services-homeless Publicly Funded Institution/System of Care Regional organization Grantee Department
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The New Mexico Coalition to End Homelessness staff participated in stakeholder interviews and focus groups. Additionally, NMCEH provided data to help populate sections of the report.

6	<b>Agency/Group/Organization</b>	High Desert Housing
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-Elderly Persons Services-Persons with Disabilities Regional organization
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Non-Homeless Special Needs Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	High Desert Housing participated in a stakeholder interview. This consultation helped inform the unique needs of special populations, such as persons with disabilities and seniors.
7	<b>Agency/Group/Organization</b>	Transgender Resource Center of New Mexico
	<b>Agency/Group/Organization Type</b>	Services-Persons with HIV/AIDS Services-Education Regional organization
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Transgender Resource Center of NM participated in a stakeholder interview. This consultation helped inform the unique needs of special populations, such as transgender and LGBTQIA+ persons.
8	<b>Agency/Group/Organization</b>	Centro Savila
	<b>Agency/Group/Organization Type</b>	Services-Health Health Agency Hispanic Community
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Chronically homeless Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Centra Savila participated in a stakeholder interview. This consultation helped inform the needs of persons with mental health conditions and the Hispanic community.

9	<b>Agency/Group/Organization</b>	Hopeworks
	<b>Agency/Group/Organization Type</b>	Services - Housing Services-Victims of Domestic Violence Services-homeless Services - Victims
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	HopeWorks participated in a stakeholder interview. This consultation helped inform the needs, both housing and services, for people experiencing homelessness.
10	<b>Agency/Group/Organization</b>	Albuquerque Healthcare for the Homeless
	<b>Agency/Group/Organization Type</b>	Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Services - Victims Health Agency Grantee Department
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Albuquerque Healthcare for the Homeless staff participated in stakeholder interviews and focus groups. This consultation helped provide necessary information to complete sections of the plan and to identify non-housing related needs of people experiencing homelessness in Albuquerque.

11	<b>Agency/Group/Organization</b>	Albuquerque Heading Home
	<b>Agency/Group/Organization Type</b>	Services - Housing Services-Victims of Domestic Violence Services-homeless Services-Health Service-Fair Housing Regional organization
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Heading Home staff participated in stakeholder interviews and focus groups. This consultation provided information necessary to complete sections of the Plan addressing the need for emergency and transitional housing for vulnerable communities, as well as necessary support services to keep them permanently housed.
12	<b>Agency/Group/Organization</b>	GREATER ALBUQUERQUE HOUSING PARTNERSHIP
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-Education Service-Fair Housing Regional organization Grantee Department
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Non-Homeless Special Needs Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Greater Albuquerque Housing Partnership staff participated in stakeholder interviews and focus group discussions. This consultation provided information for the needs assessment and housing market analysis.

13	<b>Agency/Group/Organization</b>	Yes Housing, Inc.
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Service-Fair Housing Regional organization
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	YES Housing, Inc. participated in stakeholder interviews and the community survey. This consultation provided information necessary to complete sections of the Plan addressing supportive service needs of the vulnerably housed, affordable housing development and housing rehabilitation.
14	<b>Agency/Group/Organization</b>	NEW MEXICO MORTGAGE FINANCE AUTHORITY
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-homeless Service-Fair Housing Other government - State Community Development Financial Institution
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Mortgage Finance Authority participated in stakeholder interviews, focus groups, and public hearings. This consultation provided information necessary to complete sections of the Plan addressing affordable home ownership, the needs of vulnerable populations and the precariously housed, and investment in affordable housing development.

15	<b>Agency/Group/Organization</b>	Enlace Comunitario
	<b>Agency/Group/Organization Type</b>	Services-Victims of Domestic Violence Services-homeless Services-Education Services - Victims Regional organization
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Families with children Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Enlace Comunitario members participated in a focus group discussion. This consultation provided information necessary to complete sections of the Plan addressing the supportive service needs of women and children who are victimized by domestic violence, from emergency housing to health and social services.
16	<b>Agency/Group/Organization</b>	Albuquerque Office of Equity and Inclusion
	<b>Agency/Group/Organization Type</b>	Service-Fair Housing Civic Leaders Grantee Department
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Chronically homeless Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The City's Office of Equity and Inclusion staff participated in stakeholder interviews and the planning process of the Consolidated Plan. OEI also help organize a focus group with Black community members and the Indigenous community through the Indigenous Housing Summit in October 2022. This consultation provided information necessary to complete sections of the Plan addressing fair housing issues, as well as the supportive service needs of vulnerable populations from emergency and transitional housing to health care and social services.

17	<b>Agency/Group/Organization</b>	Adelante Development Center
	<b>Agency/Group/Organization Type</b>	Services-Elderly Persons Services-Persons with Disabilities Services-homeless Services-Education Services-Employment Regional organization
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Chronically homeless Homelessness Needs - Veterans Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Adelante Development Center, Inc. participated in focus group discussions. This consultation provided information necessary to complete sections of the Plan addressing the housing and social service needs of disabled persons in the community, including disabled veterans and frail elderly. Adelante also provided information of technology literacy and the "digital divide" for seniors, persons of color, women and people with disabilities.
18	<b>Agency/Group/Organization</b>	Albuquerque Department of Economic Development
	<b>Agency/Group/Organization Type</b>	Planning organization
	<b>What section of the Plan was addressed by Consultation?</b>	Economic Development Market Analysis Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The City of Albuquerque's Department of Economic Development staff participated in stakeholder interviews. This consultation provided information necessary to complete sections of the Plan addressing business development as a component of an anti-poverty strategy.
19	<b>Agency/Group/Organization</b>	University of New Mexico Health Sciences Center
	<b>Agency/Group/Organization Type</b>	Services-Health Services-Education Publicly Funded Institution/System of Care Major Employer Private Sector Banking / Financing

	<b>What section of the Plan was addressed by Consultation?</b>	Economic Development Market Analysis Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	University of New Mexico Health Sciences Center participated in stakeholder interviews and focus group discussion. This consultation provided information necessary to complete sections of the Plan addressing business development and career training as a components of anti-poverty strategies.
20	<b>Agency/Group/Organization</b>	Accion
	<b>Agency/Group/Organization Type</b>	Small business assiatnce Community Development Financial Institution
	<b>What section of the Plan was addressed by Consultation?</b>	Economic Development Market Analysis Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Accion participated in stakeholder interviews. This consultation provided information necessary to complete sections of the Plan addressing business development and entrepreneurship as key components of an anti-poverty strategy.
21	<b>Agency/Group/Organization</b>	Homewise, Inc.
	<b>Agency/Group/Organization Type</b>	Services-Education Community Development Financial Institution
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Market Analysis Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Homewise, Inc. participated in stakeholder interviews and focus group discussions This consultation provided information necessary to complete sections of the Plan addressing affordable home ownership, including education and support services for loan recipients, as part of an anti-poverty strategy.
22	<b>Agency/Group/Organization</b>	Albuquerque Area Agency on Aging, DFCS
	<b>Agency/Group/Organization Type</b>	Services-Elderly Persons Services-Persons with Disabilities Grantee Department



	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The City of Albuquerque's Area Agency on Aging participated in stakeholder interviews. This consultation provided information necessary to complete sections of the Plan addressing affordable housing for seniors, housing rehabilitation and accessibility, and public and supportive services for this vulnerable community.
23	<b>Agency/Group/Organization</b>	New Day Youth and Family Services (A New Day)
	<b>Agency/Group/Organization Type</b>	Services-Children Services-homeless Services-Education Child Welfare Agency Regional organization
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	New Day participated in stakeholder interviews and focus group discussions. This consultation provided information necessary to complete sections of the Plan addressing the need for emergency and transitional housing for vulnerable communities, as well as necessary support services to keep them permanently housed.
24	<b>Agency/Group/Organization</b>	Youth Development, Inc.
	<b>Agency/Group/Organization Type</b>	Services-Children Services-homeless Services-Education Child Welfare Agency Regional organization
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Youth Development, Inc. participated in focus group discussions This consultation provided information necessary to complete sections of the Plan addressing the need for emergency and transitional housing for vulnerable communities, as well as necessary support services to keep them permanently housed.
25	<b>Agency/Group/Organization</b>	Tender Love Community Center
	<b>Agency/Group/Organization Type</b>	Services-Victims of Domestic Violence Services-Employment Services - Victims
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs Economic Development
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Tender Love participated in a stakeholder interview. This consultation help inform the needs assessment, especially for persons experiencing domestic violence and human trafficking.
26	<b>Agency/Group/Organization</b>	Endorphin Power Co.
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Endorphin Power Co. Participated in focus group discussions. This consultation helped inform the needs assessment and housing market analysis, especially for transitional housing and special population persons with substance use challenges.
27	<b>Agency/Group/Organization</b>	Crossroads for Women
	<b>Agency/Group/Organization Type</b>	Services - Victims Services - Mental health

	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Crossroads for Women participated in stakeholder interviews. This consultation help inform the needs assessment narrative.
28	<b>Agency/Group/Organization</b>	Division of Child and Family Development Services
	<b>Agency/Group/Organization Type</b>	Services-Children Services-Education Child Welfare Agency
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The City's Department of Family and Child Development participated in stakeholder interviews, focus groups, and public hearings. This consultation provided information necessary to complete sections of the Plan addressing homelessness, and various early childhood interventions as part of a strategy to increase opportunity and combat poverty among families with children.
29	<b>Agency/Group/Organization</b>	HUD Office of Fair Housing and Equal Opportunity
	<b>Agency/Group/Organization Type</b>	Other government - Federal
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Assessment of Fair Housing
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	HUD FHEO provided data on fair housing violations for the city of Albuquerque. This consultation provided data for the Assessment of Fair Housing and part of the Consolidated Plan.
30	<b>Agency/Group/Organization</b>	Federal Communications Commission
	<b>Agency/Group/Organization Type</b>	Other government - Federal

	<b>What section of the Plan was addressed by Consultation?</b>	Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Information from the Federal Communications Commission was used to address HUD's requirement to discuss broadband access and "the digital divide".
31	<b>Agency/Group/Organization</b>	Albuquerque Fire Rescue
	<b>Agency/Group/Organization Type</b>	Fire and Rescue Grantee Department
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Albuquerque Fire Rescue (AFR) staff participated in a one-on-one interview. Information gathered during the interview was used to address the needs of the community from a public safety perspective. In addition to, addressing the emergency management needs of the city.

### Identify any Agency Types not consulted and provide rationale for not consulting

The City did not consult with other local governments, or participating jurisdictions, which work with similar grants. This was not done because Albuquerque, being the largest City in New Mexico, has very different issues and programs that are not directly comparable to other cities in the state.

### Other local/regional/state/federal planning efforts considered when preparing the Plan

<b>Name of Plan</b>	<b>Lead Organization</b>	<b>How do the goals of your Strategic Plan overlap with the goals of each plan?</b>
Continuum of Care	New Mexico Coalition to End Homelessness	New Mexico Coalition to End Homelessness (NMCEH) serves as the Continuum of Care organization for Albuquerque. It is also the lead agency for the Homeless Management Information System (HMIS). NMCEH also manages the ABQ Coordinated Entry System that serves individuals and families experiencing homelessness. Both NMCEH and CABQ have the same mission of homeless prevention and eliminating homelessness.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
ABQ the Plan	Urban Design and Development Division, Planning Department	ABQ the Plan outlines housing, urban planning, and economic development goals for the City. The Plan outlines the need for affordable housing throughout Albuquerque.
Assessment of Fair Housing	City of Albuquerque	As part of this Consolidated Plan, the City of Albuquerque developed the Assessment of Fair Housing (AFH). Contributing Factors identified in the AFH for Albuquerque are incorporated into the Consolidated Plan's Strategic Plan.

**Table 3 – Other local / regional / federal planning efforts**

**Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))**

To enhance coordination among the CoC, public and assisted housing providers as well as private and governmental health, mental health and service agencies, the City invited each of these entities to provide input on the needs of the community in the development of this Consolidated Plan. The City monitors CoC policy making to ensure that local efforts correspond to changes in the regional approach to addressing the needs of homeless and low-income people. Further, DFCS works with subrecipients of CDBG, HOME, and ESG funds to ensure a coordinated effort among service agencies to address the needs of Albuquerque residents, including but not limited to chronically homeless individuals and families, families with children, veterans and their families, unaccompanied youth, and persons who were recently homeless but now live in permanent housing. To promote economic opportunities for low-income residents, the City coordinates with sub-recipient social service agencies, businesses and housing developers to ensure that where there are job opportunities for low-income people in connection with HUD-assisted projects, information is disseminated through appropriate channels consistent with the objectives of Section 3 of the Housing and Community Development Act of 1968.

**Narrative (optional):**

## **PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)**

### **1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting**

The City established and followed a process for the development of this Consolidated Plan and the Assessment of Fair Housing that included broad participation from the community. These activities were coordinated and implemented by the Department of Family and Community Services. DFCS invited residents and stakeholders to attend any of 14 focus group discussions and 4 public hearings to discuss the short- and long-term needs of the community and how federal CDBG, HOME and ESG funds, in addition to other local funds, may be used to meet those needs. Table 5 provides a summary of the date, time and location of these meetings including information on newspaper advertisements, postings and internet outreach.

DFCS also prepared and disseminated the 2023-2027 Community Survey in hardcopy and web-based format from October 10, 2022 to November 15, 2022. The Survey form was available in English and Spanish. Community members were advised of the availability of the survey via email to stakeholders, posts on the City's website and social media pages, announcements at City meetings, and during the community focus group discussion meetings. The purpose of the survey was to allow all residents the opportunity to provide their assessment of the level of need in Albuquerque for a variety of housing, community and economic development activities. In total, approximately 1,220 Albuquerque residents provided completed responses to the survey. Both the survey results and the English and Spanish survey forms are included in Appendix.

In accordance with the City's adopted Citizen Participation Plan, all public notices for community meetings, public hearings and the availability of the resident survey were published in the Albuquerque Journal, a medium of general circulation in the City, as well as on the City's website and Twitter account.

The citizen participation process informed the development of priority needs identified in the Consolidated Plan and added context to the goal-setting process by visioning the types of programs and projects where CDBG, HOME, and ESG investments have the potential to improve neighborhood conditions and increase access to opportunity for all residents.

The Consolidated Plan is significantly informed by the City's 2023-2027 Assessment of Fair Housing (AFH). The AFH was prepared in accordance with HUD guidelines.

## Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Newspaper Ad	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	<p>Public Notice published October 16, 2022 in the Albuquerque Journal to announce six Community Meetings for purpose of receiving public input on the preparation of the City's 2023-2027 Consolidated Plan.</p> <p>This Public Notice was also posted at all community centers, Health &amp; Social Service Centers, Senior Centers and Albuquerque Housing Authority.</p>	No comments were received.	No comments were received.	Not applicable

Demo

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
2	Internet Outreach	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p> <p>Neighborhood Associations</p>	Announcement of six Community Meetings was placed on City Website, the City's social media accounts and sent to the City's email list serv to receive input on the preparation of the City's 2023-2027 Consolidated Plan.	No comments were received.	No comments were received.	Not applicable



Demo

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
3	Public Meeting	<p>Minorities</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	Focus Groups held October 17, 2022, 11:30 am to 1:00 pm at the Los Griegos HSSC. Three members of the public.	<p>Availability of affordable housing,</p> <p>Increase of vacation rentals in the Old Town,</p> <p>Single parents struggle, Increase in homelessness,</p> <p>Fair Housing and housing discrimination with immigrant populations,</p> <p>Mental health services</p>	All comments were accepted.	Not applicable

Demo

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
4	Public Meeting	Minorities  Persons with disabilities  Non-targeted/broad community  Residents of Public and Assisted Housing  Seniors	Focus Group held October 18, 2022, 12:30 to 2:00 pm at the Ceasar Chavez Community Center. Five members of the public.	Affordable housing, Transitional housing, Housing counseling, Lack of livable wage jobs, Lack of quality and safe affordable housing, Health care	All comments were accepted.	Not applicable

Demo

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
5	Public Meeting	<p>Minorities</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p> <p>Seniors</p>	<p>Focus Group held October 18, 2022, 5:30 to 7:00 pm at Taylor Ranch Community Center4</p> <p>members of the public</p>	<p>More affordable rental unitsLong wait lists for AHA voucher and public housing programsHousing First for homeless peopleNeed better code enforcement</p>	All comments were accepted.	Not applicable

Demo

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
6	Public Meeting	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p> <p>Seniors</p>	Focus Group held October 19, 2022, 11:30 to 1:00 pm at Los Volcanes Senior Center. 10 members of the public.	Social isolation among seniors, Homeless people live in parks, Seniors cannot afford home repairs, Affordable rental units for seniors, Urban Indian population has unique needs, Crime	All comments were accepted.	Not applicable

Demo

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
7	Public Meeting	<p>Minorities</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p> <p>Seniors</p>	Focus Group held October 19, 2022, 2:30 to 4:00 pm at Alamosa Community Center. Four members of the public attended	Affordable housing, Mental health services, Homeless services, Childcare, Affordable health care services	All comments were accepted	Not Applicable

Demo

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
8	Public Meeting	Minorities  Persons with disabilities  Non-targeted/broad community  Residents of Public and Assisted Housing  Seniors	Focus Group held October 20, 2022, 8:00 to 9:00 am at Barelas Senior Center. 10 members of the public.	Affordable housing, Public safety as seniors are more vulnerable, Aging in place, Rising rents, Senior centers are great	All comments were accepted.	Not applicable
9	Public Meeting	Minorities  Persons with disabilities  Non-targeted/broad community  Residents of Public and Assisted Housing	Focus Group held October 20, 2022, 1:00 to 2:30 pm at John Marshall HSSC. Five members of the public.	Lack of affordable housing units (supply), NIMPBism for new affordable housing development, Transportation, International District is very vulnerable	All comments were accepted.	Not applicable

Demo

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
10	Public Meeting	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	Focus Group held October 21, 2022, 11:30 to 1:00 pm at Holiday Park Community Center. 11 members of the public.	Affordability of housing, Crime, Mental health services, Rising homelessness in city, Services for youth and young people	All comments were accepted.	Not applicable

Demo

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
11	Public Meeting	<p>Minorities</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p> <p>Black or African American</p>	Focus Group held October 21, 2022, 3:30 to 4:30 pm at International District Library. 30 members of the Black Community Engagement Steering Committee.	Affordable and attainable housing units, Safety, Need to fix dilapidated properties, Increasing homelessness in downtown area, Growing unhoused collegiate population, especially black, queer, and trans, Housing First models	All comments were accepted.	Not applicable



Demo

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
12	Public Meeting	Minorities  Persons with disabilities  Non-targeted/broad community	Focus Groups held with the Affordable Housing Committee during meeting on September 22, 2022. Five members of the committee participated.	Generational and situational poverty, Low wages, Lack of affordable housing, Disproportionate population of color and lack of housing and cost burden, Investors have bought many of the affordable housing and raised rents, Rising construction costs make building affordable housing difficult	All comments were accepted.	Not applicable

Demo

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
13	Public Meeting	Persons with disabilities  Non-targeted/broad community  Youth	Focus Group held with the Youth Housing Continuum Leadership Team on November 11, 2022. Six members of the team.	Youth homelessness was invisible for a long time, Young people experience homelessness differently than adults, Need for tribal consultation, Need transitional housing or group homes, Housing First but developmentally aligned	All comments were accepted.	Not applicable

Demo

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
14	Public Meeting	Persons with disabilities  Non-targeted/broad community  Residents of Public and Assisted Housing  Community Service Providers	Focus Group held virtually with the HNEDF Committee on October 25, 2022. Eight members of the committee attended.	Lack of affordable housing, Homelessness, NIMBYism, Pockets of poverty throughout the city, Better public health infrastructure	All comments were accepted.	Not applicable

Demo

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
15	Public Meeting	<p>Minorities</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p> <p>Community Service Providers</p>	<p>Focus Group held with the Affordable Housing Coalition on September 22, 2022. Four members of the Coalition participated.</p>	<p>Housing navigation / case management, Families cannot afford home maintenance, Housing voucher discrimination, Lack of affordable housing</p>	All comment	Not applicable

Demo

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
16	Public Meeting	Minorities  Persons with disabilities  Non-targeted/broad community  Residents of Public and Assisted Housing	Focus Group held during the Albuquerque Housing Authority board meeting on November 1, 2022. Eight members of the Board participated.	Deferred maintenance of aging public housing stock, Lack of affordable housing stock, Not many contractors or developers in the sector, Neighborhood revitalization, Need more accessible units, Housing voucher discrimination	All comments were accepted.	Not applicable

Demo

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
17	Community Survey	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	Approximately 1,200 completed responses	Affordable housing, Mental health and substance use treatment, Homeless facilities and services, Health services, Childcare	All comments were accepted.	Not applicable

Demo

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
18	Newspaper Ad	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	Public Notice was published October 26, 2022, in the Albuquerque Journal announcing a public hearing for Community Needs and to present the Workforce Housing/Affordable Housing Plan.	N/A	N/A	N/A

Demo

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
19	Internet Outreach	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	<p>Announcement of Public Notice for public hearing on Community Needs and to present the Workforce Housing/Affordable Housing Plan posted at Community Centers, Senior Centers, Health &amp; Social Service Centers and Albuquerque Housing Authority.</p>	N/A	N/A	N/A



Demo

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
20	Public Hearing	Minorities  Persons with disabilities  Non-targeted/broad community  Residents of Public and Assisted Housing	Public Hearing for community needs and to present the Workforce Housing/Affordable Housing Plan held virtually November 9, 2022. 39 people participated (19 people from the public; 6 staff; not all participants signed in).	Affordable housing, Homeless facilities and services	All comments were accepted.	Not applicable
21	Public Hearing	Minorities  Persons with disabilities  Non-targeted/broad community  Residents of Public and Assisted Housing	Public Hearing for community needs and to present the Workforce Housing/Affordable Housing Plan held November 9, 2022 at Los Griegos HSSC. Seven people from the public attended.	Affordable housing, Homeless facilities and services, Zoning changes and allowing different types of housing, Public housing improvements	All comments were accepted.	Not applicable

Demo

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
22	Newspaper Ad	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	<p>Public notice was published in the Albuquerque Journal on December 28, 2022 announcing the public hearing to present the draft 2023-2027 Consolidated Plan, Program Year 2023 Action Plan and Affordable/Workforce Housing Plan.</p>	N/A	N/A	N/A

Demo

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
23	Internet Outreach	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	<p>Notice of the Public Hearing to present the draft 2023-2027 Consolidated Plan, Program Year Action Plan and Affordable Housing/Workforce Housing Plan posted on the City's web page and social media accounts. Notice was posted at Community Centers, Senior Centers, Health and Social Service Centers and Albuquerque Housing Authority. Notice also sent out to City email list serv.</p>	N/A	N/A	N/A

Demo

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
24	Public Hearing	Minorities  Persons with disabilities  Non-targeted/broad community  Residents of Public and Assisted Housing	Public Hearing to present the draft 2023-2027 Consolidated Plan, Program Year 2023 draft Action Plan and Affordable Housing/Workforce Housing Plan held virtually on January 12, 2023. Thirty-seven participants (26 from the public; 11 staff).	No comments received.	N/A	N/A

Demo

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
25	Newspaper Ad	Minorities  Persons with disabilities  Non-targeted/broad community  Residents of Public and Assisted Housing	Public notice was published in the Albuquerque Journal on February 7, 2023 announcing the Public Hearing to present the draft 2023-2027 Consolidated Plan, Program Year 2023 Action Plan and Affordable/Workforce Housing Plan to be held on February 21, 2023.	N/A	N/A	

Demo

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
26	Internet Outreach	<p>Minorities</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	<p>Notice of the Public Hearing to present the draft 2023-2027 Consolidated Plan, Program Year 2023 Action Plan and Affordable/Workforce Housing Plan held on February 21, 2023, was posted on the City web page and social media outlets, in addition to being posted at City Community Centers, Health &amp; Social Service Centers and Senior Centers, as well as Albuquerque Housing Authority.</p>	No comments were received.	N/A	

Demo

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
27	Public Hearing	Minorities  Persons with disabilities  Non-targeted/broad community  Residents of Public and Assisted Housing	Public Hearing to present the draft 2023-2027 Consolidated Plan, Program Year 2023 Action Plan and Affordable/Workforce Housing Plan held on February 21, 2023, at Los Griegos Health and Social Service Center. There were no attendees from the public.	No comments were received.	N/A	

**Table 4 – Citizen Participation Outreach**

## Needs Assessment

### NA-05 Overview

#### Needs Assessment Overview

The City of Albuquerque gathered information to determine priority needs from many sources. The City has undertaken demographic and housing market research using US Census, the 2016-2020 5-Year American Community Survey (ACS), and a special tabulation of ACS data known as Comprehensive Housing Affordability Strategy (CHAS) data that estimates that number of households with one or more housing needs. The Housing Needs and Markets sections of the Plan were completed to provide a detailed analysis of affordable housing needs in Albuquerque, including housing gaps for owners and renters. Public meetings were held during the development of the Housing Needs Assessment. The City also conducted a series of Consolidated Plan Key Informant Interviews with City leaders, industry specialists, City staff, nonprofit organizations involved with serving low-income and at-risk populations, and the housing development and lending community. A community survey was made available to all Albuquerque residents on the City's website and social media and was sent to community partners to disseminate to their clients, asking citizens to provide their insights into housing, homelessness, the needs of at-risk populations, and community development needs within the community. All information has been considered in the drafting of this plan, and in the prioritization of needs and actions to meet needs.

Please note that the City of Albuquerque uses the term "at-risk populations" to identify populations such as persons experiencing homelessness, victims of domestic abuse, persons with disabilities, and persons with mental health and/or substance use disorders. This term is very similar to HUD's definition of "special needs populations" that may be referenced in the Consolidated Plan.



## NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

### Summary of Housing Needs

Between the year 2010 and 2020, the population of Albuquerque increased 8.4% and households increased 5.4%. Median incomes rose 13.5% during this time period.

Demographics	Base Year: 2010	Most Recent Year: 2020	% Change
Population	513,403	560,447	9%
Households	217,256	229,701	6%
Median Income	\$46,662.00	\$53,936.00	16%

**Table 5 - Housing Needs Assessment Demographics**

**Alternate Data Source Name:**

2020 5-Year Estimates American Community Survey

**Data Source Comments:**

### Additional Text - Age Observation

The following table shows the number of residents in Albuquerque by age range. Over the past 10 years, the Albuquerque population is trending older. The median age in 2010 was 35.1 and the median age in 2020 is two years older at 37.1. The percentage of children under the age of 9 has decreased indicating that either adults are choosing to have smaller families or no children. There has also been a significant decline in the 20 to 24 years old bracket. Presumably this could be because individuals at this age often seek out higher education and job opportunities in other areas. This could be concerning if these individuals leave the community for opportunities and then not return home. The largest increase in age groups is the 65 to 74 years old bracket, which is traditionally the retiree age group. With its warm and dry climate, New Mexico has long been a draw for many older adults looking to escape the harsh winters of the north. However, as adults age, they often have unique challenges and needs, especially when it comes to housing and health and social services.

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%

# Demo

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: ACS			

**Table 6 - Population by Age, 2010 - 2020**

## Additional Text - Race and Ethnicity Observation

As 2020 American Community Survey data below shows, 70% of all Albuquerque residents identify their race as white. Additionally, 49.2% identify themselves as Hispanic or Latino. Approximately 30% of the city's population identifies as non-white. Albuquerque is home to approximately 25,000 (4.5%) American Indian and Alaska Native individuals, of which almost half identify as Navajo (13,186). It is important to note that the U.S. Census Bureau has reported that black, Hispanic or Latino, and Native Americans were undercounted in the 2020 Census due to disruptions of the emerging COVID-19 pandemic and disruptions from the administration at the time[1]. Comments from the community have indicated that the city is becoming increasingly more diverse with residents moving from all over the globe.

Race	Bernalillo County		Albuquerque	
	Total Population	% by Race	Total Population	% by Race
White	476803	70.2%	394,098	70.3%
Black or African American	19002	2.8%	17319	3.1%
American Indian and Alaska Native	31591	4.7%	25169	4.5%
Asian	18271	2.7%	16972	3.0%
Native Hawaiian and Other Pacific Islander alone	556	0.1%	479	0.1%
Some other race alone	69611	10.3%	54853	9.8%
Two or more races	63203	9.3%	51557	9.2%
Total	679037	100%	560447	100%

**Table 7 - Population by Race, 2020**

Ethnicity	Bernalillo County		Albuquerque	
	Total Population	% by Ethnicity	Total Population	% by Ethnicity
Hispanic or Latino	341790	50.3%	275900	49.2%
Not Hispanic or Latino	337246	49.7%	284547	50.8%
Total	679037	100%	560447	100%

**Table 8 - Population by Ethnicity, 2020**

## Additional Text - See Appendix

See Appendix for additional demographic data.

### Number of Households Table

	<b>0-30% HAMFI</b>	<b>&gt;30-50% HAMFI</b>	<b>&gt;50-80% HAMFI</b>	<b>&gt;80-100% HAMFI</b>	<b>&gt;100% HAMFI</b>
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
Households with one or more children 6 years old or younger	0	0	0	0	

**Table 9 - Total Households Table**

**Alternate Data Source Name:**

2015-2019 CHAS

**Data Source Comments:**

### Additional Text - Number of Households Table

HUD provides the following tables which show households with Housing Problems by tenure and income range. These tables are created using US Census Bureau 2014-2018 American Community Survey (ACS) data. Housing problems are defined by HUD for the Consolidated Plan 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 (households paying 50% or more of their income for housing)

In Albuquerque, HUD estimates there were 43,080 rental units and 26,105 owner occupied units without complete plumbing or kitchen facilities in 2019. Of these, over half were rentals serving

households at 0-50% AMI. There were relatively few severely overcrowded households in Albuquerque, though 1,060 renters and 255 owners were overcrowded in 2019.

By far the largest housing problem experienced by households at 100% of the AMI or less in Albuquerque when combined was cost burden and severe cost burden. Renter households were more likely to be both severely cost burdened or cost burdened than owners. HUD estimates there were 14,265 renter households at 0–30% AMI that were severely cost burdened. Over 17,515 renters earning 30–50% of the AMI were cost burdened or severely cost burdened. There were also 37,110 owners earning below 100% AMI who were cost burdened or severely cost burdened.

## Housing Needs Summary Tables

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

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	17,760	13,860	9,500	1,960	43,080	7,750	7,080	7,625	3,650	26,105
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	520	270	205	65	1,060	40	50	125	40	255
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	465	450	325	220	1,460	115	230	250	75	670
Housing cost burden greater than 50% of income (and none of the above problems)	14,265	5,080	740	65	20,150	6,095	4,045	1,755	345	12,240

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	16,035	12,435	8,420	1,480	38,370	7,390	6,780	7,220	3,480	24,870
Zero/negative Income (and none of the above problems)	2,440	0	0	0	2,440	1,255	0	0	0	1,255

Table 10 – Housing Problems Table

Alternate Data Source Name:

2015-2019 CHAS

Data Source

Comments:

**Additional Text - Housing Problems**

The next HUD-provided table shows the number of households with one of the four housing problems or none of the four housing problems, by tenure and AMI income range in 2019. There are more renters with housing problems than owners. Housing problems are experienced by more extremely low (0–30% AMI) and low-income (31–50% AMI) renters and owners than by moderate income households or those with incomes above 80% AMI.

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	17,760	13,860	9,500	1,960	43,080	7,750	7,080	7,625	3,650	26,105

Demo

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Having none of four housing problems	4,415	2,600	9,210	6,430	22,655	3,305	3,640	10,840	9,580	27,365
Household has negative income, but none of the other housing problems	2,550	0	0	0	2,550	1,255	0	0	0	1,255

Table 11 – Housing Problems 2

Alternate Data Source Name:

2015-2019 CHAS

Data Source

Comments:

### 3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	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

Table 12 – Cost Burden > 30%

Alternate Data Source Name:

2015-2019 CHAS

Data Source

Comments:

### Additional Text - Cost-Burdened Households

HUD data shows that “elderly” households have the highest percentage of cost burdened households in Albuquerque. Small, related households also represent a high percentage of cost burdened households.

## 4. Cost Burden &gt; 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	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

Table 13 – Cost Burden &gt; 50%

Alternate Data Source Name:

2015-2019 CHAS

Data Source

Comments:

## Additional Text - Severe Cost-Burdened Households

The highest number of severely cost-burdened households are renters with incomes at 0–30% AMI. Most are large related households, and many are elderly and small related households. The highest number of severely cost-burdened owner households are those at 0–30% AMI and elderly households.

## 5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	1,125	855	710	305	2,995	105	190	310	95	700
Multiple, unrelated family households	75	145	125	19	364	60	90	65	19	234
Other, non-family households	45	155	50	90	340	15	10	0	0	25
Total need by income	1,245	1,155	885	414	3,699	180	290	375	114	959

Table 14 – Crowding Information – 1/2

Alternate Data Source Name:

2015-2019 CHAS

Data Source

Comments:



### Additional Text - Crowding

Overcrowding is also most prevalent in single family renter households with lower incomes. 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.

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	4,155	3,080	2,700	9,935	855	1,245	2,245	4,345

**Table 15 – Crowding Information – 2/2**

Alternate Data Source Name:

2015-2019 CHAS

Data Source

Comments:

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

The category “other” in the housing problem tables above include single person households and households of unrelated individuals. Of this category, Albuquerque does not collect specific data on single-person households nor is this data provided by HUD in the eCon Planning Suite. To estimate the number of single person households in need of housing assistance, data was gathered from the American Community Survey (2016-2020). Data indicates that there are 41,053 single person owner-occupied housing units and 41,410 single person renter-occupied housing units in Albuquerque. Applying an estimate of the number of lower-income households from an earlier table, it is estimated that there are approximately 6,363 low-income (0-50% AMI) owner households and 17,682 low-income (0-50% AMI) renter households.

Other factors can also be applied to this scenario, including cost burden. As a single person household, that individual is solely responsible for their rent or mortgage. If the individual was to lose their job for whatever reason, they could lose their ability to continue paying for their housing. Based on the 2020 5-Year ACS estimates, approximately 22.6% of owner-occupied households, regardless of income, are cost burdened and 48.2% of renter households are cost burden regardless of income level. By these estimations, there are approximately 1,438 lower-income single person owner households and 8,523 lower-income single person renter households likely paying too much for housing.

Additionally, the ACS indicate that there are only 2,732 studio and one-bedroom owner-occupied housing units and 34,248 studio and one-bedroom renter-occupied housing units in Albuquerque. As shown above, there are more single person owner and renter households than there is studio or one-

bedroom housing units in the city. This indicates that these households may have difficulty finding homes typically occupied by individuals and that are naturally more affordable. Many single person households are likely living in larger housing units than they may need.

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

Households with disabled household members will be discussed in further detail in NA-40, Non-Homeless Special Needs Assessment. CHAS data analyzed for preparation of the Albuquerque Consolidated Plan provides the estimated number of households at or below 80% AMI with household members with various disabilities. This data source does not break down which households are families, which are individuals, or which are seniors. Households could have more than one disability within their household. CHAS data (please see NA-40 for more detail) concludes the following in 2019:

- 24,695 households with a hearing or visually-impaired household member
- 29,895 households with a member who has an ambulatory limitation
- 22,485 households with a member who has a cognitive limitation
- 23,345 households with a member who has a self-care or independent living limitation

The most common assistance needed for households with a disabled household member are housing accessibility modifications, access to public transportation, and rent restrictions to reduce household housing costs.

The New Mexico Coalition of Sexual Assault Programs tracks Domestic Violence trends by New Mexico county. In Bernalillo County, there were 9,206 law enforcement-reported domestic violence incidents in 2021. Bernalillo County ranked the fourth highest county for domestic violence incidents in New Mexico. Albuquerque is home to several domestic violence service providers, including the Domestic Violence Resource Center, Enlace, and S.A.F.E. House. A focus group with youth homeless advocates and service providers indicated that youth homeless and human trafficking, especially of unhoused youth, is on the rise across the United States and locally in Albuquerque.

**What are the most common housing problems?**

The most common housing problems experienced by Albuquerque households are cost burden and severe cost burden. Housing costs in Albuquerque and the surrounding area are higher than the price affordable to many low, very low and extremely low-income households, and many low and extremely low households are getting priced out of rental and for-sale units. Low vacancy rates and rising costs of rent make it difficult for renters to find housing, especially with lower rents. Community partners have reported that the “affordable” apartments in Albuquerque are often poor quality with health and safety concerns and located in areas in the city with lower quality schools and higher crime rates. Households with moderate, low, and extremely low-income are less able to pay for current housing prices than

those with higher incomes. See the Housing Markets section for more information on the cost of housing in Albuquerque.

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

Small related households, and “other” households have the highest incidence of cost burden, as do those at 0 – 30% AMI incomes. Renters have a much higher incidence of cost burden than owner households. Persons living on fixed incomes, especially those with disabilities, are also more affected by rising housing costs and less inventory of affordable rental units.

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

Households with severe cost burden and those with more than one family living in a unit are most in danger of becoming unsheltered and homeless. This is especially true for extremely low-income households. In 2019, there were a total of 14,265 renter households at 0–30% AMI and 5,080 renter households at 31–50% AMI with severe cost burden in Albuquerque. While some low-income students are included in these numbers, not all students respond to the census where they reside for school, and not all are low-income. Many severely cost-burdened households are low and very low-income families, elderly, and individuals with a disability. Albuquerque has a very low vacancy rate for most rental housing types, and most price restricted rental properties have waiting lists, as does the Albuquerque Housing Authority Housing Choice Voucher program. Households who fall behind in rent payments may find it difficult to find a less costly rental unit within Albuquerque due to the low vacancy rate and rising rent.

Homeless providers and housing providers interviewed during the preparation of the Consolidated Plan indicated the biggest hurdle for their clients is finding an affordable rental when they are ready to leave a shelter or homeless program. This is also true for families and individuals with bad credit or a criminal record. In the Fall of 2022, the City of Albuquerque passed a “source of income discrimination” ordinance that prohibits landlords from discriminating against source of income, including housing vouchers. Anecdotally, stakeholders have said due to this new ordinance, landlords have raised the rents above what someone with a voucher can qualify and afford. Households will struggle to avoid the homelessness cycle without housing that costs 30% or less of their income or landlords that accept housing vouchers and assistance programs.

Formerly homeless families and individuals nearing the termination of rapid re-housing assistance need extended case management or supportive services to ensure once financial assistance is no longer needed that they will have the support, resources, and skills required to retain their housing permanently.

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

The City of Albuquerque does not provide estimates of any specific at-risk populations. The assessment of at-risk populations in this report is based on American Community Survey (ACS) and CHAS data using HUD definitions for household types and housing problems.

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

Housing cost and housing availability are the two housing characteristics most linked to housing instability in Albuquerque. The costs of housing is continuing to rise, which concerns City officials, community partners, and community residents. The Albuquerque rental housing market and the gap between low wages and prevailing rents is causing many households to be priced out of the rental market and potentially leading them to experience homelessness. Additionally, the quality of some of the more affordable rental units is not good, especially in certain parts of the city, most notably the International District. Many community leaders who specialize in affordable housing in Albuquerque also identify mental and behavioral health issues, a lack of financial literacy and credit, and long wait lists of individuals trying to find and secure affordable rental units or rental assistance as contributing factors to housing instability.

## **Discussion**

Many low- and moderate-income households are experiencing cost burden and other housing problems. The following sections in the Needs Assessment will continue to outline the magnitude of need in Albuquerque.

## NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

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

### Introduction

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.

### 0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	25,510	6,720	0
White	10,440	2,310	0
Black / African American	1,370	235	0
Asian	325	115	0
American Indian, Alaska Native	985	375	0
Pacific Islander	0	25	0
Hispanic	11,830	3,605	0
0	0	0	0

**Table 16 - Disproportionally Greater Need 0 - 30% AMI**

Alternate Data Source Name:  
2015-2019 CHAS

Data for Household has no/negative income, but none of the other housing problems was available in the

Data Source Comments: 2015-2019 CHAS data.

\*The four housing problems are:

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

**30%-50% of Area Median Income**

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	20,940	6,240	0
White	7,515	2,495	0
Black / African American	535	215	0
Asian	540	85	0
American Indian, Alaska Native	1,015	119	0
Pacific Islander	0	0	0
Hispanic	10,895	3,245	0
0	0	0	0

**Table 17 - Disproportionally Greater Need 30 - 50% AMI**

Alternate Data Source Name:  
2015-2019 CHAS

Data for Household has no/negative income, but none of the other housing problems was available in the

Data Source Comments: 2015-2019 CHAS data.

\*The four housing problems are:

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

**50%-80% of Area Median Income**

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	20,940	6,240	0
White	7,515	2,495	0
Black / African American	535	215	0
Asian	540	85	0
American Indian, Alaska Native	1,015	119	0
Pacific Islander	0	0	0
Hispanic	10,895	3,245	0
0	0	0	0

**Table 18 - Disproportionally Greater Need 50 - 80% AMI**

Alternate Data Source Name:  
2015-2019 CHAS

Data for Household has no/negative income, but none of the other housing problems was available in the

Data Source Comments: 2015-2019 CHAS data.

\*The four housing problems are:

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

### 80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	5,610	16,010	0
White	2,555	7,035	0
Black / African American	250	290	0
Asian	50	305	0
American Indian, Alaska Native	170	675	0
Pacific Islander	0	50	0
Hispanic	2,520	7,295	0
0	0	0	0

**Table 19 - Disproportionally Greater Need 80 - 100% AMI**

Alternate Data Source Name:

2015-2019 CHAS

Data for Household has no/negative income, but none of the other housing problems was available in the

Data Source Comments:

2015-2019 CHAS data.

\*The four housing problems are:

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

## Discussion

### 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).

### 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 or 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.

**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.

**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.

**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.



## NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

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

### Introduction

Severe housing problems in Albuquerque are experienced at a higher rate by households with lower incomes. However, as incomes increase, and overall severe housing problems decrease, severe housing problems continue to affect American Indian/Alaska Native and Asian households at a much higher percentage than other household races.

### 0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	22,445	9,785	0
White	9,230	3,515	0
Black / African American	1,190	410	0
Asian	275	160	0
American Indian, Alaska Native	970	390	0
Pacific Islander	0	25	0
Hispanic	10,235	5,195	0
0	0	0	0

**Table 20 – Severe Housing Problems 0 - 30% AMI**

Alternate Data Source Name:  
2015-2019 CHAS

Data for household has no/negative income, but none of the other housing problems was not available in the

Data Source Comments: 2015-2019 CHAS data.

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

**30%-50% of Area Median Income**

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	10,850	16,325	0
White	3,920	6,085	0
Black / African American	260	495	0
Asian	245	380	0
American Indian, Alaska Native	395	739	0
Pacific Islander	0	0	0
Hispanic	5,875	8,265	0
Other	0	0	0

**Table 21 – Severe Housing Problems 30 - 50% AMI**

**Alternate Data Source Name:**  
2015-2019 CHAS

Data for household has no/negative income, but none of the other housing problems was not available in the

**Data Source Comments:** 2015-2019 CHAS data.

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

**50%-80% of Area Median Income**

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	3,980	33,195	0
White	1,715	13,860	0
Black / African American	165	1,165	0
Asian	125	570	0
American Indian, Alaska Native	150	1,235	0
Pacific Islander	0	70	0
Hispanic	1,745	15,845	0
Other	0	0	0

**Table 22 – Severe Housing Problems 50 - 80% AMI**

**Alternate Data Source Name:**  
2015-2019 CHAS

Data for household has no/negative income, but none of the other housing problems was not available in the

**Data Source Comments:** 2015-2019 CHAS data.

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

### 80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,065	20,550	0
White	485	9,105	0
Black / African American	25	515	0
Asian	20	335	0
American Indian, Alaska Native	80	760	0
Pacific Islander	0	50	0
Hispanic	455	9,360	0
Other	0	0	0

**Table 23 – Severe Housing Problems 80 - 100% AMI**

Alternate Data Source Name:  
2015-2019 CHAS

Data for household has no/negative income, but none of the other housing problems was not available in the

Data Source Comments: 2015-2019 CHAS data.

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

## Discussion

### Extremely Low Income - 0 to 30% AMI

An estimated 69.6 percent of all extremely low-income households in the city had at least one severe housing problem. Black/African American households experience the highest percentage of severe housing problems (74.1%) followed by White (72.4%), American Indian/Alaska Native (71.3%), Hispanic (66.3%), Asian (62.5%), and Pacific Islander (0%). In the extremely low-income group, Black/African American, White, and American Indian/Alaska Native households experienced the highest rates of severe housing problem(s).

### Very Low Income - 30 to 50% AMI

An estimated 39.9 percent of all very low-income households had at least one severe housing problem. Hispanic households experience the highest percentage of severe housing problems (41.5%) followed by

Asian (39.2%), White (39.2%), American Indian/Alaska Native (34.8%), Black/African American (34.7%), and Pacific Islander (0%). Hispanic, Asian, and White households experienced the highest rates of severe housing problem(s) in this very low-income group.

**Low Income - 50 to 80% AMI**

An estimated 10.7 percent of low-income households had at least one severe housing problem. Asian households experience the highest percentage of severe housing problems (17.9%) followed by Black/African American (12.4%), White (11.0%), American Indian/Alaska Native (10.8%), Hispanic (9.9%), and Pacific Islander (0%). In the low-income category, Asian households had a disproportionately greater need.

**Moderate Income - 80 to 100% AMI**

An estimated 4.9 percent of all moderate-income households had at least one severe housing problem. American Indian/Alaska Native households experience the highest percentage of severe housing problems (9.5%) followed by Asian (5.6%), White (5.1%), Black/African American (4.6%), Hispanic (4.6%), and Pacific Islander (0%). American Indian/Alaska Native households experienced a disproportionately greater rate of severe housing problems than other household races.

**Summary**

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

## NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

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

### Introduction:

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 household 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

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	103,405	16,390	12,775	0
White	75,755	14,855	14,760	0
Black / African American	3,525	1,435	1,520	0
Asian	3,395	755	600	0
American Indian, Alaska Native	4,515	1,350	1,290	0
Pacific Islander	120	20	0	0
Hispanic	59,205	17,355	15,830	0

**Table 24 – Greater Need: Housing Cost Burdens AMI**

**Alternate Data Source Name:**  
2015-2019 CHAS

**Data Source Comments:** Data for no/negative income is not available for the 2015-2019 CHAS data.

Race or Ethnicity	Median Income
Total Households	\$53,936
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
Hispanic or Latino Origin	\$47,802

White Alone, Not Hispanic or Latino	\$61,396
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**Table 25 - Median Household Income by Race and Ethnicity, 2020**

**Discussion:**

Black/African American, American Indian/Alaska Native, and Hispanic households have the highest percentage of households experiencing housing cost burden and severe cost burden in Albuquerque. This is likely due to the median household income disparities between racial and ethnic groups. For example, the median income for Black/African American households in Albuquerque is only \$39,626, which is significantly lower than the median income of \$53,936.

### **NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)**

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

Yes, households in the 0 – 30% AMI range (extremely low income) are more likely to have a disproportionate housing need than in other income ranges. Black/African American and White (except cost burden) households in this income range have disproportionate housing needs. American Indian/Alaska Native Households also experience significant greater housing needs as well, especially cost burden.

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

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.

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

Blacks or African Americans and Asians represent a small percentage of the total population. Black or African Americans are largely located in the southeastern and eastern neighborhoods of the city while Asians are largely located in the outer census tracts of the city. There is a much higher percentage of Native Americans and Alaska Natives throughout the city.

Please see the appendix for CPD maps by census tract and race and/or ethnicity.

## NA-35 Public Housing – 91.205(b)

### Introduction

The Albuquerque Housing Authority (AHA) operates a variety of programs for residents of Albuquerque, including Section 8 Housing Choice Vouchers, public housing, and price restricted rental units for seniors and people living with disabilities. The Housing Authority administers 3,068 Housing Choice Vouchers within the City of Albuquerque. AHA also owns 953 public housing units located in Albuquerque, and 40 Section 8 new construction units, which are located within the City.

### Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	7	752	3,068	202	2,484	229	0	146

**Table 26 - Public Housing by Program Type**

**\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

**Alternate Data Source Name:**  
Albuquerque Housing Authority  
**Data Source Comments:**



## Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	0	0	0	0	0	0
Average length of stay	0	0	0	0	0	0	0	0
Average Household size	0	0	0	0	0	0	0	0
# Homeless at admission	0	0	0	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	189	0	79	0	0	0
# of Disabled Families	0	7	364	0	137	0	0	0
# of Families requesting accessibility features	0	0	0	3,873	0	3,825	48	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

**Table 27 – Characteristics of Public Housing Residents by Program Type**

**Alternate Data Source Name:**  
Albuquerque Housing Authority  
**Data Source Comments:**

## Race of Residents

Race	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	6	590	0	206	2,226	166	0	138
Black/African American	0	1	73	0	22	232	27	0	10
Asian	0	0	3	0	2	46	0	0	2
American Indian/Alaska Native	0	0	71	0	26	177	16	0	4
Pacific Islander	0	0	0	0	0	0	0	0	0
Other	0	0	4	0	1	387	0	0	0
<b>*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition</b>									

Table 28 – Race of Public Housing Residents by Program Type

Alternate Data Source Name:  
Albuquerque Housing Authority  
Data Source Comments:

## Ethnicity of Residents

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	5	479	0	153	1,780	184	0	79
Not Hispanic	0	2	262	0	104	704	122	0	69
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 29 – Ethnicity of Public Housing Residents by Program Type

Alternate Data Source Name:  
Albuquerque Housing Authority

Data Source Comments:

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

According to the most recently available data, AHA serves 508 disabled families and 268 elderly residents. Over the recent years, AHA has completed accessibility improvements to public housing sites and they currently have 42 units that meet Uniform Federal Accessibility Standards (UFAS), representing approximately 5% of the 953 total units in public housing developments.

AHA has policies and procedures in place that are designed to provide assurances that all persons with disabilities, including applicants and current residents, are provided with reasonable accommodations so that they may fully access and utilize AHA's housing programs and related services. AHA provides resources through its website and at all offices on services available to households with disabilities.

AHA uses an annual lottery process to add new households to the Section 8 Housing Choice Voucher Program. The pre-application process typically opens once a year for 30 days. It is estimated to be open again in June 2023. For FY 2023, AHA received 4,590 applications for the Section 8 Program. Of those applicants, 778 identified as belonging to a supportive housing and/or rapid rehousing program and the 3,812 remaining applicants did not self-identify as belonging to supportive housing and/or rapid rehousing programs between September 1 and September 30, 2022. Of the 778 applicants belonging to a supportive housing and/or rapid rehousing program, 170 were randomly selected for the waitlist. Of the 170 applicants on the waitlist, 118 self-identified as White, 31 as Black, 25 as Native American, 4 as Pacific Islander, 2 as Asian and 87 as Hispanic or Latino.

Of the 3,812 applicants who did not self-identify as belonging to supportive housing and/or rapid rehousing programs, 600 were randomly selected for the waitlist. Of the 3,812 total applicants, 2,712 self-identified as White, 740 as Black, 411 as Native American, 74 as Pacific Islander, 73 as Asian, and 1,937 as Hispanic or Latino. No other demographic data was available for the waitlist applicants. Based on the number of applicants who applied for Section 8 Housing, there is a need for housing assistance in Albuquerque.

With increasing rents, it is likely that more families may need housing assistance in Albuquerque. There are 32,240 households that are considered extremely low income (0-30% AMI), 27,180 very low-income households (31-50% AMI), and 37,175 low income households (51-80% AMI). Households, especially those that have extremely low and very low income, are more vulnerable to housing instability.

AHA has policies and procedures in place that are designed to provide assurances that all persons with disabilities, including applicants and current residents, are provided with reasonable accommodations so that they may fully access and utilize AHA's housing programs and related services. AHA provides resources through its website and at all offices on services available to households with disabilities.

**Most immediate needs of residents of Public Housing and Housing Choice voucher holders**

The most pressing need is the high demand for affordable housing throughout the city and the high number of units in need of rehabilitation and modification to accommodate residents with disabilities. Additionally, stakeholders from AHA expressed a concern that many of the public housing units are aging and in need of capital improvements and upgrades to preserve the units for future use.

AHA noted that housing costs and rents are quite high in Albuquerque, often resulting in cost-burdened households. A limited inventory of housing units has led to rent prices increasing in recent years. Many community residents and community service providers have indicated that many housing voucher holders also experience stigma. Many landlords refuse to rent to people with a housing voucher. This led the City of Albuquerque to add a “source of income discrimination” to its ordinances to try to prevent discrimination against housing voucher holders. While the ordinance was still new during the Consolidated Plan research, community service providers have indicated that rents began to rise again due to this new ordinance.

Beyond the need for affordable housing, residents also need additional access to service programs such as:

- Job training and education
- Childcare
- Transportation
- Food and basic needs
- Youth activities

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

The needs experienced by AHA residents are similar to the needs of extremely low and very low-income households throughout Albuquerque.

### **Discussion**

The Albuquerque Housing Authority continues to provide affordable housing units for low- to moderate-income and at-risk households. Due to the aging public housing stock, capital investments are needed to renovate and maintain the structures to preserve affordable housing in the city.

## NA-40 Homeless Needs Assessment – 91.205(c)

### Introduction:

Homelessness in Albuquerque affects a variety of populations and differs from many other parts of the country. Couchsurfing, while not recognized by HUD as homelessness per the definition of 24 CFR 578.3 is also a common form of housing instability in the city. In New Mexico people who are homeless often camp out in open areas, such as city parks and remote parts of the city, that may be harder to identify and provide outreach. The New Mexico Coalition to End Homelessness (NMCEH) estimates that approximately 15,000 to 20,000 people experience homelessness in New Mexico each year. This includes single adults, unaccompanied youth and families with children. It is estimated that, during the time period of 10/1/2021-9/30/2022, 3% of those experiencing homelessness returned to homelessness. Approximately 26 households become homeless each year.

The Continuum of Care (CoC) is the coordinated approach that addresses homelessness. Services organized within the CoC include emergency shelter, transitional and permanent housing and supportive services. The New Mexico Coalition to End Homelessness (NMCEH), is the leader of this process. NMCEH convenes, manages and leads the Balance of State Continuum of Care Coalition. Albuquerque is home to 22 organizations that are members of the NMCEH, including the City of Albuquerque, who provides funding for the HMIS in Albuquerque.

While there are no estimates of the number of persons becoming and exiting homelessness each year and/or the number of days that persons experience homelessness in Albuquerque, other relevant data has been obtained by population type using the 2022 annual Point in Time count. There were 1,311 total persons experiencing homelessness counted on January 31, 2022. Of those, 197 were unsheltered and 940 were utilizing emergency shelter. There were also 174 people in transitional (temporary) housing during the survey.

The Continuum of Care (CoC) is the coordinated approach that addresses physical, economic and social needs of the homeless population. Services organized within the CoC include emergency shelter, transitional and permanent housing and supportive services. The New Mexico Coalition to End Homelessness (NMCEH) leads the process. NMCEH convenes, manages and leads the Balance of State Continuum of Care Coalition. Albuquerque is home to 22 organizations that are members of the NMCEH, including the City of Albuquerque.

The 2022 annual Point in Time count identified that there was 1,311 total persons experiencing homelessness on January 31, 2022. Of those, 197 were unsheltered and 940 were utilizing emergency shelter. There were also 174 people in transitional (temporary) housing during the survey. Additionally, as of May 12, 2023, Albuquerque Public Schools McKinney Vento program was serving 1,788 families and 3,448 students. In FY

2023, the City provided 1,177 homeless households with supportive housing. Of those households, 95% remained in housing or exited to permanent housing by the end of the program year.

The lack of housing stock, the rising costs of rents, and the impacts of the COVID-19 pandemic combined with other factors has created the “perfect storm” for a significant rise in housing instability and homelessness in the city. Over the past decade, the number of unhoused individuals has ranged from 931 to 144 (see appendix for data). The 2022 PIT Count identified that there was a total of 352 persons in households with at least one child experiencing homelessness in Albuquerque and 783 persons in households without children. Of the total number of individuals experiencing homelessness, 521 are considered chronically homeless, 68 veterans and zero persons with HIV/AIDS. Data on youth experiencing homelessness is found in the appendix.

### Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	309	43	0	0	0	0
Persons in Households with Only Children	0	0	0	0	0	0
Persons in Households with Only Adults	629	154	0	0	0	0
Chronically Homeless Individuals	341	180	0	0	0	0
Chronically Homeless Families	0	0	0	0	0	0
Veterans	43	25	0	0	0	0
Unaccompanied Child	2	0	0	0	0	0
Persons with HIV	0	0	0	0	0	0

**Table 30 - Homeless Needs Assessment**

**Alternate Data Source Name:**  
Point In Time Count (PIT)

## Demo

**Data Source Comments:** New Mexico Coalition to End Homelessness, 2022 Albuquerque Point in Time Count, 2022

<b>Total Individuals</b>	<b>1,311</b>
Total Individuals Sheltered	940
Total Individuals Unsheltered	197
Total Persons in Families	462
Total Persons in Families Sheltered	309
Total Persons in Families Unsheltered	43
Total Family Households	156
Total Family Households Sheltered	117
Total Family Households Unsheltered	6
Total Chronically Homeless	521
Chronically Homeless Sheltered	341
Chronically Homeless Unsheltered	180
Total Veterans	68
Total Veterans Sheltered	43
Total Veterans Unsheltered	25

**Table 31 - Point in Time Homeless Results January 2022**

### Unsheltered Demographics

Unsheltered individuals are more likely to be between the ages of 30 and 59, white, and non-Hispanic. For a small population in the city, American Indian or Alaska Native appear to have a higher number of people experiencing homelessness – unsheltered or in an emergency shelter. Interviews with community partners and stakeholders also support this conclusion.

Indicate if the homeless population is:      Has No Rural Homeless



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

The table below shows the results of the 2022 Point in Time (PIT) Count in Albuquerque. There were 1,311 total persons experiencing homelessness counted on that day. Of those, 197 were unsheltered and 940 were utilizing emergency shelter. There were also 174 people in transitional (temporary) housing during the survey[1].

## Nature and Extent of Homelessness: (Optional)

<b>Race:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
White	607	0
Black or African American	86	0
Asian	4	0
American Indian or Alaska Native	138	0
Pacific Islander	19	0
<b>Ethnicity:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
Hispanic	422	0
Not Hispanic	518	0

Alternate Data Source Name:

Point In Time Count (PIT)

Data Source

Comments: New Mexico Coalition to End Homelessness, 2022 Albuquerque Point in Time Count, 2022

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

### Youth and Young Adults in Bernalillo County

In 2021, the Pacific Institute for Research and Evaluation (PIRE) studied youth housing instability and homelessness in Bernalillo County. The *Comprehensive Needs Assessment of Young People Experiencing Housing Instability and Homelessness in Bernalillo County, New Mexico* came out in April 2022. The New Mexico Youth Count and Housing Survey estimated the total homeless youth population aged 15 to 25 to be 1,088 to 2,314 persons based on the set of sites used in the Mark-Recapture computations and the data from the survey and tallies. It is estimated that 74.8% of the youth are unstably housed or experiencing homelessness. The top reasons that youth reported for being unstably housed include being kicked out, domestic or family violence issues, running away, and being evicted.

Survey respondents experiencing housing instability/homelessness were slightly older than those who were stably housed and more likely to be over the age of 18. A higher proportion of those experiencing housing instability/homelessness identified as American Indian or Alaska Native as well.

### Low-Income Families at Risk of Becoming Homeless

There are 12,270 extremely low-income households with children, 12,490 very low income households with children and 19,185 low-income households with children in Albuquerque. Households with median incomes of less than 80% of AMI are more at risk of experiencing housing instability, especially with the rising rents and housing costs in the city. A Washington Post article found that rent in Bernalillo

County has increased 20.8% since 2019[1]. As of May 12, 2023, Albuquerque Public Schools (APS) McKinney Vento program was serving 1,788 families and 3,448 students. Affordable, safe housing with multiple bedrooms (2-3+ bedrooms) are needed to accommodate families in Albuquerque. Housing should be located near public schools, child care and other family-focused amenities and services to meet the needs of low-income families at risk of becoming homeless.

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

Of the 940 individuals counted in emergency shelters, there is a disproportionate number of American Indian, Alaska Native, and Indigenous compared to other racial populations. A total of 174 individuals were counted living in transitional housing. There is a higher portion of females and non-binary individuals living in transitional housing compared to males.

### **Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.**

The table below shows the results of the 2022 Point in Time (PIT) Count in Albuquerque. There were 1,311 total homeless persons counted on that day. Of those, 197 were unsheltered and 940 were utilizing emergency shelter. There were also 174 people in transitional (temporary) housing during the survey[1].

Providers of homeless programs and services, legal advocates for housing, and many other 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.

### **Discussion:**

Several service providers 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 include 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.

## **NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)**

### **Introduction:**

The City of Albuquerque identifies several at-risk population groups that are served in a variety of settings. These populations include persons with physical disabilities, intellectual and developmental disabilities (IDD), mental health disabilities, substance use disorders (SUD), elderly, frail elderly, people with HIV/AIDS, victims of domestic violence, veterans, at-risk youth, migrant/seasonal workers and their families, and immigrant populations. At-risk communities often encounter financial barriers and access/availability of appropriate housing and services.

**Describe the characteristics of special needs populations in your community:**

Please see the appendix for this section.

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

Many at-risk populations in Albuquerque need affordable housing and some may need affordable housing with supportive services. Transportation can often be a barrier for persons seeking services if the service site is not located nearby their housing or easily accessible by public transportation. Additionally, persons with a disability may need housing that can accommodate their seen or unseen disability.

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

According to the Centers for Disease Control (CDC) AIDS/HIV Surveillance Data, there were approximately 3,934 persons living with HIV infection in New Mexico, with approximately 284 likely living in Bernalillo County in 2020. Persons living in poverty and those without a high school education have a rate of HIV infection twice as high as other populations. This same source also shows that Hispanic and Black households' have higher rates than Caucasian people. Housing needs for persons with HIV/AIDS often include subsidized housing units and medical and mental health case management services.

**If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))**

**Discussion:**

The City of Albuquerque defines its at-risk population groups as persons with physical disabilities, intellectual and developmental disabilities (IDD), mental health disabilities, substance use disorders (SUD), elderly, frail elderly, people with HIV/AIDS, victims of domestic violence, veterans, at-risk youth, migrant/seasonal workers and their families, and immigrant populations. Many at-risk populations in Albuquerque need affordable housing, and some may need affordable housing with supportive services.



## **NA-50 Non-Housing Community Development Needs – 91.215 (f)**

### **Describe the jurisdiction's need for Public Facilities:**

The social safety net in Albuquerque is composed of a combination of City agencies and community-based organizations that supply emergency services as well as long term supportive services. Often the nonprofit organizations and charitable groups do not have the resources to secure and maintain adequate facilities for their service activities. Critical health and safety improvements to community-based facilities is an ongoing challenge. The City of Albuquerque manages and operates a variety of social service centers, multi-generational centers, and other facilities that is utilized by residents. Some facilities are aging and may need improvements and renovations to meet the needs of programming and the community.

### **How were these needs determined?**

Making sure that the Community Safety Net has a minimally functional platform from which to deliver services is an important component of this plan. Both through the needs assessment section of this plan and the public participation process including the key informant interviews, community survey, and community meetings, there is a clear consensus that the need to maintain and upgrade community facilities in order to meet growing demand is an important component for non-housing community development needs.

### **Describe the jurisdiction's need for Public Improvements:**

There are several low-income neighborhoods that lack basic infrastructure improvements such as sidewalks, curb and gutter, drainage and water and sewer improvements. Many of these neighborhoods are located in the International District, Old Town, and Bernal/South Valley area. Community survey respondents indicated the need for more investment on streetlights and street improvements. Several also provided comments about increased development of bicycle lanes and safer parking options in the Sawmill District. Several community partners have also voiced the need for ADA compliant sidewalks in many neighborhoods throughout the city.

### **How were these needs determined?**

Through the public participation process, including the key informant interviews, community survey, community meetings, and by reviewing City Public Works assessments and plans, residents and City officials believe that increased resources need to be applied to upgrade current aging public facilities and infrastructure throughout the city, especially in older neighborhoods. The City of Albuquerque performs an annual evaluation and updates to its Capital Improvements Plan.

### **Describe the jurisdiction's need for Public Services:**

Many households in Albuquerque are priced out of the appreciating housing market. Buying a home is also challenging with the recent rise in mortgage interest rates. This economic stress on individuals and families is further exacerbated by the limited or lack of other services that also contribute to a positive living situation. Many households which are at the lower end of the income spectrum are also dealing with other challenges that make it more difficult to maintain stable housing. Medical challenges, substance abuse, domestic violence, nutritional needs, mental health, lack of affordable childcare, and support for elderly residents in poverty all contribute to conditions that tear at the fabric of independence and stability. The City, through its general fund and federal allocations, partners with local agencies and charitable groups to provide a level of basic services to assist those households in maintaining greater independence and stability. An essential aspect of this support system also involves making people aware they can obtain help when the need arises. Albuquerque is served by a strong supportive service system that can assist people challenged by poverty in getting the necessary help they need to overcome a range of challenging situations.

### **How were these needs determined?**

The challenges of living in poverty in Albuquerque have been quantified and documented through community surveys, community focus groups, key informant interviews, the reporting documents provided by service agencies and the needs assessment section of this plan. Stagnant wage, lack of childcare, and declines in employment have influenced the number of households that do not have the income to provide for basic necessities in addition to any needed support services, such as child care, medical care, early education, elderly support services, support for victims of domestic violence, supportive services for those with special needs, nutrition assistance, and homeless support and prevention.

# Housing Market Analysis

## MA-05 Overview

### Housing Market Analysis Overview:

The housing market across the United States changed dramatically over the course of the COVID-19 pandemic and its impact was felt locally in Albuquerque. According to the Greater Albuquerque Association of Realtors, the median detached home price increased 15.3% from September 2021 to September 2022 to \$340,000[1]. Rental vacancy rates have declined, rents are on the rise, and prices of units for sale have increased significantly in recent years, but now seem to have stabilized a bit. Community housing providers and community residents interviewed for the Consolidated Plan indicate a lack of affordable units for sale within the city, especially for low- and moderate-income households. There are gaps in the inventory of housing units to meet existing and growing demand, especially in the price ranges affordable at 80% AMI or less.

Almost 50% of all housing units in Albuquerque were constructed prior to 1980, and deferred maintenance and disrepair are an issue for some of the housing stock. A Home Rehabilitation Program for low- and moderate-income owners may be helpful for ensuring that the existing housing stock is maintained. Older rental housing properties in some areas of Albuquerque are in need of upgrades and repairs, including public housing owned by the Albuquerque Housing Authority.

The most significant HUD “housing condition” experienced in Albuquerque is cost burden, which is the result of a lack of affordable units.



## MA-10 Number of Housing Units – 91.210(a)&(b)(2)

### Introduction

Approximately 64% of the housing stock in Albuquerque is single family homes, and another 5.4% is attached townhomes and condos. Only 18.9% of units are apartment buildings with five or more units. During consultations for the Consolidated Plan, key stakeholders noted that to deal with the current rental housing shortage, denser, multi-unit properties or infill developments need to be constructed. Access to available buildable development sites, infrastructure costs and NIMBYism are challenges to building additional dense housing in Albuquerque. However, there are some redevelopment opportunities for new housing units in existing neighborhoods, and in newer areas of the city where developed lots are being sold.

### All residential properties by number of units

Property Type	Number	%
1-unit detached structure	147,570	64%
1-unit, attached structure	12,482	5%
2-4 units	17,348	8%
5-19 units	10,293	4%
20 or more units	33,164	14%
Mobile Home, boat, RV, van, etc	8,844	4%
<b>Total</b>	<b>229,701</b>	<b>100%</b>

**Table 32 – Residential Properties by Unit Number**

**Alternate Data Source Name:**

2020 5-Year Estimates American Community Survey

**Data Source Comments:**

### Additional Text

The US Census American Community Survey further refines this data by tenure. Almost 90% of all owners live in detached single family homes, while renters are more evenly disbursed between single family homes, small multifamily, and large apartment buildings.

In 2020, most owners lived in homes with two to three bedrooms, renters were largely split between one- and 2-3-bedroom units. Only 5.3% of renter units have four or more bedrooms while 27.3% of owner-occupied units have four or more bedrooms. In 2020, the average household size for owners was 2.54 persons, while renter households had a slightly smaller average household size of 2.22 persons. However, during stakeholder interviews, community stakeholders discussed the need for larger rentals to accommodate larger families and multigenerational families which are more common with certain cultures.

The New Mexico Mortgage Finance Authority (MFA) 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 provide locations of subsidized and affordable housing in Albuquerque.

### Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	508	0%	8,178	9%
1 bedroom	2,224	2%	26,070	29%
2 bedrooms	98,061	71%	52,066	57%
3 or more bedrooms	37,775	27%	4,819	5%
<b>Total</b>	<b>138,568</b>	<b>100%</b>	<b>91,133</b>	<b>100%</b>

**Table 33 – Unit Size by Tenure**

**Alternate Data Source Name:**

2020 5-Year Estimates American Community Survey

**Data Source Comments:**

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

The COVID-19 pandemic highlighted the growing affordable housing crisis across the county and locally in Albuquerque. The 2020 Albuquerque Affordable Housing and Homelessness Needs Assessment by the Urban Institute found that more than 40% of rental units affordable to households with extremely low incomes are occupied by households with higher incomes and 82% of extremely low-income households are rent-burdened. Additionally, the report estimated that there is a gap of 15,500 units of affordable housing for renter households with extremely low incomes. Maintaining affordable housing stock within the city is vital to keeping people, especially more vulnerable populations, housed.

According to the HUD Assisted Housing database[1], there are 8,870 subsidized units available with 85% occupied in 2021. The occupied units house 14,871 households with a median household income of \$12,865. There are also 93 tax credit properties that provide 7,387 low-income units for households with incomes at or below 60% AMI[2]. The MFA provides an extensive, but not an inclusive, list of available subsidized, affordable, and specialized housing in the city. Additionally, the Albuquerque Housing Authority has approximately 950 housing units throughout the city with 373 units designated specifically for elderly and persons living with a disability.

Albuquerque is home to a variety of non-profit organizations that provide affordable housing options for renters and homeowners. The Greater Albuquerque Habitat for Humanity builds approximately four to six houses per year. Homeowners must meet the income requirements set forth by HUD annually, which is between 30% and 60% of the median household income for family size. While Homewise does not

build housing, it helps citizens, especially residents of low- to moderate-income purchase affordable, quality homes using its down payment assistance and homebuyer education programs.

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

According to the National Housing Preservation 2022 Preservation Profile for New Mexico, five percent of publicly supported rental housing face an expiring affordability restriction in the next five years and 650 public housing units are in need of immediate investment. Of the publicly supported rental housing expiring in the next five years, 55% are funded by LIHTC.

As noted in the Urban Institute report, there is a huge gap of affordable housing in Albuquerque and it's vital that the City attempt to preserve the existing affordable units or facilitate the development of new units. Since the publication of that report in 2020, the City has dedicated more funding to affordable housing and homelessness prevention programs. In Fall 2022, the mayor launched his Albuquerque Housing Forward Initiative that further commits city funding to housing projects.

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

Crescendo Consulting Group used HUD income limit data, 2020 American Community Survey, and current housing authority utility allowance information to estimate the number of renter households needed in Albuquerque. The analysis shows a lack of units, or a gap for renters, at 0 – 30% AMI, with a total of almost 20,000 renters in need of an affordable rental unit. The Urban Institute *Albuquerque Affordable Housing and Homelessness Needs Assessment* estimated a gap of 15,5000 units for renter households with extremely low-income using 2016 data. Renters with incomes up to 80% AMI will have a hard time affording the average rent in Albuquerque of \$822, based upon the Albuquerque Mark Survey May 2018 rent survey, and the current utility allowance average for a two-bedroom apartment in Albuquerque.

The homeowner gap analysis for renters who would like to become owners shows that those at 50% AMI or less will need subsidies to afford the median priced home in Albuquerque, as will those with incomes just under 80% AMI. Down payment assistance programs, interest rate subsidies and lower cost units constructed by affordable housing developers are all potential strategies for meeting demand from this population.

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

There is a need for rental housing for individuals and families at 60% AMI or less. The need is especially acute for those at 0–30% AMI. Persons on fixed incomes and persons with special needs, such as disabled individuals, need deeply subsidized units accessible and close to public transportation and service enriched housing. There is also an additional need for homeownership opportunities for those at 80% AMI or less.

## **Discussion**

Maintaining affordable housing stock within the city is critical to keeping people, especially more vulnerable populations, housed.

The COVID-19 pandemic highlighted the growing affordable housing crisis across the county and locally in Albuquerque. The 2020 Albuquerque Affordable Housing and Homelessness Needs Assessment by the Urban Institute found that more than 40% of rental units affordable to households with extremely low incomes are occupied by households with higher incomes and 82% of extremely low-income households are rent-burdened. Additionally, the report estimated that there is a gap of 15,500 units of affordable housing for renter households with extremely low incomes.

According to data from the City's Planning Department, there are approximately 350 homes that are vacant and/or abandoned in the city. The majority of these homes are suitable for rehabilitation. It would be beneficial if these homes could be rehabilitated and used as affordable housing units to address the need for additional affordable housing in Albuquerque.

## MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

### Introduction

Rental housing costs in Albuquerque have been rising, and prices for units for sale have also increased significantly largely due to the impacts of the pandemic. The following section of the plan provides an analysis of current housing costs in Albuquerque and recent cost trends, while also presenting all required Consolidated Plan tables and analysis of housing costs.

The following HUD-provided Consolidated Plan table shows a 10-year trend in Albuquerque housing costs. The median home value between 2010 and 2020 only rose 5.2%. However, home value does not equate to home sales prices, which went up over 15% from September 2021 to September 2022 according to GAAR. The median contract rent rose almost 20% during this 10-year period.

