

MASS.

**ONE
ALBUQU
RQUE** equity & inclusion

City of Albuquerque Housing and Entrepreneurship

Part I: Needs Assessment Report

October 11, 2022

ORIGINAL LANDS OF THE TIWA PEOPLE

“We honor the Tiwa homelands that we stand on here today and acknowledge the stolen lands all around us. Today we also acknowledge the more than 12 million of our African ancestors who were stolen from their homes, their tribes, their families.”

-City of Albuquerque Office of Equity and Inclusion
Juneteenth Land and Stolen Labor Acknowledgment

City of Albuquerque Land Acknowledgment

The City of Albuquerque acknowledges that Native/indigenous Peoples and Tribal nations, including the Tiwa Pueblo peoples, and our neighboring Tribal Nations, have stewarded through time immemorial and a millennium of generations, the lands, and waterways of what is now the City of Albuquerque (City). The City also honors and respects the enduring relationship that exists between these Peoples and Tribal Nations and this land and commit to continuing to learn how to be better stewards of the land the City inhabits as well.

Land and Stolen Labor Acknowledgment debuted during Juneteenth celebrations in 2022

As we gather to celebrate Juneteenth, we honor the Tiwa homelands that we stand on here today and acknowledge the stolen lands all around us. Today we also acknowledge the more than 12 million of our African ancestors who were stolen from their homes, their tribes, their families. Then put through the horrific transatlantic slave trade to what we now call the Americas forced to provide unpaid labor on this stolen land. [Terah 'TJ' Stewart](#) said “We are indebted to their labor and their sacrifice, and we must acknowledge the tremors of that violence throughout the generations and the resulting impact that can still be felt and witnessed today.” This weekend during Juneteenth as we celebrate freedom, we also remember there is more work to be done for true liberation.

Urban Indigenous Populations

According to information provided by Little Earth of Minneapolis, MN: “Statistics show that as of the 2010 U.S. Census there were 5.2 million people in the United States who identified themselves as Native Americans.

Of that population, only 22% live on reservations.

78% of this country’s American Indian population lives in urban areas off reservations, and as such has no access to the aforementioned federal and state funds traditionally reserved for tribal entities.”



“The city should say YES to building homes with the Native and Black communities in mind because it has never been done AND we can begin to close the racial wealth gap by helping families become owners of homes that reflect their culture.”

— Nichole Rogers, Office of Black Community Engagement Liaison

REPORT MISSION

This report is part of Living Cities’ “Year of Reckoning”

Living Cities’ Closing the Gaps (CTG) Network is a ten-year initiative that brings together leaders from cities across the country who are committed to imagining what an anti-racist society might look like, and to playing an important role in building it through the transformation of government policies, practices, and operations. In particular, CTG is anchored on a vision of closing racial inequities in income and wealth. In 2021, six cities in the CTG network participated in a “Year of Reckoning,” in which they underwent a deep racial equity competency training led by People’s Institute for Survival and Beyond (PISAB), Third Space Action Lab, and Black Womxn Flourish.

As the six cities (Albuquerque, NM; Austin, TX; Memphis, TN; Minneapolis, MN; Rochester, NY; and Saint Paul, MN) emerge from the Year of Reckoning, they are eager to begin developing and implementing specific strategies in service of their shared anti-racist vision.

Living Cities is providing technical support to the cities in this inaugural cohort to develop strategies in two focus areas: homeownership and business starts and growth.

There are pronounced racial inequities in both areas, but they each also present outsized opportunities to create intergenerational wealth for communities of color. In the context of the work that the City of Albuquerque’s Office of Equity and Inclusion has done to unearth the systemic disparities facing Black and native communities, the City has partnered with MASS Design Group, a firm focusing on the critical role that architecture has to play in supporting communities to confront history, shape new narratives, collectively heal and project new possibilities for the future, to conduct a community needs assessment.

The needs assessment process had three objectives:

- Increase each city’s understanding of the current state of racial inequities in homeownership and entrepreneurship, and the root causes of those inequities.
- Identify key drivers and inhibitors of racial equity in homeownership and entrepreneurship in each city and specific opportunities for action.
- Increase awareness of the role that the city has historically played in determining the position of Black and Native communities in Albuquerque.
- Identify the steps can the City take to change the existing conditions and trajectories described in this report.
- Shed light on the areas that the City can impact, and on those where it has minimal influence.

REPORT MISSION

What Does this Look Like in Albuquerque?

Black and Native citizens of Albuquerque have shared clear insights into what they need to create dignified homes, dynamic businesses and strong neighborhoods that reflect their distinct cultures.

This needs assessment promises to influence how the City approaches housing development by connecting the dots between the contents of this Report and real actions the City can implement to activate sites and create homes, businesses and neighborhoods that lift up the Black and Native people of Albuquerque.

Echoing Mayor Tim Keller's call for policy and action to create new housing, this work clarifies the need for many housing developments and entrepreneurship spaces informed by and supportive of the Black and Native people of the City that the OEI team is focused on serving.

This document shares community voices and data that acknowledges existing disparities and calls for a commitment by City leadership, department staffers and citizens to collaborate differently and creatively across development sites, policies and protocols.

This Report suggests ways that the City can work with Black and Native community members to close the housing and wealth gaps that exist today.

Equitable development is achievable through creating healthy, culturally responsive spaces and places with the people whose lands and labor were stolen in order to build "Duke City."

The recommendations within highlight ways in which real and feasible change can be implemented including:

- Recommending the City should apply what's shared in this needs assessment to the RFP for the Sawmill and other key City-controlled sites;
- Requiring developers to actively engage in conversation and continued engagement with Black and Native community members;
- Adding questions to City RFPs prompting applicants to answer how housing gaps will be addressed in their development approach;
- Building the expectation and language into RFPs that emphasize building for and with Black and Native community members and contractors of color

Please see the Recommendations section for full set of feasible actions.



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Part Two: Site Planning & Analysis

Pending Release

In partnership with the City of Albuquerque, MASS Design Group created this document in 2022.

WHO IS THIS REPORT FOR?



WHAT CAN THIS REPORT TELL ME?

ZONE 1

Living Cities

- How might Living Cities leverage this understanding of Albuquerque to support a continued vision for closing the racial wealth gap in its communities?

City of Albuquerque Departments

- How has the City historically played a role in determining the position of Black and Native communities in Albuquerque today?
- What steps can the City take to change the existing conditions and trajectories described in this report?
- What areas can the City impact, and what areas does it have minimal influence over?

ZONE 2

City Council Members

- What policy changes are needed in order to change the existing conditions and trajectories described in this report to support the Black and Native communities in the city?

Policy Makers

- What policy changes are needed in order to change the existing conditions and trajectories described in this report to support the Black and Native communities in the city and beyond?

Housing Developers

- Where can for-profit and nonprofit developers have the greatest positive impact on the most vulnerable communities in the City of Albuquerque?

Potential Funders

- Where can potential funders have the greatest positive impact on the most vulnerable communities in the City of Albuquerque?

ZONE 3

Community Organizations

- How can community organizations get involved in this work?

Tribally Designated Housing Entities

- How can Tribally Designated Housing Authorities and other tribal organizations get involved in this work?

EXECUTIVE SUMMARY

Why are the City of Albuquerque Office of Equity and Inclusion and MASS Design Group looking at closing the racial wealth gap in Albuquerque?

This report consists of two parts. Part I, the Needs Assessment, uses quantitative and qualitative data to convey an understanding of racial inequity in Albuquerque. Part II, the Site Planning & Analysis, identifies specific parcels for equitable development as a response to the findings in Part I.

The data gathered as part of this report indicates that Black and Native communities in Albuquerque are at the greatest disadvantage in terms of ability to build wealth through homeownership and entrepreneurship. Asian American/Pacific Islanders reportedly demonstrate higher access to homeownership and business starts and growth, however there is a need to disaggregate relevant data by country of origin and other intersections.

As a result, funders have asked the City to focus on Black and Native communities, the most disadvantaged, in working toward closing the racial wealth gap. This report should be used as a point of departure for future planning and action in Albuquerque.

This report features a dynamic collaboration between the City of Albuquerque and MASS (Model of Architecture Serving Society) Design Group focused on identifying clear needs and preferences of Black and Native potential homeowners and determining optimal locations for those homes on City lands at multiple scales.

Part I: Needs Assessment

The purpose of this Needs Assessment is twofold: first, to organize individuals, departments, and organizations around a movement toward equitable wealth creation; the second is to describe to potential supporters the need for paths to homeownership and entrepreneurship opportunities for Black and Native communities in Albuquerque, surfacing solutions in working toward this goal. This work is built upon understandings drawn from a broad range of conversations and engagement meetings with Black and Native community members, business owners and organizational leaders, as well as quantitative data supplied by the Urban Institute.

Part II: Site Planning & Analysis

The Site Planning & Analysis, issued as a follow-up submission, builds off of the current conditions and proposed solutions outlined in the Needs Assessment to suggest an approach to building homeownership and entrepreneurship opportunities in Albuquerque on specific sites selected by the City.

EXECUTIVE SUMMARY

MASS Design Group was founded on the understanding that architecture's influence reaches beyond individual buildings. MASS Design Group believes that architecture has a critical role to play in supporting communities to confront history, shape new narratives, collectively heal and project new possibilities for the future.

We are a team of over 210 architects, landscape architects, engineers, builders, furniture designers, makers, writers, filmmakers, and researchers representing 20 countries across the globe. We believe in expanding access to design that is purposeful, healing, and hopeful.

Our team working out of the MASS Santa Fe Office is made up of both Native and non-Native team members focused on addressing the housing crisis in BIPOC (Black, Indigenous and People of Color) populations through the southwest and across what is now considered the United States. Our housing portfolio of work is built from work directly with Tribally Designated Housing Entity (TDHEs), the Department of Housing and Urban Development (HUD), the New Mexico Mortgage Finance Authority, and the Federal Home Loan Bank of Dallas. Our team is a lead Technical Assistance provider for HUD's Office of Native American Programs and has provided trainings across the country.

We must serve and support those that have historically not had a voice in the community development space.



The City of Albuquerque's Office of Equity and Inclusion (OEI) has paved a path for what equity and inclusion could look like within the City of Albuquerque. OEI will be the first to share publicly what it doesn't know, and the knowledge it must develop in order to do better to those who have historically been underserved.

This type of approach is in alignment with how MASS approaches our work within the built environment. Working to uncover the role of design within underserved communities is exactly what we at MASS find to be critical within the work ahead.

This is where we believe we are aligned with OEI. We must serve and support those who have historically not had a voice in the community development space. Our team is hopeful that the work completed through this project will lead to

conversations and built work that will serve the underrepresented, and specifically those who have not been able to become homeowners within the City.

Project Partners

Living Cities: A collaborative of foundations & financial institutions working to close racial gaps, Project Funder.

Urban Institute: A nonprofit research organization that provides data and evidence to help advance upward mobility and equity; a trusted source for changemakers who seek to strengthen decision making, create inclusive economic growth, and improve the well-being of families and communities, Project Partner.

CONTEXT: PROJECT GOALS



Southern Blvd SE Rio Rancho

Double Eagle II Airport

Albuquerque

Albuquerque International Sunport

0 1.25 2.5 5 Miles

CONTEXT

Our Goal

Through engaging with key community members, we've identified a range of opportunities and challenges around attaining culturally responsive, healthy homeownership opportunities for Black and Native people in Albuquerque, and increasing access and capacity around housing development opportunities with businesses of color.



CONTEXT

Our Approach: Impact-Based Design Methodology

What is it?

The Impact-based Design Methodology (IDM) is a process that allows stakeholders to develop a common language that can drive the success of a project. By identifying a shared mission, the project team can maintain its vision as the project becomes more complex. The IDM is a thought-exercise broken into four parts: mission, method, impact, and systemic change. While this tool outlines a clear set of steps, it also enables a non-linear process that encourages revisiting of each step as the project develops. It is designed to provoke a dialogue that results in clarity around language and goals.

What were the results?

Mission

- Identify clear needs and preferences of Black and Native potential homeowners and determine optimal locations for those homes on City lands at multiple scales

Methods

- Targeted universalism
- Direct engagement and deep listening with Native and Black groups / organizations
- Building process and framework to understand best sites at three scales
- Centering cultural aspects of design
- Incorporating steps to encourage sustainable homeownership

Impact

- Homeownership increases within key demographics
- Resident satisfaction across site selection and home quality / cultural fit
- Increased sense of community among residents in focus neighborhoods
- Improvement in health outcomes
- Amount of home places that are fully-accessible and visitable with nearby healthcare providers
- Neighborhoods become measurably safer
- Total area of vacant City land decreases



Systems Change

- Black and Native families have access to homes that are affordable for homeownership
- Positive health and equity outcomes for Black and Native families in Albuquerque through community connectedness and increased homeownership
- Native and Black-owned homes and respective neighborhoods seen as a point of pride City-wide
- Becomes a National model for how policy and City efforts can achieve targeted high-quality homeownership and resulting equity
- Other cities look at exemplary collaboration that results in Black and Native-owned homes and key neighborhood services
- New funding models are visible and replicable in other cities

EQUITABLE WEALTH CREATION THROUGH HOMEOWNERSHIP & ENTREPRENEURSHIP



Double Eagle II Airport

Albuquerque

Albuquerque International Sunport

0 1.25 2.5 5 Miles



HOMEOWNERSHIP

Homeownership and equitable wealth creation

Through engaging with key housing-focused community organizations, we've identified opportunities and challenges related to creating paths to homeownership for Black and Native communities in Albuquerque.

Introduction - Homeownership and Wealth Building

This section describes the importance of equitable wealth creation through increasing access to homeownership for Black and Native communities in Albuquerque. Gaining an understanding of the existing conditions and resources available to these communities, as well as City and community goals, is critical in envisioning a path forward.

In addition, this section outlines recommended strategies for creating new policy, financial, and partnership models that would contribute to a change in these communities' ability to access critical resources. These recommendations can help the City work toward a vision of equitable wealth creation, and what ripple effects could emerge if focused efforts succeed.

Mission

In creating a project mission, we ask: What are we trying to change in terms of access to homeownership? How will we measure success? Based on what we've heard, our goal in increasing homeownership is as follows:

Through engaging with housing professionals, City staff and Black and Native community members, we've identified opportunities and challenges around creating a range of homeownership opportunities for Black and Native people in Albuquerque, and increasing access and capacity around design, construction and development opportunities with businesses of color.

Metrics of Success

To measure success in working toward this goal, we propose to measure and look for:

- Increased number of Black and Native homeowners
- Increase in intergenerational ownership and maintenance of homes
- Increase in access to resources related to purchasing and maintaining a home for Black and Native community members
- Increase in access to City guidance and feedback related to support and resources available to Black and Native community members
- Additional metrics that emerge as important through future community engagement

HOMEOWNERSHIP

Homeownership and equitable wealth creation

By the end of the 20th century, owning a home in the U.S. had become the main tool for building a wealth portfolio. Under previous U.S. administrations, homeownership within the country has been positioned as a durable strategy for financial independence. From the perspective of the public, owning a home is the ideal. People often assume that individuals aspire to homeownership not only because of the stability of owning a home, but also because it is a sound investment with a potential for profit. The notion that owning a home is an effective means of accumulating wealth among low-income and minority households, including Black and Native communities, has been the main framework for supporting homeownership.

Even still, there are some who question why we should still focus on homeownership and wealth creation. A 2001 Harvard Joint Center for Housing Studies (JCHS) symposium on low-income

homeownership concluded that lower-income households do benefit from owning their homes. However, it is important to study whether the financial benefits of homeownership directly impact first time Black and Native home buyers in the same way homeownership benefits families who have accumulated wealth, and have owned their homes for many generations.

Where you live, the identities you claim and your own lived reality impact how familiar you are with the institutions or social organizations that can facilitate opportunity.

In regards to the privilege homeownership creates, housing and home quality are key social metrics in the construction and understanding of race and privilege. We live in institutions and structures that shape who we are and determine our familiarity with wealth building systems, otherwise known as opportunity structures.

Homeownership is unique in that it creates wealth and distributes opportunity

An example of an opportunity structure is how homeownership facilitates access to well funded schools and programming. A majority of U.S. schools receive their funding through tax policies that rely on local property taxes to fund the schools. Homeowners and the wealth generated around owning a home can include access to educational programming for children, which can in turn impact the opportunity future generations are exposed to. Other examples include housing stability, quality of housing and the health of housing. Access to healthy housing can directly impact household health and mental well being overall.

Homeownership is more than an asset to be acquired. Homeownership is unique in that it creates wealth and distributes opportunity. Part of this work requires a systematic re-framing of homeownership and the type of wealth it distributes to families, individuals and future generations. Housing is at the hub of opportunity structures.

Homeownership is central to regional conceptions of who belongs in a community.

Homeownership plays a role in patterns of racial and socioeconomic segregation.

Homeownership can empower individuals and directly impacts not only one generation, but future generations' exposure to opportunity.

BLACK HOMEOWNERSHIP

“Wealth to me is the ability to live healthily, build a financial empire that is sustainable, creating financial independence and teaching my children to do the same.”

- Community member

A 2022 statement from U.S. Housing and Urban Development Secretary Marcia L. Fudge on Black homeownership confirmed the limits Black Americans face when seeking to purchase a home. These limits include recognizing how Black Americans are more likely to carry student loan debt and are more likely to experience discrimination while purchasing a home. Secretary Fudge goes on to state:

“It is critical that we bridge the racial homeownership gap with intentional solutions that recognize both the persistent history of discrimination and inequity, and the current crisis of housing affordability.” Secretary Fudge’s call for solutions comes at a critical time.

It has been over 50 years since the Fair Housing Act’s legislation passed, and yet access to homeownership wealth remains unequal.

Key themes coming out of engagement with Black community members and organizations include a holistic sense of housing and recognizing that it takes more than homes to make a neighborhood. It’s important there is proximity to churches, neighborhood stores and other resources that are owned and led by members of the community, as well as having proximity to outdoor and cultural activities from community art events and murals, to robust recreation and gardening spaces and places.



Juneteenth Event, Albuquerque
MASS Design Group

NATIVE HOMEOWNERSHIP

“Wealth means responsibility to me. Having a decent home, eating healthy and having to not worry about next month...”

- Community member

There is very limited data available to provide current insights of the relationship between the Native population and homeownership, and when data is found, it tends to be out of date. According to the US Census, in 2016, just 52.9% of all Native people were homeowners, down from 55.5% in 2000. Yet in tribal areas, 75% report a strong desire to own their home.

Organizations such as the National Community Reinvestment Coalition share about federal programs that support housing for Native families, such as the Native American Housing Assistance and Self-Determination Act of 1996 (NAHASDA), the Indian Home Loan Guarantee Program, and the Tribal Housing Activities Loan Guarantee Program.

Although these programs are a step in the right direction, data shows they are not effective enough to close the homeownership gap between Native American and non-Hispanic White populations.

The engagement phase for this project gave a small glimpse into homeownership issues for the Native community in Albuquerque, which highlights the need for housing, support and education for homeownership and cultural considerations about the design and relationship to the city.

Main entrance of Little Earth housing complex , Minneapolis
MASS Design Group



ENTREPRENEURSHIP

Entrepreneurship and equitable wealth creation

Through engaging with key business-focused community organizations, we've identified opportunities and challenges related to entrepreneurship in Black and Native communities in Albuquerque.

Introduction - Beyond Housing

This section describes the importance of equitable wealth creation through support of small businesses in Black and Native communities in Albuquerque. Gaining an understanding of the existing entrepreneurship landscape these communities are experiencing, as well as City and community goals is critical in envisioning a path forward.

In addition, this section outlines recommended strategies for creating vibrant business opportunities, increasing access, and building capacity around development opportunities for businesses of color. These recommendations can help the City work toward a vision of equitable wealth creation, and what ripple effects could emerge if focused efforts succeed.

Mission

In creating a project mission, we ask: What are we trying to change in the entrepreneurship landscape? How will we measure success? Based on what we've heard, our entrepreneurship goal is similar and related to the goal of increasing homeownership:

Through engaging with key business community members, we've identified opportunities and challenges around creating a range of vibrant business opportunities for Black and Native people in Albuquerque, and increasing access and capacity around business development opportunities with businesses of color.

Metrics of Success

To measure success in working toward this goal, we propose to measure and look for:

- The average increase in business revenue across Black and Native businesses
- The number of businesses started by Black and Native communities that thrive for more than five years
- The number of businesses that group to form thriving identifiably Black and Native neighborhoods within ten years
- The growth in participation and/or the founding of Black and Native business organizations
- Additional metrics that emerge as important through future community engagement

ENTREPRENEURSHIP

“There is no entrepreneurship without housing.”

-Raashan Ahmad, Executive Director, Vital Spaces

In order to clarify appropriate and actionable ways in which entrepreneurial opportunities can flourish in Albuquerque, we’ve been engaging with Black and Native business leaders, founders, creatives, and entrepreneurs with roots in the communities and the region to understand what is working and what actions could accelerate positive change.

Community guidance underlines the ways that homeownership and entrepreneurship reinforce one another within Black and Native communities, including:

- Understanding that all entrepreneurship begins within a home and depends upon having a home
- Clarifying the importance of flexible policies such as live-work and mixed-use zoning that allow for startups and growth phases of small business development
- Lifting up ways that homeownership, home design and home building are linked, and how they can reinforce one another within more equitable, just and beautiful neighborhoods.

Our conversations reveal recurrent themes as to what Black and Native entrepreneurs credit as foundational to their growth and success. Many call for more access to community resources and programs facilitated by those within the community, as well as peer networking cohorts where best practices, lessons learned and networking opportunities can be enjoyed.

Others identified gaps which the City and other actors can close by, for example, providing ‘stepping stone’ spaces at several scales between the initial pop-up and the moment a storefront or place of business can be owned or leased. The following pages ask key questions and share potential action steps.

Red Planet Books and Comics, Albuquerque
(In the Nation, May 4, 2022, Courtesy of Red Planet Books and Comics)



ENTREPRENEURSHIP

How do we work towards equity for businesses of color?

There is a lack of access to clear, high-quality information about business opportunities.

Equity Understanding

Why is entrepreneurship important in these two communities for wealth creation?

Business ownership and other entrepreneurial activities are powerful ways that Black and Native community members can build wealth, increase credit and grow thriving businesses and neighborhoods. Growth within Black and Native entrepreneurial communities can help reverse inequities while channelling untapped potentials towards innovation and collaboration that will benefit all who call Albuquerque home.

Challenges

What needs to change in order to get there re: entrepreneurship? Given historic and current inequities, there are many barriers for Black and Native entrepreneurs. In Albuquerque and beyond, we have heard that key among those are:

- Lack of community members of color in City roles and departments
- Lack of housing and business development-related events and activities for community members of color
- Lack of access to clear, high-quality information about business opportunities
- Lack of access to credit and programs geared to those seeking to start or build businesses
- Need for building of trust between City representatives and community members
- Need for healing due to trauma from both current and historical inequitable and racist practices and actions
- Trauma - many may also experience the effects of trauma which can make these activities more challenging

Opportunities

What is working and what can be implemented now regarding entrepreneurship?

- Many organizations and groups are already formed and functioning as community and neighborhood anchors for Black and Native entrepreneurs
- The City could build on this to convene groups, create networking, info sharing opportunities, become the quality resource and updated data source that would further lift up these communities and their entrepreneurs

Systemic Change

If this effort succeeds in Albuquerque, and steps are taken across these recommendations, we believe that healing 'ripple effects' could result in other places and at other scales:

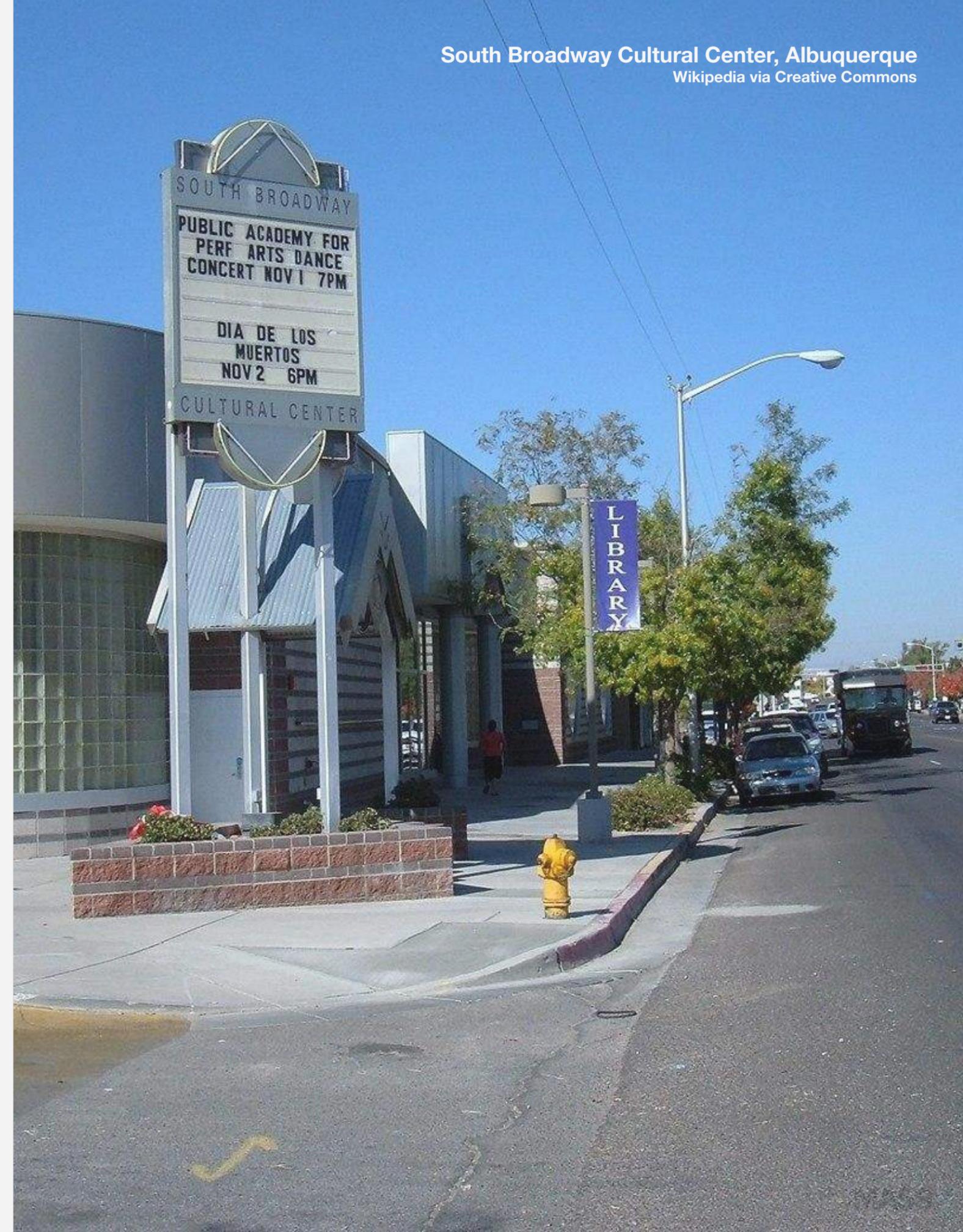
- Albuquerque becomes known as a city where equity and inclusion are prioritized
- Other cities and towns replicate policies and programs based on Albuquerque's model

What actions will create opportunities for businesses of color?

Feasible Changes Towards Equity

As in creating more equitable paths to homeownership, there are many ways in which the City and its partners can increase access to business ownership for potential Black and Native business owners. Here are some of those ways:

- Bring more Black and Native community members into efforts and discussions around equity and inclusion, as growth often comes through conversations featuring different viewpoints; a theme in engagement guidance was that the City currently listens primarily to the voices that support the current City agenda
- Build trust with the Black and Native communities through conversations that they lead, and not by building projects that can be seen as bargaining tools for the City
- Take the initiative to organize, provide and update platforms that share resources available to Black and Native populations within the City
- Expand outreach and support within City departments for Black and Native entrepreneurs, continually clarifying and updating what business development resources are available
- Provide services to business owners and entrepreneurs in more diverse and accessible locations across the City; the current downtown locations create challenges to visitors due to parking, navigation and distance from many neighborhoods
- Provide programs and related incentives, focusing on financial literacy, business startup and ownership, as well as home buyer readiness
- Take action to end unfair housing appraisals for parcels related to the minority populations in the City
- Lead data collection related to Black and Native homeownership and business ownership in the City in order to gain a better understanding of appropriate representation



ENTREPRENEURSHIP

What actions will create opportunities specifically for Black & Native communities?

Native Community

Building on the recommendations above, here are additional ways the City and its partners can increase access to business ownership for potential Native business owners:

- The City needs to acknowledge and communicate that it is sited on Native land, and that a legacy of racist policies have not supported equitable business opportunities
- Provide and update platforms that share resources available to Native American populations within the City; and especially to those living on Tribal lands nearby; the State has in the past provided such a resource through the Indian Affairs Department, however this resource no longer exists
- Provide and update the full range of business development resources available to Native business owners and entrepreneurs, including those who live on the nearby reservations
- Update and facilitate business registration requirements to support Native-owned businesses and Native entrepreneurs who don't have a street address
- Provide a centralized space or spaces that function as a hub for Native community members to gather, share, and utilize resources in an environment that feels safe and familiar

Black Community

Building on the recommendations above, here are additional ways the City and its partners can increase access to business ownership for potential Black business owners:

- The City needs to acknowledge that wealth has been built in direct and indirect ways through slavery, discrimination and a related legacy of racist policies that have not supported equitable business creation for Black residents
- To have impactful change, the City needs to consider healing gestures such as reparations, as well as commit to stopping the hurting and killing of Black individuals by state-sponsored violence and mass incarceration
- To build stronger and more trusting relationships with the Black community, the City should make public statements about needed change and take steps to move toward a truly equitable relationship. Engagement conversations revealed that many feel the current relationship is inauthentic and inequitable; changing this likely begins with a sober analysis of current City structures where non-Black and non-Native people and organizations are engaged to work in Black and Native communities.

ENTREPRENEURSHIP

“Housing is essential to entrepreneurship; if families don't have homes, they won't be able to operate and conduct business.”

