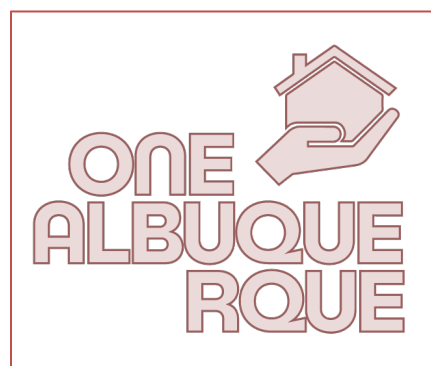


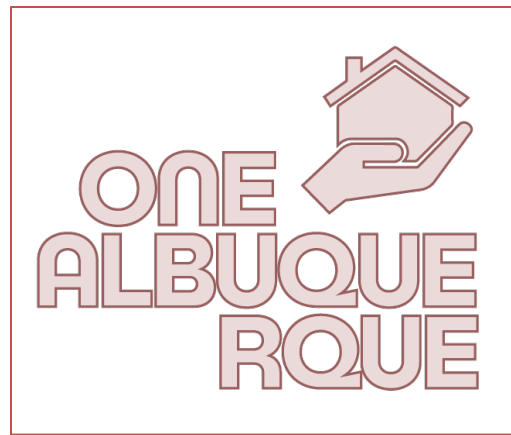


City of Albuquerque
Age Friendly Summit: Housing Equity
October 25, 2024



Thank You to Our Sponsors

AARP
New Mexico



Please Welcome

Matthew Whelan

Deputy Chief Administrative Officer

City of Albuquerque



Please Welcome Summit Sponsor

Dr. Joseph Sanchez-Roybal,
State Director
AARP New Mexico



Please Welcome Keynote Speakers

Dr. Jade Aguilar

Partner

Taylor Burton

Associate

ECOnorthwest



ALBUQUERQUE HOUSING EQUITY WORKSHOP



DR. JADE AGUILAR AND TAYLOR BURTON

PRODUCED BY ECONORTHWEST FOR AARP NEW MEXICO

OUTLINE

- Historical Context of Housing Discrimination
- Albuquerque Existing Conditions
- Existing Renter and Homeownership Programs
- Suggested Best Practices

RACIAL DISCRIMINATION IN HOUSING

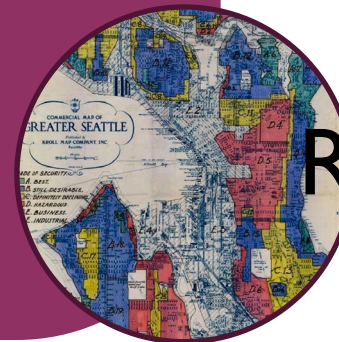
In planning, the needs, wishes, typical family structures, and safety of White middle-income families has always been prioritized and subsidized, often to the detriment of communities of color or lower-income residents.



Exclusionary Zoning



Racial Restrictive Covenants



Redlining

ZONING: 1920'S

Harland Bartholomew, Urban Planner, 1923

- Worked with several cities in the U.S to develop the first zoning plans.
- “Preserve the more desirable residential neighborhoods,” and prevent movement into “finer residential districts ... by colored people.”
- Without this zoning plan, he believed neighborhoods would be places “where values have depreciated, homes are either vacant or occupied by colored people.”

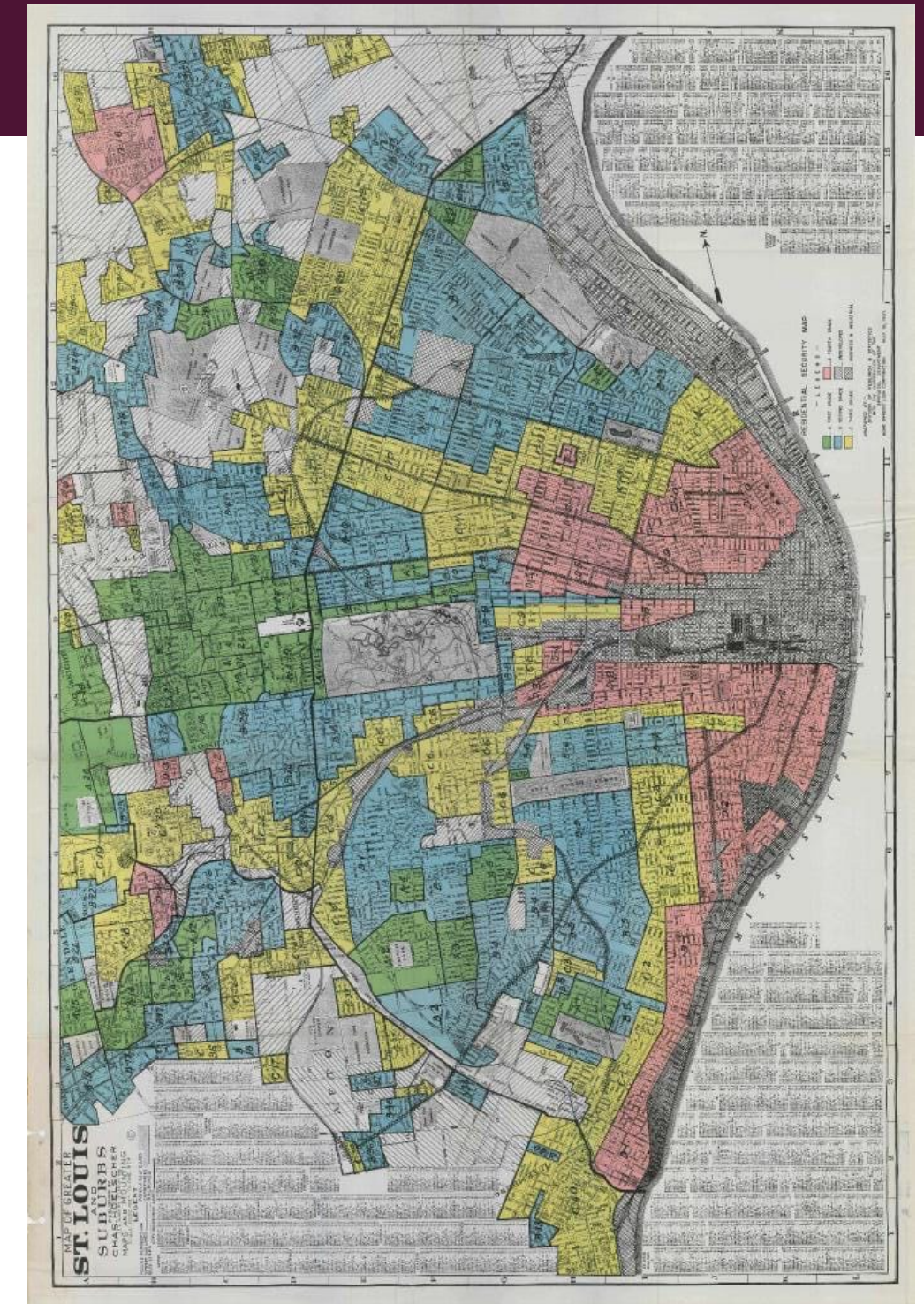


Image: Redlining map from St. Louis, MO where Harland Bartholomew was the first full-time urban planner employed by an American city

THE GREAT DEPRESSION AND THE NATIONAL HOUSING ACT: 1934

The National Housing Act of 1934 established the **Federal Housing Administration (FHA)** as part of the New Deal.

- The construction industry was hit hard
- Mortgages were insured by the Government
- Home loans were restructured to the now common 30-year mortgage
- Mortgage relief provided to homeowners at risk

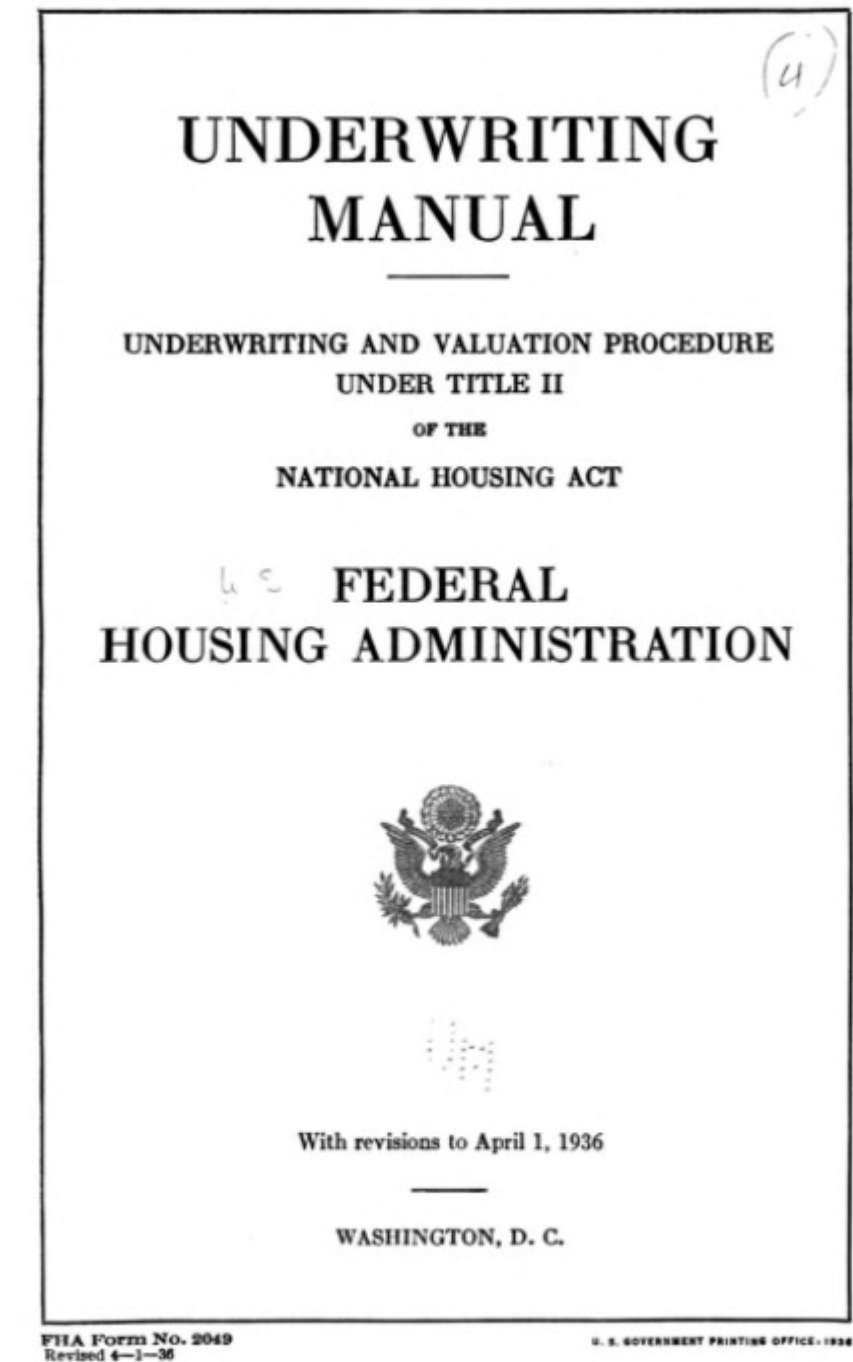


Image: Depression era workers in New York

FEDERAL HOUSING ADMINISTRATION: 1936

In the 1930's, the FHA encouraged, land developers, realtors, and community residents to write racial restrictive covenants to keep neighborhoods from being redlined.

The FHA explained that racial restrictive covenants were “more effective than a zoning ordinance in providing protection from adverse influences,” as zoning regulations alone “are seldom complete enough [...] to assure a homogenous and harmonious neighborhood.”



Digitized by Google

Original from
UNIVERSITY OF MICHIGAN

Image: Cover of the FHA Underwriting Manual published in 1936

GI BILL: 1944

- The GI Bill was initially issued for veterans returning from WWII in 1944, which guaranteed low-interest mortgages, but the VA did not administer them.
 - This gave White-run financial institutions free reign to refuse mortgages and loans to Black people.
- Via redlining, lenders froze out poorer neighborhoods, ensuring that loan assistance and insurance would be denied.



Image: Veteran standing at the GI Bill of Rights

RESTRICTIVE COVENANTS: 1800'S - 1950'S

Racially restrictive covenants were used since as early as the nineteenth century, and forbade properties from being "sold, conveyed, rented, or leased in whole or in part to any person not of the White or Caucasian race."

In some covenants, it was specified that Non-Whites could only occupy a property on the land if they were employed as a domestic servant "by a person of the White or Caucasian race."

In 1948, the Supreme Court ruled against restrictive covenants in *Shelley v. Kraemer* but a loophole for private sellers remained which was not closed until 1953 in *Barrows v. Jackson*.

Albuquerque's racist history haunts its housing market

Policymakers and activists fight to remove pro-segregation, anti-immigrant provisions from property deeds.

Wufei Yu | March 15, 2021 | From the print edition |



Image: New articles from Albuquerque in 2021 and the 1920s

REDLINING: 1930'S – 1960'S

- The government-sponsored Home Owners Loan Corporation (HOLC) specified on maps produced in the early 1930s which urban areas were unfit for investment based on income levels and the area's racial composition.
- The Mapping Inequality project has not yet identified a redlining map in New Mexico or Albuquerque.
- **Example:** Seattle's Central District of Seattle—a historically Black neighborhood—was identified as hazardous on the map.
 - Explanation: “This is the Negro area of Seattle”
- In 1961, the US Commission on Civil Rights challenged banks' complicity in redlining practice, but it was continued through 1968

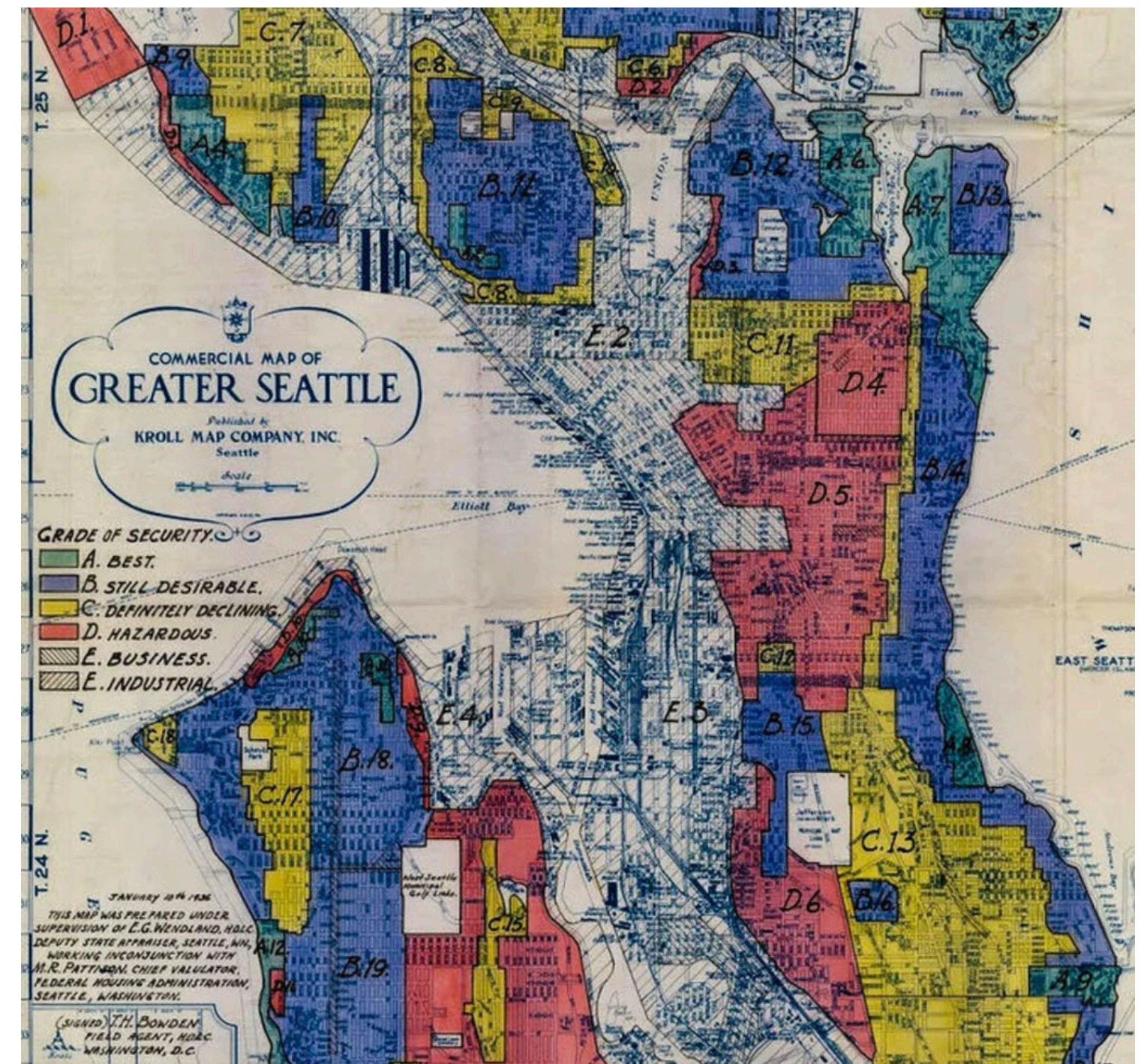


Image: Redlining map from Seattle, WA

FAIR HOUSING ACT: 1968

April 11, 1968

President Johnson signed the Fair Housing Act (FHA), which made housing discrimination illegal based on:

