

# Executive Summary

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

### 1. Introduction

As a U.S. Department of Housing and Urban Development (HUD) Entitlement City, the City of Albuquerque must submit to HUD a Consolidated Plan and an Annual Action Plan. Submission of both Plans is necessary to secure Federal Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME) funds, and Emergency Solutions Grants (ESG) funds. The Consolidated Plan provides HUD with a comprehensive assessment of the City's housing and community development needs and outlines the City's priorities, objectives and strategies for the investment of CDBG, HOME, and ESG funds to address these needs over a five year period, July 1, 2018 and ending June 30, 2023. The 2019 Action Plan is the second Action Plan to be submitted under the City's 2018-2022 Consolidated Plan, outlining the City's goals from July 1, 2019 – June 30, 2020. The Action Plan follows the priorities set out in the Consolidated Plan which were developed after extensive community input and analysis of the existing data at the time.

The 2019 Action Plan will carry on the idea of a forward-looking programmatic concept intended to foster stability and mobility, helping vulnerable communities become stable communities—stably housed and stably employed—places where all residents may advance toward economic opportunity and a better quality of life.

### 2. Summarize the objectives and outcomes identified in the Plan

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

In consideration of community input, available data and the results of the Approved Assessment of Fair Housing (AFH), the priority needs listed below were established.

1. AFH Factor 1: Location and type of affordable housing
2. AFH Factor 2: Availability of affordable units in a range of sizes
3. AFH Factor 3: Availability, type, frequency and reliability of public transportation

4. AFH Factor 4: Availability of affordable, accessible units in a range of unit sizes
5. AFH Factor 5: Location of employment
6. AFH Factor 6: Location of proficient schools
7. AFH Factor 7: Access to safe neighborhoods
8. AFH Factor 8: Access to low poverty neighborhoods
9. AFH Factor 9: Community opposition
10. AFH Factor 10: Lack of private investment in specific neighborhoods
11. AFH Factor 11: Lack of assistance for housing accessibility modifications
12. AFH Factor 12: Private discrimination
13. AFH Factor 13: Lack of affordable integrated housing for individuals in need of supportive services
14. Need for homeownership assistance
15. Need for new / improved public facilities and infrastructure
16. Need for public services
17. Need for economic opportunity for Low Income Residents

Consistent with HUD's national goals for the CDBG, HOME and ESG programs to provide decent housing opportunities, maintain a suitable living environment and expand economic opportunities for low- and moderate-income residents, the priority needs listed above will continue to be addressed through this Action Plan.

### **3. Evaluation of past performance**

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

### **4. Summary of Citizen Participation Process and consultation process**

Summary from citizen participation section of plan.

**5. Summary of public comments**

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

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

**7. Summary**

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**PR-05 Lead & Responsible Agencies – 91.200(b)**

**1. Agency/entity responsible for preparing/administering the Consolidated Plan**

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

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

**Table 1 – Responsible Agencies**

**Narrative (optional)**

**Consolidated Plan Public Contact Information**

## **AP-10 Consultation – 91.100, 91.200(b), 91.215(I)**

### **1. Introduction**

The City regularly engages and consults with representatives from multiple agencies, groups and organizations involved in the development of affordable housing, the creation of job opportunities for low-and moderate-income residents, and/or the provision of services to children, elderly persons, persons with disabilities, persons with HIV/AIDS and their families, and homeless persons.

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

The City recognizes the importance of careful coordination and alignment among various service providers to maximize the effectiveness of the CDBG, HOME, and ESG programs, therefore, will continue to strengthen relationships and alignment among these organizations in the implementation of projects using CDBG, HOME, and ESG funds. The City regularly engages with a wide variety of agencies, groups and organizations concerning the housing, community and economic development needs of the most vulnerable populations. Albuquerque has consolidated its City-directed housing and community development programs and functions into the Department of Family and Community Services. By consolidating its HUD formula and competitive grant programs, as well as oversight of its homeless initiatives, the City is able to target, plan and implement programs more seamlessly and with greater impact. It is also able to be more efficient in delivering resources and services, monitoring service providers, and creating synergistic relationships with other City departments. For example, the Affordable Housing Committee has representation from the private lending industry, the affordable housing industry, the Department of Family and Community Services, the Planning Department, the Albuquerque Housing Authority, homeless/low income populations, and the New Mexico Mortgage Finance Authority. The purpose of the Committee is to advise the City on its affordable housing strategies.

In the area of behavioral health services, a 2014 Settlement Agreement with the Department of Justice itself provides numerous mechanisms that promote ongoing coordination among various health and social service entities that treat the most severely mentally ill, those with severe alcohol and drug addictions, and others most critically in need of intervention to stay permanently housed and out of the custody of law enforcement. The Agreement includes the development and implementation of a Civilian Police Oversight Agency, Mental Health Response Advisory Committee, Community Policing Councils, community policing partnerships, periodic community meetings, and public reports on the City’s progress toward compliance. The communication and coordination mandated under the Agreement between the Albuquerque Police Department and the behavioral

health community attempts to ensure that law enforcement is sensitive to the specific needs of at-risk individuals. In addition to addressing dangerous escalations of force in stress situations involving such individuals, these efforts at coordination are intended to reduce other unwanted consequences, such as death from narcotic withdrawal or overdose immediately following incarceration or release.

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

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

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

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

The City of Albuquerque is the Collaborative Applicant for the CoC. The City contracts with the New Mexico Coalition to End Homelessness (NMCEH) to manage and coordinate the CoC. Under the CoC Governance Charter, each year NMCEH will work with the City to develop performance standards for evaluating the effectiveness of ESG program funded activities. These performance standards will be presented to the Albuquerque CoC's monthly meetings for discussion and feedback. Based on feedback from the Albuquerque CoC, the City will use the

performance standard data to determine if the current allocation strategy is effectively meeting the City's goals for reducing and preventing homeless.

The City has pledged its own resources, as well as CDBG, HOME, ESG and CoC funds to increase services for at-risk populations and increase affordable housing opportunities for its most vulnerable populations. These funding sources were augmented by a ballot initiative in 2015, when Albuquerque residents approved an increase in the gross receipts tax to provide services to the mentally ill, particularly the homeless mentally ill. Allocation of all of these funding sources, as well as the development of performance standards to evaluate outcomes of those expenditures, were devised in close consultation with the lead agency responsible for the coordination and management of the Albuquerque Continuum of Care Homeless Program, the NMCEH.

NMCEH provides coordination and management of the local HMIS and is responsible for maintaining policies and procedures for the use of HMIS throughout the CoC. NMCEH worked collaboratively with CoC member organizations to develop the local HMIS system.

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

**Table 2 – Agencies, groups, organizations who participated**

1	<b>Agency/Group/Organization</b>	Albuquerque Housing Authority
	<b>Agency/Group/Organization Type</b>	Housing PHA Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Market Analysis
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Albuquerque Housing Authority was consulted through focus group participation and 1:1 follow-up for data and information necessary to respond to narrative prompts. This provided information necessary to complete the sections of the Plan addressing the needs of Public Housing residents. Refer to sections NA-35, MA-25 and SP-50.
2	<b>Agency/Group/Organization</b>	Albuquerque Department of Municipal Development
	<b>Agency/Group/Organization Type</b>	Planning organization Grantee Department
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs Market Analysis Anti-poverty Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	
3	<b>Agency/Group/Organization</b>	City of Albuquerque Planning Department
	<b>Agency/Group/Organization Type</b>	Planning organization Grantee Department

<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Non-Homeless Special Needs Market Analysis Anti-poverty Strategy Lead-based Paint Strategy
<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	

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

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care		

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

**Narrative (optional)**

**AP-12 Participation – 91.105, 91.200(c)**

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

**Citizen Participation Outreach**

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Newspaper Ad	Non-targeted/broad community				
2	Posted at City Facilities	Minorities  Non-English Speaking - Specify other language: Spanish  Persons with disabilities  Non-targeted/broad community				

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
3	Internet Outreach	Minorities  Non-English Speaking - Specify other language: Spanish  Persons with disabilities  Non-targeted/broad community				
4	Posted at Albuquerque Housing Authority	Non-English Speaking - Specify other language: Spanish  Residents of Public and Assisted Housing				

**Table 4 – Citizen Participation Outreach**

## Expected Resources

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

#### Introduction

For the five-year period of the Consolidated Plan, the City anticipates the availability of the following resources listed by fund type, inclusive of HUD funds, program income, prior year(s) HUD funds and local resources: CDBG - \$30,821,997; HOME - \$16,468,476; ESG - \$1,788,555; General Fund - \$15,195,405; Workforce Housing Trust Fund - \$11,565,154. CDBG Prior Year Resources includes \$2,892,312 of CDBG funds repaid to HUD in the resolution of Office of Inspector General Report No. 2017-FW-1010.

#### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	4,460,081	115,000	1,548,600	6,123,681	13,380,243	The annual allocation of CDBG funds is subject to Federal appropriations and changes in demographic data used in HUD's formulas for each respective program.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	2,147,996	1,128,908	4,599,588	7,876,492	6,443,988	The annual allocation of HOME funds is subject to Federal appropriations and changes in demographic data used in HUD's formulas for each respective program.
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	357,711	0	0	357,711	1,073,133	The annual allocation of ESG funds is subject to Federal appropriations and changes in demographic data used in HUD's formulas for each respective program.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
General Fund	public - local	Rapid re-housing (rental assistance) Transitional housing	3,245,022	0	0	3,245,022	12,239,447	Local General funds are subject to annual local appropriations.
Other	public - local	Acquisition Homebuyer assistance New construction for ownership	2,065,154	0	0	2,065,154	7,000,000	Local Bond funds are subject to voter approval every two years.

Table 5 - Expected Resources – Priority Table

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

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

**State Resources**

- New Mexico State Low-Income Housing Tax Credit Program
- Building Equity and Growth in Neighborhoods Program (BEGIN)
- Multifamily Housing Program (MHP)
- Mental Health Service Act (MHSA) Funding

**Local Resources**

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

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

#### **Private Resources**

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

The City's WFHTF is a source of revenue used to support the preservation and production of affordable housing. These funds can be leveraged with additional resources, including HOME and CDBG, and have a long term affordability requirement. The WFHTF is funded by a biannual voter approved City bond. The local WFHTF program aims for a 4 to 1 leverage from non-City sources.

#### **Matching Requirements**

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

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

According to data compiled by the Planning Department in February 2018, the City owns 10 vacant properties zoned for multi-family use, each larger than two acres, located outside of a floodplain and near a principal arterial or major collector street. These properties, if suitable in terms of site and neighborhood standards, may be used for affordable housing development. Alternatively, these properties may be used for other civic purposes such as public facilities to benefit area residents.

**Discussion**

Assuming continued level funding of the CDBG, HOME and ESG programs, the City expects to utilize approximately \$30.8 million of CDBG, \$16.5 million of HOME, \$1.8 million of ESG, \$15.2 million of General Fund and \$11.6 million of Workforce Housing Trust Funds during the five-year period beginning July 1, 2018 and ending June 30, 2023 to achieve the goals of the Strategic Plan.

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## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives

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**Goals Summary Information**

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
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Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Affordable Housing Development - Rental	2018	2022	Affordable Housing	Investment Areas Investment & Reinvestment Areas	AFH1 Location and type of affordable housing AFH2 Availability afford. units in range of sizes AFH3 Availability, type, frequency, public transp. AFH4 Availability afford. units in range of sizes AFH5 Location of employment AFH6 Location of proficient schools AFH7 Access to safe neighborhoods AFH8 Access to low poverty neighborhoods AFH9 Community opposition AFH10 Lack private invest. specific neighborhood AFH12 Private discrimination AFH13 Lack affrd. integrated hsg. persons in need	HOME: \$4,881,044 Workforce Housing Trust Fund: \$4,565,154	Rental units constructed: 60 Household Housing Unit Homeowner Housing Added: 40 Household Housing Unit Other: 4 Other
					Annual Action Plan 2019		19	

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	Affordable Housing Preservation - Rental	2018	2022	Affordable Housing	Investment & Reinvestment Areas Reinvestment Areas	AFH1 Location and type of affordable housing AFH8 Access to low poverty neighborhoods	CDBG: \$3,200,918 HOME: \$1,000,000	Rental units rehabilitated: 167 Household Housing Unit
3	Affordable Housing Preservation - Ownership	2018	2022	Affordable Housing	Citywide Investment	AFH11 Lack of assist. housing access modifications	CDBG: \$750,000	Homeowner Housing Rehabilitated: 500 Household Housing Unit
4	Affordable Homeownership Assistance	2018	2022	Affordable Housing	Citywide Investment	Need for Homeownership Assistance	CDBG: \$720,000	Direct Financial Assistance to Homebuyers: 36 Households Assisted
5	Homelessness Interv. & Rapid Rehousing	2018	2022	Affordable Housing	Citywide Investment	AFH12 Private discrimination AFH13 Lack affrd. integrated hsg. persons in need Need for Public Services	CDBG: \$514,990 HOME: \$1,626,649 ESG: \$330,897 General Fund: \$2,954,862	Public service activities other than Low/Moderate Income Housing Benefit: 300 Persons Assisted Tenant-based rental assistance / Rapid Rehousing: 920 Households Assisted Homeless Person Overnight Shelter: 16939 Persons Assisted Homelessness Prevention: 300 Persons Assisted Other: 1 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Fair Housing Services (AFH3)	2018	2022	Affordable Housing	Citywide Investment	AFH1 Location and type of affordable housing AFH10 Lack private invest. specific neighborhood AFH12 Private discrimination	General Fund: \$85,000	Public service activities other than Low/Moderate Income Housing Benefit: 750 Persons Assisted Other: 3 Other
7	Services for Children and Youth	2018	2022	Non-Housing Community Development	Citywide Investment	Need for Public Services	CDBG: \$35,500 General Fund: \$20,000	Public service activities other than Low/Moderate Income Housing Benefit: 34 Persons Assisted
8	Services for Senior Citizens	2018	2022	Non-Housing Community Development	Citywide Investment	Need for Public Services	CDBG: \$118,175	Public service activities other than Low/Moderate Income Housing Benefit: 1500 Persons Assisted
9	Public Facilities and Infrastructure	2018	2022	Non-Housing Community Development	Investment Areas Investment & Reinvestment Areas Citywide Investment	Need for Public Facilities and Infrastructure	CDBG: \$6,727,074	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 101078 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
10	Program Administration	2018	2022	Non-Housing Community Development	Citywide Investment	AFH1 Location and type of affordable housing AFH2 Availability afford. units in range of sizes AFH3 Availability, type, frequency, public transp. AFH4 Availability afford. units in range of sizes AFH5 Location of employment AFH6 Location of proficient schools AFH7 Access to safe neighborhoods AFH8 Access to low poverty neighborhoods AFH9 Community opposition AFH10 Lack private invest. specific neighborhood AFH11 Lack of assist. housing access modifications AFH12 Private discrimination AFH13 Lack affrd. integrated hsg.	CDBG: \$915,016 HOME: \$368,799 ESG: \$26,814	Other: 1 Other
					Annual Action Plan 2019		22	

**Table 6 – Goals Summary**

**Goal Descriptions**

<b>1</b>	<b>Goal Name</b>	Affordable Housing Development - Rental
	<b>Goal Description</b>	Address disproportionate housing needs, the needs of residents living in racially and ethnically concentrated areas of poverty and facilitate access to low poverty areas by: 1) Increasing affordable housing options in high opportunity areas, which may be defined as near public transit, low crime areas, areas with proficient elementary schools and areas with employment opportunities; and 2) Increasing the percentage of affordable accessible units in new housing developments from 5 percent to seven percent. Provide HOME funds for CHDO Operating Assistance.
<b>2</b>	<b>Goal Name</b>	Affordable Housing Preservation - Rental
	<b>Goal Description</b>	Incentivize investment of affordable housing funds for rehabilitation and / or preservation of existing units.
<b>3</b>	<b>Goal Name</b>	Affordable Housing Preservation - Ownership
	<b>Goal Description</b>	Address disproportionate housing needs of disabled residents through expansion of the number of low and moderate-income senior or disabled homeowners receiving disability retrofit modifications. Investments made pursuant to this goal shall provide funds for minor, major and emergency rehabilitation of owner-occupied dwelling units.

4	<b>Goal Name</b>	Affordable Homeownership Assistance
	<b>Goal Description</b>	Address homeownership rates in older neighborhoods that have experienced disinvestment and provide financial mechanisms to support homeownership for low- and moderate-income families. Such mechanisms include down payment assistance in the form of silent second mortgages with favorable deferred terms that have the effect of reducing the principal balance of the primary mortgage in order to create an affordable payment. Programs funded under this goal may connect prospective buyers with community partner financial institutions that are able to offer favorable financing terms. Prospective homebuyers will also receive services including counseling and financial literacy to impart budgeting skills and to encourage savings for home maintenance and emergency repairs.
5	<b>Goal Name</b>	Homelessness Interv. & Rapid Rehousing
	<b>Goal Description</b>	Increase housing available to the City's most vulnerable residents, including people with severe mental illness, bad credit ratings, eviction histories and criminal records through Tenant Based Rental Assistance. Projects under this category work to increase services for "at-risk" populations by providing public services for homeless persons, such as emergency shelter services, transitional housing opportunities and permanent supportive housing opportunities, along with integrated services to maintain housing stability, including but not limited to health care, mental health care, counseling, case management, and meal assistance.
6	<b>Goal Name</b>	Fair Housing Services (AFH3)
	<b>Goal Description</b>	Address fair housing discrimination in the private and public sector through expansion of the City's community outreach and educational efforts regarding fair housing discrimination by entering into an MOU with the City of Albuquerque Office of Equity and Inclusion to provide education and training sessions (two per year). Address the need for landlord-tenant information and mediation services in the community so that residents occupying or seeking rental housing as well as property owners and management companies understand their rights and responsibilities under the law.
7	<b>Goal Name</b>	Services for Children and Youth
	<b>Goal Description</b>	Provide early child development services and childcare services to benefit low- and moderate-income working families. Provide youth with appropriate health, fitness, recreational, educational and other services to support the emotional and developmental well-being of children and youth from low- and moderate-income families.