-Community Member

Specific Changes Towards Equity

Building on these general ways in which pathways can open up access to business ownership for potential Black and Native business owners, this page offers recommendations specific to development, planning and design:

Housing and Development Industry

Within the housing development and production space, these actions would increase access to and capacity around housing development opportunities with businesses of color:

- Convene periodic gatherings and roundtable discussions where developers and related contractors and business owners can connect, build relationships and teaming opportunities
- Become an information clearinghouse for project opportunities suited to businesses of color in the housing and development sectors

- Provide quality programs and incentives for new and potential Black and Native business owners in the sector

City Planning

According to some Black and Native entrepreneurs, these are ways in which planning and/or policy actions would increase access to and capacity around entrepreneurial opportunities while lifting up businesses of color:

- Adopt and expand mixed-use and other more flexible zoning to allow for tight-knit neighborhoods focused around community amenities where residents can live and work together with less reliance on cars, and more focus on limited public transportation
- Include Black and Native small business owners and entrepreneurs in planning discussions and decisions that affect their lives and livelihoods

- Improve current City services and communications so that small business owners can easily speak with and hear back from City representatives

Architectural Design

According to some Black and Native entrepreneurs, these are ways that building design and programming can increase access to and capacity around entrepreneurial opportunities while lifting up businesses of color:

- Recognizing that many businesses start in the home, open up access to live-work opportunities within the design of buildings and related regulatory structures
- Bring cultural features to the center of design processes so that homes, neighborhoods and related businesses and public spaces benefit from the deep cultural traditions of the people who reside there. For example, provide culturally-responsive home designs for Black and Native families and individuals that closely connect to nature and allow for cultural protocols that residents and homeowners prioritize

Linkage to Homeownership

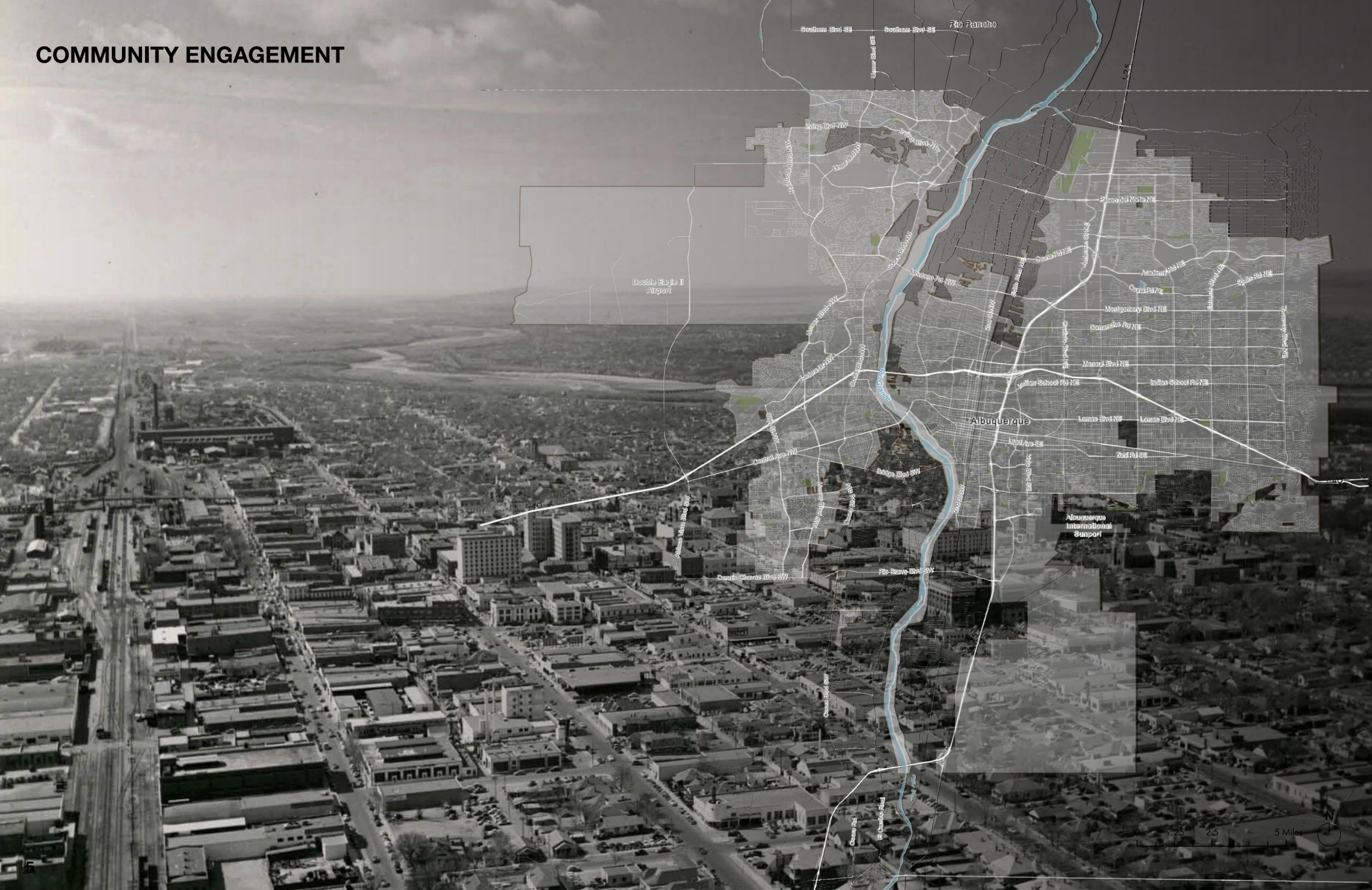
Some of the Black and Native community members engaged shared these thoughts around how homeownership and entrepreneurship are linked, and how they can become more mutually reinforcing to create strong and vibrant neighborhoods and communities:

- People need housing now. The City can take action and introduce ways in which homes can remain affordable in places like the International District and South Broadway, that have historically been, and in some cases currently are, central to Black and Native communities in the City
- Generally, the City can support initiatives that provide more and better resources for homeownership within the Black and Native communities as entrepreneurship relies on and often begins within the home
- Specifically, the City can create a land bank of vacant lots that allows Black and Native community members to have first priority of purchase and development of homes and/or businesses to benefit the local residents and not outside/larger developers

Disclaimer

The contents of this report, and these sharings around entrepreneurship, are a reflection at a single point in time reflecting the guidance and feedback received through a limited series of engagement activities over a relatively short period. While this work reflects what we have heard, we strongly recommend ongoing engagement around both homeownership and entrepreneurship with community members, both before and after actual development sites are chosen and throughout the design and construction of the homes, businesses and other community elements that will grow from these efforts.

COMMUNITY ENGAGEMENT



Double Eagle II
Airport

Albuquerque

Albuquerque
International
Sunport

0 1.25 2.5 5 Miles



COMMUNITY ENGAGEMENT

Our Methodology: Community Engagement

Engagement Meetings

Our team prioritized communication, transparency and reciprocity during the engagement process. Initially, engagement was to consist of two phases. Phase one started in May 2022 with City of Albuquerque departments and community-based organizations to focus on economic development and entrepreneurship for the Black and Native communities in Albuquerque. Starting the process with these groups did not require special permissions and allowed the team to begin scheduling introductory meetings with the support of the OEI team. Phase one also included surveys that were facilitated at two separate City of Albuquerque co-hosted/organized events and on OEI's social media. More information about Phase one process is provided in this section. Simultaneously, the team collaborated on the potential list for the second phase of engagement, which consisted of community organizations that work closely with Black and Native communities, respectively, in different facets, such as housing, advocacy, medical, culture, education and more. However, the team decided to shift the engagement process in response to community input during the first round of meetings in phase one.

Recommendation for Continued Community Engagement

It became apparent from our discussions with the economic development and entrepreneurship organizations that deeper engagement aligned with a reasonable schedule is necessary.

Deeper engagement will enable community voices to steward change in their own neighborhoods.

First, deeper community engagement is recommended. This Report acknowledges that only so much engagement can take place within the limited timeline of this piece of work, and suggests a number of departments, organizations and other ways in which engagement can continue to build from these beginnings.



COMMUNITY ENGAGEMENT

Here's what we heard

“These communities that have been continuously overlooked, I want to have a hand in changing that.”

-Community Member

Recommendation for Continued Community Engagement

During the first round of engagement meetings, we heard the following experiences and suggestions directed to this project's and to future community engagement. These are a helpful guide in understanding the structure of continued engagement:

- Black- and Native-owned small business owners and entrepreneurs should be included in City discussions and decisions that affect them, as opposed to solely relying on surveys and research.
- When conducting community engagement, having a broad coverage of the respective community is important.

- The City needs to build trusting relationships with the Black and Native communities because, the relationship currently feels inauthentic to many community members.
- Build trust with the Black and Native communities through conversations that they lead and not by building projects that can be bargaining tools for the City.
- The City needs to bring authentic voices to their discussions instead of the current voices. Growth comes from uncomfortable conversations but currently, the City is primarily listening to the voices that support the City's agenda.

- Some Black community members have expressed fatigue around community engagement with no real results.
- The Black community has been a part of different studies, but has not seen any direct results.
- Engagement could look like a roundtable discussion from different scales of business owners from different sectors.
- Provide consistent transparency and communication when engaging with Native organizations because previous discussions tend to be motionless and actionless.
- Understand ways in which the City has been involved in the crises experienced by Black and Native communities, acknowledge this is the case and co-create ways to change City actions in the future in order to lift up its Black and Native residents together with their needs and all that they can bring to the City going forward. This is a crucial time in which a lack of change will prevent progress and deepen racial inequity.

As a result of this feedback, it is important to understand that the contents of this report, and the sharings around homeownership and entrepreneurship, are a reflection at a single point in time of the guidance and feedback received through a limited series of engagement activities over a relatively short period. While this work reflects what we have heard, we strongly recommend ongoing engagement around both homeownership and entrepreneurship with community members, both before and after actual development sites are chosen and throughout the design and construction of the homes, businesses and other community elements that will grow from these efforts.

“You have to move at the speed of trust.”

-Community Member

COMMUNITY ENGAGEMENT

Who did we engage with?

Phase One Participants

City of Albuquerque Departments

- **Office of Equity and Inclusion's** mission is to inspire and equip city government to make Albuquerque a national role model of racial equity and social justice.
- **Office of Black Community Engagement** is committed to advancing our community by influencing policy, unifying and amplifying the diverse Black voices within the city of Albuquerque.
- **Office of Native American Affairs** is dedicated to promoting policy and program initiatives that ensure the safety and well-being of Native American individuals and families living in the Albuquerque metropolitan area and devoted to the support and development of intergovernmental relations between the City and tribal governments.
- **Economic Development** was created to promote and facilitate business development, to create and implement economic development strategy, and to strengthen ties with the private sector.
- **Family & Community Services'** mission is to provide quality health and social services, housing, recreation, and education to improve the quality of life for the entire Albuquerque Community.
- **Metropolitan Redevelopment Agency's** mission is to make Albuquerque competitive in the global market by revitalizing downtown and the Central Avenue corridor, leading collaborative public-private partnerships that result in catalytic change, investing in sustainable infrastructure, and providing opportunities for local residents and businesses to thrive.
- **Planning Department's** mission is to protect the health, safety, and welfare of our community. We are dedicated to improving the quality of life for all Albuquerqueans by facilitating transparent, orderly, sustainable, and strategically-placed development.

Phase 1 Participants (continued)

Entrepreneurship & Economic Development Organizations

- **Native Community Capital** - has combined the talent, assets and markets to pursue a shared goal of closing the financial gap between tribes and the financial sector. NCC, with offices in New Mexico and Arizona, serves tribes and individual Native Americans primarily in the Western U.S.
- **International District Economic Development** is a business incubator, co-working space and media lab focusing on helping businesses develop, build and grow.
- **Change Labs** fosters the creation of successful Native American small businesses that provide a social benefit to tribal communities.
- **Creative Startups** accelerates creative entrepreneurs working to build and scale their companies, growing the creative economy.
- **Homewise** helps create successful homeowners and strengthen neighborhoods so that individuals and families can improve their long-term financial wellbeing and quality of life.
- **African American Greater Albuquerque Chamber of Commerce's** purpose is to promote economic growth of Black-owned businesses by focusing on education, advocacy, mentorship and networking.
- **Albuquerque Hispano Chamber of Commerce** promotes economic development to enhance economic opportunities, and to provide business and workforce education with an emphasis on the Hispanic and small business community in Albuquerque and New Mexico.
- **Roanhorse Consulting** is dedicated to working with unheralded communities, businesses, organizations, and individuals to achieve and aspire their self-determination through forging communities of practice, creating equity through entrepreneurship, and encouraging economic empowerment from within.
- **American Indian Chamber of Commerce** is helping Native People achieve successful economic development initiatives while incorporating, strengthening and building upon tribal values.
- **United South Broadway Corporation** is a non-profit community development corporation founded in 1986 to revitalize historic neighborhoods in Albuquerque that seeks to increase the availability of safe, decent and affordable housing for low and moderate income home buyers.
- **Estech Global** is an energy solutions provider distributing solar modules, components, and energy systems with plans to become an Albuquerque, New Mexico based manufacturer.

COMMUNITY ENGAGEMENT

Key Takeaways from Community Engagement: Homeownership

“The City needs to truly acknowledge and recognize that we are on stolen land and have stolen people, and that our racist policies do not support equitable housing.”

-Community Member

Key Takeaways: Homeownership, General

Although the team mostly met with organizations related to entrepreneurship and economic development in the first phase, discussions about homeownership were had. The key takeaways here are a result of the organizations' experience and knowledge of homeownership that are very relevant to this body of work:

- Housing is essential to entrepreneurship; if families don't have homes, they won't be able to operate and conduct business.
- People need housing now.
- Understand and lead initiatives to identify financial tools that make housing affordable.
- Research how other cities look at homeownership as an affordable housing strategy to implement in Albuquerque.
- Build strong relationships with entities related to housing and homeownership, such the New Mexico Finance Authority.

- Work with the Mortgage Finance Authority to find ways they can better support first time homebuyers.
- The City should explore options of keeping homes affordable such as buying down interest rates.
- There is a stronger need for quality training for first time homebuyers.
- The City needs to support workshops and programs that provide financial literacy, enhance credit scores, down payment assistance and how to maintain a home to better prepare future homeowners.
- More attention and awareness is needed for holistic programs that provide financial literacy, education about debt, how to start a business and how to buy a home.
- Provide equity in financial literacy.
- Take action to end unfair housing appraisals for the minority populations in the city.
- We need more renewable energy especially if the Public Service Company of New Mexico (PNM) is shutting down generating stations; this is and will continue to be a problem.
- Invest more aggressively and intentionally in public transportation.
- Corporation employees tend to consume most of the housing stock which affects the quantity and affordability for others. Grants and endowments should be considered to provide equity for the Black and Native communities.
- Focus on infill development for housing.
- The City needs to put funds towards gap financing that supports developers who will build homes for the Black and Native residents.
- Create a land bank of vacant lots that allow community members to have first priority of purchase and development of those lots, which benefits the local residents and not the outside large developers.
- Understand and take action to keep homes affordable in places like the International District and others.

COMMUNITY ENGAGEMENT

Key Takeaways from Community Engagement: Homeownership

Key Takeaways: Homeownership, Black Community

Provided here are the key takeaways related to homeownership in Albuquerque's Black community:

- Support initiatives that provide more and better resources for homeownership within the Black community.
- The City needs to understand and address the fact that only 16% of Black renters can qualify for homeownership.
- More efforts need to be made to create change for the Black community to support homeownership; currently, Black residents are limited to working a low income job, going to college or trade school that results in debt, joining the military or becoming an entrepreneur.

Key Takeaways: Homeownership, Native Community

Key takeaways related to homeownership for the Native community in Albuquerque:

- Support initiatives that provide more and better resources for homeownership for the city's Native community.
- Explore ways of collaborating with Tribes to develop and build housing in the city for the Native community using private funding.
- Provide culturally-responsive housing in the city for the Native community that is closely connected to nature.

“I'm not a fan of rentals. [I] believe in homeownership and having equity that can be transferred to next generations.”

-Community Member

COMMUNITY ENGAGEMENT

Key Takeaways from Community Engagement: Juneteenth Survey

Home + Place in Albuquerque Survey



Why take this survey:

In collaboration with the City of Albuquerque's Office of Equity and Inclusion, MASS Design Group is working to identify the needs and preferences of Black potential homeowners and determine optimal locations for those homes within Albuquerque.



About the City of Albuquerque's Office of Equity & Inclusion

The Office of Equity and Inclusion seeks to inspire and equip city government to make Albuquerque a national role model of racial equity and social justice.

About MASS Design Group:

MASS Design Group is a nonprofit interdisciplinary design collective deeply committed to creating an equitable and dignified built environment.

I love my neighborhood because _____, but the neighborhood of my dreams would have _____.

What does wealth mean to you?

What places do you visit most frequently?

What places are the most challenging for you to access?

Why are some places challenging for you to access?

Survey at the Juneteenth Event

The Juneteenth event was a two-day public event in Albuquerque on June 18 and 19, 2022. The Office of Black Community Engagement co-organized the event with community leaders, and OEI co-sponsored the event at the Civic Plaza making this a great opportunity to gain insight around the meaning of wealth and neighborhood assets for the Black community in Albuquerque. Flyers with a QR code were at the OEI's table and were handed out. Participants were able to scan the QR code and complete a digital survey on their phones. In addition, the survey link was shared on OEI's social media allowing for more input for an additional ten days. A total of 44 surveys were completed.

The survey distributed at the Juneteenth event is pictured to the left.

COMMUNITY ENGAGEMENT

Key Takeaways from Community Engagement: Juneteenth Survey

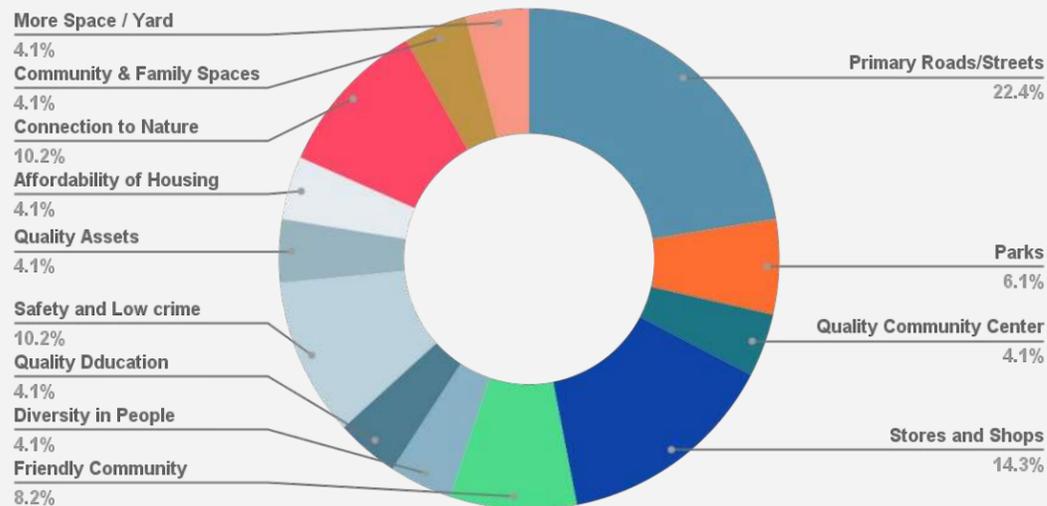
Question 1: Overall Neighborhood Assets and Attributes

The Overall Neighborhood Assets & Attributes is a two-part question that asks what the participants love about their neighborhood and what their dream neighborhood would have. All the results in this section were combined because they both give indications of what is valued and what would be valued in their neighborhood, both of which are important to know and understand. The top responses to neighborhood assets and attributes are:

1. Primary Roads and Streets* (22.4%)
2. Stores and Shops (14.3%)
3. Connection to Nature* (10.2%)
4. Safety & Low Crime (10.2%)
5. Friendly Community (8.2%)

**Note: The survey had "I can easily access I-40" and "More trees and a connection to the mountains" as examples of ways to respond, however, during the synthesis of the survey results, these two responses showed up numerous times. It is likely that some of the participants were unsure about how to answer this part of the survey and paralleled their answers to the examples, which is shown especially with number one listed here.*

Overall Neighborhood Assets and Attributes | Juneteenth Event



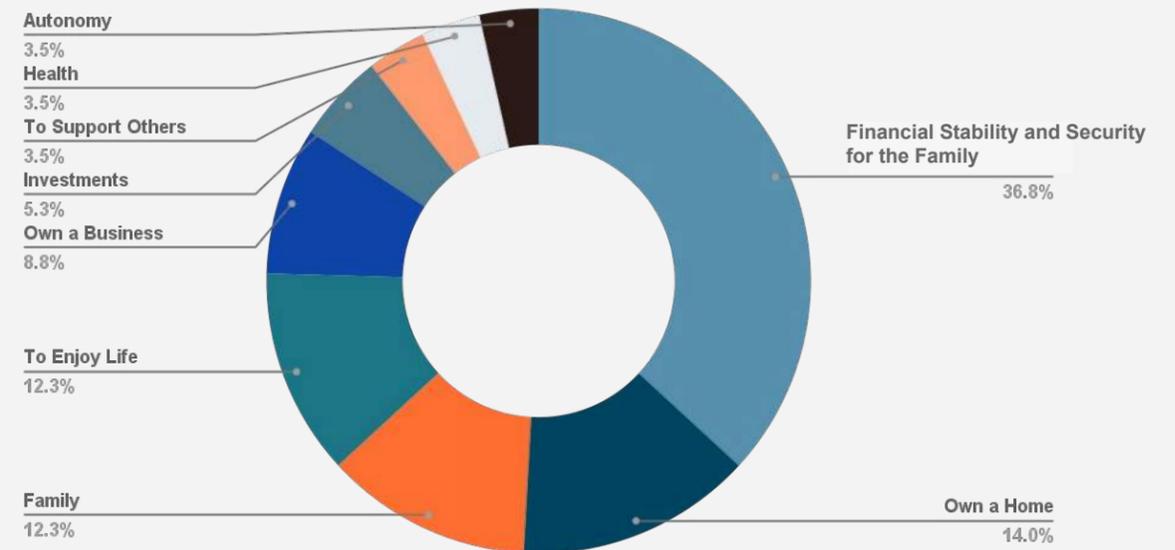
36.8% of Juneteenth survey participants defined wealth as **Financial stability & security for family**

Question 2: What does wealth mean to you?

The results of the survey pertaining to the meaning of wealth at the Juneteenth event were organized into different categories. These categories are summations of commonalities from what was shared in the surveys. Listed here are the top categories of what wealth means to the Juneteenth survey participants:

1. Financial Stability and Security for the Family (36.8%)
2. Own a Home (14.0%)
3. Family (12.3%)
4. Enjoy Life (12.3%)
5. Own a Business (8.8%)

Wealth | Juneteenth Event



COMMUNITY ENGAGEMENT

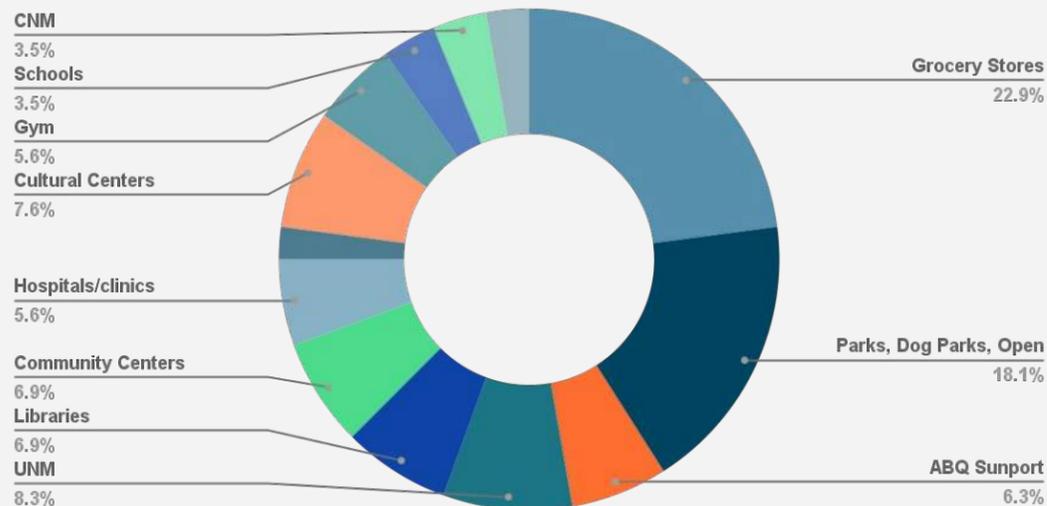
Key Takeaways from Community Engagement: Juneteenth Survey

Question 3: What places do you visit most frequently?

The survey provided a list of common city assets and services to understand which of those are most important to the survey participants. The collected information will help identify and promote those assets and services for the Black community in Albuquerque. The top six assets and services are:

1. Grocery Stores (22.9%)
2. Parks, Dog Parks, Open Spaces (18.1%)
3. UNM (8.3%)
4. Cultural Centers (7.6%)
5. Libraries (6.9%)
6. Community Centers (6.9%)

Frequently-Accessed Assets and Services | Juneteenth Event



22.9% of Juneteenth survey participants said the neighborhood asset they most frequently access are **grocery stores**

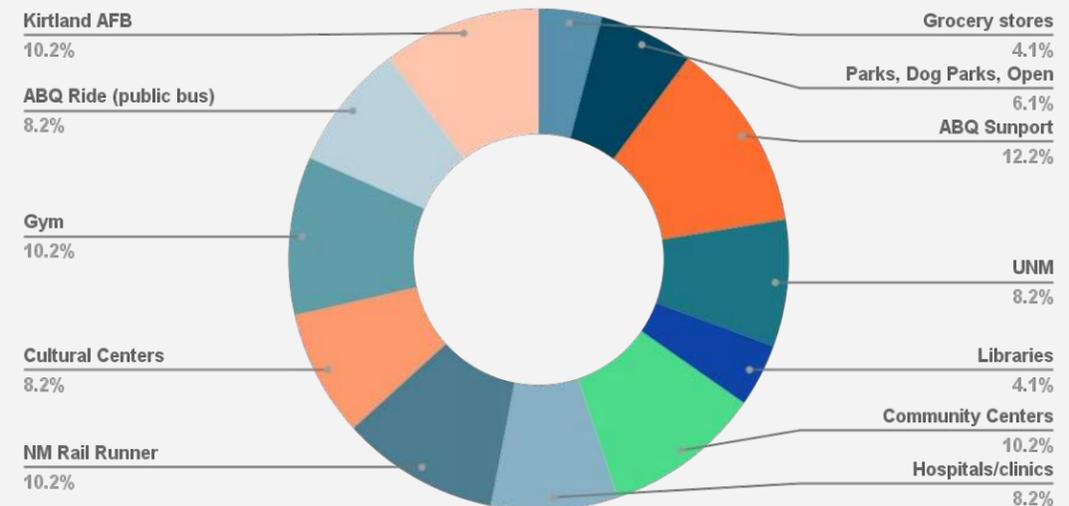
Question 4: What places are the most challenging for you to access?

In addition to understanding the frequently-used assets and services in Albuquerque for the survey participants, they were also asked about those that are most challenging to access. The top assets and services are as follows:

1. Albuquerque International Airport (12.2%)
2. Community Centers (10.2%)
3. NM Rail Runner (10.2%)
4. Gym (10.2%)
5. Kirtland AFB (10.2%)

**Note: Further engagement and research is highly recommended to understand why these assets and services are most challenging to access. Participants were unclear about the intention of this question. For example, Kirtland Air Force Base (AFB) is a military base that requires those with military identification to get onto the base, so some of the survey participants checked the box for this answer because they literally cannot access the base as a civilian.*

Most Challenging-Accessed Assets and Services | Juneteenth Event



COMMUNITY ENGAGEMENT

Key Takeaways from Community Engagement: Native American Housing & Home Fair Survey

Home + Place in Albuquerque Survey



Question 01: I love my neighborhood because _____.

Question 02: The neighborhood of my dreams would have _____.

Question 03: What does wealth mean to you?

Question 04: What places do you visit most frequently? (please mark multiple)

- | | |
|--|--|
| <input type="checkbox"/> ABQ Ride (Public Bus) | <input type="checkbox"/> Hospital / Clinics |
| <input type="checkbox"/> Albuquerque International Sunport (Airport) | <input type="checkbox"/> Libraries |
| <input type="checkbox"/> Central New Mexico Community College (CNM) | <input type="checkbox"/> Parks, Dog Parks, Open Spaces |
| <input type="checkbox"/> Community Centers | <input type="checkbox"/> Places of Worship (Religious Centers, Churches, etc.) |
| <input type="checkbox"/> Cultural Centers | <input type="checkbox"/> Schools |
| <input type="checkbox"/> Grocery Stores | <input type="checkbox"/> Rail Runner |
| <input type="checkbox"/> Gym | <input type="checkbox"/> University of New Mexico (UNM) |
| <input type="checkbox"/> Kirtland AFB | <input type="checkbox"/> Other _____ |

Question 05: What places are difficult for you to visit and access? (please mark multiple)

- | | |
|--|--|
| <input type="checkbox"/> ABQ Ride (Public Bus) | <input type="checkbox"/> Hospital / Clinics |
| <input type="checkbox"/> Albuquerque International Sunport (Airport) | <input type="checkbox"/> Libraries |
| <input type="checkbox"/> Central New Mexico Community College (CNM) | <input type="checkbox"/> Parks, Dog Parks, Open Spaces |
| <input type="checkbox"/> Community Centers | <input type="checkbox"/> Places of Worship (Religious Centers, Churches, etc.) |
| <input type="checkbox"/> Cultural Centers | <input type="checkbox"/> Schools |
| <input type="checkbox"/> Grocery Stores | <input type="checkbox"/> Rail Runner |
| <input type="checkbox"/> Gym | <input type="checkbox"/> University of New Mexico (UNM) |
| <input type="checkbox"/> Kirtland AFB | <input type="checkbox"/> Other _____ |

Survey at the Native American Housing & Home Fair

The Office of Native American Affairs co-organized and OEI co-sponsored the Native American Housing & Home Fair at the Albuquerque Public Schools Berna Facio Building on June 29 and 30, 2022. This event brought together regional tribally designated housing authorities, such as Navajo Housing Authority and San Felipe Housing Authority in addition to emergency housing and homeownership organizations within the city. The goal of the event was to provide housing-related information and resources to the Native American community of Albuquerque.

The MASS team spent one day at the event on Wednesday, June 29th to facilitate the paper surveys. In addition to paper surveys, a QR code was provided at the table and on OEI's social media that was available for an additional ten days. A total of 43 responses were provided that represent the Native community within Albuquerque.

COMMUNITY ENGAGEMENT

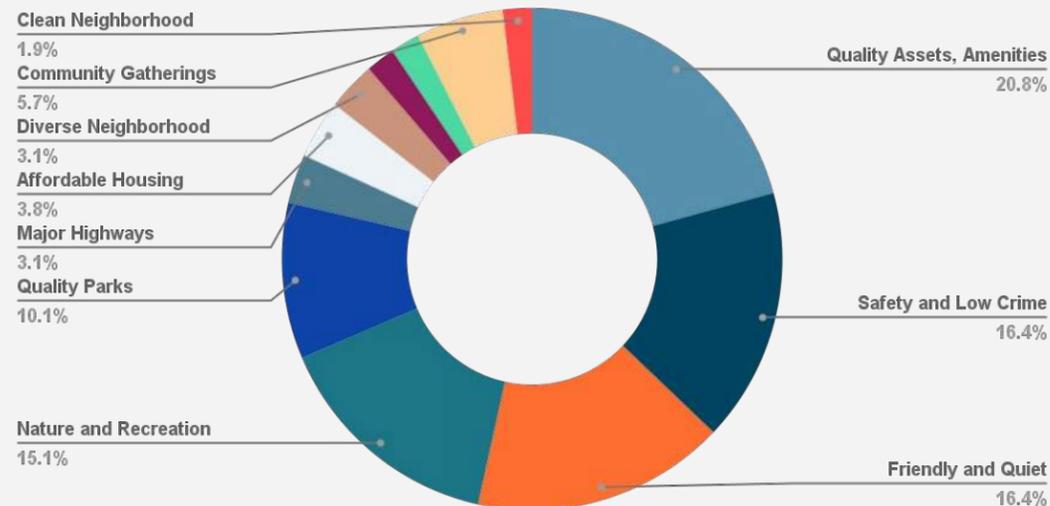
Key Takeaways from Community Engagement: Native American Housing & Home Fair Survey

Question 1: Overall Neighborhood Assets and Attributes

The top responses to neighborhood assets and attributes:

1. Quality Assets, Amenities and Public Transportation (20.8%)
2. Safety and Low Crime (16.4%)
3. Friendly and Quiet (16.4%)
4. Nature and Recreation (15.1%)
5. Quality Parks (10.1%)

Overall Neighborhood Assets and Attributes | Native American Housing Fair



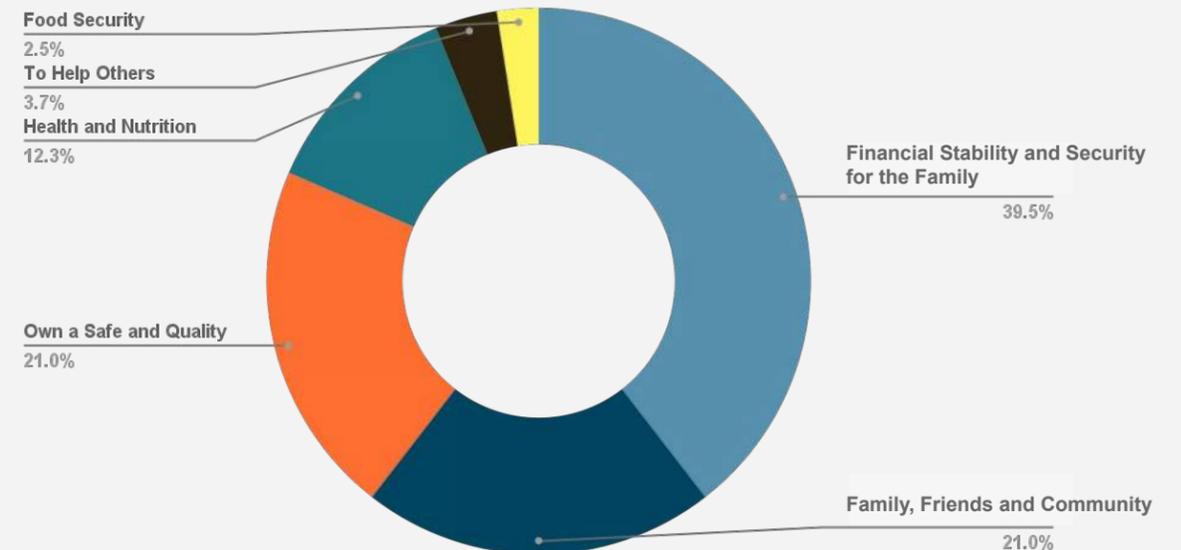
39.5% of Housing & Home Fair survey participants defined wealth as **Financial stability & security for family**

Question 2: What does wealth mean to you?