### Cost of Housing

	Base Year: 2010	Most Recent Year: 2020	% Change
Median Home Value	188,600	204,100	8%
Median Contract Rent	712	889	25%

Table 34 – Cost of Housing

**Alternate Data Source Name:**

2020 5-Year Estimates American Community Survey

**Data Source Comments:** 2010 5-Year Estimates American Community Survey

Rent Paid	Number	%
Less than \$500	7,480	17.9%
\$500-999	46,410	60.6%
\$1,000-1,499	26,491	18.5%
\$1,500-1,999	6,111	2.1%
\$2,000 or more	1,491	1.0%
<b>Total</b>	<b>87,983</b>	<b>100.0%</b>

Table 35 - Rent Paid

**Alternate Data Source Name:**

2020 5-Year Estimates American Community Survey

**Data Source Comments:**

### Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	4,310	No Data

Number of Units affordable to Households earning	Renter	Owner
50% HAMFI	4,450	1,455
80% HAMFI	4,310	2,305
100% HAMFI	No Data	3,000
<b>Total</b>	<b>13,070</b>	<b>6,760</b>

**Table 36 – Housing Affordability**

**Alternate Data Source Name:**

2015-2019 CHAS

**Data Source Comments:** There are 995 renters at 100% HAMFI.

## Monthly Rent

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	563	711	877	1,091	1,198
Low HOME Rent	563	616	740	854	953

**Table 37 – Monthly Rent**

**Data Source:** HUD FMR and HOME Rents

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

No, there is not enough price restricted or fair market rental housing for renter households of all incomes, but especially for those extremely low renter households at 30% AMI or less. The recent Urban Institute report<sup>[1]</sup> estimates that more than 40% of rental units affordable to households with extremely low incomes are occupied by households with higher incomes. Additionally, the AHA has indicated that there are approximately 1,000 public housing units that were largely built in the 1970s and 1980s that are due for major capital repairs and upgrades. Other community stakeholders have also expressed the importance of preserving current affordable rental units in the city.

Due to the pandemic, many families were impacted financially and found themselves housing insecure for the first time. Additionally, there has been some migration of “remote workers” from high cost of living cities moving to Albuquerque that has further increased the demand and supply of housing. Several community stakeholders have also pointed out the film and television industry that has grown in recent years has also stressed the rental market. While there is no hard data, anecdotally, community stakeholders have expressed their concern that long-term rental stock is being converted to short-term rentals further shrinking the supply of rental units. The community survey also identified the need to build more affordable housing and emergency rental assistance programs as the top housing-related needs.

Additionally, with the increasing median sales prices of single-family houses in Albuquerque coupled with the sharply rising interest rates, homeownership is even further for many low- to -moderate

households that would like to purchase a home. Without the ability to transition from renting to ownership, the rental supply continues to be limited with very little vacancy.

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

With the limited supply of housing at all levels, but especially affordable units for low- to -moderate income, home values and rents are likely to continue to rise. The rising interest rates for mortgages is also going to make homeownership more expensive, especially for lower income households. This all has the potential to further exacerbate housing problems such as cost burden, severe cost burden and overcrowding, especially for low- to moderate-income households.

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

The median contracted rent according to 2016-2020 ACS data was \$889, which is \$68 more than the Fair Market Rate for a one-bedroom unit. While there have been no recent rent surveys conducted in the past few years in Albuquerque, multiple community stakeholders have expressed concern for the continued rise in rent during the pandemic. A Washington Post article found that rent in Bernalillo County has increased 20.8% since 2019[1].

In June 2022, Albuquerque City Council passed a “source of income discrimination” meaning that landlords cannot discriminate against housing voucher holders. Albuquerque became the first city in New Mexico to pass this legislation. However, multiple community providers that provide housing vouchers for their clients have indicated that landlords have raised rents over the limits, so voucher holders no longer qualify for that rental unit.

A representative of the AHA also expressed the need to preserve the current outdated public housing and investment in new affordable housing developments. The Urban Institute report also strongly recommends preserving current affordable housing stock and also increase development of market-rate housing. Market-rate rental housing has rents that typically fall in the affordability range of households with incomes between 50 and 80 percent of AMI. HUD’s fair market rents for a two-bedroom unit also falls within this range.

### **Discussion**

Housing costs have increased significantly in Albuquerque and the United States over the past few years. With a limited supply of housing stock, especially affordable housing, the demand is high, which can lead to steep increases in both homes for sale and rent.

## MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

### Introduction

In addition to analyzing housing costs, it is essential to also study the condition of the housing stock within a community. Older housing units may need rehabilitation or upgrades to make them safe and habitable. Older units may also have lead-based paint or other hazards that need to be mitigated. The following information provides an analysis of the condition of housing units in Albuquerque.

HUD calculates the number of occupied housing units with one or more “selected conditions” by tenure. These conditions include:

- Lack of complete plumbing
- Lack of complete kitchen facilities
- More than one person per room
- Cost burden greater than 30%

In addition to analyzing housing costs, it is essential to also study the condition of the housing stock within a community. Older housing units may need rehabilitation or upgrades to make them safe and habitable. Older units may also have lead-based paint or other hazards that need to be mitigated. The following information provides an analysis of the condition of housing units in Albuquerque.

HUD calculates the number of occupied housing units with one or more “selected conditions” by tenure. These conditions include:

- Lack of complete plumbing
- Lack of complete kitchen facilities
- More than one person per room
- Cost burden greater than 30%

Most households with a housing condition in Albuquerque only have one housing condition. Cost burden and severe cost burden were the most common housing problems, especially among extremely low (0-30% AMI) and very low (30-50% AMI) households. Renters had disproportionately more housing problems than homeowners. Units with substandard housing conditions, such as lack of complete plumbing or kitchen facilities, may be candidates for any local housing rehabilitation programs. While the number of overcrowded households is relatively small compared to other housing problems, it still indicates the need for larger housing units to accommodate larger household size.

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plumbing or kitchen facilities, may be candidates for any local housing rehabilitation programs. While the number of overcrowded households is relatively small compared to other housing problems, it still indicates the need for larger housing units to accommodate larger household size.

## Definitions

Albuquerque will employ the following definitions and standards to units which may be under consideration for Home Repair services within a potential Rehabilitation Program:

**Standard Unit(s) not suitable for Rehabilitation:** Dwelling units that meet minimum local, state and federal code requirements adopted by the City of Albuquerque and are in good condition requiring only cosmetic work, correction of minor livability problems, or maintenance work.

**Substandard, Suitable for Rehabilitation:** Dwelling units that do not meet minimum local, state and federal code requirements adopted by the City of Albuquerque but are both financially and structurally feasible for rehabilitation. This does not include units that require only cosmetic work, correction of minor livability problems, or maintenance work.

**Substandard, Unit not Suitable for Non-Substantial Rehabilitation:** Dwelling units that are in such poor condition as to be neither structurally nor financially feasible for rehabilitation, such as instances where the majority of a unit is structurally unstable and thereby unsafe for habitation.

According to data from the City's Planning Department, approximately 350 homes are vacant and/or abandoned, with the majority of them being suitable for rehabilitation.

## Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	30,800	23%	41,650	47%
With two selected Conditions	670	1%	3,160	4%
With three selected Conditions	60	0%	65	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	100,630	76%	44,070	50%
<b>Total</b>	<b>132,160</b>	<b>100%</b>	<b>88,945</b>	<b>101%</b>

Table 38 - Condition of Units

Data Source: 2013-2017 ACS

## Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	30,620	23%	13,145	15%

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
1980-1999	38,885	29%	30,220	34%
1950-1979	53,505	40%	38,835	44%
Before 1950	9,165	7%	6,745	8%
<b>Total</b>	<b>132,175</b>	<b>99%</b>	<b>88,945</b>	<b>101%</b>

**Table 39 – Year Unit Built**

Data Source: 2013-2017 CHAS

#### Additional text - Year Unit Built

Owner occupied units in Albuquerque tend to be newer than renter occupied units. Fifty-two percent (52%) of owner-occupied units were built in 1980 or after, while only 49% of renter occupied units were built in 1980 or after. Units constructed before 1980 may be in need of rehabilitation and upgrades and may also contain lead-based paint.

#### Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	62,670	47%	45,580	51%
Housing Units build before 1980 with children present	18,680	14%	10,415	12%

**Table 40 – Risk of Lead-Based Paint**

Data Source: 2013-2017 ACS (Total Units) 2013-2017 CHAS (Units with Children present)

#### Additional Text - Lead-Based Paint Hazard

HUD calculates the number of housing units that may be at-risk for lead-based paint hazards. Units built before 1980 may have lead-based paint, which is dangerous to children if not properly encapsulated or remediated. The following table shows the number of homes built in Albuquerque before 1980 where children are present. New Mexico has not conducted any areawide lead-based paint studies which would help determine how many children may be at-risk for lead poisoning in Albuquerque. Owners of rental housing units should test for lead to ensure rental units are safe for children living in them. Homes rehabilitated with CDBG funds must meet all HUD lead-based paint safety requirements.

HUD estimates of the units built before 1980 where children are present, 18,680 owner-occupied units and 10,415 renter-occupied units may contain a lead hazard.

#### Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0

	<b>Suitable for Rehabilitation</b>	<b>Not Suitable for Rehabilitation</b>	<b>Total</b>
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

**Table 41 - Vacant Units**

Data Source: 2005-2009 CHAS

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

The age and condition of Albuquerque’s housing stock is an important indicator of potential rehabilitation needs. Housing over 25-20 years of age will generally exhibit deficiencies in terms of paint, weatherization, heating/cooling systems, hot water heaters, and finish plumbing fixtures. Additionally, housing over 25-30 years of age needs some form of major rehabilitation, such as roof replacement, foundation work and plumbing systems. Due to housing costs outpacing the rise in income, housing in Albuquerque tends to have high instances of maintenance issues.

Despite having sizable equity in their homes, homeowners, especially seniors may have limited incomes and may have difficulty maintaining their homes. Combined with the supply chain challenges from the COVID-19 pandemic, lack of qualified trades people, and inflation, more people may be delaying minor and major home renovations and repairs.

Almost half of both the owner-occupied and renter-occupied housing in Albuquerque was built before 1980. The following map shows the percent of rental housing units in each Albuquerque census tract constructed before 1980. These units are more likely than newer units to contain lead-based paint, lack complete plumbing and kitchens, and to need upgrades to major systems, including heating, cooling, roofs, electrical and plumbing. Units in these areas of Albuquerque are most likely to benefit from a owner-occupied housing rehabilitation program than units in areas of town with higher concentrations of units constructed since 1980.

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

Any housing built before 1978 may contain lead-based paint. If ingested, lead may cause severe damage to young children including decreased growth, learning disabilities, impaired hearing, hyperactivity, nerve and brain damage. Children are more susceptible to the effects of lead because their growing bodies absorb more lead, and young children often put their hands and other objects in their mouths. Most children do not have any symptoms, even if a blood test shows that they have an elevated blood lead level.

The most common source of child lead poisoning is exposure to lead-based paint and lead-contaminated dust in the child’s home. Since the amount of lead pigment in the paint tends to increase with a home’s age, older housing is more likely to have lead-based paint hazards. There are 108,250 housing units in

Albuquerque built before 1980 that may contain lead-based paint, of which 62,670 are owner-occupied units and 45,580 are renter-occupied units. There are 29,095 housing units built before 1980 with children present, including 18,680 owner-occupied units and 10,415 renter-occupied units. According to the 2015-2019 CHAS data, 43% of Albuquerque households are low- to -moderate income (0-80% AMI), which means approximately 12,510 housing units with lead-based paint hazards may be occupied by low- and moderate-income families with children.

## **Discussion**

As noted in the Needs Assessment, a large percentage of owner and renter households experience at least one substandard housing condition. Based on the results of the Needs Assessment and supported by the qualitative research, the most prevalent condition is cost-burden. This indicates that the housing stock is generally suitable for habitation, however, it is just expensive. However, based on the age of the housing stock, it is estimated that a significant need exists for the preservation of older housing units occupied by low- and moderate-income households. The City of Albuquerque will continue to address this need through the implementation of programs designed to preserve the stock of affordable housing.

## MA-25 Public and Assisted Housing – 91.210(b)

### Introduction

The Albuquerque Housing Authority owns 953 units of public housing at 34 sites throughout the city and has no plans to dispose of units in the next five years. The AHA provides affordable housing for low- to moderate-income families, seniors, and persons with a seen or unseen disability. HUD reports that the Housing Authority has 306 VASH Vouchers, and 176 vouchers for persons with a disability, in addition to the 4,541 vouchers available throughout Albuquerque.

### Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	18	760	4,541	258	0	306	0	176
# of accessible units			42						
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 42 – Total Number of Units by Program Type

#### Alternate Data Source

##### Name:

Albuquerque Housing

Authority

##### Data Source Comments:

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

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

The Housing Authority owns 953 units of public housing in Albuquerque in 34 locations across the city. AHA has a goal of updating 48 units to meet the Uniform Federal Accessibility Standards (UFAS) and currently has 42 units that meet these standards in 2022. Tenants of public housing

units pay 30% of their income toward their rent, with additional costs subsidized by federal funding. For the public housing program, 49% were disabled, 25% were elderly, and 26% were non-elderly or disabled. The average household income was \$15,234 with the average rent being \$244.

The Housing Authority owns 953 units of public housing in Albuquerque in 34 locations across the city. AHA has a goal of updating 48 units to meet the Uniform Federal Accessibility Standards (UFAS) and currently has 42 units that meet these standards in 2022. Tenants of public housing units pay 30% of their income toward their rent, with additional costs subsidized by federal funding. For the public housing program, 49% were disabled, 25% were elderly, and 26% were non-elderly or disabled. The average household income was \$15,234 with the average rent being \$244.

Public Housing operated by Albuquerque Housing Authority includes the following public housing projects:

- Sunset Gardens, 60th St. NW, Don Gabal, and 2709 12th St. NW – 153 units of low-income housing in four apartment communities
- 701 5th SW, 415 Fruit NE, 615 Arno NE, and 1212 Candelaria – 156 units of low-income housing in four apartment communities
- 8010 Constitution NE and 5601 Gibson SE – 163 units of low-income housing in two apartment communities
- 1840 Broadway NE, 320 Roma NE, 6100 Harper NE, 120 La Plata NW, 3224 Lafayette NE – 189 units of low-income housing in six apartment communities
- 514 Morris, 716 Morris, 124 Pennsylvania, 9109 Copper NE, 608 Grove SE, 140 General Bradley NE and scattered sites – 146 units of low-income housing in six apartment communities and eight single family homes
- 2905 Chelwood NE, 9725 Comanche NE, 9000 Veranda NE, City View, 903 Nakomis NE – 146 units of low-income housing in five apartment communities

Some or all of the apartment units in these communities are rent-subsidized, meaning their rents are income-based.

## Public Housing Condition

Public Housing Development	Average Inspection Score
Morris Lafayette 514 Morris St, NE (146 units)	71
Veranda NE La Plata NW (146 units)	69
8010 Constitution NE (163 units)	93
Sunset Gardens 60th St. NW (153 units)	70
Morris Lafayette 320 Roma Ave, NE (189 units)	92
701 5th SW (156 units)	86

**Table 43 - Public Housing Condition**

### **Describe the restoration and revitalization needs of public housing units in the jurisdiction:**

AHA manages a portfolio of 953 units of public housing. All the housing units and complexes were built in the 1970s and 1980s and are in need of capital improvements. The 2021 Albuquerque Housing Authority Annual Report stated that 87 additional roofs were completed in FY2021 with the help of CDBG funding from the City of Albuquerque. During stakeholder interviews and focus groups, AHA staff and board members expressed the need for continued support from the City and other funding sources to make much needed capital improvements and upgrades to preserve the current housing stock.

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

The Resident Opportunities and Self Sufficiency (ROSS) Program is an essential program for AHA public housing residents. In 2021, there were 32 active clients and 11 people completed the Individual Training and Services Plan. AHA continues to maintain partnerships with Dress for Success, UNM CareLink, Independent Living Resource Center, NMCEH, ABC Community School Partnership Program, and HELPNM for referral and service coordination.

Additionally, AHA recently completed their 2022-2026 Strategic Plan. AHA has the following goals:

- Increase quantity of affordable housing opportunities for households at or below 50% of AMI
- Improve the quality of affordable housing opportunities for households at or below 80% of AMI
- Improve access to higher income neighborhoods for families at or below 50% of AMI
- Increase affordable housing and neighborhood revitalization efforts that support families at or below 50% of AMI
- Improve placement rates and housing success rates for vulnerable populations.

### **Discussion:**

There is a clear need for repair, retrofit and rehabilitation of the 953 public housing units operated by AHA. AHA has made progress since the 2018-2022 Consolidated Plan with new roofs, but much more improvements and upgrades are needed in other units across AHA's portfolio.

## MA-30 Homeless Facilities and Services – 91.210(c)

### Introduction

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 Rapid Rehousing. The New Mexico Coalition to End Homelessness (NMCEH) takes the lead in developing New Mexico's Continuum of Care Plan. The table below outlines the numbers of beds under each umbrella category. The following section describes facilities and services in detail.

### Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	314	236	148	568	0
Households with Only Adults	536	0	101	854	42
Chronically Homeless Households	0	0	0	681	0
Veterans	1	0	18	354	0
Unaccompanied Youth	12	0	0	20	0

**Table 44 - Facilities and Housing Targeted to Homeless Households**

**Data Source Comments:** New Mexico Coalition to End Homelessness

### Additional Text - Services and Facilities

**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, 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 colocated programs, an emergency overnight shelter with 71 beds for men, and a respite care program with 30 beds. The campus has a variety of amenities such as a computer lab, storage area, showers, laundry, 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 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 housing 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. AHCH also provides additional services, such as motel vouchers, art center, and housing services.

**HopeWorks** serves approximately 11,000 individuals experiencing homelessness or housing stability every year in Albuquerque. The non-profit provides a variety of services, including the Hope Found, a program that helps families leave homelessness through rapid rehousing and case management. HopeWorks operates over 11 housing programs and a day shelter. Additionally, HopeWorks provides a variety of mental and behavioral health services to primarily people experiencing homelessness. However, mental health services are open to anyone.

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

The City of Albuquerque has four Health and Social Services Centers: Alamosa, East Central, John Marshall, and Los Griegos – one located in each quadrant of the city. These Centers were designed to encourage the colocation of public and private non-profit organizations providing social and health services in the neighborhoods where their client population live. These “one stop shops” providing medical, dental, and other services were conceived to be more convenient for low- to moderate-income residents by removing barriers, such as transportation. Fees for medical and dental services are based on income eligibility, insurance, or a sliding fee scale. The City of Albuquerque initiated this partnership program, leasing office and clinic space to organizations, to provide additional services to the community.

In addition to the four Health and Social Services Centers, Albuquerque also has six senior centers – Barelbas, Bear Canyon, Highland, Los Volcanes, North Valley, and Palo Duro – and two multigenerational centers – Manzano Meza and North Domingo Baca. These centers offer diverse services to residents over the age of 50, including recreation activities, arts programs, unlimited learning opportunities, trips and outings, meals, special events and support groups – all of which are designed to combat “social isolation,” which is more important than ever thanks to the COVID-19 pandemic.

Two Federally Qualified Health Centers (FQHCs) operate in the city providing a range of health services at multiple locations to low- and moderate-income residents. Many of their patients have a history of homelessness or are precariously housed and at risk of becoming homeless. These organizations include Albuquerque Health Care for the Homeless and First Nations Community HealthSource.

The City of Albuquerque partners with the University of New Mexico (UNM) and Central New Mexico Community College to provide various continuing education and workforce training programs for residents, including those that might experience homelessness. Other workforce training can be accessed at the Barelbas Job Opportunity Center, Goodwill Industries Workforce Development Program, Southwestern Indian Polytechnic Institute, and the Albuquerque Workforce Development Center.

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

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 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 to 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 receive 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.

## **MA-35 Special Needs Facilities and Services – 91.210(d)**

### **Introduction**

The City of Albuquerque identifies several at-risk populations within the city. They include: persons with physical disabilities, intellectual and developmental disabilities (IDD), mental health disabilities, people with Substance Use Disorders (SUD), elderly, frail elderly, people with HIV/AIDS, victims of domestic violence, veterans, at-risk youth, and the immigrant community. The primary housing need of many of households is affordable inventory and services. Many people with special needs require supportive housing and services to allow them to live in the least restrictive environment and to avoid homelessness.

**Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs**

To determine the magnitude or need and types of supportive services needed by special needs populations, the City consulted with community service providers and residents during stakeholder interviews, focus group discussions, public hearings, and a community survey along with reviewing American Community Survey and CHAS data. Supportive services needed for special populations include case management, housing navigation, medical or mental health counseling, childcare, transportation, and job training and education.

### **Seniors**

Many seniors emphasized their desire to “age in place” in their homes. For many families, especially in older, established neighborhoods, many have lived their entire lives in the family home and would like to continue doing so. To safely allow seniors to “age in place,” simple design adaptations or rehabs can accomplish this through accessibility modifications to accommodate persons with mobility challenges like installation of wider doorways, no-step thresholds, ramps, grab bars, and more. Additionally, it is important that seniors have access to social activities to help reduce or prevent social isolation. One senior resident at a focus group at a senior center expressed the importance of the congregate senior meals allows for single seniors to get out of the house and interaction with the community.

For seniors and others with sensory disabilities or challenges, the modifications might be different. For persons with hearing challenges, their homes may need visual adaptations for such items as the telephone ringer, the doorbell, and smoke alarms. Residents with visual challenges may require tactile markings on the changes in floor level and stair edges and braille markings on appliances and controls.

### **Behavioral Health and Substance Use**

For persons with mental, behavioral, and development disabilities, the needs are more service-based than housing site-based, and include accessible to ongoing case management, behavioral health

counseling and therapy, medication management (if relevant), employment opportunities, job skills and training, housing assistance, and life skills.

Similar to persons with mental health conditions, persons with substance use challenges, may experience housing instability and homelessness more than the average person. Unfortunately, this is often true for those who have violent or criminal histories as landlords are often unwilling to honor housing vouchers for persons whom they consider high risk. Community service providers expressed the need for more substance use treatment facilities, especially in-patient beds, to meet the needs of people seeking treatment. Once a patient is discharged, it is important that they are discharged into a safe environment. Transitional and permanent supportive housing with wraparound services is vital for persons with substance use challenges.

### **Additional Text - At-Risk Populations**

#### **Persons with HIV/AIDS**

Nation data shows that at least half of people with HIV have experienced homelessness or unstable housing and will frequently experience these challenges throughout their lives. Prevalence of HIV is generally estimated to be at least three times higher among people who are homeless than in the general population. Transitional and longer-term housing is currently provided to Albuquerque residents living with HIV/AIDS by New Mexico AIDS Services (NMAS), a local non-profit agency. NMAS operates two housing complexes in the Albuquerque metro area, including Sleepy Hollow apartments located in downtown Albuquerque. Persons with HIV/AIDS also need access to affordable health, dental, and mental health care to maintain healthy lives.

#### **Domestic Violence**

Victims of domestic violence need safe housing to provide a path to freedom. Many victims of domestic violence experience barriers to obtaining and maintaining safe and affordable housing, such as lack of finances, poor credit scores, lack of childcare, and more. Many victims can also face discrimination in applying for housing due to the violent or criminal actions of their abusers. Many victims of domestic violence have children and the children also have unique needs such as childcare, school, and counseling. Victims need safe housing with supportive services, such as legal, counseling, childcare, job training, and health.

#### **Summary**

As housing costs continue to rise in Albuquerque, it is difficult for persons with special needs to maintain a stable and safe home. Often these special needs populations identified by the City rely on supportive services offered by the City and community service providers.

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

The New Mexico Balance of State Continuum of Care (CoC), which includes Albuquerque, was developed knowing that people who are experiencing homelessness often do not always enter the system at a set point and institutional discharge planning is an important component of prevention. Inadequate discharge planning and coordination contributes to homelessness in situations where people are released from public institutions or public systems of care without having an appropriate mainstream or supportive housing option available upon discharge from an institutional setting.

One of the goals included in the Settlement Agreement with the U.S. Department of Justice is to support the development of community resources and housing options so that hospitals, jails, and foster care programs can more effectively assist people being discharged by providing appropriate referrals in order to facilitate smoother transition to supportive or mainstream housing. The goal calls for the CoC to explore methods to increase communication and coordination among institutions.

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

See below.

**For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))**

During the 2023-2027 Consolidated Plan period, the Strategic Plan calls for the City to use CDBG funds to support public services for at-risk populations, including, but not limited to, people experiencing homelessness or at-risk of becoming homeless, extremely low-income incomes households (0-30%), seniors (elderly and frail elderly), persons with seen or unseen disabilities, persons with mental health and/or substance use disorders, victims of domestic violence, and victims of human trafficking.

## **MA-40 Barriers to Affordable Housing – 91.210(e)**

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

A barrier to affordable housing is a public policy or nongovernmental condition that constrains the development or rehabilitation of affordable housing. Barriers can include land use controls, property taxes, state prevailing wage requirements, environmental protection, land costs, and availability of monetary resources. Barriers to affordable housing are distinguished from impediments to fair housing choice in the sense that barriers are lawful and impediments to fair housing choice are usually unlawful.

Based on stakeholder interviews with community service providers and city officials, focus groups with community service providers and community residents, and the community survey, the primary barriers to affordable housing in Albuquerque are the rising cost of rents, purchase prices of homes for sale and the lack of available stock. The Albuquerque Affordable Housing and Homelessness Needs Assessment study completed by the Urban Institute in May 2020, identified that the city has a gap of about 15,500 units of affordable housing for renter households with extremely low incomes and a gap of nearly 800 units of rapid rehousing for people experiencing homelessness.

The report recommends in order to increase the pipeline of market-rate and affordable rental units, the City should use inclusionary zoning or other policies so some units will be affordable to renter households with low incomes or very low incomes. Additionally, creating a landlord mitigation fund in exchange for landlords who relax their screening requirements would be a way to help residents find housing.

As part of the Mayor's Housing Forward initiative, the City will also review its current zoning policies. In 2020, 63% of all housing in Albuquerque was single family detached homes. By adjusting the Integrated Development Ordinance (IDO), Albuquerque may attract housing developers who want to build multi-units or alternative housing models like tiny homes, manufactured homes, and other innovative options. The City is also considering allowing accessory dwelling units, or casitas, which would help increase the supply of affordable housing.

Additionally, the Workforce Housing Trust Fund (WHTF), which provides funding for affordable housing projects for low- and moderate-income households, is only funded every other year and must go on the ballot for a citywide vote by Albuquerque residents. While the WHTF funding is almost always approved, political and electorate priorities may change in the future.

## MA-45 Non-Housing Community Development Assets – 91.215 (f)

### Introduction

The US Census Bureau American Community Survey (ACS) produces data that makes it possible to estimate labor force dynamics for the City of Albuquerque. While more recent employment data is available for Albuquerque, the HUD-provided data does show the unemployment rate for younger Albuquerque residents is much higher than the rate for those age 25 and older. This analysis has most likely included many University of New Mexico students who are not employed.

More current information from the New Mexico Department of Workforce Solutions (NMDWS)[1] is available for the Albuquerque MSA. The December 2022 seasonally adjusted unemployment rate in the MSA was 3.1%. There were 439,503 persons in the labor force, 425,219 of whom were employed, and 14,284 who were unemployed. The unemployment rate is slightly lower than New Mexico which had a 3.9% seasonally adjusted unemployment rate in December 2022.

### Economic Development Market Analysis

#### Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	1,279	1,133	1	1	0
Arts, Entertainment, Accommodations	29,281	35,044	16	16	0
Construction	13,517	14,284	7	6	-1
Education and Health Care Services	39,880	52,607	22	23	1
Finance, Insurance, and Real Estate	12,569	17,127	7	8	1
Information	6,448	8,819	3	4	1
Manufacturing	9,490	11,635	5	5	0
Other Services	6,743	8,309	4	4	0
Professional, Scientific, Management Services	25,692	22,402	14	10	-4



Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Public Administration	0	0	0	0	0
Retail Trade	27,181	36,085	15	16	1
Transportation and Warehousing	5,470	6,564	3	3	0
Wholesale Trade	7,836	9,868	4	4	0
Total	185,386	223,877	--	--	--

**Table 45 - Business Activity**

**Data Source:** 2013-2017 ACS (Workers), 2017 Longitudinal Employer-Household Dynamics (Jobs)

### **Additional Text - Economic Development Market Analysis**

The following table shows the number of workers in Albuquerque in 2017 by business sector, the number of jobs by business sector, the share of total workers, share of total jobs, and the percentage of jobs less percentage of workers. The table indicates the share of jobs and share of workers in Albuquerque are well aligned, with little variance between the two. The information is provided for 13 business defined sectors, using American Community Survey and Longitudinal Employer Household Dynamics (jobs) data that is provided in the eConPlanning Suite.

## Labor Force

Total Population in the Civilian Labor Force	289,406
Civilian Employed Population 16 years and over	287,520
Unemployment Rate	5.60
Unemployment Rate for Ages 16-24	12.60
Unemployment Rate for Ages 25-65	4.70

**Table 46 - Labor Force**

**Alternate Data Source Name:**

2020 5-Year Estimates American Community Survey

**Data Source Comments:**

## Additional Text - Labor Force

The unemployment rate for Albuquerque has returned to relatively normal rates after reaching an all-time high during the early days of the COVID-19 pandemic. During interviews and focus groups, stakeholders expressed that it's easy to find a job in Albuquerque, but it is difficult to find a livable wage job in the city. Outside of education and health care services, the top industries are retail trade and arts, entertainment, and accommodations, which are generally lower wage jobs.

Occupations by Sector	Number of People
Management, business and financial	117,291
Farming, fisheries and forestry occupations	452
Service	51,390
Sales and office	62,719
Construction, extraction, maintenance and repair	18,850
Production, transportation and material moving	20,732

**Table 47 – Occupations by Sector**

**Alternate Data Source Name:**

2020 5-Year Estimates American Community Survey

**Data Source Comments:**

## Travel Time

Travel Time	Number	Percentage
< 30 Minutes	187,487	75%
30-59 Minutes	53,539	21%
60 or More Minutes	10,489	4%
<b>Total</b>	<b>251,515</b>	<b>100%</b>

**Table 48 - Travel Time**

**Alternate Data Source Name:**  
2020 5-Year Estimates American Community Survey  
**Data Source Comments:**

## Education:

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

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	14,658	1,230	10,424
High school graduate (includes equivalency)	42,284	3,292	18,437
Some college or Associate's degree	72,734	3,569	21,824
Bachelor's degree or higher	92,143	3,097	14,185

**Table 49 - Educational Attainment by Employment Status**

**Alternate Data Source Name:**  
2020 5-Year Estimates American Community Survey  
**Data Source Comments:**

### Additional Text - Educational Attainment

American Community Survey (ACS) data from 2020 shows there were just under 57,000 persons in the Albuquerque labor force with a high school degree or less. For those with only a high school education, the poverty rate (28%) was over four times the rate for those with a college education (6.3%). Job training and placement programs for these residents could reduce the unemployment rate for less educated workers and thus the poverty rate.

### Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	690	1,343	1,714	6,022	4,281
9th to 12th grade, no diploma	6,542	5,335	4,832	6,928	4,720
High school graduate, GED, or alternative	14,674	18,602	14,271	32,471	20,900
Some college, no degree	21,219	23,069	17,433	31,066	18,613
Associate's degree	2,558	8,210	8,001	12,411	5,369
Bachelor's degree	4,776	20,848	14,965	25,714	17,368
Graduate or professional degree	498	11,328	12,213	21,734	16,766

**Table 50 - Educational Attainment by Age**

**Alternate Data Source Name:**  
2020 5-Year Estimates American Community Survey  
**Data Source Comments:**

### Additional Text - Educational Attainment by Age

Many of the residents without a high school diploma are older than 24-years-old and have limited job options that will pay a living wage. Job training programs must target residents in all age groups.

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

<b>Educational Attainment</b>	<b>Median Earnings in the Past 12 Months</b>
Less than high school graduate	22,167
High school graduate (includes equivalency)	28,385
Some college or Associate's degree	33,480
Bachelor's degree	46,075
Graduate or professional degree	65,135

**Table 51 – Median Earnings in the Past 12 Months**

**Alternate Data Source Name:**

2020 5-Year Estimates American Community Survey

**Data Source Comments:**

### Additional Text - Median Earnings in the Past 12 Months

The 2020 ACS data finds that residents with the most education also earn the most in Albuquerque. Persons with a bachelor's degree earned close to double the median income than someone with a high school diploma or less.

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

The major employment sectors in Albuquerque are Education and Health Care Services, Arts, Entertainment and Accommodations, and Retail Trade.

### Describe the workforce and infrastructure needs of the business community:

Community service providers and community residents expressed the need for livable wage jobs, especially as the cost of housing has increased significantly. In the recent years, the Greater Albuquerque area has attracted some major businesses like Amazon, Tesla, and the growing film and television industry. Many of these new industries and businesses create higher wage jobs, but they often require employees with a higher education.

The 2017 Albuquerque Comprehensive Plan outlines the City's Economic Development plan in Chapter eight of the report. To maximize long-term opportunities for prosperity, the City and the County must

plan ahead to accommodate the region's anticipated growth in a way that leverages and amplifies current and emerging economic trends. The City's plan has three components:

1. Business recruitment, retention, expansion, and start-ups
2. Economic well-being of the population through living wages, social programs, and education and training
3. Fiscal health through a balanced budget and efficient use of limited dollars for infrastructure and municipal services

The Plan indicates that in 2012, only 13% of all jobs in Bernalillo County were located on the West Side. According to MRCOG's 2040 Forecast for the region, 23% of the new jobs expected will locate on the West Side over the next 25 years if current development trends continue. This means that the City and County need to invest in infrastructure to continue to promote development in this area along with the need to bring housing in this area to help decrease the traffic congestion from cross-city commutes.

The Plan also identifies 10 industry clusters that would provide significant opportunities in the region. These industries include aerospace and aviation, solar and environmental technologies, microsystems and nanotechnology, information technology and software, semiconductors and electronics, directed energy, photonics, and optics, health care and social assistance, film and digital media, creative industries, and tourism and hospitality.

The Comprehensive Plan recognizes the importance of "placemaking" or making places where people and employers want to be. Interest in revitalizing Albuquerque's downtown is becoming more popular, especially among the city's younger generations. Albuquerque's downtown must function as a center for activity and employment and as a hub for the surrounding region. Many employers seek high-quality Class A office space in downtowns with accessible and affordable high-performance telecommunications infrastructure to attract a younger tech-oriented workforce. Tech workers also tend to want to live and work near good transportation, restaurants, and leisure activities.

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

The City's Comprehensive Plan outlines two goals with one focused on entrepreneurship. The City aims to foster a culture of creativity and entrepreneurship and to encourage private businesses to grow. The City's Economic Development Department has a mission to create a more diversified and equitable economy that works for everyone by growing and retaining local businesses and jobs, eliminating barriers to success in underserved communities, recruiting businesses in key industries, increasing Albuquerque's competitiveness in the global market, and fostering a healthful built environment.

The City offers four Economic Incentive Programs. Local Economic Development Act (LEDA) allows public support of qualified economic development projects for existing expanding companies as well as for newly recruited ones to foster, promote, and enhance local economic development efforts while continuing to protect against the unauthorized use of public money and other public resources. LEDA offers businesses to enter into a “public private partnership” for economic benefit, such as reimbursement for eligible expenses for hard assets.

The City can also issue industrial revenue bonds (IRBs) to finance economic-based industry projects. This includes construction or renovation of manufacturing plants, research and development facilities, corporate headquarters and certain other facilities, and purchase of land and equipment. The City has an Opportunity Zone program, which offers three tax incentives for investing in low-income communities, and Metropolitan Redevelopment Bonds (MRBs) for projects in designed Metropolitan Redevelopment Areas.

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

Only 41.5% of the employed civilian workforce has a bachelor’s degree or higher. One in four (25.7%) of the workforce has a high school diploma or less. As Table 49 shows, there is a strong correlation with education and income. The most common jobs in Albuquerque, including many arts, entertainment, accommodation, and retail trade jobs don’t typically require a college degree while the education and health care sector typically do require a college degree and often a professional or graduate degree. To attract the target industries listed in the Comprehensive Plan, Albuquerque will need to invest in higher education and job training to meet the market demands.

### **Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.**

The University of New Mexico Health Sciences Center (HSC) is one of Albuquerque’s largest employers with 11,00 employees and a \$2.6 billion operating budget. HSC is leading the way in terms of workforce training initiatives and programs to stimulate job creation and business growth within Albuquerque and the region. HSC’s job training programs help to prepare people from disadvantaged communities for jobs in universities and hospitals.

Healthy Neighborhoods Albuquerque is a coalition of local health care and educational institutions to create “Main Street” jobs in Albuquerque by buying and hiring locally in a coordinated strategy to keep more money in the local economy. The coalition includes six “anchor institutions” – UNM HSC, Presbyterian Healthcare Services, Central New Mexico Community College (CNM), Albuquerque Public Schools, First Choice Community Healthcare, and the City of Albuquerque. Its Project HIRE program is an initiative to strengthen the local economy by strengthening the workforce pool and pipeline.

CNM has the WORKforce Training Center, which provides customized job training, professional development, skill upgrade and certification, and more. Job Training Albuquerque is a program of CNM Ingenuity, a non-profit organization operated by Central New Mexico Community College and funded by the City of Albuquerque Economic Development Department. The program provides a variety of free and low-cost trainings for Albuquerque residents.

The City also supports its non-profit partners, such as Accion, the Loan Fund, and WESST, in various education and training programs designed to promote self-employment and job creation through entrepreneurship, business incubation, business accelerator programs, continuing education and skills training, credit-building services, small business and start-up loans, and ongoing supportive service to help businesses succeed.

**Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?**

Yes

**If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.**

Yes. The report can be found here: <https://www.mrcog-nm.gov/DocumentCenter/View/3976/2020-CEDS-PDF>

See above. Similar to the Comprehensive Plan, the CEDS report also is focused on attracting and promoting businesses and jobs in the aerospace, film/arts and entertainment, information technology, manufacturing, advanced manufacturing, assembly and logistics, and science and technology industries.

**Discussion**

## MA-50 Needs and Market Analysis Discussion

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

Areas with both higher percentages of cost-burdened households and households with more housing problems closely align with areas of minority populations, households with lower incomes, and areas with a large number of foreign-born residents. In general, the housing cost burden and the number of households with multiple housing issues go together, although many households may be cost-burdened and not have housing problems with their homes. This is most prominent in the International District, which has both a large percentage of severely cost-burdened households and households with multiple housing problems. This is also the case with the other R/ECAP areas identified in 2010:

- **The International District (Tracts 9.03, 6.03, 6.04, 9.01):** Five neighborhoods, including South Los Altos, La Mesa, Trumbull Village, South San Pedro, and Elder Homestead. These neighborhoods have some of the highest percentages of households with severe cost burdens (between 16 and 36 percent) as well as multiple housing problems (over 50 percent of households). Homes in this area are generally older and may have more maintenance issues than newer neighborhoods on the west side.
- **Inner NE Heights (Tracts 37.33 and 34):** Fewer households are severely cost-burdened in these Census tracts (16 and 20 percent) but over 50 percent have one or more housing problems.
- **South Broadway and San Jose (Tract 12):** 21 and 25 percent of households are severely cost-burdened in these neighborhoods, and over 50 percent have multiple housing problems.
- **West Mesa (Tract 47.35):** Sections between Unser Blvd and Coors Blvd south of Arenal Rd; 26-36 percent of households have a severe cost burden and over 50 percent have multiple housing problems.

In addition to these R/ECAP areas, households around UNM (UNM Heights), Santa Barbara / Martineztown are severely cost-burdened. Between 26 percent and 36 percent of households in these areas are severely cost-burdened. Other areas having a significant percentage of households with multiple housing problems include Singing Arrow, UNM Heights, Santa Barbara/Martineztown, parts of the South Valley, and some tracts in the SW Mesa area of Albuquerque. While foreign-born residents are located throughout Albuquerque and the state, there are concentrations of immigrants, predominantly from Mexico, in the South Valley, Southwest Mesa, South Broadway and International District. The International District and parts of the South Valley and Southwest Mesa are areas with a high percentage of households with a severe cost burden.

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

For consistency in planning and in recognition that HUD does not establish a percentage threshold for racial or ethnic concentration or low-income concentration, the City used 69 percent as its threshold for



racial or ethnic concentration and low-income concentration. Of the Racially or Ethnically Concentrated Areas of Poverty (R/ECAPs) identified in HUD-supplied data for the Assessment of Fair Housing, the lowest threshold percentage for either metric in any of the R/ECAP census tracts was 69.38 percent. The following eight census tracts were identified as R/ECAP areas where racial or ethnic minorities and low-income families are concentrated: 6.03; 6.04; 9.01; 9.03; 12.00; 34.00; 37.33; and 47.35.

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

As presented in the Assessment of Fair Housing by means of analysis of census tract and neighborhood data, there is significant overlap among areas with the following characteristics:

- Higher concentrations of racial and ethnic minorities;
- Areas with higher poverty rates;
- Areas with higher incidences of housing problems;
- Areas with low-proficiency schools;
- Areas with greater concentrations of foreign-born residents; and
- To some extent, areas with larger populations of families with children.

Such areas include the International District, and Southwest Albuquerque, which have much higher concentrations of Hispanics, lower-proficiency schools, higher concentrations of foreign-born residents and families with children, as well as the highest percentages of severe cost burden and multiple housing problems. SE areas, such as San Jose, South Broadway, and Barelás also have higher concentrations of Hispanic residents, higher numbers of families with children, and much higher than average poverty rates. San Jose and South Broadway also have higher than average percentages of households with severe cost burden and multiple housing problems. Bel Air and Inner Northeast Heights have high concentrations of American Indians, and high poverty exposure. Areas in and around Downtown, such as Sawmill, Santa Barbara, and UNM Heights, have higher poverty rates, high levels of severe cost burden, and multiple housing problems.

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

Community assets within these neighborhoods are extensive and include community centers, parks, senior centers, and libraries. The Downtown area and the adjacent neighborhoods of Old Town, Sawmill, Martineztown and Barelás, are home to major cultural and civic attractions, such as the Alvarado Transportation Center, the Holocaust and Intolerance Museum of New Mexico, Explora, the Albuquerque Museum, the New Mexico Museum of Natural History and Science, the Planetarium, the ABQ BioPark, containing the Zoo, Aquarium, Botanical Gardens and Tingley Beach, the Indian Pueblo Cultural Center, the Rattlesnake Museum, Vietnam Veterans Memorial Park, and the National Hispanic Cultural Center. The International District is home to the New Mexico Veterans Memorial and Museum and the International District Community Garden.

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

Yes, there are opportunities for revitalization, housing rehabilitation and housing construction in the downtown and other neighborhoods described above.

## **MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)**

### **Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.**

For a major United States' city, Albuquerque, has pockets of the city with no internet providers. In the downtown areas, residents generally have about three to four provider options, but most neighborhoods only have two provider options. According to Broadband Now, three providers in the city can provide internet speeds of up to 300 mbps. Small households with one to two individuals need download speeds of at least 25 Mbps. For larger households of four or more or individuals looking to work from home, speeds of at least 100 Mbps are ideal. See Appendix for map. Analysis of maps supplied by the Federal Communications Commission for 2022 show that there are providers of fixed residential services of at least 25 Mbps/3Mbps sufficient to cover the entire city.

According to the Wi-Fi Access Points map at <https://www.cabq.gov/gis/map-views>, there are over 50 free Wi-Fi access points distributed throughout Albuquerque.

### **Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.**

Albuquerque has a total of 14 internet providers, with most offering residential and business services. Of those 14, two are Fiber providers, one is DSL providers, six are Fixed Wireless providers, two are Satellite providers and three are 5G internet. Introductory rates for internet access in Albuquerque range from \$30 to \$90 monthly, depending on service provider and download speed.

## **MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)**

### **Describe the jurisdiction's increased natural hazard risks associated with climate change.**

Urban heat occurs in areas with large amounts of asphalt and concrete that absorb the sun's energy, radiates it out as heat, and raises surrounding air temperatures. This can affect residents outside and inside their homes. Urban heat is a product of historic and traditional urban planning that ignored the importance of green space and quality of homes. Climate change is not the cause of urban heat, but it can make conditions worse.

In addition to urban heat and other natural hazards, The City of Albuquerque recognizes that climate change compounds existing inequities and that those communities who are likely to be the most impacted by climate change are those best able to develop solutions. Albuquerque participates in the Mayors National Climate Action Agenda (MNCAA), which is a network of nearly 400 U.S. mayors representing 68 million Americans that support, honor, and uphold the Paris Agreement goals. Following the call of City Resolution R-19-187 and the City's commitment to reducing its greenhouse gas (GHG) emissions by 26 to 28 percent below 2005 levels by 2025, the 19-member Climate Action Task Force and City staff worked over 10 months to develop the 2021 Albuquerque Climate Action Plan (CAP).

The CAP includes 50 strategies that were adopted by City Council and are organized under the categories of:

- Sustainable buildings
- Renewable energy
- Clean transportation
- Waste & recycling
- Economic development
- Education & awareness
- Climate conscious neighborhoods & resources

Since the release of the 2021 Albuquerque CAP, the City has achieved the following:

- Completed Solar Direct with partners in Jicarilla Apache Nation, one of the region's largest utility-scale solar fields, to now utilize 88% renewable energy for city government.
- Advanced the projected date for 100% municipal renewable energy use to 2025.
- Hired new full-time staff to lead and implement sustainability priorities.
- Completed the American Cities Climate Challenge funded by Bloomberg Philanthropies.
- Named a top five large city in America for more solar installed per capita.

### **Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.**

The impacts from urban heat and climate change extreme heat events may disproportionately impact certain populations more than others. According to the National Integrated Health Heat Information System (NIHHIS, 2021) the following factors put individuals at risk during extreme heat conditions:

- Household composition (e.g., children under 5 or over 65)
- Chronic health conditions (e.g., diabetes, asthma, cardiac problems)
- Economic status (e.g., low income, fixed income, health care)
- Housing and transportation (e.g., substandard housing)
- Exposure, (e.g., outdoor workers, athletes, individuals experiencing homelessness; and
- Ethnicity (language barriers, cultural practices).

**Thermal comfort and safety.** Homes with minimal insulation, single pane windows, concrete construction, limited cross ventilation, old or poorly maintained evaporative coolers, and leaking ducts are just some of the many factors that interfere with thermal comfort and ultimate safety. From a targeted survey (LaRocque, unpublished) of one inner city LMI neighborhood (with a 26 % response rate), several heat experiences were illuminated:

- 77% were bothered by extreme heat.
- 67% sweated heavily; 50% had headaches; 45% felt weak; 45% had muscle cramps.
- 43% attribute the above symptoms to the house not being cool; 38% to working outside; and 25% to health issues.
- 34% rent their home.
- 75% of the households used evaporative coolers.
- 33% went to another place to cool off such as a shopping mall or grocery store for 1-4 hours.
- 79% reported that they had 0 (39%) or 1-2 (40%) family members or friends in the neighborhood that they could call if they needed help.
- 20% of potential households that may be at risk due to household composition, (7% with children under 5; 6% with couples over 65 years old; and 7% of households with adults over 65 years old living alone.)

Much of the above data is accompanied by anecdotes and observations that encourage further concern. Evaporative coolers perform best in arid conditions; however, summer extreme heat events can occur during the monsoon season, limiting the efficiency of coolers to just a 10°F drop in temperatures. With unreceptive landlords, renters must work with legal aid delaying response time by three months. During the pandemic, cool centers and commercial operations were either closed or not conducive to gathering. Neighborhoods with limited social cohesion are more likely to be impacted by extreme weather events than neighborhoods that have strong connections.

Given this initial evidence climate change projections, and clean energy technologies must be incorporated in low- to moderate-income housing and neighborhood planning to address the increasing vulnerabilities and inequities that Albuquerque low- to moderate-income populations continue to face.

# Strategic Plan

## SP-05 Overview

### Strategic Plan Overview

The City of Albuquerque's Strategic Plan identifies the priority needs in the city and describes strategies the City will undertake to address those needs. The priority needs will be addressed through affordable housing development, affordable housing preservation, homeownership opportunities, in addition to addressing homelessness prevention and improving public facilities and infrastructure.

## SP-10 Geographic Priorities – 91.215 (a)(1)

### Geographic Area

Table 52 - Geographic Priority Areas

1	Area Name:	Citywide Investment
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	Within city limits
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	

### General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

The City of Albuquerque will not target funding or programs to specific geographies within the city. Funds are allocated based upon priorities, goals and need.

The City allocates CDBG and HOME dollars in order to assist low to moderate income persons and at-risk populations. To the extent that specific geographic areas have greater needs than other areas in the city and/or if service and housing organizations are in certain areas, they will receive a larger proportionate share of the funding. For sidewalk improvements, the city will focus on the geographic areas where sidewalks, curb cuts and related ADA accommodations are lacking. Finally, to provide affordable rental and single-family housing, the city's dollars will be allocated in areas of new development where affordable housing is lacking and/or infill areas that can accommodate affordable housing.

## SP-25 Priority Needs - 91.215(a)(2)

### Priority Needs

Table 53 – Priority Needs Summary

<b>1</b>	<b>Priority Need Name</b>	AFH Factor: Affordable Housing Preservation
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	<b>Geographic Areas Affected</b>	Citywide Investment
	<b>Associated Goals</b>	Affordable Housing Preservation Homeless Prevention Programs



	<b>Description</b>	<p><b>Goal:</b> Preserve the affordable housing supply in Albuquerque</p> <p>Potential strategies include, but are not limited to:</p> <ul style="list-style-type: none"> <li>• Provide support to aging affordable housing developments for capital improvements and maintenance</li> <li>• Provide a rental rehabilitation program for landlords who provide housing for low-income tenants</li> <li>• Provide homeownership rehabilitation programs</li> <li>• Provide a minor home repair program</li> <li>• Provide a retrofit program to help qualified households retrofit their homes for mobility or disability challenges</li> </ul> <p>AFH Contributing Factor: There are currently 138,568 owner-occupied housing units and 91,133 renter-occupied housing units in Albuquerque. Quantitative and qualitative data in the AFFH report indicates that housing costs are increasing and a significant percentage of households are cost burdened. It is critical that the City continues to maintain as many affordable housing units as possible, especially for low-income households. Public housing units are aging and in need of capital improvements to maintain safe and accessible units for low-income residents.</p>
	<b>Basis for Relative Priority</b>	Overall, the biggest need mentioned by providers in community stakeholder interviews, community focus group meetings, and the community survey was for preserving current and building additional affordable housing units for all incomes, but especially extremely low and low-income residents.
	<b>2</b>	
	<b>Priority Need Name</b>	AFH Factor: Affordable Housing Development
	<b>Priority Level</b>	High

	<b>Population</b>	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	<b>Geographic Areas Affected</b>	Citywide Investment
	<b>Associated Goals</b>	Affordable Housing Development Affordable Homeownership Opportunities

	<b>Description</b>	<p><b>Goal:</b> Increase access to safe, decent, and affordable housing for low- to moderate-income residents</p> <p>Potential strategies include, but are not limited to:</p> <ul style="list-style-type: none"> <li>• Develop affordable housing units citywide</li> <li>• Develop projects with larger bedroom units</li> <li>• Develop more units for special populations, such as seniors or persons living with a disability</li> <li>• Acquisition</li> <li>• Convert motels or other reasonable commercial properties into affordable housing</li> </ul> <p>AFH Contributing Factor: In addition to preserving current affordable housing, it is critical to build new affordable housing, especially for low-income households and at-risk populations identified in the AFFH report. According to a recent housing study reported in both the Consolidated Plan and AFFH report, there is a need of over 15,000 new affordable housing units for extremely low and low income households in the city.</p>
	<b>Basis for Relative Priority</b>	Overall, the biggest need mentioned by providers in community stakeholder interviews, community focus group meetings, and the community survey was for preserving current and building additional affordable housing units for all incomes, but especially extremely low and low-income residents.
<b>3</b>	<b>Priority Need Name</b>	AFH Factor: Affordable Homeownership Opportunities
	<b>Priority Level</b>	High

	<b>Population</b>	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	<b>Geographic Areas Affected</b>	Citywide Investment
	<b>Associated Goals</b>	Affordable Homeownership Opportunities
	<b>Description</b>	<p><b>Goal:</b> Create affordable homeownership opportunities for low- to moderate-income Albuquerque residents.</p> <p>Potential strategies include, but are not limited to:</p> <ul style="list-style-type: none"> <li>• Provide mortgage reduction assistance programs</li> <li>• Provide down payment assistance programs</li> <li>• Develop affordable homeownership units</li> <li>• Develop financial literacy and housing counseling programs</li> <li>• Acquire land for affordable housing development for homeownership opportunities</li> </ul> <p>AFH Contributing Factor: Data highlighted in the AFFH report highlights disparities in homeownership. The median renter household income is \$33,453 compared to \$71,164 for homeowners. For many people, including low-income persons, homeownership is a dream. Programs to help people, especially low-income households, to obtain homeownership is important in helping families remain in stable housing and build generational wealth. Programs to help households prepare for homeownership, such as financial literacy and credit repair, are important as HDMA data reveals that credit history and debt-to-income ratio are the most common loan denial reasons.</p>

	<b>Basis for Relative Priority</b>	Housing costs have skyrocketed over the course of the past few years making homeownership unattainable for many, but especially for low-income residents. By continuing to support organizations that provide housing counseling, down payment assistance, and building of affordable homes, homeownership may be attainable for some residents.
4	<b>Priority Need Name</b>	AFH Factor: Homeless Prevention Programs
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	<b>Geographic Areas Affected</b>	Citywide Investment
	<b>Associated Goals</b>	Affordable Housing Preservation Affordable Housing Development Homeless Prevention Programs

	<b>Description</b>	<p><b>Goal:</b> Increase access to homeless prevention programs for Low- to moderate-income residents</p> <p>Potential strategies include, but are limited to:</p> <ul style="list-style-type: none"> <li>• Provide TBRA and utility assistance programs</li> <li>• Provide emergency rental assistance and/or utility assistance</li> <li>• Provide deposit and/or utility deposit assistance</li> <li>• Provide landlord/tenant legal services</li> </ul>
	<b>Basis for Relative Priority</b>	One of the leading factors of the rise in homelessness in the city is the rising cost of rent and the lack of affordable rental units. Preventing homelessness through prevention programs can help keep individuals and families off the street.
5	<b>Priority Need Name</b>	Homeless Services and Programs
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	<b>Geographic Areas Affected</b>	Citywide Investment
	<b>Associated Goals</b>	Homeless Prevention Programs Homeless Services and Programs

	<b>Description</b>	<p><b>Goal:</b> Reduce homelessness through access to homeless services and programs</p> <p>Potential strategies include, but are not limited to:</p> <ul style="list-style-type: none"> <li>• Provide street outreach, including case management and housing navigations programs</li> <li>• Support HMIS</li> <li>• Provide and support emergency shelter programs</li> <li>• Provide and support rapid rehousing programs</li> </ul>
	<b>Basis for Relative Priority</b>	The rise in homelessness in Albuquerque was one of the top needs identified during the citizen participation process. In addition to physical housing stock, services and programs are vital to helping individuals experiencing homelessness to transition to housing.
6	<b>Priority Need Name</b>	Public Facilities and Infrastructure
	<b>Priority Level</b>	High

	<b>Population</b>	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	<b>Geographic Areas Affected</b>	Citywide Investment
	<b>Associated Goals</b>	Affordable Housing Development Affordable Homeownership Opportunities Public Facilities and Infrastructure



	<b>Description</b>	<p><b>Goal:</b> Enhance and develop public facilities and infrastructure in Albuquerque.</p> <p>Potential strategies include, but are not limited to:</p> <ul style="list-style-type: none"> <li>• Develop and/or improve parks and recreational facilities</li> <li>• Develop and/or improve public facilities</li> <li>• Update firetrucks and equipment</li> <li>• Update and/or improve infrastructure at Title 1 schools</li> <li>• Improve facilities for service-based organizations</li> <li>• Develop and/or improve sidewalks, street lights, bike lanes and other active transportation infrastructure</li> <li>• Plant trees and install other shade structures in public facilities and/or parks</li> <li>• Develop utility and street infrastructure for new affordable housing developments</li> <li>• Acquire land for affordable housing development</li> <li>• Improve ADA accessibility</li> </ul>
	<b>Basis for Relative Priority</b>	<p>Enhancing existing public facilities and infrastructure will allow the City of Albuquerque to continue to grow into a vibrant and livable city for all residents. Focusing on greenspace and revitalization will address the needs many key stakeholders identified as they relate to improving quality of life in Albuquerque.</p>
	<b>7</b>	
	<b>Priority Need Name</b>	Public Services
	<b>Priority Level</b>	High

	<b>Population</b>	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	<b>Geographic Areas Affected</b>	Citywide Investment
	<b>Associated Goals</b>	Affordable Housing Preservation Affordable Homeownership Opportunities Homeless Services and Programs Public Services

	<b>Description</b>	<p><b>Goal:</b> Improve access to public services for low- to moderate-income residents.</p> <p>Potential strategies include, but are not limited to:</p> <ul style="list-style-type: none"> <li>• Increase access to quality childcare</li> <li>• Provide services to seniors</li> <li>• Increase access to after-school activities for youth</li> <li>• Increase access to dental or other health care services</li> <li>• Increase access to mental health and/or substance use services</li> <li>• Provide services to at-risk populations</li> </ul>
	<b>Basis for Relative Priority</b>	Not all residents have access to affordable services, such as childcare, health or dental care, and transportation, due to income. The City of Albuquerque can use funding to continue funding programs and services that help eligible low to moderate households.
8	<b>Priority Need Name</b>	Economic Development Opportunities
	<b>Priority Level</b>	Low
	<b>Population</b>	Extremely Low Low Moderate Middle Large Families Families with Children Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development

	<b>Geographic Areas Affected</b>	Citywide Investment
	<b>Associated Goals</b>	Affordable Housing Development Affordable Homeownership Opportunities Economic Development Opportunities
	<b>Description</b>	<p><b>Goal:</b> Increase economic development opportunities for low to moderate-income residents.</p> <p>Potential strategies include, but are not limited to:</p> <ul style="list-style-type: none"> <li>• Fund microenterprise and small business development</li> <li>• Fund large-scale commercial and industrial development</li> <li>• Fund job creation, job retention, and job training</li> </ul>
	<b>Basis for Relative Priority</b>	Economic development, especially livable wage jobs, will help low to moderate households become more self-sufficient and improve their ability to afford stable and quality housing for the long-term. Job opportunities also can help marginalize communities to build generational wealth.
9	<b>Priority Need Name</b>	Program Administration
	<b>Priority Level</b>	Low
	<b>Population</b>	Non-housing Community Development Other
	<b>Geographic Areas Affected</b>	Citywide Investment
	<b>Associated Goals</b>	Program Administration
	<b>Description</b>	<p><b>Goal:</b> Efficiently administer and manage the program funding and reporting</p> <p>Potential strategies include, but are not limited to:</p> <ul style="list-style-type: none"> <li>• Costs of administering programs</li> <li>• Market programs</li> </ul>
	<b>Basis for Relative Priority</b>	Effectively and efficiently managing and administering the CDBG, HOME, and ESG funding programs is important in meeting the above seven goals and helping low to moderate households across Albuquerque.
10	<b>Priority Need Name</b>	AFH Factor: Fair Housing Education and Awareness

	<b>Priority Level</b>	Low
	<b>Population</b>	Extremely Low Low Moderate Middle Large Families Families with Children Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	<b>Geographic Areas Affected</b>	Citywide Investment
	<b>Associated Goals</b>	Affordable Housing Preservation Affordable Homeownership Opportunities

	<b>Description</b>	<p>AFH Goal: 1) Increase community education and affordable housing; and 2) Increase understanding of housing discrimination and Fair Housing.</p> <p>Potential Strategies include, but are not limited to:</p> <ul style="list-style-type: none"> <li>• Continue fair housing education programs designed to assist landlords, tenants, builders and relevant professionals</li> <li>• Continue fair housing complaint resolution with partners and refer fair housing complaints to the appropriate agencies, if necessary</li> <li>• Develop community awareness campaigns about affordable housing.</li> </ul> <p>AFH Contributing Factor: The community survey revealed that almost half of the respondents have experienced housing discrimination in Albuquerque. Non-White residents were more likely to experience a housing discrimination issue. Only about a third of respondents feel well informed on fair housing laws, indicating that more community education could be beneficial.</p>
	<b>Basis for Relative Priority</b>	<p>Ensuring both housing providers and tenants understand their fair housing rights is critical to helping people stay housed or obtain new housing in Albuquerque. Additionally, it is important to educate landlords about the new "source of income" discrimination amendment.</p>

### Narrative (Optional)

## SP-30 Influence of Market Conditions – 91.215 (b)

### Influence of Market Conditions

<b>Affordable Housing Type</b>	<b>Market Characteristics that will influence the use of funds available for housing type</b>
Tenant Based Rental Assistance (TBRA)	Demand surpasses the supply of subsidized, accessible affordable rental units. TBRA programs are needed to address the immediate needs of homelessness and cost burdened households. TBRA assists these households seeking a Housing Choice Voucher or a Public Housing unit but are unable to obtain one because of the long waiting lists.
TBRA for Non-Homeless Special Needs	At-risk households often have poverty-level incomes and because of long waiting lists for assisted housing, TBRA can provide assistance while these households obtain a Housing Choice Voucher or a Public Housing unit.
New Unit Production	The City will continue its efforts to utilize CDBG, HOME, Workforce Housing Trust Fund and General Funds to develop new affordable housing units. The number of rent burdened households and the short supply of affordable units continue to make new affordable unit production a necessity.
Rehabilitation	A significant number of homes in Albuquerque are more than thirty years old. Many of these homes are occupied by low- to moderate-income households which prevent them from making necessary repairs and accessibility improvements. The investment of CDBG and HOME funds in programs that provide rehabilitation and accessibility improvements assists with the preservation of homeownership. Rehabilitation and accessibility improvements to aging affordable housing units, including Public Housing, will assist with the preservation of existing affordable housing.
Acquisition, including preservation	CDBG, HOME and Workforce Housing Trust Funds may be used to acquire and rehabilitate units which will then become part of the affordable housing stock in the city.

**Table 54 – Influence of Market Conditions**

### Additional Text - Age Observation

The following table shows the number of residents in Albuquerque by age range. Over the past 10 years, the Albuquerque population is trending older. The median age in 2010 was 35.1 and the median age in 2020 is two years older at 37.1. The percentage of children under the age of 9 has decreased indicating that either adults are choosing to have smaller families or no children. There has also been a significant decline in the 20 to 24 years old bracket. Presumably this could be because individuals at this age often seek out higher education and job opportunities in other areas. This could be concerning if these individuals leave the community for opportunities and then not return home. The largest increase in age groups is the 65 to 74 years old bracket, which is traditionally the retiree age group. With its warm and dry climate, New Mexico has long been a draw for many older adults looking to escape the harsh

winters of the north. However, as adults age, they often have unique challenges and needs, especially when it comes to housing and health and social services.

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: ACS			

**Table 55 - Population by Age, 2010 - 2020**

#### **Additional Text - Race and Ethnicity Observation**

As 2020 American Community Survey data below shows, 70% of all Albuquerque residents identify their race as white. Additionally, 49.2% identify themselves as Hispanic or Latino. Approximately 30% of the city's population identifies as non-white. Albuquerque is home to approximately 25,000 (4.5%) American Indian and Alaska Native individuals, of which almost half identify as Navajo (13,186). It is important to note that the U.S. Census Bureau has reported that black, Hispanic or Latino, and Native Americans were undercounted in the 2020 Census due to disruptions of the emerging COVID-19 pandemic and disruptions from the administration at the time[1]. Comments from the community have indicated that the city is becoming increasingly more diverse with residents moving from all over the globe.

Race	Bernalillo County		Albuquerque	
	Total Population	% by Race	Total Population	% by Race
White	476803	70.2%	394,098	70.3%
Black or African American	19002	2.8%	17319	3.1%
American Indian and Alaska Native	31591	4.7%	25169	4.5%



Asian	18271	2.7%	16972	3.0%
Native Hawaiian and Other Pacific Islander alone	556	0.1%	479	0.1%
Some other race alone	69611	10.3%	54853	9.8%
Two or more races	63203	9.3%	51557	9.2%
Total	679037	100%	560447	100%

**Table 56 - Population by Race, 2020**

<b>Ethnicity</b>	<b>Bernalillo County</b>		<b>Albuquerque</b>	
	Total Population	% by Ethnicity	Total Population	% by Ethnicity
Hispanic or Latino	341790	50.3%	275900	49.2%
Not Hispanic or Latino	337246	49.7%	284547	50.8%
Total	679037	100%	560447	100%

**Table 57 - Population by Ethnicity, 2020**

**Additional Text - See Appendix**

See Appendix for additional demographic data.

## SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

### Introduction

During the 2023-2027 Consolidated Plan, the City anticipates the availability of the following resources by funding type, inclusive of HUD funds, program income, prior year(s) and local resources: CDBG - \$21,968,147.30; HOME - \$13,755,569.45; ESG - \$1,910,525; General Funds - \$11,546,115; and Workforce Housing Trust Fund - \$9,900,000.

### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	4,278,318	21,000	94,311	4,393,629	17,574,518	The annual allocation of CDBG funds is subject to Federal appropriations and changes in demographic data used in HUD's formulas for each respective program.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	2,302,248	100,000	348,866	2,751,114	11,004,456	The annual allocation of funds is subject to federal appropriations and changes in demographic data used in HUD's formulas for each respective program.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	382,105	0	0	382,105	1,528,420	The annual allocation of ESG funds is subject to Federal appropriations and changes in demographic data used in HUD's formulas for each respective program. The City of Albuquerque matches ESG funding dollar-for-dollar each year.
Other	public - local	Acquisition Homebuyer assistance Multifamily rental new construction New construction for ownership	0	0	0	0	9,900,000	Local Bond Funds are subject to voter approval every odd year. These bond funds are generally used for new construction of rental housing. The City expects to receive funding sometime in 2023, 2025, and 2027.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Other	public - local	Admin and Planning Multifamily rental new construction Multifamily rental rehab Overnight shelter Public Services Rapid re-housing (rental assistance) Rental Assistance TBRA	2,309,223	0	0	2,309,223	9,236,892	Local General Funds are subject to annual appropriations.

Table 58 - Anticipated Resources

**Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied**

Depending on the financing structure of a given project, it may be advantageous for the City to use CDBG and HOME funds to leverage appropriate state, local and private resources, including but not limited to those listed below.

**State Resources**

- New Mexico State Low-Income Housing Tax Credit Program

- Building Equity and Growth in Neighborhoods Program (BEGIN)
- Multifamily Housing Program (MHP)
- Mental Health Service Act (MHSA) Funding

## **Local Resources**

The City’s Workforce Housing Trust Fund (WHTF) is a source of revenue used to support the preservation and production of affordable housing. These funds can be leveraged with additional resources, including HOME and CDBG, and have a long-term affordability requirement. The WHTF is funded by a biannual voter approved City bond. As described in § 14-9-4 Creation And Administration Of The Workforce Housing Trust Fund, “Projects receiving funding or land under the Workforce Housing Opportunity act shall leverage non-city funds by at least a 4:1 ratio (non-city to city resources). The Plan may make exception to this ratio for certain hard to develop projects to be defined. Federal and state funds flowing through the city are not considered city funds for purposes of this requirement.” For these purposes, “hard to develop projects” include those projects where:

- At least a portion serves vulnerable or extremely low-income populations.
- The developer is able to adequately justify to the City that the physical condition, shape or location of the property make the property difficult to develop.
- The project is being developed on land contributed by the City of Albuquerque as the City aims to only acquire land for affordable housing development if the land is difficult to develop.

Additionally, in the Fall of 2022, Mayor Tim Keller launched his “Albuquerque Housing Forward” initiative to close the affordable housing gap in the city. As part of this plan, the City Council appropriated \$20 million as part of the Gross Receipts Tax Bond to provide more affordable housing. Some of the strategies that this funding can be used for include the following:

- Motel/hotel conversions to supportive/affordable housing
- Commercial/office building conversions to housing
- Expanding nuisance abatement laws
- Changing zoning codes to allow for more density and housing type options

## **Private Resources**

- Federal Home Loan Bank Affordable Housing Program (AHP)
- Community Reinvestment Act Programs
- Private Developer Contributions

### **Matching Requirements**

The City provides a dollar-for-dollar cash match from the City's General Fund for the ESG program. HOME funds are leveraged with other local and private non-federal resources in order to meet its HOME program 25 percent matching requirement. Eligible forms of HOME match are documented by the City and reported to HUD as part of the Consolidated Annual Performance and Evaluation Report (CAPER) each year.

### **If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan**

Data compiled by the Planning Department indicates that the City owns vacant properties for the possible development of affordable housing located outside of floodplains and near principal arterial or major collector streets. Alternatively, these properties may be used for other civic purposes such as public facilities to benefit area residents.

### **Discussion**

Assuming continued levels of funding for the CDBG, HOME and ESG programs, the City expects to utilize approximately \$21.5 million of CDBG, \$11.9 million of HOME, \$1.9 million of ESG, \$11.4 million of General Fund and \$9.9 million of Workforce Housing Trust Fund during the five-year period beginning July 1, 2023, and ending June 30, 2028. These resources are to be utilized to achieve the goals of the Strategic Plan, as well as annual Action Plans.

## SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
City of Albuquerque - Department of Family and Community Services	Government	Economic Development Homelessness Non-homeless special needs Ownership Rental neighborhood improvements public facilities public services	Jurisdiction

Table 59 - Institutional Delivery Structure

### Assess of Strengths and Gaps in the Institutional Delivery System

#### Strengths

- CDBG funds are available to non-profit organizations in order to provide activities that benefit low to moderate income persons
- Stakeholders and Albuquerque residents are involved in the CDBG and HOME process through the Annual Action Plan public hearings and citizen participation plan process.
- The public is given the opportunity, through a series of public meetings and notifications, to receive information about CDBG, HOME, ESG programs, eligible projects and activities, as well as how non-profit organizations may apply for grant funding.
- City department, subrecipients, non-profit organizations, affordable housing developers, and others often leverage their awards with other funding sources.

#### Gaps

- Land use, zoning, permitting, environmental, other project development, and “Not in My Backyard” mentality issues can slow progress of construction projects, increase project costs, or result in project termination.
- Complexity and limiting HUD eligibility requirements and regulations can discourage potential non-profit organizations was applying for fundings.



- A lack of consistent Request for Proposal process and timeline can hinder non-profit organizations and developers from applying for funding, especially when they are trying to leverage other funding sources, such for LIHTC.
- Limited resources available to smaller non-profits, which can constrain administrative capacity.
- Public and community resident apathy.
- Staffing shortages.

**Availability of services targeted to homeless persons and persons with HIV and mainstream services**

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
<b>Homelessness Prevention Services</b>			
Counseling/Advocacy	X	X	X
Legal Assistance	X	X	X
Mortgage Assistance	X		
Rental Assistance	X	X	
Utilities Assistance	X		
<b>Street Outreach Services</b>			
Law Enforcement	X	X	
Mobile Clinics	X	X	
Other Street Outreach Services	X	X	
<b>Supportive Services</b>			
Alcohol & Drug Abuse	X	X	
Child Care	X	X	
Education	X	X	
Employment and Employment Training	X	X	
Healthcare	X	X	X
HIV/AIDS	X	X	X
Life Skills	X	X	X
Mental Health Counseling	X	X	X
Transportation			
<b>Other</b>			

**Table 60 - Homeless Prevention Services Summary**

**Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)**

The Division of Homeless Programs and Initiatives (HPI) within the Department of Family and Community Services (DFCS) is a key player in the City's effort to end homelessness. In 2020, the City

hired the Urban Institute to conduct the “Albuquerque Affordable Housing and Homelessness Needs Assessment.” The study revealed that there is a gap of 15,500 affordable housing units for renter households with extremely low incomes and a gap of nearly 800 units for rapid rehousing for people experiencing homelessness. The report identified some potential strategies to close the gap including the following: securing funding for 1,000 additional supportive housing vouchers, increase the use of Albuquerque Housing Authority’s current homeless preference to prioritize housing assistance and address the gaps in the city’s coordinated entry system.

In March 2021, the Department of Family and Community Services, Albuquerque Community Safety Departments, and the Bernalillo County’s Department of Behavioral Health Services and the Behavioral Health Initiative worked with Via Positiva to conduct a systems-based Gap Analysis. As a result of the Gap Analysis, the City of Albuquerque / Bernalillo County Collaborative Strategic Plan was developed. The Strategic Plan has eight strategic goals to address the areas of community need and support. Strategic Goal #1 is “supports efforts to increase access and housing stability of individuals with behavioral health needs.” Through this strategic goal, the City will provide comprehensive supports at Westside Emergency Housing Center (WEHC) and Gibson Health Hub, continue collaboration with UNM to provide necessary health and behavioral health supports via the city shelter and wellness hotel systems, and continue its partnership with the state to distribute federally allocated eviction prevention dollars to support housing stability through the grant administration window.

Additionally, the City in collaboration with their partners across Albuquerque also coordinate street outreach to people living in public spaces, manage the Westside Emergency Housing Center, increased annual investment in supportive housing, and launches a new \$21.4 million emergency rental assistance program (ERAP) to keep people housed who are in danger of being evicted. The City and community service partners partner with the New Mexico Coalition to End Homelessness (NMCEH) to operate the 505-768-HELP Helpline to assist people experiencing a housing crisis to remain housed or exit homelessness quickly by connecting them to resources such as rental assistance and legal services or conduct the necessary assessment to register unhoused callers into the Coordinated Entry System to apply for supportive housing programs.

The City is a member of the NMCEH, which assists communities to create solutions to homelessness from prevention through permanent housing by using action, advocacy, and awareness. NMCEH manages the Homeless Management Information System (HMIS), a centralized database which securely collects client-level information on demographics, characteristics, and needs of people experiencing homelessness as well as data on the services that are available throughout the state for these clients.

**Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above**

The non-profit organizations providing services to special needs populations and persons experiencing homelessness throughout the city have a long history and expertise in providing these services identified

in Table 57 and elsewhere in the Consolidated Plan. The COVID-19 Pandemic has placed additional demand on service providers with many service providers, especially those that serve people experiencing homelessness, seeing a rise in demand for their services over the course of the pandemic. To some extent, the ability to expand the service delivery system for individuals experiencing homelessness is dependent on greater resource availability. This is a challenging situation because the fiscal pressures on local government make it difficult for them to simply allocate more money out of strapped local revenues.

The need for new supportive housing developments that addresses the needs of special populations and those experiencing homelessness is critical. Barriers include a current lack of investment within older areas of the city for redevelopment, lack of infill development strategy, a lack of variety of housing types being developed, and NIMBYism.

Through stakeholder interviews and focus group discussions, the following groups were identified as underserved in Albuquerque: seniors, people with seen and unseen disabilities, single parents, indigenous/American Indians, households with extremely low-income, and unaccompanied/homeless youth, including those transitioning out of the foster care system.

**Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs**

To overcome the identified gaps, the City of Albuquerque is committed to several endeavors. The City continues to host the Affordable Housing Committee that meets regularly and serves as an advocacy group for affordable housing. The Workforce Housing Trust Fund is presented to the City's voters every two years for renewal. To ensure the electorate is educated as to the importance of affordable housing to the City's quality of life, the Affordable Housing Committee serves as an ad hoc committee that advocates on behalf of ongoing support for the Fund. Continuing its partnership with NMCEH and its non-profit organization partners, the City of Albuquerque will work diligently to fill gaps and reduce homelessness and housing instability.