8	<b>Goal Name</b>	Services for Senior Citizens
	<b>Goal Description</b>	Provide seniors, including the frail elderly, with quality supportive services so elderly residents can live as independently as possible. Projects to be funded under this goal include, but are not limited to, nutrition services such as congregate meals for ambulatory seniors and home-delivered meals for homebound seniors.
9	<b>Goal Name</b>	Public Facilities and Infrastructure
	<b>Goal Description</b>	Improve City public facilities, including community centers, senior or multi-generational centers, fire stations and equipment and other public buildings, and improve City infrastructure, including sidewalks, curb ramps, pedestrian crossings, signals and street lighting to benefit low- and moderate-income residents or those presumed under HUD regulations to be low- and moderate-income such as the elderly and severely disabled adults.
10	<b>Goal Name</b>	Program Administration
	<b>Goal Description</b>	Provide for the administration of HUD Community Planning and Development programs.

## Projects

### AP-35 Projects – 91.220(d)

#### Introduction

To address the high priority needs identified in the Strategic Plan, the City of Albuquerque will invest CDBG, HOME, ESG, Workforce Housing Trust Fund and General funds in projects that develop new rental housing units, preserve affordable housing, promote homeownership, provide fair housing services, provide services to low- and moderate-income residents including youth and seniors, address and prevent homelessness and improve public facilities and infrastructure. Together, these projects will address the needs of low- and moderate-income Albuquerque residents.

#### Projects

#	Project Name
1	Affordable Housing Preservation - Ownership
2	Affordable Homeownership Assistance
3	Fair Housing Services
4	Services for Senior Citizens
5	Public Facilities and Infrastructure
6	Program Administration
7	CHDO Operating
8	Eviction Prevention
9	Dental Services
10	Tenant Based Rental Assistance
11	Homeless Intervention & Rapid Rehousing
12	Emergency Motel Vouchers
13	Early Childhood Services
14	Affordable Housing Preservation -Rental
15	Affordable Housing Development - Rental
16	Cibola Loop Homeownership Development

**Table 7 - Project Information**

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

Based on the Strategic Plan, the City is allocating 100 percent of its non-administrative CDBG, HOME and ESG investments for Program Year 2019 to projects that benefit low- and moderate-income people.

The primary obstacles to meeting the underserved needs of low- and moderate-income people include

lack of funding from federal, state and other local sources and the high cost of housing that is not affordable to low-income residents. To address these obstacles, the City will continue to allocate its available resources to develop new rental housing units, preserve affordable housing, promote homeownership, provide fair housing services, provide services to low- and moderate-income residents including youth and seniors, address and prevent homelessness and improve public facilities and infrastructure.

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**AP-38 Project Summary**  
**Project Summary Information**

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<b>1</b>	<b>Project Name</b>	Affordable Housing Preservation - Ownership
	<b>Target Area</b>	Citywide Investment
	<b>Goals Supported</b>	Affordable Housing Preservation - Ownership
	<b>Needs Addressed</b>	AFH11 Lack of assist. housing access modifications
	<b>Funding</b>	CDBG: \$1,000,000
	<b>Description</b>	Address disproportionate housing needs of disabled residents through expansion of the number of low and moderate-income senior or disabled homeowners receiving disability retrofit modifications. Investments made pursuant to this goal shall provide funds for minor, major and emergency rehabilitation of owner-occupied dwelling units. Activities will provide emergency minor home repairs and disability retrofit modifications to 500 low-income owner-occupied dwellings to sustain existing affordable ownership housing opportunities.
	<b>Target Date</b>	6/30/2020
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 500 low income families will benefit from this activity.
	<b>Location Description</b>	City widew
	<b>Planned Activities</b>	City of Albuquerque Department of Senior Affairs – Disability Retrofit Program - 400 Household Housing Units – (CDBG: \$500,000)  City of Albuquerque Department of Family and Community Services – Emergency Minor Home Repair Program - 100 Household Housing Units – (CDBG: \$250,000)
<b>2</b>	<b>Project Name</b>	Affordable Homeownership Assistance
	<b>Target Area</b>	Citywide Investment
	<b>Goals Supported</b>	Affordable Homeownership Assistance
	<b>Needs Addressed</b>	Need for Homeownership Assistance
	<b>Funding</b>	CDBG: \$720,000

	<b>Description</b>	Address homeownership rates in older neighborhoods that have experienced disinvestment and provide financial mechanisms to support homeownership for low- and moderate-income families. Such mechanisms include mortgage reduction assistance in the form of silent second mortgages with favorable deferred terms that have the effect of reducing the principal balance of the primary mortgage in order to create an affordable payment. Programs funded under this goal may connect prospective buyers with community partner financial institutions that are able to offer favorable financing terms. Prospective homebuyers will also receive services including counseling and financial literacy to impart budgeting skills and to encourage savings for home maintenance and emergency repairs.
	<b>Target Date</b>	6/30/2019
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 30 low income families will benefit from this activity.
	<b>Location Description</b>	City -wide
	<b>Planned Activities</b>	Activities will provide deferred loans as homebuyer assistance approximately to 30 low- and moderate-income households in order to make purchasing a home in Albuquerque affordable.  Homewise Homestart - Direct Financial Assistance to Homebuyers: 30 households assisted – (CDBG: \$720,000)
<b>3</b>	<b>Project Name</b>	Fair Housing Services
	<b>Target Area</b>	Citywide Investment
	<b>Goals Supported</b>	Fair Housing Services (AFH3)
	<b>Needs Addressed</b>	AFH1 Location and type of affordable housing AFH10 Lack private invest. specific neighborhood AFH12 Private discrimination
	<b>Funding</b>	General Fund: \$85,000

	<b>Description</b>	Address fair housing discrimination in the private and public sector through expansion of the City's community outreach and educational efforts regarding fair housing discrimination by entering into an MOU with the City of Albuquerque Office of Equity and Inclusion to provide education and training sessions (two per year). Provide funding to Law Access to address the need for landlord-tenant information and mediation services in the community so that residents occupying or seeking rental housing as well as property owners and management companies understand their rights and responsibilities under the law.
	<b>Target Date</b>	6/30/2020
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	The Department of Family and Community Services will enter into an MOU with the Office of Equity and Inclusion to provide landlord-tenant education and mediation and two fair housing training sessions.  Law Access New Mexico – Landlord Tenant Hotline – 700 People– (General Fund: \$75,000)  City of Albuquerque Office of Equity and Inclusion – Fair Housing Education and Training – 50 People– (General Fund: \$10,000.
<b>4</b>	<b>Project Name</b>	Services for Senior Citizens
	<b>Target Area</b>	Citywide Investment
	<b>Goals Supported</b>	Services for Senior Citizens
	<b>Needs Addressed</b>	Need for Public Services
	<b>Funding</b>	CDBG: \$118,175
	<b>Description</b>	Provide seniors, including the frail elderly, with quality supportive services so elderly residents can live as independently as possible. Projects to be funded under this goal include, but are not limited to, nutrition services such as congregate meals for ambulatory seniors and/or home-delivered meals for homebound seniors. Activities funded under this category will provide services for senior citizens including but not limited to nutrition, health and recreation.
	<b>Target Date</b>	6/30/2020

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 1500 low income seniors will be provided meals under this activity.
	<b>Location Description</b>	Meals will be provided to seniors at Senior Meal sitws in low income areas.
	<b>Planned Activities</b>	City of Albuquerque Department of Senior Affairs – Senior Meals Program – 1,500 People - (CDBG: \$118,175)
5	<b>Project Name</b>	Public Facilities and Infrastructure
	<b>Target Area</b>	Citywide Investment
	<b>Goals Supported</b>	Public Facilities and Infrastructure
	<b>Needs Addressed</b>	Need for Public Facilities and Infrastructure
	<b>Funding</b>	CDBG: \$1,990,000
	<b>Description</b>	Improve City public facilities, including community centers, senior or multi-generational centers, fire stations and equipment and other public buildings, and improve City infrastructure, including sidewalks, curb ramps, pedestrian crossings, signals and street lighting to benefit low- and moderate-income residents or those presumed under HUD regulations to be low- and moderate-income such as the elderly and severely disabled adults.
	<b>Target Date</b>	6/30/2020
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 101,078 low to moderate individuals and persons with disabilities will benefot from this project.
	<b>Location Description</b>	Wilson Park - Barelas Park ADA Improvements - City wide

