



**STRATEGIES FOR INCREASING &
PROTECTING AFFORDABLE HOUSING IN
ALBUQUERQUE
2022-2025**

April 2022

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Summary

The City of Albuquerque is committed to addressing the need for safe, decent housing across the housing spectrum – from supportive housing for those experiencing homelessness, to developing affordable rental housing for working families, to creating homeownership opportunities for first time homebuyers.

The City’s primary role in increasing and protecting the supply of affordable housing in Albuquerque is as a funder. This document presents six recommended funding strategies that the City should pursue in order to increase and protect the supply of safe, decent housing that is affordable to low-and-moderate income Albuquerque residents. For each funding-related strategy, we identify policy or non-budget changes that are also needed.

The timeframe for these recommendations is April 2022 through December 2025.

This Plan is built around affordable housing analysis and planning work that has been done since 2018:

- In 2019-2020 the City commissioned the Urban Institute to conduct an analysis of affordable housing needs for renters at or below 30% Area Median Income (AMI).
- In addition, the 2018-2022 Consolidated Plan includes a housing needs assessment and market analysis that provides a foundation for how the City uses its affordable housing funding.
- In fall 2020, the City of Albuquerque, Bernalillo County and University of New Mexico established a Homeless Coordinating Council (HCC), whose purpose is to deliver a coordinated community-wide framework for expanding and strengthening service and permanent affordable housing for people experiencing homelessness in Albuquerque metro area. The HCC formed a Housing Committee, which was charged with identifying gaps/needs and developing high impact strategies. The Housing Committee completed this task, using the Urban Institute analysis for its foundation, which was incorporated into the *HCC Coordinated Community Wide Framework on Homelessness*. The Housing Committee then recommended specific, measurable targets with cost estimates and needed policy changes. The Housing Committee’s recommended high impact strategies and measurable targets are woven into the strategies in this document.

We developed these recommended funding strategies around these principles:

- Develop affordable rental units more quickly and cost-effectively
- Preserve existing affordable housing rental units
- Fully leverage other funding sources, particularly the Low Income Housing Tax Credit program
- Create housing that is affordable for all low- and moderate-income residents, including
- those at or below 30% AMI
- Address the full spectrum of affordable housing needs, from supportive housing to affordable rental housing to homeownership

For each strategy, we identify a specific, measurable target. DFCS has a mix of local, state and federal funds it can use to support affordable housing development. Much of this funding is recurring. For each strategy below, we identify how much of our current and anticipated funding between 2022 and 2025 will be committed to each strategy to help meet this target. (Appendix A summarizes the different sources of funding that are available to the City). All strategies will also require additional funding to meet the identified target.

SUMMARY OF RECOMMENDATIONS 2022-2025

Strategy	Target	Commitment of City Funding Available/Anticipated	Additional Funding Needed	Non-Budgetary or Policy Changes Needed
<p>Strategy 1: Acquire, rehab and convert motels into affordable efficiency apartments with on-site supportive services</p>	<p>Create 200 new units</p>	<p>\$4 million CARES CDBG \$7.4 million HOME ARPA \$2 million NM Capital Outlay</p>	<ul style="list-style-type: none"> • \$1.6 million for acquisition/rehab • \$1 million for on-site services 	<ul style="list-style-type: none"> ➤ Allow for basic kitchen amenities in the Integrated Development Ordinance for motel conversions
<p>Strategy 2: Develop Affordable Rental Units through New Construction or Acquisition/Rehab of Existing Multi-Family Properties</p>	<p>Fund 1000 new units</p>	<p>\$7.2 million HOME \$5.2 million Workforce Housing Trust Fund</p>	<p style="text-align: center;">\$78 million</p>	<ul style="list-style-type: none"> ➤ Align City funding with LIHTC requirements ➤ Fund at least one 4% and one 9% LIHTC project each year ➤ Fund one modular housing project ➤ Establish fast track permitting process ➤ Allow relaxed zoning standards ➤ Utilize City land ➤ Establish mechanism for purchasing land ➤ Allow for-profit developers to receive City funding for some project types ➤ Fund developer capacity
<p>Strategy 3: Preserve existing affordable units</p>	<p>Preserve 500 units</p>	<p>\$3 million CDBG \$1 million Workforce Housing Trust Fund</p>	<p style="text-align: center;">\$6 million</p>	<ul style="list-style-type: none"> ➤ Develop and implement a strategy for engaging property owners who have units with subsidies that are about to expire ➤ Fully leverage the 9% LIHTC program by funding at least one preservation project a year that will apply for the LIHTC funding
<p>Strategy 4: Create more supportive housing vouchers</p>	<p>Create 325 new permanent supportive housing</p>	<p>\$8.8 million (to maintain current vouchers)</p>	<p style="text-align: center;">\$10.8 million</p>	<ul style="list-style-type: none"> ➤ Establish landlord incentives and/or pass legislation that prohibits source of income discrimination (including housing vouchers)

