

Housing and Neighborhood
Economic Development Fund

2022 Comprehensive Plan

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I. ACKNOWLEDGEMENTS

This 2022 Housing and Neighborhood Economic Development Fund (HNEDF) Plan was prepared over eight months in 2021 and reflects the contributions of many people. Thank you to City of Albuquerque employees at the Department for Community and Family Services for organizing the consultant recruitment process, funding this planning effort, and providing guidance and support throughout the process. Thank you to the various stakeholders who offered their insights and vision for how the Fund can positively impact Pocket of Poverty neighborhoods.

Development of the 2022 HNEDF Plan relied on the guidance of the HNEDF Committee and its Subcommittee who generously contributed their time and expertise for this planning process:

Committee Members:

- Armijo, Frances, Resident Representative, Subcommittee
- Blanquera Nelson, Robert, Resident Representative, Subcommittee
- Colonel, Gwen, Resident Representative
- Lopez, Jesse, Resident Representative, Subcommittee
- Lopez, Margaret, Resident Representative
- Nordhaus, Richard, Architect, Subcommittee
- Plaza, Andrea, Business Representative
- Robert Vigil, Resident Representative
- Sanchez, Pat, Private Lender
- Senye, Kelle, Private Housing Representative

HR&A Advisors, Inc., a national economic development, real estate advisory and public policy consultant, and Strata Design, an Albuquerque-based women-owned and operated architecture, landscape architecture and planning firm, supported the City of Albuquerque in conducting research and analysis and 2022 HNEDF Plan drafting through a contract funded by the HNEDF.

II. EXECUTIVE SUMMARY

The 1987 ordinance establishing the Housing and Neighborhood Economic Development Fund (HNEDF) called for the **development of a ten-year comprehensive plan** to outline and guide decisions about how to use revenues from loan repayments from HUD's Urban Development Actions Grants (UDAG) issued earlier that decade to support housing and economic development efforts in the area known as the Pocket of Poverty (the "Pocket"). Plans adopted in 1993 and 2002 have **guided the use of over \$18M for housing and economic development projects** benefiting Pocket residents between 1993 and 2008.

Throughout 2021, the City of Albuquerque, the HNEDF Committee and Subcommittee, HR&A Advisors, and Strata Design, reviewed previous planning initiatives, analyzed demographic, economic, and real estate data pertinent to the Pocket of Poverty, conducted broad and inclusive community engagement efforts, and drafted and finalized the 2022 Plan. This 2022 Housing and Neighborhood Economic Development Fund Plan (the "2022 Plan") intends **to guide future decision-making for spending the Fund's \$6.3M.**¹

Pocket of Poverty residents **are still experiencing economic distress** at higher rates than the surrounding region. Unemployment and poverty rates in the Pocket of Poverty are substantially higher while median incomes are substantially lower and have not kept up with the rising cost of housing despite stagnant population growth within the Pocket.

Residents corroborated what data indicated and emphasized the need for investment in housing and economic development efforts across the area.

- Survey respondents identified housing as their **highest concern and priority**, citing increasing rents, rising home values, and higher home maintenance costs in the face of gentrification. Producing and preserving **affordable housing**, creating substantive **pathways to homeownership**, and subsidizing necessary **home improvements and renovations** can help Pocket residents manage these costs.
- Increasing housing costs place a heavier burden on residents when many are in need of **quality job opportunities that pay higher wages and offer comprehensive benefits**. Creating quality jobs, building and reinforcing **pathways to economic opportunity**, supporting **small businesses and entrepreneurs**, and strengthening local service offerings can enhance **local quality of life** and help Pocket residents find and keep fulfilling employment.
- Pocket neighborhoods are all different and as such, their residents have different needs. This Fund can not only invest in local businesses and organizations across the Pocket, but also **provide targeted services to tend to each neighborhood's specific needs**.

HNEDF funding will be prioritized for projects that provide long term and sustainable benefits for low- and moderate-income residents of the pocket of poverty. The City will allocate funds to (1) new for-sale and rental housing construction; (2) housing rehabilitation; (3) housing technical services; (4) commercial property acquisition and rehabilitation; (5) physical improvements; and (6) training, education, and supportive programming. Allocated funds should advance meaningful progress towards the following goals and objectives:

Goal 1: Produce and preserve housing units affordable for low-middle income residents.

Goal 2: Create quality jobs (\$15+/hour with benefits) specific for Pocket residents

Goal 3: Rehabilitate buildings and improve facades for housing and commercial properties

Goal 4: Support entrepreneurs and small businesses in growing their companies

Goal 5: Create new pathways and services that enhance resident access to economic opportunity (e.g., new jobs, homeownership, etc.)

Goal 6: Leverage private investment alongside HNEDF funds

Goal 7: Allocate funds towards Minority/Women Owned Business Enterprise (M/WBE) and businesses and organizations located within the Pocket.

The City should allocate the monies contained within the fund over the ten-year period designated by the 2022 Plan (2022-2031) through a series of grants and loans in response to proposals issued through the City of Albuquerque's solicitation process in accordance with the administrative requirements of the Department of Family and Community Services. The City should monitor disbursed funds to ensure that funds are spent for the intended purpose and should collect data on the impacts from these funds to better understand the Fund's overall effectiveness in supporting housing and economic development efforts within the Pocket.

III. INTRODUCTION

HOUSING AND NEIGHBORHOOD ECONOMIC DEVELOPMENT FUND

In the 1980s, the City of Albuquerque (“Albuquerque” or the “City”) used Urban Development Action Grants (UDAG) from the U.S. Department of Housing and Urban Development to make loans to El Encanto, Inc. (dba Bueno Foods) to expand food production facilities and to Albuquerque Plaza to develop the Hyatt Regency Hotel and Beta West office building.

In 1987, the City established a **Housing and Neighborhood Economic Development Fund** (HNEDF) to utilize proceeds from these UDAG loan repayments to benefit low- and moderate-income residents in a **targeted area known as the “Pocket of Poverty”** (the “Pocket”).

The 1987 ordinance establishing the Housing and Neighborhood Economic Development Fund called for the **development of a ten-year comprehensive plan** to outline and guide decisions about how to use the UDAG loan repayments. Plans adopted in 1993 and 2002 have **guided the use of over \$18M for housing and economic development projects** benefiting Pocket residents between 1993 and 2008.

The ordinance also provides for a HNEDF Committee (the “Committee”) comprised of 11 residents, business owners, and housing, lending, and architectural specialists from Pocket of Poverty neighborhoods. This Committee advises on fund planning process and supports the development, approval, and implementation of the comprehensive plan, including structuring a ranking system for prioritizing project allocations.

Once it is approved by the Mayor and City Council, this 2022 Housing and Neighborhood Economic Development Fund Plan (the “2022 Plan”) is **intended to guide decision-making for spending the \$6.3M currently available** in the HNEDF.¹

DEVELOPING THE 2022 PLAN

Development of this comprehensive 2022 Plan proceeded in three phases: discovery, community engagement, and Fund Plan drafting and approval.

- The **discovery phase** began in March 2021. It included a review of past planning materials, an analysis of current socioeconomic and market conditions in the Pocket, and an evaluation of the 2002 HNEDF comprehensive plan.
- The **community engagement** phase included a virtual visioning session with the public in August 2021, an area-wide digital survey answered by over 195 residents, 4 issue-specific virtual focus groups, and one-on-one meetings with local neighborhood organizations, stakeholders and housing and economic development experts. Monthly meetings with the HNEDF Committee and additional meetings with the HNEDF’s subcommittee were held to gather additional feedback.
- In the **drafting and approval phase**, the City presented the Committee with a draft of the plan in December 2021 for feedback before it was submitted for review at a public meeting in March 2022, revised, and presented to City Council for approval.

¹ Inclusive of \$237,500 allocated in 2013 by City Council but never spent, and likely available for alternate allocation following City Council adoption of this plan.

USING THIS DOCUMENT

This 2022 Plan is intended to **provide guidance to the City** as it considers funding allocation decisions over the next 10 years. **Actual allocations will be determined by the City** over time in accordance with the 2022 Plan and two year programs as specified in the ordinance.

The 2022 Plan provides a history of the HNEDF, an overview of demographic, economic, and real estate conditions in the Pocket today, a summary of engagement findings, and a recommendations section that offers broad allocation categories, guiding principles for decision-making, and considerations regarding the long-term sustainability of the fund to assist the City going forward.

IV. HNEDF HISTORY

ORIGINS OF THE HNEDF

The City established the HNEDF in 1987 to ensure that repayments from UDAG loans made in the 1980s were used to benefit low- and moderate-income residents in the **Pocket of Poverty**, a geographic area within the City which met the initial federal standards for physical and economic distress.

The ordinance governing the fund requires that 50 percent of allocated funds should be used for **housing** and 50 percent for **economic development**. Additionally, all proceeds from El Encanto loan repayments must be used for projects located in the North Barelvas community development area.²

The **goals** for the fund as stated in the founding ordinance are **reducing blight and poverty, increasing available housing, creating jobs, and promoting small business development** to enhance the well-being of low and moderate-income residents.

THE POCKET OF POVERTY

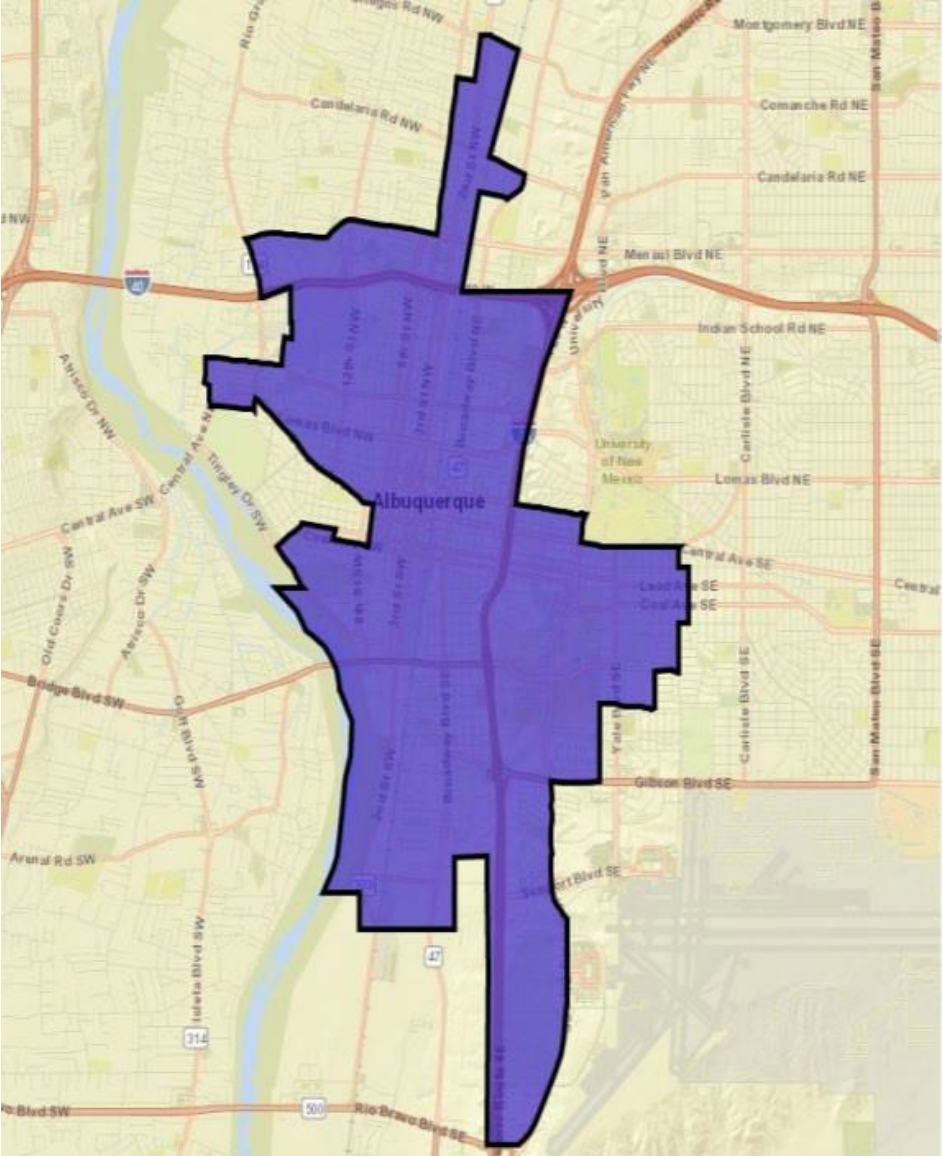
Under federal regulations in place at the time of HNEDF's creation, a Pocket of Poverty was defined as a **contiguous geographic area** containing at least 10,000 people or at least 10 percent of a city's population, where at least 70 percent of residents have incomes below 80 percent of the Area Median Income (AMI) for the city and at least 30 percent have incomes below the national poverty threshold.

