

Exhibit J: Cost Reduction/Gap Financing Resources for Developers

- **Albuquerque Bernalillo County Water Utility Authority Rebates:**
<https://www.abcwua.org/conservation-rebates-rebates/>
- **Albuquerque Department of Health, Housing, and Homelessness:**
<https://www.cabq.gov/health-housing-homelessness/housing/affordable-housing>
 - CBDG
 - Workforce Housing Trust Fund
- **Albuquerque Housing Authority:** <https://abqha.org/>
- **Albuquerque Housing Forward ABQ:** <https://www.cabq.gov/housing-forward-abq>
 - Hotel/Motel conversions
 - Zone changes
 - Short term rental ordinance updates
- **Albuquerque Metropolitan Redevelopment Agency:**
<https://www.cabq.gov/mra/incentives>
 - Brownfield Remediation Loans through Metropolitan Redevelopment Agency
 - Redevelopment Tax Abatement Program
- **New Mexico Gas Company, Business Rebates:**
https://www.nmgco.com/en/business_energy_efficiency_savings_and_rebates
- **New Mexico Mortgage Finance Authority**
 - Low Income Housing Tax Credits: <https://housingnm.org/property-owners-agents-and-managers/lihtc>
 - HUD HOME and Housing Trust Fund: <https://housingnm.org/property-owners-agents-and-managers/hud-home-and-housing-trust-fund>
- **PNM Energy Efficiency Rebate Program—Multifamily Developments:**
<https://www.pnmenergyefficiency.com/multifamily/>
- **PNM Energy Efficiency Program—Small Business:**
<https://www.pnmenergyefficiency.com/>