- Race
- Color
- National Origin
- Religion
- Sex
- Familial Status
- Disability



Image: Civil rights protestors with fair housing picket signs

ONGOING DISPARITIES

Today, the FHA legally protects people of color (as well as other protected classes), **but the long history of racist policies in the United States continues to impact housing options for many people of color.**

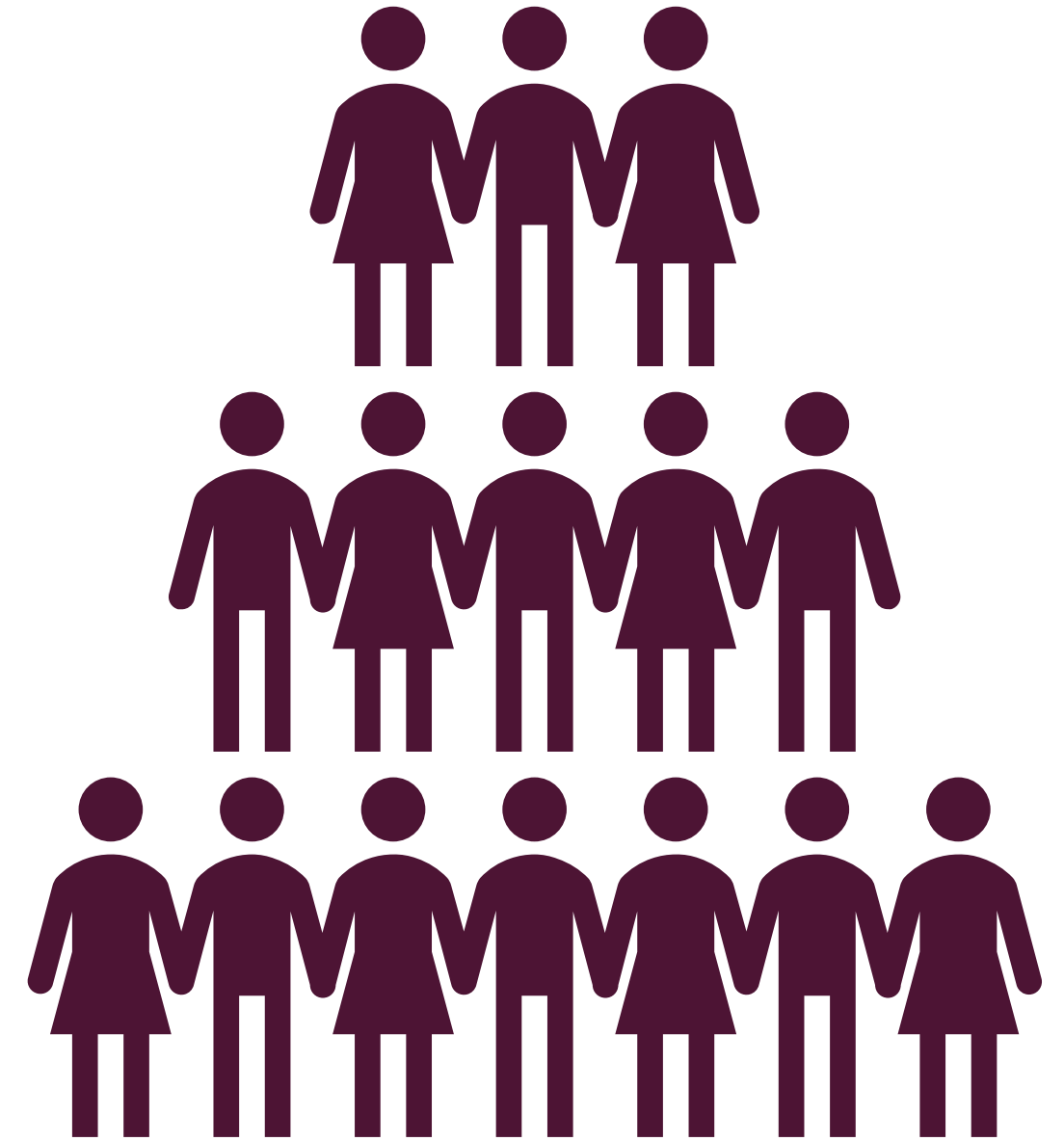
The legacy of these practices contributes to ongoing disparities in homeownership and housing cost burden nationwide. Years of barring people of color from homeownership has played a role in systemically preventing accumulation of generational wealth to the extent of white families whose homes have appreciated in value over time, contributing to persistent unequal barriers.



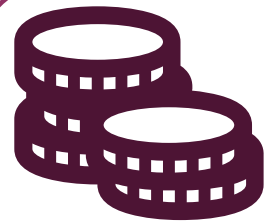
Image: Housing inequity graphic

EXISTING CONDITIONS

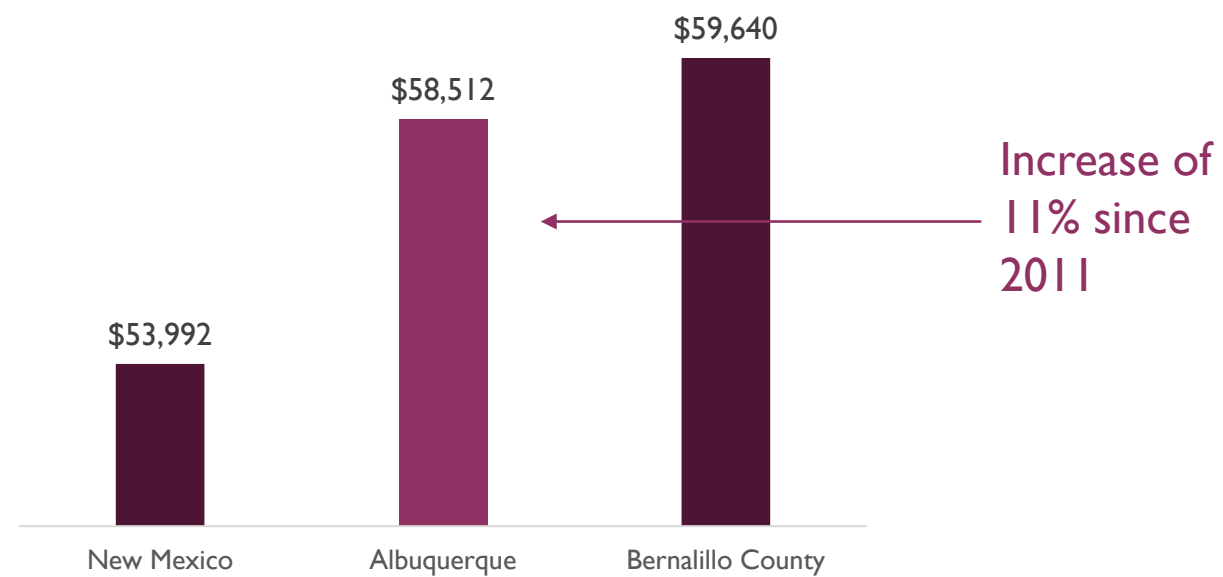
POPULATION CHARACTERISTICS AND HOUSING CONDITIONS



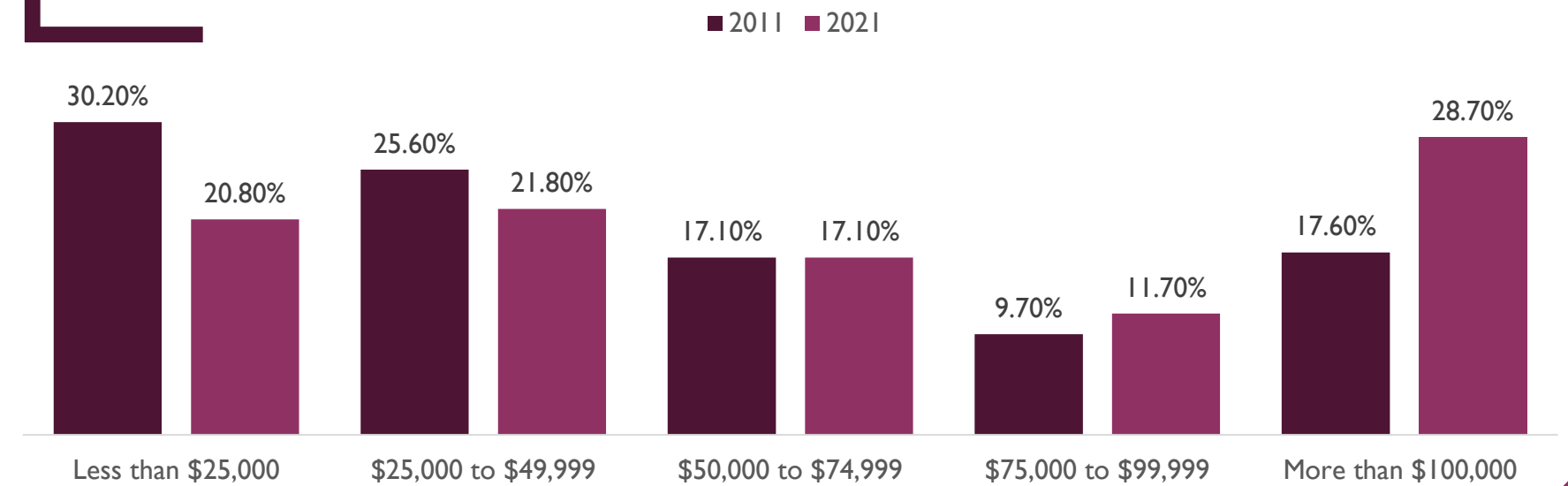
ABQ AT A GLANCE: SOCIOECONOMIC TRENDS, 2021



2021 Median Household Income



\$100,000+ Households Increased, 2011-2021

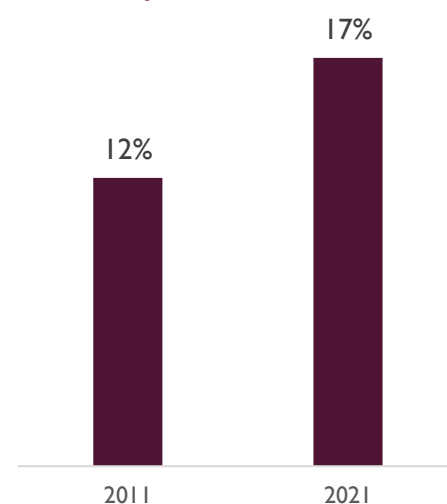


51% Hispanic or Latino
36% White

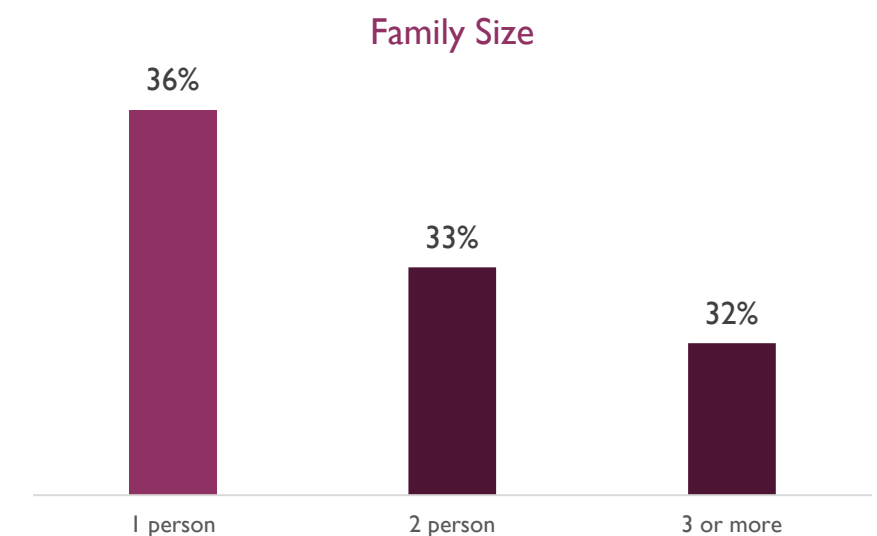
14%
BIPOC

- 3% Black or African American
- 4% American Indian and Alaska Native
- 3% Asian
- 4% Two or More races

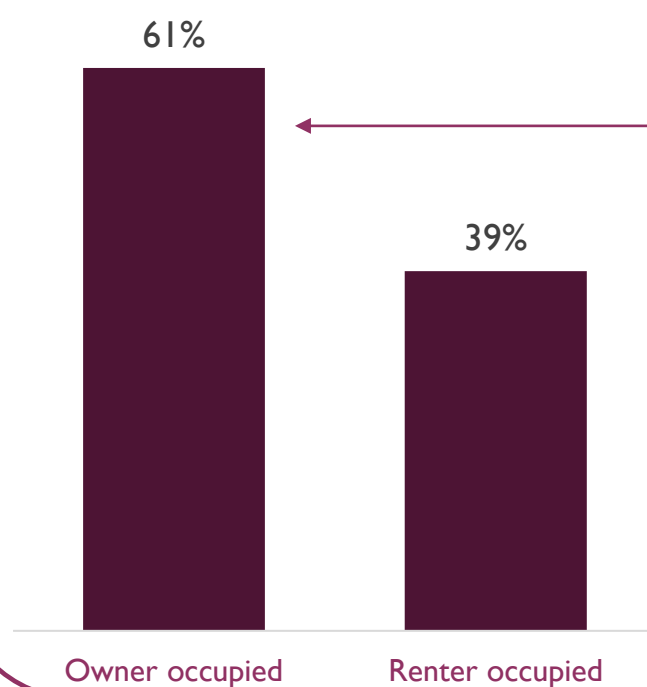
65 years and older



43% non-family households
60% married couple families



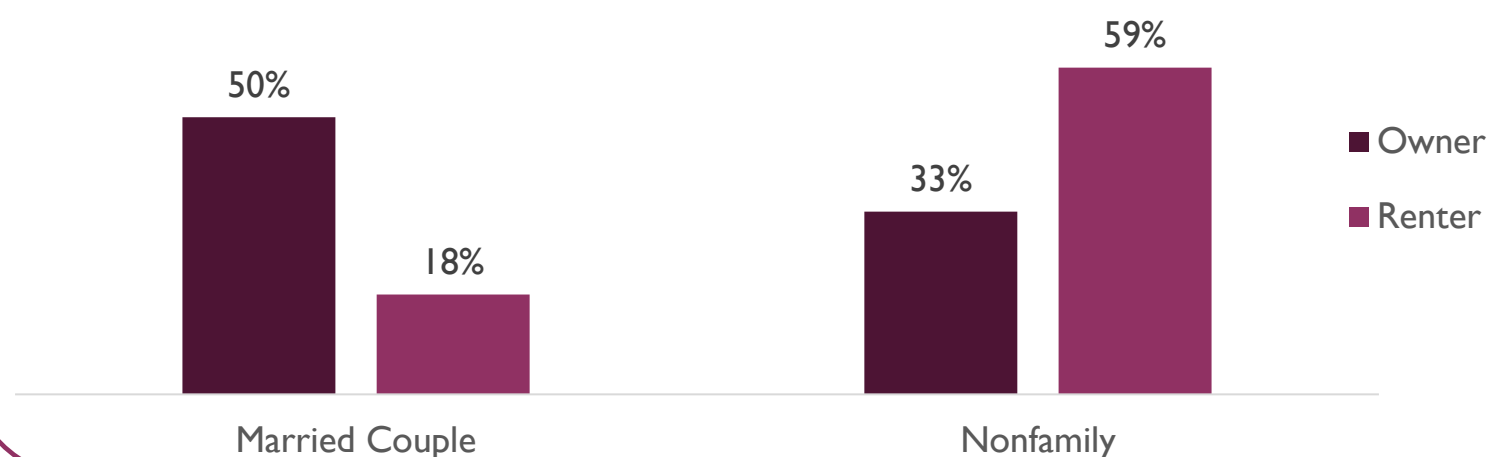
ABQ AT A GLANCE: HOMEOWNERSHIP AND HOUSING



The ABQ homeownership rate is **9%** lower than the state.

