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Housing Needs (NA-10)

The purpose of this section of the Consolidated Plan is to present a detailed breakdown of the housing assistance needs of low- and moderate-income households in the City of Albuquerque. The following information is based upon the HUD provided Comprehensive Housing Affordability Strategy (CHAS) tables and upon the most recent Census or American Community Survey (ACS) data. The older CHAS data (2000) 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. Much of the data, including the 2009 CHAS data, is available at the City level, and this level of detail will be used throughout this analysis.

Information about renter and owner needs is focused on the needs of the extremely low-income persons (less than 30% of Median Area Household Income), very low-income persons (between 30% and 50% of Median Area Household Income), and low-income persons (between 50% and 80% of Median Area Household Income). The Housing Needs Table in Appendix D provides complete details by income level and tenure type.

OVERVIEW: INCOME AND POVERTY

Table 1 compares key income and poverty figures for the city, the State, and the United States, based upon ACS data.

TABLE 1

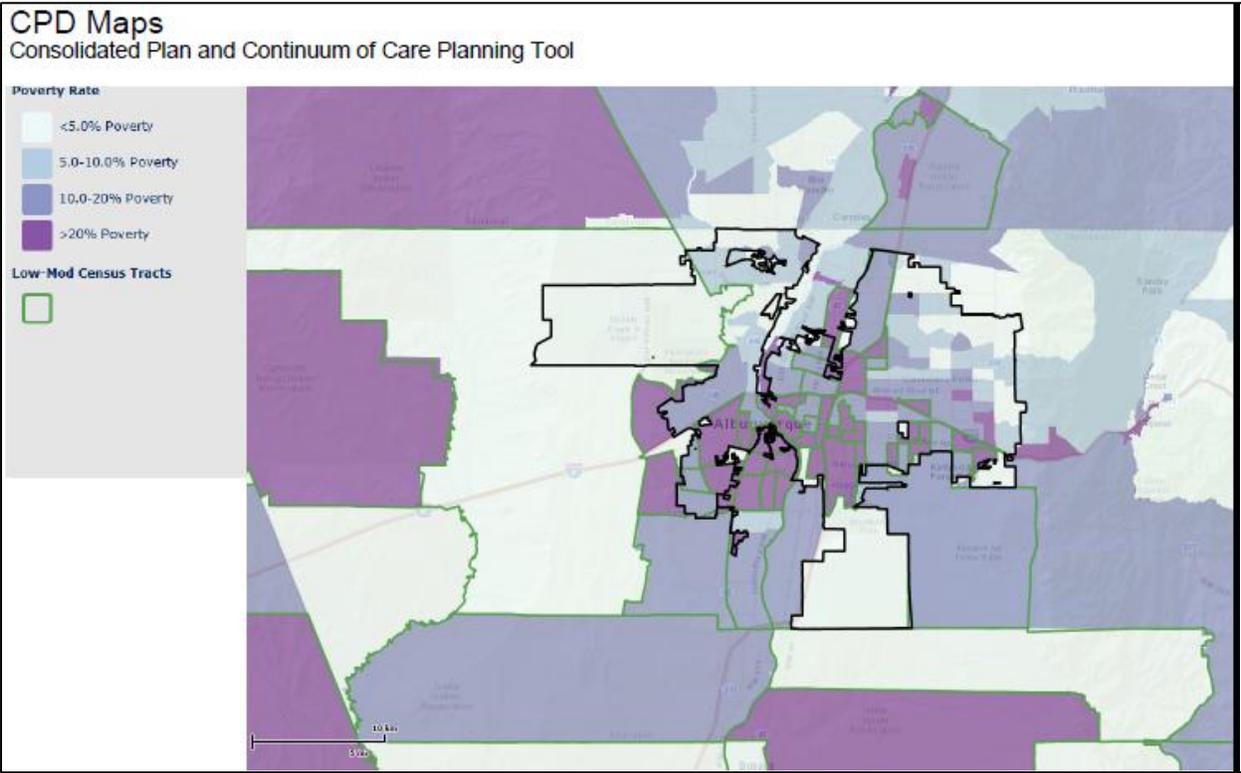
SELECT INCOME STATISTICS ALBUQUERQUE, NEW MEXICO and US - 2010			
	Albuquerque	NM	US
Median HH Income	\$46,532	\$43,589	\$50,046
Per Capita Income	\$25,612	\$22,789	\$26,059
% Persons in Poverty	16.3%	18.7%	15.3%

Source: ACS, 2010

Poverty is an issue in Albuquerque as 16.3 percent of the population had an income that was below the federally established poverty level of \$22,314 for a family of four. Among the elderly, 11 percent were living in poverty in 2010, as were 23.5 percent of children under 18.

Another concern noted in the Consolidated Plan is the geographic concentration of low-income households. The map below shows that poverty is more concentrated in census tracts in the southern and eastern portions of the City. The map from the HUD mapping program, indicates that over 20.0 percent of the persons in the darkest shaded Census Tracts were in poverty. Most of these Census Tracts contain the largest percentages of the minority population and are low/mod Census Tracts, shown by the green borders, which are eligible for funding from the CDBG program.

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These data on individuals in poverty are mirrored by the data on household income. Albuquerque's median household Income is 93.0 percent of the national figure and 106.7 percent of the State figure (Table 1, above). As Table 2, below, shows, the City has a substantial number of households with an income of less than \$15,000; indeed, 14.2 percent of households in the City (some 31,365 households) are below this figure. These rates are higher than State and National percentages.

