

CITY OF ALBUQUERQUE ALLOCATION PLAN FOR HOME INVESTMENT PARTNERSHIP AMERICAN RESCUE PLAN (HOME - ARP) FUNDS

July 2022

Background

As part of the American Rescue Plan (ARP), the City of Albuquerque was allocated \$7,412,150 in HOME Investment Partnership (HOME) funds to assist individuals or households who are homeless or, at risk of homelessness and other vulnerable populations. The purpose of HOME-ARP funds is to reduce homelessness and increase housing stability, and the funds may be used for housing development, rental assistance, supportive services, and non-congregate shelter. In order to receive its HOME-ARP allocation, the City of Albuquerque must develop and submit a HOME-ARP Allocation Plan to the U.S. Department of Housing and Urban Development (HUD). The City of Albuquerque has developed this Allocation Plan using the template provided by HUD. More information about HOME-ARP may be found at: https://www.hudexchange.info/programs/home-arp/.

Consultation

Summary of Consultation Process

Before developing its plan, the City of Albuquerque was required to consult with the Albuquerque Continuum of Care (CoC) membership, homeless and domestic violence service providers, veterans' groups, public housing agencies (PHAs), public agencies that address the needs of the qualifying populations, and public or private organizations that address fair housing, civil rights, and the needs of persons with disabilities, at a minimum.

The City of Albuquerque conducted two main consultation activities. The first was a presentation at the Albuquerque Strategic Collaborative (ASC) meeting, which functions as the Albuquerque CoC membership meeting. The ASC is a collaborative group of Public Housing Agencies, Homeless Provider Agencies, Veteran Organizations, Healthcare Providers, Social Service Agencies, Government entities, Higher Education and Housing Development Agencies whose mission is to improve the system of care that exists in Albuquerque for people experiencing homelessness. A total of 29 representatives from such agencies were present as part of the HOME ARP discussion. The meeting was held on January 13, 2022. The other consultation activity was conducted at a Homeless Coordinating Council (HCC) Housing Committee. The HCC is a collaborative body made up of members from the City of Albuquerque, the County of Bernalillo, and the Board of Regents of the University of New Mexico, and the HCC Housing Committee's purpose is to implement strategies that increase the supply of safe, decent affordable rental housing for very low-income people. A total of 10 members attended the meeting in which the HOME ARP was discussed. This meeting was held on January 19, 2022. Overall, 22 agencies and 39 of their respective members were consulted. Both meetings were conducted via Zoom. For the consultation process, the City of Albuquerque developed a presentation to inform meeting participants of the HOME ARP funding, including HOME ARP requirements, Eligible Activities, and Qualifying Population. In addition to ensuring HOME ARP was in both committees' agenda for discussion, email reminders were sent to inform committee members of the importance of not only attending but engaging in such discussion. The Department of Family and Community Services also had separate consultation meetings with the with Albuquerque Housing Authority and the Bernalillo County Housing Department to explore whether it would be possible to use project-based vouchers in a HOME ARP project. Lastly, the

Department of Family and Community Services consulted with the City of Albuquerque Office of Civil Rights on March 15, 2022, regarding fair housing, civil rights, and the needs of persons with disabilities as it applies to the Allocation Plan.

A summary of the feedback provided at these January 2022 meetings is provided below, starting on page 6. However, HUD provided notice to the DFCS in June 2022 that it needed to capture the feedback and comments provided by each agency specifically. As a result, the City organized another round of consultation meetings that took place on June 29, June 30 and July 1, 2022. All stakeholders who participated in the January 2022 meetings were invited to participate in this additional round of public consultation. At these meetings, DFCS provided an overview of the HOME ARP program, including eligible activities and qualifying populations, and asked stakeholders to identify unmet needs/gaps for each of the qualifying populations and identify which of the eligible activities could best address those unmet needs/gaps. SAFE House was unable to participate in these group meetings, so DFCS met separately with a representative of SAFE House on July 7, 2022.

The chart below reflects the feedback offered by each agency. A few agencies that participated in the January 2022 consultation did not participate in the June/July consultation. However, representatives from all required stakeholder groups did participate in the June/July consultation meetings.

Agency/Org Consulted	Type of Agency/Org	Method of Consultation	Feedback from June/July meetings
Albuquerque Health Care for the Homeless	Homeless Provider/Healthcare Provider/Addresses Needs of People with Disabilities/CoC member	January 2022 Meeting, June/July 2002 meeting	• The "other populations" qualifying population provides opportunity to address some gaps in current housing system and create a more seamless system of housing resources. There has been a lot of temporary and emergency assistance funding available in the last few years. This is opportunity to add another layer to safe net, and ensure people still have housing/services support they need.
Albuquerque Housing Authority	Public Housing Agency	January 2022 Meeting, June/July 2002 meeting	 There was a question about whether public housing residents would meet the qualifying population definition, and if it would be necessary for 100% of residents to meet this definition for a preservation project. Currently, it is hard to use existing vouchers in this market. Give this, there is a greater need for supportive services that help voucher holders find and maintain housing. There is also need for more units.
Bernalillo County	Public Agency that Serves Qualifying Populations/Public Agency	January 2022 Meeting, June/July 2002 meeting	There is a need for safe storage of personal items for people experiencing homelessness, including those entering

Bernalillo County Housing Dept.	that Addresses Needs of Persons with Disabilities Public Housing Agency/Public Agency that Serves Qualifying Populations	January 2022 Meeting, June/July 2002 meeting	 housing with limited space (i.e. Tiny Homes). There is not enough of a housing supply, and supply is geared towards households with higher incomes. HOME-ARP could be used to serve individuals living in public housing who meet the qualifying population definition. There is a lack of supportive services, especially for higher acuity people experiencing homelessness. There is a need for landlord incentives so that they are willing to rent to households
Blue Cross Blue Shield	Managed Care Organization/Private Organization that Addresses the Needs of People with Disabilities	January 2022 Meeting, June/July 2002 meeting	experiencing homelessness. It is important to use these funds to help households transition from emergency fix into longer term permanent situation.
Catholic Charities	Homeless Provider/CoC member	January 2022 Meeting	City of ABQ did not capture feedback specifically provided by this agency at January 2022 meeting. Agency was invited to June/July consultation meeting but did not attend.
Cuidando los Niños	Homeless Provider/CoC member	January 2022 Meeting, June/July 2002 meeting	RRH programs are only 12 to 24 months, and some people are not able to maintain housing on their own when program ends. It would be helpful to have housing options that could continue to serve these households.
Family Promise	Homeless Provider	Meeting	City of ABQ did not capture feedback specifically provided by this agency at January 2022 meeting. Agency was invited to June/July consultation meeting but did not attend.
Greater Albuquerque Housing Partnership	Housing Developer	Meeting	City of ABQ did not capture feedback specifically provided by this agency at January 2022 meeting. Agency was invited to June/July consultation meeting but did not attend.
Mortgage Finance Authority	Housing Agency	January 2022 Meeting, June/July 2002 meeting	It will be important for MFA to coordinate with City of Albuquerque. MFA's RFP for HOME-ARP for affordable rental housing development just closed.
New Mexico Coalition to End Homelessness	Homeless Provider/CoC member	January 2022 Meeting, June/July 2002 meeting	HOME-ARP should be used to create more housing through rehab or building new housing. The target population should people experiencing homelessness with disability, as these are the hardest to serve.

