

City of Albuquerque, New Mexico



2013-2017 Consolidated Plan 2013 Action Plan Program Investment Summary

Community Development Block Grant
HOME Investment Partnerships Program
Emergency Shelter Grant

City of Albuquerque
Department of Family and Community Services
P. O. Box 1293
Albuquerque, NM 87103

DUNS # 61572040

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Executive Summary

ES-05 Executive Summary

1. Introduction

The issue of poverty continues to be a challenge for the City of Albuquerque. In 2010, 16.3 percent of the population had an income that was below the federally established poverty level of \$22,314 for a family of four. Among the elderly, 11 percent were living in poverty as were 23.5 percent of children under 18. These data on individuals in poverty are mirrored by the data on household income.

Albuquerque's median household income is 93.0 percent of the national figure and 106.7 percent of the State figure. The City has a substantial number of households with an income of less than \$15,000; in fact, 14.2 percent of households in the City (some 31,365 households) are below this figure.

Significantly, more than half, 53 percent, of Albuquerque households fit the HUD definition of being low income. In 2012, this would mean any family of four earning equal to or less than \$49,500 per year.

Therefore, it should be no surprise that one of the main underlining principles of the 2013-2017 Consolidated Plan is to focus on program interventions that are best able to meet the immediate housing and supportive housing needs of cost burdened low income populations "at-risk" for homelessness, and at the same time invest in preventative long term strategies to prevent cycles of poverty and chronic homelessness. Consequently, the decision was made that over the next five years the Community Development Division will prioritize those program strategies that best increase the capacity of vulnerable City residents to access and maintain affordable housing, and, revitalize low income target neighborhoods.

A second underlining principle of the 2013-2017 Consolidated Plan is that in order to effectively use reduced resources to meet increased needs for programs and services, over the next five years the Division will work more closely with social service organizations, housing providers, housing developers, as well as other government departments and public entities to more effectively identify and respond to changing community needs. A first step towards adhering to this principle was taken in the development of the 2013-2017 Consolidated Plan itself. From the beginning of the Planning Process, the City worked to engage the Albuquerque Community

as much as possible in the development of the 2013-2017 Consolidated Plan. Opportunities for participating in the development of the Consolidated Plan included: participating in any of Seven Focus Group discussions on the housing and social service needs of low to moderate income households and persons experiencing homelessness, completing a Community Survey, and participating in Key Interviews, Public Meetings, and the Division's 30-day Public Comment Period.

A third underlining principle of the 2013-2017 Consolidated Plan is that over the next five years, the Community Development Division will work to restructure and re-organize to better meet the demands of a challenging and changing funding environment. Beginning in 2013, the Division will work with community partners to identify ways to more effectively gather, compile, analyze, and manage information. Included in 2013-2017 planned projects is the development of a loan servicing database and a community coordination and networking project. Both of these projects will enable the Division to be more efficient in responding to the increased need for Program services while dealing with the reality of reduced funding.

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment

Objective 1: Increase Affordable Housing opportunities for low to moderate income households through the following Program Interventions:

New Construction Rental Program: 350 Household Housing Unit
Rental Acquisition/Rehabilitation Program: 100 units rehabilitated
Tenant-based Rental Assistance Program / Rapid Re-housing Program: 215 Households Assisted
Emergency Intervention Program: 1,000 Overnight/Emergency Shelter/Transitional Housing Beds
Homeless Prevention Program: 90 Persons assisted
Housing for Homeless added: 250 Household Housing Unit

Objective 2: Increase revitalization activities in Target Low Income Neighborhoods through the following Program Interventions:

Public Improvement Program: 25 Facade treatment/business building rehabilitation
New Construction Rental Program: 350 Household Housing Unit
Rental Acquisition/Rehabilitation Program: 100 units rehabilitated
Homeowner Rehabilitation Program: 40 Household Housing Unit
Spot Blight and Clearance Project: 250 Household Housing Unit

Objective 3: Increase Sustainable Housing Opportunities for low to moderate income households through the following Program interventions:

Public Service Program activities other than Low/Moderate Income Housing Benefit: 250 Persons Assisted
Public Service Program activities for Low/Moderate Income Housing Benefit: 1,000 Households Assisted
Homeowner Housing Repair Program: 6250 Household Housing Units
Networking and Coordination Project: 100 agencies

Objective 4: Increase Employment Opportunities for low to moderate income City residents through the following Program Interventions:

Jobs created/retained through Small Business Loan Program: 60 Jobs
Businesses assisted through Small Business Loan Program: 25 Businesses Assisted

Objective 5: Increase Services for At-Risk Populations

Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 2000 Persons Assisted
Public Service Program activities other than Low/Moderate Income Housing Benefit: 5000 Persons Assisted
Homeless Person Overnight Shelter: 12500 Persons Assisted
Homelessness Prevention: 1000 Persons Assisted

3. Evaluation of past performance

Despite enormous challenges brought on by a national economic recession and a crash in the housing market, the Department of Family and Community Services' Community Development Division was successful in implementing the 2008-2012 Consolidated Plan. The majority of the Plan's stated Public Service, Public Improvement, Public Facility, and Emergency intervention objectives were met with little to no difficulty.

However, as might be expected, due to the negative downturn in the Nation's Housing Market, the City did have difficulty meeting its 2008-2012 housing goals for its New Construction Homeownership, Homeowner Rehabilitation, and, Fair Housing Programs.

Homeowner New Construction

Because of an unstable and slow housing market, the City's single family new construction projects were not able to meet the 2008-2012 objectives as initially estimated. While construction activities occurred as planned, developers had difficulties over the 2008-2012 Plan Period selling and occupying units. Consequently, City staff worked closely with Developers to monitor the housing market and increase marketing strategies as well as to increase down payment assistance to stalled projects in hopes of attracting eligible homebuyers. Despite increased incentives, however, the City's inventory of single family new constructions units remained high throughout this period. According to Developers, one

main reason for the lack of sales was because potential first time homebuyers faced increased difficulties in obtaining first mortgages due to changes in lending practices brought on by the economic downturn. Also it can be argued that because of fluctuations in the job market, consumer confidence in the overall economy remained lower than in previous years and therefore also contributed to a slow-down in housing sales.

Homeowner Rehab

In 2008 the City temporarily shut down its Home Owner Occupied Rehabilitation Program in order to address staffing and programming issues. In 2009, the Program underwent a comprehensive evaluation and the decision was made that the Program should be re-designed to more effectively meet community needs. Re-design and re-organization activities began in 2010 and continued throughout 2011. Consequently, the Home Owner Occupied Rehabilitation Program was not able to meet the 2008-2012 objective outputs as planned.

Fair Housing Program

In 2010 the City's Office of Human Rights experienced staff losses which impacted its contract with the City's Community Development Division to implement a portion of the Division's Fair Housing Program. Although many of the planned Fair Housing activities did take place, some activities were not implemented to the same extent as in previous years. Then, as reported in the 2011 CAPER, the remaining staff members of the City's Office of Human Rights Office were lost due to budget cuts in the City's General Fund. Consequently the Community Development Division was not able to contract with that Office to implement Fair Housing activities as planned. However, the Division did continue implementing Fair Housing activities through other means such as its Landlord/Tenant Hotline Project and increasing monitoring activities of Fair Housing Marketing Plans. In 2012 the City did contract with the Independent Living Resource Center and Fair Housing education and outreach activities did resume and were completed. Despite these efforts, the Division did not meet its 2008-2012 Fair Housing output benchmarks.

4. Summary of citizen participation process and consultation process

Because of the decision to make the five year Consolidated Plan as "needs based" as possible, the City's Community Development Division chose to provide multiple opportunities for City residents, social service organizations, housing providers, housing developers, as well as other government departments

and public entities to provide input into the identification and prioritization of community needs in the areas of affordable housing, suitable living environments, and economic development for low to moderate income City residents. These opportunities included: participating in any of Seven Focus Group discussions on the housing and social service needs of low to moderate income households and persons experiencing homelessness, and working with the City to prioritize these needs, and, completing a Community Survey which took the results of the focus group discussions and made these discussions available to the larger public and gave the public an opportunity to prioritize identified community needs for these same populations.

Over 75 organizations were invited to take part in the Focus Groups discussions. These organizations represented a wide cross cutting of agencies in Albuquerque serving minority populations, persons experiencing homelessness, persons with disabilities (physical and/or emotional/behavioral health), children, youth, families, seniors, veterans, and immigrants in the areas of general health, education, behavioral health, emergency food assistance, employment opportunities, housing for persons experiencing homelessness, housing for low to moderate income residents, services for persons with HIV/AIDS, and housing opportunities for persons with disabilities. Topics for the seven Focus Groups included discussions on the housing opportunities, supportive housing needs, general social service needs and fair housing issues pertaining to: seniors and persons with physical disabilities including persons with HIV/AIDS; persons with behavioral health disabilities; Asian populations; African American populations; immigrant populations, children, youth and families; and veteran populations. Information gathered during the focus group discussions was then compiled and analyzed and used to develop a Community Survey that targeted both the general public and low income to moderate income users of City funded services. The Community Survey was made available on the City of Albuquerque's website and posters and flyers were distributed at all City Community Centers, Senior Centers, Early Childhood Development Centers, the Albuquerque Housing Authority, all Albuquerque Public Schools, and local Flying Star and Satellite coffee shops and restaurants. Over 100 agencies providing general health care services, educational services, behavioral health services, homeless intervention and prevention services, housing services, and general case managements services were asked by the City to distribute surveys to clients and when necessary to help clients to complete surveys. As a result of this collaboration, over 900 Community Surveys were completed and submitted.

Additional opportunities for organizations and individuals to participate in and give input into the 2013-2017 Consolidated Plan included: Key Interviews, Public Meetings, and the Division's 30-day Public Comment Period.

5. Summary of public comments

Over the 30-Day Public Comment Period the Department received 12 official written comments and three (3) unofficial verbal requests for clarification of specific issues. Of the 12 Public Comments received, five (5) of these seemed to support the general argument that over the next five years, the Community Development Division should focus its Housing Program funds on the two main objectives of: "increasing affordable housing opportunities for low income and extremely low income populations" and "increase sustainable housing opportunities for low income and extremely low income households". Specific suggestions on how to achieve these objectives included: shifting the emphasis from homeownership programs to renter programs especially renter rehabilitation and rental subsidy programs, providing more eviction prevention services, readjusting the planned funding strategy of a 60%/40% housing funds split to a 70%/30% funding split to favor renter programs, and developing and/or enforcing a Minimum Standards Housing Ordinance for both homeowner and renter properties. Four (4) Public Comments were received that specifically endorsed the Homeowner Rehabilitation Program. One (1) Public Comment discussed the needs of seniors living in the Trumbull neighborhood. One (1) Public Comment suggested that the City ensure that as part of its analysis of target neighborhoods that issues such as zoning, developable land availability and community support be considered and one (1) Public Comment discussed the needs of Rental Acquisition/Rehabilitation activities in the Barelás neighborhood and stressed the importance of the WFHTF Program.

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

There were no Public Comments and/or views that were not accepted.

7. Summary

Every year the Department of Family and Community Services spends over \$20 Million in City General Funds on programs and services designed to both prevent vulnerable City residents from falling into long-term poverty and provide the necessary supports to enable vulnerable City residents to pull

themselves out of long-term poverty. The Department funds a wide variety of services and is the only City Department that works across the sectors of Health, Education, Public Safety, Economic Development, and Housing to ensure that all City residents, including and especially those residents who are most vulnerable to poverty, have equal access to safe communities and opportunities for social and economic advancement.

Because the Community Development Division is housed within the Department of Family and Community Services, the Division works to support the overall mission of the Department by supporting vulnerable City residents to access safe, sustainable, and affordable housing opportunities located in economically stable, culturally relevant, and socially vibrant neighborhoods. This mission is made especially difficult because the City of Albuquerque is currently facing economically challenging times. At a time when the City is trying to recover from a national recession, dealing with high poverty rates, an already cost-burdened population, and increasing homelessness rates, the Community Development Division is also facing an estimated 60% budget reduction.

Consequently, it only makes sense that over the next five years, the Community Development Division will invest in strategies that prevent the most vulnerable City residents from falling into cycles of poverty and chronic homelessness, target low income “at-risk” neighborhoods with comprehensive programming interventions, and work with the larger Albuquerque Community to identify ways that community needs can be more effectively and efficiently identified and met with limited community resources. By focusing on these strategies in the 2013-2017 Consolidated Plan, the Community Development Division hopes to move forward the mission to ensure that all City residents have access to housing opportunities and communities that they can, and, want to call home.

The Process

PR-05 Lead & Responsible Agencies

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

The following are the agencies/entities 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 | Department of Family and Community Services |
| | | |

Table 1 – Responsible Agency

Consolidated Plan Public Contact Information

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PR-10 Consultation

1. Introduction

From the beginning of its five year strategic planning process, the City of Albuquerque's Community Development Division decided to make its 2013-2017 HUD Consolidated Plan as "needs based" and as community driven as possible. Consequently, from the start, the City has engaged multiple housing and social service organizations and public and not-for-profit entities at key points in the planning process. Most notably the City conducted extensive community outreach during the needs assessment phase of the planning process and again reached out for community input during its discussions on how to meet identified priority community needs with available resources. Five groups that should be specifically mentioned as having provided extensive input into the development of the 2013-2017 Consolidated Plan from beginning to end are: the Albuquerque Citizen Team (ACT), the Affordable Housing Committee (AHC), the Strategic Collaborative to End Homelessness, the Community Development Division Plan and Coordinate Team, and the Consolidated Plan Consultant Team.

The Albuquerque Citizen Team (ACT) consists of City residents who represent various City Council Districts. At the beginning of the Consolidated Plan Process, each of the City Councilors was asked to recommend representatives for the Albuquerque Citizen Team. Currently, seven of the nine Council Districts are represented by ACT members. In addition to representing City Council Districts, many of the ACT members are also part of larger community and public sector networks. For example there is representation on the Team for persons with HIV/AIDS, seniors, the Albuquerque Public School System (APS), the University of New Mexico Healthcare System, the New Mexico Legal Aid Society, the Albuquerque Affordable Housing Committee, the City of Albuquerque Planning Department, the Albuquerque Police Department, the UNM Pathways Program (a community based case management system), and the ABQ Heading Home Homeless Initiative.

The Affordable Housing Committee consists of representation from the Lending/Banking Community, the ABQ Strategic Collaborative to End Homelessness, the Albuquerque Housing Authority, the New Mexico Mortgage Finance Authority, the Affordable Housing Development Community, the City of Albuquerque Department of Municipal Development, and the International District Coalition for Healthy Communities and is staffed by City staff from the Community Development Division and the Affordable Housing Section.

The ABQ Strategic Collaborative to End Homelessness consists of representation from a wide array of agencies that provide services to homeless populations. These services include: healthcare, domestic violence shelter, early childhood development, veteran, transitional housing, and behavioral health services for adults and youth. It is important to note that there is also representation in the group from the ABQ Heading Home Homeless Initiative, the Affordable Housing Committee, and the City of Albuquerque's Community Development Division. Among its other duties the Albuquerque Strategic Collaborative to End Homelessness helps ensure that the City's Consolidated Plan aligns with the Community Response to Homelessness Plan and that HUD ESG, CDBG and HOME funds that are targeted to homeless populations are targeted to the homeless populations most in need. Additionally, the Collaborative provides guidance to the HUD Continuum of Care (CoC) and is the body that allocates CoC funding to prioritized projects.

The Community Development Division Plan and Coordinate team consists of City staff from the Office of Neighborhood Revitalization (ONR), the Affordable Housing Section, the Homeless Prevention and Intervention Section, the Department of Family and Community Services Fiscal Division, and the Health and Social Services Division.

Last but not least, the Consultant Team for the Consolidated Plan consisted of Dr. Ernest Swiger with Swiger Consulting Services, Inc., Dr. Wendy Wintermute with Cuidando Los Ninos, and Devin Kennemore and Jill Dekker with Parametrix. Swiger Consulting Services compiled the data for the Housing Needs Assessment, the Housing Market Analysis, and the Analysis of Impediments for Fair Housing Choice. Cuidando Los Ninos and Parametrix facilitated the seven (7) Focus Group Discussions. Cuidando Los Ninos also compiled data and provided analysis for the Homeless Needs Assessment, gave input into the Community Survey template, provided analysis for the Housing Needs Assessment, and took on the role of fiscal management for the entire team. Parametrix also conducted five Key Interviews and conducted windshield surveys in six (6) target neighborhoods.

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

Because of the decision to make the five year Consolidated Plan as "needs based" as possible, the City's Community Development Division chose to provide multiple opportunities for City residents, social service organizations, housing providers, housing developers, as well as other government departments

and public entities to provide input into the identification and prioritization of community needs in the areas of affordable housing, suitable living environments and economic development for low to moderate income City residents. These opportunities included: participating in any of Seven Focus Group discussions on the housing and social service needs of low to moderate income households and persons experiencing homelessness and working with the City to prioritize these needs, and, completing a Community Survey which took the results of the focus group discussions and made these discussions available to the larger public and gave the public an opportunity to prioritize identified community needs for these same populations.

Over 75 organizations were invited to take part in the Focus Groups discussions. These organizations represented a wide cross cutting of agencies in Albuquerque serving minority populations, persons experiencing homelessness, persons with disabilities (physical and/or emotional/behavioral health), children, youth, families, seniors, veterans, and immigrants in the areas of general health, education, behavioral health, emergency food assistance, employment opportunities, housing for persons experiencing homelessness, housing for low to moderate income residents, services for persons with HIV/AIDS, and housing opportunities for persons with disabilities. Topics for the seven Focus Groups included discussions on the housing opportunities, supportive housing needs, general social service needs and fair housing issues pertaining to: seniors and persons with physical disabilities including persons with HIV/AIDS; persons with behavioral health disabilities; Asian populations; African American populations; immigrant populations, children, youth and families; and veteran populations.

Information gathered during the focus group discussions was then compiled and analyzed and used to develop a Community Survey that targeted both the general public and low income to moderate income users of City funded services. The Community Survey was made available on the City of Albuquerque's website and posters and flyers were distributed at all City Community Centers, Senior Centers, Early Childhood Development Centers, the Albuquerque Housing Authority, all Albuquerque Public Schools, and local Flying Star and Satellite coffee shops and restaurants. Posters, flyers, and the Survey itself were made available in the Spanish, Chinese, Vietnamese, and English languages.

Over 100 agencies providing general health care services, educational services, behavioral health services, homeless intervention and prevention services, housing services, and general case managements services were asked by the City to distribute surveys to clients and when necessary to

help clients to complete surveys. Agencies providing services to the Albuquerque Asian, Native American, African American, and immigrant populations were also asked to help distribute and complete Community Surveys. As a result of this collaboration, over 900 Community Surveys were completed and submitted.

Additional opportunities for organizations and individuals to participate and give input into the 2013-2017 Consolidated Plan included: Key Interviews, Public Meetings, and the Division's 30-day Public Comment Period.

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

In consultation with the ABQ Strategic Collaborative to End Homelessness, the City will take the lead role in funding emergency interventions for persons experiencing homelessness and prevention strategies for persons experiencing homelessness while the ABQ Strategic Collaborative to End Homelessness will take the lead role in using CoC funds to provide transitional housing, permanent supportive housing services, and permanent supportive housing for persons experiencing homelessness. The Collaboration between the City and the ABQ Strategic Collaborative to End Homelessness is discussed in more detail in the "Homeless Strategy" section of the Consolidated Plan.

As noted in Housing Needs Assessment and Housing Market Analysis sections of the Consolidated Plan, populations that were identified as being particularly vulnerable to being unable to access and/or maintain affordable stable housing were adults with a history of incarceration, grandparents raising grandchildren, seniors over the age of 75, youth exiting the foster care and/or juvenile justice system, adults with behavioral health/mental health issues, persons with physical disabilities, veterans, and victims of domestic violence. These populations will be of particular concern to the City during the 2013-2017 Consolidated Plan program years.

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

As mentioned earlier, the Albuquerque Strategic Collaborative to End Homelessness acts as the steering committee for the CoC and in that capacity allocates CoC funding and coordinates CoC activities.

Through its General Fund, the City contracts with the New Mexico Coalition to End Homelessness to coordinate CoC funds and activities through the Collaborative and City staff from the Community Development Division attend all Collaborative meetings. As the Collaborative meets once a month, there is consistent, on-going communication between the Community Development Division and the Collaborative concerning the allocation of CoC and ESG funds, the monitoring and evaluation of CoC projects, and the policies and procedures for the administration of the HMIS.

2. Agencies, groups, organizations and others who participated in the process and consultations

| Agency/Group/Organization | Agency/Group/Organization Type | What section of the Plan was addressed by Consultation? |
|--|---|--|
| African American Chamber of Commerce Isshin Ryu Club Kirtland Neighborhood Association NM Office of African American Affairs South Broadway Cultural Center United Way of Central NM Asian American Association of NM NM Asian Family Center | Business Leaders Education Neighborhood Association Housing Regional Organization State Organization Services-Families Services-Victims of domestic violence | Housing Need Assessment Homeless Needs Action Plan Strategic Plan |
| ABQ Community Centers ABQ Early Childhood Programs All Faiths Receiving Home APS Public Schools Barrett House Big Brothers Big Sisters Catholic Charities Crossroads for Women Cuidando Los Niños FOCUS Program, CDD Hogares Homeless Youth Network NAPPR New Day PB& J Family Services YDI Amistad YDI Gang Intervention YDI Head Start BernCo Environmental Health BernCo Health Council First Choice Healthcare Goodwill Industries Greater Albuquerque Housing Partnership Healthcare for the Homeless HELP-NM NM Coalition Against Hunger NM Coalition to End Homelessness NM Dept. of Corrections NM Forum for Youth in Community NM Legal Aid Roadrunner Food Bank Sawmill Community Landtrust Storehouse UNM Pathways | Government-local Government-local Services-Victims of Domestic Violence Education Homeless Children and Youth Homeless/Refugees Housing Homeless Health/Persons with disabilities Persons with substance abuse Homeless Health/Disabilities Housing, homeless youth Services-families Gang Intervention Family Services Government-County Government-County Health Developmental Disabilities Housing Health/Homeless Homeless Homeless Public Safety Youth Housing Families Housing Families Families | |

| Agency/Group/Organization | Agency/Group/Organization Type | What section of the Plan was addressed by Consultation? |
|---|--------------------------------|---|
| YES Housing | Housing | |
| NMDOH | Health | |
| ABQ Partnership | | |
| El Centro de Igualdad y Derechos | Immigrants | |
| Enlace Comunitario | Domestic Violence/Immigrants | |
| Query Sherry Spitzer for African Immigrant Contacts | Immigrants | |
| Southwest Creations | Immigrants | |
| Casa de Salud | Health | |
| Centro Savila | Health | |
| First Nations | Health | |
| New Life Homes | Housing | |
| NM AIDS Services | Persons with HIV/AIDS | |
| Optimum Health NM | Health | |
| St. Martins | Homeless | |
| UNMH Assertive Community Treatment Team | Homeless | |
| ABQ Senior Affairs Office | Government-local | |
| Independent Living Resource Center | Persons with disabilities | |
| Jewish Community Center | Families | |
| La Resolana Senior Housing | Housing | |
| NM Dept. of Aging and Long-Term Care | Government-local | |
| Senior Citizens' Law Office | Public Safety | |
| Supportive Housing Coalition | Housing | |
| Very Special Arts | Homeless | |
| Albuquerque Vet Center | Veterans | |
| MHP-AOC | Homeless | |
| NM Veterans Integration Center | Veterans | |
| Veterans Justice Outreach | Veterans | |
| Women Veterans of NM | Veterans | |
| YWCA - Henderson House | Veterans | |
| Office of Neighborhood Revitalization | Lead Based Paint | |

Table 2 – Agencies, groups, organizations who participated

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

N/A

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 | New Mexico Coalition to End Homelessness | The Homeless prevention/intervention strategy being proposed in the 2013-2017 Consolidated Plan has been reviewed and approved by the members of the CoC steering Committee. The objectives of the Division's Homeless Strategy complement the use of CoC funds by filling in the gaps in services that are not met with CoC funds. |
| Santa Barbara Martinez town | COA Planning Department | The Community Development Division has invested in a Master Development Plan for the Santa Barbara Martineztown |

| Name of Plan | Lead Organization | How do the goals of your Strategic Plan overlap with the goals of each plan? |
|------------------------------------|-------------------------|---|
| Sector Plan | | neighborhood. This Plan was being developed at the same time as the Santa Barbara Martineztown sector Plan. Consequently the Master Development Plan closely follows the overall housing objectives and revitalization efforts set by the broader sector Plan. |
| International District Sector Plan | COA Planning Department | The International District Sector Plan is in the process of being developed. Because the Community Development Division has a target neighborhood located in the heart of the International District, the Community Development Division worked very closely with the Planning Department when prioritizing the housing interventions to be used in the Trumbull neighborhood over the next five years. |

Table 3 – Other local / regional / federal planning efforts

Describe the means of cooperation and coordination among the state and any units of general local government in the metropolitan area in the implementation of its Consolidated Plan (91.220(I))

The City of Albuquerque works closely with the New Mexico Mortgage Finance Authority through participation on the Affordable Housing Committee (AHC). As mentioned earlier in the Plan, the AHC is comprised of representatives from the lending community, the housing development community, and representatives from the low income and homeless populations. Also represented on this Committee is the New Mexico Mortgage Finance Authority and City staff.

PR-15 Citizen Participation

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

| Mode of Outreach | Target of Outreach | Summary of response/attendance | Summary of comments received | Summary of comments not accepted and reasons | URL (If applicable) |
|------------------|---|---|--|--|--|
| Other | <p>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish, Vietnamese, Chinese</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p> <p>Seniors, persons experiencing homelessness, children</p> | <p>Over 900 Community Surveys were completed. Surveys were distributed at all City Community Centers, Senior Centers, and Early Childhood Development Centers. Surveys were also made available at the Albuquerque Housing Authority's main office and all posters and flyers advertising the Survey were posted in all Albuquerque Public Schools and all Flying Star restaurants and cafes.</p> | <p>Results of the Community Surveys were posted on the Department's website for the Public to review. Hard copies and/or electronic copies can be obtained upon request.</p> | <p>An estimated 150 surveys could not be used because they were incorrectly completed.</p> | <p>http://cabq.gov/family/what-were-doing/community-needs-assessment/</p> |
| Other | <p>Minorities</p> <p>Non-English Speaking - Specify other language: Vietnamese,</p> | <p>The City held 7 Focus Group discussions to gather information on the housing, supportive housing, and fair housing needs of vulnerable City</p> | <p>Discussions and responses to Focus Groups questions have been recorded and made available to the Public on the City's website. Focus Group</p> | <p>All comments were recorded.</p> | <p>http://cabq.gov/family/what-were-doing/community-needs-</p> |

| Mode of Outreach | Target of Outreach | Summary of response/attendance | Summary of comments received | Summary of comments not accepted and reasons | URL (if applicable) |
|------------------|---|--|---|--|---|
| | Chinese, Spanish Persons with disabilities Elderly, veterans, | residents. | results can also be made available in hard or electronic versions upon request. | | assessment/ |
| Public Meeting | Non-targeted/broad community | The General Public was invited to a presentation of the draft results of the Housing Needs Assessment, the Housing Market Analysis, the Analysis of Impediments to Fair Housing Choice, Focus Group Discussions, and the Community Survey. The Meeting was publicized in the Albuquerque journal and on the City's website per the Department's Citizen Participation Plan. All Needs Assessment results are posted on the Department's website. | | NA | http://cabq.gov/family/what-were-doing/community-needs-assessment/ |
| Public Meeting | Non-targeted/broad community | The General Public and members of City Council were invited to attend a presentation of the Department's draft 2013-2017 Strategic Plan, 2013 Action Plan and its Analysis of Impediments to Fair Housing Choice. This Meeting took place at the Los Griegos Multi-Service center and was | Over the 30-Day Public Comment Period the department received 12 official written comments and three (3) unofficial verbal requests for clarification of specific issues. Of the 12 n Public Comments received, five (5) of these seemed to support the general argument that over the | The City does agree with the Public Comments received that the emphasis for the 2013-2017 Consolidated Plan should be on renter programs that support the Very Low and the Extremely Low income populations. Also, the City does agree that the planned funding strategy should be adjusted from a 60% /40% split (renter to | http://cabq.gov/family/what-were-doing/2013-2017-consolidated-plan-public-comment-period-september-4-october-4-2012 |

| Mode of Outreach | Target of Outreach | Summary of response/attendance | Summary of comments received | Summary of comments not accepted and reasons | URL (if applicable) |
|------------------|--------------------|--|---|---|---------------------|
| | | <p>publicized in the Albuquerque Journal and on the Department's website per the Department's Citizen Participation Plan. Draft versions of the 2013-2017 Strategic Plan and 2013 Action Plan budgets were also publicized in the Albuquerque Journal and online. This Meeting formally initiated the Department's 30-day Public Comment Period which began on September 4 and ended on October 4. Attendees of the Meeting were asked to put Public Comments into writing so that these comments would be accurately captured. Attendees were informed that all comments would receive a written response. Comment cards were made available at the beginning of the meeting and at the end and attendees were given contact information for the City where questions and/or comments could be directed. Draft documents including all assessment results and Plans were made available online or</p> | <p>next five years, the Community development Division should focus its Housing Program funds on the two main objectives of: "increasing affordable housing opportunities for low income and extremely low income populations" and "increase sustainable housing opportunities for low income and extremely low income households". Specific suggestions on how to achieve these objectives included: shifting the emphasis from homeownership programs to renter programs especially renter rehabilitation and rental subsidy programs, providing more eviction prevention services, readjusting the planned funding strategy of a 60%/40% housing funds split to a 70%/30% funding split to favor renter programs, and developing and/or enforcing a Minimum Standards Housing Ordinance for both homeowner and renter properties.</p> <p>Four (4) Public Comments were received that specifically endorsed the Homeowner</p> | <p>homeowner programs) to a 70%/30% split (renter to homeowner programs). Consequently the budget will be revised and additional funds will be taken out of homeowner programs and put into renter programs. This means that the planned homeowner loan program will not be receiving any 2013-2017 funds. This program will only be funded for the 2013-2017 Program years if any older 2008-2012 Consolidated Plan funds can be identified. Although this Program is important, the City agreed with the comments from the Public that at this time, rental programs should take precedence over homeowner programs.</p> <p>The funding split between renter and homeowner programs will not be an even 70%/30% split but the City will try to get as close as possible without having to cut any other homeowner programs.</p> | |

| Mode of Outreach | Target of Outreach | Summary of response/attendance | Summary of comments received | Summary of comments not accepted and reasons | URL (if applicable) |
|------------------|--------------------|---|--|---|---------------------|
| | | could be obtained in hard copy and/or electronic copy upon request. | <p>Rehabilitation Program.</p> <p>One (1) Public Comment discussed the needs of seniors living in the Trumbull neighborhood.</p> <p>One (1) Public Comment suggested that the City ensure that as part of its analysis of target neighborhoods that issues such as zoning, developable land availability and community support be considered.</p> <p>One (1) Public Comment discussed the need for rental acquisition funds in the Barelás neighborhood. This resident also stressed the importance and success of the WorkForce Housing Trust Fund program.</p> | <p>Furthermore the City does agree that there should be a Minimum Standards Housing Ordinance for both homeowner and renter properties enforced.</p> <p>The City agrees with the Public Comments received concerning the Homeowner Rehabilitation Program. It is a very worthwhile Program. Unfortunately because of the severity of funding reductions for the 2013-2017 Consolidated, all housing program budgets have been significantly reduced.</p> <p>Senior populations and the residents living in Trumbull neighborhood will be target populations for the 2013-2017 Consolidated Plan.</p> <p>The City agrees that it should ensure that as part of its analysis of target neighborhoods that issues such as zoning, developable land availability and community support be considered.</p> | |

| Mode of Outreach | Target of Outreach | Summary of response/attendance | Summary of comments received | Summary of comments not accepted and reasons | URL (if applicable) |
|------------------|---|--|------------------------------|--|---------------------|
| | | | | Lastly, the City does agree that the WFHTF Program has been very successful. Furthermore, as a target neighborhood of the 2013-2017 Consolidated Plan, the City will continue to invest in revitalization activities for this neighborhood | |
| Public Meeting | Non-targeted/broad community Members of the Albuquerque Citizen Team | Members of the General Public and Members of the Albuquerque citizen Team were invited to attend a Public Meeting to officially end the 30-Day Comment Period and to give an opportunity for ACT members and the General Public to hear all the Public Comments received and City responses to them and to see how comments impacted the 2013-2017 Strategic Plan and/or the 2013 Action Plan. | | | |
| Public Meeting | Non-targeted/broad community | Meeting at City Council TBD | | | |

Table 4 – Citizen Participation Outreach

Housing Needs Assessment

NA-05 Overview

Needs Assessment Overview

Table 1: Comparative Median Household Income

| | Albuquerque | NM | US |
|-------------------------|-------------|----------|----------|
| Median HH income | \$46,532 | \$43,589 | \$50,046 |
| Per capita income | \$25,612 | \$22,789 | \$26,059 |
| % of persons in poverty | 16.3% | 18.7% | 15.3% |

Map 1: Albuquerque Poverty Rates

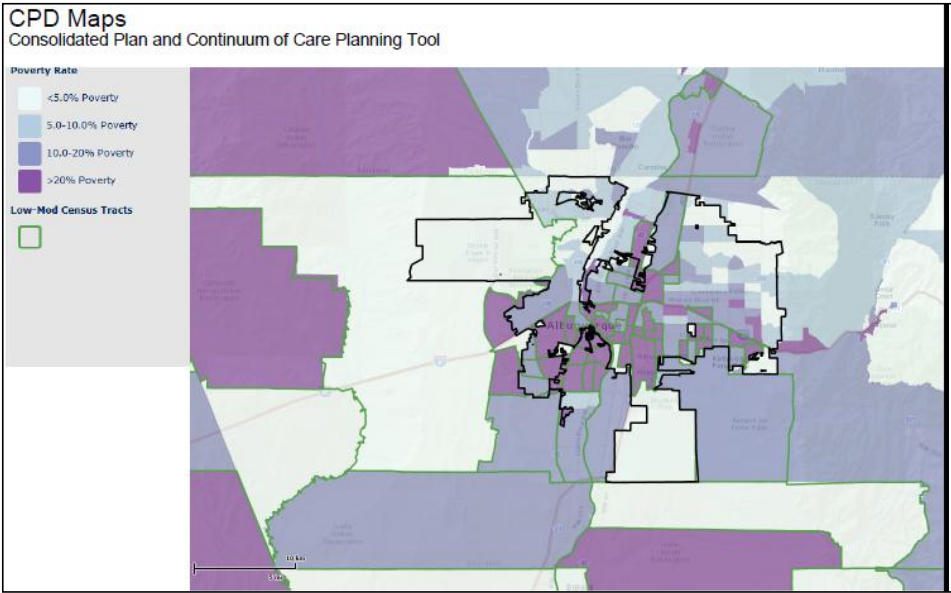
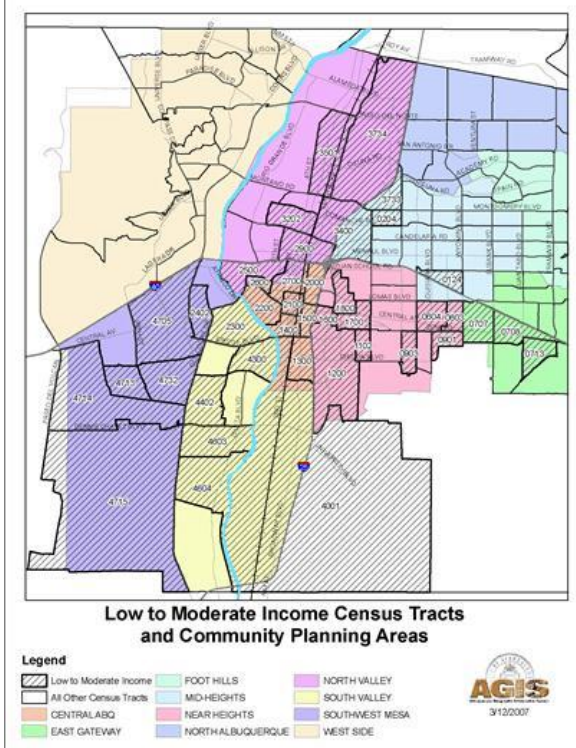


Table2: Household Income and Percent of Population

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

Map 2: Albuquerque Community Planning Area



Discussion:

Poverty is an issue in Albuquerque as 16.3 percent of the population had incomes below the federally established poverty level of \$22,314 for a family of four. Among the elderly, 11 percent were living in poverty in 2010, as were 23.5 percent of children under 18. These data on individuals in poverty are mirrored by the data on household income. Albuquerque's median household Income is 93.0 percent of the national figure, although it is 106.7 percent of the State figure (Table 1, above). As Table 2, above, shows, the City has a substantial number of households with an income of less than \$15,000; indeed, 14.2 percent of households in the City (some 31,365 households) are below this income level, higher than the national percentage of 13.4 percent.