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TABLE 2

HOUSEHOLD INCOMES, ALBUQUERQUE, NEW MEXICO AND US			
Income	Albuquerque %	NM %	US %
<\$10,000	8.8%	9.3%	7.6%
\$10,000-\$14,999	5.4%	6.6%	5.8%
\$15,000-\$24,999	11.8%	12.8%	11.5%
\$25,000-\$34,999	11.7%	11.9%	10.8%
\$35,000-\$49,999	15.1%	15.2%	14.2%
\$50,000-\$74,999	19.0%	17.9%	18.3%
\$75,000-\$99,999	11.0%	10.9%	11.8%
\$100,000-\$149,999	10.9%	10.0%	11.8%
\$150,000-\$199,999	3.7%	3.2%	4.2%
>\$200,000	2.5%	2.4%	3.9%

Source: ACS, 2010

HUD-DEFINED LOW INCOME HOUSEHOLDS

HUD uses its own methodology to establish five income categories and the Area Median Income (AMI) for its analyses. The 2012 Median Income figure for a family of four in Albuquerque, calculated by HUD, is \$61,900.

The five income ranges are:

- Extremely Low Income (0-30% of the area median income),
- Very Low Income (31-50% of the area median income),
- Low Income (51-80% of the area median income),
- Moderate Income (81-95% of the area median income), and
- Upper Income (95% and above of the area median income).

Table 3 below shows the distribution of all households by HUD income category for the City, based upon CHAS data.

Upper-income households represent 39.5 percent of all households, and moderate-income households are 7.6 percent of the total households in the City. **More than half, 53 percent, of Albuquerque households are in the three lowest income categories.** These income categories will be the primary focus of the remainder of this analysis.

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**TABLE 3
HUD AREA MEDIAN HOUSEHOLD INCOME
ALBUQUERQUE, 2012**

HUD Income Category	Median HH Income	No.	% All HHs
<i>Low Income</i>			
< 30% AMI	\$18,570	39,165	17.8%
31-50% AMI	\$30,950	31,082	14.1%
51-80% AMI	\$49,520	46,174	21.0%
<i>Moderate and Upper Income</i>			
81-95% AMI	\$58,805	16,690	7.6%
96% + AMI	\$59,424	86,747	39.5%
TOTAL HHs	\$61,900	219,858	100.0%

Source: HUD Income Limits Documentation System, 2011 ACS, Swiger Consulting Analysis

The 2009 CHAS data in Table 4 indicates that over one-quarter (28.1 percent) of all owner-occupied households in the City and almost two-thirds (64.4%) of all renter-occupied households have incomes within the three lowest income categories. Most low-income households are renters (58.5%) rather than owners (41.5%). In the extremely low income category 72.9 percent are renters. Over half (53.5%) the low-income owner households are in the 51-80% AMI income category, while over one-third (35.3%) of the low-income renter households are in the extremely low, under 30% AMI income category.

**TABLE 4
OWNER AND RENTER HOUSEHOLDS
BY LOW-INCOME CATEGORY**

Income Category	Owner Households		Renter Households		Total
	No.	%	No.	%	No.
<30% AMI	6,789	18.5%	18,290	35.3%	25,079
31-50% AMI	10,300	28.0%	14,300	27.6%	24,600
51-80% AMI	19,675	53.5%	19,250	37.1%	38,925
All Low Income Households	36,764	100.0%	51,840	100.0%	88,604
All Households - All Incomes	130,669	28.1%	80,455	64.4%	211,124

Source: HUD 2009 CHAS Data

LOW INCOME HOUSEHOLDS BY RACE AND ETHNICITY

The relative housing status of the various racial and ethnic groups comprising Albuquerque's households is a point of concern in determining priorities for HUD program planning. It is important to examine both the numbers of low-income households who identify with the various racial/ethnic groups as well as the proportion of these households who are low-income. By comparing the percentage distribution of households by race in each low income category to

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that racial group’s overall representation among owner and renter households in Albuquerque, we can assess the extent to which racial groups are over- or under-represented among low income households. [Note that over-representation used in this context is not identical to HUD’s definition of “disproportionate representation,” which is when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least ten percentage points higher than the percentage of persons in the category as a whole.

Table 5 provides the distribution of owner and renter households by race for the City as a whole. Most White, Hispanic, Asian and “other” households are home-owners, while most American Indian and Black/African-American households are renters.

**TABLE 5
OWNER AND RENTER HOUSEHOLDS
BY RACE AND ETHNICITY**

Race/Ethnicity	Owner-occupied		Renter-occupied		TOTAL	
	No.	%	No.	%	No.	%
White, only, non-Hispanic	73,965	56.6%	35,845	44.6%	112,881	53.5%
Black or African-American only, non-Hispanic	2,770	2.1%	3,835	4.8%	6,630	3.1%
American Indian or Alaskan Native, alone, non-Hispanic	2,170	1.7%	5,485	6.8%	6,953	3.3%
Asian, alone, non-Hispanic	2,524	1.9%	1,880	2.3%	4,937	2.3%
Pacific-Islander alone, non-Hispanic	25	0.0%	80	0.1%	105	0.0%
Other, including 2 or more races, non-Hispanic	1620	1.2%	1100	1.4%	2972	1.4%
Hispanic, any race	47,595	36.4%	32,230	40.1%	82,748	39.2%
TOTAL	130,669	100.0%	80,455	100.0%	211,124	100.0%

Source: HUD 2009 CHAS Data

The following Tables 6 and 7 provide data on low-income households by racial/ethnic categories for owners and renters. For each table, the shaded cells indicate populations that are over-represented when compared to their proportion of households city-wide.