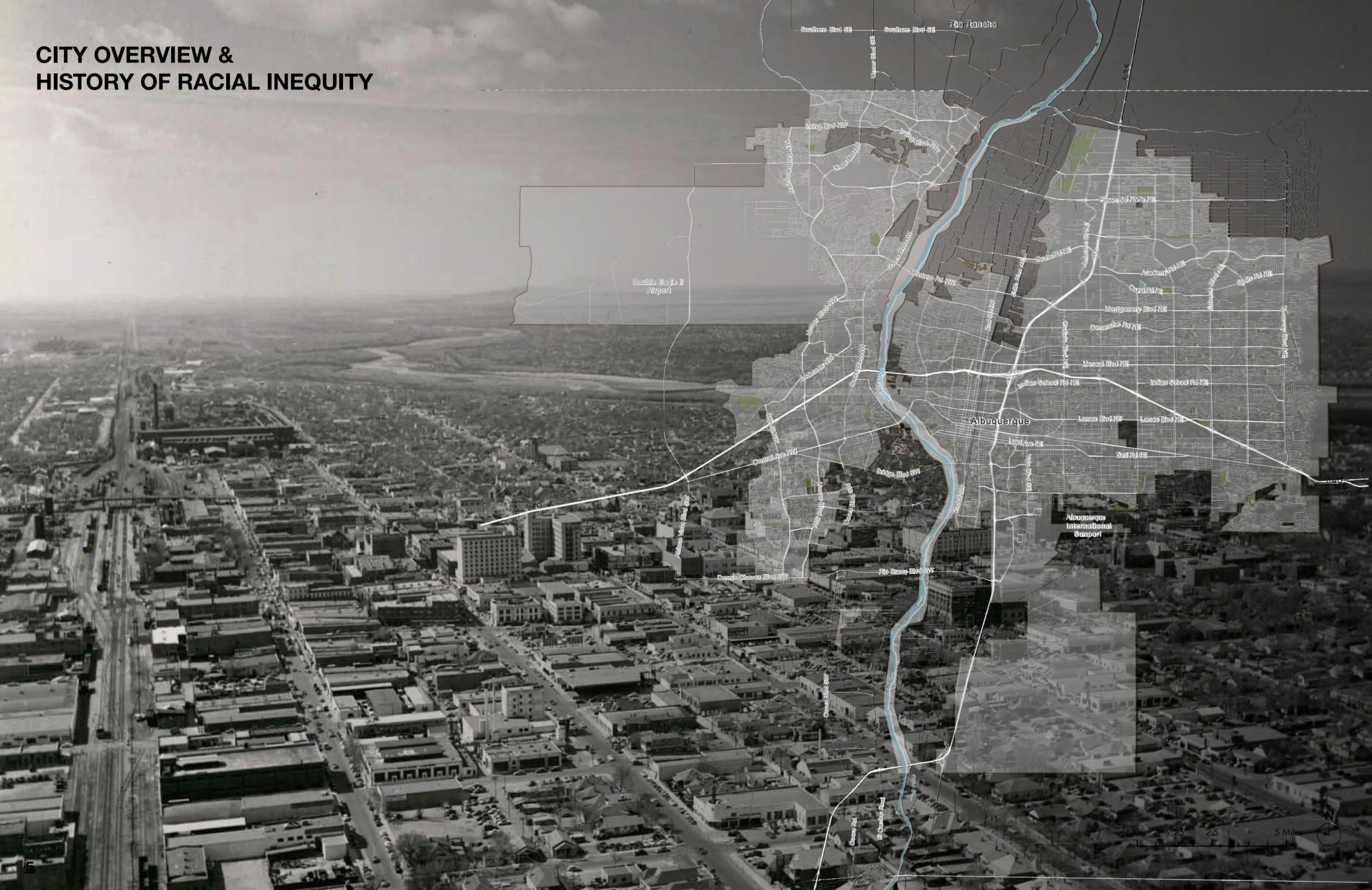
Listed here are the top categories of what wealth means to the participants at the Tribal Housing Fair:

1. Financial Stability and Security for the Family (39.5%)
2. Family, Friends and Community (21.0%)
3. Own a Safe and Quality Home (21.0%)
4. Health and Nutrition (12.3%)

Wealth | Native American Housing Fair



CITY OVERVIEW & HISTORY OF RACIAL INEQUITY



Double Eagle II Airport

Albuquerque

Albuquerque International Sunport

0 1.25 2.5 5 Miles

WHY ALBUQUERQUE?

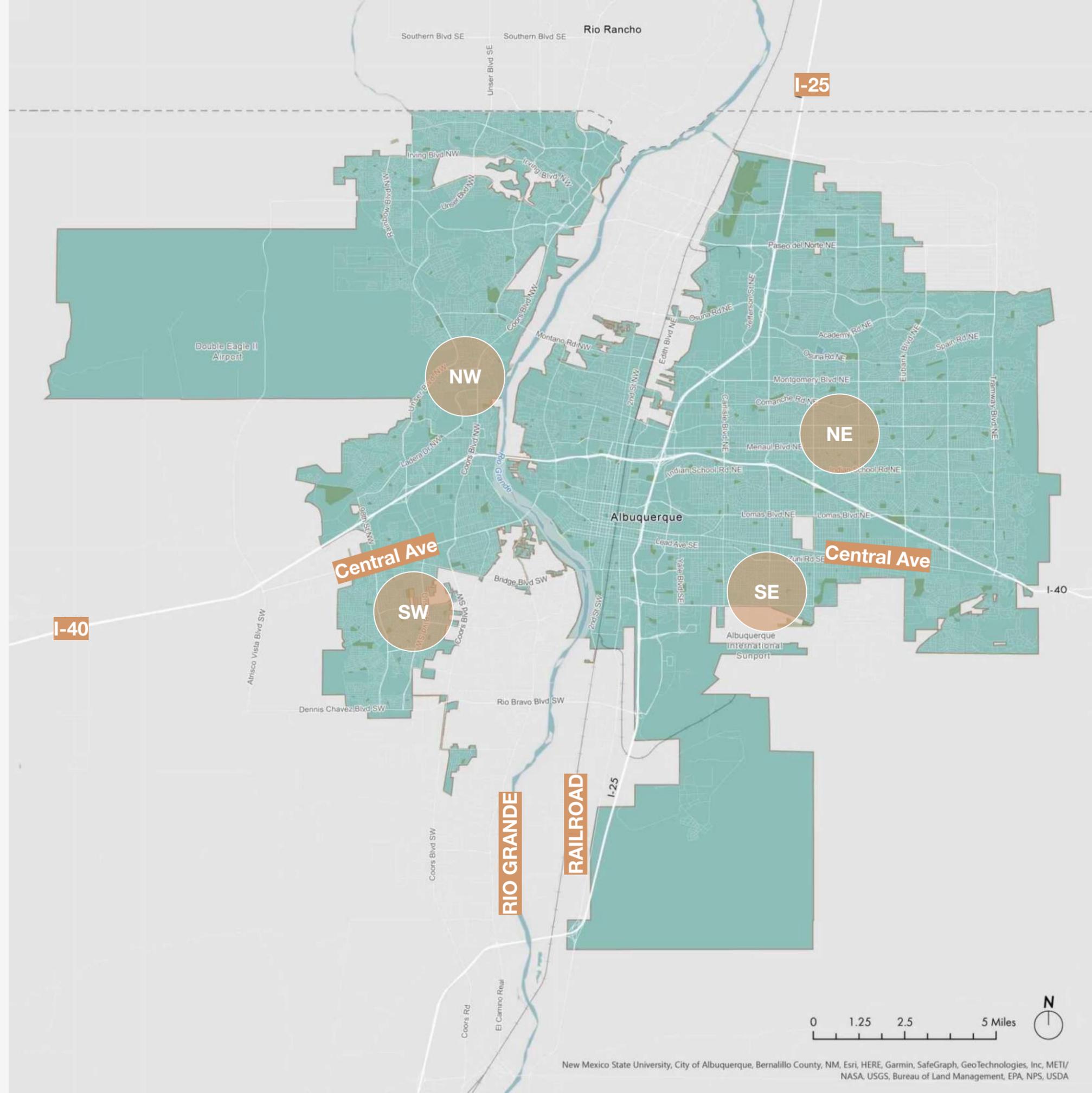
City Overview

People in Albuquerque of all backgrounds are our greatest asset and have what they need to thrive.

-Vision for the City of Albuquerque's Office of Equity and Inclusion

Organization of the City

Albuquerque is organized into quadrants: northwest (NW), northeast (NE), southeast (SE) and southwest (SW). These are divided by the railroad line, which runs north and south, and Central Avenue, which runs east and west within the city. The street grid generally runs parallel to these divisions and shifts to meet the curvature of the Rio Grande River, which runs north/south to the west of the railroad track.



WHY ALBUQUERQUE?

City Overview

Albuquerque Community Planning Areas

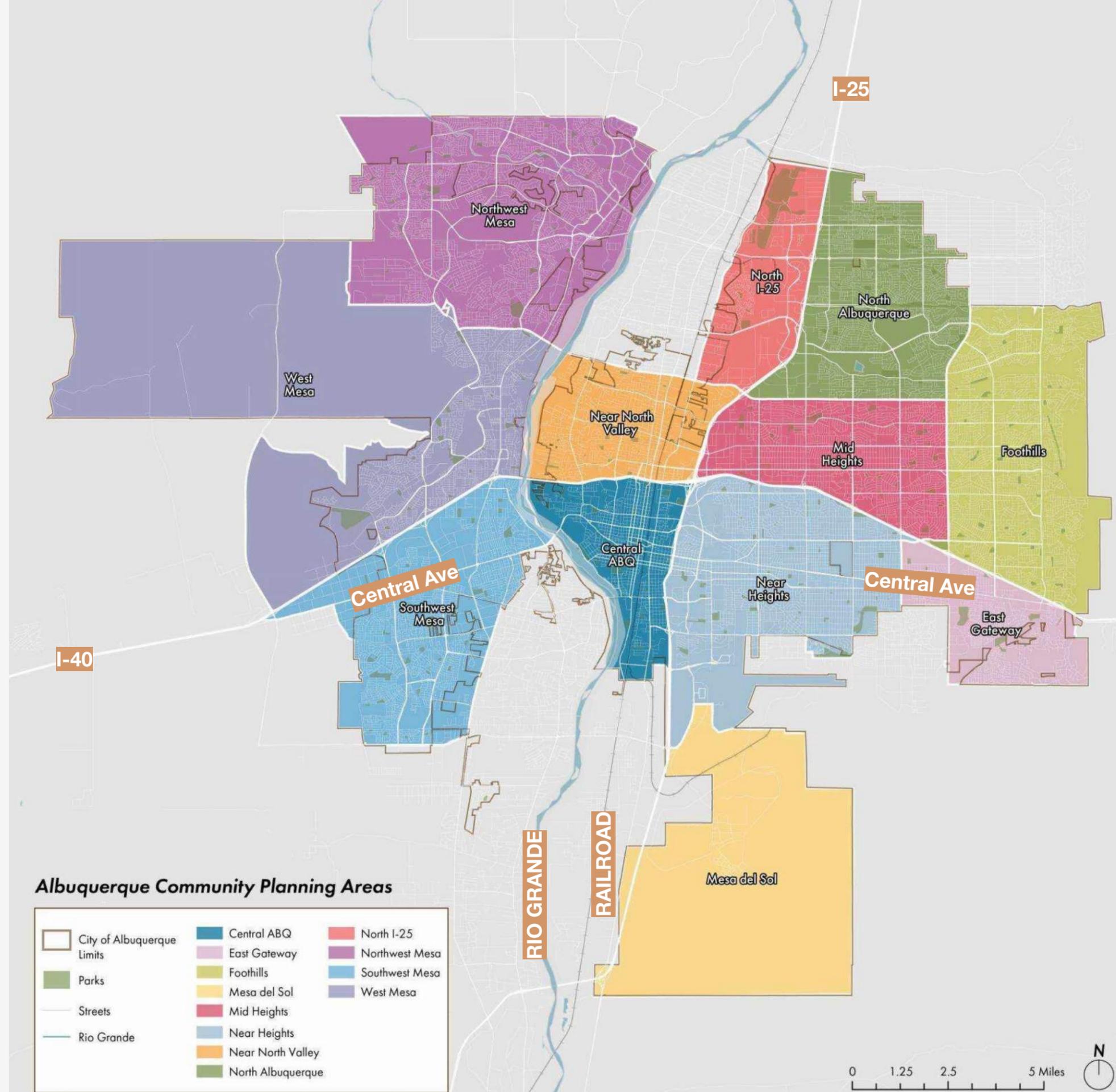
The City of Albuquerque has defined 12 Community Planning Areas (CPAs), by which new and updated policies, regulations, and implementation projects are organized.

In future phases of this project, MASS will use these CPAs to organize information around site selection and design recommendations related to homeownership and entrepreneurship opportunities in Albuquerque.

Albuquerque Population Estimates, 2020 US Census

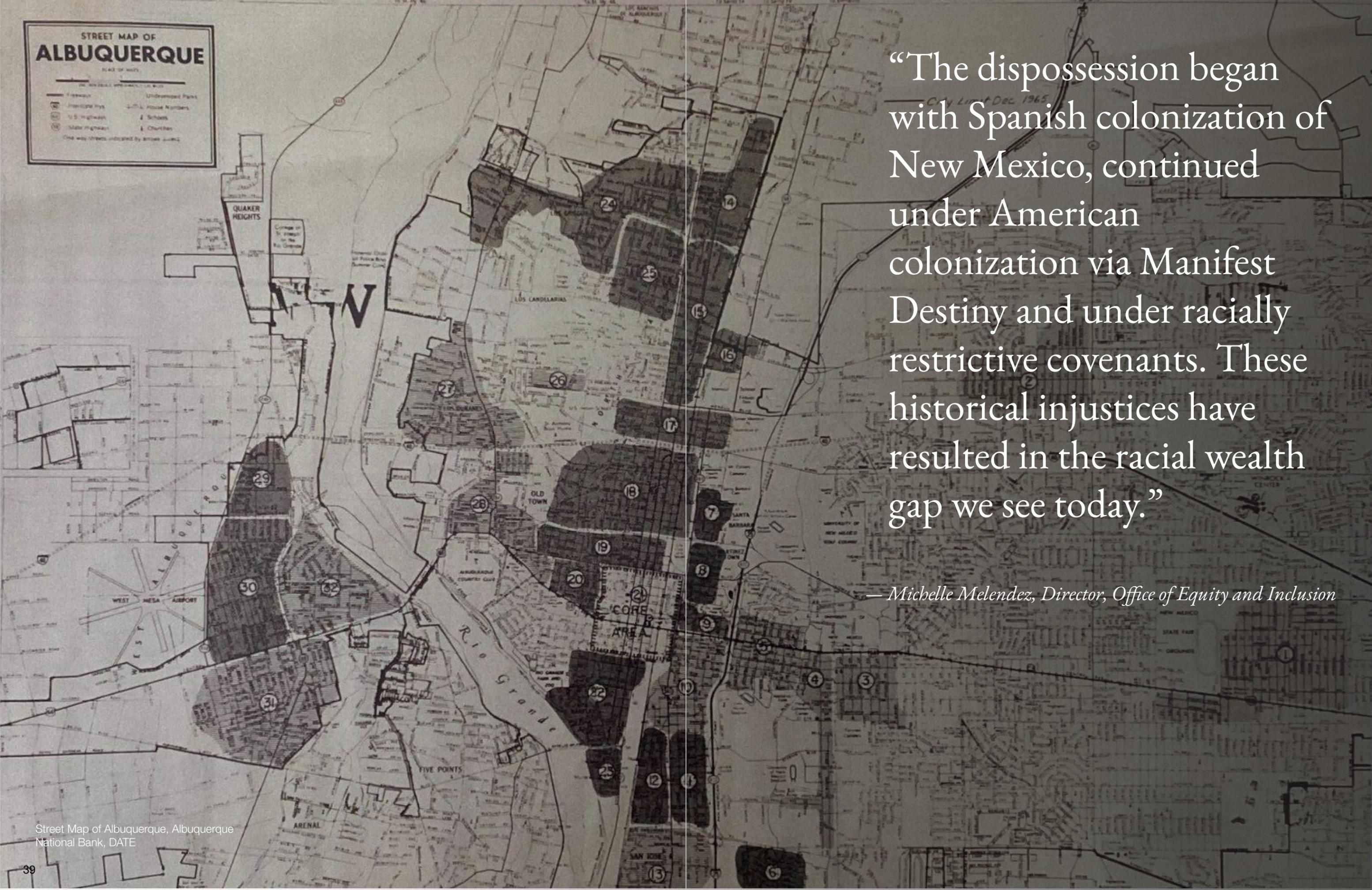
- 70.3% White alone
- 3.1% Black or African American alone
- 4.5% American Indian and Alaska Native alone
- 3.0% Asian alone
- 0.1% Native Hawaiian and Other Pacific Islander alone
- 9.2% Two or More Races
- 49.2% Hispanic or Latino
- 38.3% White alone, not Hispanic or Latino

The City of Albuquerque’s process of selecting focus communities began with a contextual understanding of which populations are in the minority in Albuquerque (Black, Native, and Asian). Additional historical, census, and other research helped to identify which of these populations are most underrepresented and under resourced.



STREET MAP OF ALBUQUERQUE
PLACE OF NOTE
ONE WAY STREETS INDICATED BY ARROWS

- Freeway
- Interstate Hwy
- U.S. Highway
- State Highway
- Underwood Park
- House Numbers
- Schools
- Churches



“The dispossession began with Spanish colonization of New Mexico, continued under American colonization via Manifest Destiny and under racially restrictive covenants. These historical injustices have resulted in the racial wealth gap we see today.”

— Michelle Melendez, Director, Office of Equity and Inclusion

WHY ALBUQUERQUE?

Why are we focusing on Albuquerque now?

“This is a code orange in terms of the steps that need to be taken from a policy perspective in order to eliminate racial and ethnic disparities.”

-Michael Neal, Urban Institute

Albuquerque in a National Context

According to data compiled by the Urban Institute in 2022 around income levels, homeownership, and mortgage readiness, the Black-White homeownership rate gap nationally is at a 30+ percentage point difference, which is the largest it has been since 1890. The Native-White homeownership rate gap in Albuquerque is almost as significant at 28 percentage points. According to this data, Black communities are more than twice as likely as White communities to be denied home loans in Albuquerque. For Native Americans, the denial rate is nearly three

times as high as it is for White communities, and the difference in the value of homes owned by race is staggering. Black communities in Albuquerque own only \$1 in home equity for every \$35 in home equity owned by whites. Native Americans own \$1 in home equity for every \$30 in home equity owned by Whites. For Asians, the ratio is 1:14 and for Hispanics, the ratio is 1:1.35. Data related to Native American communities in Albuquerque is incomplete, and when comparing it at a national level, is potentially skewed by reservation communities.

According to data compiled by the Urban Institute in 2022, 2040 projections indicate that we will continue to see significant gaps in the growth of homeownership rates among White and Hispanic populations relative to that of Black, Native American, and Asian populations in Albuquerque if no action is taken.

Overview of Albuquerque

Albuquerque has the potential to provide its residents top tier healthcare, jobs, and housing. The City contains one of largest higher education institutions, close proximity to the healthcare industry including expansive medical facilities. Additionally, the City provides a significant number of jobs, is home to a diverse population in and around city limits (close proximity to Pueblos and reservations), and has a low cost of living as compared to other major cities. Lastly, Mayor Tim Keller has and continues to push for progressive initiatives for the betterment of the city. One example of this is the restructuring of the former Human Rights Office into the Office of Equity and Inclusion and the Office of Civil Rights to better address racial disparities and to achieve equity across all populations and indicators.

The City's Commitment

The City of Albuquerque has stated in *Strategies For Increasing & Protecting Affordable Housing In Albuquerque 2022-2025* that it is committed to addressing the need for safe, decent housing across the housing spectrum – from supportive housing for those experiencing homelessness, to

developing affordable rental housing for working families, to creating homeownership opportunities for first time homebuyers.

The Rich Diversity

According to the *An Equity Profile of Albuquerque In 2014*, Albuquerque has been a majority people of color city since 2014 and Latinos, Asian American/Pacific Islanders, Black folks, Native Americans and mixed race people are driving growth. 74% of the youth (under the age of 18) are people of color providing a huge opportunity to give consideration to their future.

Racial Economic Gap

Provided here are highlights from *An Equity Profile of Albuquerque In 2014* that pertains to the racial economic gap in Albuquerque, which impacts people of color and areas specific to the Black and Native populations:

- *Native Americans and Latinos have the highest rates of labor force participation yet also have the highest rates of unemployment.*
- *There is a shrinking middle-class and growing income inequality.*
- *Poverty is on the rise especially for People of color have the highest poverty rates.*
- *Native Americans have the highest rates of poverty followed by Latinos and the Black community.*
- *Economic insecurity persists among communities of color.*

WHY ALBUQUERQUE?

Why are we focusing on Albuquerque now?

Racial Economic Gap

From *An Equity Profile of Albuquerque In 2014* that pertains to the racial economic gap in Albuquerque, which impacts people of color and areas specific to the Black and Native populations: *continued...*

- *Women of color earn lowest wages at every education level.*
- *The number of low-wage jobs is growing.*
- *Black, Latino, and Native American workers are among the least likely to have high-opportunity jobs.*

From data provided by the Urban Institute from the 2017 American Business Survey: Blacks own less than 1% of businesses in Albuquerque compared to 74% for whites; 21% for Latinos; and 5% for Asian American/Pacific Islanders. When you look at the share of sales, white-owned businesses account for 81 percent, compared with 15% for Latinos, 3.6 percent for Asian American-Pacific Islanders and .5% for Black-owned businesses. Data for Native Americans was not provided.

Homeownership and Housing

An Equity Profile of Albuquerque In 2014 also provides information about Albuquerque's homeownership and housing. Provided here are the highlights that are most related to people of color and areas specific to the Black and Native populations:

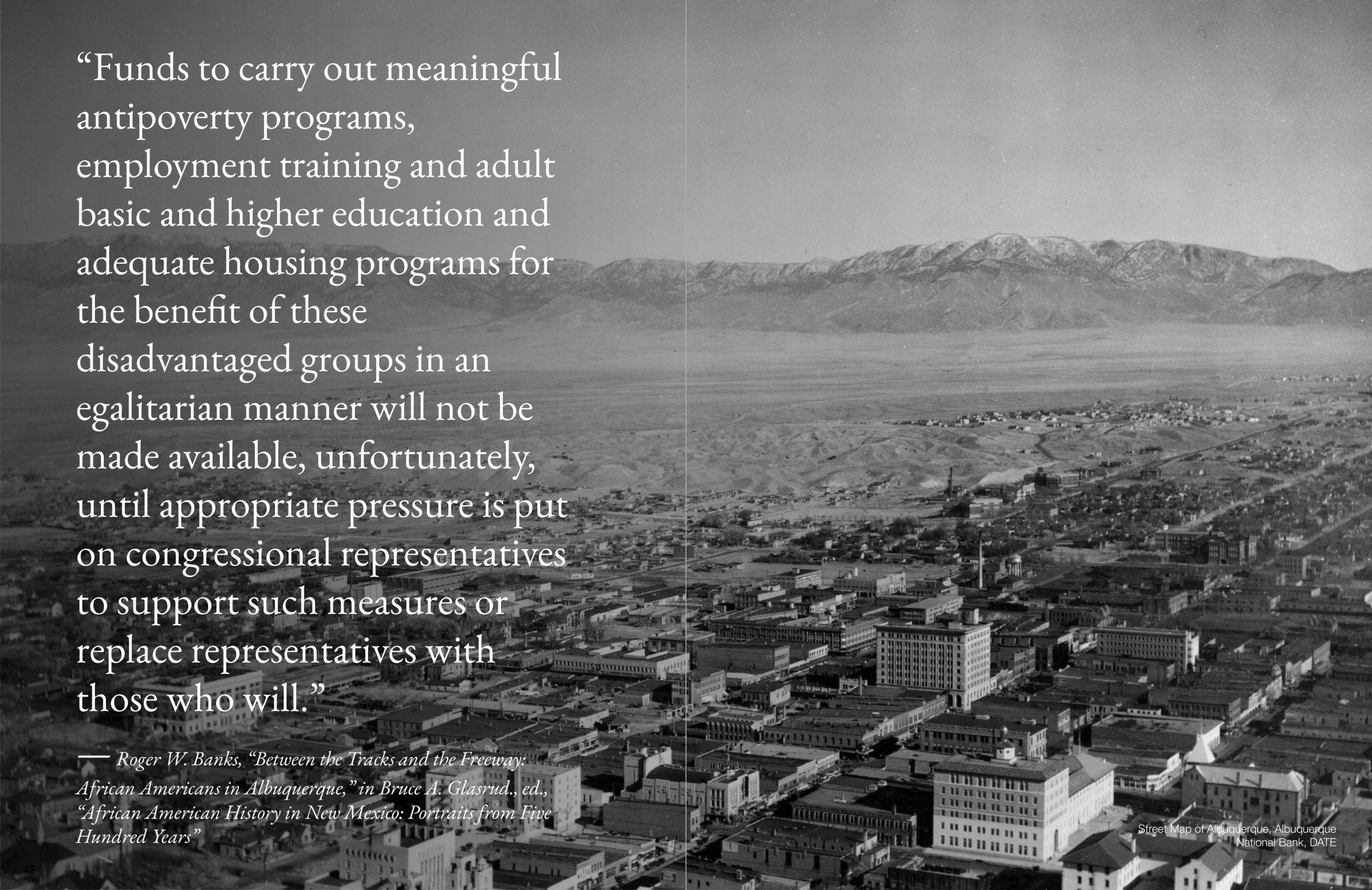
- *58% of Black renters pay too much for housing.*
- *More than half of Black and Latino renter-occupied households pay more than 30% of their incomes in rent, and these groups also have above average rates of homeowner housing burden.*
- *Albuquerque ranks 61st among the largest 100 cities in terms of renter burden (52%).*
- *Black people, Latinos, and Asian or Pacific Islanders face higher housing burden.*

Racial Equity

Based on *An Equity Profile of Albuquerque In 2014*, these are some of the benefits of addressing racial inequity in Albuquerque:

- *The Albuquerque region's economy could be nearly \$11 billion stronger if the racial income gaps are closed.*
- *People of color as a whole are projected to see their incomes grow by roughly 56% with racial equity which translates to an over \$15,000 increase in average income.*
- *Specifically with racial equity, Native Americans would see a 91% gain in average annual income while Latinos would see a 56% gain.*
- *Native Americans would see an increase in average income of over \$20k, growing from about \$22,300 a year to \$42,500 a year.*

Although there are many other factors that contribute to why it's time to invest in both understanding and addressing equity in Albuquerque, these listed in this section give a glance into the real challenges that the Black and Native communities face. All of these factors affect homeownership in different way, whether it's indirect or at the forefront.



“Funds to carry out meaningful antipoverty programs, employment training and adult basic and higher education and adequate housing programs for the benefit of these disadvantaged groups in an egalitarian manner will not be made available, unfortunately, until appropriate pressure is put on congressional representatives to support such measures or replace representatives with those who will.”

— Roger W. Banks, *“Between the Tracks and the Freeway: African Americans in Albuquerque,”* in Bruce A. Glasrud, ed., *“African American History in New Mexico: Portraits from Five Hundred Years”*

RACIAL INEQUITIES IN ALBUQUERQUE

Historical systems

“Can we go beyond disparities to talk about the history of systemic racism? We are struggling to quantify this and it’s at the core of these challenges.”

-Michael Neal, Urban Institute

Overview

Historical systems including racially-discriminatory land use policies, deed language and lack of access to resources placed Black and Native populations in Albuquerque at a disadvantage across homeownership, entrepreneurship, and other domains.

This lack of access to wealth building that benefitted white communities across the United States has historically placed communities of color at an economic disadvantage, relegating them to disinvested neighborhoods with little access to clean open space, public infrastructure, healthcare facilities and other critical assets.

Redlining & Deeds

While Albuquerque did not have a Home Owners' Loan Corporation redlining map, racially restrictive covenants served as the primary way that neighborhoods enforced racial segregation. These covenants and deeds, many of which were issued in the early to mid 1900s, placed limitations on who homeowners could sell to, restricting access to homeownership for certain people of color in specific neighborhoods in Albuquerque. As indicated in the newspaper clipping to the right, these restricted covenants were advertised as successful common practice across the United States.

Please see the recommendations section for suggestions around removing discriminatory covenants.

Images provided as part of “Prejudice and racism within the built environment” posters by City of Albuquerque Planning Department

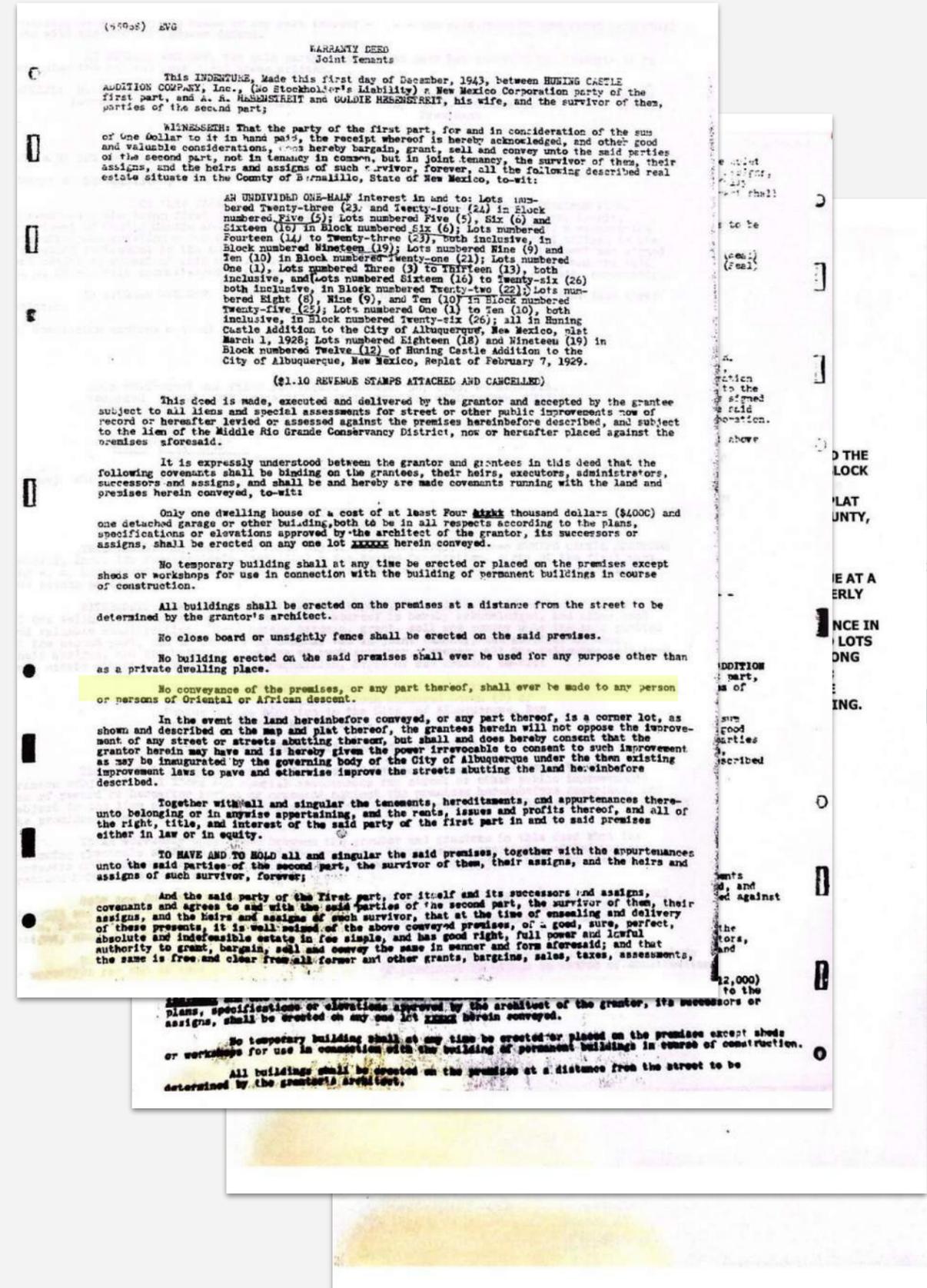


RACIAL INEQUITIES IN ALBUQUERQUE

Historical systems

“No conveyance of the premises, or any part thereof, shall ever be made to any person or persons of Oriental or African descent.”

-Warranty Deed, Albuquerque, NM, pictured right



RACIAL INEQUITIES IN ALBUQUERQUE

Historical systems

“We are deluding ourselves if we believe we will cure centuries of race-based discrimination without targeted measures.”

