



2009 Consolidated Annual Performance and Evaluation Report (CAPER)

New Mexico Mortgage Finance Authority



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MFA Mandate

In 1975 the New Mexico state legislature created the New Mexico Mortgage Finance Authority, a public body politic and corporate, separate and apart from the state, constituting a governmental instrumentality, with the power to raise funds from private investors in order to make such private funds available to finance the acquisition, construction, rehabilitation and improvement of residential housing for persons and families of low or moderate income within the state.

Mission Statement

MFA provides innovative policies, products, education, and services in collaboration with strategic partners to ensure that all New Mexicans have access to affordable housing. We engage in self-sustaining practices to strengthen the social and economic development of New Mexico's communities and families by financing, developing, and preserving homes.

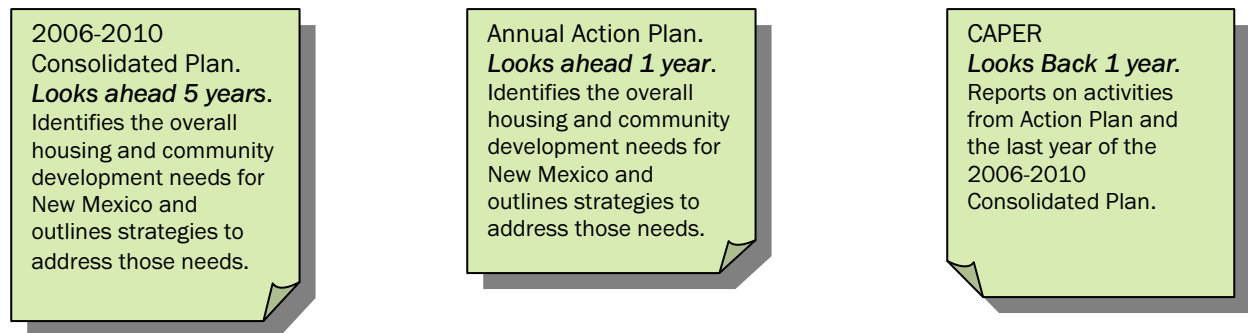
Vision Statement

All New Mexicans will have quality affordable housing opportunities.

Section 1 - GENERAL

Overview

Funding for housing, community and economic development is provided by the U.S. Department of Housing and Urban Development (HUD) through the Community Development Block Grant (CDBG) Program, HOME Investment Partnerships (HOME) Program, Emergency Shelter Grants (ESG) Program and the Housing Opportunities for Persons with Aids (HOPWA) Program. HUD requires New Mexico to supply three separate documents relative to this funding.



The 2009 Consolidated Annual Performance and Evaluation Report (2009 CAPER) describes the performance of the **New Mexico Mortgage Finance Authority (MFA)** in its administration of the HOME Investment Partnership (HOME), Emergency Shelter Grant (ESG) and Housing for Persons With AIDS (HOPWA) programs to non-entitlement communities (cities that do not receive direct block grants from HUD). *The Department of Finance and Administration, Local Government Division (DFA) distributes the Community Development Block Grant (CDBG) Program, and will provide its own CAPER.*

In addition, this report also contains information regarding the Neighborhood Stabilization Program (NSP), Tax Credit Assistance Program (TCAP), the Homeless Prevention and Rapid Re-Housing Program (HPRP), and the Weatherization Assistance Program (WAP), funded through the Housing and Economic Recovery Act of 2008 (HERA) and the American Recovery and Re-Investment Act of 2009. The period covered in all parts of this report is January 1, 2009, through December 31, 2009.

MFA uses the HUD funding in concert with other programs and sources of funding, so this report also includes an overview of those other resources. This 2009 CAPER is our evaluation of our accomplishments in relation to the affordable housing and community development objectives provided in the FY2006 – 2010 State of New Mexico Consolidated Plan and the FY 2009 Action Plan, and reviews the activities, actions and resources MFA planned for and used during the year January 1, 2009 through December 31, 2009.

The Local Government Division of the State Department of Finance and Administration administers the Community Development Block Grant Program (CDBG). While CDBG is contained within the Five Year Consolidated Plan, only programs administered by MFA will be included within this CAPER.

Section 2 - ASSESSMENT OF GOALS AND OBJECTIVES

The goals and objectives presented in the Consolidated Plan cover the five-year time period 2006 – 2010. This 2009 CAPER reports on progress during the 2009 program year towards achieving these overall goals and objectives. The CAPER serves as MFA's annual report to HUD for the HOME, ESG and HOPWA programs. In addition to data specific to the uses of funds for these programs, this CAPER also includes information about other resources.

Available Resources

As stated in the 2009 Action Plan, housing and community development resources available to the State of New Mexico through the US Department of Housing and Urban Development were CDBG, HOME, ESG and HOPWA. The HOME program produced program income that was available for housing activities in the State. In addition, several HUD-funded competitive grants are also available. MFA's partner agencies have received additional resources under the Supportive Housing Program (SHP), Shelter Plus Care (S+C), Rural Housing and Economic Development (RHED), Section 811 Housing for Persons with Disabilities, Section 202 Housing for the Elderly, and Housing Counseling.

Additional federal resources included MFA's contract with HUD for Section 8 Project Based Contract Administration, Mortgage Revenue Bonds (MRBs), Low Income Housing Tax Credits available from the IRS, Weatherization Assistance awarded by the Department of Energy and resources available to rural areas through several programs funded by the US Department of Agriculture. These rural development programs include: Guaranteed Rural Housing Program, Section 502 Direct Loan Program, Section 504 Loan/Grant Repair Program, Section 514/516 Farm Labor Housing Program, Rural Community Development Initiative, and Section 515 Multi-Family Housing Preservation Revolving Loan Fund Demonstration Program.

Under Title 3 of the Housing and Economic Recovery Act of 2008 (HERA) Neighborhood Stabilization Program funding was awarded to MFA by the State of New Mexico to assist communities that had been or are likely to be affected by foreclosed and abandoned properties. Economic Stimulus funding under the American Recovery and Reinvestment Act of 2009 administered by MFA includes Tax Credit Assistance Program (TCAP) money to cover gaps in financing for low-income housing construction. The financing gaps these funds will cover came about because of difficulties in finding investors for credits, receiving lower than anticipated price for credits, and resulting delays in beginning construction. The U.S. Department of the Treasury authorized MFA to "Exchange" tax credits issued in 2007 and 2008 in gap financing for affordable rental housing developers.

MFA was awarded Homelessness Prevention and Rapid Re-Housing Program (HPRP) funding, which will be used in every area of the state except for Albuquerque. Funding for the program is provided through HUD's Emergency Shelter Grant (ESG) Program as authorized by the American Recovery and Reinvestment Act of 2009.

Also under ARRA, MFA received funding for weatherization services throughout the state. The federal dollars will allow MFA's subgrantees to perform up to \$6,500 in weatherization services in each home, up from the previous \$3,000 limit. In addition, families at or below 200 percent of the federal poverty level are eligible to apply for assistance, up from 150 percent.

Other nonfederal resources available included resources from the MFA Housing Opportunity Fund and General Fund, taxable bonds, 501(c)(3) bonds, the Land Title Trust Fund, Affordable Housing Act, State Affordable Housing Tax Credit Program, the New Mexico Housing Trust Fund, State appropriations for weatherization and homelessness, and funding from the Behavioral Health Collaborative for rental assistance for permanent housing for individuals with behavioral disorders.