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**TABLE 6
OWNER HOUSEHOLDS
BY LOW-INCOME CATEGORY, RACE AND ETHNICITY**

Race/Ethnicity	<30% AMI		31-50% AMI		51-80% AMI		Total Low Income	
	No	%	No	%	No.	%	No.	%
White, non-Hispanic	2,880	41.9%	4,605	44.7%	8,735	44.4%	16,220	44.0%
Black or African-American, non-Hispanic	255	3.7%	110	1.1%	449	2.3%	814	2.2%
American Indian or Alaska Native, non-Hispanic	85	1.2%	260	2.5%	215	1.1%	560	1.5%
Asian, non-Hispanic	44	0.6%	250	2.4%	395	2.0%	689	1.9%
Other (including multiple races), non-Hispanic	60	0.9%	105	1.0%	210	1.1%	375	1.0%
Hispanic (any race)	3,555	51.7%	4,970	48.3%	9,680	49.2%	18,205	49.4%
Total Per Income Category	6,879	100.0%	10,300	100.0%	19,684	100.0%	36,863	100.0%

Among owner households, Hispanic households not only account for the greatest number of low-income households in all income categories, but they are also over-represented in all low-income categories. Black or African-American owner households contribute the second largest number of low-income households, and are over-represented as well, particularly in the extremely low income category. American Indian owners households are over-represented in low-households, most notably, along with Asian owner households, in the very low (31-50% AMI) income category.

**TABLE 7
RENTER HOUSEHOLDS
BY LOW-INCOME CATEGORY, RACE AND ETHNICITY**

Race/Ethnicity	<30% AMI		31-50% AMI		51-80% AMI		Total Low Income	
	No	%	No	%	No.	%	No.	%
White, non-Hispanic	6,850	37.5%	5,845	40.9%	8,375	43.5%	21,070	40.6%
Black or African-American, non-Hispanic	1,290	7.1%	410	2.9%	700	3.6%	2,400	4.6%
American Indian or Alaska Native, non-Hispanic	945	5.2%	1,045	7.3%	1,475	7.7%	3,465	6.7%
Asian, non-Hispanic	255	1.4%	340	2.4%	535	2.8%	1,130	2.2%
Other (including multiple races), non-Hispanic	265	1.4%	200	1.4%	315	1.6%	780	1.5%
Hispanic (any race)	8,685	47.5%	6,460	45.2%	7,850	40.8%	22,995	44.4%
Total Per Income Category	18,290	100.0%	14,300	100.0%	19,250	100.0%	51,840	100.0%

Among renter households, Hispanic households again contribute the largest numbers of low-

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income households and are over-represented, particularly in the extremely low and very low income categories. While almost as many White renter households are in the low income categories, they are under-represented among these households, based on their share of the city-wide renter population.

American Indian renter households are over-represented in the very low and low income categories. Nearly as many African American renter households are low income, with nearly half clustered in the extremely low income category. Asian renter households are also over-represented, albeit in the top low-income category.

HOUSEHOLD TYPE: FAMILY COMPOSITION AND AGE OF HOUSEHOLDER

HUD also prepared tables identifying households in Albuquerque by specific characteristics and income level. The characteristics are household size (large families with more than 5 persons and small families with fewer than five persons), elderly households, and households with children under six. These figures provide some background for assessing the extent and degree of need among these populations.

**TABLE 8
ALBUQUERQUE HOUSEHOLDS
BY LOW INCOME CATEGORY AND TYPE**

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI
Small Family Households	8,160	8,205	13,885
Large Family Households	1,590	1,650	3,005
Household contains at least one person 62-74 years of age	3,265	3,200	5,025
Household contains at least one person age 75 or older	3,075	3,715	5,070
Households with one or more children 6 years old or younger	5,995	4,400	7,630

Source: HUD IDIS Template Tables

HOUSING NEEDS PER CHAS TABLES

HUD has provided a set of data for jurisdictions to use in preparing their housing needs analyses. This data is based upon an analysis of the 2005-2009 ACS Five-Year average data and provides breakdowns not directly available from the Census or ACS data. According to the CHAS statistics provided by HUD there were 213,330 total occupied housing units in Albuquerque. Citywide 61.3 percent of these units (131,330) were owner occupied, while 38.7

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percent (82,590) were renter occupied. These numbers will be used as the basis for the tables, comparisons and calculations shown in the following analyses unless otherwise noted.

The CHAS data do not provide racial and ethnicity data in the same manner as the Census Bureau and direct comparisons of categories will not be completely accurate. Also, the HUD data focuses on households (with an average size of 2.4 persons in Albuquerque) while the Census Bureau data focuses on persons. However, to provide some gauge of impact of the various housing problems, some comparisons between HUD and Census Bureau statistics will be made.

HOUSING PROBLEMS DEFINED

HUD has identified four housing problems, which are 1) overcrowding, 2) lacks complete kitchen, 3) lacks complete plumbing, or 4) cost burden. Overcrowding means that there is more than one person per room living in a housing unit. The lack of complete kitchen or lack of plumbing is self-apparent.