In Albuquerque, more than half, 53 percent, of Albuquerque households are in the three lowest income categories. 2009 CHAS data indicates that over one-quarter (28.1 percent) of all owner-occupied households in the City and almost two-thirds (64.4%) of all renter-occupied households have incomes within the three lowest income categories. Most low-income households are renters (58.5%) rather than owners (41.5%). In the extremely low income category 72.9 percent are renters. Over half (53.5%) the low-income owner households are in the 51-80% AMI income category, while over one-third (35.3%) of the low-income renter households are in the extremely low, under 30% AMI income category.

Another concern noted in the Consolidated Plan is the geographic concentration of low-income households. The City of Albuquerque is divided into ten (10) Community Planning Areas (CPAs). These areas are the Central Albuquerque, East Gateway, Foothills, Mid Heights, Near Heights, North Albuquerque, North Valley, South Valley, Southwest Mesa, and West Side Community Planning Areas. As demonstrated by the both the CPD Poverty Level Map and the Community Planning Area Map above, poverty hotspots within the City are mainly located in the Near Heights, Mid Heights, and Central Albuquerque CPAs. These CPAs experience some of the highest poverty levels in the City with neighborhoods reaching poverty levels of 36.5 to 65.38 percent. Another area of concern which averages poverty levels ranging from 19.33 percent to 36.5 percent is the Southwest Mesa CPA.

In addition to housing a majority of the City's pockets of poverty, the Near Heights, Mid Heights, Central Albuquerque, and the Southwest Mesa CPAs also have large portions of the of the City's minority populations including a mix of African Americans, Native Americans, Asians, and persons self-identifying as Hispanic. Portions of these CPAs also report high crime rates, low school performance rates and

older rental and homeowner housing stock. Consequently all four of these Community Planning Areas were identified as high priority areas for the 2013-2017 Consolidated Plan.

NA-10 Housing Needs Assessment

Summary of Housing Needs

Table 5 - Housing Needs Assessment Demographics

| Demographics | Based Year: 2000 | Most Recent Year: 2009 | % Change |
|---------------|------------------|------------------------|----------|
| Population | 448,616 | 515,107 | 15% |
| Households | 198,468 | 213,918 | 8% |
| Median Income | \$38,272.00 | \$45,478.00 | 19% |

Source: ACS, 2010

Table 2: Households by Family Type

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

Source: ACS, 2010

Table 3: Cost Burdened Renter Households by Family Type

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

Table 4: Housing Problem by Type

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

Table 5: Senior Owner Households with reported Problems

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

Table 6: Senior Renter Households with reported Problems

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

What are the most common housing problems?

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

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

As demonstrated by “Table 4: Housing Problems by Type”, while there were reported cases of both “overcrowding” and a lack of facilities, by far and wide the majority of reported housing problems concerned households that were cost burdened. In fact of the 59,005 households that reported housing problems, 26,630 of these households reported being cost burdened at greater than 30% of income but less than or equal to 50% of income with no other housing problem type. An additional 25,275 households reported being cost burdened at greater than 50% of income with no other housing problem type. Approximately 93 percent of the housing problems reported related to households being cost burdened.

Are any populations/household types more affected than others by these problems?

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance.

Nonfamily households account for both the greatest number (36,680) and percentage of households reporting housing problems (48.5 percent) and are somewhat over-represented, based on their 40 percent share of all households. Single parent families account for 37 percent of households with

housing problems (17, 855 households), significantly in excess of their 19 percent share of all households.

Table 3, above, shows cost burdened small, large and elderly renter households by low-income category. Six in ten (61.7 percent) small households in the extremely low-income category are cost burdened, and over half (53.5 percent) are severely cost burdened, though the numbers decrease quickly as income rises. Two-thirds (68.5 percent) of the large families in the extremely low-income category are cost burdened, and over half (55.0 percent) are severely cost burdened. One-third (33.6 percent) of the elderly households in the extremely low-income range are cost burdened, and one-quarter (25.3 percent) are severely cost burdened.

In 2010-2011, the City was able to provide a pilot Homeless Prevention/Rapid Rehousing (HPRR) project, funded by ARRA funding. The HPRR program served households at or below 50% of the median income. In the HPRP program 84% of those in Homeless Prevention and Rapid Rehousing exited into stable housing. Households received an average of about 6 months of rental assistance. However, someone in that situation will likely need more time to truly stabilize. Having just enough income to cover the rent does not ensure housing stability.

Those receiving rehousing assistance typically had more barriers to housing stability than those receiving prevention assistance. The program found that those who became homeless typically lacked the social supports and resources that would have allowed them to remain housed. Often they had lost a minimum wage or close to minimum wage job and had no savings. Often their friends and family were in the same precarious economic position, unable to offer support. Many lacked a high school diploma or GED and/or the work experience and solid employment history that will increase their chances at obtaining a better paying position. Thus, their needs for re-gaining and maintaining stable housing included full-time employment, higher paying employment, education, access to healthcare, access to affordable housing, additional life skills education, increased social supports, and affordable child care.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

Persons at risk of homelessness are defined as individuals or families facing immediate eviction that cannot relocate to another residence or shelter. Statistics on this population cannot be provided directly, but an examination of the data on overcrowding and upon cost burdened households provides some insight into the extent of the problem. Particular attention is accorded to those households with extremely low incomes, ranging from 0-30% of the area median income, as this represents the most stressed and vulnerable group.

The HUD CHAS 2009 data set indicate that there are 900 owner households in Albuquerque in this lowest income groups that have over one person per room, i.e., are overcrowded. However, there are 2,555 renter households in the lowest income groups living in overcrowded conditions. Of these, 1,005 households are in the extremely low-income group and 425 of these are severely overcrowded. The average household size is 2.4 persons, meaning that 1,020 persons are at risk.

There are 11,630 owner households in Albuquerque facing a severe cost burden, paying more than 50% of household income on housing costs. Of these, 41.0 percent are in the extremely low-income category. The number of severely cost burdened renters is 18,045, of whom 74.0 percent (13,635 households) are in the extremely low-income category. Averaging 2.4 persons per household, these extremely low-income renter households represent over 32,000 extremely low-income renter households that are, or could be, on the edge of homelessness.

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

Lack of affordable housing is the principal risk factor linked to housing instability. In addition, poor housing maintenance resulting in housing violations or findings of uninhabitable living conditions among rental properties have forced renters into homelessness. Among elderly persons and persons with disabilities, lack of accessibility features can force both homeowners and renters out of their living situations.

Discussion

The overwhelming housing need for low-income Albuquerque residents is for affordable housing. Over 90 percent of all reported housing problems relate to housing cost burden among residents, particularly among the lowest income populations and among renter households. Both single member households and single parent family households are disproportionately represented among cost-burdened residents.

In addition, the lack of maintenance, resulting in housing violations, and the lack of accessibility can and has resulted in elderly persons and persons with disabilities being forced from their living situations.

NA-15 Disproportionately Greater Need: Housing Problems

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction:

An analysis of multiple data sources confirm that members of Albuquerque’s minority racial/ethnic groups are disproportionately represented among low-income populations, among renter-households, and among those reporting housing problems.

Table 1: Renter Housing Problems by Income and Race

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

Table 2: Owner Housing Problems by Income and Race

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

Discussion:

Among renter households, Table 1, above, shows extremely low-income renter households reporting the greatest number of problems (44.5%), and the number of reported problems declined as the income level increases. Hispanics renters reported the greatest number and highest percentage of problems

overall. The number of African-Americans renters reporting problems is significant, and out of proportion to their percentage of the population (4.8%).

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

Among owner households, those in the 51-80% AMI income category reported the greatest number (10,605) and proportion (46.7 percent) of problems. Among renter households, those in the <30% AMI reported the greatest number (16,075) and proportion (44.5 percent) of problems. Hispanic households reported the greatest number of problems overall – 49.3 percent of owner and 44.6 percent of renter problems.

NA-20 Disproportionately Greater Need: Severe Housing Problems

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

A sobering statistics reveals that over half (54 percent) of all reported housing problems are severe in nature. The situation is particularly severe for very low income residents, for renters, and for Hispanic and African American residents.

Table 1: Renter Households with Severe Housing Problems by Race, Ethnicity and Income

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

Table 2: Owner Households with Severe Housing Problems by Race, Ethnicity and Income

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

Table 3: Housing Needs by Tenure and Family Type

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

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

Discussion:

Comparing the number of problem units in Table 2 with the housing problems of owner households discussed in the previous section indicates that 54.3 percent of all housing problems reported are severe. In the case of severe owner housing problems, the extremely low-income households report the most problems, and the number declines as income rises. Hispanics and Whites still report the greatest number of problems, though Hispanic households are well in excess of their percentage of the population, and white households are under-represented. Both African-American households and households of other races are also over-represented among households with serious housing problems.

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

NA-25 Disproportionately Greater Need: Housing Cost Burdens

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

While Hispanic and White renters and homeowners report the greatest number of housing problems, by virtue of their larger numbers in the total population, Hispanic, African American, and American Indian renters and homeowners are disproportionately represented among those with problems, including those with serious housing problems.

Table 1 - Cost Burdened Renters by Race

| | Moderate Cost-Burdened | % of Total | Severely Cost Burdened | % of Total | Total HHs | % of Population |
|--|------------------------|------------|------------------------|------------|-----------|-----------------|
| White alone, Non-Hispanic | 8060 | 43.8% | 7730 | 42.2% | 35,845 | 44.6% |
| Black or African American alone, Non-Hispanic | 785 | 4.3% | 1205 | 6.6% | 3,835 | 4.8% |
| Asian alone, Non-Hispanic | 295 | 1.6% | 255 | 1.4% | 1,880 | 2.3% |
| American Indian, or Alaskan Native alone, Non-Hispanic | 1365 | 7.4% | 845 | 4.6% | 5,485 | 6.8% |
| Pacific Islander alone, Non-Hispanic | 15 | 0.1% | 0 | 0.0% | 80 | 0.1% |
| Hispanic, any race | 7730 | 42.0% | 7985 | 43.6% | 32,230 | 40.1% |
| Other including multiple races, Non-Hispanic | 155 | 0.8% | 280 | 1.5% | 1,100 | 1.4% |
| Total | 18405 | | 18300 | | 80,455 | |

Table 2: Cost Burdened Owners by Race

| | Moderate Cost-Burdened | % of Total | Severely Cost Burdened | % of Total | Total HHs | % of Population |
|--|------------------------|------------|------------------------|------------|-----------|-----------------|
| White alone, Non-Hispanic | 10605 | 49.0% | 6105 | 47.2% | 73,965 | 56.6% |
| Black or African American alone, Non-Hispanic | 635 | 2.9% | 465 | 3.6% | 2,770 | 2.1% |
| Asian alone, Non-Hispanic | 455 | 2.3% | 185 | 1.4% | 2,524 | 1.9% |
| American Indian, or Alaskan Native alone, Non-Hispanic | 315 | 1.5% | 145 | 1.1% | 2,170 | 1.7% |
| Pacific Islander alone, Non- | 0 | 0.0% | 0 | 0.0% | 25 | 0.0% |

| | | | | | | |
|--|-------|-------|-------|-------|---------|-------|
| Hispanic | | | | | | |
| Hispanic, any race | 9390 | 43.4% | 5850 | 45.2% | 47,595 | 36.4% |
| Other including multiple races, Non-Hispanic | 235 | 1.1% | 185 | 1.4% | 1,620 | 1.2% |
| Total | 21635 | | 12935 | | 130,669 | |

Discussion

As Table 1 above shows, the number of housing problems among renter households is almost evenly split between those with a moderate cost burden and those with a severe cost burden. Though Whites and Hispanics report the greatest number of problems, the percentage of Hispanic, African-American and Native American households reporting problems is in excess of their proportion of the population. The percentage of African-Americans households reporting severe cost burden is well in excess of that group’s percentage of the population, and the percentage of households identifying as “Other” is slightly above its percentage.

Homeowners are twice more likely to face a moderate cost burden than a severe cost burden (Table 2, above). However, the racial/ethnic patterns are the same as for renters. Whites and Hispanics have the largest numbers of cost burdened renter households. Hispanic, African American, and Asian homeowners report cost burden in excess of their percentage of the population, and Hispanic, African-Americans renters and renter households identifying as belonging to “Other racial” and/or “Two or more races” report severe cost burden problems in excess of their percentage of the population.

NA-30 Disproportionately Greater Need: Discussion

Table 1
Household Income Category by Race/Ethnicity

| Race/Ethnicity | <30% AMHI | | 31-50% AMHI | | 51-80% AMHI | | All Low Income | | All Households | |
|--|---------------|---------------|---------------|---------------|---------------|---------------|----------------|---------------|----------------|---------------|
| | No. | % | No. | % | No. | % | No. | % | No. | % |
| White, non-Hispanic | 9,730 | 38.7% | 10,450 | 42.5% | 17,110 | 43.9% | 37,290 | 42.0% | 112,881 | 53.5% |
| Black or African-American, non-Hispanic | 1,545 | 6.1% | 520 | 2.1% | 1,149 | 3.0% | 3,214 | 3.6% | 6,630 | 3.1% |
| Asian, non-Hispanic | 340 | 1.4% | 600 | 2.4% | 750 | 1.9% | 1,690 | 1.9% | 6,953 | 3.3% |
| American Indian or Alaska Native, non-Hispanic | 989 | 3.9% | 1,295 | 5.3% | 1,870 | 4.8% | 4,154 | 4.7% | 4,937 | 2.3% |
| Other (including multiple races), non-Hispanic | 325 | 1.3% | 305 | 1.2% | 525 | 1.3% | 1,155 | 1.3% | 2,972 | 1.4% |
| Hispanic (any race) | 12,240 | 48.6% | 11,430 | 46.5% | 17,530 | 45.0% | 41,200 | 46.4% | 82,748 | 39.2% |
| Total Per Income Category | 25,169 | 100.0% | 24,600 | 100.0% | 38,934 | 100.0% | 88,703 | 100.0% | 211,124 | 100.0% |

Table 2
Owner/Renter Status by Race/Ethnicity

| Race/Ethnicity | Owner-occupied | | Renter-occupied | | Total City | |
|--|----------------|--------------|-----------------|--------------|----------------|---------------|
| | No. | % | No. | % | No. | % |
| White, only, non-Hispanic | 73,965 | 65.5% | 35,845 | 31.8% | 112,881 | 100.0% |
| Black or African-American only, non-Hispanic | 2,770 | 41.8% | 3,835 | 57.8% | 6,630 | 100.0% |
| American Indian or Alaskan Native, alone, non-Hispanic | 2,170 | 31.2% | 5,485 | 78.9% | 6,953 | 100.0% |
| Asian, alone, non-Hispanic | 2,524 | 51.1% | 1,880 | 38.1% | 4,937 | 100.0% |
| Other, including 2 or more races, non-Hispanic | 1,620 | 54.5% | 1,100 | 37.0% | 2,972 | 100.0% |
| Hispanic, any race | 47,595 | 57.5% | 32,230 | 38.9% | 82,748 | 100.0% |
| TOTAL | 130,669 | 61.9% | 80,455 | 38.1% | 211,124 | 100.0% |

Income categories in which a racial or ethnic group has disproportionately greater need

An analysis of multiple data sources confirm that members of Albuquerque’s minority racial/ethnic groups are disproportionately represented among low-income populations, among renter-households, and among those reporting housing problems.

Table 1 above indicates that Hispanics and Native Americans are significantly over-represented among all three HUD income categories. While Hispanics comprise 39 percent of the City’s overall population, they account for between 45 to 48 percent of the low-income categories, including nearly half (48 percent) of the extremely low income category (<30 percent AMHI). Similarly, American Indians comprise 2.3 percent of the City’s population, but are 3.9 to 5.3 percent of the low-income populations. African American residents are over-represented among the extremely low income category, accounting for 6 percent of this income category, compared to 3 percent in the overall population.

It is not surprising, then, to find that members of minority/ethnic groups are much less likely to be home-owners (Table 2 above). While 65.5 percent of white residents are homeowners, this is true for only 57.5 percent of Hispanics, 54.5 percent of those who identify as multi-racial or “other” race, and 51.1 percent of Asians (even though the latter group is not over-represented among low-income population). For African American and American Indian residents, home-ownership is even more out of reach, with only 41.8 percent of African Americans owning homes, and only 31.2 percent of American Indians.

As Tables 1 and 2 in Section NA-15 and NA-20 demonstrate, members of Albuquerque’s minority groups, in particular, Hispanic, American Indian, and African American householders are all disproportionately represented among low-income households with housing problems, including severe housing problems. Hispanics are also over-represented among low-income home owner households with problems. The low numbers for other minority groups reflect their relatively lower representation among home owner households.

Among renter households, Hispanics renters reported the greatest number and highest percentage of problems overall and are over-represented in terms of their share of the overall population (37.9 percent) and their share of the low-income population (36.4 percent). The proportion reporting problems ranges from 46.8 percent to those in the lowest income category to 39.3 percent in the 51-

80% AMI category. The number of African-Americans renters reporting problems is significant, and out of proportion to their percentage of the overall population and to their percentage of the low-income population (5.2 percent versus 3.2 percent versus 4.8 percent). This is especially true for very low-income African American renter households, among whom 7.5 percent report housing problems. Low-income American Indian renter households reporting housing problems are nearly twice their share of the overall population (6.7 percent versus 3.7 percent); although the percentage share of those reporting problems increases with household income level, from 5.4 percent among the lowest income category to 8.0 percent for the 51-80% AMI group.

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

Needs not previously identified –

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Though not a direct focus of Consolidated Plan requirements, single parent households are a topic of concern in Albuquerque. Census data indicates that 19 percent of households in Albuquerque are single parent households, a figure twice the national percentage. Moreover, 37 percent of single parent households report housing problems, significantly in excess of their proportion of the population.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

As mentioned earlier in this Assessment, poverty hotspots within the City are mainly located in the Near Heights, Mid Heights, and Central Albuquerque CPAs. These CPAs experience some of the highest poverty levels in the City with neighborhoods reaching poverty levels of 36.5 to 65.38 percent. Another area of concern which averages poverty levels ranging from 19.33 percent to 36.5 percent is the Southwest Mesa CPA.

In addition to housing a majority of the City's pockets of poverty, the Near Heights, Mid Heights, Central Albuquerque, and the Southwest Mesa CPAs also have large portions of the of the City's minority populations including a mix of African Americans, Native Americans, Asians, and persons self-identifying as Hispanic. Below is a breakdown of the racial and ethnic composition of the 2013-2017 target neighborhoods.

Alta Monte: 11% of the population is Native American and over 1/3 of the population falls into the "Some Other Race" or "More than Two Races" categories.

Barelas: Over 1/3 of the population identifies as "Some Other Race" or "Two or More Races" and the neighborhood is 77% Hispanic.

Crest: 21% identified as “Some Other Race Alone” or being of “Two or More Races”. 74% of the neighborhood self-identified as being Hispanic.

San Jose: 4% of the population is African American, 42% is “Some Other Race Alone” and 90% of the Consolidated Plan

neighborhood is Hispanic.

Santa Barbra Martinez town: 26% of the neighborhood self-identified as being “Some Other Race Alone” or “Two or More Races and 69% identified as being Hispanic.

Trumbull: 5% of the population self-identified as being African American, 7.2% as Native American, 22% as “Some Other Race Alone”, 4% as “Two or More Races” and 73% of the neighborhood identified themselves as Hispanic.

West Mesa: 84% of the neighborhood is Hispanic and 31% of households identified themselves as belonging to “Some Other Race Alone”.

NA-35 Public Housing

Totals in Use

| Program Type | | | | | | | | | |
|--------------|-------------|-----------|----------------|-------|-----------------|----------------|-------------------------------------|----------------------------|------------|
| | Certificate | Mod-Rehab | Public Housing | Total | Project - based | Tenant - based | Special Purpose Voucher | | |
| | | | | | | | Veterans Affairs Supportive Housing | Family Unification Program | Disabled * |
| | | | | | | | # of units vouchers in use | 0 | 15 |

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 6 - Public Housing by Program Type

Data Source: PIC (PIH Information Center)

Characteristics of Residents

| Program Type | | | | | | | | | |
|---|-------------|-----------|----------------|--------|-----------------|----------------|-------------------------------------|----------------------------|------------|
| | Certificate | Mod-Rehab | Public Housing | Total | Project - based | Tenant - based | Special Purpose Voucher | | |
| | | | | | | | Veterans Affairs Supportive Housing | Family Unification Program | Disabled * |
| Average Annual Income | 0 | 8,559 | 10,215 | 11,273 | 0 | 11,237 | 14,142 | 0 | 0 |
| Average length of stay | 0 | 4 | 5 | 5 | 0 | 5 | 1 | 0 | 0 |
| Average Household size | 0 | 1 | 2 | 2 | 0 | 2 | 1 | 0 | 0 |
| # Homeless at admission | 0 | 0 | 2 | 0 | 0 | 0 | 0 | 0 | 0 |
| # of Elderly Program Participants (>62) | 0 | 3 | 190 | 815 | 0 | 802 | 13 | 0 | 0 |
| # of Disabled Families | 0 | 9 | 287 | 1,427 | 0 | 1,416 | 11 | 0 | 0 |
| # of Families requesting accessibility features | 0 | 15 | 925 | 3,873 | 0 | 3,825 | 48 | 0 | 0 |
| # of HIV/AIDS program participants | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| # of DV victims | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 7 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

| Program Type | | | | | | | | | |
|-------------------------------|-------------|-----------|----------------|-------|-----------------|----------------|-------------------------------------|----------------------------|------------|
| Race | Certificate | Mod-Rehab | Public Housing | | | | | | |
| | | | | Total | Project - based | Tenant - based | Special Purpose Voucher | | |
| | | | | | | | Veterans Affairs Supportive Housing | Family Unification Program | Disabled * |
| White | 0 | 15 | 754 | 3,281 | 0 | 3,241 | 40 | 0 | 0 |
| Black/African American | 0 | 0 | 70 | 303 | 0 | 298 | 5 | 0 | 0 |
| Asian | 0 | 0 | 14 | 78 | 0 | 78 | 0 | 0 | 0 |
| American Indian/Alaska Native | 0 | 0 | 81 | 181 | 0 | 178 | 3 | 0 | 0 |
| Pacific Islander | 0 | 0 | 6 | 30 | 0 | 30 | 0 | 0 | 0 |
| Other | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 8 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

| Program Type | | | | | | | | | |
|--------------|-------------|-----------|----------------|-------|-----------------|----------------|-------------------------------------|----------------------------|------------|
| Race | Certificate | Mod-Rehab | Public Housing | Total | Project - based | Tenant - based | Special Purpose Voucher | | |
| | | | | | | | Veterans Affairs Supportive Housing | Family Unification Program | Disabled * |
| Hispanic | 0 | 10 | 598 | 2,330 | 0 | 2,313 | 17 | 0 | 0 |
| Not Hispanic | 0 | 5 | 327 | 1,543 | 0 | 1,512 | 31 | 0 | 0 |

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 9 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Section 504 Needs Assessment

The Albuquerque Housing Authority is an independent organization. It is currently working to develop a Modernization Plan to address the needs of the Albuquerque Community. The Albuquerque Housing Authority will partner with the Department of Family and Community Services to develop this Plan.

Needs of public housing tenants and applicants on the waiting list for accessible units

Transportation and supportive services are services most needed. Applicants and tenants need help obtaining benefit information and collecting current information from social service agencies. Both parties need a streamline application process that minimizes the needs for long waits and delays.

Most immediate needs of residents of Public Housing and Housing Choice voucher holders

Public Housing residents and Voucher holders need to sharpen their independent living skills. This includes financial management, housekeeping and coordinating family services. Residents need access to services that allow them to improve their employment situation. This includes access to day care and help with household management tasks like budgeting and time management. Owning an automobile is by far the biggest expense for every AHA low income household. With prices rising, household have to learn ways to stretch their dollar to make ends meet.

How do these needs compare to the housing needs of the population at large

They are in many ways the same however AHA residents are challenged by having less and less disposable income at a time when prices are rising. This means that even basic financial choices are often a struggle for them.

Discussion

AHA continues to target the needs of public housing residents and vouchers. The primary goal of AHA services is to put services in place that allow household to function as long-term self-sufficient tenants who are able to maintain housing and build economic stability.

NA-40 Homeless Needs Assessment

Introduction

Homelessness encompasses a population that is elusive, hidden, highly mobile, and characterized by a diverse and complex set of personal and social circumstances. In order to identify and ascertain the needs of persons who are homeless in Albuquerque, the City worked closely with local homeless services provider and their associations. The New Mexico Coalition to End Homelessness, which manages the Continuum of Care and HMIS for New Mexico, provided Point in Time data as well as annual performance data from the HMIS for 2011. The Albuquerque Strategic Collaborative to End Homelessness, staffed by the NMCEH, serves as the advisory body for both the Albuquerque Continuum of Care and for Albuquerque Heading Home, a nationally-funded demonstration project that identifies, assesses and houses the most medically fragile homeless persons in the city. City staff and consultants met twice with this group, initially to outline the process for developing the homeless needs assessment and later to present for review and comment the draft homeless needs assessment report.

The City of Albuquerque continues to face significant problems associated with homelessness and the prevention of homelessness. The homeless population in the area continues to increase in part because of continued high unemployment (6.8% in April 2012), rising rental housing costs, and the continuing effects of the recession. In response, new initiatives are underway to create comprehensive, coordinated systems that share a common vision of homelessness in Albuquerque that is “rare, of short duration, and non-recurring.”

Homeless Needs Assessment

| Population | Estimate the # of persons experiencing homelessness on a given night | | Estimate the # experiencing homelessness each year | Estimate the # becoming homeless each year | Estimate the # exiting homelessness each year | Estimate the # of days persons experience homelessness |
|--|--|-------------|--|--|---|--|
| | Sheltered | Unsheltered | | | | |
| Persons in Households with Adult(s) and Child(ren) | 600 | 50 | 970 | 485 | 485 | 0 |

| Population | Estimate the # of persons experiencing homelessness on a given night | | Estimate the # experiencing homelessness each year | Estimate the # becoming homeless each year | Estimate the # exiting homelessness each year | Estimate the # of days persons experience homelessness |
|--|--|-------------|--|--|---|--|
| | Sheltered | Unsheltered | | | | |
| Persons in Households with Only Children | 15 | 0 | 60 | 30 | 30 | 0 |
| Persons in Households with Only Adults | 750 | 375 | 970 | 485 | 485 | 0 |
| Chronically Homeless Individuals | 0 | 0 | 0 | 0 | 0 | 0 |
| Chronically Homeless Families | 0 | 0 | 0 | 0 | 0 | 0 |
| Veterans | 140 | 80 | 110 | 55 | 55 | 0 |
| Unaccompanied Child | 25 | 5 | 60 | 30 | 30 | 0 |
| Persons with HIV | 2 | 0 | 8 | 4 | 4 | 0 |

Table 10 - Homeless Needs Assessment

Alternate Data

Source Name:

Point In Time Count

Population includes Rural none

Homeless:

Formatted: Wrap Around

Formatted: Wrap Around

Nature and Extent of Homelessness by Racial and Ethnic Group

While minimal information is available from the Point in Time counts concerning the characteristics of those experiencing homelessness, the Annual Performance Report on the Albuquerque Continuum of Care agencies provides additional information about the 1,834 persons who received services throughout 2011 (Table 2). Persons of color were considerably over-represented among those served in 2011, including Hispanics and, even more so, Native Americans and African Americans, who were represented at 3 to 3.5 times greater, respectively, than their proportion in the general population.

Nature and Extent of Unsheltered and Sheltered Homelessness, including Rural Homelessness

On January 22, 2012, the Albuquerque Point in Time count identified 1044 *sheltered* homeless persons. Of these, 37 percent (389 persons) were members of a household with at least one adult and one child. Another 26 unaccompanied youth were also identified in shelter. Among subpopulations of concern, veterans, persons with chronic substance abuse issues, and victims of domestic violence each accounted for approximately 10-11 percent of the sheltered homeless persons identified in 2012.