Albuquerque's Pocket of Poverty stretches from Los Griegos on the north, to University Heights on the east, Barelvas and South San Jose on the south, and Old Town on the west (see Figure 1 below). See the map in Appendix 1 for more detail on Pocket boundaries and all included neighborhoods.

Today, 25 years after the establishment of the HNEDF, **Pocket of Poverty residents continue to experience economic distress** at higher rates than the surrounding region. As of August 2021, 30 percent of Pocket residents live below the poverty line and 65 percent of residents have annual incomes below 80 percent AMI for the city. While slightly below 1980s-era federal standards for initial Pocket of Poverty designation, economic distress in the Pocket remains substantially more pronounced than in the rest of the City and Bernalillo County. A detailed assessment of economic conditions in the Pocket of Poverty can be found in the Data Analysis section (beginning on Page 8).

² As of November 2020, \$435,000 out of the total HNEDF fund balance is currently set aside for investments in the North Barelvas community development area.

Figure 1: Pocket of Poverty Boundaries



PREVIOUS COMPREHENSIVE PLANS (1993 and 2002)

The 1987 HNEDF ordinance called for the development of **ten-year comprehensive plans** to guide decisions about how to allocate resources from the fund, with a secondary purpose of documenting housing and economic conditions in the Pocket.

Past HNEDF plans provided the following specific **funding recommendations** for housing and economic development priorities. The 2002 plan also included an “Opportunity Fund” for housing and economic development projects falling outside the specified categories.

	1993	2002
Housing	<ul style="list-style-type: none"> • \$1.3M to incentivize new construction • \$440K for rehabilitation of existing rental housing 	<ul style="list-style-type: none"> • \$1.425M to incentivize new infill housing construction • \$800K for rehabilitation and exterior façade improvement • \$2M revolving loan fund for affordable housing construction
Economic Development	<ul style="list-style-type: none"> • \$1.1M for job generating activities • \$350K for commercial revitalization • \$260K for educational services 	<ul style="list-style-type: none"> • \$2M for incentivizing acquisition and rehabilitation of commercial properties • \$800K for physical improvements such as façade renovations • \$250K for training and education
Other		<ul style="list-style-type: none"> • \$1M Opportunity Fund to cover grants and loans for additional housing and economic development opportunities

The tables below show some of the goals outlined in the respective plans along with reported **outcomes** of housing and economic development projects implemented under the 1993 and 2002 plans.

1993 Plan Goals	1993 Plan Outcomes
Construct new single-family and multi-family housing that is affordable to lower income residents	269 housing units constructed
Acquire and rehabilitate existing rental housing	26 rental units rehabilitated
Create permanent jobs for lower income residents of the Pocket	230 jobs created 180 were for low/moderate income people 126 jobs filled by Pocket residents
Eliminate blighted conditions and initiate projects and public services that create a sound environment for public and private investment, commercial revitalization, and neighborhood stabilization.	84 facades completed \$913K in private investment
Retain, expand, and attract new businesses to commercial districts	94 business loans \$2.4M in loans to businesses and organizations 592 organizations receiving technical assistance
Increase education levels and training levels of residents	1,061 students in educational programs

2002 Plan Goals	2002 Plan Outcomes
Construct new single-family and multi-family housing that is affordable to lower income residents	At least 171 housing units constructed or rehabilitated
Acquire and rehabilitate existing rental housing	At least 199 housing facades improved
Create permanent jobs in the Pocket for low- and moderate-income residents by generating new job, especially those with higher wages, and reducing existing unemployment	At least 70 new jobs created
To increase educational and training levels of Pocket residents	At least 377 students benefited from educational services

In interviews with former HNEDF Committee members and community organizations, many spoke positively of the impacts from the implementation of the 2002 Plan. Many commented on projects that had substantive impacts on the community. Some of the more notable projects included:

- **WESST Corp Business Incubator:** A \$1.36M loan to close the gap on construction of a 2-story, 36K SF LEED Silver building to offer common and leasable space to business start-ups. This space continues to provide ongoing benefits for local entrepreneurs and for all Pocket communities.
- **Arbolera de Vida:** An \$800K revolving construction loan to build 30 single-family homes, with 29 sold through 2008.
- **Greater Albuquerque Housing Partnership:** \$1.2M in construction loans for 35 homes in the Martineztown and Barelás neighborhoods.
- **United South Broadway Corporation:** \$400K for a commercial façade program. This project leveraged HNEDF to secure **\$913K in private investment in the Pocket of Poverty.** **Southwest Creations Collaborative:** \$75K for capacity building for job creation for low to moderate income individuals.

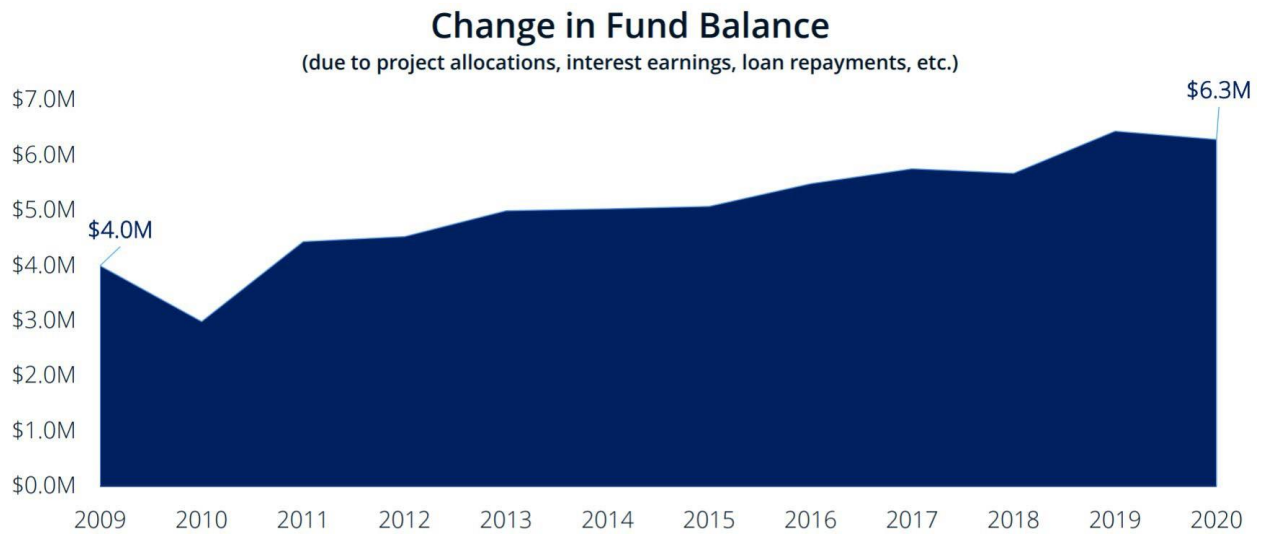
When stakeholders were asked about projects funded through the 2002 Plan, there was general consensus that all of the selected projects were successful with one notable exception. Broadway Vistas, a 20-unit condominium project for low-moderate households faced considerable delays and conditions brought on by the Great Recession slowed unit sales.

Further evaluation of the 1993 and 2002 HNEDF Comprehensive plans is limited by sparse documentation and a lack of institutional memory. All City staff present during the 2002 Plan approval and implementation process have since moved on from the City and new staff are not aware of previous processes or outcomes, outside of what is presented in a few historical files. Similarly, former HNEDF Committee members and funding recipients have not preserved significant documentation from previous plan processes and outcomes and, in some cases, are limited to anecdotal insights.

FUND GROWTH SINCE 2008

As indicated in Figure 2 below, over the past decade, **the HNEDF has grown by more than 50 percent** due to repayments and interest earnings from outstanding HNEDF loans. This 2022 HNEDF Fund Plan provides a framework for guiding the allocation of \$6.3 million in available funds to housing and economic development projects in the Pocket of Poverty.

Figure 2: HNEDF Growth



V. POCKET OF POVERTY TODAY

NEW AND EMERGING ISSUES IN THE POCKET OF POVERTY

When considering Pocket of Poverty's demographics, economic distress and real estate market, it is clear that Pocket of Poverty residents are still experiencing economic distress at higher rates than the surrounding region. Unemployment and poverty rates remain stubbornly high, while median incomes lag well behind city and county averages. In addition to high unemployment numbers, fewer Pocket residents attain advanced educational degrees, likely inhibiting their ability to access higher-quality job opportunities.

Coupled with those difficult economic conditions, rents are increasing across the Pocket, making it more difficult for residents and small business owners to afford their homes and maintain their places of business, respectively. Future planning and redevelopment efforts (e.g. new professional soccer stadium, Rail Yards project, trail projects, etc.), though potentially adding new amenities for residents, will likely only increase rent pressures as property values are likely to increase.

Meanwhile, the Pocket of Poverty population has remained largely unchanged over the last twenty years, while the population with Bernalillo County has grown by 24%, indicating that the Pocket is not benefiting from broader regional growth. The Pocket has a more diverse population than the County with a majority of Hispanic residents and 43% of residents identifying as non-white.