Additionally, in fall 2022, the City launched its *Albuquerque Housing Forward* initiative with a goal of "adding at least 5,000 additional housing units above and beyond what the private housing market will provide to the current supply in Albuquerque for the entire range of user by 2025." The City Council has appropriated \$20 million as part of a Gross Receipts Tax Bond to provide more affordable housing. Combined with the Workforce Housing Trust Fund, CDBG, and HOME grants, the City should make positive progress to meeting its strategic goals outlined in the Consolidated Plan and the *Housing Forward* initiative.

## SP-45 Goals Summary – 91.215(a)(4)

### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Affordable Housing Preservation	2023	2027	Affordable Housing Public Housing Non-Homeless Special Needs	Citywide Investment	AFH Factor: Affordable Housing Preservation AFH Factor: Homeless Prevention Programs Public Services AFH Factor: Fair Housing Education and Awareness	CDBG: \$3,500,001 General Funds: \$0 Local Bonds: \$0	Rental units rehabilitated: 150 Household Housing Unit
2	Affordable Housing Development	2023	2027	Affordable Housing Public Housing Non-Homeless Special Needs	Citywide Investment	AFH Factor: Affordable Housing Development AFH Factor: Homeless Prevention Programs Public Facilities and Infrastructure Economic Development Opportunities	CDBG: \$0 HOME: \$10,047,583 ESG: \$0 General Funds: \$2,252,310 Local Bonds: \$9,900,000	Rental units constructed: 180 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Affordable Homeownership Opportunities	2023	2027	Affordable Housing Public Housing Non-Homeless Special Needs	Citywide Investment	AFH Factor: Affordable Housing Development AFH Factor: Affordable Homeownership Opportunities Public Facilities and Infrastructure Public Services Economic Development Opportunities AFH Factor: Fair Housing Education and Awareness	CDBG: \$6,000,000 HOME: \$500,000	Direct Financial Assistance to Homebuyers: 130 Households Assisted
4	Homeless Prevention Programs	2023	2027	Affordable Housing Homeless	Citywide Investment	AFH Factor: Affordable Housing Preservation AFH Factor: Homeless Prevention Programs Homeless Services and Programs	CDBG: \$1,250,000 HOME: \$2,056,863 General Funds: \$625,000	Tenant-based rental assistance / Rapid Rehousing: 20 Households Assisted  Homelessness Prevention: 1750 Persons Assisted  Other: 85 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Homeless Services and Programs	2023	2027	Affordable Housing Homeless	Citywide Investment	Homeless Services and Programs Public Services	ESG: \$1,776,788 General Funds: \$7,673,068	Tenant-based rental assistance / Rapid Rehousing: 50 Households Assisted  Homeless Person Overnight Shelter: 3490 Persons Assisted  Overnight/Emergency Shelter/Transitional Housing Beds added: 2910 Beds  Other: 725 Other
6	Public Facilities and Infrastructure	2023	2027	Non-Housing Community Development	Citywide Investment	Public Facilities and Infrastructure	CDBG: \$4,915,341	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 75000 Persons Assisted
7	Public Services	2023	2027	Non-Housing Community Development	Citywide Investment	Public Services	CDBG: \$1,924,490 General Funds: \$862,000	Public service activities other than Low/Moderate Income Housing Benefit: 10525 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
8	Economic Development Opportunities	2023	2027	Non-Housing Community Development	Citywide Investment	Economic Development Opportunities	CDBG: \$100,000 HOME: \$0 ESG: \$0 General Funds: \$0 Local Bonds: \$0	Businesses assisted: 3 Businesses Assisted
9	Program Administration	2023	2027	Non-Housing Community Development	Citywide Investment	Program Administration	CDBG: \$4,278,315 HOME: \$1,151,124 ESG: \$133,737 General Funds: \$133,737	Other: 1 Other

Table 61 – Goals Summary

## Goal Descriptions

1	<b>Goal Name</b>	Affordable Housing Preservation
	<b>Goal Description</b>	<p><b>Goal:</b> Preserve the current affordable housing supply in Albuquerque.</p> <p>Preserving the current supply of affordable rental units in Albuquerque is critical to helping keep extremely low to low-income households from becoming homeless. Programs funded under this goal may include rehabilitation programs, energy efficiency improvements, lead-based paint testing and abatement, emergency repairs, weatherization, modernization of public housing and retrofit programs to help keep residents with mobility or disability challenges in their homes.</p> <p>AFH Goal: Increase the number of affordable rental housing units and preserve existing units. The goal will be measured by the number of affordable rental housing units preserved and created.</p>
2	<b>Goal Name</b>	Affordable Housing Development
	<b>Goal Description</b>	<p><b>Goal:</b> Increase access to safe, decent, and affordable housing for low- to moderate-income residents</p> <p>Building new affordable rental housing is important to improve the severe shortage of housing in the city. Programs funded under this goal may include developing rental and/or single-family units, acquisition, clearance, relocation and converting motels or other reasonable commercial properties into affordable housing.</p> <p>AFH Goal: Increase the number of affordable rental housing units and preserve existing units. The goal will be measured by the number of affordable rental housing units created and preserved.</p>
3	<b>Goal Name</b>	Affordable Homeownership Opportunities
	<b>Goal Description</b>	<p><b>Goal:</b> Create affordable homeownership opportunities for low- to moderate-income Albuquerque residents</p> <p>Increase homeownership for low to moderate-income households. Such mechanisms include down payment assistance or mortgage reduction assistance programs. Prospective homebuyers will also receive services including counseling and financial literacy to impart budgeting skills and to encourage savings for home maintenance and emergency repairs.</p> <p>AFH Goal: Expand affordable homeownership opportunities. The goal will be measured by the number of buyers receiving down payment assistance and the number of new affordable homeownership units built.</p>



4	<b>Goal Name</b>	Homeless Prevention Programs
	<b>Goal Description</b>	<b>Goal:</b> Increase access to homeless prevention programs Increased access to homeless prevention programs will help reduce the risk of homelessness. Programs funded under this goal may include Tenant Based Rental Assistance (TBRA), deposit and utility assistance, emergency rental assistance, and landlord/tenant legal services.
5	<b>Goal Name</b>	Homeless Services and Programs
	<b>Goal Description</b>	<b>Goal:</b> Reduce homelessness through access to homeless services and programs Programs funded under this goal will include street outreach and/or case management that includes housing navigation and engagement, HMIS support, emergency shelter programs, and rapid rehousing programs.
6	<b>Goal Name</b>	Public Facilities and Infrastructure
	<b>Goal Description</b>	<b>Goal:</b> Enhance and develop public facilities and infrastructure in Albuquerque Improve City public facilities, including community centers, senior or multi-generational centers, fire stations and other public buildings. Improve City infrastructure, including sidewalks and street improvements, lighting and flood drainage and water/sewer improvements.
7	<b>Goal Name</b>	Public Services
	<b>Goal Description</b>	<b>Goal:</b> Improve access to public services for low- to moderate-income residents Programs funded under this goal are services for low- to moderate-income persons and at-risk populations, including but not limited to youth and senior services.
8	<b>Goal Name</b>	Economic Development Opportunities
	<b>Goal Description</b>	<b>Goal:</b> Increase economic development opportunities for low to moderate income residents Promote stability by increasing access to economic opportunities for low- to moderate-income residents or businesses.

9	Goal Name	Program Administration
	Goal Description	<p><b>Goal:</b> Efficiently administer and manage program funding and reporting</p> <p>Provide for the administration of HUD Community Planning and Development programs.</p>

**Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)**

During the five-year period of the 2023-2027 Consolidated Plan the City estimates 180 extremely low-, low- and moderate-income renters will be assisted with affordable housing access, and 150 rehabilitated units of public housing.

## **SP-50 Public Housing Accessibility and Involvement – 91.215(c)**

### **Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)**

The Albuquerque Housing Authority (AHA) oversees the public housing program for the City. AHA recognizes the need for accessible units, therefore, 5% of Public Housing units in AHA's portfolio must meet Universal Federal Accessibility Standards (UFAS). This requirement is applied to conversions from Public Housing stock to Rental Demonstration Projects.

### **Activities to Increase Resident Involvements**

The Resident Opportunities and Self Sufficiency (ROSS) Program is an essential program for AHA's public housing residents. In 2021, there were 32 active clients of ROSS and 11 people had completed the Individual Training and Services Plan. AHA also implements the Family Self-Sufficiency (FSS) Program which residents are encouraged to participate in as well. The FSS Program advocate works with families to target specific goals and plan strategies to reach these goals over a five-year period. Residents are also informed and encouraged to participate in regular board meetings of the AHA Board. There is a position on the AHA Board designated for a resident. AHA, also, continues to maintain partnerships with Dress for Success, UNM CareLink, Independent Living Resource Center, NMCEH, ABC Community School Partnership Program, and HELPNM for referral and service coordination.

### **Is the public housing agency designated as troubled under 24 CFR part 902?**

Yes

### **Plan to remove the 'troubled' designation**

The Albuquerque Housing Authority has a Public Housing Assessment System (PHAS) score resulting in a Troubled Performer designation for the fiscal year end 6/30/2021. AHA has developed a Recovery Plan with the local HUD Field Office and reports monthly on progress. AHA has implemented numerous measures that have demonstrated they are on track for removing the Troubled Performer designation for fiscal year 2022 and 2023.

## **SP-55 Barriers to affordable housing – 91.215(h)**

### **Barriers to Affordable Housing**

A barrier to affordable housing is a public policy or nongovernmental condition that constrains the development or rehabilitation of affordable housing. Barriers can include land use controls, property taxes, state prevailing wage requirements, environmental protection, land costs, and availability of monetary resources. Barriers to affordable housing are distinguished from impediments to fair housing choice in the sense that barriers are lawful and impediments to fair housing choice are usually unlawful.

Based on stakeholder interviews with community service providers and city officials, focus groups with community service providers and community residents, and the community survey, the primary barriers to affordable housing in Albuquerque are the rising cost of rents, purchase prices of homes for sale and the lack of available stock. The Albuquerque Affordable Housing and Homelessness Needs Assessment study completed by the Urban Institute in May 2020, identified that the city has a gap of about 15,500 units of affordable housing for renter households with extremely low incomes and a gap of nearly 800 units of rapid rehousing for people experiencing homelessness.

The report recommends in order to increase the pipeline of market-rate and affordable rental units, the City should use inclusionary zoning or other policies so some units will be affordable to renter households with low incomes or very low incomes. Additionally, creating a landlord mitigation fund in exchange for landlords who relax their screening requirements would be a way to help residents find housing.

As part of the Mayor's Housing Forward initiative, the City will also review its current zoning policies. In 2020, 63% of all housing in Albuquerque was single family detached homes. By adjusting the Integrated Development Ordinance (IDO), Albuquerque may attract housing developers who want to build multi-units or alternative housing models like tiny homes, manufactured homes, and other innovative options. The City is also considering allowing accessory dwelling units, or casitas, which would help increase the supply of affordable housing.

Additionally, the Workforce Housing Trust Fund (WHTF), which provides funding for affordable housing projects for low- and moderate-income households, is only funded every other year and must go on the ballot for a citywide vote by Albuquerque residents. While the WHTF funding is almost always approved, political and electorate priorities may change in the future.

### **Strategy to Remove or Ameliorate the Barriers to Affordable Housing**

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

In addition to the City's Fair Housing goals, the City is committed to providing funding for new affordable housing and homeless prevention programs. The Mayor has dedicated an additional \$20 million in Gross Receipts Tax Bonds for affordable housing initiatives. Additionally, the City utilizes its Workforce Housing Trust Fund (WHTF) to build affordable workforce housing for low- and moderate-income households.

## **SP-60 Homelessness Strategy – 91.215(d)**

### **Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs**

The City's Continuum of Care (CoC) is the coordinated approach that addresses physical, economic, and social needs of the homeless population. Services organized within the CoC include emergency shelter, rapid re-housing, transitional and permanent housing, and supportive services. The City along with New Mexico Coalition to End Homelessness (NMCEH), are the leaders of this process. The City and NMCEH convene, manage, and lead the Albuquerque Continuum of Care Coalition. The City of Albuquerque and a variety of community service organizations provide an array of services for the homeless population in Albuquerque.

Once assessed vulnerable individuals, including unsheltered persons, are assisted with wraparound services, crisis intervention and permanent supportive housing. Homeless service providers work to transition individuals and their family members into housing. A variety of programs are provided to help individuals with emergency and transitional housing, The ABQ Street Connect program is an outreach collaborative focused on people experiencing homelessness who have the highest records of utilization of emergency service and care. The aim is to establish ongoing relationships that result in permanent supportive housing for those experiencing homelessness.

### **Addressing the emergency and transitional housing needs of homeless persons**

The ultimate solution to ending homelessness is assisting unhoused persons transition into permanent housing closely aligned with supportive services that ensure housing stability. However, because the demand for affordable housing far outpaces the city's supply, the CoC continues to rely on its emergency and transitional housing programs in order to address the immediate needs of Albuquerque's homeless population.

The City funds several emergency shelters as well as transitional housing programs. There is an emergency shelter specifically for women and children, two emergency shelters that serve men, an emergency shelter for youth and a day shelter that provides meals showers, storage and connection to needed resources.

The Albuquerque Opportunity Center (AOC) is a service campus with two programs: an emergency shelter and respite care program. The overnight emergency shelter contains 71 beds and the respite care program contains 30 beds. Heading Home operates the Family Shelter as a non-congregate emergency shelter for families with minor children. The West Emergency Housing Center also offers a safe and welcoming environment to men and women experiencing homelessness. There are also a few other small emergency shelters and transitional housing operated by small or faith-based community organizations.

However, it is important to note that the current number of emergency shelter and transitional housing beds is not enough to meet the demands of the growing homeless population in Albuquerque. Additionally, community partners and stakeholders have identified the need for homeless prevention programs, like emergency rental assistance and eviction prevention programs, to help households that are on the brink of becoming homeless.

Community partners also identified the need for wraparound services, such as mental health, substance use, health and dental care, child care, education and job training, and other basic needs services such as laundry and shower facilities.

**Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.**

Many veterans and veterans with families who are homeless or at risk of homelessness utilize the Supportive Services for Homeless Veteran's Program (SSVF), the HUD VASH program with its partner, Goodwill New Mexico and Albuquerque Housing Authority. There is significant focus on veterans at the local and federal level and flexible financial and service-based resources are helping veterans in Albuquerque obtain and maintain permanent housing.

Youth homelessness is increasing dramatically in Albuquerque and across the country. Albuquerque only has 75 beds for homeless youth, which only accounts for about 7% of the homeless youth in the city. The New Mexico Dream Center provides services to survivors of human trafficking and youth experiencing homelessness in Albuquerque and the state. The Harbour is a drop-in center for youth experiencing homelessness that provides food, showers, clothing, a place of refuge. The Harbour is currently raising funds to acquire a property to build a shelter dedicated to youth and human trafficking victims in Albuquerque.

Additionally, the City, in collaboration with nonprofit partners who operate permanent supportive housing (PSH) programs, is focused on helping chronically homeless individuals and families obtain permanent supportive housing. Currently, the Albuquerque CoC Permanent Supportive Housing Standards require CoC Permanent Supportive Housing providers prioritize chronically homeless individuals and families when there is an opening. The City currently funds 26 Permanent Supportive Housing (PSH) programs. These vouchers are targeted to chronically homeless individuals and families experiencing homelessness.

**Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being**

**discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs**

An individual or family is considered to be at-risk of becoming homeless if it experiences extreme difficulty maintaining housing and has no reasonable alternatives for obtaining subsequent housing. Homelessness often results from a complex set of circumstances that require people to choose between food, shelter and other basic needs. Examples of common circumstances that can cause homelessness include eviction, loss of income, insufficient income, disability, increase in the cost of housing, discharge from an institution, irreparable damage or deterioration to housing, and fleeing from family violence.

In Albuquerque, the Coordinated Entry System managed by the New Mexico Coalition to End Homelessness is an indispensable tool to monitor the needs of vulnerable communities, including when such individuals are discharged from publicly funded institutions or system of care institutions. Members of the behavioral health community also meet regularly with local law enforcement as part of the Mental Health Response Advisory Committee, a coordinated follow-up care management mechanism, established by a Settlement Agreement with the US Department of Justice in 2014. The communication and coordination mandated under the Agreement between the Albuquerque Police Department and the behavioral health community attempt to ensure that law enforcement is sensitive to the specific needs of at-risk individuals. In addition to addressing dangerous escalations of force in stress situations involving such individuals, these efforts at coordination are intended to reduce other unwanted consequences, such as death from narcotic withdrawal or overdose immediately following incarceration or release.

Although HUD has invested significant amounts of monetary resources in Continuum of Care / homeless programs over the last 10 years, the severe lack of affordable housing continues to be a contributing factor contributing to homelessness within Albuquerque and has led to high rent cost burdens, overcrowding, and substandard housing, not only forcing many people to become homeless but also putting a growing number of people at risk of becoming homeless. The COVID-19 pandemic and the hot housing market has only added more pressure to the growing issue.

The mayor's new *Albuquerque Housing Forward* program is committed to addressing the housing shortage by setting a goal of adding at least 5,000 additional housing units in the city by 2025. Through the CABQ Affordable Housing Strategies Plan 2022-2025 and the *Housing Forward* program, the City of Albuquerque is working to create more new Permanent Supportive Housing vouchers and Rapid Rehousing vouchers by 2025.



## **SP-65 Lead based paint Hazards – 91.215(i)**

### **Actions to address LBP hazards and increase access to housing without LBP hazards**

The Residential Lead Based Paint Hazard Reduction Act of 1992 (Title X) emphasizes prevention of childhood lead poisoning through housing-based approaches. This strategy requires the City to implement programs that protect children living in older housing from lead hazards.

Overall, the City has a relatively old housing stock, with 46.4% of owner housing units and 50.9% of rental housing units having been built before 1979 according to the 2020 American Community Survey 5-Year Estimates. The large portion of units constructed prior to January 1, 1978 has the potential to contain lead-based paint. In these units, the best way to have reasonable assurance that lead-based paint hazards are not present is to have the painted surfaces tested. A typical “full lead-based paint risk assessment and report” costs between \$400 and \$600.

According to the New Mexico Department of Health, Childhood Lead Poisoning Prevention Program (NMDH), there were 3,582 children (8% of the population under age 6) screened for blood lead content in Bernalillo County in 2019. The percentage of Bernalillo County children with elevated blood lead levels (EBLLs) greater than the CDC blood lead reference level of 5 µg/dL was 0.6 percent; the percentage with EBLLs greater than 10 µg/dL was unavailable due to low numbers. To reduce lead-based paint hazards, the City of Albuquerque takes the following actions:

- Include lead testing and abatement procedures, if necessary, in all residential rehabilitation activities for units built prior to January 1, 1978.
- Educate residents on the health hazards of lead-based paint through the use of brochures and encourage screening children for elevated blood-lead levels.
- Disseminate brochures about lead hazards through the City’s residential rehabilitation programs.

### **How are the actions listed above related to the extent of lead poisoning and hazards?**

The actions listed above will promote greater awareness of the hazards of lead-based paint to children and will also address unsafe housing conditions in pre-1978 units where children may potentially be exposed to lead-based paint hazards.

### **How are the actions listed above integrated into housing policies and procedures?**

HUD requires the dissemination of brochures provided by the U.S. Environmental Protection Agency to all applicants as part of the transmittal of the program application. Any unit receiving CDBG or HOME assistance that was built prior to January 1, 1978 is addressed appropriately based on the level of rehabilitation hard costs for the project. If lead-based paint is present, appropriate abatement procedures are implemented as part of the rehabilitation contract consistent with the requirements of 24 CFR Part 35.

## **SP-70 Anti-Poverty Strategy – 91.215(j)**

### **Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families**

The City of Albuquerque has established strategic goals, policies, programs, and services that directly or indirectly assist families in poverty to improve their economic circumstances and become financially independent. The City partners with several organizations that provide services and programs for low-income families. Additionally, HELPNM, a community action agency with a mission to alleviate poverty, provides a variety of services in Albuquerque and Bernalillo County.

The City administers many programs that help reduce and prevent poverty. These include but are not exclusive to:

- Early Head Start
- Preschool and NM Pre-K
- Emergency rental assistance program (ERAP)
- Utility assistance program
- Emergency Food Assistance Program (TEFAP)
- Emergency Diaper Assistance
- Clothing Bank
- Senior centers, including congregate meals
- The Path Program (substance use)

The City manages four Health and Social Service Centers in each quadrant of the city that serve as a community focal point where service providers collocate to meet health, food, clothing, education, and social service needs of the community.

### **How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan**

The City is committed to coordinate its affordable housing plan with the jurisdiction poverty reducing goals, programs, and policies listed above that is currently offered by the City and other services and programs offered by community partners.

The Consolidated Plan seeks above all to address the most pressing need among low- and moderate-income Albuquerque residents, namely, housing instability. All other investments, including those directed toward public service programs, infrastructure improvements, and economic opportunity programs, are intended to engender the self-sufficiency and mobility that can lead to a safe, affordable, stable, and accessible living environment for all Albuquerque residents.

## **SP-80 Monitoring – 91.230**

**Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements**

The City monitors subrecipient activities to ensure that CDBG, HOME and ESG funds are used efficiently and in compliance with all applicable regulations. This is accomplished through an initial review of a proposal, compliance review monitoring, technical assistance, active ongoing monitoring, desk and on-site reviews. All monitoring activities are completed in compliance with the respective grant policies and procedures as well as the Department's Administrative Requirements.

### **Proposal/Application Review**

Prior to the award of funds, a proposal is submitted and reviewed in detail to determine eligibility of the project/activity and conformance with a National Objective, if applicable, and a Plan goal. The review also assesses the proposed use of funds, eligibility of the service area, determination of eligibility of the intended beneficiaries, in addition to compliance with other federal requirements, such as National Environmental Policy Act, the System for Award Management (SAM) debarment list, prevailing wage, Minority and Women Business Enterprise, Section 3 and federal acquisition and relocation regulations, as applicable. Subrecipient's previous financial audits and other necessary documentation are also reviewed to determine capacity to carry out the described activity.

### **Technical Assistance**

The City provides technical assistance, either in person, virtually or electronically, for subrecipients in order to review City, Federal and other contract requirements upon execution of an agreement. Additionally, technical assistance is provided on an as-needed basis throughout the term of the agreement.

### **Active Project Monitoring**

After execution of an agreement and an initial reimbursement request is submitted, a Compliance Review is completed for CDBG and HOME subrecipients. Compliance reviews are done to ensure that clients receiving the benefits are in fact eligible for benefits or services received. The review also ensures that the subrecipients are collecting the necessary client information and that all supporting documentation is provided.

Monitoring visits are conducted annually for CDBG, HOME and ESG subrecipients to ensure compliance. Based upon a risk assessment score, either a comprehensive or limited monitoring review will be conducted for CDBG and HOME contracts. Monitoring reviews determine if the subrecipient is in compliance with the program regulations and the agreement. Areas routinely reviewed include overall

administration, financial systems, appropriateness of program expenditures, program delivery, client eligibility determination and documentation, reporting systems, and progress toward achieving contractual goals, priority needs and AFH goals. Following the monitoring visit, a written report is provided detailing the results of the review and any findings of non-compliance and the required corrective action. Subrecipients have 30 days to provide the City with corrective actions taken to address any findings.

Individualized technical assistance is provided, as noted above, as soon as compliance concerns are identified. For CDBG and HOME construction projects, monitoring also includes compliance with Davis-Bacon, Minority and Women's Business Enterprise (MBE/WBE) and Section 3 as applicable. For HOME funded affordable housing developments, the City routinely monitors to ensure that for renter occupied units, household income, rents and utility allowances are in compliance with applicable limits pursuant to the affordability covenant and that for owner occupied units, the home continues to be the principal residence of the homeowner throughout the affordability period.

The City will regularly monitor its progress in addressing priority needs, AFH strategies, contributing factors and meeting the goals of the Consolidated Plan and AFH. Accomplishments will be reported in CAPER's.

## Expected Resources

### AP-15 Expected Resources – 91.220(c)(1,2)

#### Introduction

During the 2023-2027 Consolidated Plan, the City anticipates the availability of the following resources by funding type, inclusive of HUD funds, program income, prior year(s) and local resources: CDBG - \$21,968,147.30; HOME - \$13,755,569.45; ESG - \$1,910,525; General Funds - \$11,546,115; and Workforce Housing Trust Fund - \$9,900,000.

#### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	4,278,318	21,000	94,311	4,393,629	17,574,518	The annual allocation of CDBG funds is subject to Federal appropriations and changes in demographic data used in HUD's formulas for each respective program.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	2,302,248	100,000	348,866	2,751,114	11,004,456	The annual allocation of funds is subject to federal appropriations and changes in demographic data used in HUD's formulas for each respective program.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	382,105	0	0	382,105	1,528,420	The annual allocation of ESG funds is subject to Federal appropriations and changes in demographic data used in HUD's formulas for each respective program. The City of Albuquerque matches ESG funding dollar-for-dollar each year.
Other	public - local	Acquisition Homebuyer assistance Multifamily rental new construction New construction for ownership	0	0	0	0	9,900,000	Local Bond Funds are subject to voter approval every odd year. These bond funds are generally used for new construction of rental housing. The City expects to receive funding sometime in 2023, 2025, and 2027.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Other	public - local	Admin and Planning Multifamily rental new construction Multifamily rental rehab Overnight shelter Public Services Rapid re-housing (rental assistance) Rental Assistance TBRA	2,309,223	0	0	2,309,223	9,236,892	Local General Funds are subject to annual appropriations.

Table 62 - Expected Resources – Priority Table

**Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied**

Depending on the financing structure of a given project, it may be advantageous for the City to use CDBG and HOME funds to leverage appropriate state, local and private resources, including but not limited to those listed below.

**State Resources**

- New Mexico State Low-Income Housing Tax Credit Program



- Building Equity and Growth in Neighborhoods Program (BEGIN)
- Multifamily Housing Program (MHP)
- Mental Health Service Act (MHSA) Funding

## **Local Resources**

The City's Workforce Housing Trust Fund (WHTF) is a source of revenue used to support the preservation and production of affordable housing. These funds can be leveraged with additional resources, including HOME and CDBG, and have a long-term affordability requirement. The WHTF is funded by a biannual voter approved City bond. As described in § 14-9-4 Creation And Administration Of The Workforce Housing Trust Fund, "Projects receiving funding or land under the Workforce Housing Opportunity act shall leverage non-city funds by at least a 4:1 ratio (non-city to city resources). The Plan may make exception to this ratio for certain hard to develop projects to be defined. Federal and state funds flowing through the city are not considered city funds for purposes of this requirement." For these purposes, "hard to develop projects" include those projects where:

- At least a portion serves vulnerable or extremely low-income populations.
- The developer is able to adequately justify to the City that the physical condition, shape or location of the property make the property difficult to develop.
- The project is being developed on land contributed by the City of Albuquerque as the City aims to only acquire land for affordable housing development if the land is difficult to develop.

Additionally, in the Fall of 2022, Mayor Tim Keller launched his "Albuquerque Housing Forward" initiative to close the affordable housing gap in the city. As part of this plan, the City Council appropriated \$20 million as part of the Gross Receipts Tax Bond to provide more affordable housing. Some of the strategies that this funding can be used for include the following:

- Motel/hotel conversions to supportive/affordable housing
- Commercial/office building conversions to housing
- Expanding nuisance abatement laws
- Changing zoning codes to allow for more density and housing type options

## **Private Resources**

- Federal Home Loan Bank Affordable Housing Program (AHP)
- Community Reinvestment Act Programs
- Private Developer Contributions

**Matching Requirements**

The City provides a dollar-for-dollar cash match from the City's General Fund for the ESG program. HOME funds are leveraged with other local and private non-federal resources in order to meet its HOME program 25 percent matching requirement. Eligible forms of HOME match are documented by the City and reported to HUD as part of the Consolidated Annual Performance and Evaluation Report (CAPER) each year.

**If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan**

Data compiled by the Planning Department indicates that the City owns vacant properties for the possible development of affordable housing located outside of floodplains and near principal arterial or major collector streets. Alternatively, these properties may be used for other civic purposes such as public facilities to benefit area residents.

**Discussion**

Assuming continued levels of funding for the CDBG, HOME and ESG programs, the City expects to utilize approximately \$21.5 million of CDBG, \$11.9 million of HOME, \$1.9 million of ESG, \$11.4 million of General Fund and \$9.9 million of Workforce Housing Trust Fund during the five-year period beginning July 1, 2023, and ending June 30, 2028. These resources are to be utilized to achieve the goals of the Strategic Plan, as well as annual Action Plans.

## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives

#### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Affordable Housing Preservation	2023	2037	Affordable Housing Public Housing Non-Homeless Special Needs	Citywide Investment	AFH Factor: Affordable Housing Preservation AFH Factor: Affordable Homeownership Opportunities AFH Factor: Homeless Prevention Programs Public Facilities and Infrastructure	CDBG: \$1,000,000	Rental units rehabilitated: 75 Household Housing Unit
2	Affordable Housing Development	2023	2027	Affordable Housing Public Housing Non-Homeless Special Needs	Citywide Investment	AFH Factor: Affordable Housing Development AFH Factor: Homeless Prevention Programs	HOME: \$2,009,527 General Funds: \$450,462	Rental units constructed: 40 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Affordable Homeownership Opportunities	2023	2027	Affordable Housing Public Housing Non-Homeless Special Needs	Citywide Investment	AFH Factor: Affordable Homeownership Opportunities	CDBG: \$1,200,000 HOME: \$100,000	Direct Financial Assistance to Homebuyers: 26 Households Assisted
4	Homeless Prevention Programs	2023	2027	Affordable Housing Homeless	Citywide Investment	AFH Factor: Affordable Housing Preservation AFH Factor: Affordable Housing Development AFH Factor: Homeless Prevention Programs Homeless Services and Programs	CDBG: \$250,000 HOME: \$411,373 General Funds: \$125,000	Homelessness Prevention: 367 Persons Assisted
5	Homeless Services and Programs	2023	2027	Affordable Housing Homeless	Citywide Investment	AFH Factor: Homeless Prevention Programs Homeless Services and Programs	ESG: \$355,357 General Funds: \$1,534,614	Tenant-based rental assistance / Rapid Rehousing: 10 Households Assisted Homeless Person Overnight Shelter: 698 Persons Assisted Overnight/Emergency Shelter/Transitional Housing Beds added: 582 Beds
6	Public Facilities and Infrastructure	2023	2027	Non-Housing Community Development	Citywide Investment	Public Facilities and Infrastructure	CDBG: \$703,068	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 7750 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7	Public Services	2023	2027	Non-Housing Community Development	Citywide Investment	Public Services	CDBG: \$384,898 General Funds: \$172,400	Public service activities other than Low/Moderate Income Housing Benefit: 2095 Persons Assisted
8	Economic Development Opportunities	2023	2027	Non-Housing Community Development	Citywide Investment	Economic Development Opportunities	CDBG: \$0 HOME: \$0 ESG: \$0 General Funds: \$0 Local Bonds: \$0	Businesses assisted: 0 Businesses Assisted
9	Program Administration	2023	2027	Non-Housing Community Development	Citywide Investment	Program Administration	CDBG: \$855,664 HOME: \$230,225 ESG: \$26,747 General Funds: \$26,747	Other: 1 Other

Table 63 – Goals Summary

## Goal Descriptions

1	<b>Goal Name</b>	Affordable Housing Preservation
	<b>Goal Description</b>	<p><b>Goal:</b> Preserve the current affordable housing supply in Albuquerque.</p> <p>Preserving the current supply of affordable rental units in Albuquerque is critical to helping keep extremely low to low-income households from becoming homeless. Programs funded under this goal may include rehabilitation programs, energy efficiency improvements, lead-based paint testing and abatement, emergency repairs, weatherization, modernization of public housing and retrofit programs to help keep residents with mobility or disability challenges in their homes.</p> <p>To address the AFH Goal of Preserving Affordable Housing the City will contract to renovate 75 public housing units.</p>
2	<b>Goal Name</b>	Affordable Housing Development
	<b>Goal Description</b>	<p><b>Goal:</b> Increase access to safe, decent, and affordable housing for low- to moderate-income residents</p> <p>Building new affordable rental housing is important to improve the severe shortage of housing in the city. Programs funded under this goal may include developing rental and/or single-family units, acquisition, clearance, relocation and converting motels or other reasonable commercial properties into affordable housing.</p> <p>To address the AFH Goal of Affordable Housing Development the City annually releases RFP's to develop affordable housing. Due to the multi-year contract process, the Highland development will produce 75 affordable units during Program Year 2023.</p>
3	<b>Goal Name</b>	Affordable Homeownership Opportunities
	<b>Goal Description</b>	<p><b>Goal:</b> Create affordable homeownership opportunities for low- to moderate-income Albuquerque residents</p> <p>Increase homeownership for low to moderate-income households. Such mechanisms include down payment assistance or mortgage reduction assistance programs. Prospective homebuyers will also receive services including counseling and financial literacy to impart budgeting skills and to encourage savings for home maintenance and emergency repairs.</p> <p>To address the AFH Goal of Affordable Homeownership Opportunities the City will contract with Homewise and Sawmill to provide mortgage reduction assistance to 26 low-income households to purchase a home.</p>

4	<b>Goal Name</b>	Homeless Prevention Programs
	<b>Goal Description</b>	<p><b>Goal:</b> Increase access to homeless prevention programs</p> <p>Increased access to homeless prevention programs will help reduce the risk of homelessness. Programs funded under this goal may include Tenant Based Rental Assistance (TBRA), deposit and utility assistance, emergency rental assistance, and landlord/tenant legal services.</p> <p>To address the AFH Goal of Homeless Prevention the City will execute contracts for eviction prevention, deposit assistance, Tenant Based Rental assistance and legal services for tenants and landlords.</p>
5	<b>Goal Name</b>	Homeless Services and Programs
	<b>Goal Description</b>	<p><b>Goal:</b> Reduce homelessness through access to homeless services and programs</p> <p>Programs funded under this goal will include street outreach and/or case management that includes housing navigation and engagement, HMIS support, emergency shelter programs, and rapid rehousing programs.</p>
6	<b>Goal Name</b>	Public Facilities and Infrastructure
	<b>Goal Description</b>	<p><b>Goal:</b> Enhance and develop public facilities and infrastructure in Albuquerque</p> <p>Improve City public facilities, including community centers, senior or multi-generational centers, fire stations and other public buildings. Improve City infrastructure, including sidewalks and street improvements, lighting and flood drainage and water/sewer improvements.</p>
7	<b>Goal Name</b>	Public Services
	<b>Goal Description</b>	<p><b>Goal:</b> Improve access to public services for low- to moderate-income residents</p> <p>Programs funded under this goal are services for low- to moderate-income persons and at-risk populations, including but not limited to youth and senior services.</p> <p>To address the AFH Factor Fair Housing Education and Awareness the city will contract with the Office of Civil Rights to provide training, education, and information on fair housing, process housing discrimination complaints, and provide language access services. This activity is funded with general funds therefore will be reported on in CAPER narratives.</p>



8	<b>Goal Name</b>	Economic Development Opportunities
	<b>Goal Description</b>	<b>Goal:</b> Increase economic development opportunities for low to moderate income residents Promote stability by increasing access to economic opportunities for low- to moderate-income residents or businesses.
9	<b>Goal Name</b>	Program Administration
	<b>Goal Description</b>	<b>Goal:</b> Efficiently administer and manage program funding and reporting Provide for the administration of HUD Community Planning and Development programs.

## Projects

### AP-35 Projects – 91.220(d)

#### Introduction

To address priority needs identified in the Strategic Plan, the City of Albuquerque will invest either CDBG, HOME, ESG, and General funds in projects that develop new affordable housing units, promote homeownership, provide fair housing services, and provide services to low-and moderate-income residents. These projects will include activities for youth and seniors, will address and prevent homelessness, as well as improve public facilities and infrastructure. In addition to addressing the priority needs in the Strategic Plan, the projects in the 2023 Action Plan will further HUD's national goals for the CDBG, HOME and ESG programs to provide decent housing opportunities, maintain a suitable living environment and expand economic opportunities for low- and moderate-income Albuquerque residents.

#### Projects

#	Project Name
1	2023 COA Administration
2	Affordable Housing Preservation - Rental
3	Affordable Homeownership Assistance
4	Affordable Housing Development
5	CHDO Operating
6	Tenant Based Rental Assistance (TBRA)
7	Deposit Assistance
8	Public Facilities & Infrastructure Improvements
9	Services for Seniors
10	Dental Services
11	Early Childhood Services
12	Eviction Prevention
13	Homeless Intervention and Rapid Rehousing

**Table 64 – Project Information**

#### **Describe the reasons for allocation priorities and any obstacles to addressing underserved needs**

Based on the Strategic Plan, the City is allocating 100% of its non-administrative CDBG, HOME and ESG investments for Program Year 2023 to projects that benefit low-and moderate-income individuals and

families.

The primary obstacles to meeting the underserved needs of low-and moderate-income persons include: lack of funding from federal, state, and other local sources to contribute to projects that will serve this population and the increasing costs of housing. To address these obstacles, the City will allocate its available resources to:

- Develop new affordable housing units,
- Promote homeownership through affordable housing programs,
- Preserve current affordable housing units through rehabilitation and repair programs,
- Allocate funds to a CHDO to provide supportive services,
- Provide fair housing services,
- Provide public services such as, senior meals programs, childcare, and dental services to low-and moderate-income residents,
- Address and prevent homelessness, and
- Improve public facilities and infrastructure.

The 13 listed projects will address the priority needs of Albuquerque by utilizing allocated CDBG, HOME, ESG, and General funds

## AP-38 Project Summary

### Project Summary Information

1	<b>Project Name</b>	2023 COA Administration
	<b>Target Area</b>	Citywide Investment
	<b>Goals Supported</b>	Program Administration
	<b>Needs Addressed</b>	Program Administration
	<b>Funding</b>	CDBG: \$855,664 HOME: \$230,225 ESG: \$26,747 General Funds: \$26,747
	<b>Description</b>	Funds will be used for administrative costs to support the administration of HUD Community Planning and Development Programs.
	<b>Target Date</b>	7/31/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Low to moderate income individuals will benefit from CDBG, HOME and ESG programs citywide.
	<b>Location Description</b>	
	<b>Planned Activities</b>	Administer the CDBG and HOME programs.
2	<b>Project Name</b>	Affordable Housing Preservation - Rental
	<b>Target Area</b>	Citywide Investment
	<b>Goals Supported</b>	Affordable Housing Preservation
	<b>Needs Addressed</b>	AFH Factor: Affordable Housing Preservation
	<b>Funding</b>	CDBG: \$1,000,000
	<b>Description</b>	Funds will be used by Albuquerque Housing Authority to upgrade and improve public housing properties. Upgrades and improvements will include window and door replacements, cabinetry replacement, evaporative cooler replacement, furnace replacement and plumbing upgrades.
	<b>Target Date</b>	7/31/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	An estimated 75 affordable housing units will be renovated and/or updated.
	<b>Location Description</b>	
	<b>Planned Activities</b>	Provide funding to make improvements and upgrades to existing public housing to help preserve affordable housing units across the city.

3	<b>Project Name</b>	Affordable Homeownership Assistance
	<b>Target Area</b>	Citywide Investment
	<b>Goals Supported</b>	Affordable Homeownership Opportunities
	<b>Needs Addressed</b>	AFH Factor: Affordable Homeownership Opportunities
	<b>Funding</b>	CDBG: \$1,200,000 HOME: \$100,000
	<b>Description</b>	Funds will be provided to Homewise and Sawmill Community Land Trust to assist low to moderate income homebuyers purchase an affordable home.
	<b>Target Date</b>	7/31/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	26 homebuyers receiving direct financial assistance will benefit from this activity.
	<b>Location Description</b>	
4	<b>Planned Activities</b>	Assist low to moderate income homebuyers purchase an affordable home through mortgage reduction assistance. Prospective homebuyers will also receive services including counseling and financial literacy to impart budgeting skills and to encourage savings for home maintenance and emergency repairs.
	<b>Project Name</b>	Affordable Housing Development
	<b>Target Area</b>	Citywide Investment
	<b>Goals Supported</b>	Affordable Housing Development
	<b>Needs Addressed</b>	AFH Factor: Affordable Housing Development
	<b>Funding</b>	HOME: \$1,959,517 General Funds: \$450,462
	<b>Description</b>	Projects funded under this category will be provided assistance to develop affordable housing units, either rental or homeownership, for low- and moderate-income households, either through development or acquisition and rehabilitation.
	<b>Target Date</b>	7/31/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 40 new rental housing units will be developed with the funding.

	<b>Location Description</b>	TBD – an RFP(s) will be issued for proposals for PY 2023 funds. Developments funded with PY 2023 funds will have accomplishments that will be realized in future years. This is due to the fact that development activities are multi-year projects.
	<b>Planned Activities</b>	Provide funding to assist in the development of affordable housing units, either rental or homeownership, for low to moderate income individuals, either through development or acquisition and rehabilitation.
5	<b>Project Name</b>	CHDO Operating
	<b>Target Area</b>	Citywide Investment
	<b>Goals Supported</b>	Affordable Housing Development
	<b>Needs Addressed</b>	AFH Factor: Affordable Housing Development
	<b>Funding</b>	HOME: \$50,000
	<b>Description</b>	Funds will be provided to Greater Albuquerque Housing Partnership (GAHP), a Community Housing Development Organization (CHDO), to assist with operating costs incurred implementing housing activities.
	<b>Target Date</b>	7/31/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Funds will be provided to a Community Housing Development Organization (CHDO) to assist with operating costs incurred implementing housing activities.
	<b>Location Description</b>	
	<b>Planned Activities</b>	The funding is used to assist with operating costs incurred while implementing affordable housing activities.
6	<b>Project Name</b>	Tenant Based Rental Assistance (TBRA)
	<b>Target Area</b>	Citywide Investment
	<b>Goals Supported</b>	Homeless Prevention Programs Homeless Services and Programs
	<b>Needs Addressed</b>	AFH Factor: Homeless Prevention Programs Homeless Services and Programs
	<b>Funding</b>	HOME: \$411,373 General Funds: \$125,000
	<b>Description</b>	Funds will be provided to Enlace for Tenant Based Rental Assistance activities. At-risk populations will be served with these funds.
	<b>Target Date</b>	7/31/2024

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	20 at-risk persons will benefit from this activity.
	<b>Location Description</b>	
	<b>Planned Activities</b>	Provide Tenant Based Rental Assistance along with supportive services to at-risk persons.
7	<b>Project Name</b>	Deposit Assistance
	<b>Target Area</b>	Citywide Investment
	<b>Goals Supported</b>	Homeless Prevention Programs
	<b>Needs Addressed</b>	AFH Factor: Homeless Prevention Programs
	<b>Funding</b>	CDBG: \$50,000
	<b>Description</b>	Funds will be provided to the City's Health and Social Services Centers to provide rental deposit and/or utility deposit assistance payments for low to moderate-income persons.
	<b>Target Date</b>	7/31/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 17 persons will benefit from the activities under this project.
	<b>Location Description</b>	
8	<b>Planned Activities</b>	Provide rental deposit and/or utility deposit assistance payments to low to moderate income households.
	<b>Project Name</b>	Public Facilities & Infrastructure Improvements
	<b>Target Area</b>	Citywide Investment
	<b>Goals Supported</b>	Public Facilities and Infrastructure
	<b>Needs Addressed</b>	Public Facilities and Infrastructure
	<b>Funding</b>	CDBG: \$703,068



	<b>Description</b>	Improve public facilities to benefit low and moderate-income residents or those presumed under HUD regulations will be provided to the City's Parks Department for improvements, renovations and expansion to Phil Chacon Park. Improvements/renovations include, but may not be limited to, renovate irrigation system, remove and replace play area, remove and replace basketball court, improve softball field, add a dog park, pump track, community garden space and futsal ball court.
	<b>Target Date</b>	7/31/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	17,755 low- to moderate-income households will benefit from the park improvements
	<b>Location Description</b>	7600 Southern Ave SE, 87108
	<b>Planned Activities</b>	Funds will be provided to the City's Parks Department for improvements/renovations and expansion to Phil Chacon Park.
9	<b>Project Name</b>	Services for Seniors
	<b>Target Area</b>	Citywide Investment
	<b>Goals Supported</b>	Public Services
	<b>Needs Addressed</b>	Public Services
	<b>Funding</b>	CDBG: \$119,300
	<b>Description</b>	Provide services to seniors that will improve quality of life. Projects to be funded under this goal include, but are not limited to, nutrition services, recreational and educational activities as well as supportive services.
	<b>Target Date</b>	7/31/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	1,700 low to moderate income persons will benefit from this activity.
	<b>Location Description</b>	
	<b>Planned Activities</b>	The Department of Senior Affairs will receive funds to assist with the program costs to provide meals for low- to moderate-income seniors.
10	<b>Project Name</b>	Dental Services
	<b>Target Area</b>	Citywide Investment
	<b>Goals Supported</b>	Public Services

	<b>Needs Addressed</b>	Homeless Services and Programs Public Services
	<b>Funding</b>	CDBG: \$229,760 General Funds: \$67,400
	<b>Description</b>	These funds will be used by Albuquerque Healthcare for the Homeless to provide a full range of dental services to medically indigent, low- and moderate-income persons in the City who are experiencing homelessness.
	<b>Target Date</b>	7/31/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	345 persons experiencing homelessness will benefit from this activity utilizing CDBG funds. An additional 200 persons experiencing homelessness will benefit from this project utilizing General Funds.
	<b>Location Description</b>	Services are available to persons experiencing homelessness citywide but the service will take place at 1217 1st St. NW.
	<b>Planned Activities</b>	Provide a range of dental health services to low- and moderate-income homeless persons.
11	<b>Project Name</b>	Early Childhood Services
	<b>Target Area</b>	Citywide Investment
	<b>Goals Supported</b>	Public Services
	<b>Needs Addressed</b>	Public Services
	<b>Funding</b>	CDBG: \$35,838 General Funds: \$20,000
	<b>Description</b>	Cuidando Los Ninos will receive funds to provide child development services, as well as case management to homeless children and their families.
	<b>Target Date</b>	7/31/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 35 homeless children and their families will be provided child development services, as well as case management with CDBG funding. An additional 25 homeless children and their families will be provided services with General Funds.
	<b>Location Description</b>	
	<b>Planned Activities</b>	Activities will provide services for children, such as child development services, case management for homeless children and their families, childcare and services concerned with health, education and/or recreation.
	<b>Project Name</b>	Eviction Prevention

12	<b>Target Area</b>	Citywide Investment
	<b>Goals Supported</b>	Homeless Prevention Programs
	<b>Needs Addressed</b>	AFH Factor: Homeless Prevention Programs Homeless Services and Programs
	<b>Funding</b>	CDBG: \$200,000
	<b>Description</b>	Funds will be provided to the City's Health and Social Services Centers to provide emergency rental and utility assistance for low- to moderate-income persons residing within the Albuquerque city limits.
	<b>Target Date</b>	7/31/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 350 people will be provided rental and/or utility assistance in order to prevent homelessness.
	<b>Location Description</b>	
	<b>Planned Activities</b>	These funds will allow the City's Health and Social Service Centers to provide emergency rental and utility assistance for low to moderate income persons residing within the Albuquerque city limits.
13	<b>Project Name</b>	Homeless Intervention and Rapid Rehousing
	<b>Target Area</b>	Citywide Investment
	<b>Goals Supported</b>	Homeless Services and Programs
	<b>Needs Addressed</b>	AFH Factor: Homeless Prevention Programs Homeless Services and Programs Public Services
	<b>Funding</b>	ESG: \$355,358 General Funds: \$1,534,614
	<b>Description</b>	Projects under this category will provide services to populations experiencing homelessness by providing street outreach and/or case management that includes housing navigation and engagement, HMIS support, emergency shelter programs, and rapid rehousing programs. Funds will also be used for administrative costs to support the implementation of these services for the 2023 Action Plan.
	<b>Target Date</b>	7/31/2024

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 698 persons will be provided overnight shelter; 582 beds at an overnight/emergency shelter/transitional housing facility will be provided; 10 households will benefit from rapid rehousing; and 145 persons will be provided with street outreach and/or case management.
	<b>Location Description</b>	
	<b>Planned Activities</b>	Projects under this category work to increase services for “at-risk” populations by providing public services to homeless persons, such as emergency shelter services, transitional and permanent supportive housing opportunities, along with integrated services to maintain housing stability; including but not limited to health care, counseling, case management, and meal assistance.

## AP-50 Geographic Distribution – 91.220(f)

### Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

At present, the City of Albuquerque is not implementing any official HUD designated and non-HUD designated geographic based priority areas such as investment and reinvestment areas, Empower Zones, or Brownfields. Allocations and program activities are funded citywide in accordance with eligibility and program priorities set through sub-recipient department policies.

#### Geographic Distribution

Target Area	Percentage of Funds
Citywide Investment	100

Table 65 - Geographic Distribution

#### Rationale for the priorities for allocating investments geographically

The City's primary method of allocating CDBG, HOME, and ESG dollars is to assist low- to moderate-income and at-risk populations. To the extent that specific geographic areas have greater needs than other areas in the city and/or if service and housing organizations are in certain areas, they will receive a larger proportionate share of the funding. For any sidewalk or infrastructure improvements, the City will focus on LMA areas and /or affordable housing developments where sidewalks, curb cuts, and related ADA accommodations are lacking. Finally, to provide affordable rental and single-family housing, the City's dollars will be allocated towards new affordable housing developments where affordable housing is lacking and/or infill areas that can accommodate affordable housing. Additional geographic priorities for such infill developments will include: 1) located within a City Metropolitan Redevelopment Area; 2) located within a ¼ mile of a Transit Center, Premium Transit Station or Transit Corridor as defined by the Comprehensive Plan; 3) located within an Area of Change as defined by the City's Comprehensive Plan.

#### Discussion

All priority needs, goals, and projects are designed to serve the geographic distribution area.

# Affordable Housing

## AP-55 Affordable Housing – 91.220(g)

### Introduction

The City of Albuquerque has identified that there is a shortage of approximately 15,500 affordable housing units across the city. The 2023-2027 Consolidated Plan, along with other housing-related studies and initiatives, promotes the need for affordable housing for a variety of households. During PY 2023, the City will address the shortage by prioritizing the development of affordable housing units, affordable homeownership opportunities and the preservation of affordable rental units that are currently affordable for low- to moderate income households. Households assisted through these programs include homeless, non-homeless, and at-risk populations.

In PY 2023, \$1,610,650.65 of HOME funds, \$348,865.89 of HOME prior years and \$450,462.00 in HOME match will be allocated to the development of affordable housing units for low- to moderate-income households. This may be done through development and/or acquisition/rehabilitation. The City will provide \$50,000.00 of HOME to a Community Housing Development Organization (CHDO) to assist with operating cost incurred implementing HOME-funded housing activities. HOME funds in the amount of \$411,372.55 and HOME Match in the amount of \$125,000.00 will be provided for the implementation of a Tenant Based Rental Assistance (TBRA) program. This program will serve approximately 20 households that are homeless or at risk of becoming homeless. CDBG funds in the amount of \$1,200,000.00 and HOME funds in the amount of \$100,000.00 will be provided to approximately 26 low- to moderate-income households in the form of mortgage reduction assistance. This assists in making purchasing a home affordable for these households. In addition to the above, \$1,000,000.00 in CDBG funds will be provided for the renovation/rehabilitation and/or preservation of approximately 75 rental housing units. These activities will increase the number of affordable housing units and preserve existing affordable housing throughout the city while creating housing stability for residents.

One Year Goals for the Number of Households to be Supported	
Homeless	20
Non-Homeless	141
Special-Needs	0
Total	161

Table 66 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	20
The Production of New Units	40
Rehab of Existing Units	75
Acquisition of Existing Units	26

One Year Goals for the Number of Households Supported Through	
Total	161

**Table 67 - One Year Goals for Affordable Housing by Support Type**  
**Discussion**

The City of Albuquerque is committed to improving the availability of affordable housing options. In addition to its HUD entitlement programs, the Mayor’s Housing Forward Initiative has committed an additional \$20 million in city bond funds to provide more affordable housing through a variety of strategies. Workforce Housing Trust Funds, which will be used for affordable housing development, are expected to be allocated three times during this five-year Consolidated Plan.

## **AP-60 Public Housing – 91.220(h)**

### **Introduction**

Public housing and other assisted housing programs are part of the City of Albuquerque's efforts to address the affordable housing needs of low- and moderate-income families. The Albuquerque Housing Authority (AHA) oversees the public housing program for the City. AHA's mission is: "Empowering people in our community through affordable housing and self-sufficiency opportunities."

Given the extremely large quantity of aging housing stock both in AHA's portfolio and that of various private and non-profit entities, the need for maintenance and rehabilitation of the rental housing stock is significant. This has been stressed over time by not only Housing Authority leadership and staff but other community members as well. AHA will continue to address their aging housing stock through renovations and updates to properties.

### **Actions planned during the next year to address the needs to public housing**

During their 2024 fiscal year, AHA will continue to work on goals from their previous annual plans. Those goals include the following: Improve Quantity of Housing; Improve Quality of Housing; Increase Mobility of Low-Income Households through the HCV Voucher Program; Neighborhood Stabilization Activities; and Improve Housing Readiness and Housing Stability. Though the goals are the same, the goals are addressed through different activities each year.

The AHA will receive \$1,000,000.00 in CDBG funding to address the needed renovation of their aging housing stock. The renovations and/or improvements will include window and door replacements, cabinetry replacement, evaporative cooler replacement, furnace replacement and plumbing upgrades. These improvements/upgrades will assist in the preservation of the affordable rental units. This project funding meets both the objectives and goals of the AHA annual plan as well as the goal of the 2023-2027 Consolidated Plan.

### **Actions to encourage public housing residents to become more involved in management and participate in homeownership**

The AHA will continue to implement the Family Self Sufficiency (FSS) program which is aimed at empowering families so that they may create lives of greater dignity and independence. The FSS program combines AHA's housing assistance programs with various support services. Families selected to participate are assigned a family advocate who helps them target specific goals for success and plan strategies to reach these goals over a five-year period. Participants have the opportunity to attend seminars held by the AHA on such topics as preparing a household budget and credit repair. These combined elements assist residents on their path to self-sufficiency.

### **If the PHA is designated as troubled, describe the manner in which financial assistance will be**



**provided or other assistance**

The Albuquerque Housing Authority is designated as troubled. The City is not providing financial or other assistance to the Housing Authority to address their troubled designation. However, AHA will receive \$1,000,000 in CDBG funding to assist in addressing the needed renovation of their aging housing stock.

**Discussion**

As in the past, the City will continue to partner with AHA in preserving the affordable housing stock. The ongoing partnership between the City and AHA is in line with AHA's Plan to improve the quality of affordable housing for households at or below 80% area median income (AMI).

## **AP-65 Homeless and Other Special Needs Activities – 91.220(i)**

### **Introduction**

The key solution to ending homelessness is the stewarding of persons experiencing homelessness through the transition to permanent housing closely aligned with supportive services that ensure housing stability. However, because the demand for affordable housing far outpaces the supply, the Albuquerque Continuum of Care (CoC) continues to rely on its emergency and transitional housing system in order to address the immediate needs of Albuquerque's homeless population.

### **Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including**

#### **Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs**

The Continuum of Care (CoC) is the coordinated approach that addresses physical, economic, and social needs of the homeless population. Services organized within the Continuum of Care include emergency shelter, transitional and permanent housing, and supportive services. The New Mexico Coalition to End Homelessness (NMCEH), is the leader of this process. NMCEH convenes, manages, and leads the Balance of State Continuum of Care Coalition. The City of Albuquerque and a variety of community service organizations provide an array of services for the homeless population in Albuquerque.

Once assessed, vulnerable individuals are assisted by the Albuquerque Heading Home homeless initiative, which has become a national leader in the field by concentrating on wraparound services, crisis intervention and permanent supportive housing. Since 2011, Heading Home programs have collectively transitioned more than 3,000 individuals and their family members into housing. Heading Home provides a variety of programs that help individuals with emergency and transitional housing, The ABQ StreetConnect program is an outreach collaborative focused on people experiencing homelessness who have the highest records of utilization of emergency service and care. The aim is to establish ongoing relationships that result in permanent supportive housing for these people.

The City will continue to provide funding for emergency shelter and services for two local homeless service providers and rapid rehousing. Additionally, the City is supporting a street outreach program and the HMIS managed by the New Mexico Coalition to End Homelessness. While providing shelter and services for people who are currently experiencing homelessness is important, homeless prevention is also critical in reducing and ending homelessness in Albuquerque. The City is funding various programs, including eviction prevention, TBRA, landlord/tenant hotline along with preserving and developing affordable housing across the city.

#### **Addressing the emergency shelter and transitional housing needs of homeless persons**

The City funds several emergency shelters that are open year-round. There is an emergency shelter for women and children, two emergency shelters that serve men, an emergency shelter for youth, and a day shelter that

provides meals, showers, storage, and connection to needed resources such as housing and behavioral health services for those who are experiencing homelessness.

Additionally, the City funds a transitional housing program for men and women experiencing homelessness and are recovering from substance abuse addictions. Also, the City has a Tenant-Based Rental Assistance program that serves approximately 20 households including those who are homeless or at-risk of homelessness and residents with special needs for up to 30 months.

The Westside Emergency Housing Center (WEHC), formerly the Winter Shelter, is open year-round. WEHC provides overnight shelter to men, women, children, and families. In addition, residents at WEHC are provided with medical services and case management services that assist in connecting them to behavioral health services, housing, employment, and other supportive service needs. During the COVID-19 pandemic, the WEHC has operated 24 hours a day, 7 days a week. The City hired a medical director to establish COVID-safe protocols at the WEHC, including a process for screening residents daily, testing those with symptoms, and providing a safe place for people to self-isolate if positive or waiting test results.

**Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again**

Many veterans and veterans with families who are homeless or at risk of homelessness utilize the Supportive Services for Homeless Veteran's Program (SSVF), the HUD VASH program with its partner, Goodwill New Mexico and Albuquerque Housing Authority. There is significant focus on veterans at the local and federal level and flexible financial and service-based resources are helping veterans in Albuquerque obtain and maintain permanent housing.

Youth homelessness is increasing dramatically in Albuquerque and across the country. Albuquerque only has 75 beds for homeless youth, which only accounts for about 7% of the homeless youth in the city. The New Mexico Dream Center provides services to survivors of human trafficking and youth experiencing homelessness in Albuquerque and the state. The Harbour is a drop-in center for youth experiencing homelessness that provides food, showers, clothing, a place of refuge. The Harbour is currently raising funds to acquire a property to build a shelter dedicated to youth and human trafficking victims in Albuquerque.

Additionally, the City, in collaboration with nonprofit partners who operate permanent supportive housing (PSH) programs, is focused on helping chronically homeless individuals and families obtain permanent supportive housing. Currently, the Albuquerque CoC Permanent Supportive Housing Standards require CoC Permanent Supportive Housing providers prioritize chronically homeless individuals and families when there is an opening. The City currently funds 26 Permanent Supportive Housing (PSH) programs. These vouchers are

targeted to chronically homeless individuals and families experiencing homelessness.

In support of the Albuquerque CoC efforts, the Strategic Plan provides for the use of CDBG, HOME, ESG and General funds to support activities implemented by local nonprofit organizations that provide services to help prevent and eliminate homelessness, including families at risk of homelessness, veterans, victims of domestic violence and emancipated foster youth. The City will also leverage CDBG, HOME and General Funds to expand the supply of affordable housing in Albuquerque.

**Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs**

In Albuquerque, the Coordinated Entry System managed by the New Mexico Coalition to End Homelessness is an indispensable tool to monitor the needs of vulnerable communities, including when such individuals are discharged from publicly funded institutions or system of care institutions. Members of the behavioral health community also meet regularly with local law enforcement as part of the Mental Health Response Advisory Committee, a coordinated follow-up care management mechanism, established by a Settlement Agreement with the US Department of Justice in 2014. The communication and coordination mandated under the Agreement between the Albuquerque Police Department and the behavioral health community attempt to ensure that law enforcement is sensitive to the specific needs of at-risk individuals. In addition to addressing dangerous escalations of force in stress situations involving such individuals, these efforts at coordination are intended to reduce other unwanted consequences, such as death from narcotic withdrawal or overdose immediately following incarceration or release.

Although HUD has invested significant amounts of monetary resources in Continuum of Care / homeless programs over the last 10 years, the severe lack of affordable housing continues to be a contributing factor contributing to homelessness within Albuquerque and has led to high rent cost burdens, overcrowding, and substandard housing, not only forcing many people to become homeless but also putting a growing number of people at risk of becoming homeless. The COVID-19 pandemic and the hot housing market has only added more pressure to the growing issue.

The mayor's new *Albuquerque Housing Forward* program is committed to addressing the housing shortage by setting a goal of adding at least 5,000 additional housing units in the city by 2025. Through the CABQ Affordable Housing Strategies Plan 2022-2025 and the *Housing Forward* program, the City of Albuquerque is

working to create more new Permanent Supportive Housing vouchers and Rapid Rehousing vouchers by 2025.

The City partners with Bernalillo County and provides housing and case management funding for people that have been released from the Metropolitan Detention Center. The program, Community Connections, provides housing vouchers, intensive case management services and other supportive services. The City contracts with two providers, one provides the housing and the other provides case management. Additionally, the City also collaborates with a youth homeless provider that provides shelter services for youth that are being transitioned from CYFD's foster care program by providing funding for the shelter services.

Very low-income households that are about to be evicted can receive eviction prevention assistance (funded through CDBG-CV funds) through the City's Health and Social Services Centers (HSSC). Many of these families are already receiving public benefits, as well as services through the HSSC's. The City funds both the Rapid Rehousing and Permanent Supportive Housing programs with a mix of HUD and General Fund dollars. Case managers connected to these programs work to connect participants with social services, employment, education and other needs to ensure that they do not become homeless again. The City funds a range of substance abuse programs for low-income Albuquerque residents, many of whom are receiving other types of public and private assistance, to ensure that residents have access to the substance abuse treatment they need to maintain housing and employment.

## **Discussion**

In Albuquerque, there are many low-income people who are who are not homeless but require supportive housing, including the elderly, frail elderly, persons with disabilities, persons with substance use disorder, persons with HIV/AIDS and their families and public housing residents. Many of these households are housing cost burdened and/or are living in housing that is substandard or overcrowded. These residents need safe, high-quality housing that is affordable for extremely low-income residents. Many of these residents are disconnected from services and would benefit greatly from housing that comes with case management services that can help them connect to community resources, such as meal services, mental health and substance abuse services and benefits such as SNAP, SSI or Housing Choice Vouchers.

Albuquerque will continue to implement policies and programs aimed at ensuring homeless persons in the City are rapidly housed and offered an appropriate level of support services to meet their circumstances and keep them stably housed. Homeless service providers continue to gear their programs and maintain their focus upon moving people quickly into permanent housing. The goal of these Permanent Supportive Housing and Rapid Rehousing programs is to significantly reduce homelessness and improve the quality of life for City residents, especially those who are precariously housed.

## **AP-75 Barriers to affordable housing – 91.220(j)**

### **Introduction:**

As part of the Consolidated Plan process, an Assessment of Fair Housing was conducted for Albuquerque. The

Assessment for Fair Housing (AFH) is a review of barriers that prevent people from choosing their preferred housing, including an assessment of the availability of affordable, accessible housing. MA-40 of the Consolidated Plan also addresses barriers to affordable housing. The primary barriers to affordable housing identified in the AFH and MA-40 are summarized below.

**Housing Costs and Cost Burden.** One in four renter households in Albuquerque have incomes at 30% of the AMI or less. The highest number of cost-burdened households are renters and owners with incomes at 0–30% AMI. The number of severely cost burden renters is approximately 2.7 times higher than owners. The shortage of housing units in Albuquerque has led to a sharp increase in market rent over the past few years, which has led to an increase of cost-burden households and potentially resulting in housing instability and homelessness.

**Development Costs.** The cost of developing affordable housing, inclusive of land, material, and labor costs, has outpaced inflation in recent years. Development fees, often referred to as impact fees, also contribute to the increased cost of development and are gaining more attention as a barrier to construction.

**Zoning.** The City as part of the Albuquerque Housing Forward initiative has committed to reviewing and changing zoning codes to allow more density and housing type options. Approximately 63% of the current housing in Albuquerque is single family detached houses. The City is proposing modifications to the IDO to allow more construction and conversion projects in appropriately zoned areas for small living areas, such as casitas, and also increasing the development of multifamily units. Increasing residential density, or rather allowing apartment buildings, in more areas can increase housing affordability by increasing the supply of smaller and thus less expensive homes.

**Education and Outreach.** Educational opportunities regarding fair housing and affordable housing available to the public is currently available by request from the City. While the community survey revealed that many residents were familiar about Fair Housing laws, there is likely a large population of residents who don't understand their rights. Thus, fair housing and affordable housing education has been identified as an effective strategy for furthering fair housing and mitigating "Not in my backyard (NIMBYism)." Outreach methods should be expanded beyond the City website, traditional newspaper, and other publications. Instead, it should utilize diverse neighborhood groups and organizations.

**Housing Options for At-Risk Populations.** Housing that is accessible for at-risk groups, such as seniors or persons with seen or unseen disabilities, is limited in Albuquerque. Universal design principles in new development and retrofit programs for existing housing would allow for more accessible housing options, which the City includes and prioritizes in its application for affordable housing developments.

**Code Enforcement.** Enforcement is a key driver for expanding access to safe and sanitary affordable housing, but enforcement activities are limited and disjointed between multiple community partners and the City that provide affordable housing.

**Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning**

## **ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment**

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

To address housing affordability and the lack of monetary resources to invest in affordable housing, the Program Year 2023 Action Plan will invest \$1,959,516.54 of HOME and \$1,000,000.00 for the development of new/rehabilitated affordable rental housing units and affordable housing preservation. Approximately 26 prospective homeowner households will be provided with mortgage reduction assistance in order to purchase a home through Homewise and Sawmill Community Land Trust. To further improve barriers, affordable housing developments are eligible for an impact fee waiver based upon the number of affordable units in the development.

### **Discussion:**

As part of the 2023-2027 Consolidated Plan, the City will implement the goals and supported strategies identified in the 2023 Assessment of Fair Housing to continue to affirmatively further fair housing in Albuquerque. City administration, including the Mayor, have all identified the need for affordable housing across the City. In Fall 2022, the Mayor launched his Albuquerque Housing Forward initiative with \$20 million appropriated by the City Council as part of a Gross Receipts Tax Bond to provide more affordable housing. Additionally, in PY 2023, the City will use General Funds to fund the Landlord/Tenant Hotline and Fair Housing Training and Education.

## **AP-85 Other Actions – 91.220(k)**

### **Introduction:**

In creating the 5-year Consolidated Plan, 14 focus group discussions were held with community residents and service providers, including agencies, groups, and organizations involved in the development of affordable housing, the job training opportunities for low- and moderate-income residents, and/or the provision of services to high priority populations. Participants involved in affordable housing development emphasized the need to relate and involve community-based services with housing in order to produce best outcomes for long-term housing security and stability. Additionally, a public hearing was held regarding the community needs for the Consolidated Plan and the Affordable Housing Plan with community residents.

Focus group participants advocated the use of CDBG monies to fund necessary public facility and infrastructure improvements and public services. These include off-parcel improvements, such as ADA compliant sidewalks and utility connections, as means of lowering development costs. Such utility connections should include broadband infrastructure improvements to improve access to online connectivity, increase internet capacity, and deliver faster internet speed to consumers. Additionally, participants expressed the need for senior services, childcare, low-cost health and dental services for low- to moderate-income households.

At-risk populations identified through the Consolidated Plan process include persons with seen and unseen disabilities, mental health conditions, substance use disorders, seniors, victims of domestic violence, at-risk youth, and people experiencing homelessness. Special needs communities often encounter financial barriers and access/availability of appropriate housing and services.

### **Actions planned to address obstacles to meeting underserved needs**

CDBG funds have been primarily used to address public facility and infrastructure needs in lower-income neighborhoods and public services for low- to moderate-income households, including people experiencing homelessness. Through community input, the City identifies potential projects for community improvements and affordable housing developments from community-based organizations and City departments at various times during the program year cycle. Projects funded must meet at least one of the strategic goals set forth in the 2023-2027 Consolidated Plan.

### **Actions planned to foster and maintain affordable housing**

In an effort to foster and maintain affordable housing, the City will fund affordable housing development and homeownership programs. During PY 2023, the City will put out an RFP to allocate HOME funds for the development of affordable housing. Homeownership assistance will be carried out through a mortgage reduction assistance program. This program will assist homebuyers purchase an affordable home. The City will continue its efforts to upgrade and preserve existing affordable housing stock through rehabilitation of public housing properties. This effort will ensure that aging affordable housing stock is updated in hopes of extending



useful life.

With regard to addressing rehabilitation needs of aging housing stock, developers report many challenges, including a regulatory requirement that units be brought entirely up to code when utilizing HOME funds. Frequently, many repair issues are not apparent until rehab activities are well underway, and can cause costs to soar up to \$100,000.00 per unit. In order to continue to preserve affordable housing in the city, the City recognizes the need to continue to fund rehabilitation projects with the understanding that costs may drastically increase during the course of the project. The City values the preservation of affordable housing to help keep people in their homes.

The City's presence and ongoing involvement on the Affordable Housing Committee is another way its efforts to foster and maintain affordable housing can be seen. The Affordable Housing Committee continues to meet regularly and serves as an advocacy group for affordable housing. The Workforce Housing Trust Fund (WHTF) is presented to the City's voters every two years for renewal. To ensure the electorate is educated as to the importance of affordable housing to the City's quality of life, the Affordable Housing Committee serves as an ad hoc committee that advocates on behalf of ongoing support for the Fund.

### **Actions planned to reduce lead-based paint hazards**

To reduce lead-based paint hazards, the City of Albuquerque takes the following actions:

- Include lead testing and abatement procedures, if necessary, for residential rehabilitation activities for units built prior to January 1, 1978.
- Educate residents on the health hazards of lead-based paint through the use of brochures as well as encouraging the use of online resources moving forward.
- Encourage screening children for elevated blood-lead levels.
- Disseminate brochures about lead hazards through the City's residential rehabilitation programs.

HUD requires the dissemination of brochures provided by the U.S. Environmental Protection Agency to all applicants as part of the transmittal of the program application. Units receiving CDBG or HOME assistance that were built prior to January 1, 1978 are addressed in accordance with the Lead-Safe Housing Rule. If testing is required and lead-based paint is present, appropriate abatement procedures are implemented as part of the rehabilitation contract consistent with the requirements of 24 CFR Part 35.

### **Actions planned to reduce the number of poverty-level families**

In an effort to meaningfully address the challenge of the high number of families living in poverty, the goals of the 2023-2027 Consolidated Plan are aligned to support activities that promote the availability of affordable housing and that provide essential services directly benefitting low- and moderate-income individuals. The City will, therefore, prioritize funding for activities that will most effectively address those goals over the next five years. This strategy will use CDBG, HOME, and ESG funds to help individuals and families rise out of poverty through programs that implement accessibility to affordable, safe and stable housing, in order to reach long-

term self-sufficiency.

The Program Year 2023 Action Plan will address the most pressing need among low and moderate-income Albuquerque residents, namely, housing instability. All other investments, including those directed toward public service programs, and infrastructure improvements are intended to promote self-sufficiency and mobility that can only be the outgrowth of a safe, affordable, stable, and accessible living environment.

### **Actions planned to develop institutional structure**

The institutional structure identified in the Consolidated Plan (see SP-40) includes a formal and informal network of various agencies of local government, non-profit organizations, and private entities involved in carrying out a range of housing and supportive services programs. The City of Albuquerque continues to play a significant role in citywide housing and homeless issues. The City is a member of numerous committees and coalitions, including the Affordable Housing Committee, which will continue to meet regularly to advocate for affordable housing. Please see below for additional groups the City participates in throughout the city, county, and state.

### **Actions planned to enhance coordination between public and private housing and social service agencies**

Preventing and ending homelessness is a HUD priority addressed nationally through coordination of regional strategies carried out locally by government agencies and a wide variety of community-based organizations and faith-based groups. Consistent with this approach, the City of Albuquerque supports the efforts of the New Mexico Coalition to End Homelessness, the State's lead agency for the Continuum of Care (CoC), and its member organizations that address homelessness throughout the city. In alignment with this strategy, the City will use CDBG, HOME, WHTF, ESG, and General funds to support local service providers with programs to prevent homelessness and to expand the supply of affordable housing in Albuquerque for low and moderate-income residents.

Members of the behavioral health community also meet regularly with local law enforcement as part of the Mental Health Response Advisory Committee, a coordinated follow-up care management mechanism, established by a Settlement Agreement with the US Department of Justice in 2014. The communication and coordination mandated under the Agreement between the Albuquerque Police Department and the behavioral health community attempt to ensure that law enforcement is sensitive to the specific needs of at-risk individuals. In addition to addressing dangerous escalations of force in stress situations involving such individuals, these efforts at care coordination are intended to reduce other unwanted consequences, such as death from narcotic withdrawal or overdose immediately following incarceration or release.

To enhance coordination for economic development, the City of Albuquerque aims to stay involved with a number of groups, including Albuquerque Economic Development, the Greater Albuquerque Chamber of Commerce, the Hispano Chamber of Commerce, the Affordable Housing Committee, the Affordable Housing

Coalition, and the New Mexico Coalition to End Homelessness. These groups represent the interests of the private industry, local businesses, developers and social services agencies, and the City hopes to encourage joint efforts to encourage economic development in the Albuquerque community.

**Discussion:**

With a lack of affordable housing within Albuquerque and a rise in homelessness, the City continues to dedicate funds to help address the housing and non-housing needs of at-risk and low- to moderate-income households.

**Program Specific Requirements**

**AP-90 Program Specific Requirements – 91.220(l)(1,2,4)**

**Introduction:**

In the implementation of programs and activities under the PY 2023 Action Plan, the City of Albuquerque will follow all HUD regulations concerning the use of program income, forms of investment, overall low and moderate-income benefit for the CDBG program, Resale/Recapture requirements for the HOME program and ESG performance standards.