			 The recent survey of landlords conducted by CYFD identified that landlords would like more outreach/education. Currently there are limited services for homeless youth, as well as policy barriers. There was a question on how HOME-ARP aligns with DFCS housing strategies. One of the biggest gaps is affordable housing for large households. Large families struggle to find an available apartment even with a voucher. Because these families need larger units, they are often unable to maintain the rent once their time in a RRH program ends. There is a need for housing case management services for people experiencing homelessness that are not in a housing program. There is a need for more non-congregate shelter, including for families, women on the streets who are sex workers/being trafficked and for survivors of domestic violence.
New Mexico Veterans Integration Center	Veterans Provider/Homeless Provider	January 2022 Meeting, June/July 2002 meeting	 Asked about food pantry as an eligible activity. Many VIC clients face a waiting period between when they get a housing voucher and when they get into an apartment. VIC emergency housing options are not always able to meet that need. Clients need support with credit repair, legal services and housing related financial assistance to obtain housing.
Office of Civil Rights – City of Albuquerque	Public Agency that Serves Qualifying Populations /Public Agency that Addresses Fair Housing & Civil Rights	January 2022 Meeting, June/July 2002 meeting	• There is a need for more direct legal services, meaning attorneys who can provide direct representation on discrimination and eviction matters. Currently, there are not enough attorneys in Albuquerque who can provide this representation. NM Legal Aid does provide this type of service, but they don't have capacity to meet demand and they have very specific requirements due to their funding source that many people don't meet. There is a need for this kind of legal service for low-income working households, whose income is often too high to qualify.
Presbyterian Healthcare Services	Managed Care Organization/Private	January 2022 Meeting,	MCO can pay for supportive services, and this option could be explored more.

	Organization that Addresses the Needs of People with Disabilities	June/July 2002 meeting	• Many people at or above 50% AMI are also struggling to pay rent because rents have increased so much, and are facing homelessness. Important to serve this population as well, if possible.
SAFE House	Domestic Violence Provider/CoC member	July meeting	 Many shelter residents have credit issues, rental arrears or utility arrears that make it hard to obtain new housing. More services are needed, but it is hard to recruit and retain qualified staff right now. Need to think about sustainability for new housing and service programs, both in terms of funding and staffing. Some SAFE House clients also have significant behavioral health they are struggling with.
Supportive Housing Coalition	Homeless Provider/People with Disabilities	Meeting	 Eligibility and documentation requirements for existing housing programs create barriers. It can be hard for someone in RRH or another temporary housing program to qualify for PSH. Albuquerque needs a landlord incentive/mitigation program.
Tenderlove Community Center	Homeless Provider	January 2022 Meeting, June/July 2002 meeting	The purpose of RRH program is to help people obtain permanent housing. TLCC is very interested in serving people at risk of homelessness, to help they stay housed permanently.
Therapeutic Living Services	Homeless Provider/ Private Organization that Addresses the Needs of People with Disabilities	January 2022 Meeting, June/July 2002 meeting	TLS did not have any specific comments at the June/July meeting.
United Way of Central New Mexico	Funder/Private Agency	January 2022 meeting	City of ABQ did not capture feedback specifically provided by this agency at January 2022 meeting.
University of New Mexico	Higher Education/Public Agency that Serves Qualifying Populations	January 2022 meeting	City of ABQ did not capture feedback specifically provided by this agency at January 2022 meeting. Agency was invited to June/July consultation meeting but did not attend.
NM VA Health Care System	Veterans Provider /Public Agency that Serves Qualifying Populations	January 2022 Meeting, June/July 2002 meeting	 There is a need for incentives for landlords, such as fund that pays for repairs to apartment so it meets HQS standards. There is a need for more outreach/education services, both to people experiencing homelessness and landlords. There was a question about whether people

			with Section 8 vouchers looking for housing could qualify for HOME-ARP services.
Western Sky Community Care	Managed Care Organization/Private Organization that Addresses the Needs of People with Disabilities	January 2022 Meeting, June/July 2002 meeting	 There was a question about how service providers would be selected, and if Rapid ReHousing tenants would be eligible. There is a need for housing that serves households who do not meet the narrow Coordinated Entry System criteria. The recently passed Albuquerque source of income discrimination bill will help with housing needs in Albuquerque.

Summary of Feedback Received at January 2022 meetings

Of the four eligible activities, agencies indicated a need for affordable housing as the most urgent need in Albuquerque. Affordable housing would be the long-term solution. Other suggestions included the need for Tenant Based Rental Assistance (TBRA), developing a non-congregate shelter, and supportive services such as case management and rental housing counseling. The discussion around these suggestions acknowledged that these activities are a short-term solution to the bigger issue of lack of affordable housing. For example, agencies indicated that a non-congregate shelter is needed to provide shelter until affordable housing becomes available. Those consulted also expressed concern about creating additional housing vouchers via Tenant Based Rental Assistance (TBRA), because many tenants with housing vouchers are struggling to find landlords willing to accept vouchers in the current rental market. As such, developing new affordable housing units was seen to be the most critical eligible activity. The feedback is consistent with reports and assessments regarding Albuquerque's affordable housing and homelessness needs. Lastly, during the HCC Housing Committee meeting, members indicated decisions regarding the HOME ARP allocation should be guided by current data, which as stated above indicate an immediate need for additional affordable housing.

Public Participation

The City of Albuquerque held a virtual public hearing on March 30, 2022 at 3:00pm for the HOME-ARP Allocation Plan. As part of the hearing, a presentation was created describing the HOME-ARP Program and a summary of the City's Allocation Plan which included the amount the City will receive as well as the proposed activities to be funded as part of this program. The notice was published in the Albuquerque Journal on March 15, 2022. The City of Albuquerque held a 30-day public comment period from March 31, 2022 to April 29, 2022. The public hearing and public comment period followed the City's adopted requirements for plan amendments in the citizen participation plan.

Efforts to Broaden Public Participation

As part of the City's Public Participation efforts, the notice for public comments was published in the local newspaper (Albuquerque Journal). Additionally, emails were sent to the Department of Family and Community Services list serve requesting input on the Allocation Plan. This email contained a description of the HOME-ARP Allocation Plan and directed recipients to the City's website for more information including the City's full Allocation Plan. This was also announced on the City's social media accounts.

Lastly, the Allocation Plan, Presentation, and additional HOME-ARP resources were made available on the City's website.

Summary of Comments and Recommendations Received Through the Public Participation Process

Altogether, the City received 8 written comments regarding the draft Allocation Plan. Below is a summary of these comments:

- Two public comments were received regarding requests for direct assistance with HOME-ARP funds. These individuals were directed to housing resources.
- One comment was received encouraging the City to use universal design in all units and common areas.
- One comment indicated approval of the plan and a request to be added to the Department of Family & Community Services list serve. Information on how to sign up for the Department of Family & Community Services list serve was provided.
- One comment recommended spelling out acronyms and defining key terms. The City concurred with this recommendation and made the appropriate edits. The commenter also expressed concern the funding was only enough to create 100 units and her hope that additional funding would be available in future years.
- One comment asked City to clarify whether funds would be used to create additional units and
 why funds were being used for rental assistance rather than homeownership. The City clarified
 with the commenter that additional units would be created and that homeownership is not an
 eligible use for HOME ARP.
- One comment pointed out the need for a broad array of housing options in Albuquerque and expressed that the City should use the HOME ARP funds for various housing needs, including permanent supportive housing, rapid rehousing, transitional housing, shelter, and tenant based rental assistance. The commenter also wrote that the Plan should include scattered site options.
- One comment was received expressing concern about the narrow scope of the plan and the fact that relatively few units would be created. The commenter proposed that funds be used exclusively for households at or below 30% Area Median Income (AMI). The commenter expressed concern that the City proposes spending too much (\$811,822) for administration/planning, as this is less than what the City proposes to spend on services. The commenter also expressed that the Plan should include transitional shelter or transitional housing.

Summary of Comments or Recommendations Not Accepted and Reason Why

The City carefully considered all comments and recommendations that were received, but there were some that the City did not accept. These are listed below.