The January 2011 Albuquerque Point in Time count included *both sheltered and unsheltered* homeless persons (Table 2). A total of 1,639 homeless persons were identified, including 1,252 sheltered and 387 unsheltered persons. As in 2012, 36 percent (586 persons) were in households with at least one adult and one child. Of those in shelters, just over half (52%) were in emergency shelters, and just under half (48%) were in transitional housing. Most of those in emergency shelters (78%) were adults without children. Only 30 percent of family members with children were in emergency shelters, which may reflect the relative dearth of family shelter beds. Homeless subgroups of concern were more variably represented, with severely mentally ill accounting for 7 percent; persons with chronic substance abuse issues, 9 percent; veterans, 12 percent; and domestic violence victims, 15 percent. Over one-third (36%) of homeless veterans identified in the 2011 count were unsheltered.

The 2011 Point in Time Count also includes those persons who were considered homeless by Department of Education criteria, including staying in a motel or “doubled up” with family or friends due to economic reasons. By these criteria, an additional 432 persons were identified as homeless, including 305 adults without children, 81 adults with children or unaccompanied youth, and 46 dependent children.

Discussion

Over-Representation by Age and Race/Ethnicity. Further analysis of the HMIS service data identifies populations that are over-represented among the homeless population receiving services. Children under 5 receiving homeless services are twice their proportion in the overall population (14.6% of population served versus 7.0% of general population). Persons between the ages of 35 and 54 are also over-represented among the homeless services population (35.4% versus 26.7%). Those over age 62 are much less likely to be among those served (1.8% versus 14.9%). Persons of color were considerably over-represented among those served in 2011, including Hispanics (52.3% versus 46.7%) and, even more so, American Indians (14.1% versus 4.6%) and African Americans (11.8% versus 3.3%).

Subpopulations of concern. Victims of domestic violence are notable for their prevalence, reported by 40 percent of adults without children and nearly 60 percent (58.8%) of adults in households with children. This may reflect in part the preponderance of women, who are more likely to report domestic violence, heading households with children. Veterans represent a very small percentage of those served by Continuum of Care agencies, but these data do not reflect the services provided by the Veterans Administration, to whom Continuum of Care agencies may refer clients.

Over half (53.3%) of those served reported at least one known physical or mental health condition at the time of entry into services. One third (33.2%) reported two or more conditions. Of these conditions, the most prevalent was a mental health diagnosis, reported by nearly half (45.7%) of those served. Those with developmental disabilities or HIV/AIDS represented a very small proportion of those served.

Homeless Services Capacity. The Albuquerque Continuum of Care provides an annual report on the capacity to serve homeless persons in the variety of housing programs offered by the CoC. The largest capacity is in permanent supportive housing, which accounts for 45.4 percent of available beds, followed by shelter beds at 31.7 percent and transitional housing at 21.5 percent. A small Housing Prevention and Rapid Rehousing program, funded by a federal stimulus grant, added a temporary addition of 32 beds, primarily for those in households with children.

Populations Served. The largest allocation of housing resources benefitted households with children, who were eligible for 38 percent of the available beds. Another 30 percent of capacity was allocated to single adults (male or female). While another 11 percent of available beds were reserved for single males, an additional 4 percent of beds were reserved for single females.

Emergency Shelter. In 2012, the CoC emergency shelters had available a total of 700 beds, of which 315 were seasonal beds available from mid-November to mid-March. The January 2011 point in time count identified 658 persons in emergency shelters and 387 unsheltered for a total of 1,045 in need of emergency shelter, suggesting a shortfall of about 300 emergency shelter beds at this point in time. During the nine months of the year when the seasonal shelter is not in operation, the number of shelter beds available drops to 400, and it is likely that the numbers of unsheltered persons increases significantly during these months. Notably, the total number of persons served by the Continuum of Care agencies remains fairly constant throughout the year, from 902 on the last Wednesday in January 2011 to 820 on the last Wednesday in July 2011.

Persons Threatened With Homelessness. The optimal intervention to homelessness is prevention, which requires identification and intervention of those persons and families who are in danger of becoming homeless. The at-risk population is defined as individuals or family facing immediate eviction who cannot relocate to another residence or shelter.

Statistics on this population cannot be provided directly, but an examination of the data on overcrowding and upon cost burdened households provides some insight into the extent of the problem. Particular attention is accorded to those households with extremely low incomes, ranging from 0-30% of the area median income, as this represents the most stressed and vulnerable group.

The HUD CHAS 2009 data set indicate that there are 900 owner households in Albuquerque in this lowest income groups that have over one person per room, i.e., are overcrowded. However, there are 2,555 renter households in the lowest income groups living in overcrowded conditions. Of these, 1,005 households are in the extremely low-income group and 425 of these are severely overcrowded. The average household size is 2.4 persons, meaning that 1,020 persons are at risk.

There are 11,630 owner households in Albuquerque facing a severe cost burden, paying more than 50% of household income on housing costs. Of these, 41.0 percent are in the extremely low-income category. The number of severely cost burdened renters is 18,045, of whom 74.0 percent (13,635 households) are in the extremely low-income category. Averaging 2.4 persons per household, these extremely low-income renter households represent over 32,000 extremely low-income renter households that are, or could be, on the edge of homelessness.

NA-45 Non-Homeless Special Needs Assessment

Introduction

Because it was predicted from the start of City's five year Strategic Planning process that not only would there continuing local economic difficulties and a slow housing market over the next five years, but that there would also be significant reductions in funding, the City made the decision early on that the main focus of the 2013-2017 Consolidated Plan would be to focus its limited resources on the most vulnerable City residents to ensure that non-homeless special needs populations remained non-homeless.

Therefore, from the start the City made great efforts to effectively identify which vulnerable populations are most "at-risk" of being unable to obtain affordable housing, and, which vulnerable populations are most "at-risk" being unable to sustain affordable housing opportunities once housing had been obtained. In addition in using statistical data, the City made the decision to use Focus Group discussions, surveys, and Key Interviews to work closely with the Albuquerque Community to answer the following questions regarding Albuquerque's non-homeless special needs population

Characteristics of Special Needs Populations

Based on the results of the Focus Groups discussions, Community Survey and Key interviews, it is clear that poverty is the most common denominator for being "at-risk" of being unable to obtain housing and/or to sustain housing once it has been obtained. Therefore a clear focus of the 2013-2017 Plan will be to target programming options to populations at or below 30% AMI. However, it is also clear based on these same data sources that people do not perceive poverty as the only factor that makes some persons more "at-risk" for being homeless. The following sections describe how the City plans to address these other factors in the 2013-2017 Consolidated Plan.

Over the past 10 years the United States has been involved in two major wars, the wars in Iraq and Afghanistan. Consequently it is no surprise that with huge changes taking place within the veteran population in recent years, the City of Albuquerque has identified this population as a priority population for programming in the 2013-2017 Consolidated Plan. According to the Veteran's Administration, it is estimated that one third of the adult homeless population nationwide once served

in the US Armed Forces. At a local level, from October 1, 2011 to June 30, 2012, the local VA office served 402 previously un-served veterans and provided services to an additional 906 veterans. While identifying and responding to the housing and supportive housing needs of homeless and near homeless veterans in general will be a priority for the City of Albuquerque over the next five years, one subpopulation of veterans that will be of particular interest to the City of Albuquerque is that of female veterans, especially those female veterans that are also single parent head of household.

The Henderson House which provides transitional housing and supportive housing services for homeless female veterans, provided housing for 15 female head of households during the period of May 2, 2011 to August 15, 2012. This five bed room, three bathroom facility has the capacity to house up to ten residents at any given time and is currently at 100% capacity. Female veterans housed at the Henderson house have ranged in age from 28-58 with the average age being late forties. The Henderson House mainly serves single parents with one to two children with 60% of those served identifying as White, 27% identifying as African American and 13% identifying as Hispanic. Women veterans are twice as likely to become homeless than their male counterparts and are four times as likely to become homeless as their female non veteran counterparts. It is projected that by 2020 10% of the entire veteran population will be women and that percentage is estimated to increase to 14% by 2030.

In addition to female veterans, it was noted during focus group discussions that another sub population of veterans that had very specific housing needs was two parent veteran families. Although there has been much progress in responding to the emerging needs of adult homeless veterans and more recently female veterans with children, there appears to be a gap in services for two parent veteran households. Based on Focus Group discussion it seems that other than traditional housing options for the general public, there are very few affordable and supportive housing options for veteran families that enable and encourage these families to be housed together. Consequently, it was recommended by Focus Group participant that over the next five years, the City work to increase housing options that support two parent veteran households to stay together.

As mentioned earlier, when asked what vulnerable City residents were most at risk of being unable to obtain and/or maintain safe, affordable, quality housing as part of the Focus Group discussions and the Community Survey, the following populations were identified most often as being most "at-risk": Youth transitioning from foster care/juvenile justice system, grandparents raising grandchildren, seniors over the age of 75 years old, adults with behavioral health/mental health issues, adults transitioning from the

justice system, and victims of domestic violence. Consequently, in addition to non-homeless veterans and persons with physical disabilities, the six (6) populations identified by the Community as high priorities, will be target non-homeless populations for the 2013-2017 Consolidated Plan.

Housing and Supportive Service Needs and Determination

The following information concerning the housing needs and supportive housing services needs is based upon the results of Focus Group discussions and the Community Survey. The two main questions asked of the community that inform this portion of the Consolidated Plan are: “What services do you think are most necessary to support low income vulnerable populations to access and/or maintain housing?”, and “What housing features do you think are most necessary to make housing safe, affordable and sustainable?” All respondents were asked to prioritize their answers. In terms of services perceived as most necessary to support low income vulnerable populations to access and/or maintain affordable housing opportunities, short term rental assistance received the highest priority, while down payment assistance and/or low interest loans for homebuyers, training on financial literacy, and training on how to access service programs such as Medicaid and Social Security also received high priorities. In terms of housing features, walking distance to public transportation, housing units affordable to persons at or below 30% AMI, and affordable homeowner units dispersed throughout the City received the highest rankings. Based on these results over the next five years the City does plan to invest funds into a HOME funded Tenant Based Rental Assistance Program (TBRA), a Homeowner Loan program, and does plan to target a significant portion of its housing monies on increasing housing opportunities to persons at or below 30% AMI. Also, based on community input, the City will continue to implement its policy of implementing mixed use and mixed income housing development projects and working to ensure that projects are located in areas close to public transportation and employment opportunities as well as will work to ensure that access to training on financial literacy and training on how to access other social services such as Medicaid and Social Security are included in the Scopes of Work of all applicable affordable housing projects. Lastly, one topic that came up in several of the Focus Group discussions was the need for better service coordination between housing providers, case management agencies, social service providers and the City.

In addition to these general guidelines, Focus Group discussions generated specific recommendations for specific populations. These specific recommendations are as follows:

Youth Transitioning from Foster care/Juvenile Justice System: This population was first prioritized by the Focus Group targeted at analyzing the housing and supportive housing needs of children, youth and families and was later the highest prioritized population on the Community Survey. At this time the City does not have a lot of data on this population other than the general sense among community members that this population needs additional services. Consequently, over the next five years the City will work to better understand the needs of this populations and to work to increase housing services for youth transitioning out of the Foster care/Juvenile Justice System as per the Community’s recommendation. One specific recommendation put forth for this population was the need to have access to legal knowledge and legal services regarding emancipation issues.

Seniors Raising Grandchildren: This population came up in two different Focus Groups and was the second highest ranked population on the Community Survey. Specific service and housing recommendations for this group included the need for larger unit sizes such as 3 bedroom units. Also, in general it was recommended that housing developments targeting low income families should have onsite child care, and be located near schools and grocery stores.

Adults with Behavioral Health/Mental Health Issues: This population received the third highest ranking on the Community Survey. Recommendations on how to best meet the housing and supportive housing needs of this population included: ensuring that housing units were energy efficient and located near sheltered bus stops, providing more options for substance abuse treatment beyond short-term detoxification services, and increasing available assistance for rental deposits and utilities.

Adults Transitioning from Justice System: This “at-risk” population came up in several of the Focus Group discussions both as a population that has difficulty accessing housing and also as a fair housing issue. Recommendations for how to better meet the housing and supportive housing needs of this population focused on the following: a) A review of City policies that may inadvertently discourage landlords from renting to populations in need b) the need for the City to provide on-going, perpetual fair housing training to private sector landlords, property managers, and staff; and, c) City assistance and coordination in increasing public awareness of this population’s challenges, available services, and positive outcomes.

Seniors over 75 years-old/Persons with Physical Disabilities: Seniors over the age of 75 years old received the fifth highest priority on the Community Survey. Although Persons with physical disabilities was not category that was highly ranked on the Community Survey, it remains a high priority population for the City. Recommendations for these two populations included help with medical co-pays and access to accessible transportation. It was also recommended that the City look into a broader definition of service animal that are allowed to reside in units.

Victims of Domestic Violence: This population received the sixth highest ranking on the Community Survey and was the topic of more than one Focus Group discussion and/or Key Interview. According to Albuquerque service providers, domestic violence is the leading cause for homelessness among women in New Mexico. Significantly, domestic violence is an issue that also came up in discussions focused on immigrant populations. Recommendations for meeting the housing and supportive housing needs of this population include: increasing funding for rapid re-housing services and increasing funding for tenant based rental assistance for a time period of over two years.

Veterans: Although Veterans were not ranked as a high priority by Community Survey respondents, as mentioned earlier, this group is a high priority special needs population for the City. Based on Focus

Group discussions priority housing and supportive housing needs include: a) access to Life Skills and self-care training to include financial management, shopping and cooking for good nutrition, and parenting skills; and b) opportunities to re develop Socialization skills such as facilitated opportunities to engage in intergenerational activities for families to promote health and social engagement and to counter isolation and boredom. In terms of housing features the following were recommended: Two to three bedroom units to accommodate families; Community or activities room or courtyard; On-site services and activities coordinator and gated communities to promote a sense of security and physical safety.

Public Size and Characteristics of Population with HIV / AIDS

According to New Mexico Aids Services (NMAS) there as of July 1, 2011, there were 6,515 persons living in New Mexico with HIV/AIDS. The agency served about 700 persons over the past program year and reports that the number being served has increased every year over the past 10 years at a rate of 17.5 additional persons per year. Approximately 86% of persons diagnosed with HIV/AIDS in the State are males and about 76% of persons living with HIV/AIDs are between the ages of 40-49 and over the age of 50 years old. Persons identifying as African American and/or Black make up about 6% of this population and are slightly over represented in terms of their overall percentage of the general population. The majority of persons living with HIV/AIDs live in Bernalillo County and African American gay youth are the fastest growing subpopulation. Another group that is of particular concern to NMAS and to the City is those persons with HIV/AIDS over the age of 50 years old. The HIV/AIDS population is living longer and therefore over the next five years the City will work to better understand how to support this aging population.

Discussion

As mentioned earlier, the City knew early on in the Planning Process that programming funds would be significantly reduced from prior years. Therefore in order to effectively use limited funds to make the greatest impact, the Community Development Division spent a lot of effort to work with the Community to identify the most “at-risk” of the already “at-risk” special needs populations. Through the Focus groups discussions, Community Surveys and Key Interviews the Community Development Division was able to identify eight (8) non-homeless special needs subpopulations that will be the focus of the 2013-2017 Consolidated Plan. In addition to identifying these populations, the Division was also able to gather input from the Albuquerque Community on what specific housing types, and supportive housing services would most benefit these particular populations. Consequently, because of the collaborative efforts throughout the Consolidated Plan process, the 2013-2017 Consolidated Plan will be able to guide

the Community Development Division to support non-homeless special needs populations in both a comprehensive and targeted way.

NA-50 Non-Housing Community Development Needs

Public Facilities

Over the next five years, the City of Albuquerque's Community Development Division will focus the majority of its resources on working to a) Increase affordable Housing Opportunities to low to moderate income populations, and b) Increasing Sustainable Housing Opportunities for low to moderate income populations. Because of significant reductions of funding, the City plans to set aside only \$100,000 per year to fund its Public Facility Program.

Need Determination

Because of the limited amount of funds available for the Division's Public Facility Program, the Division does not plan to fund any major new Public Facility projects over the 2013-2017 programming cycle. Instead, the Division plans to focus Public Facility funds on maintaining existing public facilities to ensure that these facilities are accessible to low income persons especially persons with physical disabilities.

Public Improvements

As with the Division's Public Facility Program, because the City's Community Development Division has had to face significant reductions in funding, the Public Improvement Program will only be funded at an estimated \$100,000 per year.

Need Determination

Also because of reductions in funding, it was decided early on in the planning process to use limited Public Improvement funds in targeted areas rather than attempt to implement a City-wide Public Improvements Program. Consequently, in consultation with the City's Planning Department, Community Development Division staff assessed the Public Improvement needs of each of the Division's nine 2013-2017 prioritized target neighborhoods (See Appendix II). Although all of the nine target neighborhoods are in need of public improvements, Alta Monte and Santa Barbara Martineztown received high priorities and therefore will be target neighborhoods for public improvements during the 2013-2017 Consolidated Plan period.

Public Services

In addition to giving a high priority to its housing programs, based on the results of the Focus Group discussions and the Community Survey, the City also chose to give high priority to its Public Service

Program. Consequently over the next five years, the City has chosen to fund its Public Service Program to the maximum allowed by CDBG regulations. Unfortunately even funding its Public Service Program at the cap of 15% of the CDBG Entitlement grant, because of cuts to the CDBG Entitlement Grant itself, the City will not be able to fund all the projects that it has previously funded during the 2008-2012 Consolidated Plan Period. In fact for the 2013-2017 Consolidated Plan Period, funding for this Program has been reduced by almost \$100,000 per year. The following section highlights the prioritization process of the 2013-2017 planned Public Service projects.

Need Determination

During the 2008-2012 Consolidated Plan Period the City funded 11 high priority Public Service projects. These projects were funded in the amount of approximately \$655,000 per year. However, because of anticipated funding cuts, for the 2013-2017 Consolidated Plan Period, funding for the Program had to be reduced by \$100,000 and tough decisions about which projects to fund had to be made.

As part of the decision making process, City staff carefully assessed each previously funded project against needs that had been identified during the needs assessment phase of the Planning Process. It was decided that even though new needs had been identified during the needs assessment phase, at this time, the City would not fund any newly identified projects but instead focus limited resources on working to continue to fund previously identified high priority projects.

After carefully assessing and prioritizing each project it was decided that for the 2013-2017 Consolidated Plan period the following Public Service Projects would continue to be funded: the homeless dental, low income dental, emergency motel voucher, senior meals, early childhood development, employment training for immigrant women, homebuyer counseling, and the Landlord/Tenant Hotline projects. Unfortunately because of budget constraints the Division's Neighborhood Large Item Pick-up project will not be funded during the 2013-2017 Plan Period and funding had to be reduced to Division's dental, senior meal, and homebuyer counseling projects. To review staff discussions of these projects please see Appendix II.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

Housing markets are linked to employment and population growth. According to the “Market at a Glance” publication prepared by the Southwest Regional Office in Fort Worth, economic conditions in Albuquerque have weakened since 2008 and the onset of the recession. During the 12 months ending October 2011, nonfarm employment in the metropolitan area declined by 2,600 jobs, or 0.7 %, to an average of 369,400 jobs. The percentage of employment change increased through much of 2011, but leveled out in late 2011 and early 2012. It should also be noted that the labor force has declined each year since 2008, though the rate of decline slowed in 2012.

Projections for employment growth from the New Mexico Department of Workforce Solutions indicate that the MSA will gain 50,010 jobs between 2008 and 2018, reaching an estimated 459,910 jobs by 2018. This represents a modest employment growth of 1.2 percent per year over that period. At the same time, population growth has slowed, in large measure because fewer people are moving to the City. Net Natural Change (births compared to deaths) has remained stable over the last three years in particular, but new migration figures have declined sharply, so that overall growth has flattened out. Population projections by the University of New Mexico Bureau of Business and Economic Research indicate that Bernalillo County will grow to 905,393 persons (from an estimated 713,020 in 2010) by 2020. This represents an annual population growth rate of 1.3 percent. Data from HUD’s most recent “Comprehensive Housing Market Analysis”, and the current “Market at a Glance” report both indicate a similarly modest growth in households, continuing a decline that began in the early 2000s. The household growth rate between the spring of 2010 and the end of 2011 was only 0.4 percent.

The implication for the housing market in general is that modest growth in both population and employment will generate only modest growth in the housing market.

MA-10 Number of Housing Units

Introduction

A basic premise of all housing markets is there should exist a spectrum of housing choice and opportunity for local residents. This axiom establishes that housing choice and needs differ in most communities due to a variety of factors including: employment mix, household income, population age, proximity of employment and mere preference. Local housing and labor markets are inextricably linked to one another. Industries are served by local housing markets that provide choices and opportunities for both current and future workers.

All rental properties by number of units

Table 1: Total Housing Units by Tenure

| Housing Occupancy Status | 2000 | 2010 | Net Change 2000-2010 | % Change 2000-2010 |
|----------------------------|----------------|----------------|-------------------------|-----------------------|
| Total Housing Units | 198,465 | 239,166 | 40,701 | 21% |
| Occupied housing units | 183,236 | 224,330 | 41,094 | 22% |
| Owner-occupied | 110,606 | 135,267 | 24,661 | 22% |
| Renter-occupied | 72,630 | 89,063 | 16,433 | 23% |
| Vacant housing units | 15,229 | 14,836 | 393 | (3%) |

Table 2: Total Vacancies by Type

| | 2000 | 2010 | % change | % of total units |
|---|---------------|---------------|-------------|------------------|
| Total Vacant Units: | 15,229 | 14,836 | (3%) | 6% |
| For rent | 9,686 | 6,788 | (30%) | 3% |
| For sale only | 2,126 | 2,709 | 27% | 1% |
| Rented or sold, not occupied | 640 | 684 | 7% | 0% |
| For seasonal, recreational, or occasional use | 787 | 1,219 | 55% | 1% |

| | | | | |
|---------------------|-------|-------|-------|----|
| For migrant workers | 11 | 2 | (82%) | 0% |
| Other vacant | 1,979 | 3,434 | 74% | 1% |

Table 3: Housing Units by Unit Type

| Units in Structure | 2000 Total | 2000 % of Total | 2010 Total | 2010% of Total | % Change 2000-2010 |
|----------------------------|----------------|-----------------|----------------|----------------|--------------------|
| Total Housing Units | 198,714 | 100% | 234,891 | 100% | 18% |
| 1-unit, detached | 114,632 | 57.7% | 144,843 | 61.7% | 26% |
| 1-unit, attached | 12,011 | 6.0% | 13,556 | 5.8% | 13% |
| 2 units | 3,880 | 2.0% | 3,763 | 1.6% | (3%) |
| 3 or 4 units | 12,945 | 6.5% | 16,428 | 7.0% | 27% |
| 5 to 9 units | 9,662 | 4.9% | 12,022 | 5.1% | 24% |
| 10-19 units | 10,515 | 5.3% | 12,461 | 5.3% | 19% |
| 20 or more units | 26,283 | 13.2% | 22,211 | 9.5% | (15%) |
| Mobile homes | 8,653 | 4.4% | 9,538 | 4.1% | 10% |
| Boat, RV, van, etc. | 133 | 0.1% | 69 | 0.0% | (48%) |

Table 4: Housing Units by # of Rooms

| Number of Rooms | 2010 Housing Units | % of Total Units |
|----------------------------|--------------------|------------------|
| Total housing units | 234,891 | 100% |
| 1 room | 4,981 | 2.1% |
| 2 rooms | 5,994 | 2.6% |
| 3 rooms | 25,284 | 10.8% |
| 4 rooms | 39,586 | 16.9% |
| 5 rooms | 51,308 | 21.8% |

| | | |
|-----------------|--------|-------|
| 6 rooms | 46,177 | 19.7% |
| 7 rooms | 31,996 | 13.6% |
| 8 rooms | 16,008 | 6.8% |
| 9 rooms or more | 13,557 | 5.8% |
| Median rooms | 5.3 | (X) |

Table 5: Project Number of Households by Household Size

| PROJECTED NUMBER OF HOUSEHOLDS BY SIZE | | | |
|--|-------------|-------------|---------|
| Year | < 5 Persons | > 5 Persons | TOTAL |
| 2010 | 197,020 | 16,895 | 213,915 |
| 2011 | 198,990 | 17,064 | 216,054 |
| 2012 | 200,980 | 17,235 | 218,215 |
| 2013 | 202,990 | 17,407 | 220,397 |
| 2014 | 205,020 | 17,581 | 222,601 |
| 2015 | 207,070 | 17,757 | 224,827 |
| 2016 | 209,141 | 17,934 | 227,075 |
| 2017 | 211,232 | 18,114 | 229,346 |

Table 6: Foreclosure

| Zip Code | Pre-Foreclosures | Auctions | REOs | Total |
|----------|------------------|----------|------|-------|
| 87121 | 129 | 8 | 7 | 144 |
| 87114 | 52 | 2 | 3 | 58 |
| 87120 | 46 | 2 | 3 | 51 |
| 87105 | 34 | 5 | 3 | 42 |
| 87112 | 19 | 2 | 2 | 23 |
| 87110 | 15 | 1 | 2 | 18 |
| 87123 | 9 | 0 | 6 | 14 |
| 87107 | 10 | 3 | 0 | 13 |
| 87111 | 10 | 2 | 1 | 13 |
| 87122 | 11 | 1 | 0 | 12 |
| 87108 | 6 | 1 | 3 | 10 |
| 87109 | 9 | 0 | 1 | 10 |
| 87102 | 4 | 1 | 3 | 8 |
| 87104 | 3 | 0 | 0 | 3 |
| 87106 | 2 | 0 | 0 | 2 |

| | | | | |
|------------------------|--------------|-----------|------------|--------------|
| 87116 | x | x | x | x |
| New Activity | 359 | 28 | 34 | 421 |
| Existing Totals | 2,533 | 68 | 337 | 2,938 |

Number and Targeting of Units

According to the 2010 U.S. Decennial Census, the City of Albuquerque’s housing inventory increased by 40,701 units (21 percent) since 2000 (Table 1). The most significant net increase from 2000-2010 occurred in the growth of owner-occupied housing units (24,661 units/22 percent growth). Renter-occupied housing units increased by 16,433 units or 23 percent during this period. There are currently 224,330 occupied housing units in the City of Albuquerque. Owner-occupied units (135,267 units) comprise 60 percent of the City’s occupied housing inventory with 89,063 units (40 percent) renter-occupied.

The City of Albuquerque’s housing inventory is primarily comprised of 1-unit, detached units. Single-family, attached and detached units comprise 67.5 percent of the City’s total housing inventory (Table 1.3). According to 2010 U.S. Census estimates, the largest percentage increases occurred in the growth of 3 or 4-unit (27 percent), 1-unit, attached (26 percent) and 5 to 9-unit (24 percent) structures. Significantly, the City lost 15 percent of its 20 or more unit structures.

According to 2010 U.S. Census estimates, the vast majority (95.3 percent) of the City of Albuquerque’s housing units have 3 or more rooms (Table 4). The City’s housing inventory has a median of 5.3 rooms per unit.

Units Expected to be lost from Inventory

The home sales market in the Albuquerque MSA is currently soft because of the slowdown in economic activity. Still, the Greater Albuquerque Association of REALTORS® reported that, during the 12 months ending March 2012, single-family home sales in Albuquerque did increase 4 percent, to 6,725 homes, compared with sales during the previous 12 months, though the average sales price declined 8 percent, to \$198,500. Condominium sales in Albuquerque declined 15 percent, to 590 sales, during the same period. In this regard, Albuquerque did better than the state as a whole, which saw a 5-percent decline.

The rental market in Albuquerque is currently balanced despite the economic slowdown. Limited construction of multi-family units has caused a decline in vacancy rates and an increase in rents.

According to Reis, Inc., in the first quarter of 2012, the apartment vacancy rate in Albuquerque was 3.9 percent, down from 4.7 percent a year earlier, though the average rent increased 1 percent, to \$730.

Data taken from the “Market at a Glance” demonstrate very clearly the extent to which building activity has declined over the past ten years. At the peak of the Housing Market in 2003-2005, building permits for single family homes were being issued at a rate of over 6,000 permits per year. As of 2009 that rate dropped below 2,000 and decreased to less than 1,000 permits being issued per year by 2012. The situation for rental units has been similar. In 2002 nearly 2,000 building permits were issued for multi-family units. By 2009, less than 260 permits were issued and that rate dropped to less than 150 permits in 2012.

The City of Albuquerque’s foreclosure rate (0.16) is comparable to Bernalillo County, the State of New Mexico and the nation as a whole (Table 1.14). The foreclosure rate is calculated by dividing the total housing units in a zip code by the total number of properties that received foreclosure filings during the month. The number is expressed as a ratio, i.e. 1 in 100 housing units received a foreclosure filing during the month. The lower the second number in the ratio, the higher the foreclosure rate. A 6-month trend analysis shows foreclosure filings in the City falling which is consistent with county, state and national trends. Only in Zip Codes 87122 and 87106 did foreclosure filings increase during the last six months.

There are currently 2,938 properties in the City of Albuquerque in some state of foreclosure activity (Table 1.15). Most of these properties (2,533) are in pre-foreclosure. Foreclosure activity is based on the total number of properties that receive foreclosure filings, i.e. default notices, foreclosure auction notices or bank repossessions each month. The highest levels of foreclosure activity in the City are found in the western sections of the City including Zip codes 87121, 87114, and 87120.

Additionally as noted earlier, from 2000 to 2010 the City lost 15 percent of its 20 or more unit multi-family structures.

Does the availability of housing units meet the needs of the population?

The vast majority (95.3 percent) of the City of Albuquerque’s housing units has 3 or more rooms (Table 4) and as illustrated by Table 5 above only 7.8 percent of the City’s households contains five or more persons. In addition as noted in the 2012 Housing Needs Assessment, overcrowding is not a major issue

for City residents and therefore in terms of the availability of a ranges of unit sizes and number of rooms, the City's inventory appears to be sufficient for local needs.

Forecasted supply of foreclosed homes adds to the supply on the market, an estimated 3,800 homes according to the Greater Albuquerque Association of Realtors. These 3,800 homes represent an estimated six month backlog of single family homes. Therefore at this time there appears to be enough single family homes in the City's current inventory to meet current single family housing needs. As mentioned earlier, the rental market in Albuquerque is currently balanced despite the economic slowdown. Limited construction of multi-family units has caused a decline in vacancy rates and an increase in rents. According to Reis, Inc., in the first quarter of 2012, the apartment vacancy rate in Albuquerque was 3.9 percent, down from 4.7 percent a year earlier, though the average rent increased 1 percent, to \$730.

Need for Specific Types of Housing

While there appears to be enough overall single family and multi-family units available, as will be discussed in more detail in the next section, the greatest housing need in Albuquerque appears to be rental units affordable to Low-Income, Very-Low-income and Extremely-Low Income households.

Discussion

As discussed in the Housing Needs Assessment, HUD CHAS data indicates that over one-quarter (28.1 percent) of all owner-occupied households in the City and almost two-thirds (64.4%) of all renter-occupied households have incomes within the three lowest income categories. Most low-income households are renters (58.5%) rather than owners (41.5%); in the extremely low income category 72.9 percent of these households are renters. When households spend too much of their incomes on housing, they are considered to be "cost burdened" or "severely cost burdened." HUD has determined that households should spend no more than 30% of their incomes on housing. Using definitions established by HUD, cost burden is calculated as gross housing costs, including utility costs, as a percentage of gross income. Households that pay more than 30% of their incomes on housing are considered cost burdened; households that pay more than 50% of their incomes are considered to be severely cost burdened. Cost burdened households will find it difficult to meet all household needs; severely cost burdened households may in danger of homelessness. HUD CHAS data shows that the greatest problem in Albuquerque is cost burden. Though there are instances of incomplete facilities and overcrowding, 93 percent of reported housing problems relate to cost burden.

MA-15 Cost of Housing

Introduction

A basic premise of all housing markets is there should exist a spectrum of housing choice and opportunity for local residents. This axiom establishes that housing choice and needs differ in most communities due to a variety of factors, including: employment mix, household income, population age, proximity of employment and mere preference. Local housing and labor markets are inextricably linked to one another. Industries are served by local housing markets that provide choices and opportunities for both current and future workers. The level of affordable housing demand is largely determined by job growth and retention. Employment growth will occur through the retention and expansion of existing firms and new economic growth resulting from start-ups, spin-offs, and relocations to the City of Albuquerque. Essentially, populations follow job growth and the demand for housing will be influenced by the location, type and wage levels of the City and surrounds future employment growth. The affordability component of housing demand, however, is based on local wages and salaries that are then translated into household incomes. Therefore, the availability of an existing supply of various housing types and price levels must be maintained to address the housing demand of the variety of occupations that comprise the local industrial base.