	vouchers and 200 rapid rehousing vouchers			<ul style="list-style-type: none"> ➤ Engage new/existing partners to amplify/leverage existing services ➤ Develop coordinated model for providing rental assistance and supportive services with defined roles/functions
Strategy 5: Create Project Based Vouchers	Create 225 new project-based vouchers	\$0	\$2.9 million	<ul style="list-style-type: none"> ➤ Need to develop a policy to attach project-based vouchers to City funded projects
Strategy 6: Increase Down payment assistance to help low-and-moderate income homeowners purchase their own homes	Assist 200 households to purchase a home	\$4.8 million CDBG	\$3.2 million	<ul style="list-style-type: none"> ➤ No policy changes have been identified at this time

Strategy 1: Acquire, rehab and convert motels into affordable efficiency apartments with on-site supportive services

Rational

Efficiency apartments can be a cost-effective way to provide decent, safe housing to single adults or couples without children. Single adults make up the largest portion of those who experience homelessness, including those who are considered chronically homeless. Because of their design, motel conversions would likely be a relatively quick and cost-effective means of creating additional efficiency apartments.

Overall Level of Need

The Urban Institute's *Albuquerque Affordable Housing and Homelessness Needs Assessment* identified a gap of 15,500 units of affordable housing for renter households with extremely low incomes (at or below 30% AMI). The 2018-2022 Consolidated Plan estimates that at least 28,240 additional housing units are needed that are affordable to households earning less than 50% of AMI.

Progress Since 2018

The City has not undertaken any acquisition/rehab projects with motels since 2012. The last motel conversion the City funded were La Luna Lodge and the Sundowner, in 2012 and 2013 respectively.

Target Goal for 2025

The City's target goal is to create 200 efficiency apartments between 2022-2025. The estimated total acquisition/rehab costs are \$15 million and total recurring services costs are \$1 million annually. This estimate is based on assumption that acquired motels will be in relatively good condition.

Commitment with Existing/Anticipated Funding:

DFCS will commit \$13.4 million in capital costs to this strategy:

- ✓ CARES Community Development Block Grant: \$4 million
- ✓ HOME American Rescue Plan: \$7.4 million
- ✓ 2021 NM Capital Outlay Appropriation: \$2 million

Additional Resources Needed to Reach Target Goal:

An additional \$1.6 million for acquisition/rehab and \$1 million annually for on-site supportive services will be needed.

Non-Budgetary or Policy Changes Needed

- *Allow for reduced kitchen amenities in the Integrated Development Ordinance for motel conversions.* The current IDO requires multi-family units to have a kitchen with a range, stovetop or oven. Allowing other types of appliances that can warm food (i.e. microwave) in lieu of a range, stovetop

or oven would allow units to be converted more quickly and cost-effectively. This type of kitchen can also better meet the needs of certain adults who need affordable housing.

- *This project will require project-based vouchers to be successful.* This is discussed in Strategy 5.

Timeframe

The anticipated timeframe from when a building is acquired to when adults begin moving in is 12-18 months. This estimated timeline is based on assumption that that are motels available for sale and that the acquired motels will be in relatively good condition.

Strategy 2: Create Affordable Rental Units through New Construction or Acquisition/Rehab of Existing Multi-Family Properties

Rational

Funding the development of affordable rental units through new construction is an effective way to increase the supply of homes that are affordable to low-and-moderate Albuquerque residents. The City has a strong history of successfully using local dollars to leverage the federal Low Income Housing Trust Credit program for new construction projects. While DFCS has less experience using acquisition/rehab of existing multi-family properties to create affordable housing, this may be a more cost-effective and timely method for bringing new affordable housing units online.