<u>Use universal design in all units and common areas</u>: The City agrees that use of universal design is important and shall strive to use universal design to the maximum extent possible. However, it may not be possible to use universal design in all units and common areas.

<u>Fund a broad array of housing options, including scattered site</u>: Not all of the housing options listed by the commenter are eligible for HOME ARP. The one eligible use that is not included in the City's Allocation Plan is Tenant Based Rental Assistance, which are time-limited. However, during the consultation process the City heard that many households are having trouble finding units willing to accept vouchers and that there is a need for permanent housing subsidies. Therefore, the City plans to focus HOME ARP funds on developing additional affordable units through new construction or acquisition/rehab.

<u>Funds should be used only to serve households at or below 30% AMI:</u> Funds will be used to serve the qualifying populations as defined by HOME ARP. The majority of households that meet the definition of qualifying populations will likely be at or below 30% AMI.

The City should allocate less to administration/planning: The City's proposed allocation for administration/planning is within the cap set by HOME ARP. This is a new program with a new, complex set of rules that the City will need to oversee for the next 8 years. The City believes it is reasonable to allocate the full amount allowed for administration/planning at this point in time. Non-profit agencies that are operating HOME-ARP funded projects will also receive administration/planning funds, which is important to ensure these agencies have the capacity needed to oversee this complex funding source. If less is needed for administration/planning than anticipated, these funds will be moved to another category, such as services.

<u>Transitional housing or shelter</u>: During the consultation process, the City did not hear from the community the desire to use HOME ARP funds to develop non-congregate shelter, which is the only type of shelter allowed under HOME ARP.

Needs Assessment and Gaps Analysis

The City of Albuquerque evaluated the size and demographic composition of the four qualifying populations within its boundaries and assess the unmet needs of those populations. In addition, the City identified any gaps within its current shelter and housing inventory as well as the service delivery system. The City used current data (including point in time count and housing inventory count), other data available through CoCs and City of Albuquerque, and consultations with service providers to quantify the individuals and families in the qualifying populations and their need for additional housing, shelter, or services.

The four qualifying populations are households that are: 1) Homeless as defined in 24 CFR 91.5; 2) At risk of homelessness as defined in 24 CFR 91.5; 3) Fleeing, or attempting to flee, domestic violence, dating violence, sexual assault, stalking or human trafficking; 4) Other populations where providing supportive services or assistance would prevent the family's homelessness or would serve those with the greatest risk of housing stability.

A more detailed definition for each of these qualifying populations is included in Appendix A of this Plan.

Summary of size and demographic composition of qualifying populations within the City of Albuquerque

Homeless as Defined in 24 CFR 91.5

According to the 2021 Albuquerque Point-In-Time (PIT) count there are 1,567 people who are experiencing homelessness in Albuquerque. The count includes people that are staying in emergency shelters, residing in transitional housing, and those that are unsheltered.

The 2021 Albuquerque PIT count reports that out of the 1,567 people who are experiencing homelessness in Albuquerque 305 are under 18 years old and 101 are age 18 to 24. The data shows that 546 are females, 1,105 are males, 11 people describe themselves as transgender, and 5 people indicate that they are gender non-conforming. The data indicates that 805 people identified themselves as non-Hispanic or non-Latino, and 762 people identified themselves as Hispanic or Latino. Regarding race most of the people from the PIT count indicated that they are White (982), American Indian or Alaska Native (327), and Black or African American (146).

The Albuquerque 2021 PIT count identifies that the 516 people experiencing homelessness are chronically homeless in which 172 of them are unsheltered. The PIT count also shows that there are 119 Veterans experiencing homelessness. The data indicates that 110 of the homeless Veterans are males, and 40% of the homeless Veterans are chronically homeless. The PIT count also identifies 93 unaccompanied youth in which 23 are considered chronically homeless. The data shows that 13 of the unaccompanied youth report that they are residing at emergency shelters and 10 are unsheltered.

The Albuquerque 2021 PIT count also identifies other homeless subpopulations. 381 adults report that they have severe mental illness, 322 adults report that they have substance abuse issues, 12 adults report that they have HIV/AIDS, and 113 adults report that they are survivors of domestic violence.

At risk of homelessness as defined in 24 CFR 91.5

In Albuquerque, the greatest risk of homelessness is among renters. According to the City of Albuquerque's 2018-2022 Consolidated Plan "the most common housing problem in the City is cost burden, which affects 68 percent of low and moderate-income households earning less than 80 percent of AMI, including 36,384 renter households and 19,999 owner households who pay more than 30 percent of their monthly gross income for housing costs." (Page 65) The 2018-2022 Consolidated Plan also identifies 25,565 households at or below 30% AMI with one or more severe housing problems.

The 2018-2022 Consolidated Plan also provides other information about low-income renters. There are 56,383 low- and moderate-income households experiencing a cost burden and a severe cost burden. The two most affected groups include 12,814 small, related renter households with four or fewer household members and 15,895 other/single person renter households. Elderly renters and owners within these income ranges together comprise 12,204 households that experience cost burden or severe cost burden, representing 53 percent of all elderly households with similar income. Cost burden also impacts 3,805 large, related households of renters and owners with five or more people, representing 65 percent of similar income level large family households. Of those severely cost burdened renter households, 18,550 households earn less than 50 percent of AMI and are considered the most at risk of becoming homeless.

Fleeing, or attempting to flee, domestic violence, dating violence, sexual assault, stalking or human trafficking

The 2020 New Mexico Domestic Violence Report provides data on domestic violence survivors in Bernalillo County and New Mexico. This data includes those who have experienced dating violence, but does not distinguish this group from domestic violence survivors as a whole. The 2020 New Mexico Domestic Violence Report shows that 2,817 adults and 398 children received services from a domestic violence service provider in Bernalillo County in 2020. Domestic violence rates have increased in Bernalillo County since 2016, with Bernalillo County have the third highest incidents of domestic violence in the state. The 2020 New Mexico Domestic Violence Reports shows for domestic violence survivors who sought services in New Mexico in 2020:

- 56% were Hispanic, 31% were white, 8% were Native American, 2% were Black, 1% identified as mixed race/ethnicity and 2% identified as other
- 1% were under age 18, 9% were between ages 18-21, 61% were between ages 222-40, 24% were between ages 41-49 and 6% were over age 50.
- 24% spoke a first language other than English
- 84% had achieved a high school equivalent or higher education
- 39% were enrolled in Medicaid, 13% received TANF assistance and 11% were enrolled in both programs
- 3% were living on the streets, 2% had returned to live with the offender, 1% were in transitional housing, 45% were renting/own their own home or were living with a friend/relative, 25% were living in a shelter
- 77% of survivors report having children

The 2020 New Mexico Domestic Violence Report also provides information on stalking in New Mexico. In 2020, there were 231 stalking incidents reported by law enforcement in New Mexico. This represents a 37.5% increase over the number of stalking cases reported by law enforcement in 2019. There were 451 new stalking and aggravated stalking cases filed in 2020 in district and magistrate court. The 2020 New Mexico Domestic Violence Report indicates that this is likely and undercount and that the total estimated incidence of stalking in New Mexico is "50,172, which is 217 times higher than the stalking reported to law enforcement in 2020, (231) and 167 times higher than the number of new cases of stalking/aggravated stalking filed in statewide district and magistrate courts in 2020 (300)." The 2020 New Mexico Domestic Violence Report references the National Intimate Partner and Sexual Violence Survey 2010-2012 State Report, which was published in 2017. That report identifies a NM rate of lifetime stalking for women of 19.0% and 5.3% for men, both of which were above the national rate. No other demographic information is provided. These two reports, which appear to provide the most complete picture of stalking in New Mexico, do not provide any other demographic data.