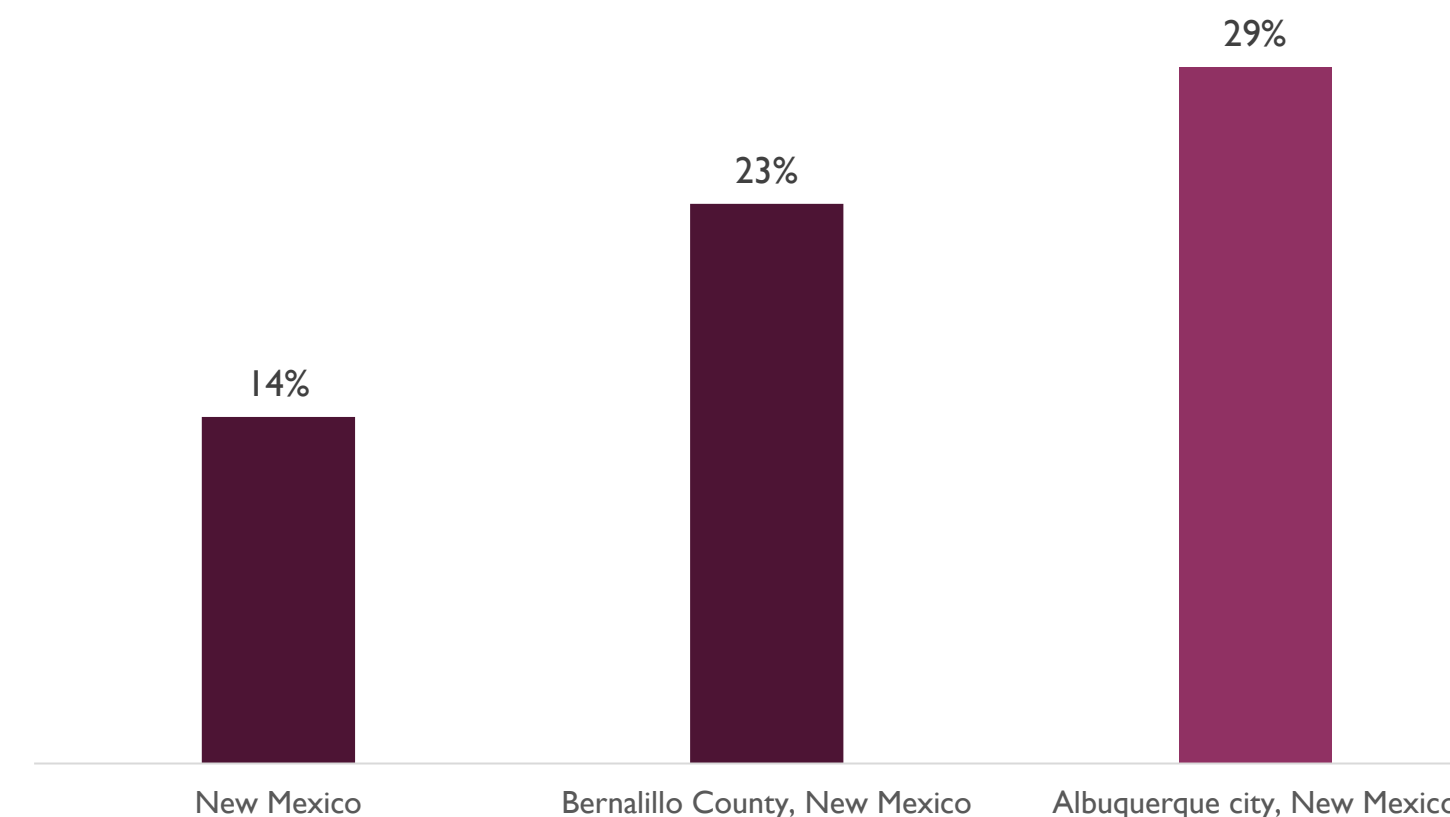
32% of homeowners are age 65+. This is an increase of **7%** since 2011.

Most homeowners are married couples, while renters are largely nonfamily households.



The percentage of people in nursing facilities in ABQ is **15%** higher than the state.

Percent of People in Nursing Facilities



Source: US Census American Community Survey 1-year estimates, 2021

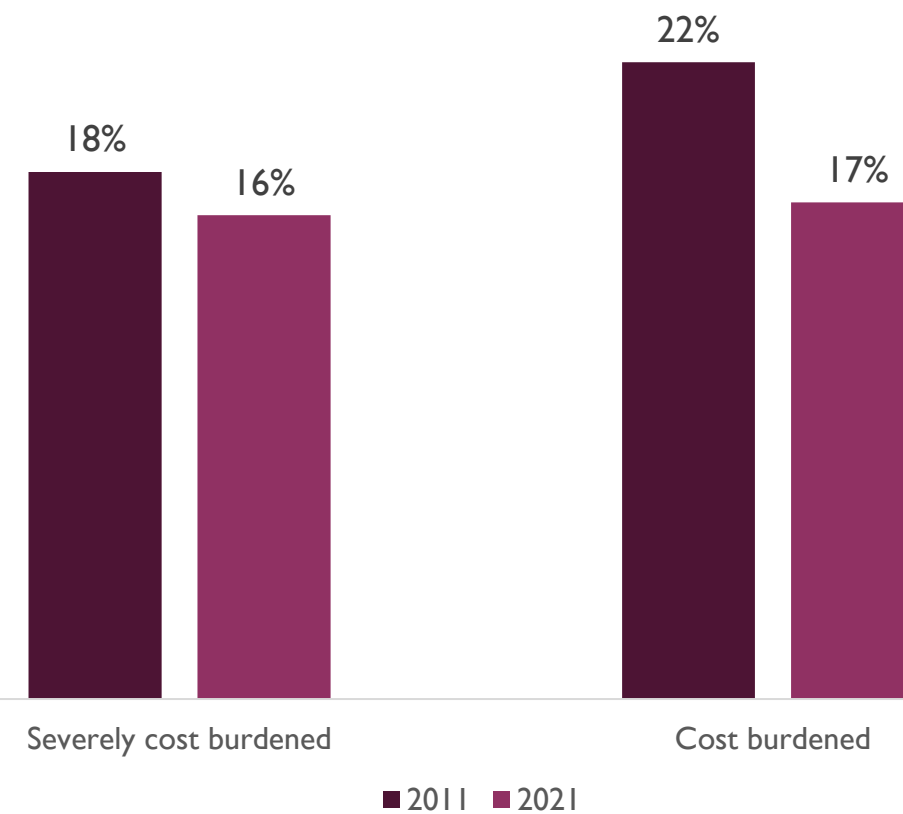
KEY TRENDS: THE COST OF HOUSING IS RISING STATEWIDE



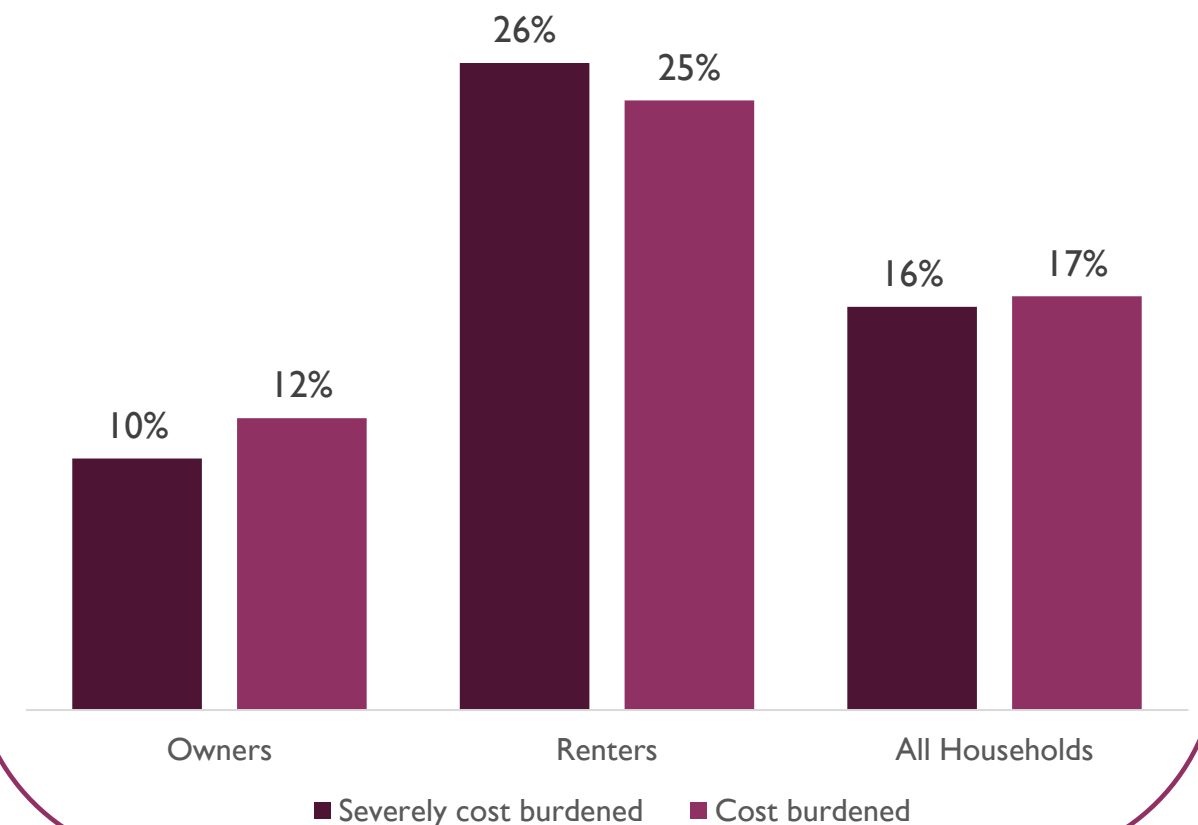
In **New Mexico**, the median home sale price was **\$373,300** in July 2024 (**8.7%** higher than the previous year).

In **Bernalillo County**, rent increased **+20.09%** from Quarter I of 2020 to Quarter I of 2022.

Overall, **cost burden** decreased between 2011 and 2021. For all households, cost burden is at **17%**.



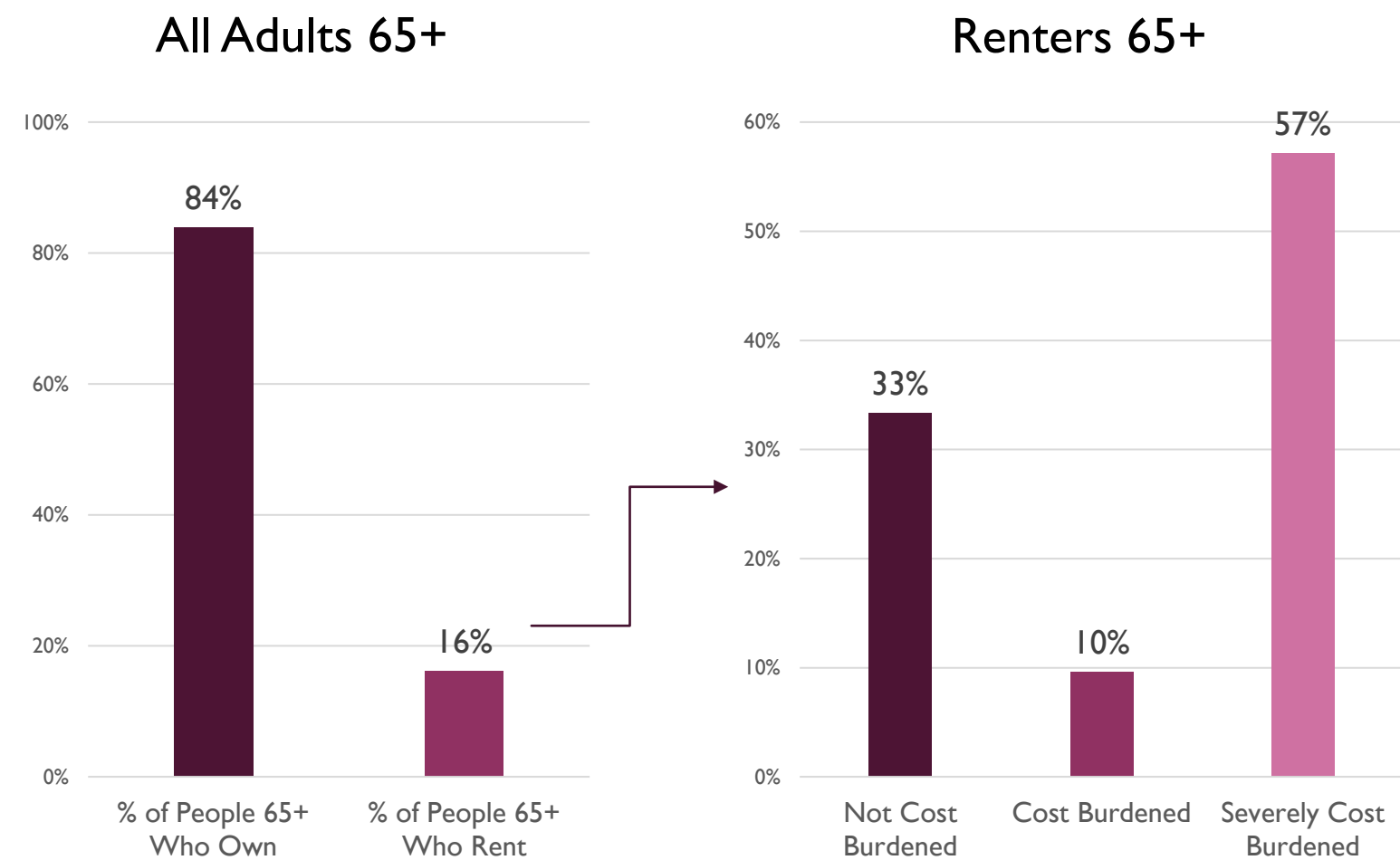
Renters in ABQ were **13%** more cost burdened and **16%** more severely cost burdened than homeowners in ABQ in 2021.



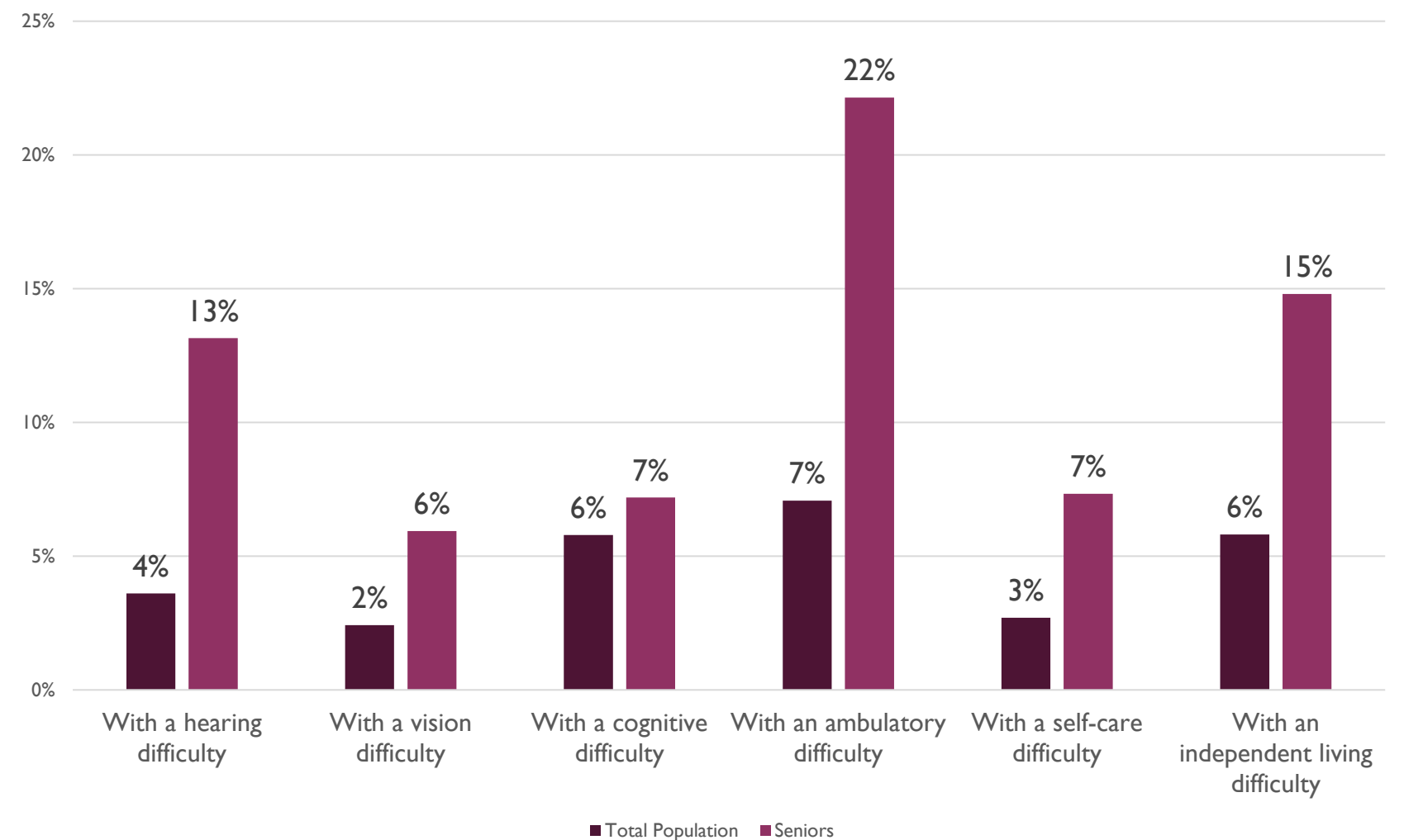
KEY TREND: SENIORS FACE ADDITIONAL HOUSING CHALLENGES



Most Adults Over 65 Own Their Homes, but Seniors Who Rent Are Likely to be Cost Burdened.