Assessment of Strategic Plan Goals/Accomplishments

In 2005, the State of New Mexico developed the 2006 through 2010 Consolidated Plan. As part of the Consolidated Plan process, the State must detail a specific one-year plan for the use of U.S. Department of Housing and Urban Development (HUD) formula grant funds. The One-year Action Plan (2009) was based upon the housing and community priority needs as defined in the Consolidated Plan along with the financial resources anticipated to address those needs during the program year 2009. The Annual Action Plan guided the allocation of the resources and other investment decisions made by the State to assist lower income segments of the population.

The five-year strategy objectives identified in the 2006-2010 Consolidated Plan provided the framework to establish reachable goals and outcomes. These numbers reflect projects completed with federal and local funds for fiscal year 2009. The CAPER details the programs that provided additional affordable housing and support services during the reporting period. This was accomplished by:

- Reviewing the various financial resources that were made available
- Tracking leveraged activities
- Revealing how the resources were utilized according to the priorities established in the Consolidated Plan
- Summarizing the number of persons or households assisted with housing or supportive services
- Describing other housing and community development related activities during 2009

Progress toward reaching identified 2009 housing objectives

Priorities from Consolidated Plan FY 2006-2010		2009 MFA Goals and * Outcome Measurement (MFA administered resources/ units)	To date Actual Expended	Units	5 Year Goal Outcome Measurement
1: Increase opportunities for homeownership by increasing access to financing, increasing the supply of affordable single family homes, or improving the affordability of existing single-family homes.					Increase homeownership rate from 70% to 75% by 2010
1.1	Provide below market rate mortgages to low & moderate income 1 st time homebuyers	\$200,000,000/1950 MRB \$30,000,000 HERO	\$175,178,177.00 \$2,003,841.00	1421 13 1434	Includes DEV and DPA Homeowner funding not listed in Action Plan. Due to the economic times, the HERO program was not funded.
1.2	Expand supply of affordable single family units through construction, acquisition & rehab of existing units	\$750,000/50 HOME SFD \$1,000,000 Housing Trust Fund Primero NM Affordable Housing Tax Credit \$200,000 HOME/CHDO Operating Partners (16) RCDI * 116 new homes built/occupied by low-income homebuyers	\$2,058,364.00 \$3,713,000.00 \$1,162,000.00 \$1,322,996.00 \$165,329.36 \$302,951.00 \$102,634.00	102 483 169 125 14 893	
1.3	Provide homebuyer assistance to low-income homebuyers	\$625,000 HOME/PaymentSaver (2nd mortgage) \$100,000,000/800 Premium bonds	\$674,373.88 \$24,278,573.00	46 229 275	
1.4	Research & identify new funding products to address and reduce the cost of mortgage loans for low-income households who are unable to access traditional mortgage financing	\$441,000/40 State Housing Tax Credits \$5,000,000 MFA GF <i>Mortgage Booster</i> \$500,000/66 MFA GF-HERO MortgageSaver Green Tax Credit Loan Program EnergySaver LTTF * 1296 households received innovative loan financing	\$1,322,996.00 \$4,349,831.84 \$96,337.63 \$0.00 \$1,651,385.00 \$250,000.00 \$407,500.00	125 646 10 0 296 56 163 1296	MFA started the Tax Credit Loan Program to allow low-income homebuyers to access the federal Homebuyer Tax Credit to purchase homes.
1.5	Increase capacity of MFA's partners to develop affordable housing	HUD T&TA (incl. in 5.2 total) RCDI MFA General fund	\$0.00 \$5,644.25 \$82,000.00		
1.6	Develop & support statewide network of housing counseling agencies	\$25,000	\$26,250.00	62	4 agencies. MFA reimburses for housing counseling under the PaymentSaver program

2: Improve and preserve the State's affordable housing stock that is occupied by low-income homeowners.					Reduce the number of substandard housing units in the State occupied by low-income households by financing the rehabilitation, improvement and preservation of 1367 affordable units.
2.1	Improve the capacity of MFA's partners to provide owner-occupied rehabilitation.	\$2,200,000/55 HOME Rehab (incl HxH) \$100,000 HOME Lead Based Paint allocation \$500,000/10 CDBG \$4,600,000/1300 WAP ARRA WAP LIHEAP Federal and State * 2214 units received rehab (including WAP)	\$2,420,736.31 Expended \$30,414.52 \$785,013.64 \$6,573,403.38 \$8,560,070.70 \$6,083,176.13	77 45 35 2102 2259	
2.2	Improve partner's capacity to preserve homeowner affordable housing.	MFA General Fund	\$32,000.00		
2.3	Identify resources to provide for replacement of existing units that are in such poor condition that rehab is not a viable option.	\$234,000/4 HOME (included in rehab above) <i>CDBG - Colonias Rehab \$574,420.06</i> * 2 units replaced	\$234,000.00 \$648,289.94	4 23 27	
2.4	Research & identify funding sources for emergency repair, WAP, or accessibility w/o substantial rehab.	\$300,000/300 State WAP \$194,000/650 DOE WAP	see 2.1 above see 2.1 above see 2.1 above		MFA requested (received) legislative appropriations for (1) Emergency Repair (\$0), (2) Energy Saver mortgage (\$0), (3) Energy Smart a/k/a WAP (\$0), and (4) Housing Trust Fund (\$2M).
3: Expand the supply of housing and services to assist the homeless					Reduce the number of unsheltered homeless people in the State by providing 1800 families with homeless prevention assistance, 4200 individuals with shelter and 1500 individuals with HOPWA funding.
3.1	Expand the supply of permanent supportive housing statewide	\$500,000/50 LIHTC (TCAP) \$500,000/25 HOME Rental TSS-Permanent Supportive Housing * 95 rental units for VLI tenants	\$401,044.00 \$650,000.00	72 210 282	
3.2	Expand the supply of transitional housing for the homeless	\$500,000/25 HOME Rental \$100,000/10 State Tax Credit * 22 transitional units for homeless	\$0.00 \$0.00	0 0	
3.3	Homeless Prevention	TSS-Homeless Prevention TSS-Other Activities * 14,000 persons assisted		1718 12858 14576	

4: Expand housing opportunities and access for special needs populations					Expand housing opportunities and access for special needs populations by 15%
4.1	Provide low interest loans to make accessibility improvements to existing single family homes for people with disabilities. Encourage accessible design in new construction of affordable units.	State Housing Trust Fund HOME WAP * Numbers are duplicates of goals listed above	see 2.1 above see 2.1 above see 2.1 above		
4.2	Provide incentives for/encourage development of elderly, disabled and other special needs with services.	\$500,000/25 HOME Rental \$150,000/20 Helping Hand (2nd mortgage) Tax Credit Exchange (committed) Tax Credit Assistance Program (committed) \$500,000/50 LIHTC (included in TCEP and TCAP) \$2,000,000/40 542(c) Risk Share Loans * 115 affordable rental units for elderly & special needs tenants	\$1,350,000.00 \$208,000.00 \$13,151,965.00 \$2,295,331.00 \$0.00	8 26 92 109 0 235	
5: Expand the supply of decent, safe affordable rental housing					Reduce the proportion of renters who are cost-burdened.
5.1	Increase supply of decent, safe and affordable rental housing.	\$60,000,000 in lending activity TCAP (includes 4.2 above) TCEP (includes 4.2 above) Bond Financing HOME Rental Access Loans/Primero Housing Trust Fund NM Affordable Housing Tax Credit Risk Share * 965 new affordable rental units	\$84,092,301.00 \$13,876,558.00 \$47,777,169.00 \$14,480,550.00 \$3,151,750.00 \$1,162,000.00 \$3,713,000.00 \$1,322,996.00 \$0.00	2383 595 370 509 86 169 483 125 0 4720	Total rental activity These replace tax credit Total less 4.2 above
5.2	Increase MFA partner capacity to develop affordable rental housing.	HOME T&TA MFA General Fund	\$75,728.10 \$45,000.00		
5.3	Preserve the affordability of expiring use properties.	\$500,000/25 HOME Rental \$300,000/9 LIHTC (TCAP)	\$0.00 \$4,411,324.00	0 306 306	