Cost of Housing

Table 1: Median Housing Costs

| | Based Year:2000 | Most Recent Year:2009 | % Change |
|----------------------|-----------------|-----------------------|----------|
| Median Home Value | 123,700 | 178,400 | 44% |
| Median Contract Rent | 501 | 608 | 21% |

Table 2: Homeowner Units by Value

| Value | 2010 Housing Units | % of total units |
|------------------------|--------------------|------------------|
| Owner-occupied units | 133,645 | 100% |
| less than \$50,000 | 7,116 | 5.3% |
| \$50,000 to \$99,000 | 7,746 | 5.8% |
| \$100,000 to \$149,999 | 26,152 | 19.6% |
| \$150,000 to \$199,000 | 32,550 | 24.4.% |
| \$200,000-\$299,000 | 36,997 | 27.7% |
| \$300,000 to \$499,999 | 17,893 | 13.4% |

| | | |
|------------------------|-----------|------|
| \$500,000 to \$999,999 | 4,547 | 3.4% |
| \$1 million or more | 644 | 0.5% |
| median (dollars) | \$188,600 | |

Table 3: COA Selected Monthly Owner Costs-2010

| Value | 2010 Housing Units | % of total units |
|----------------------------------|--------------------|------------------|
| Housing units with a Mortgage | 98,253 | 100% |
| less than \$300 | 242 | 0.2% |
| \$300 to \$499 | 1,561 | 1.6% |
| \$500 to \$699 | 4,394 | 4.5% |
| \$700 to \$999 | 17,968 | 18.3% |
| \$1,000 to \$1,499 | 38,516 | 39.2% |
| \$1,500 to \$1,999 | 20,882 | 21.3% |
| \$2,000 or more | 14,690 | 15.0% |
| median (dollars) | \$1,315 | |
| Housing units without a Mortgage | 35,392 | 100% |
| less than \$100 | 433 | 1.2% |
| \$100 to \$199 | 2,477 | 7.0% |
| \$200 to \$299 | 7,641 | 21.6% |
| \$300 to \$399 | 9,990 | 28.2% |
| \$400 or more | 14,851 | 42.0% |
| median (dollars) | \$372 | |

Table 4: COA Selected Monthly Owner Costs as Percentage of Household Income-2010

| Owner Housing Costs Percentages | 2010 Housing Units | % of Total Units |
|---|--------------------|------------------|
| Housing units with a Mortgage (excluding units where SMOCAPI could not be computed) | 97,868 | 100% |
| less than 20.0 percent | 35,642 | 34.6% |
| 20.0 to 24.9 percent | 11,958 | 12.2% |
| 30.0 to 34.9 percent | 8,966 | 9.2% |
| 35.0 percent or more | 25,784 | 26.3% |
| housing units without a mortgage | 35,122 | 100% |
| less than 10.0 percent | 17,619 | 50.2% |
| 10.0 to 14.9 percent | 6,073 | 17.3% |
| 15.0 to 19.9 percent | 3,797 | 10.8% |
| 20.0 to 24.9 percent | 2,360 | 6.7% |
| 25.0 to 29.9 percent | 1,425 | 4.1% |
| 30.0 to 34.9 percent | 752 | 2.1% |
| 35.0 percent or more | 3,096 | 8.8% |

Table 5: Single Family Home Affordability-2010

| Household Income Category | Income | Affordable Home Purchase Price | Gap/Surplus |
|-----------------------------------|----------|--------------------------------|-------------|
| Extremely low income (30% of AMI) | \$18,550 | \$55,650 | (\$132,950) |
| Very low income (50% of AMI) | \$30,960 | \$92,880 | (\$95,720) |
| Low income (80% of AMI) | \$49,500 | \$148,500 | (\$40,100) |

Table 6: COA Gross Rent-2010

| Gross Rent Ranges | 2010 Housing Units | % of Total Units |
|----------------------------|--------------------|------------------|
| occupied units paying rent | 81,066 | 100% |
| less than \$200 | 1,606 | 2.0% |
| \$200 to \$299 | 2,048 | 2.5% |
| \$300 to \$499 | 9,564 | 11.8% |
| \$500 to \$749 | 32,044 | 39.5% |
| \$750 to \$999 | 18,755 | 23.1% |
| \$1,000 to \$1,499 | 14,858 | 18.3% |
| \$1,500 or more | 2,191 | 2.7% |
| median (dollars) | \$712 | |
| no rent paid | 2,545 | |

Table 7: COA Selected Monthly Renter Costs as Percentage of Household Income-2010

| Rental Housing Cost Percentages | 2010 Housing Units | % of Total Units |
|--|--------------------|------------------|
| occupied units paying rent (excluding units where GRAPI could not be computed) | 78,552 | 78,552 |
| less than 15.0 percent | 10,476 | 13.3% |
| 15.0 to 19.9 percent | 10,512 | 13.4% |
| 20.0 to 24.9 percent | 9,659 | 12.3% |
| 25.0 to 29.9 percent | 9,699 | 12.3% |
| 30.0 to 34.9 percent | 6,968 | 8.9% |
| 35 percent or more | 31,238 | 39.8% |
| not computed | 5,059 | |

Table 8: Renter Home Affordability-2010

| Households income category | affordable rent | median monthly gross rent | gap/surplus |
|-----------------------------------|-----------------|---------------------------|-------------|
| Extremely low income (30% of AMI) | \$464 | \$712 | (\$248) |
| Very low income (50% of AMI) | \$774 | \$712 | \$62 |
| Low income (80% of AMI) | \$1,238 | \$712 | \$526 |

Table 9: Projected Number of Low-Income Households

| PROJECTED # of LOW-INCOME HOUSEHOLDS | | | | |
|--------------------------------------|-----------------------|-----------------|------------|---------|
| Year | Extrememly low-income | Very Low-income | Low-Income | TOTAL |
| 2010 | 39,165 | 31,082 | 46,174 | 116,421 |
| 2011 | 39,557 | 31,393 | 46,636 | 117,585 |
| 2012 | 39,952 | 31,707 | 47,102 | 118,761 |
| 2013 | 40,352 | 32,024 | 47,573 | 119,949 |
| 2014 | 40,755 | 32,344 | 48,049 | 121,148 |
| 2015 | 41,163 | 32,667 | 48,529 | 122,360 |
| 2016 | 41,574 | 32,994 | 49,015 | 123,583 |
| 2017 | 41,990 | 33,324 | 49,505 | 124,819 |

Table 10: Projected Number of Households by Race/Ethnicity

| PROJECTED NUMBER OF HOUSEHOLDS BY RACE/ETHNICITY - ALL INCOMES | | | | | | | | |
|--|---------|------------------|-------|-----------------|------------------|------------|--------------------|---------|
| Year | White | African-American | Asian | Native American | Pacific Islander | Other Race | Hispanic, Any Race | TOTAL |
| 2010 | 110,680 | 6,880 | 4,554 | 7,845 | 105 | 2,765 | 81,115 | 213,944 |
| 2011 | 111,787 | 6,949 | 4,600 | 7,923 | 106 | 2,793 | 81,926 | 216,083 |
| 2012 | 112,905 | 7,018 | 4,646 | 8,003 | 107 | 2,821 | 82,745 | 218,244 |
| 2013 | 114,034 | 7,088 | 4,692 | 8,083 | 108 | 2,849 | 83,573 | 220,427 |
| 2014 | 115,174 | 7,159 | 4,739 | 8,164 | 109 | 2,877 | 84,409 | 222,631 |
| 2015 | 116,326 | 7,231 | 4,786 | 8,245 | 110 | 2,906 | 85,253 | 224,857 |
| 2016 | 117,489 | 7,303 | 4,834 | 8,328 | 111 | 2,935 | 86,105 | 227,106 |
| 2017 | 118,664 | 7,376 | 4,883 | 8,411 | 113 | 2,964 | 86,966 | 229,377 |

Table 11: Projected Number of Households by Race/Ethnicity and Income

| PROJECTED NUMBER OF HOUSEHOLDS BY RACE/ETHNICITY - LOW INCOMES | | | | | | | | |
|--|--------|------------------|-------|-----------------|------------------|------------|--------------------|--------|
| Year | White | African-American | Asian | Native American | Pacific Islander | Other Race | Hispanic, Any Race | TOTAL |
| 2010 | 38,165 | 3,480 | 1,969 | 4,210 | 65 | 1,130 | 42,480 | 91,499 |
| 2011 | 38,547 | 3,515 | 1,989 | 4,252 | 66 | 1,141 | 42,905 | 92,414 |
| 2012 | 38,932 | 3,550 | 2,009 | 4,295 | 66 | 1,153 | 43,334 | 93,338 |
| 2013 | 39,321 | 3,585 | 2,029 | 4,338 | 67 | 1,164 | 43,767 | 94,272 |
| 2014 | 39,715 | 3,621 | 2,049 | 4,381 | 68 | 1,176 | 44,205 | 95,214 |
| 2015 | 40,112 | 3,658 | 2,069 | 4,425 | 68 | 1,188 | 44,647 | 96,166 |
| 2016 | 40,513 | 3,694 | 2,090 | 4,469 | 69 | 1,200 | 45,093 | 97,128 |
| 2017 | 40,918 | 3,731 | 2,111 | 4,514 | 70 | 1,212 | 45,544 | 98,099 |

Table 12: Projected Number of Households by Size

| PROJECTED NUMBER OF HOUSEHOLDS BY SIZE | | | |
|--|-------------|-------------|---------|
| Year | < 5 Persons | > 5 Persons | TOTAL |
| 2010 | 197,020 | 16,895 | 213,915 |
| 2011 | 198,990 | 17,064 | 216,054 |
| 2012 | 200,980 | 17,235 | 218,215 |
| 2013 | 202,990 | 17,407 | 220,397 |
| 2014 | 205,020 | 17,581 | 222,601 |
| 2015 | 207,070 | 17,757 | 224,827 |
| 2016 | 209,141 | 17,934 | 227,075 |
| 2017 | 211,232 | 18,114 | 229,346 |

Table 13: Monthly Rent

| Monthly Rent (\$) | Efficiency (no bedroom) | 1 Bedroom | 2 Bedroom | 3 Bedroom | 4 Bedroom |
|-------------------|-------------------------|-----------|-----------|-----------|-----------|
| Fair Market Rent | 472 | 555 | 701 | 1,021 | 1,224 |
| High HOME Rent | 546 | 642 | 811 | 997 | 1,093 |
| Low HOME Rent | 533 | 571 | 686 | 793 | 885 |

Availability of Sufficient Housing

The “value” of owner-occupied housing units is an important determinant of housing accessibility and affordability. Housing values have fluctuated significantly in many housing markets during the past decade due initially to the 2004-2006 “housing bubble” and then the subsequent collapse. According to 2010 U.S. Census estimates, the median value of an owner-occupied housing unit in the City of Albuquerque is \$188,600. Owner-occupied housing units with a mortgage comprise (98,253 owner units) 73.5 percent of the City of Albuquerque’s total owner-occupied housing units (Table 3 above). Monthly owner household costs with a mortgage are significantly higher than owner households without a mortgage. The median monthly owner cost with a mortgage is \$1,115 compared to \$372 for owners without a mortgage.

According to 2010 U.S. Census estimates, 34,750 (35.5 percent) of the City of Albuquerque’s owner households with a mortgage pay in excess of 30 percent of their income on housing costs (Table 4). In addition, 3,848 (10.9 percent) of owner households without a mortgage pay in excess of 30 percent.

According to 2010 U.S. Census estimates, there are 81,066 occupied housing units in the City of Albuquerque paying rent (36 percent of all occupied units). The median monthly gross rent of all renter-occupied units in the City is \$712 for a two bedroom apartment. According to 2010 U.S. Census estimates, 48.7 percent (38,206 households) of the City of Albuquerque’s renter households are paying in excess of 30 percent of their incomes on housing costs

Expected Change of Housing Affordability

Homeowner affordability is calculated using HUD 2012 Income Limits established for a 4-person household. Given the current restrictive lending underwriting criteria that generally requires a minimum 20 percent down payment and FICO scores (credit scoring model) of 800 or greater, a conservative affordability computation was utilized that limits an affordable home purchase at a 3:1 median home value-to-median household income ratio. Debt ratios are not factored into the housing affordability calculations.

As previously noted, the median value of an owner-occupied housing unit in the City of Albuquerque is \$188,600. Affordability calculations based on the Albuquerque MSA AMI show substantial affordability gaps in the “extremely low,” and “very low” household income categories and a moderate affordability gap in the “low” household income category (Table 5).

As previously discussed, housing affordability is defined as housing costs that do not exceed 30 percent of a household's monthly gross income. According to 2010 U.S. Census estimates, 48.7 percent (38,206 households) of the City of Albuquerque's renter households are paying in excess of 30 percent of their incomes on housing costs (Table 7). This is especially true for the extremely low income households

Rent Comparison

A rent affordability analysis, based on HUD 2012 Income Limits (based on a 4-person household) and the \$712 median monthly gross rent estimate from the 2010 U.S. Census, found a substantial rent affordability gap (\$248) at the "extremely low" household income category and a modest (\$62) to substantial (\$526) surplus at the "very low" and "low" household income categories.

It is important to point out however, that the \$712 median monthly gross rent estimate is for a two bedroom apartment and that while there is a "modest (\$62) to substantial (\$526) surplus at the "very low" and "low" household income categories", it needs to be kept in mind that arguably, not all 4-person households can be accommodated with a two-bedroom apartment. A four-person multi-generational family for example may need a three bedroom apartment. Consequently even at the "very low" and "low" income categories, households may be cost-burdened.

Discussion

For the current and foreseeable housing market, slow employment growth and slow population growth will result in low to moderate levels of new housing construction, both of for sale and rental units. The existing supply of homes and the number of foreclosures will dampen new home construction and the low levels of construction are evident from the building permit data shown above. At the same time, demands for increased down payment and stricter lending criteria will keep many households from purchasing homes. The inability to purchase a home will increase pressure on the rental market, reducing supply and increasing rents. This pressure is shown by the declining apartment vacancy rate and the recent increase in rental rates.

The CHAS data show that there were 1,815 standard (having complete facilities) **for sale units** available in 2009. Of these only 85 were affordable to households making 50% of the City's median income and 525 units were affordable to households making 80% of the median income. Thus, only 28.9 percent of the available "for sale" houses could be purchased by low-income persons.

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

MA-20 Condition of Housing

Introduction

The age and condition of a City's housing stock are important variables in assessing the overall characteristics of a local housing market. This section will review important data about the City's housing stock. The age of the housing stock is an important variable in assessing the overall characteristics of a local housing market. The older housing stock, particularly older rental housing often has code and deferred maintenance issues that can impact the longevity of the housing structure which in turn impacts the housing supply in terms of accessibility and affordability.

Definitions

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

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

The U.S. Census estimates the total number of substandard units in a geographic area by calculating both owner- and renter-occupied units 1) lacking complete plumbing facilities, 2) lacking complete kitchen facilities, and 3) 1.01 or more persons per room (extent of housing overcrowding). The U.S. Census defines "complete plumbing facilities" to include: (1) hot and cold piped water; (2) a flush toilet; and (3) a bathtub or shower. All three facilities must be located in the housing unit.

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

Another factor to consider when discussing the condition of housing stock is the age of the housing stock. For the purposes of this analysis, the City of Albuquerque defines any rental property located in a low income neighborhood older than 30 years as “older housing stock”.

Table 1: COA Selected Housing Characteristics-2010

| Housing characteristic | 2010 housing units | % of total units |
|--------------------------------------|--------------------|------------------|
| occupied housing units | 217,256 | 100% |
| lacking complete plumbing facilities | 757 | 0.3% |
| lacking complete kitchen facilities | 1,139 | 0.5% |
| no telephone service available | 12,208 | 5.6% |
| occupants per room | | |
| 1.00 or less | 212,363 | 97.7% |
| 1.01 to 1.50 | 3,714 | 1.7% |
| 1.51 or more | 1,179 | 0.5% |

Table 2: COA Age of Housing Stock

| Year structure built | 2010 housing units | % of total units |
|-----------------------|--------------------|------------------|
| total housing units | 234,891 | 100% |
| built 2005 or later | 11,224 | 4.8% |
| built 2000 to 2004 | 27,532 | 11.7% |
| built 1990 to 1999 | 36,677 | 15.6% |
| built 1980 to 1989 | 35,359 | 15.1% |
| built 1970 to 1979 | 48,148 | 20.5% |
| built 1960 to 1969 | 25,928 | 11.0% |
| built 1950 to 1959 | 31,695 | 13.5% |
| built 1940 to 1949 | 10,786 | 4.6% |
| built 1939 or earlier | 7,542 | 3.2% |

Table 3: Risk of Lead-Based Paint Hazard

| Risk of Lead-Based Paint Hazard | Owner-Occupied | | Renter-Occupied | |
|---|----------------|-----|-----------------|-----|
| | Number | % | Number | % |
| Total Number of Units Built Before 1980 | 65,400 | 25% | 47,342 | 29% |
| Housing Units build before 1980 with children present | 16,070 | 6% | 7,445 | |

Table 4: Vacant Units

| | <i>Suitable for Rehabilitation</i> | <i>Not Suitable for Rehabilitation</i> | <i>Total</i> |
|---------------------------------|------------------------------------|--|--------------|
| <i>Vacant Units</i> | 0 | 0 | 0 |
| <i>Abandoned Vacant Units</i> | 0 | 0 | 0 |
| <i>REO Properties</i> | 0 | 0 | 0 |
| <i>Abandoned REO Properties</i> | 0 | 0 | 0 |

Need for Owner and Rental Rehabilitation

Table 4 above could not be completed as the City does not evaluate vacant properties for rehabilitation unless the City is in the process of acquiring the specific property under the Neighborhood Stabilization Program. The City has no data that would indicate whether vacant units, abandoned vacant units or REO properties are suitable for rehabilitation. Houses that are vacant and located in areas of the City where property values are low are usually demolished if they are considered a nuisance for the neighborhood. However the City does plan on acquiring between 5 to 7 REO properties, rehabilitating them and selling them to qualifying families using program income generated by the State's NSP1 program.

However, based upon the age of rental stock in Albuquerque, especially rental stock located in the 2013-2017 low income target neighborhoods, it does appear that the City will be in need of rental acquisition/rehabilitation program activities over the next five years. Owner households, especially those located in low income target neighborhoods will also be in need of rehabilitation assistance to maintain their homes.

Estimated Number of Housing Units Occupied by Low or Moderate Income Families with Lead Based Paint Hazards

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

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

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

Discussion

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

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

However, there are 890 renter occupied units with more than 1.5 persons per room and 1,665 units with between 1.0 and 1.5 persons per room. This number of overcrowded households does present a significant potential for homelessness, especially since the overcrowding that does exist among these renters is concentrated in the extremely low-income and low-income categories.

Data indicates that 12 percent of owner occupied housing units built before 1980 have young children in them, while 6.3 percent of rental units built in the same period have young children residing in them. Given that over one-half of the City's population is low income and that low income households are more likely to reside in older (more affordable) units, the number of housing with an LBP hazard is likely to be over 8,000 owner occupied and 4,000 renter occupied units.

MA-25 Public and Assisted Housing

Introduction

The Albuquerque Housing Authority is presently conducting a major overhaul of existing public housing units to improve the quality and quantity of its accessible unit. We have a fully operational FSS Program that serves our clients and provides seminars on monthly basis.

Totals Number of Units

| | Program Type | | | | | | | | |
|-------------------------------|--------------|-----------|----------------|----------|----------------|---------------|-------------------------------------|----------------------------|------------|
| | Certificate | Mod-Rehab | Public Housing | Vouchers | | | | | |
| | | | | Total | Project -based | Tenant -based | Special Purpose Voucher | | |
| | | | | | | | Veterans Affairs Supportive Housing | Family Unification Program | Disabled * |
| # of units vouchers available | 0 | 18 | 953 | 4,102 | 0 | 4,102 | 606 | 0 | 444 |
| # of accessible units | | | | | | | | | |
| # of FSS participants | | | | | | | | | |
| # of FSS completions | | | | | | | | | |

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five year, and Nursing Home Transition

Table 11 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Supply of Public Housing Development

Public Housing Condition

Restoration and Revitalization Needs

AHA public housing units are in need of substantial rehabilitation to be able to function in a decent and efficient manner in the next 20 years. Capital needs plans need to be developed to identify critical needs and ways we can cut costs with federal subsidies dwindling.

Strategy of Improving the Living Environment of low- and moderate Income Families

AHA programs need to focus on subsidizing success where they can. We need to help our households achieve financial and social literacy so that they can improve their lives. We believe this can be done by providing quality well managed housing that is indistinguishable from market housing. This means improving the quality of our units and their features but also helping our tenants become more independent. In order to be success AHA needs to be managed well and focused on the outcomes of our residents.

Discussion

The Albuquerque Housing Authority is an independent organization. It is currently working to develop a Modernization Plan to address the needs of the Albuquerque Community. The Albuquerque Housing Authority will partner with the Department of Family and Community Services to develop this Plan.

MA-30 Homeless Facilities

Introduction

The City of Albuquerque continues to face significant problems associated with homelessness and the prevention of homelessness. The homeless population in the area continues to increase in part because of continued high unemployment (6.8% in April 2012), rising rental housing costs, and the continuing effects of the recession. In response, new initiatives are underway to create comprehensive, coordinated systems that share a common vision of homelessness in Albuquerque that is “rare, of short duration, and non-recurring.”

Facilities Targeted to Homeless Persons

| | Emergency Shelter Beds | | Transitional Housing Beds | Permanent Supportive Housing Beds | |
|---|---------------------------------|------------------------------------|---------------------------|-----------------------------------|-------------------|
| | Year Round Beds (Current & New) | Voucher / Seasonal / Overflow Beds | Current & New | Current & New | Under Development |
| Households with Adult(s) and Child(ren) | 113 | 315 | 347 | 894 | 0 |
| Unaccompanied Youth | 32 | 0 | 0 | 0 | 0 |
| Households with Only Adults | 159 | 337 | 70 | 84 | 0 |
| Chronically Homeless Households | | 0 | 0 | 0 | 0 |
| Veterans | 44 | 0 | 86 | 166 | 0 |

Table 12 - Facilities Targeted to Homeless Persons

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

Each year the City of Albuquerque’s Department of Family and Community Services invests over 10 Million dollars in General Funds towards projects and programs that target “at-risk” low income populations as part of its homeless prevention strategy.

These projects and programs include: youth mentoring, dental, food bank, child care, GED, substance abuse, and mental health counseling services. Additionally, the Community Development Division uses CDBG monies to fund employment training for immigrant women and a senior meals project.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

There are currently 14 agencies within the City limits that provide an estimated 348 year-around shelter beds and 315 seasonal beds to homeless populations. These agencies are: Albuquerque Healthcare for the Homeless, the Albuquerque Rescue Mission, Barrett Foundation, Family Promise of Albuquerque, Good Shepherd Center, Haven of Love Rescue Mission, Metropolitan Homeless Project, New Day Youth and Family Services, NM Veterans Administration, Safe House, St Martin’s Hospitality Center and Youth Development, Inc. In addition to providing emergency shelter beds for youth, women, men, families with children, veterans and survivors of domestic violence, these agencies also provide counseling, case management, health, independent living, and education services.

In addition to those agencies providing emergency shelter and services to homeless populations, there are 12 agencies operating within the City limits that provide transitional housing services to homeless populations. These agencies provide an estimated 476 beds. These organizations are: the Albuquerque Rescue Mission, Barrett Foundation, Catholic Charities, Central United Methodist Church, Metropolitan Homeless Project, NM Veterans Integration Center, NM Veterans Administration, Safe House, St. Martin’s Hospitality Centers, Supportive Housing Coalition of New Mexico, Transitional Living Services and the YWCA.

The City of Albuquerque also has 11 organizations that provide supportive housing opportunities for homeless populations. Together these organizations provide 416 beds. These organizations are: Albuquerque Healthcare for the Homeless, Barrett Foundation, Bernalillo County government, Catholic

Charities, Crossroads for Women, Goodwill Industries, NewLife Homes, NM Veterans Administration, St. Martin's Hospitality Center, Supportive Housing Coalition of New Mexico and transitional Living Services.

Lastly, the City has a Rapid Re-Housing program that serves about 32 households per year and Cuidando Los Ninos provides early childhood development intervention services for homeless families with young children.

MA-35 Special Needs Facilities and Services

Introduction

From the beginning of the City's five year Strategic Planning process it was predicted that over the next five years there would be continuing local economic difficulties, a slow housing market, and significant reductions in funding to the Division's CDBG, HOME and WFHTF Programs. Consequently, the City made the decision early on that the main focus of the 2013-2017 Consolidated Plan would be to use limited resources to prevent the most vulnerable City residents from falling into cycles of poverty and/or chronic homelessness.

Therefore, during the assessment phase of the Consolidated Plan Process, the City made great efforts to effectively identify which vulnerable populations are most "at-risk" of being unable to obtain affordable housing, and, which vulnerable populations are most "at-risk" of being unable to sustain affordable housing opportunities once housing had been obtained. In addition to using statistical data, the City made the decision to use Focus Group discussions, surveys, and Key Interviews to answer these questions regarding Albuquerque's non-homeless special needs populations.

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

The following information concerning the housing needs and supportive housing services needs is based upon the results of Focus Group discussions and the Community Survey. The two main questions asked of the community that inform this portion of the Consolidated Plan are: "What services do you think are most necessary to support low income vulnerable populations to access and/or maintain housing?", and "What housing features do you think are most necessary to make housing safe, affordable and sustainable?" All respondents were asked to prioritize their answers. In terms of services perceived as most necessary to support low income vulnerable populations to access and/or maintain affordable housing opportunities, short term rental assistance received the highest priority, while down payment assistance and/or low interest loans for homebuyers, training on financial literacy, and training on how to access service programs such as Medicaid and Social Security also received high priorities. In terms of housing features, walking distance to public transportation, housing units affordable to persons at or below 30% AMI, and affordable homeowner units dispersed throughout the City received the highest

rankings. Lastly, one topic that came up in several of the Focus Group discussions was the need for better service coordination between housing providers, case management agencies, social service providers and the City.

In addition to these general guidelines, Focus Group discussions generated specific recommendations for specific populations. These specific recommendations are as follows:

Youth Transitioning from Foster care/Juvenile Justice System: This population was first prioritized by the Focus Group targeted at analyzing the housing and supportive housing needs of children, youth and families and was later the highest prioritized population on the Community Survey. At this time the City does not have a lot of data on this population other than the general sense among community members that this population needs additional services. Consequently, over the next five years the City will work to better understand the needs of this populations and to work to increase housing services for youth transitioning out of the Foster care/Juvenile Justice System as per the Community’s recommendation. One specific recommendation was that put forth for this population was the need to have access to legal knowledge and legal services regarding emancipation issues.

Seniors Raising Grandchildren: This population came up in two different Focus groups and was the second highest ranked population on the Community survey. Specific service and housing recommendation for this group included the need for larger unit sizes such as 3 bedroom units. Also, in general it was recommended that housing developments low income targeting families should have onsite child care, and be located near schools and grocery stores.

Adults with Behavioral Health/Mental Health Issues: This population received the third highest ranking on the Community Survey. Recommendations on how to best meet the housing and supportive housing needs of this population included: ensuring that housing units were energy efficient and located near sheltered bus stops, providing more options for substance abuse treatment beyond short-term detoxification services, and increasing available assistance for rental deposits and utilities.

Adults Transitioning from Justice System: This “at-risk” population came up in several of the Focus Group discussions both as a population that has difficulty accessing housing and also as a fair housing issue. Recommendations for how to better meet the housing and supportive housing needs of this population focused on the following: a) A review of City policies that may inadvertently discourage landlords from renting to populations in need, including the City’s nuisance abatement and crime free properties programs; b) the need for the City to provide on-going, perpetual fair housing training to private sector landlords, property managers, and staff; and, c) City assistance and coordination in increasing public awareness of this population’s challenges, available services, and positive outcomes.

Seniors over 75 years-old/Persons with Physical Disabilities: Seniors over the age of 75 years old received the fifth highest priority on the Community Survey. Although Persons with physical disabilities was not category that was highly ranked on the Community Survey, it remains a high priority population for the City. Recommendations for these two population included help with medical co-pays and access

to accessible transportation. It was also recommended that the City look into a broader definition of service animal that are allowed to reside in units.

Victims of Domestic Violence: This population received the sixth highest ranking on the Community Survey and was the topic of more than one Focus Group discussion and/or Key Interview. According to Albuquerque service providers, domestic violence is the leading cause for homelessness among women in New Mexico. Significantly, domestic violence is an issue that also came up in discussions focused on immigrant populations. Recommendations for meeting the housing and supportive housing needs of this population include: increasing funding for rapid re-housing services and increase funding for tenant based rental assistance for a time period of over two years.

Veterans: Although Veterans were not ranked as a high priority by Community Survey respondents, as mentioned earlier, this group is a high priority special needs population for the City. Based on Focus group discussions priority housing and supportive housing needs include: a) access to Life skills and self-care training to include financial management, shopping and cooking for good nutrition, and parenting skills; and b) opportunities to re develop Socialization skills such as facilitated to opportunities to engage in intergenerational activities that all members of the family can participate in to promote health and social engagement and to counter isolation and boredom. In terms of housing features the following were recommended: Two to three bedroom units to accommodate families; Community or activities room or courtyard; On-site services and activities coordinator and gated communities to promote a sense of security and physical safety.

Minority Populations: Hispanics and Native American are significantly over-represented among all three HUD income categories. While Hispanics comprise 39 percent of the City's overall population, they account for between 45 to 48 percent of the low-income categories, including nearly half (48 percent) of the extremely low income category (<30 percent AMHI). Similarly, American Indians comprise 2.3 percent of the City's population, but are 3.9 to 5.3 percent of the low-income populations. African American residents are over-represented among the extremely low income category, accounting for 6 percent of this income category, compared to 3 percent in the overall population.

It is not surprising, then, to find that members of minority/ethnic groups are much less likely to be home-owners (Table 2 above). While 65.5 percent of white residents are homeowners, this is true for only 57.5 percent of Hispanics, 54.5 percent of those who identify as multi-racial or "other" race, and 51.1 percent of Asians (even though the latter group is not over-represented among low-income population). For African American and American Indian residents, home-ownership is even more out of reach, with only 41.8 percent of African Americans owning homes, and only 31.2 percent of American Indians.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

Because of the recommendations coming out of the Focus Group discussions for increased communication and coordination between the City, housing providers, social service providers, and case management agencies, the City has developed the following networking strategy.

Over the next five years, the City's Community Development Division will take the lead in organizing two community-wide networking meetings per year. The goal of this Network project is to work as a community to build a seamless system of service delivery connecting the sectors of health, education, public safety, employment and housing and targeting the City's most vulnerable populations. The role of the Community Development Division in this project is to provide time, space and technical assistance necessary for community organizations to meet and discuss how to more effectively work together to meet the needs of Albuquerque's most vulnerable populations.

The following are the projects objectives:

Objective One: Increase capacity of Community Development Division contractors to work together as a network. Activities for this Objective include: establishing a common vision, referral system, timeframe and scope of work.

Objective Two: Increase capacity of Community Development Division network to work together with other community networks. Activities for this Objective include: joint trainings, joint program activities, cooperation in developing plans and reports.

Objective Three: Increase capacity of Division network to respond to emerging Community needs. Activities for this objective include: data sharing and data collection, implementing community wide needs assessment and analysis.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

Female Veterans and Two Parent Veteran Families: During the 2013 Program year, the Community Development Division will target its financial literacy project to this population as well as target this population with its small business loan program. Of the 100 households expected to be served by the financial literacy project, the City plans to serve 15 veteran households.

Seniors Raising Grandchildren: During the 2013 Program year the Community Development Division will support single parent families and Grandparents raising grandchildren with Rental New Construction and its Rental Acquisition Rehabilitation Programs. Of the 90 units expected to be produced and/or

rehabilitated each year, the Division plans for a minimum of 15% of these units to be set-aside for single parent families and/or seniors raising grandchildren.

Youth Transitioning from foster care and/or the juvenile Justice system: The Division will complete the Step Out Project for youth transitioning out of foster care in partnership with New Day. This Public facility Improvement project will create space for a Life Skills Academy to teach young people independent living skills as well as will have a transitional housing component. The City will be using funds from the 2008-2012 Consolidated Plan for this project.

Persons with HIV/AIDS: The Division will complete the 1023 Central project. This 10 unit affordable rental housing project is designed to house persons living with HIV/AIDs. This project will also be funded with 2008-2012 Consolidated Plan Housing funds.

Seniors over the age of 75 years old: The Community Development Division will continue to fund the City's Home Retrofit Program which supports seniors and persons with disabilities to obtain accessibility modifications for their homes. The Division will also fund the Homeowner Rehabilitation Program that provides major rehabilitation services for low income populations, and the City will continue to fund the Home Retrofit Program to support low income seniors with Home repair projects.