The report entitled "Sex Crimes in New Mexico XVIII: An Analysis of 2020 Data from the NM Interpersonal Violence Data Central Repository," published in December 2021 provides information about survivors of sexual assault in Bernalillo County. In 2020, there were 682 sexual assault survivors that received services. Of these survivors 49 were children under age 12, 70 were children between 13-17 and 429 were 18 or over. Of the adult survivors, 92% were female. Statewide, of those who received services, 47% were Hispanic, 29% were white, 13% were native American, 3% were black, 1% identified as other and 7% identified as mixed race/ethnicity.

DFCS not able to identify detailed information about the size and demographic composition of those fleeing or attempting to flee human trafficking. The National Human Trafficking Hotline (https://humantraffickinghotline.org/state/new-mexico) indicates that in 2020, they received 51 reports human trafficking cases, and received calls from 229 victims and survivors, from New Mexico Between 2007 and 2020 they received a total of 393 reports and 761 calls from victims and survivors from New Mexico.

Other Populations - Families Requiring Services of Housing Assistance to Prevent Homelessness

There is limited data on other families requiring services or housing assistance to prevent homelessness who have previously qualified as homeless, are currently housed due to temporary or emergency assistance and require additional assistance or services to stay housed. The best available data source is from existing Rapid ReHousing programs funded through the City of Albuquerque, as these programs provide time-limited assistance to previously homeless households.

Between July 1, 2020 and June 30, 2022, Albuquerque CoC RRH projects:

- Served 121 households. Those households were comprised of 413 people, of whom 154 were adults and 259 were children.
- 29 of the adults served were male, and 125 were female
- Of the adults, 18 were between the ages of 18-24, 73 were between the ages of 25-34, 43 were between the ages of 35-44, 17 were between the ages of 45-54, 3 were between the ages of 55-61 and no one was age 62 or older.
- Of the adults, 280 identified as white, 33 as Black, African American or African, 4 as Asian or Asian American, 60 as American Indian, Alaska Native or Indigenous, 35 identified as having multiple races and 1 client refused to answer

Between July 1, 2021 and June 30, 2022 the one ESG RRH project funded by City of Albuquerque:

- Served 71 people. Of these, 25 were adults and 46 were children
- Of these adults, 7 were male and 18 were female
- 3 were between the ages of 18-24, 14 were between the ages of 25-34, 7 were between the ages of 35-44 and 1 was age 62 or older
- Of the adults, 55 identified as white, 5 as black, African American or African and 11 as American Indian, Alaska Native or Indigenous

The DFCS also funds several RRH programs through City General Fund dollars, which provide time limited housing assistance to previously homeless households. Between July 1, 2021 and June 30, 2022 these programs are estimated to have served 347 households.

Other Populations - At Greatest Risk of Housing Instability

According to the Urban Institute's Albuquerque Affordable Housing and Homeless Needs Assessment between 2012-2016 there were 39,500 renter households who earn 0-50% of AMI that were severely cost burdened, paying more than half of their income for housing costs. 22,300 of those households are

extremely low-income (under 30 percent of AMI). These extremely low- and low-income households are at greatest risk of housing instability.

The Characteristics of Renter Households with Extremely Low Incomes were as follows:

Household type: About 16 % (3,700 households) had members who were 62 or older, 34% were small families (7,500 households), 7% were large families (1,600 households), and 43% (9,600 households) were nonfamily households without people 62 or older.

Physical or cognitive limitations: 35% (7,800 households) had a member with at least one physical or cognitive limitation, compared with 25% of all renter households. 20% had a member with an ambulatory limitation, 19% with a cognitive limitation, 17% with a self-care or independent living limitation, and 13% with a hearing or vision impairment. (Households may have more than one member with a limitation or one member with multiple limitations.)

Race and ethnicity: 48% of households were headed by a person of Hispanic or Latino ethnicity, 37% by a white person, 6% by a Black or African American person, 5% by an American Indian or Alaska Native, 2% by an Asian or Pacific Islander, and 2 % by someone of another race or who is multiracial.

According to the Urban Institute study, Albuquerque renter households with extremely low incomes were struggling to make ends meet. Ninety-one percent of the 22,300 renter households with extremely low incomes were cost burdened, paying more than 30 % of their incomes toward rent. 82% were severely cost-burdened, paying more than 50 % of their income in rent. These rates exceeded the averages for the US and New Mexico. Households with lower incomes who are housing-cost-burdened must make difficult trade-offs; they spend less on necessities like food, health care, and transportation, which can negatively affect their health and well-being. Most renter households with very low incomes were also cost-burdened 84%.

Summary of the unmet housing and service needs of qualifying populations

Table 1: Homeless Needs Inventory and Analysis									
Homeless									
	Current Inventory					Homeless Population			on
	Fan	nily	Adults	s Only	Vets	Family Adult HH (at HH least 1 (w/o child) child)			X7' .'
	# of Beds	# of Units	# of Beds	# of Units	# of Beds		Victims of DV		
Emergency Shelter	425	25	604	-	32				
Transitional Housing	320	108	200	-	48				
Permanent Supportive Housing	430	188	1114	1	470				
Rapid ReHousing	662	216	98	-	51				
Other Permanent Housing	116	29	-	-					
Sheltered Homeless						123	657	89	84
Unsheltered Homeless						3	351	41	29

Data Sources: 1. 2021 Albuquerque Point in Time Count (PIT); 2. 2021 Continuum of Care Inventory Housing Inventory Count (HIC)

Table 2: Housing Needs Inventory and Gap Analysis						
Non-Homeless						
Current Inventory Level of Need Gap Analysis						
	# of Units	# of Households	# of Households			
Total Rental Units	137,131 (2016)					
Rental Units Affordable to HH at 30% AMI (At-Risk of Homelessness)	4,040					
Rental Units Affordable to HH at 50% AMI (Other Populations)	16,360					
0%-30% AMI Renter HH w/ 1 or more severe housing problems (At-Risk of Homelessness)		25,565				
30%-50% AMI Renter HH w/ 1 or more severe housing problems (Other Populations)		23,075				
Current Gaps			28,240			
Data Sources: 1. City of Albuquerque 2018-2022 Consolidated Plan AMI = Area Median Income; HH = Households						

Unmet housing and services need for households experiencing homelessness, including both sheltered and unsheltered homeless populations

Data from the 2021 CoC Inventory Count (HIC) indicate that while Albuquerque has approximately 1,029 emergency shelter beds on any given night for single adults and families with children, there are at least 351 unsheltered single adults and 3 unsheltered families on any given night. The data indicates that Albuquerque needs additional shelter beds, especially for single adults. Albuquerque also has 1,302 units of Permanent Supportive Housing (PSH) and 314 units of Rapid Re-Housing (RRH). However, on any given night there are at least 1,134 households with single adults or families with children experiencing homelessness. We know that most of these households will need PSH or RRH to exit homelessness, and the current programs are operating at or near capacity. Therefore, there is a need for significantly more supportive housing units in Albuquerque.

The greatest unmet housing need for those experiencing homelessness, both sheltered and unsheltered, is for supportive housing, including rapid rehousing (RRH) and permanent supportive housing (PSH). In addition, there is a huge unmet need for safe, decent rental housing that is available to households at or below 30% AMI. Rapid Rehousing is rental assistance and case management services that is time limited, usually 12-24 months. Permanent Supportive Housing is rental assistance and case management services that is not limited, and is usually for households with serious disabilities or chronic illness who need ongoing support to remain housed.

For PSH, there is both a need for scattered site PSH and single site PSH that is able to provide onsite support services, using a Housing First approach, to those with a higher level of need. Housing First is an approach to serving people experiencing homelessness that recognizes a homeless person must first be able to access a decent, safe place to live, housing), before stabilizing, improving health, reducing harmful behaviors, or increasing income. The first single site PSH in Albuquerque opened in January 2022 and will provide 42 units of housing. The City is currently working with the University of New Mexico to estimate the total number of single site permanent supportive housing units that may be needed. While this data is not yet available, we know that 42 units will not be enough to meet the overall level of need.