The City certifies that it will pursue all resources indicated in this Plan and will not willingly or knowingly hinder the implementation of any planned activities. The City will continue to abide by the definitions of eligible applicants for funding as described in the Department of Family and Community Services’ Administrative Requirements, as amended. These Requirements are located on the Department's website at: <https://www.cabq.gov/family/documents/administrative-requirements-coa-family-and-community-services-july-2019-noosp.pdf>. The City will continue to use a Request for Proposal Process (RFP) to solicit projects from eligible applicants and abide by the RFP process outlined in the Department's Social Services Contracts Procurement Rules and Regulations. This document is also located on the Department’s website.

Grant-specific CDBG, HOME and ESG requirements are addressed on the following pages.

**Community Development Block Grant Program (CDBG)  
Reference 24 CFR 91.220(l)(1)**

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

- |  |   |
|--|---|
| 1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed  | 0 |
| 2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan. | 0 |

3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
<b>Total Program Income:</b>	<b>0</b>

### Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income.Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	100.00%

### HOME Investment Partnership Program (HOME) Reference 24 CFR 91.220(l)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:
  - a. Equity investments;
  - b. Interest bearing loans or advances;
  - c. Non-interest-bearing loans or advances;
  - d. Interest subsidies;
  - e. Deferred payment loans;
  - f. Grants; and
  - g. Loan guarantees.
  
2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:
 

The City will fund homebuyer assistance under the Resale Guidelines using HOME funds during PY2023. Resale Guidelines are only utilized with Sawmill Community Land Trust. The Resale Guidelines are attached

in Appendix B due to space limitations.

The City does not have plans to fund homebuyer assistance programs using the Recapture guidelines during the Program Year. Currently, the City does not have HUD approved Recapture Guidelines, therefore, they are being submitted in Appendix B for HUD approval in preparation for the possibility of funding a homebuyer assistance program that utilizes Recapture Guidelines. Recapture Guidelines will be used for all other homebuyer activities implemented by non-profit agencies other than a land trust.

If the City uses HOME funds for homebuyer assistance or for the rehabilitation of owner-occupied single-family housing the City will use the HOME Income limits for the area provided by HUD.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

During PY 2023, the City will provide HOME funds to individuals for the purchase of a home on Sawmill Community Land Trust. These funds will be subject to the Resale guidelines to ensure affordability.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

During the 2023 Program Year, the City will not use HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds.

5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)).
6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).
7. If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).

**Emergency Solutions Grant (ESG)**  
**Reference 91.220(l)(4)**

1. Include written standards for providing ESG assistance (may include as attachment)

The City and NMCEH updated administrative standards for ESG in December of 2018 which were subsequently approved by the Albuquerque Strategic Collaborative. Refer to Appendix B.

2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.

The Albuquerque Continuum of Care and the Balance of State Continuum of Care (the rest of New Mexico) have developed a centralized or coordinated assessment system. The City will continue to collaborate with both Continuums of Care and the MFA in the implementation of the system. The VI-SPDAT (Vulnerability Index Service Prioritization Decision Assistance Tool) has been used for all City homeless housing programs since 2017.

3. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).

In addition to the City's "Standards for Providing Emergency Solutions Grant Assistance" that was approved by the Albuquerque Strategic Collaborative in December of 2018, the City's Department of Family and Community Services, under the Purchasing Ordinances, is allowed to procure their own social services. The City's ESG projects are considered social services. The procurement process is governed by the Social Services Contracts Procurement Rules and Regulations promulgated by the Department. According to the Department Procurement Guidelines, "An RFP is required for the procurement of Social Services unless exempted or an alternate competitive process applies." Department staff review submitted offers to ensure technical compliance prior to review by the Ad Hoc Committee. An Ad Hoc Committee reviews the proposal. The Ad Hoc Committee consists of a minimum of three persons and is approved by the Department Director. Offers submitted in response to an RFP are reviewed, and scored by the committee, for areas stated in the RFP. The Ad Hoc Committee provides the Director with a recommendation of award. If the Director concurs with the Ad Hoc Committee recommendation, the Director notifies the Offeror in writing and instructs staff to begin contract negotiations. If the Director does not concur with the Ad Hoc Committee recommendations he/she may request reconsideration by the Ad Hoc Committee.

4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.

The City meets the homeless participation requirement in 24 CFR 576.405(a). The Albuquerque Strategic

Collaborative, which serves as the Continuum of Care Steering Committee, has formerly homeless individual members who participate in policies and funding decisions regarding City programs and services funded under ESG.

5. Describe performance standards for evaluating ESG.

The City and NMCEH updated the ESG Performance Standards for evaluating ESG projects in December of 2018 and are attached as part of Appendix B. These Performance Standards were approved by the Albuquerque Strategic Collaborative which serves as the Continuum of Care Steering Committee.

During the 2023 Program Year, the City will continue to utilize these standards.

The City has worked with the New Mexico Coalition to End Homelessness (NMCEH), its subrecipients, and the local HUD office to update the City's ESG Policies and Procedures. These policies and procedures are adopted to assure that the City is administering ESG funds in accordance with ESG regulations. Additionally, the policies and procedures include monitoring forms to ensure that the City's subrecipients are adhering to the ESG regulations when implementing the project services that are provided to project participants.

## **Attachments**

## Appendix A: Citizen Participation Comments



# APPENDIX A

## Citizen Participation

- Newspaper Ad: Notice of Community Meetings on October 16, 2022
- Internet Outreach: Notice of Community Meetings on October 16, 2022 posted on the City Website
- Newspaper Ad: Notice of Public Hearing on Community Needs and to present the Workforce Housing/Affordable Housing Plan on October 26, 2022
- Community and Internet Outreach: Notice of Public Hearing on Community Needs and to present the Workforce Housing/Affordable Housing Plan posted on the City website and social media pages and posted at City Health & Social Service Centers, City Community Centers, City Senior Centers and Albuquerque Housing Authority
- Newspaper Ad: Notice of Public Hearing on the Assessment of Fair Housing on November 23, 2023
- Community and Internet Outreach: Notice of Public Hearing on the Assessment of Fair Housing on November 23, 2023 posted on the City website and social media pages and posted at City Health & Social Service



Centers, City Community Center, City Senior Centers and Albuquerque Housing Authority

- Newspaper Ad: Notice of Public Hearing on December 28, 2022 to present the Draft 2023-2027 Consolidated Plan and Program Year 2023 Action Plan
- Community and Internet Outreach: Notice of Public Hearing on December 28, 2022 to present the Draft 2023-2027 Consolidated Plan and Program Year 2023 Action Plan posted on the City website and social media pages and posted at the City's Health & Social Service Centers, City Community Centers, City Senior Centers and Albuquerque Housing Authority
- Newspaper Outreach: Notice of Public Hearing on February 7, 2023 to present the Draft 2023-2027 Consolidated Plan, Program Year 2023 Action Plan and Workforce Housing/Affordable Housing Plan
- Community and Internet Outreach: Notice of Public Hearing on February 7, 2023 to present the Draft 2023-2027 Consolidated Plan, Program Year 2023 Action Plan and Workforce Housing/Affordable Housing Plan posted on the City website and social media pages and posted at the City's Health & Social Service Centers, City Community Centers, City Senior Centers and Albuquerque Housing Authority
- Public Comment(s) received during 30-day Public Comment Periods

**Subject:** Give input on the city's 5 year housing and service priorities  
**Date:** Friday, October 14, 2022 at 2:39:19 PM Mountain Daylight Time  
**From:** Family and Community Services  
**To:** Archuleta, Tammy J.

[EXTERNAL] Forward to [phishing@cabq.gov](mailto:phishing@cabq.gov) and delete if an email causes any concern.

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**CITY OF ALBUQUERQUE  
NOTICE OF FOCUS GROUPS FOR THE  
2023 – 2027 CONSOLIDATED PLAN  
FUNDING FROM THE U.S. DEPARTMENT OF HOUSING AND URBAN  
DEVELOPMENT (HUD)**

The City of Albuquerque Family and Community Services Department is preparing its Consolidated Plan for 2023-2027. The Department invites you to attend any of six (6) focus groups to provide input and discuss the short-and long-term needs of the community. These discussions will guide the City in determining its goals and priorities in allocating federal Community Development Block Grant (CDBG), HOME Investment Partnership (HOME) funds, and Emergency Solutions Grant (ESG) funds, in addition to other local funds.

**DATE:** Monday, October 17, 2022  
**TIME:** 11:30 a.m. to 1:00 p.m.  
**LOCATION:** Los Griegos Health and Social Services Center  
1231 Candelaria Rd. NW  
Albuquerque, NM 87107

**DATE:** Tuesday, October 18, 2022  
**TIME:** 12:30 p.m. to 2:00 p.m.  
**LOCATION:** Cesar Chavez Community Center  
7505 Kathryn Ave. SE  
Albuquerque, NM 87108

**DATE:** Tuesday, October 18, 2022  
**TIME:** 5:30 p.m. to 7:00 p.m.  
**LOCATION:** Don Newton-Taylor Ranch Community Center  
4900 Kachina St. NW  
Albuquerque, NM 87120

**DATE:** Wednesday, October 19, 2022  
**TIME:** 2:30 p.m. to 4:00 p.m.  
**LOCATION:** Alamosa Health and Social Services Center  
6900 Gonzales Rd. SW  
Albuquerque, NM 87121

**DATE:** Thursday, October 20, 2022  
**TIME:** 1:00 p.m. to 2:30 p.m.  
**LOCATION:** John Marshall Health and Social Services Center  
1500 Walter SE  
Albuquerque, NM 87102

**DATE:** Friday, October 21, 2022  
**TIME:** 1:30 a.m. to 1:00 p.m.  
**LOCATION:** Holiday Park Community Center  
11710 Comanche NE  
Albuquerque, NM 87111

If you are unable to attend any of the above meetings and would still like to provide input, please complete a short survey on housing and service-related needs in the City. The survey can be found at the following link:  
<https://www.surveymonkey.com/r/CityofABQCCONSPlan>.

It is the intention of the City to comply with the Americans with Disabilities Act (ADA) in all respects. If, as an attendee or a participant at these meetings, you will need special assistance beyond what is normally provided, the City will

attempt to accommodate you in every reasonable manner. Please contact Yolanda Krantz, Management Analyst, Community Development Division, at (505) 768-2885 or (TTY) 1-800-659-8331, at least 72 hours prior to the meeting to inform us of your particular needs and to determine if accommodation is feasible. With respect to individuals with limited English proficiency requiring interpretation services at any of the meetings please contact Ms. Krantz to request these interpretation services.

For more information, please email [mtmontoya@cabq.gov](mailto:mtmontoya@cabq.gov).



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**Subject:** Correction: Updated Time for Holiday Park focus group  
**Date:** Tuesday, October 18, 2022 at 3:28:37 PM Mountain Daylight Time  
**From:** Family and Community Services  
**To:** Archuleta, Tammy J.

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**CITY OF ALBUQUERQUE  
NOTICE OF FOCUS GROUPS FOR THE  
2023 – 2027 CONSOLIDATED PLAN  
FUNDING FROM THE U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT  
(HUD)**

The City of Albuquerque Family and Community Services Department is preparing its Consolidated Plan for 2023-2027. The Department invites you to attend any of six (6) focus groups to provide input and discuss the short-and long-term needs of the community. These discussions will guide the City in determining its goals and priorities in allocating federal Community Development Block Grant (CDBG), HOME Investment Partnership (HOME) funds, and Emergency Solutions Grant (ESG) funds, in addition to other local funds. A previous notice had the incorrect time for the Holiday Park focus group. The correct time is below.

**DATE:** Monday, October 17, 2022  
**TIME:** 11:30 a.m. to 1:00 p.m.  
**LOCATION :** Los Griegos Health and Social Services Center  
1231 Candelaria Rd. NW  
Albuquerque, NM 87107

**DATE:** Tuesday, October 18, 2022

**TIME:** 12:30 p.m. to 2:00 p.m.  
**LOCATION:** Cesar Chavez Community Center  
 7505 Kathryn Ave. SE  
 Albuquerque, NM 87108

**DATE:** Tuesday, October 18, 2022  
**TIME:** 5:30 p.m. to 7:00 p.m.  
**LOCATION:** Don Newton-Taylor Ranch Community Center  
 4900 Kachina St. NW  
 Albuquerque, NM 87120

**DATE:** Wednesday, October 19, 2022  
**TIME:** 2:30 p.m. to 4:00 p.m.  
**LOCATION:** Alamosa Health and Social Services Center  
 6900 Gonzales Rd. SW  
 Albuquerque, NM 87121

**DATE:** Thursday, October 20, 2022  
**TIME:** 1:00 p.m. to 2:30 p.m.  
**LOCATION:** John Marshall Health and Social Services Center  
 1500 Walter SE  
 Albuquerque, NM 87102

**DATE:** Friday, October 21, 2022  
**TIME:** 11:30 a.m. to 1:00 p.m.  
**LOCATION:** Holiday Park Community Center  
 11710 Comanche NE  
 Albuquerque, NM 87111

If you are unable to attend any of the above meetings and would still like to provide input, please complete a short survey on housing and service-related needs in the City. The survey can be found at the following link: <https://www.surveymonkey.com/r/CityofABQCONSPlan>.

It is the intention of the City to comply with the Americans with Disabilities Act (ADA) in all respects. If, as an attendee or a participant at these meetings, you will need special assistance beyond what is normally provided, the City will attempt to accommodate you in every reasonable manner. Please contact Yolanda Krantz, Management Analyst, Community Development Division, at (505) 768-2885 or (TTY) 1-800-659-8331, at least 72 hours prior to the meeting to inform us of your particular needs and to determine if accommodation is feasible. With respect to individuals with limited English proficiency requiring interpretation services at any of the meetings please contact Ms. Krantz to request these interpretation services.

For more information, please email [mtmontoya@cabq.gov](mailto:mtmontoya@cabq.gov).





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**Published Date** 10/16/2022

**Text** CITY OF ALBUQUERQUE NOTICE OF FOCUS GROUPS FOR THE 2023 2027 CONSOLIDATED PLAN FUNDING FROM THE U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT (HUD) The City of Albuquerque Family & Community Services Department is preparing its Consolidated Plan for 2023-2027. The Department invites you to attend any of six (6) focus groups to provide input and discuss the short- and long-term needs of the community. These discussions will guide the City in determining its goals and priorities in allocating federal Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME) funds, and Emergency Solutions Grant (ESG) funds, in addition to other local funds. DATE: Monday, October 17, 2022 TIME: 11:30 a.m. to 1:00 p.m. LOCATION: Los Griegos Health and Social Services Center 1231 Candelaria Rd. NW Albuquerque, NM 87107 DATE: Tuesday, October 18, 2022 TIME: 12:30 p.m. to 2:00 p.m. LOCATION: Cesar Chavez Community Center 7505 Kathryn Ave. SE Albuquerque, NM 87108 DATE: Tuesday, October 18, 2022 TIME: 5:30 p.m. to 7:00 p.m. LOCATION: Don Newton-Taylor Ranch Community Center 4900 Kachina St. NW Albuquerque, NM 87120 DATE: Wednesday, October 19, 2022 TIME: 2:30 p.m. to 4:00 p.m. LOCATION: Alamosa Health and Social Services Center 6900 Gonzales Rd. SW Albuquerque, NM 87121 DATE: Thursday, October 20, 2022 TIME: 1:00 p.m. to 2:30 p.m. LOCATION: John Marshall Health and Social Services Center 1500 Walter SE Albuquerque, NM 87102 DATE: Friday, October 21, 2022 TIME: 11:30 a.m. to 1:00 p.m. LOCATION: Holiday Park Community Center 11710 Comanche NE Albuquerque, NM 87111 If you are unable to attend any of the above meetings and would still like to provide input, please complete a short survey on housing and service-related needs in the City. The survey can be found at the following link: <https://www.surveymonkey.com/r/CityofABQCONSPlan>. It is the intention of the City to comply with the Americans with Disabilities Act (ADA) in all respects. If, as an attendee or a participant at these meetings, you will need special assistance beyond what is normally provided, the City will attempt to accommodate you in every reasonable manner. Please contact Yolanda Krantz, Management Analyst,

Community Development Division, at (505) 768-2025 or (TTY) 1-800-659-8331, at least 72 hours prior to the meeting to inform us of your particular needs and to determine if accommodation is feasible. With respect to individuals with limited English proficiency requiring interpretation services at any of the meetings please contact Ms. Krantz to request these interpretation services. For more information, please email [mtmontoya@cabq.gov](mailto:mtmontoya@cabq.gov). Journal: October 16, 2022



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Wednesday, October 26, 2022 at 10:03:12 Mountain Daylight Time

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**Subject:** Notice of Public Hearing for Community Needs and Workforce Housing/Affordable Housing Plan  
**Date:** Wednesday, October 26, 2022 at 10:01:56 AM Mountain Daylight Time  
**From:** Archuleta, Tammy J.  
**To:** Simon, Katherine  
**CC:** Montoya, Monica  
**Priority:** High  
**Attachments:** Public Hearing Notice for Posting.doc

Hi Katie!

Can you please send out the attached public notice to the email list serv and to emails through the Office of Neighborhood Coordination. If you have any questions please let me know.

Thank you!

TJ

Page 1 of 1

Wednesday, October 26, 2022 at 09:59:05 Mountain Daylight Time

---

**Subject:** Notice of Public Hearing for Community Needs and Workforce Housing/Affordable Housing Plan  
**Date:** Wednesday, October 26, 2022 at 9:54:13 AM Mountain Daylight Time  
**From:** Archuleta, Tammy J.  
**To:** Simon, Katherine  
**CC:** Montoya, Monica  
**Priority:** High  
**Attachments:** Public Hearing Notice for Posting.doc

Hi Katie:

Can you please post the attached notice on the Department's website and on the social media accounts. When posted can you please send me the link (I will need this for the Con Plan submission). if you have any questions please let me know.

Thank you!

TJ

Page 1 of 1

Wednesday, October 26, 2022 at 09:58:44 Mountain Daylight Time

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**Subject:** Notice of Public Hearing for Community Needs and Workforce Housing/Affordable Housing Plan  
**Date:** Wednesday, October 26, 2022 at 9:47:29 AM Mountain Daylight Time  
**From:** Archuleta, Tammy J.  
**To:** Gonzales, Jennifer M.  
**Priority:** High  
**Attachments:** Public Hearing Notice for Posting.doc

Morning Jennifer!

Can you please post the attached public notice at the senior centers.

Thank you!

TJ

Page 1 of 1

Wednesday, October 26, 2022 at 09:36:28 Mountain Daylight Time

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**Subject:** Notice of Public Hearing  
**Date:** Wednesday, October 26, 2022 at 8:58:59 AM Mountain Daylight Time  
**From:** Archuleta, Tammy J.  
**To:** Mundy Petroff  
**Priority:** High  
**Attachments:** Public Hearing Notice for Posting.doc

Morning Mundy!

Can you please post the attached notice of public hearing in the AHA lobby and ,if possible, at the public housing properties.

Thank you!

TJ

Page 1 of 1

Wednesday, October 26, 2022 at 09:36:18 Mountain Daylight Time

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**Subject:** Notice of Public Hearing  
**Date:** Wednesday, October 26, 2022 at 8:57:10 AM Mountain Daylight Time  
**From:** Archuleta, Tammy J.  
**To:** Armijo, Mayan C.  
**Priority:** High  
**Attachments:** Public Hearing Notice for Posting.doc

Hi Mayan!

Can you please have your staff post the attached notice of public hearing at the Health & Social Services Centers.

Thank you!

TJ

Page 1 of 1

Wednesday, October 26, 2022 at 09:36:08 Mountain Daylight Time

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**Subject:** Notice of Public Hearing  
**Date:** Wednesday, October 26, 2022 at 8:56:06 AM Mountain Daylight Time  
**From:** Archuleta, Tammy J.  
**To:** Chavez-Smith, Cristin N.  
**Priority:** High  
**Attachments:** Public Hearing Notice for Posting.doc

Hi Cristin!

Can you please have your staff post the attached notice at the community centers.

Thank you!

TJ

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#### Detail View

**Published Date** 10/26/2022

**Text** CITY OF ALBUQUERQUE NOTICE OF PUBLIC HEARING FOR COMMUNITY NEEDS AND WORKFORCE HOUSING/AFFORDABLE HOUSING PLAN FOR THE 2023-2027 CONSOLIDATED PLAN FUNDING FROM THE U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT (HUD) Notice is hereby given that the City of Albuquerque, Department of Family & Community Services is preparing its Consolidated Plan for 2023-2027. The Department invites you to attend a public hearing for obtaining and discussing community needs and presentation of the draft Workforce Housing/Affordable Housing Plan. The public hearings will be on Wednesday, November 9, 2022. A virtual public hearing will be held via Zoom Wednesday, November 9, 2022 at 9:00 a.m. - 10:00 a.m. at the following link: <https://csabq.zoom.us/j/835330530317?pwd=RFpCY0VMckxNelU5xcXRpd0JoYmNDLTcz09> Meeting ID: 835 3053 0317 Passcode: 772078 A second public hearing will be held in-person on Wednesday, November 9, 2022 at 5:30 p.m. - 6:30 p.m. at the Los Griegos Health & Social Services Center, 1231 Candelaria Rd NW, 87107. The purpose of the hearing is to present data on community needs obtained, as well as to gather additional input on short- and long-term needs of the community on how federal Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME) funds and Emergency Solutions Grant (ESG) funds in addition to other local funds may be used to meet those needs. The hearing will also present a draft Workforce Housing/Affordable Plan. It is the intention of the City to comply with the Americans with Disabilities Act (ADA) in all respects. If, as an attendee or a participant at this meeting, you will need special assistance beyond what is normally provided, the City will attempt to accommodate you in every reasonable manner. Please contact Yolanda Krantz, Management Analyst, Community Development Division, at (505) 768-2885 or (TTY) 1-800-659-8331, at least 72 hours prior to the meeting to inform us of your particular needs and to determine if accommodation is feasible. With respect to individuals with limited English proficiency, the City of Albuquerque will provide interpretation services at any public meeting if requested. Please contact Ms. Krantz to request interpretation

services. For more information, please email [mtmontoya@cabq.gov](mailto:mtmontoya@cabq.gov). Public Hearing  
Zoom Information November 9, 2022 9:00 AM Join Zoom Meeting  
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[=RFp0Y0VMckxNcU5xcXRpd0JoYmNDdz09](https://cabq.zoom.us/j/83530530317?pwd=RFp0Y0VMckxNcU5xcXRpd0JoYmNDdz09) Meeting ID: 835 3053 0317 Passcode:  
772078 +16699006833,83530530317#,,,772078# US (San Jose)  
+17193594580,,83530530317#,,,772078# US Public Hearing In-Person  
Information November 9, 2022 5:30 PM Los Griegos Health & Social Services  
Center 1231 Candelaria Rd NW Albuquerque, NM 87107 Journal: October 26, 2022

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**Published Date**   11/23/2022

**Text**   CITY OF ALBUQUERQUE ASSESSMENT OF FAIR HOUSING NOTICE OF PUBLIC HEARING NOTICE OF 30-DAY PUBLIC COMMENT PERIOD Notice is hereby given that the City of Albuquerque, Department of Family & Community Services, has prepared its draft Assessment of Fair Housing in compliance with requirements by the U.S. Department of Housing and Urban Development (HUD). A public hearing to present the draft Assessment of Fair Housing will be held on Wednesday, December 7, 2022 at 3:00 PM. The public hearing will be held via Zoom at the following link: <https://cabq.zoom.us/j/89865005870?pwd=MTVRckQvTW9nOFNMNm5Vb1B5SXQ3dz09> Language interpreters can be made available during the hearing upon prior request. For individuals with disabilities who need assistance to benefit from the public hearing, please contact Yolanda Krantz at (505) 768-2885 or (TTY) 711. A 30-day public comment period will begin on Thursday, December 8, 2022, and end on Friday, January 6, 2023 at 5:00 PM. All residents including property owners, persons with disabilities, immigrants, seniors, low-income residents, children and youth, homeless persons, and other stakeholders of the City of Albuquerque are invited to submit written comments or questions regarding the proposed Assessment of Fair Housing to Monica Montoya, Division Manager, Department of Family and Community Services, located at Old City Hall, 400 Marquette NW, 5th Floor, Room 504, Albuquerque, NM 87102 or e-mail at [mtmontoya@cabq.gov](mailto:mtmontoya@cabq.gov). A copy of the draft Assessment of Fair Housing will be posted on December 8, 2022 on the Department of Family and Community Service's website at: <https://www.cabq.gov/family/services/housing-services-programs/consolidated-plans-and-amendments>. A reasonable number of free copies will be made available at the above location, upon request. In addition, the draft Assessment of Fair Housing can be provided in alternative formats (i.e. Braille/large print, audio tape) for the disabled and may also be translated into Spanish for limited-English-proficient (LEP) Spanish speaking persons, upon request. Public Hearing Zoom Information <https://cabq.zoom.us/j/89865005870?pwd=MTVRckQvTW9nOFNMNm5Vb1B5SXQ3dz09> Meeting ID: 898 6500 5870

Passcode: 198369 +16699006833,,89865005870#,,,,\*198369# US (San Jose)  
+17193594580,,89865005870#,,,,\*198369# US Journal: November 23, 2022



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**Subject:** RE: Notice of AFH Public Hearing  
**Date:** Wednesday, November 23, 2022 at 11:19:13 AM Mountain Standard Time  
**From:** Simon, Katherine  
**To:** Archuleta, Tammy J.  
**CC:** Montoya, Monica

Here is the event item on the website. I'll work on some social graphics too.  
<https://www.cabq.gov/family/events/assessment-of-fair-housing-public-hearing>

I also put the notice and a blurb at the top of this page: <https://www.cabq.gov/family/services/housing-services-programs/about-housing-services>

---

**From:** Archuleta, Tammy J. <[tammyjoarchuleta@cabq.gov](mailto:tammyjoarchuleta@cabq.gov)>  
**Sent:** Wednesday, November 23, 2022 11:07 AM  
**To:** Simon, Katherine <[ksimon@cabq.gov](mailto:ksimon@cabq.gov)>  
**Cc:** Montoya, Monica <[mtmontoya@cabq.gov](mailto:mtmontoya@cabq.gov)>  
**Subject:** Re: Notice of AFH Public Hearing

Here you go!

<https://cabq.zoom.us/j/89865005870?pwd=MTVRckQyTW9hOFNMNm5Vb1B5SXQ3dz09>

---

**From:** "Simon, Katherine" <[ksimon@cabq.gov](mailto:ksimon@cabq.gov)>  
**Date:** Wednesday, November 23, 2022 at 10:03 AM  
**To:** "Archuleta, Tammy J." <[tammyjoarchuleta@cabq.gov](mailto:tammyjoarchuleta@cabq.gov)>  
**Cc:** "Montoya, Monica" <[mtmontoya@cabq.gov](mailto:mtmontoya@cabq.gov)>  
**Subject:** RE: Notice of AFH Public Hearing

No problem, can you send the zoom link in an email? I'm making an event on the website and I can't copy it over from the PDF.  
Thanks!

---

**From:** Archuleta, Tammy J. <[tammyjoarchuleta@cabq.gov](mailto:tammyjoarchuleta@cabq.gov)>  
**Sent:** Wednesday, November 23, 2022 7:14 AM  
**To:** Simon, Katherine <[ksimon@cabq.gov](mailto:ksimon@cabq.gov)>  
**Cc:** Montoya, Monica <[mtmontoya@cabq.gov](mailto:mtmontoya@cabq.gov)>  
**Subject:** Notice of AFH Public Hearing  
**Importance:** High

Morning Katie!

Can you please post the attached notice of public hearing on the DFCS website, as well as on its social media pages. If you have any questions please let me know.

Thank you!

Wednesday, November 23, 2022 at 08:16:25 Mountain Standard Time

---

**Subject:** Notice of AFH Public Hearing  
**Date:** Wednesday, November 23, 2022 at 7:55:36 AM Mountain Standard Time  
**From:** Archuleta, Tammy J.  
**To:** Gonzales, Jenifer M.  
**Priority:** High  
**Attachments:** AFH Public Notice FINAL.pdf

Morning Jenifer!

Can you please have Senior Affairs staff post the attached notice of AFH public hearing at the senior centers.  
If you have any questions please let me know.

Thank you!

TJ

Page 1 of 1

Wednesday, November 23, 2022 at 08:16:16 Mountain Standard Time

---

**Subject:** Notice of AFH Public Hearing  
**Date:** Wednesday, November 23, 2022 at 7:53:03 AM Mountain Standard Time  
**From:** Archuleta, Tammy J.  
**To:** Mundy Petroff  
**Priority:** High  
**Attachments:** AFH Public Notice FINAL.pdf

Morning Mundy!

Can you please post the attached notice of AFH public hearing in the AHA lobby and properties (if able). If you have any questions please let me know.

Thank you!

TJ

Page 1 of 1

Wednesday, November 23, 2022 at 08:16:01 Mountain Standard Time

---

**Subject:** Notice of AFH Public Hearing  
**Date:** Wednesday, November 23, 2022 at 7:16:47 AM Mountain Standard Time  
**From:** Archuleta, Tammy J.  
**To:** Armijo, Mayan C.  
**Priority:** High  
**Attachments:** AFH Public Notice FINAL.pdf

Morning Mayan!

Can you please have your staff post the attached notice of AFH public hearing at the Health & Social Service Centers. If you have any questions please let me know.

Thank you!

TJ

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Wednesday, November 23, 2022 at 08:15:51 Mountain Standard Time

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**Subject:** Notice of AFH Public Hearing  
**Date:** Wednesday, November 23, 2022 at 7:15:20 AM Mountain Standard Time  
**From:** Archuleta, Tammy J.  
**To:** Chavez-Smith, Cristin N.  
**Priority:** High  
**Attachments:** AFH Public Notice FINAL.pdf

Morning Cristin!

Can you please have your staff post the attached notice of AFH public hearing at the community centers. If you have any questions please let me know!

Thank you!

TJ

Page 1 of 1

Thursday, February 16, 2023 at 09:52:37 Mountain Standard Time

---

**Subject:** RE: Public Notice - 2023-2027 Consolidated Plan Program Year 2023 Action Plan  
**Date:** Wednesday, December 28, 2022 at 9:46:41 AM Mountain Standard Time  
**From:** Simon, Katherine  
**To:** Archuleta, Tammy J.

Thanks TJ! It's up on the website [here](#), [here](#), and [here](#). Let me know if anything looks incorrect. I will work on a graphic that's more friendly for social.

Katie

---

**From:** Archuleta, Tammy J. <tammyjoarchuleta@cabq.gov>  
**Sent:** Wednesday, December 28, 2022 8:19 AM  
**To:** Simon, Katherine <ksimon@cabq.gov>  
**Subject:** Public Notice - 2023-2027 Consolidated Plan Program Year 2023 Action Plan  
**Importance:** High

Morning Katie!

Can you please post the attached public notice on the City's website and on social media. If you have any questions please let me know.

Thank you!

TJ



Thursday, February 16, 2023 at 09:53:15 Mountain Standard Time

---

**Subject:** Public Notice for 2023-2027 Consolidated Plan and Program Year 2023 Action Plan  
**Date:** Wednesday, December 28, 2022 at 8:20:47 AM Mountain Standard Time  
**From:** Archuleta, Tammy J.  
**To:** Armijo, Mayan C.  
**Priority:** High  
**Attachments:** Public Hearing Notice FINAL 12 22 2022.pdf

Morning Mayan!

Can you please have staff post the attached public notice at the Health & Social Service Centers. Thank you!

TJ

Page 1 of 1

Thursday, February 16, 2023 at 09:53:22 Mountain Standard Time

---

**Subject:** Public Notice for 2023-2027 Consolidated Plan and Program Year 2023 Action Plan  
**Date:** Wednesday, December 28, 2022 at 8:22:36 AM Mountain Standard Time  
**From:** Archuleta, Tammy J.  
**To:** Chavez-Smith, Cristin N.  
**Priority:** High  
**Attachments:** Public Hearing Notice FINAL 12 22 2022.pdf

Morning Cristin!

Can you please have staff post the attached public notice at the community centers. Thank you!

TJ

Page 1 of 1

Thursday, February 16, 2023 at 09:53:31 Mountain Standard Time

---

**Subject:** Public Notice for 2023-2027 Consolidated Plan and Program Year 2023 Action Plan  
**Date:** Wednesday, December 28, 2022 at 8:24:16 AM Mountain Standard Time  
**From:** Archuleta, Tammy J.  
**To:** Mundy Petroff  
**Priority:** High  
**Attachments:** Public Hearing Notice FINAL 12 22 2022.pdf

Morning Mundy!

Can you please post the attached public notice in the lobby of AHA and at all properties in which staff is able.  
Thank you!

TJ

Page 1 of 1

Thursday, February 16, 2023 at 09:53:39 Mountain Standard Time

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**Subject:** Public Notice for 2023-2027 Consolidated Plan and Program Year 2023 Action Plan  
**Date:** Wednesday, December 28, 2022 at 8:26:12 AM Mountain Standard Time  
**From:** Archuleta, Tammy J.  
**To:** Gonzales, Jenifer M.  
**Priority:** High  
**Attachments:** Public Hearing Notice FINAL 12 22 2022.pdf

Morning Jenifer!

Can you please have staff post the attached public notice at the senior centers. Thank you!

TJ

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**Published Date** 12/28/2022

**Text** CITY OF ALBUQUERQUE NOTICE OF PUBLIC HEARING AND 30-DAY PUBLIC REVIEW FOR THE DRAFT 2023-2027 CONSOLIDATED PLAN AND 2023 ACTION PLAN FUNDING FROM THE U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT (HUD) Notice is hereby given that the City of Albuquerque (COA), Department of Family & Community Services has prepared its draft 2023- 2027 Consolidated Plan and draft Action Plan for Program Year 2023. A public hearing to present the draft 2023-2027 Consolidated Plan and draft Program Year 2023 Action Plan will be held on Thursday, January 12, 2023 at 3:00 pm. The public hearing will be held via Zoom at the following link: <https://cabq.zoom.us/j/88346037632?pwd=MEYvZVcvTEpXTG1aVGhmZmdscDFiQT09> Meeting ID: 883 4603 7632 Passcode: 288389 Language Interpreters can be made available during the hearing upon prior request. For individuals with disabilities who need assistance to benefit from the public hearing, please contact Yolanda Krantz at (505) 768-2885 or (TTY) 711. The Consolidated Plan analyzes data and information supplied by residents and stakeholders to determine the short- and long-term needs of the community and provides a strategy for the investment of federal Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME) funds, and Emergency Solutions Grant (ESG) funds from HUD in addition to other local funds to address community development, affordable housing, homelessness and other needs in Albuquerque. The City estimates receiving a total of \$21,737,810 of CDBG funds, \$11,235,575 of HOME funds and \$1,923,590 of ESG funds during the five-year period of the Consolidated Plan beginning July 1, 2023 and ending June 30, 2028. These funds may be used for activities including, but not limited to, public facilities and infrastructure improvements, affordable housing development and preservation, public social services, economic development, homelessness prevention and rapid rehousing, program administration and other activities necessary to affirmatively further fair housing choice. The Action Plan serves as the City's grant application to HUD. This document includes specific activities to be undertaken with CDBG, HOME, ESG funds and other local funds in furtherance of the Consolidated Plan

strategies during Program Year 2023, July 1, 2023 - June 30, 2024. Notice is hereby given that the Department of Family & Community Services proposes its Program Year 2023 Action Plan budget for the first year of funding under the City's 2023-2027 Consolidated Plan. Estimated funding from HUD includes \$4,347,562.00 of CDBG funding; \$21,000.00 of CDBG program income; \$94,311.46 of prior year(s) CDBG funding; \$2,247,115.00 of HOME funding; \$100,000 of HOME program income; \$348,865.89 of prior year(s) HOME funding; and \$384,718.00 of ESG funding. The Action Plan will also include \$3,940,602.75 of City General funds. The draft 2023 Action Plan includes proposed funding for the following projects: COA Administration- Funding: CDBG \$869,512.40, HOME \$224,711.50 Funds will be used for administrative costs to support the implementation of the COA's 2023 Action Plan. Affordable Homeownership Assistance Funding: CDBG \$1,179,000.00, CDBG Program Income \$21,000.00, HOME Program Income \$100,000.00 Funds will be provided to Homewise and Sawmill Community Land Trust to assist low to moderate income homebuyers purchase an affordable home. Affordable Housing Development - Funding: HOME \$1,223,963.70, HOME Prior Year(s) \$348,865.89, HOME Match \$436,778.75 Projects funded under this category will be provided assistance to develop affordable housing units, either rental or homeownership, for low- and moderate-income households, either through development or acquisition and rehabilitation. CHDO Housing Development Set-Aside Funding: HOME \$337,067.25 The HUD required set-aside funds will be provided to a City certified Community Housing Development Organization (CHDO) to carry out eligible HOME activities. Eligible set-aside activities include the acquisition and/or rehabilitation of rental housing, new construction of rental housing, acquisition and/or rehabilitation of homebuyer properties, new construction of homebuyer properties and direct financial assistance to purchase a HOME-assisted housing unit that has been developed with HOME funds by the CHDO. Affordable Housing Preservation Rental CDBG: \$1,000,000.00 Funds will be used by Albuquerque Housing Authority to upgrade and improve public housing properties. Upgrades and improvements will include window and door replacements, cabinetry replacement, evaporative cooler replacement, furnace replacement and plumbing upgrades. CHDO Operating Funding: HOME: \$50,000.00 Funds will be provided to Greater Albuquerque Housing Partnerships, a Community Housing Development Organization (CHDO), to assist with operating costs incurred implementing housing activities. Dental Services Funding: CDBG \$229,760.00, GF \$67,400.00 These funds will be used by Albuquerque Healthcare for the Homeless to provide a full range of dental services to medically indigent, low- and moderate-income persons in the City who are experiencing homelessness. Deposit Assistance Funding: CDBG \$50,000.00 Funds will be provided to the City's Health and Social Services Centers to provide rental deposit assistance payments for low to moderate income persons. Early Childhood Services - Funding: CDBG \$35,838.00, GF \$20,000.00 Cuidando Los Ninos will receive funds to provide child development services, as well as case management to homeless children and their families. Eviction Prevention Funding: CDBG \$200,000.00 Funds will be provided to the City's Health and Social Services Centers to provide emergency rental and utility assistance for low to moderate income persons residing within the Albuquerque city limits. Homeless Intervention and Rapid Rehousing- Funding: ESG \$384,718.00.00, ESG Match \$384,718.00, GF \$2,821,706.00 Projects under this category will provide services to populations

experiencing homelessness by providing emergency shelter services, transitional housing opportunities and permanent supportive housing opportunities. Funds will also be used for administrative costs to support the implementation of these services for the 2023 Action Plan. Public Facilities and Improvements Park Improvements - CDBG: \$664,151.60, Prior Years CDBG \$94,311.46 Funds will be provided to the City's Parks Department for improvements/renovations and expansion to Phil Chacon Park. Improvements/renovations include, but may not be limited to, renovate irrigation system, remove and replace play area, remove and replace basketball court, improve softball field, add a dog park, pump track, community garden space and futsal ball court. Senior Meals Program CDBG: \$119,300.00 The Department of Senior Affairs will receive funds to support program costs to provide congregate meals to low-income seniors. TBRA- Funding: HOME \$536,372.55 Funds will be provided to Enlace for a Tenant Based Rental Assistance Project. Specific high priority populations will be served with these funds. Tenant/Landlord Hotline - Funding: GF \$75,000.00 Funds will be provided to Legal Aid of New Mexico to provide services for a landlord tenant hotline that will support landlords and tenants with housing related legal issues. Fair Housing Education/Training Funding: GF \$10,000.00 The City will administer activities that provide fair housing education and training to housing service providers and members of the public. Copies of the combined draft 2023-2027 Consolidated Plan and 2023 Action Plan document will be available for public review and comment January 13, 2023 - February 11, 2023. The document will be available on the City of Albuquerque Department of Family and Community Service's website at: <https://www.cabq.gov/family/transparency/consolidated-plans-and-amendments>. A reasonable number of printed copies may also be made available at no charge at the Department of Family and Community Services, Old City Hall Building, 400 Marquette NW, 5th Floor, Room 504, Albuquerque, NM 87103. Additionally, the draft 2023-2027 Consolidated Plan and 2023 Action Plan document can be provided in alternative formats (i.e., Braille/large print, audio tape) for the disabled and may also be translated into Spanish for Limited English Proficient (LEP) Spanish speaking persons, upon request. A statutory 30-day comment period will begin on Friday, January 13, 2023 and end on Saturday, February 11, 2023 at 5:00 PM. All residents, property owners, persons with disabilities, immigrants, seniors, low-income persons, children and youth, persons experiencing homelessness, and other stakeholders in Albuquerque are invited to review the draft plan and comment in writing until 5:00 PM on Saturday, February 11, 2023. Comments may be submitted to: [mtmontoya@cabq.gov](mailto:mtmontoya@cabq.gov) or Dept. of Family & Community Services, Community Development Division, Attn: Monica Montoya, P.O. Box 1293, Albuquerque, NM 87103. After receipt of public comments from the 30-day public comment period, the City will address each comment in writing and will submit all comments and responses in its formal application for funding to HUD on May 17, 2023 or at a later date as directed by HUD. Final funding levels for projects included in the Action Plan that is submitted to HUD may differ from the proposed funding listed above, which are based on estimates of the 2022 grant amounts awarded by HUD. Increases or decreases in funding will be allocated based upon need of listed projects. Any remaining balance will be proportionally distributed amongst projects. The draft Action Plan, as well as the final submission to HUD, will be posted to the City of Albuquerque Department of Family and Community Service's website at:

<https://www.cabq.gov/family/transparency/consolidated-plans-and-amendments>  
For more information, please email: [mtmontoya@cabq.gov](mailto:mtmontoya@cabq.gov) Journal: December 28,  
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**Published Date** 02/07/2023

**Text** CITY OF ALBUQUERQUE NOTICE OF PUBLIC HEARING FOR THE DRAFT 2023 2027 CONSOLIDATED PLAN, ASSESSMENT OF FAIR HOUSING, AFFORDABLE/WORKFORCE HOUSING PLAN AND DRAFT 2023 ACTION PLAN Notice is hereby given that the City of Albuquerque (COA), Department of Family & Community Services has prepared its draft 2023- 2027 Consolidated Plan, Assessment of Fair Housing, Affordable/Workforce Housing Plan and draft Program Year 2023 Action Plan. In addition to the previous virtual public hearing, with record attendance, an additional in-person public hearing will be held to present the draft 2023-2027 Consolidated Plan and draft Program Year 2023 Action Plan. The public hearing will be held on Tuesday, February 21, 2023 at 5:30 pm at Los Griegos Health & Social Services Center, 1231 Candelaria Rd NW, to give the public another option to participate and comment. Language interpreters can be made available during the hearing upon prior request. For individuals with disabilities who need assistance to benefit from the public hearing, please contact Yolanda Krantz at (505) 768-2885 or (TTY) 711. The Consolidated Plan analyzes data and information supplied by residents and stakeholders to determine the short- and long-term needs of the community and provides a strategy for the investment of federal Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME) funds, and Emergency Solutions Grant (ESG) funds from HUD in addition to other local funds to address community development, affordable housing, homelessness and other needs in Albuquerque. The City estimates receiving a total of \$21,737,810 of CDBG funds, \$11,235,575 of HOME funds and \$1,923,590 of ESG funds during the five-year period of the Consolidated Plan beginning July 1, 2023 and ending June 30, 2028. These funds may be used for activities including, but not limited to, public facilities and infrastructure improvements, affordable housing development and preservation, public social services, economic development, homelessness prevention and rapid rehousing, program administration and other activities necessary to affirmatively further fair housing choice. The Action Plan serves as the City's grant application to HUD. This document includes specific activities to be

undertaken with CDBG, HOME, ESG funds and other local funds in furtherance of the Consolidated Plan strategies during Program Year 2023, July 1, 2023 - June 30, 2024. Notice is hereby given that the Department of Family & Community Services proposes its Program Year 2023 Action Plan budget for the first year of funding under the City's 2023-2027 Consolidated Plan. Estimated funding from HUD includes \$4,347,562.00 of CDBG funding; \$21,000.00 of CDBG program income; \$94,311.46 of prior year(s) CDBG funding; \$2,247,115.00 of HOME funding; \$100,000 of HOME program income; \$348,865.89 of prior year(s) HOME funding; and \$384,718.00 of ESG funding. The Action Plan will also include \$3,940,602.75 of City General funds. The draft 2023 Action Plan includes proposed funding for the following projects: COA Administration- Funding: CDBG \$869,512.40, HOME \$224,711.50 Funds will be used for administrative costs to support the implementation of the COA's 2023 Action Plan. Affordable Homeownership Assistance Funding: CDBG \$1,179,000.00, CDBG Program Income \$21,000.00, HOME Program Income \$100,000.00 Funds will be provided to Homewise and Sawmill Community Land Trust to assist low to moderate income homebuyers purchase an affordable home. Affordable Housing Development - Funding: HOME \$1,223,963.70, HOME Prior Year(s) \$348,865.89, HOME Match \$436,778.75 Projects funded under this category will be provided assistance to develop affordable housing units, either rental or homeownership, for low- and moderate-income households, either through development or acquisition and rehabilitation. CHDO Housing Development Set-Aside Funding: HOME \$337,067.25 The HUD required set-aside funds will be provided to a City certified Community Housing Development Organization (CHDO) to carry out eligible HOME activities. Eligible set-aside activities include the acquisition and/or rehabilitation of rental housing, new construction of rental housing, acquisition and/or rehabilitation of homebuyer properties, new construction of homebuyer properties and direct financial assistance to purchase a HOME-assisted housing unit that has been developed with HOME funds by the CHDO. Affordable Housing Preservation Rental CDBG: \$1,000,000.00 Funds will be used by Albuquerque Housing Authority to upgrade and improve public housing properties. Upgrades and improvements will include window and door replacements, cabinetry replacement, evaporative cooler replacement, furnace replacement and plumbing upgrades. CHDO Operating Funding: HOME: \$50,000.00 Funds will be provided to Greater Albuquerque Housing Partnerships, a Community Housing Development Organization (CHDO), to assist with operating costs incurred implementing housing activities. Dental Services Funding: CDBG \$229,760.00, GF \$67,400.00 These funds will be used by Albuquerque Healthcare for the Homeless to provide a full range of dental services to medically indigent, low- and moderate-income persons in the City who are experiencing homelessness. Deposit Assistance Funding: CDBG \$50,000.00 Funds will be provided to the City's Health and Social Services Centers to provide rental deposit assistance payments for low to moderate income persons. Early Childhood Services - Funding: CDBG \$35,838.00, GF \$20,000.00 Cuidando Los Ninos will receive funds to provide child development services, as well as case management to homeless children and their families. Eviction Prevention Funding: CDBG \$200,000.00 Funds will be provided to the City's Health and Social Services Centers to provide emergency rental and utility assistance for low to moderate income persons residing within the Albuquerque city limits. Homeless Intervention and

Rapid Rehousing- Funding: ESG \$384,718.00.00, ESG Match \$384,718.00, GF \$2,821,706.00 Projects under this category will provide services to populations experiencing homelessness by providing emergency shelter services, transitional housing opportunities and permanent supportive housing opportunities. Funds will also be used for administrative costs to support the implementation of these services for the 2023 Action Plan. Public Facilities and Improvements Park Improvements - CDBG: \$664,151.60, Prior Years CDBG \$94,311.46 Funds will be provided to the City's Parks Department for improvements/renovations and expansion to Phil Chacon Park. Improvements/renovations include, but may not be limited to, renovate irrigation system, remove and replace play area, remove and replace basketball court, improve softball field, add a dog park, pump track, community garden space and futsal ball court. Senior Meals Program CDBG: \$119,300.00 The Department of Senior Affairs will receive funds to support program costs to provide congregate meals to low-income seniors. TBRA- Funding: HOME \$536,372.55 Funds will be provided to Enlace for a Tenant Based Rental Assistance Project. Specific high priority populations will be served with these funds. Tenant/Landlord Hotline - Funding: GF \$75,000.00 Funds will be provided to Legal Aid of New Mexico to provide services for a landlord tenant hotline that will support landlords and tenants with housing related legal issues. Fair Housing Education/Training Funding: GF \$10,000.00 The City will administer activities that provide fair housing education and training to housing service providers and members of the public. This public hearing is to allow for additional participation and comments. The documents are available on the City of Albuquerque Department of Family and Community Service's website at: <https://www.cabq.gov/family/transparency/consolidated-plans-and-amendments>. A reasonable number of printed copies may also be made available at no charge at the Department of Family and Community Services, Old City Hall Building, 400 Marquette NW, 5th Floor, Room 504, Albuquerque, NM 87103. Additionally, the draft 2023-2027 Consolidated Plan and 2023 Action Plan document can be provided in alternative formats (i.e., Braille/large print, audio tape) for the disabled and may also be translated into Spanish for Limited English Proficient (LEP) Spanish speaking persons, upon request. All residents, property owners, persons with disabilities, immigrants, seniors, low-income persons, children and youth, persons experiencing homelessness, and other stakeholders in Albuquerque are invited to review the draft plan. The City will submit all comments and responses in its formal application for funding to HUD on May 17, 2023 or at a later date as directed by HUD. Final funding levels for projects included in the Action Plan that is submitted to HUD may differ from the proposed funding listed above, which are based on estimates of the 2022 grant amounts awarded by HUD. Increases or decreases in funding will be allocated based upon need of listed projects. Any remaining balance will be proportionally distributed amongst projects. The draft Action Plan, as well as the final submission to HUD, will be posted to the City of Albuquerque Department of Family and Community Service's website at: <https://www.cabq.gov/family/transparency/consolidated-plans-and-amendments> For more information, please email: [mtmontoya@cabq.gov](mailto:mtmontoya@cabq.gov) Journal: February 7, 2023



**CITY OF ALBUQUERQUE  
NOTICE OF PUBLIC HEARING FOR  
THE DRAFT 2023 – 2027 CONSOLIDATED PLAN, ASSESSMENT OF FAIR  
HOUSING, AFFORDABLE/WORKFORCE  
HOUSING PLAN AND DRAFT 2023 ACTION PLAN**

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year(s) HOME funding; and \$384,718.00 of ESG funding. The Action Plan will also include \$3,940,602.75 of City General funds.

The draft 2023 Action Plan includes proposed funding for the following projects:

COA Administration- Funding: CDBG \$869,512.40, HOME \$224,711.50

Funds will be used for administrative costs to support the implementation of the COA's 2023 Action Plan.

Affordable Homeownership Assistance – Funding: CDBG \$1,179,000.00, CDBG Program Income \$21,000.00, HOME Program Income \$100,000.00

Funds will be provided to Homewise and Sawmill Community Land Trust to assist low to moderate income homebuyers purchase an affordable home.

Affordable Housing Development - Funding: HOME \$1,223,963.70, HOME Prior Year(s) \$348,865.89, HOME Match \$436,778.75

Projects funded under this category will be provided assistance to develop affordable housing units, either rental or homeownership, for low- and moderate-income households, either through development or acquisition and rehabilitation.

CHDO Housing Development – Set-Aside – Funding: HOME \$337,067.25

The HUD required set-aside funds will be provided to a City certified Community Housing Development Organization (CHDO) to carry out eligible HOME activities. Eligible set-aside activities include the acquisition and/or rehabilitation of rental housing, new construction of rental housing, acquisition and/or rehabilitation of homebuyer properties, new construction of homebuyer properties and direct financial assistance to purchase a HOME-assisted housing unit that has been developed with HOME funds by the CHDO.

Affordable Housing Preservation – Rental – CDBG: \$1,000,000.00

Funds will be used by Albuquerque Housing Authority to upgrade and improve public housing properties. Upgrades and improvements will include window and door replacements, cabinetry replacement, evaporative cooler replacement, furnace replacement and plumbing upgrades.

CHDO Operating – Funding: HOME: \$50,000.00

Funds will be provided to Greater Albuquerque Housing Partnerships, a Community Housing Development Organization (CHDO), to assist with operating costs incurred implementing housing activities.

Dental Services – Funding: CDBG \$229,760.00, GF \$67,400.00

These funds will be used by Albuquerque Healthcare for the Homeless to provide a full range of dental services to medically indigent, low- and moderate-income persons in the City who are experiencing homelessness.

Deposit Assistance – Funding: CDBG \$50,000.00

Funds will be provided to the City's Health and Social Services Centers to provide rental deposit assistance payments for low to moderate income persons.

Early Childhood Services - Funding: CDBG \$35,838.00, GF \$20,000.00

Cuidando Los Ninos will receive funds to provide child development services, as well as case management to homeless children and their families.

Eviction Prevention – Funding: CDBG \$200,000.00

Funds will be provided to the City's Health and Social Services Centers to provide emergency rental and utility assistance for low to moderate income persons residing within the Albuquerque city limits.

Homeless Intervention and Rapid Rehousing- Funding: ESG \$384,718.00.00, ESG Match \$384,718.00, GF \$2,821,706.00

Projects under this category will provide services to populations experiencing homelessness by providing emergency shelter services, transitional housing opportunities and permanent supportive housing opportunities. Funds will also be used for administrative costs to support the implementation of these services for the 2023 Action Plan.

Public Facilities and Improvements – Park Improvements - CDBG: \$664,151.60, Prior Years CDBG \$94,311.46

Funds will be provided to the City's Parks Department for improvements/renovations and expansion to Phil Chacon Park. Improvements/renovations include, but may not be limited to, renovate irrigation system, remove and replace play area, remove and replace basketball court, improve softball field, add a dog park, pump track, community garden space and futsal ball court.

Senior Meals Program – CDBG: \$119,300.00

The Department of Senior Affairs will receive funds to support program costs to provide congregate meals to low-income seniors.

TBRA- Funding: HOME \$536,372.55

Funds will be provided to Enlace for a Tenant Based Rental Assistance Project. Specific high priority populations will be served with these funds.

Tenant/Landlord Hotline - Funding: GF \$75,000.00

Funds will be provided to Legal Aid of New Mexico to provide services for a landlord tenant hotline that will support landlords and tenants with housing related legal issues.

Fair Housing Education/Training – Funding: GF \$10,000.00

The City will administer activities that provide fair housing education and training to housing service providers and members of the public.

This public hearing is to allow for additional participation and comments. The documents are available on the City of Albuquerque Department of Family and Community Service's website at: <https://www.cabq.gov/family/transparency/consolidated-plans-and-amendments>. A reasonable number of printed copies may also be made available at no charge at the Department of Family and Community Services, Old City Hall Building, 400 Marquette NW, 5<sup>th</sup> Floor, Room 504, Albuquerque, NM 87103. Additionally, the draft 2023-2027 Consolidated Plan and 2023 Action Plan document can be provided in alternative formats (i.e., Braille/large print, audio tape) for the disabled and may also be translated into Spanish for Limited English Proficient (LEP) Spanish speaking persons, upon request.

All residents, property owners, persons with disabilities, immigrants, seniors, low-income persons, children and youth, persons experiencing homelessness, and other stakeholders in Albuquerque are invited to review the draft plan. The City will submit all comments and responses in its formal application for funding to HUD on May 17, 2023 or at a later date as directed by HUD. Final funding levels for projects included in the Action Plan that is submitted to HUD may differ from the proposed funding listed above, which are based on estimates of the 2022 grant amounts awarded by HUD. Increases or decreases in funding will be allocated based upon need of listed projects. Any remaining balance will be proportionally distributed amongst projects. The draft Action Plan, as well as the final submission to HUD, will be posted to the City of Albuquerque Department of Family and Community Service's website at: <https://www.cabq.gov/family/transparency/consolidated-plans-and-amendments>

For more information, please email: [mtmontoya@cabq.gov](mailto:mtmontoya@cabq.gov)

Wednesday, February 8, 2023 at 17:05:51 Mountain Standard Time

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**Subject:** RE: Comments on CABQ Consolidated Plan 2023-2027  
**Date:** Wednesday, February 8, 2023 at 5:03:56 PM Mountain Standard Time  
**From:** Montoya, Monica  
**To:** Miriam Hicks  
**CC:** nicholerothers@cabq.gov, Katelyn Michaud, Archuleta, Tammy J.  
**Attachments:** image001.png, image002.png

Hi Miriam,

Thank you for the information and your comments. We have worked closely with the Office of Equity and Inclusion in the preparation of the Consolidated Plan. Our Consultant attended the Indigenous Housing Summit and there was also a Focus Group held with the Black Community Engagement Steering Committee which Nichole Rogers helped facilitate. I will forward our consultant your email along with the report.

Thank you,  
Monica



**Monica Montoya**  
**Community Development Division Manager**  
O 768-2734  
C 252-6883  
[cabq.gov/family](http://cabq.gov/family)

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**From:** Miriam Hicks <miriam@abqahp.org>  
**Sent:** Wednesday, February 8, 2023 4:09 PM  
**To:** Montoya, Monica <mtmontoya@cabq.gov>  
**Cc:** nicholerothers@cabq.gov  
**Subject:** Comments on CABQ Consolidated Plan 2023-2027

[EXTERNAL] Forward to [phishing@cabq.gov](mailto:phishing@cabq.gov) and delete if an email causes any concern.

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Monica,

The CABQ Dept of Equity and Inclusion did an amazing housing needs assessment this last October specifically addressing equity of housing access in Albuquerque. It highlights inequities in access for our Native American and African American communities. When I read the draft of the Consolidated Plan for 2023-2027, I didn't see this report referenced. Will you please pass this along to your consultant, I think there are some great suggestions in this report and the RFP's for affordable housing, both homeownership and rental should include housing equity as a goal.

[220913\\_ABQ-Housing\\_Needs Assessment Report \(cabq.gov\)](#)

[Consolidated Plans and Amendments — City of Albuquerque \(cabq.gov\)](#)

I've copied Nichole Rogers with CABQ Dept of Equity and Inclusion. I'm not sure if you have met. She has a strong interest in creating a homeownership program around this report and is making steps in that direction. I hope this email will serve as an introduction for further discussion.

Thanks,

**Miriam J. Hicks, RA** | Director of Housing Development



Greater Albuquerque Housing Partnership

*Building a Better Albuquerque*

320 Gold Avenue SW, Suite 918, Albuquerque, NM 87102

O: 505.244.1614 | D: 505.705.3703 | [www.abqahp.org](http://www.abqahp.org)

Thursday, February 16, 2023 at 09:18:42 Mountain Standard Time

**Subject:** FW: Public Comment for City of Albuquerque Housing Proposal  
**Date:** Tuesday, February 14, 2023 at 4:54:54 PM Mountain Standard Time  
**From:** Montoya, Monica  
**To:** Archuleta, Tammy J., Katelyn Michaud  
**Attachments:** image001.png

Please see my response below.

Monica

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**From:** Montoya, Monica  
**Sent:** Tuesday, February 14, 2023 4:55 PM  
**To:** Gary Hernandez <garyhernandez505@gmail.com>  
**Subject:** RE: Public Comment for City of Albuquerque Housing Proposal

Hello Gary,  
Thank you for your comment. All of the proposed projects identified in our draft Action Plan will meet the goals and priorities identified in the Consolidated Plan's planning process. While you have valid points, this population was not identified as a priority need in any of our community outreach. Therefore, it cannot be justified to decrease funding for one of the identified projects which will meet priority needs. However, this does not mean that this type of activity cannot be funded in the future. The City does have other sources of funding and releases RFP's for different housing projects periodically. Please refer to the City's bonfire portal for any opportunities. <https://cabq.bonfirehub.com/portal/?tab=openOpportunities>

Thank you,  
Monica



**Monica Montoya**  
**Community Development Division Manager**  
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C 252-6883  
[cabq.gov/family](https://cabq.gov/family)

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**From:** Gary Hernandez <[garyhernandez505@gmail.com](mailto:garyhernandez505@gmail.com)>  
**Sent:** Friday, February 10, 2023 3:30 PM  
**To:** Montoya, Monica <[mtmontoya@cabq.gov](mailto:mtmontoya@cabq.gov)>  
**Subject:** Public Comment for City of Albuquerque Housing Proposal

[EXTERNAL] Forward to [phishing@cabq.gov](mailto:phishing@cabq.gov) and delete if an email causes any concern.

Ms. Montoya,

I would like to submit a comment on the City's proposed spending for the coming fiscal year. I think that the City has developed a good plan for its housing budget, but I would like to advocate for a particular need that hasn't been mentioned in the City's proposal. Specifically, making housing funding available for Returning Citizens from the criminal justice system.

There is a serious lack of transitional housing in Albuquerque for Returning Citizens. Due to the lack of available housing, and general reticence of landlords to rent to convicted felons, many of these men and women end up homeless. Studies have shown that stable housing is one of the primary factors in determining a successful transition back into society and reducing the likelihood of committing another offense.

Between 2022-2024, the State of New Mexico estimates to release 2400 inmates, most of whom will end up in the Abq. area. When considering Federal Inmate releases, as well as those who spent their sentences in County jails, the total number is likely double that. There is housing available for a fraction of that amount.

I ask that funding be made available to qualified organizations to purchase property that can be converted to transitional housing. Such housing would reduce homelessness, crime, and recidivism, as well as provide services to benefit those individuals residing therein. There are organizations in Abq, such as Best Chance, that are prepared and experienced in offering transitional housing and reentry assistance to Returning Citizens, and I know they would make effective use of any available funding provided.

Thank you for your attention, I pray the City is able to address this serious issue.

Respectfully,

Gary Hernandez

Thursday, February 16, 2023 at 09:14:12 Mountain Standard Time

**Subject:** FW: Comments re. Funding Directives for Housing Initiatives zoom meeting  
**Date:** Wednesday, February 15, 2023 at 1:49:49 PM Mountain Standard Time  
**From:** Montoya, Monica  
**To:** Archuleta, Tammy J., Katelyn Michaud  
**Attachments:** image001.png

FYI

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**From:** Montoya, Monica  
**Sent:** Wednesday, February 15, 2023 1:49 PM  
**To:** Jack Logan <elogan1940@gmail.com>  
**Subject:** RE: Comments re. Funding Directives for Housing Initiatives zoom meeting

Hello ,  
Thank you for your comment. All of the proposed projects identified in our draft Action Plan will meet the goals and priorities identified in the Consolidated Plan's planning process. While you have valid points, this population was not identified as a priority need in any of our community outreach. Therefore, it cannot be justified to decrease funding for one of the identified projects which will meet priority needs. However, this does not mean that this type of activity cannot be funded in the future. The City does have other sources of funding and releases RFP's for different housing projects periodically. Please refer to the City's bonfire portal for any opportunities. <https://cabq.bonfirehub.com/portal/?tab=openOpportunities>

Thank you,  
Monica



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Page 1 of 2

**From:** Jack Logan <[elogan1940@gmail.com](mailto:elogan1940@gmail.com)>  
**Sent:** Thursday, February 9, 2023 1:16 PM  
**To:** Montoya, Monica <[mtmontoya@cabq.gov](mailto:mtmontoya@cabq.gov)>  
**Subject:** Comments re. Funding Directives for Housing Initiatives zoom meeting

[EXTERNAL] Forward to [phishing@cabq.gov](mailto:phishing@cabq.gov) and delete if an email causes any concern.

Monica - thank you for a concise and well-run meeting detailing future housing programs for ABQ and NM. My comments are as follows:

- 1) There is currently little or no affordable housing for released felons returning to society based on Dept. of Corrections guidelines. Stable housing is essential in establishing stability, reducing recidivism, and monitoring by parole and healthcare personnel.
- 2) Housing reduces the possibility of returning citizens becoming homeless and supports a drug free lifestyle.
- 3) NM plans to release 2400 inmates between 2022-2024 plus more from MDC, often onto the streets, often in the middle of night. There are few, if any, alternatives to wandering the cities or finding shelter.
- 4) There are few organizations established to handle released citizens with support and housing needs. You might want to contact the Best Chance organization regarding housing needs for returning citizens.

Thank you. Jack and Edie Logan

## Appendix B: Grantee Unique Appendices



# APPENDIX B

## Grantee Unique Appendices

- Resale Guidelines
- Recapture Guidelines
- Standards for Evaluating Emergency Solutions Grant Projects
- ESG Process for Making Sub-Awards
- Emergency Solutions Grant (ESG) Written Standards
- Additional Text and Maps from All Consolidated Plan Sections
- Community Planning Areas (CPA) Data Table
- Assessment of Fair Housing Report

## Resale Guidelines

These resale guidelines shall apply to all resale activities by Community Land Trusts, including homeownership and development assistance.

The resale affordability period is based on the amount of HOME funds invested in the unit to the buyer, as follows:

Amount of HOME Funds per Unit (resale)	Period of Affordability
Under \$15,000	5 years
\$15,000 to \$40,000	10 years
Over \$40,000	15 years

The initial buyer must reside in the home as his/her principal residence for the duration of the period of affordability.

**Triggering Resale** - If, during the period of affordability, an owner voluntarily or involuntarily transfers his/her property (e.g., through a sale or foreclosure), these RESALE provisions go into effect.

The resale provision requires units to be resold to an income eligible homebuyer if the sale or transfer occurs within the applicable affordability period. The Community Land Trust overseeing the project must monitor sales, foreclosures, and transfer titles to assure affordability requirements. The Community Land Trust must ensure that resale requirements are imposed if the housing does not continue to be the principal residence of the occupant or family for the duration of the period of affordability, and must also ensure that the housing is only made available for subsequent purchase to a buyer whose family household qualifies as a low-income family and will use the property as its principal residence. The resale requirement must also ensure that the price at resale provides the original HOME-assisted owner a fair return on investment and ensure that the housing will remain affordable to a reasonable range of qualified low-income homebuyers. The period of affordability is based on the total amount of HOME funds invested in the housing.

A "fair return on investment" is determined by the resale price that takes into account a return on the homebuyer's initial investment (i.e., any out-of-pocket down payment plus any additional homebuyer assistance accessed by the homeowner). This fair return is determined by adding to the original affordable purchase price paid by the homebuyer an agreed-upon percentage of any increase in the value of the home during the homeowner's tenure, as determined by market appraisal.

The process for determining fair return must include an appraisal at initial purchase and an appraisal at sale, each completed by an independent, third party appraiser. The cost of the appraisal cannot be charged to the homeowner. The difference between the initial and time-of-sale appraisals represents the increase in market appreciation of the home, including the value of any capital improvements made by the homeowner during the time they owned their home. In turn, the homeowner's share of appreciation is determined by multiplying the increase in market

value appreciation by a reasonable standard appreciation factor to determine the fair return to the homeowner. The standard appreciation factor is based upon the number of years the seller has owned the home. For years 1 through 15, the standard appreciation factor is 25 percent; it is then increased by 1 percent each year from 25 percent for years 16 to 20, up to a maximum of 30 percent. The subsequent sales price of the home must be based on the original purchase price plus the share of appreciation determined via the appraisals and the market appreciation factor.

It is important to note that in certain circumstances, such as a declining housing market where home values are depreciating, the original homebuyer may not receive a return on his or her investment because the home sold for less or the same price as the original purchase price. The City's intent is to set a resale price that provides a fair return to the original homebuyer while ensuring that the property is affordable to the targeting population, thus reducing the need for additional subsidies to eligible buyers.

A capital improvement is the construction or addition of new structures or alteration that increase the footprint, square-footage, or height of the house to real property that meets the following conditions:

- That requires issuance of a building permit by the City of Albuquerque
- That substantially adds to the value of the real property, or appreciably prolongs the useful life of the real property; and
- That become part of the real property or is permanently affixed to the real property so that removal would cause material damage to the property or article itself.

A "reasonable range of low-income buyers" is defined in the City's Program as a household or family at or below 80 percent of Area Median Income paying no more than 30 percent of income for principal, interest, property taxes, and insurance. Please note that the resale price is based on a fair return on investment outlined above. If the resale price does not assure affordability to the reasonable range of low-income buyers as defined above, down payment assistance and/or second mortgage assistance may be provided by the City and/or sub-recipients in order to assure affordability of a specific homebuyer.

The City will use deed restrictions, covenants running with the land, or other similar mechanisms, such as a community land trust land lease instruments, as the mechanisms to impose the resale and continued affordability requirements as outlined in §92 .254(a)(5)(i)(A) of the HOME Rule. The Community Land Trust may use purchase options, rights of first refusal or other preemptive rights to purchase the housing before any conveyance to preserve affordability. The affordability restrictions shall be revived according to the original terms if, during the original affordability period, the owner of record before the termination event, obtains an ownership interest in the housing.



## RECAPTURE GUIDELINES

The purpose of these guidelines is to outline the requirements for recapturing HOME funded homebuyer assistance in the event that a home is sold during its affordability period.

A Mortgage Reduction Assistance Program that is implemented by a non-profit agency other than a land trust is subject to these recapture guidelines. The recapture provision allows the original homebuyer to sell the property to any buyer during the period of affordability so that the City is able to recapture all or a portion of the HOME assistance provided to that original homebuyer.

The direct HOME subsidy provided to the homebuyer is defined as the total amount of HOME assistance that makes a home more affordable to a homebuyer including: mortgage reduction assistance, or the amount that reduces the purchase price from fair market value to an affordable price, down payment and/or closing cost assistance. The City will provide HOME funds in the form of a 0% interest deferred loan to income qualified homebuyers. The recapture provisions are in effect during the period of affordability. The recapture affordability period is based upon the amount of HOME funds invested in the unit to the buyer, as follows:

<b>Amount of HOME Funds Provided as a direct subsidy to buyer (<i>recapture</i>)</b>	<b>Period of affordability</b>
Under \$15,000	5 years
\$15,000 to \$40,000	10 years
Over \$40,000	15 years

The homebuyer executes a mortgage and note for the loan, as well as a HOME written agreement. The City will forgive the lien placed upon the property, in the form of the City Mortgage and Note, as long as the original homebuyer resides in the property as their primary residence throughout the affordability period.

If during the affordability period, an owner voluntarily or involuntarily transfers the property (through sale or foreclosure), these Recapture Guidelines go into effect. The amount of the direct HOME subsidy that is subject to recapture is limited to the available net proceeds. Net proceeds are defined as the sales price minus primary loan repayment (other than HOME funds) and any seller closing costs ( $\text{Sales Price} - \text{Primary Loan balance} - \text{Closing Costs} = \text{Net Proceeds}$ ). The City cannot recapture more than the amount of available net proceeds upon

sale. In the event there are sufficient net proceeds from the sale to repay the total amount of the homeowner's initial investment (down payment) and the HOME loan amount, both parties shall recover their investments.

If net proceeds from the sale are **not** sufficient for the owner to recover the initial investment, inclusive of original down payment and capital improvements and repay the HOME subsidy, then the owner shall be entitled to recover their original down payment amount and City approved capital improvement amounts before the City recaptures the HOME subsidy amount. A capital improvement is construction or addition of new structures or alterations that increase the footprint, square footage or height of the house to real property that meets the following standards:

- Requires issuance of a building permit by the City of Albuquerque;
- Substantially adds to the value of the real property, or appreciably prolongs the useful life of the real property; and
- Becomes part of the real property or is permanently affixed to the real property so that removal would cause material damage to the property or article itself.

Documentation for all capital improvements is required and subject to City approval.

During the affordability period the HOME assisted owner is required to occupy the unit as their principal residence. But, in the event of noncompliance with the HOME affordability requirement, the City will require repayment of the amount of HOME funds provided as a direct subsidy to the homebuyer. Noncompliance occurs when, during the affordability period: 1) the original HOME assisted homebuyer fails to occupy the unit as the principal residence, or 2) the home is sold and the recapture provisions are not enforced. If noncompliance occurs, the owner is subject to repay the amount of HOME funds provided by the City.

Homebuyer funds recaptured by the City are re-programmed and treated like program income.

**City of Albuquerque Emergency Solutions Grant (ESG)  
Standards for Evaluating ESG Projects**

At minimum, the City will use the following performance standards to evaluate ESG projects. The timeframe for all performance standards will be a recent 12 month period.

**Performance Measures:**

1. Total Unduplicated Number of Persons Served (per reporting quarter and annual cumulative) OR  
Average Utilization Rate (per reporting quarter and annual cumulative)
2. Total Unduplicated Number of Chronically Homeless Persons Served (per reporting quarter and annual cumulative)
3. Housing Stability (per reporting quarter and annual cumulative)
  - The percentage of participants who left the ESG project who exited to permanent housing, transitional housing or to family/friends
  - The percentage of participants who left the ESG project who exited to permanent housing
  - The percentage who exited to permanent housing but returned to homelessness within 6 months
4. Total and Earned Income (per reporting quarter and annual cumulative)
  - The percentage of adults served who increased their income
5. Number of self-identified chronic homeless referrals to Coordinated Assessment (per reporting quarter and annual cumulative)

**All data counts reported to the City must be substantiated by HMIS documentation.**

**Reporting Requirements:**

All funded projects will submit Quarterly Performance Reports reflecting quarterly counts and cumulative subtotals by measure, including substantiation by the appropriate HMIS and/or APR reports for each month of the reporting quarter. As required for HUD ESG funding, all funded projects will cooperate with NM HMIS for submission of the system-wide annual AHAR, HIC/PIT, and CAPER reports.

## Process for Making Sub-Awards for ESG

### Eligible Applicants

Local nonprofit organizations whose service area is within the City of Albuquerque and are in good standing with HUD may apply for these funds.

### Request for Proposals, Program Applications and Renewal Program Applications for Subrecipients

The City of Albuquerque Social Services Contracts Procurement Rules and Regulations (Social Services Procurement Guidelines), which are available at <https://www.cabq.gov/family/documents/publications/FCS-Social-Services-Procurement-Guidelines-06.pdf>, describe the process for entering into social services contracts. The Social Services Procurement Guidelines specify six possible methods that may be used to retain social service providers (applicants) including:

- Procurement by Request for Proposals (RFP)
- Procurement of Social Services by Negotiation
- Procurement of Social Services Pursuant to a Plan Approved by City Council
- Procurement of Social Services Pursuant to the City General Fund Appropriation Approved by City Council
- Procurement of Specialized Social Services through Request for Qualifications
- Procurement of Social Services for Emergencies or Urgent Needs

The City's ESG funds falls under "Procurement of Social Services Pursuant to a Plan Approved by City Council." However, each year for the forthcoming program year, the Department will determine for which activities the Department will release an RFP and specify the general requirements for contract proposals, including all applicable forms in its RFP and Program Application Package. As the Social Services Procurement Guidelines outline multiple methods to retain a social services contract and as applications received pursuant to an RFP may lead to contracts for up to three years, the Department does not go out to RFP every year for each activity to be funded. Nevertheless, agencies outside of the City of Albuquerque receiving funds through a process outside an RFP shall submit a Program Application for an eligibility review by Department staff. Further, outside agencies that were awarded a contract through an RFP process in the first year and that the Department determines will receive a second- or third-year contract shall submit a Renewal Program Application for an eligibility review by Department staff. The Program Application and Renewal Program Applications must contain, at minimum, a description of the activity to be undertaken and a detailed budget. The City may request any additional information or backup documentation to evaluate the activity and determine cost reasonableness.