Based on these conditions, the City should leverage the above insights to make decisions on which projects and programs best address these challenges. Specifically, the City should prioritize projects and programs that:

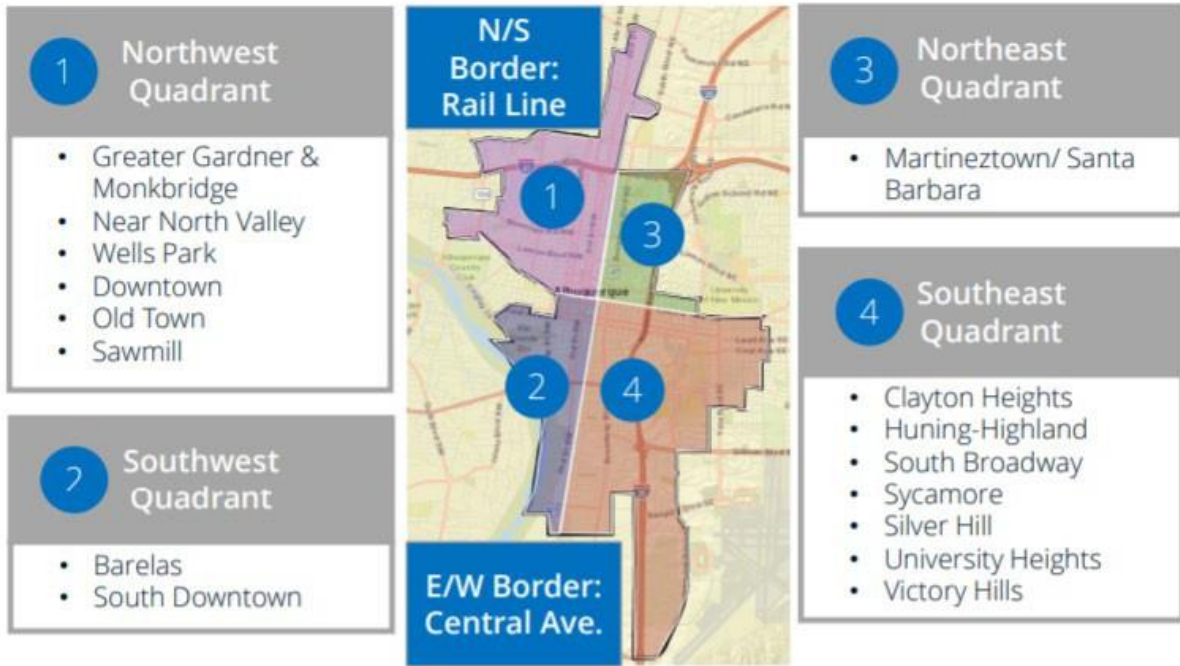
- Propose to build new housing options that provide long-term affordability for low-moderate income pocket residents
- Fund housing improvements that reintroduce distressed/condemned housing to market at affordable rates
- Create quality job opportunities that pay living wages with strong benefits for Pocket residents
- Provide educational services to Pocket residents that enhance pathways to economic opportunity and quality jobs

These conditions are further detailed and emphasized in the data analysis included below.¹ The analysis below breaks the Pocket of Poverty into four quadrant areas: Northwest, Northeast, Southwest, and Southeast. See the Figure 2 below for a map detailing the quadrant geographies and the corresponding neighborhoods included in each quadrant.

The City recognizes that this is not a perfect grouping. The purpose of this data analysis is to evaluate the current status of the pocket of poverty and demonstrate the need across the pocket. This data analysis will not be used to prioritize funding for specific neighborhoods. While there are some differences among the 4 quadrant groupings, overall this data analysis shows a high level of need for housing and economic development across the pocket.

¹ Demographic and economic data is drawn from U.S. Census Bureau's American Community Survey. The real estate data is drawn from CoStar, a widely used national real estate database.

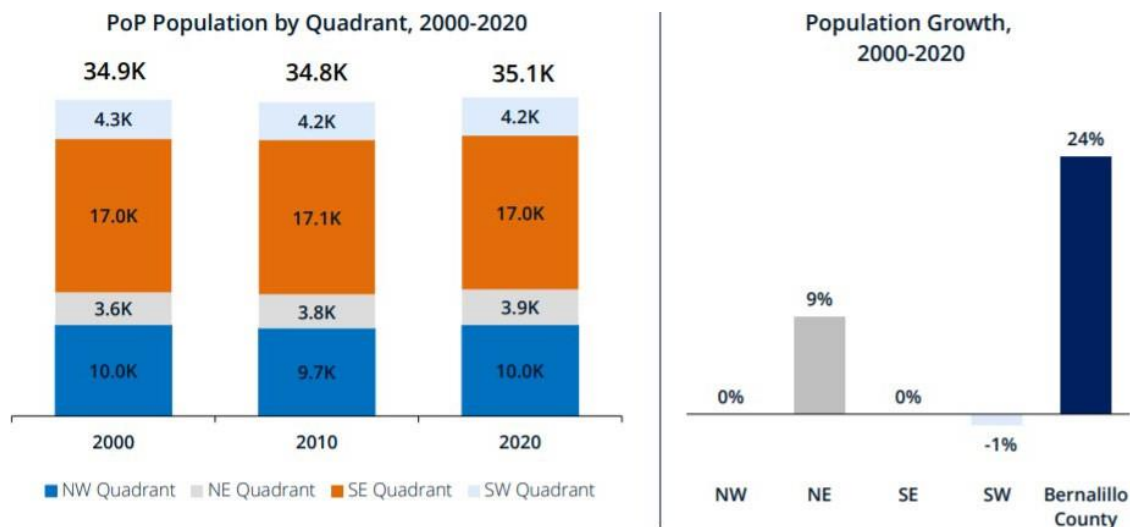
Figure 3: Pocket of Poverty Quadrants for Data Analysis



POPULATION AND DEMOGRAPHICS

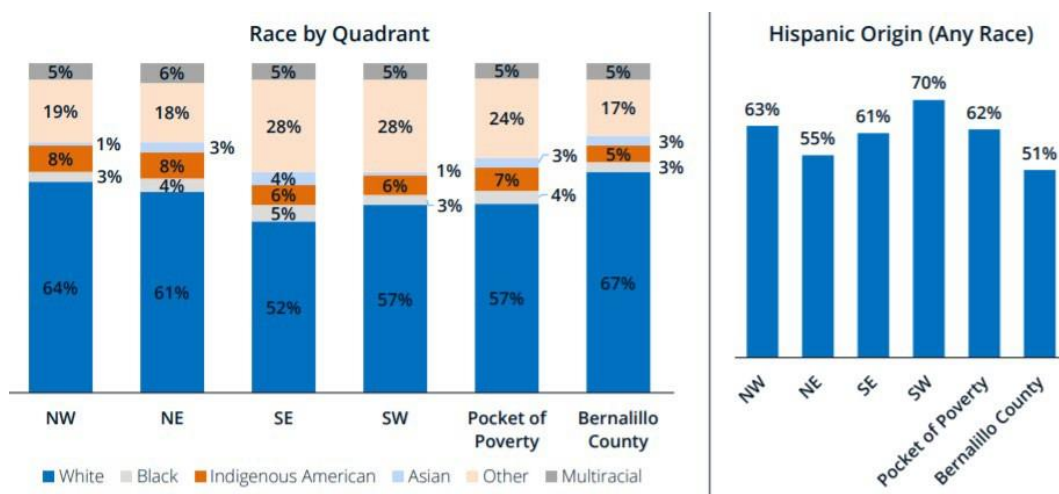
From 2000 to 2020, **population growth across the Pocket has been largely stagnant**. As detailed in Figure 4, not only has the Pocket population remained relatively similar over the past 20 years, but also, the Northeast quadrant is the only quadrant experiencing population growth (9%). Other quadrants have either seen population stagnation or decline since 2000. Compared to county-wide growth of 24 percent, the Pocket has not captured the growth taking place across Bernalillo County.

Figure 4: Data Analysis—Population and Growth



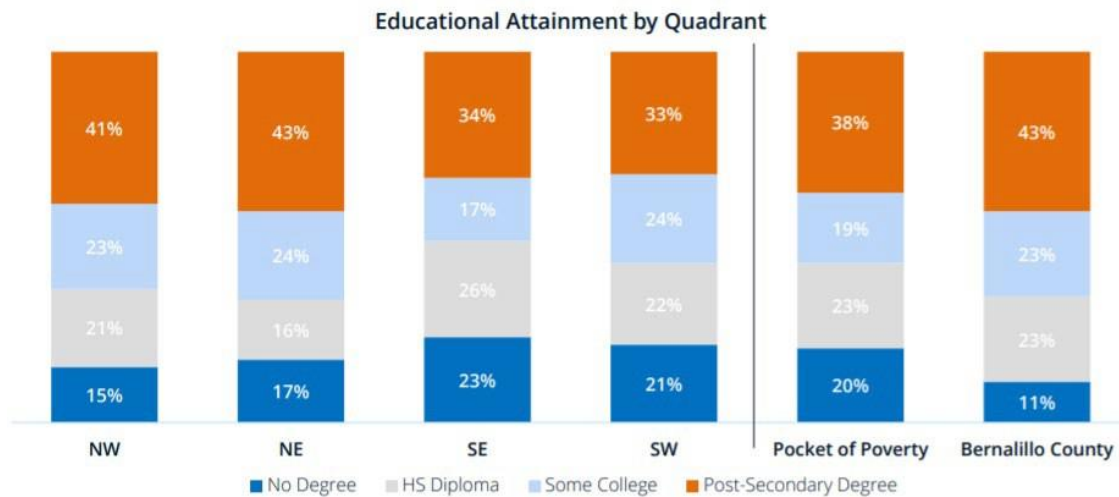
Analysis of racial dynamics across the Pocket suggest that Pocket residents are **more racially diverse** than the larger County. As shown in Figure 5 below, 62% of Pocket residents are of Hispanic origin, a greater proportion than Bernalillo County (51%). In addition, across Pocket quadrants there is a smaller percentage of White residents as compared to the County.

Figure 5: Data Analysis—Race and Hispanic Origin



In addition, Pocket residents have **lower educational attainment** compared to Bernalillo County. Only 57% of residents have some college education compared to 66% at the county level. However, as seen below in Figure 6, levels of educational attainment vary across the Pocket. For example, within the Northeast and Northwest quadrants of the Pocket, residents with post-secondary degrees are relatively on par with county-wide rates and higher than the Pocket average.

Figure 6: Data Analysis—Educational Attainment

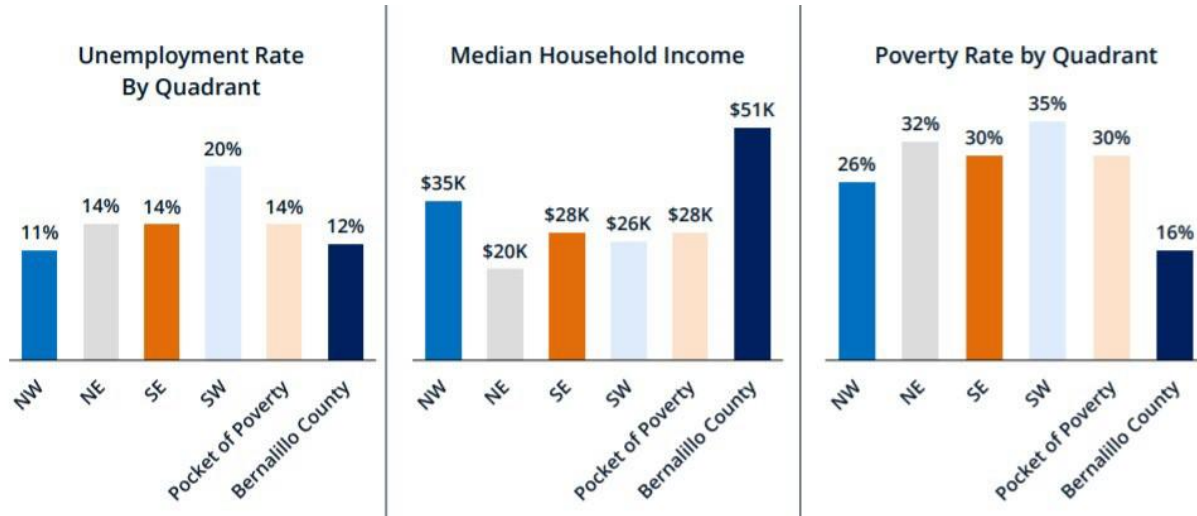


ECONOMIC DISTRESS

Residents of the Pocket have **higher unemployment** rates, **lower median household incomes**, and **higher poverty rates** than the regional average.

As seen below in Figure 7, Bernalillo County has a substantially higher median household income and a substantially lower poverty rate than all quadrants of the Pocket, and lower unemployment than three of four Pocket quadrants. Unemployment and poverty rates are highest in the Southwest quadrant, and median incomes are lowest in the Northeast quadrant. Though the Northwest Quadrant is currently experiencing lower degrees of unemployment and poverty, and has higher median household incomes than the rest of the pocket, it is still generally experiencing high levels of economic distress.