Seniors are More Likely to Have a Disability Than the Overall Population.



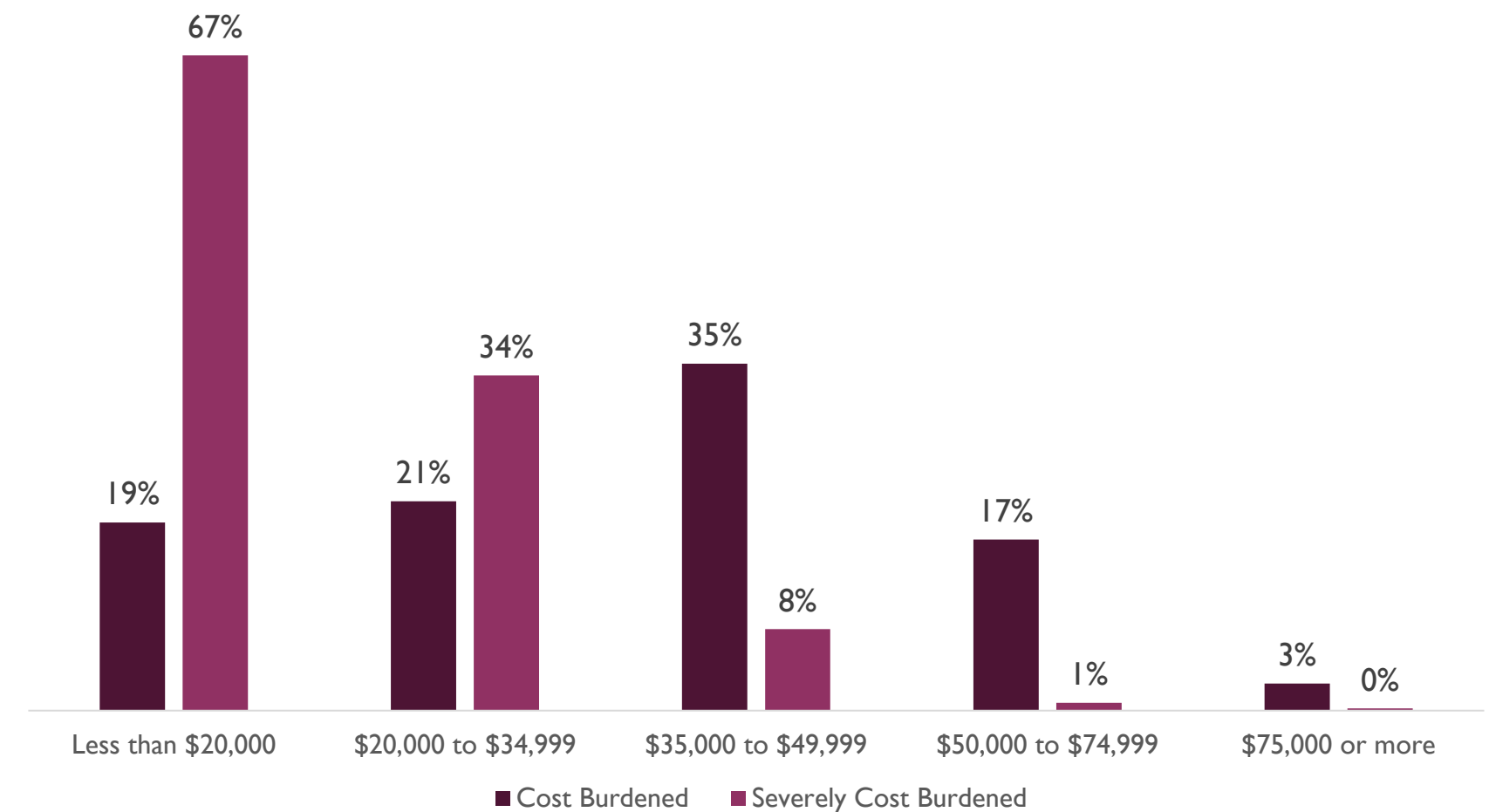
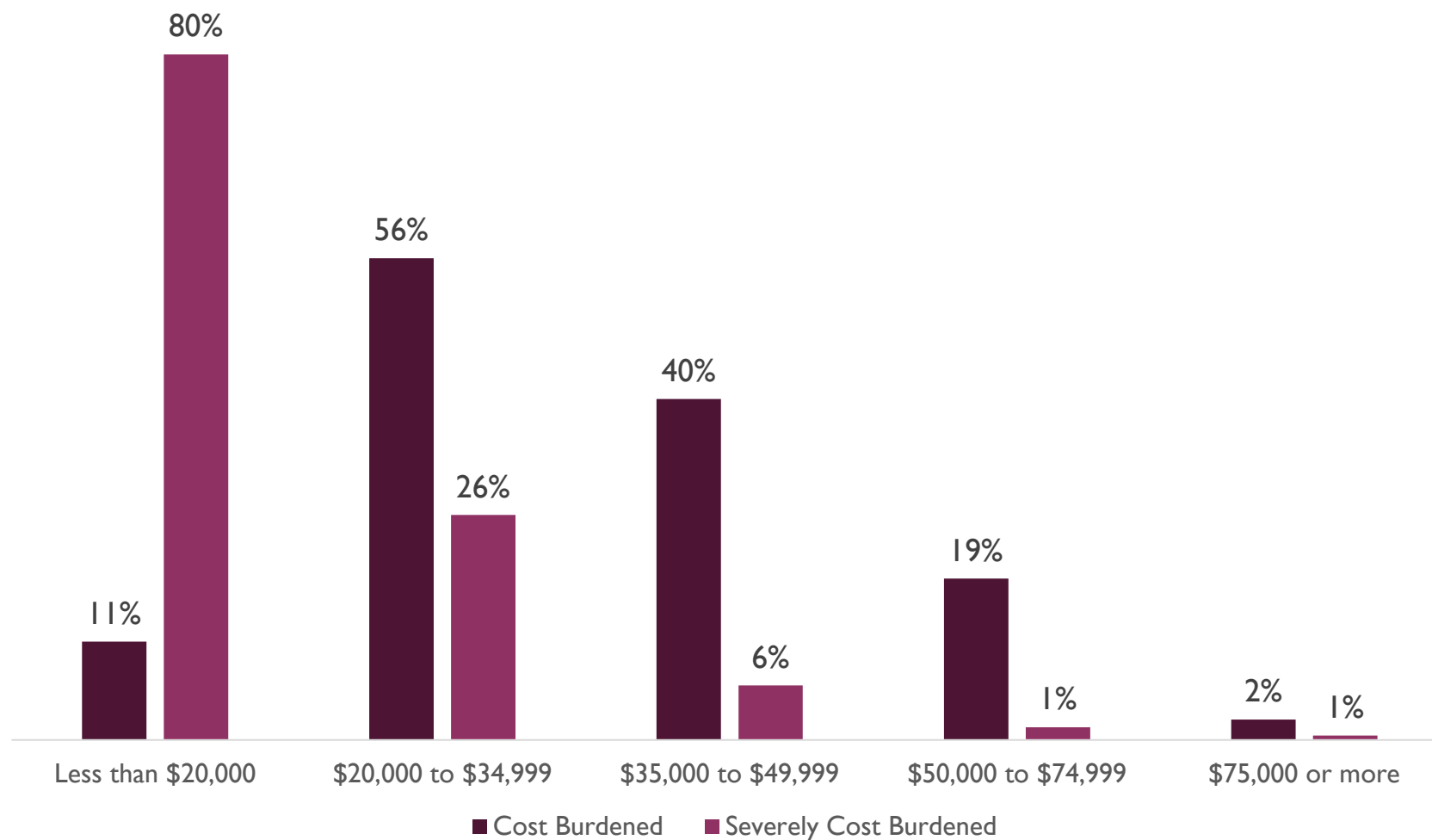
Source: US Census American Community Survey 1-year estimates, 2021

KEY TRENDS: LOW-INCOME HOUSEHOLDS ARE MOST COST-BURDENED IN ABQ



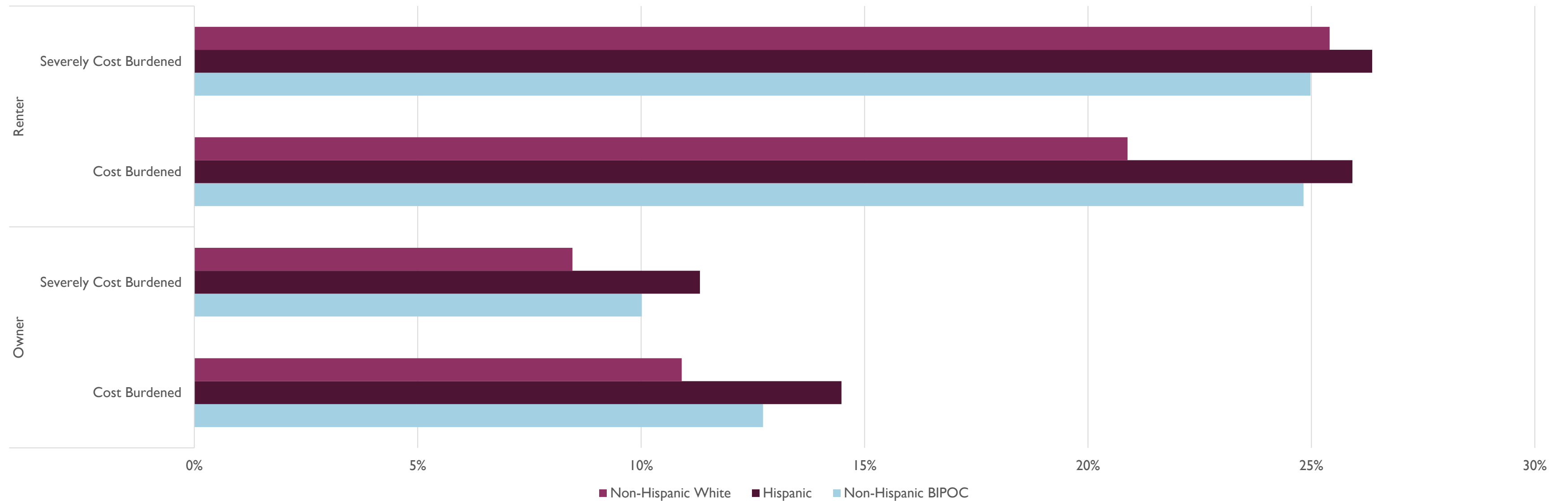
Low-income renters are more cost burdened than higher income households.

Low-income homeowners are also more cost burdened.