RFPs are posted to the Department website at: <https://www.cabq.gov/family/documents/rfps>. Detailed guidance concerning the process and requirements for each method are provided in the Social Services Procurement Guidelines.

Instructions on how to apply for ESG funds and how the funds can be used are provided in the RFP or renewal application. The contact person from DFCS is listed in the RFP or renewal application for the benefit of interested parties who may have questions regarding the program and the application process. Technical assistance is available from DFCS. Instructions and deadlines for the receipt of application materials are clearly identified. Applicants are responsible for submitting materials on time in order to be considered. DFCS currently accepts applications for three of the five components

that ESG funds can be used for: Emergency Shelter, Rapid Re-Housing, and Homeless Management Information System (HMIS). DFCS currently does not use ESG funds for street outreach or homeless prevention programs.

Applications are reviewed and rated by a selection committee composed of DFCS staff using defined transparent rating criteria. The steps are the following:

1. Submit Application in Response to the RFP or Renewal Application
2. Preliminary Staff Review
3. Recommendation of the Proposals with dollar amounts
4. Any Budget amendments or changes to the ESG grant

#### Funding Mechanism

A funding formula established by DFCS is used to determine the amounts awarded to approved applicants. Applications meeting or exceeding the threshold score will be awarded a predetermined minimum amount of funds. A conditional award letter is sent to qualifying applicants pending approval by the Department Director. DFCS will review all documents and approve or make necessary adjustments to the program budgets submitted by nonprofit applicants that are pending approval.

#### Awards and Agreements

After careful review and approval of all technical submission documents to ensure completeness and compliance with regulations, grant agreements will be sent to agencies along with the approved budget attached. New ESG-funded agencies will receive technical assistance and training as needed to implement the program.

City of Albuquerque

## Emergency Solution Grant (ESG) Program

Written Standards

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## **Introduction**

In accordance with Title 24 of the Code of Federal Regulations (24 CFR) 91.220(l)(4)(i) and 576.400(e) (1), the City of Albuquerque (City) and the Albuquerque Continuum of Care (CoC) have developed the following written standards for the provision and prioritization of Emergency Solutions Grant (ESG) funding. The following standards are intended as basic, minimum standards to which individual ESG applicants and/or subrecipients may add additional and more stringent standards applicable only to their own projects. Any additional standards developed and implemented by an individual ESG applicant and/or subrecipient must be approved by the City prior to implementation or adoption into program policies and procedures. These required minimum standards help to ensure that the ESG program is administered fairly and methodically. The City and the CoC will continue to build upon and refine this document.

## **Background**

The City of Albuquerque is awarded ESG funds annually from the Department of Housing and Urban Development (HUD) as part of the Annual Action Plan Process. These funds are designed to identify sheltered and unsheltered homeless persons, as well as those at risk of homelessness, and provide the services necessary to help those persons quickly regain stability in permanent housing after experiencing a housing crisis and/or homelessness. The Homeless Emergency Assistance and Rapid Transition to Housing Act of 2009 (HEARTH Act) significantly amended the McKinney-Vento Homeless Assistance Act, including major revisions to the Emergency Shelter Grants program, which was renamed the Emergency Solutions Grants program. The HEARTH Act, and implementation of the applicable federal regulations by HUD, incorporated many of the lessons learned from the implementation of the Homelessness Prevention and Rapid Re-Housing Recovery Act Program (HPRP) into the new ESG program, including placing a stronger emphasis on rapid re-housing assistance.

## **Program Overview**

The ESG Program allows the City to set priorities based on the individualized needs of the community as identified in the City's consolidated plan. These standards serve to outline the specific guidelines and priorities that will be used by the City in awarding and administering ESG funding. Currently, eligible program components that are prioritized under the City's ESG Program are emergency shelter, rapid re-housing, HMIS, and administrative costs. The City and Albuquerque CoC may revise ESG component priority in subsequent years based on the needs of the community.

### **Standards Applicable to All Programs**

The following standards are intended as basic, minimum standards that apply to all ESG projects.

#### **Program Eligibility by Homeless Status**

Every participant served by ESG funds must qualify for assistance according to HUD standards. Service providers are responsible for determining eligibility status for ESG recipients and are required to obtain documentation at intake of homeless or at-risk of homelessness status. This documentation may come from either the participant or a third party information source and is typically obtained at intake, entry, or referral by another ESG service provider. A copy of the documentation must be kept in the participant file and made available to the City, the CoC and HUD for monitoring or risk analysis purposes. Details regarding participant eligibility for ESG-funded programs, according to HUD's definition of homelessness and at-risk of homelessness, are outlined below. For complete definitions of program eligibility by homeless status, see Appendix B & C.

#### **Street Outreach (SO)**

Street Outreach services shall target unsheltered homeless individuals and families, meaning those with a primary nighttime residence that is a public or private place not designed for or ordinarily used as a regular sleeping accommodation for human beings, including a car, park, abandoned building, bus or train station, airport, or camping ground.

#### **Emergency Shelter (ES)**

Individuals and families eligible for ES assistance include those who meet the following definitions:

- Homeless Category 1 Literally Homeless
- Homeless Category 4 Fleeing/Attempting to Flee DV (\*Must also meet qualifications for Category 1)

#### **Rapid Re-Housing (RRH)**

Individuals and families eligible for RRH projects include those who meet the following definitions:

- Homeless Category 1 Literally Homeless
- Homeless Category 4 Fleeing/Attempting to Flee DV (Must also meet qualifications for Category 1)

Additionally, RRH projects must only serve individuals and families that have an annual income below 30% of the average median income (AMI) for the area.

#### Homelessness Prevention (HP)

Individuals and families eligible for HP projects include those who meet the following definitions:

- Homeless Category 2 Imminent Risk of Homelessness
- Homeless Category 4 Fleeing/Attempting to Flee DV (Does not meet qualifications for Category 1)

Additionally, HP projects must only serve individuals and families that have an annual income below 30% of the average median income (AMI) for the area.

#### **The New Mexico Coordinated Entry System (NMCES)**

To ensure homeless households receive immediate housing and to minimize barriers to housing access, all subrecipients will be required to assist program participants in accessing resources through the New Mexico Coordinated Entry System (NMCES), and accepting (where applicable) all referrals for housing from the NMCES. Coordinated Entry is a CoC-wide process for facilitating access for all resources designated for individuals and families experiencing homelessness. This system ensures that every homeless individual or family is known by name, provides assistance based on the individual or family's unique needs, and matches them to the most appropriate service strategy or housing intervention. CES ensures system coordination among emergency shelters, essential service providers, homelessness prevention providers, rapid re-housing providers, other homeless assistance providers, and mainstream services and housing providers.

Subrecipients will have, at a minimum, one staff member who is trained and certified in conducting the common assessment tool used by the NMCES. The NMCES uses the Vulnerability Index - Service Prioritization Decision Assistance Tool (VI-SPDAT) as its common assessment tool. To the maximum extent practicable, households presenting for assistance will be assessed using the VI-SPDAT. All completed assessments must be entered into the NMCES, in accordance with NMCES Policies and Procedures.

Where the subrecipient is unable to administer the VI-SPDAT, households that present for service will be provided appropriate referrals to NMCES. Subrecipients will also post publicly NMCES educational materials.

#### **Fair Housing**

Subrecipients will not prohibit access to ESG funded programs to anyone that would otherwise be eligible for assistance based on race, color, religion, national origin, sex, age, familial status, disability type, actual or perceived sexual orientation, gender identity or marital status. Subrecipients will post publicly a HUD issued Fair Housing notice, in a place that is visible to all program participants and persons who present for assistance or services.

## **Equal Access**

Units of general local government and nonprofit organizations shall make it known that facilities and services supported by this grant are available to any person (who otherwise meets the eligible criteria for the program) in accordance with the Equal Access Rule (24 CFR 5.105(a)(2)) which prohibits discriminatory eligibility determinations in HUD-assisted or HUD-insured housing programs based on actual or perceived sexual orientation, gender identity, or marital status, including any projects funded by the CoC, ESG and HOPWA Programs. The ESG interim rule also contains a fair housing provision, 24 CFR 576.407(a) and (b).

It is allowable for shelters or housing programs to exclusively serve families with children, but they must serve all types of families with children including both male and female headed households. The housing or shelter may also be limited to one sex where such housing consists of a single structure with shared bedrooms or bathing facilities such that the considerations of personal privacy and the physical limitations of the configuration of the housing make it appropriate for the housing to be limited to one sex.

Providers that operate single-sex projects must provide all individuals, including transgender individuals and other individuals who do not identify with the sex they were assigned at birth, with access to programs, benefits, services, and accommodations in accordance with their gender identity without being subjected to intrusive questioning or being asked to provide documentation.

## **Affirmative Outreach**

Subrecipients must make known that use of the facilities, assistance, and services are available to all on a nondiscriminatory basis. If it is unlikely that the procedures that the subrecipient intends to use to make known the availability of the facilities, assistance, and services will reach persons of any particular race, color, religion, sex, age, national origin, familial status, or disability who may qualify for those facilities and services, the recipient must establish additional procedures that ensure that those persons are made aware of the facilities, assistance, and services. The subrecipient must take appropriate steps to ensure effective communication with persons with disabilities including, but not limited to, adopting procedures that will make available to interested person's information concerning the location of assistance, services, and facilities that are accessible to persons with disabilities. Consistent with Title VI and Executive Order 13166, subrecipients are also required to take reasonable steps to ensure meaningful access to programs and activities for limited English proficiency (LEP) persons.

Subrecipients will market their program in an ongoing effort to assure that potential participants who are least likely to access the program, (without regard to race, color, national origin, sex, religion, familial status, sexual orientation, and disability) have access to the program. Subrecipients will develop, and document efforts to follow, a written strategy to provide public notice and conduct outreach to educate those least likely to access resources. At a minimum, affirmative marketing strategies will include efforts to communicate information regarding services and resources available

through the program, eligibility requirements, and information about the NM Coordinated Entry System (NMCES) and how the program participates in the NMCES.

Methods outlined in the subrecipients marketing strategy may include:

- Distributed printed materials
- Postings to agency website and/or social media accounts
- Public listings through community resource services
- Education provided to community partners

#### **Coordination with Other Targeted Homeless Services**

ESG funded programs must coordinate and integrate, to the maximum extent practicable, ESG-funded activities with other programs targeted to homeless people in the Albuquerque CoC. Efforts to coordinate with other targeted homeless services must be documented by subrecipients. These programs may include, but are not limited to:

- Continuum of Care Program (24 CFR 578)
- Section 8 Moderate Rehabilitation Program for Single Room Occupancy Program for Homeless Individuals (24 CFR 882)
- HUD—Veterans Affairs Supportive Housing (HUD—VASH) (division K, title II, Consolidated Appropriations Act, 2008, Pub. L. 110–161 (2007), 73 FR 25026 (May 6, 2008))
- Education for Homeless Children and Youth Grants for State and Local Activities (title VII–B of the McKinney-Vento Homeless Assistance Act (42 U.S.C. 11431 et seq.))
- Grants for the Benefit of Homeless Individuals (section 506 of the Public Health Services Act (42 U.S.C. 290aa– 5))
- Healthcare for the Homeless (42 CFR part 51c)
- Programs for Runaway and Homeless Youth (Runaway and Homeless Youth Act (42 U.S.C. 5701 et seq.))
- Projects for Assistance in Transition from Homelessness (part C of title V of the Public Health Service Act (42 U.S.C. 290cc–21 et seq.))
- Services in Supportive Housing Grants (section 520A of the Public Health Service Act)
- Emergency Food and Shelter Program (title III of the McKinney-Vento Homeless Assistance Act (42 U.S.C. 11331 et seq.))
- Transitional Housing Assistance Grants for Victims of Sexual Assault, Domestic Violence, Dating Violence, and Stalking Program (section 40299 of the Violent Crime Control and Law Enforcement Act (42 U.S.C. 13975))
- Homeless Veterans Reintegration Program (section 5(a)(1)) of the Homeless Veterans Comprehensive Assistance Act (38 U.S.C. 2021)
- Domiciliary Care for Homeless Veterans Program (38 U.S.C. 2043)
- VA Homeless Providers Grant and Per Diem Program (38 CFR part 61)

- Health Care for Homeless Veterans Program (38 U.S.C. 2031)
- Homeless Veterans Dental Program (38 U.S.C. 2062)
- Supportive Services for Veteran Families Program (38 CFR part 62)
- Veteran Justice Outreach Initiative (38 U.S.C. 2031)

#### **Other Federal, State, Local, and Private Assistance**

ESG funded programs must assist each program participant, as needed, to obtain other Federal, State, local, and private assistance available to assist the program participant in obtaining housing stability. Assistance provided to program participants must be documented by subrecipients.

Assistance programs include:

- Medicaid
- Supplemental Nutrition Assistance Program (SNAP)
- Women, Infants and Children (WIC)
- Federal-State Unemployment Insurance Program
- Social Security Disability Insurance (SSDI)
- Supplemental Security Income (SSI)
- Child and Adult Care Food Program
- Public housing programs
- Housing programs receiving tenant-based or project-based assistance
- Supportive Housing for Persons with Disabilities
- HOME Investment Partnerships Program
- Temporary Assistance for Needy Families (TANF)
- Health Center Program
- State Children's Health Insurance Program
- Mental Health and Substance Abuse Block Grants
- Services funded under the Workforce Investment Act

#### **Homeless Management Information System (HMIS)**

All ESG-funded programs are required to enter participants in the NM Homeless Management Information System (NM-HMIS) at first contact, reassessment, and exit, per current data standards. Programs that are specifically forbidden by other statutes or regulations (e.g., domestic violence victim service providers) must participate utilizing an approved comparable database to meet reporting requirements. Albuquerque DV Providers shall actively utilize the Osnum comparable database system and shall be in compliance with all data quality standards set forth by HUD.

All participating agencies must collect and maintain common data fields as determined by current HUD data standards in effect, and considering all relevant regulations. This requirement helps to ensure coordination between service providers through the Coordinated Entry System (NMCES), while avoiding duplication of services and client data, and provides an opportunity to document

homelessness for eligibility of assistance. Subrecipients must enter and maintain all data required to complete all reporting requirements established by HUD, the City, and the CoC. All NM-HMIS participating agencies must also adhere to the policies and procedures outlined in the NM-HMIS Standard Operating Procedures, including timely, accurate, and complete data quality management.

#### Confidentiality of Records

All ESG-funded programs must uphold all privacy protection standards established by the NM-HMIS Standard Operating Procedures and relevant federal and State of New Mexico (State) confidentiality laws and regulations that protect client records. Confidential client records may only be released with the participant's or the participant's guardian's consent, unless otherwise provided for in the pertinent laws and regulations. All required HMIS forms can be found within the NM-HMIS database program.

#### Verbal Explanation

Prior to every participant's initial assessment, ESG-funded programs must provide a verbal explanation that the participant's information will be entered into an electronic database that stores client information and an explanation of the NM-HMIS Client Consent Form terms. Participants should also be informed that they may be removed from the database at any time at their request.

#### Written Consent

After being provided a verbal explanation, each participant who agrees to have his or her personal protected information (PPI) entered into the NM-HMIS must sign the NM-HMIS Client Consent Form. Exception: verbal consent to enter PPI into the NM-HMIS may be obtained during a phone screening, outreach, or diversion, provided that the subrecipient obtains the participant's written consent at the next available opportunity. Households that do not sign the consent are entered into NM-HMIS using only an identifier number.

#### Privacy Policy

Subrecipients must establish a written privacy policy, which must be posted in a place where all participants may easily view it, and will be provided upon a participant's request.

#### Termination of Assistance

Subrecipients may terminate assistance to participants who violate program requirements as outlined below, in accordance with 24 CFR 576.402 (a)(b)(c).

If a program participant violates written program requirements, the subrecipient may terminate assistance in accordance with a formal process established by the subrecipient that recognizes the rights of individuals affected. The subrecipient must exercise judgment and examine all extenuating circumstances in determining when violations warrant termination so that a program participant's assistance is terminated only in the most severe cases.

When terminating rental assistance or housing relocation and stabilization services, the required formal process shall minimally consist of:

- A written notice to the program participant containing a clear statement of the reasons for termination; and
- A review of the decision, in which the program participant is given the opportunity to present written or oral objections before a person other than the person (or a subordinate of that person) who made or approved the termination decision; and
- Prompt written notice of the final decision to the program participant.

Termination does not bar the subrecipient from providing further assistance at a later date to the same family or individual.

#### **Grievance**

All ESG subrecipients must create a formal standardized grievance process, which they must incorporate in their internal policy and procedures and at a minimum include:

- An established escalation process if no resolution is found through initial efforts; and
- A designated grievance liaison within the agency; and
- A standard grievance form that can be filled out and returned to a grievance liaison; and
- Participants are informed of their right to file a grievance at initial intake; and
- Participants are provided with notice of their right to contact the agency's Director, the City and/or HUD to include contact information; and
- Notice that services will not be denied based on complaints or grievances.

#### **Faith-Based Activities**

Minimum standards for faith-based activities (24 CFR 576.406) are:

- Providers receiving ESG funding shall not engage in inherently religious activities as part of the ESG-funded programs or services. Such activities must be offered separately from ESG-funded programs and services and participation must be voluntary.
- A religious organization receiving ESG funding retains independence from government and may continue with its mission provided that ESG funds are not used to support inherently religious activities. An ESG-funded organization retains its authority over its internal governance.
- An organization receiving ESG funding shall not discriminate against a participant or prospective participant based on religion or religious beliefs.
- ESG funding shall not be used for the rehabilitation of structures used specifically for religious activities, but may be used for rehabilitating structures that are used for ESG eligible activities.



### **Environmental Review**

Before any funds are committed, an environmental review will be conducted of all ESG-funded grantee project site(s) to demonstrate there are no hazardous materials present that could affect the health and safety of the occupants. All ESG activities are subject to environmental review under HUD's environmental regulations in 24 CFR part 58. The subrecipient, or any contractor of the subrecipient, may not acquire, rehabilitate, convert, lease, repair, dispose of, demolish, or construct property for an ESG project, or commit or expend HUD or local funds for ESG eligible activities, until an environmental review under 24 CFR part 58 has been performed and the recipient has received HUD approval of the property.

### **Homeless Representation**

Subrecipients must ensure that not less than one homeless individual or formerly homeless individual participates on the board of directors or other equivalent policymaking entity of the agency, to the extent that the entity considers and makes policies and decisions regarding any facilities, services, or other assistance that receive funding under the Emergency Solutions Grant (ESG).

If the subrecipient is unable to meet requirements outlined in the above paragraph, it must instead develop and implement a plan, approved by the City, to consult with homeless or formerly homeless individuals in considering and making policies and decisions regarding any facilities, services, or other assistance that receive funding under Emergency Solutions Grant (ESG). The plan must be included in the annual action plan required under 24 CFR 91.220.

To the maximum extent practicable, the provider must involve homeless individuals and families in constructing, renovating, maintaining, and operating facilities assisted under ESG, in providing services assisted under ESG, and in providing services for occupants of facilities assisted under ESG. This involvement may include employment or volunteer services.

### **Program Evaluation**

The City and Continuum of Care will develop annual performance standards for evaluating the effectiveness of ESG program funded activities. Subrecipient performance will be evaluated annually and performance outcomes will be considered in allocating funding.

At a minimum, the performance standards will address the degree to which ESG subrecipients are succeeding in:

- Targeting those who most need assistance; and
- Reducing the number of people living on the streets or in emergency shelter; and
- Reducing the time people spend homeless; and
- Reducing program participants' housing barriers or housing stability risks; and
- Improving HUD System Performance Measures, e.g. The Longitudinal System Analysis; and
- Submitted an accurate and timely annual CAPER.

### **Street Outreach Standards**

Street Outreach should be principally focused to one goal: that of supporting persons experiencing homelessness in achieving some form of permanent, sustainable housing. While Street Outreach teams may use incentives to encourage trust and build relationships, or to ensure that homeless households' emergency needs are met, the awards made should be used with permanent housing as the end goal rather than simply seeking to alleviate the burden of living on the streets.

ESG street outreach funds may be used for costs of providing essential services necessary to reach out to unsheltered persons; connect them with emergency shelter, housing, or critical services; and provide urgent, non-facility-based care to unsheltered homeless people who are unwilling or unable to access emergency shelter, housing, or an appropriate health facility. Individuals and families shall be offered the following eligible Street Outreach activities, as needed and appropriate: engagement, case management, emergency health and mental health, transportation services (24 576.101).

### **Target Population**

Providers of Street Outreach services shall target unsheltered homeless individuals and families, meaning those with a primary nighttime residence that is a public or private place not designed for or ordinarily used as a regular sleeping accommodation for human beings, including a car, park, abandoned building, bus or train station, airport, or camping ground, and who would not otherwise access homeless services.

### **NMCES**

All individuals and families served through street outreach programs should be assessed using a comprehensive, universal assessment tool, the Vulnerability Index Service Prioritization Decision Assistance Tool (VI-SPDAT), in order to make an informed and objective decision on the level of need of each family and streamline eligibility determinations. All completed assessments must be submitted to the NMCEH CES program, or entered into the NM-HMIS database in accordance with NMCES Policies and Procedures.

### **Emergency Shelter Standards**

ESG funds may be used for the costs of providing essential services to homeless families and individuals in emergency shelters, renovating buildings to be used as emergency shelter for homeless families and individuals, and operating emergency shelters. An emergency shelter is any facility with the primary purpose of providing temporary shelter for the homeless in general or for a specific population of the homeless. Emergency shelters will not require occupants to sign leases or occupancy agreements.

Shelter stays should be avoided, if possible, and when not possible, limited to the shortest time necessary to help participants regain permanent housing. Households should only be referred to ESG-funded emergency shelters after exhausting all available options for diversion. Emergency shelter programs should be closely linked to the New Mexico Coordinated Entry System (NMCES)

to ensure residents are referred to the most appropriate housing resources including, but not limited to, rapid re-housing and permanent supportive housing. Linkages should also be made to applicable mainstream resources.

### **Eligible Participants**

ESG-funded emergency shelter programs serve households that meet the definition of “homeless” as defined by HUD at 24 CFR 576.2. Households served by ESG-funded emergency shelters lack a fixed, regular, and adequate nighttime residence; cannot be served by other programs or resources; and have no other options for overnight shelter.

### **Admission**

Subrecipients must develop clear and standard policies and procedures regarding participant selection, when need exceeds available resources. Admission policies and procedures must be applied consistently for all households presenting for assistance and take into account the varying needs of people who are homeless. Emergency shelters will prioritize individuals/families that:

- Cannot be diverted; and
- Are literally homeless; and
- Can be safely accommodated in the shelter; and
- Are not in need of emergency medical or psychiatric services or are a danger to self or others.

No shelter may deny shelter based on disability status. Victims of domestic violence that are actively fleeing a domestic violence situation should be referred to a specialized domestic violence shelter, when possible, regardless of where they first access the shelter system.

### **Recordkeeping Requirements**

For shelters where program participants may stay only one night and must leave in the morning, certification of homeless status must be obtained each night. If program participants may stay more than one night, then certification of homeless status must be obtained on the first night the household stays in the shelter.

Subrecipients may document homeless status through a certification by the individual or head of household as the primary method of establishing homeless eligibility. One method of meeting this standard would be to require households to complete a sign-in sheet, with a statement at the top informing the individual or head of household that by signing, they certify that they are homeless.

Under no circumstances must the lack of third-party documentation prevent an individual or family from being immediately admitted to emergency shelter, receiving services, or being immediately admitted to shelter or receiving services provided by a victim service provider.

## **NMCES**

Subrecipients must offer all households that enter the shelter an opportunity to complete the common assessment tool for the NM Coordinated Entry System (CES) within the first seven days of their stay. The CES uses the VI-SPDAT as its common assessment tool. This will allow shelters to connect families and individuals experiencing homelessness to the most appropriate long-term housing option available through the Coordinated Entry System. All ESG-funded programs must also post notice providing information about the NM Coordinated Entry System in a place that is visible to all persons presenting for services.

### **Prohibition Against Involuntary Family Separation**

Any group of people that present together for assistance and identify themselves as a family, regardless of age or relationship or other factors, are considered to be a family and must be served together as such. Further, any shelter receiving funds under the ESG Programs, including faith-based organizations, cannot discriminate against a group of people presenting as a family based on the composition of the family (e.g. adults and children or just adults), the age of any family member, the disability status of any members of the family, marital status, actual or perceived sexual orientation, or gender identity. Further, the age and gender of a child under age 18 must not be used as a basis for denying any family's admission to any shelter receiving Emergency Solutions Grant (ESG) funding.

### **Child School Enrollment and Connection to Services**

Emergency Shelters will designate a staff person to be responsible for ensuring that children being served in the program are enrolled in school and connected to appropriate services in the community, including Title I, early childhood programs such as Head Start, and parts B and C of the Individuals with Disabilities Education Act. Subrecipients that serve households with children will post publicly, and/or provide for households with children at intake, notice of education services available within the community, and document efforts to verify that children are enrolled in school and connected to appropriate services.

### **Safety and Security**

Emergency Shelter programs must create policies and procedures that minimize barriers and follow harm-reduction methods to the maximum extent practicable, while also creating a safe environment for shelter guests and staff; policies and procedures may vary depending on the shelter population being served.

### **Length of Stay**

Emergency shelters must develop clear and standard policies and procedures regarding length of stay and discharge from the program. Policies and procedures must be applied consistently for all program participants and take into account the varying needs of people who are homeless. When

possible, people with long-term, serious disabilities should be allowed to stay until they are able to access permanent supportive housing.

#### **Supportive Services**

While shelter staff may encourage trust and build relationships by discussing non-housing related topics with shelter residents, the primary purpose and ultimate goal of all resident interactions should be to ensure that participants obtain permanent housing as quickly as possible. Emergency shelter programs will connect shelter residents to other Federal, State, local, and private assistance as outlined under Standards Applicable to All Programs. Interactions that include discussion of setting or making progress towards housing goals and connection to other resources will be documented by Emergency Shelter programs.

#### **Homeless Prevention & Rapid Re-Housing Standards**

Homelessness Prevention (HP) assistance includes housing relocation and stabilization services and/or short- and/or medium-term rental assistance necessary to prevent an individual or family from moving into an emergency shelter or another place described in paragraph (1) of the homeless definition in 24 CFR 576. The costs of homelessness prevention are only eligible to the extent that the assistance is necessary to help the program participant regain stability in the program participant's current permanent housing or move into other permanent housing and achieve stability in that housing.

Rapid Re-Housing (RRH) assistance includes housing relocation and stabilization services and short- and/or medium-term rental assistance to help a homeless individual or family move as quickly as possible into permanent housing and achieve stability in that housing.

Financial assistance cannot be provided to a program participant who is receiving the same type of assistance through other public sources or to a program participant who has been provided with replacement housing payments under the Uniform Relocation Act (URA), during the period of time covered by the URA payments.

#### **Prioritization**

Homeless Prevention programs must target households at greatest risk of homelessness and assist participants to increase household income during enrollment. Households must be prioritized using a standardized assessment policy that is applied consistently for all households presenting for need.

Rapid Re-Housing assistance targets and prioritizes homeless families who are most in need of temporary assistance and are most likely to achieve and maintain stable housing, whether subsidized or unsubsidized, after the program concludes. All subrecipients are required to select program participants through the NMCHS, in accordance with the prioritization system outlined in the Albuquerque CoC RRH Written Standards.

### **Eligible Participants**

Homelessness Prevention (HP): Individuals or families who meet the HUD criteria for the following definitions, are eligible for Homelessness Prevention assistance:

- Homeless Category 2: Imminently at-risk of homelessness
- Homeless Category 4: Fleeing/attempting to flee DV (as long as the individual or family fleeing or attempting to flee DV are not also literally homeless. If the individual or family is literally homeless, they would qualify for RRH instead.)

Rapid Re-Housing (RRH): Individuals or families who meet the HUD criteria for the following definitions are eligible for Rapid Re-Housing assistance:

- Homeless Category 1: Literally homeless
- Homeless Category 4: Fleeing/attempting to flee DV (as long as the individual or family fleeing or attempting to flee DV are, or will become, literally homeless without RRH assistance)

Additionally, individuals or families must have a total household income below 50 percent of the average median income (AMI) for the area.

### **Record Keeping Requirements**

Subrecipients must establish and follow written intake procedures to ensure compliance with HUD's definition of "homelessness" or "at risk of homelessness" and recordkeeping requirements.

#### Evidence of Homeless Status

Subrecipients must make effort to obtain documentation providing evidence of homeless status in the order of priority listed below.

1. Third-Party Documentation: Source documents provided by an outside source; or records contained in an HMIS database that show shelter stays are acceptable evidence of third-party documentation and intake worker observations.
2. Intake Worker Observation: Documented certifying that subrecipient staff has physically observed the eligible living situation of the participant at program entry.
3. Self-Certification: Certification from the person seeking assistance. Subrecipient staff must also document efforts made to obtain third party documentation before allowing applicant to self-certify that they were residing in an eligible living situation at program entry.

#### Individuals Residing in an Institution

For individuals residing in an institution (including a jail, substance abuse or mental health treatment facility, or hospital) for fewer than 90 days, acceptable evidence includes:

- Discharge paperwork or a written or oral referral from a social worker, case manager, or other appropriate official of the institution, stating the beginning and end dates of the time

residing in the institution that demonstrates the person resided there for less than 90 days. All oral statements must be recorded by the intake worker; or

- Certification from the person seeking assistance. Where the evidence above is not obtainable, a written record of the intake worker's due diligence in attempting to obtain the evidence described in the paragraph above and a certification by the individual seeking assistance that states that they are exiting or have just exited an institution where they resided for less than 90 days; and
- Evidence of literally homeless status prior to entry. Evidence that the individual was homeless and living in a place not meant for human habitation, a safe haven, or in an emergency shelter, and was chronically homeless prior to entry into the institutional care facility (as defined in paragraph (1) of 25 CFR 578.3) (acceptable documentation listed above).

#### Evidence of Imminent Risk of Homelessness Status

Subrecipients must make effort to obtain documentation providing evidence of at-risk of homeless status in the order of priority listed below.

1. Source Documents: Notice of termination from employment, unemployment compensation statement, bank statement, health care bill showing arrears, utility bill showing arrears.
2. Third Party Documentation: To the extent that source documents are unobtainable, a written statement by the relevant third party (e.g. former employer, public administrator, relative) or written certification by the intake staff of the oral verification by the relevant third party that the applicant meets one or both of the criteria of the definition of "at risk of homelessness."
3. Intake Worker Observation: If source documents and third-party verification are unobtainable, a written statement by intake staff describing the efforts taken to obtain the required evidence.

#### **Securing and Maintaining Housing**

Subrecipients will assist participants, to the maximum extent practicable, in reducing barriers to securing or maintaining housing, including connection to appropriate resources, efforts to resolve matters related to poor rental history or bad credit, and obtaining identification.

Subrecipients will follow Housing First Principles. Participants will not be screened out for having too little or no income, a history of or active substance abuse, a criminal record (except for state mandated restrictions), or a history of victimization from domestic violence, sexual assault, or childhood abuse. Participants will not be terminated from the program for failure to participate in supportive services outside of the required monthly meeting with a case manager, failure to make progress on a service plan, loss of income or failure to improve income, or any other activity not covered in a lease agreement typically found for unassisted persons in the City of Albuquerque.

### Rapid Re-Housing

Subrecipients will assist rapid rehousing program participants, to the maximum extent practicable, in identifying potential housing opportunities. Participants will select their own housing. Subrecipients will not restrict housing choices, or deny assistance or services based on the participant's choice to accept or deny a housing opportunity.

Subrecipients will establish clear and consistent policies and procedures that outline length of time that rapid rehousing program participants have to secure housing after program intake. Subrecipients may grant extensions for a specific amount of time, for program participants that are actively addressing barriers to securing housing.

At program intake, Subrecipients will provide rapid rehousing program participants, in writing, of time limits for securing housing. If program participants do not secure housing within the established timeframe, they will be terminated from the program, in accordance with the subrecipients termination policy.

### **Continued Eligibility**

At a minimum, Homeless Prevention programs must re-evaluate program participant's eligibility and the types and amounts of assistance the program participant prior to the end of the second full month of rental assistance, and then not less than once every three months for the remainder of program enrollment.

Rapid Re-Housing programs must re-evaluate program participant's eligibility and the types and amounts of assistance the program participant at least once annually. Annual re-evaluation for rapid rehousing will occur prior to the end of the eleventh full month of rental assistance. To continue to receive assistance, a program participant's re-evaluation must demonstrate eligibility based on:

Lack of Resources and Support Networks. The program participant's household must continue to lack sufficient resources and support networks to retain housing without ESG program assistance.

Income Limits. In addition, both HP & RRH re-evaluation must demonstrate that the program participant's annual household income is less than or equal to 30 percent of the Area Median Income (AMI).

If a household is determined to be able to maintain permanent housing without assistance from the RRH program, the program will provide written and verbal notice to both the household and the landlord at a minimum of 30 days prior to program assistance ending.

### **Case Management**

Homelessness Prevention and Rapid Re-Housing program participants must meet with a case manager not less than once per month to assist the program participant in ensuring long-term housing stability. Additional case management will be provided on a case-by-case basis based on demonstrated need.



Case managers should work with the program participant to develop a plan to assist the program participant in retaining permanent housing after the assistance ends, taking into account all relevant considerations, such as the program participant's current or expected income and expenses, other public or private assistance for which the program participant will be eligible and likely to receive, and the relative affordability of available housing in the community. Identification of housing goals outlined in their plan should be led by the participant, with support and information provided by the case manager.

While case managers may encourage trust and build relationships by discussing non-housing related topics with participants, the primary purpose and ultimate goal of all participant interactions should be to ensure that the participant maintains permanent housing once assistance ends. Case managers will connect HP& RRH program participants to other Federal, State, local, and private assistance as outlined under Standards Applicable to All Programs. Interactions with participants will be documented in participant files, and include details about progress towards housing goals and connection to other resources.

If program participants do not meet with a case manager not less than once per month, it is the responsibility of the subrecipient to continue to attempt in engaging with the participant, in an effort to identify the cause and begin meeting with the participant. If efforts to engage the participant are unsuccessful, this must be documented in the participant's file.

Case management assistance may not exceed 30 days during the period in which the program participant is seeking permanent housing and may not exceed 24 months during the period in which the program participant is living in permanent housing. Case management assistance will also be documented in NM-HMIS in accordance with the NM-HMIS Standard Operating Procedures, or a comparable database (DV providers).

#### **Child School Enrollment and Connection to Services**

Subrecipients will designate a staff person to be responsible for ensuring that children being served in the program are enrolled in school and connected to appropriate services in the community, including Title I, early childhood programs such as Head Start, and parts B and C of the Individuals with Disabilities Education Act. Subrecipients that serve households with children will post publicly, and/or provide for households with children at intake, notice of education services available within the community, and document efforts to verify that children are enrolled in school and connected to appropriate services.

Rapid Re-Housing programs will also take the educational needs of children into account when families are placed in housing and will, to the maximum extent practicable, place families with children as close as possible to their school of origin so as not to disrupt such children's education.

#### **Rental Assistance**

Subrecipients may provide program participants with up to 24 months of tenant-based or project-based rental assistance during any 3-year period. No program participant shall receive more than 24

months of rent during any 3-year period, administered by any CoC or ESG program within the state of New Mexico. Assistance may include any combination of short-term rental assistance (up to 3 months) and medium-term rental assistance (more than 3 months but less than 24 months). Applicants can return for rental assistance if they have received less than 24 months of rent during any 3-year period. In addition, program participants may receive funds for security deposits in an amount not to exceed two (2) months of rent.

Program participants receiving rental assistance may move to another unit or building and continue to receive rental assistance, as long as they continue to meet the program requirements. Rental assistance cannot be provided to a program participant who is already receiving rental assistance, or living in a housing unit receiving rental assistance or operating assistance through other Federal, State, or local sources.

#### Amount of Rental Assistance

It is expected that the level of assistance will be based on the goal of providing only what is necessary for each household to achieve housing stability in the long-term. Subrecipients may provide up to 100% of the cost of rent to program participants and the maximum share of rent a program participant may pay is 100%.

#### Income Verification

All program participants will provide proof of income, or to certify that they have no income at program enrollment, when they provide notice that their income has changed, or at re-evaluation of program eligibility. HP& RRH programs will complete the HUD rent calculation form to determine the maximum portion that the participant may pay toward rent, to meet utility reimbursement requirements, and to support the completion of a needs assessment. Subrecipients must follow guidelines found under 24 CFR 5.609 when calculating income.

Subrecipients must require program participants to notify them regarding changes in their income or other circumstances that affect their need for assistance (e.g. changes in household composition, stability, or support).

#### Record Keeping Requirements

The following order of priority will be followed in collecting documentation to verify income:

1. **Source Documents.** Source documents for the assets held by the program participant and income received over the most recent period for which representative data is available before the date of the evaluation (e.g. wage statement, unemployment compensation statement, public benefits statement, bank statement).
2. **Third Party Verification.** A written statement by the relevant third party (e.g. employer, government benefits administrator, or the written certification by the subrecipient's intake staff of the oral verification by the relevant third party of the income the program participant received over the most recent period for which representative data is available).

3. Self-Certification. If source documents and third-party verification are unobtainable, a written certification by the program participant of the amount of income the program participant received for the most recent period representative of the income that the program participant is reasonably expected to receive over the 3-month period following the evaluation.

#### Maximum Contribution Toward Rent

Program participants may be expected to contribute a portion of their income toward rent, in accordance with section 3(a)(1) of the U.S. Housing Act of 1937 (42 U.S.C. 1437a(a)(1)). This statute states that the household must pay the highest of:

- 30 percent of the family's monthly adjusted income (adjustment factors include the number of people in the family, age of family members, medical expenses, and child-care expenses); or
- 10 percent of the family's monthly income; or
- If the family is receiving payments for welfare assistance from a public agency and a part of the payments (adjusted in accordance with the family's actual housing costs) is specifically designated by the agency to meet the family's housing costs, the portion of the payments that is designated for housing costs.

If a household has a monthly income that covers more than the entire rental amount, they should be re-assessed for graduation from the program.

#### Participant Contribution Toward Rent

Subrecipients must establish clear policies and procedures for determining the participant's contribution toward rent. Policies and procedures must be applied consistently to all program participants. Each program's policy must be approved by the City and adhere to one of the following methods.

1. Subrecipients may elect to require program participants to contribute the maximum portion of rent allowable beginning at program intake.
2. Subrecipients may elect to not require participants to contribute a portion of their income towards rent, until the end of their first three full calendar months after lease signing. This would require a re-evaluation and verification of income and rent calculation be completed again prior to the end of the second full month of rental assistance. Starting at the fourth month, program participants contribute the maximum portion of rent allowable.
3. Subrecipients may institute a tapering or "stepped-down" rental assistance structure so families will be confident that they can assume full responsibility of the monthly contracted rent, monthly utility costs, and other essential household costs at the end of the rental assistance period. Program participants may not be required to contribute more than the maximum portion of rent allowable outlined above.

#### VAWA Emergency Transfer Plan

In accordance with HUD VAWA protections (24 CFR 5.2003), subrecipients will develop a written VAWA Emergency Transfer Plan, based on HUD's [model emergency transfer plan](#) (HUD form 5381), that provides participants who report that they are under actual or imminent threat with the opportunity to secure safe housing. The VAWA Emergency Transfer Plan must include the following:

#### Unit Transfer

Program participants who have complied with all program requirements during their residence and who have been a victim of domestic violence, dating violence, sexual assault, or stalking, and who reasonably believe they are imminently threatened by harm from further domestic violence, dating violence, sexual assault, or stalking (which would include threats from a third party, such as a friend or family member of the perpetrator of the violence), if they remain in the assisted unit, and are able to document the violence and basis for their belief, may retain the rental assistance and will be moved, at their request, to another unit as quickly as possible. See recordkeeping requirements to ensure proper documentation of imminent threat of harm (24 CFR 5.2003).

#### Notice of Occupancy Rights

Program participants must be provided with a "Notice of Occupancy Rights under the Violence Against Women Act" under the following circumstances:

- At the time the applicant is denied assistance or admission under a covered housing program;
- At the time the individual is provided assistance or admission under the covered housing program;
- With any notification of eviction or notification of termination of assistance.

The "Notice of Occupancy Rights under the Violence Against Women Act" must be made available in multiple languages.

#### Prohibited Basis for Denial or Termination of Assistance or Eviction

An applicant for assistance through an ESG housing program may not be denied admission to, denied assistance under, terminated from participation in, or evicted from the housing on the basis or as a direct result of the fact that the applicant or tenant is or has been a victim of domestic violence, dating violence, sexual assault, or stalking, if the applicant or participant otherwise qualifies for admission, assistance, participation, or occupancy.

Program participants may not be denied tenancy or occupancy rights solely on the basis of criminal activity directly relating to domestic violence, dating violence, sexual assault, or stalking if:

- The criminal activity is engaged in by a member of the household of the tenant or any guest or other person under the control of the tenant, and

- The tenant or an affiliated individual of the tenant is the victim or threatened victim of such domestic violence, dating violence, sexual assault or stalking.

#### **Fair Market Rent**

Household rent for participants receiving ESG-funded rental assistance must not exceed the Fair Market Rent established by HUD. Current FMR and guidelines for calculating rent are available online through the following link: <https://www.huduser.gov/portal/datasets/fmr.html>.

FMR requirements do not apply when a program participant receives only financial assistance or services under HUD's Housing Stabilization and Relocation Services. This includes rental application fees, security deposits, an initial payment of "last month's rent," utility payments/deposits, and/or moving costs, housing search and placement, housing stability case management, landlord-tenant mediation, legal services, and credit repair.

#### **Rent Reasonableness**

For participants receiving rental assistance, household rent must comply with HUD's standard of rent reasonableness, meaning that the rent charged for a unit must be reasonable in relation to rents currently being charged for comparable units in the private unassisted market and must not be in excess of rents currently being charged by the owner for comparable unassisted units. These rent restrictions are intended to help ensure that program participants can remain in their housing after their assistance ends. Subrecipients will evaluate rent reasonableness at program intake and at least once annually. Documentation of rent reasonableness evaluations will be kept in participant files.

As with FMR, rent reasonableness requirements do not apply when a program participant receives only financial assistance or services under HUD's ESG Housing Stabilization and Relocation Services.

#### **Habitability Standards**

Housing for all ESG program participants receiving rental assistance must meet HUD minimum habitability standards for permanent housing. Subrecipients must document compliance with this standard by signing and completing a current Habitability Standards Checklist before the participant signs the lease and before the subrecipient provides any ESG rental assistance or services specific to the unit. In addition, subrecipients must inspect all units annually to ensure that the units continue to meet habitability standards.

#### **Lead-Based Paint Requirements**

All HUD-funded housing programs occupied by program participants are required to incorporate lead-based paint remediation and disclosure requirements. Generally, these provisions require the recipient to screen for, disclose the existence of, and take reasonable precautions regarding the presence of lead-based paint in leased or assisted units constructed prior to 1978.

ESG-funded programs are required to incorporate the Lead-Based Paint Poisoning Prevention Act (42 U.S.C. 4821-4846), the Residential Lead-Based Paint Hazard Reduction Act of 1992 (42 U.S.C. 4851-4846), and 24 CFR part 35, subparts A, B, H, J, K, M, and R in the unit.

#### **Lease Agreement**

Each program participant receiving rental assistance must have a legally binding, written lease for the rental unit. The program participant must be the tenant on a lease for a term of at least one year that is renewable and terminable only for cause. The lease must be renewable for terms that are a minimum of one month.

#### **Rental Assistance Agreement**

In addition to a lease between the program participant and the owner, the ESG interim rule also requires a rental assistance agreement between the subrecipient and the housing owner. The subrecipient may make rental assistance payments only to an owner with whom the subrecipient has entered into a rental assistance agreement.

The rental assistance agreement must set forth the terms under which rental assistance will be provided, including the requirements of ESG assistance. In addition, the rental assistance agreement must provide that, during the term of the agreement, the owner gives the subrecipient a copy of any notice to the program participant to vacate the housing unit, or any complaint used under state or local law to commence an eviction against the program participant. Finally, the rental assistance agreement must contain the same payment due date, grace period, and late payment penalty requirements as the program participant's lease. The rental assistance agreement with the owner must terminate and no further rental assistance payments under that agreement may be made if:

- The program participant moves out of the housing unit for which the program participant has a lease; or
- The lease terminates and is not renewed; or
- The program participant becomes ineligible to receive ESG rental assistance.

#### **Rent Payments**

Program participants receiving rental assistance funds pay their portion of rent directly to the landlord. The difference between the total rent and the amount paid by the program participant is then paid by the subrecipient. Subrecipients may not use ESG funds to cover the cost of the program participant's rent, if the program participant fails to pay his or her portion of rent.

Subrecipients must make timely payments to each landlord or property owner in accordance with the rental assistance agreement. All rent payments must go directly to a third-party (directly to landlord). Subrecipients are solely responsible for paying late payment penalties that are incurred with non-ESG funds.

## **Appendix A: Eligible Activities by ESG Component**

### **Street Outreach Component**

#### **Engagement**

Unsheltered persons are engaged for the purpose of providing immediate support, intervention, and connections with homeless assistance programs and/or mainstream social services and housing programs. Eligible engagement activities include:

- Making an initial assessment of needs and eligibility using the Vulnerability Index Service Prioritization Decision Assistance Tool (VI-SPDAT)
- Providing crisis counseling
- Addressing urgent physical needs, such as providing meals, blankets, clothes or toiletries
- Actively connecting and providing information and referrals to programs targeted to homeless people and mainstream social services and housing programs, including emergency shelter, transitional housing, community-based services, permanent supportive housing, and rapid re-housing programs

Eligible costs include the technology costs (such as cell phones) of outreach workers during the performance of these activities.

#### **Case Management**

Case management includes assessing housing and service needs, arranging, coordinating and monitoring the delivery of individualized services to meet the needs of the program participant. Eligible services and activities are as follows:

- Using the New Mexico Coordinated Entry System (NMCES)
- Conducting the initial VI-SPDAT
- Verifying and documenting program eligibility
- Counseling
- Developing, securing and coordinating services
- Obtaining Federal, State, and local benefits
- Monitoring and evaluating program participant progress
- Providing information and referrals to other providers
- Developing an individualized housing and service plan, including planning a path to permanent housing stability.

#### **Emergency Health Services**

Emergency health services include direct outpatient treatment of medical conditions and are provided by licensed medical professionals operating in community-based settings, including streets, parks, and other places where unsheltered homeless people are living. ESG funds may be used only for these services to the extent that other appropriate health services are inaccessible or unavailable within the area. Eligible treatment consists of:

- Assessing a program participant's health problems and developing a treatment plan
- Assisting program participants to understand their health needs
- Providing directly or assisting program participants to obtain appropriate emergency medical treatment
- Providing medication and follow-up services

#### Emergency Mental Health Services

Emergency mental health services are direct outpatient treatment by licensed professionals of mental health conditions operating in community-based settings, including streets, parks, and other places where unsheltered people are living. Mental health services are the application of therapeutic processes to personal, family, situational, or occupational problems in order to bring about positive resolution of the problem or improved individual or family functioning or circumstances. ESG funds may be used only for these services to the extent that other appropriate mental health services are inaccessible or unavailable within the community. Eligible treatment consists of:

- Crisis interventions
- The prescription of psychotropic medications
- Explanation about the use and management of medications
- Combinations of therapeutic approaches to address multiple problems

#### Transportation

Transportation includes travel by outreach workers, social workers, medical professionals, or other service providers are eligible, provided that this travel takes place during the provision of eligible Street Outreach activities. The costs of transporting unsheltered people to emergency shelters or other service families are also eligible. Eligible transportation costs include:

- The cost of a program participant's travel on public transportation
- If service workers use their own vehicles, mileage allowance for service workers to visit program participants
- The cost of purchasing or leasing a vehicle for the recipient or subrecipient which staff transports program participants and/or staff serving program participants, and the cost of gas, insurance, taxes, and maintenance for the vehicle
- The travel costs of recipient or subrecipient staff to accompany or assist program participants to use public transportation

#### Services for Special Populations

Services for special populations include services for homeless youth, victim services, and services for people living with HIV/AIDS, so long as the costs of providing these services are one of the above eligible Street Outreach activities. The "term victim services" refers to services that assist program participants who are victims of domestic violence, dating violence, sexual assault, or stalking, including services offered by rape crisis centers and domestic violence shelters, and other organizations with a documented history of effective work concerning domestic violence, dating violence, sexual assault, or stalking.



### **Emergency Shelter Component**

ESG funds may be used for costs of providing essential services to homeless families and individuals in emergency shelters, renovating buildings to be used as emergency shelter for homeless families and individuals, and operating emergency shelters.

#### Case Management

Case management includes assessing housing and service needs, arranging, coordinating and monitoring the delivery of individualized services to meet the needs of the program participant. Eligible services and activities are as follows:

- Using the New Mexico Coordinated Entry System (NMCES)
- Conducting the initial VI-SPDAT
- Verifying and documenting program eligibility
- Counseling
- Developing, securing and coordinating services
- Obtaining Federal, State, and local benefits
- Monitoring and evaluating program participant progress
- Providing information and referrals to other providers
- Developing an individualized housing and service plan, including planning a path to permanent housing stability

#### Child Care

Child care includes the costs of providing meals and snacks and comprehensive and coordinated sets of appropriate developmental activities. Children must be under the age of 13, unless they are disabled. Disabled children must be under the age of 18. In addition, the child-care center must be licensed by the jurisdiction in which it operates in order for its costs to be eligible.

#### Education Services

When necessary for the program participant to obtain and maintain housing, the costs of improving knowledge and basic educational skills are eligible. Services include instruction or training in consumer education, health education, substance abuse prevention, literacy, English as a Second Language, and General Educational Development (GED).

Component services or activities include:

- Screening
- Assessment and testing
- Individual or group instruction
- Tutoring
- The provision of books, supplies, and instructional material
- Counseling
- Referral to community resources

#### Employment Assistance and Job Training

Employment assistance and job training includes:

- Classroom, online, and/or computer instruction
- On-the-job instruction
- Services that assist individuals in securing employment including:
  - Employment screening, assessment or testing
  - Structured job skills and job-seeking skills
  - Special training and tutoring, including literacy training and prevocational training
  - Books and instructional material
  - Counseling or job coaching
  - Referral to community resources
  - Acquiring learning skills that can be used to secure and retain a job, including the acquisition of vocational licenses and/or certificates
  - Increasing earning potential.
  - Reasonable stipends to program participants in employment assistance and job training

#### Outpatient Health Services

Outpatient health services include the direct outpatient treatment of medical conditions that are provided by licensed medical professionals. ESG funds may be used only for these services to the extent that other appropriate health services are unavailable within the community. Eligible treatment consists of:

- Assessing a program participant's health problems and developing a treatment plan
- Assisting program participants to understand their health needs
- Providing directly or assisting program participants to obtain appropriate medical treatment, preventative care, and health maintenance services, including emergency medical services
- Providing medication and follow-up services
- Providing preventative and non-cosmetic dental care

#### Legal Services

Legal services include the hourly fees for legal advice and representation by attorneys licensed and in good standing with the bar association of the State in which the services are provided, and by person(s) under the supervision of the licensed attorney, regarding matters that interfere with the program participant's ability to obtain and retain housing. Emergency Solutions Grant (ESG) funds may be used only for these services to the extent that other appropriate legal services are unavailable or inaccessible within the community. Eligible subject matters are:

- Child support
- Guardianship
- Paternity
- Emancipation

- Legal separation
- Orders of protection and other civil remedies for victims of domestic violence, dating violence, sexual assault, and stalking
- Appeal of veterans and public benefit claim denials
- The resolution of outstanding criminal warrants

Component services or activities may include:

- Client intake
- Preparation of cases for trial
- Provision of legal advice
- Representation at hearings
- Counseling

Fees based on the actual service performed (i.e., fee for service) are also eligible, but only if the cost would be less than the cost of hourly fees. Filing fees and other necessary court costs are also eligible. If the subrecipient is a legal services provider and performs the services itself, the eligible costs are the subrecipient's employees' salaries and other costs necessary to perform the services. Legal services for immigration and citizenship matters and issues relating to mortgages are ineligible costs. Retainer fee arrangements and contingency fee arrangements are ineligible costs.

#### Life Skills Training

Life skills training includes the costs of teaching critical life management skills that may never have been learned or have been lost during the course of physical or mental illness, domestic violence, substance use, and homelessness. These services must be necessary to assist the program participant to function independently in the community. Component life skills training are:

- Budgeting resources
- Managing money
- Managing a household
- Resolving conflict
- Shopping for food and needed items
- Improving nutrition
- Using public transportation
- Parenting

#### Mental Health Services

Mental health services include the direct outpatient treatment by licensed professionals of mental health conditions. ESG funds may only be used for these services to the extent that other appropriate mental health services are unavailable or inaccessible within the community. Mental health services are the application of therapeutic processes to personal, family, situational, or occupational problems in order to bring about positive resolution of the problem or improved

individual or family functioning or circumstances. Problem areas may include family and marital relationships, parent-child problems, or symptom management. Eligible treatment consists of:

- Crisis interventions
- Individual, family, or group therapy sessions
- The prescription of psychotropic medications or explanations about the use and management of medications
- Combinations of therapeutic approaches to address multiple problems.

#### Substance Abuse Treatment

Substance abuse treatment services are designed to prevent, reduce, eliminate, or deter relapse of substance abuse or addictive behaviors and are provided by licensed or certified professionals. ESG funds may only be used for these services to the extent that other appropriate substance abuse treatment services are unavailable or inaccessible within the community. Eligible treatment consists of:

- Client intake and assessment
- Outpatient treatment for up to 30 days.

Group and individual counseling and drug testing are eligible costs. Inpatient detoxification and other inpatient drug or alcohol treatment are not eligible costs.

#### Transportation

Eligible transportation costs include a program participant's travel to and from medical care, employment, childcare, or other eligible essential services facilities. These costs include the following:

- The cost of a program participant's travel on public transportation
- If service workers use their own vehicles, mileage allowance for service workers to visit program participants
- The cost of purchasing or leasing a vehicle for the recipient or subrecipient in which staff transports program participants and/or staff serving program participants, and the cost of gas, insurance, taxes, and maintenance for the vehicle
- The travel costs of recipient or subrecipient staff to accompany or assist program participants to use public transportation.

#### Services for Special Populations

ESG funds may be used to provide services for homeless youth, victim services, and services for people living with HIV/AIDS, so long as the costs of providing these services are one of the eligible Emergency Shelter essential services listed above. The term "victim services" refers to services that assist program participants who are victims of domestic violence, dating violence, sexual assault, or stalking, including services offered by rape crisis centers and domestic violence shelters, and other organizations with a documented history of effective work concerning domestic violence, dating violence, sexual assault, or stalking.

### Shelter Operations

Shelter operations includes the costs of maintenance (including minor or routine repairs), rent, security, fuel, equipment, insurance, utilities, food, furnishings, and supplies necessary for the operation of the emergency shelter. Where no appropriate emergency shelter is available for a homeless family or individual, eligible costs may also include a hotel or motel voucher for that family or individual.

### **Homeless Prevention and Rapid Re-Housing Components**

- Homeless Prevention (HP): assistance includes housing relocation and stabilization services and short and/or medium term rental assistance necessary to prevent an individual or family from moving into an emergency shelter or another place described in paragraph (1) of the "homeless definition" in 24 CFR 576. The costs of homelessness prevention are only eligible to the extent that the assistance is necessary to help the program participant regain stability in the program participant's current permanent housing or move into other permanent housing and achieve stability in that housing.
- Rapid Re-Housing (RRH): assistance includes housing relocation and stabilization services and short- and/or medium term rental assistance as necessary to help a homeless individual or family move as quickly as possible into permanent housing.

### Housing Relocation and Stabilization Services – Financial Assistance Costs

Subject to the general conditions under the Homelessness Prevention Component (24 CFR 576.103) and the Rapid Re-Housing Assistance Component (24 CFR 576.104), ESG funds may be used to pay housing owners, utility companies, and other third parties for the following costs:

- Rental Application Fees: ESG funds may pay for the rental housing application fee that is charged by the owner to all applicants.
- Security Deposits: ESG funds may pay for a security deposit that is equal to no more than 2 months' rent.
- Last Month's Rent: If necessary to obtain housing for a program participant, the last month's rent may be paid from ESG funds to the owner of that housing at the time the owner is paid the security deposit and the first month's rent. This assistance must not exceed one month's rent and must be included in calculating the program participant's total rental assistance, which cannot exceed 24 months during any 3-year period.
- Utility Deposits: ESG funds may pay for a standard utility deposit required by the utility company for all customers for the utilities listed below (under utility payments)
- Utility Payments: ESG funds may pay for up to 24 months of utility payments per program participant, per service, including up to 6 months of utility payments in arrears, per service. A partial payment of a utility bill counts as one month. This assistance may only be provided if the program participant or a member of the same household has an account in his or her name with a utility company or proof of responsibility to make utility payments. Eligible utility services are gas, electric, water, and sewage. No program participant shall receive more than 24 months of utility assistance within any 3-year period.

- **Moving Costs:** ESG funds may pay for moving costs, such as truck rental or hiring a moving company. This assistance may include payment of temporary storage fees for up to 3 months, provided that the fees are accrued after the date the program participant begins receiving housing stabilization services and before the program participant moves into permanent housing. Payment of temporary storage fees in arrears is not eligible.

#### Housing Search & Placement Services

Assist participants in locating, obtaining, and retaining suitable permanent housing, including:

- Housing search
- Tenant counseling
- Understanding leases
- Arranging for utilities
- Making moving arrangements
- Assessment of housing barriers, needs and preferences
- Development of an action plan for locating housing
- Outreach to and negotiation with owners
- Assessment of housing for compliance with ESG requirements for habitability, lead-based paint, and rent reasonableness
- Assistance with submitting rental applications

#### Housing Stability Case Management

Assessing, arranging, coordinating, and monitoring the delivery of individualized services to facilitate housing stability for a program participant who resides in permanent housing or to assist a program participant in overcoming immediate barriers to obtaining housing by, for example:

- Conducting the initial VI-SPDAT or F-VI-SPDAT assessment, including verifying and documenting eligibility
- Using the Coordinated Entry System (NMCRS)
- Counseling
- Developing, securing, and coordinating services
- Obtaining Federal, State, and local benefits
- Monitoring and evaluating program participant progress
- Providing information and referrals to other providers
- Developing an individualized housing and service plan, including planning a path to permanent housing stability
- Conducting re-evaluations

#### Mediation

Mediation between the program participant and the owner or person(s) with whom the program participant is living, provided that the mediation is necessary to prevent the program participant from losing permanent housing in which the program participant currently resides.

### Legal Services

Costs of resolving a legal problem that prohibits a program participant from obtaining or retaining permanent housing. Legal services or activities include client intake, preparation of cases for trial, provision of legal advice, representation at hearings, and counseling. Filing fees and other necessary court costs are also eligible. Legal services are subject to the following provisions:

- **Eligible Billing Arrangements:** ESG funds may be used only for legal advice from and representation by licensed attorneys and by person(s) under the supervision of licensed attorneys. Costs may be based on:
  - Hourly fees
  - Fees based on the actual service performed (i.e. fee for service), but only if the cost would be less than the cost of hourly fees
- **Ineligible Billing Arrangements:** Funds must not be used for legal advice and representation purchased through retainer fee arrangements or contingency fee arrangements.
- **Eligible Subject Matters:** Landlord/tenant matters; child support; guardianship; paternity; emancipation; legal separation; orders of protection and other civil remedies for victims of domestic violence, dating violence, sexual assault, and stalking; appeal of veterans and public benefit claim denials; resolution of outstanding criminal warrants
- **Ineligible Subject Matters:** Legal services related to immigration and citizenship matters or related to mortgages.

### Credit Repair

Credit counseling and other services necessary to assist program participants with critical skills related to household budgeting, managing money, accessing a free personal credit report, and resolving personal credit problems.

### Short-Term and Medium Term Rental Assistance

Subject to the general conditions under 24 CFR 576.103 and 24 CFR 576.104, the recipient or subrecipient may provide a program participant with up to 24 months of rental assistance during any 3-year period. This assistance may be short-term rental assistance, medium-term rental assistance, payment of rental arrears, or any combination of this assistance. Rental assistance may be tenant-based or project-based.

- **Short-Term Rental Assistance:** Short-term rental assistance is assistance for up to 3 months of rent.
- **Medium-Term Rental Assistance:** Medium-term rental assistance is assistance for more than 3 months but not more than 24 months of rent.
- **Rental Arrears:** Payment of rental arrears consists of a one-time payment for up to 6 months of rent in arrears, including any late fees on those arrears.

### HMIS Component

The HMIS component includes the costs of contributing data to the NM-HMIS. Activities funded under the HMIS component must comply with HUD's standards on participation, data collection, and reporting under a local HMIS. Eligible costs include:

- Purchasing or leasing hardware
- Purchasing software or software licenses
- Purchasing or leasing equipment, including telephones, fax machines, and furniture
- Obtaining technical support
- Leasing office space
- Paying charges for electricity, gas, water, phone service, and high-speed data transmission necessary to operate or contribute data to the HMIS
- Paying salaries for operating HMIS, including:
  - Completing data entry
  - Monitoring and reviewing data quality
  - Completing data analysis
  - Reporting to the HMIS Lead Training staff on using the HMIS or comparable database;
  - and Implementing and complying with HMIS requirements
- Paying costs of staff to travel to and attend HUD-sponsored and HUD-approved training on HMIS and programs authorized by Title IV of the McKinney-Vento Homeless Assistance Act
- Paying staff travel costs to conduct intake
- Paying participation fees charged by the HMIS Lead, if the recipient or subrecipient is not the HMIS Lead. The HMIS Lead is the entity designated by the Continuum of Care to operate the area's HMIS

If the recipient is the HMIS lead agency, it may also use ESG funds to pay the costs of:

- Hosting and maintaining HMIS software or data
- Backing up, recovering, or repairing HMIS software or data
- Upgrading, customizing, and enhancing the HMIS
- Integrating and warehousing data, including development of a data warehouse for use in aggregating data from subrecipients using multiple software systems
- Administering the system
- Reporting to providers, the Continuum of Care, and HUD
- Conducting training on using the system or a comparable database, including traveling to the training

If the subrecipient is a victim services provider or a legal services provider, it may use ESG funds to establish and operate a comparable database that collects client-level data over time (i.e., longitudinal data) and generates unduplicated aggregate reports based on the data. Information entered into a comparable database must not be entered directly into or provided to an HMIS.



### Administrative Activities

The City of Albuquerque does not currently fund administrative costs for ESG subrecipients.

Administrative activities do not include staff and overhead costs directly related to carrying out activities eligible under 576.101 through 576.107, because those costs are eligible as part of those activities. Below are the eligible administrative costs.

#### General Management, Oversight and Coordination

The costs of overall program management, coordination, monitoring, and evaluation are eligible administrative activities. These costs include, but are not limited to, necessary expenditures for the following:

- **Salaries, Wages, and Related Costs:** Salaries, wages, and related costs of the recipient's staff, the staff of subrecipients, or other staff engaged in program administration. In charging costs to this category, the recipient may either include the entire salary, wages, and related costs allocable to the program of each person whose primary responsibilities with regard to the program involve program administration assignment, or the pro rata share of the salary, wages, and related costs of each person whose job includes any program administration assignments. The recipient may use only one of these methods for each fiscal year grant. Program administration assignments include the following:
  - Preparing program budgets and schedules, and amendments to those budgets and schedules
  - Developing systems for assuring compliance with program requirements
  - Developing interagency agreements and agreements with subrecipients and contractors to carry out program activities
  - Monitoring program activities for progress and compliance with program requirements
  - Preparing reports and other documents directly related to the program for submission to HUD
  - Coordinating the resolution of audit and monitoring findings
  - Evaluating program results against stated objectives
  - Managing or supervising persons whose primary responsibilities with regard to the program include such assignments as those described above

Also eligible are travel costs incurred for monitoring of subrecipients as well as administrative services performed under third-party contracts or agreements (including general legal services, accounting services, and audit services) and other costs for goods and services required for administration of the program (including rental or purchase of equipment, insurance, utilities, office supplies, and rental and maintenance (but not purchase) of office space).

- **Training on ESG Requirements:** Eligible costs include those of providing training on ESG requirements and attending HUD-sponsored ESG trainings.
- **Consolidated Plan:** Eligible costs include those of preparing and amending the ESG and homelessness-related sections of the consolidated plan in accordance with ESG requirements and 24 CFR Part 91.

- Environmental Review: Eligible costs include those of carrying out the environmental review responsibilities under 24 CFR 576.407.

## **Appendix B: HUD Definition of Homelessness**

### **Category 1: Literally Homeless**

Individual or family who lacks a fixed, regular, and adequate nighttime residence, meaning:

- Has a primary nighttime residence that is a public or private place not meant for human habitation; or
- Is living in a publicly or privately operated shelter designated to provide temporary living arrangements (including congregate shelters, transitional housing, and hotels and motels paid for by charitable organizations or by federal, state and local government programs); or
- Is exiting an institution where (s)he has resided for 90 days or less and who resided in an emergency shelter or place not meant for human habitation immediately before entering that institution.

### **Category 2: Imminent Risk of Homelessness**

Individual or family who will imminently lose their primary nighttime residence, provided that:

- Residence will be lost within 14 days of the date of application for homeless assistance
- No subsequent residence has been identified; and
- The individual or family lacks the resources or support networks needed to obtain other permanent housing

### **Category 3: Homeless Under Other Federal Statutes**

Unaccompanied youth under 25 years of age, or families with children and youth, who do not otherwise qualify as homeless under this definition, but who:

- Are defined as homeless under the other listed federal statutes;
- Have not had a lease, ownership interest, or occupancy agreement in permanent housing during the 60 days prior to the homeless assistance application;
- Have experienced persistent instability as measured by two moves or more during the preceding 60 days; and
- Can be expected to continue in such status for an extended period of time due to special needs or barriers.

### **Category 4: Fleeing/Attempting to Flee DV**

Any individual or family who:

- Is fleeing, or attempting to flee, domestic violence, dating violence, sexual assault, stalking, or human trafficking;
- Has no other residence; and
- Lacks the resources or support networks to obtain other permanent housing

## **Appendix C: HUD Definition of “At Risk of Homelessness”**

### **Category 1: Individuals and Families**

An individual or family who:

Has an annual income below 30% of the median family income for the area; and

Does not have sufficient resources or support networks immediately available to prevent them from moving to an emergency shelter or another place defined in Category 1 of the “homeless” definition; and

Meets one or more of the following risk factors:

- Has moved because of economic reasons two or more times during the 60 days immediately preceding the application for assistance; or
- Is living in the home of another because of economic hardship; or
- Has been notified that their right to occupy their current housing or living situation will be terminated within 21 days after the date of application for assistance; or
- Lives in a hotel or motel and the cost is not paid for by charitable organizations or by Federal, State, or local government programs for low-income individuals; or
- Lives in an SRO or efficiency apartment unit in which there reside more than 2 persons or lives in a larger housing unit in which there reside more than one and a half persons per room; or
- Is exiting a publicly funded institution or system of care.

### **Category 2: Unaccompanied Children and Youth**

A child or youth who does not qualify as homeless under the homeless definition, but qualifies as homeless under another Federal Statute.

### **Category 3: Families with Children and Youth**

An unaccompanied youth who does not qualify as homeless under the homeless definition, but qualifies as homeless under section 725(2) of the McKinney-Vento Homeless Assistance Act, and the parent(s) or guardian(s) or that child or youth if living with him or her.

Consolidated Plan Narrative

The following appendix contains content that was too large to put in the IDIS sections.

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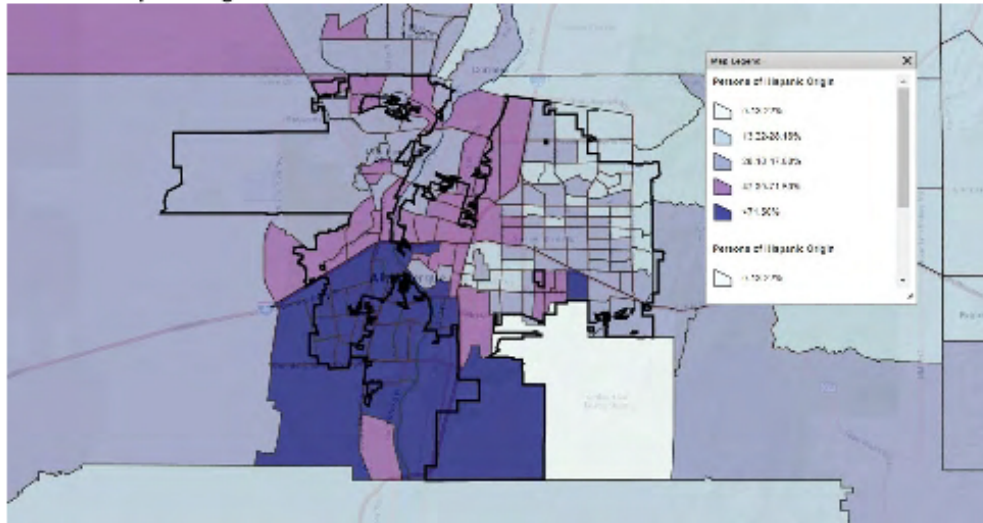
MA-45 Non-Housing Community Development Assets – 91.215 (f) ..... 32

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## Summary of Housing Needs

### Persons of Hispanic Origin



Source: HUD CPD Maps

The above HUD CPD map shows high concentrations (over 71.5%) of Hispanic persons largely in the southwest quadrant of the city. These neighborhoods include Bernalillo, South Valley, Airport Area, Old Town, and Downtown.

### Income and Poverty Observations

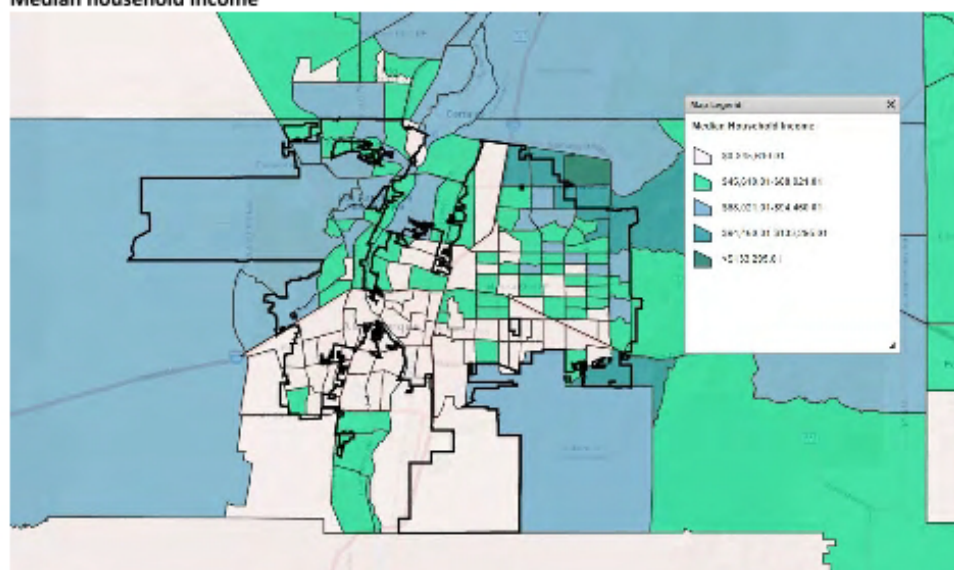
The median household income in Albuquerque is \$53,936. However, there is a significant median income difference between renters (\$33,453) and owners (\$71,164). Homeowners' median income is twice that of the income of renters. This large income disparity between renters and owners highlights the challenge many current renters face as they navigate requirements to find affordable rental units and/or become homeowners themselves.

**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: 2020 5-Year Estimates, American Community Survey

**Median household income**



Source: HUD CPD Maps

Lower median income households are concentrated in the southwestern and older part of the city while the higher income households live in the newer and suburban neighborhoods in the eastern and northern areas of the city. If you compare the median household income map above with the Persons of

Hispanic Origin on the previous page, the median household income is higher in non-Hispanic census tracts indicating that there is an income disparity between Hispanic and non-Hispanic populations.

Of the total population in the city, 16% lives below 100% federal poverty level. There are clear racial and ethnic disparities of wealth in Albuquerque. Approximately one in five Black or African American, American Indian and Alaska Native, Native Hawaiian and Other Pacific Islander live below the poverty level. One in four persons with "some other race" live below the poverty level. Asians have the lowest portion of individuals living below the poverty level (10.1%) followed by white (14.5%). Hispanic or Latinos are also almost twice as likely to live below the poverty level than White, non-Hispanic or Latino persons.

Approximately one in three children under the age of 5 live below the federal poverty level. Poverty begins to decline in higher age group brackets. Approximately one in ten adults over the age of 65 live in poverty. Females are also slightly more likely to live in poverty than males.

#### Poverty in Albuquerque, 2020

Measure	% of Population
<b>RACE AND HISPANIC OR LATINO ORIGIN</b>	
White alone	14.5%
Black or African American alone	20.8%
American Indian and Alaska Native alone	21.6%
Asian alone	10.1%
Native Hawaiian and Other Pacific Islander alone	20.7%
Some other race alone	24.5%
Two or more races	15.3%
Hispanic or Latino origin (of any race)	19.6%
White alone, not Hispanic or Latino	11.1%
<b>AGE</b>	
Under 5 years	27.8%
5 to 17 years	19.5%
18 to 64 years	15.2%
65 years and over	10.9%
<b>SEX</b>	
Male	15.4%
Female	16.5%

SOURCE: 2020 5-Year Estimates, American Community Survey

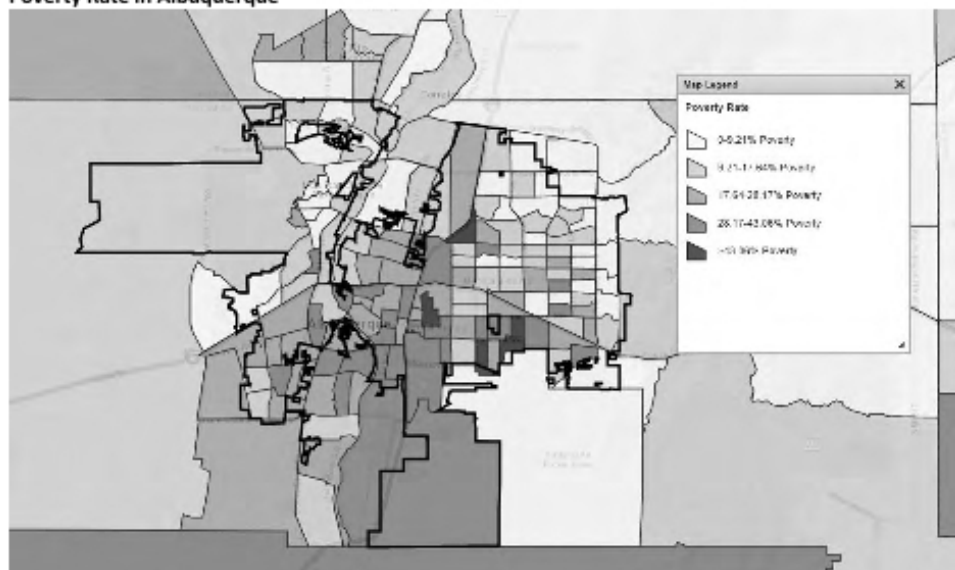


#### Poverty Level in Albuquerque, 2020

Poverty Level	% of Population
50 percent of poverty level	7.7%
100 percent of poverty level	16.0%
125 percent of poverty level	21.2%
150 percent of poverty level	26.0%
185 percent of poverty level	32.3%
200 percent of poverty level	35.0%
300 percent of poverty level	51.9%
400 percent of poverty level	66.3%
500 percent of poverty level	76.4%

The above table shows the cumulative percentage of the population that lives at various poverty levels. Low- and moderate-income households typically fall under the 150% of the federal poverty level depending on family size.

