



2023 Draft Assessment of Fair Housing Report

Public Hearing

CITY OF ALBUQUERQUE - DEPARTMENT OF FAMILY AND
COMMUNITY SERVICES

CRESCENDO CONSULTING GROUP



Assessment of Fair Housing Overview

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) every five years in conjunction with its Consolidated Plan requirements 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 choices or impede fair access to housing.

The Fair Housing Act

The Fair Housing Act (*42 U.S.C. §§ 3601-19*) protects people from discrimination when they are renting or buying a home, getting a mortgage, seeking housing assistance, or engaging in other housing-related activities.

The Fair Housing Act prohibits discrimination in housing because of:

- Race
- Color
- National Origin
- Religion
- Sex (including gender identity and sexual orientation)
- Familial Status
- Disability

Albuquerque also has the Albuquerque Human Rights Ordinance, which now includes the source of income discrimination (§11-3-2 through §11-3-12), which states that a landlord cannot refuse to rent to an otherwise qualified tenant based on their tenant's lawful, verifiable source of income.

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 the 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.

The research involved:

- Over 50 stakeholder interviews
- 15 in-person or virtual focus groups
- Approximately 400 community survey responses
- Review of secondary data and recently published housing reports

2017 Goals

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.

Demographic Summary

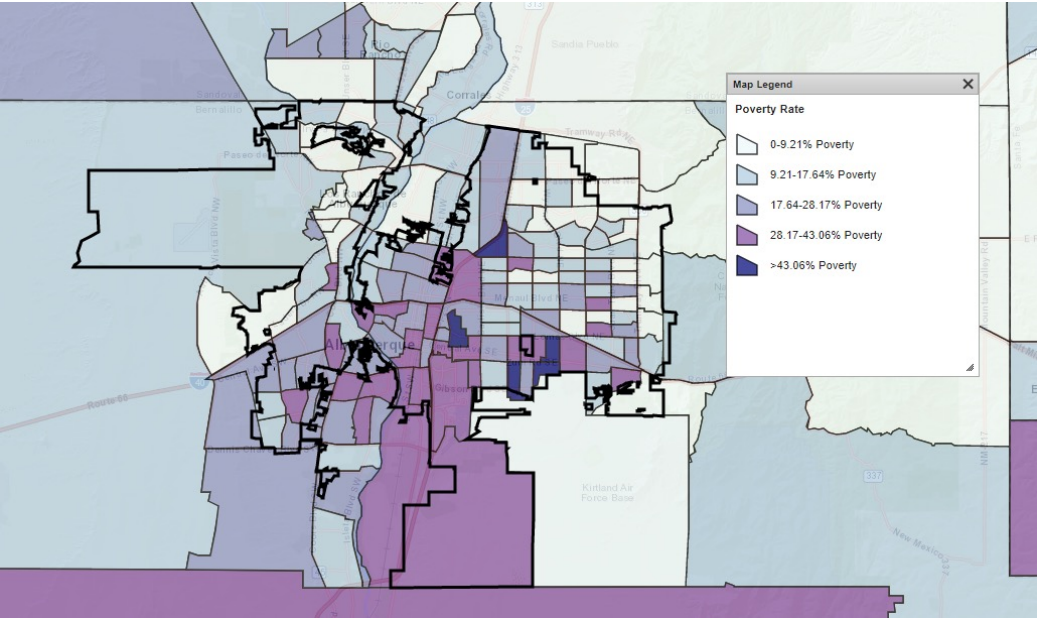
Demographics	Base Year: 2010	Most Recent Year: 2020	% Change
Population	513,403	560,447	+9.2%
Households	217,256	229,701	+5.7%
Median Income	\$46,662	\$53,936	+15.6%