*-Using Special Purpose Credit Programs to Expand Equality,
National Fair Housing Alliance 2020*

Discriminatory Land Use Policies and Regulation, City of Albuquerque Planning Department

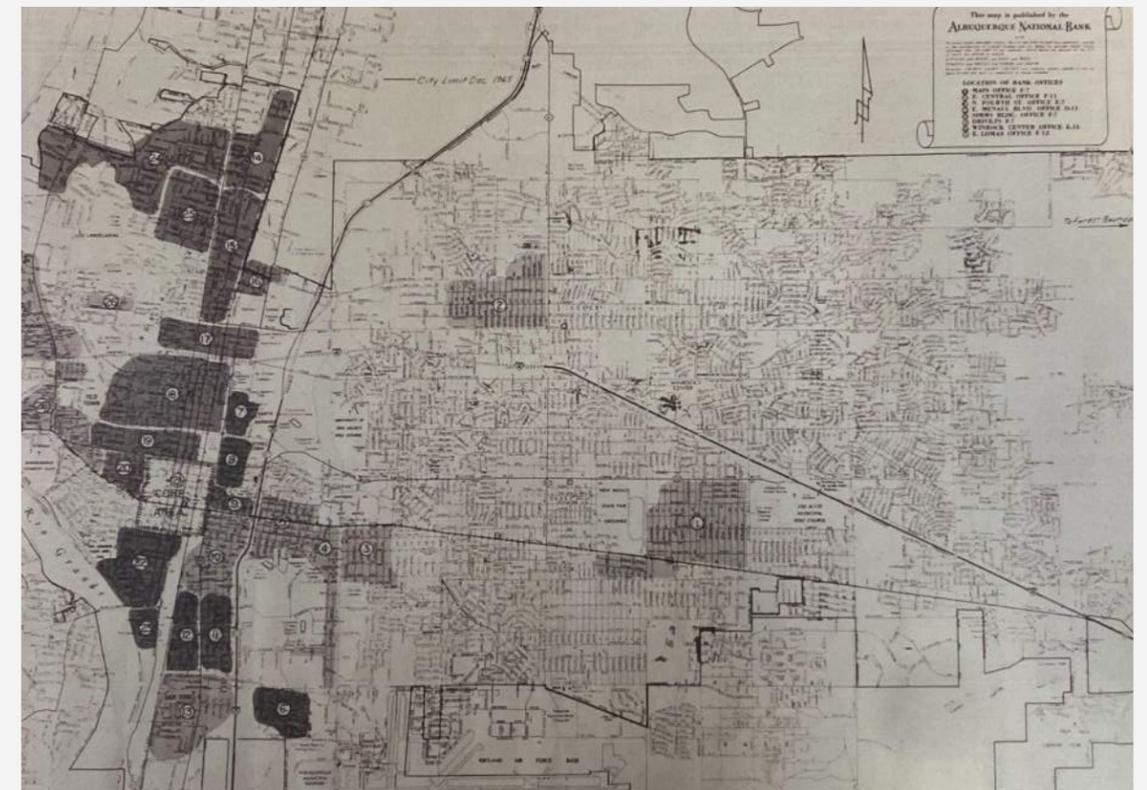
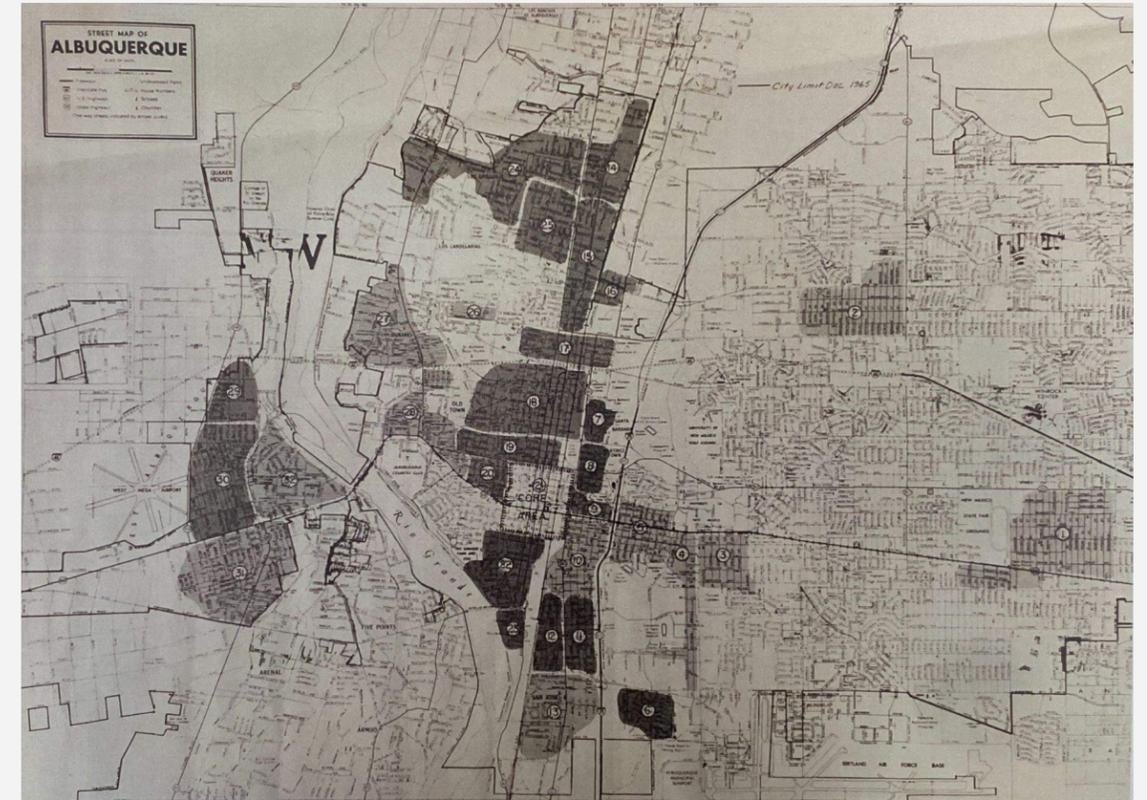
- Zoning that claims areas with better air quality for larger/more expensive homes
- Zoning that requires minimum lot sizes and residential square footages creates financial barriers for low and middle income families; income, credit score, ability to maintain financing are barriers for obtaining homes or property in low-density residential areas
- Limiting or excluding multi-family housing, labeling it a “threat to the ‘character of the community’”

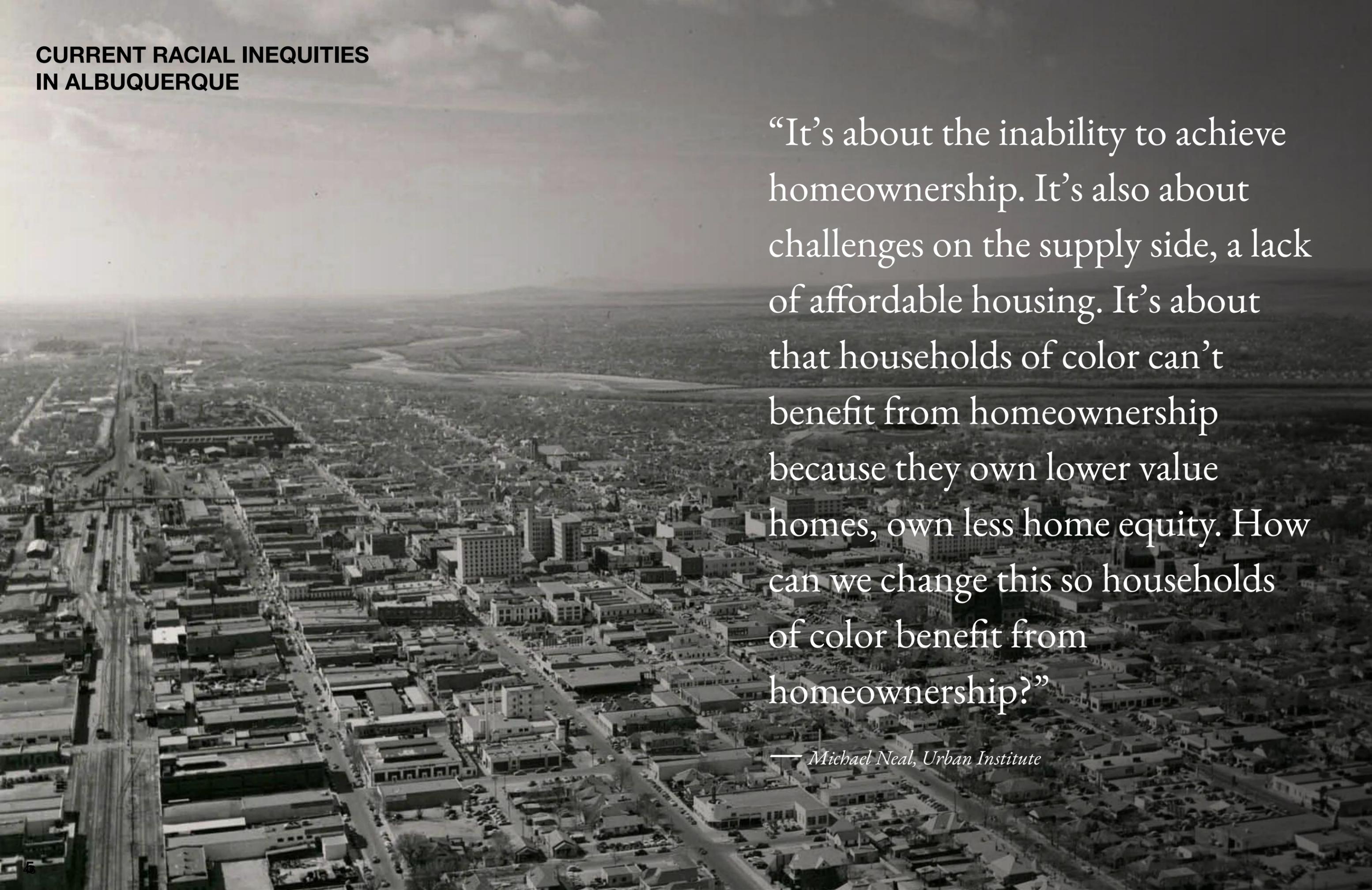
- Alien Land Law - 1921 adopted into the NM constitution, barred people of Asian descent from owning land or leasing real estate

Access to resources

In addition to influencing the physical location of many communities of color, national policies have often historically limited access related to homeownership to communities of color. Federal Housing Administration (FHA) loans and the GI Bill, two policies that catapulted many white families into a position to become first-time homeowners, specifically discriminate against communities of color, limiting or denying their access.

Images provided as part of “Prejudice and racism within the build environment” posters by City of Albuquerque Planning Department





**CURRENT RACIAL INEQUITIES
IN ALBUQUERQUE**

“It’s about the inability to achieve homeownership. It’s also about challenges on the supply side, a lack of affordable housing. It’s about that households of color can’t benefit from homeownership because they own lower value homes, own less home equity. How can we change this so households of color benefit from homeownership?”

— *Michael Neal, Urban Institute*

RACIAL INEQUITIES IN ALBUQUERQUE

What we are seeing now

Overview

The data summarized in the following section was collected by the Urban Institute in partnership with Living Cities in 2022. The goal of this data collection was to gain a better understanding of racial inequities related to homeownership and entrepreneurship in Albuquerque. Urban Institute's full data report for Albuquerque is included in the Appendix of this report.

Overall, there is a need for further disaggregation of this data in order to gain a clearer understanding of the numbers related to lower income populations.

Missing Data

These studies are missing critical data around mortgage readiness and projected homeownership for Native communities in Albuquerque. According to the Urban Institute:

Nationwide, households of color, including Native-led households are less likely to own their homes relative to white households (40.1% vs 72%). However, the standard data sources that help quantify the challenges faced by Native households are lacking especially when specific localized analysis is needed.

Nationwide, Native-led households make up .9% of the population, but this share varies greatly from city to city and state to state.

For example, in the 6 cities we presented homeownership data for, Native American share of population ranges from 0.1 percent in Rochester and Memphis to 3.3 percent in Albuquerque and 0.3 percent in Tennessee to 6.5 percent in New Mexico. Only 2 of these cities (Minneapolis and Albuquerque) had Native populations over 1,500 and 2 states (Texas and New Mexico) had Native populations over 30,000. Small populations lead to misleading statistics and potentially inaccurate conclusions. In part due to this lack of data, very little quantitative research about the wealth of Native households and how homeownership contributes to it is available.

Moreover, distinguishing between Native Americans residing on tribal lands and those who live elsewhere is key. Because of variation in geographic concentration and sovereignty status, research on Native American homeownership in

"We never had the opportunity to learn how to build wealth from where we come from, it is not an Indigenous expectation to build wealth through homeownership. At this point how do we address this mindset? It is an ability to own property and build wealth off it, but that is off-reservation. To do so removes connection and sense of community, cultural reflection, and having a home on the reservation."

-Dawn Begay, Office of Equity and Inclusion

one city or state is not easily generalizable to other areas. For example, in the city of Albuquerque, the Native homeownership rate is significantly less than that of Natives living in the rest of the state reflecting this difference (39.8 percent in Albuquerque v. 66.2 percent statewide in 2019). But, it is difficult to disentangle this difference with the standard datasets currently in use, or with the use of national (or even state level) averages and trends.

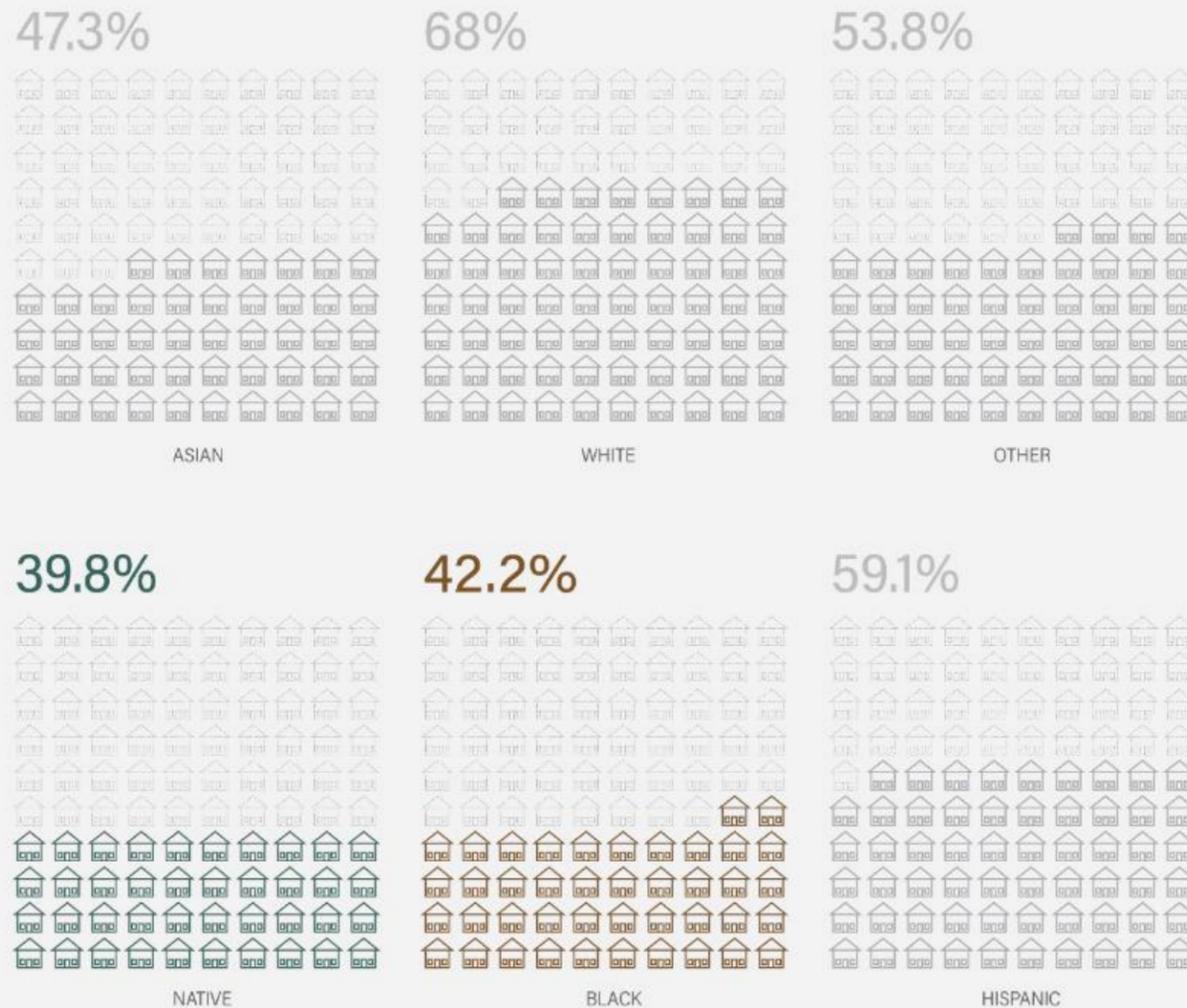
Additional resources for data around homeownership in Native communities are the Urban Indian Health Institute, Native American Family Coalition, and Tribally Designated Housing Entities (TDHEs).

Due to the fact that there is no TDHE collecting data around Native American-specific homeowner readiness in the City of Albuquerque, it can be determined based on surrounding TDHE numbers on-reservation that there must be individuals who are homeownership-ready.

Data Sovereignty

As these teams work to gain an understanding of the missing pieces of data, it is important to understand data sovereignty as a key linked issue. TDHEs and/or Tribal communities should be the decision makers on a case by case basis around data collection, data privacy and Tribal control of sensitive intellectual property information in general.

RACIAL INEQUITIES IN ALBUQUERQUE



Households of Color in Albuquerque are

less likely

to own their homes than White households.

Homeownership Rate

The homeownership rate shows the percentage of households that are homeowners by race. This data shows white and Hispanic households at a homeownership rate above 50%, while Black, Native, and Asian households fall at a rate below 50%. Native homeownership rates in Albuquerque are the lowest, at 39.8%.

For Native American homeowners, the average value is \$71,813 less than that of White homeowners.

Additional data shows that Asian and Hispanic households are likely to become homeowners at a younger age, which could be due to the tradition of multigenerational households in Asian and Hispanic cultures.

Although the rate of Hispanic home ownership is relatively high, the average value of their homes is \$9,000 less than whites; the average value of homes owned by Blacks in Albuquerque is \$44,000 less than whites.

% Homeownership Rate

Data collected by the Urban Institute, 2022

RACIAL INEQUITIES IN ALBUQUERQUE

Over the last two years,
housing inventory decreased by

33%

Supply & Affordability

Supply of affordable housing typically plays a role in homeownership for households of color. This means that a decline of housing inventory in the city has a negative impact on households of color.

Data related to affordability indicates the prices of homes owned. In Albuquerque, Asian and white households own higher-value homes, which compounds the homeownership rate gaps.

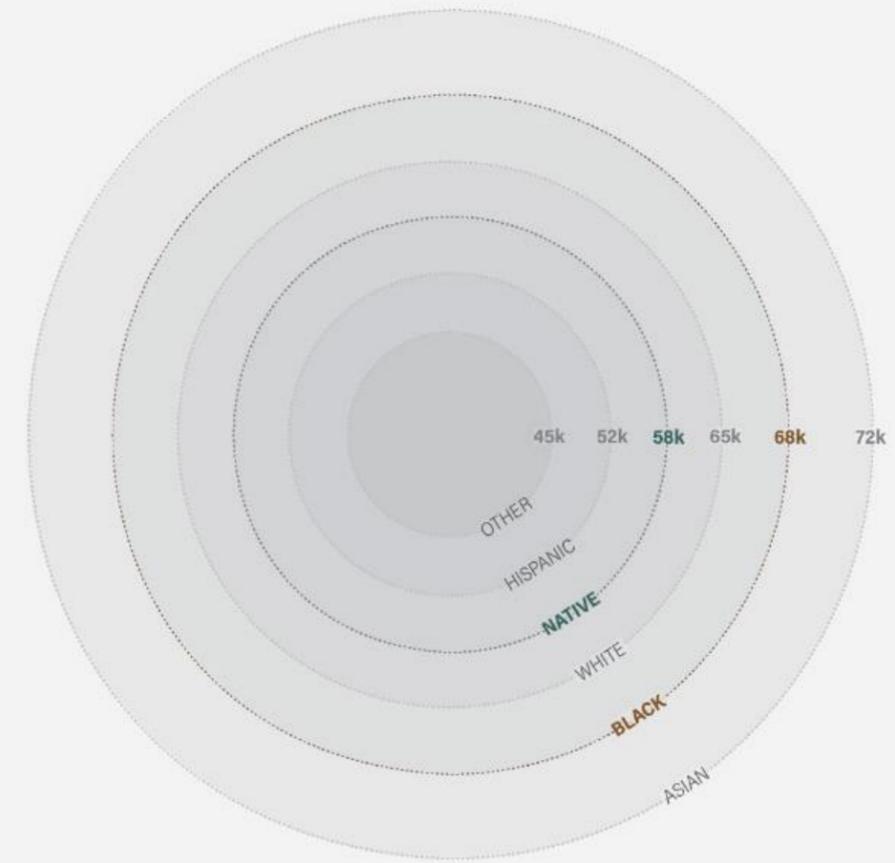
Household Adjusted Wealth Concentration

Median Household Income (upper right) can be an indicator of the difficulty of achieving homeownership for a household. In Albuquerque, Native and Black households fall in the range of \$58k-68k, with Hispanic households at \$52k and Asian households at \$72k.

Hispanic communities have the lowest household median income relative to homeownership rates; one contributing factor is likely intergenerational home and property ownership, which enables families of relatively low incomes to build wealth across generations by subdividing to build wealth across generations.

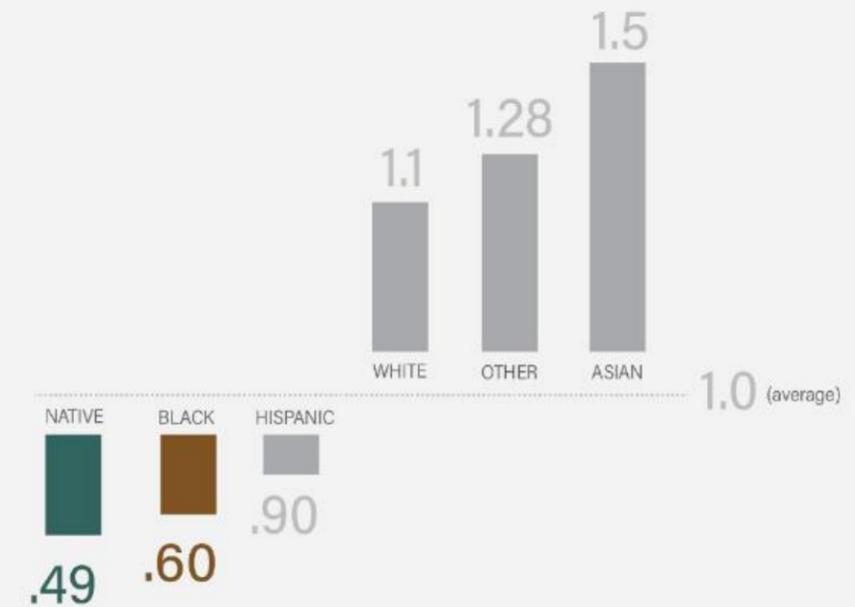
Median Household Income should be considered in concert with Household Adjusted Housing Wealth Concentration (lower right), which indicates the share of wealth by race relative to its proportion of the household population.

This means that home values of Native, Black, and Hispanic households are lower than that of white households, while home values of Asian households are the highest. These numbers indicate that Native, Black, and Hispanic homeowners have less equity, and that the benefits of homeownership continue to have racial and ethnic disparities.



Median Household Income (annual salary in \$ by race)

Data collected by the Urban Institute, 2022



Household Adjusted Housing Wealth Concentration

Data collected by the Urban Institute, 2022

RACIAL INEQUITIES IN ALBUQUERQUE

16%

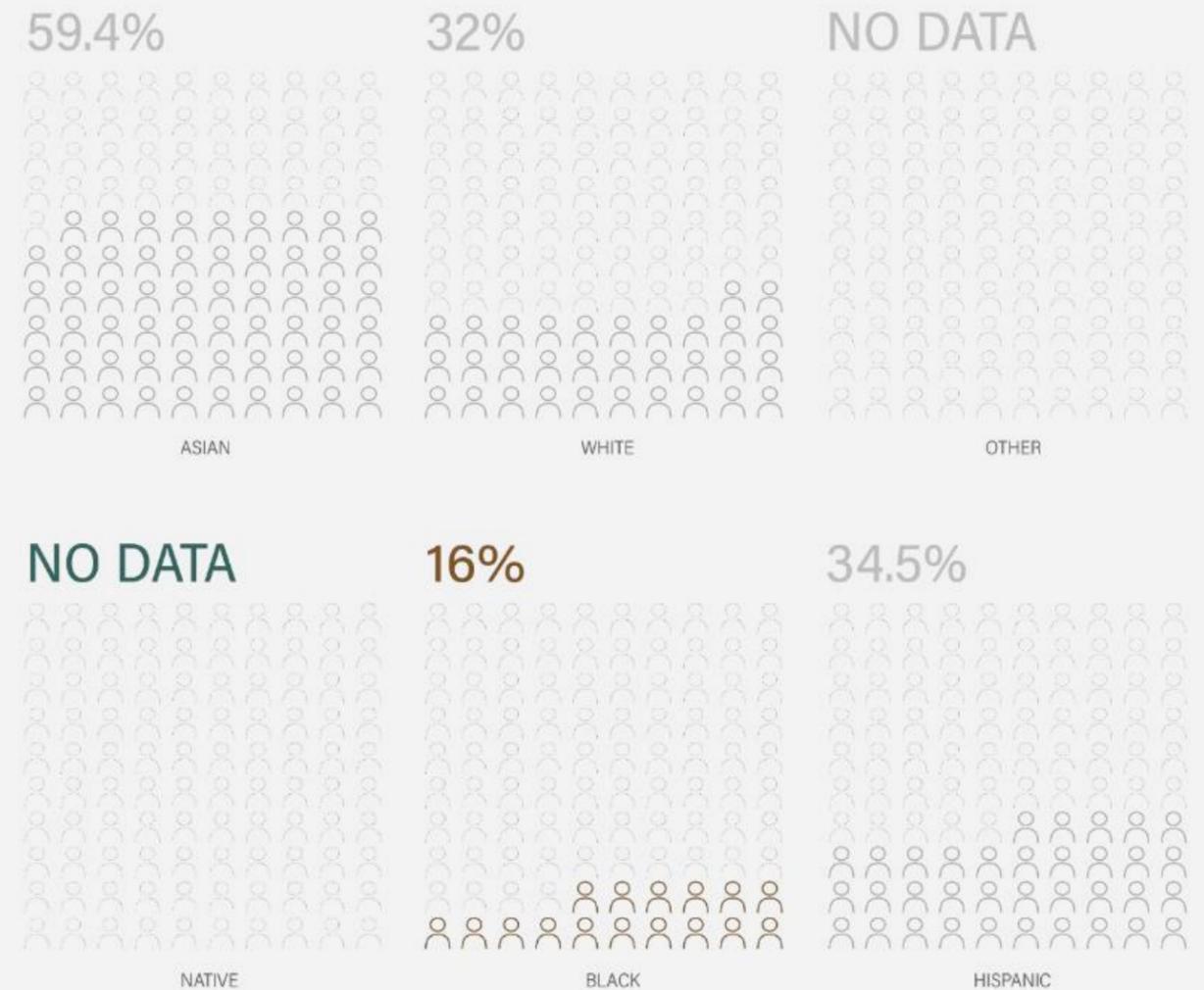
of Black adults age 18-45 in Albuquerque have the credit characteristics needed to qualify for a mortgage.

Homeownership & Mortgage Readiness

Mortgage ready adults age 18-45 are renters with credit characteristics needed to qualify for a mortgage. Here, this is broken out by race and ethnicity.

We see that in Albuquerque, Asian communities have the highest potential for future homeownership; for the Black population it is much lower, and no data exists for the Native population. Key policy changes are needed to increase the readiness of these communities, and to ensure they are able to obtain a mortgage.

With interest rates going up, it will be increasingly difficult for Black and Native communities to qualify for home loans.



% Mortgage-Ready Adults age 18-45

Data collected by the Urban Institute, 2022

RACIAL INEQUITIES IN ALBUQUERQUE



2018-2040 Number of New Homeowners

Data collected by the Urban Institute, 2022

The gap between Black and Native and white homeownership rates will continue to grow without

aggressive policy change

Number of New Homeowners

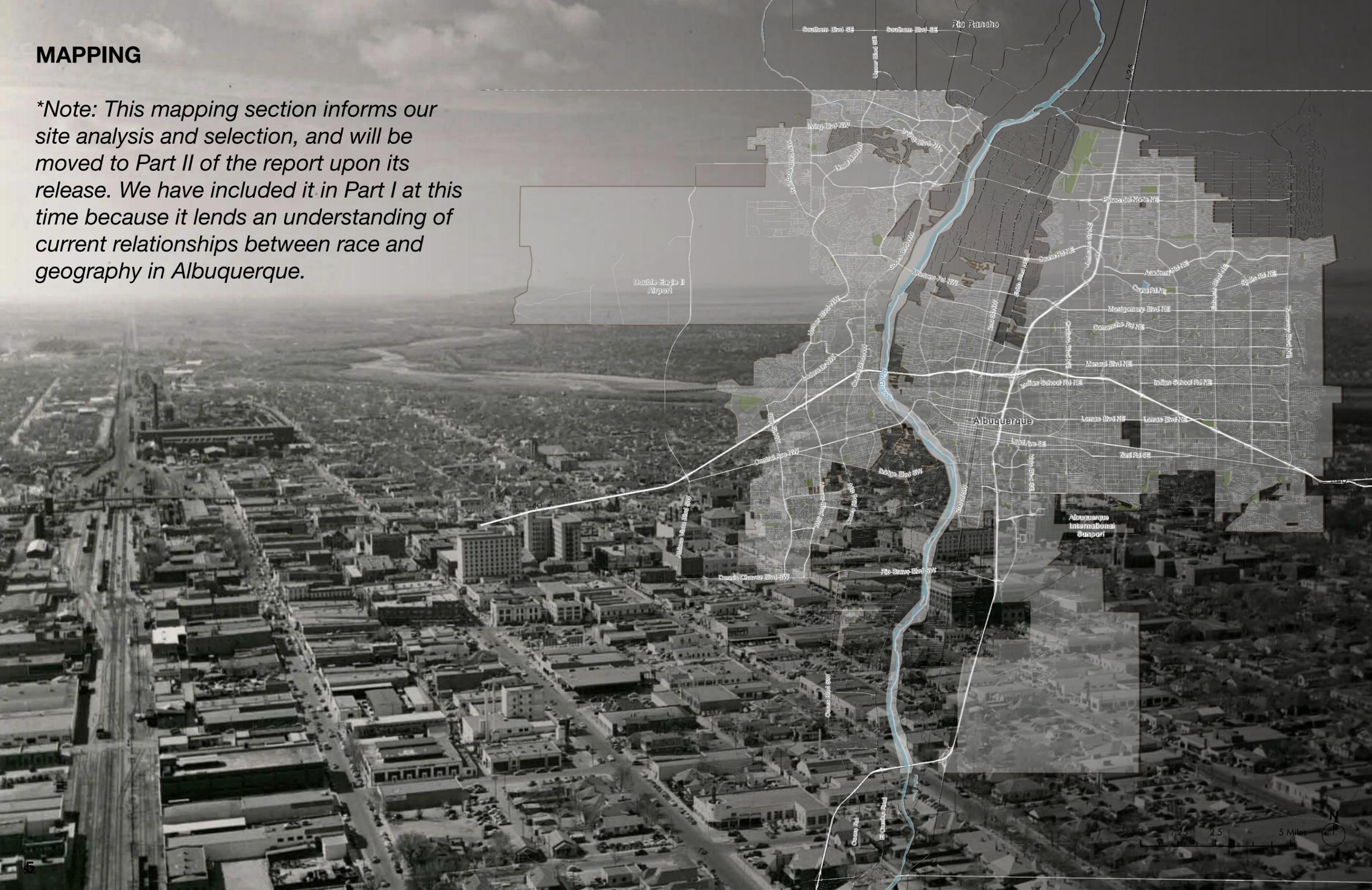
Over the last four years, Albuquerque has seen a decline in Black and white homeownership, and an increase in Asian and Hispanic homeownership.

When we project into 2040, we see that the gap in homeownership rates will continue to grow without aggressive policy change.

Urban Institute is working to collect data for the Native community related to projected homeownership. Without this data, it is difficult to understand where Native households fall in terms of growth or decline in homeownership rates.

MAPPING

**Note: This mapping section informs our site analysis and selection, and will be moved to Part II of the report upon its release. We have included it in Part I at this time because it lends an understanding of current relationships between race and geography in Albuquerque.*



MAPPING

Spatializing Community Assets and the Environment

What is the Value of Mapping?

Maps demonstrate function:

Location of goods and services, and environmental toxins.

Maps indicate concentrations of affluence:

Certain advantages such as high and rising property values, quality schools, and perception of neighborhood safety contribute to a concentration of affluence within city neighborhoods.

Maps show lived space:

Community demographics and proximity to community assets.