Persons with Physical Disabilities: In addition to the Home Retrofit program that was discussed earlier, the City will set aside 15% of its Rental New Construction and Rental Acquisition/Rehabilitation units for the 2013 Program year on persons with physical disabilities in addition to ensuring that all the affordable housing development projects implemented by the Community Development Division are accessible. Lastly, the Community Development Division will use Fair Housing Program to ensure that landlords, affordable housing developers and other City contractors are aware of the Fair Housing laws protecting persons with disabilities.

Persons with Behavioral Health and mental Health issues: AS with persons with physical disabilities, City will use its Fair Housing Program to ensure that landlords, affordable housing developers and other City contractors are aware of the Fair Housing laws protecting persons with disabilities. Also persons with behavioral health and mental health issues will be a target population for the Division's financial literacy project and its networking project.

Persons with a History of Incarceration: As per Focus Group recommendations, the main focus of activities to support the housing and supportive housing needs of this population over the next five years will center on a review and analysis of City policies and procedures that may make it more difficult for persons with a history of incarceration to obtain housing.

Minority Populations: Based on information in the City's Analysis of Impediments to Fair Housing Choice, one of the main barriers to homeownership for minority populations is an inability to obtain loans because of poor credit histories. Consequently, for the 2013-2017 Consolidated Plan Period, the City will increase financial literacy activities targeted at minority populations especially Native American and African American and Hispanic populations. In addition, both the Community Survey and Focus Group discussions recommended increased Fair Housing activities targeted at neighborhood

associations, landlords and the General Public to reduce Impediments to Fair Housing Choice for minority populations.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

NA

MA-40 Barriers to Affordable Housing

Describe Any Negative Effects of Public Policies on Affordable Housing and Residential Investment

For the 2008-2012 Consolidated Plan, the Affordable Housing Committee (AHC) identified the following issues as barriers to affordable housing:

- Regulatory - zoning requirements and the need for re-zoning, unpredictable and complicated development approval process;
- Financial - cost of land and infrastructure, financing costs and entitlement fees; and
- Social/Attitudinal - some neighborhoods oppose affordable housing Developments.

When asked if these issues were still considered as barriers to affordable housing for the 2013-2017 Consolidated Plan the list was expanded to the following:

- Historic Districts – Preserve historic resources but increase development costs and increase approval/review timelines.
- Resources – Current City financial resources are insufficient to address affordable housing needs.
- Supportive Services – Permanent supportive housing units are insufficient for the number of Supportive Housing populations (i.e. homeless, frail elderly, developmental disability and chemical dependency)
- Code Enforcement – The City has older housing stock in many neighborhoods. There are many units in poor condition that are a hazard to their occupants.
- Housing Discrimination – Majority minority population, family size and English fluency all impact Fair Housing. Public lack of knowledge of fair housing laws.
- Transportation – Current “affordable” neighborhoods are often far from jobs and services. Lack of grocery store in core of the City.
- Section 8 – Waiting lists are too long.
- Available Land – Insufficient supply of appropriately zoned and suitably sized vacant land for multifamily development.
- Density – Lack of zoning density variance for low-income or mixed-income development projects exacerbates the land affordability problem.
- Density – Lack of zoning density variance around transportation hubs or along current transportation corridors exacerbates the land affordability problem.

MA-45 Non-Housing Community Development Assets

Introduction

Economic recovery in the Albuquerque metropolitan area is among the slowest of the nation's 100 largest metropolitan areas, according to a new Brookings Institution report that tracks employment, economic output and housing prices from lows reached during the recession. The Albuquerque area ranked 90th overall in economic performance since the area's low point in early 2008, Brookings reported. The national recession began in December 2007 and ended in June 2009. Brookings found that the Albuquerque area's job growth during the recovery has been zero between early 2008 and the end of the second quarter this year, ranking it 99th out of 100 metropolitan areas studied.

Economic Development Market Analysis

Business Activity

| Business by Sector | Number of Workers | Number of Jobs | Total Workers | Total Jobs | Share of Workers | Share of Jobs | Jobs less workers |
|---|-------------------|----------------|---------------|------------|------------------|---------------|-------------------|
| Agriculture, Mining, Oil & Gas Extraction | 1,859 | 1,598 | 0 | 0 | 1 | 1 | 0 |
| Construction | 20,998 | 10,931 | 0 | 0 | 8 | 5 | -3 |
| Manufacturing | 15,844 | 9,031 | 0 | 0 | 6 | 4 | -2 |
| Wholesale Trade | 7,279 | 9,106 | 0 | 0 | 3 | 4 | 1 |
| Retail Trade | 28,985 | 27,136 | 0 | 0 | 11 | 13 | 2 |
| Transportation and Warehousing | 9,671 | 7,499 | 0 | 0 | 4 | 4 | 0 |
| Information | 6,406 | 5,238 | 0 | 0 | 3 | 3 | 0 |
| Finance, Insurance, and Real Estate | 16,182 | 12,760 | 0 | 0 | 6 | 6 | 0 |
| Professional, Scientific, Management Services | 34,822 | 16,417 | 0 | 0 | 14 | 8 | -6 |
| Education and Health Care Services | 58,658 | 58,480 | 0 | 0 | 23 | 28 | 5 |
| Arts, Entertainment, Accommodations | 26,994 | 25,192 | 0 | 0 | 11 | 12 | 1 |
| Other Services | 12,012 | 11,010 | 0 | 0 | 5 | 5 | 0 |
| Public Administration | 15,607 | 14,771 | 0 | 0 | 6 | 7 | 1 |
| Total | 255,317 | 209,169 | 0 | 0 | 101 | 100 | -1 |

Table 13 - Business Activity

Labor Force

| | |
|--|---------|
| Total Population in the Civilian Labor Force | 270,996 |
| Civilian Employed Population 16 years and over | 255,317 |
| Unemployment Rate | 5.79 |
| Unemployment Rate for Ages 16-24 | 18.85 |
| Unemployment Rate for Ages 25-65 | 3.71 |

Table 14 - Labor Force

Data Source: 2005-2009 ACS Data

Occupations by Sector

| | |
|--|--------|
| Management, business and financial | 98,552 |
| Farming, fisheries and forestry occupations | 563 |
| Service | 44,600 |
| Sales and office | 65,825 |
| Construction, extraction, maintenance and repair | 24,302 |
| Production, transportation and material moving | 21,475 |

Table 15 - Occupations by Sector

Data Source: 2005-2009 ACS Data

Travel Time

| Travel Time | Number | Percentage |
|--------------------|----------------|-------------|
| < 30 Minutes | 183,964 | 76% |
| 30-59 Minutes | 48,266 | 20% |
| 60 or More Minutes | 9,269 | 4% |
| Total | 241,499 | 100% |

Table 16 - Travel Time

Data Source: 2005-2009 ACS Data

Education:

Educational Attainment by Employment Status (Population 16 and Older)

| Educational Attainment | In Labor Force | | Not in Labor Force |
|---|-------------------|------------|--------------------|
| | Civilian Employed | Unemployed | |
| Less than high school graduate | 20,219 | 1,792 | 10,932 |
| High school graduate (includes equivalency) | 45,075 | 2,696 | 16,388 |
| Some college or Associate's degree | 67,386 | 3,566 | 16,955 |
| Bachelor's degree or higher | 74,939 | 2,199 | 12,864 |

Table 17 - Educational Attainment by Employment Status

Data Source: 2005-2009 ACS Data

Educational Attainment by Age

| | Age | | | | |
|---|------------|------------|------------|------------|----------|
| | 18–24 yrs. | 25–34 yrs. | 35–44 yrs. | 45–65 yrs. | 65+ yrs. |
| Less than 9th grade | 1,636 | 3,520 | 3,871 | 5,680 | 5,627 |
| 9th to 12th grade, no diploma | 8,265 | 8,156 | 5,410 | 6,306 | 5,709 |
| High school graduate, GED, or alternative | 15,040 | 20,033 | 15,905 | 28,464 | 17,132 |
| Some college, no degree | 22,981 | 23,030 | 15,470 | 28,286 | 11,964 |
| Associate's degree | 1,862 | 6,463 | 6,130 | 9,163 | 2,381 |
| Bachelor's degree | 3,851 | 16,236 | 13,021 | 23,013 | 9,231 |
| Graduate or professional degree | 411 | 8,074 | 9,374 | 21,086 | 8,673 |

Table 18 - Educational Attainment by Age

Data Source: 2005-2009 ACS Data

Educational Attainment – Median Earnings in the Past 12 Months

| Educational Attainment | Median Earnings in the Past 12 Months |
|---|---------------------------------------|
| Less than high school graduate | 17,026 |
| High school graduate (includes equivalency) | 25,324 |
| Some college or Associate's degree | 30,233 |
| Bachelor's degree | 42,133 |
| Graduate or professional degree | 54,654 |

Table 19 – Median Earnings in the Past 12 Months

Data Source: 2005-2009 ACS Data

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

The top six employment sectors in Albuquerque include: Retail Trade; Finance, Insurance, and Real Estate; Professional, Scientific, Management Services; Education and Health Care Services; Arts, Entertainment, Accommodations; and Public Administration.

According to the State's Department of Workforce Solutions, the seasonally adjusted unemployment rate for the Albuquerque MSA was 7.0 percent in July 2012, unchanged from a month earlier, but down from 7.9 percent a year earlier.

The good news: Private educational and health services maintained a 2,300-job or 4.1 percent gain for the third consecutive month. Leisure and hospitality was up 1,200 jobs or 3.1%. The industry has regained about half the jobs lost from its pre-recession peak in 2007. Manufacturing employment was up 600 jobs or 3.4 percent, continuing a trend of solid growth that began late last year.

Retail trade, up 600 jobs or 1.5 percent, and miscellaneous *other services*, up 100 jobs or 0.8 percent, posted smaller year-over-year gains for July 2012. The *other services* increase was noteworthy as its first since April 2011. Retail trade has performed slightly better, posting modest gains for each month so far in 2012.

Construction remained mired in deep decline, with employment down 2,200 jobs or 10.3 percent for July 2012. The industry has posted year-over-year losses for all but one month since January 2007, and recent estimates were the lowest since 1993. July 2012 employment was down 12,800 jobs or 40.0 percent from the series high for the month established in 2006.

Government employment dipped by 2,000 jobs or 2.5 percent from its year-earlier total, with a modest gain at the state level, up 500 jobs or 2.1 percent, only slightly offsetting large declines at the local and federal levels, down 1,600 jobs or 4.0 percent and 900 jobs or 5.6 percent, respectively. Recent over-the-year declines have been uneven because of differences in seasonal variation for 2012. Large over-the-month declines for state government in May and local government in June represented seasonal movements that normally occurred a month later in years past.

Professional and business services, down 1,700 jobs or 2.9 percent, posted a twelfth consecutive month of decline after registering small increases during four of the first seven months of 2011. Formerly the Albuquerque area's largest private-sector component, professional and business services in 2012 reported its lowest July employment total since 1998, down 8,400 jobs or 12.9 percent from the 2007 series peak for the month.

Describe the workforce and infrastructure needs of the business community:

Albuquerque's infrastructure needs are varied. The three most prominent needs being:

- Broadband- access to high-speed broadband for both commercial and residential users, specifically UNM's Science & Technology Park
- Expanded transit- Albuquerque has needs to implement a high capacity transit system that links various activity centers within the City, in order to efficiently provide workforce transportation options in the area to improve mobility.
- Paseo del Norte- The Paseo del Norte / I25 interchange is currently subject to regular severe congestion during the peak periods. The proposed reconstruction project will reduce traffic congestion, increase safety, improve air quality and create jobs.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

Economic recovery in the Albuquerque metropolitan area is among the slowest of the nation's 100 largest metropolitan areas, according to a new Brookings Institution report that tracks employment, economic output and housing prices from lows reached during the recession.

The Albuquerque area ranked 90th overall in economic performance since the area's low point in early 2008, Brookings reported. The national recession began in December 2007 and ended in June 2009.

Brookings found that the Albuquerque area's job growth during the recovery has been zero between early 2008 and the end of the second quarter this year, ranking it 99th out of 100 metropolitan areas studied.

Recent Major Plant Closings / Job Losses: Xilinx, J.C. Penney, Schott Solar, Sumco Phoenix and Team Technologies

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

The Albuquerque metro area is one of America's fastest growing regions. 2012 Claritas' Estimates for the Albuquerque metro area total 914,190 residents. According to the 2010 Census, the metro area's population totals 887,077 and is projected to grow at a rate of approximately 1.7 percent annually between 2010 and 2015. The region has a favorable ratio of residents in the key working-age group of 20 to 34 years. Current estimates show that 21.7 percent of the population is in this key age bracket, compared to the national average of 20.4 percent. Albuquerque's 20 to 34 year old category is also projected to expand by a much greater rate than the national average.

The area is also home to more than 60,000 college students from which to recruit. This is a young and affordable work force. Albuquerque ranks among the top metros in the nation for the percentage of workers with a college degree; 32 percent in Albuquerque and 28 percent of our combined workforce in the metro area have a Bachelors or advanced college degree. However, the community also faces significant challenges regarding the high school dropout rate.

New Mexico's labor force is often cited by various studies as being first in the nation for workforce productivity. Albuquerque's current and projected demographic makeup makes us well-suited for future opportunities in our target industries.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan

The MRCOG administers the Workforce Investment Act (WIA) programs of the State's central region. Funding for this program totals nearly \$4.5 million and serves eligible adults, dislocated workers and youth.

The Workforce Connection of Central New Mexico is engaged in creating a business-driven framework, to assure that employers have access to skilled and motivated workers; and that those individuals wanting skill assessments and job placements get every possible opportunity.

Central New Mexico Community College (CNM) is New Mexico's largest and most comprehensive community college. After starting out as a vocational school back in 1966, it has grown into a nationally respected and innovative community college with more than 23,000 students. CNM often partners with local business and industry to develop programs and curriculum specific to the needs of employers.

The Central New Mexico Community College Workforce Training Center (WTC) offers customized training services for local employers. The WTC provides high quality and innovative employee training, professional development, continuing education, and skill development. Through collaboration and expertise, the WTC can design programs that will meet a company's specific needs. Through its customized workshops, courses and training programs, CNM has earned a national reputation as a key industry partner in developing and training New Mexico's productive workforce.

University of New Mexico Continuing Education's (UNM-CE) Customized Training and Consultation Services Program offers businesses a cost-effective, targeted way to enhance employees' job skills and performance. UNM-CE can customize any course to meet the unique needs of any company or organization. In addition, UNM-CE can assess, design and develop courses, programs, conferences, and workshops based on the curriculum requirements that a company specifies. Their staff of professional training consultants will help align training needs with a customized training program, and the expertise

provided by over 100 experienced, dedicated, and certified instructors will help meet training and performance goals.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

Yes, the City of Albuquerque does participate in a CEDS. The CEDS that we participate under was developed by the Mid Region Council of Governments (MRCOG). **The 2010-2015 CEDS** was developed with wide-spread input and collaboration by key public and private sector stakeholders, economic development specialists, and elected officials representing local and special purpose governments throughout the region.

The Focus Areas for the 2010-2015 CEDS are as follows:

1. Renewable Energy/Green Technologies
2. Health Services
3. Science and Technology
4. Film/Arts and Entertainment
5. Agriculture
6. Hospitality and Tourism
7. Aviation and Space Exploration
8. Financial Services

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

The City of Albuquerque's Economic Development Department (EDD) works to create, diversify, and enhance job growth and to promote business development and stability. EDD supports business and the development community within city government and between city agencies.

Economic Development Department has evolved to become a policy-oriented, fast-moving department within the City. The Department works with the private sector, within city government and in partnership with other agencies, the Congressional delegation, state legislators and business groups. The City of Albuquerque launched a new economic development initiative called thrive! ABQ. This plan intends to accomplish a thriving, vibrant business climate that's accessible, user-friendly, and welcoming to all. thrive! ABQ has three goals: buying local (Albuquerque First), making it easy to do business here (AlbuquerqueEasy), and attracting new companies (AlbuquerqueRecruits). The thrive!ABQ plan augments the department's core functions and operations.

The economic development process in Albuquerque can be summed up in one word: Partnerships. EDD supports the creation of jobs, increase wealth, broaden tax base and generate revenues for desired government services. Government can provide the framework: infrastructure, incentives, quality of life amenities, workforce initiatives in support of these positive outcomes.

The City works closely with a number of private and public sector partner organizations and public agencies; provides some partial funding towards these efforts; and targets the following industry clusters:

- Aviation & Aerospace
- Backoffice & Call Center Operations
- Biotechnology
- Defense & Homeland Security
- Electronics
- Entrepreneurship
- Film & Media
- Information Technology
- Manufacturing & Machining
- Environmental Technology
- Tourism: Leisure & Convention business

The City is also pursuing new industry clusters to include Cyber Security and Water Surety as possible emerging targets for our future economic base.

Discussion

Based on the information provided above, the Department of Family and Community Services' Community Development Division, over the next five years, will support the City's Economic Development Sector in two ways. Beginning in 2013 the Division will set aside an estimated \$200,000 in CDBG funds per year for its Small Business Loan Program. Also, in 2013, the Division hopes to receive a Section 108 Loan which will be used to supplement this Program. Over the 2013-2017 Strategic Plan Period, the City hopes to support five (5) businesses per year to create 10 new permanent jobs per year.

Also in 2013 the Community Development Division will complete the design of a four year affordable housing pilot project. The goal of the project is to effectively coordinate existing Department programs to work comprehensively across the sectors of Health, Education, Public Safety, Economic Development, and Housing in target low-income "at-risk" neighborhoods using affordable rental housing

developments as the cornerstone of these coordination efforts in order to support neighborhood residents to positively change neighborhood dynamics and to support families to exit cycles of poverty.

A main focus of this pilot project is to increase positive relationships between low income target families and the school systems that serve these families. Research shows that the positive involvement of parents /caregivers in the day to day school activities of children is one of the most effective ways to increase a child's school performance. Consequently by working to strengthen parental involvement in education through both home based and school based activities, , the Division hopes to identify ways to increase job related skill sets for Albuquerque children and youth as well as to decrease school dropout rates.

MA-50 Needs and Market Analysis Discussion

Are there any populations or households in areas or neighborhoods that are more affected by multiple housing problems (include a definition of "concentration")

The City of Albuquerque is divided into ten (10) Community Planning Areas (CPAs). These areas are the Central Albuquerque, East Gateway, Foothills, Mid Heights, Near Heights, North Albuquerque, North Valley, South Valley, Southwest Mesa, and West Side Community Planning Areas. As demonstrated by the CPD Poverty Level Map and the Community Planning Area Map, poverty hotspots within the City are mainly located in the Near Heights, Mid Heights, and Central Albuquerque CPAs. These CPAs experience some of the highest poverty levels in the City with neighborhoods reaching poverty levels of 36.5 to 65.38 percent. Another area of concern which averages poverty levels ranging from 19.33 percent to 36.5 percent is the Southwest Mesa CPA.

In addition to housing a majority of the City's pockets of poverty, the Near Heights, Mid Heights, Central Albuquerque, and the Southwest Mesa CPAs also have large portions of the of the City's minority populations including a mix of African Americans, Native Americans, Asians, and persons self-identifying as Hispanic. Portions of these CPAs also report high crime rates, low school performance rates and older rental and homeowner housing stock. Consequently all four of these Community Planning Areas were identified as high priority areas for the 2013-2017 Consolidated Plan.

Are there areas in the Jurisdiction where these populations are concentrated? (include a definition of "concentration")

Within the above mentioned CPAs the following neighborhoods were selected as priority neighborhoods: Alta Monte (Mid Heights CPA), Barelas (Central Albuquerque CPA), Santa Barbara/Martinez town (Central Albuquerque CPA), Trumbull (Near Heights CPA), "Crest" (Near Heights CPA), and West Mesa (Southwest Mesa CPA), Sawmill (Central Albuquerque CPA), Downtown Core (Central Albuquerque CPA), and San Jose (Central Albuquerque CPA).

Alta Monte: 11% of the population is Native American and over 1/3 of the population falls into the "Some Other Race" or "More than Two Races" categories.

Barelas: Over 1/3 of the population identifies as "Some Other Race" or "Two or More Races" and the neighborhood is 77% Hispanic.

Crest: 21% identified as "Some Other Race Alone" or being of "Two or More Races". 74% of the neighborhood self-identified as being Hispanic.

San Jose: 4% of the population is African American, 42% is “Some Other Race Alone” and 90% of the neighborhood is Hispanic.

Santa Barbra Martinez town: 26% of the neighborhood self-identified as being “Some Other Race Alone” or “Two or More Races and 69% identified as being Hispanic.

Trumbull: 5% of the population self-identified as being African American, 7.2% as Native American, 22% as “Some Other Race Alone”, 4% as “Two or More Races” and 73% of the neighborhood identified themselves as Hispanic.

West Mesa: 84% of the neighborhood is Hispanic and 31% of households identified themselves as belonging to “Some Other Race Alone”.

What are the characteristics of the market in these areas/neighborhoods?

Alta Monte: total population of 4,168 persons residing in 1,757 households of which 48 percent are family households and 67% of the neighborhood’s households are comprised of 1-2 persons. The median household income is \$23,115 compared to \$46,662 for the City of Albuquerque. 82% of households are renter households and 18.6% or 389 units are mobile homes. Alta Monte’s housing supply is relatively old with 58 percent (1,212 units) of the housing 30 years and older.

Barelas: total population of 3,173 persons residing in 1,191 households of which 51 percent are family households. The median household income is \$21,262 which is 45% of the City’s median household income. Housing supply is relatively old with 54% of the housing over 50 years in age and 27% over 70years old.58% of renter households are paying in excess of 30 percent of their incomes on housing costs.

Crest: total population of 3,118 persons residing in 1,349 households of which 52 percent are family households. The median household income of the neighborhood is \$34,956 compared to \$46,662 for the City of Albuquerque. 61% of the households are renter-occupied. housing supply is relatively old with 73 percent of the housing 30 years and older and a significant 49 percent (760 units) over 50 years in age.48% of renter households are paying in excess of 30 percent of their incomes on housing costs.

San Jose: 3,457 of the neighborhood residents reside in owner-occupied housing units and 772 in renter-occupied units. The average household size of owner-occupied units is 3.16 compared to 2.59 for renter-occupied units. The neighborhood’ housing inventory is primarily comprised of 1-unit, detached units. Single-family, detached units comprise 83.1 percent of the Neighborhood’s total housing inventory. housing supply is relatively new with 50.6 percent of its housing built within the last 30 years. According to 2010 U.S. Census estimates, 46 (6.4 percent) of San Jose’s owner households with a mortgage pay in excess of 30.0 to 34.9 percent of their income on housing costs and 292 households (40.8%) are severely cost burdened, paying over 35.0 percent for housing.

Santa Barbara Martinez town: a total of 1,284 housing units of which 1,155 (90 percent) are occupied. Owner-occupied units (299 units) comprise only 26 percent of the neighborhood’s occupied housing inventory with 856 units (74 percent) renter-occupied. The average household size of owner-occupied units is 2.31 compared to 1.41 for renter-occupied units. There are a total of 129 vacant housing units in the Santa Barbara/Martinez town Neighborhood, which represents a 10 percent overall vacancy rate.

30 percent (523 units) of the neighborhood's housing supply is over 50 years old with 243 units (13.7 percent) built prior to 1939. 46% of owner households with a mortgage pay in excess of 30% of their income on housing costs, 35% of owner households without a mortgage pay in excess of 30 percent of their income on housing costs. 63% of renter households are paying in excess of 30 percent of their incomes on housing costs

Trumbull: total of 3,141 housing units. Owner-occupied units make up 22% of the inventory and 78% renter-occupied. The average household size of owner-occupied units is 2.36 and 2.44 for renter-occupied units. Single-family, 1-4 unit structures comprise 63 percent of the total housing inventory with structures of 3 or 4 units comprising 28.7 %. Housing supply is relatively old with 69 percent of the housing 30 years and older and 20% now over 50 years in age.

West Mesa: West Mesa has a total of 4,910 housing units. Owner-occupied units (3,175 units) comprise 69 percent of the neighborhood's occupied housing inventory with 1,449 units (31 percent) renter-occupied. Housing supply is relatively old with 82 percent of the housing 30 years and older and a significant 38 percent (1,889 units) over 50 years in age. 67% of West Mesa's renter households are paying in excess of 30 percent of their incomes on housing costs

Are there any community assets in these areas/neighborhoods?

The City owns vacant property in the Trumbull, Barelás, West Mesa and San Jose neighborhoods. In addition to vacant land the City also has housing development projects in several of the neighborhoods that can function as anchor projects for 2013-2017 Community Development activities. These affordable housing development projects include: Plaza Feliz (rental) and Trumbull Village Infill (Single Family), Sawmill Senior (rental), Sawmill Artisan (rental), Sawmill Abolera De Vida Phase A and B (single family), Barelás Infill Development (Single Family), Plaza Cuidana (rental), Luna Lodge (rental), and Edward Romero Terrace (senior rental). Lastly, the City has invested in a Master Development Plan for the Santa Barbara/Martinez town neighborhood.

Are there other strategic opportunities in any of these areas?

The City owns vacant property in the Trumbull, Barelás, West Mesa and San Jose neighborhoods. In addition to vacant land the City also has housing development projects in several of the neighborhoods that can function as anchor projects for 2013-2017 Community Development activities. These affordable housing development projects include: Plaza Feliz (rental) and Trumbull Village Infill (Single Family), Sawmill Senior (rental), Sawmill Artisan (rental), Sawmill Abolera De Vida Phase A and B (single family), Barelás Infill Development (Single Family), Plaza Cuidana (rental), Luna Lodge (rental), and Edward Romero Terrace (senior rental). Lastly, the City has invested in a Master Development Plan for the Santa Barbara/Martinez town neighborhood.

2013-2017 Strategic Plan

SP-10 Geographic Priorities

Geographic Area

General Allocation Priorities

Describe the basis for allocating investments geographically within the state

The City of Albuquerque is divided into ten (10) Community Planning Areas (CPAs). These areas are the Central Albuquerque, East Gateway, Foothills, Mid Heights, Near Heights, North Albuquerque, North Valley, South Valley, Southwest Mesa, and West Side Community Planning Areas. As demonstrated by the CPD Poverty Level Map and the Community Planning Area Map below, poverty hotspots within the City are mainly located in the Near Heights, Mid Heights, and Central Albuquerque CPAs. These CPAs experience some of the highest poverty levels in the City with neighborhoods reaching poverty levels of 36.5 to 65.38 percent. On the west side of the City, the Southwest Mesa Community Planning Area stands out with neighborhoods experiencing poverty levels ranging from 19.33 percent to 36.5 percent.

In addition to housing a majority of the City's pockets of poverty, the Near Heights, Mid Heights, Central Albuquerque, and the Southwest Mesa CPAs also have large portions of the of the City's minority populations including a mix of African Americans, Native Americans, Asians, and persons self-identifying as Hispanic. Portions of these CPAs also report high crime rates, low school performance rates and older rental and homeowner housing stock. Consequently all four of these Community Planning Areas were identified as high priority areas for the 2013-2017 Consolidated Plan.

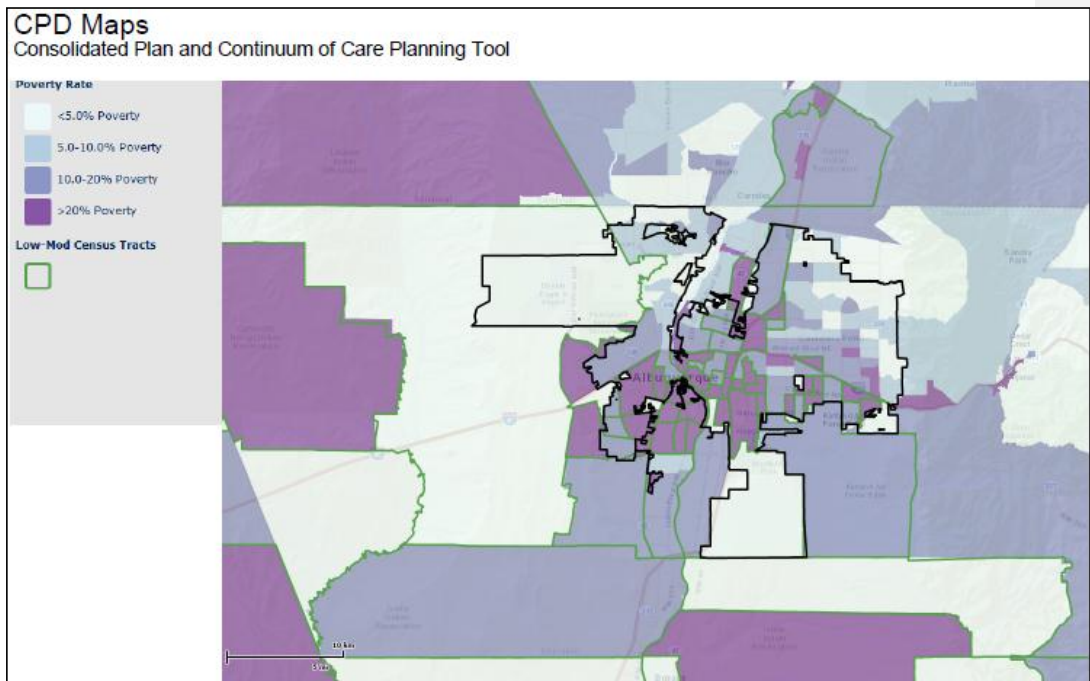
However, because of expected decreases in funding over the next five years in both CDBG and HOME funds as well as significant cuts in the City's Workforce Housing Trust Fund (WFHTF) monies, it was decided that in order to make the greatest impact on the needs of low to moderate income City residents, it would make more sense to target specific neighborhoods within each of the four targeted CPAs and work comprehensively in a few specific neighborhoods over the 2013-2017 programming period rather than attempting to geographically target the whole area encompassed within the boundaries of each CPA. In order to identify which neighborhoods should be targeted in each CPA, the City identified neighborhoods that stood out in terms of: 1) the need for neighborhood revitalization

and/or housing programming and, 2) the availability of opportunities for neighborhood revitalization and/or housing programming.

Based on these two criteria the following neighborhoods were selected as potential priority neighborhoods: Alta Monte (Mid Heights CPA), Barelás (Central Albuquerque CPA), Santa Barbara/Martinez town (Central Albuquerque CPA), Trumbull (Near Heights CPA), "Crest" (Near Heights CPA), and West Mesa (Southwest Mesa CPA). The City then vetted this list of priority neighborhoods through the Albuquerque Citizen Team (ACT), the Affordable Housing Committee (AHC) and staff from the City's Planning Department. Based on this vetting process, three (3) additional neighborhoods were added to the original list. The three additional neighborhoods added were: Sawmill, Downtown Core, and San Jose. Consequently, for the 2013-2017 Consolidated Plan Program five year cycle the City will have nine (9) target neighborhoods.

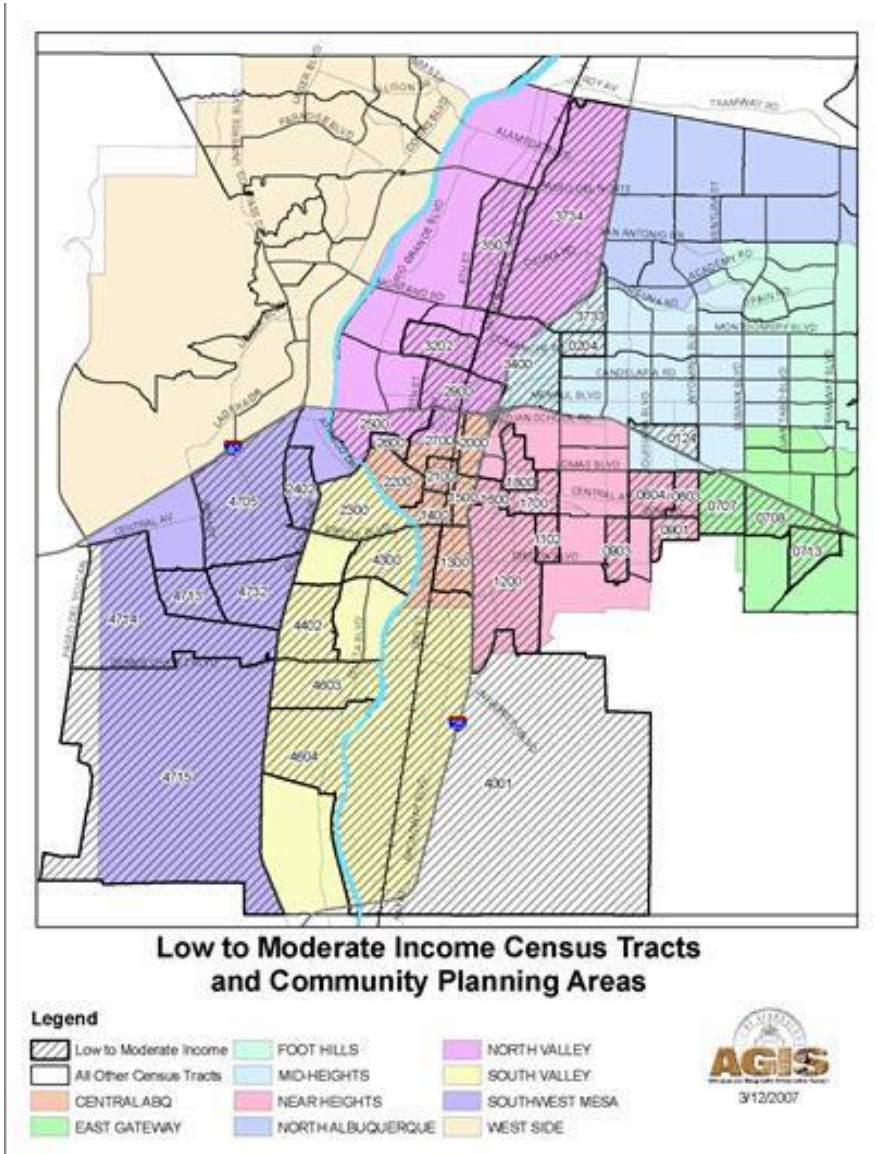
It is important to note that even though the City has identified the above nine (9) target neighborhoods for the 2013-2017 Consolidated Plan, this does not mean that all Community Development Division funds will be used in these areas. A certain portion of City funds will still be allocated for programming City-wide. Also, although high priority neighborhoods such as the La Mesa, Singing Arrow, and South Broadway are not among the priority neighborhoods that were identified during the vetting process, they still remain a high priority for the City of Albuquerque and it is recommended that if funding does increase over the next five years that these neighborhoods be added to the list of 2013-2017 priority neighborhoods.