HOME Commitments 2009

County	Total Of Committed	CHDO OP	DEV	DPA	ADMIN	HOR	PROG INC	REN	TBRA
Bernalillo	1,228,600.67			175,861.70	630,553.00	337,393.69	84,792.28		
Chaves	188,755.00			68,755.00		70,000.00			50,000.00
Cibola	76,621.60			8,500.00	11,353.60				56,768.00
Curry	21,690.21			15,575.00	6,115.21				
Dona Ana	1,262,277.00	75,000.00	570,000.00	77,588.48	59,606.50	321,769.15	134,507.87	0.00	23,805.00
Eddy	77,094.99		20,000.00		5,000.00	42,094.99	10,000.00		
Grant	465,254.65				53,242.00	265,809.69	105,099.86		41,103.10
Hidalgo	94,472.41					94,472.41			
Lea	430,000.00		10,000.00					420,000.00	
Lincoln	32,575.00			32,575.00					
Los Alamos	0.00			0.00					
Luna	434,393.89	75,000.00			98,094.00	214,492.29	46,807.60		
McKinley	71,768.00		15,000.00						56,768.00
Otero	1,550,750.01	75,000.00	202,331.55	15,575.00		57,843.46		1,200,000.00	
Rio Arriba	267,964.88		18,375.00	8,000.00	56,241.00	185,348.88			
Roosevelt	15,000.00		15,000.00						
San Juan	726,258.09			16,008.00	6,000.00	44,250.09	68,064.00	540,000.00	51,936.00
San Miguel	70,800.00		15,000.00			55,800.00			
Sandoval	89,087.18			17,136.60		48,404.76	23,545.82		
Santa Fe	1,248,846.39	125,000.00	209,998.00	170,168.90	61,799.11	408,221.38	88,000.00	0.00	185,659.00
Sierra	4,200.00				4,200.00				
Socorro	169,900.52			8,500.00		129,278.52	32,122.00		
Taos	94,284.29		20,000.00		32,513.00	16,644.29	25,127.00		
Valencia	711,722.60			63,722.60				648,000.00	
Total	9,332,317.38	350,000.00	1,095,704.55	677,966.28	1,024,717.42	2,291,823.60	618,066.43	2,808,000.00	466,039.10

