



AN ASSESSMENT OF FAIR HOUSING

FOR
CITY OF ALBUQUERQUE, CITY OF RIO RANCHO AND
ALBUQUERQUE HOUSING AUTHORITY
JULY 25, 2017 • PUBLIC MEETING

















An Assessment of Fair Housing

WHAT IS FAIR HOUSING?

- ♠Equitable treatment in housing transactions without regard to race, color, religion, national origin, sex, age, familial status, or handicap
- Housing transactions include
 - Sale or rental of housing
 - Rehabilitation of housing
 - Housing advertising and marketing
 - Housing loans or other financial arrangements
 - Negotiation of modifications and reasonable accommodations for tenants with disabilities



WHAT IS AN ASSESSMENT OF FAIR HOUSING?

♠An Analysis of:

 Discrimination, segregation, inadequacies in affordable housing, and disparities in neighborhood opportunities

♠An Agenda for Change:

- Creates commitments by jurisdictions to take concrete actions to work toward goals
- Incorporates that agenda into local plans and planning processes



WHAT IS THE GEOGRAPHIC REGION FOR THE *AFH*?

- ♠The AFH covers a four-county area:
 - Bernalillo County
 - Sandoval County
 - Torrance County
 - Valencia County
- ♠Participating jurisdictions are the Cities of Albuquerque and Rio Rancho and the Albuquerque Housing Authority
- ♠Local data and recommendations focus on the participating jurisdictions



WHY IS THE AFH BEING DONE?

- ♠It is a HUD requirement
 - Responds to regulatory changes made during the Obama Administration
- ♠It has the potential for local jurisdictions to use limited resources more wisely
 - Increases understanding of housing barriers and what matters most to residents



WHO IS IT FOR?

- ♠Primary audience U.S. Department of Housing and Urban Development (HUD)
- ♠Secondary audience City of Albuquerque, City of Rio Rancho, and Albuquerque Housing Authority
- Additional audiences Housing and service providers, professionals from related fields (e.g., transportation and public health) and the general public



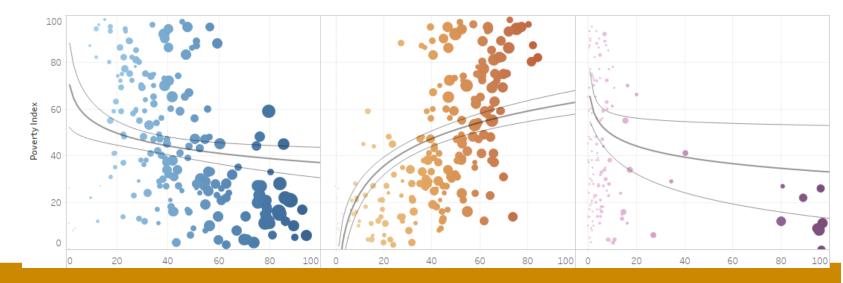
HOW WILL THE INFORMATION BE USED?

- ♠ Develop goals, priorities, and actions for lowering barriers to fair housing choice
- ♠Provide the basis for measuring progress
- ♠Create a foundation for future change



APPROACH TO THE ASSESSMENT

- ♠Analyze data
- ♠Consult with local and national housing organizations with expertise in fair housing
- ♠Work with local organizations to identify and learn about fair housing issues





PUBLIC PARTICIPATION PROCESS



- ♠ Identify key interests
- ♠ Interview representatives of those interests
- ♠ Conduct focus groups with consumers and service providers
- ♠ Test preliminary findings & potential priorities and actions

- Hold public hearings and meetings
- ♠ Compile results in Assessment document
- ♠ Revise Assessment based on comments