It is increasingly difficult for scattered site supportive housing participants to find landlords willing to accept housing vouchers. This trend has worsened considerably under the COVID-19 pandemic. As a result, there is an unmet need for rental units that accept vouchers and do not place other barriers on renters (such as requiring renters' insurance).

Some of the most significant unmet need for services in Albuquerque for people experiencing homelessness includes:

- Targeted and coordinated street outreach services that can engage people living in unsheltered locations and provide intensive support to help them access permanent housing and other needed resources.
- Centrally located emergency shelter beds for adults and families with children that are open 24 hours
 a day, 7 days a week, 365 days a year and that provide robust on-site services to help people connect
 to safe, stable housing options. We need shelters that are designed for and able to shelter different
 family configurations and that are culturally accommodating and accepting to all identities. Onsite
 services should include case management, housing navigation, childcare, education/employment
 support and behavioral health services.
- Targeted services for unaccompanied youth. As part of this, we need additional shelter beds for young adults (ages 18-25) that have services targeted to meet the needs of this specific population.
- Medical respite program that can provide acute and post-acute short-term medical care for unhoused individuals post hospitalization.

Unmet housing and services need for households at risk of homelessness as defined in 24 CFR 91.5

According to the City of Albuquerque's 2018-2022 Consolidated Plan, "the highest priority housing need for the City of Albuquerque is the development of additional rental housing units affordable to low- and moderate-income households." (page 67). The Consolidated Plan then goes on to say "In addressing this priority need through the implementation of an affordable rental housing development goal in the Strategic Plan, assistance should be directed to the greatest extent feasible toward the development of units affordable to the 18,550 severely cost burdened renter households who earn less than 50 percent of AMI and the subset of 12,370 extremely low-income (under 30 percent of AMI) renter households..." (page 67).

According to a 2019 Urban Institute report commissioned by the City of Albuquerque, Albuquerque has a gap of about 15,500 units of affordable housing for renter households with extremely low income. The Urban Institute identified additional alarming trends. The supply of rental units affordable to renter households with extremely low incomes is shrinking. From 2006–10 to 2012–16, the number of rental units increased by about 8,400, but the number of rental units affordable to renter households with extremely low incomes decreased by 700 (from 7,600 to 6,900). At the same time, the number of renter households with extremely low incomes is increasing. In 2012–16, 22,300 renter households had extremely low incomes, a 9 percent increase from 2006–10. Households with extremely low incomes made up about 1 in 4 renter households.

Like households with a supportive housing voucher, tenants with other types of vouchers (such as Section 8 Housing Choice Voucher) are struggling to find landlords willing to accept vouchers.

There is a need to create additional rental units that are affordable to households at or below 30 and 50% AMI and to increase access to existing units on the private rental market through housing vouchers.

Tenants also need access to eviction prevention resources. Currently, the U.S. Treasury Emergency Rental Assistance Program (ERAP has enough funding to meet the overall need. But tenants need help applying for ERAP and may need assistance negotiating with their landlord while their application is being processed.

This population also has access to information about landlord tenant responsibilities and access to legal assistance when landlords are not following the law. While NM Legal Aid provides excellent services in this area, it is not enough to meet the demand for this service. In addition, tenants also need access to supportive services that can help them navigate a crisis without losing their housing. These services include substance abuse and mental health treatment, domestic violence services, legal services, and service navigation/case management that can help households link to mainstream benefits they are eligible for such as Medicaid, TANF and SNAP.

Unmet housing and services need for those fleeing, or attempting to flee, domestic violence, dating violence, sexual assault, stalking or human trafficking

There is unmet need for free or affordable legal services for survivors of domestic violence, dating violence, sexual assault stalking or human trafficking, as well as case management and therapeutic services. In addition, there is an unmet need for housing options that are affordable to households who are fleeing or attempting to flee these situations. Depending on the specific circumstances, these households need permanent supportive housing, rapid rehousing or subsidized rental housing. As described above and

below, Albuquerque does not have enough rapid rehousing, permanent supportive housing or subsidized rental housing that is affordable to low income households.

Unmet housing and services need for other populations where providing supportive services or housing assistance would prevent the family's homelessness

During the public consultation process, several stakeholders indicated that clients in time limited housing programs are often not ready to maintain housing on their own after that assistance ends. Stakeholders indicated that these clients need continued housing assistance and support services in order to avoid a return to homelessness. This is consistent with other anecdotal information DFCS has been hearing from Rapid ReHousing providers over the last two years. There has been a significant increase in the amount of time limited housing assistance available, due to increases in City General Fund as well as COVID-related funding. However, many Rapid ReHousing providers report that clients often need longer-term housing and services support to maintain housing.

Unmet housing and services need for other populations who are at the greatest risk of housing stability

Much like the population with an imminent risk of homelessness, there is also a need for this population to create additional rental units that are affordable to households at or below 30 and 50% AMI, to increase access to existing units on the private rental market through housing vouchers, and access to eviction prevention resources. In addition, tenants also need access to supportive services that can help them navigate a crisis without losing their housing and supportive services when obtaining housing to complete the application process. Other supportive services needed include substance abuse and mental health treatment, domestic violence services, legal services, and service navigation/case management that can help households link to mainstream benefits they are eligible for.

Although there is rental housing assistance in Albuquerque largely provided by the Albuquerque Housing Authority (AHA) and the Bernalillo County Housing Department (BCSD), there is still a great need for additional funding. Combined both agencies manage nearly 9000 units of assisted housing through the voucher, public housing, multi-family housing and section 202/8111 programs. HUD data indicates that 75% of households that receive assistance from the two agencies have extremely low incomes. Both housing agencies reported that they are funded to serve only a small fraction of the total number of eligible households. BCHD reported that the wait time for a housing voucher is five years and that the program has been closed to new applicants for almost three years. The AHA has switched from a waiting list to an annual lottery for housing assistance.

Current resources available to assist qualifying populations

Congregate and Non-Congregate Shelter

Currently, there are 11 emergency shelters in Albuquerque, which provide a total of 1086 shelter beds. The existing emergency shelters are available to serve single men, single women, unaccompanied youth, domestic violence survivors and families with children as described in the chart below.

Emergency Shelter	Population
Albuquerque Opportunity Center	Single adult men
Barrett Foundation	Singe adult women and
	women with children

Family Promise	Families with children	
Gateway Center at Gibson Health Hub	Single adult men	
Good Shepherd Center	Single adult men	
Joy Junction	Single adult men and	
	women, families with	
	children	
New Day Youth & Family Services	Unaccompanied youth	
SAFE House	Survivors of domestic	
	violence	
Wellness Motel for Families	Families with children	
Westside Emergency Housing Center	Single adult men and women	
Amistad	Unaccompanied youth	

The City's largest shelter, the Westside Emergency Housing Center (WEHC), is located 20 miles outside the City. This shelter has 450 beds and has historically been able to meet the demand for single adult shelter. However, the WEHC is not often fully utilized, due to its remote location and because it is very large congregate setting.

Currently, the City is operating a non-congregate shelter for families with children, which serves approximately 85-90 families each night. At this point in time the City have funding to keep this shelter open until June 30, 2022, although the City is working towards keep the shelter open beyond that date.

The City is also planning for a new centrally located emergency shelter that will be located at Gibson Health Hub. This shelter will serve approximately 100 single adult men and women and 25 families with children. The first phase will open in late 2022 and will serve approximately 50 single women.

The City also contracts with several nonprofit organization to provide motel vouchers to people experiencing homelessness as a short-term form of emergency shelters.