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%

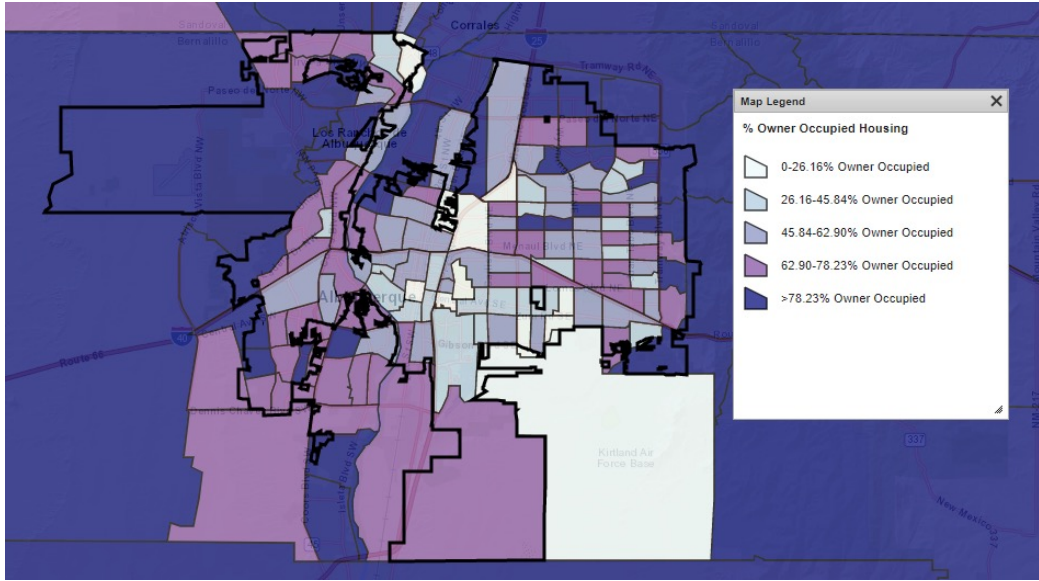
Demographic Summary

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

Demographic Summary

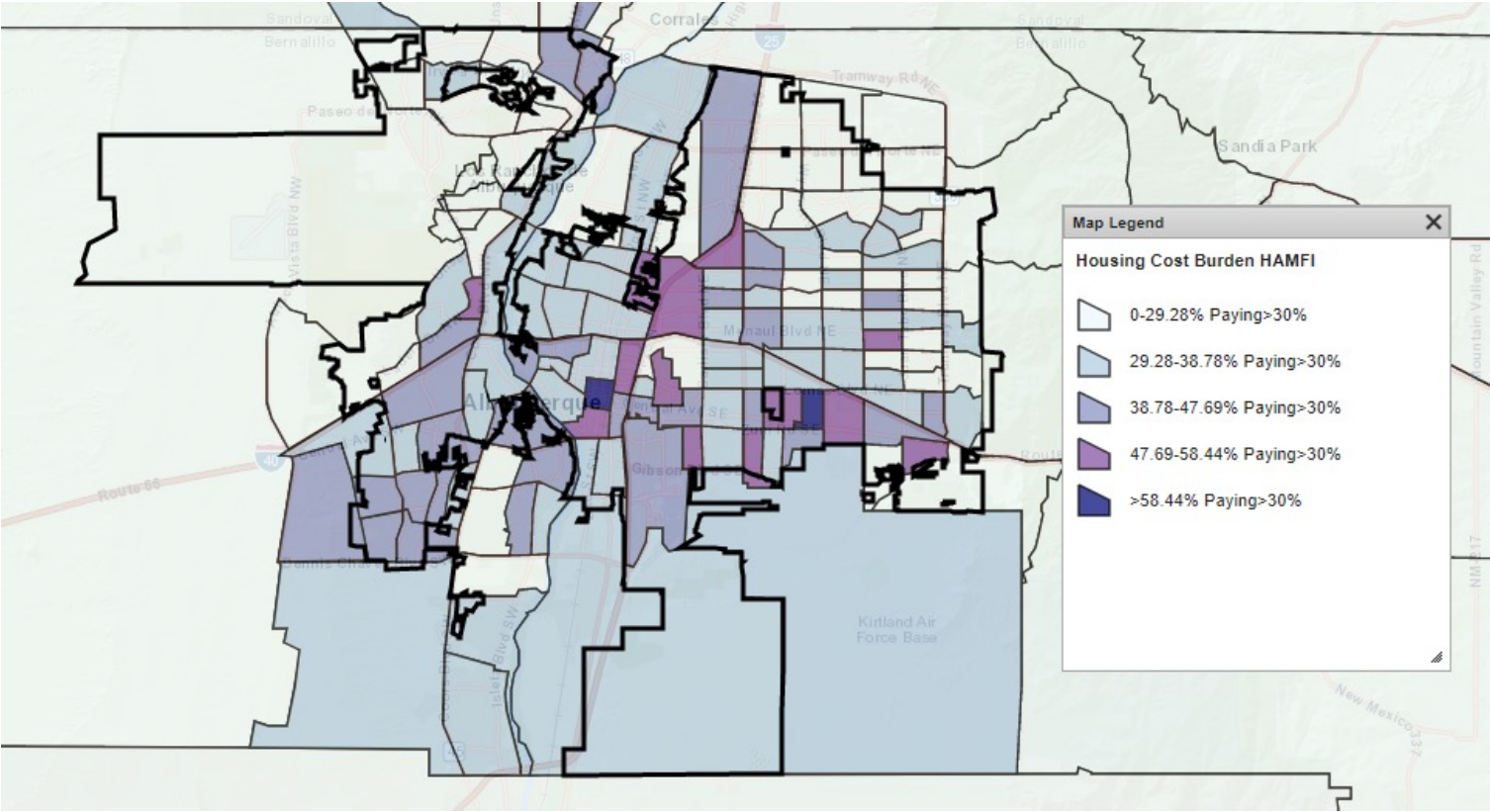


Poverty Rate



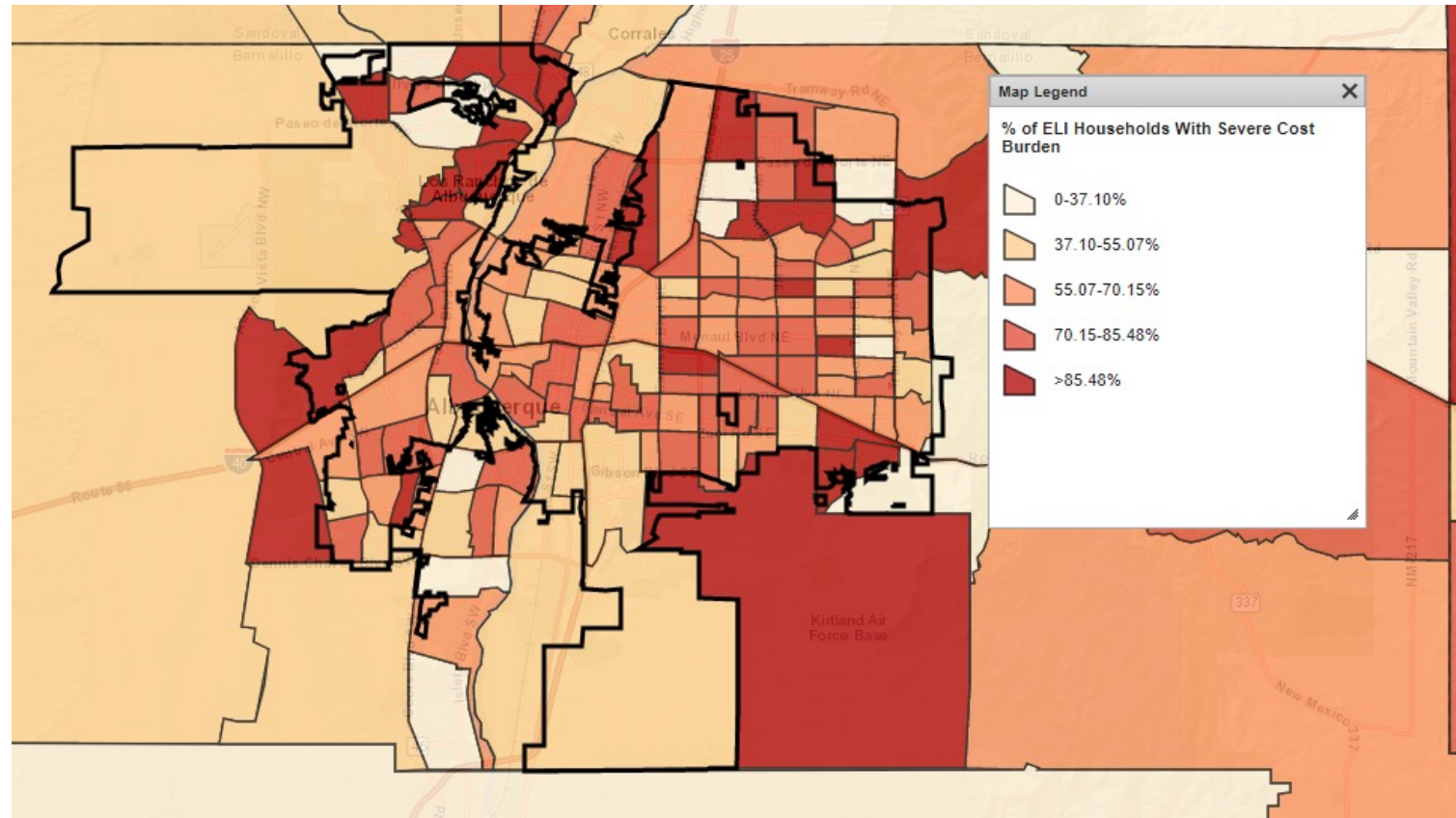
Homeownership Rates

Demographic Summary



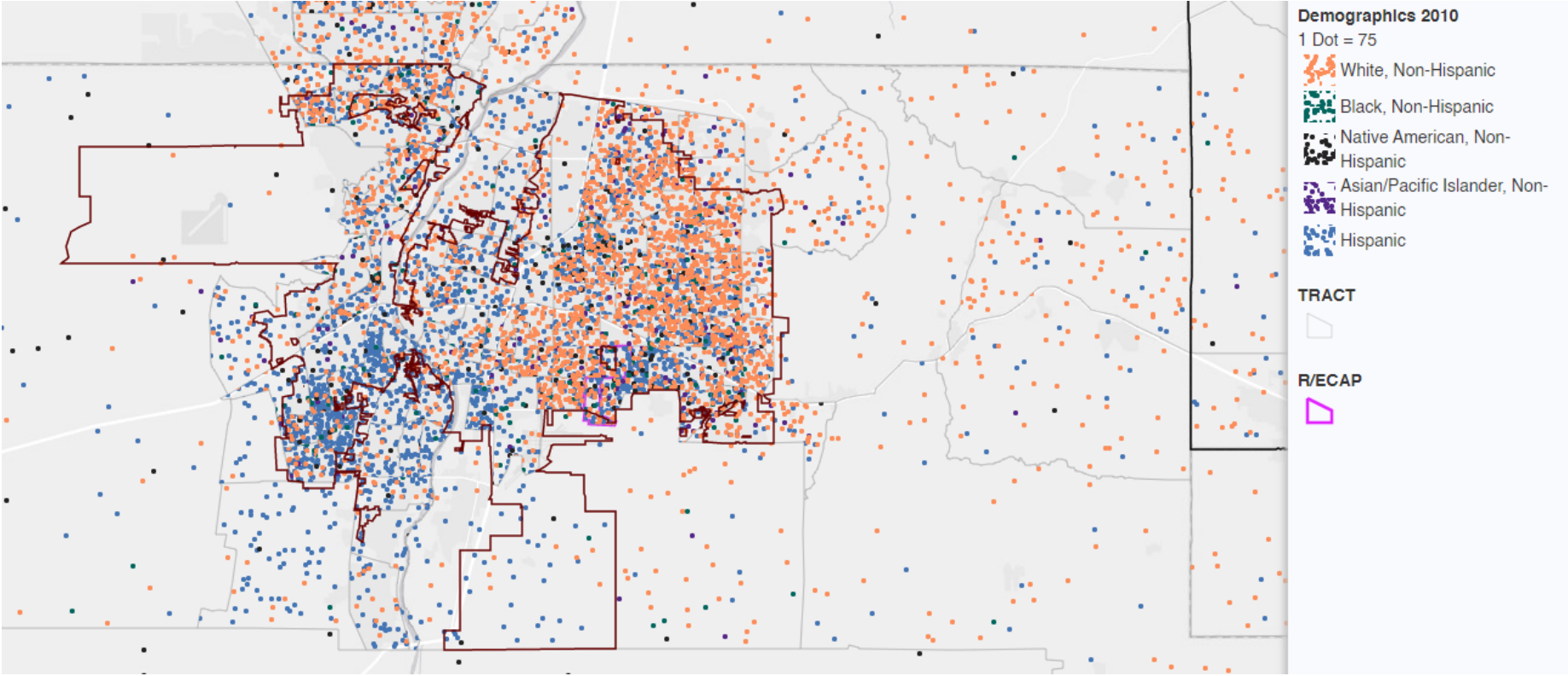
Cost Burden Households by AMI

Demographic Summary



Extremely Low-Income Households with Severe Cost Burden

Race and Ethnicity Trends



Housing Discrimination Awareness

A citywide community survey was completed in October/November 2022. Approximately 400 responses were received. The survey contained several questions regarding housing discrimination and fair housing.

Have you ever experienced any of the following types of housing discrimination or know someone who has?

What is your race?	Percent responding 'Yes'
White or Caucasian (n=250)	45.0%
Black or African American (n=33)	63.6%
Asian (n=18)	64.7%
Native American or Alaska Native (n=30)	63.3%