Overall Level of Need

The Urban Institute's *Albuquerque Affordable Housing and Homelessness Needs Assessment* identified a gap of 15,500 units of affordable housing for renter households with extremely low incomes (at or below 30% AMI). The 2018-2022 Consolidated Plan estimates that at least 28,240 additional housing units are needed that are affordable to households earning less than 50% of AMI.

Progress Since 2018

Since 2018, 6 projects funded through DFCS have been completed (one of these was an acquisition/rehab project and the rest were new construction). The City invested \$18.2 million in these projects, which produced 346 affordable units and 39 market rate units. In addition, the DFCS has invested \$17.3 million in 5 projects that are in the development pipeline, which are projected to produce at least 300 units of rental housing plus another 32 units of market rate housing.

The City currently owns seven apartment complexes. These contain 504 units of rental housing, of which 122 units are restricted for income-eligible households.

Target Goal for 2022-2025

The City's target goal is to fund the creation of 1000 affordable rental units through new construction or acquisition/rehab of existing multi-family structures by 2025. In order to successfully leverage LIHTC funding, the City will need to invest \$90 million in gap financing.

Commitment with Existing/Anticipated Funding

DFCS will commit \$12.4 million in capital costs to this strategy. By leveraging the 9% LIHTC program, this is projected to create approximately 150-225 new affordable housing units (the number of actual units produced will be contingent on construction costs).

- ✓ Workforce Housing Trust Fund: \$5.2 million
- ✓ HUD HOME: \$7.2 million

Additional Resources Needed to Reach Target Goal

To create another 850- 975 units of affordable rental units, DFCS can provide the gap financing needed for developers to utilize the 4% LIHTC program. The approximate amount of gap financing needed is \$80 million.

Non-Budgetary or Policy Changes Needed

Fully leverage the 4% and 9% Low Income Housing Tax Credit Program

- *Align City of Albuquerque priorities and evaluation criteria with MFA's Low Income Housing Tax Credit Program.* This change will ensure that City is fully leveraging LIHTC funding, by ensuring that projects selected through City's competitive process are also highly competitive for the LIHTC 9% program and/or can utilize for the 4% tax credit.
- *Fully leverage the 9% LIHTC program by funding at least one new construction and one acquisition/rehab project a year that will apply for the LIHTC funding.* MFA has two tracks for its 9% LIHTC program – one for new construction and one for acquisition/rehab. By funding at least one acquisition/rehab project each year, we can ensure that there is at least one project competing in each track every year.
- *Fund at least one 4% project each year.* The 4% LIHTC uses a rolling application process and because the program is underutilized projects do not need to compete against other projects for funding. Funding at least one 4% project each year will allow us to leverage this underutilized resource.

Expedite Development

- *Fund at least one modular housing project.* While new construction projects are highly effective at leveraging the 9% LIHTC, they can take a long time to develop. The average timeline from the time that City funding becomes available to the time that families are moving in is approximately three years. By setting aside housing funds for a modular affordable housing development, the City can test whether this is an effective way to quickly produce safe, cost-effective housing.
- *Create relaxed zoning standards for affordable housing projects.* The IDO and Development Process Manual contain a multitude of rules and regulations that pertain to all developments. By relaxing some of these requirements, to be approved on a project-by-project basis, the City could reduce the costs and complexity of affordable housing development.
- *Create a permitting fast track for affordable housing projects.* While this may only reduce the time it takes to build affordable housing by 30-60 days, it would also signal that the City encourages and supports these developments.

Develop a Land-banking strategy

- *Utilize land that the City already owns to the maximum extent possible.* The City will conduct an analysis of land that it currently owns to determine whether any of this land would be suitable for affordable housing development. The City should consider conveying a City-owned land that is

identified to a developer at no-cost, as part of the RFP process.

- *Develop a mechanism to identify and quickly acquire parcels of land that can be used for housing development.* Purchasing land for future develop can help reduce development costs (by purchasing land for a lower price than it would be in the future) and help ensure housing is located near jobs, transportation, good schools and other amenities. Based on recent experience, neighborhoods often desire significant input when the City acquires property for housing development. To be successful, we will also need sufficient resources to work with local neighborhoods. Neighborhood input may also increase the timeline to development.