SCHEDULE

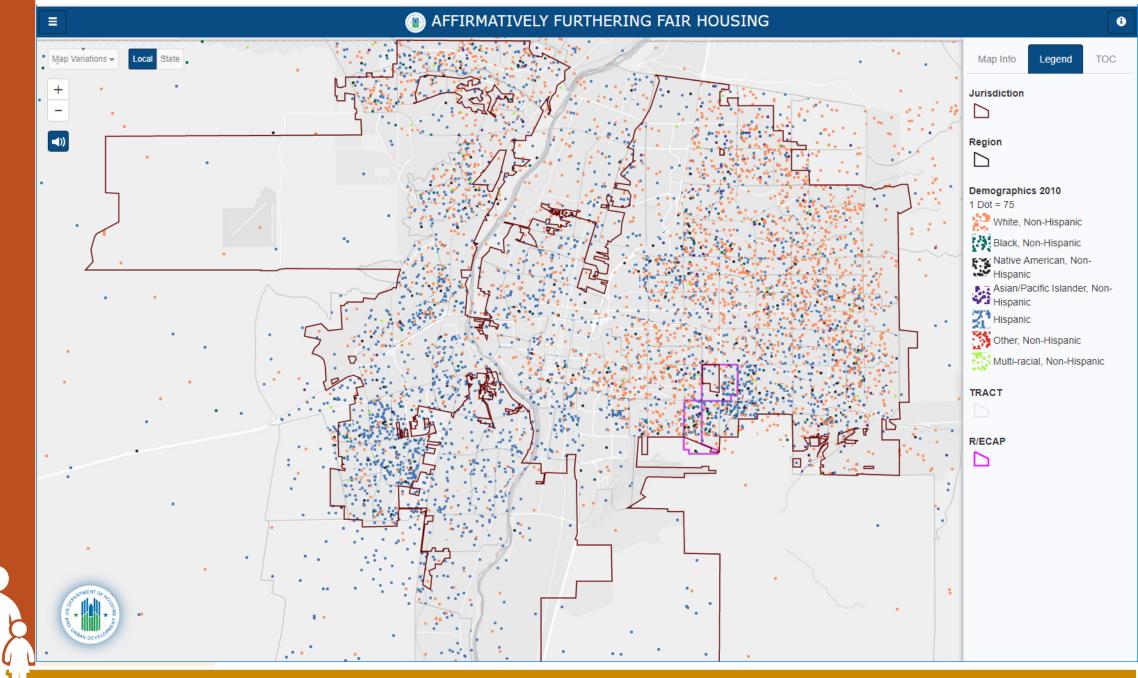
- ♠ Key interests identified January
- ♠12 Interviews conducted February-April
- ♠9 focus groups held June-July
- ★Gather feedback from interviewees and service providers – July
- ♠ Hold public hearings/meetings July-Sept
- ♠ Release draft Assessment to public August
- ♠Submit Assessment to HUD October