Figure 7: Data Analysis—Unemployment, Median Household Income, Poverty Rate



REAL ESTATE CONDITIONS

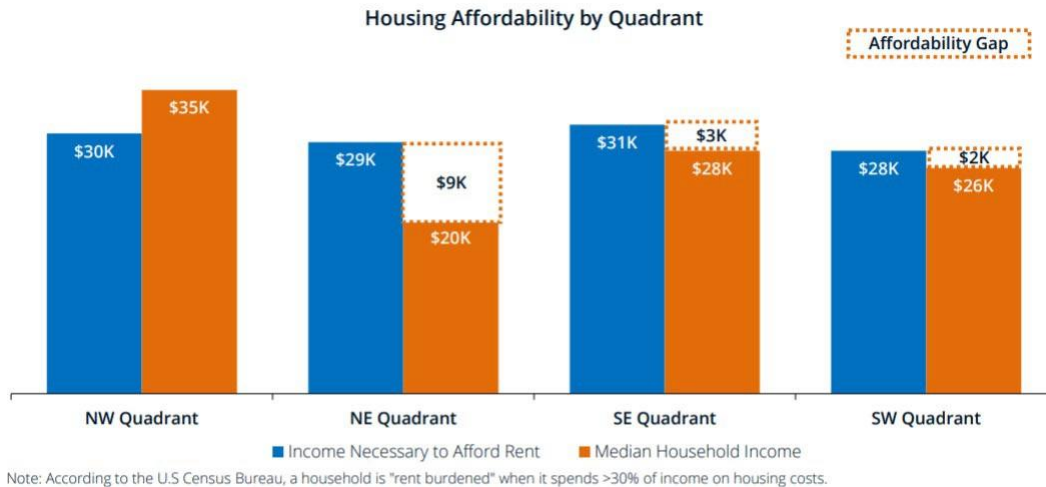
Higher rents, lower vacancies, and increasing demand for new real estate development characterize the office, industrial, retail, and multi-family rental markets since 2002 and suggest that while the real estate market in the Pocket is growing, these conditions have not improved local residents' economic prospects.

IMPACTS OF CURRENT ALBUQUERQUE PLANNING INITIATIVES

These pressures will only intensify as there are many new development projects in the pipeline that will impact the local real estate market, drive demand upward, and potentially place increasing costs pressures on low-income households and local businesses. While these new developments are exciting for Albuquerque residents, they may create inhospitable economic conditions that produce neighborhood displacement of residents and small businesses and overall gentrification. These projects include but are not limited to:

- Rail Trail and Greater Downtown Urban Trail projects
- Rail Yards redevelopment
- Proposed stadium for the New Mexico United professional soccer team

Figure 8: Data Analysis—Housing Affordability and Rent Burden



Moreover, the Pocket is characterized by an older housing stock. According to the American Community Survey, as of 2016, at least 50% of the Pocket’s housing stock was built prior to 1960, whereas only 19% of Bernalillo County’s stock was built prior to 1960. As a natural consequence, older homes cost more to maintain and often require that owners and tenants pay higher utility costs. Previous HNEDF plans have highlighted the disproportionality of Pocket homes that are substandard, deteriorating, or in violation of local codes as compared to the broader City and Bernalillo County. When combined with increasing rents and an expanding rent burden, Pocket residents are facing enormous costs to maintain housing.

VI.COMMUNITY ENGAGEMENT RESULTS

GUIDANCE FOR USING COMMUNITY ENGAGEMENT INSIGHTS

The City should consider insights gathered from residents, community groups, stakeholders, business owners, and other relevant constituencies as it makes funding allocation decisions. Allocations should consider the insights put forth by stakeholders and community members alongside the data provided in the “Pocket of Poverty Today” section beginning, as well as the data and community engagement information included in the Appendix. When comparing different funding proposals, the City should consider how demographic and socioeconomic insights align with the qualitative commentary offered by the community. That alignment should provide clarity on the areas of greatest need and allocations should be directed to those identified areas. More guidance on fund allocation is provided in the next section.

COMMUNITY ENGAGEMENT PROCESS

A community engagement process was developed to gather and incorporate feedback from residents, business owners, and students within the Pocket of Poverty.

The community engagement process for the 2022 Plan sought to include diverse populations represented within the Pocket of Poverty. Primary areas of focus included:

- Validating data analysis and understanding current on-the-ground housing and economic development conditions within the Pocket.
- Gathering input from Pocket communities on housing and economic development needs.
- Obtaining feedback, potential strategies, and actionable recommendations to include in the proposed plan.

To ensure that the needs and interests of the community were infused as integral elements within the 2022 plan, the following key questions related to housing and economic development anchored the engagement process.

Housing

- 1) How have HNEDF funds impacted the state of housing within the Pocket since 2002?
- 2) What are the Pocket's current housing needs?
- 3) How can 2022 Plan allocations directed towards housing maximize impact?

Economic Development

- 1) How have HNEDF funds impacted the state of economic development within the Pocket since 2002?
- 2) What are the Pocket's current economic development needs?
- 3) How can 2022 Plan allocations directed towards economic development maximize impact?

Guiding Principles

The community engagement process sought to engender respect and trust, centering the following as core principles:

- 1) Intentional inclusion **of the most vulnerable members of the Pocket.**
- 2) Accessible and convenient engagement that accounts for limitations that could arise from **language, culture, location, physical accessibility, childcare, food, and transportation, among other considerations.**
- 3) A **respectful, inclusive, and appropriate** approach to engagement.
- 4) Conscious recognition of **systemic racism, injustice, and inequality.**
- 5) **Timely, accurate, accessible, and relevant** information shared to the community.
- 6) **Transparent** decision-making.

The Public Engagement Process Overview

The 2022 Plan's community engagement was conducted over a 6-month period that included multiple opportunities for community members, residents, local businesses and area stakeholders to contribute to the process. These intentional efforts reached all neighborhoods represented in the Pocket of Poverty and their insights are incorporated into the 2022 Plan. This strategy included the following efforts:

- Developing a City of Albuquerque project website as a project clearinghouse. This website was updated throughout the process with meeting dates, past presentations, and plan drafts.
- Issuing a community survey to test the Pocket demographic analysis and to obtain community input from English and Spanish speakers, with paper and digital response options (detailed analysis of this survey is included in Appendix 2).
- Hosting a community workshop and focus group meetings with key community stakeholders (overview of these events are included in Appendix 2).
- Engaging with local community groups and stakeholders in 1-on-1 and small group interviews.
- Finding opportunities to expand participant diversity and include a deep variety of perspectives.

Community Engagement Narrative

Throughout the engagement conducted as a part of this strategy, one of the common themes expressed was that each neighborhood within the Pocket is unique and there is no one-size-fits-all strategy that can meet

the needs of individual neighborhoods. That said, between the various methods of engagement, there are clear areas of consensus among community members and stakeholders about needs across the Pocket.

Housing

Housing is a top priority and residents are concerned about rising costs of housing in the face of stagnant wages. Renters are concerned that increasing demand and early signs of gentrification across the Pocket will add further upward pressure on already increasing rents. If possible, renters want to purchase real estate, but often do not know what they need to do to purchase housing or do not have easy access to capital with favorable terms to support homeownership. Homeowners in the Pocket are facing different types of costs. As mentioned earlier, the Pocket's housing stock is older on average than the housing stock across the city and county, burdening homeowners with additional costs. This is especially a concern for older, aging-in-place homeowners who need to renovate homes to support how their lifestyles change with age. Overall, these increasing pressures on housing affordability are contributing to a growing homelessness problem.

To respond to these needs the City should grant funding to projects that support reliable, affordable, well-maintained housing options located in safe neighborhoods. This can include funding to support the construction of new housing or renovating existing housing options, improve energy efficiency for low income households to reduce housing utility costs, ultimately leading to wide of housing choices for residents (e.g., single and multi-family, for-sale and rental, small and large, supportive housing for seniors). In addition, where possible, the City can offer funding to local programs that support broader homeownership for Pocket residents including funding courses that educate prospective first-time homeowners on how to buy and maintain homes, creating rent-to-own opportunities, and working with local partners to develop financial products that specifically support prospective first-time homeowners.

Overall, our engagements revealed that housing is the top concern for local residents and should be the top priority for funding allocations. Any projects that seek to preserve or produce affordable housing, support pathways for residents to secure homeownership, or support residents with the overall cost of housing are tending to the needs of this community.

Local Businesses

Pocket residents are concerned about the health and longevity of current local small businesses. Some business owners are interested in or considering expanding their operations but do not know how or lack the funding to scale up. Also, in many cases, local storefronts on main commercial corridors are older and require additional maintenance and upkeep to ensure that shops look aesthetically appealing and draw visitors in. Especially given the economic conditions brought on by COVID-19, small businesses need support in improving, sustaining, and growing their business.

Similarly, residents are also interested in supporting those who are looking to start their own business and adding to the local economic base. There are local entrepreneurs interested in starting a business, but many do not know how or lack the start-up capital sources to get their businesses off the ground.

Given these needs the City should allocate funds to projects and programs that help create sustain conditions supportive of a thriving small, independent business scene. The Fund should support training and capacity building for small business owners and entrepreneurs and particularly, M/WBEs. In addition, to support vibrant commercial corridors and opportunities for business retention and expansion, businesses need support for façade and infrastructure improvements to improve neighborhood aesthetics and walkability.

Economic Opportunity

As residents struggle with higher costs, they are interested in having access to quality jobs offering living wages (\$15+/hr) and benefits (e.g., health insurance, retirement plan, etc.) However, not all residents are positioned to access these quality jobs. Residents indicate that there is a need for greater availability of and access to relevant courses, job training programs, and other educational opportunities and pathways that can prepare them for new opportunities paying higher wages. In addition, some Pocket residents are limited

by childcare needs, inconsistent transportation availability, or other service limitations that prevent them from accepting new job opportunities.

In response, the City should fund projects that create quality jobs. Investments across funding categories will generate job creation, and the City should ask respondents to detail the quantity and quality of new jobs that will be created from new projects or program. In addition, the City should privilege proposals that create pathways to desirable employment outcomes and protect a person's ability to accept new work opportunities. Such pathways and protections can include, but are not limited to:

- Availability of and access to affordable daycare
- Availability of and access to after-school programming
- Availability of and access to affordable transportation
- Availability of and access to job training and workforce development opportunities
- Business education opportunities
- College affordability support (e.g., scholarships, debt repayment)

In addition, Pocket residents also indicated a desire for additional health and wellness services such as grocery stores, additional parks and open space, and other affordable nutrition and health offerings. The City should provide additional consideration to proposals that promote community health and wellness.

A Neighborhood-Specific Approach

As mentioned, residents continuously emphasized that each neighborhood within the Pocket is unique and has unique needs. Not only should the City consider such individual needs, but also consider how each project may impact a neighborhood. For example, new development in any neighborhood should reflect and preserve existing community character and meet community needs.

Engagement efforts included four neighborhood-specific focus groups (South Broadway, Wells Park, Santa Barbara/Martineztown, and Barelás) with local organizations that spoke directly to their neighborhood's needs. While the City considers which projects to fund across the Pocket geography, it should consider the following guidance elevated by local community and identified as the neighborhoods greatest needs.

South Broadway

Residents requested that the City prioritize proposals for South Broadway that support:

- Home renovation and repair
- New housing – including first time home ownership, rehabilitation, education for first time homeowners and of new and diverse housing stock
- Enhanced childcare access
- New job training opportunities
- Local business retention and attraction along Broadway Boulevard
- Enhancing community resources for City programming and activities within the community
- Ensuring that youth and seniors to remain in the community

Wells Park

Residents requested that the City prioritize proposals for Wells Park that support:

- Housing affordability for different typologies
- New infill development.