HUD COA Poverty Rate Map



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COA Community Planning Area Map



SP-25 Priority Needs

Priority Needs

| Priority Need Name | Priority Level | Population | Goals Addressing |
|---|----------------|--|---|
| Rental Acquisition/Rehabilitation Program | High | Extremely Low Low Families with Children Elderly Other | Increase Affordable Housing opportunities Revitalize Target Neighborhoods |
| Rental New Construction | High | Extremely Low Low Moderate Middle Families with Children Chronic Homelessness Individuals Families with Children Elderly Persons with Physical Disabilities | Increase Affordable Housing opportunities Revitalize Target Neighborhoods |
| HOME Tenant Based Rental Assistance | High | Extremely Low | Increase Affordable Housing opportunities |
| Home Owner Repair Program | High | Extremely Low Low Moderate Large Families Families with Children Elderly Persons with Physical Disabilities | Revitalize Target Neighborhoods Increase Sustainable Housing Opportunities |
| Homeowner Loan Program | High | Moderate Middle Families with Children Other | Increase Affordable Housing opportunities Revitalize Target Neighborhoods |
| Homeowner New construction | Low | Moderate Families with Children | Increase Affordable Housing opportunities Revitalize Target Neighborhoods |
| COA Public Services Program | High | Extremely Low Low Moderate | Increase Sustainable Housing Opportunities Increase Services for At- |

| | | | |
|-----------------------------|------|---|---|
| | | Large Families Families with Children Elderly Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse Veterans Persons with HIV/AIDS Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development | Risk Populations |
| Public Improvements | High | Extremely Low Low Moderate Middle Non-housing Community Development | Revitalize Target Neighborhoods |
| Public Facilities | Low | Extremely Low Low Moderate Middle | Increase Services for At- Risk Populations |
| Small Business Loan Program | High | Moderate Non-housing Community Development | Increase Employment Opportunities |

| | | | |
|-----------------------|------|--|--|
| COA Fair Housing | High | Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families | Increase Sustainable Housing Opportunities |
| Homeless Intervention | High | Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse Veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth | Increase Affordable Housing opportunities Increase Services for At-Risk Populations |

Table 20 – Priority Needs Summary

Narrative (Optional)

Based on the 2010 Census data, the City of Albuquerque is roughly 60% homeowner and 40% renter households. However when focusing on low income households this trend is reversed with roughly 64% or 51,840 renter households being low income and 21% or 36,764 homeowner households being low income. For extremely low income households, the ratio between renter and homeowner households is even more noticeable, with 72% of extremely low income households being renter households. In order to effectively meet the needs of low income City residents, for the 2013-2017 Consolidated Plan Program Period, the City chose to prioritize renter programs over homeowner programs and to allocate housing funds 70% to rental programs and 30% to homeowner programs.

Of the CDBG, HOME and WFHTF eligible renter programs being considered for the 2013-2017 Consolidated Plan, the City took into account the following questions to discuss and analyze each program option: 1) Can the Program Intervention meet the needs of households at or below 30%AMI, 31-50% AMI, 51-80% AMI?, 2) What is the cost per unit?, 3) What are the administrative issues involved?, 4) What is the intervention time for this Program?, 5) What other resources are available in the Community?, 6) Does this Program intervention help with neighborhood revitalization?, 7) Does this Program provide permanent housing?, 8) Does this Program create private sector jobs?, 9) Can this Program leverage funds?, and 10) Will this program have any impact on rent rates?

After discussing each program in-depth, City staff discussed the following issue: Some Program interventions are very fast and flexible, i.e., rental subsidies, and some Program interventions are less fast and flexible but are good tools for neighborhood revitalization, i.e., Rental New Construction. Does the City want to invest in one type of intervention or does the City want to invest in multiple program intervention types?

City staff went through the same process to discuss and prioritize homeowner programs. The question about impact on renter rates did not get asked concerning homeowner programs. Instead, staff members were asked to consider the impact of each homeowner program intervention on foreclosures. Based on these discussions, it was decided that the City would invest in multiple program strategies over the 2013-2017 Consolidated Plan period and that Rental Acquisition/Rehabilitation, Rental New Construction, Tenant Based Rental Assistance, and Homeowner Repair Program would be priority

programming strategies for 2013-2017. Because of current budget constraints and the current Housing Market, it was also decided that the City's Homeowner New Construction program and Homeowner Loan Program would be put on hold until additional sources of funds can be identified.

SP-30 Influence of Market Conditions

Influence of Market Conditions

| Affordable Housing Type | Market Characteristics that will influence the use of funds available for housing type |
|---------------------------------------|--|
| Tenant Based Rental Assistance (TBRA) | According to the Housing Needs Assessment and the Housing Market Analysis, in terms of numbers of households, the greatest housing problem type in Albuquerque is “cost burdened”. Consequently, staff prioritized Tenant Based Rental Assistance very high among program strategies. This program will increase the affordable housing opportunities for extremely low income renter households until these households can obtain more sustainable resources such as Section 8 vouchers and Public Housing. It is important to note that because of the current economy and housing market, new construction of rental units has declined in recent years. Vacancy rates have also declined. Consequently the City expects that rent rates will increase over the next five years causing the number of cost burdened households to increase. |
| TBRA for Non-Homeless Special Needs | The City plans to target its TBRA program to homeless and near homeless special needs populations. The rationale for a HOME TBRA program is that Albuquerque is facing a situation where a significant portion of the households are already cost burdened, vacancy rates have gone down, and rent rates are increasing making the situation even more difficult for already cost burdened low income renters. 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. |
| New Unit Production | Because of a still unstable local housing market for single family homes, the City will focus its new construction monies on the production of rental units. |
| Rehabilitation | Over the next five years the City plans to focus on rental and homeowner rehabilitation activities in low income target neighborhoods that have concentrations of older housing stock. |
| Acquisition, including preservation | Because of both a decrease of funds and the slowdown in the new construction housing market, the City placed a high priority on rental acquisition and rehabilitation activities for the 2013-2017 program years. |

Table 21 – Influence of Market Conditions

SP-35 Anticipated Resources

Introduction

The greatest challenge facing the City of Albuquerque's Community Development Division over the course over the 2013-2017 Consolidated Plan Period is how to meet increased community needs with a significant reduction in funding. The Division is expecting a loss of over \$35 Million over the next five years due to funding cuts to the Division's Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME), and WorkForce Housing Trust Fund (WFHTF) Programs.

Anticipated Resources

| Program | Source of Funds | Uses of Funds | Expected Amount Available Year 1 | | | | Expected Amount Available Reminder of ConPlan \$ |
|---------|------------------------|--|----------------------------------|--------------------|--------------------------|-----------|--|
| | | | Annual Allocation: \$ | Program Income: \$ | Prior Year Resources: \$ | Total: \$ | |
| CDBG | public - federal | Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services | 3,775,545 | 115,000 | 0 | 3,890,545 | 15,562,180 |
| HOME | public - federal | Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA | 1,700,000 | 200,000 | 2,400,000 | 4,300,000 | 7,600,000 |

| Program | Source of Funds | Uses of Funds | Expected Amount Available Year 1 | | | | Expected Amount Available Reminder of ConPlan \$ |
|-------------------|------------------|--|----------------------------------|--------------------|--------------------------|-----------|--|
| | | | Annual Allocation: \$ | Program Income: \$ | Prior Year Resources: \$ | Total: \$ | |
| ESG | public - federal | Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing | 346,000 | 0 | 0 | 346,000 | 1,384,000 |
| Continuum of Care | public - federal | Transitional housing Other | 4,800,000 | | | 4,800,000 | 19,200,000 |
| General Fund | public - local | Overnight shelter Public Services Services | 4,741,050 | 0 | 0 | 4,741,050 | 18,964,200 |
| Other | public - local | Multifamily rental new construction Multifamily rental rehab Other | 1,000,000 | 0 | 0 | 1,000,000 | 4,000,000 |

Table 22 - Anticipated Resources

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

ESG Match is a dollar for dollar cash match from the City's General Fund. HOME Match is \$521,784 per year in cash from the City's General Fund. The WFHTF Program requires a 4 to 1 leverage from non-City sources. During the 2008-2012 Consolidated Plan Period, State Low Income Housing Tax Credits were used for 2-3 projects per year for projects located in Albuquerque. Those funds were often matched with the City's WFHTF monies. However it is anticipated that as the State looks to fund projects outside the Albuquerque area , the number of projects funded with LIHTC monies in Albuquerque will decline.

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

The City owns vacant property in the Trumbull, Barelás, West Mesa, and San Jose neighborhoods. In addition to vacant land the City also has housing development projects in several of the neighborhoods that can function as anchor projects for 2013-2017 Community Development activities. These affordable housing development projects include: Plaza Feliz (rental), Trumbull Village Infill (Single Family), Sawmill Senior (rental), Sawmill Artisan (rental), Sawmill Abolera De Vida Phase A and B (single family), Barelás Infill Development (Single Family), Plaza Cuidana (rental), Luna Lodge (rental), and Edward Romero Terrace (senior rental). Lastly, the City has invested in a Master Development Plan for the Santa Barbara/Martinez town neighborhood.

Discussion

Over the next five years the City will work to support low-income and extremely-low-income households by focusing its limited housing funds on working comprehensively in neighborhoods that contain some of the City's most vulnerable pockets of poverty. Target neighborhoods not only suffer from high poverty rates but they also have some of the City's higher crime rates, lower school performance rates and have some of the City's oldest housing stock. By working comprehensively to revitalize entire neighborhoods, the City plans to use limited funds as effectively as possible.

The Community Development Division will also work to increase its capacity to effectively partner with local not-for-profit, public, and for-profit agencies to more effectively identify emerging community needs and community resources. Through more effective partnering and sharing of resources, the City can better identify and implement those program interventions that are able to use decreased resources as efficiently as possible.

SP-40 Institutional Delivery Structure

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

| Responsible Entity | Responsible Entity Type | Role | Geographic Area Served |
|--|-------------------------|--|------------------------|
| Affordable Housing Section | Government | Affordable Housing Owner/Rental Community Development Public Facilities Neighborhood Improvements Non-Homeless Special Needs | Jurisdiction |
| Health and Social Services Division | Government | Homelessness Non-homeless Special Needs Community Development Public Services | Jurisdiction |
| Homeless Prevention and Intervention Section | Government | Homelessness Community Development Public Services | Jurisdiction |
| Office of Neighborhood Revitalization | Government | Affordable Housing Owner/Rental Non-Homeless Special Needs | Jurisdiction |
| Community Development Division | Government | Economic Development Planning | Jurisdiction |

Table 23 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

One of the main strengths of the current institutional delivery system is the wide range of services available to support low to moderate income City residents. These services cut across the sectors of Health, Education, Public Safety, Economic Development, and Housing. A second strength of the current institutional delivery system is the overall willingness of participants from the private, public, and not-for-profit sectors to work together to identify new and dynamic ways to meet the needs of the Albuquerque community.

A definite challenge for the Community Development Division over the next five years will be to effectively adapt its Institutional Delivery System to meet the changing needs of a challenging and changing fiscal environment. In a time of budget reduction, the Division will need to find ways to implement programming more efficiently and more effectively to meet increasing demands for services with significantly fewer resources.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

| Homelessness Prevention Services | Available in the Community | Targeted to Homeless | Targeted to People with HIV |
|---|----------------------------|----------------------|-----------------------------|
| Homelessness Prevention Services | | | |
| Counseling/Advocacy | yes | yes | yes |
| Legal Assistance | yes | yes | yes |
| Mortgage Assistance | yes | | |
| Rental Assistance | yes | yes | yes |
| Utilities Assistance | yes | | |
| Street Outreach Services | | | |
| Law Enforcement | yes | | |
| Mobile Clinics | yes | yes | |
| Other Street Outreach Services | yes | Yes | |
| Supportive Services | | | |
| Alcohol & Drug Abuse | yes | yes | |
| Child Care | yes | yes | |
| Education | yes | yes | |
| Employment and Employment Training | yes | yes | |
| Healthcare | yes | yes | yes |
| HIV/AIDS | yes | | yes |

| | | | |
|--------------------------|-----|-----|-----|
| Life Skills | yes | yes | yes |
| Mental Health Counseling | yes | yes | yes |
| Transportation | yes | yes | |
| Other | | | |
| | | | |

Table 24 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

The City works in partnership with the Albuquerque Strategic Collaborative to End Homeless to effectively plan and implement a wide range of services that work to: a) prevent low income “at-risk” populations from becoming homeless and, b) support homeless populations to obtain safe, affordable and sustainable housing opportunities.

These activities necessarily run along a continuum of housing program options that range from emergency shelter services to transitional housing and permanent supportive housing services to the new construction of mixed income and mixed use affordable rental development projects. Currently the City has in place emergency and transitional housing programs for homeless individuals, families with children, veterans, and unaccompanied youth.

In addition to ensuring the availability of a range of housing program options for these homeless populations, the City also ensures a range of social service program options for homeless individuals, families, veterans and unaccompanied youth that work to increase access for these populations to the health, education, employment, and housing sectors. These services include behavioral health counseling for adults and youth, dental healthcare for individuals and families, independent living skill training for homeless youth, and early childhood development and education for homeless families.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

One of the main strengths of the current service delivery system is the wide range of services available for special needs populations and persons experiencing homelessness. A second strength of the current delivery system is the willingness of the Albuquerque community to work together to develop comprehensive community-wide strategies to prevent homelessness and to build and maintain a more effective and more responsive homeless emergency intervention system.

During Focus Group discussions it was brought up in several different discussions that there needs to be more coordination between the City, housing providers, social service providers, and case management agencies. Specifically, that these organizations need more effective ways of sharing information about available community services/programs, program eligibility criteria, community needs, and population needs.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

Because of the recommendations coming out of the Focus Group discussions for increased communication and coordination between the City, housing providers, social service providers, and case management agencies, the City has developed the following networking strategy.

Over the next five years, the City's Community Development Division will take the lead in organizing two community-wide networking meetings per year. The goal of this Network project is to work as a community to build a seamless system of service delivery connecting the sectors of health, education, public safety, employment, and housing and targeting the City's most vulnerable populations. The role of the Community Development Division in this project is to provide time, space and technical assistance necessary for community organizations to meet and discuss how to more effectively work together to meet the needs of Albuquerque's most vulnerable populations.

The following are the project's objectives:

Objective One: Increase capacity of Community Development Division contractors to work together as a network. Activities for this Objective include: establishing a common vision, referral system, common resource directory, timeframe and scope of work.

Objective Two: Increase capacity of Community Development Division network to work together with other community networks. Activities for this Objective include: joint trainings, joint program activities, cooperation in developing plans and reports.

Objective Three: Increase capacity of Division network to respond to emerging Community needs. Activities for this objective include: data sharing and data collection, implementing community wide needs assessment and analysis.

SP-45 Goals Summary

Goals Summary Information

| Goal Name | Start Year | End Year | Category | Geographic Area | Needs Addressed | Funding | Goal Outcome Indicator |
|---|------------|----------|---|---|---|---|---|
| Increase Affordable Housing opportunities | 2013 | 2017 | Affordable Housing Homeless Non-Homeless Special Needs | Alta Monte Barelas Neighborhood Downtown Santa Barbara Martinez town San Jose Sawmill Trumbull West Mesa | Rental Acquisition/Rehabilitation Program Rental New Construction HOME Tenant Based Rental Assistance Homeowner Loan Program Homeowner New construction Homeless Intervention | CDBG: \$2,475,000 HOME: \$12,426,345 ESG: \$1,120,435 Continuum of Care: \$24,000,000 Workforce Housing Trust Fund: \$4,000,000 | Rental units constructed: 350 Household Housing Unit Rental units rehabilitated: 100 Household Housing Unit Tenant-based rental assistance / Rapid Rehousing: 215 Households Overnight/Emergency Shelter/Transitional Housing Beds added: 1,000 Beds Homelessness Prevention: 90 Persons Assisted Jobs created/retained: 60 Jobs Housing for Homeless added: 250 Household Housing Unit |
| Revitalize Target Neighborhoods | 2013 | 2017 | Affordable Housing Non-Housing Community Development | Alta Monte Neighborhood Barelas Neighborhood Santa Barbara Martinez town San Jose | Rental Acquisition/Rehabilitation Program Rental New Construction Home Owner Repair Program Homeowner Loan Program | CDBG: \$5,725,000 HOME: \$13,417,450 WFHTF: \$4,000,000 | Public Facility or infrastructure Activities other than Low/Moderate income Housing Benefit: 500 Persons Assisted Facade treatment/business building rehabilitation: 25 Business |

| Goal Name | Start Year | End Year | Category | Geographic Area | Needs Addressed | Funding | Goal Outcome Indicator |
|---|------------|----------|--|-----------------------|--|----------------------|---|
| | | | | Trumbull West Mesa | Homeowner New construction Public Improvements | | Rental units constructed: 350 Household Housing Unit Rental units rehabilitated: 100 Household Housing Unit Homeowner Housing Rehabilitated: 40 Household Housing Unit Jobs created/retained: 60 Jobs Housing Code Enforcement/Foreclosed Property Care: 250 Household Housing Unit |
| Increase Sustainable Housing Opportunities | 2013 | 2017 | Affordable Housing Homeless Non-Homeless Special Needs Fair Housing | | Home Owner Repair Program COA Public Services Program COA Fair Housing | CDBG: \$9,022,000 | Public service activities other than Low/Moderate Income Housing Benefit: 250 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 1,000 Households Assisted Homeowner Housing Rehabilitated 6250 Household Housing Units |
| Increase Employment Opportunities | 2014 | 2017 | Economic Development | | Small Business Loan Program/Section 108 | CDBG: \$230,000 | Jobs created/retained: 50 Jobs Businesses assisted: 25 Businesses Assisted |

| Goal Name | Start Year | End Year | Category | Geographic Area | Needs Addressed | Funding | Goal Outcome Indicator |
|---|------------|----------|---|-----------------|---|---|---|
| Increase Services for At-Risk Populations | 2013 | 2017 | Homeless Non-Homeless Special Needs Non-Housing Community Development | | COA Public Services Program Public Facilities Homeless Intervention | CDBG: \$2,135,000 ESG: \$2,603,530 General Fund: \$15,630,000 | Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 2000 Persons Assisted Public service activities other than Low/Moderate Income Housing Benefit: 5,000 Persons Assisted Homeless Person Overnight Shelter: 12500 Persons Assisted Homelessness Prevention: 1000 Persons Assisted |

Table 25 – Goals Summary

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

Rental Acquisition/Rehabilitation Program: The City estimates an average output of 20 units per year for this Program for five years with a total of 100 units. Of these units it is planned for a minimum of 15% (3 units) per year for five years to be targeted at extremely low income populations with the remainder of the units (17 units) benefitting low to moderate income households.

Rental New Construction program: The City estimates an average output of 70 units per year for this Program. Of these units 15% (10 units) will be set aside for extremely low income households, 60% (42 units) will be set aside for low-income households between 31-50% AMI, and the remaining 25% (18 units) will target households above 51% AMI.

Tenant Based Rental Assistance (TBRA) Program: The City estimates an average output of 33 units per year for this Program. Of these units 100% (33 units) will be used for extremely low income households.

Homeowner Loan Program: The City estimates an average output of 12 units per year for this Program. Of these units 100% (12 units) will go towards moderate-income households. This Program will only be funded if the City can identify older 2008-2012 funds.

SP-50 Public Housing Accessibility and Involvement***Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)***

The Albuquerque Housing Authority is presently planning to add 45+ additional accessible units through renovation to meet UFAS requirements. We are presently engaging contractors and will complete this work by December 2013

Activities to Increase Resident Involvements

Monthly educational seminars will be held at AHA. Specific topics such as financial literacy, fair housing, tenant/landlord rights, and training on how to access other social service programs such as Medicaid, and Social Security will be offered.

Is the public housing agency designated as troubled under 24 CFR part 902?

No.

Plan to remove the 'troubled' designation

NA

SP-55 Barriers to affordable housing

Barriers to Affordable Housing

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The City of Albuquerque's Community Development Division strategy to remove and/or ameliorate barriers to Affordable Housing as identified in the Housing Market Analysis section of the 2013-2017 Consolidated Plan includes the following:

Fair Housing: Over the next five years the City will invest in a robust Fair Housing Program. During the Assessment Phase of the Consolidated Planning Process, results from Focus Group discussions and from the Community Survey made it clear that many people do not know where or how to report Fair Housing complaints. During the 2013-2017 Consolidated Plan Period, the City will follow through with many of the recommendations given by Focus Group and Community Survey participants to increase Fair Housing education and outreach activities. 2013-2017 Fair Housing Program activities will include: inserting information on fair housing laws and reporting procedures in all financial literacy and homebuyer counseling project activities, increased outreach and technical assistance on fair housing issues to landlords and tenants in low income target neighborhoods, fair housing outreach and education activities to target neighborhood associations, service providers working with vulnerable populations, and housing providers working with Section 8 and Public Housing Programs. Lastly the City will make increased efforts to provide Fair Housing education and information to the General Public.

Review of City Affordable Housing Policies: The City has successfully implemented its policy of supporting mixed income and mixed use projects as part of its overall Affordable Housing Strategy. This policy will be continued. Over the next five years in response to recommendations from the Community, the City will continue its practice of reviewing and revising policies and/or practices that may make it difficult for some City residents to obtain safe and affordable housing. One such area of concern that will be reviewed over the 2013-2017 Plan Period, are policies and/or practices that may hinder persons with a history of incarceration from accessing City-funded affordable housing developments. This issue came up several times in Focus Group discussions and this population was ranked as a top priority population by Community Survey participants. One other issue that came up in Focus Group discussions and in the Community Survey which may warrant a policy discussion is the need for City-funded affordable developments to be located near safe public transportation.

More Interventions for Cost Burdened Populations: Based on the results of the Housing Needs Assessment and the Housing Market Analysis, it seems clear that Albuquerque households experience being cost burdened significantly more often than any other housing problem type. Furthermore, it does not appear that this situation will change for the better any time soon, instead, because of expected decreases in vacancy rates and increases in rent rates, the situation will most likely worsen over the next five years.

Consequently, over the next five years, one of the greatest barriers to accessing affordable housing will be a continued need for a greater supply of housing that is affordable for low-to-moderate income City residents. Therefore, a main emphasis of the 2013-2017 Consolidated Plan will be work to increase affordable housing opportunities for Extremely Low and Very Low Income populations using a variety of program interventions such as: Tenant Based Rental Assistance, Rental New Construction, and Rental Acquisition and Rehabilitation Programs.

In addition to increasing the supply of affordable housing opportunities, the City will also work to ensure that cost burdened populations do not lose housing because they are unable to afford home repairs, retrofit services, and/or need short term rental/utility assistance.

SP-60 Homelessness Strategy

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

The City has developed several outreach programs to locate and assist persons who are homeless. One team includes representatives from the Albuquerque Police Department and Albuquerque Health Care for the Homeless. The second team is from St. Martin's Hospitality Center. Both teams actively work the streets seeking out homeless persons. Efforts are made to direct those homeless persons to appropriate services ranging from meals programs, shelters, physical and mental health services and other programs that may address their specific needs.

Additionally the City works in close partnership with the larger Albuquerque Community to implement the ABQ Heading Home Initiative. This Initiative has housed 139 households for a total of 156 persons housed. The SAMHSA grant that provides funding for case management and other supportive services has been renewed for its 2nd year. Also, the initiative is receiving great support from all community stake holders and has received over \$300,000 in donations from businesses, community foundations and private citizens since March 2012

Addressing the emergency and transitional housing needs of homeless persons

As demonstrated by the 2011 Point in Time count (PIT), on any given night during the winter months (November-March) the City has a shortage of an estimated 300 emergency shelter beds. During the non-winter months of April-October this shortage can be as great as 700 beds. The City has traditionally allocated the majority of its Emergency Shelter Grant (ESG) funds and a portion of its General Funds to providing emergency shelter beds and services. Because the current indicators are that emergency shelter beds and services will continue to be a need during the 2013-2017 programming years, the City has decided in consultation with the ABQ Strategic Collaborative to End Homelessness (which houses the Continuum of Care (CoC) Steering Committee) to continue to use the majority of its ESG grant monies to fund emergency shelter services and to support the use of CoC funds to continue to provide transitional housing, supportive housing and supportive housing services for persons experiencing homelessness.

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 addition to using its ESG monies to fund much needed emergency shelter beds and services, during the 2013-2017 Consolidated Plan Period the City will fund a Rapid-Rehousing program. This Program was previously funded with CDBG stimulus funds but as those funds are no longer available, the City will continue to fund this program with ESG funds. The City will also support the ABQ Strategic Collaborative to End Homelessness to continue to use CoC funds to provide transitional living services to persons experiencing homelessness.

Lastly, in addition to its ESG and CDBG funds, the City will use a portion of City General Fund monies to fund a number of projects that directly benefit multiple homeless populations. These projects include: Housing First vouchers, housing vouchers for persons with HIV/AIDs, housing vouchers for the ABQ Heading Home Initiative, transitional housing services for women exiting the justice system, early childhood development services for families with young children experiencing homelessness, dental healthcare services, meal services, and therapeutic art services for persons experiencing homelessness.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs.

In consultation with the ABQ Strategic Collaborative to End Homelessness, the City will take the lead role in funding emergency interventions and prevention activities for persons experiencing homelessness while the ABQ Strategic Collaborative to End Homelessness will take the lead role in using CoC funds to provide transitional housing, permanent supportive housing and permanent supportive housing services for persons experiencing homelessness. The Table below entitled COA Homeless Prevention and Intervention Strategy illustrates how the City and the ABQ Strategic Collaborative to End Homelessness will work together to ensure that the issue of homelessness is fought along a continuum of prevention and intervention programming strategies.

Homeless Prevention Strategies

Objective 1: Increase affordable Housing Opportunities for persons at or below 80% AMI.

- *New Construction of rental units
- *rental subsidies
- *Acq./Rehab of rental units

Objective 2: Increase sustainable Housing Opportunities for persons at or below 80% AMI.

- *Emergency/Minor Home Repair
- *Home Retrofit
- *Fair Housing
- *Eviction Prevention
- *Homeowner Rehab
- *Supportive Housing Services to include financial literacy and education how to access services such as Medicaid, Social Security, etc.

Objective 3: Increase access to Public Services for "at-risk" populations

- *Childcare and Early Childhood Intervention services for low income children and children who are victims of domestic violence
- *Youth mentoring, GED, gang intervention, and general education programming
- *emergency food assistance
- *health care for low income populations
- *Counseling for Victims of Domestic Violence
- *Behavioral health counseling and prevention services for adults and youth



Homeless Intervention Strategies

Objective 1: Increase Emergency Housing Opportunities for Persons Experiencing Homelessness

- *Emergency Shelter services
- *Emergency Motel Vouchers
- *Shelter transportation services
- *rapid re-housing assistance

Objective 2: Increase sustainable Housing Opportunities for persons experiencing homelessness

- *Housing First Vouchers
- *Housing Vouchers for persons with HIV/AIDS
- *Transitional housing services for women exiting the justice system, youth exiting the foster care system, and women and children who are victims of domestic violence

Objective 3: Increase access to Public Services for homeless populations

- *Early Childhood Intervention services for families experiencing homelessness
- *health care for homeless populations



COA Homeless Prevention and Intervention Strategy

Discussion

As noted earlier in assessment sections of the Consolidated Plan, populations that were identified as being particularly vulnerable to being unable to access and/or maintain affordable stable housing were veterans, adults with a history of incarceration, grandparents raising grandchildren, seniors over the age of 75, youth exiting the foster care and/or juvenile justice system, adults with behavioral health/mental health issues, persons with physical disabilities, and victims of domestic violence. These populations will be of particular concern to the City during the 2013-2017 Consolidated Plan Period.

SP-65 Lead based paint Hazards

Actions to address LBP hazards and increase access to housing without LBP hazards

The City does consider the presence of lead-based paint a serious concern and has adopted the policy that any housing unit that receives financial assistance through the City, if built prior to 1978, will be tested for LBPH.

How are the actions listed above related to the extent of lead poisoning and hazards?

Lead-Based Paint Hazards (LBPH) may be present in houses built prior to 1978. The actual number of houses that contain LBPH is difficult to determine, the housing needs analysis in the Consolidated Plan and the CHAS data show that there are 5,995 extremely low-income, 4,400 very low-income, and 7,630 low-income households with children six years old or younger. Thus, this population is significant in numbers and represents twenty percent of the total number of households in the lowest three income categories. However, this is somewhat mitigated by the fact that Albuquerque's housing stock is relatively young and only 8,407 units (3.5% of the total units) were constructed before 1939.

How are the actions listed above integrated into housing policies and procedures?

Through the City's Office of Neighborhood Revitalization's Home Owner Rehabilitation Program, houses constructed prior to 1978 will be tested for lead based paint hazards (LBPH), thereby ensuring the safety and well-being of the homeowner(s) and their families. In addition, foreclosed houses and multi-family apartments, built before 1978, which are purchased and rehabbed through the Neighborhood Stabilization Program, will be evaluated for LBPH. In the event LBPH is found, the City will abate the hazards, thus insuring that the environment will be safe for the current home owner and any future home owners, as well.

SP-70 Anti-Poverty Strategy

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

Every year the Department of Family and Community Services spends over \$20 Million in City General Funds on programs and services designed to both prevent vulnerable City residents from falling into long-term poverty and provide the necessary supports to enable vulnerable City residents to pull themselves out of long-term poverty. The Department funds a wide variety of services and is the only City Department that works across the sectors of Health, Education, Public Safety, Economic development and Housing to ensure that all City residents, including and especially those residents who are most vulnerable to poverty, have equal access to safe communities and opportunities for social and economic advancement.

Programs funded by the Department of Family and Community Services work to support vulnerable City residents by meeting the following objectives: “increasing access to health and social service”, increasing affordable housing opportunities for low income populations”, “increasing access to Early Childhood Development Services for low income populations”, “increasing availability of recreational opportunities for youth”, “increasing access to mental health services for homeless and near homeless populations”, “increasing availability of emergency shelter services for homeless populations”, “increasing availability of gang intervention and prevention services for “at-risk” youth”, “increasing access to substance abuse treatment and prevention services for adults and youth”, “increasing transitional housing opportunities to homeless and near homeless populations”, “increasing availability of supportive housing services to homeless populations”, “increasing supportive services to seniors”, “improving neighborhood conditions for low income target neighborhoods”, and “increasing availability of quality educational opportunities for children and youth”.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

In 2013 the Community Development Division will complete the design of four year affordable housing pilot project. The goal of the project is to effectively coordinate existing Department programs to work comprehensively across the sectors of Health, Education, Public Safety, Economic Development, and Housing in target low-income “at-risk” neighborhoods using affordable rental housing developments as

the cornerstone of these coordination efforts in order to support neighborhood residents to positively change neighborhood dynamics and to support families to exit cycles of poverty. The neighborhoods being considered for this pilot project are the West Mesa, Santa Barbara Martinez town and Trumbull neighborhoods. These neighborhoods have been identified as possible pilot project sites because they are characterized by high poverty rates, low school performance rates and high crime rates. Additionally these neighborhoods are racially and ethnically diverse. Lastly, these neighborhoods all contain City funded rental affordable housing development projects targeted at low income families that could be used as service coordination sites for this pilot project. The affordable housing projects being considered are: Blue Water Apartments near the West Mesa neighborhood, Plaza Felix in the Trumbull neighborhood, and Plaza Cuidana in the Santa Barbara Martinez town neighborhood. Objectives for the Project include: “increasing access to positive educational experiences in a home setting for target children and youth”, “increasing access to positive educational experiences in a home setting for parents of target children and youth”, and “increasing access to social support services in a home setting for target families”.