When households spend too much of their incomes on housing, they are considered to be “cost burdened” or “severely cost burdened.” HUD has determined that households should spend no more than 30% of their incomes on housing. Using definitions established by HUD, cost burden is calculated as gross housing costs, including utility costs, as a percentage of gross income. Households that pay more than 30% of their incomes on housing are considered cost burdened; households that pay more than 50% of their incomes are considered to be severely cost burdened. Cost burdened households will find it difficult to meet all household needs; severely cost burdened households may in danger of homelessness.

The following table, based upon CHAS data shows that the greatest problem in Albuquerque is cost burden. Though there are instances of incomplete facilities and overcrowding, 93 percent of problems relate to cost burden.

**TABLE 9
HOUSING PROBLEMS BY TYPE**

Lacking complete plumbing or kitchen facilities	660
With more than 1.5 persons per room, none of the needs above	945
With more than 1 but less than or equal to 1.5 persons per room, none of the needs above	2,495
With housing cost burden greater than 30% but less than or equal to 50%, none of the needs above	26,630
With housing cost burden greater than 50%, none of the needs above	28,275
Total	59,005

Source: HUD 2009 CHAS Data

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HOUSING PROBLEMS BY RACE AND INCOME

As discussed on above (page 4), the relative housing status of the various racial and ethnic groups comprising Albuquerque's households is a point of concern in determining priorities for HUD program planning. It is important to examine housing problems both in terms of the numbers of households with housing problems who identify with the various racial/ethnic groups as well as the proportion of these households who experience housing problems. By comparing the percentage distribution of households by race in the tables below to that racial group's overall representation among households in Albuquerque, we can assess the extent to which racial groups are over- or under-represented among households with housing problems. Please refer to Table 5 for the distribution of owner and renter households by race for the City as a whole.

OWNER HOUSING UNITS WITH PROBLEMS BY RACE AND INCOME

The table below show the number of low-income owner housing units with any of the four housing problems. The figures do not identify the specific housing problem reported, only that has "one or more of the four housing unit problems." Disproportionate need is indicated by yellow highlighting, and over representation is indicated by blue highlighting.

TABLE 10
OWNER HOUSING UNITS WITH HOUSING PROBLEMS
BY INCOME CATEGORY

NUMBER OF LOW-INCOME OWNER HOUSING UNITS WITH HOUSING PROBLEMS							
	<30% AMI	31-50% AMI	51-80% AMI	TOTAL	% w/ Problems	HH by Race	% of Pop.
White alone, non-Hispanic	2465	3000	4460	9925	43.4%	73,965	56.6%
Black or African-American alone, non-Hispanic	230	70	345	645	2.8%	2,770	2.1%
Asian alone, non-Hispanic	40	135	245	420	1.8%	2,524	1.9%
American Indian or Alaska Native alone, non-Hispanic	70	185	100	355	1.6%	2,170	1.7%
Pacific Islander alone, non-Hispanic	0	0	0	0	0.0%	25	0.0%
Hispanic, any race	2975	2955	5335	11265	49.3%	47,595	36.4%
Other (including multiple races, non-Hispanic)	60	80	120	260	1.1%	1,620	1.2%
TOTAL	5840	6425	10605	22870		130,669	

Source: HUD 2009 CHAS Data

Almost one-half of the owner units reporting problems are concentrated in the 51-80% AMI category and the number of reported problems increases with the income level. Hispanics reported the greatest number of problems in both the extremely low- and low-income groups, and were very close to the number reported by Whites in the very low- group. That Hispanics and Whites should report the greatest numbers of problems is in part due to the relatively small percentages of households in the other racial and ethnic groups in the City. However, the percentage of Hispanic owners reporting problems is higher than their 36.4 percent of the population, and the percentage of White owners reporting problems is lower than their 56.6 percent of the population.

RENTER HOUSING UNITS WITH PROBLEMS

The situation for renter households is different in terms of the income level reporting the most problems, as Table 11 below demonstrates.

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**TABLE 11
RENTER HOUSING UNITS WITH HOUSING PROBLEMS
BY INCOME CATEGORY**

NUMBER OF LOW-INCOME RENTER HOUSING UNITS WITH HOUSING PROBLEMS								
	<30% AMI	31-50% AMI	51-80% AMI	TOTAL	% w/ Problems	HH by Race	% of Pop.	
White alone, non-Hispanic	6095	4900	3700	14695	40.7%	35,845	44.6%	
Black or African-American alone, non-Hispanic	1200	360	325	1885	5.2%	3,835	4.8%	
Asian alone, non-Hispanic	205	230	115	550	1.5%	1,880	2.3%	
American Indian or Alaska Native alone, non-Hispanic	865	900	670	2435	6.7%	5,485	6.8%	
Pacific Islander alone, non-Hispanic	0	0	0	0	0.0%	80	0.1%	
Hispanic, any race	7525	5310	3300	16135	44.6%	32,230	40.1%	
Other (including multiple races, non-Hispanic)	185	170	85	440	1.2%	1,100	1.4%	
TOTAL	16075	11870	8195	36140		80,455		

Source: HUD 2009 CHAS Data

The extremely low-income households reported the greatest number of problems, (44.5%), and the number of reported problems declined as the income level increased. The number of African-Americans reporting problems is significant, and out of proportion to their percentage of the population (4.8%). Hispanics still reported the greatest number and highest percentage of problems overall.