Build capacity and increase the number of developers engaged in affordable housing development

- *Considering allowing for-profit developers to receive local affordable housing funding.* DFCS's current administrative and procurement rules do not allow for-profit developers to receive local affordable housing funding (the same is true for HUD funding under HUD rules). The current non-profit developer community is small, but it has been able to utilize existing funding. If funding were to significantly increase in order to reach the target goal of 1200 units by 2025, additional developer capacity would be needed. Allowing for-profit developers to apply for all or some types of housing projects would increase capacity. For example, current non-profit developers have had limited interest in acquisition/rehab projects. A partnership with a for profit developer may be needed.
- *Fund capacity for non-profit developments.* Current non-profit developer capacity is limited. DFCS will need to build non-profit developer capacity in order to meet the target goal.
- *Acquire rental units and add them to the City's existing portfolio of City-owned rental housing.* In addition to funding developers, the City could also acquire apartment buildings and subsidize some units to be affordable. The City could use its bonding capacity, as allowed under state Municipal Housing Law, to finance the City's acquisition of apartment buildings. Some units could be subsidized through rental income generate income by the project, or City could attach project-based vouchers to these units (as discussed in Strategy 5).

Timeframe

For new construction, it takes approximately three years from when City fund is appropriated to when households begin moving into their apartments. The goal for acquisition/rehab and modular construction projects is to reduce that timeframe to 12-18 months.

Strategy 3: Preserve existing affordable units

Rational

While creating additional units of affordable housing through acquisition/rehab or new construction is a core part of our strategy, we also need to protect existing units of affordable housing as well. Without a solid preservation strategy, we will only lose existing resources as new resources come online.

Overall Level of Need

The Urban Institute's *Albuquerque Affordable Housing and Homelessness Needs Assessment* found that nearly 3,000 subsidized rental units in Albuquerque have income limits that expire by 2025. In addition, more than half of all rental units affordable to renter households with very low incomes were built before 1980. Many of these units could be lost to disrepair without aggressive preservation efforts.

The *Albuquerque Affordable Housing and Homelessness Needs Assessment* also address public housing units. Public housing units are not subject to expiring affordability commitments; however, their age, deteriorated physical condition, and lack of capital for maintenance and renovations put them at risk of exiting the affordable housing stock. The AHA reports a portfolio of 953 public housing units, all of which were built in the 1970s and 1980s and none of which have undergone major rehabilitation. It estimates, conservatively, that immediate capital needs total \$5.3 million and that an additional \$18.5 million will be needed in the next two decades. The housing authority receives only \$1 million annually for its capital budget.

Progress Since 2018

Since FY18, the City has invested \$4.8 million in CDBG funds to renovate Albuquerque Housing Authority Public Housing units. \$3.2 million was to renovate 12 units of senior housing and \$1.6 million to replace roofs at 13 different sites for a total of 150 units. In addition, the City has served as a fiscal agency for the Albuquerque Housing Authority for \$3.1 million capital outlay funding for renovation.

Target Goal for 2022-2025

The City's target goal is to help preserve 500 units of affordable housing between 2022 and 2025. Some units with expiring subsidies could be preserved by engaging owners to renew their existing subsidies, without needing to provide additional funding. It is estimated that \$10 million in gap funding is needed for renovation. This assumes that property owners would leverage other funding sources, such as the LIHTC.

Commitment with Existing/Anticipated Funding

DFCS will commit \$4 million to preserving existing affordable housing. This is estimated to help preserve 200 rental units.

- ✓ CDBG: \$3 million
- ✓ Workforce Housing Trust Fund: \$1 million

Additional Resources Needed to Reach Target Goal:

To preserve another 300 units will require \$6 million.

Non-Budgetary or Policy Changes Needed

- *Develop and implement a strategy for engaging property owners who have units with subsidies that are about to expire.* Currently, we do not engage these property owners. A proactive engagement strategy could help property owners choose to maintain their subsidies.
- *Fully leverage the 9% LIHTC program by funding at least one preservation project a year that will apply for the LIHTC funding.* MFA has two tracks for its 9% LIHTC program – one for new construction and one for acquisition/rehab (which includes preservation). By funding at least one preservation project each year, we can ensure that at least one Albuquerque preservation project can leverage the LIHTC funds each year.