What Mapping Teaches Us

Context Matters

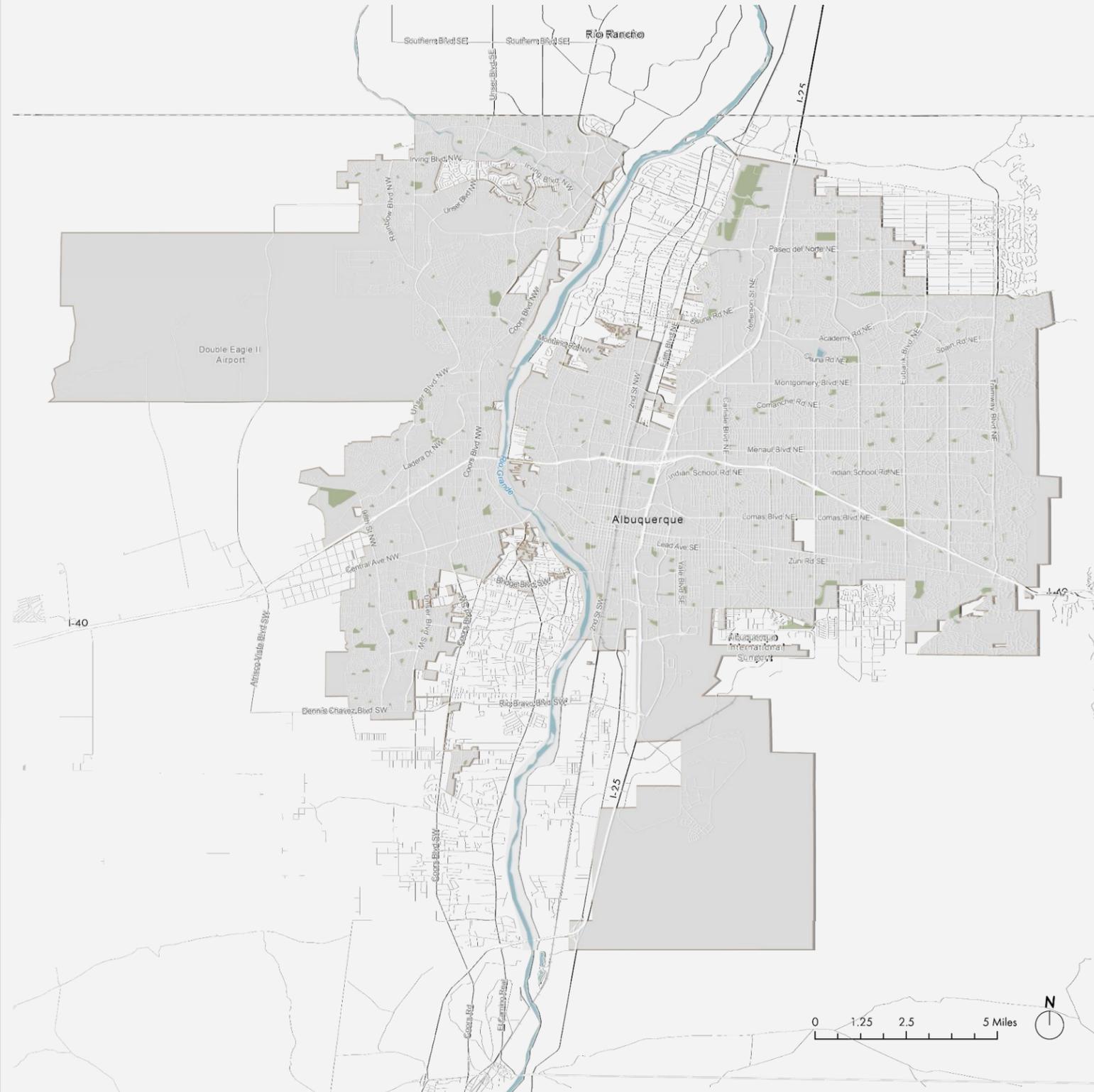
The development of a neighborhood and the feeling of safety and belonging do not happen in a void. Proximity to community assets like public transportation, commercial corridors and Black or Native community nodes is important in creating a sense of place.

History Matters

For example, the history of racism, the legacy of highway development, and housing inequity are systematic and impact generations, not individuals.

What Mapping Does not Visualize:

It is also important to remember what maps do not show: the vast repository of memory both individual and collective of a community and how those memories shape Black and Native communities relationship to land and their presence in Albuquerque.



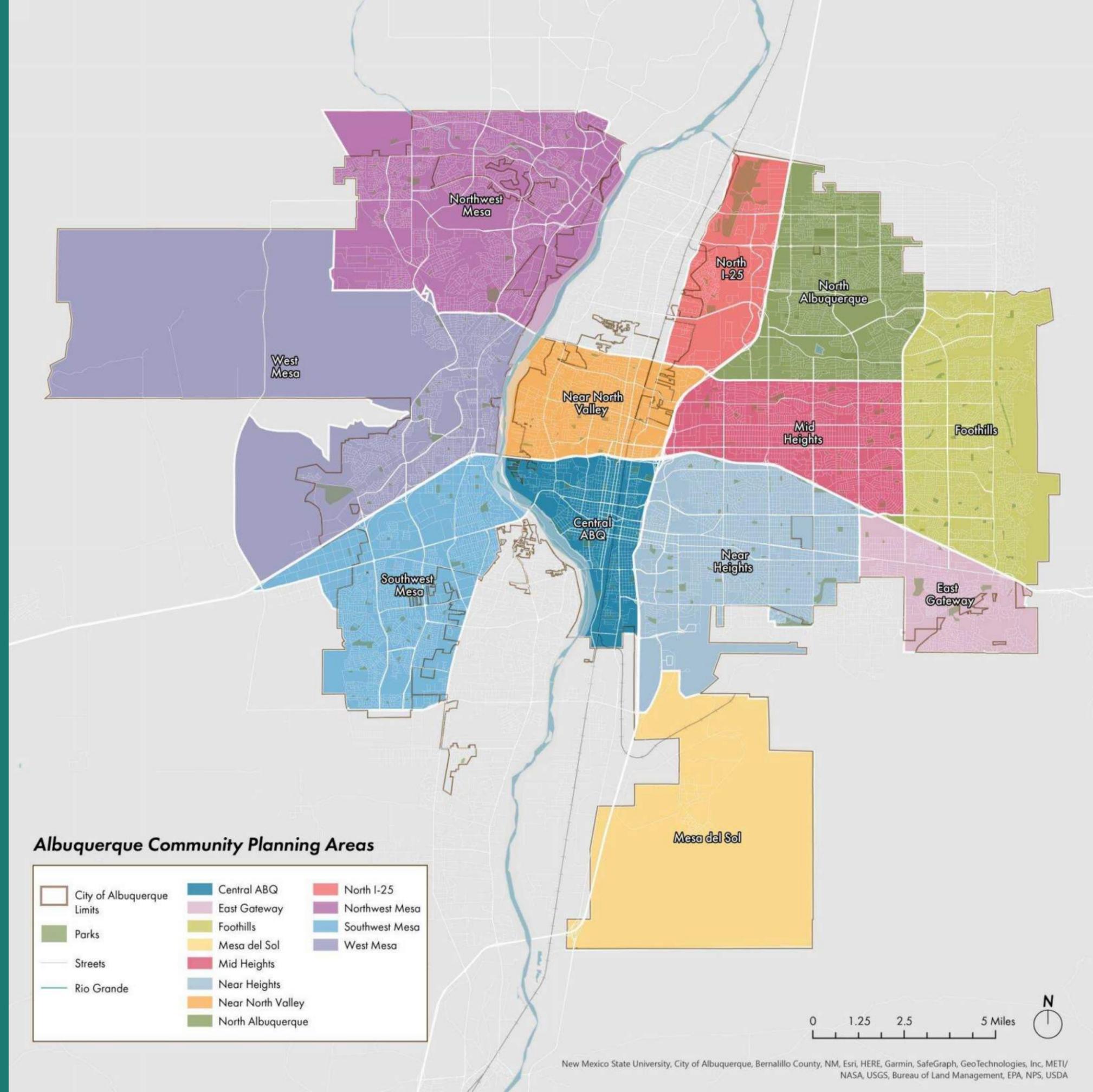
Albuquerque Community Planning Areas

What We're Seeing

The City of Albuquerque has defined 12 Community Planning Areas (CPAs) by which new and updated policies, regulations, and implementation projects are organized.

Why it Matters

In future phases of this project, MASS will use these CPAs to organize information around site selection and design recommendations related to homeownership and entrepreneurship opportunities in Albuquerque.



Housing Type

What We're Seeing

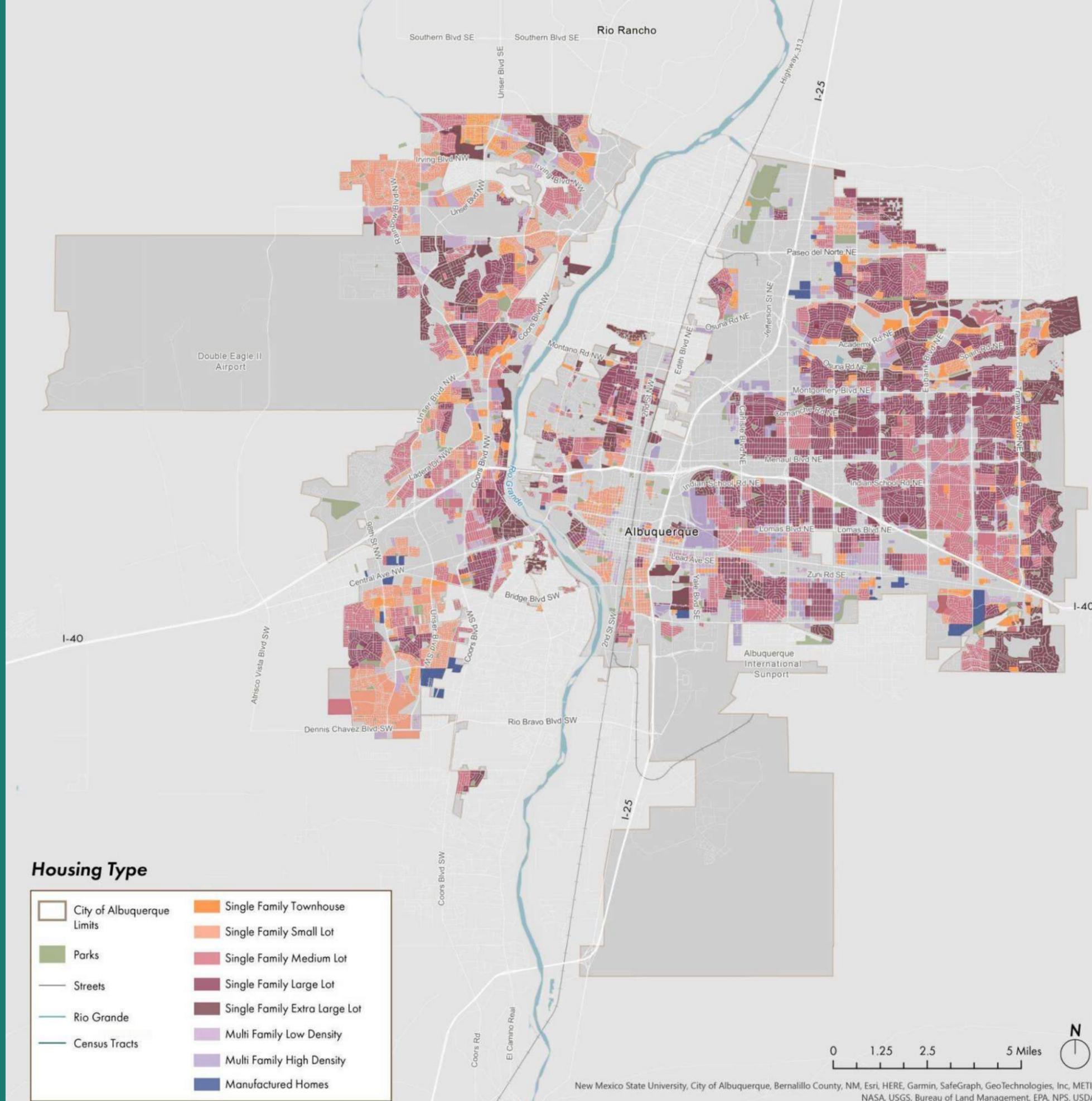
The region's housing stock is relatively new.

Percentage	Year Built
1%	2010 or later
37.5%	1990-2000
44%	1960 -1990
17.3%	Before 1959

About two-thirds (66.6%) of units in the region are detached, single family homes; 4.8% are attached single-family homes; 6.0% are duplex, triplex, and fourplex buildings; and 14.0% are apartment buildings with more than five units. A further 8.6% of units are mobile homes. The median value of owner-occupied housing is estimated to be \$177,100 with 68.3% of all owner-occupied units having a mortgage.

Why it Matters

New housing is generally in better shape and more likely to be safer and healthier places for those who live there. This map and these figures help us understand the housing types and their frequency in the City and point to a high amount of detached and/or single-family homes for an urban setting which implies a lot of opportunities for increased urban density to meet housing needs.



Housing Type

City of Albuquerque Limits	Single Family Townhouse
Parks	Single Family Small Lot
Streets	Single Family Medium Lot
Rio Grande	Single Family Large Lot
Census Tracts	Single Family Extra Large Lot
	Multi Family Low Density
	Multi Family High Density
	Manufactured Homes

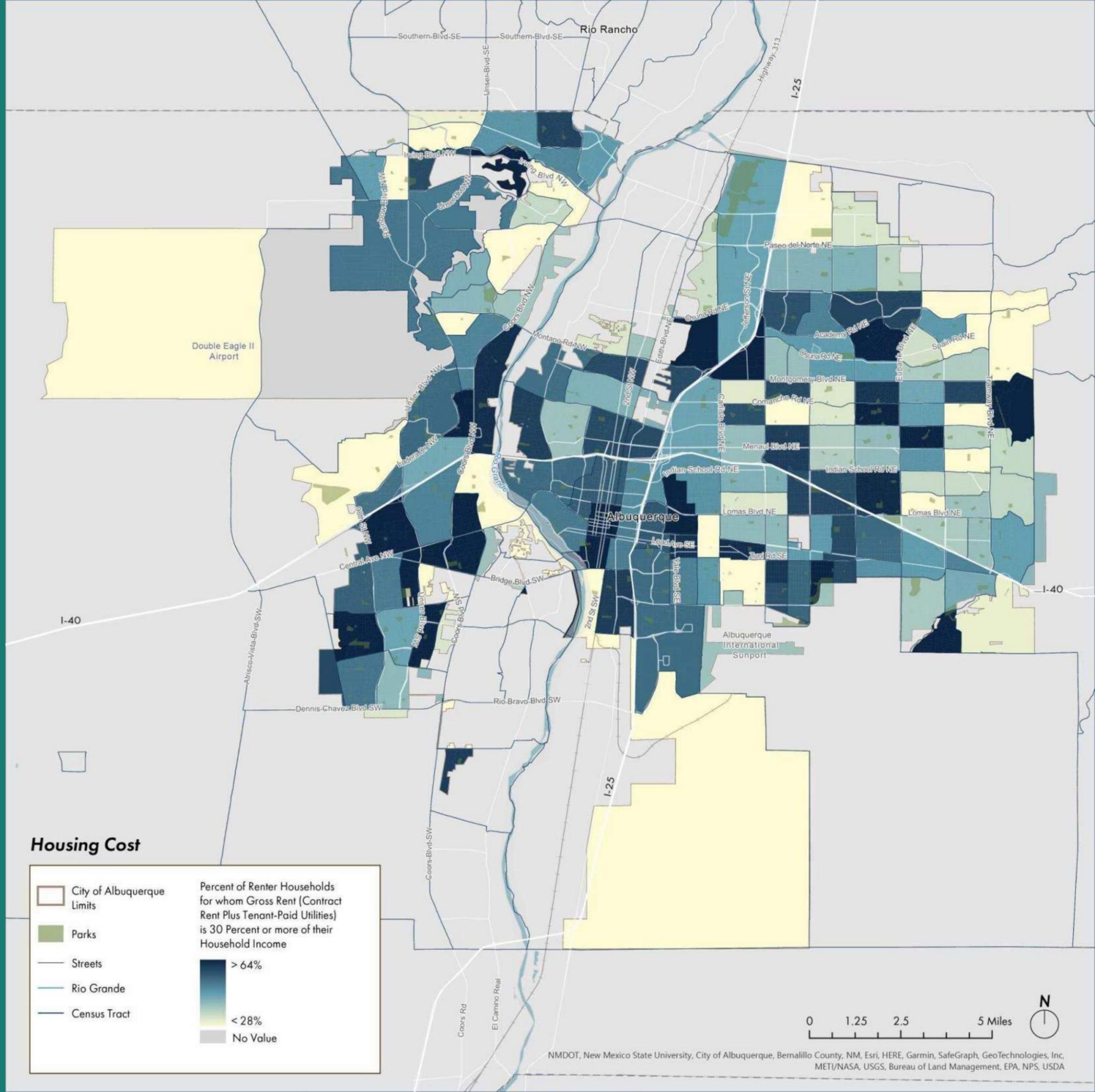
Housing Cost

What We're Seeing

Across Albuquerque, many renters qualify as housing insecure, which, according to the Urban Institute and HUD, can take many forms. Josh Leopold, Mary Cunningham, Lily Posey, and Tiffany Manuel define these forms of housing insecurity in *Improving Measures of Housing Insecurity: A Path Forward* as: “homelessness; housing cost burden; residential instability; evictions and other forced moves; living with family or friends to share housing costs; overcrowding; living in substandard, poor quality housing; or living in neighborhoods that are unsafe and lack access to transportation, jobs, quality schools, and other critical amenities”. Households paying a lower percentage of their income on rent are concentrated in the Northeast quadrant of the City, a historically white, wealthier part of Albuquerque.

Why it Matters

Housing insecurity should play a major role in the City’s approach to site selection for housing and business development. This data should also raise concern around overall wealth building in the City, and generate discussion around longer term plans to address this housing crisis.



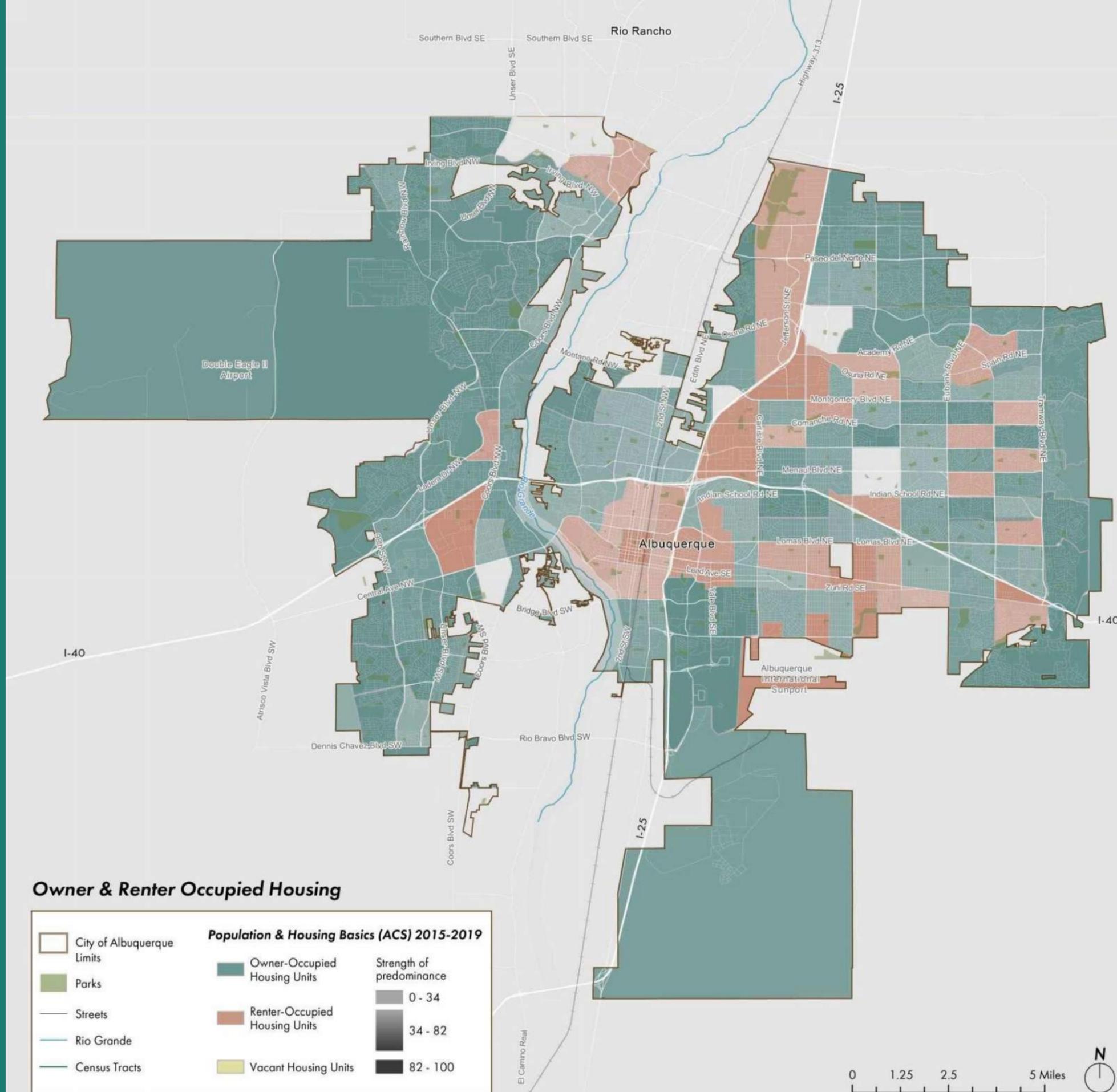
Owner & Renter Occupied Housing

What We're Seeing

According to this data set, owner-occupied housing units are scattered across Albuquerque. Renter-occupied housing units appear to be concentrated along major transit corridors and in Albuquerque's more centralized downtown neighborhoods.

Why it Matters

Owner versus renter-occupied housing can be an indicator of which neighborhoods are positioned to build intergenerational wealth through homeownership. It will be important to look at this map in conjunction with zoning, planned development, and income data in order to understand which areas make sense to focus investment in.



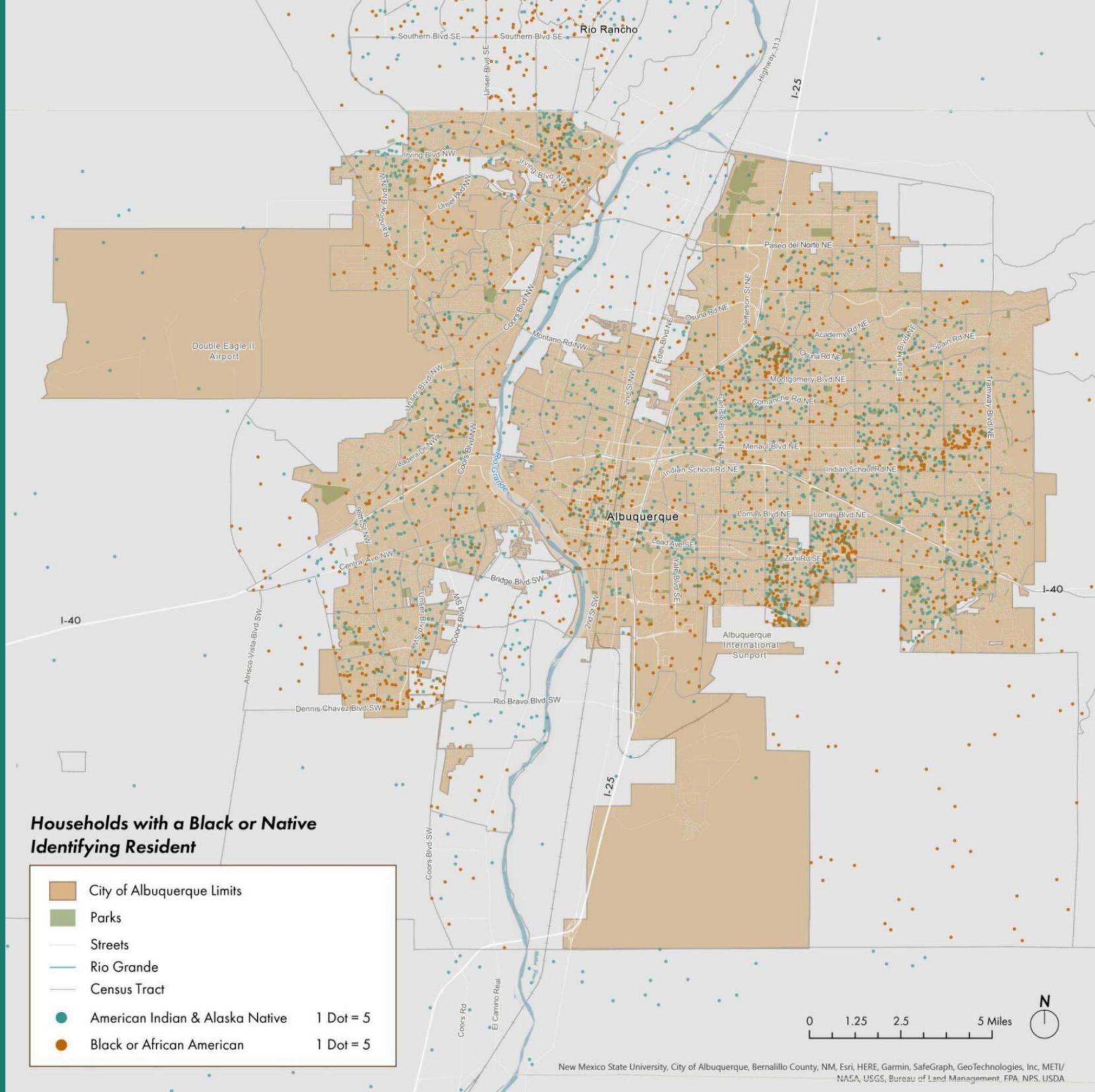
Households with a Black or Native Identifying Resident

What We're Seeing

Part of this work requires us to visualize both Black and Native communities in Albuquerque. The type of households captured in this data mapping include rental and homeowners. The blue dots represent households who identify as American Indian & Alaska Native, and the orange dots represent folks who self-identify only as Black. It is important to take into account that Black and Native communities in general, have been historically undercounted in the census.

Why it Matters

The public often assumes that inequalities in housing are natural consequences of geography, race, and neighborhood preference. However, the most significant contributions to inequality are access to affluence and opportunity, such as gaps in wealth and income due to gaps in education and job readiness from discrimination, differences in educational experiences, and generational privilege.



Black Owner-Occupied Housing Units

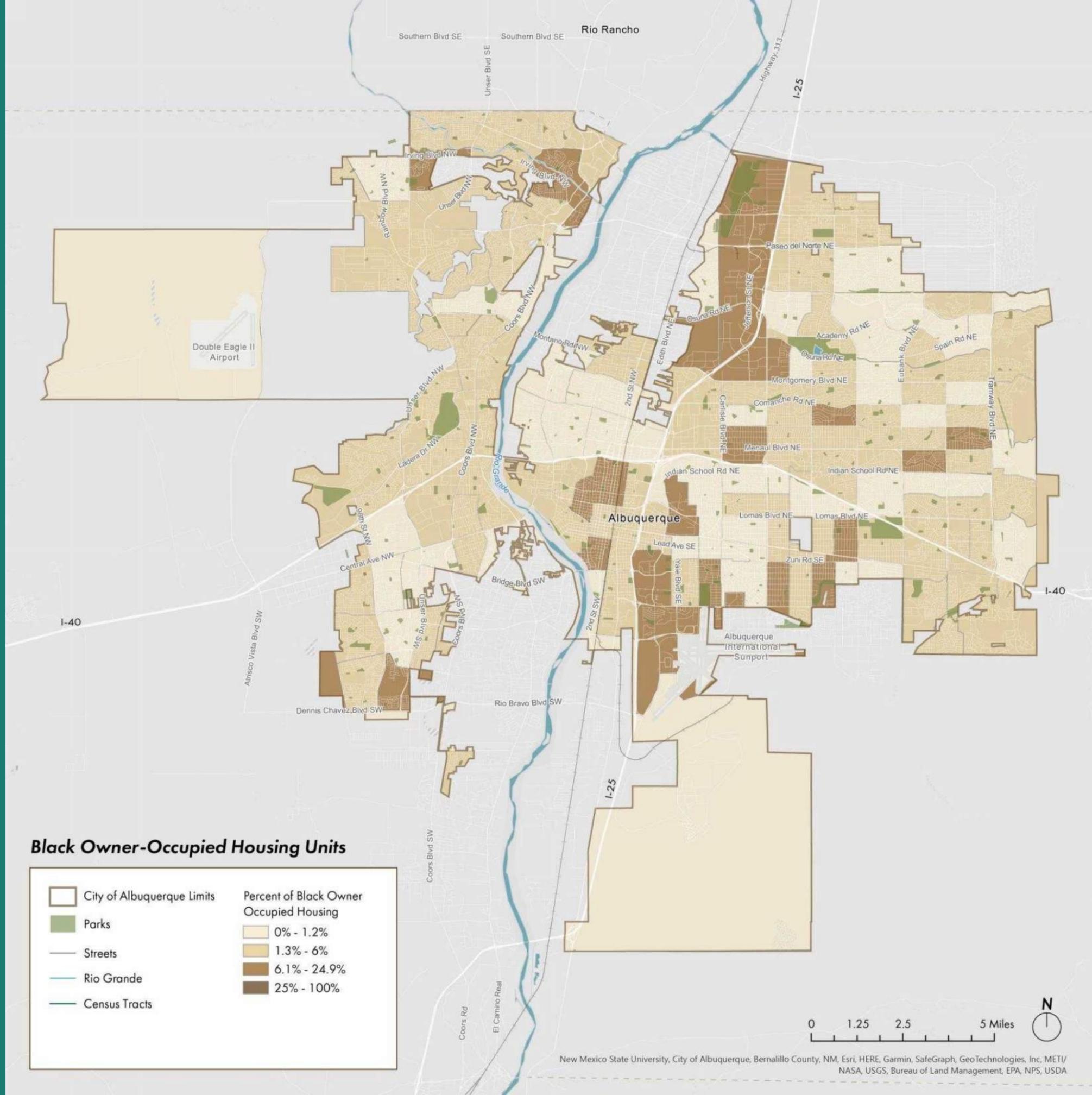
What We're Seeing

The following map utilizes U.S. Census data to show where Black Owner-Occupied housing is located in the municipality of Albuquerque.

The various census tracts have been placed on a spectrum. The darker the tract maps to a higher percent of housing units where the owner who occupies or lives in the home is Black.

Why it Matters

For the Black community, equity in home ownership requires municipal administrators to actively consider how their policy administers unequal opportunity. When we look at the following map of Black Owner-Occupied housing we need to ask if the locations of current Black homeowners is a product of policies and codes which produce unfair outcomes, community preference or a combination of both realities.