#### Poverty Rate in Albuquerque

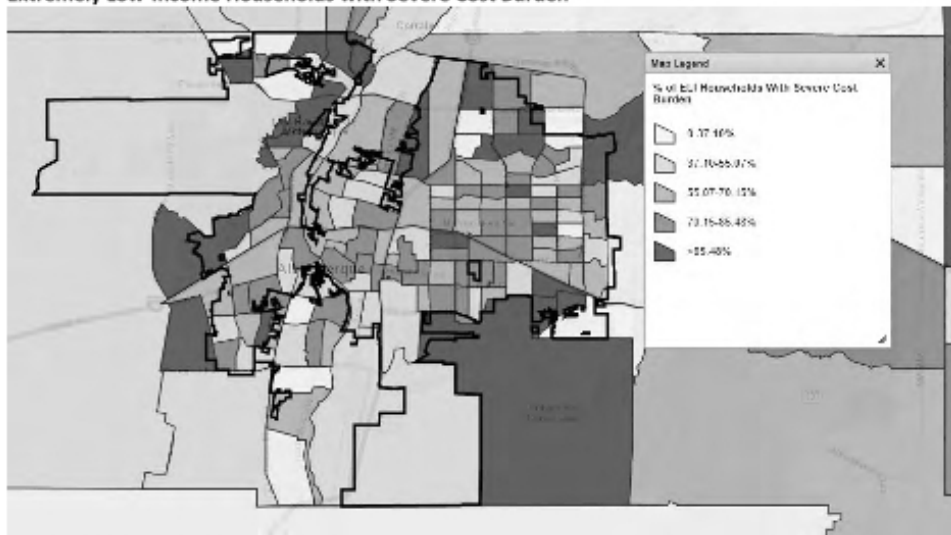


Source: HUD CPD

Census tracts with the highest percentage of residents living below the federal poverty level is highest in the areas with Hispanic and non-White residents highlighting the racial and ethnic disparities within the city. Communities with high concentration of poverty tend to be in older neighborhoods of the city.

## Housing Needs Summary Tables

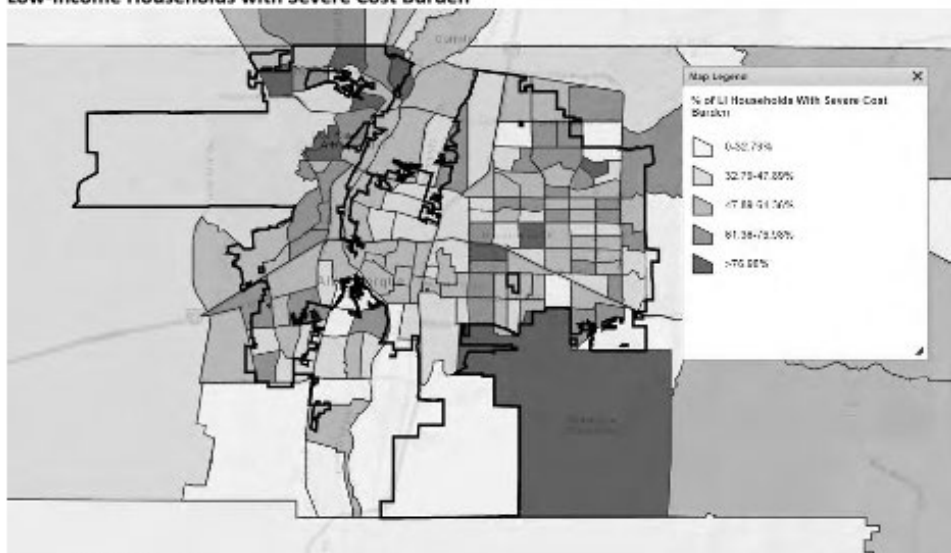
### Extremely Low-Income Households with Severe Cost Burden



Source: HUD CPD Maps

There is a high concentration of extremely low-income households with severe cost burden. The highest percentage of households are in the North Albuquerque, Northwest Mesa, West Mesa Community Planning Areas (CPAs). There is also a highest percentage of extremely low-income with severe cost burden just outside the city limits and the Southwest Mesa.

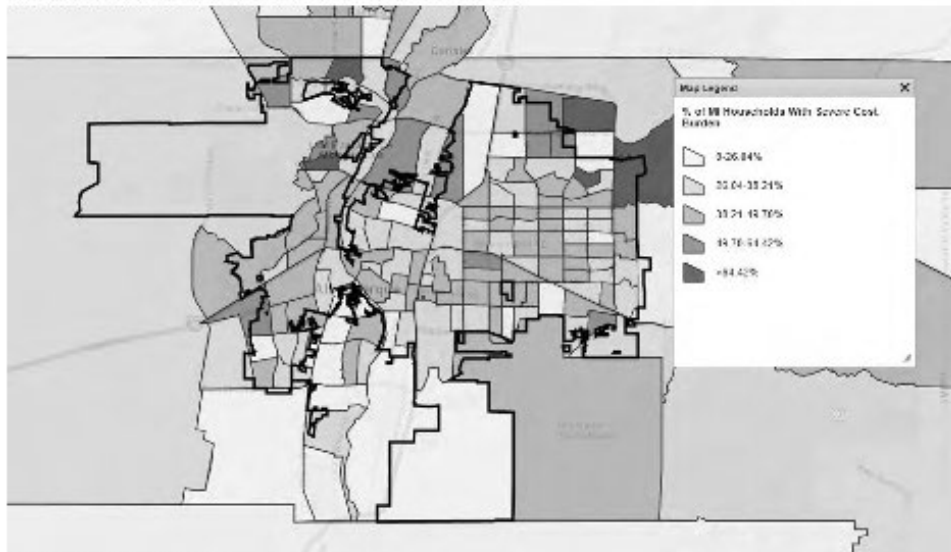
### Low-Income Households with Severe Cost Burden



Source: HUD CPD Maps

As income increases slightly, the percentage of severe cost burden households decreases in many census tracts.

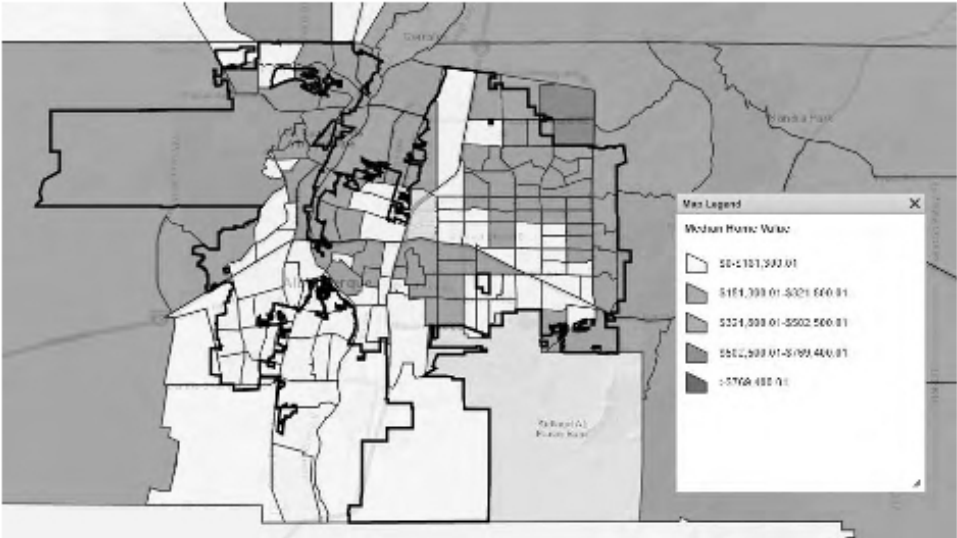
### Moderate Income Households with Severe Cost Burden



Source: HUD CPD Maps

As income continues to increase, the percentage of severe cost burdened households changes. Over 64.4% of households in the northeast census tracts just outside the city limits experiences the highest percentage of severe cost burden. These census tracts also correspond to the locations of homes with the highest median home value (shown below).

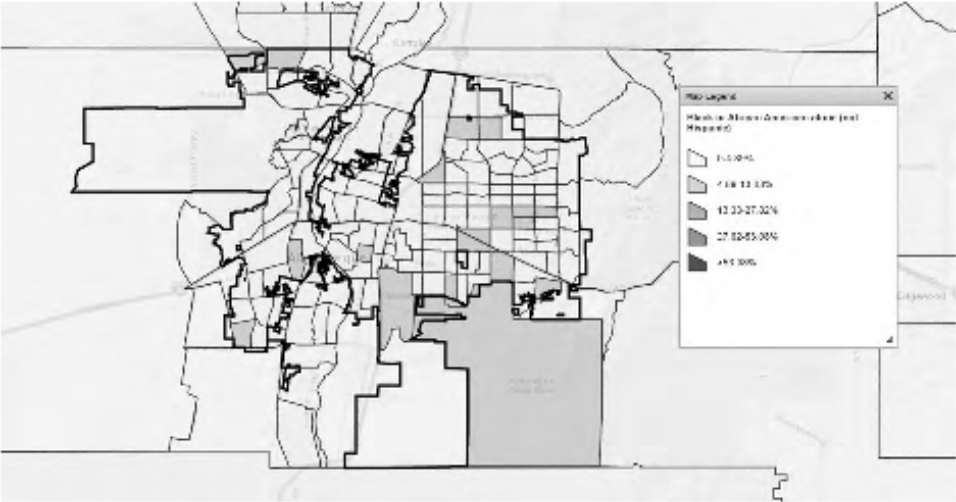
Median Home Value



Source: HUD CPD Maps

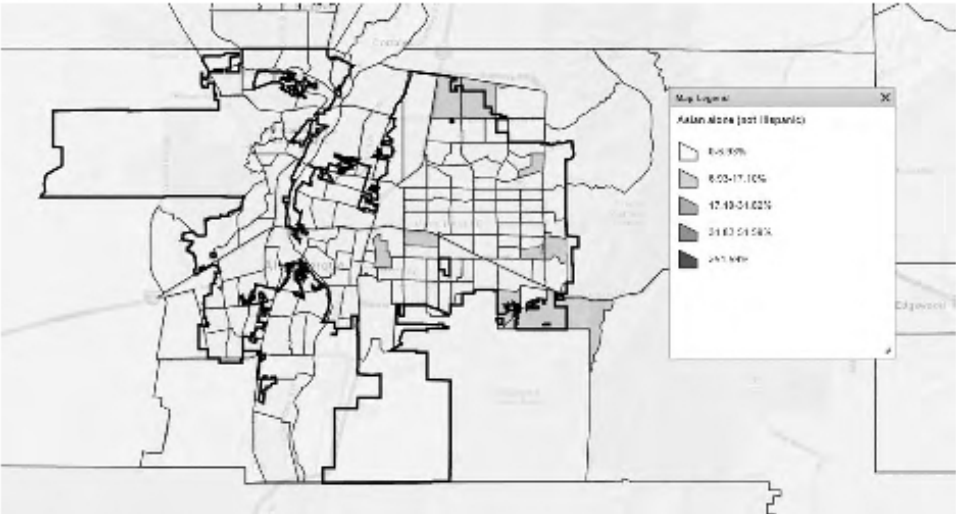
NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

**Black or African American**



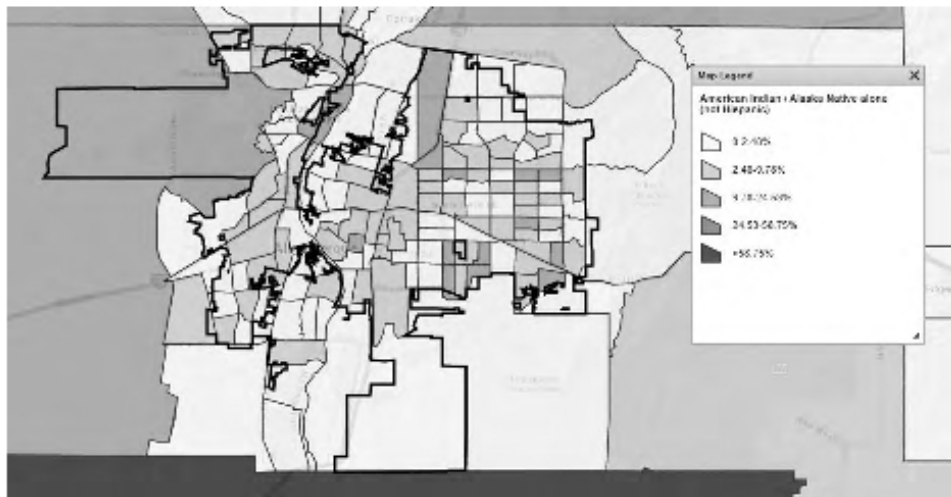
Source: HUD CPD Maps

**Asian**



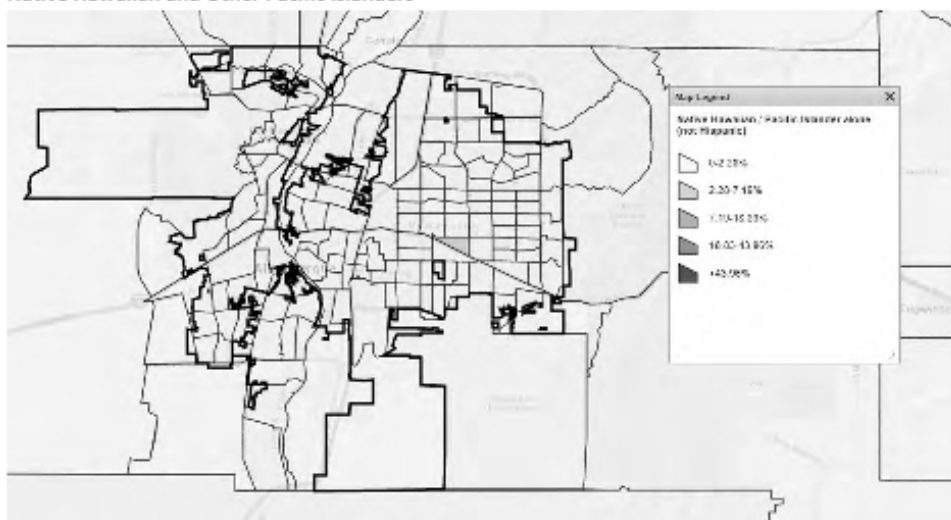
Source: HUD CPD Maps

### American Indian and Alaska Native



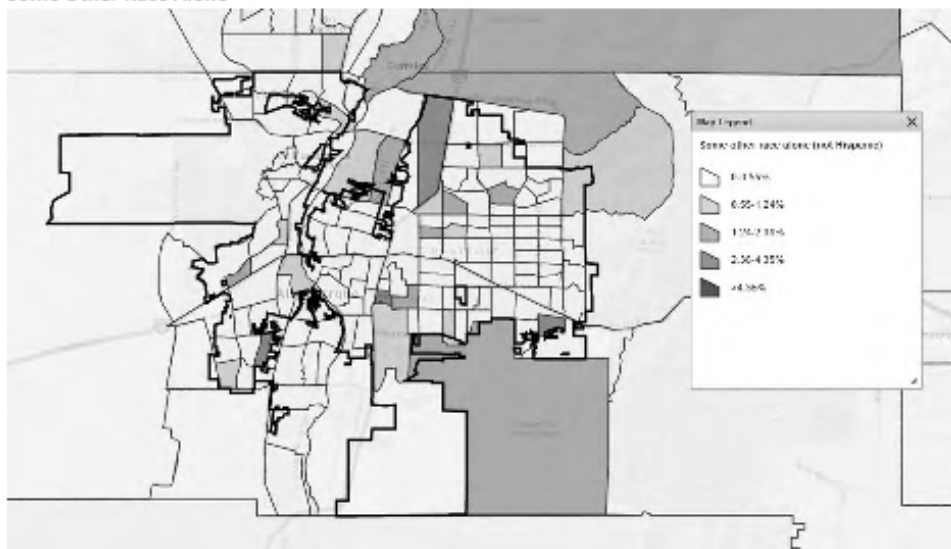
Source: HUD CPD Maps

### Native Hawaiian and Other Pacific Islanders



Source: HUD CPD

#### Some Other Race Alone



Source: HUD CPD Maps

NA-40 Homeless Needs Assessment – 91.205©

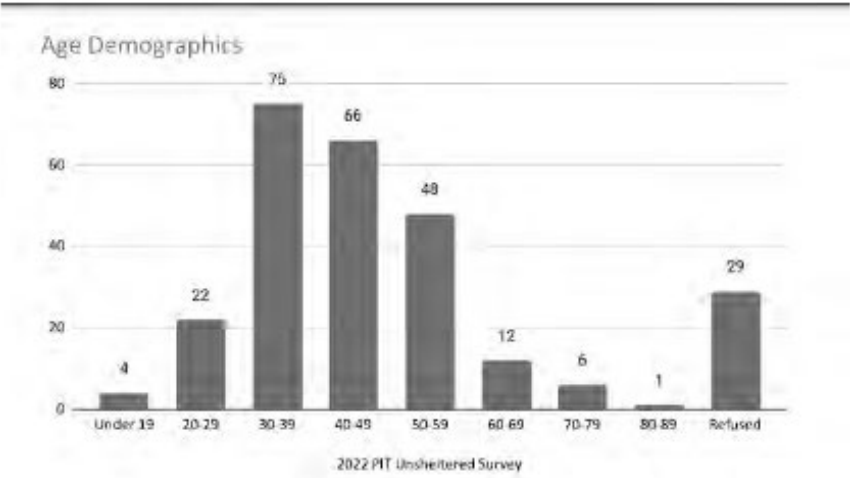
#### Nature and Extent of Homelessness: (Optional)

The number of unsheltered individuals in Albuquerque has fluctuated over time, which is largely a reflection of the challenge of counting unsheltered individuals. The number of encampments across the city has increased over the last several years, due in part to the continued rising costs of rents and lack of affordable housing, as well access to behavioral health care.

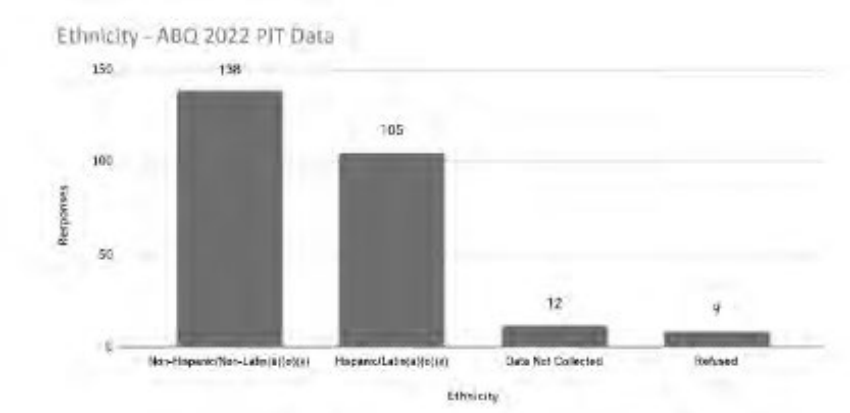
The National State of Homelessness: 2022 Edition report found that homelessness nationwide increased by two percent between 2019 and 2020, which marked the fourth straight year of incremental population growth<sup>1</sup>. National data on unsheltered homelessness found that unsheltered homelessness dropped by nearly a third in 2015, but since then has seen a 30% increase. The number of people currently living unsheltered is virtually as high as it was in 2007.

<sup>1</sup> National Alliance to End Homelessness. State of Homelessness: 2022 Edition.

Unsheltered Population Demographics - Age

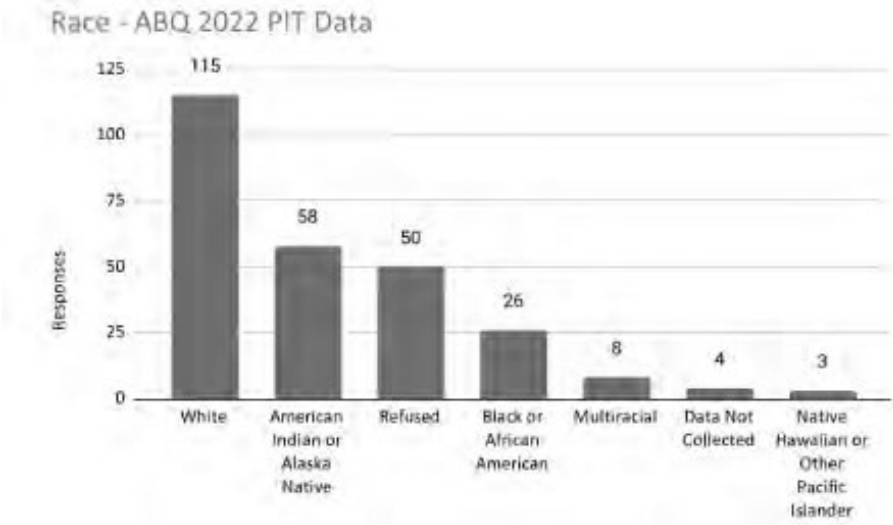


Unsheltered Population Demographics - Ethnicity

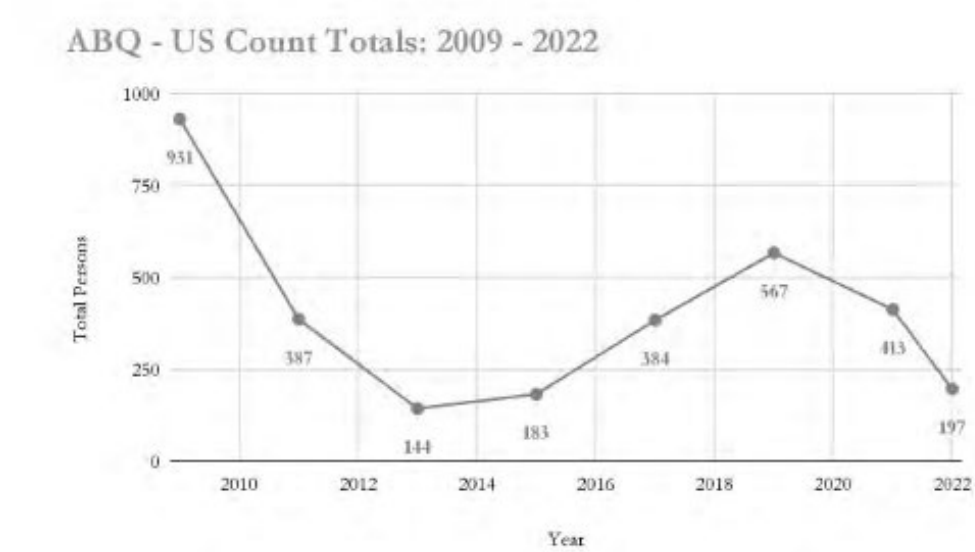




Unsheltered Population Demographics - Race



Estimated Number of Unsheltered in Albuquerque, 2009-2022



Source: NMCEH. 2022 Point-In-Time County: Joint Albuquerque and Balance of State Report.

Table 1.5 Demographic Characteristics of Sample Overall and By Housing Status - Age, Race, and Ethnicity

	All Respondents (N=365)		Unstably Housed/Homeless (N=270)		Stably Housed (N=91)	
	#	%/Mean	#	%/Mean	#	%/Mean
<b>Age</b>						
Average Age		23.2		20.6		18.9
<b>Age Ranges</b>						
15 – 17	103	28.2%	66	24.4%	36	39.6%
18 – 20	95	26.0%	68	25.2%	27	29.7%
21 – 23	86	23.6%	62	23.0%	23	25.3%
24 – 26 <sup>1</sup>	81	22.2%	74	27.4%	5	5.5%
<b>Race and Ethnicity</b>						
Hispanic <sup>2</sup>	232	68.6%	168	68.3%	61	69.3%
American Indian/Alaska Native <sup>3</sup>	55	15.4%	47	17.8%	8	9.1%
Black/African American <sup>3</sup>	49	13.8%	38	14.4%	9	10.2%
Non-Hispanic White <sup>4</sup>	62	17.5%	46	17.5%	16	18.2%
Asian/Asian American or Native Hawaiian/Pacific Islander <sup>2</sup>	13	3.7%	9	3.4%	4	4.5%
Non-Hispanic Other Race <sup>4</sup>	8	2.3%	7	2.7%	1	1.1%

<sup>1</sup> Three respondents aged 26 completed the survey because their birth year fell in the correct range; however, their birth month occurred before the month of data collection.

<sup>2</sup> Valid N of 338 for All Respondents, 246 for Unstably Housed/Homeless, and 88 for Stably Housed.

<sup>3</sup> Valid N 356 for All Respondents, 264 for Unstably Housed/Homeless, and 88 for Stably Housed.

<sup>4</sup> Valid N of 355 for All Respondents, 263 for Unstably Housed/Homeless, and 88 for Stably Housed.

Source: PIRE. Comprehensive Needs Assessment of Young People Experiencing Housing Instability and Homelessness in Bernalillo County, New Mexico, April 2022.

NA-45 Non-Homeless Special Needs Assessment – 91.205 (b,d)

### Describe the characteristics of special needs populations in your community:

#### Seniors

The number of seniors in Albuquerque has grown over the past decade and is expected to continue to grow through 2020. As people age, they often have unique housing, health, and other social needs compared to younger age groups. Albuquerque is home to many senior centers across the city that provide meals and other social opportunities for seniors, which is a vital service for many low-income seniors as well as those who live alone. One gentleman at the Los Volcanes Senior Center said while pointing to a table of 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 may 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 problem 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 CHAS Senior Households with One or More Housing Problems, 2015-2019**

	Total	0-30% AMI	31- 50% AMI	51- 80% AMI	81-100 % AMI	> 100 % AMI
<b>All Households</b>						
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
<b>Renters</b>						
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
<b>Owners</b>						
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

Source: HUD CHAS Data 2015-2019

The HUD CHAS table below shows the cost burden of seniors by income range. The data shows that a significant number of seniors in the two lowest income ranges (0-30% and 30-50% AMI), who are paying over 30% of their adjusted income toward housing expenses.

**HUD CHAS Senior Households by Cost Burden, Tenure and Income Range, 2015-2019**

	Total	0-30% AMI	31- 50% AMI	51- 80% AMI	81-100 % AMI	> 100 % AMI
<b>All Households</b>						

Housing cost burden is less than or equal to 30%	23,500	230	1,005	2,850	2,210	17,205
Housing cost burden is greater than 30% but less than or equal to 50%	3,265	290	450	1,010	745	770
Housing cost burden is greater than 50%	2,300	1,105	680	400	80	35
All households	29,065	1,625	2,135	4,260	3,025	18,010
Renters						
Housing cost burden is less than or equal to 30%	2,655	80	285	495	295	1,500
Housing cost burden is greater than 30% but less than or equal to 50%	745	155	120	345	90	35
Housing cost burden is greater than 50%	670	360	215	85	10	0
All	4,070	595	620	925	395	1,535
Owners						
Housing cost burden is less than or equal to 30%	20,845	150	720	2,355	1,915	15,705
Housing cost burden is greater than 30% but less than or equal to 50%	2,520	135	330	665	655	735
Housing cost burden is greater than 50%	1,630	745	465	315	70	35
Housing cost burden not computed (household has no/negative income)	85	80	0	0	0	0
All	25,080	1,110	1,515	3,335	2,645	16,475

Source: HUD CHAS Data 2015-2019

### Domestic Violence

According to the New Mexico Coalition of Sexual Assault Programs, Bernalillo County had a domestic violence rate of 13.9 per 1,000 persons in 2020. This makes Bernalillo County the 3rd highest county in the state for rates of domestic violence. There were 2,817 adults and 398 children served by responders to domestic violence in 2020 and 4,942 crisis calls were received. Women and men with or without children experiencing domestic violence often need immediate emergency shelter, counseling and other support services as a family unit or individually.

The table below shows the services provided for adult victims of domestic violence in Bernalillo County from 2016 to 2020. Most victims utilized case management and crisis interventions.

#### Services Provided for Adult Victims of Domestic Violence, Bernalillo Totals

	2016	2017	2018	2019	2020
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<b>Adult Victims Served</b>	2,045	1,833	2,137	3,083	2,817
<b>Counseling</b>	1,009	780	159	907	648
<b>Emergency Services</b>	546	387	398	540	366
<b>Transportation</b>	133	97	41	77	167
<b>Financial Support</b>	82	75	171	143	108
<b>Housing</b>	158	193	150	98	232
<b>Protection Orders</b>	754	642	16	980	626
<b>Legal Advocacy</b>	722	1,070	44	499	919
<b>Psycho-Education Classes</b>	1,331	1,222	162	755	125
<b>Case Management</b>	554	523	462	1,209	1,424
<b>Crisis Intervention</b>	1,646	1,548	400	1,173	1,779
<b>Other</b>	24	4	0	0	66

Source: New Mexico Interpersonal Violence Data Central Registry, 2010-2014

The table below indicates the types of services received by children who have witnessed or been a victim of violence in their homes in Bernalillo County from 2016-2020. In 2020, children were most likely served with emergency shelter, counseling, and case management.

**Number of Children Served and Number Receiving Each Type of Service in Bernalillo County, 2016-2020**

	2016	2017	2018	2019	2020
<b>Number of Children Victim-Witnesses</b>	583	504	588	600	398
<b>Counseling</b>	100	31	210	87	115
<b>Emergency Shelter</b>	434	377	312	304	208
<b>Day Care</b>	27	6	18	177	0
<b>School</b>	1	0	0	0	5
<b>Case Management</b>	11	0	96	0	60
<b>Crisis Intervention</b>	403	397	312	310	0

Other Services	0	9	0	0	0
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Source: New Mexico Interpersonal Violence Data Central Registry, 2016-2020

### Mental Illness

The prevalence of mental health conditions in Albuquerque was determined by using state data from the 2022 State of Mental Health in New Mexico<sup>2</sup> report from the New Mexico Department of Health. In 2020, it is estimated that 18% of adults had a history of a depression diagnosis and 7% of adults had a serious mental illness in 2018-2019. Based on these percentages, it can be estimated based on Albuquerque's population of 560,447 people, that approximately 39,231 people have a serious mental illness and 100,880 people have experienced depression. The report also stated that two out of five high school students felt sad or hopeless in 2019 and one out of six youth aged 12 to 17 experienced a major depressive episode during 2019-2020. New Mexico had the fourth highest rate of suicides among all U.S. states in 2020. The age-adjusted suicide rate increased 19% from 2011 to 2020.

While it is likely that most people with a mental health condition do not require specialized housing or services, some with serious mental illness are unable to obtain and maintain employment and/or stable housing and may need significant support, medication monitoring as well as subsidized specialized housing with wraparound services. Provider interviews indicated the need for expanded mental health care for all ages within the community, especially for low-income persons. Data from the 2022 State of Mental Health report found that while one in six New Mexican adults have a history of a depression diagnosis, it is 30% in adults with incomes under \$15,000.

### Substance Use Disorders

According to the New Mexico Department of Health, Epidemiology Profile on Substance Abuse 2021, there were 998 drug overdose deaths from 2015-2019 in Bernalillo County. This translates to 29.1 drug overdose deaths per 100,000 persons resulting in New Mexico having the 12<sup>th</sup> highest total drug overdose death rate in the country in 2019. Statewide data indicates that the most common drugs that caused unintentional overdose deaths from 2015 to 2019 were prescription opioids (45%), heroin (33%), methamphetamine (43.6%), benzodiazepines (17%), and cocaine (13%).

During this same time period, there were 2,261 alcohol related injuries and deaths (or 62.4 per 100,000 persons). During 2014 in Bernalillo County, law enforcement reported that 29% of all domestic violence cases involved alcohol or drug use. While Albuquerque is home to many substance use treatment facilities, one of the main barriers to care is lack of health insurance or ability to pay. Additionally, stakeholders have expressed the lack of available beds as many patients at the facilities are not just local Albuquerque residents – they come from across the state and region. When patients are discharged from treatment, they often need transitional and permanent supportive housing in an environment that aids in their recovery.

<sup>2</sup> <https://www.nmhealth.org/data/view/report/2650/>

Additionally, there is a strong stigma that all unhoused people have substance use issues. While substance use is common in the unhoused population, it is often a result of homelessness rather than a cause. People who are unhoused often turn to drugs and alcohol to cope with their situations<sup>3</sup>. Often times, emergency shelters can be high-barrier or “dry shelters,” which can result in more unhoused people remaining on the streets in unsafe environments. Low-barrier shelters can help people stay alive, especially in inclement weather and hazardous air conditions.

#### **At-risk Youth**

Albuquerque has several organizations that work with at-risk youth. New Day works with youth aged 11 to 25 who experience marginalization, disconnection, and homelessness. They provide emergency and transitional housing and supports year-round. New Day also has a drop-in center, street outreach, education, life coaching and a variety of other supportive programs. Service providers indicate that there is a need for permanent housing units for youth once they leave the transitional program. A lack of reliable public transportation in the evenings is also a gap for youth, who often are working jobs on weekends and in the evenings, and who depend upon public transportation instead of cars. Youth Development, Inc. (YDI) provides a variety of programs for youth and families, including early childhood education and child care, alternative education job training and placement, mental and behavioral health services, and more. YDI has locations across New Mexico, including in Albuquerque. There are also other organizations such as Rocky Mountain Youth Corps, Boys & Girls Clubs of Central New Mexico, and the YMCAs that provide services to youth and at-risk youth.

The 2022 State of Mental Health in New Mexico report indicates the need for mental health services for youth. The COVID-19 pandemic has only exacerbated the mental health crisis in youth. Even before the pandemic, suicide was already the second-leading cause of death among people aged 10 to 34. Community service providers and residents in focus groups expressed a concern about the mental and emotional health of the youth in the city and the need for healthy, safe activities for youth of all ages.

#### **Disabilities**

The US census American Community Survey collects data related to disability status. From 2016-2020 there were an estimated 75,728 adults aged 18 to 64 with a disability in Albuquerque. Those adults may have more than one disability. There were 66,569 seniors over the age of 65 with disabilities and 6,587 children with disabilities between the ages of 5-17. The most common disability for adults aged 18 to 64 was cognitive difficulty followed closely by an ambulatory difficulty. The most common disability was ambulatory difficulty followed by independent living difficulty for seniors. These disabilities all can require service enriched or modified housing.

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<sup>3</sup> National Coalition for the Homeless. Substance Abuse and Homelessness.  
<https://www.nationalhomeless.org/factsheets/addiction.pdf>

#### Persons with Disabilities in Albuquerque, 2020

Disability Type	Under 5		5 to 17		18 to 64		65 and over	
	Number With a disability	Percent with a disability	Number With a disability	Percent with a disability	Number With a disability	Percent with a disability	Number With a disability	Percent with a disability
With a hearing difficulty	95	0.3%	784	0.9%	7,732	2.2%	12,827	14.8%
With a vision difficulty	188	0.6%	819	0.9%	7,841	2.3%	5,524	6.4%
With a cognitive difficulty	ND	ND	3,897	4.3%	20,183	5.8%	8,644	10.0%
With an ambulatory difficulty	ND	ND	537	0.6%	18,600	5.4%	19,214	22.2%
With a self-care difficulty	ND	ND	550	0.6%	6,523	1.9%	7,025	8.1%
With an independent living difficulty	ND	ND	ND	ND	14,849	4.3%	13,335	15.4%
<b>Total</b>	<b>283</b>		<b>6,587</b>		<b>75,728</b>		<b>66,569</b>	

Source: American Community Survey 2020

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 lowest income category (0-30% AMI), there were a significant number of households with a hearing or vision, ambulatory, or self-care limitation. There were more low-income renter households with a disabled household member than owners.

#### HUD CHAS Disability Status by Tenure and Income Range, Albuquerque, 2015-2019

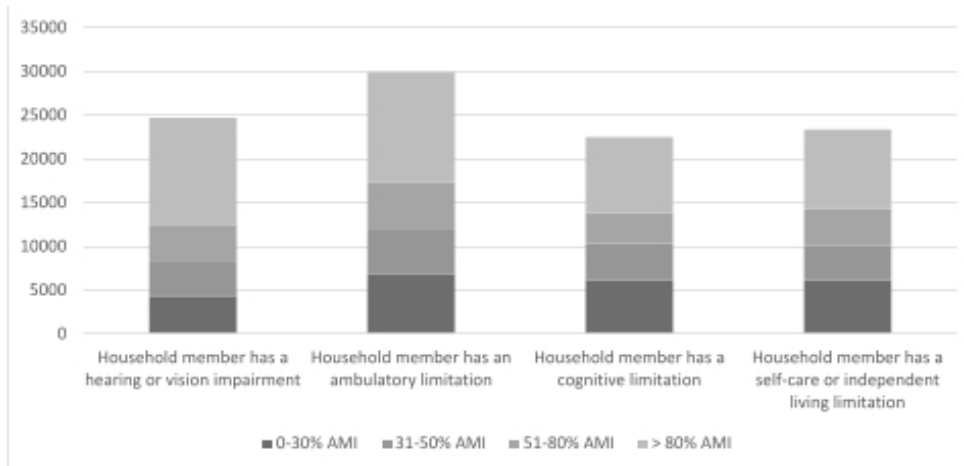
	Total	0-30% AMI	31-50% AMI	51-80% AMI	> 80% AMI
<b>All Households</b>					
Household member has a cognitive limitation	24,695	4,315	3,825	4,345	12,210
Household member has a hearing or vision impairment	29,895	6,845	5,035	5,405	12,610
Household member has a self-care or independent living limitation	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
<b>Renters</b>					



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
<b>Owners</b>					
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

**HUD CHAS Disability Status by Income Range, Albuquerque, 2015-2019**



Source: Source: HUD CHAS Data 2015-2019

The next table shows the number of households with one of the four housing problems, and a disabled household member. There is more renter than owner households with disabled household members and housing problems, according to CHAS data from 2015-2019. There are more households with ambulatory 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.

**HUD CHAS Household with Housing Problems with Disabled Household Member**

	Total	0-30% AMI	31-50% AMI	51-80% AMI	> 80% AMI
<b>All Households</b>					
Household member has a hearing or vision impairment	9,260	3,450	2,675	1,800	1,335
Household member has an ambulatory limitation	12,635	5,395	3,660	2,270	1,310
Household member has a cognitive limitation	10,985	5,115	3,345	1,495	1,030
Household member has a self-care or independent living limitation	10,685	4,935	3,035	1,620	1,095
<b>Renters</b>					
Household member has a hearing or vision impairment	4,955	2,150	1,590	805	410
Household member has an ambulatory limitation	7,425	3,500	2,400	1,155	370
Household member has a cognitive limitation	7,090	3,750	2,220	775	345
Household member has a self-care or independent living limitation	6,400	3,250	1,915	870	365
<b>Owners</b>					
Household member has a hearing or vision impairment	4,305	1,300	1,085	995	925
Household member has an ambulatory limitation	5,210	1,895	1,260	1,115	940
Household member has a cognitive limitation	3,895	1,365	1,125	720	685
Household member has a self-care or independent living limitation	4,285	1,685	1,120	750	730

Source: HUD CHAS Data 2015-2019

The table below shows the percent of people with a disability by race and Hispanic origin. Nearly 43% of the Native Hawaiian and Other Pacific Islander population in Albuquerque has a disability, the highest rate in Albuquerque. Hispanic households have a lower rate of disability than the white alone population.

**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, 2016-2020

MA-10 Number of Housing Units – 91.210(a)&((b)(2)

## Introduction

### Tenure by Units in Structure, 2016-2020

	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%
<b>Total</b>	<b>138,568</b>	<b>100%</b>	<b>91,133</b>	<b>100%</b>	<b>229,701</b>	<b>100%</b>

Source: American Community Survey, 2016-2020 5 -Year Estimates

### Subsidized Housing

Name	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

### Affordable Housing

Name	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

#### MA-15 Housing Market Analysis: Cost of Housing (91.210(a))

##### Cost of Housing

###### Rent Paid Narrative

The HUD-provided table above shows the number and percentage of renters in Albuquerque in 2020 paying rents by rent range. The data shows that 61.2% of Albuquerque renters paid less than \$999 in rent. Just over 30% of residents pay between \$1,000 and \$1,499 for rent. The New Mexico Apartment Association and BBER at the University of New Mexico both track the rental market in Albuquerque and provide more recent rental pricing and vacancy information than the US Census.

The average rent for all units in Albuquerque in May 2018 was \$822 and ranged from \$743 for a one bedroom one bath unit to \$1,193 for a three-bedroom 2.5 bath unit.

###### Albuquerque Market Survey, May 2018

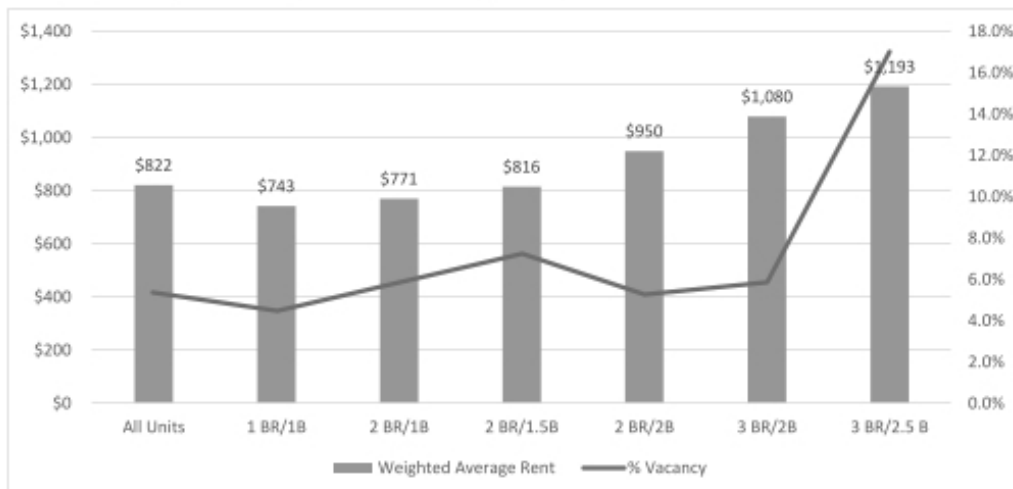
	Total Units	# of Vacant Units	Weighted Occupancy	Average SF	Weighted Average Rent	Rent Per SQFT
All Units	40,865	2,203	94.61%	821	\$822	\$1.00
1 BR/1B	17,017	771	95.47%	672	\$743	\$1.11
2 BR/1B	5,335	312	94.15%	847	\$771	\$0.91

<b>2 BR/1.5B</b>	659	48	92.15%	885	\$816	\$0.92
<b>2 BR/2B</b>	10,988	579	94.73%	1,011	\$950	\$0.94
<b>3 BR/2B</b>	2,853	168	94.11%	1,194	\$1,080	\$0.90
<b>3 BR/2.5 B</b>	159	27	83.02%	1,349	\$1,193	\$0.88

Source: CBRE

Vacancies in Albuquerque are concentrated in three bedroom 2.5 baths and two bedroom 1.5 baths. Housing providers and landlords interviewed during this study indicate a tight market, with waiting lists and few vacancies in price restricted and lower rent units. While most recent rent survey data is not available for 2022, community providers and residents indicate that rents have risen and there are just not enough affordable housing units available. A representative from the Albuquerque Housing Authority states that there have been double digit increases in rents, which makes it much harder for voucher holders to use their vouchers. She indicated that it could take up to four to six months to find a place.

#### Albuquerque Weighted Average Rents and Vacancy Rates by Bedroom Size



Source: CBRE

#### Monthly Indicators, September 2022, Albuquerque

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

Source: GAAR. September 2022 Monthly Indicators

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.

The Housing Affordability Index measures housing affordability for the region. For example, an index of 120 means the median household income is 120% of what is necessary to qualify for the median-priced home under prevailing interest rates. A higher number means greater affordability. Historically from 2012 through 2018, the housing affordability index was around 200. The housing affordability index took a sharp decline in 2021 with the year-to-date affordability score of 69 for a single family detached house.

HUD creates an estimate of the number of units on the market that are affordable to households at each HUD income range, using 2019 American Community Survey data. The analysis estimates there were a total of 14,065 rental and 6,760 owner occupied units affordable to households at 100% AMI or less in Albuquerque. Rental units subsidized with HOME funds may only charge the maximum rent limits, listed below, for HOME subsidized units.



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

For building new affordable housing developments in Albuquerque, the following density calculations demonstrate that larger unit buildings result in lower costs per unit due to economy of scale and tax credit programs. The below density calculations utilize affordable housing development data from recent years. Typically, the City has not funded high density developments, therefore the numbers below for high density average utilizes MFA data.

DEVELOPMENT INFORMATION	Low Density Average (~60 Units)	Medium Density Average (~90 units)	High Density Average (~150 units)
Total Units	60	90	150
Total Square Feet	57,908	91,351	103,115
Land Acquisition (Total cost)	\$456,298	\$2,632,455	\$1,100,000
Site Construction (Total cost)	\$0	\$0	\$1,170,192
Buildings and Structures, Taxes and Fees (Total cost)	\$13,076,688	\$16,828,189	\$11,545,410
Construction Financing (Total cost)	\$695,250	\$727,410	\$2,117,231
Permanent Financing (Total cost)	\$326,471	\$514,500	\$456,294
Soft Costs (Total cost)	\$1,909,845	\$1,911,380	\$163,476
Syndication (Total cost)	\$50,000	\$7,500	\$67,308
Developer Fee (Total cost)	\$1,260,000	\$1,520,000	\$2,692,308

## Need for Owner and Rental Rehabilitation

### Rent Housing Built Before 1980



Source: HUD CPD Maps

MA-30 Homeless Facilities and Services – 91.210©

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

**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, 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 has a variety of amenities such as a computer lab, storage area, showers, laundry, 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 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 housing 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. AHCH also provides additional services, such as motel vouchers, art center, and housing services.

**HopeWorks** serves approximately 11,000 individuals experiencing homelessness or housing stability every year in Albuquerque. The non-profit provides a variety of services, including the Hope Found, a program that helps families leave homelessness through rapid rehousing and case management. HopeWorks operates over 11 housing programs and a day shelter. Additionally, HopeWorks provides a variety of mental and behavioral health services to primarily people experiencing homelessness. However, mental health services are open to anyone.

## Labor Force

### Most Common Business by Sector Jobs in Albuquerque

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%
<b>Total</b>	<b>271,434</b>	

Source: 2020 ACS 5-Year Estimates

The median household income in Albuquerque is \$53,936. As outlined in the table below, the most common jobs in Albuquerque generally have salaries, even for someone with experience, below the median household income. The jobs with the highest average salary typically require at least a bachelor degree if not a masters or professional degree.

# Occupational Wages by Sector in Albuquerque

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

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

**% Households Below Poverty Level**

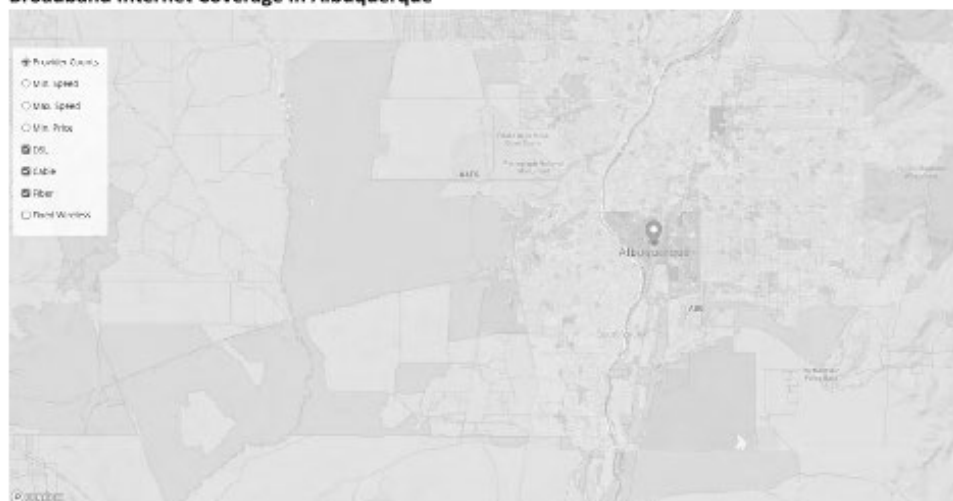
Color	Percentage
Darkest Gray	≥ 29
Medium Gray	18.5
Lightest Gray	≤ 8

HUD AFFHT Mapping System R/ECAP Census Tract Map, 2010

MA-60 Broadband Needs of Housing Occupied by Low- and Moderate-Income Households – 91.210(a)(4), 91.310(a)(2)

**Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.**

**Broadband Internet Coverage in Albuquerque**



Source: Broadband Now

## Additional Housing Data by Community Planning Areas (CPA)

Table 1: Housing Units by Units in Structure

Housing Type Measures	Albuquerque, NM	Central ABQ	East Gateway	Foothills	Mesa del Sol	Mid Heights	Near Heights	Near North Valley	North Albuquerque	North I-25	Northwest Mesa	Southwest Mesa	West Mesa
1 Detached Unit per housing unit	62.6%	51.7%	49.4%	63.2%	67.9%	62.0%	47.6%	79.2%	58.8%	61.6%	82.1%	77.4%	77.6%
1 Attached Unit per housing unit	5.4%	9.4%	8.8%	6.3%	3.7%	2.6%	3.2%	6.7%	6.5%	2.9%	1.8%	2.5%	11.5%
2 Units per housing unit	1.8%	7.9%	0.1%	0.8%	0.0%	0.9%	5.6%	1.5%	0.4%	0.1%	0.4%	0.6%	0.6%
3 to 4 Units per housing unit	6.3%	5.0%	5.9%	8.6%	1.4%	6.3%	12.5%	3.9%	5.7%	3.8%	2.9%	1.1%	1.2%
5 to 9 Units per housing unit	4.6%	5.6%	4.4%	5.9%	0.0%	3.1%	5.1%	2.1%	7.2%	4.8%	2.8%	2.0%	2.3%
10 to 19 Units per housing unit	4.9%	7.0%	4.4%	5.3%	0.0%	4.3%	6.1%	0.9%	6.8%	3.0%	3.5%	0.9%	2.6%
20 to 49 Units per housing unit	4.1%	6.0%	2.7%	4.4%	0.0%	5.5%	8.2%	0.7%	3.4%	1.4%	1.4%	0.6%	2.2%
50 or More Units per housing unit	6.6%	6.2%	4.3%	5.4%	0.0%	13.0%	9.2%	2.5%	6.8%	6.1%	3.8%	3.4%	1.7%
Mobile Homes per housing unit	3.6%	1.2%	19.8%	0.2%	27.0%	2.2%	2.3%	2.3%	4.4%	14.9%	0.7%	11.4%	0.4%
Boat, RV, Van, etc. per housing unit	0.2%	0.0%	0.3%	0.0%	0.0%	0.0%	0.2%	0.2%	0.0%	1.3%	0.6%	0.0%	0.0%

Source: 2016-2020 American Community Survey 5-Year Estimates



Table 2: Housing Size – Bedrooms

Housing Size - Bedrooms Measures	Albuquerque, NM	Central ABQ	East Gateway	Foothills	Mesa del Sol	Mid Heights	Near Heights	Near North Valley	North Albuquerque	North I-25	Northwest Mesa	Southwest Mesa	West Mesa
Properties with No Bedroom of properties	24.3%	41.1%	44.1%	20.4%	65.5%	23.4%	28.2%	27.0%	25.0%	43.0%	15.7%	20.2%	13.3%
Properties with 1 Bedroom of properties	1.0%	5.8%	0.3%	0.4%	1.0%	0.3%	1.9%	2.8%	0.6%	2.4%	0.1%	0.5%	0.0%
Properties with 2 Bedrooms of properties	16.8%	27.6%	10.1%	18.2%	8.9%	21.8%	23.9%	30.0%	14.4%	14.7%	4.7%	14.9%	16.0%
Properties with 3 Bedrooms of properties	43.0%	20.1%	32.4%	45.3%	19.3%	45.8%	31.4%	32.1%	41.5%	29.2%	54.0%	52.4%	56.0%
Properties with 4 Bedrooms of properties	12.9%	4.2%	10.2%	13.8%	4.6%	7.7%	9.8%	7.1%	16.3%	10.5%	22.8%	11.2%	13.2%
Properties with 5 Bedrooms of properties	1.2%	0.5%	0.9%	1.0%	0.6%	0.5%	1.0%	0.6%	1.8%	0.3%	2.5%	0.6%	1.5%
Properties with 6 or More Bedrooms of properties	0.8%	0.6%	2.2%	1.0%	0.1%	0.6%	3.8%	0.5%	0.3%	0.1%	0.2%	0.2%	0.1%

Source: 2021 American Community Survey 1-Year Estimates

Table 3: Area Median Income and Cost Burden Measures

Area Median Income and Cost Burden Measures	Albuquerque, NM	Central ABQ	East Gateway	Foothills	Mesa del Sol	Mid Heights	Near Heights	Near North Valley	North Albuquerque	North I-25	Northwest Mesa	Southwest Mesa	West Mesa
Less than or equal to 30% of HAMFI for Owner-Occupied Housing	9.0%	14.2%	9.2%	7.7%	15.7%	10.4%	12.8%	11.6%	5.2%	10.5%	4.8%	9.3%	5.3%
30-50% of HAMFI for Owner-Occupied Housing	8.6%	10.7%	12.9%	4.4%	20.9%	9.0%	9.3%	8.4%	7.1%	5.8%	4.8%	16.5%	7.8%
50-80% of HAMFI for Owner-Occupied Housing	14.2%	22.1%	15.8%	11.8%	16.8%	15.0%	16.3%	16.7%	11.5%	17.7%	10.2%	19.0%	11.8%
80-100% of HAMFI for Owner-Occupied Housing	9.7%	6.7%	11.9%	8.6%	9.7%	12.9%	9.7%	9.7%	7.2%	12.2%	8.4%	13.9%	8.8%
100% or more of HAMFI for Owner-Occupied Housing	58.5%	46.5%	50.3%	67.6%	36.9%	52.9%	51.8%	53.6%	69.1%	54.3%	71.8%	41.3%	66.3%
Less than or equal to 30% of HAMFI for Renter-Occupied Housing	22.2%	37.6%	24.6%	17.2%	16.9%	22.5%	30.5%	24.0%	15.4%	31.7%	15.4%	24.0%	17.2%
30-50% of HAMFI for Renter-Occupied Housing	17.2%	19.5%	20.6%	15.8%	18.2%	22.1%	21.0%	23.4%	13.9%	15.6%	8.6%	19.5%	15.7%
50-80% of HAMFI for Renter-Occupied Housing	19.8%	21.7%	19.2%	19.8%	31.2%	23.2%	19.9%	14.9%	18.5%	10.5%	15.1%	25.1%	19.2%
80-100% of HAMFI for Renter-Occupied Housing (2015-2019)	9.6%	6.5%	7.4%	10.6%	0.0%	9.1%	8.1%	7.3%	9.2%	6.6%	11.5%	12.6%	10.3%
100% or more of HAMFI for Renter-Occupied Housing (2015-2019)	31.3%	15.1%	28.9%	36.5%	33.8%	23.3%	20.5%	30.2%	43.0%	35.5%	49.2%	18.5%	37.6%

Source: 2015-2019 CHAS

Table 4: Race, by Per Capita Population

Race Measures	Albuquerque, NM	Central ABQ	East Gateway	Foothills	Mesa del Sol	Mid Heights	Near Heights	Near North Valley	North Albuquerque	North I-25	Northwest Mesa	Southwest Mesa	West Mesa
White Alone Population	70.3%	69.3%	67.5%	76.4%	74.7%	68.3%	66.8%	74.6%	72.0%	66.4%	74.1%	62.8%	71.4%
Black or African American Alone Population	3.1%	3.4%	2.7%	2.8%	0.4%	3.5%	4.4%	0.9%	3.1%	1.7%	2.8%	2.2%	4.2%
American Indian and Alaska Native Alone Population	4.5%	3.7%	6.2%	4.6%	1.4%	6.3%	4.7%	2.5%	4.4%	5.2%	3.7%	3.8%	4.4%
Asian Alone Population	3.0%	1.4%	5.1%	3.3%	0.5%	1.9%	3.9%	0.2%	7.4%	4.9%	2.3%	0.9%	1.4%
Native Hawaiian and Other Pacific Islander Alone Population	0.1%	0.0%	0.0%	0.1%	0.0%	0.2%	0.1%	0.0%	0.0%	0.0%	0.2%	0.1%	0.0%
Other Race Alone Population	9.8%	11.1%	7.5%	4.5%	16.5%	11.2%	11.3%	12.3%	6.1%	8.3%	7.2%	19.5%	7.7%
Two or More Races Population	9.2%	11.1%	11.0%	8.3%	6.5%	8.7%	8.7%	9.6%	7.1%	13.6%	9.7%	10.6%	10.9%

Source: 2016-2020 American Community Survey 5-Year Estimates

Table 5: Ethnicity, Population Per Capita

Ethnicity Measures												
	Albuquerque, NM	Central ABQ	East Gateway	Foothills	Mesa del Sol	Mid Heights	Near Heights	Near North Valley	North Albuquerque	North I-25	Northwest Mesa	Southwest Mesa
Not Hispanic or Latino	50.8%	38.7%	55.2%	69.5%	22.1%	56.9%	54.3%	42.4%	68.5%	50.5%	51.7%	17.5%
Hispanic or Latino	49.2%	61.3%	44.8%	30.5%	77.9%	43.1%	45.7%	57.6%	31.5%	49.5%	48.3%	82.5%

Source: 2016-2020 American Community Survey 5-Year Estimates

Table 6: Housing Occupancy by Type

Housing Occupancy - Owners and Renters Measures												
	Albuquerque, NM	Central ABQ	East Gateway	Foothills	Mesa del Sol	Mid Heights	Near Heights	Near North Valley	North Albuquerque	North I-25	Northwest Mesa	Southwest Mesa
Owner Occupied Housing Units	60.3%	46.2%	63.1%	61.4%	74.0%	55.3%	42.3%	65.0%	62.6%	71.8%	71.9%	73.1%
Total Renter Occupied Housing Units	39.7%	53.8%	36.9%	38.6%	26.0%	44.7%	57.7%	35.0%	37.4%	28.2%	28.1%	26.9%

Source: 2016-2020 American Community Survey 5-Year Estimates

Table 7: Community Profile Measures

Community Profile Measures	Albuquerque, NM	Central ABQ	East Gateway	Foothills	Mesa del Sol	Mid Heights	Near Heights	Near North Valley	North Albuquerque	North I-25	Northwest Mesa	Southwest Mesa	West Mesa
Total Population	560,447	23,708	31,328	82,727	5,057	49,527	75,816	23,022	64,400	9,349	84,236	80,151	41,620
Median Age	37.1	36.7	39.9	41.8	32.9	39.5	36	43.2	42.9	42.9	36.5	31.3	NA

Source: 2016-2020 American Community Survey 5-Year Estimates

**City of Albuquerque**  
**Affirmatively Furthering Fair Housing Report**



**May 1, 2023**



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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 housing
3. Expand housing opportunities for at-risk persons (with disabilities, seniors, extremely low-income households)
4. Support affordable housing projects against NIMBY efforts as necessary
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) or Analysis of Impediments to Fair Housing Choice (AI) every five years in conjunction with its Consolidated Plan.

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 Assessment 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 Participation 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	Endorphin Power Co.
Albuquerque Fire Rescue	Housing & Neighborhood Economic Development Fund Committee
UNM School of Law	Transgender Resource Center of NM
Albuquerque Healthcare for the Homeless	NM Black Leadership Council
Albuquerque Housing Authority	HomeWise
City of Albuquerque Health & Social Service Centers	HopeWorks
City of Albuquerque Area Agency on Aging (AAA)	New Day
City of Albuquerque Department of Senior Affairs	NM Legal Aid
City of Albuquerque Metropolitan Redevelopment Agency (MRA)	YES Housing
City of Albuquerque Office of Equity and Inclusion	Youth Development, Inc
City of Albuquerque Homeless Programs & Initiatives	Centro Savila
City of Albuquerque Community Development	Crossroads for Women
City of Albuquerque Behavioral Health	Tender Love
Greater Albuquerque Housing Partnership	High Desert Housing
Heading Home	UNM Hospitals – Behavioral Health

## ***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.
- Fifty-two community stakeholder interviews and 14 public community focus groups were conducted.
- Online community survey of 1,400 community residents.
- A draft was published for public comments and feedback, two 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. No public comments were received.
- A formal adoption hearing was scheduled for May 1, 2023, 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 Department of Family and Community Services to ensure that persons of color and protected classes defined by The Fair Housing Act were included in the process.

## **Public Comment**

No public comments were received.

## ***Who Funded***

The Assessment of Fair Housing was funded by the City of Albuquerque through federal 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. This new tool helps address goals 1, 2, 3, and 5. Additionally, in PY 2021, the City addressed goal #1 through the completion of two affordable housing developments.

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 a new affordable housing development began construction containing 10 three-bedroom units intended for larger families.

In efforts to continue addressing goal #6, the City's OCR 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, OCR provided two trainings in PY2021 and four trainings in PY2020 to housing service providers, tenants, landlords, the Apartment Association of New Mexico and members of the public. From PY2018 to PY2021, OCR provided fair housing training to a total of 477 individuals. OCR 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 4,673 people from 2018 to 2021.

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.

Since PY2019, the Eviction Prevention Program (EPP) addressed the reduction in 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. During the past three years (2019-2021), the EPP has helped 2,038 individuals with rental and/or 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.



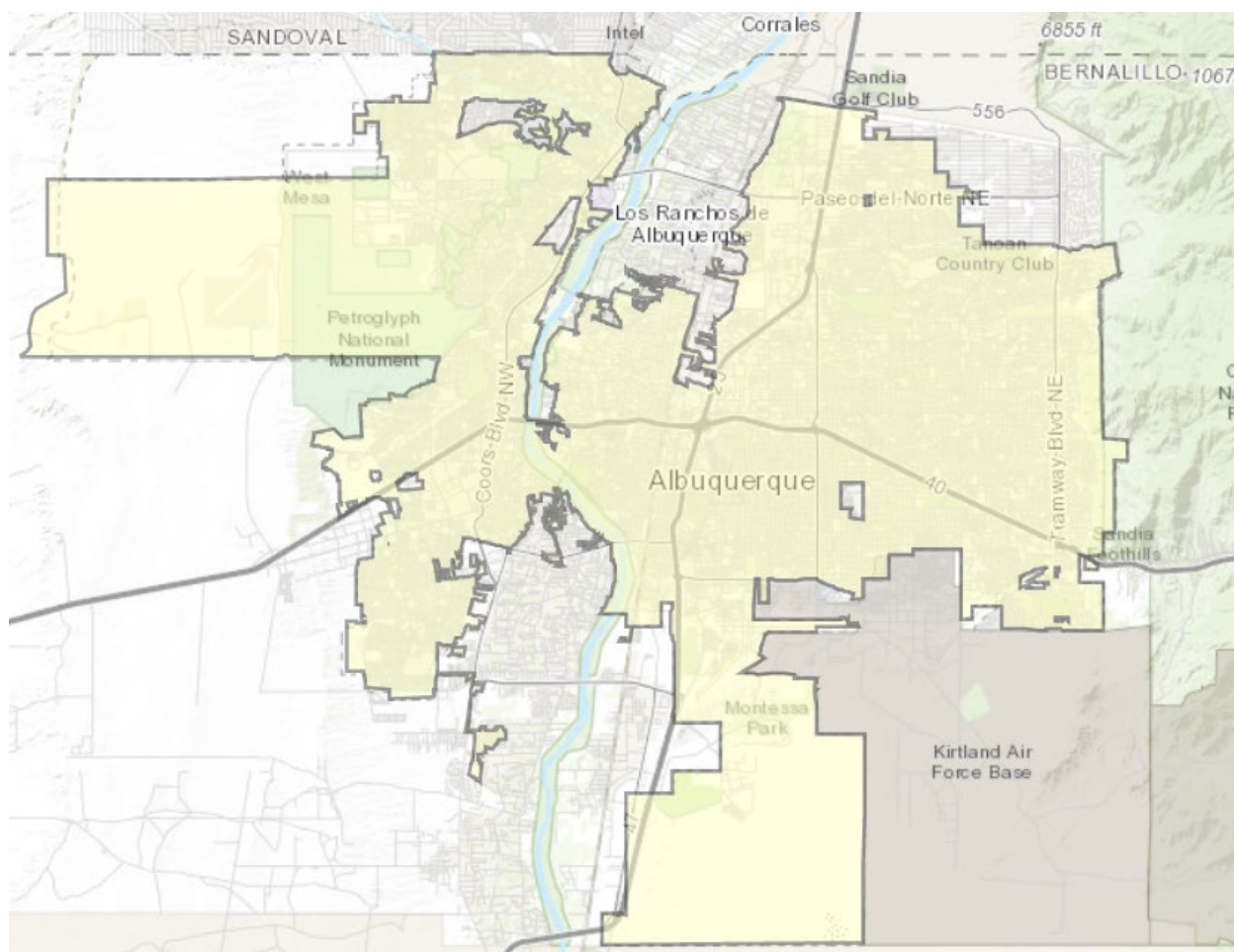
## Section IV: Analysis of Fair Housing Issues

### 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 9.2% 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	560,447	679,037	2,096,829
Total Change ('10 – '20)	9.2%	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
<b>Median age (years)</b>	35.1	37.1	
<b>Under 5 years</b>	7.1%	5.7%	-19.7%
<b>5 to 9 years</b>	6.4%	5.8%	-9.4%
<b>10 to 14 years</b>	6.3%	6.7%	+6.3%
<b>15 to 19 years</b>	6.8%	6.3%	-7.4%
<b>20 to 24 years</b>	8.0%	6.6%	-17.5%
<b>25 to 34 years</b>	15.2%	15.8%	+3.9%
<b>35 to 44 years</b>	13.3%	13.1%	-1.5%
<b>45 to 54 years</b>	14.2%	11.9%	-16.2%
<b>55 to 59 years</b>	5.9%	6.5%	+10.2%
<b>60 to 64 years</b>	5.0%	5.9%	+18.0%
<b>65 to 74 years</b>	6.1%	9.3%	+52.5%
<b>75 to 84 years</b>	3.9%	4.3%	+10.3%
<b>85 years and over</b>	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%

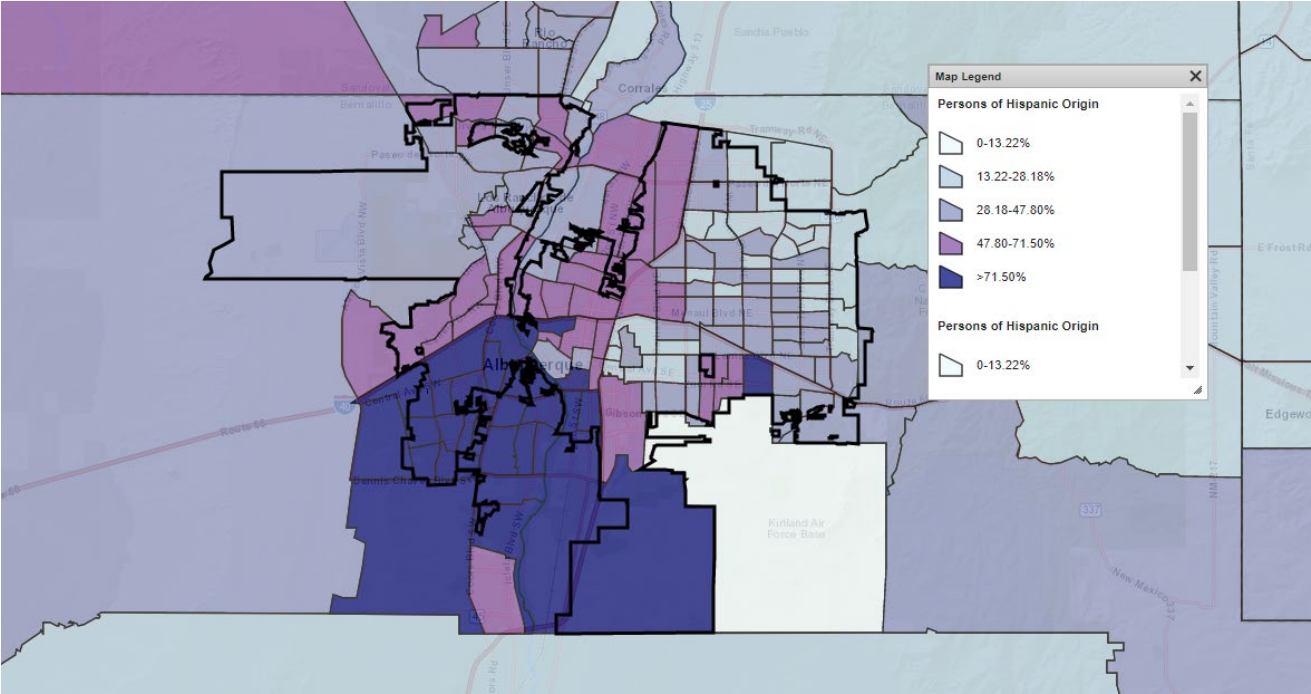
Source: American Community Survey, 2010,2020 5-Year Estimates

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 at or below the poverty rate.

**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
<b>Native</b>	473,552	89.1%	505,258	90.2%
<b>Born in state of residence</b>	258,225	48.6%	303,313	54.1%
<b>Born in other state in the United States</b>	208,566	39.2%	194,095	34.6%
<b>Foreign born</b>	57,851	10.9%	55,189	9.8%
<b>Naturalized U.S. citizen</b>	19,149	33.1%	26,401	47.8%
<b>Not a U.S. citizen</b>	38,702	66.9%	28,788	52.2%
<b>Total Population</b>	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"
<b>Speak only English</b>	385,578	72.9%		
<b>Speak a Language other than English</b>	143,011	27.1%	75.4%	6.7%

Source: American Community Survey, 2020 5-Year Estimates

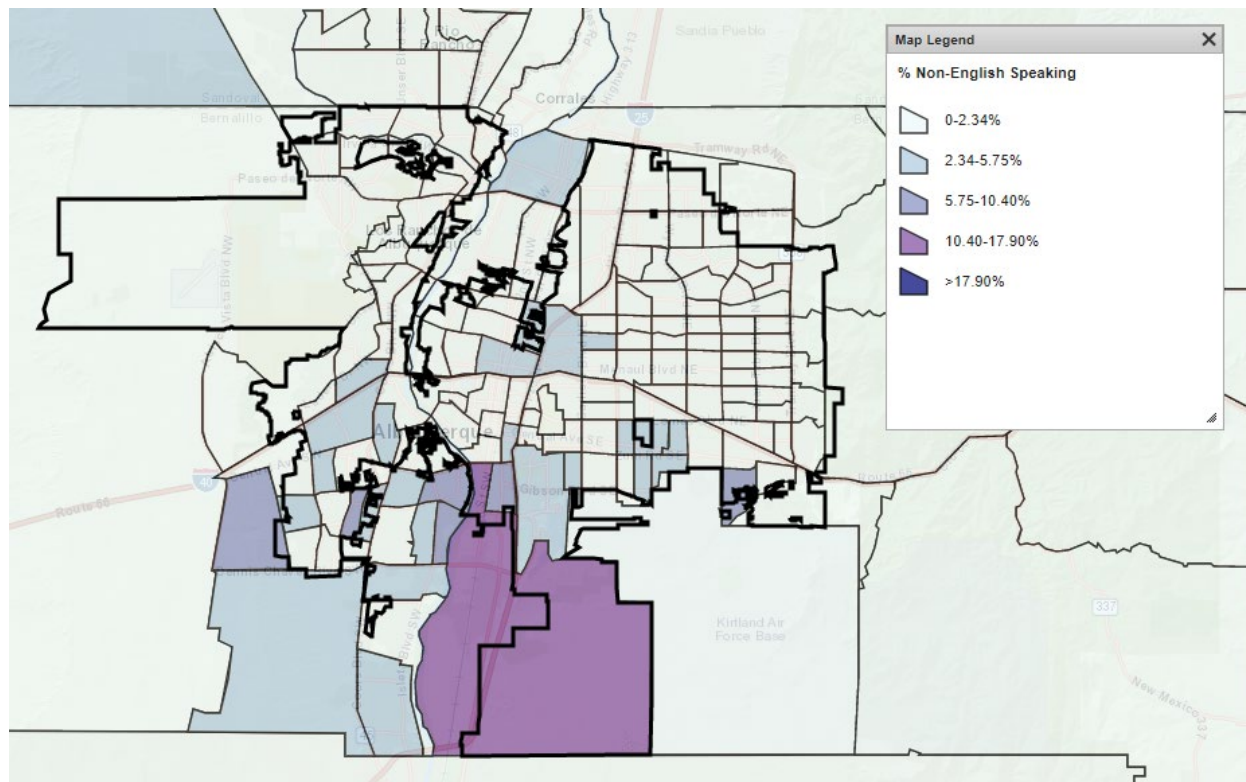
**Table 9: Languages Spoken, Albuquerque**

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
<b>Any Difficulty</b>	0.6%	5.9%	22.4%	25.5%	50.3%	14.3%
<b>Hearing Difficulty</b>	0.3%	0.9%	2.2%	9.3%	23.1%	3.9%
<b>Vision Difficulty</b>	0.6%	0.9%	2.3%	3.9%	10.1%	2.6%
<b>Cognitive Difficulty</b>	ND	4.3%	5.8%	6.8%	14.7%	6.2%
<b>Ambulatory Difficulty</b>	ND	0.6%	5.4%	15.7%	31.9%	7.3%
<b>Self-Care Difficulty</b>	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
<b>All Households</b>					
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
<b>Renters</b>					
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
<b>Owners</b>					
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
<b>2010</b>	259,165	217,256
<b>2020</b>	272,528	229,701
<b>Percent Change</b>	+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
<b>Total Households *</b>	32,240	27,180	37,175	21,615	105,960
<b>Small Family Households *</b>	10,615	10,935	16,815	11,225	66,245
<b>Large Family Households *</b>	1,655	1,555	2,370	1,355	6,755
<b>Household contains at least one person 62-74 years of age</b>	2,540	3,235	5,185	3,745	21,805
<b>Household contains at least one person age 75 or older</b>	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 Area Median Income (AMI). 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.