These figures show that there is a significant portion of the low-income population that faces housing problems, and that the extremely low-income households face the greatest number of problems. The situation for the extremely low-income households is especially precarious as an illness, accident or job loss could threaten these households with homelessness.

Hispanic households reported the greatest number of problems – 49.3 percent of owner and 44.6 percent of renter problems. However, low-income (51-80% AMI) owners reported in the greatest number of problems as opposed to extremely low-income (<30% AMI) renters reporting the greatest number of problems.

SEVERE HOUSING PROBLEMS

SEVERE OWNER HOUSING NEEDS BY RACE/ETHNICITY

The HUD CHAS data also presents data on those housing units and households with severe problems, focusing on severely overcrowded and severely cost burdened households. The tables below present this data.

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**TABLE 12
OWNER HOUSING UNITS WITH SEVERE HOUSING PROBLEMS
BY INCOME CATEGORY**

NUMBER OF LOW-INCOME OWNER HOUSEHOLDS W/SEVERE HOUSING PROBLEMS							
	<30% AMI	31-50% AMI	51-80% AMI	TOTAL	% by Race	HH by Race	% of Pop.
White alone, non-Hispanic	2085	1895	1525	5505	44.3%	73,965	56.6%
Black or African-American alone, non-Hispanic	190	40	85	315	2.5%	2,770	2.1%
Asian alone, non-Hispanic	40	60	85	185	1.5%	2,524	1.9%
American Indian or Alaska Native alone, non-Hispanic	55	65	25	145	1.2%	2,170	1.7%
Pacific Islander alone, non-Hispanic	0	0	0	0	0.0%	25	0.0%
Hispanic, any race	2430	2040	1640	6110	49.2%	47,595	36.4%
Other (including multiple races, non-Hispanic)	60	60	40	160	1.3%	1,620	1.2%
TOTAL	4860	4160	3400	12420		130,669	

Source: HUD 2009 CHAS Data

Comparing the number of problem units in this table with the preceding owner table (Table 9) shows that 54.3 percent of housing problems are severe. In the case of serious housing problems, the extremely low-income households report the most problems and the number declines as income rises. Hispanics and Whites still report the greatest number of problems, though Hispanic households are well in excess of their percentage of the population and white households are well under-represented. Both African-Americans and households of other races are also over-represented among households with serious housing problems.

**TABLE 13
RENTER HOUSING UNITS WITH SEVERE HOUSING PROBLEMS
BY INCOME CATEGORY**

NUMBER OF LOW-INCOME RENTER HOUSEHOLDS W/SEVERE HOUSING PROBLEMS							
	<30% AMI	31-50% AMI	51-80% AMI	TOTAL	% by Race	HH by Race	% of Pop.
White alone, non-Hispanic	5475	1770	585	7830	39.2%	35,845	44.6%
Black or African-American alone, non-Hispanic	1020	170	90	1280	6.4%	3,835	4.8%
Asian alone, non-Hispanic	185	120	15	320	1.6%	1,880	2.3%
American Indian or Alaska Native alone, non-Hispanic	740	225	160	1125	5.6%	5,485	6.8%
Pacific Islander alone, non-Hispanic	0	0	0	0	0.0%	80	0.1%
Hispanic, any race	6280	1885	965	9130	45.7%	32,230	40.1%
Other (including multiple races, non-Hispanic)	145	135	0	280	1.4%	1,100	1.4%
TOTAL	13845	4305	1815	19965		80,455	

Source: HUD 2009 CHAS Data

The situation is all the more difficult for renters. Overall 55.2 percent of housing problems are severe, but for the extremely low income households, 86.1 percent of the problems are severe. Among African-Americans in this income group, 85.0 percent of problems are severe, and the percentage of problems reported by African-American households are in excess of their presence in the City (4.8%). As before, Hispanic and White renters report the greatest number of problems, though the percentage of problems reported by White households is well below the group's presence in the City and the percentage of problems reported by Hispanics is five percent above its portion of the population.

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HOUSING NEEDS BY FAMILY TYPE

The following Table 12 shows the number of households reporting housing problems by household types, that is, large households (5+ persons), and small (four persons and under). HUD also provided data on single-parent households.

**TABLE 14
HOUSING UNITS WITH SERIOUS HOUSING PROBLEMS
BY HOUSING TYPE**

OWNER HOUSING NEEDS BY FAMILY TYPE		
HOUSEHOLD TYPE	Fewer than 5 Persons	5 or More persons
family, no spouse*	6805	975
married couple family	11035	2730
non-family	14670	25
TOTAL	32510	3730
Total Owners	120210	11115
% with problem	27.0%	33.6%

RENTER HOUSING NEEDS BY FAMILY TYPE		
HOUSEHOLD TYPE	Fewer than 5 Persons	5 or More persons
family, no spouse*	8565	1510
married couple family	4780	2435
non-family	21935	50
TOTAL	35280	3995
Total Renters	76810	5780
% with problem	45.9%	69.1%

Source: HUD 2009 CHAS Data; Swiger Consulting Analysis

Non-family households clearly have the greatest number of reported problems both among owners and renters. Proportionately, however, the large households have more problems with one-third of large owner households reporting issues and over two-thirds of large family renter households reporting problems.

COST BURDEN

COST BURDEN BY RACE

The table below, based upon HUD CHAS 2009 data, shows the numbers and percentage of households with moderate and severe cost burdens by race.