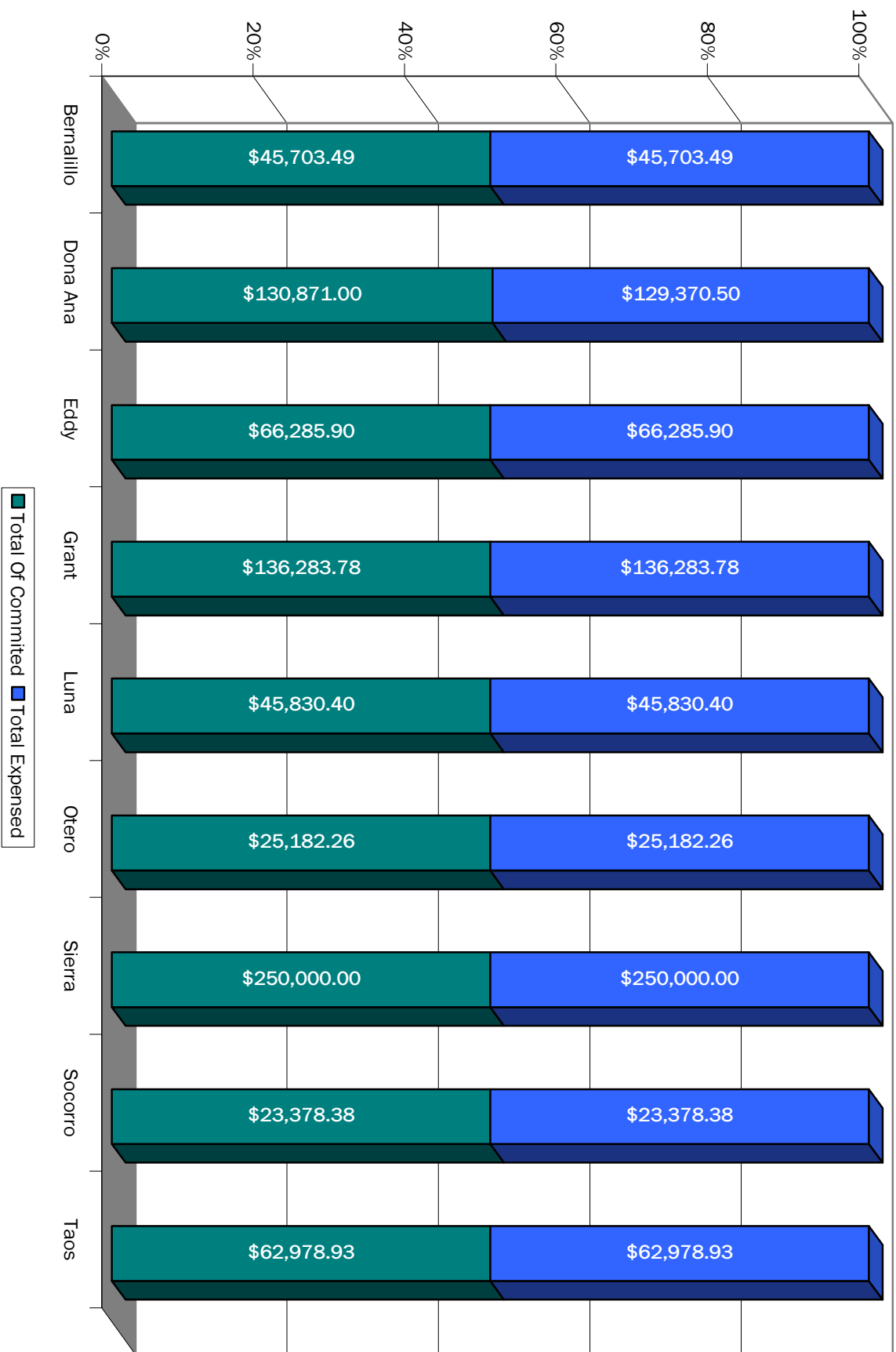
HOME Expenditures 2009

County	Total Expensed	CHDO OP	DEV	DPA	ADMIN	HOR	PROG INC	REN	TBRA
Bernalillo	1,111,256.06		82,000.00	175,861.70	566,387.19	184,940.36	102,066.81		
Chaves	88,179.00		20,000.00	53,180.00			14,999.00		
Cibola	55,608.68					30,608.68	25,000.00		
Curry	832,911.21			15,575.00	9,261.75		34,123.00	751,000.00	22,951.46
Dona Ana	1,033,124.23	75,000.00	484,571.48	97,608.48	58,545.74	228,183.69	89,214.84		
Eddy	97,325.23		20,000.00		25,230.24	42,094.99	10,000.00		
Grant	462,381.10				43,612.20	168,571.46	227,639.54		22,557.90
Hidalgo	161,489.76				20,648.26	140,841.50			
Lea	10,000.00		10,000.00						
Lincoln	32,575.00			32,575.00					
Luna	318,452.66					277,948.87	40,503.79		
McKinley	755,000.00		15,000.00				66,050.00	673,950.00	
Otero	308,830.25	50,000.00	188,836.74	15,575.00		26,991.76	27,426.75		
Rio Arriba	1,149,458.88		18,375.00	8,000.00	34,995.00	288,088.88		800,000.00	
San Juan	1,435,810.16			32,008.00	10,067.51	141,057.75	225,200.00	926,800.00	100,676.90
San Miguel	15,000.00		15,000.00						
Sandoval	475,517.49			8,636.60	81,096.09	195,282.52	93,191.23		97,311.05
Santa Fe	2,207,954.27		209,998.00	178,631.50	84,569.14	228,221.38	68,000.00	1,350,000.00	88,534.25
Socorro	417,249.18			8,500.00	46,233.59	331,543.14	30,972.45		
Taos	187,910.99		20,000.00			136,361.33	31,549.66		
Valencia	105,055.77	40,392.36		48,222.60	16,440.81				
Total	11,261,089.92	165,392.36	1,083,781.22	674,373.88	997,087.52	2,420,736.31	1,085,937.07	4,501,750.00	332,031.56

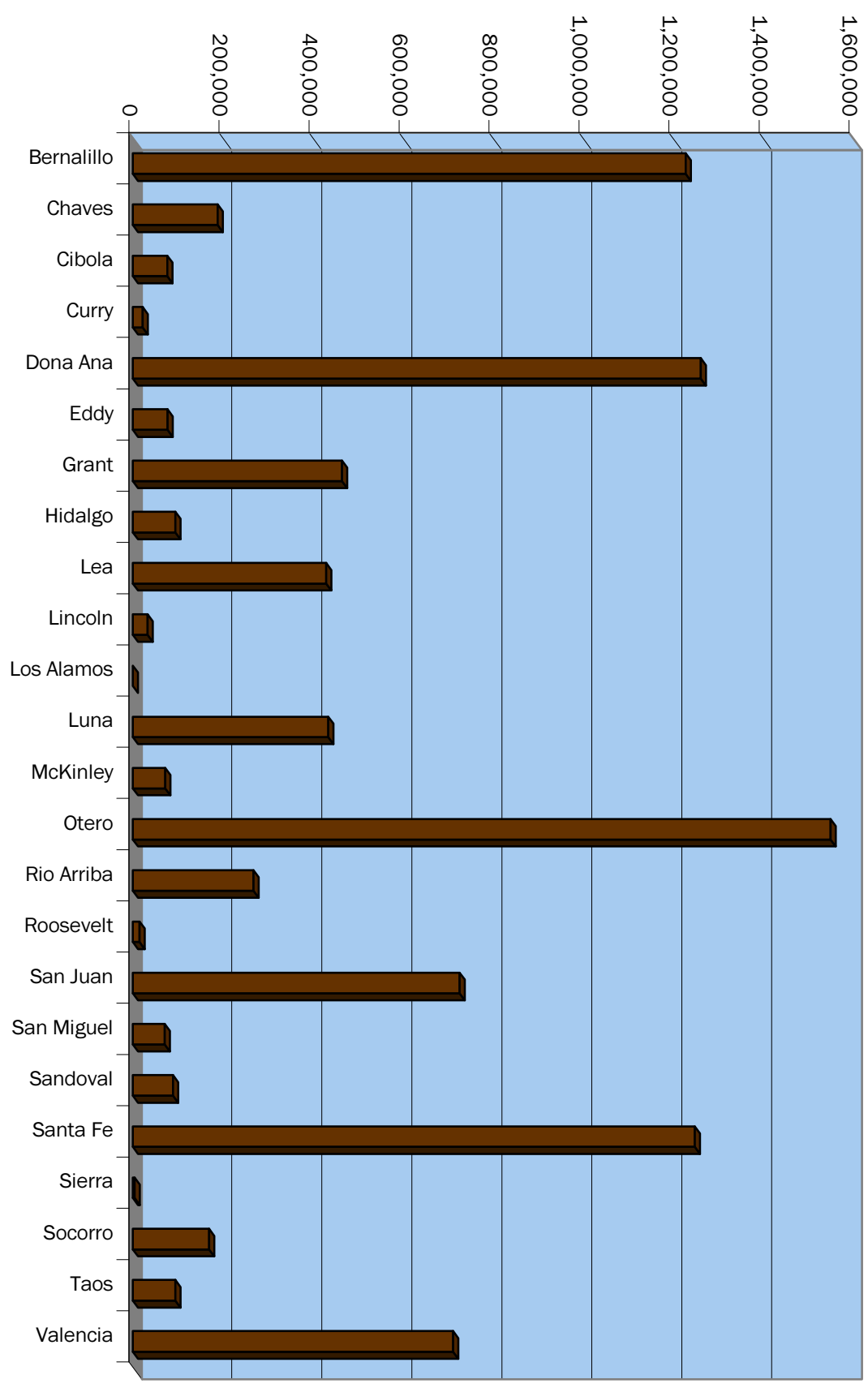
CDBG FUNDS COMMITTED, EXPENDED, UNITS COMPLETED 1/1/09 - 12/31/09

	Total Of Committed	Total Expensed	CDBG Admin	HOR - HOMEOWNER Rehabilitation	HOR Units
Bernalillo	45,703.49	45,703.49	2,176.36	43,527.13	5
Dona Ana	130,871.00	129,370.50	9,370.50	120,000.00	4
Eddy	66,285.90	66,285.90	6,285.90	60,000.00	2
Grant	136,283.78	136,283.78	7,918.28	128,365.50	5
Luna	45,830.40	45,830.40	2,182.40	43,648.00	5
Otero	25,182.26	25,182.26	1,170.94	24,011.32	2
Sierra	250,000.00	250,000.00	0.	250,000.00	2
Socorro	23,378.38	23,378.38	1,113.26	22,265.12	3
Taos	62,978.93	62,978.93	2,984.15	59,994.78	7
	786,514.14	785,013.64	33,201.79	751,811.85	35