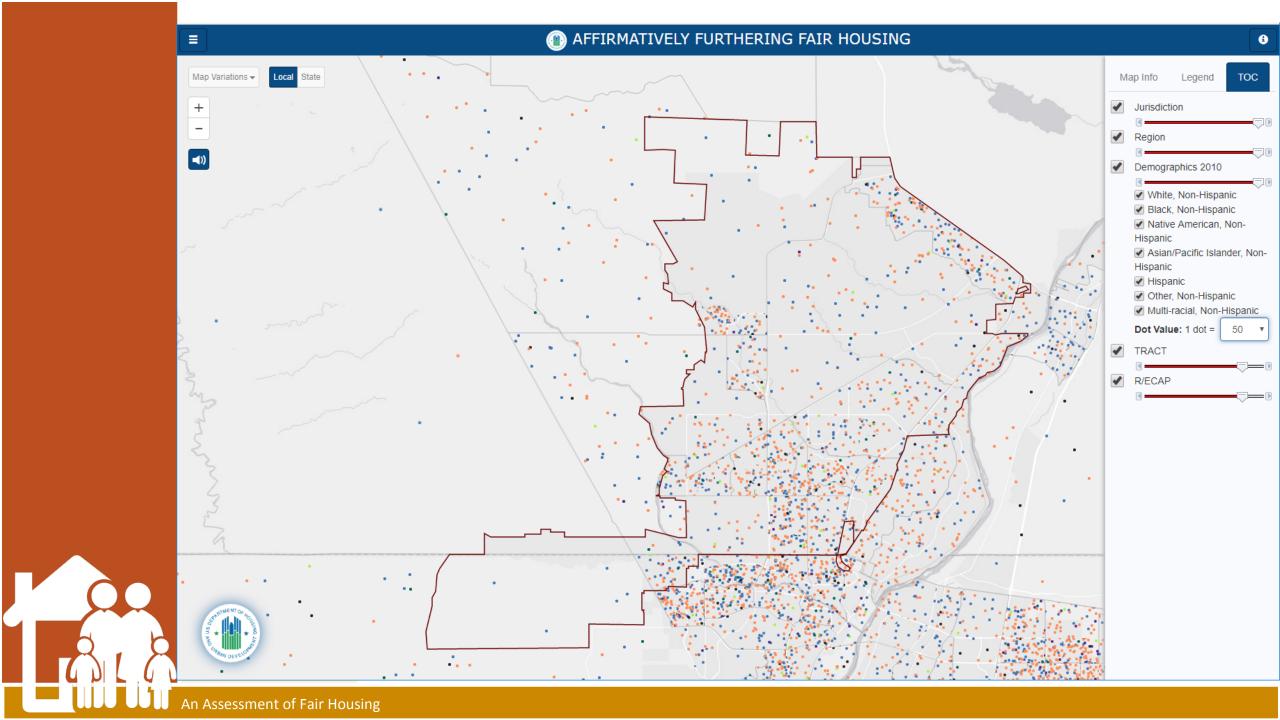


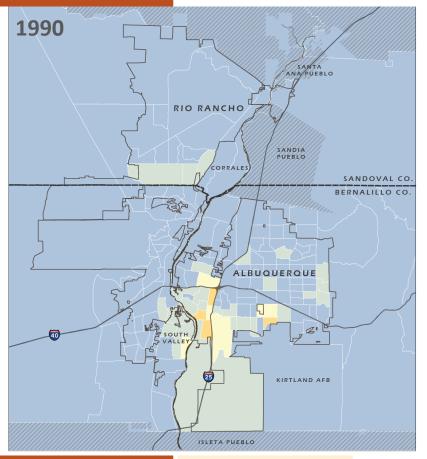
KEY FINDINGS – DEMOGRAPHICS

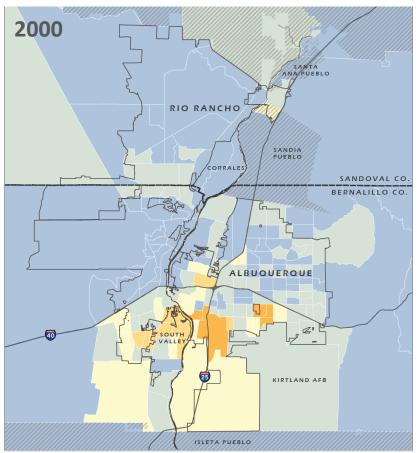
- 1. Regional population increase of nearly 50% since 1990.
- 2. Hispanic population growth accounts for 70%.
- 3. Low racial/ethnic segregation, becoming increasingly integrated.
- 4. Higher percentage of minority, limited English proficiency, and foreign born residents in high poverty neighborhoods.