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TABLE 15

COST BURDENED OWNERS BY RACE						
	Moderate Cost Burdened HH	% of TOTAL	Severely Cost Burdened HH	% of TOTAL	HH by Race	% of Pop.
White alone, non-Hispanic	10605	49.0%	6105	47.2%	73,965	56.6%
Black or African-American alone, non-Hispanic	635	2.9%	465	3.6%	2,770	2.1%
Asian alone, non-Hispanic	455	2.1%	185	1.4%	2,524	1.9%
American Indian or Alaska Native alone, non-Hispanic	315	1.5%	145	1.1%	2,170	1.7%
Pacific Islander alone, non-Hispanic	0	0.0%	0	0.0%	25	0.0%
Hispanic, any race	9390	43.4%	5850	45.2%	47,595	36.4%
other (including multiple races, non-Hispanic)	235	1.1%	185	1.4%	1,620	1.2%
TOTAL	21635		12935		130,669	

Source: HUD 2009 CHAS Data

More owners face a moderate cost burden than a severe cost burden, and, as expected by the City's demographics, Whites and Hispanics have the largest numbers of cost burdened households. African American, Asian and Hispanic homeowners report cost burden in excess of their percentage of the population, and Hispanic, African-American, and Other homeowners report severe cost burden problems in excess of their percentage of the population.

As Table 16 below shows, the number of housing problems among renter households is almost evenly split between those with a moderate cost burden and those with a severe cost burden. Though Whites and Hispanics report the greatest number of problems, the percentage of African-American and Native American households reporting problems is in excess of their proportion of the population. The percentage of African-Americans households reporting severe cost burden is well in excess of that group's percentage of the population, and the percentage of Other households is slightly above its percentage.

TABLE 16

COST BURDENED RENTERS BY RACE						
	Moderate Cost Burdened HH	% of TOTAL	Severely Cost Burdened HH	% of TOTAL	HH by Race	% of Pop.
White alone, non-Hispanic	8060	43.8%	7730	42.2%	35,845	44.6%
Black or African-American alone, non-Hispanic	785	4.3%	1205	6.6%	3,835	4.8%
Asian alone, non-Hispanic	295	1.6%	255	1.4%	1,880	2.3%
American Indian or Alaska Native alone, non-Hispanic	1365	7.4%	845	4.6%	5,485	6.8%
Pacific Islander alone, non-Hispanic	15	0.1%	0	0.0%	80	0.1%
Hispanic, any race	7730	42.0%	7985	43.6%	32,230	40.1%
other (including multiple races, non-Hispanic)	155	0.8%	280	1.5%	1,100	1.4%
TOTAL	18405		18300		80,455	

Source: HUD 2009 CHAS Data

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The tables from the IDIS template provide data on several specific types of households. The table below shows small, large and elderly renter households cost burdened greater than 30%.

TABLE 17
COST BURDENED RENTER HOUSING UNITS BY HOUSEHOLDS TYPE

RENTER HOUSEHOLDS			
	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI
Small Family Households	8,160	8,205	13,885
Cost Burden >30%	5,035	4,265	2,330
Cost Burden > 50%	4,365	1,255	110
Large Family Households	1,590	1,650	3,005
Cost Burden >30%	1,090	655	295
Cost Burden > 50%	875	170	0
Elderly	6,340	6,915	10,095
Cost Burden >30%	2,130	1,320	1,090
Cost Burden > 50%	1,605	495	250

Source: HUD IDIS Template Tables

Six in ten (61.7 percent) of small households in the extremely low-income category are cost burdened and over half (53.5 percent) are severely cost burdened, though the numbers decrease quickly as income rises. Two-thirds (68.5 percent) of the large families in the extremely low-income category are cost burdened, and over half (55.0 percent) are severely cost burdened. One-third (33.6 percent) of the elderly households in the extremely low-income range are cost burdened, and one-quarter (25.3 percent) are severely cost burdened.

HOUSING AFFORDABILITY

HUD also provides data on housing affordability, both rental and for sale in the City. The data, made available in 2010, is based upon ACS data from 2009, and is the most recent available and does provide some insight into the issue.

The CHAS data show that there were 1,815 standard (having complete facilities) **for sale units** available in 2009. Of these only 85 were affordable to households making 50% of the City's

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median income and 525 units were affordable to households making 80% of the median income. Thus, only 28.9 percent of the available for sale houses could be purchased by low-income persons.

The same data set shows that there were 5,700 standard apartments available, but only 350 (6.1%) of these were affordable to households making 30% of the median income, 2,780 were affordable to households making 50% of median income and 2,255 were available to households making 80% of the median income.

HOUSING NEEDS OF SPECIAL POPULATIONS

The following sections address the housing needs of several special populations in the City. In many instances, data addressing housing issues specifically is not available, but information is presented to show the scope and scale of the need.

HOUSING PROBLEMS OF THE ELDERLY

Elderly persons may need additional assistance to live independently and have additional requirements for their housing, such as elevators, grab bars in the bathroom, and special types of kitchen and bathroom fixtures. The elderly, especially in very low-income households, face housing difficulties based upon their particular housing needs (size of units, and types of fixtures and amenities), and on the basis of the cost burden they bear for housing and the fact that most are limited by fixed incomes.

The tables below show the number of elderly and extra-elderly households in the low-income categories who reported housing problems. Separate tables are available for owner and renter households.