Native Owner-Occupied Housing Units

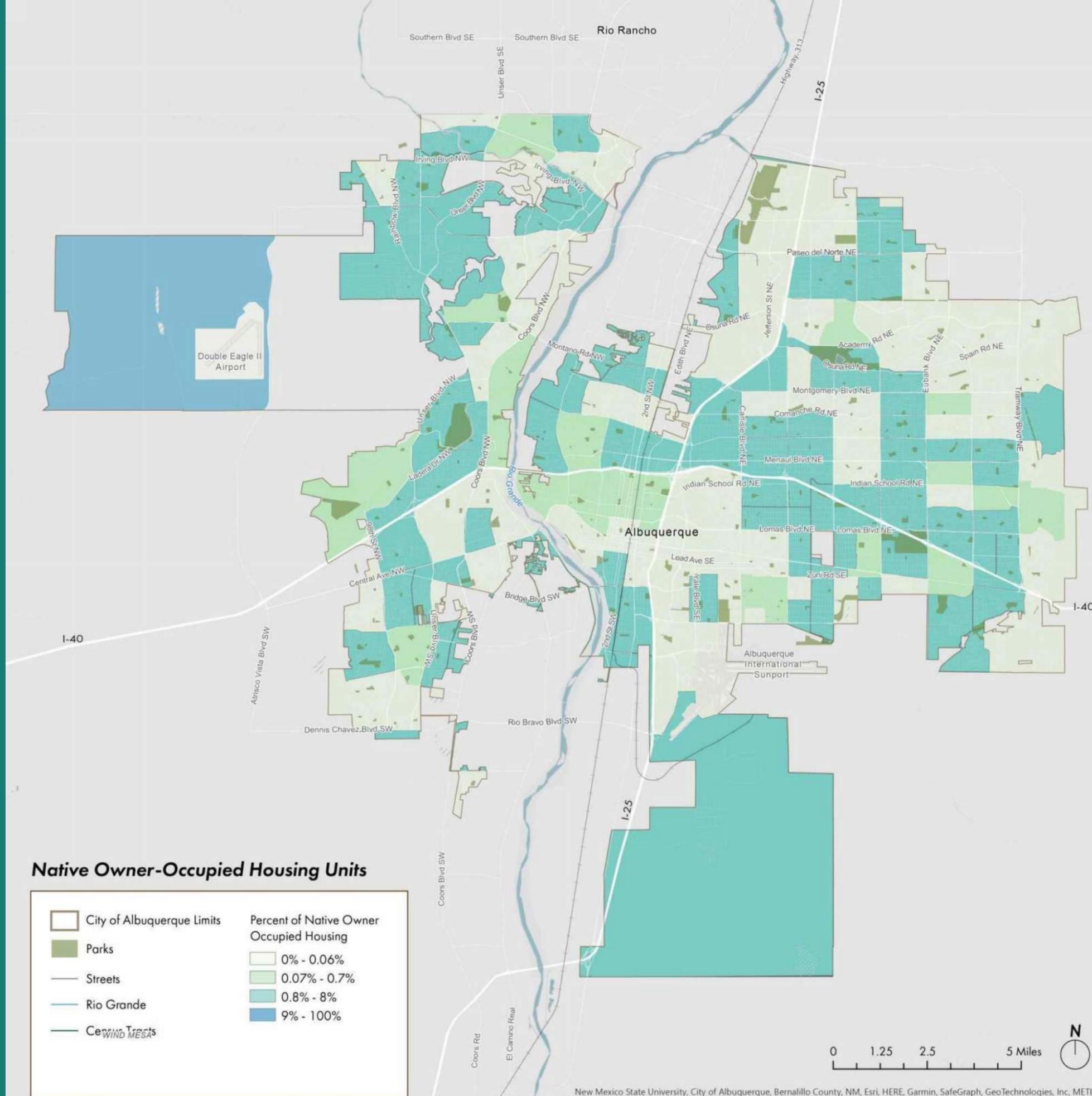
What We're Seeing

The following map utilizes U.S. Census data to illustrate where Native Owner-Occupied housing is located within the municipality of Albuquerque. The blue concentrations maps to a higher percent of housing units where the owner who occupies or lives in the home is Native. This particular map aims to examine where existing Native homeowners are located within Albuquerque.

It should be noted that the darkest region indicated on this map captures a census tract that overlaps with the city limits of Albuquerque and the neighboring Native Nations.

Why it Matters

Similar to the Black community, the Native community of Albuquerque have been historically disadvantaged by previous homeownership policies. To achieve equity in homeownership for the Native community requires the public and policy holders to recognize that not everyone has been given the same opportunity to participate and pass that benefit on to future generations.



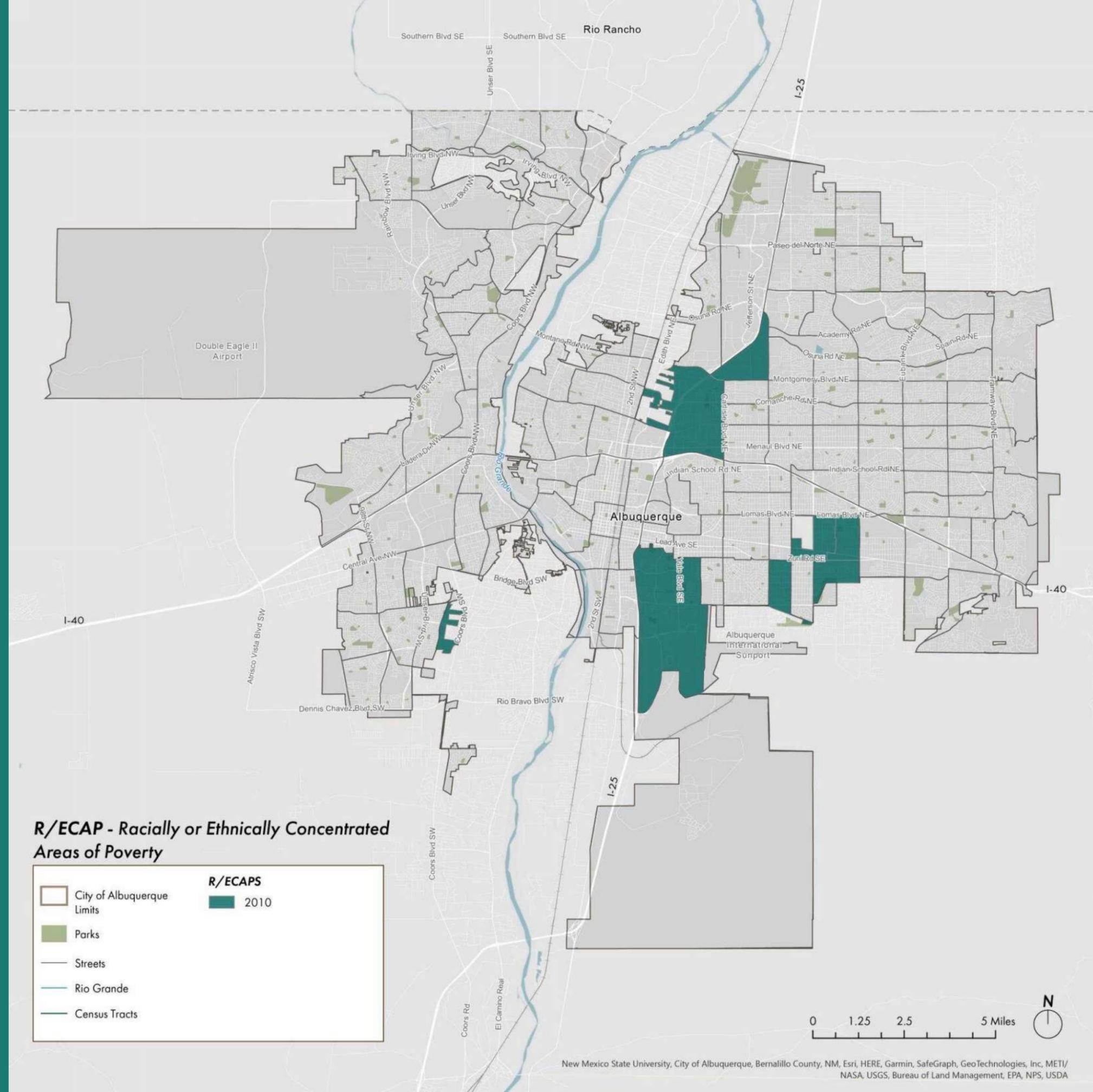
Racially or Ethnically Concentrated Areas of Poverty

What We're Seeing

R/ECAP is a federal measure and policy tool to indicate historical and current concentrations of poverty and racial segregation. Within Albuquerque, eight census tracts have been identified as R/ECAP.

Why it Matters

The R/ECAP zones indicated in the map, are the products of spatial inequality. The concentration of low-wealth communities of color needs to be re-framed from being seen as a poverty origin and instead viewed as products from the concentration of affluence and investment in adjoining neighborhoods.



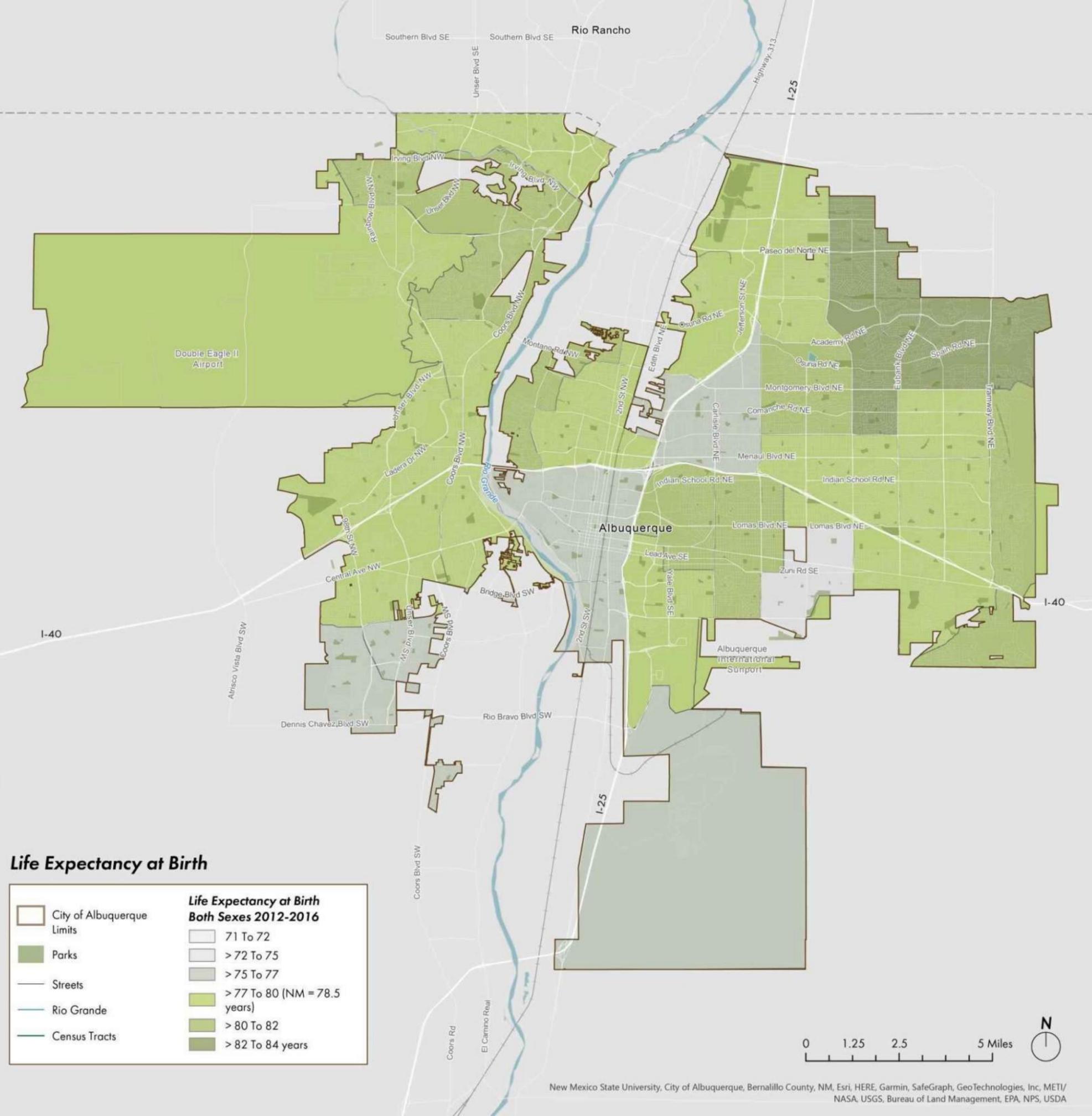
Life Expectancy at Birth

What We're Seeing

Life expectancy at birth appears to be lowest in the southwest and sections of the southeast and northeast City quadrants, and highest in parts of the northeast quadrant of the City.

Why it Matters

The age range depicted in this data set is narrow (71 to 84 years old), and conveys concerning data around life expectancy throughout Albuquerque. This is likely due to many factors including access to healthcare, fresh foods, and other critical resources. Pollution and toxicity may also play a role. A comparison to national averages is important in placing this data set into context.



TOXICITY

Wastewater Discharge Indicator

What We're Seeing

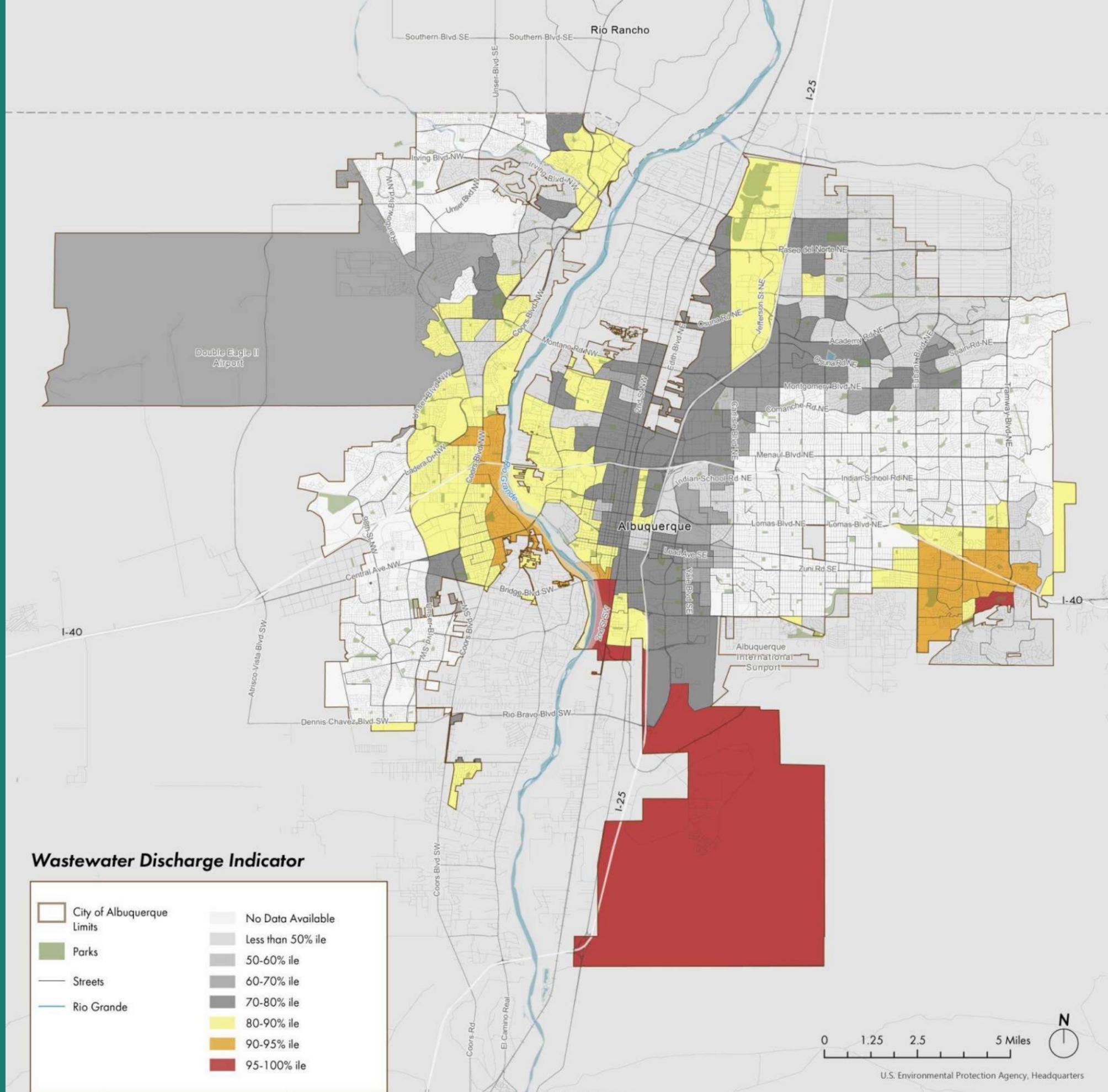
The following toxicity maps look at a series of data sets that are indicators of pollution sources and measurements putting residents at risk from long term proximity, including:

- Wastewater Discharge Indicator
- Underground Storage Tanks
- Hazardous Waste Proximity
- Superfund Proximity
- Air Toxics Respiratory Hazardous Index (HI)
- Air Toxins Cancer Risk
- Diesel Particulate Matter
- Particulate Matter 2.5 (tiny particles or droplets in the air that are two and one half microns or less in width)

Areas of highest toxicity typically fall along the Rio Grande river, near the rail line near downtown, south of the airport and a high concentrated area of the southeast part of the city.

Why it Matters

These toxicity maps indicate, from an environmental justice perspective, areas in the City that require increased attention and investment in order to improve quality of life and life expectancy for residents.



TOXICITY

Underground Storage Tanks

What We're Seeing

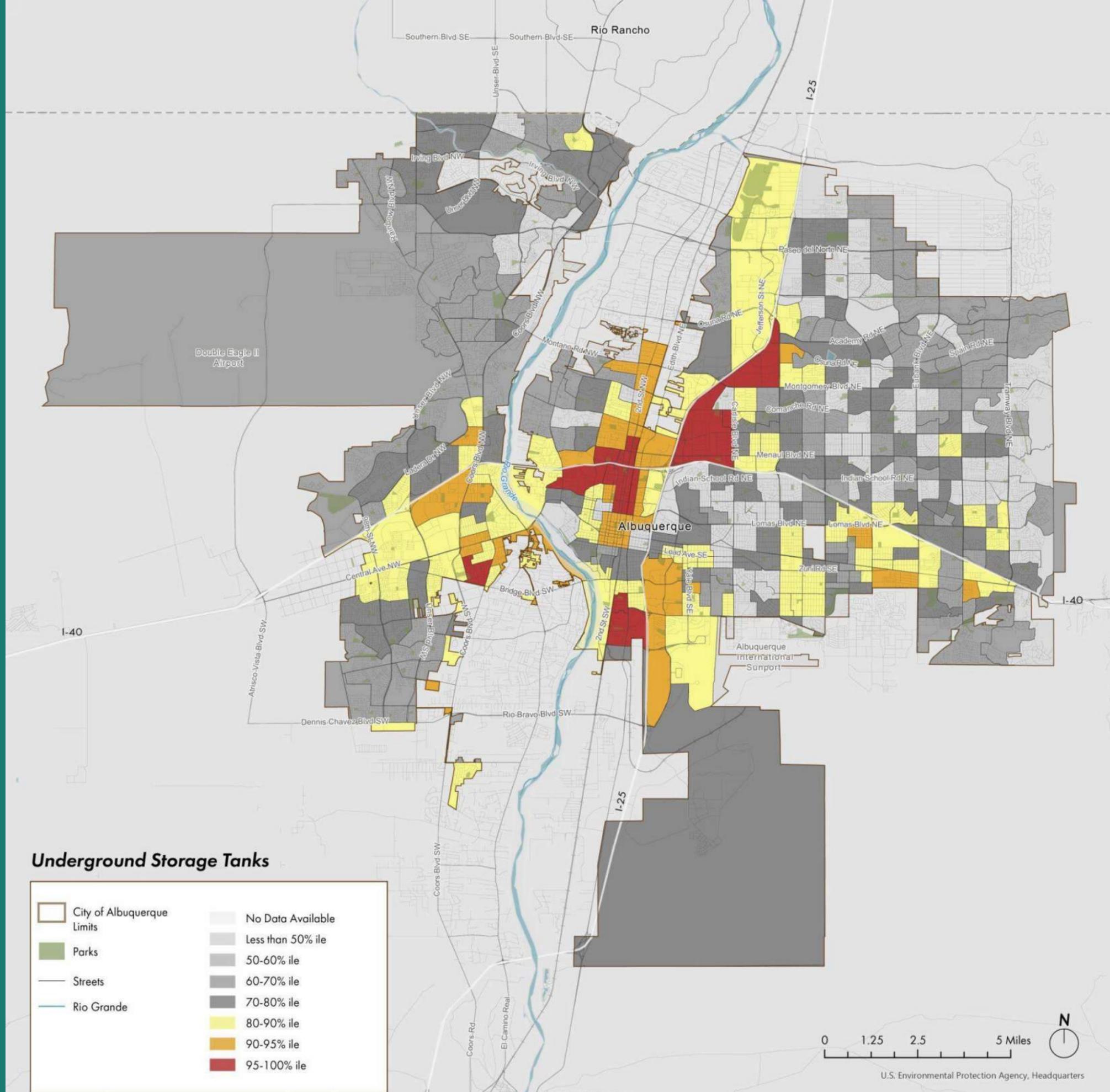
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Areas of highest toxicity typically fall along major transit corridors and in some of the City's central downtown neighborhoods.

Why it Matters

These toxicity maps indicate, from an environmental justice perspective, areas in the City that require increased attention and investment in order to improve quality of life and life expectancy for residents.



TOXICITY

Hazardous Waste Proximity

What We're Seeing

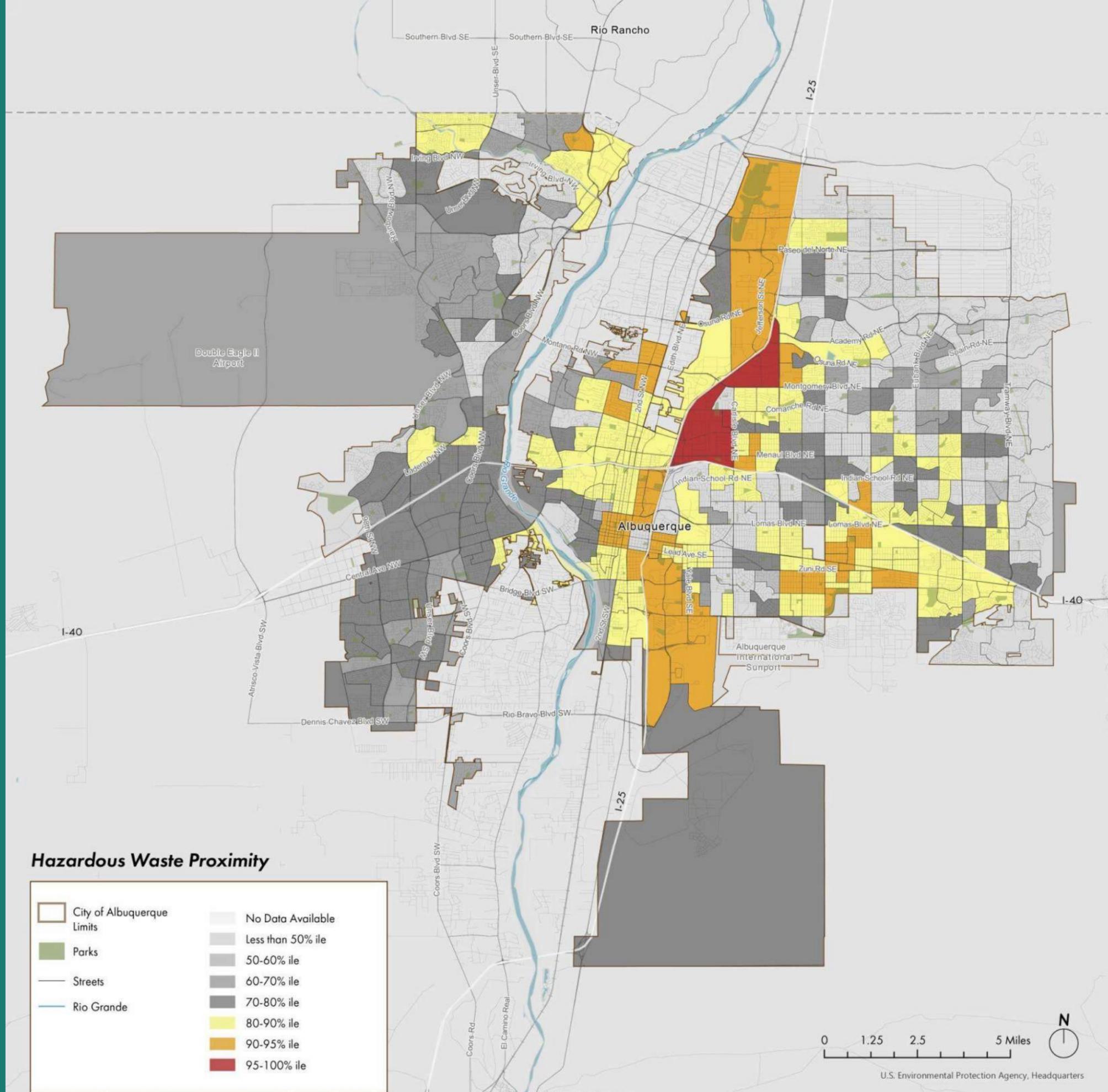
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- Particulate Matter 2.5

Areas of highest toxicity typically fall along Interstate 25 and concentrations in the southeast and central parts of Albuquerque.

Why it Matters

These toxicity maps indicate, from an environmental justice perspective, areas in the City that require increased attention and investment in order to improve quality of life and life expectancy for residents.



TOXICITY

Superfund Proximity

What We're Seeing

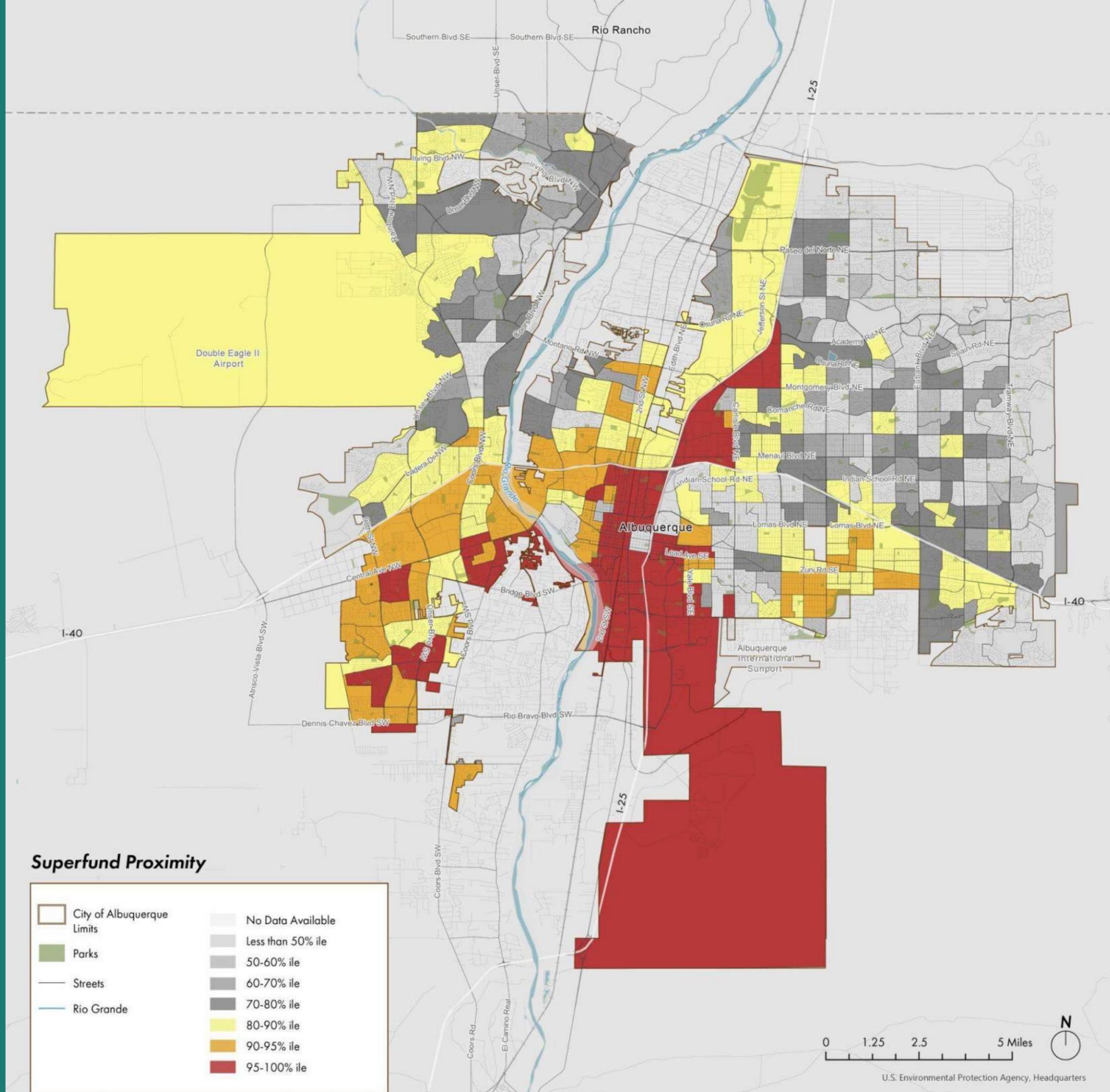
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- Superfund Proximity
- Air Toxics Respiratory Hazardous Index (HI)
- Air Toxins Cancer Risk
- Diesel Particulate Matter
- Particulate Matter 2.5

Areas of highest toxicity typically fall along Interstate 25, the westside along Interstate 40 and the south neighborhoods.

Why it Matters

These toxicity maps indicate, from an environmental justice perspective, areas in the City that require increased attention and investment in order to improve quality of life and life expectancy for residents.



TOXICITY

Air Toxics Respiratory Hazardous Index (HI)

What We're Seeing

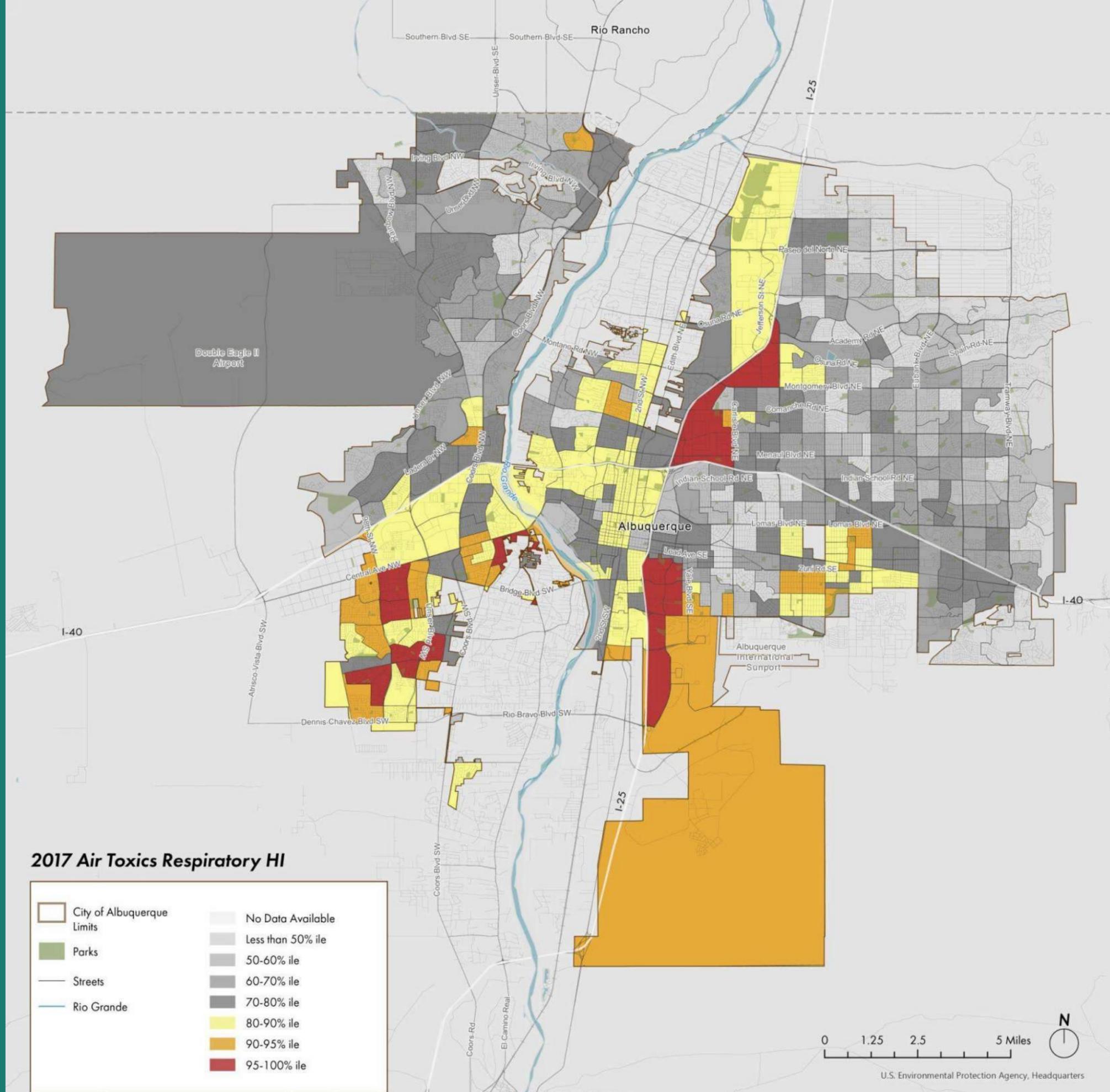
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- Air Toxins Cancer Risk
- Diesel Particulate Matter
- Particulate Matter 2.5

Areas of highest toxicity are typically falling along major transit corridors such as Interstate 25, Interstate 40 on the west side of the city, and southern parts of the city.

Why it Matters

These toxicity maps indicate, from an environmental justice perspective, areas in the City that require increased attention and investment in order to improve quality of life and life expectancy for residents.