Source: US Census American Community Survey 1-year estimates, 2021

KEY TRENDS: BIPOC IN ABQ ARE MORE COST BURDENED THAN WHITE NON-HISPANIC HOUSEHOLDS

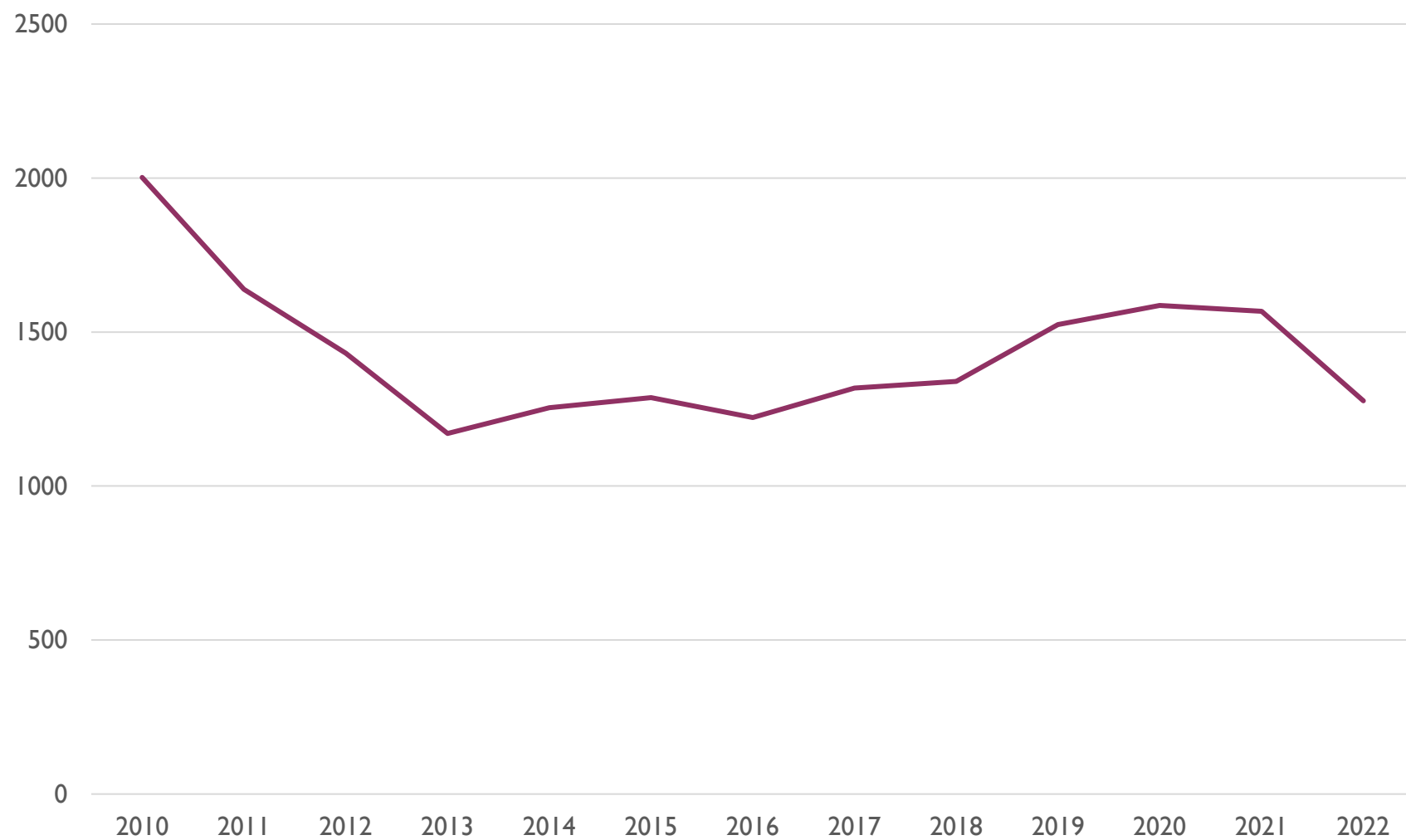


Source: US Census American Community Survey 1-year estimates, 2021

KEY TRENDS: PUBLIC INVESTMENT IS MAKING A DIFFERENCE FOR HOUSELESSNESS IN ALBUQUERQUE

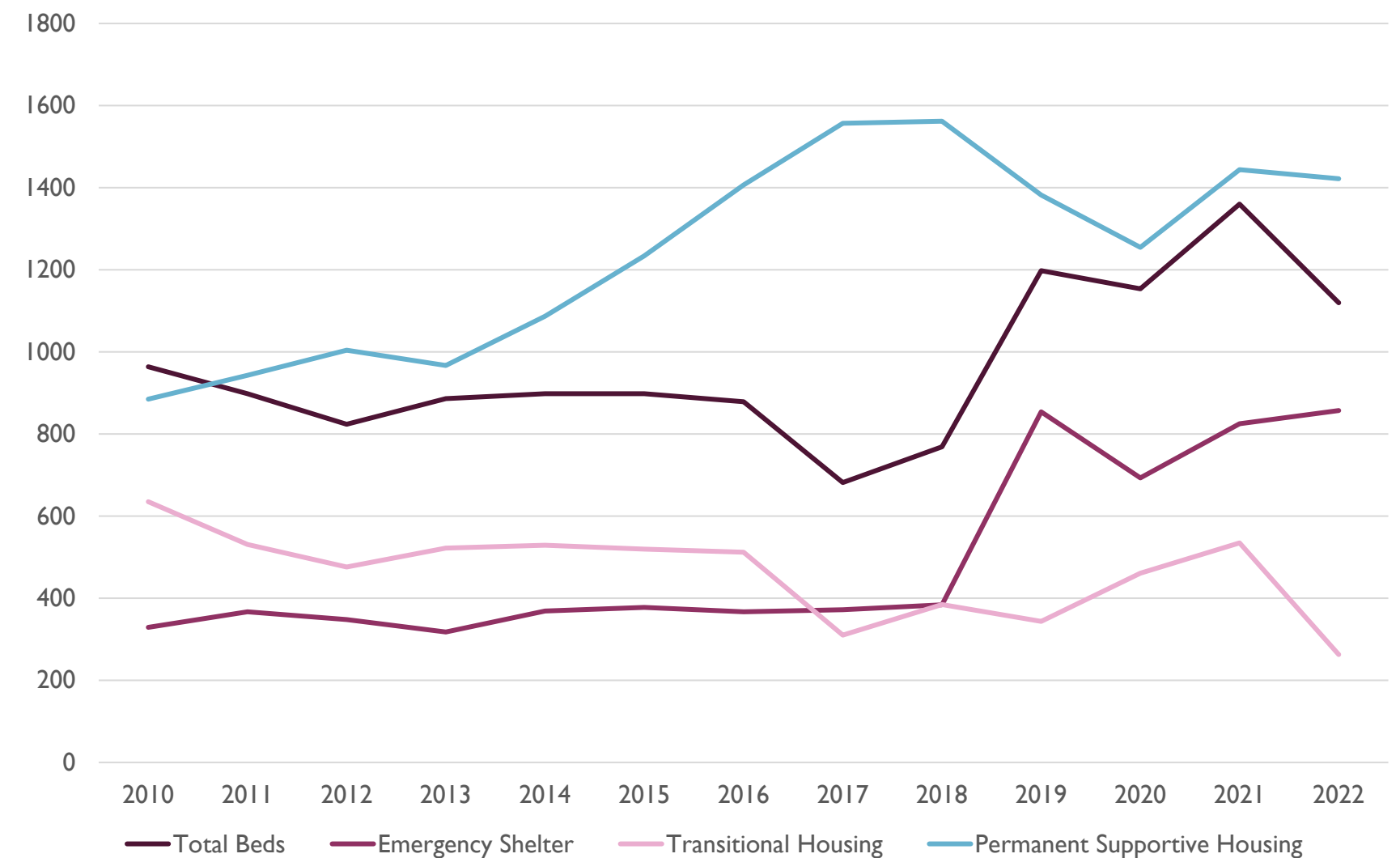


Houselessness has decreased slightly over the years in Albuquerque.



Source: Albuquerque Point-in-Time (PIT) Count, 2010-2022

Houselessness assistance has largely increased over the years in Albuquerque.



Source: Albuquerque Continuum of Care Inventory Housing Inventory Count (HIC), 2010-2022

IN SUMMARY...

Positive Advancements:

Cost burden and homelessness in ABQ has decreased since 2011, potentially as a result of increasing incomes and City investments in assistance.

Areas for Improvement:

The homeownership rate in ABQ is increasing slowly, and ABQ still faces housing challenges that primarily impact ABQ's marginalized populations: 33% of people in ABQ are still cost burdened or severely cost burdened, and those who face the brunt of this cost burden are BIPOC, low-income households, and renters.

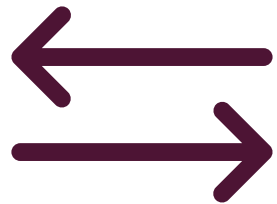
WHAT THIS MEANS FOR ABQ...



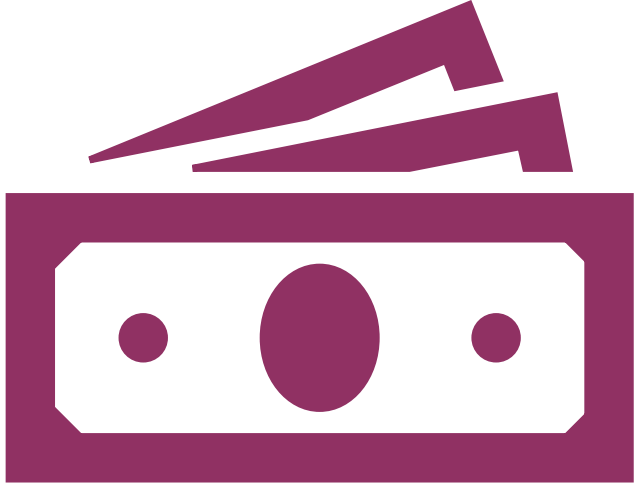
- **Equitable Economic Development:** ABQ's economic development programs should work to include marginalized populations in the benefits of the area's economic improvements.



- **Affordable Housing Strategies:** ABQ should invest in more affordable housing and work to ensure that the local population — particularly those most marginalized — are prioritized for that housing.



- **Anti-Displacement Strategies:** ABQ should look into whether there is gentrification-induced displacement in the City given the disproportionate negative impacts of increasing incomes and housing costs.



RENTAL AND HOMEOWNER ASSISTANCE

EXISTING FUNDING APPROACHES



SECTION 8 IN ABQ

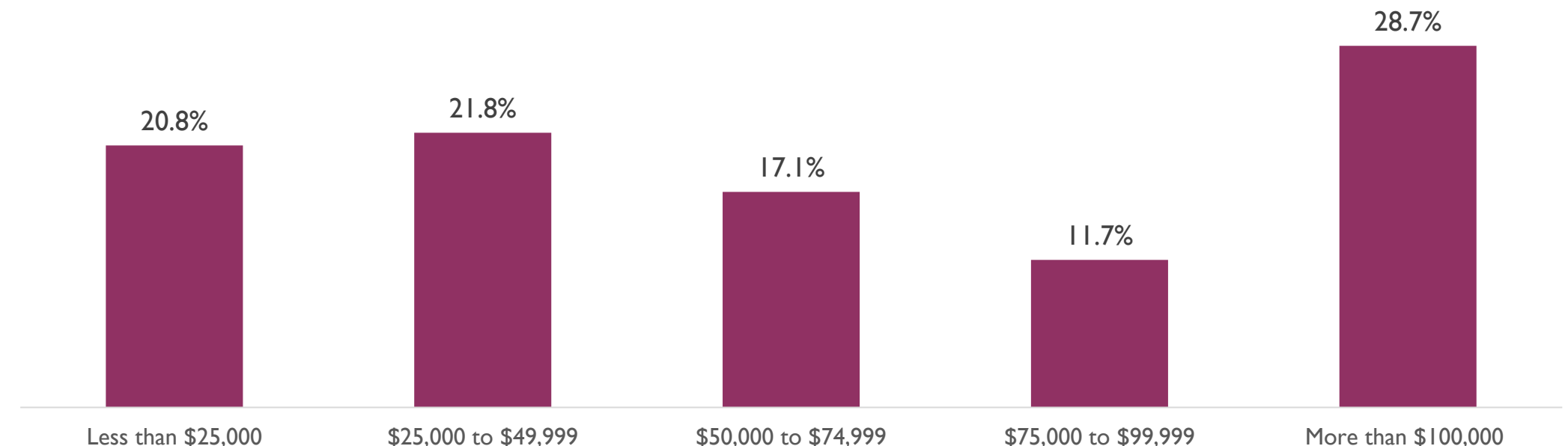
- Vouchers are highly utilized, but often rejected.
 - Bernalillo County: 99.8% annual utilization* (2019)
 - Landlords discriminate against those with vouchers (high rents, government bureaucracy and negative experiences with Section 8 tenants)
 - Tenants get 60 days to use the voucher, but this often isn't enough time
 - 81% of those with Section 8 vouchers live in zip codes where the median household income is below the city average of \$54,000

HUD Income Limits for Albuquerque

----- 2023 ADJUSTED HOME INCOME LIMITS -----

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
30% LIMITS	16800	19200	21600	23950	25900	27800	29700	31650
VERY LOW INCOME	28000	32000	36000	39950	43150	46350	49550	52750
60% LIMITS	33600	38400	43200	47940	51780	55620	59460	63300
LOW INCOME	44750	51150	57550	63900	69050	74150	79250	84350

Albuquerque household income distribution, 2021

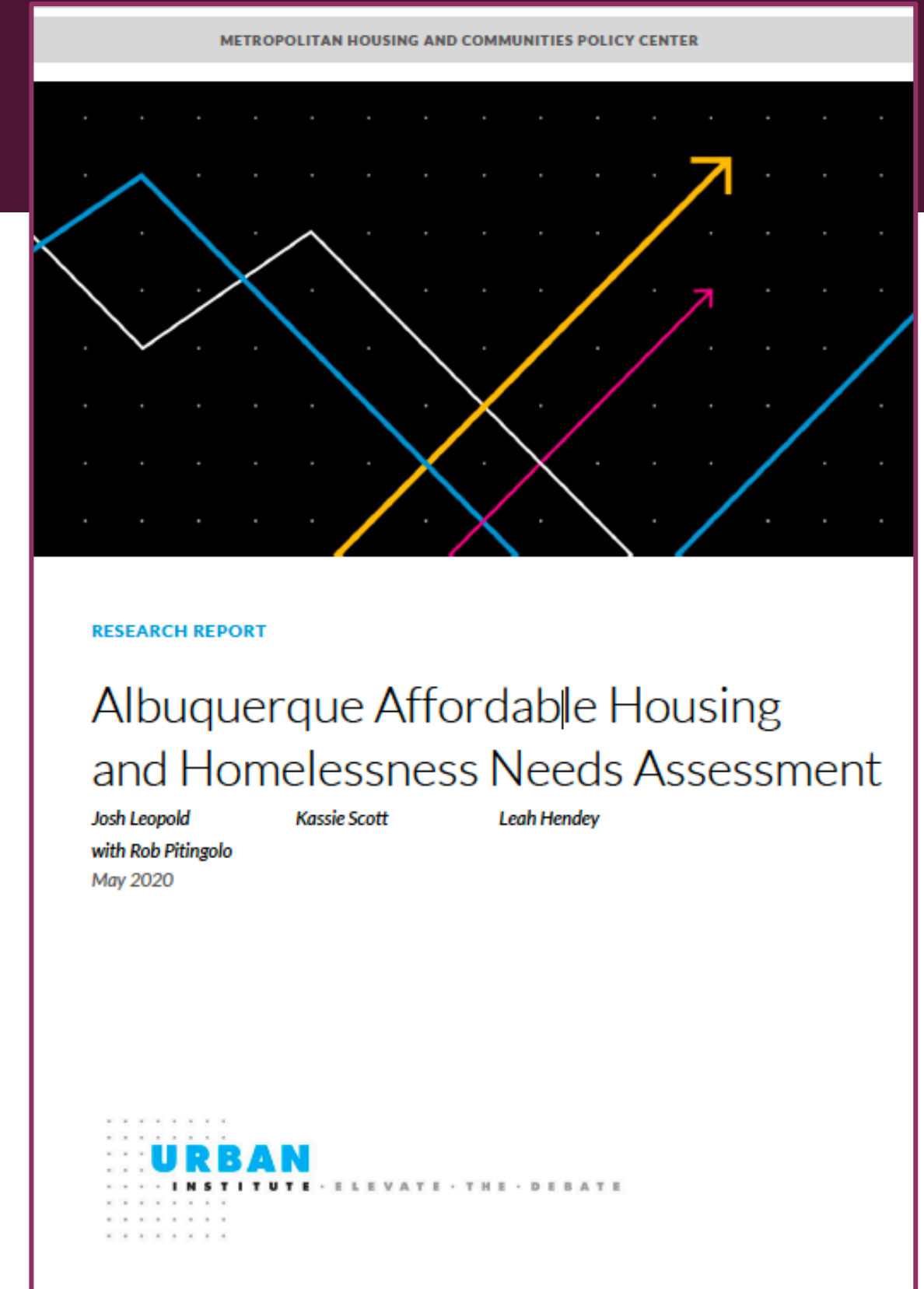


EFFORTS TO IMPROVE SECTION 8 IN ABQ

Solution	Description	Status
Ban Section 8 Discrimination	Albuquerque landlords can no longer turn away an applicant solely because they are holding a Section 8 voucher or other public subsidy.	Approved in 2022: 5-4 City Council vote.
Provide Landlord Mitigation Funds	These funds could cover damages, lost revenue from unpaid rent, and legal fees that exceed the security deposit.	In progress: Housing Stability Fund (\$750,000 landlord mitigation fund). <u>See</u>

PUBLIC HOUSING IN ABQ

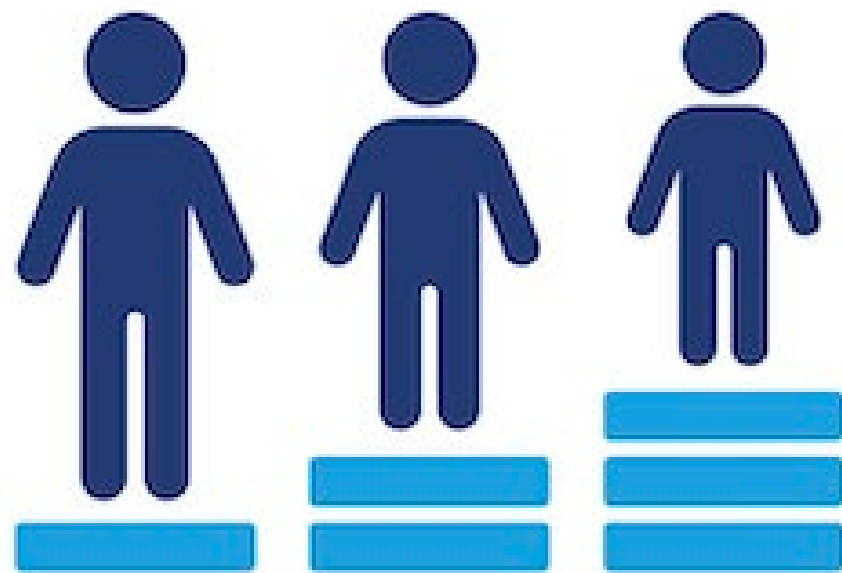
- AHA: 950 public housing units throughout ABQ
 - All built in 1970s and 80s – none have undergone major rehabilitation.
- 2016 Report: The average wait time to get PH is **5 years**.
- Tenants pay 30% of their income toward rent.
- AHA is currently assisting more than 900 households with an average monthly rent of **\$152**



DOWN PAYMENT ASSISTANCE IN ABQ

Based on the average home listing price in New Mexico in 2024 (**\$373,300**), a down payment can cost up to \$74,660. However, the maximum down payment assistance provided is **\$40,000**.

Buying a Home in New Mexico	
Average Home Listing Price	\$373,300
Min Down Payment	\$11,199
20% Down Payment	\$74,660
Average Credit Score	699



BEST PRACTICES

SUGGESTED EQUITY PRINCIPLES FOR RENTAL AND HOMEOWNER ASSISTANCE



RENTAL ASSISTANCE: PROGRAMMING

- Prioritize recipients based on risk of housing instability.
- Ensure the application process is accessible (ex: simple to read, low-barrier self-certification, multiple submittal methods).
- Include undocumented and mixed-status households.
- Provide multiple types of rental assistance (ex: direct payments, payments for utilities and other fees/charges, and complementary services/counseling).
- Braid state and local funds to boost program capacity.
- Employ landlord—tenant mitigation strategies.
- Partner with small, community-based nonprofits already embedded in priority neighborhoods for outreach and program support.



Building Racial Equity into Emergency Rental Assistance Programs

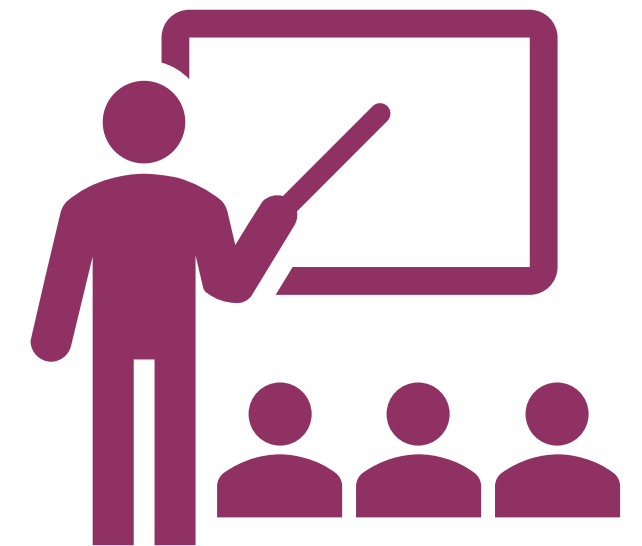
An Equity Checklist for Program Administrators

Kathryn Reynolds, Jessica Perez, Nicole DuBois, Monique King-Viehlend, and Samantha Batko

Check out this Equity Checklist for Rental Assistance Program Administrators!