	<b>Planned Activities</b>	<p>Activities include the rehabilitation / expansion of public facilities and public infrastructure improvements that include the planning of park improvements, park improvements, Americans with Disabilities Act improvements to public infrastructure, and the purchase of a Fire Engine to serve low- and moderate-income neighborhood (\$800,000). The public facilities activities will improve and/or expand existing facilities serving low- and moderate-income residents. The public infrastructure improvements activities will provide accessibility for severely disabled individuals at locations throughout the City.</p> <p>City of Albuquerque Department of Municipal Development – ADA Sidewalk Improvements – 77,008 people – (CDBG: \$300,000)</p> <p>City of Albuquerque Department of Municipal Development – Trumbull Street and Sidewalk Improvements – 2,345 people – (CDBG: \$3,676,705)</p> <p>Community Center Roof Improvements at Herman Sanchez and Cesar Chavez Community Centers – 800 people – (CDBG: \$281,295)</p> <p>Albuquerque Fire Department – Fire Engine – District 5 – 20,460 people – (CDBG: \$770,000)</p> <p>New Mexico Dream Center – Acquisition for Teen Drop-In Center to be located at 126 General Chennault NE – 250 people – (CDBG: \$385,000)</p> <p>Albuquerque Healthcare For the Homeless – Facility Rehabilitation at 121 Mountain Road NW - 175 people – (CDBG: \$357,153)</p> <p>Dennis Chavez Community Center – 40 people – (CDBG \$256,921)</p>
6	<b>Project Name</b>	Program Administration
	<b>Target Area</b>	Citywide Investment
	<b>Goals Supported</b>	<p>Affordable Housing Development - Rental</p> <p>Affordable Housing Preservation - Rental</p> <p>Affordable Housing Preservation - Ownership</p> <p>Affordable Homeownership Assistance</p> <p>Homelessness Interv. &amp; Rapid Rehousing</p> <p>Fair Housing Services (AFH3)</p> <p>Services for Children and Youth</p> <p>Services for Senior Citizens</p> <p>Public Facilities and Infrastructure</p> <p>Program Administration</p>

	<b>Needs Addressed</b>	AFH1 Location and type of affordable housing AFH2 Availability afford. units in range of sizes AFH3 Availability, type, frequency, public transp. AFH4 Availability afford. units in range of sizes AFH5 Location of employment AFH6 Location of proficient schools AFH7 Access to safe neighborhoods AFH8 Access to low poverty neighborhoods AFH9 Community opposition AFH10 Lack private invest. specific neighborhood AFH11 Lack of assist. housing access modifications AFH12 Private discrimination AFH13 Lack affrd. integrated hsg. persons in need Need for Homeownership Assistance Need for Public Facilities and Infrastructure Need for Public Services Need for Expanded Economic Opport. Low-Inc Resid.
	<b>Funding</b>	CDBG: \$89,201,618 HOME: \$368,799 ESG: \$26,814
	<b>Description</b>	Provide for the administration of HUD Community Planning and Development programs.
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	Funds will be used by the Department of Family and Community Services to provide for the administration of the HUD Community Planning and Development programs.
<b>7</b>	<b>Project Name</b>	CHDO Operating
	<b>Target Area</b>	
	<b>Goals Supported</b>	Affordable Housing Development - Rental Program Administration
	<b>Needs Addressed</b>	AFH1 Location and type of affordable housing
	<b>Funding</b>	HOME: \$107,399

	<b>Description</b>	
	<b>Target Date</b>	6/30/2020
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	Funds will be provided to two Community Housing Development Organizations (CHDO's) to assist with operating costs incurred implementing housing activities. The two CHDO's receiving funds are: Sawmill Community Land Trust and Greater Albuquerque Housing Partnership. Each CHDO will receive \$53,699.58.
<b>8</b>	<b>Project Name</b>	Eviction Prevention
	<b>Target Area</b>	
	<b>Goals Supported</b>	Homelessness Interv. & Rapid Rehousing
	<b>Needs Addressed</b>	Need for Public Services
	<b>Funding</b>	CDBG: \$119,000
	<b>Description</b>	Funds will be provided through the City's Health and Social Service Centers to provide emergency rental and utility assistance for low to moderate income persons residing within the Albuquerque City limits.
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approxiamtely 200 low to moderqate income individuals will be provided rental assitance or utility assistance.
	<b>Location Description</b>	City-wide
	<b>Planned Activities</b>	Provide emergency rental and utility assistance to low and moderate income individuals and familers.
<b>9</b>	<b>Project Name</b>	Dental Services
	<b>Target Area</b>	
	<b>Goals Supported</b>	Homelessness Interv. & Rapid Rehousing
	<b>Needs Addressed</b>	Need for Public Services Need for Expanded Economic Opport. Low-Inc Resid.
	<b>Funding</b>	General Fund: \$67,400

	<b>Description</b>	Albuquerque Healthcare for the Homeless will provide a full range of dental services to medically indigent, low and moderate income persons in the City of Albuquerque who are experiencing homelessness.
	<b>Target Date</b>	6/30/2020
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	
<b>10</b>	<b>Project Name</b>	Tenant Based Rental Assistance
	<b>Target Area</b>	Citywide Investment
	<b>Goals Supported</b>	Homelessness Interv. & Rapid Rehousing
	<b>Needs Addressed</b>	AFH2 Availability afford. units in range of sizes
	<b>Funding</b>	General Fund: \$499,613
	<b>Description</b>	Funds will be provided to three agencies for Tenant Based Rental Assistance Activities. Specific high priority populations will be served with these funds. The following agencies will be receiving funding: Albuquerque Housing Authority, St. Martins Hospitality Center (Hopeworks) -\$490,594.04 and Enlace \$539,549.72.
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	Provide TBRA Assistance to high priority populations for up to 24 months
<b>11</b>	<b>Project Name</b>	Homeless Intervention & Rapid Rehousing
	<b>Target Area</b>	Citywide Investment
	<b>Goals Supported</b>	Homelessness Interv. & Rapid Rehousing
	<b>Needs Addressed</b>	AFH1 Location and type of affordable housing
	<b>Funding</b>	ESG: \$323,812 General Fund: \$3,340,254

	<b>Description</b>	Activities under this category will provide services to populations experiencing homelessness by providing emergency shelter services, transitional housing, opportunities and permanent supportive housing opportunities.
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	Provide funding to support shelter services, transitional and supportive housing opportunities.
<b>12</b>	<b>Project Name</b>	Emergency Motel Vouchers
	<b>Target Area</b>	
	<b>Goals Supported</b>	Homelessness Interv. & Rapid Rehousing
	<b>Needs Addressed</b>	Need for Public Services
	<b>Funding</b>	CDBG: \$197,210 General Fund: \$56,180
	<b>Description</b>	Funds will be provided to four agencies to provide emergency motel vouchers to homeless individuals and families, persons with medical and/or mental health conditions, women, and women with children. The following agencies will be receiving funding: Albuquerque Healthcare for the Homeless - \$83,440; St. Martin's Hospitality Center (Hopeworks) - \$96,950; Barrett House - \$16,850; and First Nations - \$56,150.
	<b>Target Date</b>	6/30/2020
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	City -wide
	<b>Planned Activities</b>	
<b>13</b>	<b>Project Name</b>	Early Childhood Services
	<b>Target Area</b>	Citywide Investment

	<b>Goals Supported</b>	Homelessness Interv. & Rapid Rehousing
	<b>Needs Addressed</b>	Need for Public Services
	<b>Funding</b>	CDBG: \$35,500 General Fund: \$20,000
	<b>Description</b>	Cuidando Los Ninos will provide child development services, as well as case management to homeless children and their families with this funding.
	<b>Target Date</b>	6/30/2019
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	
14	<b>Project Name</b>	Affordable Housing Preservation -Rental
	<b>Target Area</b>	Reinvestment Areas
	<b>Goals Supported</b>	Affordable Housing Preservation - Rental
	<b>Needs Addressed</b>	AFH1 Location and type of affordable housing
	<b>Funding</b>	CDBG: \$830,000
	<b>Description</b>	Funding will be provided to the Albuquerque Housing Authority for roof replacements at public housing developments occupied by low to moderate income residents.
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
<b>Planned Activities</b>	Provide funding to AHA for roof replacements at Public Housing sites.	
15	<b>Project Name</b>	Affordable Housing Development - Rental
	<b>Target Area</b>	
	<b>Goals Supported</b>	Affordable Housing Development - Rental