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TABLE 18

NUMBER OF LOW-INCOME ELDERLY & EXTRA ELDERLY OWNER HOUSING UNITS WITH HOUSING PROBLEMS							
		<30% AMI	31-50% AMI	51-80% AMI	TOTAL	Total Low-income Elderly HH	% with Problems
household contains at least 1 person age 62-74 but no one age 75+		1210	1205	1510	3925	7310	53.7%
household contains at least 1 person age 75+		1150	1110	920	3180	8315	38.2%
	TOTAL	2360	2315	2430	7105	15625	45.5%

Source: HUD 2009 CHAS Data

Though the numbers are not large relative to the total of low-income owner households, over half (53.7 percent) of all “young elderly” households report housing problems, with the numbers increasing with the income level. Fewer “extra elderly” report problems (38.2 percent), though in this group the lower income households report more problems.

TABLE 19

NUMBER OF LOW-INCOME ELDERLY & EXTRA ELDERLY RENTER HOUSING UNITS WITH HOUSING PROBLEMS							
		<30% AMI	31-50% AMI	51-80% AMI	TOTAL	Total Low-income Elderly HH	% with Problem
household contains at least 1 person age 62-74 but no one age 75+		1215	870	515	2600	4075	63.8%
household contains at least 1 person age 75+		990	575	675	2240	3430	65.3%
	TOTAL	2205	1445	1190	4840	7505	64.5%

Source: HUD 2009 CHAS Data

Among low-income elderly renter households, the “young elderly” report the greatest number of problems, almost half (46.7 percent) of which are reported by households in the extremely low-income category. Despite being fewer in numbers, the “extra elderly” report almost as many problems, again with almost half (44.2 percent) of the problems originating in the extremely low-income category. Overall nearly two-thirds (64.5 percent) of elderly renter households report

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problems as opposed to less than one-half of elderly owners.

SINGLE PARENT HOUSEHOLDS

Though not a direct focus of Consolidated Plan requirements, single parent households are a topic of concern in Albuquerque. Census data indicates that nineteen percent of households in Albuquerque are single parent households, a figure twice the national percentage. According to the CHAS data on families (defined by HUD as related individuals living together) reporting housing problems, shown earlier, there are 6,805 small owner families and 8,565 small renter families in which there is only one spouse. Perhaps more alarming, there are 975 large (that is five or more persons) owner families and 1,510 large renter family reporting problems.

FAMILIES WITH YOUNG CHILDREN AND LEAD-BASED PAINT HAZARD

Census data indicates that Albuquerque has percentages of children in the age cohorts <5 and 5-9 years of age in excess of the national figures. Data from the IDIS template indicates that there are 5,995 extremely low-income, 4,400 very low-income, and 7,630 low-income households with children six years old or younger. Thus, this population is significant in numbers and represents twenty percent of the total number of households in the lowest three income categories.

As noted in the housing market analysis, Albuquerque's housing stock is relatively young and only 8,407 units (3.5% of the total units) were constructed before 1939.

The HUD CHAS data show that only 175 housing units have young children (less than six years) living in pre-1939 owner units and only 2,565 housing units built between 1940 and 1979 have young children living in them. Considering that owner units comprise approximately 61 percent of the 117,969 units constructed in that period, the percentage of units with young children is very small (2.1 percent).

Renter units do present a greater concern however. Though there are only 405 pre-1939 renter units with young children, there are 6,410 units constructed between 1940 and 1979 with young children. This represents 13.9 percent of these units that have young children.

VETERANS

While not a population type required for inclusion in the Consolidated Plan, this group has an increasing presence in Albuquerque. The 2010 ACS data shows that there are 46,477 civilian veterans in the City and that they constitute 11.5 percent of the population. This number is a decrease from the 52,268 (15.5% of the population) veterans reported in the 2000 Census.

Though the Veterans Administration provides a wide range of assistance and services to veterans, there are many CDBG and HOME programs which veterans can access. The 2011 Point in Time Count of homeless persons showed that 198 of the 1,156 persons counted were veterans. This represented sixteen percent of the homeless in that count.

VICTIMS OF DOMESTIC VIOLENCE

Statistics about domestic violence are available at the municipal level for some communities in New Mexico, including Albuquerque. The latest figures are provided in a publication entitled Incidence and Nature of Domestic Violence In New Mexico X, which is published by the New Mexico Department of Health through the New Mexico Coalition of Sexual Assault Programs.

DRAFT

These figures, for the year 2010, indicate that Albuquerque was the location of 33.5 percent of domestic violence center responses in that year, a total of 6,063 calls. The Albuquerque Police Department reported other domestic violence calls so that the total number of reported instances in the City was 6,692, the majority of which 5,574 involved female victims. The total number of incidents was a fifteen percent increase from the preceding year. Figures from the 2011 Point in Time count show that there were 244 victims of domestic violence in shelters at time of that count.

The increase in the number of instances and the likelihood of women and their children becoming homeless is creating an on-going and growing need for housing services for this segment of the population.

PERSONS WITH AIDS AND RELATED DISEASES

The New Mexico Department of Health provides statistics on HIV/AIDS cases by region and county. The latest data covers the period 2007-2010. This data indicate that Bernalillo County faces the greatest challenge in addressing HIV/AIDS cases in the state. The report, notes that:

- 1) In 2010, 40% of new HIV diagnoses in the state occurred in Bernalillo County, and that approximately 43% of persons known to be living with HIV in New Mexico reside in Bernalillo County.
- 2) Bernalillo County had the highest average annual HIV incidence rate (10.5 persons per 100,000) and HIV prevalence rate (213.8 persons per 100,000).