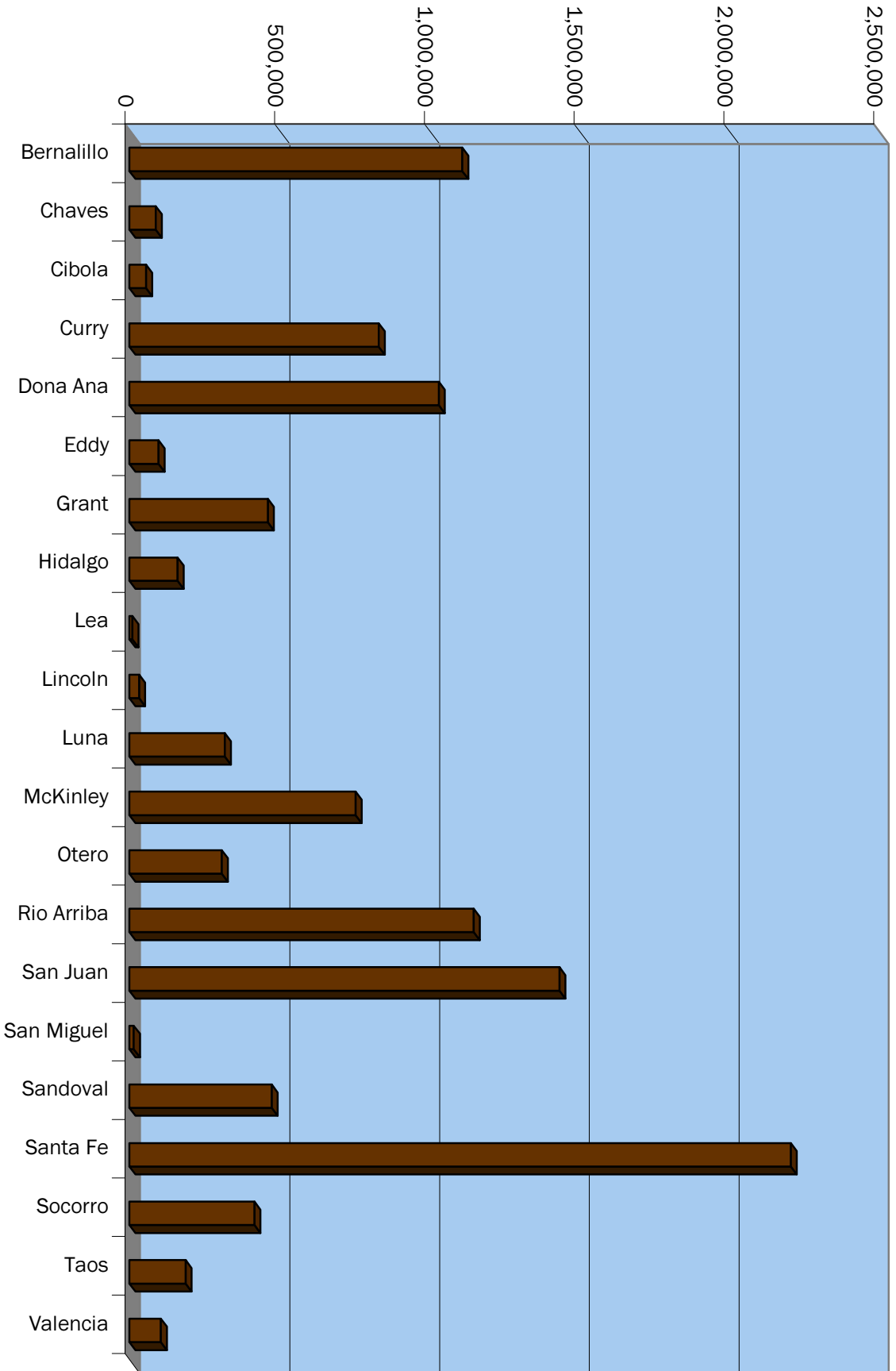
2009 CDBG Committed and Expensed By County



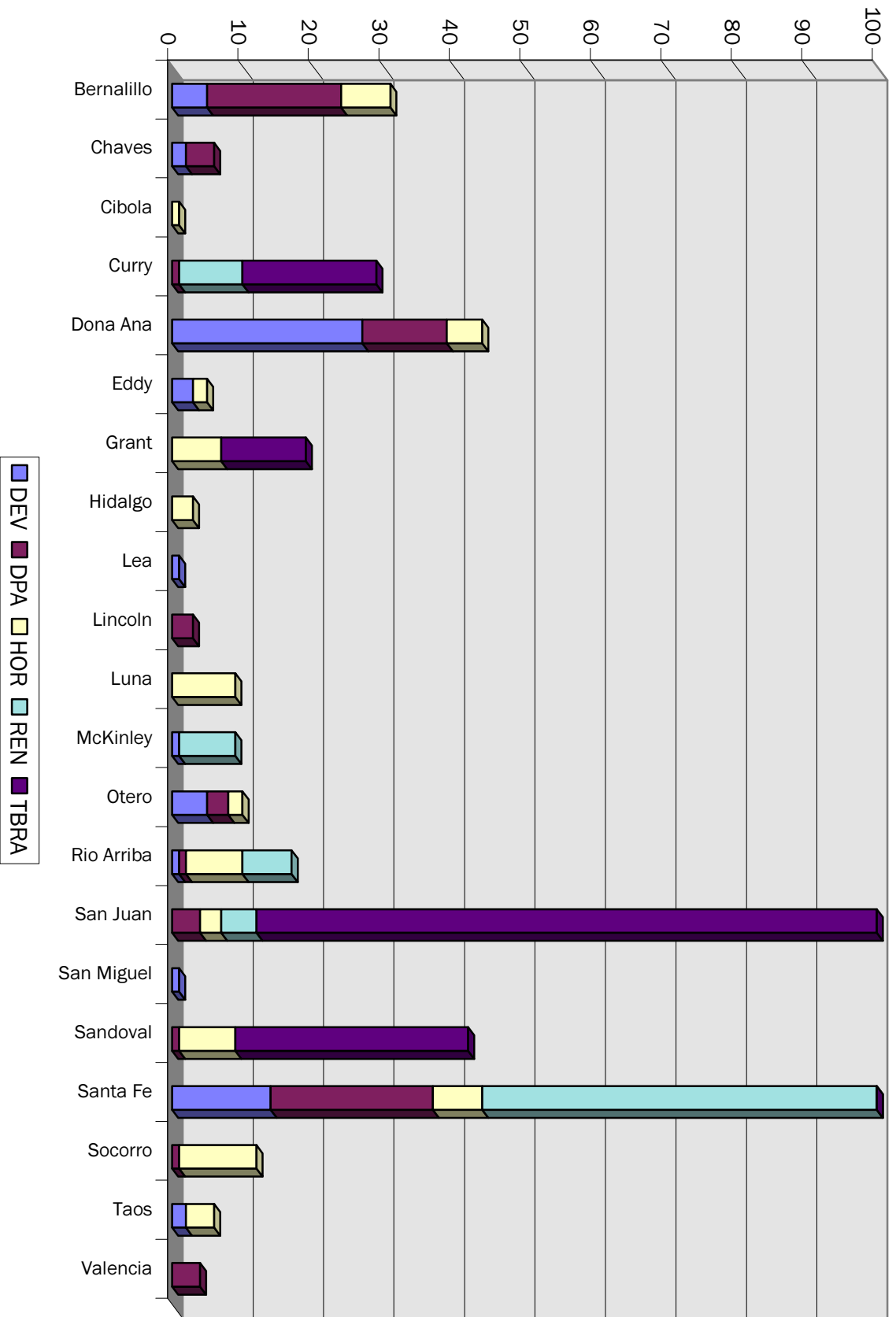
Total HOME Funds Committed 1/1/09 - 12/31/09