	<b>Needs Addressed</b>	AFH1 Location and type of affordable housing AFH2 Availability afford. units in range of sizes AFH3 Availability, type, frequency, public transp. AFH4 Availability afford. units in range of sizes
	<b>Funding</b>	:
	<b>Description</b>	Projects funded under this category will be provided assistance to develop affordable housing units for low and moderate income households, either through development or acquisition and rehabilitation.
	<b>Target Date</b>	6/30/2020
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	
16	<b>Project Name</b>	Cibola Loop Homeownership Development
	<b>Target Area</b>	
	<b>Goals Supported</b>	
	<b>Needs Addressed</b>	AFH1 Location and type of affordable housing AFH2 Availability afford. units in range of sizes AFH3 Availability, type, frequency, public transp. AFH4 Availability afford. units in range of sizes AFH5 Location of employment AFH6 Location of proficient schools AFH7 Access to safe neighborhoods AFH9 Community opposition Need for Homeownership Assistance
	<b>Funding</b>	HOME: \$2,116,701 General Fund: \$483,299
	<b>Description</b>	HOME funds will be provided for the development of affordable housing units to be sold to low and moderate income households.
	<b>Target Date</b>	6/30/2020

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	

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

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

Informed by the contributing factors and goals of the Assessment of Fair Housing and the priority needs of the Consolidated Plan, the goals of this Action Plan are established to focus investment in one of four geographic categories that were identified in the Section SP-10 of the 2018-2022 Consolidated Plan. These include Investment Areas, Investment and Reinvestment Areas, Reinvestment Areas, and Citywide Investments.

Many areas suitable for new investment are located in the northeast and northwest quadrants of the City. Due to its high-performing schools, high percentages of educated workers, low-exposure to poverty and high labor engagement scores, such neighborhoods could be prime locations for additional workforce and affordable housing that has a mixed use, mixed income character, and is thereby able to attract market rate residents along with lower income tenants, seniors and others in need of ongoing support.

According to the approved AFH, investments that concentrate publicly supported housing in specific neighborhoods have both benefitted and detracted from these neighborhoods. On the one hand, these investments have upgraded housing opportunities. On the other hand, some neighborhoods have indicated that their areas are saturated with affordable rental housing. Some locations, such as the International District and Downtown are saturated with affordable housing and risk advancing beyond a tipping point that makes it more difficult to improve neighborhood quality even with significant investment.

Low Income Housing Tax Credits tend to produce homogeneity where more diversity, both in terms of development type/use and tenant demographics is needed. According to City Planning officials, a new approach to neighborhood redevelopment and revitalization has been carefully crafted to respect sentiments of long-term residents for whom family history and cultural factors contribute to housing choice. This approach seeks to preserve what is referred to as a “sense of place.” While revitalization efforts are generally welcome, their unintended effects of gentrification and displacement of area residents and businesses are decidedly unwelcome. Therefore, reinvestment that is respectful of the unique character and history of these areas and that increases a sense of pride on the part of its own residents and business owners is warranted. Such reinvestment will also attract visitors, who may be interested in experiencing the culture and history of these places, thereby stimulating local economies. The challenge for such areas of Reinvestment is to preserve and enhance this sense of place while increasing civic engagement on the part of these area residents by reinvesting in public facilities and infrastructure.

### **Geographic Distribution**

Target Area	Percentage of Funds
Investment Areas	33
Investment & Reinvestment Areas	9
Reinvestment Areas	21
Citywide Investment	37

**Table 8 - Geographic Distribution**

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

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

Through its integrated Anti-Poverty Strategy, the Plan attempts to balance the need for mobility to areas of greater opportunity with the need for place-based assistance, a distinction that may be characterized in terms of the need for *investment* in some areas versus *reinvestment* in others. The City places a high priority on non-housing community development needs, including those associated with public facilities/infrastructure, fire protection equipment, ADA improvements, and services for low- and moderate-income people. These non-housing community development investments will be made on a citywide basis. During the implementation of the Plan, the City will use CDBG funds to address these needs and provide a suitable living environment for low- and moderate-income people. Improvements to streets and sidewalks along corridors and in centers already targeted for redevelopment and investment will accomplish many goals. First, these improvements will increase accessibility for special needs and low-income residents to transportation and business corridors, improving their ability to access jobs, health care, and community services, and to participate in all aspects of civic life. Second, these investments will have economic benefit in terms of increasing walkability along these neighborhoods and corridors, thereby stimulating business growth and opportunity. Third, lighting, curb retrofit, and crossing signal upgrades will benefit all City residents through increased personal safety and security.

In the last decade, the City has aggressively pursued opportunities to add to its inventory of 1,198 affordable rental housing units and continues to pursue affordable housing development. The Metropolitan Redevelopment Agency promotes redevelopment (both housing and commercial) in distressed neighborhoods.

### **Discussion**

To expand economic opportunities for low- and moderate-income people and provide a pathway out of poverty, the Strategic Plan enumerates twelve specific goals, and the attendant spending priorities outlined in the first-year Action Plan advance those goals through targeted investment. These

investment activities include public service programs, infrastructure improvements, housing and economic opportunity programs that support family self-sufficiency and access to transportation, employment and other community resources. Carefully targeting these investments not only addresses housing stability and other needs in the community, but also ensures that all residents have the access to areas where they and their children can thrive without regard to family economic status.

# Affordable Housing

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

### Introduction

As the Market Analysis makes clear, the City's inventory of affordable housing is vastly inadequate to meet the needs of cost-burdened households. To help address this shortfall, the City will prioritize the development of additional affordable rental housing units and the preservation of both rental and ownership units that are currently affordable to low- and moderate-income households.

Activities will provide HOME: \$4,881,044 and Workforce Housing Trust Fund: \$2,065,154 assistance to promote the development of affordable housing units for low- and moderate-income households, through development and/or through acquisition and rehabilitation. The City will also provide \$107,398 of HOME funds for operating assistance to Community Housing Development Organizations to assist with operating costs incurred implementing housing activities. Tenant-Based Rental Assistance activities will serve approximately 115 households including those who are homeless or at-risk of homelessness and residents with special needs. Second program-year activities will provide for repair and rehabilitation of roofs for Public Housing units through the investment of \$830,000 of CDBG funds. Funds for rehabilitation and / or preservation will be incentivized in areas in need of reinvestment that have an existing concentration of affordable housing. The City will also provide \$1,000,000 of CDBG funds for minor home repairs and disability retrofit modifications to approximately 500 low-income owner-occupied dwellings to sustain existing affordable ownership housing opportunities. In addition, \$720,000 of CDBG funds will provide 36 low- and moderate-income households with deferred loans in order to make purchasing a home in Albuquerque affordable. Finally, \$2,500,000 of HOME funds will be included in a Request for Proposals to incentivize development of homeownership units on the City-owned, Cibola Loop property in northwest Albuquerque. This multi-part strategy will increase the supply of affordable housing and preserve existing affordable housing in the City, in addition to creating more housing stability for vulnerable Albuquerque residents.

<b>One Year Goals for the Number of Households to be Supported</b>	
Homeless	115
Non-Homeless	711
Special-Needs	0
Total	826

**Table 9 - One Year Goals for Affordable Housing by Support Requirement**

<b>One Year Goals for the Number of Households Supported Through</b>	
Rental Assistance	115

One Year Goals for the Number of Households Supported Through	
The Production of New Units	12
Rehab of Existing Units	663
Acquisition of Existing Units	36
Total	826

**Table 10 - One Year Goals for Affordable Housing by Support Type**

## Discussion

The City is committed to partnering with local non-profit developers, banks, and Community Development Financial Institutions to construct 12 units of new affordable rental housing *in high opportunity areas*. This goal is set annually based on the hopes that the City will successfully select and fund at least one Affordable Housing development, in response to an RFP. However, due to the nature of financing construction projects and the multi-year timelines for development, the City only has 12 units planned to be completed during PY19.

The need for rental housing rehabilitation is also great. Approximately 28,239 or 32 percent of the 88,906 rental housing units in Albuquerque were built between 18 and 37 years ago (built between 1980 and 1999), with another 40,904 or 46 percent having been built 37 or more years ago (built prior to 1980). Eight percent, or 6,743 units, predate 1950. The Plan calls for the funding of activities targeted to families who own their residences but lack the resources to address emergency repairs or maintain their properties in compliance with City codes and standards. Since housing insecurity can affect even moderate-income families who are cost burdened, home-ownership assistance will be provided to low- and moderate-income families, along with careful financial counseling that teaches them budgeting skills. The benefits of ownership include fixed housing costs over the life of the loan period, the building of equity, and the encouragement of savings for residents who would otherwise be subject to rising rental costs.