Timeframe

The work of preserving units could be completed within 12 months of funding being allocated.

Strategy 4: Create Additional Supportive Housing Vouchers

Rational

Supportive housing voucher programs are a proven strategy for helping families and individuals exit homelessness permanently. Supportive housing voucher programs provide rental assistance (aka housing vouchers) plus case management support. Supportive housing tenants rent an apartment from a private landlord. The tenant pays 30% of household income towards rent, and the voucher pays the rest. A case manager provides support to help supportive housing tenants keep their housing.

Overall Level of Need

The Urban Institute's *Albuquerque Affordable Housing and Homelessness Needs Assessment* estimated that at least 2,200 Albuquerque currently unhoused households need permanent supportive housing and that at least 800 new Rapid ReHousing.

Progress Since 2018

Annual appropriations for scattered site permanent supportive housing has increased by 73% since FY18. In FY22, the City funded \$11.8 million in supportive housing programs, of which City General funds accounted for 62%. We estimate serving 1,000 households in FY22. However, \$2 million of the funding appropriated in FY20 and FY21 and \$3 million of the funding appropriated in FY22 is one-time funding.

Target Goal for 2022-2025

The City's target goal is to create 325 new Permanent Supportive Housing vouchers and 200 Rapid ReHousing vouchers by 2025. To create sustainable programs, recurring funding will be required.

Commitment with Current/Anticipated Funding:

The City is committed to using \$8.8 million in recurring HUD and General Fund dollars to maintain current supportive housing programs:

- ✓ Recurring HUD (Continuum of Care, Emergency Solutions Grant, HOME): \$3.5 million
- ✓ Recurring City General Fund: \$5.3 million

Additional Resources Needed to Reach Target Goal

\$2 million of the funding appropriated in FY20 and FY21 and \$3 million of the funding appropriated in FY22 is one-time funding. This one-time funding has been used to provide Rapid ReHousing programs, with 12-18 months of rental assistance and case management support. To maintain the current number of households served, City will need to continue to commit \$3 million each year to Rapid ReHousing.

To create 325 *additional* Permanent Supportive Housing Vouchers and 200 *additional* Rapid ReHousing vouchers will require annual recurring funding of \$7.8 million.

Non-Budgetary or Policy Changes Needed

- *Establish landlord incentives and/or pass legislation that prohibits source of income discrimination (including housing vouchers).* The increasingly tight rental market has made it difficult for renters to find landlords willing to accept vouchers. Landlord incentive programs and/or barring landlords from refusing to accept a housing vouchers are two promising strategies for helping supportive housing tenants access apartments.
- *Engage new/existing partners to amplify/leverage existing services.* Typically, new supportive housing funding pays for both rental assistance and the supportive services component. There is untapped opportunity to leverage existing service providers to pair their services with rental assistance funding.
- *Develop coordinated model for providing rental assistance and supportive services with defined roles/functions.* Currently the City contracts with approximately 20 nonprofit organizations to administer supportive housing vouchers. However, this is not necessarily the most efficient structure because administering vouchers is complex and administratively burdensome. We should explore consolidating this function, with core partners providing the supportive services.

Timeframe

The timeframe from when funding is appropriated to when people are moving into housing is about 6 months.

Strategy 5: Create Project Based Vouchers

Rational

Households at or below 30% AMI are at the highest risk of homelessness, and most households experiencing homelessness are under 30% AMI. Typically, few of the units developed through new construction or acquisition/rehab are affordable to households under 30% AMI. The reason is because households do not generate enough rental income for their affordable housing property to cover operating costs. Attaching project-based housing vouchers to newly created affordable housing units subsidizes the cost of these units, which makes them affordable to extremely low-income households while also generating the necessary rental income.

Overall Level of Need

The Urban Institute's *Albuquerque Affordable Housing and Homelessness Needs Assessment* identified a gap of 15,500 units of affordable housing for renter households with extremely low incomes (at or below 30% AMI).

Progress Since 2018

The City currently does not fund project-based vouchers.

Target Goal for 2022-2025

The City has a target goal of funding 225 project-based vouchers by 2025.

Commitment with Current/Anticipated Funding:

The City does not currently have current or anticipated funding that it could commit to project-based vouchers.