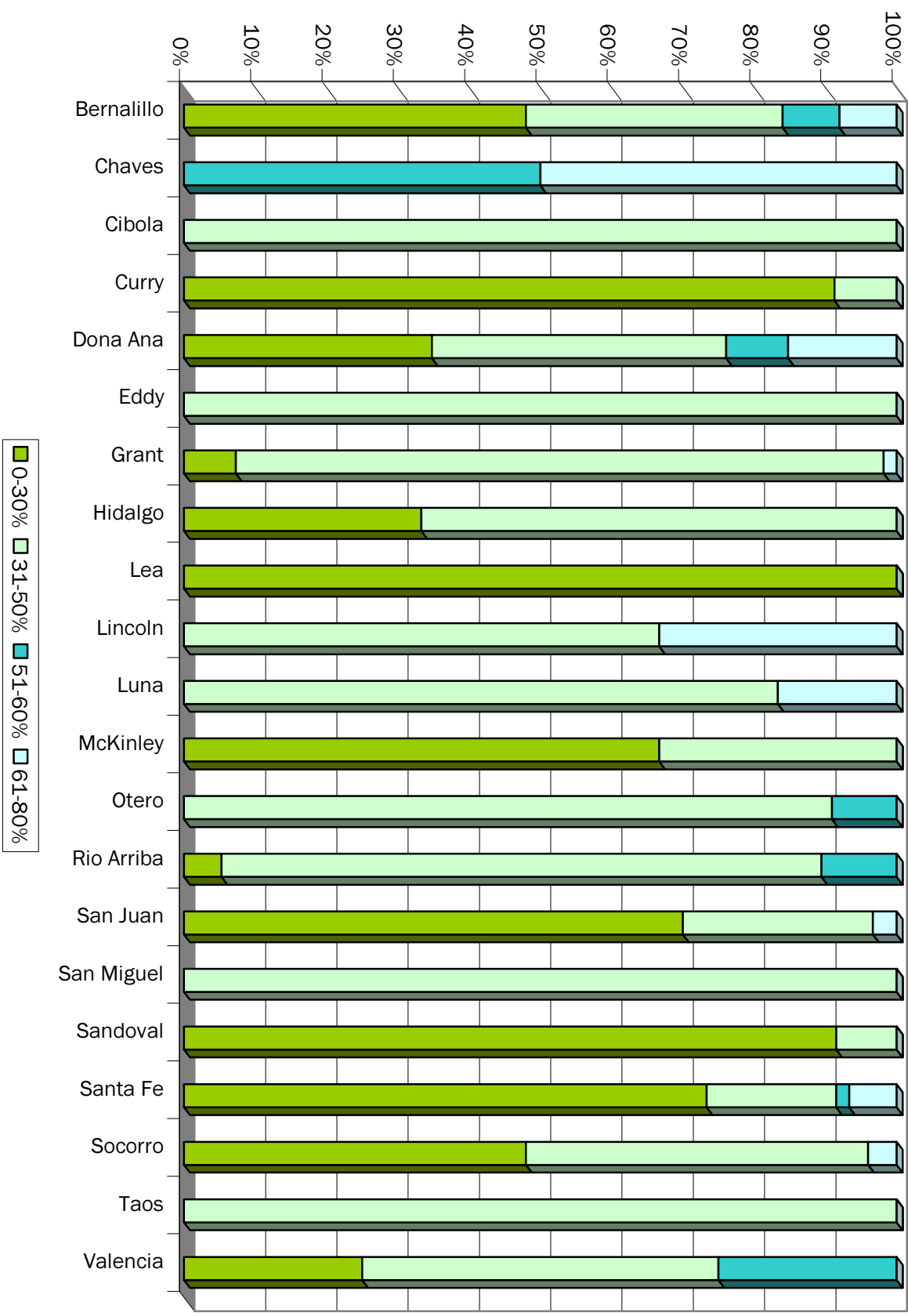
Total HOME Funds Expended 1 / 1 / 09 - 12 / 31 / 09



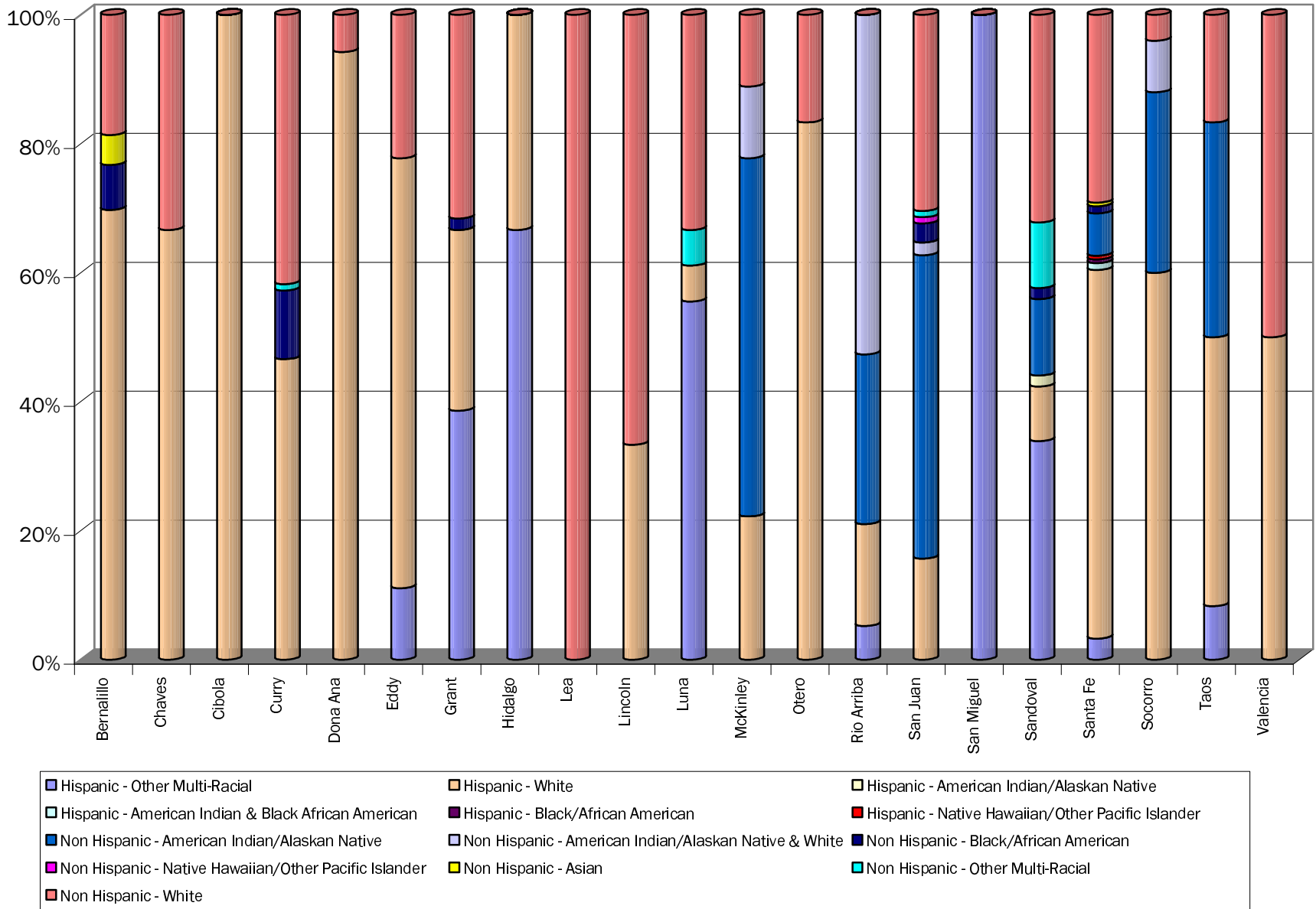
HOME Completed Units by Type 2009



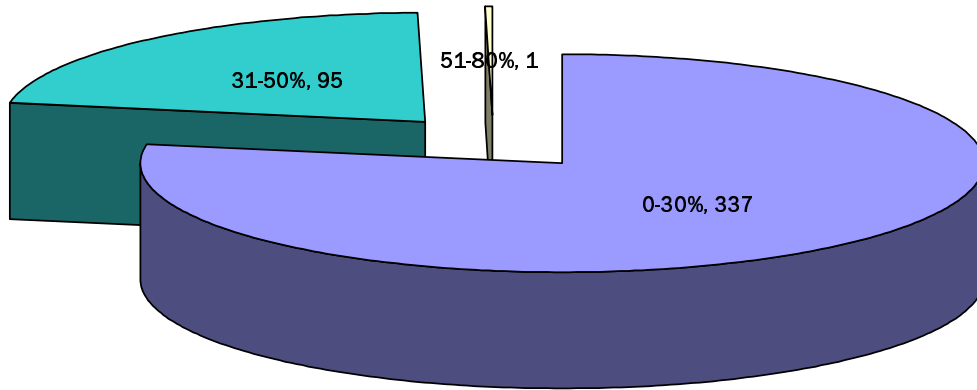
HOME Completed Units by Household Income 2009