TOXICITY

Air Toxins Cancer Risk

What We're Seeing

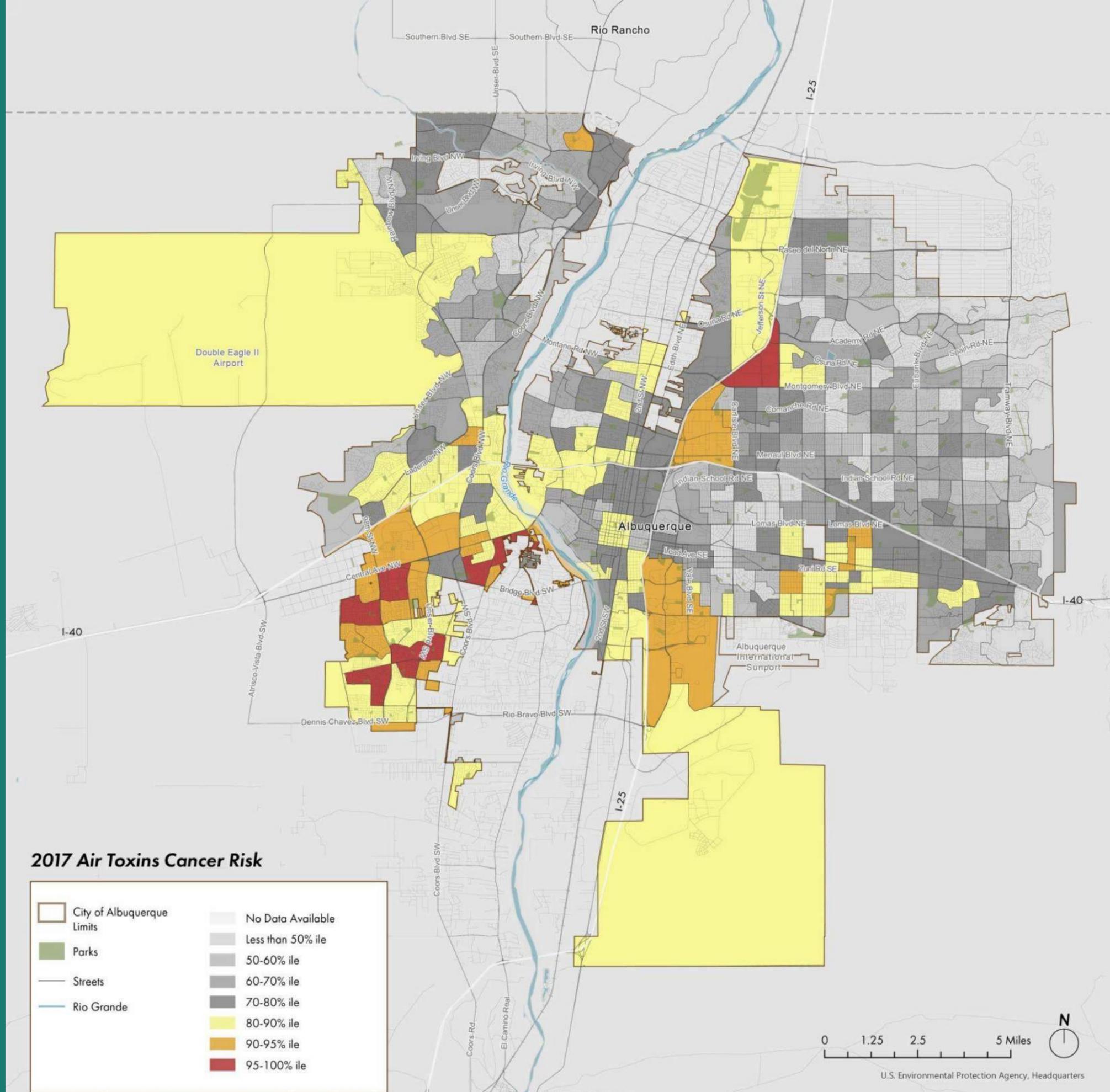
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reas of highest toxicity are typically falling along major transit corridors such as Interstate 25, Interstate 40 on the west side of the city, and southern parts of the city

Why it Matters

These toxicity maps indicate, from an environmental justice perspective, areas in the City that require increased attention and investment in order to improve quality of life and life expectancy for residents.



TOXICITY

Diesel Particulate Matter

What We're Seeing

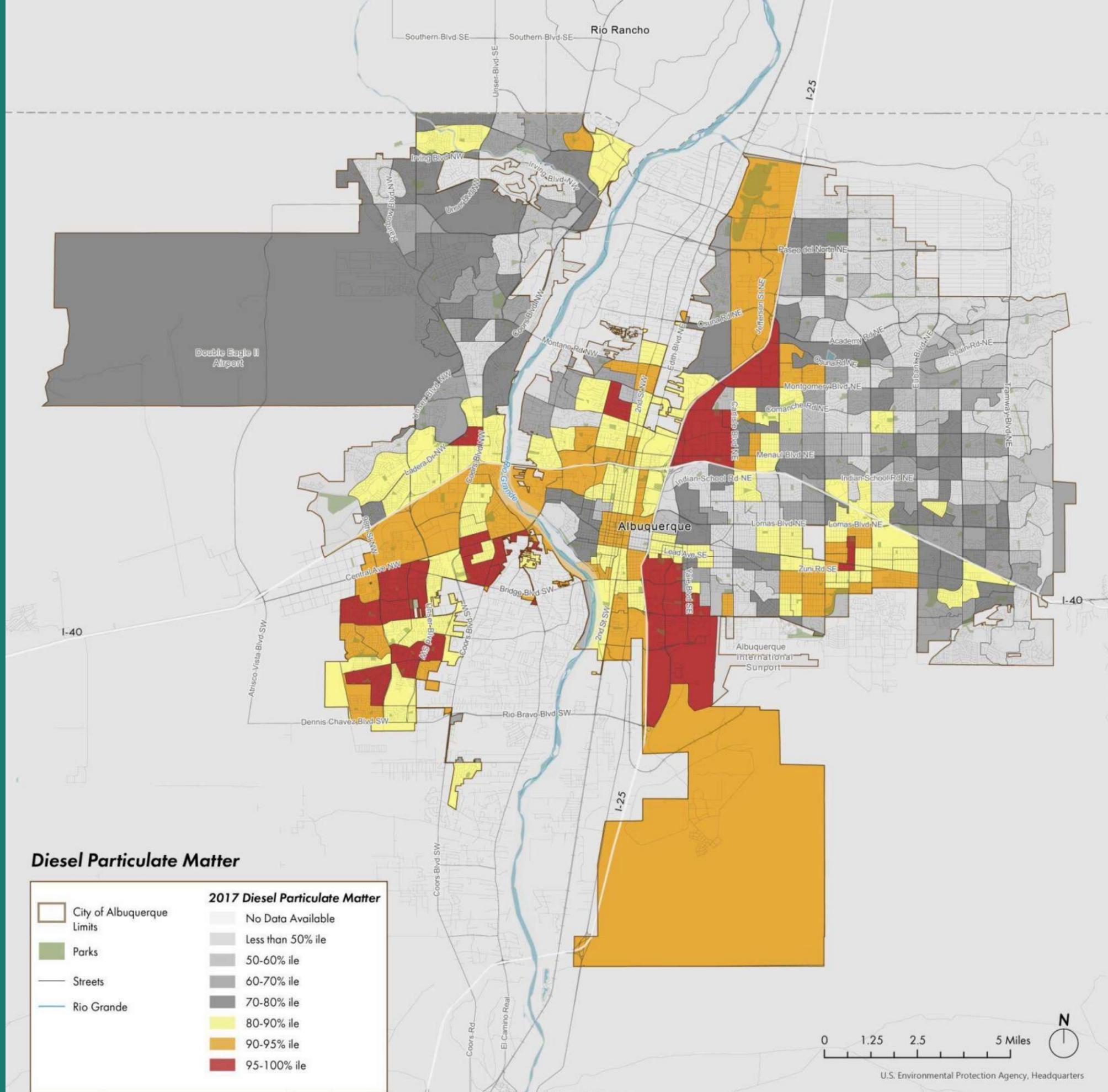
The following toxicity maps look at a series of data sets that are indicators of pollution sources and measurements putting residents at risk from long term proximity, including:

- Wastewater Discharge Indicator
- Underground Storage Tanks
- Hazardous Waste Proximity
- Superfund Proximity
- Air Toxics Respiratory Hazardous Index (HI)
- Air Toxins Cancer Risk
- Diesel Particulate Matter
- Particulate Matter 2.5

Areas of highest toxicity are typically falling along major transit corridors such as Interstate 25, Interstate 40 on the westside of the city, and southern parts of the city

Why it Matters

These toxicity maps indicate, from an environmental justice perspective, areas in the City that require increased attention and investment in order to improve quality of life and life expectancy for residents.



TOXICITY

Particulate Matter 2.5

What We're Seeing

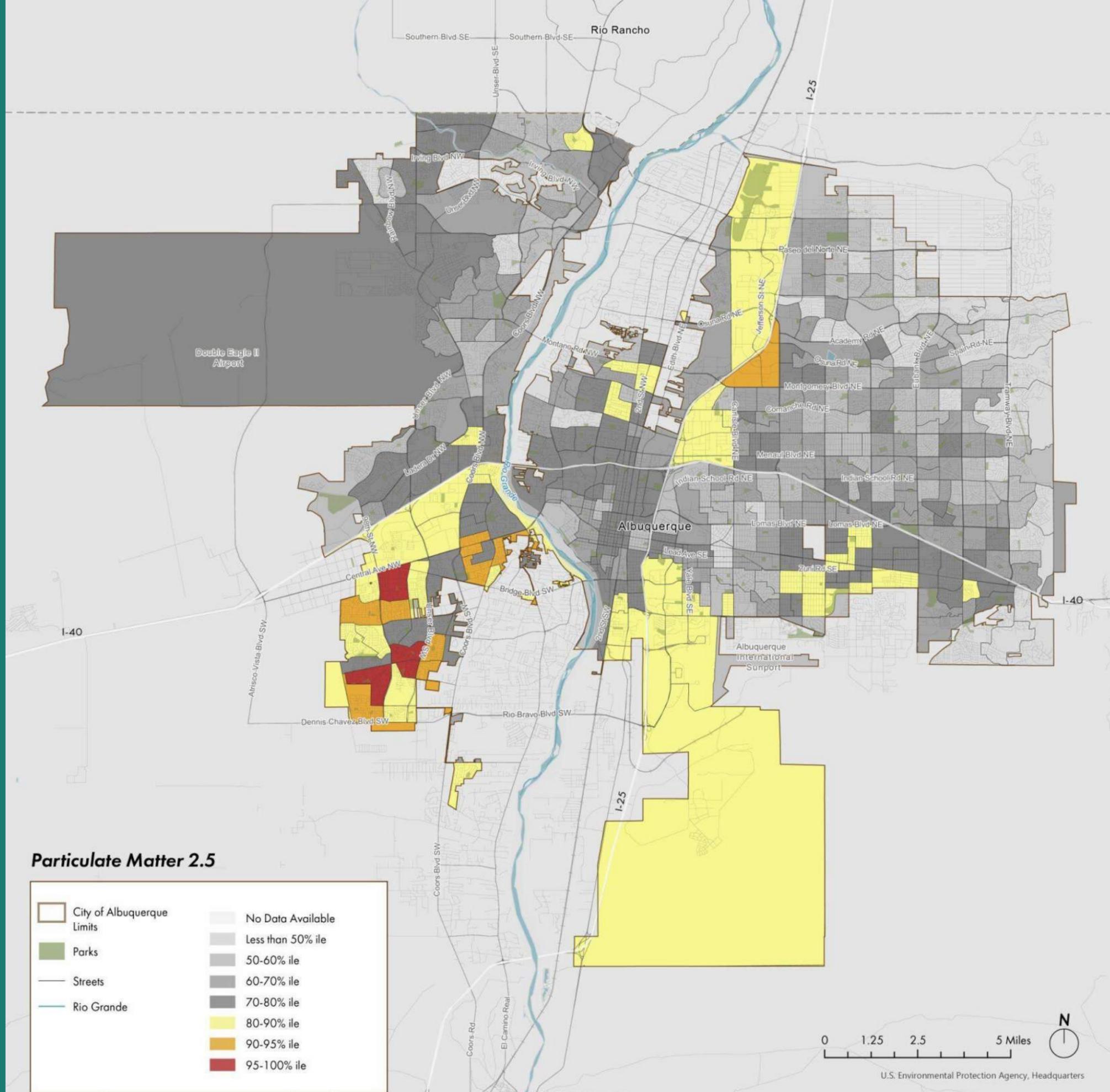
The following toxicity maps look at a series of data sets that are indicators of pollution sources and measurements putting residents at risk from long term proximity, including:

- Wastewater Discharge Indicator
- Underground Storage Tanks
- Hazardous Waste Proximity
- Superfund Proximity
- Air Toxics Respiratory Hazardous Index (HI)
- Air Toxins Cancer Risk
- Diesel Particulate Matter
- Particulate Matter 2.5

Areas of highest toxicity typically fall along major transit corridors such as Interstate 25, Interstate 40 on the west end of the city, and southern parts of the city.

Why it Matters

These toxicity maps indicate, from an environmental justice perspective, areas in the City that require increased attention and investment in order to improve quality of life and life expectancy for residents.



Toxins & Life Expectancy

What We're Seeing

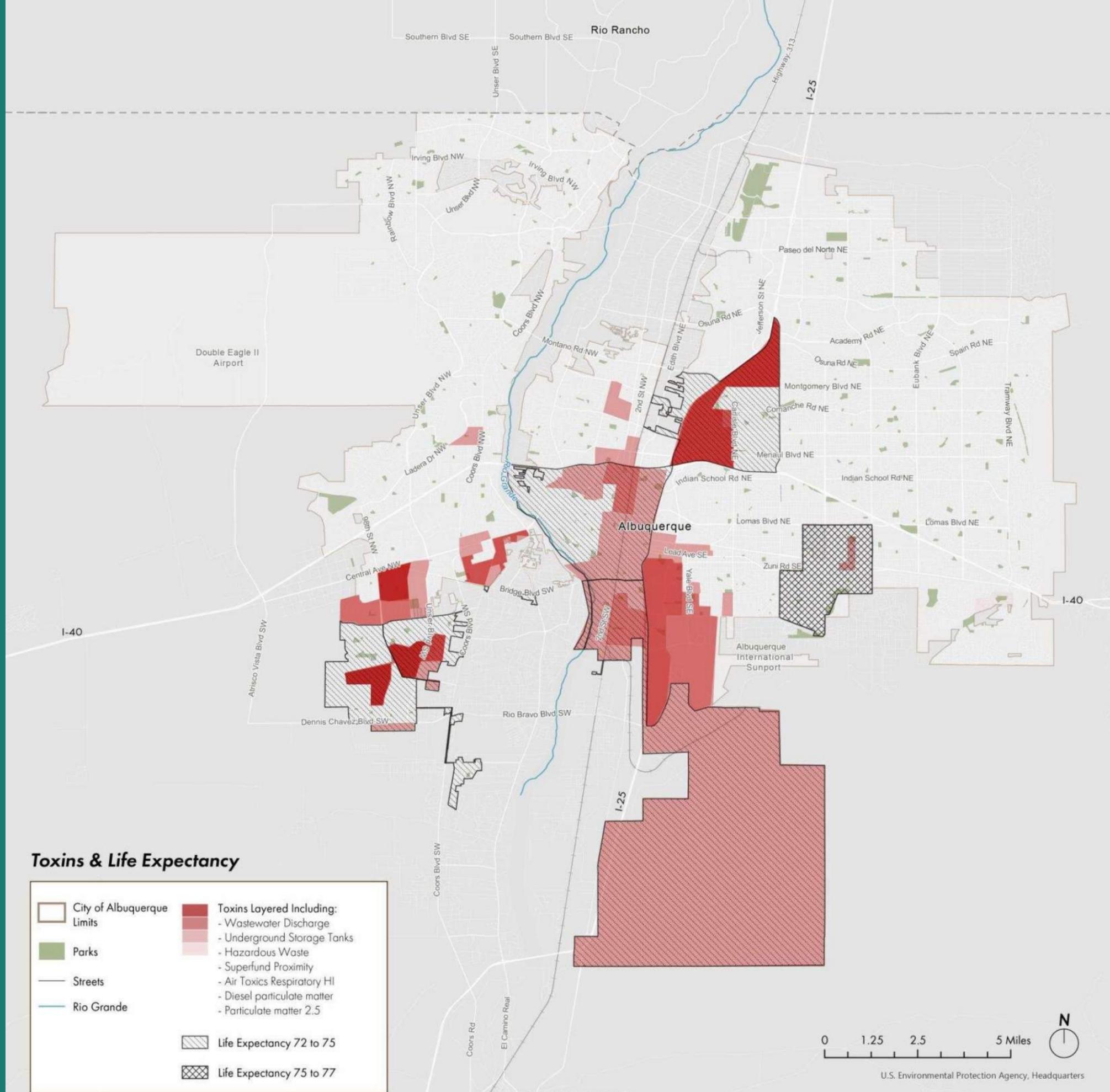
This map overlays life expectancy data with the toxicity-related data sets presented previously, including:

- Wastewater Discharge Indicator
- Underground Storage Tanks
- Hazardous Waste Proximity
- Superfund Proximity
- Air Toxins Respiratory Hazardous Index (HI)
- Air Toxins Cancer Risk
- Diesel Particulate Matter
- Particulate Matter 2.5

Areas of highest toxicity typically fall along major transit corridors and in some of the City's central downtown neighborhoods.

Why it Matters

These toxicity maps indicate, from an environmental justice perspective, areas in the City that require increased attention and investment in order to improve quality of life and life expectancy for residents.



LAND USE

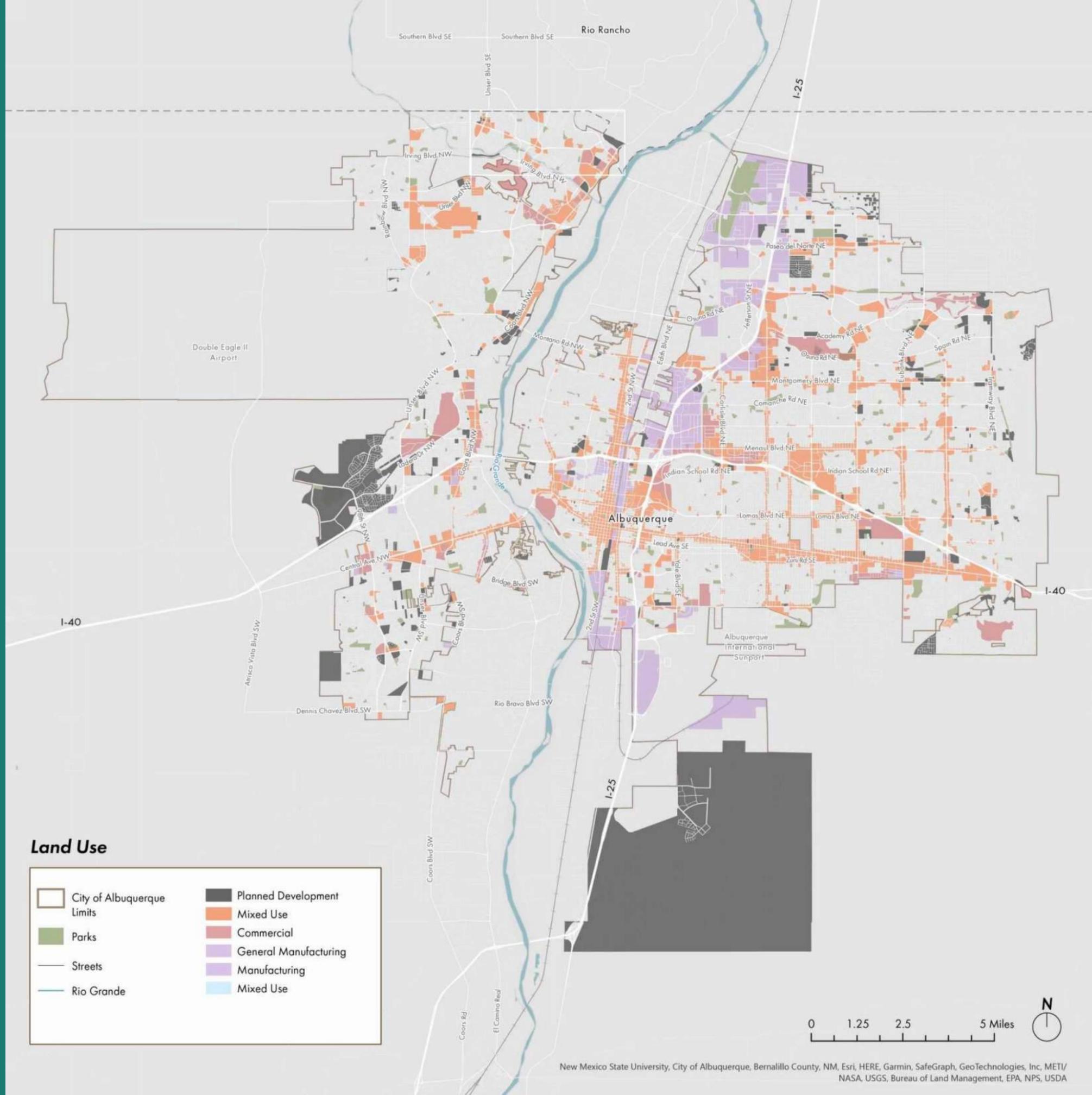
Heavy Manufacturing Land Use and Planned Development

What We're Seeing

Heavy manufacturing uses fall primarily along major transit corridors, which aligns generally with areas of higher toxicity in the City (see previous maps). Mixed use is scattered throughout the City's quadrants, and typically falls along primary and secondary transit routes. Planned development is scattered throughout the City and requires further study and verification.

Why it Matters

In selecting potential sites for development, land use and planned development are key considerations in understanding the current quality and future potential of a neighborhood to be a healthy, vibrant, connected location for homes and small businesses that lift up and support the Black and Native culture and identity.



Vehicle Availability

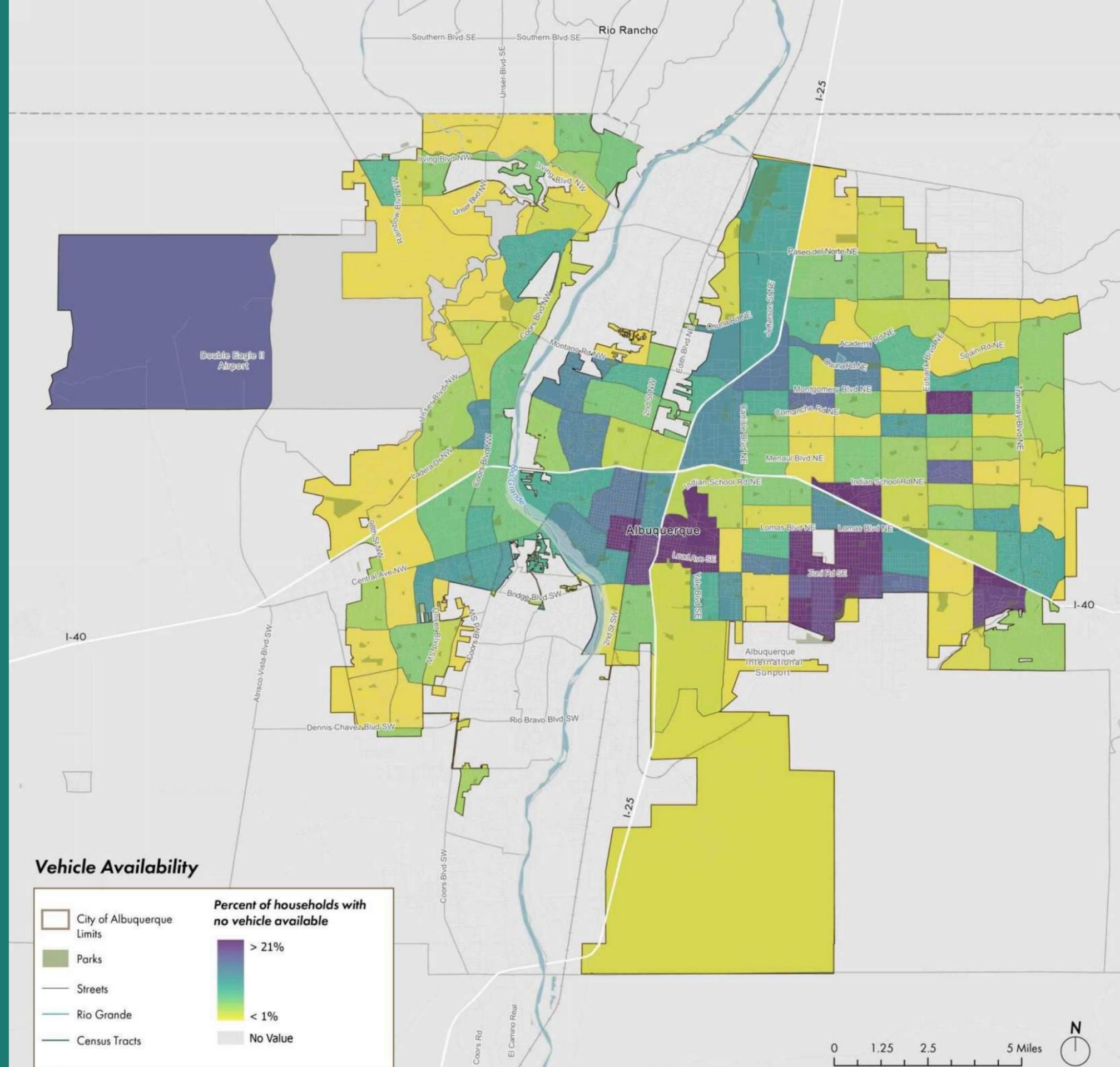
What We're Seeing

A vast majority of households within Albuquerque rely on at least one vehicle. However, for the households located in the dark purple zones of the map, access to a vehicle remains a challenge.

Why it Matters

Vehicle availability can indicate neighborhood wealth, but it can also let us know which neighborhoods are accessing and utilizing public transportation. Are there corridors of high public transportation usage, and are there lessons the city can observe and replicate within Albuquerque to encourage further use of public transit? Do the neighborhoods with a lower vehicle availability have more direct access to grocery stores and other necessities?

Ultimately this question of access to vehicle availability should be considered alongside access to public transportation in understanding which neighborhoods require additional investment.



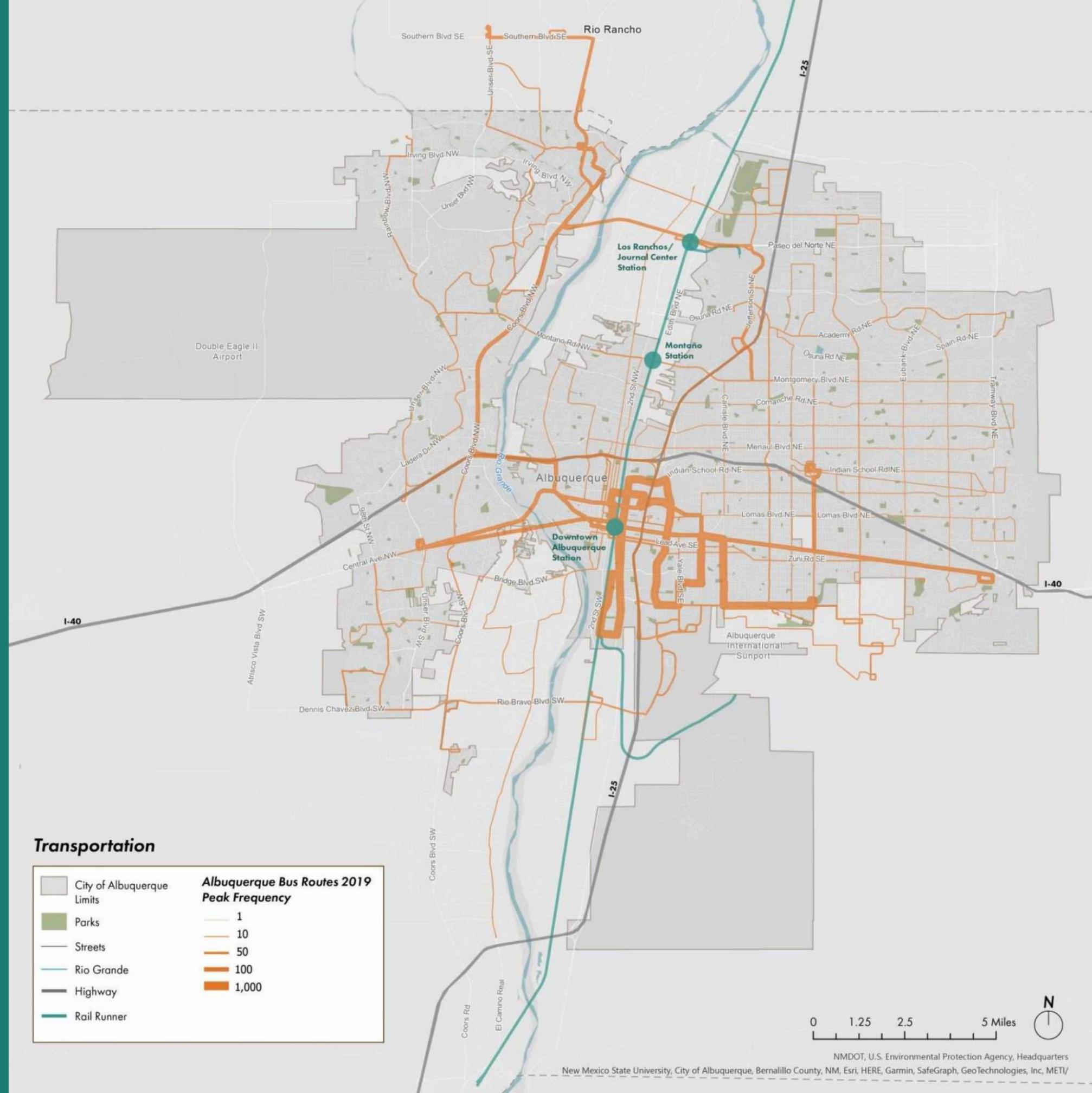
Transportation

What We're Seeing

This map illustrates bus and train routes in Albuquerque. The thickest orange lines represent bus routes with higher usage during peak frequency. The turquoise line represents the rail runner.

Why it Matters

Transportation is more than the movement of people from one location to another. Poor access to public transportation is a barrier to access and opportunity for community members. This transportation map lends an understanding of which bus routes are most heavily used, indicating where additional modes of transit and investment in upgrades and cleanup of buses and stations would be most impactful for users. It also lends an understanding of accessibility as we look at potential development areas. According to this data, some parts of the City are rarely accessed by public transit, meaning bus routes may not exist, or that there are additional barriers to access.



Black Community Assets

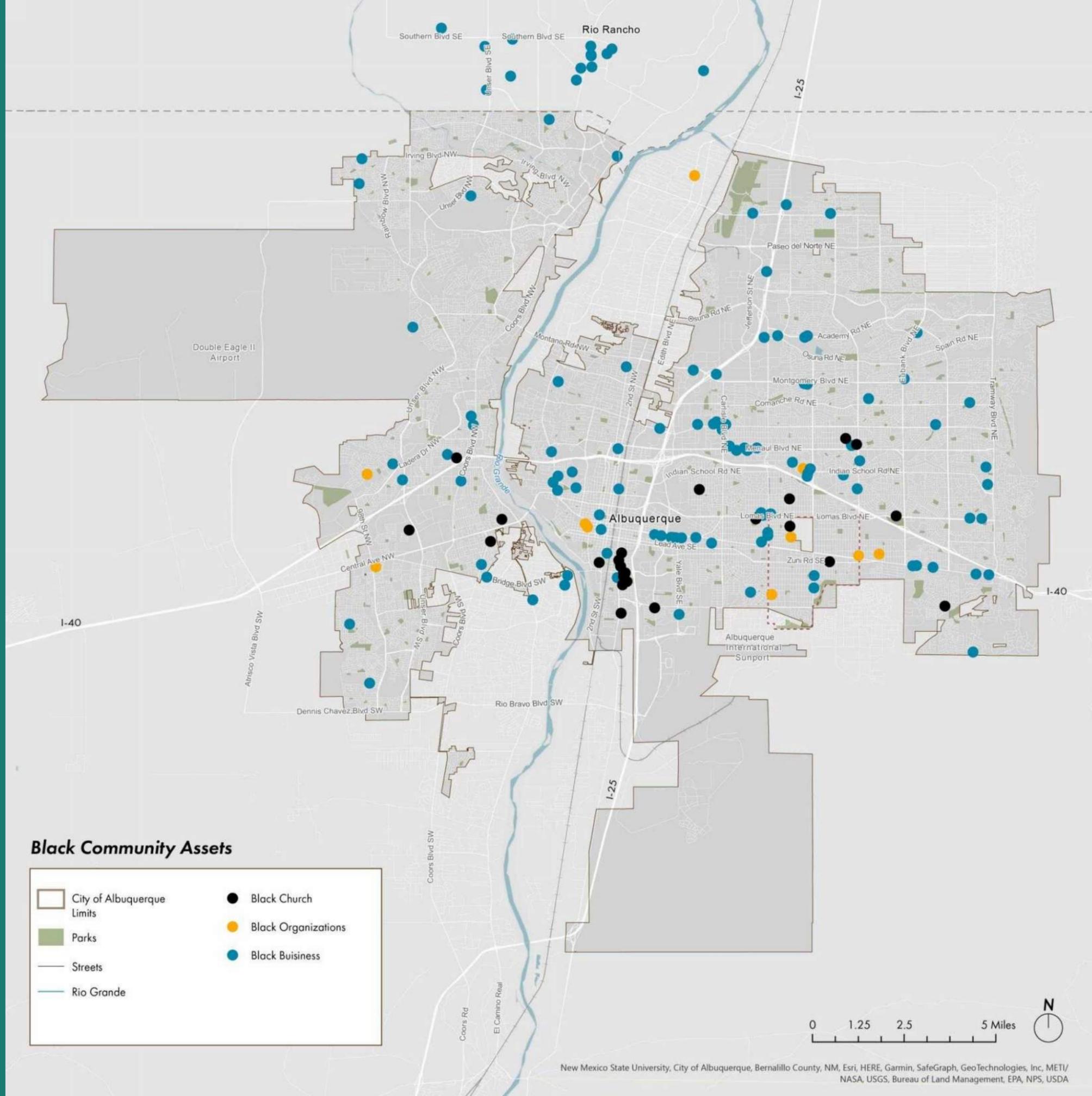
What We're Seeing

This map indicates that Black-owned businesses are dispersed throughout most of Albuquerque, and are more highly concentrated around major transit corridors. Black churches and organizations are concentrated primarily south of I-40.