SP-80 Monitoring

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

Each agency funded through the *2013-2017 Consolidated Plan* will receive a **minimum of one on-site visit**. These on-site reviews include both a **fiscal and programmatic review** of the agency's activities. The reviews determine if the sub-recipient/contractor is complying with the governing regulations for the program. Areas routinely reviewed include overall administration, board of directors' involvement, program delivery methods, compliance with client eligibility determination, reporting systems, progress toward achieving contractual goals, adequacy of financial systems, and verification of eligibility and appropriateness of expenditures. Following the monitoring visit, agencies are sent a written report detailing the results of the review and any areas found not in compliance. Agencies are normally given 30 days to provide the City with corrective actions taken to address any noted findings.

In addition to the on-site reviews, each sub-recipient/contractor is required to submit quarterly progress reports and an audit which are reviewed by the Department. Findings noted in the independent audit are reviewed during the on-site monitoring visit to ensure the agency has taken the required corrective actions. The City also monitors housing projects which, because of HOME or CDBG funds, are required to provide affordable rental housing for a specified number of years after the term of the original contract that conveyed the funds. Both the number of units, which are subject to rent caps, as well as the number of years in which the property is required to remain affordable, are detailed in restrictive covenants placed on the property and filed in the office of the Clerk of Bernalillo County. Agencies are required to submit annual reports for these projects, which include a tenant roster detailing income, family size, race, ethnicity, rent amount and unit occupied and agency financial statements. Additionally, each project is visited annually.

City staff members conduct **Housing Quality Standards (HQS)** inspections as well as reviews of tenant files to verify income eligibility and income verification, compliance with HOME lease requirements, if applicable, and other tenant related aspects of the program such as compliance with allowable rent

schedules. City fiscal staff review the financial records, including, but not limited to, property operating expenses, reserve accounts, proper escrow of security deposits, rental payments, etc. In all instances, a written report is issued detailing the results of the monitoring visit and any corrective actions necessary. Typically, a written response detailing corrective actions taken by the agency is required within 30 days of issuance of the report. In the event there are any life, health or safety conditions noted as a result of the HQS inspection, the City may require a quicker response in repairing any deficient items noted.

2013 Action Plan

AP-15 Expected Resources

Introduction

The greatest challenge facing the City of Albuquerque's Community Development Division over the course of the 2013 Action Plan Program year is how to meet increased community needs with a significant reduction in funding. The Division is expecting a loss of over \$7 Million for the 2013 Program year due to funding cuts to the Division's Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME), and WorkForce Housing Trust Fund (WFHTF) Programs. For the 2008-2012 Consolidated Plan Period, the City was anticipating \$5,225,000 in CBDG funds, \$3,576,000 in HOME funds, and \$5,000,000 in WFHTF monies per year. Unfortunately, the funding picture for 2013 looks very different. As the Table below clearly demonstrates, funds for these programs have been reduced by more than 60 percent.

On the bright side, the City's sources of funds for homeless prevention and intervention services have not been reduced. In fact the Emergency Housing and Solution Grant (EGS) has almost doubled and the City's Continuum of Care (CoC) Grant will remain steady. Also, although there have been reductions in the past, the Community Development Division is not anticipating further cuts in any of the Department's General Fund monies that go directly to supporting programs and/or projects contained in this Plan.

Anticipated Resources

| Program | Source of Funds | Uses of Funds | Expected Amount Available Year 1 | | | | Expected Amount Available Reminder of ConPlan \$ |
|---------|------------------|---|----------------------------------|--------------------|--------------------------|-----------|--|
| | | | Annual Allocation: \$ | Program Income: \$ | Prior Year Resources: \$ | Total: \$ | |
| CDBG | public - federal | Acquisition Admin and Planning Economic Development Housing Public Improvements | 3,775,545 | 115,000 | 0 | 3,890,545 | 15,562,180 |

| Program | Source of Funds | Uses of Funds | Expected Amount Available Year 1 | | | | Expected Amount Available Reminder of ConPlan \$ |
|-------------------|------------------|--|----------------------------------|--------------------|--------------------------|-----------|--|
| | | | Annual Allocation: \$ | Program Income: \$ | Prior Year Resources: \$ | Total: \$ | |
| | | Public Services | | | | | |
| HOME | public - federal | Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA | 1,700,000 | 200,000 | 2,400,000 | 5,100,000 | 7,600,000 |
| ESG | public - federal | Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing | 346,000 | 0 | 0 | 346,000 | 1,384,000 |
| Continuum of Care | public - federal | Transitional housing Other | 4,800,000 | 0 | 0 | 4,800,000 | 19,200,000 |

| Program | Source of Funds | Uses of Funds | Expected Amount Available Year 1 | | | | Expected Amount Available Reminder of ConPlan \$ |
|--------------|-----------------|--|----------------------------------|--------------------|--------------------------|-----------|--|
| | | | Annual Allocation: \$ | Program Income: \$ | Prior Year Resources: \$ | Total: \$ | |
| General Fund | public - local | Overnight shelter Public Services | 3,126,000 | 0 | 0 | 3,126,000 | 12,504,000 |
| Other | public - local | Multifamily rental new construction Multifamily rental rehab Other | 1,000,000 | 0 | 0 | 1,000,000 | 4,000,000 |

Table 26 - 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

ESG Match is a dollar for dollar cash match from the City’s General Fund. HOME Match is \$340,000 per year in cash from the City’s General Fund. WFHTF monies go into the affordable housing \$1,000 per year. WFHTF Program regulations mandate that for each WFHTF dollar that goes into a project must be matched at a ratio of four to one. Match requirements can be fulfilled by any funding source that does not come from the City. In addition to meeting the HUD match requirements for the HOME and ESG Programs, it is anticipated that over \$4 Million in General Fund monies will be used each year of the 2013-2017 Strategic Plan period to support Consolidated Plan program priorities.

AP-20 Annual Goals and Objectives

Goals Summary Information

| Goal Name | Start Year | End Year | Category | Geographic Area | Needs Addressed | Funding | Goal Outcome Indicator |
|---|------------|----------|---|---|---|---|--|
| Increase Affordable Housing opportunities | 2013 | 2017 | Affordable Housing Homeless Non-Homeless Special Needs | Alta Monte Downtown Core Santa Barbara Martineztown Trumbull West Mesa | Rental Acquisition/Rehabilitation Program Rental New Construction HOME Tenant Based Rental Assistance Homeowner Loan Program Homeowner New construction Homeless Intervention | CDBG: \$495,000 HOME: \$2,485,269 ESG: \$224,087 Continuum of Care: \$4,800,000 Workforce Housing Trust Fund: \$1,000,000 | Rental units constructed: 70 Household Housing Unit Rental units rehabilitated: 20 Household Housing Unit Tenant-based rental assistance / Rapid Rehousing: 43 Households Assisted Overnight/Emergency Shelter/Transitional Housing Beds added: 200 Beds Homelessness Prevention: 18 Persons Assisted Jobs created/retained: 12 Jobs Housing for Homeless added: 50 Household Housing Unit |
| Revitalize Target Neighborhoods | 2013 | 2017 | Affordable Housing Non-Housing Community Development | Alta Monte Barelas Crest Planning Area Downtown Core Santa Barbara Martineztown San Jose Sawmill Trumbull West Mesa | Rental Acquisition/Rehabilitation Program Rental New Construction Home Owner Repair Program Homeowner Loan Program Homeowner New construction Public Improvements | CDBG: \$1,145,000 HOME: \$2,683,490 Workforce Housing Trust Fund: \$1,000,000 | Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 100 Persons Assisted Facade treatment/business building rehabilitation: 5 Business Rental units constructed: 70 Household Housing Unit Rental units rehabilitated: 20 Household |

| Goal Name | Start Year | End Year | Category | Geographic Area | Needs Addressed | Funding | Goal Outcome Indicator |
|--|------------|----------|---|----------------------|--|---|---|
| | | | | | | | Housing Unit Homeowner Housing Rehabilitated: 8 Household Housing Unit Jobs created/retained: 12 Jobs Homelessness Prevention: 18 Persons Assisted Housing Code Enforcement/For eclosed Property Care: 50 Household Housing Unit |
| Increase Sustainable Housing Opportunities | 2013 | 2017 | Affordable Housing Homeless Non-Homeless Special Needs Fair Housing | Barelas City-wide | Home Owner Repair Program COA Public Services Program COA Fair Housing | CDBG: \$1,804,400 HOME: \$41,300 | Public service activities other than Low/Moderate Income Housing Benefit: 50 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 200 Households Assisted Homeowner Housing Rehabilitated: 1250 Household Housing Unit |
| Increase Employment Opportunities | 2014 | 2017 | Economic Development | City-wide | Small Business Loan Program | CDBG: \$230,000 | Facade treatment/business building rehabilitation: 5 Business Jobs created/retained: 10 Jobs |
| Increase Services for At-Risk | 2013 | 2017 | Homeless Non-Homeless | City-wide | COA Public Services Program Public Facilities | CDBG: 427,000 ESG: | Public Facility or Infrastructure Activities other |

| Goal Name | Start Year | End Year | Category | Geographic Area | Needs Addressed | Funding | Goal Outcome Indicator |
|-------------|------------|----------|---|-----------------|-----------------------|---|--|
| Populations | | | Special Needs Non-Housing Community Development | | Homeless Intervention | \$520,706 General Fund: \$3,126,000 | than Low/Moderate Income Housing Benefit: 400 Persons Assisted Public service activities other than Low/Moderate Income Housing Benefit: 1000 Persons Assisted Homeless Person Overnight Shelter: 2500 Persons Assisted Homelessness Prevention: 200 Persons Assisted |

Table 27 – Goals Summary

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.215(b)

Rental Acquisition/Rehabilitation Program: The City estimates an average output of 20 units per year for this Program. Of these units it is planned for a minimum of 15% (3 units) to be targeted at extremely low income populations with the remainder of the units (17 units) benefitting low to moderate income households.

Rental New Construction program: The City estimates an average output of 70 units per year for this Program. Of these units 15% (10 units) will be set aside for extremely low income households, 60% (42 units) will be set aside for low-income households between 31-50% AMI, and the remaining 25% (18 units) will target households above 51% AMI.

Tenant Based Rental Assistance (TBRA) Program: The City estimates an average output of 33 units per year for this Program. Of these units 100% (33 units) will be used for extremely low income households.

Homeowner Loan Program: The City will implement this Program if older 2008-2012 funds can be identified. The City estimates an average output of 12 units per year for this Program. Of these units 100% (12 units) will go towards moderate-income households.

Homeowner New Construction Program: This Program is currently on hold because of significant budget reductions. However, the City does recognize the value of this Program and will work over the next five years to identify resources to continue funding this Program.

AP-38 Project Summary

Project Summary Information

| Project Name | Target Area | Goals Supported | Needs Addressed | Funding |
|---|---|---|--|---|
| Fair Housing | | Increase Sustainable Housing Opportunities | COA Fair Housing | CDBG: \$70,000 |
| Community Networking and Coordination | | Increase Sustainable Housing Opportunities | COA Public Services Program Homeless Intervention | CDBG: \$3,000 |
| Loan Servicing Database | | Increase Affordable Housing opportunities Increase Sustainable Housing Opportunities | | CDBG: \$100,000 |
| Small Business Loan Program | | Increase Employment Opportunities | Small Business Loan Program | CDBG: \$230,000 |
| Emergency Minor Home Repair | | Increase Sustainable Housing Opportunities | Home Owner Repair Program | CDBG: \$800,000 |
| Home Retrofit | | Increase Sustainable Housing Opportunities | Home Owner Repair Program | CDBG: \$150,000 |
| Rental Acquisition/Rehabilitation Program | Alta Monte Downtown Core Santa Barbara Martineztown Trumbull West Mesa | Increase Affordable Housing opportunities Revitalize Target Neighborhoods | Rental Acquisition/Rehabilitation Program | CDBG: \$377,000 HOME: \$677,270 Workforce Housing Trust Fund: \$400,000 |

| | | | | |
|--------------------------------|---|--|-------------------------------------|--|
| Rental New Construction | Santa Barbara Martineztown Trumbull | Increase Affordable Housing opportunities Revitalize Target Neighborhoods | Rental New Construction | CDBG: \$84,000 HOME: \$1,621,499 Workforce Housing Trust Fund: \$600,000 |
| Tenant Based Rental Assistance | | Increase Affordable Housing opportunities | HOME Tenant Based Rental Assistance | HOME: \$220,000 |
| Rapid Re-Housing | | Increase Affordable Housing opportunities | Homeless Intervention | ESG: \$224,087 |
| Homeowner Loans | | Increase Affordable Housing opportunities Revitalize Target Neighborhoods | Homeowner Loan Program | HOME: \$0 |
| Homeowner Rehabilitation | Barelas | Revitalize Target Neighborhoods Increase Sustainable Housing Opportunities | Home Owner Repair Program | CDBG: \$558,000 HOME: \$198,221 |
| Emergency Shelter Services | | Increase Services for At- Risk Populations | Homeless Intervention | ESG: \$372,127 General Fund: \$3,072,000 |

| | | | | |
|---|--|---|--|--|
| Low Income and Homeless Dental Services | | Increase Sustainable Housing Opportunities Increase Services for At-Risk Populations | COA Public Services Program Homeless Intervention | CDBG: \$180,000 |
| Emergency Motel Vouchers | | Increase Services for At-Risk Populations | Homeless Intervention | CDBG: \$10,000 ESG: \$12,000 General Fund: \$36,000 |
| Senior Meals | | Increase Services for At-Risk Populations | COA Public Services Program | CDBG: \$105,000 |
| ECD Services for Homeless families | | Increase Services for At-Risk Populations | Homeless Intervention | CDBG: \$9,000 General Fund: \$18,000 |
| Employment Training to Immigrant Women | | Increase Sustainable Housing Opportunities Increase Services for At-Risk Populations | COA Public Services Program | CDBG: \$23,000 |
| Financial Literacy | | Increase Sustainable Housing Opportunities | COA Public Services Program | CDBG: \$50,000 |
| Eviction Prevention | | Increase Sustainable Housing Opportunities | COA Public Services Program Homeless Intervention | CDBG: \$109,400 |
| Landlord Tenant Hotline | | Increase | COA Public Services | CDBG: |

| | | | | |
|------------------------|---|---|---------------------|--------------------|
| | | Sustainable Housing Opportunities | Program | \$75,000 |
| Public Improvements | Alta Monte Santa Barbara Martineztown | Revitalize Target Neighborhoods | Public Improvements | CDBG: \$100,000 |
| Safe City Strike Force | Alta Monte Neighborhood Barelas Neighborhood Crest Planning Area Downtown Santa Barbara Martineztown San Jose Sawmill Trumbull West Mesa | Revitalize Target Neighborhoods | Public Improvements | CDBG: \$150,000 |
| Public Facilities | | Increase services for "at-risk" Populations | Public Facilities | CDBG: \$100,000 |

Table 28 – Project Summary

AP-35 Projects

Introduction

The following are a list of the Projects that will be funded during the 2013 Program Year.

| # | Project Name |
|----|---|
| 1 | Fair Housing |
| 2 | Community Networking and Coordination |
| 3 | Loan Servicing Database |
| 4 | Small Business Loan Program |
| 5 | Emergency Minor Home Repair |
| 6 | Home Retrofit |
| 7 | Rental Acquisition/Rehabilitation Program |
| 8 | Rental New Construction |
| 9 | Tenant Based rental Assistance |
| 10 | Rapid Re-Housing |
| 11 | Homeowner Loans |
| 12 | Homeowner Rehabilitation |
| 13 | Emergency Shelter Services |
| 14 | Low Income and Homeless Dental Services |
| 15 | Emergency Motel Vouchers |
| 16 | Senior Meals |
| 17 | ECD Services for Homeless families |
| 18 | Employment Training to Immigrant Women |
| 19 | Homebuyer and Foreclosure Counseling |
| 20 | Eviction Prevention |
| 21 | Landlord Tenant Hotline |
| 22 | Public Improvements |
| 23 | Safe City Strike Force |
| 24 | Public Facilities |

Table 29 – Project Information

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

Affordable Housing

Based on an analysis of community needs, it was decided that the City would invest in multiple program strategies during the 2013 Action Plan period and that Rental Acquisition/Rehabilitation, Rental New Construction, Tenant Based Rental Assistance, Homeowner Rehabilitation, Emergency Minor Home Repair, and Home Retrofit would be the priority affordable housing programs and projects for the 2013 Program Year.

New Construction and Rental Rehabilitation projects will be focused in high priority neighborhoods and target high priority populations such as two parent veteran families, single parent heads of households, seniors raising grandchildren and persons with physical disabilities. Also, based on community input, the City will continue to implement its policy of funding mixed use and mixed income housing development projects and working to ensure that projects are located in areas close to public transportation and employment opportunities as well as work to ensure that access to training on financial literacy and training on how to access other social services such as Medicaid and Social Security are included in the Scopes of Work of all applicable affordable housing projects. Also as described in the Housing Market Analysis, the Community Development Division will incorporate recommendations from the Community gathered from the Focus Group discussions and the Community Survey regarding the specific housing and supportive housing needs of specific non-homeless special needs populations.

Homeowner Rehabilitation activities will focus on low income seniors and residents of the Barelas neighborhood. The City's Retrofit Program will continue to focus on seniors and persons with physical disabilities city-wide and the City's Emergency/Minor Home Repair Program will also continue to be available city-wide for low to moderate income households.

To complement its Affordable Housing Program, the City will use CDBG Public Service monies to fund Fair Housing and Financial Literacy. The 2013 Fair Housing Program will work to ensure that landlords, tenants, and the General Public are aware of fair housing laws and procedures for reporting Fair Housing complaints. Additionally Program activities will include technical assistance to housing providers, social service providers, and low income housing tenants on how to communicate about Fair Housing issues

and Landlord/Tenant rights to better ensure that low income vulnerable populations are able to sustain affordable housing opportunities. In 2013, outreach activities will be targeted to persons with physical disabilities, behavioral health disabilities, and target minority populations per recommendations received from Focus Group and Community Survey participants. Also per Focus Group discussions and the Community Survey results, the City will increase Fair Housing education and outreach activities to targeted neighborhood associations.

In 2013 the City will fund a City-wide Financial Literacy Project with CDBG funds. This Project will consist of homebuyer counseling, foreclosure counseling, credit counseling and budget management activities. While this will be a City-wide project, in 2013 outreach activities for this Project will be targeted to Native American, African American, Hispanic and veteran household populations in order to help these populations become homebuyer ready.

Lastly, per Focus Group recommendations, in 2013 the Community Development Division will begin a comprehensive review and analysis of City policies and procedures to identify if and/how City housing policies impact how accessible affordable housing opportunities are for persons with history of incarceration.

Public Facilities

Because of significant reductions of funding, the City plans to set aside only \$100,000 per year to fund its Public Facility Program. Because of the limited amount of funds available for this Program, the Division does not plan to fund any major new Public facility projects over the 2013 programming cycle. Instead, the Division plans to focus Public facility funds on maintaining existing Public Facilities to ensure that these facilities are accessible to low income persons especially persons with physical disabilities.

However, during the 2013 Program year the Division will use older CDBG funds to continue implementing the following Public Facility Improvement projects targeted at high priority populations:

The Step Out Project will address the gap in services for homeless youth ages 17-21 who are moving toward independent living. The new facility will have 4-6 efficiency apartments and a Life Skills Academy to provide educational life skill courses to residents and other homeless and near homeless youth throughout the community. The City plans to fund the project for \$1, 561,957.86.

In addition to the Step Out Project, the City also plans to fund the Metropolitan Homelessness Project's (MHP) Respite Care Project. The Respite Care Project will increase respite care beds from six to 20, doubling the number of beds available in Albuquerque. The expansion plans to serve 270 unduplicated residents with 6,717 bed nights/days annually. The Department of Family and Community Services will spend approximately \$1.7 Million in older CDBG funds to support this valuable project.

Public Improvements

In 2013, the Public Improvement Program will be funded at an estimated \$100,000. Although all of the nine (9) target neighborhoods are in need of public improvements, Alta Monte and Santa Barbara Martineztown received high priorities and therefore these two neighborhoods will be target neighborhoods for public improvements during the 2013 Action Plan Period. Unfortunately because of budget constraints, the Division's Tree Planting project will not be funded in 2013 and funding for its Spot Blight and Clearance project with the Safe City Strike Force will be reduced.

Public Services

In addition to giving a high priority to its housing programs, based on the results of the Focus Group discussions and the Community Survey, the City also chose to give high priority to its Public Service Program. Based on identified community needs, in 2013 the Community Development Division will continue to fund the following projects: the homeless dental, low income dental, emergency motel voucher, senior meals, early childhood development, employment training for immigrant women, homebuyer counseling, and the Landlord Tenant Hotline projects.

Unfortunately because of budget reductions, the Division's Neighborhood Large Item Pick-Up project will not be funded during the 2013 Action Plan Period and funding had to be reduced to the Division's dental, senior meal, and homebuyer counseling projects.

Economic Development

In 2013 the Community Development Division will begin designing its Small Business Loan Program. The City will set aside an estimated \$200,000 in CDBG funds per year over the 2013-2017 Consolidated Plan Period for this high priority program. In 2013, the Division hopes to receive a Section 108 Loan which will be used to supplement this Program. For the 2013 Action Plan Program Year, target populations for

this Program include persons with physical disabilities, target minority populations, and veteran heads of households.

Homeless Prevention and Intervention

As demonstrated by the 2011 Point in Time count (PIT), on any given night during the winter months (November-March) the City has a shortage of an estimated 300 emergency shelter beds. During the non-winter months of April-October this shortage can be as great as 700 beds. Consequently, the City has decided in consultation with the ABQ Strategic Collaborative to End Homelessness (which houses the Continuum of Care (CoC) Steering Committee) to continue to use the majority of its ESG grant monies to fund emergency shelter services and to support the use of CoC funds to continue to provide transitional housing, supportive housing, and supportive housing services for persons experiencing homelessness.

AP-50 Geographic Distribution

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

The City of Albuquerque is divided into ten (10) Community Planning Areas (CPAs). These areas are the Central Albuquerque, East Gateway, Foothills, Mid Heights, Near Heights, North Albuquerque, North Valley, South Valley, Southwest Mesa, and West Side Community Planning Areas. As demonstrated by the CPD Poverty Level Map and the Community Planning Area Map below, poverty hotspots within the City are mainly located in the Near Heights, Mid Heights, and Central Albuquerque CPAs. These CPAs experience some of the highest poverty levels in the City with neighborhoods reaching poverty levels of 36.5 to 65.38 percent. On the west side of the City, the Southwest Mesa Community Planning Area stands out with neighborhoods experiencing poverty levels ranging from 19.33 percent to 36.5 percent.

In addition to housing a majority of the City's pockets of poverty, the Near Heights, Mid Heights, Central Albuquerque, and the Southwest Mesa CPAs also have large portions of the of the City's minority populations including a mix of African Americans, Native Americans, Asians, and persons self-identifying as Hispanic. Portions of these CPAs also report high crime rates, low school performance rates and older rental and homeowner housing stock. Consequently all four of these Community Planning Areas were identified as high priority areas for the 2013-2017 Consolidated Plan

Within the above mentioned CPAs the following neighborhoods were selected as priority neighborhoods for the 2013 Action Plan: Alta Monte (Mid Heights CPA), Barelmas (Central Albuquerque CPA), Santa Barbara/Martineztown (Central Albuquerque CPA), Trumbull (Near Heights CPA), "Crest" (Near Heights CPA), and West Mesa (Southwest Mesa CPA), Sawmill (Central Albuquerque CPA), Downtown Core (Central Albuquerque CPA), and San Jose (Central Albuquerque CPA).

Alta Monte: total population of 4,168 persons residing in 1,757 households of which 48 percent are family households and 67% of the neighborhood's households are comprised of 1-2 persons. The median household income is \$23,115 compared to \$46,662 for the City of Albuquerque. 82% of households are renter households and 18.6% or 389 units are mobile homes. Alta Monte's housing supply is relatively old with 58 percent (1,212 units) of the housing 30 years and older. 11% of the population is Native American and over 1/3 of the population falls into the "Some Other Race" or "More than Two Races" categories.

Barelmas: total population of 3,173 persons residing in 1,191 households of which 51 percent are family households. The median household income is \$21,262 which is 45% of the City's median household income. Housing supply is relatively old with 54% of the housing over 50 years in age and 27% over 70

years old. 58% of renter households are paying in excess of 30 percent of their incomes on housing costs. Over 1/3 of the population identifies as "Some Other Race" or "Two or More Races" and the neighborhood is 77% Hispanic.

Crest: total population of 3,118 persons residing in 1,349 households of which 52 percent are family households. The median household income of the neighborhood is \$34,956 compared to \$46,662 for the City of Albuquerque. 61% of the households are renter-occupied. Housing supply is relatively old with 73 percent of the housing 30 years and older and a significant 49 percent (760 units) over 50 years in age. 48% of renter households are paying in excess of 30 percent of their incomes on housing costs.

San Jose: 3,457 of the neighborhood residents reside in owner-occupied housing units and 772 in renter-occupied units. The average household size of owner-occupied units is 3.16 compared to 2.59 for renter-occupied units. The neighborhood' housing inventory is primarily comprised of 1-unit, detached units. Single-family, detached units comprise 83.1 percent of the Neighborhood's total housing inventory. housing supply is relatively new with 50.6 percent of its housing built within the last 30 years. According to 2010 U.S. Census estimates, 46 (6.4 percent) of San Jose's owner households with a mortgage pay in excess of 30.0 to 34.9 percent of their income on housing costs and 292 households (40.8%) are severely cost burdened, paying over 35.0 percent for housing.

Santa Barbara Martineztown: a total of 1,284 housing units of which 1,155 (90 percent) are occupied. Owner-occupied units (299 units) comprise only 26 percent of the neighborhood's occupied housing inventory with 856 units (74 percent) renter-occupied. The average household size of owner-occupied units is 2.31 compared to 1.41 for renter-occupied units. There are a total of 129 vacant housing units in the Santa Barbara/Martinez town Neighborhood, which represents a 10 percent overall vacancy rate. 30 percent (523 units) of the neighborhood's housing supply is over 50 years old with 243 units (13.7 percent) built prior to 1939. 46% of owner households with a mortgage pay in excess of 30% of their income on housing costs, 35% of owner households without a mortgage pay in excess of 30 percent of their income on housing costs. 63% of renter households are paying in excess of 30 percent of their incomes on housing costs

Trumbull: total of 3,141 housing units. Owner-occupied units make up 22% of the inventory and 78%renter-occupied. The average household size of owner-occupied units is 2.36 and 2.44 for renter-occupied units. Single-family, 1-4 unit structures comprise 63 percent of the n total housing inventory with structures of 3 or 4 units comprising 28.7 %. Housing supply is relatively old with 69 percent of the housing 30 years and older and 20% now over 50 years in age.

West Mesa: West Mesa has a total of 4,910 housing units. Owner-occupied units (3,175 units) comprise 69 percent of the neighborhood's occupied housing inventory with 1,449 units (31 percent) renter-occupied. Housing supply is relatively old with 82 percent of the housing 30 years and older and a significant 38 percent (1,889 units) over 50 years in age. 67% of West Mesa's renter households are paying in excess of 30 percent of their incomes on housing costs

Geographic Distribution

| Target Area | Percentage of Funds |
|-----------------------------|---------------------|
| Alta Monte Neighborhood | 12 |
| Barelas Neighborhood | 12 |
| Crest Planning Area | 0 |
| Downtown | 8 |
| Santa Barbara Martinez town | 21 |
| San Jose | 8 |
| Sawmill | 8 |
| Trumbull | 19 |
| West Mesa | 12 |

Table 30 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Because of expected decreases in funding over the next five years in both CDBG and HOME funds as well as significant cuts in the City's Workforce Housing Trust Fund (WFHTF) monies, it was decided that in order to make the greatest impact on the needs of low to moderate income City residents, it would make more sense to target specific neighborhoods within each of the four targeted CPAs and work comprehensively over the 2013-2017 programming period instead of attempting to geographically target the whole area encompassed within the boundaries of each CPA. In order to identify which neighborhoods should be targeted in each CPA, the City identified neighborhoods that stood out in terms of: 1) the need for neighborhood revitalization and/or housing programming and, 2) the availability of opportunities for neighborhood revitalization and/or housing programming.

Based on these two criteria the following neighborhoods were selected as potential priority neighborhoods: Alta Monte (Mid Heights CPA), Barelas (Central Albuquerque CPA), Santa Barbara/Martinez town (Central Albuquerque CPA), Trumbull (Near Heights CPA), "Crest" (Near Heights CPA), and West Mesa (Southwest Mesa CPA). The City then vetted this list of priority neighborhoods through the Albuquerque Citizen Team (ACT), the Affordable Housing Committee (AHC) and staff from the City's Planning Department. Based on this vetting process, three (3) additional neighborhoods were added to the original list. The three additional neighborhoods added were: Sawmill, Downtown, and San Jose. Consequently, for the 2013-2017 Consolidated Plan Program five year cycle the City will have nine (9) target neighborhoods.

Discussion

The total allocation of funds for the 2013 Action Plan is nearly 8 million dollars coming from the HOME Investment Partnerships (HOME), the Community Development Block Grant (CDBG), the Housing and Emergency Solutions Grant (HESG), the Workforce Housing Trust Funds Programs and the Department of Family and Community Services' General Fund. Of this \$8 Million about 38% of these funds will be used for City-wide programming, the remaining 62% will be used to revitalize target neighborhoods.

Although high priority neighborhoods such as the La Mesa, Singing Arrow and South Broadway are not among the priority neighborhoods that were identified during the vetting process, they still remain a high priority for the City of Albuquerque and it is recommended that if funding does increase over the next five years that these neighborhoods be added to the list of 2013-2017 priority neighborhoods.

AP-55 Affordable Housing

Introduction

The City's Affordable Housing Section in 2013 will have three (3) main objectives. The first objective is to increase affordable housing opportunities for extremely-low-income households. The second objective is to revitalize target neighborhoods by using multiple programming strategies to work comprehensively in high priority, low income "at-risk" neighborhoods. The third objective is to increase sustainable housing opportunities for low-to-moderate income households.

| One Year Goals for the Number of Households to be Supported | |
|---|-----|
| Homeless | |
| Non-Homeless | 300 |
| Special-Needs | 167 |
| Total | 467 |

Table 31 - One Year Goals for Affordable Housing by Support Requirement

| One Year Goals for the Number of Households Supported Through | |
|---|-------|
| Rental Assistance | 33 |
| The Production of New Units | 70 |
| Rehab of Existing Units | 1,275 |
| Acquisition of Existing Units | 20 |
| Total | 1,398 |

Table 32 - One Year Goals for Affordable Housing by Support Type

Discussion

Affordable Housing

During the 2013 Program year the Community Development Division will use 2008-2012 WFHTF monies, HOME funds, and CDBG funds to complete six (6) new construction/rehabilitation affordable housing projects. The majority of these projects are located in target areas, and are multi-family, mixed income developments that target high priority special needs populations such as low income single parent heads of households, persons living with HIV/AIDS, and persons with disabilities. The six projects are:

- Casitas de Colores is an 80-unit mixed income rental housing development with 60 affordable units to be implemented by YES Housing. The Department plans to utilize \$3,500,000 in WFHTF, HOME, and/or Housing Neighborhood and Economic Development funds for this project. This project is located in the Downtown core target area.
- Sundowner is a 71-unit mixed income rental housing development with 60 affordable units to be implemented by Newlife Homes. The Department plans to utilize \$2,200,000 in WFHTF for this project. This project is located in the Near Heights Community Planning area, on the outskirts of the Trumbull neighborhood.
- 4th Street NW, a land acquisition project in the Central Community Planning Area to be used for affordable housing. The Department plans to invest \$1,650,000 plus reasonable closing costs in WFHTF monies for this project.
- Plaza Cuidana, a mixed income, mixed use, multifamily affordable housing development project targeted for low income families which will be implemented by the Greater Albuquerque Housing Partnership. The City plans to invest \$2 Million in older HOME funds for this project. The Project is located in the Santa Barbara/Martinez town neighborhood.
- 1023 Central NW, a 10-unit affordable rental housing project for low income persons with HIV/Aids. The Project will be implemented by New Mexico AIDs Services. The Department plans to invest \$1,078,802 in 2012 HOME funds and \$500,000 in older CDBG funds in this project. This Project is located in the Downtown Core target area.
- 7th & Iron, is a four unit affordable homeownership project located in the Barelmas Neighborhood. The Department plans to invest \$953,000 in WFHTF monies in this project which will be implemented by the Sawmill Community Land Trust (SCLT).