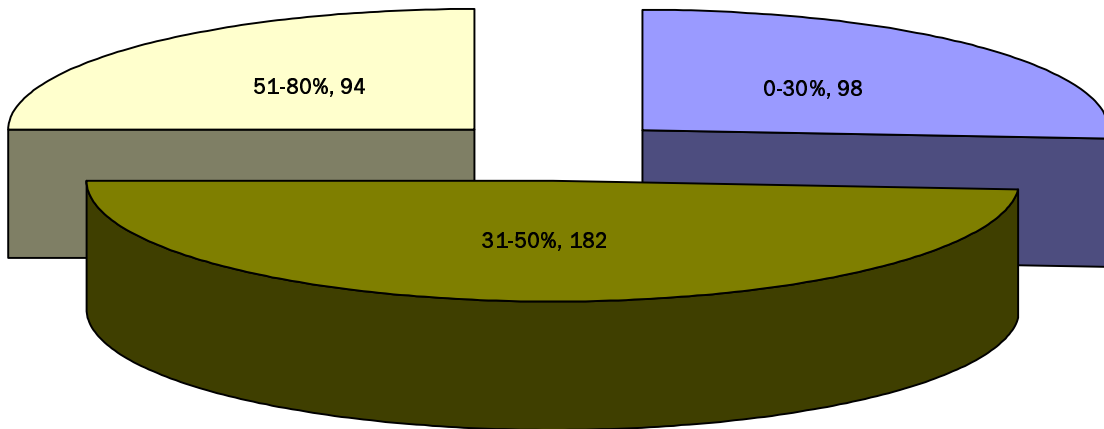
HOME Completed Households by Ethnicity and Race 2009



2009 HOME Renter Households Assisted by Income



2009 HOME Owner Households Assisted by Income



Section 3 - INSTITUTIONAL STRUCTURE

Training and Technical Assistance Program

Under the Training and Technical Assistance Program, MFA currently encourages and provides partnership opportunities between organizations that are interested in developing, owning and or managing affordable housing with successful industry professionals. This cooperative relationship allows the new agency to learn in a hands-on-manner, with the help of the experienced professional, the development process, everything from site identification and acquisition, to predevelopment, to acquiring financing to completion of construction. In this manner, MFA leverages the skills and talents of those who know and have been successful in the process with those who are learning. This creates more capacity at a reasonable cost while providing valuable networking opportunities for all participants.

The MFA Training and Technical Assistance Program has provided group training for various programs funded with federal and other funds on an as needed basis. These training sessions included training for the HOME/Tax Credits program, Lead Based Paint, CHDO-How to Develop Housing, HQS for TBRA Recipients, Rent Calculations for TBRA Recipients, and various Requests for Proposals. Training also addresses program requirements and processes. Section 8 and Tax Credit Compliance training is offered by our Asset Management Department. Lender Training, available through our Homeownership Department, is designed to assist lenders and other industry professionals in the program requirements of our loan products. This training is held statewide a number of times during the year.

MFA staff meets with program participants and sub-recipients throughout the year to provide technical assistance that may include mentoring by other housing organizations or units of local government. MFA continues to provide tailored training to partners around the state on an as needed basis, either upon request or to meet a perceived need.

Training and Technical Assistance Report - Using HUD 2007 Training and Technical Assistance Grant money, MFA provided the following training and technical assistance:

- **Alamogordo Housing Authority Training** - Provided technical assistance on homeowner rehabilitation program.
- **HOME Rehabilitation Training** - HOME regulations affecting rehabilitation activities, MFA procedures, best practices, review of Davis-Bacon regulations, general focus group discussion on processes, and other program activities.
- **Hobbs Housing Plan** - training with the objective to develop Affordable Housing Plans, and to increase the supply of affordable housing in the City of Hobbs by utilizing the Affordable Housing Act, and HOME funding
- **Mesilla Housing Plan** - training and technical assistance in order to develop an Affordable Housing Plan.
- **Socorro County Housing Authority Training** - technical assistance consisted of training on all phases of a homeownership rehabilitation program utilizing HOME funds.
- **Building Changes TBRA Training** - technical assistance for TBRA sub-grantees through a service agreement with Building Changes. This contractor provides program guidance on HOME TBRA program.
- **Western Regional Housing Authority** - technical assistance with specific objectives to provide training on land acquisition, environmental clearances, identification and training of development team, design/planning and engineering, financial feasibility, and financial structuring.

- **HOME TBRA Income/Rent Training** – provided MFA TBRA sub-grantees with certificate training on income verification, income calculation and rent calculation, conducted by Nan McKay & Associates, a nationally accredited training organization.

Outside of the T&TA Grant, the following training sessions were conducted:

- Technical Assistance to help inform New Mexicans about Fair Housing
- NSP NOFA Training - April
- Environmental Review technical assistance, Socorro County Housing Authority - April
- Rehab technical assistance, Town of Silver City – June
- 2 MFA eligible lender classes - September
- Affordable Housing Development Training - September
- 4 electronic lender trainings (E-Housing) - October
- RHED contract technical assistance, Socorro County Housing Authority – October
- 2010 Qualified Allocation Plan and Application Training - November
- Quarterly rehab subgrantee training

Certification of Compliance with the Consolidated Plan

As required by regulations, MFA provides a certification of compliance with the Consolidated Plan to those who qualify. If the required background information is provided by the requester, MFA will provide the Certification. Forms are located on MFA’s web page. Over the course of 2009, MFA provided 37 certifications. Some entities are listed more than once because they applied for more than one grant. Housing authorities are listed under non profit if they were applying for a grant as opposed to their annual PHA plan.

Consolidated Plan Certifications of Consistency 2009

Housing Authorities	Grant Applications
Bayard	Accion New Mexico-Arizona-Colorado
Cimarron	CARE 66
Clovis	Clovis
Cuba	Easter Seals Santa Maria El Mirador
Dona Ana	Las Vegas
Espanola	New Mexico Rural Development Response Council
Grants	Rehoboth Christian Schools
Las Vegas	Rio Arriba County
Lordsburg	Santa Fe Civic
Maxwell	Siete del Norte
Pecos	Southwest Council of Governments
Region V Housing Authority	Supportive Housing Coalition
Rio Arriba County	Supportive Housing Coalition
Springer	Tierra del Sol
Taos County	Town of Silver City
Town of Bernalillo	Truth or Consequences
Truth or Consequences	United South Broadway Corporation
Wagon Mound	Western Regional Housing Authority
	Woodbury College

Minimizing Displacement

In utilizing HOME funds, MFA ensures minimal displacement by following the Uniform Relocation and Acquisition Act of 1974. When HOME funds are utilized for a rental project, and relocation would be germane to the project, we scrutinize the relocation budget in depth to ensure that the relocation

figures are correct and sufficient to ensure proper relocation assistance. In MFA's owner occupied rehabilitation program, displacement is voluntary and relocation assistance is not required.