RENTAL ASSISTANCE: OUTREACH

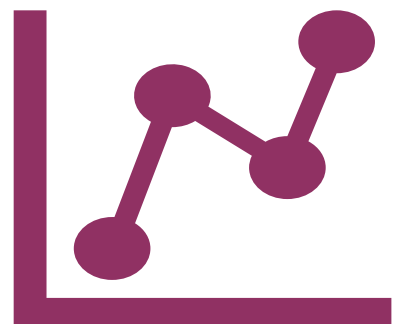
- Use the Urban Institute's ERAP tool and local indicators to geographically target outreach to organizations and trusted community leaders.
- Provide information about available rental assistance through common touch points:
 - local government civil and housing courts
 - social services
 - financial health education providers
 - schools, infant and child services
- Provide education about programs to landlords to dispel common misperceptions about rental assistance.



RENTAL ASSISTANCE: DATA AND MONITORING



- **Monitor program processes and implementation**
 - Identify what success looks like.
 - Track participant demographics against targets (apply, qualify, receive assistance, evicted before moratorium).
 - Monitor time taken to complete application process.
 - Track amounts received by participant demographics.



- **Monitor program outcomes**
 - Disaggregate data by race/ethnicity to identify who is being served.
 - Use local data sources to track households served, eviction court filings for households served, etc.).
 - Use different methods of engagement to gather feedback from program participants.



- **Build capacity for data collection and program monitoring**
 - Identify staff responsible for collecting data or partner with a research organization/local university.
 - Review data regularly (weekly, biweekly, or monthly).

PUBLIC HOUSING

Public housing may not be the best solution for housing equity.

- Land availability and local zoning are the main obstacles to subsidized housing.
- Public agencies aren't designed to be real estate developers.
- Backlogs and insufficient funds lead to lack of maintenance/updates.
- Developing subsidized housing is more expensive than market rate housing, and new construction is slow.

Alternatives:

- Shift away from public housing. Instead, focus on increasing housing voucher funds and rehabilitating existing apartments.
- Acquire, rehab and convert motels into affordable efficiency apartments with on-site supportive services.
- Develop affordable rental units through new construction or acquisition/rehab of existing multi-family properties.
- Preserve existing affordable units.



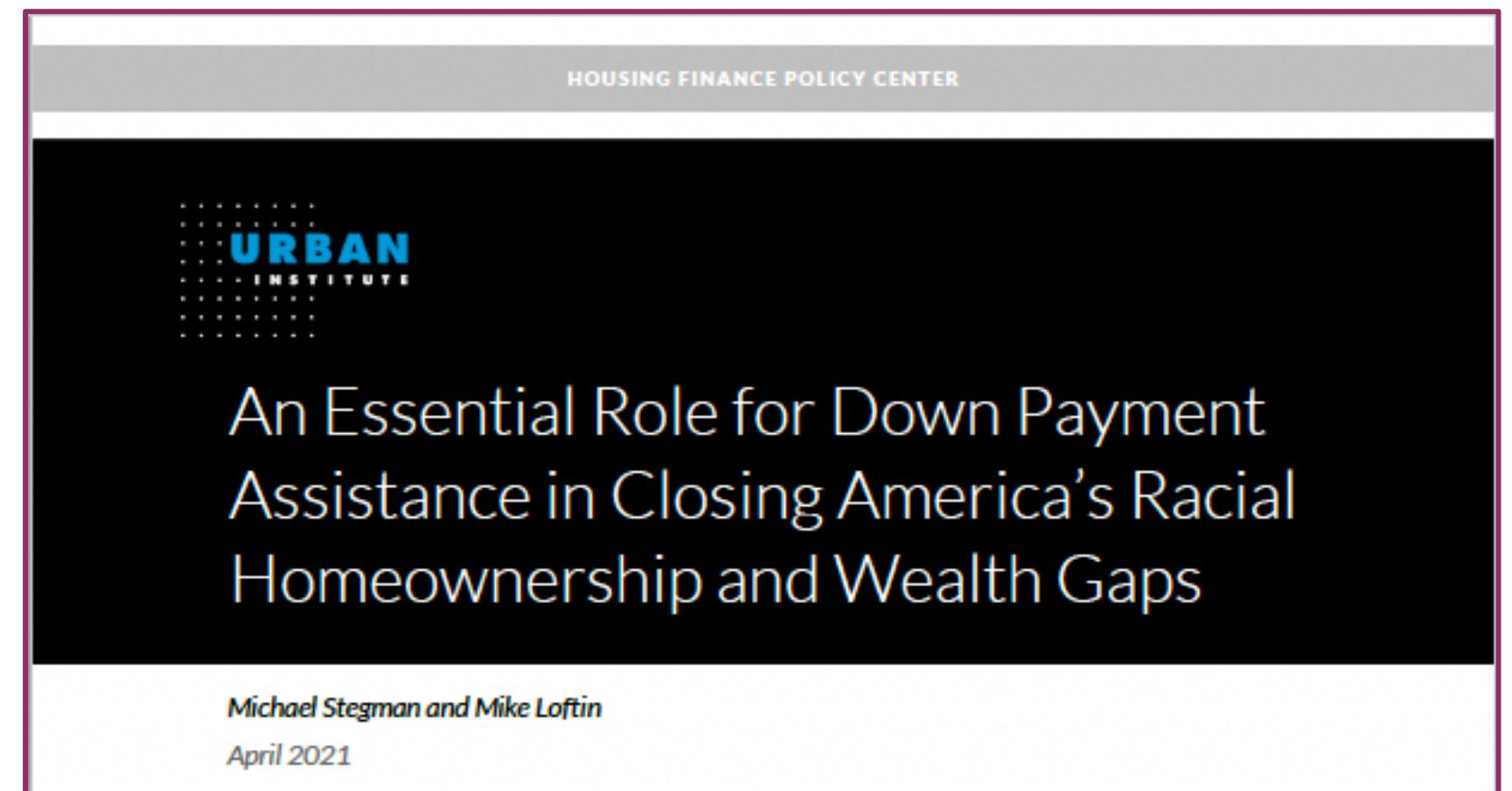
STRATEGIES FOR INCREASING & PROTECTING AFFORDABLE HOUSING IN ALBUQUERQUE

2022-2025

April 2022

DOWN PAYMENT ASSISTANCE

- Include higher income limits for first-generation home-buyers
- Deliver down-payment assistance through state housing finance agencies and eligible organizations
 - More standardization
 - Drives down borrower costs and lender overhead
 - Local entities are more fully embedded into underserved communities
- Funding should include both appropriated funds and a dedicated, continuing off-budget revenue source.
 - Stability in funding source



HOUSING EQUITY AND AGING



Build Networks and Capacity

- Nurture network development and innovative partnerships through flexible funding
- Invest in leadership development of local organizations

Collaborate with Older Adults

- Include older adults, people with disabilities, and caregivers in emergency planning
- Support leadership training and use accurate data on older residents' needs

Update Regulations

- Study the outcomes of pandemic-related regulatory flexibility and make beneficial changes permanent where they will support improved outcomes in typical conditions.

Bringing Services to Homes

- Prioritize and fund service coordination, especially in public housing
- Develop "no wrong door" approaches to service access

Build Equity into Infrastructure

- Build accessibility and equity into home and neighborhood design
- Expand accessibility concepts, including broadband access and inclusive infrastructure

Coordinate Between Sectors

- Strengthen connections between housing, healthcare, and social services
- Create forums for collaboration and data sharing, and coordinate subsidies and incentives

RESOURCES AND CONTACT INFORMATION

Sources

- Advancing Housing and Health Equity for Older Adults: <https://www.jchs.harvard.edu/covid-19-recapp-report>
- Albuquerque Affordable Housing and Homelessness Needs Assessment: https://www.urban.org/sites/default/files/publication/102261/albuquerque-affordable-housing-and-homelessness-needs-assessment_1.pdf
- An Essential Role for Down Payment Assistance in Closing America's Racial Homeownership and Wealth Gaps: <https://www.urban.org/sites/default/files/publication/104134/an-essential-role-for-down-payment-assistance-in-closing-americas-racial-homeownership-and-wealth-gaps.pdf>
- Building Racial Equity into Emergency Rental Assistance Programs: <https://www.urban.org/policy-centers/metropolitan-housing-and-communities-policy-center/projects/building-racial-equity-emergency-rental-assistance-programs-equity-checklist-program-administrators>
- City of Albuquerque Housing Forward Info: <https://www.cabq.gov/housing-forward-abq/about-housing-forward-abq>
- Four reasons why more public housing isn't the solution to affordability concerns: <https://www.brookings.edu/articles/four-reasons-why-more-public-housing-isnt-the-solution-to-affordability-concerns/>
- Strategies for Increasing and Protecting Affordable Housing in Albuquerque, 2022-2025: <https://www.cabq.gov/health-housing-homelessness/documents/cabq-housing-strategies-2022-2025.pdf>
- New Mexico First-Time Homebuyer, 2023 Programs and Grants: <https://themortgagereports.com/89738/new-mexico-first-time-home-buyer-programs-grants>

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Questions and comments



Please Welcome

China Osborne

Redevelopment Program Manager

Mara Salcido

Program Manager

Metropolitan Redevelopment Agency





Introduction to MRA

(Metropolitan Redevelopment Agency)

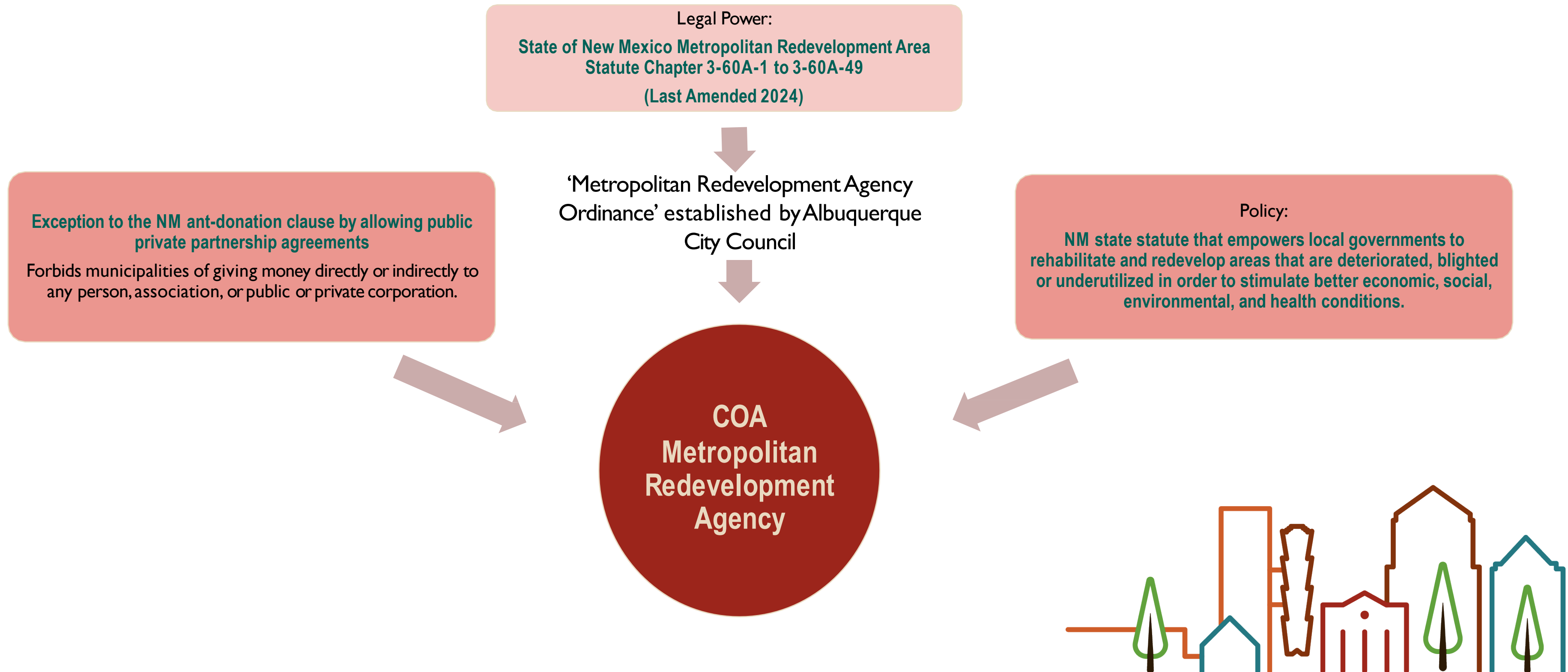
Age Friendly Summit

October 25, 2024



What are Metropolitan Redevelopment Areas?

- Tool to support development and communities (e.g. neighborhoods, towns, cities)



What is the Metropolitan Redevelopment Agency?

MISSION

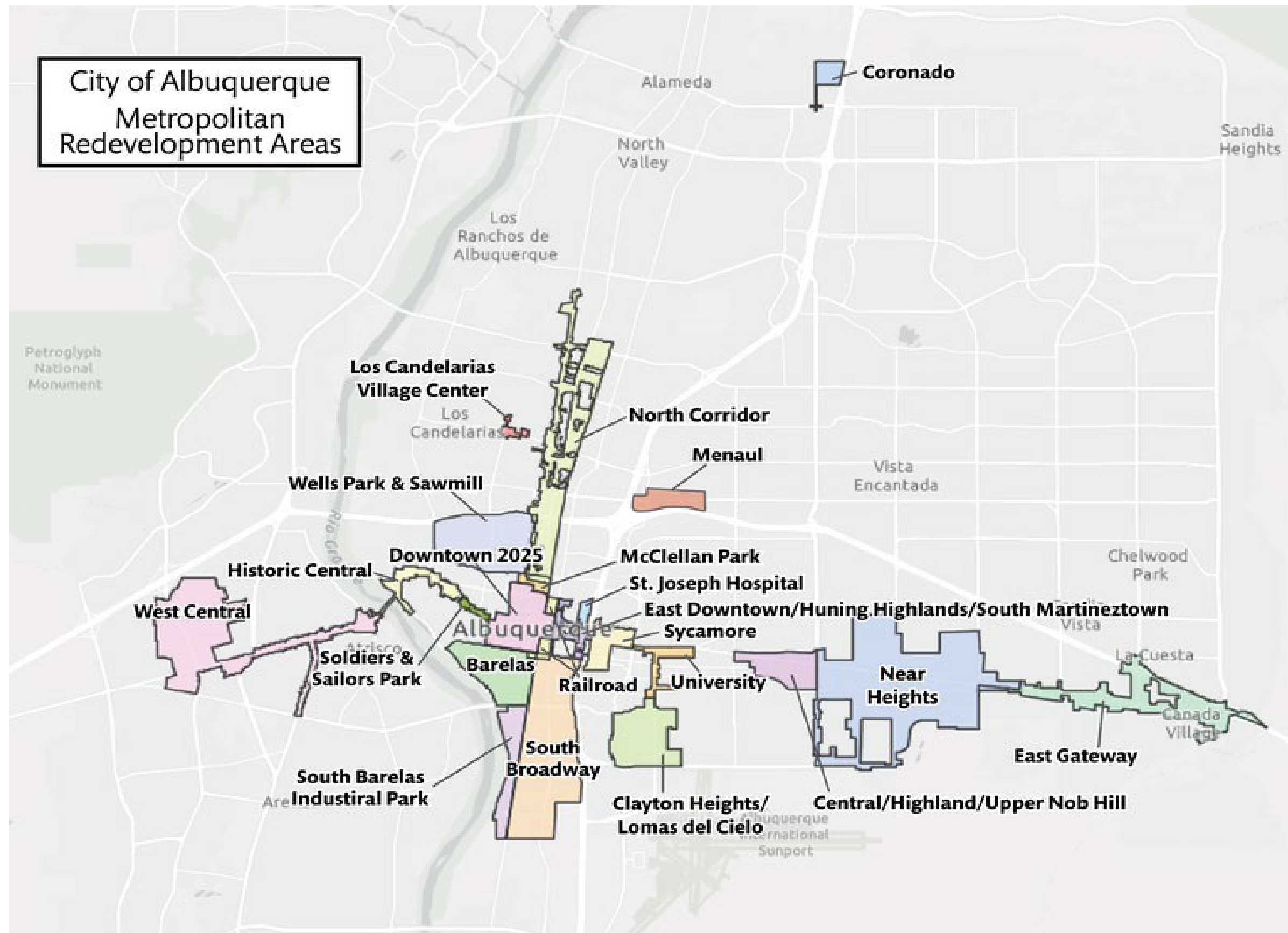
To initiate collaborative public-private partnerships that lead to thoughtful and catalytic revitalization by investing in the community for sustainable and equitable growth.