In addition to the above new construction/rehabilitation rental affordable housing development projects, the Division will continue to fund its Home Retrofit program implemented by the City's Department of Senior Affairs which provides accessibility modifications to both senior home owners and home owners with physical disabilities. The City will also fund the American Red Cross to implement the Emergency/Minor Home Repair Programs. Both of these programs will provide essential services to low-to-moderate-income households City-wide.

In 2013, the City's Homeowner Rehabilitation Program will be used to target low-to-moderate income households in the Barelmas neighborhood as that neighborhood has some of the oldest housing stock in the City.. The Homeowner Rehabilitation Program will also target outreach activities to senior homeowners, especially those homeowners over the age of 75 years old. As mentioned earlier, if older monies can be identified the City will implement a Homeowner Loan program that will be used in 2013 to support two parent veteran families to access affordable housing opportunities as well as be support neighborhoods such as West Mesa and Barelmas where foreclosure rates have recently been trending upward.

In 2013 the City plans to fund a HOME Tenant Based Rental Assistance (TBRA) Program. The City will target its TBRA program to homeless and near homeless special needs populations. The Program will be used to provide relief to cost burdened households at a time when vacancy rates are decreasing, and rent rates are increasing making it even more difficult for already cost burdened low income renters to find affordable housing. 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.

AP-60 Public Housing

Introduction

The Albuquerque Housing Authority is presently conducting a major overhaul of existing public housing units to improve the quality and quantity of its accessible unit. We have a fully operational FSS Program that serves our clients and provides seminars on monthly basis.

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

The Albuquerque Housing Authority (AHA) is presently planning to add 45+ additional accessible units through renovation to meet UFAS requirements. We are presently engaging contractors and will complete this work by December 2013. Also, AHA plans to overhaul its maintenance program to improve the overall condition of our units to meet the long term needs of our tenants and to conserve energy.

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

AHA continues to hold financial literacy seminars through the FSS Program. Many graduates of the FSS program continue to purchase homes.

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

NA

Discussion:

AHA is not presently designated as troubled.

AP-65 Homeless and Other Special Needs Activities

Introduction

Homelessness encompasses a population that is elusive, hidden, highly mobile, and characterized by a diverse and complex set of personal and social circumstances. In order to identify and ascertain the needs of persons who are homeless in Albuquerque, the City worked closely with local homeless services provider and their associations. The New Mexico Coalition to End Homelessness, which manages the Continuum of Care and HMIS for New Mexico, provided Point in Time data as well as annual performance data from the HMIS for 2011. The Albuquerque Strategic Collaborative to End Homelessness, staffed by the NMCEH, serves as the advisory body for both the Albuquerque Continuum of Care and for Albuquerque Heading Home, a nationally-funded demonstration project that identifies, assesses and houses the most medically fragile homeless persons in the city. .

The City of Albuquerque continues to face significant problems associated with homelessness and the prevention of homelessness. The homeless population in the area continues to increase in part because of continued high unemployment (6.8% in April 2012), rising rental housing costs, and the continuing effects of the recession. In response, new initiatives are underway to create comprehensive, coordinated systems that share a common vision of homelessness in Albuquerque that is “rare, of short duration, and non-recurring.”

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

The City has developed several outreach programs to locate and assist persons who are homeless. One team includes representatives from the Albuquerque Police Department and Albuquerque Health Care for the Homeless. The second team is from St. Martin’s Hospitality Center. Both teams actively work the streets seeking out homeless persons. Efforts are made to direct those homeless persons to appropriate services ranging from meals programs, shelters, physical and mental health services and other programs that may address their specific needs.

Additionally the City works in close partnership with the larger Albuquerque Community to implement the ABQ Heading Home Initiative. This Initiative has housed 139 households for a total of 156 persons

housed. The SAMHSA grant that provides funding for case management and other supportive services has been renewed for its 2nd year. Also, the initiative is receiving great support from all community stake holders and has received over \$300,000 in donations from businesses, community foundations and private citizens since March 2012.

Addressing the emergency shelter and transitional housing needs of homeless persons

As demonstrated by the 2011 Point in Time count (PIT), on any given night during the winter months (November-March) the City has a shortage of an estimated 300 emergency shelter beds. During the non-winter months of April-October this shortage can be as great as 700 beds. The City has traditionally allocated the majority of its Emergency Shelter Grant (ESG) funds and a portion of its General Funds to providing emergency shelter beds and services. Because the current indicators are that emergency shelter beds and services will continue to be a need during the 2013-2017 programming years, the City has decided in consultation with the ABQ Strategic Collaborative to End Homelessness (which houses the Continuum of Care (CoC) Steering Committee) to continue to use the majority of its ESG/HESG grant monies to fund emergency shelter services and to support the use of CoC funds to continue to provide transitional housing, supportive housing, and supportive housing services for persons experiencing homelessness.

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 addition to using its ESG monies to fund much needed emergency shelter beds and services, in 2013, the City will use its ESG grant monies to fund a Rapid Re-housing Program. This Program was previously funded with CDBG stimulus funds but as those funds are no longer available, the City will fund this program with ESG funds. The City will also continue to work closely with the ABQ Strategic Collaborative to End Homelessness to effectively use CoC funds to provide transitional living services to persons experiencing homelessness.

Lastly, during the 2013 Program Year, the City will again use a portion of its City General Fund monies to

fund a number of projects that directly benefit multiple homeless populations. These projects include: Housing First vouchers, housing vouchers for persons with HIV/AIDs, housing vouchers for the ABQ Heading Home H\homeless initiative, transitional housing services for women exiting the justice system, early childhood development services for families with young children experiencing homelessness, dental healthcare services, meal services, and therapeutic art services for persons 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 consultation with the ABQ Strategic Collaborative to End Homelessness, the City will take the lead role in funding emergency interventions for persons experiencing homelessness and prevention strategies for persons experiencing homelessness, while the ABQ Strategic Collaborative to End Homelessness will take the lead role in using CoC funds to provide transitional housing, permanent supportive housing, and permanent supportive housing services for persons experiencing homelessness. The Diagram below entitled COA Homeless Prevention and Intervention Strategy illustrates how the City and the ABQ Strategic Collaborative to End Homelessness will work together to ensure that the issue of homelessness is fought along a continuum of prevention and intervention programming strategies.

Homeless Prevention Strategies

Objective 1: Increase affordable Housing Opportunities for persons at or below 30% AMI.

*New Construction of rental units *rental subsidies
*Acq./Rehab of rental units

Objective 2: Increase sustainable Housing Opportunities for persons at or below 30% AMI.

*Emergency/Minor Home Repair *Home Retrofit
*Fair Housing *Eviction Prevention *Homeowner Rehab
*Supportive Housing Services to include financial literacy and education how to access services such as Medicaid, Social Security, etc.

Objective 3: Increase access to Public Services for "at-risk" populations

*Childcare and Early Childhood Intervention services for low income children and children who are victims of domestic violence
*Youth mentoring, GED, gang intervention, and general education programming *emergency food assistance
*health care for low income populations
*Counseling for Victims of Domestic Violence *Behavioral health counseling and prevention services for adults and youth

Homeless Intervention Strategies

Objective 1: Increase Emergency Housing Opportunities for Persons Experiencing Homelessness

*Emergency Shelter services *Emergency Motel Vouchers
*Shelter transportation services *rapid re-housing assistance *

Objective 2: Increase sustainable Housing Opportunities for persons experiencing homelessness

*Housing First Vouchers *Housing Vouchers for persons with HIV/AIDS *Transitional housing services for women exiting the justice system, youth exiting the foster care system, and women and children who are victims of domestic violence

Objective 3: Increase access to Public Services for homeless populations

*Early Childhood Intervention services for families experiencing homelessness *health care for homeless populations



AP-75 Barriers to affordable housing

Introduction

For the 2008-2012 Consolidated Plan the Affordable Housing Committee identified the following issues as barriers to affordable housing:

- Regulatory - zoning requirements and the need for re-zoning, unpredictable and complicated development approval process;
- Financial - cost of land and infrastructure, financing costs and entitlement fees; and
- Social/Attitudinal - some neighborhoods oppose affordable housing Developments.

When asked if these issues were still considered as barriers to affordable housing for the 2013-2017 Consolidated Plan the list was expanded to the following:

- Historic Districts – Preserve historic resources but increase development costs and increase approval/review timelines.
- Resources – Current City financial resources are insufficient to address affordable housing needs.
- Supportive Services – Permanent supportive housing units are insufficient for the number of Supportive Housing populations (i.e. homeless, frail elderly, developmental disability and chemical dependency)
- Code Enforcement – The City has older housing stock in many neighborhoods. There are many units in poor condition that are a hazard to their occupants.
- Housing Discrimination – Majority minority population, family size and English fluency all impact Fair Housing. Public lack of knowledge of fair housing laws.
- Transportation – Current “affordable” neighborhoods are often far from jobs and services. Lack of grocery store in core of the City.
- Section 8 – Waiting lists are too long.
- Available Land – Insufficient supply of appropriately zoned and suitably sized vacant land for multifamily development.
- Density – Lack of zoning density variance for low-income or mixed-income development projects exacerbates the land affordability problem.
- Density – Lack of zoning density variance around transportation hubs or along current transportation corridors exacerbates the land affordability problem.

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

The City of Albuquerque’s Community Development Division strategy to remove and/or ameliorate barriers to Affordable Housing as identified in the Housing Market Analysis section of the 2013-2017 Consolidated Plan will focus on achieving the following objectives:

“increasing Fair Housing Education and Outreach activities”, “Improving City Affordable Housing

policies and procedures”, “Increasing the supply of affordable housing opportunities for Extremely Low and Very Low income populations”, and “Increasing sustainable housing opportunities for low to moderate income populations”.

Discussion

Fair Housing: Over the next five years the City will invest in a robust Fair Housing Program. During the Assessment Phase of the Consolidated Planning Process, results from Focus Group discussions and from the Community Survey made it clear that many people do not know where or how or how to report Fair Housing complaints. During the 2013-2017 Consolidated Plan Period, the City will follow through with many of the recommendations given by Focus Group and Community Survey participants to increase Fair Housing education and outreach activities. 2013-2017 Fair Housing Program activities will include: inserting information on fair housing laws and reporting procedures in all financial literacy and homebuyer counseling project activities, increased outreach and technical assistance on fair housing issues to landlords and tenants in low income target neighborhoods, fair housing outreach and education activities to target neighborhood associations, service providers working with vulnerable populations, and housing providers working with Section 8 and Public Housing Programs. Lastly the City will make increased efforts to provide Fair Housing education and information to the General Public.

Review of City Affordable Housing Policies: The City has successfully implemented its policy of supporting mixed income and mixed use projects as part of its overall Affordable Housing Strategy. This policy will be continued. Over the next five years in response to recommendations from the Community, the City will continue its practice of reviewing and revising policies and/or practices that may make it difficult for some City residents to obtain safe and affordable housing. One such area of concern that will be reviewed over the 2013-2017 Plan Period, are policies and/or practices that may hinder persons with a history of incarceration from accessing City-funded affordable housing developments. This issue came up several times in Focus Group discussions and this population was ranked as a top priority population by Community Survey participants. One other issue that came up both in Focus Group discussion and in the Community Survey which may warrant a policy discussion is the need for City-funded affordable developments to be located near safe public transportation.

More Interventions for Cost Burdened Populations: Based on the results of the Housing Needs Assessment and the Housing Market Analysis, it seems clear that Albuquerque households experience being cost burdened significantly more often than any other housing problem type. Furthermore, it does not appear that this situation will change for the better any time soon, instead because of expected decreased vacancy rates and increases in rent rates, it is expected that the situation will get worse for some of Albuquerque’s most vulnerable populations.

Consequently, over the next five years, one of the greatest barriers to accessing affordable housing will be a continued need for a greater supply of housing that is affordable to low to moderate income City residents. Therefore, a main emphasis of the 2013-2017 Consolidated Plan will be work to increase affordable housing opportunities for Extremely Low and Very Low Income populations using a variety of program interventions such as: Tenant Based Rental Assistance, Rental New Construction, and Rental

Acquisition and Rehabilitation Programs.

In addition to increasing the supply of affordable housing opportunities, the City will also work to ensure that cost burdened populations do not lose housing because they are unable to afford home repairs, retrofit services, and/or need short term rental/utility assistance.

AP-85 Other Actions

Actions planned to address obstacles to meeting underserved needs

The greatest challenge in addressing underserved needs over the next five years will be meeting an increased need for program activities with a significant decrease in funding. To attempt to overcome this huge challenge, the Community Development Division in 2013 will work more efficiently, and be more collaborative than ever before.

As mentioned previously, the City knew early on in the Planning Process that programming funds would be significantly reduced from prior years. Therefore in order to effectively use limited funds to make the greatest impact, the Community Development Division spent a lot of effort to work with the Community to identify the most “at-risk” of the already “at-risk” special needs populations. Through the Focus groups discussions, Community Surveys and Key Interviews the Community Development Division was able to identify eight (8) non-homeless special needs subpopulations that will be the focus of the 2013-2017 Consolidated Plan. In addition to identifying these populations, the Division was also able to gather input from the Albuquerque Community on what specific housing types, and supportive housing services would most benefit these particular populations. Consequently, because of the collaborative efforts throughout the Consolidated Plan process, the 2013 Action Plan will be able to guide the Community Development Division to support non-homeless special needs and homeless populations in both a comprehensive and targeted way.

Another way that the City will work to overcome obstacles to meeting underserved needs is by working in 2013 to develop and implement its 2013-2017 networking strategy. Over the next five years, the City’s Community Development Division will take the lead in organizing two community-wide networking meetings per year. The goal of this Network project is to work as a community to build a seamless system of service delivery connecting the sectors of health, education, public safety, employment and housing and targeting the City’s most vulnerable populations. The role of the Community Development Division in this project is to provide time, space and technical assistance necessary for community organizations to meet and discuss how to more effectively work together to meet the needs of Albuquerque’s most vulnerable populations.

Actions planned to foster and maintain affordable housing

Albuquerque is comprised of roughly 60% homeowner and 40% renter households. However, when focusing on low income and extremely low income households, it is clear that majority of low income households, (64%) and the majority of extremely low income households (72%) are renter households. Also, as noted in the 2012 Housing Needs Assessment, the most common housing problem type reported by Albuquerque households is being cost-burdened.

Based on the Housing Market Analysis results, it is not expected that there will be any major changes in 2013 concerning the overall local economy, population, and or economic development sector. It is expected that 2013 will follow the current trend of flat Housing Market for single family homes, decreasing apartment vacancy rates, and increasing rental rates. Additionally it was learned from the neighborhood data collected for the Consolidated Plan that although Albuquerque housing stock city-wide is relatively young compared to housing stock across the nation, much of the housing stock in the Division's 2013 target low-income neighborhoods is over 50 years old. Finally, for the 2013 Program Year it remains unclear what will happen to the many delinquent home loans that are currently in the process of being reviewed.

Based on the above information, the City will foster and maintain affordable housing for City residents by investing in multiple program strategies during the 2013 Program Year. High priority affordable housing program strategies will include Rental Acquisition/Rehabilitation, Rental New Construction, Tenant Based Rental Assistance, Homeowner Repair, and Homeowner Loans Program activities. In addition, the Community development Division will closely monitor the local foreclosure situation as it unfolds.

Rental Acquisition/Rehabilitation Program: The Community Development Division plans to use this program in 2013 to both "increase affordable housing opportunities for extremely-low-income households" and "to revitalize target neighborhoods". The City estimates an average output of 20 units per year for this Program for five years with a total of 100 units. Of these units it is planned for a minimum of 15% (3 units) per year for five years to be targeted at extremely low income populations with the remainder of the units (17 units) benefitting low to moderate income households.

Rental New Construction program: The Community Development Division plans to use this program in 2013 to both "increase affordable housing opportunities for extremely-low-income households" and "to revitalize target neighborhoods". The City estimates an average output of 70 units per year for this Program. Of these units 15% (10 units) will be set aside for extremely low income households, 60% (42

units) will be set aside for low-income households between 31-50% AMI, and the remaining 25% (18 units) will target households above 51% AMI.

Tenant Based Rental Assistance (TBRA) Program: The Community Development Division plans to use this program in 2013 to both “increase affordable housing opportunities for extremely-low-income households. The City estimates an average output of 35 units per year for this Program. Of these units 100% (35 units) will be used for extremely low income households. The City plans to target its TBRA program to homeless and near homeless special needs populations. The rationale for a HOME TBRA program is that Albuquerque is facing a situation where a significant portion of the households are already cost burdened, vacancy rates have gone down, and rent rates are increasing making the situation even more difficult for already cost burdened low income renters. 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.

Homeowner Loan Program: The Community Development Division plans to use this program in 2013 to both “increase affordable housing opportunities for low-to-moderate- income households” and in the case of neighborhoods with high foreclosure rates, “to revitalize target neighborhoods”. The City estimates an average output of 12 units per year for this Program. Of these units 100% (12 units) will go towards moderate-income households.

Homeowner Rehabilitation Program: The Community Development Division plans to use this program in 2013 to both “increase sustainable housing opportunities for low-to-moderate- income households” and “to revitalize target neighborhoods”. The City estimates an average output of 10 units per year for this Program. Of these units 20% (2 units) will go towards extremely low income households with the remaining 8 units planned for households at or below 80% AMI.

Emergency/Minor Home Repair Program: The Community Development Division plans to use this program in 2013 to “increase sustainable housing opportunities for low-to-moderate- income households. The City estimates an average output of 450 units per year for this Program. Of these units 100% (450 units) will go towards households at or below 80% AMI.

Home Retrofit Program: The Community Development Division plans to use this program in 2013 to “increase sustainable housing opportunities for low-to-moderate- income households. The City estimates an average output of 800 units per year for this Program. Of these units 100% (800 units) will go towards households at or below 80% AMI.

Actions planned to reduce lead-based paint hazards

Through the City's Office of Neighborhood Revitalization's Home Owner Rehabilitation Program, houses constructed prior to 1978 will be tested for lead based paint hazards (LBPH), thereby ensuring the safety and well-being of the homeowner(s) and their families. In addition, foreclosed houses and multi-family apartments, built before 1978, which are purchased and rehabbed through the Neighborhood Stabilization Program, will be evaluated for LBPH.

In the event LBPH is found, the City will abate the hazards, thus insuring that the environment will be safe for the current home owner and any future home owners, as well.

Actions planned to reduce the number of poverty-level families

In 2013 the Community Development Division will complete the design of four year affordable housing pilot project. The goal of the project is to effectively coordinate existing Department programs to work comprehensively across the sectors of Health, Education, Public Safety, Economic Development, and Housing in target low-income "at-risk" neighborhoods using affordable rental housing developments as the cornerstone of these coordination efforts in order to support neighborhood residents to positively change neighborhood dynamics and provide support of families to exit cycles of poverty.

The neighborhoods being considered for this pilot project are the West Mesa, Santa Barbara Martinez town and Trumbull neighborhoods. These neighborhoods have been identified as possible pilot project sites because they are characterized by high poverty rates, low school performance rates and high crime rates. Additionally these neighborhoods are racially and ethnically diverse. Lastly, these neighborhoods all contain City funded rental affordable housing development projects targeted at low income families that could be used as service coordination sites for this pilot project. The affordable housing projects being considered are: Blue Water Apartments near the West Mesa neighborhood, Plaza Felix in the Trumbull neighborhood, and Plaza Cuidana in the Santa Barbara Martinez town neighborhood.

Objectives for the Project include: "increasing access to positive educational experiences in a home setting for target children and youth", "increasing access to positive educational experiences in a home setting for parents of target children and youth", and "increasing access to social support services in a home setting for target families".

Actions planned to develop institutional structure

A definite challenge for the Community Development Division over the next five years will be to effectively adapt its institutional structure to meet the changing needs of a challenging fiscal environment. In a time of budget reduction, the Division will need to find ways to implement programming more efficiently and more effectively to meet increasing demands for services with significantly fewer resources. One of the projects that received a high priority for the 2013 Action plan year is the development of a loan servicing database. This database will enable the Community Development Division to contract out a portion of its loan servicing activities while still maintaining the ability to effectively monitor City funded projects.

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

Also, because of the recommendations coming out of the Focus Group discussions for increased communication and coordination between the City, housing providers, social service providers, and case management agencies, the City has developed the following networking strategy.

Over the next five years, the City's Community Development Division will take the lead in organizing two community-wide networking meetings per year. The goal of this Network project is to work as a community to build a seamless system of service delivery connecting the sectors of health, education, public safety, employment and housing and targeting the City's most vulnerable populations. The role of the Community Development Division in this project is to provide time, space and technical assistance necessary for community organizations to meet and discuss how to more effectively work together to meet the needs of Albuquerque's most vulnerable populations.

The following are the projects objectives:

Objective One: Increase capacity of Community Development Division contractors to work together as a network. Activities for this Objective include: establishing a common vision, referral system, timeframe and scope of work.

Objective Two: Increase capacity of Community Development Division network to work together with other community networks. Activities for this Objective include: joint trainings, joint program activities, cooperation in developing plans and reports.

Objective Three: Increase capacity of Division network to respond to emerging Community needs.

Activities for this objective include: data sharing and data collection, implementing community wide needs assessment and analysis.

Program Specific Requirements

AP-90 Program Specific Requirements

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 | NA |
| 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 | NA |
| 3. The amount of surplus funds from urban renewal settlements | NA |
| 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. | NA |
| 5. The amount of income from float-funded activities | NA |
| Total Program Income | NA |

Other CDBG Requirements

| | |
|---|----|
| 1. The amount of urgent need activities | NA |
|---|----|

HOME Investment Partnership Program (HOME)

Reference 24 CFR 91.220.(I)(2)

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

For its 2013 Affordable Housing Development Projects, the City plans to finance portions of these projects by leveraging HOME Entitlement funds and City Workforce Housing Trust Funds (WFHTF) at a rate of more than four times their value. Therefore, for every dollar of City funds, there are four dollars of funding from other sources. Three of these planned priority projects have been awarded Low-Income Housing Tax credits (LIHTC). In addition to these tax credits, other resources expected to be available for the financing of these projects include loan products and grants available to developers through the New Mexico Mortgage and Finance Authority, Federal Home Loan Bank, State of New Mexico, Environmental Protection Agency, and U.S. Department of Housing and Urban Development. These funding sources are in addition to the any private bank loans secured by the

developers.

As per HOME regulations, the City of Albuquerque uses the following forms of investment and no others.

- equity investments
- interest bearing loans or advances
- non-interest-bearing loans or advances
- interest subsidies
- deferred payment loans
- grants
- 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:

Recapture Guidelines

The City has established policies for the recapture of funds for units assisted with HOME funds during the Affordability Period. In the case of rental units, the City secures a mortgage and promissory note for the amount of HOME funds lent to the project. The City also uses restrictive covenants for these properties. The covenants describe the term of affordability, and both the promissory note and covenants state that in the event of failure to achieve the affordability requirements, the funds must be returned to the City.

For conventional homeownership, the City recaptures the entire amount of HOME down payment assistance and enters into an “equity share” loan with the homebuyer. The homebuyer does not have to pay the note or mortgage as long as the property remains his/her principal residence during the Affordability Period. In the event of a sale during the Affordability Period, or some conditions of refinance, the homeowner must pay the City both the principal and the equity share on the appreciation of the property. However, if there are no net proceeds or the net proceeds are insufficient to repay the HOME investment due, the City will only recapture the amount of net proceeds, if any.

The Affordability Period shall be defined as follows:

Five (5) Years for mortgages less than \$15,000.00

10 Years for mortgages from \$15,000-\$40,000.00

15 Years for mortgages greater than \$40,000.00

PAYOFF EXAMPLE FOR RECAPTURE-

- 1) Appraised Value- Purchase Price x Equity Share Percentage= Equity Share Amount Due
- 2) City 2nd Mortgage + Equity Share Amount Due = **Total Payoff Amount for Recapture**

Resale Guidelines

For its Sawmill Community Land Trust Project, the City uses the following resale guidelines:

SECTION 10. Transfer, Sale or Disposition of Improvements.

“Resale Requirements” means if the Property is not occupied by the Mortgagor during the Affordability Period, the Property must be sold to a low income buyer approved by the City pursuant to the terms of the homebuyer Mortgage and Note. The terms governing the sale price and the value of the property shall be governed by Land Lease Agreement between the Sawmill Community Land Trust and the Homeowner.

The Mortgagor shall be entitled to a fair return of their investment upon the Resale of the Property to a low income buyer approved by the City. A fair return of investment shall mean a Share of Appreciation in Market Value of the Improvements by a Shared Appreciation Factor. The Shared Appreciation Factor shall be defined as:

During the first 15c years for the Agreement, the Shared Appreciation Factor shall be twenty-five percent (25%). During each of the years 16 through 20 of the Agreement, the Shared Appreciation Factor shall be increased by one percent (1%) up to a maximum of thirty percent (30%). Beginning in the twentieth year of the Agreement and continuing until its termination, the Shared Appreciation Factor shall be thirty percent (30%).

The City defines an affordable home as a home that is affordable to a homebuyer at or below 80% AMI where the homebuyer does not expend more than 30% of his/her income on housing costs.

EXAMPLE FOR RE-SALE FORMULA-

City 2nd Mortgage x _____% interest for the Affordability Period

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:

Whether using resale or recapture, the city ensures the affordability of the unit, during the affordability period, using a note and mortgage to secure the down

payment assistance. The Affordability Period is included in the terms of the note and mortgage.

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:

NA

Affirmative Marketing Procedures

As a public entity, the City's mission is to provide services to persons without regard to race, color, national origin, sex, religion, familial status or disability. Included within these services, is to provide safe, decent, and affordable housing to the residents of Albuquerque. Therefore, any project funded by DFCS, must comply with this policy and the HUD Affirmative Marketing regulations.

Currently, DFCS has Affirmative Marketing Procedures form (HUD 935.2) integrated within the Affordable Housing project applications that must be completed for any housing project no matter of funding source or number of units. As a condition of funding, the CHDO or AHDO must demonstrate that it has Affirmative Marketing Procedures in place through the completion of the HUD form. The contents of the HUD 935.2 are reviewed and discussed as part of the DFCS Application Review process. This formal review of the application evaluates and scores all responses based on supporting documentation and any requested follow-up correspondence.

DFCS is currently in the process of revising its Affordable Housing Project applications, which it plans to be completed in the first quarter of 2013. The updated applications will include "official" DFCS Affirmative Marketing Procedures, in addition to the HUD 935.2 form. DFCS will adopt such procedures that will at a minimum, include the following HUD requirements:

- (i) Methods for informing the public, owners, and potential tenants about Federal fair housing laws and the participating jurisdiction's affirmative marketing policy (e.g., the use of the Equal Housing Opportunity logotype or slogan in press releases and solicitations for owners, and written communication to fair housing and other groups);
- (ii) Requirements and practices each owner must adhere to in order to carry out the participating jurisdiction's affirmative marketing procedures and requirements (e.g., use of commercial media, use of community contacts, use of the Equal Housing Opportunity logotype or slogan, and display of fair housing poster);
- (iii) Procedures to be used by owners to inform and solicit applications from persons in the housing market area who are not likely to apply for the housing without special outreach (e.g., use of community organizations, places of worship, employment centers, fair housing groups, or housing counseling agencies);
- (iv) Records that will be kept describing actions taken by the participating jurisdiction and by owners to affirmatively market units and records to assess the results of these actions; and
- (v) A description of how the participating jurisdiction will annually assess the success of affirmative marketing actions and what corrective actions will be taken where affirmative marketing requirements are not met.

- (vi) A State that distributes HOME funds to units of general local government must require each unit of general local government to adopt affirmative marketing procedures and requirements that meet the requirement in paragraphs (a) and (b) of this section.

The CHDO/AHDO responses outlined in the HUD 935.2 form and the Certification of Acceptance of the DFCS Affirmative Marketing Procedures will be evaluated to determine if all areas were sufficiently addressed within the required form and certification. Once a project has been completed, Affirmative Marketing Procedures will be monitored over the affordability period of the project to verify that the project remains in compliance with the regulations.

Minority/Women's Business Outreach

The Community Development Division remains committed to ensuring that Minority/Women's Business and economically disadvantaged groups are targeted and encouraged to participate in HOME and CDBG funded activities. Construction firms, appraisal and management companies and other entities (both private and public), working with the Community Development Division are already subject to the City's procurement rules and regulations and the Department of Family & Community Services *Administrative Requirements*. These regulations and procurement rules require compliance and either state or refer applicants to laws governing Civil Rights, equal employment opportunity, affirmative action and equal access to programs and services. City contracts, requests for proposals and bid documents also reference these laws. Currently, Community Development's Office of Neighborhood Revitalization, which delivers direct services, requires its job order contractor for the Home Owner Rehabilitation Program to collect data detailing the race, ethnicity and state if a subcontractor is a women business enterprise. These requirements are reiterated at pre-bid and pre-construction meetings.

During the course of the *2013 - 2017 Consolidated Plan*, the Community Development Division will expand upon these already established practices by further developing relationships with businesses and organizations which work with Minority/Women's Business efforts. Some of these businesses and organizations include: Women's Economic Self Sufficiency Team (Wesst Corp), American Indian Chamber of Commerce/Native American Enterprise Center, South Valley Small Business Development Center and New Mexico Procurement Technical Assistance Program. These organizations are being informed of Community Development activities for which their clients may submit responses to requests for proposal and offers to bid. As another means of outreach, these organizations will also be invited to join Community Development's "Networking Project" which will encourage city contractors and other entities to work together more effectively and increase accessibility to City Services. Additionally, Community Development will continue to use the Equal Housing and Opportunity logo on its press materials, participate in neighborhood and business opportunity meetings to promote Minority/Women's Business to the maximum extent possible.

Median Area Purchase Price

The City of Albuquerque uses the HUD 203-b guidelines to determine the Median Area Purchase Price.

Emergency Solutions Grant (ESG)

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

The City, with guidance from NMCEH, is developing written standards for provision of ESG assistance, as required under 24 CFR 91.220(l)(4)(i) and (e)(3), as it develops its Five-Year Consolidated Plan for 2013-2017. The City will establish initial standards for provision of ESG assistance under rapid re-housing rental assistance program that are similar to the City's Homeless Prevention and Rapid Re-housing Program (HPRP). The City will utilize policies and procedures used for the implementation of HPRP. As the City develops its upcoming Consolidated Plan it will evaluate the effectiveness of these standards and make changes as necessary to meet ESG requirements, including standards for the emergency shelter operation and essential service program.

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 not yet developed a centralized or coordinated assessment system. The City will collaborate with both Continuums of Care and the MFA in the development of a system that will be appropriate for use by ESG programs.

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).

The City will use existing standard policies and procedures, as indicated in its 2013 Action Plan, to continue to provide funding to its sub grantees, which are non-profit and faith-based organizations in the community, for operation and essential service for existing emergency shelters.

After consultation with NMCEH and meeting with members of the Continuum of Care Steering Committee and the Albuquerque Strategic Collaborative to End Homelessness, the City has chosen to contract with Barrett Foundation to implement a rapid re-housing rental assistance program for women and/or women with children staying at its emergency shelter using its additional ESG allocation. From the meetings, members from all the groups agree that the City's proposal to contract with Barrett Foundation to implement a rapid re-housing rental assistance program for women and/or women with

children staying at its emergency shelter is a good use of the additional ESG funds mainly because currently, there are very limited shelter beds in Albuquerque for single women and women with children who are not fleeing domestic violence.

Barrett Foundation will submit a rapid re-housing rental assistance program proposal to the City. After review the City will provide an Agreement, or a contract, to Barrett Foundation to implement the program.

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 individuals members who participate in policies and funding decisions regarding City programs and services funded under ESG.

5. Describe performance standards for evaluating ESG.

Since the passage of the HEARTH Act City staff has met periodically with NMCEH to discuss the development of performance standards for activities funded under ESG. NMCEH staff has reviewed proposed ESG performance standards with the City, and performance standards are being revised to reflect changes in ESG regulations.

Also, the City, NMCEH and the State of New Mexico have developed the funding, policies and policies for New Mexico HMIS, through the HMIS Governing Committee and the preceding entity, the HMIS Management Team. This has included procuring new HMIS software which is currently in place for ESG agencies.