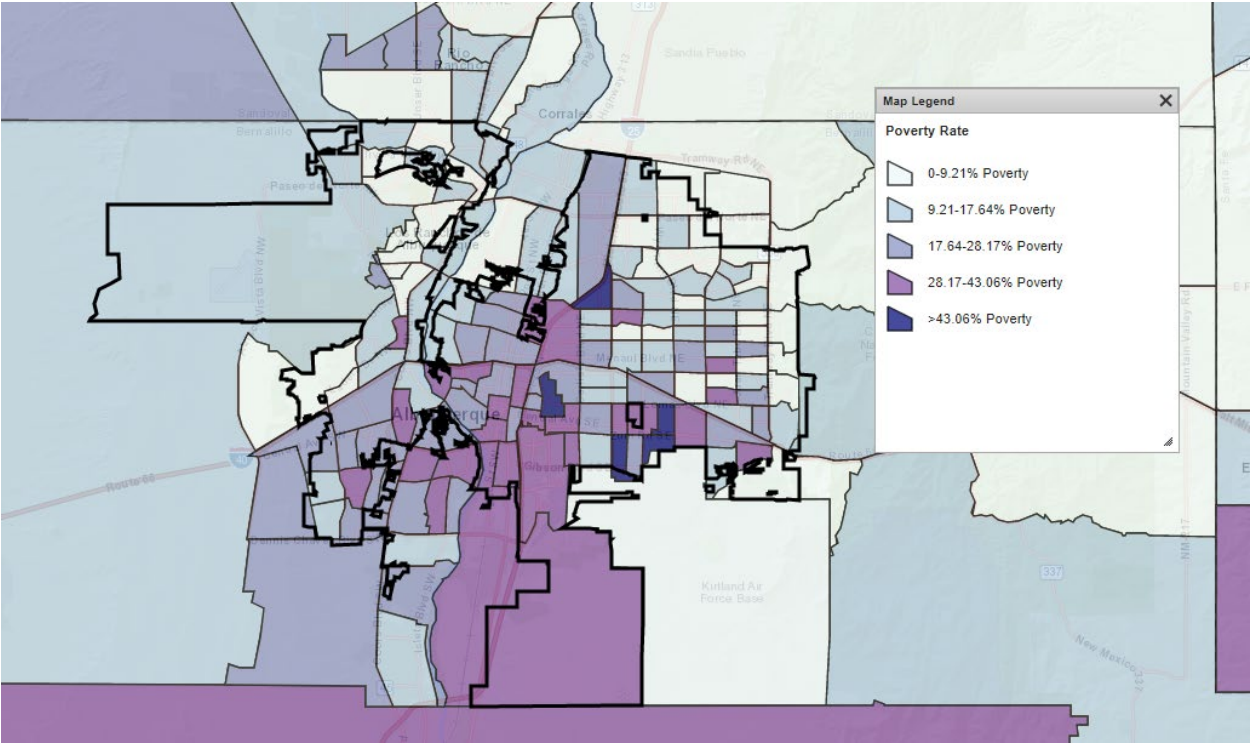
**Table 15: Households by Income Range and Tenure, 2019**

	Renter Households		Owner Households		Total Households	
	Number	Percentage	Number	Percentage	Number	Percentage
<b>0 – 30% AMI</b>	22,175	24.6%	10,055	7.5%	32,230	14.4%
<b>31-50% AMI</b>	16,460	18.2%	10,720	8.0%	27,180	12.1%
<b>51-80% AMI</b>	18,710	20.7%	18,465	13.8%	37,175	16.6%
<b>81-100% AMI</b>	8,390	9.3%	13,230	9.9%	21,620	9.6%
<b>100% AMI and over</b>	24,560	27.2%	81,400	60.8%	105,960	47.3%
<b>Total</b>	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. The highest concentrations of households with low incomes are in New Heights Community Planning Area<sup>1</sup>.

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



SOURCE: CPD Maps

<sup>1</sup> Community Planning Areas. <https://cpa.abc-zone.com/areas>

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, 2021<sup>2</sup>**

	Albuquerque		Bernalillo County	
	Number	Percentage	Number	Percentage
<b>Total Family Households</b>	139,109	NA	168,846	NA
<b>Family income in the past 12 months below poverty level</b>	17,249	12.4%	19,935	11.8%
<b>Families in poverty, owner occupants</b>	7,772	5.6%	8,975	5.3%
<b>Families in poverty, renter occupants</b>	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
<b>Persons in Poverty</b>	94,330	88,544
<i>Poverty Rate</i>	17.4%	16.0%
<b>Children in Poverty</b>	33,255	26,231
<i>Poverty Rate</i>	25.6%	21.7%
<b>Over 65 in Poverty</b>	7,795	9,418
<i>Poverty Rate</i>	11.9%	10.9%

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

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<sup>2</sup> 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.

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

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
<b>Built 2000 or later</b>	33,825	24.5%	14,276	15.6%	48,101	21.0%
<b>Built 1980-1999</b>	40,490	29.2%	30,466	33.4%	70,956	30.9%
<b>Built 1940-1979</b>	60,648	43.8%	43,476	47.7%	104,124	45.3%
<b>Built 1939 or earlier</b>	3,605	2.6%	2,915	3.2%	6,520	2.8%
<b>Total</b>	<b>138,568</b>		<b>91,133</b>		<b>229,701</b>	

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 Tenure<sup>3</sup>**

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

Source: American Community Survey, 2020 5-Year Estimates

<sup>3</sup> The total number of tenures varies slightly.

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 have identified the need for rental units with more bedrooms to help accommodate larger families or multigenerational living.

## 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	<b>7,480</b>	<b>8.5%</b>
\$500-999	<b>46,410</b>	<b>52.7%</b>
\$1,000-1,499	<b>26,491</b>	<b>30.1%</b>
\$1,500-1,999	<b>6,111</b>	<b>6.9%</b>
\$2,000 or more	<b>1,491</b>	<b>1.7%</b>
Total	<b>87,983</b>	<b>100.0%</b>

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
<b>All Units</b>	40,865	2,203	94.61%	821	\$822	\$1.00
<b>1 BR/1B</b>	17,017	771	95.47%	672	\$743	\$1.11
<b>2 BR/1B</b>	5,335	312	94.15%	847	\$771	\$0.91
<b>2 BR/1.5B</b>	659	48	92.15%	885	\$816	\$0.92
<b>2 BR/2B</b>	10,988	579	94.73%	1,011	\$950	\$0.94
<b>3 BR/2B</b>	2,853	168	94.11%	1,194	\$1,080	\$0.90
<b>3 BR/2.5 B</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.

The New Mexico Mortgage Finance Authority (MFA), 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 provide locations of subsidized and affordable housing in Albuquerque.

**Table 23: Subsidized Housing**

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

Source: Housing New Mexico

**Table 24: Affordable Housing**

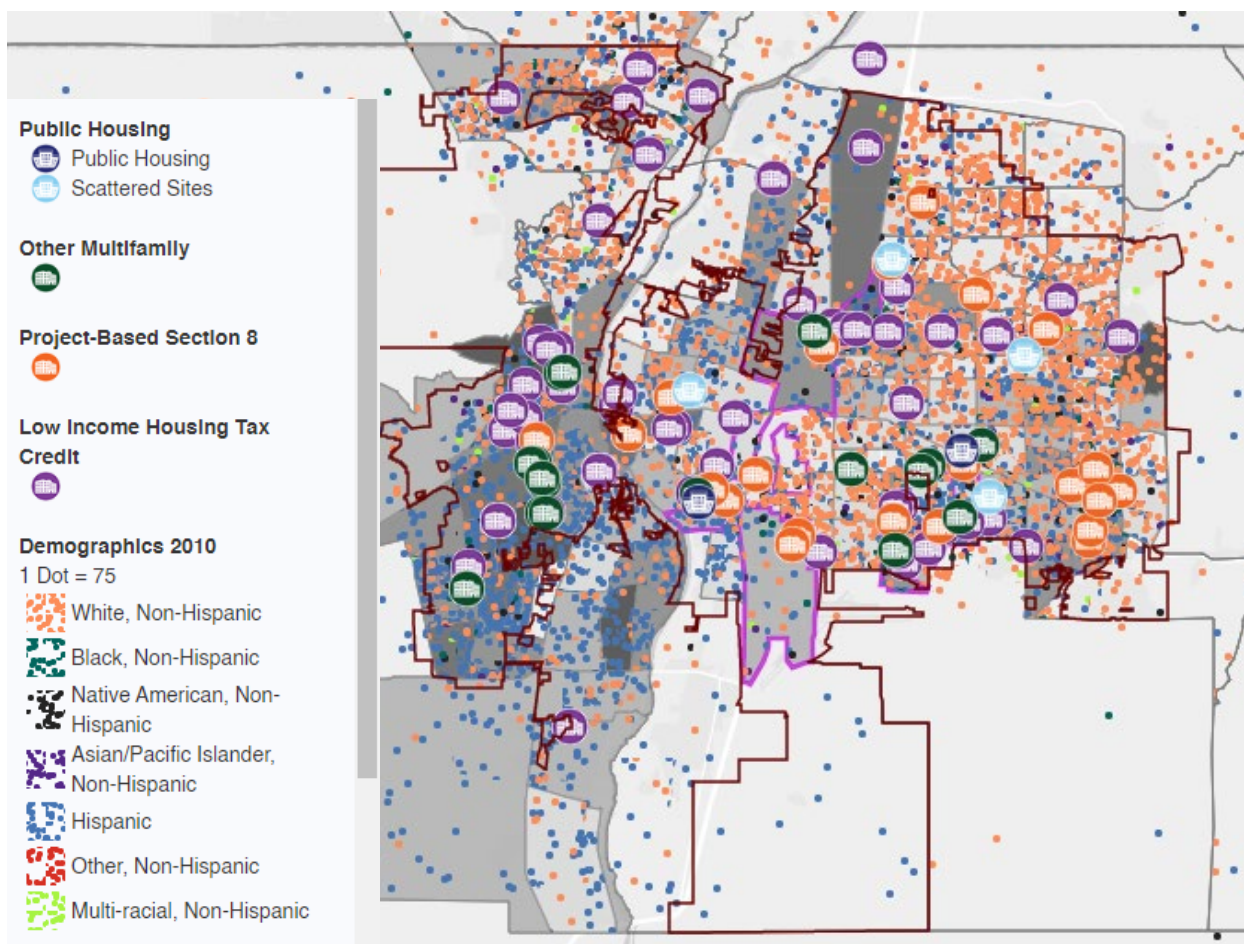
Housing Complex	Address
<b>Casa Bonita Apartments</b>	4528 Carlisle Blvd. NE
<b>Chateau Apartments</b>	6101 Osuna Road NE
<b>La Cantera Senior Apartments</b>	3600 Old Airport Road NW
<b>Desert Willow Apartments</b>	8901 Jefferson St. NE
<b>La Terraza Apartments</b>	3704 Ladera Drive NW
<b>Lifestyle Apartments at Renaissance</b>	4920 Union Way NE
<b>Manzano Mesa Apartments</b>	700 Eubank Blvd. SE
<b>Rio Volcan Apartments</b>	1919 Ladera Drive NW
<b>Jefferson Crossings</b>	4401 Montgomery NE
<b>Sawmill Lofts</b>	1801 Bellamah Ave. NW
<b>Ventana Ranch Apartments</b>	10400 Universe Blvd. NW
<b>West Park Apartments</b>	9251 Eagle Ranch Road NW
<b>Alta Vista Apartments</b>	4200 Spanish Bit NE
<b>Arioso Apartments</b>	7303 Montgomery Blvd. NE
<b>Broadway Apartments</b>	414 Broadway Blvd SE Apt 11
<b>Candelaria Gardens</b>	820 Candelaria NW
<b>Cañon de Arrowhead</b>	1700 Market St. NW
<b>Downtown @ 700 2nd Apartments</b>	700 Second St. NW
<b>Kentucky Manor</b>	437 Kentucky St. SE
<b>Las Brisas Apartments</b>	1201 San Pedro Drive SE
<b>Lomas Gardens</b>	12601 Lomas Blvd. NE
<b>Ortiz Properties</b>	1335 Ortiz Road SE
<b>Candlelight Square</b>	7501 Montgomery Blvd. NE

<b>Plaza Feliz Apartments</b>	517 San Pablo St. SE
<b>Silver Gardens Apartments</b>	100 Silver Ave. SW
<b>The Artisan at Sawmill Village</b>	1751 Bellamah Ave. NW
<b>The Beach Apartments</b>	2525 Tingley Drive SW
<b>Villa Nueva Apartments (Sawmill Senior)</b>	990 18th St. NW
<b>Plaza Ciudadña</b>	310 Indian School Road NE
<b>Sundowner Apartments</b>	6101 Central Ave. NE
<b>Vista Grande Apartments</b>	12801 Copper Avenue NE
<b>Silver Moon Lodge Apartments</b>	901 Park Avenue. SW
<b>Volcanes Commons</b>	6901 Glen Rio NW
<b>Encino El Paseo Village</b>	420 Coal SE
<b>Tucson Apartments</b>	5401 Tucson Ave. NW
<b>Casa Feliz</b>	443 Espanola St. SE
<b>Village at Avalon Apartments</b>	601 90th St. NW
<b>Arroyo Vista</b>	4201 Bryn Mawr Dr. NE
<b>Sterling Downtown</b>	800 Silver Ave. SW
<b>Casitas de Colores</b>	215 Lead Ave. SW
<b>Lifestyles at Renaissance</b>	4920 Union Way NE
<b>Plaza Ciudadana</b>	310 Indian School Road NE
<b>Luna Lodge Apartments</b>	9119 Central Ave. NE
<b>Villas Esperanza</b>	3901 Lafayette Drive NE
<b>Nuevo Atrisco</b>	201 Unser Blvd NW
<b>T &amp; C Management, El Pueblo Madeira &amp; Madeira Courts</b>	1701 Moon St. Suite 400

<b>Generations at West Mesa</b>	5710 Avalon Road NW
<b>Copper Hills</b>	4200 Spanish Bit NE
<b>Marbella</b>	6801 Glenrio Road NW
<b>Arroyo Villas</b>	4701 Irving Blvd. NW
<b>La Vida Nueva</b>	1200 Dickerson Drive SE
<b>Cuatro</b>	1319 4th Street SW
<b>Casa de Sierra</b>	200 Valencia Drive SE
<b>Aspen Ridge</b>	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
<b>Fair Market Rent</b>	666	821	996	1,415	1,705
<b>High HOME Rent</b>	666	821	996	1,243	1,368
<b>Low HOME Rent</b>	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.

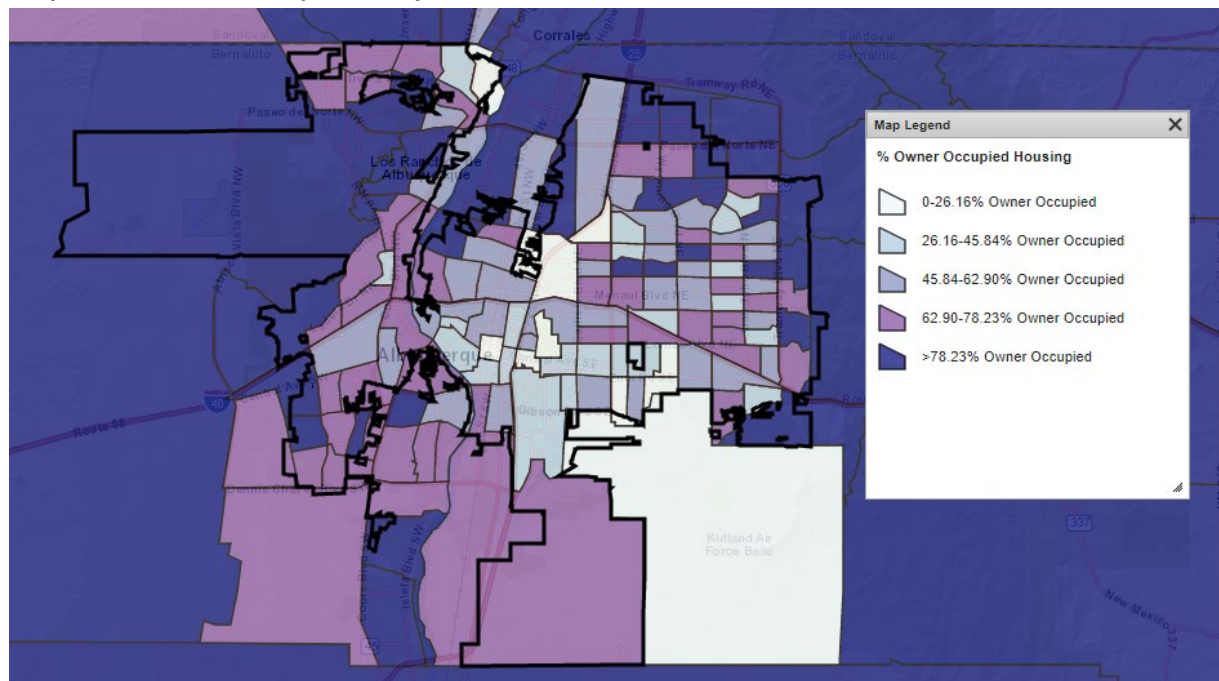
**Table 26: Monthly Indicators, September 2022, Albuquerque**

	Days on Market Until Sale	Median Sales Price	Avg Sales Price	Housing Affordability Index
<b>Single Family</b>	15	\$330,000	\$378,538	69
<b>Condos/Townhouse</b>	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**



## 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 burdened<sup>4</sup>. 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% AMI<sup>5</sup> 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.

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<sup>4</sup> 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](https://www.jchs.harvard.edu/sites/default/files/Harvard_JCHS_State_of_the_Nations_Housing_2018.pdf)

<sup>5</sup> 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
<b>NUMBER OF HOUSEHOLDS</b>								
<b>Small Related</b>	455	1,125	3,820	5,400	375	730	3,130	4,235
<b>Large Related</b>	85	145	530	760	65	275	960	1,300
<b>Elderly</b>	655	585	1,170	2,410	330	1,630	3,180	5,140
<b>Other</b>	720	890	4,075	5,685	195	455	1,555	2,205
<b>Total need by income</b>	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.

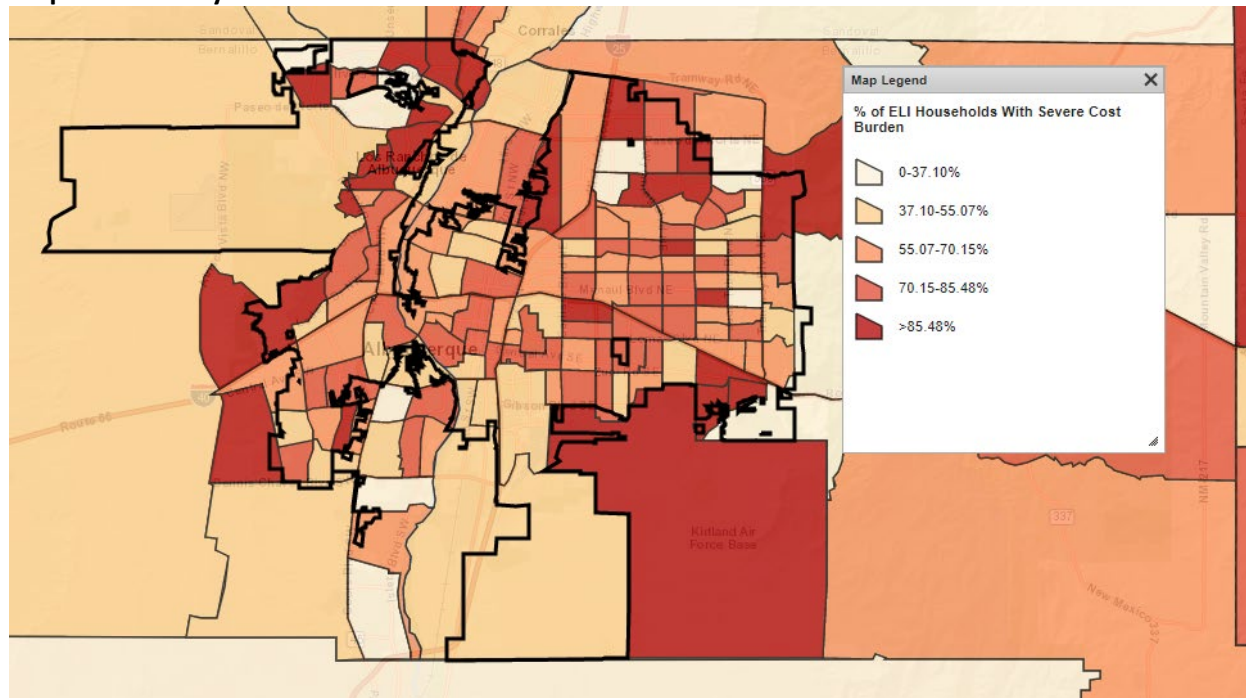
**Table 28: Severe Cost Burden (> 50%) Households by Tenure**

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

<b>Total need by income</b>	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 in the East Gateway, North Albuquerque, Northwest Mesa, and West Mesa Community Planning Areas.

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% AMI<sup>6</sup>.

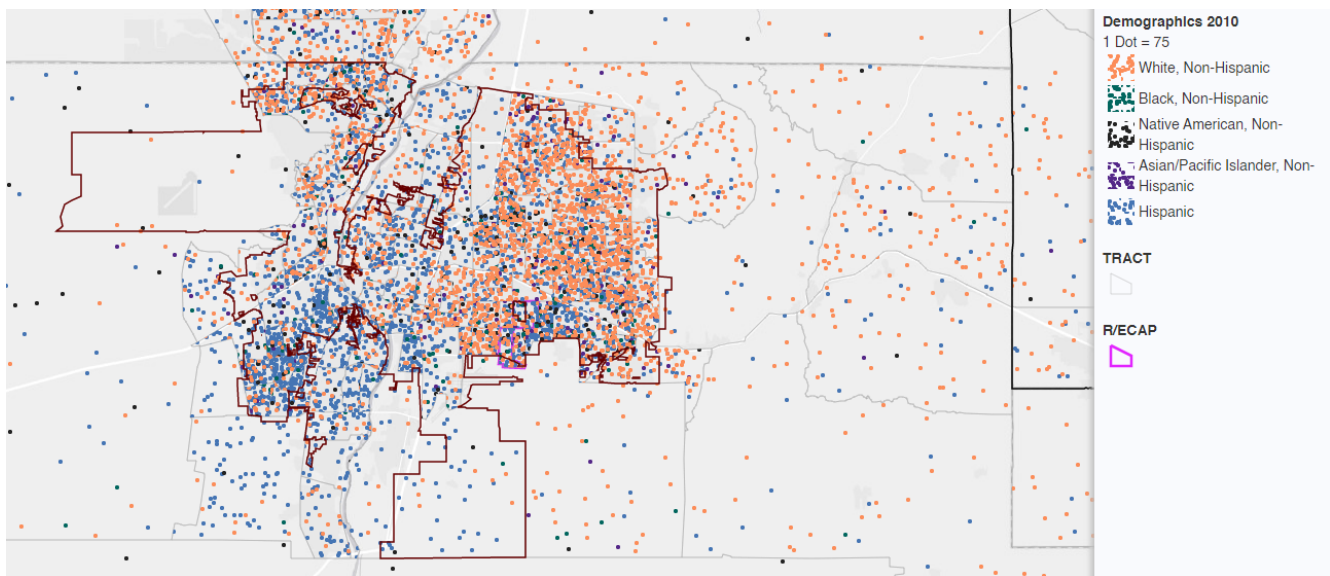
<sup>6</sup> Data tables found in NA-10 of the 2023-2027 Consolidated Plan.

## 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.

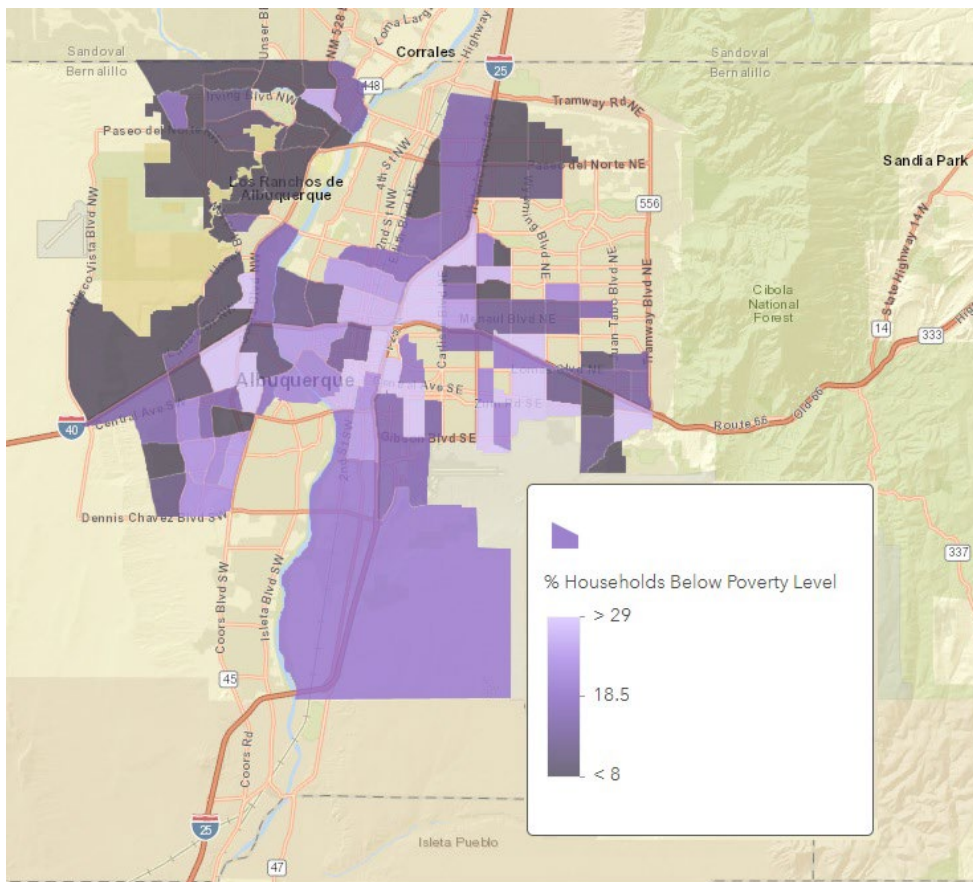
HUD's AAFHT Mapping System currently does not have the Racial/Ethnic Dissimilarity map for Albuquerque available.



## 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**

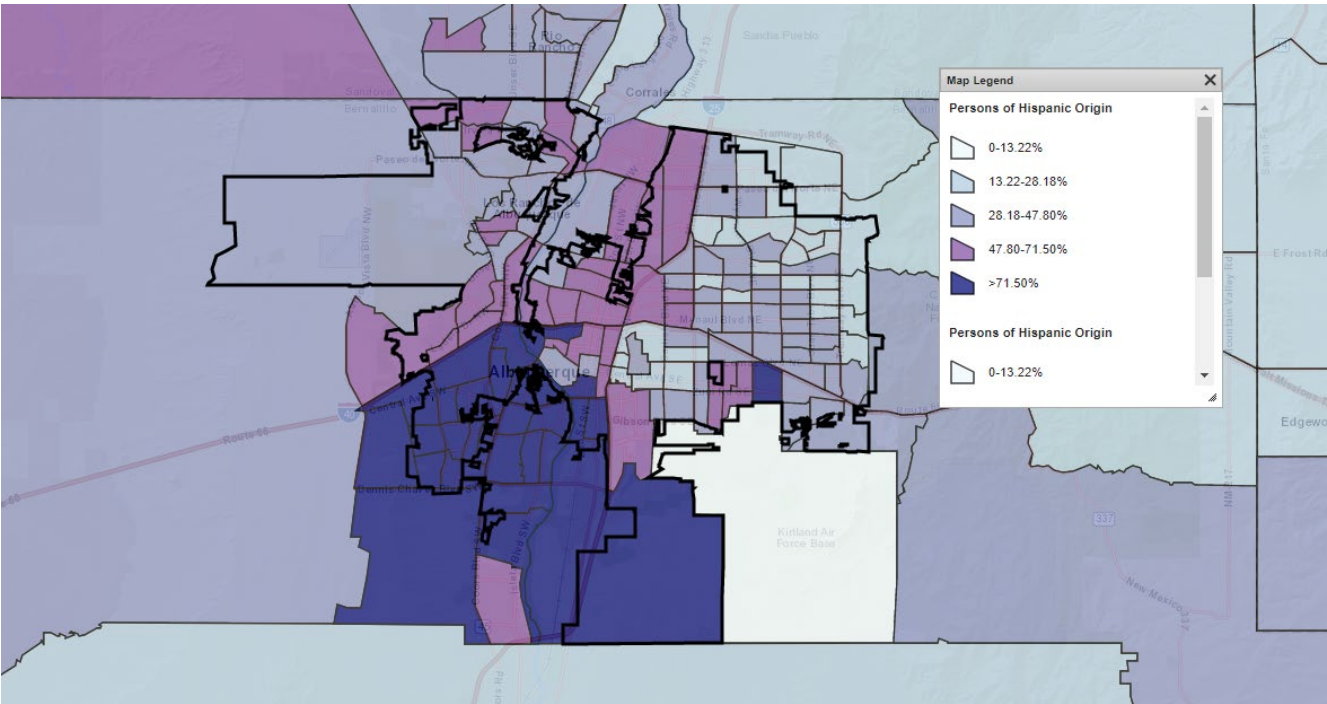


HUD AFFHT Mapping System R/ECAP Census Tract Map

Almost 50% of the population of Albuquerque identifies as Hispanic or Latino. As shown in Map 10 below, 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 are located in the Mesa

del Sol, Central Albuquerque, and Southwest Mesa Community Planning Ares. No other racial group has census tracts with over 50% of non-white residents.

**Map 10: Percent of Hispanic or Latino Households**



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 12<sup>th</sup> 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

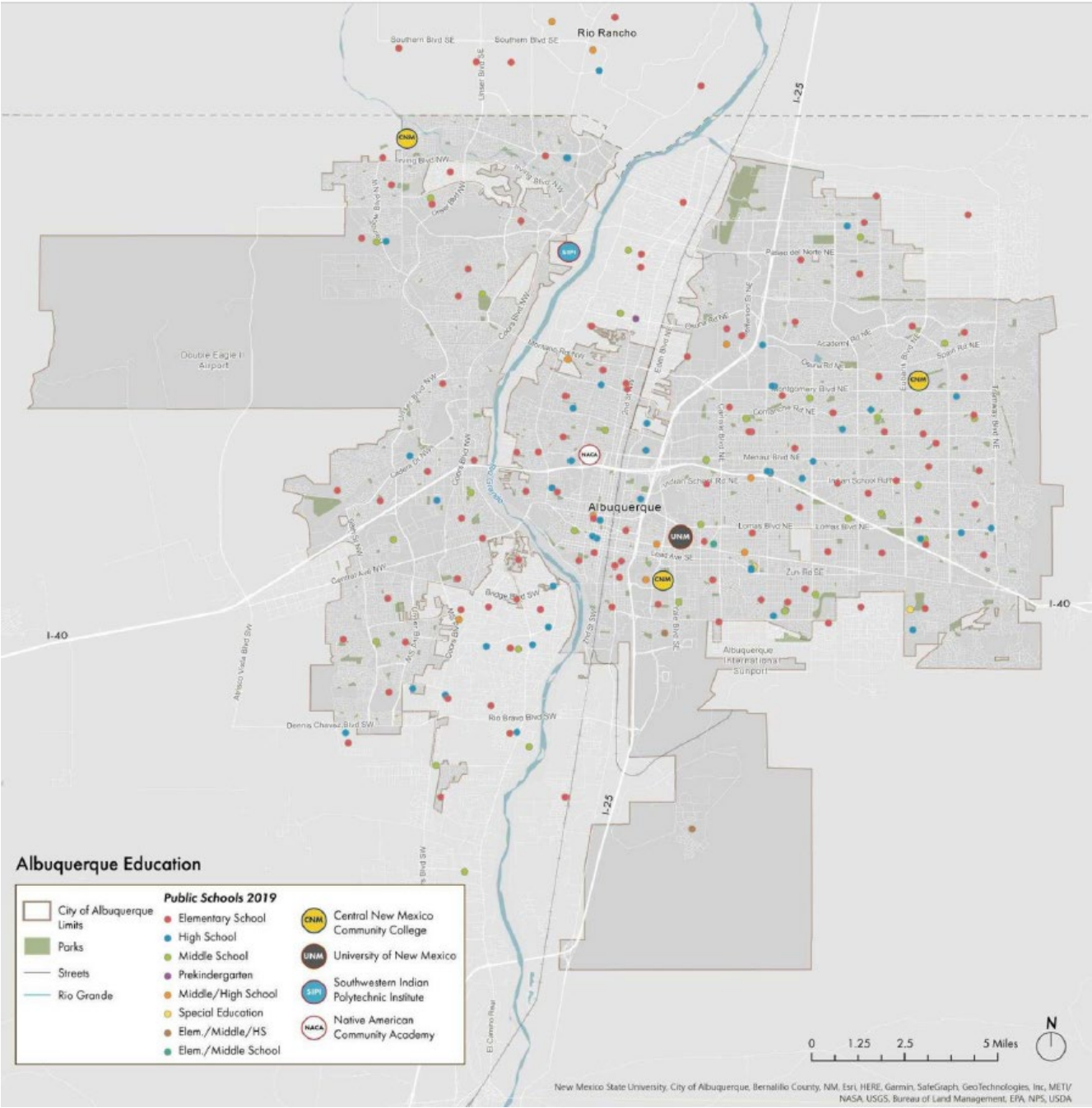
**Table 30: Student Race and Ethnicity, 2022**

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 11: 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

<b>Graduate or professional degree</b>	\$65,135	\$83,132	\$58,007
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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%<sup>7</sup>. The U.S. Bureau of Labor Statistics reports that the preliminary September 2022 unemployment rate for 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**

<b>Total Population in the Civilian Labor Force</b>	289,406
<b>Civilian Employed Population 16 years and over</b>	287,520
<b>Employed</b>	271,434
<b>Unemployed</b>	16,086
<b>Not in Labor Force</b>	162,858
<b>Unemployment Rate</b>	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.

<sup>7</sup> U.S. Bureau of Labor. Economy at a Glance. [https://www.bls.gov/eag/eag.nm\\_albuquerque\\_msa.htm](https://www.bls.gov/eag/eag.nm_albuquerque_msa.htm)

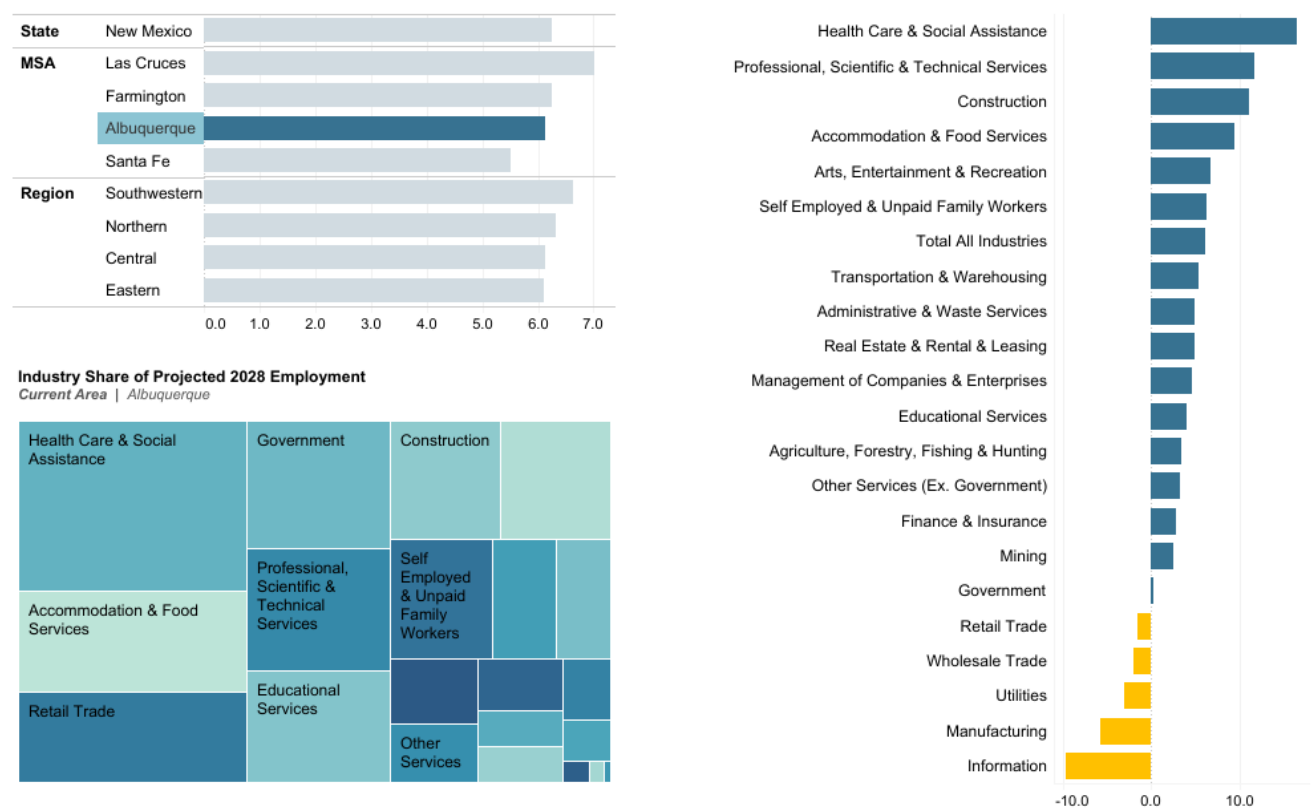
**Table 34: Occupations by Sector in Albuquerque, 2020**

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

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**



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

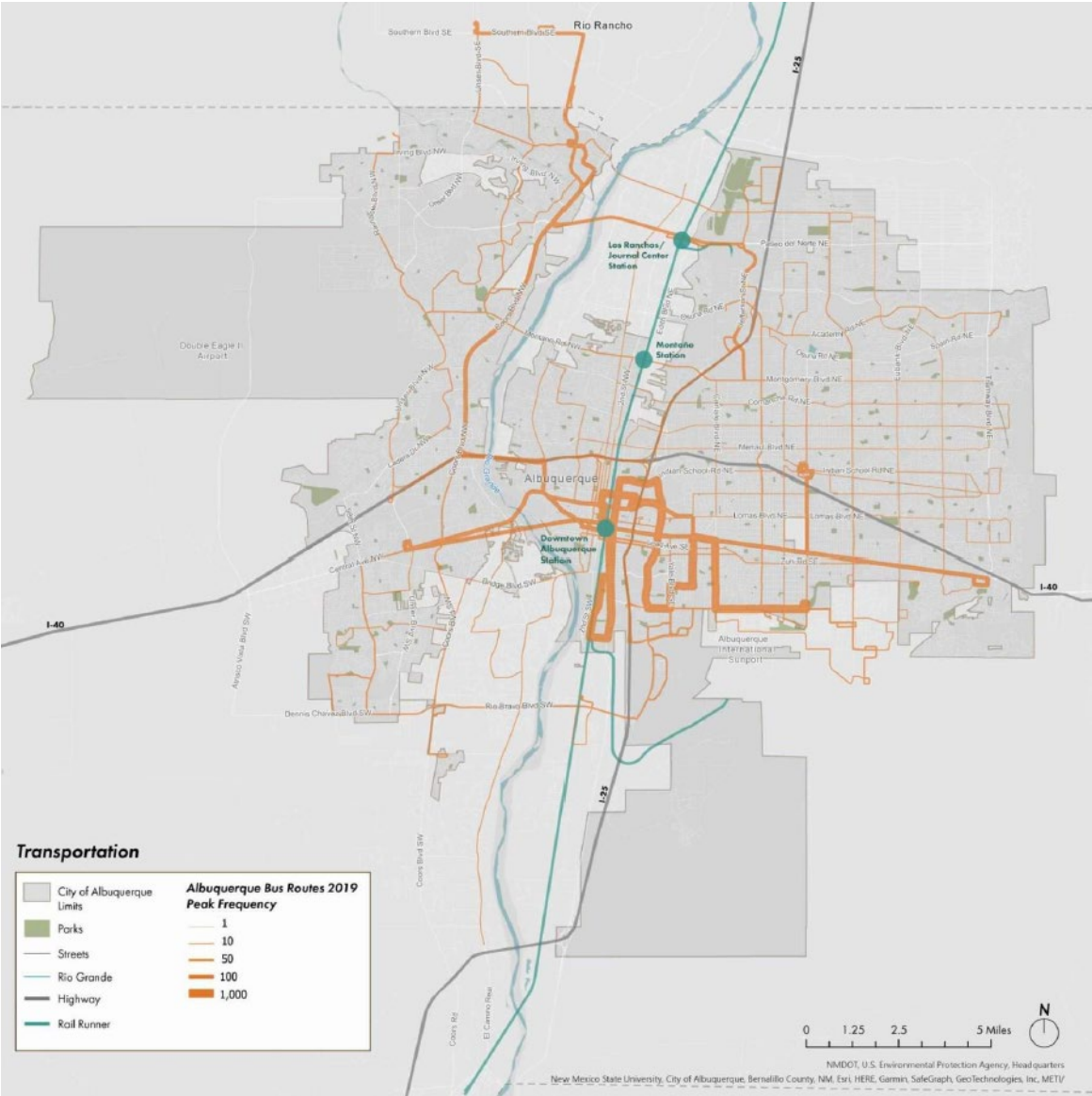
SOURCE: New Mexico Department of Workforce Solutions, 2020.

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

The median household income in Albuquerque is \$53,936. As Table 35 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.

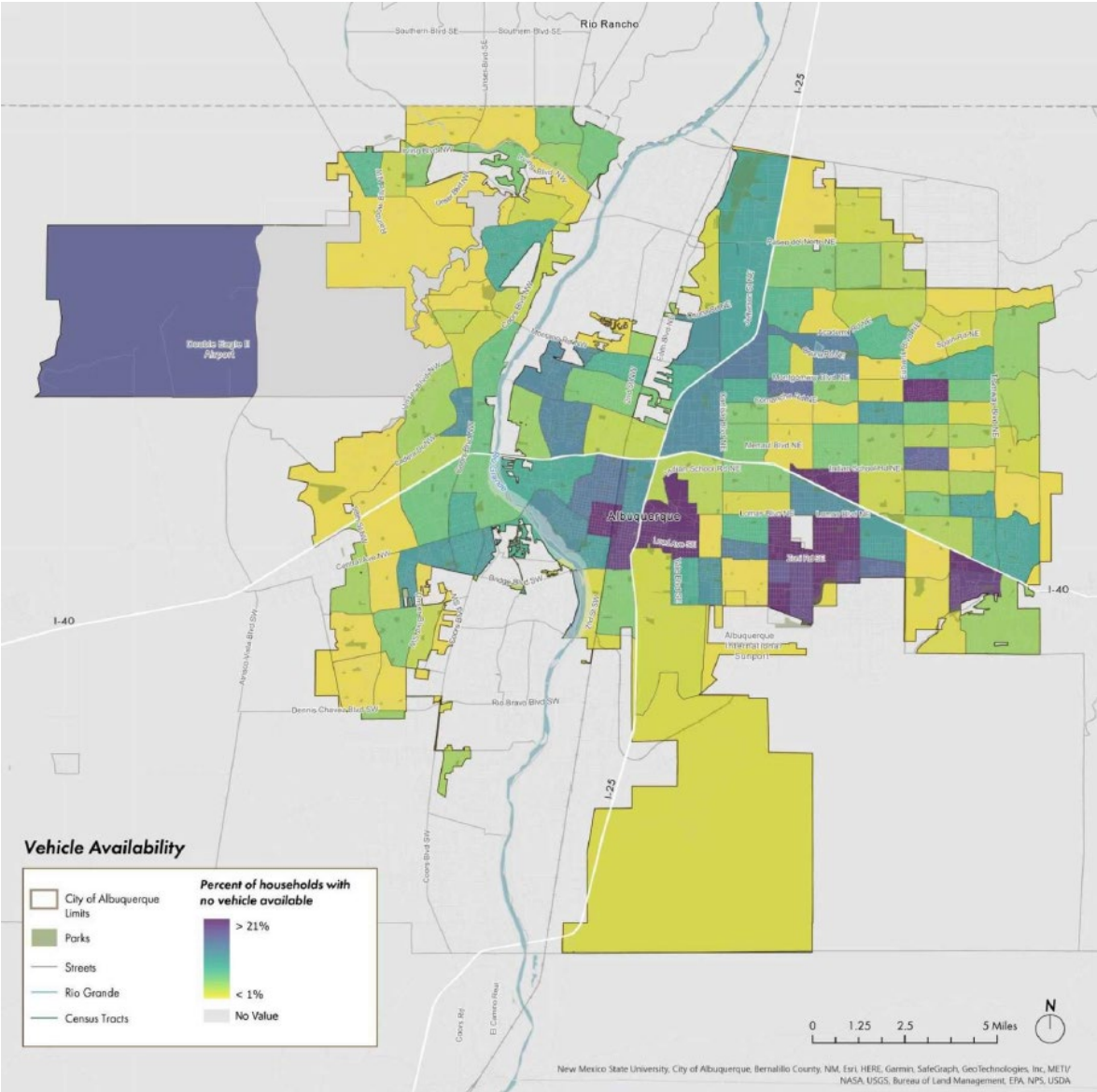
Map 12: Transportation Routes



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



Map 13: Vehicle Availability

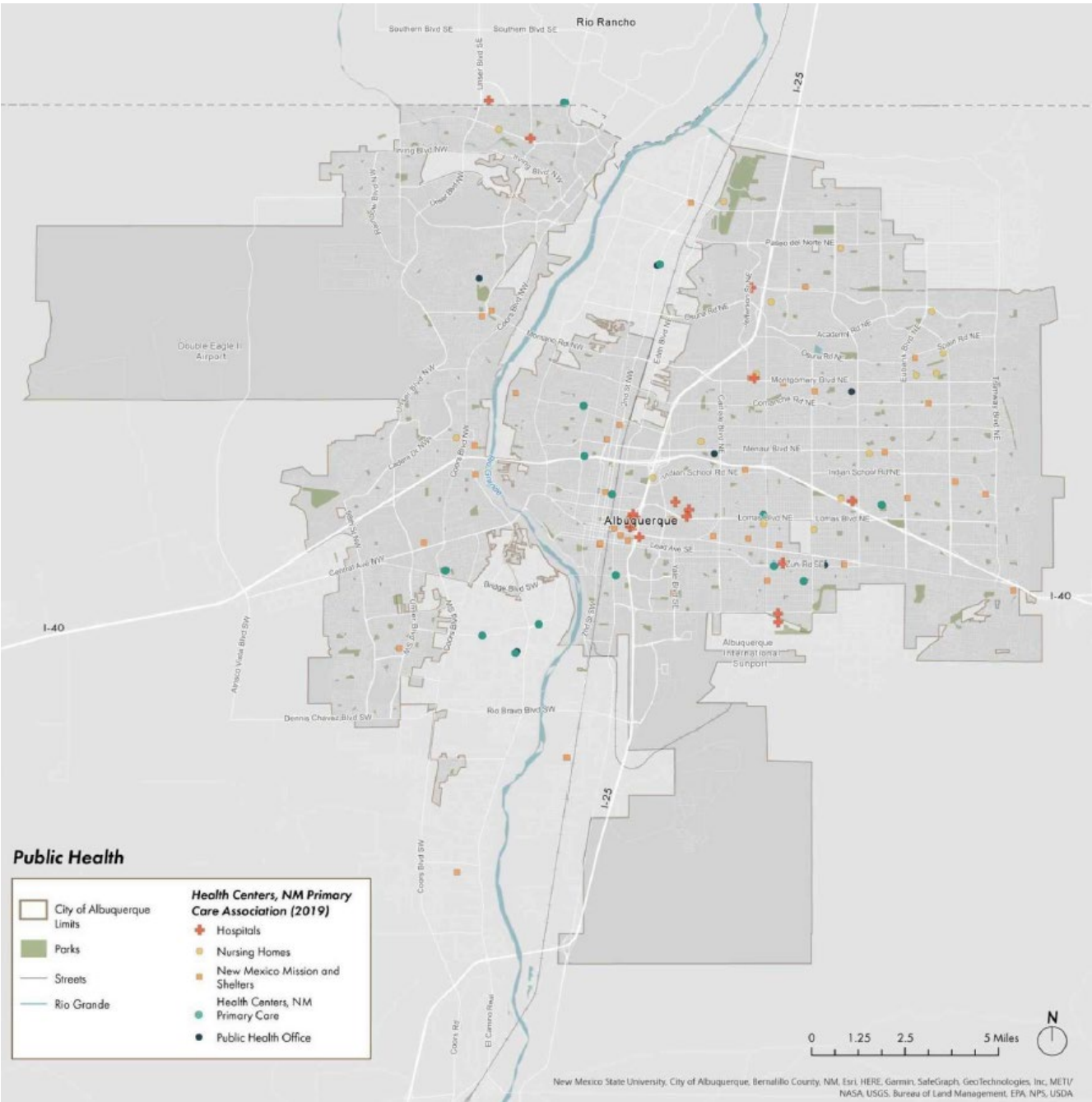


Source: City of Albuquerque Housing and Entrepreneurship Needs Assessment Report, October 2022

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.

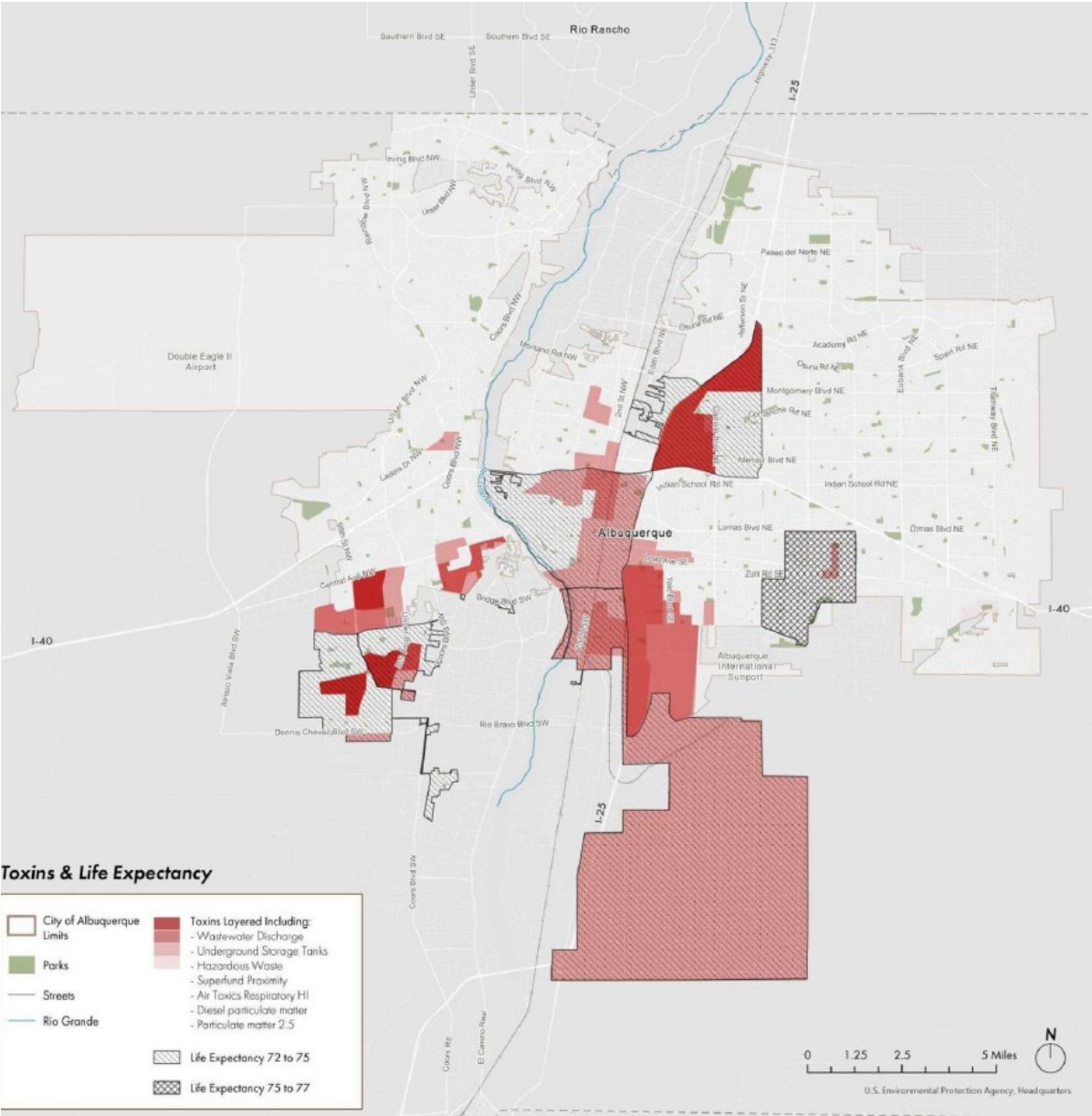
Map 14: Health Facilities, 2019



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 15: 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 Plan<sup>8</sup> 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

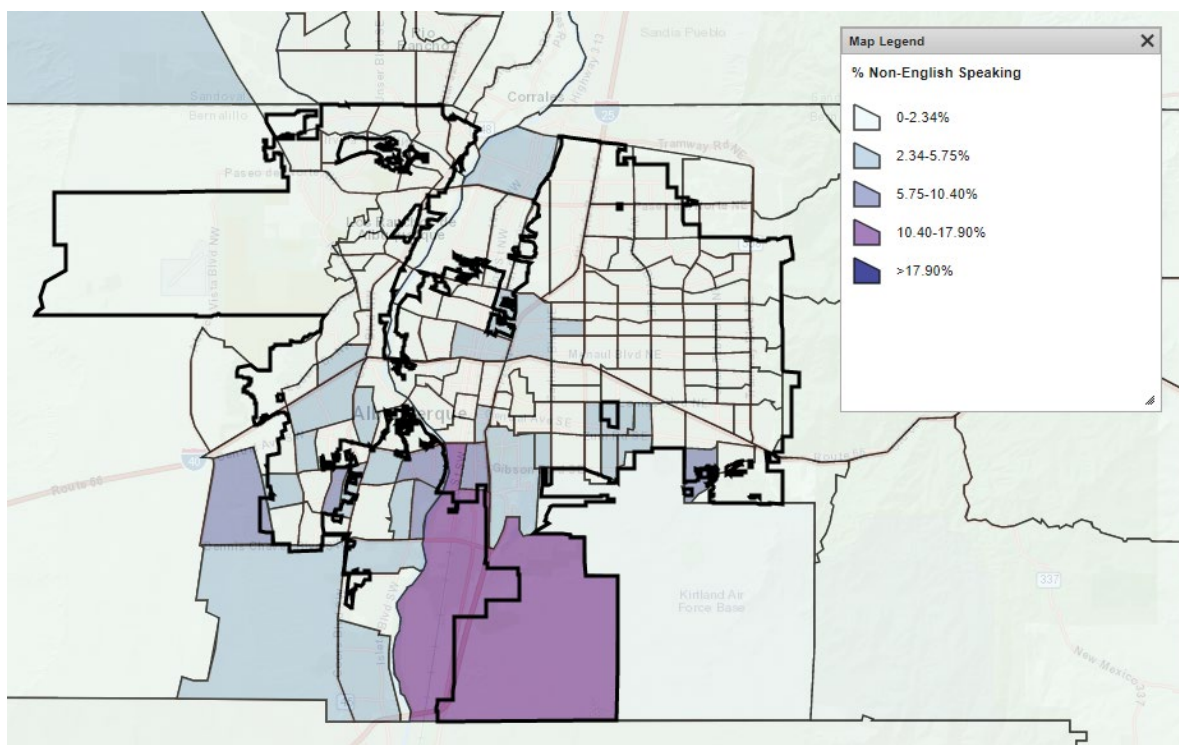
The highest concentration of non-English speakers is located in the southern census tracts of the city in the Mesa del Sol Community Planning Area. Many of these census tracts match with high concentration of Hispanic or Latino persons in Map 2 (shown on page 16).

## Map 16: Percent of Non-English-Speaking Population

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





Source: HUD CPD Maps

## 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. This data provides an overview of mortgage lending practices within Albuquerque in 2017<sup>9</sup>. 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.

<sup>9</sup> The most recently available HMDA data is 2017.

**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
<b>Race</b>							
<b>Black or African American</b>	0.68%	22.85%	43.21%	33.26%	58.14%	38.24%	3.62%
<b>Asian/Pacific Islander</b>	0.00%	15.25%	76.46%	8.30%	71.52%	26.46%	2.02%
<b>White</b>	0.54%	21.56%	63.67%	14.22%	61.27%	33.31%	5.42%
<b>American Indian or Alaska Native</b>	0.43%	30.82%	46.34%	22.41%	61.85%	31.90%	6.25%
<b>Native Hawaiian or Other Pacific Islander</b>	0.00%	21.52%	54.43%	24.05%	59.49%	37.97%	2.53%
<b>No Info Provided</b>	0.44%	20.26%	63.49%	15.81%	44.00%	51.40%	4.60%
<b>N/A</b>	0.00%	0.97%	98.06%	0.97%	58.25%	33.01%	8.74%
<b>Hispanic/Latino</b>	0.69%	29.63%	58.25%	11.43%	60.25%	33.81%	5.93%
<b>Non-Hispanic</b>	0.39%	16.68%	65.83%	17.10%	60.84%	34.26%	4.90%
<b>No Info Provided</b>	0.57%	19.36%	64.68%	15.39%	48.06%	47.54%	4.39%
<b>NA</b>	0.00%	1.90%	97.14%	0.95%	59.05%	32.38%	8.57%

<b>Women</b>	0.65%	26.71%	67.32%	5.32%	61.17%	32.88%	5.96%
<b>Male</b>	0.50%	19.14%	60.31%	20.05%	60.03%	35.21%	4.75%
<b>No Info Provided</b>	0.00%	17.23%	66.97%	15.80%	43.04%	51.24%	5.72%
<b>NA</b>	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
<b>Race</b>							
<b>Black or African American</b>	51.34%	2.79%	20.79%	16.72%	5.46%	2.90%	861
<b>Asian/Pacific Islander</b>	57.70%	2.98%	13.20%	17.46%	3.88%	4.79%	773
<b>White</b>	56.09%	2.83%	15.71%	15.75%	5.10%	4.52%	28,994
<b>American Indian or Alaska Native</b>	48.74%	3.36%	23.95%	15.23%	5.67%	3.05%	952
<b>Native Hawaiian or Other Pacific Islander</b>	50.97%	3.87%	22.58%	15.48%	4.52%	2.58%	155
<b>No Info Provided</b>	43.01%	3.82%	22.81%	19.94%	7.83%	2.58%	5,808
<b>N/A</b>	2.66%	0.03%	0.23%	0.44%	0.00%	96.64%	3,866
<b>Hispanic/Latino</b>	51.93%	2.79%	19.77%	15.89%	6.30%	3.32%	13,633
<b>Non-Hispanic</b>	57.05%	3.08%	14.18%	15.91%	4.75%	5.03%	19,268
<b>No Info Provided</b>	45.68%	3.30%	21.46%	20.31%	6.41%	2.85%	4,637
<b>N/A</b>	2.71%	0.03%	0.26%	0.44%	0.00%	96.56%	3,871
<b>Women</b>	54.55%	2.57%	17.77%	15.57%	5.33%	4.21%	12,156



<b>Male</b>	54.60%	3.25%	15.90%	16.37%	5.59%	4.30%	22,396
<b>No Info Provided</b>	44.57%	2.95%	23.47%	20.59%	5.73%	2.68%	2,982
<b>N/A</b>	2.76%	0.03%	0.31%	0.44%	0.00%	96.46%	3,875
<b>Average (%) and Grand Total</b>	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 color<sup>10</sup>. 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
<b>Debt-to-Income Ratio</b>	15.59%	15.63%	11.17%	17.65%	10.53%	15.36%	16.16%
<b>Employment History</b>	1.06%	1.10%	0.56%	0.00%	0.88%	0.82%	0.69%
<b>Credit History</b>	15.58%	15.11%	18.99%	12.75%	18.42%	17.85%	17.04%
<b>Collateral</b>	11.37%	11.40%	10.61%	14.71%	7.89%	10.02%	10.56%

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

<b>Insufficient Cash</b>	1.94%	1.78%	3.91%	3.92%	4.39%	1.78%	2.13%
<b>Unverifiable Information</b>	2.81%	3.10%	0.00%	5.88%	1.75%	2.52%	3.15%
<b>Credit Application Incomplete</b>	9.58%	8.08%	10.61%	5.88%	7.46%	6.64%	7.31%
<b>Mortgage Insurance Denied</b>	0.02%	0.02%	0.00%	0.00%	0.00%	0.04%	0.00%
<b>Other</b>	6.42%	6.72%	3.35%	7.84%	3.95%	6.27%	7.18%
<b>Non Noted</b>	35.63%	37.07%	40.78%	31.37%	44.74%	38.70%	35.79%
<b>Total Number</b>	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 40 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 loans<sup>11</sup> 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 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 %
<b>Albuquerque</b>	20,295	6.53%	12,033	8.14%	7,201	3.74%
<b>State of New Mexico</b>	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/>

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<sup>11</sup> 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 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.

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

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

<b>New Mexico</b>		
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%

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 38 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.

## **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 Forward<sup>12</sup> 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 looking into acquiring a motel for a potential conversion projects in 2023.

### **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 indicated that they or someone they know has experienced a type of housing discrimination within Albuquerque.

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

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%

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?**

<b>Are you of Hispanic, Latino, or other Spanish origin?</b>	<b>Percent responding 'Yes'</b>
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?**

<b>Are you of Hispanic, Latino, or other Spanish origin?</b>	<b>Percent responding 'Yes'</b>
Yes	38.4%
No	29.6%
Total	33.5%

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 that they are trying to rent or purchase a home from that they were discriminating.

**What would you do if you encountered or experienced housing discrimination?**

<b>What is your race?</b>	<b>Ignore it and go somewhere else</b>	<b>Tell the person that you believe they are discriminating</b>	<b>Report it</b>	<b>Would not know what to do</b>
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*						
	White or Caucasian	Black or African American	Asian	Native American or Alaska Native	Native Hawaiian or other Pacific Islander	Another race	Total
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.

The City's website provides basic information on Housing Discrimination and Fair Housing. It would be beneficial to those attempting to access information if the information was easier to understand and there was a more streamlined process to file a complaint. The public would also benefit if all fair housing information, including training and informational flyers were all in one area. A more streamlined process when filing a complaint would be beneficial to those accessing the website. Information is spread out across several different webpages. Additionally, 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 Americans 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 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
<b>Jurisdiction as a whole</b>	25,510	6,720
<b>White</b>	10,440	2,310
<b>Black / African American</b>	1,370	235
<b>Asian</b>	325	115
<b>American Indian, Alaska Native</b>	985	375
<b>Pacific Islander</b>	0	25
<b>Hispanic</b>	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 or 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
<b>Jurisdiction as a whole</b>	20,940	6,240
<b>White</b>	7,515	2,495
<b>Black / African American</b>	535	215
<b>Asian</b>	540	85
<b>American Indian, Alaska Native</b>	1,015	119
<b>Pacific Islander</b>	0	0
<b>Hispanic</b>	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
<b>Jurisdiction as a whole</b>	20,940	6,240
<b>White</b>	7,515	2,495
<b>Black / African American</b>	535	215
<b>Asian</b>	540	85
<b>American Indian, Alaska Native</b>	1,015	119
<b>Pacific Islander</b>	0	0
<b>Hispanic</b>	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
<b>Jurisdiction as a whole</b>	5,610	16,010
<b>White</b>	2,555	7,035
<b>Black / African American</b>	250	290
<b>Asian</b>	50	305
<b>American Indian, Alaska Native</b>	170	675
<b>Pacific Islander</b>	0	50
<b>Hispanic</b>	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.

**Table 47: Housing Cost Burden by Race/Ethnicity and AMI**

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

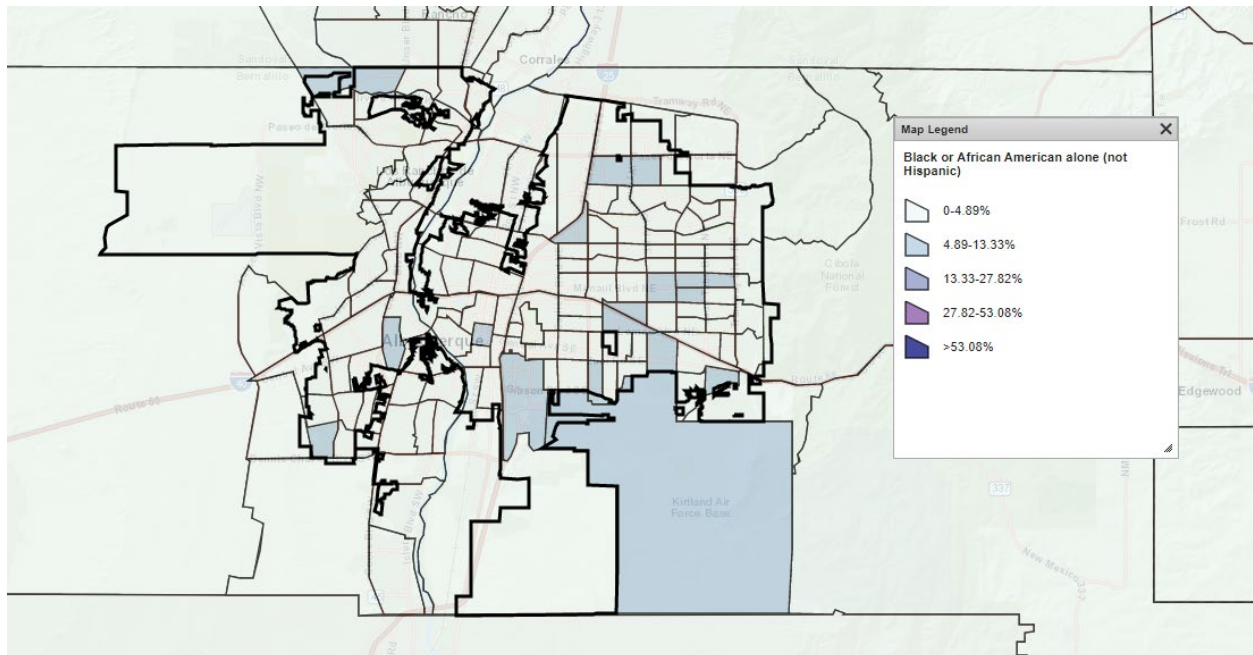
Source: 2015-2019 CHAS

## 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.

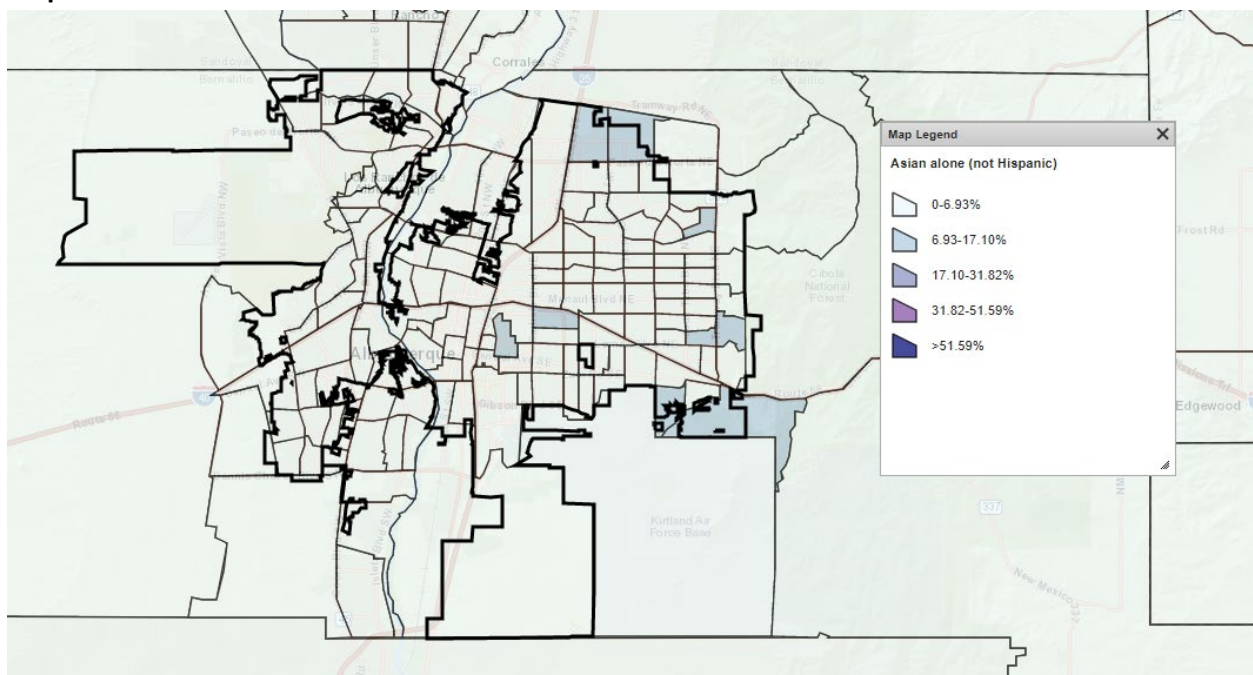
Black/African American and American Indian/Alaska Native households experience extreme housing cost burden at an unequal rate compared to other households. These households most likely are overcrowded.