Santa Barbara/Martineztown

Residents requested that the City prioritize proposals for Santa Barbara/Martineztown that support:

- Education for homeowners on financial options to retain homes
 - Funds for housing rehabilitation and renovation
 - Job training
 - Facilities for community members to sell products made in the community
 - Parent-child education
 - Assistance accessing community service and benefits programs.

Barelas

Residents requested that the City prioritize proposals for Barelas that support:

- Supporting a vibrant commercial corridor on 4th street
- Prioritizing smaller housing to provide affordable housing for community members
- Façade improvements
- Gentrification prevention
- Organizational capacity building for existing community organization

VII. HNEDF FUNDING ALLOCATION CRITERIA

10-YEAR FUND GOALS AND OBJECTIVES

HNEDF funding will be prioritized for projects that provide long term and sustainable benefits for low and moderate income residents of the pocket of poverty. Based on the needs identified through data analysis and community engagement and potential solutions to address those needs, the following goals and objectives should steer project and program allocation decisions.

Goal 1: Produce and preserve housing units affordable for low-middle income residents.

Goal 2: Create quality jobs (\$15+/hour with benefits) specific for Pocket residents

Goal 3: Rehabilitate buildings and improve facades for housing and commercial properties

Goal 4: Support entrepreneurs and small businesses in growing their companies

Goal 5: Create and/or support pathways and services that enhance resident access to economic opportunity (e.g., new jobs, homeownership, etc.)

Goal 6: Leverage private investment alongside HNEDF funds

Goal 7: Allocate funds towards M/WBE and businesses and organizations located within the Pocket.

The City should follow up with each organization it allocates money to and collect information on the nature of impacts associated with each project. This information will provide additional insights as to the effectiveness of the Fund and how it improves the lives of Pocket residents.

FUNDING ALLOCATION CATEGORIES

Per the HNEDF Ordinance, 50 percent of funds are to be allocated to housing projects and 50 percent to economic development projects in any two-year period. Administrative costs will also be allocated to the fund in the amount 10% of the current fund balance not to exceed \$630,000.00. Administrative costs may include: contract development and administration, HNEDF committee coordination, fiscal management including processing payments, monitoring, other administrative duties related to HNEDF. Therefore, the remaining balance will be allocated as follows: \$2,835,000.00 for housing and \$2,835,000.00 for economic development.

Within the broad areas of housing and economic development, the City will consider proposals that fall into the following **six categories from the 2002 plan. These priorities have been affirmed as continued priorities** throughout engagement efforts with the community. The additional descriptions include specific funding preferences voiced throughout the engagement process or elevated through data analysis.

These categories may be changed based on evolving needs over time, and distribution among the funding categories will remain flexible as needs and conditions change. Funding will also be allocated as necessary for **planning and evaluation** of HNEDF-funded housing and economic development projects.

The categories of use for **housing funds** are:

1) **New for-sale and rental housing construction:**

Provide the funding necessary for developers to build a variety of housing options in one or

more of the following categories, **all of which should be affordable to low-moderate income Pocket residents:**

- Single family,
- Multifamily,
- For-sale,
- Rental,
- Housing with a mix of typologies,
- Housing catering to families,
- Housing catering to seniors,
- Housing that is accessible to disabled residents, and/or
- Housing with a mix of unit sizes.

2) **Housing rehabilitation:**

Make funds available for:

- Acquisition and rehabilitation of existing housing,
- Housing improvements that support senior citizens and disabled residents,
- Add energy conservation upgrades to existing housing,
- Property rehabilitation of rental apartments, single family homes, and other typologies.

3) **Technical services:**

Make funds available for eligible organizations to hire professionals with the expertise to support:

- Development of vacant lots with affordable housing,
- Education for first-time homeowners,
- Educational opportunities instructing students on how to build housing, and/or
- Other technical and supportive services that attend to Pocket housing needs for a range of beneficiaries.

Applicants would apply for these funds in conjunction with a specific approved project.

The categories of use for **economic development funds** include:

4) **Commercial property acquisition and rehabilitation:**

Make funds available for:

- Acquisition,
- Demolition,
- Environmental remediation, and/or
- Rehabilitation of commercial properties that need subsidization to become economically feasible to redevelop.

This can include the acquisition of nuisance and vacant property to eliminate blight and secure future development opportunities for public, private, or community-based groups.

These opportunities should be considered **highest priority if they directly meet neighborhood service needs such as grocery stores, day care facilities, or after-school programming** sites. The activities must result in the **creation or retention of quality, living-wage jobs** for Pocket residents.

5) **Physical improvements:**

Make funds available for physical improvements in the Pocket to create a **sound environment for private investment and thriving commercial corridors.**

The funds can be used for improvements that:

- Complement or enhance existing City programs in the public right of way,
- Promote walkability and improve neighborhood aesthetics, and/or
- Improve the façades of businesses.

6) Training, education, and supportive programming

Make funds available for training, education, and supportive programming that directly benefit residents of the Pocket and create pathways and supports for business growth, wealth creation, and/or quality employment, especially for M/WBE organizations.

VIII. IMPLEMENTATION STRATEGIES

TWO YEAR PROGRAM

Each odd numbered year, a program will be developed for utilization of the fund income anticipated during the upcoming two fiscal years. The program shall substantially conform to the adopted ten-year plan as adopted by the Council.

CITY OF ALBUQUERQUE

If it is determined that a Department within the City of Albuquerque has the capacity to successfully carryout an identified project, the City may allocate funds to that specific Department to carryout said activities through a Memorandum of Understanding. Any project administered by the City of Albuquerque must align with the intent of the fund and meet the threshold criteria listed below. Before any HNEDF funds are allocated to a City Department, the following process must be followed:

- The Department that wishes to administer the proposed project will submit a written proposal, to include at minimum a project narrative, budget, workplan and anticipated project outcomes. The requesting Department will also be required to attend a HNEDF meeting to present the proposal and answer any questions.
- The HNEDF committee , along with DFCS staff will review the proposal. The committee will evaluate whether the proposed project is aligned with the Plan and meets the threshold criteria listed below. Based on the evaluation, the committee will make a recommendation to either fund or not fund the proposal. .
- If the City proceeds with a project after a “do not fund” recommendation from the committee the DFCS Director must submit a written justification to the HNEDFC Committee
-

Department/Division proposing a project must submit a proposal and budget and must meet the threshold criteria. The proposal will be brought before a subcommittee comprised of two HNEDF committee members and two DFCS staff members for review and recommendation before the allocation of funds. If the City proceeds with a project after no recommendation from the subcommittee, the DFCS Director will submit a written justification for the use of funds.

SOLICITATION OF FUNDING PROPOSALS

The City will follow all procurement rules for solicitation and adhere to the Department of Family and Community Services Administrative Requirements which may be found on the City of Albuquerque’s website.

The City can issue periodic **Requests for Proposals (RFP)** for the specific housing and economic development categories listed above or for projects within the parameters of the HNEDF plan. The Department of Family and Community Services will generate these RFPs and ensure that responding organizations can describe how proposed projects would meet various criteria and priorities for HNEDF funding and meet typical City procurement requirements. These requirements are discussed in greater detail in Appendix 4 and are further clarified on the Department of Family and Community Services website: <https://www.cabq.gov/family/partner-resources/request-for-proposals>

The City will form an ad hoc committee of City staff and HNEDF Committee members to evaluate and rank submitted RFPs in accordance with the principles described below, for ultimate contract decision making by the City.

ROLE OF THE HNEDF COMMITTEE

The fundamental role of the HNEDF Committee is to review and provide recommendations for the allocation of HNEDF funds, subject to City procurement policies and regulations.

RFPs will be processed in compliance with the DFCS social service procurement guidelines. The ad hoc committee will be assembled in compliance with those rules. At least one-third of the ad hoc committee will be comprised of HNEDF committee members. .

Conflict of Interest

City staff and any designated HNEDF Committee member will not be appointed to an ad hoc committee where there is an identified conflict of interest.

FUNDING PRINCIPLES & PRIORITIES

Proposals will be evaluated based on specific criteria. Threshold criteria and scored criteria will be evaluated. Each proposal will differ depending on the type of project being evaluated. While proposal evaluations will differ slightly, the information below will serve as a guide on proposal evaluation.

- **Threshold Criteria:** These criteria are mandatory. Each proposal **MUST** be in alignment with these thresholds.
- **Scored Criteria:** These criteria will be scored, the proposal(s) with the highest scores will be selected.

Threshold Criteria

Proposals must:

- Be financially sound
- Create long-term benefits for Pocket residents
- Produce tangible outcomes
- Have appropriate administrative and operating costs
- Preserve the architecture and culture of residents of existing neighborhoods

Housing proposals will support households that are below 80 percent AMI, especially households below 50 percent AMI.

Economic development proposals will promote neighborhood businesses and/or employment, including startup businesses, self-employment, existing businesses or entrepreneurship of Pocket residents.

Scored Criteria

Scored criteria will be used to evaluate and choose between different proposals. These criteria include:

- Leverage other funding sources
- Complement rather than substitute for or duplicate funding sources that support existing programs
- Coordinate efforts to develop public-private partnerships
- Coordinate housing and economic development activities for neighborhood revitalization
- Build capacity within sponsoring organizations
- Create opportunities for Pocket homeowners, tenants, and business owners to participate in the design, financing, construction and management of the facilities
- Promote self-sufficiency and independence
- Provide services and facilities which lie outside the normal basic service delivery of the City
-
- Balance funding recipients by geography, size, and ownership/leadership
 - Extra consideration will be given to proposals from firms and organizations that are based within the neighborhoods and communities in which funds will be spent, smaller in size, and/or locally owned or managed. Extra consideration will all also be given to proposals from organizations outside the neighborhood or communities in which funds will be spent, but that has partnered with an organization located within the neighborhood or communities where funds will be spent. HNEDF was established to support Pocket residents, neighborhoods, businesses, and organizations. When the City funds proposals from local businesses and organizations, the funds not only support investment within neighborhoods, but also in local businesses or organizations. In addition, Pocket businesses and organizations are best positioned to understand local needs and how to preserve neighborhood culture, history, and lifestyle. Investing in smaller organizations encourages growth, builds capacity, and promotes community self-sufficiency and independence.
- Include Minority- and Woman-Owned Business Enterprise (M/WBE) firms and organizations in proposals
 - Pocket neighborhoods are characterized by greater population diversity relative to the region. Historically, businesses and organizations that are minority- or woman-owned have faced greater burdens in starting and sustaining operations and have been less likely to have access to capital resources. Moreover, minority woman-led households have historically faced burdens that limit their access to wealth creation pathways. Encouraging investments in M/WBE enterprises will help enhance pathways to wealth creation for more vulnerable residents.
- Support neighborhoods that have not previously received funding
 - The City will seek to ensure that neighborhoods that have received less support in the past from the HNEDF have a chance to obtain funding going forward. This principle should be balanced with the need to prioritize resource allocations for the most distressed neighborhoods, regardless of past funding levels, as described above.
- Meets unmet needs for goods and services in the neighborhood.

BALANCE BETWEEN GRANTS AND LOANS

HNEDF is a **dedicated source of funding** for the Pocket of Poverty, meant to provide direct support to Pocket neighborhoods. In keeping with Fund principles, allocations should be directed to maximize the benefit to Pocket residents, businesses, and other beneficiaries. This principle is best accomplished when funds are given to beneficiaries directly as a grant, without expectation of repayment. Therefore, while grants and loans can each be issued in response to an applicant's circumstances, the City should seek to offer grants when it maximizes the benefit to the beneficiary.