Permanent Supportive Housing

Currently there is approximately 1300 units of Permanent Supportive Housing (PSH) within the City of Albuquerque. These are operated primarily by non-profit organizations, with the exception of Veterans Administration Supportive Housing (VASH) vouchers. They are funded through HUD Continuum of Care, City of Albuquerque General Fund, State General Funding, and VA VASH. All but one of the PSH programs located within Albuquerque are scattered site programs. In January 2022, the City's first single site permanent supportive housing project opened with 42 units.

Rapid ReHousing

The City also has 314 units of Rapid ReHousing within the City of Albuquerque, funded through HUD Continuum of Care and Emergency Solutions Grant, City of Albuquerque General Fund, State of New Mexico General Fund and ARPA local recovery funds. The City has increased funding for Rapid ReHousing by \$5 million since FY18, all in non-recurring funds.

Tenant Based Rental Assistance

The primary source of TBRA is Albuquerque is the Albuquerque Housing Authority (AHA), which provides approximately 4,000 Tenant Based Housing Choice Vouchers annually. AHA fills it voucher openings through an annual lottery. The number of households who apply through the lottery always vastly exceeds the number of available vouchers each year. The City also funds HOME TBRA, targeted

to survivors of domestic violence. Currently HOME TBRA funds are serving approximately 72 households.

Affordable Rental Units

In addition to supportive housing and tenant-based rent assistance, the City of Albuquerque funds the construction or acquisition/rehab of new rental units that are affordable to low- and moderate-income households. Historically City-funded projects leverage the Low-Income Housing Tax Credit. The City has funded 48 privately-owned rental developments totaling 2,260 units, of which 1,794 are affordable. In addition, the City of Albuquerque currently owns 504 units of rental housing, of which 122 units are restricted for income-eligible households.

Supportive Services

A range of services exists in Albuquerque to support the qualifying population. Some of the core services are highlighted below.

Street Outreach Services: Several nonprofit organizations, including Albuquerque Health Care for the Homeless, First Nations, Heading Home and HopeWorks provide street outreach services. In FY22, the City of Albuquerque contracted with First Nations to hire a Street Outreach Coordinator to better coordinate efforts among existing street outreach providers. In addition, the City's new Albuquerque Community Safety Department has two staff that conduct outreach to people living in encampments.

<u>Day Shelter</u>: There are several day shelters for people experiencing homelessness in Albuquerque, which provide meals, showers, access to laundry facilities and a safe pace for people to rest in the community. Current day shelters are operated by HopeWorks, The Rock at Noon Day, God's Warehouse and the Compassion Center.

<u>Employment</u>: Goodwill Industries of New Mexico and HopeWorks provide employment support for people experiencing homelessness.

Housing Navigation: In 2021, the City partnered with NM Coalition to End Homelessness to launch a housing-focused helpline, called 768-HELP. NMCEH assists callers with identifying their housing needs and connecting them to appropriate housing resources via phone. Many local programs, including street outreach and shelters, also have housing navigation services integrated into their programs.

Case Management/Resource Navigation: There are many supportive housing programs that provide case management services in Albuquerque. In addition, emergency shelters provide varying levels of housing navigation and resource management. There are limited case management services available for people who are not connected to a specific housing or shelter program.

<u>Behavioral Health Services:</u> There is a range of behavioral health services available in Albuquerque, from inpatient substance abuse and mental health treatment to alternative emergency response (such as mobile crisis teams), to outpatient substance abuse and mental health treatment.

<u>Legal Services</u>: New Mexico Legal Aid is the primary provider of housing-related legal services for low-and-moderate income renters in New Mexico. The City of Albuquerque provides funding support for NM Legal Aid. In addition, the City of Albuquerque Office of Civil Rights works to protect the community by prohibiting discrimination in areas of housing, public accommodation, and employment, providing a mechanism for recourse, and providing education to the community.

Services for those fleeing, or attempting to flee, domestic violence, dating violence, sexual assault, stalking or human trafficking: SAFE House provides shelter, Rapid ReHousing, case management and therapeutic services to survivors of domestic violence. The Family Advocacy Center provides comprehensive, multi-disciplinary services to adult and child victims of interpersonal violence and sexual assault.

Gaps within the current shelter and housing inventory as well as the service delivery system

Emergency Shelter

In 2019, the City commissioned a report on shelter capacity and demand in Albuquerque, entitled "Assessing Shelter Capacity and Dynamics for Accommodating the Homeless Population in Albuquerque." The report, which was based on 2019 PIT Count and shelter inventory data, identified the need for approximately 460 to 520 additional shelter bed to meet total demand for shelter.

The City is currently expanding the number of year-round emergency shelter beds available to both single adults and families. The Gateway Center at Gibson Health Hub will serve be able to approximately 100 adults and 25 families each night once fully complete. During the pandemic, the City has also addressed the growing demand for family shelter by opening a non-congregate motel for families and expanding the number of motel vouchers for families.

Housing

The "Assessing Shelter Capacity and Dynamics for Accommodating the Homeless Population in Albuquerque" found that if Albuquerque were to develop approximately 630 new permanent supportive housing units targeted to people experiencing chronic homelessness, the need for any additional emergency shelter beds. In addition, the report indicated that increasing the supply of rapid rehousing would also decrease the demand for emergency shelter beds.

In 2020, the City commissioned the Urban Institute to conduct a gaps analysis regarding rental housing for households at or below 30% AMI. That gaps analysis identified the need for an additional 2,200 units of PSH and an additional 800 units of RRH. That report also identified that Albuquerque has a gap of about 15,500 units of affordable housing for renter households with extremely low income.

In addition, the City of Albuquerque 2018-2022 Consolidated Plan shows a gap of 28,240 units for households at or below 50% AMI.

Service Delivery System

The behavioral health services system has large gaps that need to be addressed. The City of Albuquerque and Bernalillo County recently completed a behavioral health systems gaps analysis. Some of the gaps identified by the analysis included: crisis triage bed for adults (32 beds), crisis triage center for youth (16 beds), crisis stabilization/intermediate care after hospitalization (24 beds), outpatient substance use treatment (training needed for 255 providers to serve 42,500 adults) and short-term case management and peer support specialists (144 personnel).

Characteristics of housing associated with instability and an increased risk of homelessness if the City of Albuquerque will include such conditions in its definition of "other populations" as established in the HOME-ARP Notice:

This question was included in the template Allocation Plan provided by HUD but is not applicable. The City does not plan to include such conditions in its definition of "other populations."

Priority needs for qualifying populations

Based on public comment as well the City's analysis of unmet need, current resources, and gaps, the City has identified the same priority need for all 4 qualifying populations: to develop, either through acquisition/rehab or new construction, additional affordable rental units for the HOME-ARP qualifying populations. The City has also identified a priority need to provide supportive services to tenants in the affordable rental units developed with HOME-ARP dollars, in order to help these tenants maintain housing.

Explanation of how the level of need and gaps in its shelter and housing inventory and service delivery systems based on the data presented in the plan were determined

Over the last several years, the City of Albuquerque has conducted several gaps analysis to understand the level of need in our community regarding shelter, housing and behavioral health services. These documents include:

- Assessing Shelter Capacity and Dynamics for Accommodating the Homeless Population in Albuquerque, November 2019, https://www.cabq.gov/family/documents/assessing-shelter-capacity-final-report.pdf
- Affordable Housing and Homeless Needs Assessment, May 2020, https://www.cabq.gov/family/documents/albuquerque-affordable-housing-and-homelessness-needs-assessment.pdf
- City of Albuquerque/Bernalillo County System Gap Analysis, June 2021, https://www.cabq.gov/family/documents/master-final-gap-analysis-bernco-coa-071521.pdf
- System Gap Analysis Addendum, January 2022, https://www.cabq.gov/family/documents/coa_gap-analysis-addendum-final-03.pdf
- In addition, the City used its 2018-2022 Consolidated Plan to identify unmet needs and gaps: https://www.cabq.gov/family/documents/albuquerque-consolidated-plan-2018-2022.pdf

These studies, which were all completed within the last two years, were used in conjunction with the 2018-2022 City of Albuquerque Consolidated Plan to determine unmet need and gaps.