Of the 266 HIV cases in the county, eighty-nine percent were males and fifty percent of the total HIV cases were Hispanic. Of the 1,414 HIV/AIDS cases, ninety percent were male. Forty-six percent of cases were White individuals, thirty-nine percent were Hispanic, and eight percent were African-American.

HOUSING NEEDS OF THE DISABLED

The 2010 ACS figures for disability indicate that 11.7 percent of the City's population has some disability, a figure below both State and national norms, however, this figure represents 62,471 persons. While only 2.9 percent of persons under 18 years in the City have a disability, the Census reports that 39.2 percent of persons over 65 (24,588 people) are disabled. Information about specific disabilities is not available.

TABLE 20

SELECT STATISTICS ON DISABILITY Albuquerque, NM, and US - 2010			
	Albuquerque	NM	US
Total % w/ Disability	11.7	13.5	11.9
% < 18 w/ Disability	2.9	3.5	4.0
% > 65 w/ Disability	39.2	41.3	36.7

Source: ACS, 2010

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The implications for housing issues are that there is a need for accessible housing units for the disabled, including those who are elderly or extra elderly. Because of changes in the definitions of disability in the data collected by the Census Bureau, recent information on the housing needs of persons with disabilities is not available. Some insight into the subject can be gleaned by examining information from other sources.

THE DEVELOPMENTALLY DISABLED

The Association for Retarded Citizens (ARC) indicates that the base definition of developmentally disabled is an IQ score less than 70. ARC indicates that the nationally accepted percentage of the population that can be categorized as developmentally disabled is two and one-half to three percent of the population. By this calculation, there are an estimated 16,376 developmentally disabled persons in Albuquerque. Some percentage of these persons may need group homes and supportive housing.

THE PHYSICALLY DISABLED

The number of persons in Albuquerque with any type of disability is estimated to be over 62,471 according to the 2010 ACS. This figure, based upon the Census Bureau definition of disability, includes a wide range of disabilities. Persons with physical disabilities may require assistance with daily living, and additional requirements for their housing including, for example, special types of kitchen and bathroom fixtures or special fire alarms.

Deducting the number of persons with developmental disabilities from the census figure for disabled persons gives an approximate figure of 46,095 persons of all ages who may be physically disabled.

PERSONS WITH BEHAVIORAL HEALTH PROBLEMS

The Consolidated Plan is required to address the housing needs of those with severe mental illness. The National Institute of Mental Health estimates that about six percent of the general population suffers from severe mental illness. Applying this percentage to the population of the City indicates that there are an estimated 32,751 persons in the area with severe mental disorders. It is not possible to determine the number of persons requiring housing assistance, however, the 2011 Point in Time count reported 110 homeless persons with severe mental illness in shelters at the time of the count

OVERCROWDING AND HOMELESSNESS RISK

Overcrowding is defined by HUD as 1.01 to 1.50 persons per room, while severe overcrowding is 1.51 or more persons per room. HUD data on the numbers of persons residing in housing units provides some insight into the potential for homelessness.

A review of the figures for owner occupied units indicates that only 946 owner occupied units had between 1.0 and 1.5 persons per room, that is, only moderately overcrowded. The figure for severely overcrowded owner units was 55. Thus, these owner-occupied units represent a small portion of the City's housing and are not a major concern with respect to potential homelessness.

However, there are 890 renter occupied units with more than 1.5 persons per room and 1,665

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units with between 1.0 and 1.5 persons per room. This number of overcrowded households does present a significant potential for homelessness, especially since the overcrowding that does exist among these renters is concentrated in the extremely low-income and low-income categories.

DISPROPORTIONATE NEED

The HUD definition of disproportionate need is when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least ten percentage points higher than the percentage of persons in the category as a whole. An analysis of the CHAS data does reveal two instances of disproportionate need – reported housing problems among Hispanic homeowners, and problems and severe problems reported among Hispanic renters. In the case of cost burden both White and Hispanic households approach, but do not reach the ten percent criterion. African-American and Native American households also report problems, especially cost burden, in numbers in excess of their percentage of the population, but do not reach the ten percent threshold to qualify as disproportionate need.

SUMMARY

The key points that emerge from this analysis are:

- 1) Though 16.3% of the population lives in poverty, almost one-quarter of those under 18 live in poverty per the Census Bureau definition.
- 2) Over one-half of Albuquerque's households are in the lowest HUD income categories.
- 3) Overcrowding and lack of kitchen and/or plumbing are not the most commonly reported housing problems in Albuquerque; cost burden accounts for 93.0 percent of reported problems.
- 4) Extremely low-income renter households represent the greatest number of moderate and severely cost burdened households.
- 5) White and Hispanic households report the greatest number of housing problems, though African-American and Native American renter households report significant numbers of problems relative to their percentage of the population. However, only Hispanic homeowners report problems in numbers great enough to qualify as disproportionate need.
- 6) Moderate and severe cost burden are by far the greatest reported problems, especially among low-income owners and extremely low-income renters.
- 7) Overcrowding and substandard housing is significant among extremely low-income renter households.
- 8) The elderly and extra-elderly extremely low-income renter and the low-income owner households report the greatest number of problems.
- 9) Housing affordability is a significant problem, especially for the extremely low-income households seeking a rental unit.