There may be instances when the City may wish to consider offering a loan instead of a grant. This decision should **focus on the beneficiary's ability to pay back a loan**. For example, smaller organizations with less revenue may benefit substantially more from a grant and have more difficulty in paying back a loan. Larger and more established entities with greater recurring revenue sources are likely better able to pay back loans and therefore may be a better candidate for a loan. Loans are particularly appropriate for certain construction projects with a clear source of repayment.

The City may also consider funding awards in which **loans may be forgiven if organizations meet specific**

goals such as job creation, offering more deeply affordable housing units, etc.

Regarding loans, it is important to note the **high costs associated with their administrative oversight**. When loans are issued they require oversight and the City must dedicate staff resources throughout the life of each loan. The City is concerned with its ability to consistently provide these services over time.

EVALUATION AND MONITORING STANDARDS

Following the 2002 Plan, there was little institutional knowledge or documentation that can describe whether the projects funded under the guise of that plan were successful. If there were formal evaluation and monitoring procedures in place, there is little documentation detailing those efforts and all City staff from that period have been replaced. While former members of the HNEDF Committee and community organizations offered some qualitative insights about previous plan efforts, they were limited in what they offer.

To avoid this problem in the future, the City should take on a role to monitor how funds are spent and regularly evaluate funded projects against the goals of the 2022 HNEDF Plan. This will require some investment from either the City or the Committee to add the necessary capacity to track allocated funds and the impact those funds have. This should include annual check-ins with project and program managers that benefit from funding, for which they should submit documentation regarding project and program impacts. Such efforts are essential to preserving the Fund's institutional memory and the understanding funding successes and challenges.

FINANCIAL PLAN & OVERALL FUND SUSTAINABILITY

The HNEDF grew from \$4.0M to \$6.3M between 2009 and 2020 as payments were made on outstanding loans and only a few new allocations were made. As of 2020, there was \$630K remaining in expected payments on outstanding HNEDF loans.

Given that this is a ten-year plan, allocations could be made over a ten-year period. The City could allocate roughly \$630K/year to stay on pace throughout the ten years without fully exhausting the Fund before the Plan's term ends. The City may find it advantageous to allocate more money than the \$630K/year in some years and allocate less than that amount in others, varying with the nature of funding opportunities and when they arise. As the City spends above or below the average mark per year, it should adjust how it allocates dollars in future years to preserve funding for opportunities throughout the plan's full ten-year term.

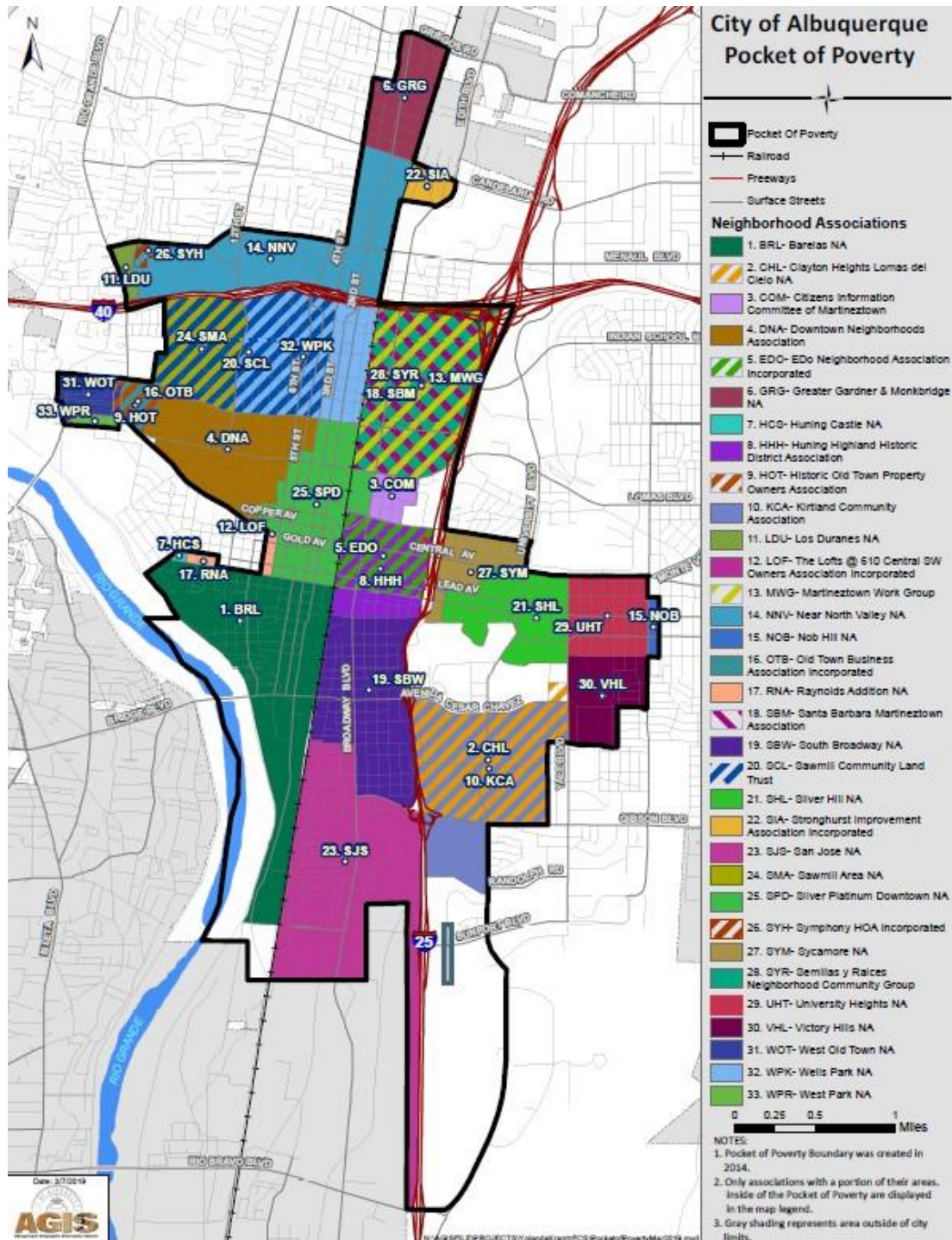
As the 2022 Plan is implemented, new allocations will outstrip income from these remaining loan payments, causing the fund balance to decline over time. Given the persistent needs of Pocket neighborhood residents and businesses, it is likely that **additional economic development and affordable housing support will be needed** in these neighborhoods for years to come. As such, the City and civic and philanthropic partners should anticipate the eventual exhaustion of the HNEDF, whether at the end of this next 10-year cycle or beyond, and work to identify additional programs and sources of funding to support the long-term needs of Pocket neighborhood residents and businesses.

In addition, prioritizing projects that have long-term benefits for Pocket residents and businesses will allow the benefit of HNEDF allocations to extend farther into the future, even if the fund itself diminishes over time.

VI. APPENDICES

APPENDIX 1: Pocket of Poverty Boundaries with Neighborhood Associations

Figure A.1.1.: Pocket of Poverty Neighborhood Map



Appendix 2: Detailed Overview of Community Engagement Efforts

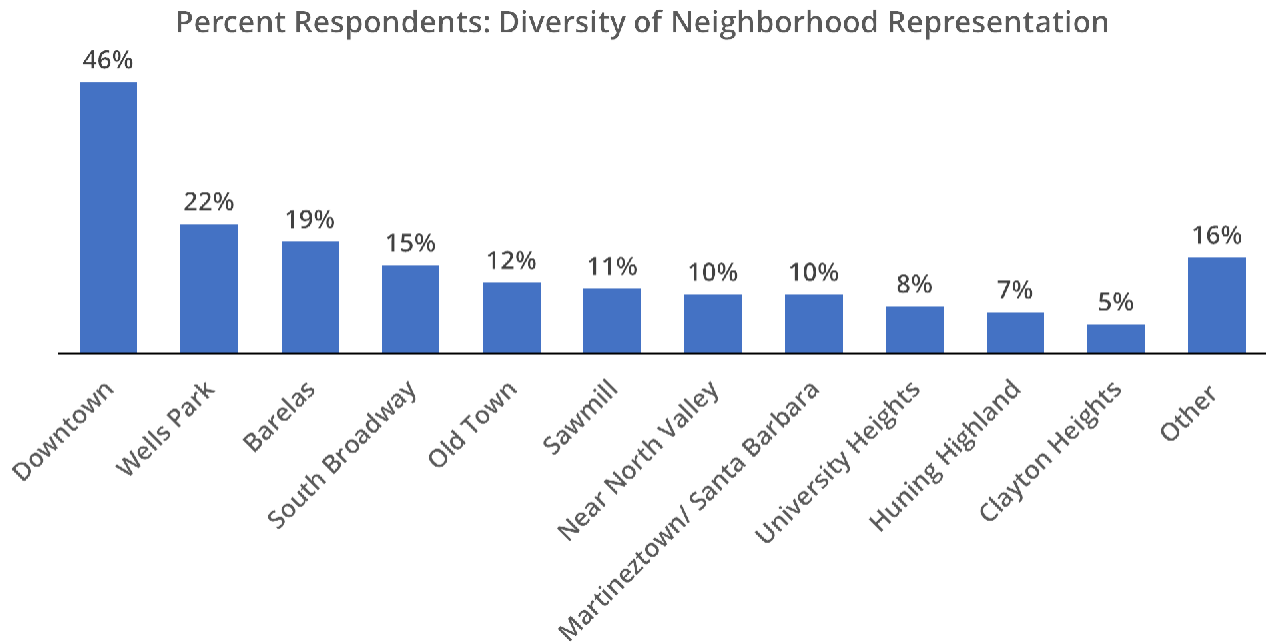
Community Survey

A community survey made available to the public assessed how demographic and socioeconomic data aligned with resident, worker, and student experiences. This survey was accessible online and in hard copy format. The survey included 15 questions related to housing and economic conditions in the Pocket and included additional questions regarding personal demographic information that were optional.

The survey was made available online, on the City’s HNEDF project website, accessible via link, QR code, and in paper format at community libraries. Posters and fliers were posted at local community businesses and organizations, including grocery stores, childcare facilities, community-based organizations, coffee shops, restaurants, community centers, libraries, etc. and were shared at neighborhood meetings. Survey information and links were also emailed to neighborhood associations within the Pocket, local churches and community organizations, community leaders, and via community organization list serves. The survey **opened in July 2021 and closed in September 2021**.