In addition, in August 2020, the City of Albuquerque, Bernalillo County and University of New Mexico entered into an agreement to convene a Homeless Coordinating Council. The mission of the Homeless Coordinating Council is to combine the respective knowledge and expertise from these three entities, in order to develop enduring and comprehensive solutions to homelessness. The Council agreed to develop and present to the community, within 60 days of the Council's formation, a "coordinated community-wide framework of services and housing that advance solutions to the challenge" of homelessness. To create the coordinated framework of services and housing, the Homeless Coordinating Council established five Committees. Each Committee was charged with identifying gaps/needs and high impact strategies within its core focus areas: services, facilities, street outreach, affordable housing and youth housing. This Community Framework also informed the unmet need and gaps identified in the HOME ARP Allocation Plan. https://www.cabq.gov/family/documents/housing-services-framework

HOME-ARP Activities

Method for soliciting applications for funding and/or selecting developers, service providers, subrecipients and/or contractors

Based on feedback received, the Affordable Housing Development Eligible Activity will be a primary focus of the HOME-ARP funds. The City may solicit non-profit organizations to develop and operate rental housing, and provide supportive services, in accordance with HOME-ARP regulations and its own Procurement Rules and Administrative Requirements. The method for soliciting applications will be conducted through a competitive Request for Proposals (RFP).

If it will help expedite the creation of affordable housing units for the qualifying population, the City may directly acquire and rehabilitate an affordable housing project. The City may also acquire the property but then convey the property to a developer to rehab and operate using HOME-ARP funds. The developer would be selected via an RFP process. In either scenario the City will contract with a non-profit provider to providers services, in compliance with City and Federal procurement rules.

If any portion of the PJ's HOME-ARP administrative funds were provided to a subrecipient or contractor prior to HUD's acceptance of the HOME-ARP allocation plan because the subrecipient or contractor is responsible for the administration of the PJ's entire HOME-ARP grant, identify the subrecipient or contractor and describe its role and responsibilities in administering all of the PJ's HOME-ARP program.

This question was included in the template Allocation Plan provided by HUD but is not applicable. No funds were provided to a subrecipient or contract prior to HUD's acceptance of the HOME-ARP allocation plan.

Use of HOME-ARP Funding

The City of Albuquerque plans to allocate the following amounts to each HOME-ARP eligible activity.

	Funding Amount	Percent of the Grant	Statutory Limit
Supportive Services	\$700,000		
Acquisition and Development of Non- Congregate Shelters	\$0		
Tenant Based Rental Assistance (TBRA)	\$0		
Development of Affordable Rental Housing	\$5,359,113		
Non-Profit Operating	\$270,607	3.65 %	5%
Non-Profit Capacity Building	\$270,608	3.65%	5%
Administration and Planning	\$811,822	11 %	15%
Total HOME ARP Allocation	\$7,412,150.00		

Description of how the characteristics of the shelter and housing inventory, service delivery system, and the needs identified in the gap analysis provided a rationale for the plan to fund eligible activities

The unmet need, current inventory and gaps analysis point to the significant need in Albuquerque for additional rental units that are affordable to the HOME-ARP qualifying population, as well as supportive services that help those living in these units remain housed. Therefore, the City plans to invest \$5,359,112 in the development of affordable rental housing and \$700,000 in supportive services. The City recognizes that the HOME-ARP is a new funding source with unique and complex rules. As a result, the City will invest \$270,607 in non-profit operating and \$207,608 in non-profit capacity building to support non-profit organizations in carrying out HOME-ARP activities. Finally, the City will utilize \$811,822 to administer the HOME-ARP funding.

HOME-ARP Production Housing Goals

Estimate the number of affordable rental housing units for qualifying populations that the City of Albuquerque will produce or support with its HOME-ARP allocation and how it will address the City's priority needs.

The City estimates that approximately 100 units of rental housing for the qualifying populations will be produced with its HOME-ARP allocation. This is aligned with the priority need identified by the City, which is safe, quality rental housing that is affordable to households at or below 50% AMI and that is accompanied by supportive services.

Preferences

The City of Albuquerque will not have any preference in regard to qualifying population or any subpopulation within one or more qualifying populations for any eligible activity or project.

HOME-ARP Refinancing Guidelines

If the PJ intends to use HOME-ARP funds to refinance existing debt secured by multifamily rental housing that is being rehabilitated with HOME-ARP funds, the PJ must state its HOME-ARP refinancing guidelines in accordance with 24 CFR 92.206(b). The guidelines must describe the conditions under with the PJ will refinance existing debt for a HOME-ARP rental project.

This question was included in the template Allocation Plan provided by HUD but is not applicable. The City does not intend to use HOME-ARP funds to refinance any existing debt.

Appendix A: HOME ARP Qualifying Populations

Qualifying Population #1: Homeless, as defined in 24 CFR 91.5 Homeless (1), (2), or (3):

- (1) An individual or family who lacks a fixed, regular, and adequate nighttime residence, meaning:
- (i) An individual or family with a primary nighttime residence that is a public or private place not designed for or ordinarily used as a regular sleeping accommodation for human beings, including a car, park, abandoned building, bus or train station, airport, or camping ground;
- (ii) An individual or family living in a supervised publicly or privately-operated shelter designated to provide temporary living arrangements (including congregate shelters, transitional housing, and hotels and motels paid for by charitable organizations or by federal, state, or local government programs for low-income individuals); or

 (iii) An individual who is exiting an institution where he are the resided for 00 days or
- (iii) An individual who is exiting an institution where he or she resided for 90 days or less and who resided in an emergency shelter or place not meant for human habitation immediately before entering that institution;
- (2) An individual or family who will imminently lose their primary nighttime residence, provided that:
- (i) The primary nighttime residence will be lost within 14 days of the date of application for homeless assistance;
- (ii) No subsequent residence has been identified; and
- (iii) The individual or family lacks the resources or support networks, e.g., family, friends, faith-based or other social networks needed to obtain other permanent housing;
- (3) Unaccompanied youth under 25 years of age, or families with children and youth, who do not otherwise qualify as homeless under this definition, but who:
- (i) Are defined as homeless under section 387 of the Runaway and Homeless Youth Act (42 U.S.C. 5732a), section 637 of the Head Start Act (42 U.S.C. 9832), section 41403 of the Violence Against Women Act of 1994 (42 U.S.C. 14043e-2), section 330(h) of the Public Health Service Act (42 U.S.C. 254b(h)), section 3 of the Food and Nutrition Act of 2008 (7 U.S.C. 2012), section 17(b) of the Child Nutrition Act of 1966 (42 U.S.C. 1786(b)), or section 725 of the McKinney-Vento Homeless Assistance Act (42 U.S.C. 11434a);
- (ii) Have not had a lease, ownership interest, or occupancy agreement in permanent housing at any time during the 60 days immediately preceding the date of application for homeless assistance;
- (iii) Have experienced persistent instability as measured by two moves or more during the 60-day period immediately preceding the date of applying for homeless assistance; and
- (iv) Can be expected to continue in such status for an extended period of time because of chronic disabilities, chronic physical health or mental health conditions, substance addiction, histories of domestic violence or childhood abuse (including neglect), the

presence of a child or youth with a disability, or two or more barriers to employment, which include the lack of a high school degree or General Education Development (GED), illiteracy, low English proficiency, a history of incarceration or detention for criminal activity, and a history of unstable employment;