**Map 17: Black or African American**



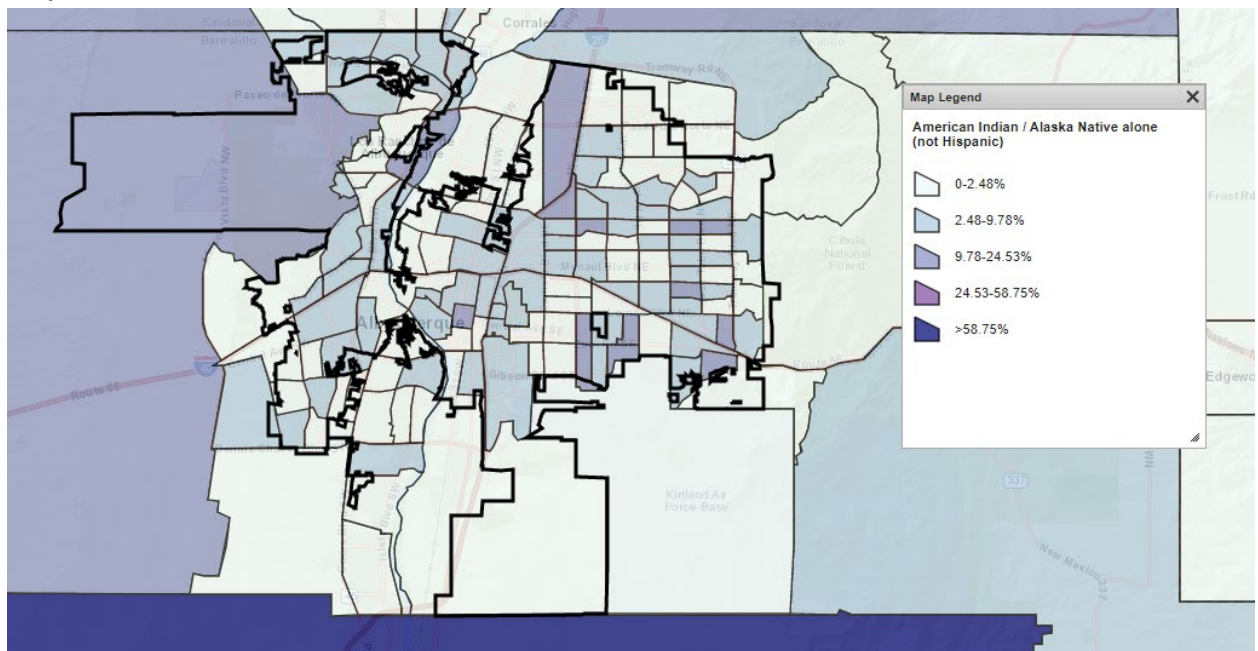
Source: HUD CPD Maps

**Map 18: Asian**



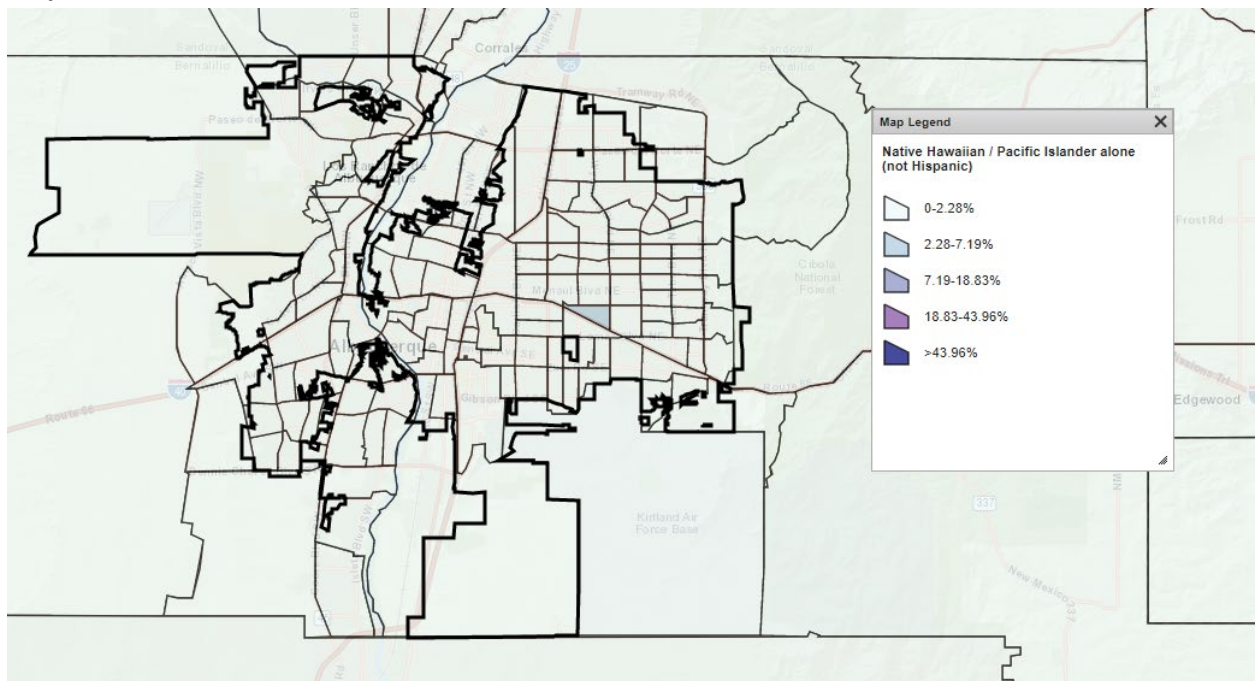
Source: HUD CPD Maps

**Map 19: American Indian and Alaska Native**



Source: HUD CPD Maps

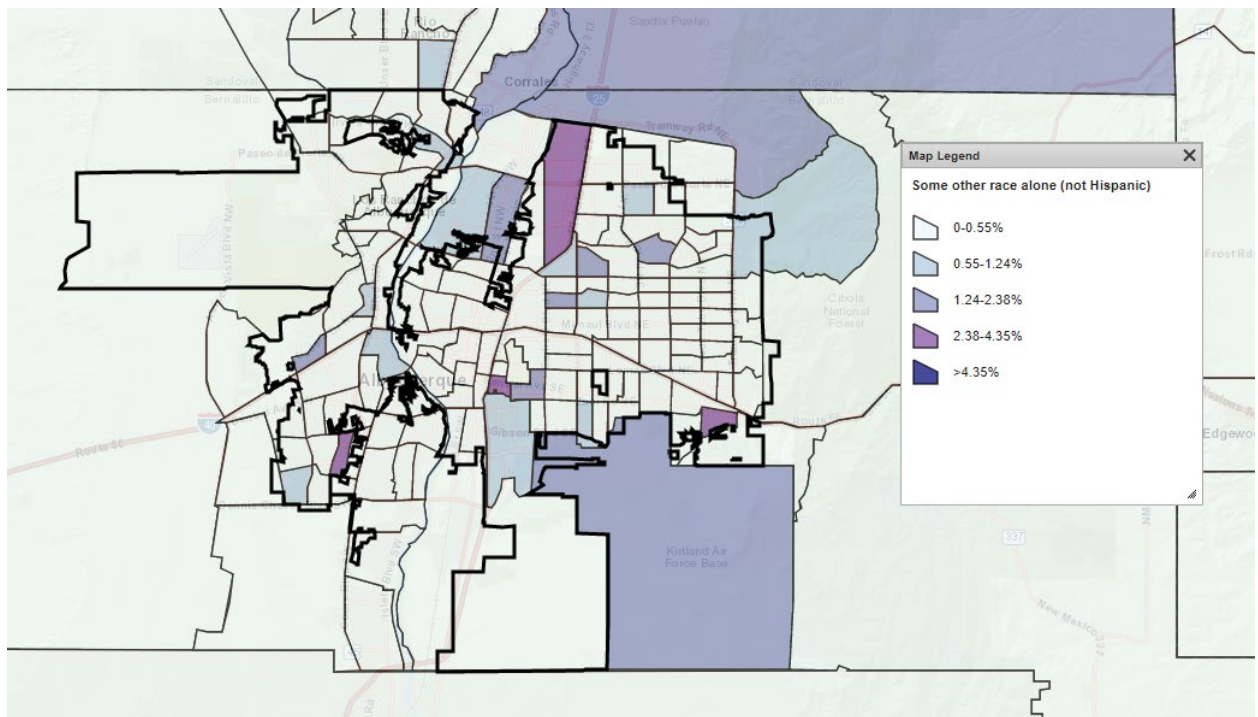
**Map 20: Native Hawaiian and Other Pacific Islanders**



Source: HUD CPD

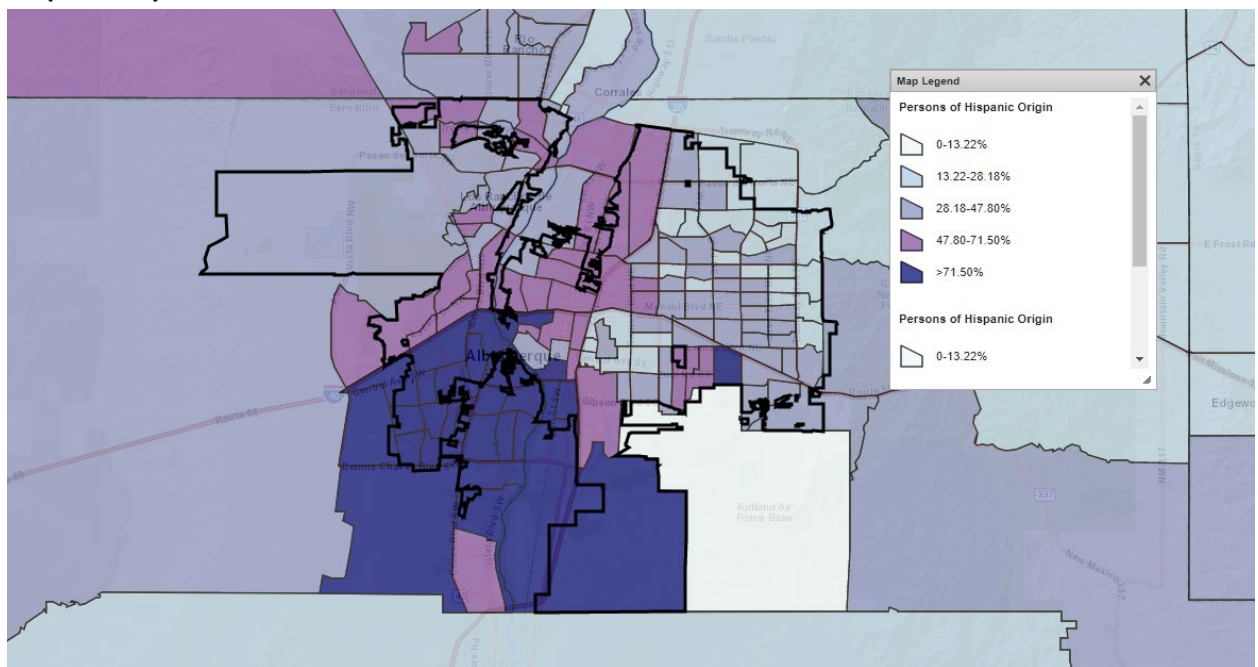
**Map 21: Some Other Race Alone**





Source: HUD CPD Maps

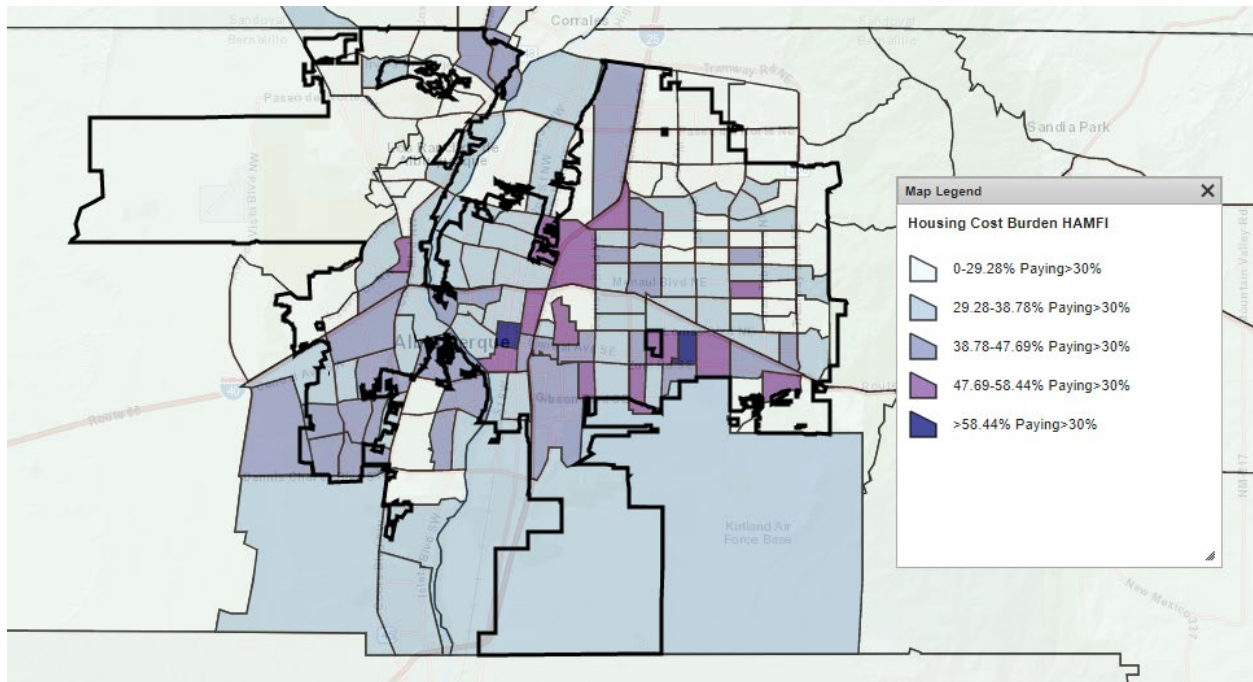
## Map 22: Hispanic or Latino



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

### AT-RISK 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, but called "at-risk" by the City of Albuquerque, 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
<b>All Households</b>					
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
<b>Renters</b>					
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
<b>Owners</b>					

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
<b>White</b>	56,016	14.3%
<b>Black or African American</b>	2,503	14.7%
<b>American Indian and Alaska Native</b>	2,864	11.5%
<b>Asian</b>	1,310	7.8%
<b>Native Hawaiian and Other Pacific Islander</b>	205	42.8%
<b>Some other race alone</b>	8,363	15.3%
<b>Two or more races</b>	6,531	12.8%
<b>White alone, not Hispanic or Latino</b>	34,887	16.4%
<b>Hispanic or Latino (of any race)</b>	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 burdened 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
<b>All Households</b>						
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
<b>Renters</b>						
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

<b>Owners</b>						
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

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**

	<b>Percent Population 2010</b>	<b>Percent Population 2020</b>	<b>Percent Change</b>
<b>White</b>	71.8%	78.8%	+9.7%
<b>Black or African American</b>	4.0%	4.5%	+12.5%
<b>American Indian and Alaska Native</b>	5.8%	6.3%	+8.6%
<b>Asian</b>	3.3%	4.1%	+24.2%
<b>Native Hawaiian and Other Pacific Islander</b>	0.2%	0.3%	+50.0%
<b>Some other race alone</b>	18.9%	15.8%	-16.4%
<b>Two or more races</b>	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
<b>Hispanic or Latino</b>	45.4%	49.2%	+8.4%
<b>Mexican</b>	21.6%	28.8%	+33.3%
<b>Puerto Rican</b>	0.5%	0.6%	+20.0%
<b>Cuban</b>	0.4%	0.4%	0.0%
<b>Other Hispanic or Latino</b>	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
<b>White</b>	\$56,842
<b>Black or African American</b>	\$39,626
<b>American Indian and Alaska Native</b>	\$42,483
<b>Asian</b>	\$62,762
<b>Native Hawaiian and Other Pacific Islander</b>	\$49,569
<b>Some Other Race</b>	\$40,039
<b>Two or More Races</b>	\$54,653
<b>Hispanic or Latino Origin</b>	\$47,802
<b>White Alone, Not Hispanic or Latino</b>	\$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) survey<sup>13</sup> was completed on January 31, 2022, by NMCEH. 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 the Eviction Prevention and Diversion Pilot Program (EPD) 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

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<sup>13</sup> Albuquerque Point in Time Survey results can be found in the 2023 – 2027 Consolidated Plan.

opportunities, application fees and security deposits, reliable public transportation, funding for existing program expansion, and Fair Housing practices by local landlords.

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 couch surfing 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
<b>Household with at least one child</b>	309	43
<b>Households without children</b>	629	154
<b>Chronically homeless Individuals</b>	341	180
<b>Veterans</b>	43	25
<b>Unaccompanied Child</b>	2	0
<b>Person with HIV</b>	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 housing 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.

### **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 2021<sup>14</sup>. 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.

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<sup>14</sup> 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 recently included the 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. From March 2018 through November 2022, the City of Albuquerque received sixteen 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 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 953 public housing units and 3,068 households through its Housing Choice Voucher program. AHA has a 202 project-based vouchers, 2,484 tenant-based vouchers and 146 disabled special purpose vouchers.

**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.

**Accessibility.** Five percent of the total public housing units are accessible by the Uniform Federal Accessibility Standards (UFAS). AHA has policies and procedures in place that are designed to provide assurances that all persons with disabilities, including applicants and current residents, are provided with reasonable accommodations so that they may fully access and utilize AHA's housing programs and related services

**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.

## 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)
<b>1. Increase the number of affordable rental housing units and preserve existing units</b>	<ul style="list-style-type: none"> <li>• Build new rental housing units</li> <li>• Introduce inclusionary zoning policies</li> <li>• Provide capital funding to preserve current aging existing units</li> </ul>	Number of affordable rental housing units created and preserved	Annually	CABQ
<b>2. Expand affordable homeownership Opportunities</b>	<ul style="list-style-type: none"> <li>• Increase down payment assistance programs</li> <li>• Release RFPs to develop affordable homeownership units</li> </ul>	Number of buyers receiving down payment assistance  Number of new affordable homeownership units built	Annually	CABQ and community partners
<b>3. Expand housing opportunities for at risk populations (persons with disabilities, victims of domestic violence seniors, homeless, extremely low-income households)</b>	<ul style="list-style-type: none"> <li>• Develop housing units for at risk populations special needs</li> </ul>	Number of units created for at risk populations	Annually	CABQ and community partners

<b>4. Increase community education about affordable housing</b>	<ul style="list-style-type: none"> <li>• Develop community awareness campaigns about affordable housing</li> <li>• Require affordable housing developers who received funding from the City to conduct community meetings with the neighborhood they are building in</li> </ul>	<p>Number of community awareness campaigns completed</p> <p>Number of community meetings held by developers</p>	<p>Annually</p>	<p>CABQ and community partners</p>
<b>5. Increase understanding of housing discrimination and Fair Housing</b>	<ul style="list-style-type: none"> <li>• Continue fair housing public education programs designed to assist landlords, tenants, builders, and relevant professionals</li> <li>• Update the City housing discrimination website</li> <li>• Continue fair housing complaint resolution with partners and refer fair housing complaints to appropriate agencies if necessary</li> </ul>	<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*						
	White or Caucasian	Black or African American	Asian	Native American or Alaska Native	Native Hawaiian or other Pacific Islander	Another race	Total
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%

## Appendix C: Grantee SF-424's and Certification(s)



# APPENDIX C

## SF-424's and Action Plan Certifications



## Community Development Block Grant (CDBG) Application

Application for Federal Assistance SF-424		
<b>* 1. Type of Submission:</b> <input type="checkbox"/> Preapplication <input checked="" type="checkbox"/> Application <input type="checkbox"/> Changed/Corrected Application		
<b>* 2. Type of Application:</b> <input checked="" type="checkbox"/> New <input type="checkbox"/> Continuation <input type="checkbox"/> Revision		
<b>* If Revision, select appropriate letter(s):</b> <input type="text"/> <b>* Other (Specify):</b> <input type="text"/>		
<b>* 3. Date Received:</b> 02/2/2023		<b>4. Applicant Identifier:</b> B-23-MC-35001
<b>5a. Federal Entity Identifier:</b> <input type="text"/>		<b>5b. Federal Award Identifier:</b> <input type="text"/>
<b>State Use Only:</b>		
<b>6. Date Received by State:</b> <input type="text"/>		<b>7. State Application Identifier:</b> <input type="text"/>
<b>8. APPLICANT INFORMATION:</b>		
<b>* a. Legal Name:</b> City of Albuquerque		
<b>* b. Employer/Taxpayer Identification Number (EIN/TIN):</b> 85-6000102		<b>* c. UEI:</b> FXHXLYLX3LND8
<b>d. Address:</b>		
<b>* Street1:</b> P.O. Box 1293		
<b>Street2:</b> <input type="text"/>		
<b>* City:</b> Albuquerque		
<b>County/Parish:</b> <input type="text"/>		
<b>* State:</b> NM: New Mexico		
<b>Province:</b> <input type="text"/>		
<b>* Country:</b> USA: UNITED STATES		
<b>* Zip / Postal Code:</b> 87103-1293		
<b>e. Organizational Unit:</b>		
<b>Department Name:</b> Family & Community Services		<b>Division Name:</b> Community Development
<b>f. Name and contact information of person to be contacted on matters involving this application:</b>		
<b>Prefix:</b> Ms.		<b>* First Name:</b> Carol
<b>Middle Name:</b> M.		
<b>* Last Name:</b> Pierce		
<b>Suffix:</b> <input type="text"/>		
<b>Title:</b> Director, Dept. of Family & Community Services		
<b>Organizational Affiliation:</b> <input type="text"/>		
<b>* Telephone Number:</b> 505-768-2076		<b>Fax Number:</b> <input type="text"/>
<b>* Email:</b> cpierce@cabq.gov		

Application for Federal Assistance SF-424	
<b>* 9. Type of Applicant 1: Select Applicant Type:</b> <input type="text" value="C: City or Township Government"/>	
<b>Type of Applicant 2: Select Applicant Type:</b> <input type="text"/>	
<b>Type of Applicant 3: Select Applicant Type:</b> <input type="text"/>	
<b>* Other (specify):</b> <input type="text"/>	
<b>* 10. Name of Federal Agency:</b> <input type="text" value="U.S. Department of Housing and Urban Development"/>	
<b>11. Catalog of Federal Domestic Assistance Number:</b> <input type="text" value="14.218"/>	
<b>CFDA Title:</b> <input type="text" value="Community Development Block Grant"/>	
<b>* 12. Funding Opportunity Number:</b> <input type="text" value="B-23-WC-35001"/>	
<b>* Title:</b> <input type="text" value="Community Development Block Grant FY 2023"/>	
<b>13. Competition Identification Number:</b> <input type="text" value="N/A"/>	
<b>Title:</b> <input type="text" value="N/A"/>	
<b>14. Areas Affected by Project (Cities, Counties, States, etc.):</b> <div> <input type="text"/> <input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/> </div>	
<b>* 15. Descriptive Title of Applicant's Project:</b> <input type="text" value="City of Albuquerque Community Development Block Grant Program for Program Year 2023"/>	
Attach supporting documents as specified in agency instructions. <div> <input type="button" value="Add Attachments"/> <input type="button" value="Delete Attachments"/> <input type="button" value="View Attachments"/> </div>	

Application for Federal Assistance SF-424																																		
<b>16. Congressional Districts Of:</b> <div style="display: flex; justify-content: space-between;"> <div>* a. Applicant: <input type="text" value="NM-1"/></div> <div>* b. Program/Project: <input type="text" value="NM-1"/></div> </div>																																		
Attach an additional list of Program/Project Congressional Districts if needed. <div style="display: flex; justify-content: space-between; align-items: center;"> <input style="width: 300px;" type="text"/> <div> <input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/> </div> </div>																																		
<b>17. Proposed Project:</b> <div style="display: flex; justify-content: space-between;"> <div>* a. Start Date: <input type="text" value="07/01/2023"/></div> <div>* b. End Date: <input type="text" value="06/30/2024"/></div> </div>																																		
<b>18. Estimated Funding (\$):</b> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 15%;">* a. Federal</td> <td style="border: 1px solid black; text-align: right;">4,270,318.00</td> </tr> <tr> <td>* b. Applicant</td> <td style="border: 1px solid black; text-align: right;">0.00</td> </tr> <tr> <td>* c. State</td> <td style="border: 1px solid black; text-align: right;">0.00</td> </tr> <tr> <td>* d. Local</td> <td style="border: 1px solid black; text-align: right;">172,400.00</td> </tr> <tr> <td>* e. Other</td> <td style="border: 1px solid black; text-align: right;">94,311.46</td> </tr> <tr> <td>* f. Program Income</td> <td style="border: 1px solid black; text-align: right;">21,000.00</td> </tr> <tr> <td>* g. TOTAL</td> <td style="border: 1px solid black; text-align: right;">4,566,029.46</td> </tr> </table>		* a. Federal	4,270,318.00	* b. Applicant	0.00	* c. State	0.00	* d. Local	172,400.00	* e. Other	94,311.46	* f. Program Income	21,000.00	* g. TOTAL	4,566,029.46																			
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<b>* 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)</b> <div style="display: flex; justify-content: space-between;"> <div> <input type="checkbox"/> Yes           <input checked="" type="checkbox"/> No         </div> <div>           If "Yes", provide explanation and attach  <input style="width: 200px;" type="text"/> <div> <input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/> </div> </div> </div>																																		
<b>21. *By signing this application, I certify (1) to the statements contained in the list of certifications** and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 18, Section 1001)</b> <input checked="" type="checkbox"/> ** I AGREE <small>** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.</small>																																		
<b>Authorized Representative:</b> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 15%;">Prefix:</td> <td style="border: 1px solid black; width: 100px;">Mr.</td> <td style="width: 15%;">* First Name:</td> <td style="border: 1px solid black; width: 200px;">Timothy</td> </tr> <tr> <td>Middle Name:</td> <td style="border: 1px solid black;">M.</td> <td></td> <td></td> </tr> <tr> <td>* Last Name:</td> <td colspan="3" style="border: 1px solid black;">Keller</td> </tr> <tr> <td>Suffix:</td> <td colspan="3" style="border: 1px solid black;"></td> </tr> <tr> <td>* Title:</td> <td colspan="3" style="border: 1px solid black;">Mayor, City of Albuquerque</td> </tr> <tr> <td>* Telephone Number:</td> <td style="border: 1px solid black;">505-768-3368</td> <td>Fax Number:</td> <td style="border: 1px solid black;"></td> </tr> <tr> <td>* Email:</td> <td colspan="3" style="border: 1px solid black;">tkeller@cabq.gov</td> </tr> <tr> <td>* Signature of Authorized Representative:</td> <td colspan="2" style="border: 1px solid black; text-align: center;"> </td> <td>* Date Signed:</td> <td style="border: 1px solid black; text-align: center;">4/24/23</td> </tr> </table>		Prefix:	Mr.	* First Name:	Timothy	Middle Name:	M.			* Last Name:	Keller			Suffix:				* Title:	Mayor, City of Albuquerque			* Telephone Number:	505-768-3368	Fax Number:		* Email:	tkeller@cabq.gov			* Signature of Authorized Representative:			* Date Signed:	4/24/23
Prefix:	Mr.	* First Name:	Timothy																															
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# ASSURANCES - CONSTRUCTION PROGRAMS

OMB Number: 4040-0009  
Expiration Date: 02/28/2025

Public reporting burden for this collection of information is estimated to average 15 minutes per response, including time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Office of Management and Budget, Paperwork Reduction Project (0348-0042), Washington, DC 20503.

**PLEASE DO NOT RETURN YOUR COMPLETED FORM TO THE OFFICE OF MANAGEMENT AND BUDGET. SEND IT TO THE ADDRESS PROVIDED BY THE SPONSORING AGENCY.**

**NOTE:** Certain of these assurances may not be applicable to your project or program. If you have questions, please contact the Awarding Agency. Further, certain Federal assistance awarding agencies may require applicants to certify to additional assurances. If such is the case, you will be notified.

As the duly authorized representative of the applicant, I certify that the applicant:


1. Has the legal authority to apply for Federal assistance, and the institutional, managerial and financial capability (including funds sufficient to pay the non-Federal share of project costs) to ensure proper planning, management and completion of project described in this application.
2. Will give the awarding agency, the Comptroller General of the United States and, if appropriate, the State, the right to examine all records, books, papers, or documents related to the assistance; and will establish a proper accounting system in accordance with generally accepted accounting standards or agency directives.
3. Will not dispose of, modify the use of, or change the terms of the real property title or other interest in the site and facilities without permission and instructions from the awarding agency. Will record the Federal awarding agency directives and will include a covenant in the title of real property acquired in whole or in part with Federal assistance funds to assure non-discrimination during the useful life of the project.
4. Will comply with the requirements of the assistance awarding agency with regard to the drafting, review and approval of construction plans and specifications.
5. Will provide and maintain competent and adequate engineering supervision at the construction site to ensure that the complete work conforms with the approved plans and specifications and will furnish progressive reports and such other information as may be required by the assistance awarding agency or State.
6. Will initiate and complete the work within the applicable time frame after receipt of approval of the awarding agency.
7. Will establish safeguards to prohibit employees from using their positions for a purpose that constitutes or presents the appearance of personal or organizational conflict of interest, or personal gain.
8. Will comply with the Intergovernmental Personnel Act of 1970 (42 U.S.C. §§4728-4763) relating to prescribed standards of merit systems for programs funded under one of the 19 statutes or regulations specified in Appendix A of OPM's Standards for a Merit System of Personnel Administration (5 C.F.R. 900, Subpart F).
9. Will comply with the Lead-Based Paint Poisoning Prevention Act (42 U.S.C. §§4801 et seq.) which prohibits the use of lead-based paint in construction or rehabilitation of residence structures.
10. Will comply with all Federal statutes relating to non-discrimination. These include but are not limited to: (a) Title VI of the Civil Rights Act of 1964 (P.L. 88-352) which prohibits discrimination on the basis of race, color or national origin; (b) Title IX of the Education Amendments of 1972, as amended (20 U.S.C. §§1681 1683, and 1685-1686), which prohibits discrimination on the basis of sex; (c) Section 504 of the Rehabilitation Act of 1973, as amended (29 U.S.C. §794), which prohibits discrimination on the basis of handicaps; (d) the Age Discrimination Act of 1975, as amended (42 U.S.C. §§6101-6107), which prohibits discrimination on the basis of age; (e) the Drug Abuse Office and Treatment Act of 1972 (P.L. 92-255), as amended relating to nondiscrimination on the basis of drug abuse; (f) the Comprehensive Alcohol Abuse and Alcoholism Prevention, Treatment and Rehabilitation Act of 1970 (P.L. 91-616), as amended, relating to nondiscrimination on the basis of alcohol abuse or alcoholism; (g) §§523 and 527 of the Public Health Service Act of 1912 (42 U.S.C. §§290 dd-3 and 290 ee 3), as amended, relating to confidentiality of alcohol and drug abuse patient records; (h) Title VIII of the Civil Rights Act of 1968 (42 U.S.C. §§3601 et seq.), as amended, relating to nondiscrimination in the sale, rental or financing of housing; (i) any other nondiscrimination provisions in the specific statute(s) under which application for Federal assistance is being made; and (j) the requirements of any other nondiscrimination statute(s) which may apply to the application.

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Standard Form 424D (Rev. 7-97)  
Prescribed by OMB Circular A-102

11. Will comply, or has already complied, with the requirements of Titles II and III of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (P.L. 91-646) which provide for fair and equitable treatment of persons displaced or whose property is acquired as a result of Federal and federally-assisted programs. These requirements apply to all interests in real property acquired for project purposes regardless of Federal participation in purchases.
12. Will comply with the provisions of the Hatch Act (5 U.S.C. §§1501-1508 and 7324-7328) which limit the political activities of employees whose principal employment activities are funded in whole or in part with Federal funds.
13. Will comply, as applicable, with the provisions of the Davis-Bacon Act (40 U.S.C. §§276a to 276a-7), the Copeland Act (40 U.S.C. §276c and 18 U.S.C. §874), and the Contract Work Hours and Safety Standards Act (40 U.S.C. §§327-333) regarding labor standards for federally-assisted construction subagreements.
14. Will comply with flood insurance purchase requirements of Section 102(a) of the Flood Disaster Protection Act of 1973 (P.L. 93-234) which requires recipients in a special flood hazard area to participate in the program and to purchase flood insurance if the total cost of insurable construction and acquisition is \$10,000 or more.
15. Will comply with environmental standards which may be prescribed pursuant to the following: (a) institution of environmental quality control measures under the National Environmental Policy Act of 1969 (P.L. 91-190) and Executive Order (EO) 11514; (b) notification of violating facilities pursuant to EO 11738; (c) protection of wetlands pursuant to EO 11990; (d) evaluation of flood hazards in floodplains in accordance with EO 11888; (e) assurance of project consistency with the approved State management program developed under the Coastal Zone Management Act of 1972 (16 U.S.C. §§1451 et seq.); (f) conformity of Federal actions to State (Clean Air) Implementation Plans under Section 176(c) of the Clean Air Act of 1955, as amended (42 U.S.C. §§7401 et seq.); (g) protection of underground sources of drinking water under the Safe Drinking Water Act of 1974, as amended (P.L. 93-523); and, (h) protection of endangered species under the Endangered Species Act of 1973, as amended (P.L. 93-205).
16. Will comply with the Wild and Scenic Rivers Act of 1968 (16 U.S.C. §§1271 et seq.) related to protecting components or potential components of the national wild and scenic rivers system.
17. Will assist the awarding agency in assuring compliance with Section 106 of the National Historic Preservation Act of 1966, as amended (16 U.S.C. §470), EO 11593 (identification and protection of historic properties), and the Archaeological and Historic Preservation Act of 1974 (16 U.S.C. §§469a-1 et seq.).
18. Will cause to be performed the required financial and compliance audits in accordance with the Single Audit Act Amendments of 1996 and OMB Circular No. A-133, "Audits of States, Local Governments, and Non-Profit Organizations."
19. Will comply with all applicable requirements of all other Federal laws, executive orders, regulations, and policies governing this program.
20. Will comply with the requirements of Section 106(g) of the Trafficking Victims Protection Act (TVPA) of 2000, as amended (22 U.S.C. 7104) which prohibits grant award recipients or a sub-recipient from (1) Engaging in severe forms of trafficking in persons during the period of time that the award is in effect (2) Procuring a commercial sex act during the period of time that the award is in effect or (3) Using forced labor in the performance of the award or subawards under the award.

SIGNATURE OF AUTHORIZED CERTIFYING OFFICIAL	TITLE
	Mayor
APPLICANT ORGANIZATION	DATE SUBMITTED
City of Albuquerque	4/24/23


SF-424D (Rev. 7-87) Back

## HOME Investment Partnerships (HOME) Application

Application for Federal Assistance SF-424		
<b>* 1. Type of Submission:</b> <input type="checkbox"/> Preapplication <input checked="" type="checkbox"/> Application <input type="checkbox"/> Changed/Corrected Application		
<b>* 2. Type of Application:</b> <input checked="" type="checkbox"/> New <input type="checkbox"/> Continuation <input type="checkbox"/> Revision		
<b>* If Revision, select appropriate letter(s):</b> <input type="text"/> <b>* Other (Specify):</b> <input type="text"/>		
<b>* 3. Date Received:</b> 02/27/2023		<b>4. Applicant Identifier:</b> II-23-MC-35-0209
<b>5a. Federal Entity Identifier:</b> <input type="text"/>		<b>5b. Federal Award Identifier:</b> <input type="text"/>
<b>State Use Only:</b>		
<b>6. Date Received by State:</b> <input type="text"/>		<b>7. State Application Identifier:</b> <input type="text"/>
<b>8. APPLICANT INFORMATION:</b>		
<b>* a. Legal Name:</b> City of Albuquerque		
<b>* b. Employer/Taxpayer Identification Number (EIN/TIN):</b> 05-6000102		<b>* c. UEI:</b> FXHXFLX5LWDS
<b>d. Address:</b>		
<b>* Street1:</b> P.O. Box 1293		
<b>Street2:</b> <input type="text"/>		
<b>* City:</b> Albuquerque		
<b>County/Parish:</b> <input type="text"/>		
<b>* State:</b> NM: New Mexico		
<b>Province:</b> <input type="text"/>		
<b>* Country:</b> USA: UNITED STATES		
<b>* Zip / Postal Code:</b> 87103-1293		
<b>e. Organizational Unit:</b>		
<b>Department Name:</b> Family & Community Services		<b>Division Name:</b> Community Development
<b>f. Name and contact information of person to be contacted on matters involving this application:</b>		
<b>Prefix:</b> Ms.	<b>* First Name:</b> Carol	
<b>Middle Name:</b> M.	<input type="text"/>	
<b>* Last Name:</b> Pierce	<input type="text"/>	
<b>Suffix:</b> <input type="text"/>	<input type="text"/>	
<b>Title:</b> Director, Dept. of Family & Community Services		
<b>Organizational Affiliation:</b> <input type="text"/>		
<b>* Telephone Number:</b> 505-768-2076		<b>Fax Number:</b> <input type="text"/>
<b>* Email:</b> cpierce@cabq.gov		



Application for Federal Assistance SF-424	
<b>* 9. Type of Applicant 1: Select Applicant Type:</b> <input type="text" value="C: City or Township Government"/>	
<b>Type of Applicant 2: Select Applicant Type:</b> <input type="text"/>	
<b>Type of Applicant 3: Select Applicant Type:</b> <input type="text"/>	
<b>* Other (specify):</b> <input type="text"/>	
<b>* 10. Name of Federal Agency:</b> <input type="text" value="U.S. Department of Housing and Urban Development"/>	
<b>11. Catalog of Federal Domestic Assistance Number:</b> <input type="text" value="14.239"/>	
<b>CFDA Title:</b> <input type="text" value="HOME Investment Partnerships Program"/>	
<b>* 12. Funding Opportunity Number:</b> <input type="text" value="H-23-MC-35-0209"/>	
<b>* Title:</b> <input type="text" value="N/A"/>	
<b>13. Competition Identification Number:</b> <input type="text" value="N/A"/>	
<b>Title:</b> <input type="text" value="N/A"/>	
<b>14. Areas Affected by Project (Cities, Counties, States, etc.):</b> <input type="text"/> <div> <input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/> </div>	
<b>* 15. Descriptive Title of Applicant's Project:</b> <input type="text" value="City of Albuquerque HOME Investment Partnerships Program for Program Year 2023"/>	
Attach supporting documents as specified in agency instructions. <div> <input type="button" value="Add Attachments"/> <input type="button" value="Delete Attachments"/> <input type="button" value="View Attachments"/> </div>	

Application for Federal Assistance SF-424	
16. Congressional Districts Of:	
* a. Applicant <input type="text" value="305-1"/>	* b. Program/Project <input type="text" value="305-1"/>
Attach an additional list of Program/Project Congressional Districts if needed.	
<input type="text"/>	<input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>
17. Proposed Project:	
* a. Start Date: <input type="text" value="07/01/2023"/>	* b. End Date: <input type="text" value="06/30/2024"/>
18. Estimated Funding (\$):	
* a. Federal	<input type="text" value="2,302,248.00"/>
* b. Applicant	<input type="text" value="0.00"/>
* c. State	<input type="text" value="0.00"/>
* d. Local	<input type="text" value="575,162.00"/>
* e. Other	<input type="text" value="348,865.89"/>
* f. Program Income	<input type="text" value="100,000.00"/>
* g. TOTAL	<input type="text" value="3,326,575.89"/>
* 19. Is Application Subject to Review By State Under Executive Order 12372 Process? <input type="checkbox"/> a. This application was made available to the State under the Executive Order 12372 Process for review on <input type="text"/> . <input type="checkbox"/> b. Program is subject to E.O. 12372 but has not been selected by the State for review. <input checked="" type="checkbox"/> c. Program is not covered by E.O. 12372.	
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21. *By signing this application, I certify (1) to the statements contained in the list of certifications** and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 18, Section 1001) <input checked="" type="checkbox"/> ** I AGREE <small>** The list of certifications and assurances, or an Internet site where you may obtain this list, is contained in the announcement or agency specific instructions.</small>	
Authorized Representative:	
Prefix: <input type="text" value="Mr."/>	* First Name: <input type="text" value="Timothy"/>
Middle Name: <input type="text" value="N."/>	
* Last Name: <input type="text" value="Keller"/>	
Suffix: <input type="text"/>	
* Title: <input type="text" value="Mayor, City of Albuquerque"/>	
* Telephone Number: <input type="text" value="505-768-3368"/>	Fax Number: <input type="text"/>
* Email: <input type="text" value="tkeller@cabq.gov"/>	
* Signature of Authorized Representative: 	* Date Signed: <input type="text" value="4/23/23"/>

# ASSURANCES - CONSTRUCTION PROGRAMS

OMB Number: 4040-0009  
Expiration Date: 02/28/2025

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As the duly authorized representative of the applicant, I certify that the applicant:


1. Has the legal authority to apply for Federal assistance, and the institutional, managerial and financial capability (including funds sufficient to pay the non-Federal share of project costs) to ensure proper planning, management and completion of project described in this application.
2. Will give the awarding agency, the Comptroller General of the United States and, if appropriate, the State, the right to examine all records, books, papers, or documents related to the assistance; and will establish a proper accounting system in accordance with generally accepted accounting standards or agency directives.
3. Will not dispose of, modify the use of, or change the terms of the real property title or other interest in the site and facilities without permission and instructions from the awarding agency. Will record the Federal awarding agency directives and will include a covenant in the title of real property acquired in whole or in part with Federal assistance funds to assure non-discrimination during the useful life of the project.
4. Will comply with the requirements of the assistance awarding agency with regard to the drafting, review and approval of construction plans and specifications.
5. Will provide and maintain competent and adequate engineering supervision at the construction site to ensure that the complete work conforms with the approved plans and specifications and will furnish progressive reports and such other information as may be required by the assistance awarding agency or State.
6. Will initiate and complete the work within the applicable time frame after receipt of approval of the awarding agency.
7. Will establish safeguards to prohibit employees from using their positions for a purpose that constitutes or presents the appearance of personal or organizational conflict of interest, or personal gain.
8. Will comply with the Intergovernmental Personnel Act of 1970 (42 U.S.C. §§4728-4763) relating to prescribed standards of merit systems for programs funded under one of the 19 statutes or regulations specified in Appendix A of OPM's Standards for a Merit System of Personnel Administration (5 C.F.R. 900, Subpart F).
9. Will comply with the Lead-Based Paint Poisoning Prevention Act (42 U.S.C. §§4801 et seq.) which prohibits the use of lead-based paint in construction or rehabilitation of residence structures.
10. Will comply with all Federal statutes relating to non-discrimination. These include but are not limited to: (a) Title VI of the Civil Rights Act of 1964 (P.L. 88-352) which prohibits discrimination on the basis of race, color or national origin; (b) Title IX of the Education Amendments of 1972, as amended (20 U.S.C. §§1681 1683, and 1685-1686), which prohibits discrimination on the basis of sex; (c) Section 504 of the Rehabilitation Act of 1973, as amended (29 U.S.C. §794), which prohibits discrimination on the basis of handicaps; (d) the Age Discrimination Act of 1975, as amended (42 U.S.C. §§6101-6107), which prohibits discrimination on the basis of age; (e) the Drug Abuse Office and Treatment Act of 1972 (P.L. 92-255), as amended relating to nondiscrimination on the basis of drug abuse; (f) the Comprehensive Alcohol Abuse and Alcoholism Prevention, Treatment and Rehabilitation Act of 1970 (P.L. 91-616), as amended, relating to nondiscrimination on the basis of alcohol abuse or alcoholism; (g) §§523 and 527 of the Public Health Service Act of 1912 (42 U.S.C. §§290 dd-3 and 290 ee 3), as amended, relating to confidentiality of alcohol and drug abuse patient records; (h) Title VIII of the Civil Rights Act of 1968 (42 U.S.C. §§3601 et seq.), as amended, relating to nondiscrimination in the sale, rental or financing of housing; (i) any other nondiscrimination provisions in the specific statute(s) under which application for Federal assistance is being made; and (j) the requirements of any other nondiscrimination statute(s) which may apply to the application.

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Prescribed by OMB Circular A-102

11. Will comply, or has already complied, with the requirements of Titles II and III of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (P.L. 91-646) which provide for fair and equitable treatment of persons displaced or whose property is acquired as a result of Federal and federally-assisted programs. These requirements apply to all interests in real property acquired for project purposes regardless of Federal participation in purchases.
12. Will comply with the provisions of the Hatch Act (5 U.S.C. §§1501-1508 and 7324-7328) which limit the political activities of employees whose principal employment activities are funded in whole or in part with Federal funds.
13. Will comply, as applicable, with the provisions of the Davis-Bacon Act (40 U.S.C. §§276a to 276a-7), the Copeland Act (40 U.S.C. §276c and 18 U.S.C. §874), and the Contract Work Hours and Safety Standards Act (40 U.S.C. §§327-333) regarding labor standards for federally-assisted construction subagreements.
14. Will comply with flood insurance purchase requirements of Section 102(a) of the Flood Disaster Protection Act of 1973 (P.L. 93-234) which requires recipients in a special flood hazard area to participate in the program and to purchase flood insurance if the total cost of insurable construction and acquisition is \$10,000 or more.
15. Will comply with environmental standards which may be prescribed pursuant to the following: (a) Institution of environmental quality control measures under the National Environmental Policy Act of 1969 (P.L. 91-190) and Executive Order (EO) 11514; (b) notification of violating facilities pursuant to EO 11738; (c) protection of wetlands pursuant to EO 11990; (d) evaluation of flood hazards in floodplains in accordance with EO 11988; (e) assurance of project consistency with the approved State management program developed under the Coastal Zone Management Act of 1972 (16 U.S.C. §§1451 et seq.); (f) conformity of Federal actions to State (Clean Air) implementation Plans under Section 176(c) of the Clean Air Act of 1955, as amended (42 U.S.C. §§7401 et seq.); (g) protection of underground sources of drinking water under the Safe Drinking Water Act of 1974, as amended (P.L. 93-523); and, (h) protection of endangered species under the Endangered Species Act of 1973, as amended (P.L. 93-205).
16. Will comply with the Wild and Scenic Rivers Act of 1968 (16 U.S.C. §§1271 et seq.) related to protecting components or potential components of the national wild and scenic rivers system.
17. Will assist the awarding agency in assuring compliance with Section 108 of the National Historic Preservation Act of 1966, as amended (16 U.S.C. §470), EO 11593 (identification and protection of historic properties), and the Archaeological and Historic Preservation Act of 1974 (16 U.S.C. §§469a-1 et seq.).
18. Will cause to be performed the required financial and compliance audits in accordance with the Single Audit Act Amendments of 1996 and OMB Circular No. A-133, "Audits of States, Local Governments, and Non-Profit Organizations."
19. Will comply with all applicable requirements of all other Federal laws, executive orders, regulations, and policies governing this program.
20. Will comply with the requirements of Section 106(g) of the Trafficking Victims Protection Act (TVPA) of 2000, as amended (22 U.S.C. 7104) which prohibits grant award recipients or a sub-recipient from (1) Engaging in severe forms of trafficking in persons during the period of time that the award is in effect (2) Procuring a commercial sex act during the period of time that the award is in effect or (3) Using forced labor in the performance of the award or subawards under the award.

SIGNATURE OF AUTHORIZED CERTIFYING OFFICIAL	TITLE
	Mayor
APPLICANT ORGANIZATION	DATE SUBMITTED
City of Albuquerque	4/29/23


SF-424D (Rev. 7-97) Back

## Emergency Solutions Grant (ESG) Application

Application for Federal Assistance SF-424		
<b>* 1. Type of Submission:</b> <input type="checkbox"/> Preapplication <input checked="" type="checkbox"/> Application <input type="checkbox"/> Changed/Corrected Application		
<b>* 2. Type of Application:</b> <input checked="" type="checkbox"/> New <input type="checkbox"/> Continuation <input type="checkbox"/> Revision		
<b>* If Revision, select appropriate letter(s):</b> <input type="text"/> <b>* Other (Specify):</b> <input type="text"/>		
<b>* 3. Date Received:</b> 02/28/2023		<b>4. Applicant Identifier:</b> E-23-MC-35-0001
<b>5a. Federal Entity Identifier:</b> <input type="text"/>		<b>5b. Federal Award Identifier:</b> <input type="text"/>
<b>State Use Only:</b>		
<b>6. Date Received by State:</b> <input type="text"/>		<b>7. State Application Identifier:</b> <input type="text"/>
<b>8. APPLICANT INFORMATION:</b>		
<b>* a. Legal Name:</b> City of Albuquerque		
<b>* b. Employer/Taxpayer Identification Number (EIN/TIN):</b> 85-6000102		<b>* c. UEI:</b> FXRXXTLX5LMD8
<b>d. Address:</b>		
<b>* Street1:</b> P.O. Box 1293		
<b>Street2:</b> <input type="text"/>		
<b>* City:</b> Albuquerque		
<b>County/Parish:</b> <input type="text"/>		
<b>* State:</b> NM: New Mexico		
<b>Province:</b> <input type="text"/>		
<b>* Country:</b> USA: UNITED STATES		
<b>* Zip / Postal Code:</b> 87103-1293		
<b>e. Organizational Unit:</b>		
<b>Department Name:</b> Family & Community Services		<b>Division Name:</b> Community Development
<b>f. Name and contact information of person to be contacted on matters involving this application:</b>		
<b>Prefix:</b> Ms. <b>* First Name:</b> Carol		
<b>Middle Name:</b> M.		
<b>* Last Name:</b> Pierce		
<b>Suffix:</b> <input type="text"/>		
<b>Title:</b> Director, Dept. of Family & Community Services		
<b>Organizational Affiliation:</b> <input type="text"/>		
<b>* Telephone Number:</b> 505-768-2076		<b>Fax Number:</b> <input type="text"/>
<b>* Email:</b> cpierce@cabq.gov		

Application for Federal Assistance SF-424	
<b>* 9. Type of Applicant 1: Select Applicant Type:</b> <input type="text" value="C: City or Township Government"/>	
<b>Type of Applicant 2: Select Applicant Type:</b> <input type="text"/>	
<b>Type of Applicant 3: Select Applicant Type:</b> <input type="text"/>	
<b>* Other (specify):</b> <input type="text"/>	
<b>* 10. Name of Federal Agency:</b> <input type="text" value="U.S. Department of Housing and Urban Development"/>	
<b>11. Catalog of Federal Domestic Assistance Number:</b> <input type="text" value="14.231"/>	
<b>CFDA Title:</b> <input type="text" value="Emergency Solutions Grant Program"/>	
<b>* 12. Funding Opportunity Number:</b> <input type="text" value="E-23-MC-35-001"/>	
<b>* Title:</b> <input type="text" value="N/A"/>	
<b>13. Competition Identification Number:</b> <input type="text" value="N/A"/>	
<b>Title:</b> <input type="text" value="N/A"/>	
<b>14. Areas Affected by Project (Cities, Counties, States, etc.):</b> <div> <input type="text"/> <input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/> </div>	
<b>* 15. Descriptive Title of Applicant's Project:</b> <input type="text" value="City of Albuquerque Emergency Solutions Grant Program for Program Year 2023"/>	
Attach supporting documents as specified in agency instructions. <div> <input type="button" value="Add Attachments"/> <input type="button" value="Delete Attachments"/> <input type="button" value="View Attachments"/> </div>	



Application for Federal Assistance SF-424	
16. Congressional Districts Of:	
* a. Applicant: <input type="text" value="205-1"/>	* b. Program/Project: <input type="text" value="REV-1"/>
Attach an additional list of Program/Project Congressional Districts if needed.	
<input type="text"/>	<input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>
17. Proposed Project:	
* a. Start Date: <input type="text" value="07/01/2023"/>	* b. End Date: <input type="text" value="06/30/2024"/>
18. Estimated Funding (\$):	
* a. Federal	382,105.00
* b. Applicant	0.00
* c. State	0.00
* d. Local	1,351,656.00
* e. Other	382,105.00
* f. Program Income	0.00
* g. TOTAL	2,115,866.00
* 19. Is Application Subject to Review By State Under Executive Order 12372 Process? <input type="checkbox"/> a. This application was made available to the State under the Executive Order 12372 Process for review on <input type="text"/> . <input type="checkbox"/> b. Program is subject to E.O. 12372 but has not been selected by the State for review. <input checked="" type="checkbox"/> c. Program is not covered by E.O. 12372.	
* 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.) <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If "Yes", provide explanation and attach <input type="text"/> <div style="text-align: right;"> <input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/> </div>	
21. *By signing this application, I certify (1) to the statements contained in the list of certifications** and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 18, Section 1001) <input checked="" type="checkbox"/> ** I AGREE <small>** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.</small>	
Authorized Representative:	
Prefix: <input type="text" value="Mr."/>	* First Name: <input type="text" value="Timothy"/>
Middle Name: <input type="text" value="M."/>	
* Last Name: <input type="text" value="Keller"/>	
Suffix: <input type="text"/>	
* Title: <input type="text" value="Mayor, City of Albuquerque"/>	
* Telephone Number: <input type="text" value="505-768-3368"/>	Fax Number: <input type="text"/>
* Email: <input type="text" value="tkeller@cabq.gov"/>	
* Signature of Authorized Representative: 	* Date Signed: <input type="text" value="4/24/21"/>



# ASSURANCES - CONSTRUCTION PROGRAMS

OMB Number: 4040-0009  
Expiration Date: 02/28/2025

Public reporting burden for this collection of information is estimated to average 15 minutes per response, including time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Office of Management and Budget, Paperwork Reduction Project (0348-0042), Washington, DC 20503.

**PLEASE DO NOT RETURN YOUR COMPLETED FORM TO THE OFFICE OF MANAGEMENT AND BUDGET. SEND IT TO THE ADDRESS PROVIDED BY THE SPONSORING AGENCY.**

**NOTE:** Certain of these assurances may not be applicable to your project or program. If you have questions, please contact the Awarding Agency. Further, certain Federal assistance awarding agencies may require applicants to certify to additional assurances. If such is the case, you will be notified.

As the duly authorized representative of the applicant, I certify that the applicant:

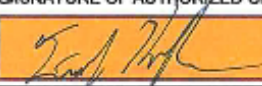
1. Has the legal authority to apply for Federal assistance, and the institutional, managerial and financial capability (including funds sufficient to pay the non-Federal share of project costs) to ensure proper planning, management and completion of project described in this application.
2. Will give the awarding agency, the Comptroller General of the United States and, if appropriate, the State, the right to examine all records, books, papers, or documents related to the assistance; and will establish a proper accounting system in accordance with generally accepted accounting standards or agency directives.
3. Will not dispose of, modify the use of, or change the terms of the real property title or other interest in the site and facilities without permission and instructions from the awarding agency. Will record the Federal awarding agency directives and will include a covenant in the title of real property acquired in whole or in part with Federal assistance funds to assure non-discrimination during the useful life of the project.
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7. Will establish safeguards to prohibit employees from using their positions for a purpose that constitutes or presents the appearance of personal or organizational conflict of interest, or personal gain.
8. Will comply with the Intergovernmental Personnel Act of 1970 (42 U.S.C. §§4728-4763) relating to prescribed standards of merit systems for programs funded under one of the 19 statutes or regulations specified in Appendix A of OPM's Standards for a Merit System of Personnel Administration (5 C.F.R. 900, Subpart F).
9. Will comply with the Lead-Based Paint Poisoning Prevention Act (42 U.S.C. §§4801 et seq.) which prohibits the use of lead-based paint in construction or rehabilitation of residence structures.
10. Will comply with all Federal statutes relating to non-discrimination. These include but are not limited to: (a) Title VI of the Civil Rights Act of 1964 (P.L. 88-352) which prohibits discrimination on the basis of race, color or national origin; (b) Title IX of the Education Amendments of 1972, as amended (20 U.S.C. §§1681 1683, and 1685-1686), which prohibits discrimination on the basis of sex; (c) Section 504 of the Rehabilitation Act of 1973, as amended (29 U.S.C. §794), which prohibits discrimination on the basis of handicaps; (d) the Age Discrimination Act of 1975, as amended (42 U.S.C. §§6101-6107), which prohibits discrimination on the basis of age; (e) the Drug Abuse Office and Treatment Act of 1972 (P.L. 92-255), as amended relating to nondiscrimination on the basis of drug abuse; (f) the Comprehensive Alcohol Abuse and Alcoholism Prevention, Treatment and Rehabilitation Act of 1970 (P.L. 91-616), as amended, relating to nondiscrimination on the basis of alcohol abuse or alcoholism; (g) §§523 and 527 of the Public Health Service Act of 1912 (42 U.S.C. §§290 dd-3 and 290 ee 3), as amended, relating to confidentiality of alcohol and drug abuse patient records; (h) Title VIII of the Civil Rights Act of 1968 (42 U.S.C. §§3601 et seq.), as amended, relating to nondiscrimination in the sale, rental or financing of housing; (i) any other nondiscrimination provisions in the specific statute(s) under which application for Federal assistance is being made; and (j) the requirements of any other nondiscrimination statute(s) which may apply to the application.

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11. Will comply, or has already complied, with the requirements of Titles II and III of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (P.L. 91-646) which provide for fair and equitable treatment of persons displaced or whose property is acquired as a result of Federal and federally-assisted programs. These requirements apply to all interests in real property acquired for project purposes regardless of Federal participation in purchases.
12. Will comply with the provisions of the Hatch Act (5 U.S.C. §§1501-1508 and 7324-7328) which limit the political activities of employees whose principal employment activities are funded in whole or in part with Federal funds.
13. Will comply, as applicable, with the provisions of the Davis-Bacon Act (40 U.S.C. §§276a to 276a-7), the Copeland Act (40 U.S.C. §276c and 18 U.S.C. §874), and the Contract Work Hours and Safety Standards Act (40 U.S.C. §§327-333) regarding labor standards for federally-assisted construction subagreements.
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15. Will comply with environmental standards which may be prescribed pursuant to the following: (a) institution of environmental quality control measures under the National Environmental Policy Act of 1969 (P.L. 91-190) and Executive Order (EO) 11514; (b) notification of violating facilities pursuant to EO 11738; (c) protection of wetlands pursuant to EO 11990; (d) evaluation of flood hazards in floodplains in accordance with EO 11988; (e) assurance of project consistency with the approved State management program developed under the Coastal Zone Management Act of 1972 (16 U.S.C. §§1451 et seq.); (f) conformity of Federal actions to State (Clean Air) implementation Plans under Section 176(c) of the Clean Air Act of 1955, as amended (42 U.S.C. §§7401 et seq.); (g) protection of underground sources of drinking water under the Safe Drinking Water Act of 1974, as amended (P.L. 93-523); and, (h) protection of endangered species under the Endangered Species Act of 1973, as amended (P.L. 93-205).
16. Will comply with the Wild and Scenic Rivers Act of 1968 (16 U.S.C. §§1271 et seq.) related to protecting components or potential components of the national wild and scenic rivers system.
17. Will assist the awarding agency in assuring compliance with Section 106 of the National Historic Preservation Act of 1966, as amended (16 U.S.C. §470), EO 11593 (Identification and protection of historic properties), and the Archaeological and Historic Preservation Act of 1974 (16 U.S.C. §§469a-1 et seq.).
18. Will cause to be performed the required financial and compliance audits in accordance with the Single Audit Act Amendments of 1996 and OMB Circular No. A-133, "Audits of States, Local Governments, and Non-Profit Organizations."
19. Will comply with all applicable requirements of all other Federal laws, executive orders, regulations, and policies governing this program.
20. Will comply with the requirements of Section 108(g) of the Trafficking Victims Protection Act (TVPA) of 2000, as amended (22 U.S.C. 7104) which prohibits grant award recipients or a sub-recipient from (1) Engaging in severe forms of trafficking in persons during the period of time that the award is in effect (2) Procuring a commercial sex act during the period of time that the award is in effect or (3) Using forced labor in the performance of the award or subawards under the award.

SIGNATURE OF AUTHORIZED CERTIFYING OFFICIAL 	TITLE Mayor
APPLICANT ORGANIZATION City of Albuquerque	DATE SUBMITTED 4/23/23

SF-424D (Rev. 7-97) Back

## General Certifications for Grants

## CERTIFICATIONS

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the jurisdiction certifies that:

**Affirmatively Further Fair Housing** --The jurisdiction will affirmatively further fair housing.

**Uniform Relocation Act and Anti-displacement and Relocation Plan** -- It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, (42 U.S.C. 4601-4655) and implementing regulations at 49 CFR Part 24. It has in effect and is following a residential anti-displacement and relocation assistance plan required under 24 CFR Part 42 in connection with any activity assisted with funding under the Community Development Block Grant or HOME programs.

**Anti-Lobbying** --To the best of the jurisdiction's knowledge and belief:

1. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;
2. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions; and
3. It will require that the language of paragraph 1 and 2 of this anti-lobbying certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

**Authority of Jurisdiction** --The consolidated plan is authorized under State and local law (as applicable) and the jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations.

**Consistency with plan** --The housing activities to be undertaken with Community Development Block Grant, HOME, Emergency Solutions Grant, and Housing Opportunities for Persons With AIDS funds are consistent with the strategic plan in the jurisdiction's consolidated plan.

**Section 3** -- It will comply with section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701u) and implementing regulations at 24 CFR Part 75.

  
Signature of Authorized Official

  
Date

Mayor, City of Albuquerque  
Title

### Specific Community Development Block Grant Certifications

The Entitlement Community certifies that:

**Citizen Participation** -- It is in full compliance and following a detailed citizen participation plan that satisfies the requirements of 24 CFR 91.105.

**Community Development Plan** -- Its consolidated plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that have been developed in accordance with the primary objective of the CDBG program (i.e., the development of viable urban communities, by providing decent housing and expanding economic opportunities, primarily for persons of low and moderate income) and requirements of 24 CFR Parts 91 and 570.

**Following a Plan** -- It is following a current consolidated plan that has been approved by HUD.

**Use of Funds** -- It has complied with the following criteria:

1. Maximum Feasible Priority. With respect to activities expected to be assisted with CDBG funds, it has developed its Action Plan so as to give maximum feasible priority to activities which benefit low- and moderate-income families or aid in the prevention or elimination of slums or blight. The Action Plan may also include CDBG-assisted activities which the grantee certifies are designed to meet other community development needs having particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, and other financial resources are not available (see Optional CDBG Certification).

2. Overall Benefit. The aggregate use of CDBG funds, including Section 108 guaranteed loans, during program year(s) 2023, 2024, and 2025 [a period specified by the grantee of one, two, or three specific consecutive program years], shall principally benefit persons of low and moderate income in a manner that ensures that at least 70 percent of the amount is expended for activities that benefit such persons during the designated period.

3. Special Assessments. It will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108 loan guaranteed funds, by assessing any amount against properties owned and occupied by persons of low and moderate income, including any fee charged or assessment made as a condition of obtaining access to such public improvements.

However, if CDBG funds are used to pay the proportion of a fee or assessment that relates to the capital costs of public improvements (assisted in part with CDBG funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds.

In addition, in the case of properties owned and occupied by moderate-income (not low-income) families, an assessment or charge may be made against the property for public improvements financed by a source other than CDBG funds if the jurisdiction certifies that it lacks CDBG funds to cover the assessment.

**Excessive Force** -- It has adopted and is enforcing:

1. A policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and

2. A policy of enforcing applicable State and local laws against physically barring entrance to or exit from a facility or location which is the subject of such non-violent civil rights demonstrations within its jurisdiction.



**Compliance with Anti-discrimination laws** -- The grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000d) and the Fair Housing Act (42 U.S.C. 3601-3619) and implementing regulations.

**Lead-Based Paint** -- Its activities concerning lead-based paint will comply with the requirements of 24 CFR Part 35, Subparts A, B, J, K and R.

**Compliance with Laws** -- It will comply with applicable laws.

  
Signature of Authorized Official

4/23/23  
Date

Mayor, City of Albuquerque  
Title

**OPTIONAL Community Development Block Grant Certification**

Submit the following certification only when one or more of the activities in the action plan are designed to meet other community development needs having particular urgency as specified in 24 CFR 570.208(c):

The grantee hereby certifies that the Annual Plan includes one or more specifically identified CDBG-assisted activities which are designed to meet other community development needs having particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community and other financial resources are not available to meet such needs.

  
Signature of Authorized Official

cl

4/23/23  
Date

Mayor, City of Albuquerque  
Title

### Specific HOME Certifications

The HOME participating jurisdiction certifies that:

**Tenant Based Rental Assistance** – If it plans to provide tenant-based rental assistance, the tenant-based rental assistance is an essential element of its consolidated plan.

**Eligible Activities and Costs** – It is using and will use HOME funds for eligible activities and costs, as described in 24 CFR §§92.205 through 92.209 and that it is not using and will not use HOME funds for prohibited activities, as described in §92.214.

**Subsidy layering** – Before committing any funds to a project, it will evaluate the project in accordance with the guidelines that it adopts for this purpose and will not invest any more HOME funds in combination with other Federal assistance than is necessary to provide affordable housing;

    
Signature of Authorized Official      Date

Mayor, City of Albuquerque  
Title



## **Emergency Solutions Grants Certifications**

The Emergency Solutions Grants Program recipient certifies that:

**Major rehabilitation/conversion/renovation** – If an emergency shelter's rehabilitation costs exceed 75 percent of the value of the building before rehabilitation, the recipient will maintain the building as a shelter for homeless individuals and families for a minimum of 10 years after the date the building is first occupied by a homeless individual or family after the completed rehabilitation.

If the cost to convert a building into an emergency shelter exceeds 75 percent of the value of the building after conversion, the recipient will maintain the building as a shelter for homeless individuals and families for a minimum of 10 years after the date the building is first occupied by a homeless individual or family after the completed conversion.

In all other cases where ESG funds are used for renovation, the recipient will maintain the building as a shelter for homeless individuals and families for a minimum of 3 years after the date the building is first occupied by a homeless individual or family after the completed renovation.

**Essential Services and Operating Costs** – In the case of assistance involving shelter operations or essential services related to street outreach or emergency shelter, the recipient will provide services or shelter to homeless individuals and families for the period during which the ESG assistance is provided, without regard to a particular site or structure, so long the recipient serves the same type of persons (e.g., families with children, unaccompanied youth, disabled individuals, or victims of domestic violence) or persons in the same geographic area.

**Renovation** – Any renovation carried out with ESG assistance shall be sufficient to ensure that the building involved is safe and sanitary.

**Supportive Services** – The recipient will assist homeless individuals in obtaining permanent housing, appropriate supportive services (including medical and mental health treatment, victim services, counseling, supervision, and other services essential for achieving independent living), and other Federal, State, local, and private assistance available for these individuals.

**Matching Funds** – The recipient will obtain matching amounts required under 24 CFR 576.201.

**Confidentiality** – The recipient has established and is implementing procedures to ensure the confidentiality of records pertaining to any individual provided family violence prevention or treatment services under any project assisted under the ESG program, including protection against the release of the address or location of any family violence shelter project, except with the written authorization of the person responsible for the operation of that shelter.

**Homeless Persons Involvement** – To the maximum extent practicable, the recipient will involve, through employment, volunteer services, or otherwise, homeless individuals and families in constructing, renovating, maintaining, and operating facilities assisted under the ESG program, in providing services assisted under the ESG program, and in providing services for occupants of facilities assisted under the program.

**Consolidated Plan** – All activities the recipient undertakes with assistance under ESG are consistent with its consolidated plan.

**Discharge Policy** – The recipient will establish and implement, to the maximum extent practicable and where appropriate, policies and protocols for the discharge of persons from publicly funded institutions or systems of care (such as health care facilities, mental health facilities, foster care or other youth facilities, or correction programs and institutions) in order to prevent this discharge from immediately resulting in homelessness for these persons.

    
Signature of Authorized Official Date

Mayor, City of Albuquerque  
Title

**Housing Opportunities for Persons With AIDS Certifications**

The HOPWA grantee certifies that:

**Activities** – Activities funded under the program will meet urgent needs that are not being met by available public and private sources.

**Building** – Any building or structure assisted under that program shall be operated for the purpose specified in the consolidated plan:

1. For a period of not less than 10 years in the case of assistance involving new construction, substantial rehabilitation, or acquisition of a facility,
2. For a period of not less than 3 years in the case of assistance involving non-substantial rehabilitation or repair of a building or structure.

  
Signature of Authorized Official

  
Date

Mayor, City of Albuquerque  
Title

## **APPENDIX TO CERTIFICATIONS**

### **INSTRUCTIONS CONCERNING LOBBYING CERTIFICATION:**

#### **Lobbying Certification**

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.



## Appendix D - Alternate/Local Data Sources

1	<b>Data Source Name</b> Community Survey
	<b>List the name of the organization or individual who originated the data set.</b> The City of Albuquerque originated the data in partnership with Crescendo Consulting Group.
	<b>Provide a brief summary of the data set.</b> The Community Survey gathered community input on the housing, supportive housing, and fair housing needs of low-to-moderate income City residents. Additionally, the Survey was used to gather input on fair housing and discrimination in the community.
	<b>What was the purpose for developing this data set?</b> The survey was developed from a review and analysis of the key topics raised in the course of stakeholder interviews and focus group discussions conducted in the Fall of 2022. The survey questions focused on the concerns raised during the qualitative research process and were intended to elicit more specific information from the public.
	<b>Provide the year (and optionally month, or month and day) for when the data was collected.</b> The survey was available between October 10 and November 13, 2022.
	<b>Briefly describe the methodology for the data collection.</b> Copies of the survey were made available at all City Community Centers, Senior Centers, and Early Childhood Centers. Surveys were also available online, at the main office of the Albuquerque Housing Authority, and at many social service provider offices. Informational posters and flyers concerning the Survey were posted at all Albuquerque Public Schools, Flying Star restaurants, and Satellite cafes. Surveys, Posters and flyers were available in English and Spanish, both on the City Website and in hard copy.
	<b>Describe the total population from which the sample was taken.</b> Approximately 1,200 surveys were completed and submitted.

	<p><b>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</b></p> <p>Though the response was broad in terms of race, ethnicity, income level and housing tenure, the response was especially strong from the low-income groups most affected by the CDBG and HOME programs. The table below shows that over one-quarter of respondents reported incomes under \$15,000 per year, and fifty percent reported less than \$35,000 per year.</p> <p>Respondents identifying as Hispanic (43.2%) mirror the percentage of Hispanic persons in the City Census (46.7%), though, as the table below shows, the racial breakdown of respondents varied from the City's population. Compared to the City's census data, the percentage of White respondents was lower and the percentage of African American respondents was higher. The Asian percentage was twice as high, the Native American percentage was over two times higher, and respondents identifying with two or more races were four times the City's percentage.</p> <p>These results reflect the fact that the City targeted users of services as well as the general public and the percentage of minorities that responded reflects this effort to target low- to moderate-income beneficiaries. The high percentage of minority respondents reflects this outreach effort. Living arrangements and tenure also differed from the City norm. Fewer than fifty percent of respondents were home owners. The relatively large number of persons in temporary housing or shelters reflects the fact that surveys were also distributed and collected at shelters and homeless assistance centers.</p>
2	<p><b>Data Source Name</b></p> <p>Point In Time Count (PIT)</p> <p><b>List the name of the organization or individual who originated the data set.</b></p> <p>New Mexico Coalition to End Homelessness and the Continuum of Care.</p> <p><b>Provide a brief summary of the data set.</b></p> <p>In 2022 a PIT count was conducted for sheltered persons only.</p> <p><b>What was the purpose for developing this data set?</b></p> <p>The Point In Time (PIT) Count is the annual process of identifying and "counting" individuals and families experiencing sheltered and unsheltered homelessness within a community on a single night in January, as outlined and defined by the U.S. Housing and Urban Development Department (HUD). HUD requires any community receiving funding from the McKinney-Vento Homeless Assistance Grants, which includes both the Continuum of Care (CoC) and Emergency Solutions Grant (ESG) funding, to conduct an annual count.</p>

	<p><b>Provide the year (and optionally month, or month and day) for when the data was collected.</b></p> <p>The 2022 PIT Count was conducted on Monday, January 31, 2022.</p>
	<p><b>Briefly describe the methodology for the data collection.</b></p> <p>The PIT Count team, which included street outreach teams and volunteers from various agencies in Albuquerque, conducted in-person surveys across the city in neighborhoods, alleys, parks, high-traffic areas, known encampments and points of congregation, meal service sites, and general service sites.</p>
	<p><b>Describe the total population from which the sample was taken.</b></p> <p>On January 31, 2022, there was an estimated 610 households in emergency shelters, 90 households in transitional housing, and 160 households unsheltered, for a total of 860 households across the city. This is equivalent to 1,311 individuals in the city.</p>
	<p><b>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</b></p> <p>The PIT count collects basic demographic data such as gender, age, race and ethnicity, tribal affiliation, and housing status. The Consolidated Plan outlines the demographics in the plan.</p>
3	<p><b>Data Source Name</b></p> <p>Housing Market Analysis</p>
	<p><b>List the name of the organization or individual who originated the data set.</b></p> <p>Crescendo Consulting Group</p>
	<p><b>Provide a brief summary of the data set.</b></p> <p>The Housing Market Analysis provides a current housing market demand and supply overview of the City of Albuquerque. The housing demand analysis provides an assessment of the City's current housing need based on tenure and household income. The housing supply analysis includes an assessment of the City's total housing inventory by type, age, tenure, occupancy status, conditions, foreclosure activity and change in composition from 2010 to 2021.</p>
	<p><b>What was the purpose for developing this data set?</b></p> <p>The purpose of the data is to help the City of Albuquerque to analyze current and future housing market trends.</p>
	<p><b>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</b></p> <p>The Housing Market Analysis covers the City of Albuquerque boundaries.</p>



	<p><b>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</b></p> <p>The data was compiled in 2022, but much of the data came from 2021 U.S. Census Bureau American Community Survey data and 2019 CHAS data.</p> <p><b>What is the status of the data set (complete, in progress, or planned)?</b></p> <p>Complete</p>
4	<p><b>Data Source Name</b></p> <p>COA Housing Needs Assessment</p> <p><b>List the name of the organization or individual who originated the data set.</b></p> <p>Crescendo Consulting Group</p> <p><b>Provide a brief summary of the data set.</b></p> <p>The COA Housing Needs Assessment Section is based on the HUD-provided Comprehensive Housing Affordability Strategy (CHAS) tables and upon the most recent Census or American Community Survey (ACS) data. The CHAS data (2019) was used to provide the specific information needed for the Housing Needs Table, as it is the only data source available to complete that table at this time.</p> <p><b>What was the purpose for developing this data set?</b></p> <p>The purpose is to present a detailed breakdown of the housing assistance needs of low- and moderate-income households in the City of Albuquerque.</p> <p><b>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</b></p> <p>The newer CHAS data (2019) was used to provide the specific information needed for the Housing Needs Table.</p> <p><b>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</b></p> <p>Please see data set description provided above.</p> <p><b>What is the status of the data set (complete, in progress, or planned)?</b></p> <p>Complete</p>
5	<p><b>Data Source Name</b></p> <p>2020 5-Year Estimates American Community Survey</p> <p><b>List the name of the organization or individual who originated the data set.</b></p> <p>United States Census Bureau</p> <p><b>Provide a brief summary of the data set.</b></p> <p>The American Community Survey (ACS) is an ongoing survey that provides vital information on a yearly basis about the United States and its people.</p>

	<p><b>What was the purpose for developing this data set?</b></p> <p>The U.S. Census Bureau releases the American Community Survey annually, in the form of estimates, in a variety of tables, tools, and analytical reports. ACS data is used in many ways by the federal, state, county, and local governments to make decisions on funding, projects, and other things based on the size and demographics of the population. For the Consolidated Plan, the ACS data was used to provide information on the number of people who live in Albuquerque, their demographics, and housing characteristics.</p>
	<p><b>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</b></p> <p>The ACS data is available nationwide down to the census tract. Citywide data was used in the Consolidated Plan.</p>
	<p><b>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</b></p> <p>At the time of the Consolidated Plan development, the 2020 five-year estimates were available and used.</p>
	<p><b>What is the status of the data set (complete, in progress, or planned)?</b></p> <p>Complete</p>
6	<p><b>Data Source Name</b></p> <p>2015-2019 CHAS</p>
	<p><b>List the name of the organization or individual who originated the data set.</b></p> <p>The U.S. Housing and Urban Development Department's Office of Policy Development and Research (PD&amp;R) produces the Comprehensive Housing Affordability Strategy (CHAS) database.</p>
	<p><b>Provide a brief summary of the data set.</b></p> <p>CHAS consists of “custom tabulations” of data from the U.S. Census Bureau that are generally not otherwise publicly available. The primary purpose of the CHAS data is to demonstrate the number of households in need of housing assistance. This is estimated by the number of households that have certain housing problems and have income low enough to qualify for HUD’s programs (primarily 30, 50, and 80 percent of median income). It is also important to consider the prevalence of housing problems among different types of households, such as the elderly, disabled, minorities, and different household types. The CHAS data provide counts of the numbers of households that fit these HUD-specified characteristics in HUD-specified geographic areas.</p>
	<p><b>What was the purpose for developing this data set?</b></p> <p>The CHAS data are used by local governments to plan how to spend HUD funds and may also be used by HUD to distribute grant funds.</p>

	<p><b>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</b></p> <p>The CHAS data used for the Consolidated Plan was for the city of Albuquerque.</p>
	<p><b>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</b></p> <p>The Consolidated Plan used the 2015-2019 CHAS data, which is the most recently available dataset at the time of development of the Consolidated Plan.</p>
	<p><b>What is the status of the data set (complete, in progress, or planned)?</b></p> <p>Complete</p>
7	<p><b>Data Source Name</b></p> <p>Albuquerque Housing Authority</p>
	<p><b>List the name of the organization or individual who originated the data set.</b></p> <p>Albuquerque Housing Authority</p>
	<p><b>Provide a brief summary of the data set.</b></p> <p>The Albuquerque Housing Authority (AHA) provided data on the number of public housing units and vouchers they manage for the city. Additionally, AHA provided basic demographic data of their residents.</p>
	<p><b>What was the purpose for developing this data set?</b></p> <p>The data was populated for the required data tables in the Consolidated Plan by AHA.</p>
	<p><b>Provide the year (and optionally month, or month and day) for when the data was collected.</b></p> <p>The data covers PY2022.</p>
	<p><b>Briefly describe the methodology for the data collection.</b></p> <p>AHA pulled data on their resident number and demographics from their in-house database.</p>
	<p><b>Describe the total population from which the sample was taken.</b></p> <p>Please see the Public Housing section of the Consolidated Plan for the total population.</p>
	<p><b>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</b></p> <p>Please see the Public Housing section of the Consolidated Plan for the demographics of residents.</p>