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

### **Introduction**

Public housing and other assisted housing programs are part of the City of Albuquerque's efforts to address the affordable housing needs of low- and moderate-income families. The Albuquerque Housing Authority (AHA) oversees public housing programs for the City. In 2016, the Albuquerque Housing Authority completed its first 3-year Strategic Plan as part of its transition from a department of the City of Albuquerque to an independent agency, adopting a new mission: "Empowering people in our community through affordable housing and self-sufficiency opportunities." AHA is currently in the process of updating the Strategic Plan.

While most market-rate rental housing stock is owned and maintained by individual landlords, the majority of the affordable rental housing stock is owned by the Albuquerque Housing Authority. Given the extremely large quantity of aging housing stock within both the Housing Authority's supervision and that of various private and non-profit entities, the need for maintenance and rehabilitation of the rental housing stock is significant, a fact that has been stressed by Housing Authority leadership and staff, public housing residents, and directors and officers of other affordable development entities.

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

As part of its current 3-year Strategic Plan, the Albuquerque Housing Authority is committed to expanding efficiencies in the operations and services it provides, and has enumerated four goals, foremost among which is the creation and implementation of a housing development plan to improve and expand housing stock.

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

The AHA's current 3-Year Strategic Plan sets forth among its goals the continued growth of its Family Self Sufficiency program. The Family Self Sufficiency (FSS) program is aimed at empowering families to leave the welfare system or low paying jobs so that they may create lives of greater dignity and independence. The FSS program combines AHA's housing assistance programs with various support services. Families selected to participate are assigned a family advocate who helps them target specific goals for success and plan strategies to reach these goals over a five-year period. Participants receive substantial assistance in obtaining childcare services, education support, job training, transportation, parenting skills and health care services.

Another stated goal of the Strategic Plan is to expand to bring more services to Housing Choice Voucher clients and Public Housing residents. Services for AHA clients are offered at the AHA office and at some of the public housing sites. In addition, AHA staff actively encourages resident involvement in advisory groups.

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

N/A

**Discussion**

Under the current Action Plan, the City will incentivize investment of affordable housing funds for rehabilitation and / or preservation in areas in need of reinvestment that have an existing concentration of affordable housing. To address disparities in access to opportunity identified in the Assessment of Fair Housing, the City and the Albuquerque Housing Authority shall investigate new funding sources to bring into Albuquerque for housing and neighborhood revitalization.

The Plan goals also address fair housing discrimination in the private and public sector through expansion of the City's community outreach and educational efforts regarding fair housing discrimination by entering into an MOU with the City of Albuquerque Office of Equity and Inclusion to provide education and training sessions (two per year). These steps will address the need for landlord-tenant information and mediation services in the community so that residents occupying or seeking rental housing as well as property owners and management companies understand their rights and responsibilities under the law.

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

### **Introduction**

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

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

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

The City is allocating \$431,490 of CDBG funds, \$1,625,535 of HOME funds, and \$323,812 of ESG funds, and \$3,016,442 of its General Funds to address homelessness. Three hundred (300) extremely low-income people will benefit from homelessness prevention and rapid rehousing services. The City plans to provide Tenant Based Rental Assistance to 115 extremely low-income families, who are among its most vulnerable residents, including those with severe mental illness, bad credit ratings, eviction histories and criminal records. 475 additional extremely low-income people will benefit from a range of health and dental services. Projects under this category work to increase services for "at-risk" populations by providing public services for homeless persons, such as emergency shelter services, transitional housing opportunities and permanent supportive housing opportunities, along with integrated services to maintain housing stability, including but not limited to health care, mental health care, counseling, case management, and meal assistance. Annual Action Plan Goal #5 is Homeless Intervention and Rapid Re-Housing. Under Goal 5, the City will invest in eviction prevention assistance for households at risk of being evicted and becoming homeless. The eviction prevention funds are administered by the City of Albuquerque's 4 Health and Social Services Centers, located in each quadrant of the City. These Centers provide services to extremely low income neighborhood residents, including food boxes, emergency diapers, a clothing bank, and referrals to other services located in the community. When residents access these services, they can also apply for eviction prevention assistance if needed. By locating the eviction prevention program in the Health and Social Services Centers, the City will address the prevention of homelessness for those in greatest need, because these Centers are already providing critical resources to people who are struggling to meet basic needs such as food and clothing.

During the most recent PIT Count, held on January 28, 2019, the City collected data directly from emergency shelters or transitional housing programs for the sheltered count component. This information was obtained through an agency-wide report generated through the Homeless Management Information System (HMIS) database. The New Mexico Coalition to End Homelessness

(NMCEH) provides coordination and management of the local HMIS.

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

Once assessed, vulnerable individuals are assisted by the Albuquerque Heading Home homeless initiative, which has become a national leader in the field concentrating on wraparound services, crisis intervention and permanent supportive housing.

Activities will provide emergency motel vouchers, emergency shelter services, transitional housing opportunities and permanent supportive housing opportunities to populations experiencing homelessness. Activities further include rental and utility assistance for a period up to 3 consecutive months in order to prevent homelessness as well as providing a range of health and dental services to low- and moderate-income homeless residents.

Tenant-Based Rental Assistance activities will serve approximately 115 households including those who are homeless or at-risk of homelessness and residents with special needs.

The Winter Shelter which operates from mid-November to mid-March and provides overnight shelter during the coldest time of the year, will be transitioned to a year round emergency housing center beginning March 16, 2019. On the night of the most recent PIT Count, there were 364 people staying at the Heading Home Winter Only Shelter.

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

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

Additional efforts are underway to shorten the period of time during which individuals and families are experiencing homelessness and to prevent individuals and families who were recently homeless from becoming homeless again. The Rapid Rehousing program provides short-term housing subsidies and case management support to individuals and families who are staying at emergency shelters and are

assigned to be ready to transition into housing at the end of their shelter stay. The Rapid Rehousing program strives to assist program participants to be self-sufficient by obtaining permanent housing and sustainable employment as quickly as possible. For those facing immediate eviction from their homes, motel vouchers are provided to prevent homelessness. Motel vouchers are also available to the homeless while they await housing and services.

Albuquerque Heading Home and Barrett Foundation, two local homeless service providers serving chronically homeless households, have partnered with the Albuquerque Housing Authority to refer households to the HOME TBRA program. Annual Action Plan Goal 5 is Homelessness Intervention and Rapid Rehousing. Under Goal 5, the City has included funding for Tenant-based rental assistance/Rapid Rehousing. In addition, the Albuquerque CoC Permanent Supportive Housing Standards will continue to require CoC Permanent Supportive Housing providers to prioritize chronically homeless individuals or families when there is an opening. The City currently funds over 230 PSH Housing First vouchers. These vouchers will continue to be targeted to chronically homeless individuals and families experiencing homelessness.

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

In Albuquerque, vacancy rates have remained steady since 2008 at approximately 7 percent. It is expected that rents will continue to increase over the 5 year period of the Consolidated Plan. Therefore, TBRA assistance is necessary to address the needs of cost burdened renter households until these households are able to access other resources such as Section 8 Housing Choice Vouchers or placement in an affordable rental housing unit. The City plans to target its TBRA program to homeless and near homeless special needs populations. The TBRA Program will help ensure that near homeless and homeless populations are able to obtain and sustain safe affordable housing under these difficult economic conditions.

Members of the behavioral health community meet regularly with local law enforcement as part of the Mental Health Response Advisory Committee, a coordinated follow-up care management mechanism, established by a Settlement Agreement with the US Department of Justice in 2014.

## **Discussion**

In Albuquerque, there are many low income people who are who are not homeless but require supportive housing, including the elderly, frail elderly, persons with disabilities, persons with alcohol or other drug addiction, persons with HIV/AIDS and their families and public housing residents. Many of

these households are housing cost burdened and/or are living in housing that is substandard or overcrowded. These residents need safe, high quality housing that is affordable for extremely low income residents. Many of these residents are disconnected from services, and would benefit greatly from housing that comes with case management services that can help them connect to community resources, such as meal services, mental health and substance abuse services and benefits such as SNAP, SSI or Section 8 Housing Vouchers.

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

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

### **Introduction:**

The primary barriers to affordable housing in Albuquerque are housing affordability and the lack of monetary resources necessary to develop new housing stock and maintain existing affordable housing units. The two barriers are related in the sense that demand for affordable housing among households earning 0-50 percent of AMI exceeds the supply of affordable units, and resources to address this shortfall have historically been insufficient, as have resources for retrofit, repairs, and regular maintenance of existing units. To a more limited degree, there exist some zoning, regulatory, and political obstacles to affordable housing development.