Qualifying Population #2: At risk of Homelessness, as defined in 24 CFR 91.5

- (1) An individual or family who:
- (i) Has an annual income below 30 percent of median family income for the area, as determined by HUD;
- (ii) Does not have sufficient resources or support networks, e.g., family, friends, faithbased or other social networks, immediately available to prevent them from moving to an emergency shelter or another place described in paragraph (1) of the "Homeless" definition in this section; and
- (iii) Meets one of the following conditions:
- (A) Has moved because of economic reasons two or more times during the 60 days immediately preceding the application for homelessness prevention assistance;
- (B) Is living in the home of another because of economic hardship;
- (C) Has been notified in writing that their right to occupy their current housing or living situation will be terminated within 21 days after the date of application for assistance;
- (D) Lives in a hotel or motel and the cost of the hotel or motel stay is not paid by charitable organizations or by federal, State, or local government programs for lowincome individuals;
- (E) Lives in a single-room occupancy or efficiency apartment unit in which there reside more than two persons or lives in a larger housing unit in which there reside more than 1.5 people per room, as defined by the U.S. Census Bureau;
- (F) Is exiting a publicly funded institution, or system of care (such as a health-care facility, a mental health facility, foster care or other youth facility, or correction program or institution); or
- (G) Otherwise lives in housing that has characteristics associated with instability and an increased risk of homelessness, as identified in the recipient's approved consolidated plan;
- (2) A child or youth who does not qualify as "homeless" under this section, but qualifies as "homeless" under section 387(3) of the Runaway and Homeless Youth Act (42 U.S.C. 5732a(3)), section 637(11) of the Head Start Act (42 U.S.C. 9832(11)), section 41403(6) of the Violence Against Women Act of 1994 (42 U.S.C. 14043e-2(6)), section 330(h)(5)(A) of the Public Health Service Act (42 U.S.C. 254b(h)(5)(A)), section 3(1) of the Food and Nutrition Act of 2008 (7 U.S.C. 2012(1)), or section 17(b)(15) of the Child Nutrition Act of 1966 (42 U.S.C. 1786(b)(15)); or
- (3) A child or youth who does not qualify as "homeless" under this section but qualifies as "homeless" under section 725(2) of the McKinney-Vento Homeless Assistance Act (42 U.S.C. 11434a(2)), and the parent(s) or guardian(s) of that child or youth if living with her or him.

Qualifying Population #3: Fleeing, or Attempting to Flee, Domestic Violence, Dating Violence, Sexual Assault, Stalking, or Human Trafficking, as defined by HUD.

For HOME-ARP, this population includes any individual or family who is fleeing, or is attempting to flee, domestic violence, dating violence, sexual assault, stalking, or human trafficking. This population includes cases where an individual or family reasonably believes that there is a threat of imminent harm from further violence due to dangerous or life-threatening conditions that relate to violence against the individual or a family member, including a child, that has either taken place within the individual's or family's primary nighttime residence or has made the individual or family afraid to return or remain within the same dwelling unit. In the case of sexual assault, this also includes cases where an individual reasonably believes there is a threat of imminent harm from further violence if the individual remains within the same dwelling unit that the individual is currently occupying, or the sexual assault occurred on the premises during the 90-day period preceding the date of the request for transfer.

Domestic violence, which is defined in 24 CFR 5.2003 includes felony or misdemeanor crimes of violence committed by:

- 1) A current or former spouse or intimate partner of the victim (the term "spouse or intimate partner of the victim" includes a person who is or has been in a social relationship of a romantic or intimate nature with the victim, as determined by the length of the relationship, the type of the relationship, and the frequency of interaction between the persons involved in the relationship);
- 2) A person with whom the victim shares a child in common;
- 3) A person who is cohabitating with or has cohabitated with the victim as a spouse or intimate partner;
- 4) A person similarly situated to a spouse of the victim under the domestic or family violence laws of the jurisdiction receiving HOME-ARP funds; or
- 5) Any other person against an adult or youth victim who is protected from that person's acts under the domestic or family violence laws of the jurisdiction. Dating violence which is defined in 24 CFR 5.2003 means violence committed by a person:
- 1) Who is or has been in a social relationship of a romantic or intimate nature with the victim; and
- 2) Where the existence of such a relationship shall be determined based on a consideration of the following factors:
- a. The length of the relationship;
- b. The type of relationship; and
- c. The frequency of interaction between the persons involved in the relationship.

Sexual assault which is defined in 24 CFR 5.2003 means any nonconsensual sexual act proscribed by Federal, Tribal, or State law, including when the victim lacks capacity to consent.

Stalking which is defined in 24 CFR 5.2003 means engaging in a course of conduct

directed at a specific person that would cause a reasonable person to:

- 1) Fear for the person's individual safety or the safety of others; or
- 2) Suffer substantial emotional distress.

Human Trafficking includes both sex and labor trafficking, as outlined in the Trafficking Victims Protection Act of 2000 (TVPA), as amended (22 U.S.C. 7102). These are defined as:

- 1) Sex trafficking means the recruitment, harboring, transportation, provision, obtaining, patronizing, or soliciting of a person for the purpose of a commercial sex act, in which the commercial sex act is induced by force, fraud, or coercion, or in which the person induced to perform such act has not attained 18 years of age; or
- 2) Labor trafficking means the recruitment, harboring, transportation, provision, or obtaining of a person for labor or services, through the use of force, fraud, or coercion for the purpose of subjection to involuntary servitude, peonage, debt bondage, or slavery.

Qualifying Population #4: Other Populations where providing supportive services or assistance under section 212(a) of NAHA (42 U.S.C. 12742(a)) would prevent the family's homelessness or would serve those with the greatest risk of housing instability. HUD defines these populations as individuals and households who do not qualify under any of the populations above but meet one of the following criteria:

- (1) Other Families Requiring Services or Housing Assistance to Prevent Homelessness is defined as households (i.e., individuals and families) who have previously been qualified as "homeless" as defined in 24 CFR 91.5, are currently housed due to temporary or emergency assistance, including financial assistance, services, temporary rental assistance or some type of other assistance to allow the household to be housed, and who need additional housing assistance or supportive services to avoid a return to homelessness.
- (2) At Greatest Risk of Housing Instability is defined as household who meets either paragraph (i) or (ii) below:
- (i) has annual income that is less than or equal to 30% of the area median income, as determined by HUD and is experiencing severe cost burden (i.e., is paying more than 50% of monthly household income toward housing costs);
- (ii) has annual income that is less than or equal to 50% of the area median income, as determined by HUD, AND meets one of the following conditions from paragraph (iii) of the "At risk of homelessness" definition established at 24 CFR 91.5:
- (A)Has moved because of economic reasons two or more times during the 60 days immediately preceding the application for homelessness prevention assistance;
- (B) Is living in the home of another because of economic hardship;
- (C) Has been notified in writing that their right to occupy their current housing or living situation will be terminated within 21 days after the date of application for assistance;
- (D)Lives in a hotel or motel and the cost of the hotel or motel stay is not paid by

charitable organizations or by Federal, State, or local government programs for low-income individuals;

- (E) Lives in a single-room occupancy or efficiency apartment unit in which there reside more than two persons or lives in a larger housing unit in which there reside more than 1.5 persons reside per room, as defined by the U.S. Census Bureau;
- (F) Is exiting a publicly funded institution, or system of care (such as a health-care facility, a mental health facility, foster care or other youth facility, or correction program or institution); or
- (G)Otherwise lives in housing that has characteristics associated with instability and an increased risk of homelessness, as identified in the recipient's approved consolidated plan

Veterans and Families that include a Veteran Family Member that meet the criteria for one of the qualifying populations described above are eligible to receive HOME-ARP assistance.