Additional Resources Needed to Reach Target Goal

To fund 225 new project-based housing vouchers will cost \$2.9 million.

Other Policy Changes Needed

- *Develop policy for attaching project-based vouchers affordable housing projects.* DFCS will need to identify the most effective and efficient way to utilize project-based vouchers. For example, attaching these to existing units, such as City-owned units or units funded by the city but owned by nonprofit organizations, may be the fastest way to put these to use.

Timeframe:

The timeframe will be dependent on how quickly rental units are rehabbed and/or constructed.

Strategy 6: Increase Down payment assistance to help low-and-moderate income homeowners purchase their own homes

Rational

Down payment assistance in the form of a forgivable loan is a successful, cost-effective strategy for helping low-and-moderate income homebuyers purchase their first home at an affordable price.

Overall Level of Need

Currently, there is not clear data on the total number of renter households who need down payment assistance in order to purchase a home that is affordable. The 2018-2022 Consolidated Plan identifies 4,160 homeownership units available to households at or below 50% AMI and 16,665 homeownership units available to households at or below 80%.

Progress Since 2018

Since 2018, the City has contracted with a local nonprofit annually to provide up to \$40,000 in down payment assistance to low-to-moderate income homebuyers. The first two years of the program \$720,000 was allocated but the City now allocates \$1 million dollars a year to this program. A total of 92 families have benefitted from this program and an additional 25 families are expected to benefit this year.

Target Goal for 2022-2025:

The City has a target goal of assisting 200 families to purchase a home.

Commitment with Current/Anticipated Funding:

The City will commit \$1.2 million annually, for a total of \$4.8 million in CDBG funds, which will assist 120 households.

Additional Resources Needed to Reach Target Goal

An additional \$3.2 million will be required to serve another 80 households.

Other Policy Changes Needed

No needed policy changes have been identified at this time.

Timeframe

The timeline from when funding is appropriated to when families begin purchasing homes is 3 months.

APPENDIX A
Summary of Funding Administered by the City

Funding Source	Local/State/ Federal	Recurring or One Time	Amount	Description
Workforce Housing Trust Fund	Local	Potentially recurring	Mayor/Council may allocate up to 8% of GO Bond capacity, up to \$10 million	Funded through G.O Bonds every two years. Must be approved by voters.
General Fund	Local	Recurring or One Time	\$11.8 million allocated to supportive housing vouchers in FY22	General Fund dollars are currently used to support supportive housing voucher programs, with a mix of recurring and one-time funding
Capital Outlay	State	One Time	Varies	State Capital Outlay funds have been used to fund specific housing projects and for general affordable housing needs
Continuum of Care	Federal (HUD)	Recurring	City receives approximately \$3.2 million annually	CoC funds are recurring source of HUD funds that pay for permanent supportive housing and transitional housing
Emergency Solutions Grant	Federal (HUD)	Recurring	City receives approximately \$361,000 annually.	ESG funds are recurring source of HUD funds that can pay for Rapid ReHousing, along with emergency shelter and street outreach
Community Development Block Grant	Federal (HUD)	Recurring	City receives approximately \$4.5 million annually from HUD	CDBG are a recurring source of HUD funds that can be used for a wide range of community development projects, including acquisition/rehab of affordable housing.
Community Development Block Grant (CARES)	Federal (HUD)	One Time	City received \$5.9 million	CDBG CARES funds were a one-time appropriation under the CARES Act. Like CDBG, can be used for a wide range of community development projects, including

Funding Source	Local/State/ Federal	Recurring or One Time	Amount	Description
				acquisition/rehab of affordable housing.
HOME Investment Partnerships	Federal (HUD)	Recurring	City receives approximately \$2 million annually	HOME is a recurring source of HUD funding that can be used for affordable housing development and tenant based rental assistance.
HOME – American Rescue Plan Act	Federal (HUD)	One Time	City received \$7.4 million	HOME ARPA is a one-time appropriation made under ARPA. This funding is different than our regular HOME allocation but can be used for affordable housing development and tenant based rental assistance.
American Rescue Plan Act (ARPA)	Federal (Treasury)	One Time	City is using \$1 million for housing vouchers and \$3.3 million for Home Rehab.	The City received Local Fiscal Recovery Funds under ARPA