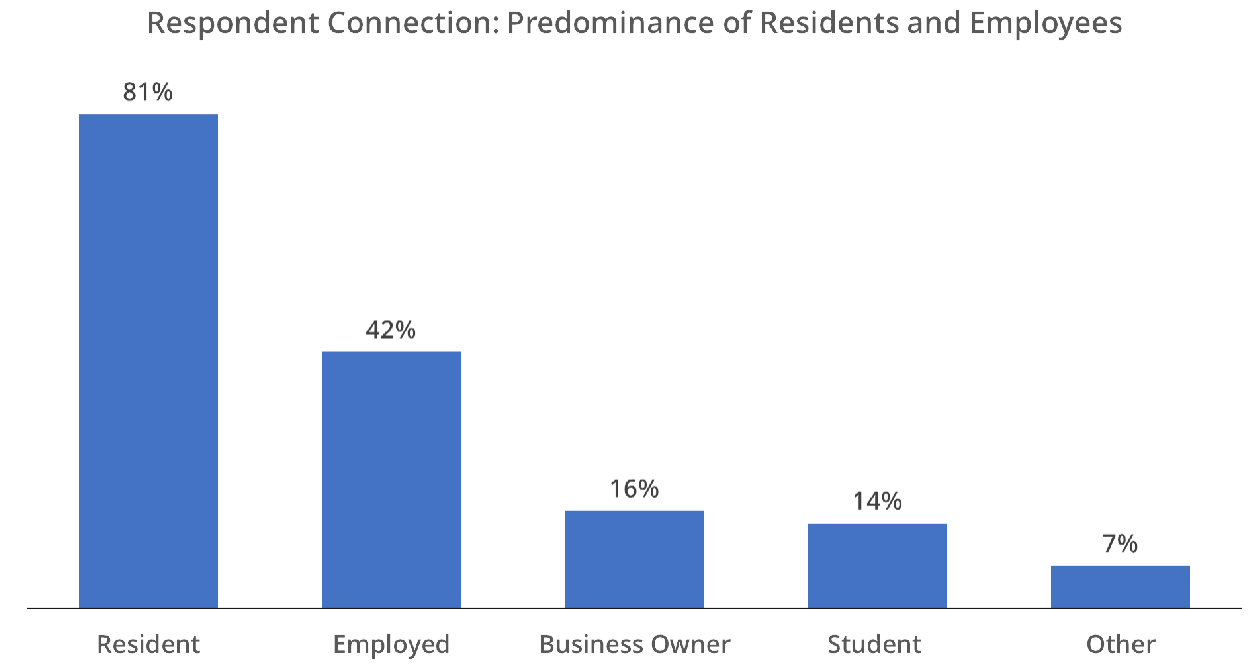
As displayed below in Figures 9 and 10, community members—including residents, workers, business owners, and students—from all Pocket neighborhoods submitted **196 responses**, with the average respondent having lived, worked, or studied within the Pocket for **11 years**.

Figure 9: Respondents by Neighborhood³



³ Percentages may add up to greater than 100% as respondents were able to select more than one choice.

Figure 10: Respondents by Pocket Connection



Respondents answered questions on several different topics related to housing and economic development. As detailed in Figure 11, survey respondents were asked to assess their level of concern regarding different housing topics. Respondents **most often cited concerns about homelessness and housing affordability**. In addition, when asked about overall funding priorities that HNEDF allocations should address, respondents also most frequently **cited housing as the highest-priority challenge** in the Pocket as compared to education, jobs, and support for businesses. These priorities are detailed in Figure 12.

Figure 11: Respondents Housing Concerns

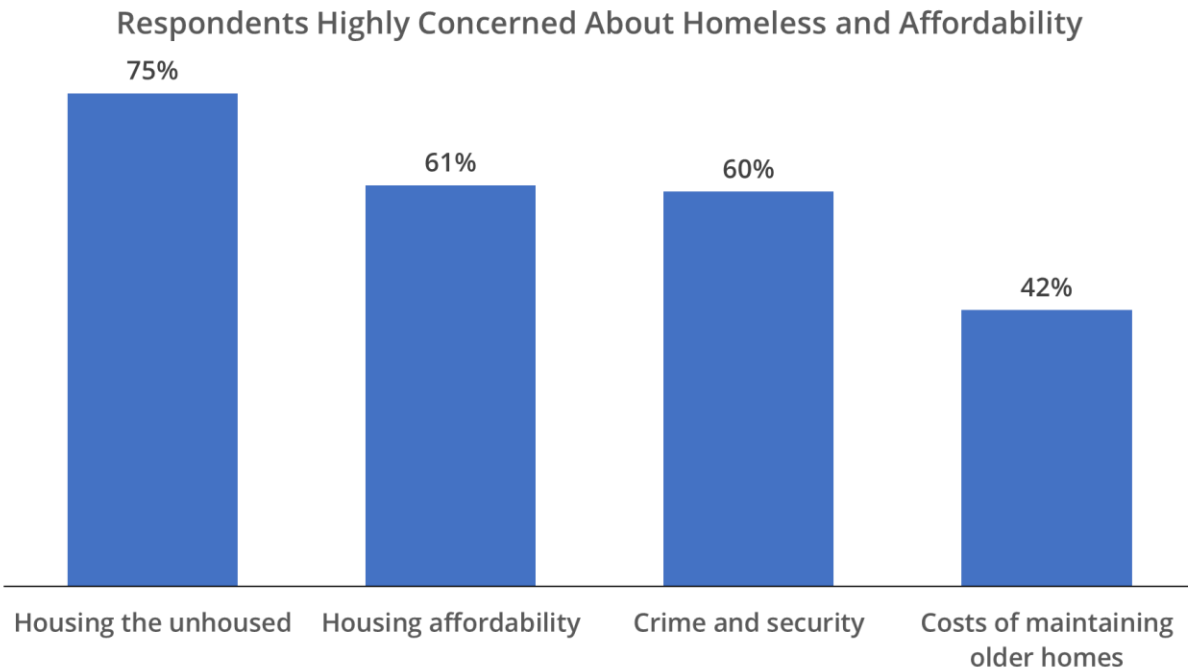
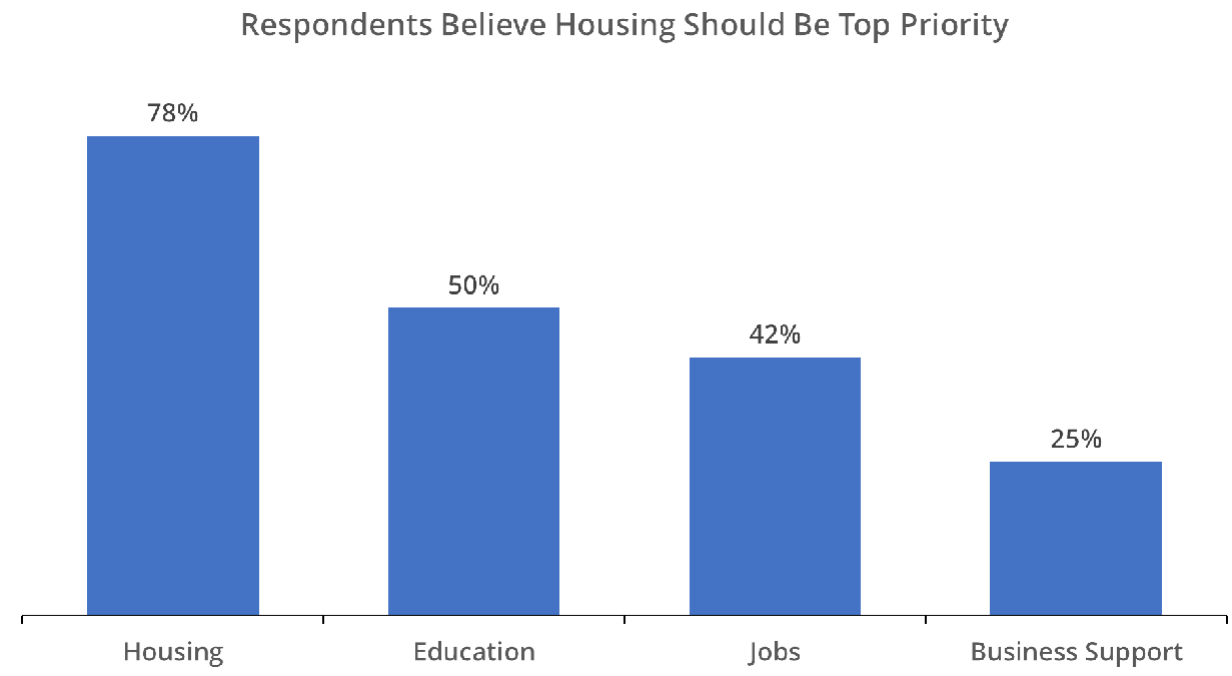
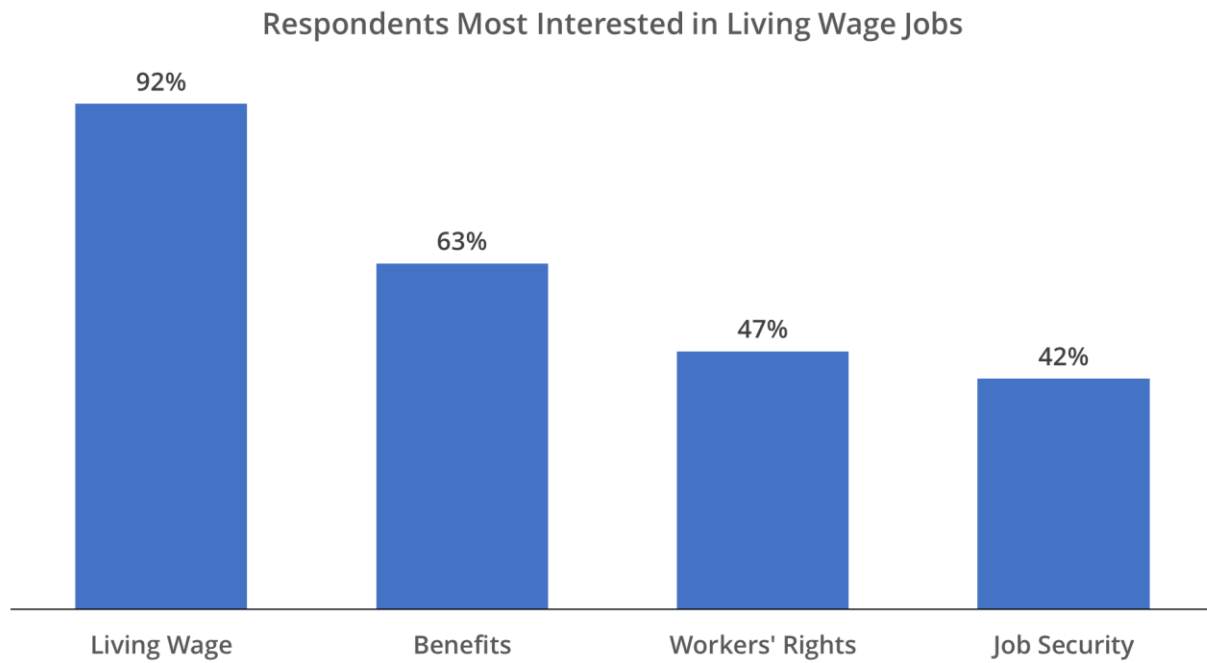


Figure 12: Respondents Funding Priorities



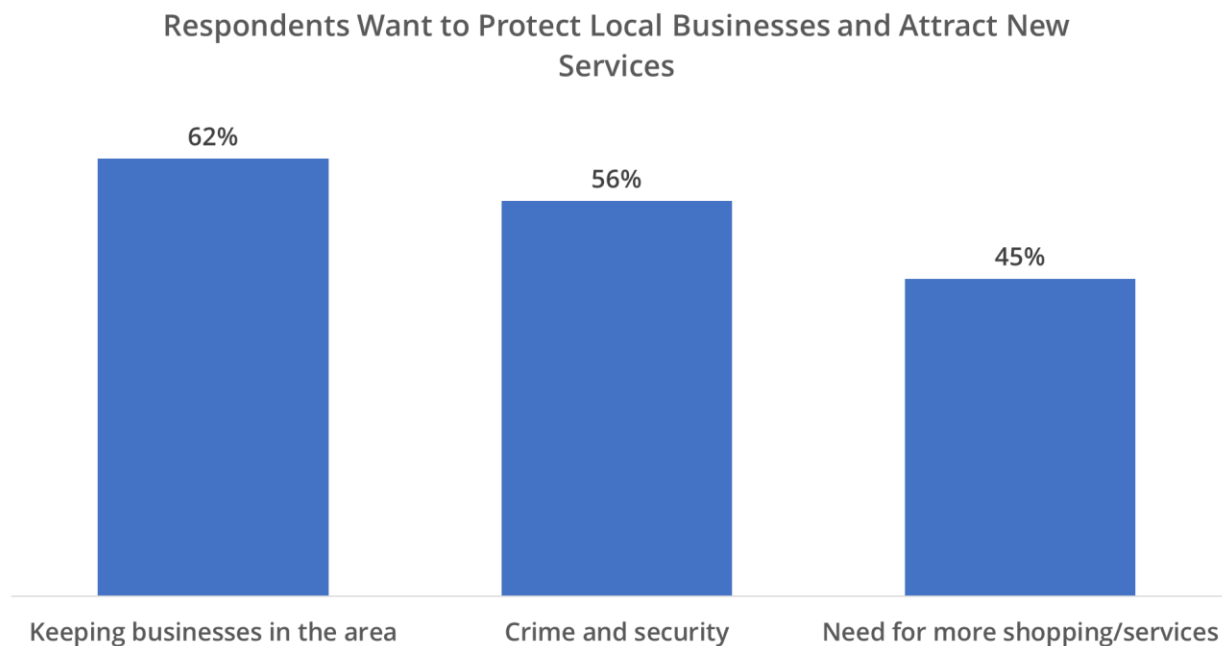
Respondents were also asked about new employment opportunities and their preferred job characteristics and benefits from potential job creation. As shown in Figure 13 respondents were most interested in **quality jobs paying living wages, followed by benefits and workers' rights.**

Figure 13: New Job Characteristics



When respondents were asked about their concerns regarding local small businesses, respondents voiced concerns about **sustaining local businesses, public safety and gaining access to more retail and services**. These results are shown below in Figure 14.