Native Hawaiian or other Pacific Islander (n=10)	77.8%
Another race (n=18)	44.4%
Total (n=350)	47.3%

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%

Housing Discrimination Awareness

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%

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%

Housing Discrimination Awareness

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%

Fair Housing Complaints

	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>

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 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, the New Mexico Human Rights Bureau, and 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)**.

Fair Housing Priorities and Goals

Goal	Potential Strategies	Measurable Objective	Timeline	Responsible Program Participant(s)
Increase the number of affordable rental housing units and preserve existing units	<ul style="list-style-type: none"> Build new rental housing units Introduce inclusionary zoning policies Provide capital funding to preserve current aging existing units 	Number of affordable rental housing units created and preserved	Annually	CABQ
Expand affordable homeownership opportunities	<ul style="list-style-type: none"> Increase down payment assistance programs Release RFPs to develop affordable homeownership units 	Number of buyers receiving down payment assistance Number of new affordable homeownership units built	Annually	CABQ and community partners
Expand housing opportunities for at risk populations (persons with disabilities, victims of domestic violence seniors, homeless, extremely low-income households)	<ul style="list-style-type: none"> Develop housing units for at-risk populations special needs 	Number of units created for at risk populations	Annually	CABQ and community partners
Increase community education about affordable housing	<ul style="list-style-type: none"> Develop community awareness campaigns about affordable housing Require affordable housing developers who received funding from the City to conduct community meetings with the neighborhood they are building in 	Number of community awareness campaigns completed Number of community meetings held by developers	Annually	CABQ and community partners
Increase understanding of housing discrimination and Fair Housing	<ul style="list-style-type: none"> Continue fair housing public education programs designed to assist landlords, tenants, builders, and relevant professionals Update the City housing discrimination website Continue fair housing complaint resolution with partners and refer fair housing complaints to appropriate agencies if necessary 	Number of fair housing trainings Number of fair housing interventions and/or referrals	Ongoing	CABQ

Discussion

Questions, concerns, or comments?

COMMENTS PERIOD

December 8,
2022, to
January 8,
2023

Written comments regarding the
**2023 DRAFT ASSESSMENT OF
FAIR HOUSING** may be submitted
to:

Monica Montoya at

mtmontoya@cabq.gov

or by mail at:

**The Department of Family &
Community Services, Attn:
Monica Montoya, P.O. Box 1293,
Albuquerque, New Mexico 87103**

The draft action plan may be reviewed online at: www.cabq.gov/family beginning Thursday, December 8, 2022.