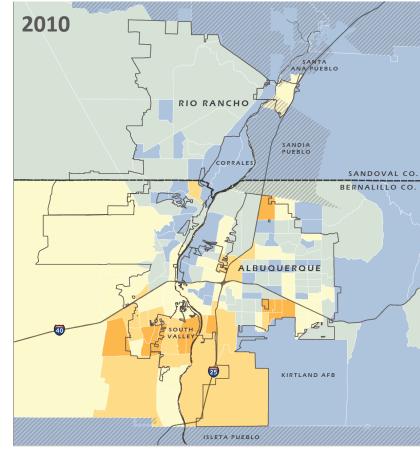






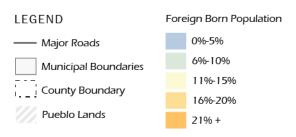








MAP V-B-4: Change in Foreign Born Population, 1990-2010



KEY FINDINGS – ACCESS TO OPPORTUNITY

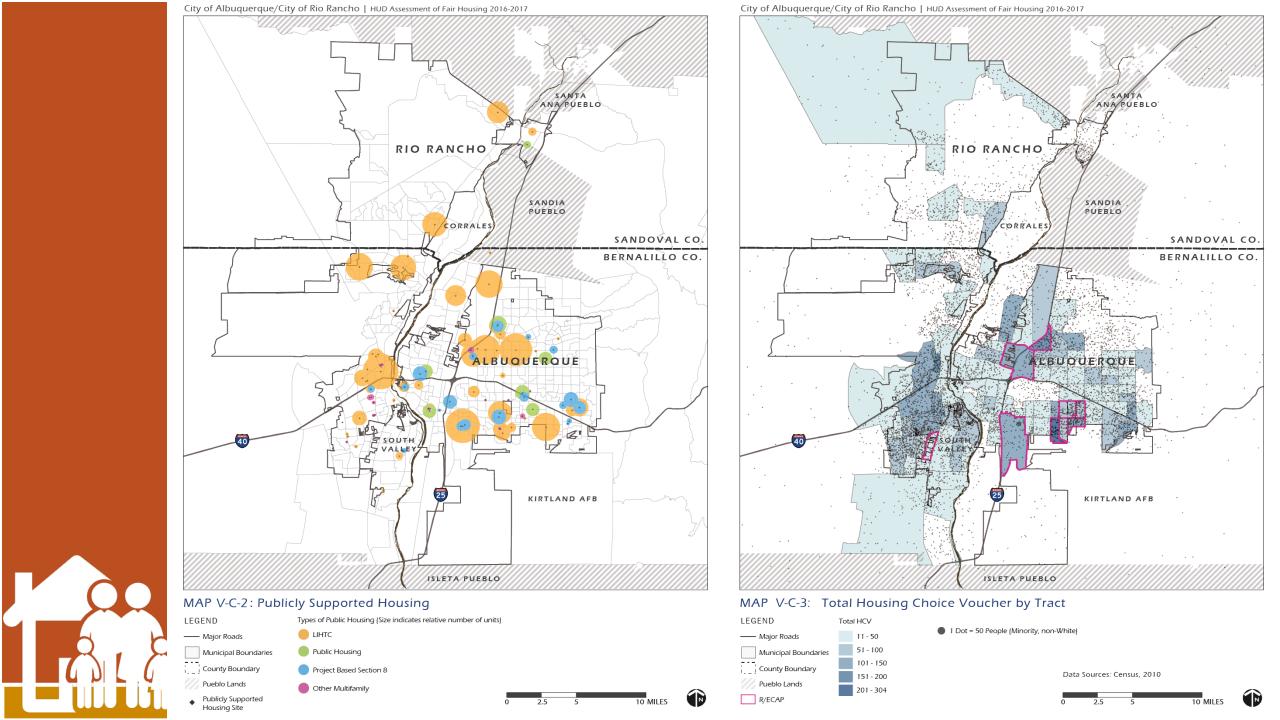
- High poverty areas have less access to opportunity
 - Lower performing schools –some families choose charter schools in these neighborhoods
 - Lower labor market participation
 - Less proximity to jobs people have to own cars
 - Higher transportation costs and poor transit service outside of RT 66 corridor – significant barrier



KEY FINDINGS — PUBLICLY SUPPORTED HOUSING

- 1. 78% of publicly supported housing is in Albuquerque
- 2. Vast discrepancy between income eligible households and available housing
- 3. 10% of income eligible households live in publicly supported housing
- 4. Public housing developments were mostly built in the 1970s and are located within the city boundaries of that era
- 5. Low Income Housing Tax Credit (LIHTC) properties and rental vouchers are the most dispersed