VISION

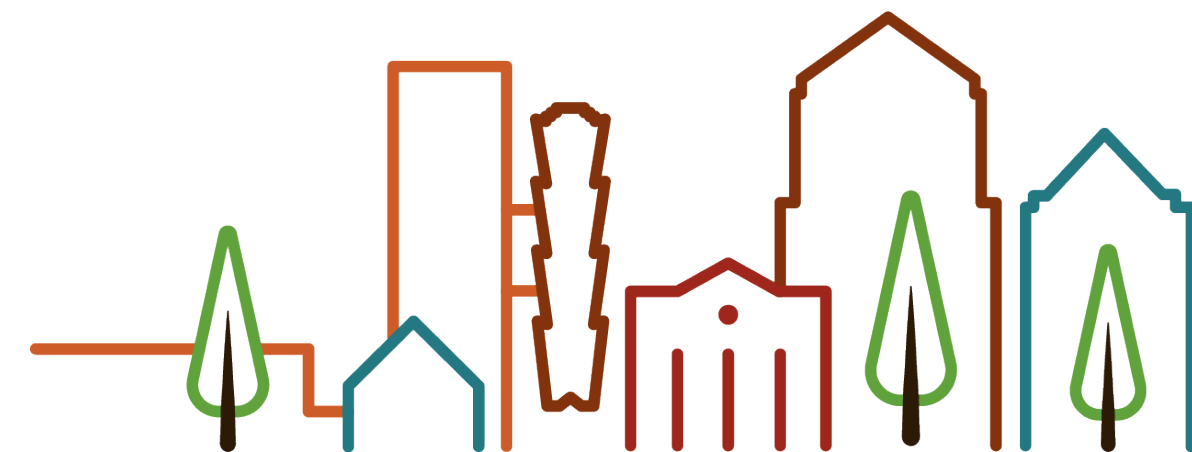
Albuquerque will preserve its diversity, authenticity, and community spirit through restorative development while collaborating with our vibrant and connected neighborhoods to create opportunities for residents to flourish.



Metropolitan Redevelopment Areas with Approved Plans



- A Metropolitan Redevelopment (MR) Area must first be designated.
- Then, the City Council establishes and approves a Plan for redevelopment of the area.
- MRA can only operate in MR Areas with an approved plan.
- The City of Albuquerque has 22 areas.



What makes MRA Unique?

MR Agency Toolbox

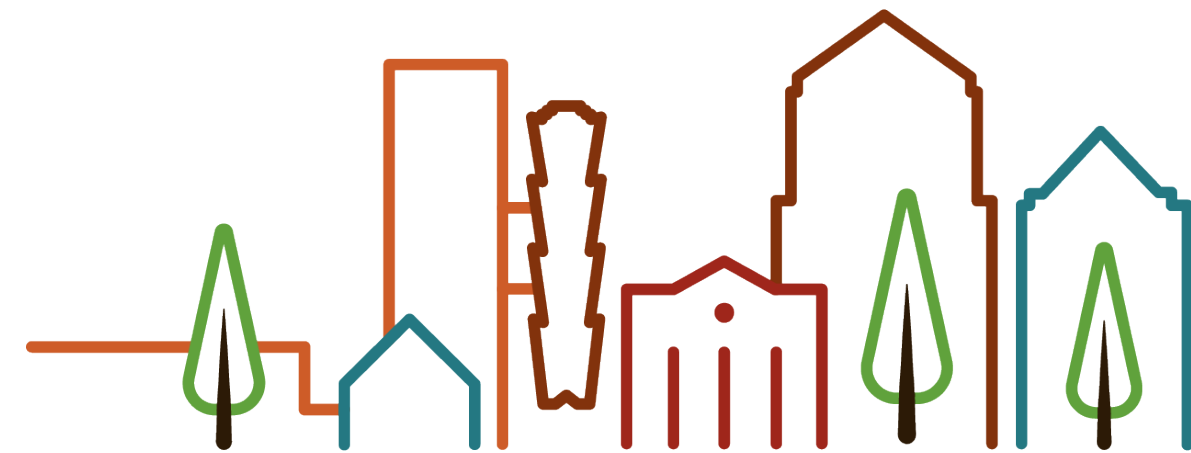
BONDS	FEE WAIVERS	PROJECTS	GRANTS
			
7- year property tax abatement ~ 5% total project costs	Waiver of CABQ impact fees- streets, parks, open space, drainage, fire, police Does not waive ABCWUA water and sewer impact	City can acquire property and dispose through an RFP. Property can be contributed in exchange for community benefit	Grant programs can fund private enterprise and public-private partnerships, and help fund improvements to the existing infrastructure.

- MRA can acquire land and allocate it to a private developer for development.
- Allocate funds for a development proposal that meets the metropolitan redevelopment area plan.
- Planning and building permit fee waivers and fast-tracking for projects in MRAs.
- Provide direct assistance (grants, gap funding, etc.) to private businesses.

El Vado Redevelopment Project



MRA Programs and Projects



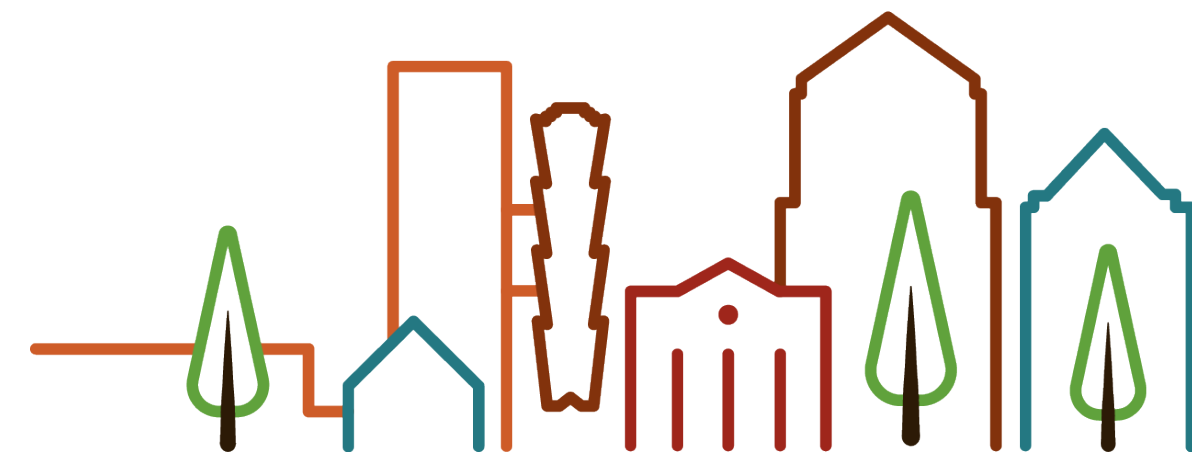
Boutique Grants

- The primary goal of the Boutique Grants is to bolster the local economy and enhance its resilience by offering financial assistance to small and emerging businesses within the MRA boundaries. These grants are highly competitive, and successful applicants must strictly adhere to the program guidelines throughout the application process
- Previous Grants: Downtown Storefront Activation Round 1 & 2, Revamp RT 66 Sign improvement, Community Connect Security Camera – Downtown
- Upcoming Grant: Renovate & Reinvest Property Improvement Match Grant



Redevelopment Support

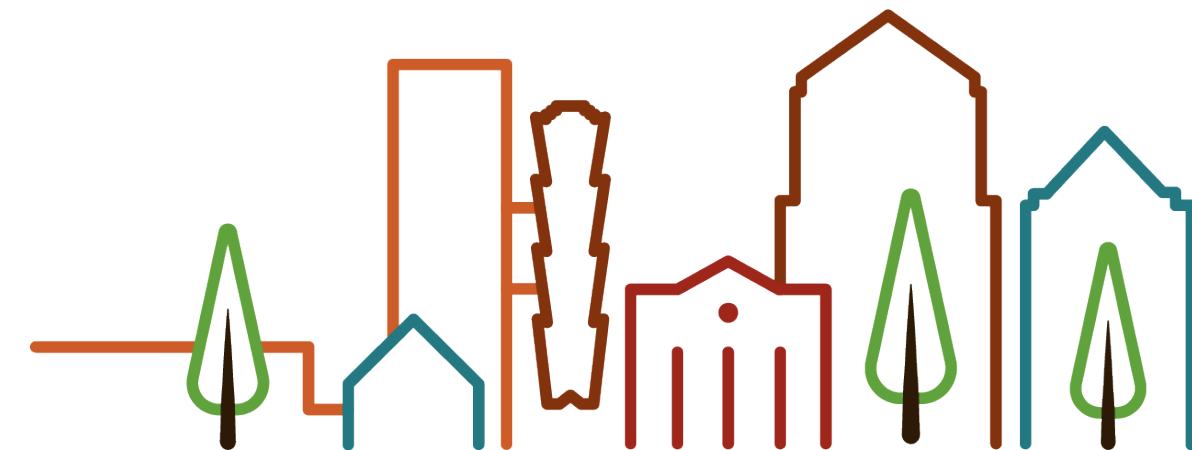
- Work with local entrepreneurs and redevelopment-focused organizations like MainStreet and AREA.
- Connect businesses and entrepreneurs to the Economic Development Department and Small Business Association.
- Collaborate with the Department of Municipal Development on public infrastructure improvements and rehab.
- Help coordinate community volunteer projects, such as public art and beautification.



Redevelopment Tax Abatement (RTA) Overview

- Abates all incremental property taxes for 7 years.

In other words, the property taxes are frozen at pre-development levels.
- Taxes before development must continue to be paid.
- City takes ownership of property (on paper) and leases back to the developer.
- City subordinates to a lender (to allow financing to be viable).
- Approximate value: \$8,000- \$11,000 per unit.+





MRA Resources

MRA Website:

<https://www.cabq.gov/mra>

- Join the MRA mailing list.
- Attend community and planning events.
- Read recent MRA news.
- Find RFPs!

Albuquerque Development Commission:

<https://www.cabq.gov/mra/albuquerque-development-commission>

3rd Thursday of each month @2:00 PM, on Zoom

Invite us to your Neighborhood or Business Association or School:

<https://www.cabq.gov/mra/mra-event-requests>

Planning Department Fee Waivers and Fast Housing:

<https://www.cabq.gov/planning>



Questions?

THE MRA TEAM



Redevelopment Project Managers

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Tax Abatements

cosbom@cabq.gov

505-810-7499

Public Information Officer

Sarah Supple

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505-810-7501



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Please Welcome

Victor Ortiz

Senior Program Manager
CNM Ingenuity- NM-NEW



CNM: Enhancing Career Development and Upskilling

CNM is dedicated to enhancing career development and upskilling opportunities for individuals of all backgrounds. Our diverse programs empower learners to pursue their career goals effectively.

 by Victor Ortiz





Getting Started with Career Coaching

1

Career Coach Tool

This online resource helps individuals explore various career paths and align them with CNM's educational programs. Users can access assessments and real-time job market data to inform their decisions.

CNM My Way – Flexible Learning Paths

Accelerated Learning

CNM My Way offers flexible online degrees and fast-track certificates, allowing students to customize their learning experience. This program is designed for those balancing education with work and personal commitments.



Credit for Prior Learning (CPL)

Earn Credit for Experience

The CPL program allows students to translate work and life experiences into college credit, making education more accessible. This initiative helps reduce the time and cost needed to complete degrees or certifications.



Adult Basic Education (ABE)



Free Classes

CNM's ABE program provides foundational literacy and math skills training, essential for obtaining a High School Equivalency Test (HiSET) or GED.



ESL Support

It also offers English as a Second Language (ESL) support for diverse learners.



Transitioning to Short-Term Certificates with CNM Ingenuity

1

Quick Skill Development

CNM Ingenuity offers a variety of industry-aligned certificate programs designed for rapid workforce entry.

2

Hands-on Learning

These programs emphasize hands-on learning to meet the needs of local employers.





Meaningful Employment

and finding meaningful employment opportunities.

Upskilling

This program supports older adults in upskilling.

Mentorship and Resources

By providing mentorship and resources, NM-NEW empowers seniors to navigate their career paths effectively.

Contact Us

900 University Blvd. SE (Official)

525 Buena Vista Dr. SE (Business)

Phone: [\(505\) 224-3000](tel:5052243000)

Email: contactcenter@cnm.edu



CNM In[?]enuity, Inc.

Please Welcome

Judith Gray

Principal Planner

City of Albuquerque, Planning Dept.





**ONE
ALBUQUE
ROQUE**

ANTI-DISPLACEMENT TOOLBOX

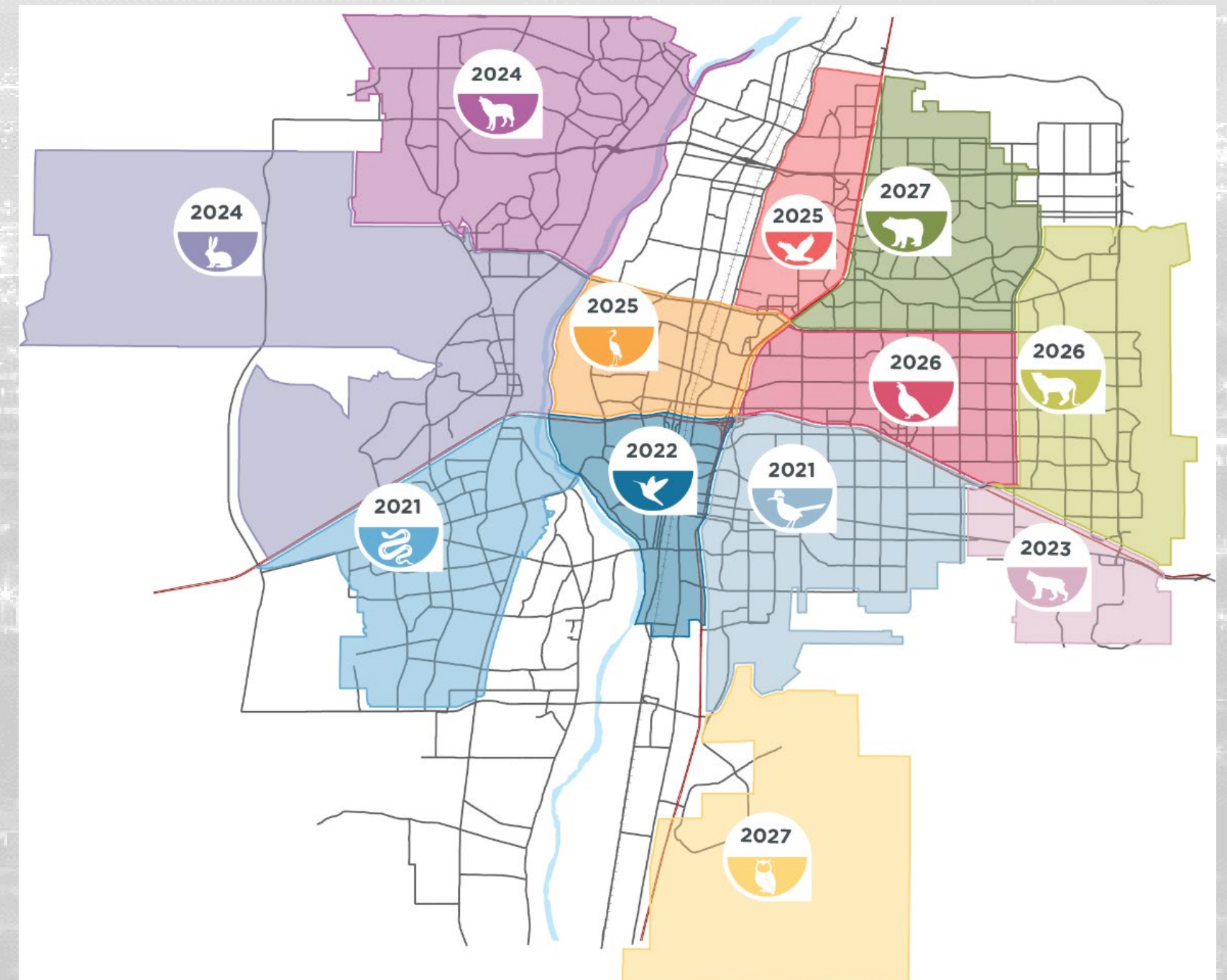
Preview

**CABQ Planning Department
October 2024**

Source of this Project

Community Planning Areas (CPA)

CPA Assessment Reports
Central ABQ (2024) &
Near Heights CPA (2023)
reports call for an Anti-
Displacement Toolbox



CPA ACTION MATRIX

CENTRAL ABQ

Section.	Action	Location	Lead Responsibility	Collaborators	Measure of Success	Timeframe for Completion
4.2.1 / 5.2.2	Analyze pedestrian crossing locations for compliance with the standards for designated Centers and Corridors, especially Main Street Corridors and the Downtown Center. Develop a prioritized list based on the City's updated HFIN and Vulnerability index. Identify preferred crossing types using the Bicycle and Trail Crossings Guide.	Central ABQ	DMD	Council Services, Planning	Report of analysis, with prioritized project list.	1-3 years
3.6.2 / 4.5	Develop anti-displacement strategies, metrics, and a toolbox of resources, informed by recent studies, reports, and neighborhood feedback from those neighborhoods with the highest risk of displacement.	Citywide	Planning	HHH, MRA, ONC, OEI, Community Stakeholders	Toolbox of resources created	3-7 years
4.4 / 5.2.1.2	Create interactive story maps highlighting historic places and events, potentially accessible by mobile device, with an opportunity for public additions.	Central ABQ	Planning	ONC	Story map created	1-3 years
3.1 / 3.8 / 5.2.1.2	Provide education and training for local residents about available strategies for historic protections and heritage preservation, especially related to the City's Landmarks and HPO designations.	Citywide	Planning	ONC	Training sessions provided	1 - 2 years
4.5.2	Convene and facilitate up to 4 meetings of social and homeless service providers to consider shared goals, gaps, and coordination opportunities.	Central ABQ / Citywide	HHH	ACS	Meetings convened	1-3 years

CPA ACTION MATRIX

CENTRAL ABQ

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Develop anti-displacement strategies, metrics, and a toolbox of resources informed by recent studies, reports, and neighborhood feedback...