Zoning requirements that were numerous, complex, and geographically inconsistent, have also historically created impediments to affordable housing development and rehabilitation within the City. To simplify these requirements and to encourage investment and redevelopment, the City's Planning Department spearheaded a new Integrated Development Ordinance (IDO). The IDO vastly simplifies the City's complex web of zoning ordinances, reducing the number of zoning classifications to twenty. Emphasis is placed on urban planning "Centers" as well as on "Corridors." Mixed use incentives, such as bonuses for development that includes workforce housing, are also contained in the legislation, as are variable height requirements for such projects. In response to anti-gentrification concerns of particular communities, the IDO incorporates language respecting the preservation of a "Sense of Place." Moving forward, beyond the delayed implementation of the IDO, possible issues of compliance with and enforcement of these new regulations will necessitate careful cooperation and coordination between the City's Planning Department and private and non-profit developers. It is anticipated that with proper coordination, the new Ordinance will remove barriers to development and preservation of affordable housing.

### **Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment**

To address housing affordability and the lack of monetary resources for affordable housing, the 2019 Action Plan invests \$5,440,390 of HOME and \$2,065,154 of WFHTF bond proceeds for the development of new affordable rental housing units. Further, \$2,988,484 of CDBG funds are allocated to rehabilitate rental housing units. In addition, the City will assist 500 homeowners with CDBG funds for the rehabilitation of owner-occupied housing units. It will also provide 36 prospective homeowner households with affordable homeownership assistance.

To ameliorate barriers further, the Assessment of Fair Housing makes a specific proposal to modify the City of Albuquerque Community Development Division's Policy Based Ranking Matrix to "prioritize

housing investment near transit, proficient elementary schools, and employment opportunities and for residents at or below 30 percent AMI.” The proposal includes particular recommendations to be implemented each of the successive five years of the Consolidated Plan. During the 2019 Program Year, the City will make the necessary revisions to the matrix, consult with the Affordable Housing Committee and Affordable Housing Developers, and implement a revised evaluation matrix to review and score projects under the City's Affordable Housing RFP's.

**Discussion:**

Through the investment of CDBG, HOME and WFHTF resources, implementation of the AFH goals focused on the Policy Based Ranking Matrix for affordable housing, and implementation of the Integrated Development Ordinance, the City will take significant steps toward addressing barriers to affordable housing.

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

### **Introduction:**

Focus group participants involved in affordable housing development emphasized the tying of community-based services to housing in order to produce best outcomes for long-term housing security and stability.

The same participants advocated the use of CDBG monies to fund necessary off-parcel improvements, including ADA compliant sidewalks and utility connections, as means of lowering development costs, especially in areas of high opportunity with higher building costs. Such utility connections should include broadband infrastructure improvements to improve access to online connectivity, increase internet capacity, and deliver faster internet speed to consumers.

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

After Whites, the next largest group of unsheltered homeless residents in the City is American Indians, who make up 43 percent of the unsheltered population within the City. While they make up 18 percent of the entire homeless population in the City, American Indians comprise only 3.75 percent of the City's population overall. This group was mentioned by focus group participants as being particularly difficult to assess and to help with adherence to housing and treatment programs.

To combat the vast over-representation of this underserved group, the City formed a Native American Homeless Task Force, which hired a Native American liaison to help coordinate services between social service agencies and Albuquerque's homeless Native American population.

Other participants in focus groups mentioned challenges with respect to reintegration of at-risk individuals after their release from institutions. Metropolitan Detention Center (MDC) officials and Discharge Planners must be kept in the treatment loop, and medication for mental health and addiction issues should be conditions of parole. Members of the behavioral health community meet regularly with local law enforcement as part of the Mental Health Response Advisory Committee, a coordinated follow-up care management mechanism, established by a Settlement Agreement with the US Department of Justice in 2014. Executive leaders of service organizations report that law enforcement entities and county government entities are both amenable to participation in monitoring activities provided that proper consent is obtained. They also pointed out that the HIPAA Code allows communication among providers for purposes of case management. One service provider suggested the utilization of contact management software developed for the sales industry as a valuable tool to assist with conducting case management services and monitoring adherence to care, especially for those suffering from chronic conditions.

Focus group participants involved in the delivery of behavioral health services emphasized that culturally specific, responsive solutions "must look like the people whom they serve." They stressed the need for

services that are *linguistically appropriate*. In the Albuquerque service area, Spanish, Navajo, myriad of other native dialects, a variety of Asian languages, and sign language are among the many idioms needed for service delivery. However, no funds are currently available for Limited English Proficiency outreach and services to ethnic communities.

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

The Affordable Housing Committee continues to meet regularly and serves as an advocacy group for affordable housing. The Workforce Housing Trust Fund is presented to the City's voters every two years for renewal. To ensure the electorate is educated as to the importance of affordable housing to the City's quality of life, the Affordable Housing Committee serves as an ad hoc committee that advocates on behalf of ongoing support for the Fund.

As a sign of the efficacy of these voter outreach efforts, County taxpayers passed a gross receipts tax increase to help mentally ill residents to access services including services to provide safe and decent housing for the homeless mentally ill. In 2016 the City and County allocated money to a housing program that will increase supportive housing throughout the county specifically for persons with behavioral health conditions who are homeless.

In addition, the Assessment of Fair Housing makes a specific proposal to modify the City of Albuquerque Community Development Division's Policy Based Ranking Matrix to "prioritize housing investment near transit, proficient elementary schools, and employment opportunities, and for residents at or below 30 percent AMI." The proposal includes particular recommendations to be implemented each of the successive five years of the Consolidated Plan.

With regard to addressing rehabilitation needs of aging housing stock, developers report many challenges, including a regulatory requirement that units be brought entirely up to code when repairs are made under HUD supported programs. Frequently, many repair issues are not apparent until rehab activities are well underway, and can cause costs to soar to \$50 to \$60K per unit. Another issue with respect to rehabilitation of affordable units is the need for set-aside of dislocation dollars as elderly tenants must be moved, housed, and fed for up to 4 months of rehabilitation work.

Vacancy rates within low-income neighborhoods are factors contributing to vandalism and other crime issues, and need to be addressed. Developers see an opportunity as well as a problem, in that acquisition and rehabilitation of foreclosed and abandoned units create cost effective means of increasing affordable housing inventory.

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

A typical "full lead-based paint risk assessment and report" costs between \$400 and \$600. To reduce lead-based paint hazards, the City of Albuquerque takes the following actions:

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

HUD requires the dissemination of brochures provided by the U.S. Environmental Protection Agency to all applicants as part of the transmittal of the program application. Units receiving CDBG or HOME assistance that were built prior to January 1, 1978 are addressed in accordance with the Lead-Safe Housing Rule. If testing is required and lead-based paint is present, appropriate abatement procedures are implemented as part of the rehabilitation contract consistent with the requirements of 24 CFR Part 35.

### **Actions planned to reduce the number of poverty-level families**

According to the 2009-2013 American Community Survey 5-Year Estimates, there are 97,304 Albuquerque residents living in poverty. In an effort to meaningfully address this challenge, all 12 goals of the 2018-2022 Strategic Plan are aligned to support activities that promote the availability of affordable housing and that provide essential services directly benefitting low- and moderate-income residents. In the implementation of the Plan, the City will prioritize funding for activities that most effectively address the Plan goals over the next five years. This strategy will emphasize using CDBG, HOME, and ESG funds to help individuals and families rise out of poverty to reach long-term self-sufficiency.

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

### **Actions planned to develop institutional structure**

To overcome the identified gaps, the City of Albuquerque is committed to several endeavors. To expand and improve the institutional structure for affordable housing development that meets the needs of persons with behavioral health issues and/or those experiencing chronic homelessness, this Strategic Plan calls for efforts to increase partnerships to identify potential sources of funding for the development and operation of new permanent supportive housing with on-site wrap-around services. Currently, the City has plans to partner with Bernalillo County to provide resources to a developer and supportive services provider to develop a single site permanent supportive housing project targeting individuals with behavioral health issues. Next, the City will fund an Emergency Minor Home Repair

program utilizing CDBG funds in order to address the institutional gap of a lack of resources to rehabilitate the City's aging housing stock. Finally, to address vacancy rates in the City's low-income neighborhoods, the City will prioritize funding rehabilitation projects of older housing in the City's Reinvestment Areas.

During the upcoming year, the City will continue to collaborate with its affordable housing partners to provide permanent supportive housing with wraparound services to individuals who were exiting from correctional institutions and others challenged by behavioral health conditions or chronic homelessness.

The Affordable Housing Committee is anticipated to continue to meet regularly to advocate for affordable housing. The Workforce Housing Trust Fund is presented to the City's voters every two years for renewal.

### **Actions planned to enhance coordination between public and private housing and social service agencies**

Preventing and ending homelessness is a HUD priority addressed nationally through coordination of regional strategies carried out locally by government agencies and a wide variety of community-based organizations and faith-based groups. Consistent with this approach, the City of Albuquerque supports the efforts of the New Mexico Coalition to End Homelessness, the State's lead agency for the Continuum of Care (CoC), and its member organizations that address homelessness throughout the City. In alignment with this strategy, the City will use CDBG, HOME, WFHTF, ESG, and General funds to support local service providers with programs to prevent homelessness and to expand the supply of affordable housing in Albuquerque for low- and moderate-income residents.