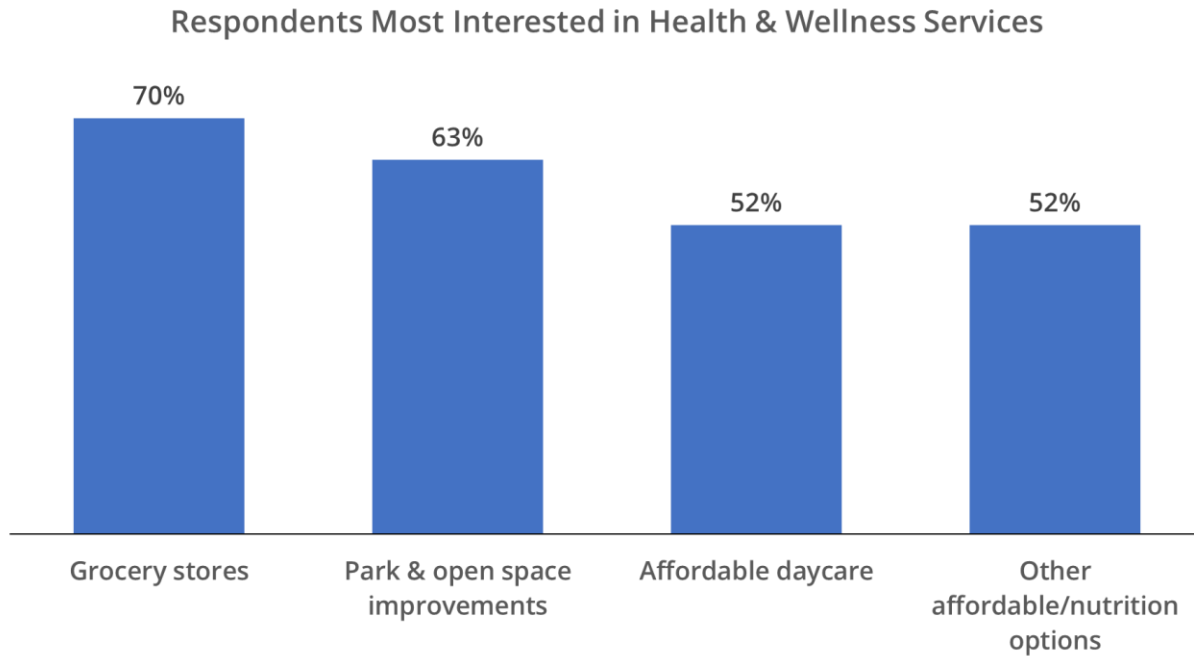
Figure 14: Local Business Concerns



When asked to provide more detail about the types of retail and services respondents would be most interested in attracting to their neighborhoods, they were most interested in new grocery stores, parks and

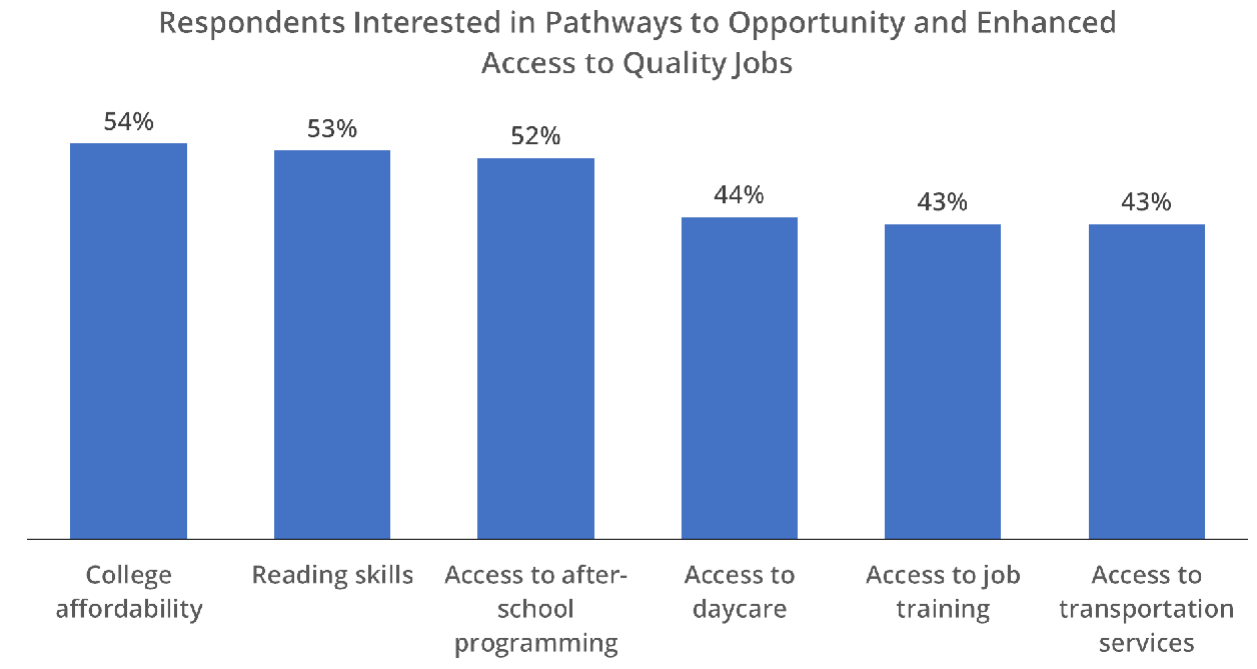
open space improvements, affordable daycare, and affordable nutrition options. As shown in Figure 15, this suggests that respondents are most **interested in services and amenities that promote health and wellness and an overall higher quality of life.**

Figure 15: Desirable Neighborhood Services



Finally, when respondents were asked about their concerns regarding education for students and residents within the Pocket, they were most concerned about access to services that create **pathways to quality jobs such as college affordability, resources to support skill development in reading, and job training, or services that support working parents, such as access to after-school programming, daycare, and transportation.** These preferences are detailed in Figure 16.

Figure 16: Education Concerns



Community Visioning Session

On August 10, 2021, the City hosted a community listening workshop with in-person and virtual components. The workshop was physically held at the Barelás Community Center following public health guidelines required at the time and virtually over Zoom. Simultaneous Spanish translation was provided via headphones for in person users and in a separate Zoom breakout room for virtual users. The session was recorded, and both the recordings and presentation slides were posted on the City's 2022 plan website in both English and Spanish.

31 people attended the workshop, of which 7 attended in-person and 24 virtually. Representatives included residents, City staff, community organization leaders, and business owners. The workshop included a project and community analysis overview and a facilitated discussion on community concerns and ideas for future fund impact.

Community members voiced several concerns about different topics including, but not limited to:

- Gentrification and displacement
- Household and resident access to capital
- Homeownership education and support
- Access to capital for start-ups and existing businesses
- Building/home repair and maintenance support
- Need for new housing
- Limited availability of current housing
- Lack of community amenities and services.

Community Group & Stakeholder Interviews

Throughout the plan development phases, community groups and stakeholders were engaged to provide targeted feedback on their areas of expertise and concern relating to housing and economic development within the Pocket. The following groups were consulted:

- Albuquerque Healthcare for the Homeless
- City of Albuquerque Metropolitan Redevelopment Authority
- Greater Albuquerque Housing Partnership
- Homewise
- Sawmill Community Land Trust
- United South Broadway Corporation
- WESST
- Former and current members of the HNEDF Committee
- Several local stakeholders with current and former leadership positions within the Pocket

These groups provided additional information about the following needs within Pocket neighborhoods.

Housing

- Rent-to-own housing options
- Home improvements to support aging-in-place housing for seniors
- Subsidies and pathways for low-income, first-time homeowners
- Production and preservation of affordable housing across housing types with different unit mix and sizes included

Economic Development

- Façade improvements for local small businesses
- Resources to support estate planning for low-income families
- Training and capacity-building opportunities for entrepreneurs and small business owners
- Access to credit for entrepreneurs and small business owners, particularly for minority and woman-owned business enterprises (MWBES).
- Workforce development opportunities to support training in skilled trades
- Direct services to the unhoused population

Community Focus Groups

Four community focus groups were held after the public community workshop at the request of individual community groups:

- 2) A virtual meeting was conducted with 11 members of the South Broadway Neighborhood Association on September 9, 2021. Community members voiced several concerns about different topics including, but not limited to:

- The plan area boundaries specifically related to the inclusion of the primarily business-centric downtown area
- Home renovation and repair needs
- Housing needs – including first time home ownership, rehabilitation, education for first time homeowners and of new and diverse housing stock
- Childcare
- Job training
- Supporting local business retention and attraction along Broadway Boulevard
- Diminishing community resources for City programming and activities within the community
- Providing support to ensure that youth and seniors to remain in the community

Attendees placed particular emphasis on the point that all communities within the Pocket are different. Each have different needs and it is important to listen to each community in developing housing and economic development strategies.

- 3) A well-attended virtual meeting was conducted with the Wells Park neighborhood on September 14, 2021. Neighborhood residents expressed opinions including:
 - Plan should prioritize neighborhoods that have not received funding previously.
 - Plan should distinguish between issues faced by Wells Park vs. Sawmill, though the neighborhoods have historically been grouped together.
 - Single family housing in the neighborhood is insufficiently affordable.
 - Plan should support infill development.
- 4) On September 16, 2021, the Santa Barbara/Martineztown annual neighborhood association meeting included a focus group on the upcoming 2022 Plan. The meeting was well attended. Community members voiced several concerns about different topics including, but not limited to:
 - Education for homeowners on financial options to retain homes
 - Funds for housing rehabilitation and renovation
 - Job training
 - Facilities for community members to sell products made in the community
 - Parent-child education
 - Assistance accessing community service and benefits programs.
- 5) On September 23, 2021, six participants joined a focus group with the Barelás Community Coalition. Community members voiced several concerns about different topics including, but not limited to:
 - Prioritizing smaller housing to provide affordable housing for community members
 - Supporting a vibrant commercial corridor on 4th street,
 - Façade improvements
 - Gentrification prevention
 - Organizational capacity building for existing community organizations.

The discussion also included prioritizing funds for projects in the pipeline and projects led by organizations with proven organizational capacity and direct ties connections to the community.

Summaries of each community meeting were developed for each of the facilitated meetings and sent to community participants for review and comment.