What did we hear?

CPA reports

MRA* Rail Trail

HNEDF

Strategy Focus
Areas

Toolbox
Framework

*Metropolitan Redevelopment Agency

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CPA ASSESSMENTS



Strategy Focus Areas

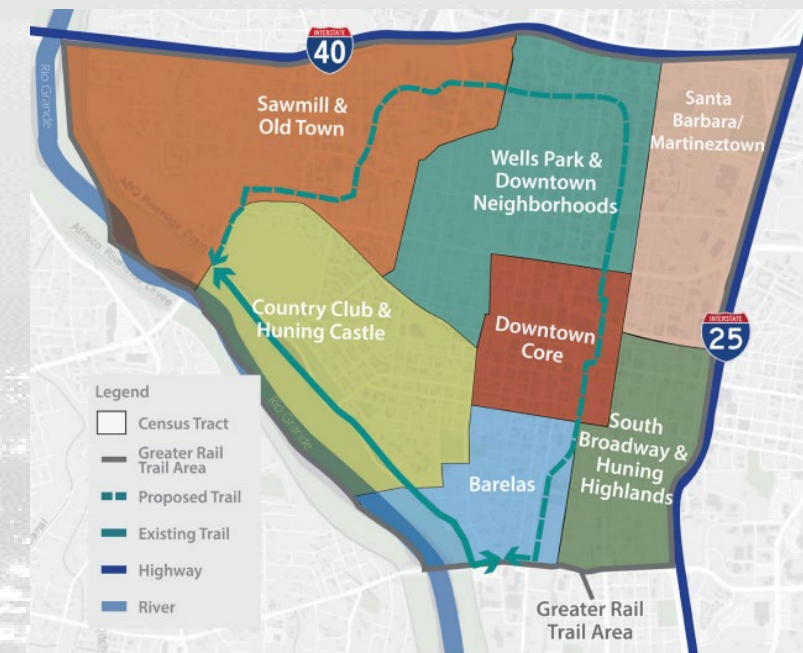
- Maintain affordable housing
- Increase housing supply
- Support local business and economic opportunities
- Respect community identity and heritage

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Strategy Focus Areas

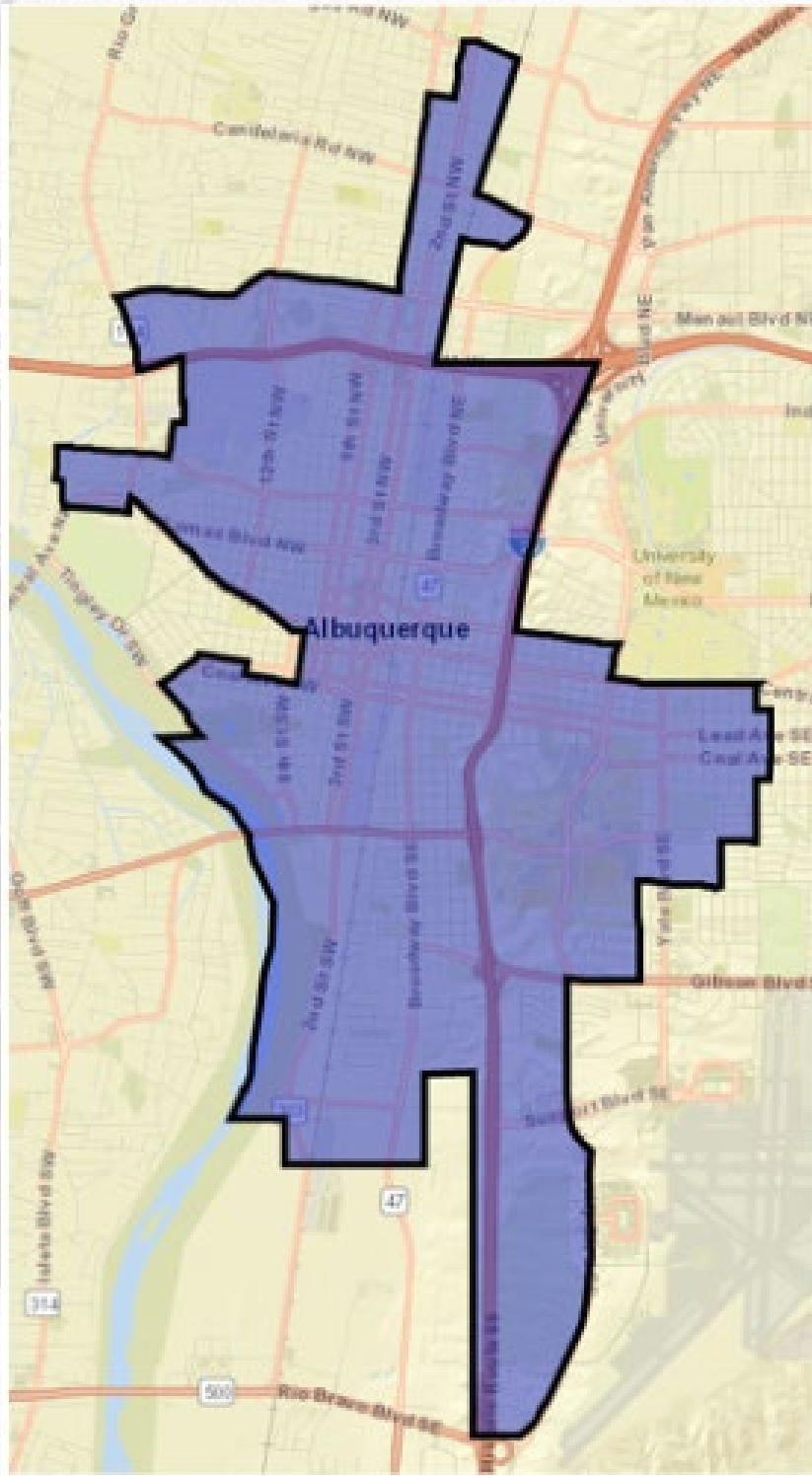
- Home rehabilitation grants
- Entrepreneurship programs/incubator spaces
- First right to purchase
- Job training and education
- Mixed-income housing developments



Advancing Inclusive
Growth through the
Albuquerque Rail Trail

Public Comment Draft January 2024

HNEDF*



Strategy Focus Areas

- Housing rehabilitation
- New for-sale & rental housing
- Commercial property acquisition & rehabilitation
- Training, education, & supportive programming
- Multi-generational housing

*Housing & Neighborhood Economic Development Fund

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Age-Friendly Strategies & Goals

Encourage multi-generational living arrangements.

Provide support to ensure that youth and seniors can remain in the community.

Create home improvements to support aging-in-place housing for seniors.

Create housing that serves the needs of seniors.

FRAMEWORK

Housing

Production
Preservation
Protections

Economic Opportunity

Local Business
Job opportunities

Community

Identity
Heritage
Voice

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An aerial night view of a city with lights, serving as the background for the text.

For most - or all - of the priorities, there are efforts and programs underway.

Housing production is a necessary & fundamental strategy; but it's not enough.

Many desirable investments - including housing - can trigger displacement.

Economic opportunity & community identity are also important elements of anti-displacement.

Sorting the Strategies

Existing policies, programs, strategies



Opportunities to improve, connect, or expand



New strategies we can do with existing resources



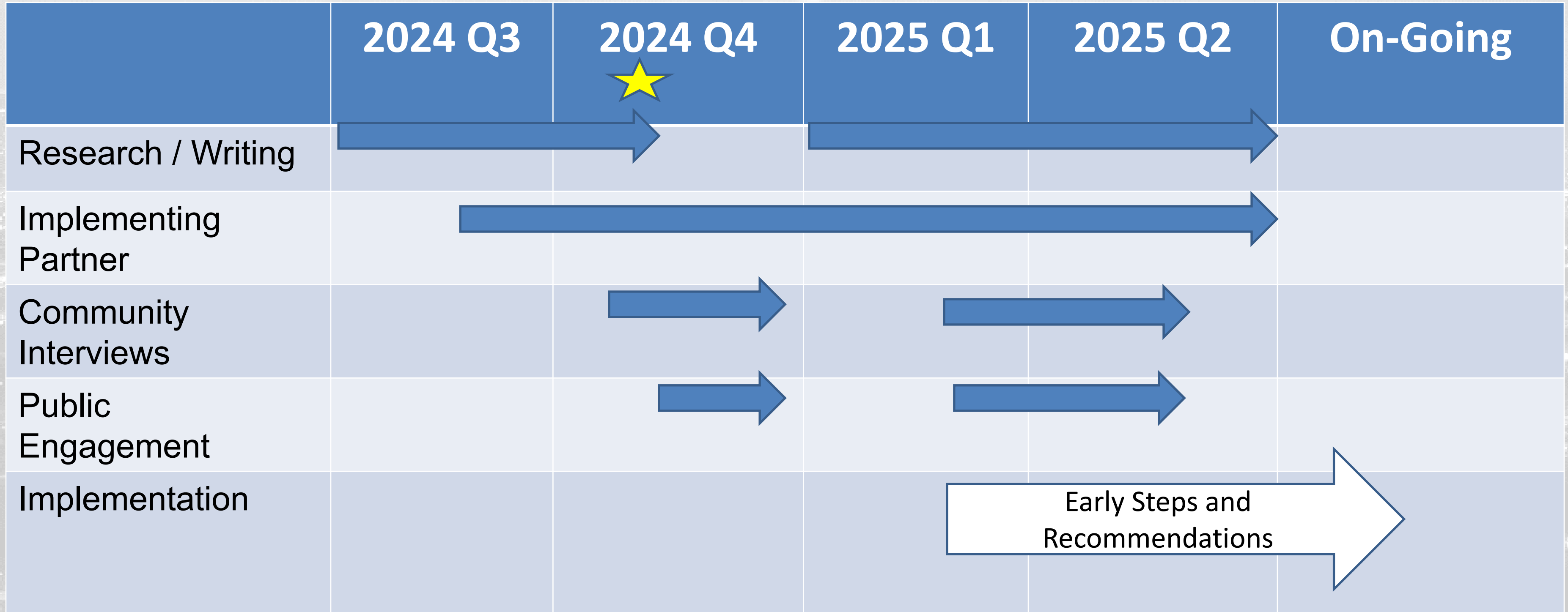
Bigger ideas that need more time, authority, or money



Strategies of Interest

- Financial help for home repair, maintenance, and updates
- First right-to-purchase programs
- Manufactured home community protections
- Legal protections / access to services
- Zoning / land use strategies

Process Timeline



THANK YOU!

Resource links

Community Planning Areas

- Near Heights: <https://tinyurl.com/NearHeightsCPA>
- Central ABQ: <https://tinyurl.com/CentralABQCPA>

MRA Rail Trail: <https://tinyurl.com/RailTrail-Engagement>

HNEDF: <https://tinyurl.com/ABQ-HNEDF>

Anti-displacement Toolbox

JUDITH GRAY

principal planner
urban design & development division
505-924-3357
jagray@cabq.gov
cabq.gov/planning



Please Welcome

Dr. Nina Cooper

Community Empowerment Officer

**City of Albuquerque, Office of Equity &
Inclusion**





Money management can be terrifying

OEI Office of Financial Empowerment



Asset Building

- Gathering the resources to promote economic well-being
- Making prosperity more achievable

Banking Access

- Partnering w/financial institutions | Bank On Burque
- Taking services to where people are

Consumer Financial Protection

- Protect consumers from harm caused by unfair, deceptive, and abusive tactics

Financial Education & Counseling

- Understand and effectively use various financial skills (e.g., banking, credit, and budgeting)



Helps citizens of ABQ with savings and assets

- *Connect* people to safe and affordable financial services
 - certified bank accounts
 - low-cost, no overdraft, no-surprise-fee bank and credit union accounts
 - Confident to begin/restart their banking relationship
- Raise *public awareness* about those services
- Targeting outreach to *unbanked, underbanked* (\$40K)
- Expanding *access* to financial education

A flyer for an "On-Site Account Opening Event" in Albuquerque. The flyer features the Bank On Burque logo and the "ONE ALBUQUE RQUE" logo. It includes a photo of a woman holding a card and a phone. The text reads: "STILL NEED A BANK ACCOUNT? Join us for our On-Site Account Opening Event! JUNE 3RD, 2024 3PM - 5PM LOS DURANES COMMUNITY CENTER 2920 Leopoldo Rd NW Albuquerque, NM 87104". It also lists participating institutions: Bank of America, Rio Grande Credit Union, and First Convenience.

Bank On Burque ONE ALBUQUE RQUE

STILL NEED A BANK ACCOUNT?

Join us for our On-Site Account Opening Event!

JUNE 3RD, 2024
3PM - 5PM
LOS DURANES
COMMUNITY CENTER
2920 Leopoldo Rd NW
Albuquerque, NM 87104

WE WILL HAVE REPRESENTATIVES ON SITE FROM:

BANK OF AMERICA RIOGRANDE CREDIT UNION FIRST CONVENIENCE



Bank On Burque Outreach April - Sept 2024	
<u>City Sponsored Events</u>	# of attendees
Senior Tech Fair	300
Spring into Summer	1,000
City of Albuquerque Open Enrollment	1,000
World Refugee Day	900
Summer of Nonviolence	700
Cruzin into School	2,000
City Sponsored Event Total	5,900
<u>Community Events</u>	
Rio Grande Food Project Community Hub	200
Office of African American Affairs Family Fun Fest & Resource Fair	50
Youth Summit and Future's Fair	200
APS File Your Taxes Event	50
Gathering of Nations	2,000
South Valley Pride Day	2,000
Laundry Love	50
Jump\$tart Conference	100
Celebration of Learning Event	75
Cafecito con la Comunida	150
Community Event Total	4,875
Total # of People Reached	10,775



Vanessa Arballo

505.768.4648

varballo@cabq.gov

Increasing our Footprint

- Tiny Village House
- Schools
- Senior Centers
- Summer Youth Connect
- Financial Literacy

OEI Office of Financial Empowerment



Asset Building

- Gathering the resources to promote economic well-being
- Empowering people to live more securely

Banking Access

- Partnering w/financial institutions | Bank On Burque
- Taking services to where people are

Consumer Financial Protection

- Protect consumers from harm caused by unfair, deceptive, and abusive tactics

Financial Education & Counseling

- Understand and effectively use various financial skills (e.g., banking, credit, and budgeting)

OEI Office of Financial Empowerment

- Recruitment of OFE Advisory Board (Fall, 2024)
- Official Launch of OFE (January, 2025)
- Financial Literacy Curriculum & Programming (Spring, 2025)
- Launch of Financial Coaching & Community Capacity Building (Summer, 2025)



Dr. Nina Cooper
Ofc of Equity & Inclusion
Community Empowerment Officer
505.549.0550
ncooper@cabq.gov

Wrap up & next steps



Thank You to Our Sponsors

AARP
New Mexico