Members of the behavioral health community also meet regularly with local law enforcement as part of the Mental Health Response Advisory Committee, a coordinated follow-up care management mechanism, established by a Settlement Agreement with the US Department of Justice in 2014. The communication and coordination mandated under the Agreement between the Albuquerque Police Department and the behavioral health community attempt to ensure that law enforcement is sensitive to the specific needs of at-risk individuals. In addition to addressing dangerous escalations of force in stress situations involving such individuals, these efforts at coordination are intended to reduce other unwanted consequences, such as death from narcotic withdrawal or overdose immediately following incarceration or release.

To enhance coordination for economic development, the City of Albuquerque aims to stay involved with a number of groups, including Albuquerque Economic Development, the Greater Albuquerque Chamber of Commerce, the Hispano Chamber of Commerce, NAIOP Commercial Real Estate Development Association, the Affordable Housing Committee, the Affordable Housing Coalition and the New Mexico Coalition to End Homelessness. These groups represent the interests of private industry, businesses,

developers and social services agencies, and the City hopes to encourage joint efforts to encourage economic development in the Albuquerque community.

**Discussion:**

According to focus group participants involved in the delivery of services to at-risk communities, the goal of all programs and services should always be *permanent supportive housing*. The Coordinated Entry System (CES) administered by the New Mexico Coalition to End Homelessness is an effective monitoring tool to comprehensively assess homeless individuals and place them into appropriate services across full spectrum of service offerings. According to executive leadership of one organization, Community Service Workers are the "aces in the hole" within the infrastructure of services and programs targeted to the vulnerably housed. Their daily contact with service program constituents is invaluable in terms of direct facilitation of successful transitions to permanent supportive housing.

## Program Specific Requirements

### AP-90 Program Specific Requirements – 91.220(I)(1,2,4)

#### Introduction:

In the implementation of programs and activities under the 2018-2019 Action Plan, the City of Albuquerque will follow all HUD regulations concerning the use of program income, forms of investment, overall low- and moderate-income benefit for the CDBG program, recapture requirements for the HOME program and ESG performance standards.

The City certifies that it will pursue all resources indicated in this Plan and will not willingly or knowingly hinder the implementation of any planned activities. The City will continue to abide by the definitions of eligible applicants for funding as described in the Department of Family and Community Services' Administrative Requirements, as amended. These Requirements are located on the Department's website at <http://www.cabq.gov/family/our-department/request-for-proposals>. The City will continue to use a Request for Proposal Process (RFP) to solicit projects from eligible applicants and abide by the RFP process outlined in the Department's Social Services Contracts Procurement Rules and Regulations. This document is also located on the Department's website.

Grant-specific CDBG, HOME and ESG requirements are addressed on the following pages.

#### Community Development Block Grant Program (CDBG)

##### Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
<b>Total Program Income:</b>	<b>0</b>

#### Other CDBG Requirements

1. The amount of urgent need activities	0
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2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.

100.00%

**HOME Investment Partnership Program (HOME)**  
**Reference 24 CFR 91.220(l)(2)**

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

In accord with HOME regulations, the City of Albuquerque uses the following forms of investment and no others:

- a. Equity investments;
- b. Interest bearing loans or advances;
- c. Non-interest-bearing loans or advances;
- d. Interest subsidies;
- e. Deferred payment loans;
- f. Grants; and
- g. Loan guarantees.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

The City will not fund homebuyer assistance under recapture guidelines using HOME funds for the 2018-2019 program year.

### **Resale Guidelines**

These resale guidelines shall apply to all resale activities by Community Land Trusts, including homeownership and development assistance.

The resale affordability period is based on the amount of HOME funds invested in the unit to the buyer, as follows:

Under \$15,000- 5 Years; \$15,000-\$40,000- 10 Years; Over \$40,000- 15 Years.

The initial buyer must reside in the home as his/her principal residence for the duration of the period of affordability.

**Triggering Resale** - If, during the period of affordability, an owner voluntarily or involuntarily transfers his/her property (e.g., through a sale or foreclosure), these RESALE provisions go into effect.

The resale provision requires units to be resold to an income eligible homebuyer if the sale or transfer occurs within the applicable affordability period. The Community Land Trust overseeing the project must monitor sales, foreclosures, and transfer titles to assure affordability requirements. The Community Land Trust must ensure that resale requirements are imposed if the housing does not continue to be the principal residence of the occupant or family for the duration of the period of affordability, and must also ensure that the housing is only made available for subsequent purchase to a buyer whose family household qualifies as a low-income family and will use the property as its principal residence. The resale requirement must also ensure that the price at resale provides the original HOME-assisted owner a fair return on investment and ensure that the housing will remain affordable to a reasonable range of qualified low-income homebuyers. The period of affordability is based on the total amount of HOME funds invested in the housing.

A "*fair return on investment*" is determined by the resale price that takes into account a return on the homebuyer's initial investment (i.e., any out-of-pocket down payment plus any additional homebuyer assistance accessed by the homeowner). This fair return is determined by adding to the original affordable purchase price paid by the homebuyer an agreed-upon percentage of any increase in the value of the home during the homeowner's tenure, as determined by market appraisal.

The process for determining fair return must include an appraisal at initial purchase and an appraisal at sale, each completed by an independent, third party appraiser. The cost of the appraisal cannot be charged to the homeowner. The difference between the initial and time-of-sale appraisals represents the increase in market appreciation of the home, including the value of any capital improvements made by the homeowner during the time they owned their home. In turn, the homeowner's share of appreciation is determined by multiplying the increase in market value appreciation by a reasonable standard appreciation factor to determine the fair return to the homeowner. The standard appreciation factor is based upon the number of years the seller has owned the home. For years 1 through 15, the standard appreciation factor is 25 percent; it is then increased by 1 percent each year from 25 percent for years 16 to 20, up to a maximum of 30 percent. The subsequent sales price of the home must be based on the original purchase price plus the share of appreciation determined via the appraisals and the market appreciation factor.

[Discussion continued in Appendix C due to space limitations in IDIS]

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

See above.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

During the 2018-2019 program year, the City will not use HOME fund to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds.

### **Emergency Solutions Grant (ESG) Reference 91.220(l)(4)**

1. Include written standards for providing ESG assistance (may include as attachment)

The City and NMCEH have developed administrative standards for ESG. The standards were approved by the Albuquerque Strategic Collaborative in October 2015 and submitted to HUD thereafter. Refer to Appendix C.

2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.

The Albuquerque Continuum of Care and the Balance of State Continuum of Care (the rest of New

Mexico) have developed a centralized or coordinated assessment system. The City will collaborate with both Continuums of Care and the MFA in the implementation of the system. The VI-SPDAT (Vulnerability Index Service Prioritization Decision Assistance Tool) has been used for all City homeless programs since 2017.

3. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).

In addition to the City's "Standards for Providing Emergency Solutions Grant Assistance" that was approved by the Albuquerque Strategic Collaborative on October 15, 2015, the City's Department of Family and Community Services, under the Purchasing Ordinances, is allowed to procure their own social services. The City's ESG projects are considered social services. The procurement process is governed by the Social Services Contracts Procurement Rules and Regulations promulgated by the Department. According to the Department Procurement Guidelines, "An RFP is required for the procurement of Social Services unless exempted or an alternate competitive process applies." Department staff review submitted offers to ensure technical compliance prior to review by the Ad Hoc Committee. An Ad Hoc Committee reviews the proposal. The Ad Hoc Committee consists of a minimum of three persons and is approved by the Department Director. Offers submitted in response to an RFP are reviewed, and scored by the committee, for areas stated in the RFP. The Ad Hoc Committee provides the Director with a recommendation of award. If the Director concurs with the Ad hoc Committee recommendation, the Director notifies the Offeror in writing and instructs staff to begin contract negotiations. If the Director does not concur with the Ad Hoc Committee recommendations he/she may request reconsideration by the Ad hoc Committee.

4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.

The City meets the homeless participation requirement in 24 CFR 576.405(a). The Continuum of Care Steering Committee and the Albuquerque Strategic Collaborative both have formerly homeless individual members who participate in policies and funding decisions regarding City programs and services funded under ESG.

5. Describe performance standards for evaluating ESG.

The City and NMCEH completed the ESG Performance Standards for evaluating ESG projects in January 2015. These standards were updated once again in October 2015 and are attached as part of Appendix C.

During the 2018 program year, the City of Albuquerque will continue to work closely with the Albuquerque Strategic Collaborative which houses the Continuum of Care Steering Committee.