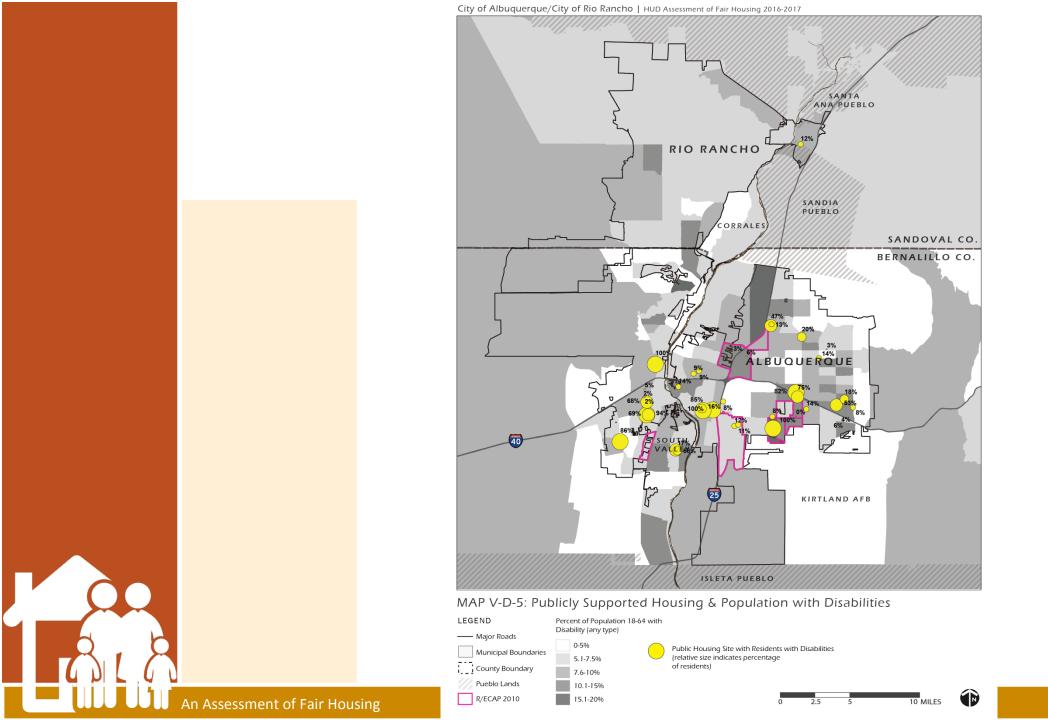




KEY FINDINGS - DISABILITY AND ACCESS

- 1. People with disabilities are located throughout the region
- 2. Most publicly supported housing for people with disabilities is in Albuquerque
- 3. Most single family housing is not accessible
- 4. The supply of accessible units is a fraction of the need





PUBLIC PARTICIPATION THEMES — POVERTY AND VULNERABILITY

- 1. Poverty drives need for affordable housing, and low education levels contribute to poverty
- 2. People with bad credit scores, history of evictions or criminal charges, or mental health, behavioral health or severe disability conditions are least like to have their rent applications accepted
- 3. Landlords renting to the poorest of the poor don't bother to do background checks
- 4. Families need technical and legal assistance to negotiate a loan modification or payment schedule with the bank, once they have a late mortgage payment



THEMES – TRANSPORTATION, A BARRIER TO ACCESS

- 1. Most residents of subsidized housing have cars but use the bus if they live near a stop or their car is in the shop
- 2. Many ABQ/RR neighborhoods have inadequate or missing sidewalks
- 3. Key transit issues: Bus routes, frequency of service, hours of service, and uncoordinated schedule for bus transfers
- 4. Key van service issues: Dysfunctional ride reservation system, service area, hours of service and regional jurisdictional issues
- 5. People often buy or rent beyond their means because they don't consider transportation costs



THEMES – AFFORDABLE BUT UNSAFE, UNDESIRABLE NEIGHBORHOODS

- 1. New affordable development tends to be at periphery or in undesirable locations
- 2. Neighborhoods with affordable housing are often distant from transit, jobs, and services
- 3. Concentrations of market-rate foreclosed homes are a detriment to surrounding area
- 4. Many residents prefer to stay put instead of moving to "opportunity areas"
- 5. Safety and crime are significant problems



THEMES – UNIFORMITY OF HOUSING TYPES

- 1. Historical pattern of mostly single-family with some apartment development
- 2. Growing demand for greater housing diversity
- 3. New affordable housing is more dispersed than in the past



THEMES – SHORTAGE OF AFFORDABLE HOUSING

- 1. Severe shortage of supportive housing for homeless and special needs groups
- 2. Shortage of emergency housing
- 3. Scarcity of wheel-chair accessible units
- 4. Too few subsidized units to meet demand
- 5. New privately-developed housing too expensive for low end of income scale



THEMES – FUNDING CONSTRAINTS

- 1. Two funding programs dominate: Low Income Housing Tax Credits (LIHTC) and Section 8 Housing Choice Vouchers
- 2. NM's LIHTC funding criteria drive up cost of new affordable development
- 3. "Payment standards" for Section 8 can increase tenant choice
- 4. However, many landlords refuse Section 8
- 5. There is a disconnect between funding for supportive services and funding for affordable development



THEMES — PLANNING BARRIERS

- 1. City target areas under the Consolidated Plan eliminate most attractive sites near transit, jobs, schools, and services
- 2. It if difficult to obtain Low Income
 Housing Tax Credits when the City's
 Metropolitan Redevelopment Area
 (MRA) plans are out of date or don't set
 specific development goals



THEMES – ABSENCE OF POLITICAL LEADERSHIP

- 1. Historically, fair housing and affordable housing have been low community priorities
- 2. Funding of Work Force Housing Trust Fund has declined since the ordinance was amended
- 3. Neighborhood opposition often thwarts affordable housing proposals, which forces development to undesirable areas



THEMES – NEED FOR LOCAL FAIR HOUSING ENFORCEMENT

- 1. Currently, there are no fair housing enforcement programs in the region
- 2. Existing educational programs are not coupled with enforcement
- 3. Albuquerque's Human Rights ordinance doesn't include familial status as a "protected class"
- 4. Rio Rancho has no local fair housing ordinance