Why it Matters

When selecting sites, the City should conduct additional analysis and engagement in order to understand the impact of development on existing Black-owned businesses, churches, and organizations, asking the question: *What additional resources does the local Black community want?*

When considering how to support the construction of new homes and businesses, the City should ask: *Are there specific neighborhoods that Black community members want to open businesses in? How can the City support this? How can the City invest directly into the Black community?*



Native Community Assets

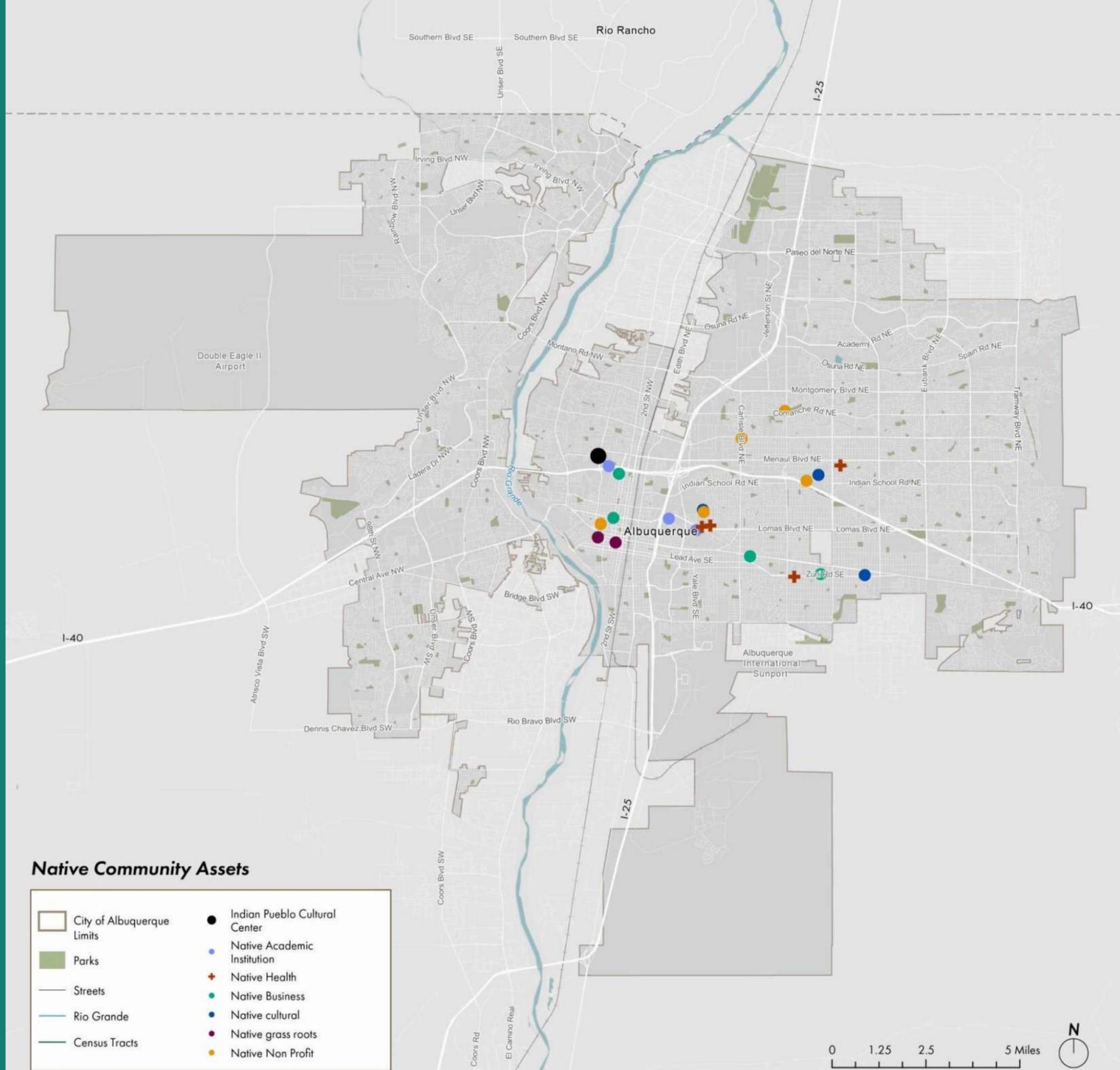
What We're Seeing

This map indicates that Native-owned businesses, institutions, health centers, cultural centers, and organizations are concentrated in a few spots on and south of I-40. While the Indian Pueblo Cultural Center is a significant Native community asset, this map indicates that there are very few Native-owned businesses and organizations in Albuquerque.

Why it Matters

When selecting sites, the City should conduct additional analysis and engagement in order to understand the impact of development on existing Native assets asking: *What additional resources does the local Native community want?* Given the significance of the Indian Pueblo Cultural Center, considering how to enhance access and connection between this site and any Native-focused development is important.

When considering how to support the construction of new homes and businesses, the City should ask: *Are there specific neighborhoods that Native community members want to open businesses in? How can the City support this? How can the City invest directly into the Native community?*



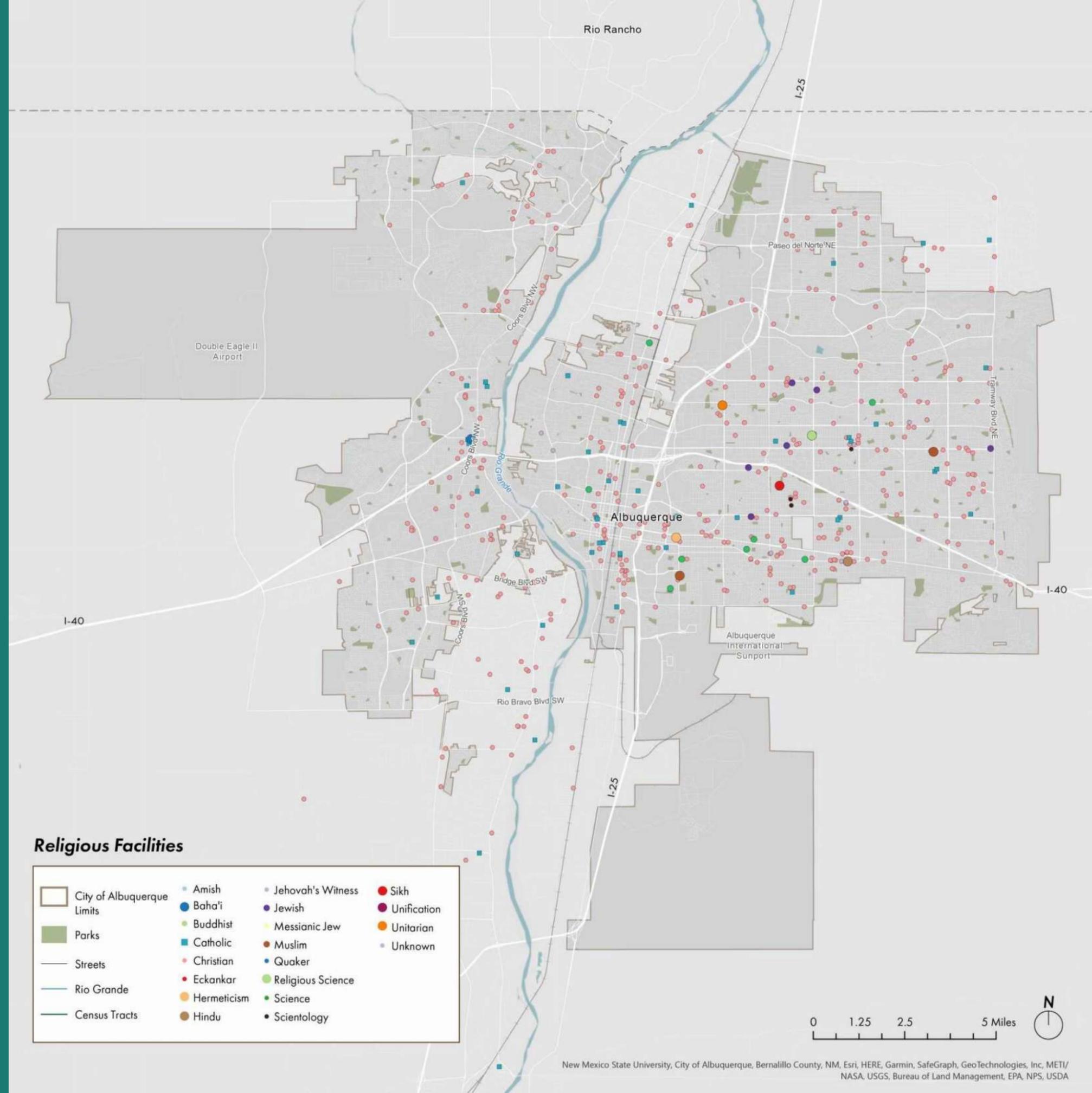
Religious Facilities

What We're Seeing

This map indicates that there are religious facilities located throughout Albuquerque. The majority of these religious facilities are Christian churches, however there are also Baha'i, Buddhist, Catholic, Eckankar, Hermetic, Hindu, Jehovah's witness, Jewish, Messianic Jewish, Muslim, Quaker, Religious Science, Science, Scientology, Sikh, Unification, Unitarian, and other facilities.

Why it Matters

An indexing of religious facilities can be helpful in identifying organizations that may be open to sharing existing building space or land with developments that support family and community members. These can be financially beneficial agreements for all involved parties, and can often provide complementary community, recreational, and educational programming.



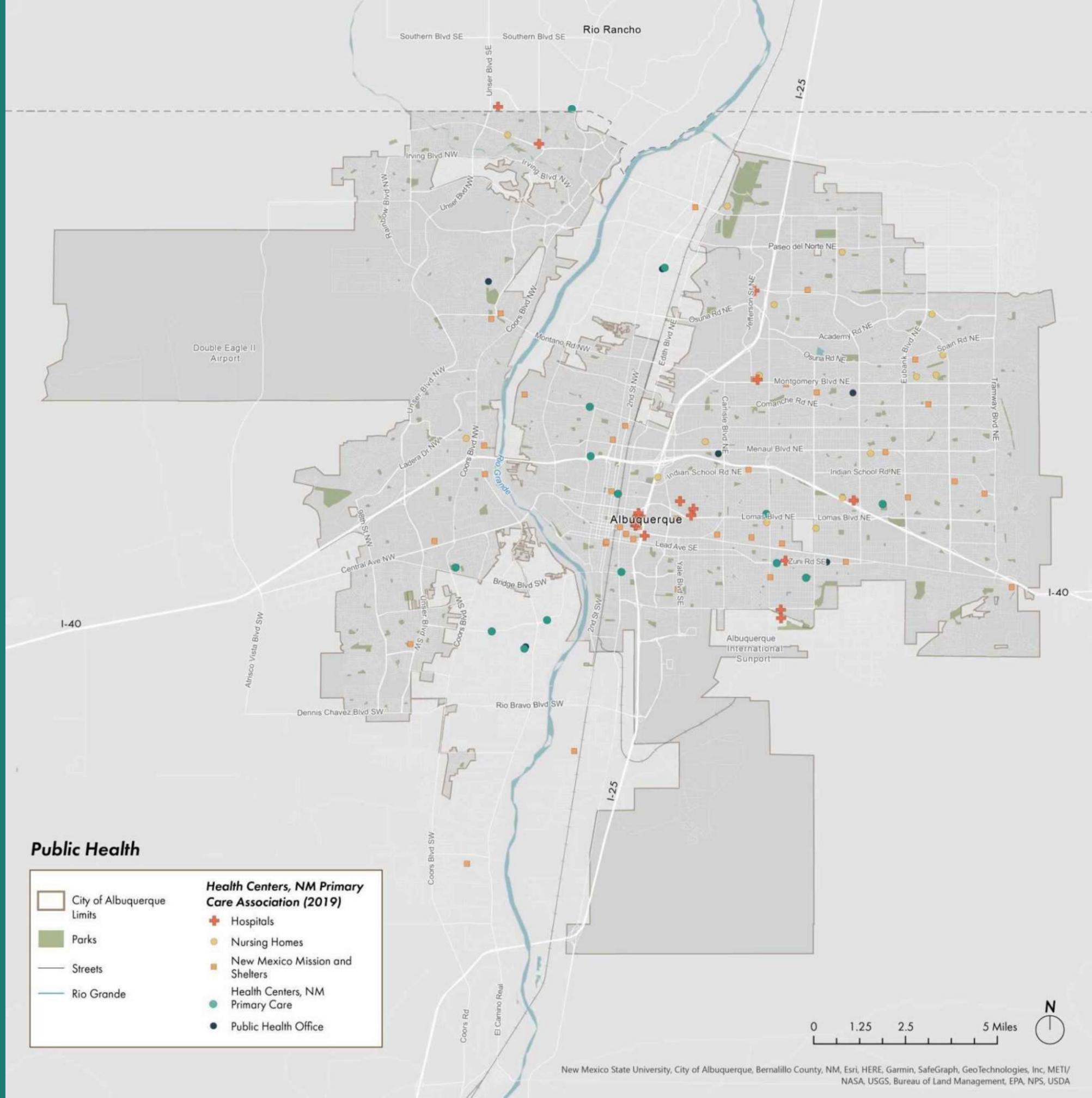
Public Health

What We're Seeing

This map indicates that there is a concentration of health and social service facilities in southeast Albuquerque, including a few major hospitals, making this a hub for these services. New Mexico Missions and Shelters are dispersed throughout the City, as are a small number of primary care and public health offices.

Why it Matters

Community members seeking health services from hospitals regularly need safe and reliable access to these facilities. These families and individuals may choose to prioritize living close to the hospitals and clinics they visit regularly in the absence of reliable public transportation. It is critical that the City consider how to enhance access to new and existing health and social services in its pursuit of equitable development.



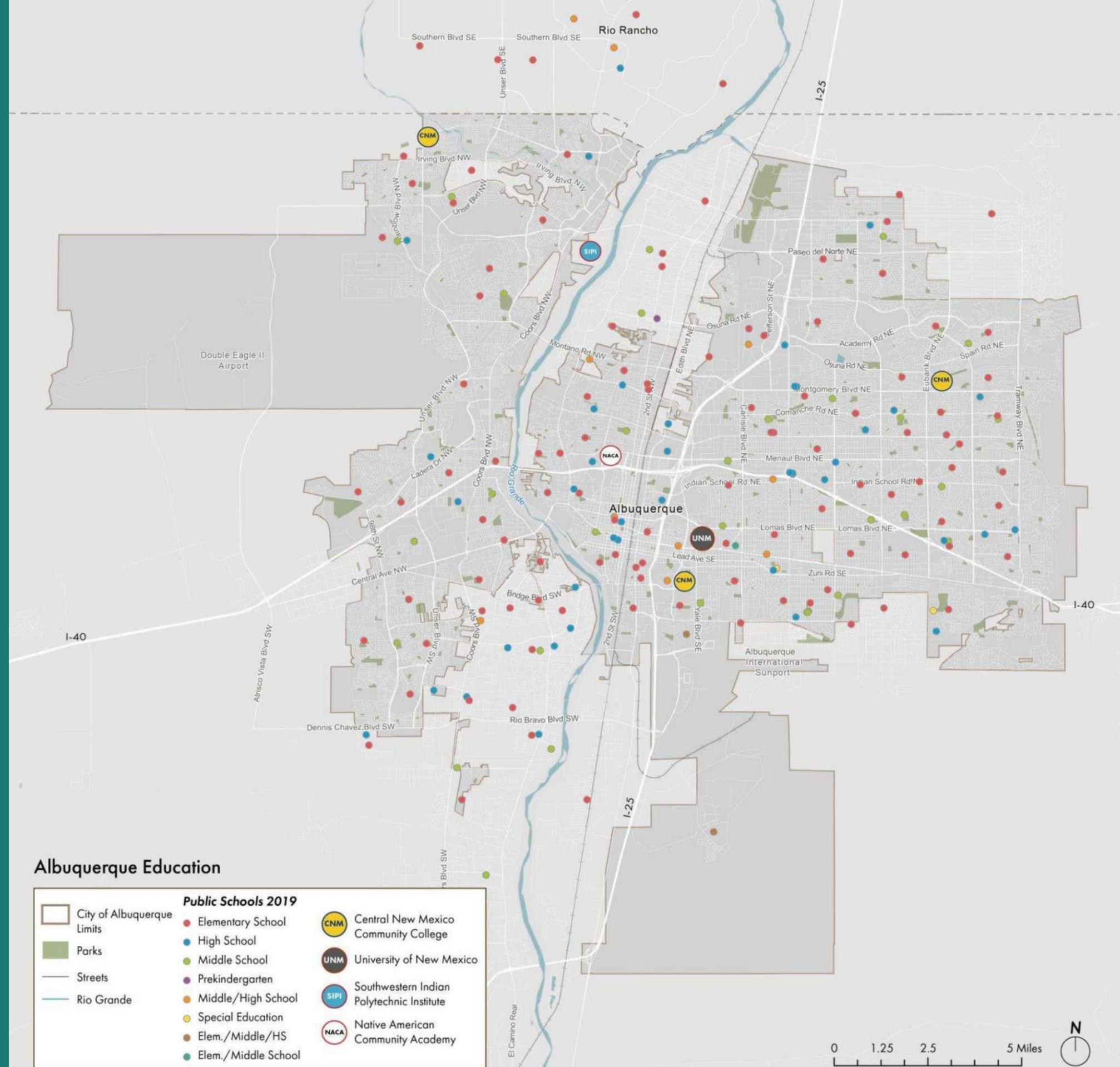
Albuquerque Education

What We're Seeing

This map indicates that public elementary, middle, and high schools are located throughout the City. The University of New Mexico and Central New Mexico Community College's campuses create a university hub in Albuquerque's downtown area, where access to associated resources is strong.

Why it Matters

In seeking to understand which neighborhoods are most desirable for Black and Native communities, it is important to look closely at school enrollment locally. In addition to understanding current enrollment by race, consideration of rates of dropout, college admission, and student-reported experiences should contribute to an understanding of how the City can better support all students in their educational careers.



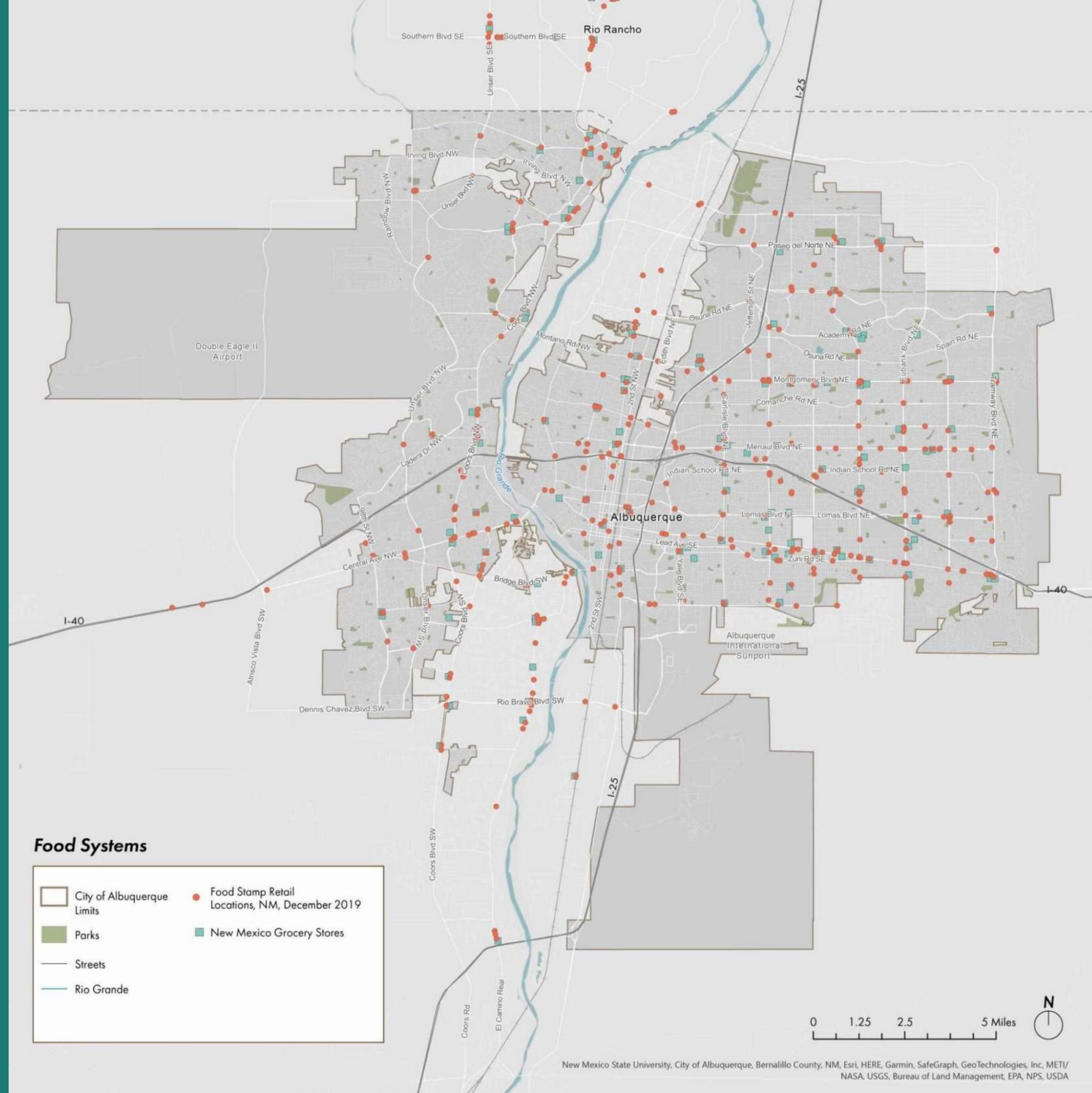
Food Systems

What We're Seeing

According to this map, there is a significant concentration of grocery stores and food stamp retail locations along Zuni Rd and 2nd St, however they are distributed throughout the City on major roads and bus routes. This data set does not indicate which store locations sell fresh foods, or relative price points.

Why it Matters

It would be helpful to understand through additional mapping and community engagement which stores folks access most frequently and which stores are selling fresh foods.



RECOMMENDATIONS



RECOMMENDATIONS

Financial Models

Can we think more creatively about what direct support is? What types of programs are needed within the Black and Native communities? What resources are needed to broaden the path to home and business ownership? Ideas and suggestions to open up such possibilities include:

- Create a peer-to-peer learning community (funded by philanthropy and City) so resources can be shared and community members can be compensated for their knowledge of the home-buying process and the creation of their businesses
 - Create a revolving loan fund that assists future Black and Native homeowners with low-interest loans to support during the closing process; this fund could be seeded by philanthropy and/or by the City of Albuquerque through a bond measure, the sale of City lands not deemed suitable for housing or by other means
 - Explore unconventional options to keep homes affordable, such as the City buying down interest rates
 - Provide and update continuing incentivized programs, including financial literacy training to support first-time homebuyers
 - Pursue Special Purpose Credit Programs to expand fair access to credit for communities impacted by discrimination
- Support, enforce and incentivize the Buy Indian Act to channel tourism dollars and business opportunities to Native businesses and families
 - Take steps to ensure that the City is not in competition for funding with community organizations through enhanced communications and cross-referencing opportunities with organizations periodically. Develop strategic partnerships, shared protocols, and goals around funding and philanthropy
 - The City can pursue Special Purpose Credit Programs to expand fair access to credit for communities impacted by discrimination
 - Focus on infill development for housing
 - The City needs to put funds towards gap financing that supports developers who will build homes for Black and Native residents
 - Create a land bank of vacant lots that allow community members to have first priority of purchase and development of those lots, which benefits the local residents and not the outside large developers.

Team Building

Can the City bring on key individuals or a consultant to add capacity to the OEI team as housing opportunities and priorities take shape on specific sites and become real projects? We recommend adding one or more team members to focus on project management throughout the development process.

The types of candidate experience the OEI team and the City should be looking for include:

- Housing development
- Project management
- Scale of projects completed over 40 units - larger neighborhood scale
- Alignment with OEI team and any other qualifications that the City would prioritize

Potential Partners

- Develop partnerships with regional Tribally Designated Housing Authorities (TDHEs) to invest in the development of homes for future homeowners, expanding and diversifying the types of funding available for homeownership within the City
- Incentivise developers to create innovative approaches to housing development to further opportunities for homeownership through the following:
 - Adapting zoning regulations related to density, proximity, and typology

- Identifying developable plots of land (owned by the City of Albuquerque) available at low cost or no cost to promote housing affordability
- Providing development grants to expand housing typologies, including but not limited to: live-work and mixed use approaches, as well as co-housing and multi-generational homes and supportive housing

- Build strong relationships with entities related to housing and homeownership, such the New Mexico Finance Authority and work together to find ways to better support homebuyers
- Supporting the American Indian Chamber of Commerce of New Mexico (AICCNM) and the African American Greater Albuquerque Chamber of Commerce (AAGACC) directly:
 - Support from AICCNM and AAGACC in efforts around advocacy
 - Support inquiry by AICCNM and AAGACC around procurement, and work together to strategically align with City selection criteria to ensure related businesses are ready to be competitive and can provide high-quality services

RECOMMENDATIONS

Zoning Updates

Some Zoning and planning policies are examples of how bureaucratic inertia or dysfunction can hold things up and prevent positive change. The question becomes, how can we think more creatively about pushing zoning requirements towards housing and entrepreneurial spatial equity. For example the City can:

- Adjust or waive any entrenched zoning requirements that limit appropriate development
 - Revisit and update density and unit count limits to allow for multi-generational family home designs, additional dwelling units and other healthy and safe culturally-appropriate urban densities
 - Add flexibility around spatial zoning constraints such as property-line setbacks, height restrictions and daylight planes in order to accommodate appropriate urban densities
 - Expand zoning flexibility to include mixed-use developments and live-work homes in most areas of the City
 - Allow for Additional Dwelling Units on all single family detached lots where space exists for additional units
 - Make public commitments and provide clear steps and City timelines for adopting zoning changes
- Look to model zoning that other cities have adopted to increase affordability and homeownership including: California Senate Bill (SB) 9 that streamlines housing permitting and increases density to create more inclusive neighborhoods; CA SB 10, that allows for up to 10 units on a parcel within a streamlined review process; CA SB 35, that makes housing projects eligible for streamlining when affordable housing goals are unmet, and SB 330 requiring timely processing of permits and ensuring new zoning changes result in no loss of housing units
 - Consider adopting “objective design and development standards” that provide clear and consistent rules and processes to approve new housing; cities such as Santa Cruz, CA are leveraging this approach to streamline approvals processes for multi-family / mixed use development to ensure that local housing production goals are met
 - Sponsor research about how other cities are implementing zoning changes focused on affordability and increased homeownership and decide which approaches to implement; for example, Minneapolis was the first city to eliminate single-family zoning and cities like Los Angeles and Portland have limited single family zoning and focused on neighborhood residential zoning at higher densities and ability to split lots into multiple parcels



RECOMMENDATIONS

Policy Change

Bureaucratic friction and dysfunction can hold up positive change a lot. Several areas where MASS would recommend looking more extensively at policy change include:

- Institute new policies and pathways to achieve and incentivize homeownership for populations as recommended by the City Office of Equity and Inclusion
- Acknowledge and strengthen the way this work is happening now, namely by identifying Council members who support specific policy changes and write into legislation
- Institute, over time, new policies that don't rely on individuals shepherding projects through procurement process
- Provide "Jumbo" mortgages to support multi-generational homes within Tribes
- Analyze how the City's anti-donation policy is causing a hindrance to housing-related projects and consider modifying policy to allow for ease of housing production
- Take all inequitable, problematic and/or racially-discriminating covenants off the books
- Open pathways and opportunities for Tribal funds to be made available for down payment assistance for Native folks living off-reservation

In order to get commitments from the City for change, policies and statements of intent can be put in place and made public, ideally as part of a widely broadcast initiative to involve and inform City departments and residents

- For example, describing in detail and making public exactly what accountability measures the City departments will put in place to guarantee follow-through on community input and creating a framework, support network and interdepartmental process

Finally, these points highlight ways in which equity can be lifted up and implemented:

- Recommending the City should apply what's shared in this needs assessment to the RFP for the Sawmill and other key City-controlled sites
- Requiring developers to actively engage in conversation and continued engagement with Black and Native community members
- Adding form fields to City RFPs prompting applicants to answer how housing gaps will be addressed in their development approach
- Building the expectation and language into RFPs that emphasize building for and with Black and Native community members and contractors of color

Take all inequitable, problematic and/or racially-discriminating covenants off the books.

-Community Engagement Feedback

RECOMMENDATIONS

Planning for Equity

There's an opportunity to do things differently through planning for healthy neighborhoods for Black and Native residents of Albuquerque. How can we think more creatively about pushing city planning goals and policies towards housing and entrepreneurial equity. For example the City can adjust and update planning documents to embrace progressive planning for equity practices such as:

- Progressive planning practices can help to close the racial wealth gap in Native and Black Communities, for example, cultural facilities such as community centers or a community-focused museum or cultural center can become anchors to mixed-use development plans in neighborhoods that are close to transit, parks and community-prioritized assets
- Creating 'green-lining' areas* with Black and Native community members in healthy, low-toxicity areas that are prioritized by community members, with access to shared amenities such as parks, green spaces, cultural centers, flexible art and food spaces, and a range of community garden, recreational, and social/cultural spaces

- Naming and growing districts with anchor sites to center Black and Native community commons, neighborhood facilities and business incubators, and cultural corridors
- Draft statements of commitment to change together with Black and Native community members in order to find alignment and work towards common goals with transparency and accountability
- Businesses: understand businesses are at different levels/stages and provide a range of scales from pop ups and Mom and Pop's to storefronts and larger spaces including a focus on supporting:
 - Native businesses that form a part of Tribal economies in urban areas
 - AICCNM on more strategic structuring of assessments and surveys in order to understand areas of impact and reduce poverty

**we're lifting up the term 'greenlining' here - in contrast to unjust 'redlining' - to reframe placemaking activities and reclaim placekeeping practices centered on equity, inclusion, cooperation and health as envisioned by the Greenlining Institute and others .*



RECOMMENDATIONS

Landback and Reparations Opportunities

How can we envision what Land Back as well as reparations related to slavery could look like in Albuquerque's future?

Approaches such as the following could set national models:

- Albuquerque has an opportunity to be exemplary in the Land Back movement to better serve Native citizens
- Albuquerque has an opportunity to be exemplary in Reparations actions to better serve Black citizens
- Albuquerque has an opportunity to connect Reparations and Landback actions to homeownership and business ownership, though;
 - Incentivizing and supporting future Native and Black homeowners and entrepreneurs through funded programs and projects that meet their needs at a subsidized cost
 - Gifting land in common to several or multiple Tribes in the region to anchor cultural centers or other spaces to complement housing development, or earmarking homes for Tribal members and collaborate with Tribes to bring Tribal funds / programs to the City such as bundled HUD Section 184s guaranteed home mortgages
 - Gifting land in common to Black-led organizations or a new nonprofit or cooperative to anchor neighborhood centers and related spaces adjacent to homeownership sites prioritized by the Black community of the City
 - Provide subsidies and gift sites to allow for the creation of business incubators, pop ups and storefronts for Black and Native entrepreneurs at choice urban sites - places and spaces like the Sawmill Market, but operated by a cooperative with guidance from groups such as Change Labs/Native Startup or Creative Startups