Housing Services Directory

Annually, MFA publishes a statewide directory of housing and homeless service providers. The directory includes all types of affordable housing organizations and is indexed by service area, housing services provided, and supportive services provided. The directory is available free of charge throughout the year to all interested parties in printed form and is accessible in a searchable format through MFA's web page at www.housingnm.org.

Public Housing and Resident Initiatives

MFA is not directly responsible for public housing and resident initiatives. During the year, we work closely with the state chapter of NAHRO to provide PHA staff training that in turn allows that staff to provide high quality services to public housing residents

Support for the New Mexico Coalition to End Homelessness

MFA continues to provide support for activities undertaken by the New Mexico Coalition to End Homelessness. The Coalition is an inclusive group made up of representatives from various state agencies dealing with homelessness or secondary issues as well as representatives from nonprofit homeless shelters and service providers. With MFA's support, the Coalition has renewed its contract with its full-time Executive Director. Services the Coalition provides include:

- Implementing a financial plan that will lead to self-sufficiency
- Building the membership of the Coalition
- Developing an information sharing network of homeless service providers; providing technical assistance and coordinating educational activities;
- Developing the Continuum of Care Grant Application;
- Conducting an education campaign; and
- Developing and implementing a plan for the creation of a statewide low-income housing development organization.

MFA continues to provide financial support to the Coalition and provide technical assistance to its members.

Homeless Management Information Systems (HMIS)

Under a directive from Congress via the Housing and Urban Development Department (HUD) to begin collecting information on homeless individuals by 2004, MFA, The City of Albuquerque and the New Mexico Coalition to End Homelessness, have developed and implemented the NM HMIS system. This data management system has been funded in part with MFA general fund dollars and was implemented in 2004. This data management system collects information on the homeless community including the number of unduplicated clients, the kinds and types of services provided, etc.

Use of Advisory and Oversight Committees

MFA receives input several times per year from a number of external advisory and oversight committees comprising representatives from various housing-related industries and geographic

areas of the state to advise and comment on activities undertaken with federal dollars. These committees include the Mortgage Finance Authority Act Legislative Oversight Committee, the Land Title Trust Fund Advisory Committee, the Housing Trust Fund Advisory Committee, and the Tax Credit Allocation Committee. MFA will continue to work with and consult with these committees regarding activities undertaken or proposed changes in activities to be undertaken throughout the tenure of this plan. The New Mexico Housing Advisory Committee (HAC) is 15 members strong, those members being drawn from all over the state, and whose expertise ranges from mortgage lending to green building, Weatherization provider to the State's Finance Authority. The committee meets quarterly.

Research and Development

MFA allocates staff time to the research and development of new programs. These initiatives have included:

- Coordinating funds for housing rehabilitation particularly HOME, CDBG and RHED funds;
- Identifying ways to subsidize or otherwise encourage energy efficiency upgrades by coordinating with utility companies;
- A contract with UNM-Bureau of Business and Economic Research to provide MFA with current housing and rental market information to enhance the organization's databases;
- Researching new products or programs for reaching underserved populations and applying for those opportunities, such as the NSP2 application in July of 2009 and RHED in June of 2009;
- Identifying funding sources for emergency repair, weatherization, and accessibility improvements without substantial rehabilitation;
- Incorporating findings from the "green" intern by (1) making MFA's building green, (2) making MFA's products green, and (3) designing new green loan products;
- Researching ways to maintain the affordability of existing expiring use or troubled rental properties.

While the majority of resources dedicated to research and development will be staff time, a portion of HOME and other funding sources like MFA's General Fund will be available to provide trial or pilot projects in order to test the viability of new ideas. Funds under the HOME Research and Development category are expended on eligible HOME Program activities in HOME-eligible jurisdictions to address the housing needs of low- and very low-income New Mexicans at the MFA's discretion.

MFA has established a 501(c)(3) corporation, the New Mexico Affordable Housing Charitable Trust. The Charitable Trust allows MFA to accept donations of cash, enabling donors to be eligible for the New Mexico Affordable Housing Tax Credit and the federal charitable deduction. In addition, this Trust enables MFA to apply for other grant and foundation funding. Donations and funding held in the trust will be for the benefit of affordable housing projects throughout the state.

Section 4 - SELF EVALUATION

Overall Programmatic Self-Evaluation

In order to best evaluate each program's overall performance during the past year, we reviewed the prior year's activities for each program to determine:

- That funds were expended in a timely manner;
- Barriers that have a negative impact on fulfilling the strategies for specific program goals;
- Whether the activities and strategies are making an impact on identified needs; and

- Overall accomplishments and ways each program could change their outreach and distribution plans for the next year.

Expenditure Issues

All program representatives reported that expenditures were being made in a timely manner. On occasion, however, some programs face unique problems that make prompt expenditures difficult. During the period January 1, 2009 to December 31, 2009, more than \$11.2 million of HOME funds were expended on HOME-eligible activities. According to HUD progress reports as of December 31, 2009, MFA's overall national ranking is 21st (2008 ranking as of 12/31/08 was 23) as compared to other state Participating Jurisdictions and MFA ranks above average as compared to other state Participating Jurisdictions in several categories, including a number five ranking in the leveraging ratio for rental activities. MFA's Program Administration, Community Development and Accounting Departments have worked diligently over the past year toward the goal of ensuring that HUD's IDIS system is up to date with regard to MFA-funded projects. Community Development, in particular, has worked extremely hard to resolve outstanding listings on the Open Items Report. HUD Snapshot report rankings are as follows:

Ranking Criteria	Percentage	National Ranking
Funds Committed	98.12%	20
Funds Disbursed	91.61%	21
Leveraging Ratio for Rental	9.68	5
Disbursements (Rental)	98.38%	19
CHDO Disbursements	76.39%	38
Serving Renters <50% AMI	87.63%	17
Serving Renters <30% AMI	39.77%	29
Rental Occupancy Rate	99.87%	23

Each project funded with HOME funds has the potential of experiencing delays once an allocation of funds has been awarded. Fortunately, most recipients understand the necessity of committing and expending their HOME allocation within the designated timeframes. As a result, most projects are able to adhere to the one year time frame for committing their HOME award, as well as the two-year time frame for project completion. Few projects, if any, which were awarded HOME funds during this time frame, failed to complete work in a timely manner, thus avoiding the requirement that the HOME funds be recaptured.

Barriers to Affordable Housing and Impact Issues

The biggest barrier to affordable housing is the lack of supply of affordable housing. During 2009, MFA financed the construction or the acquisition and renovation of 1,421 affordable housing units. In addition, MFA assisted non-profit housing providers with training targeted to increasing their capacity to develop new housing units. For many low income individuals and families a barrier to homeownership is having the knowledge and information needed to obtain a mortgage. MFA provided funds for partner agencies to provide housing counseling to 62 potential homebuyers. In addition, MFA purchased 1,421 below market rate first mortgages and provided down payment assistance to 1,024 homebuyers which allowed them to purchase a home that they otherwise would not have been able to acquire.

Overall Evaluation

The overall accomplishments of each block grant program are detailed in the individual program reports in this CAPER. The overall goal of each program – to provide safe, decent and affordable housing to low- and very low-income New Mexicans – has been met or surpassed by each program.

In 2009, MFA continued its Strategic Plan process begun in 2005. The Goals and Objectives set forth in the Consolidated Plan relating to housing were incorporated into MFA's Strategic Plan. The Strategic Plan has set the standard for MFA's operations, and is reviewed on a monthly, quarterly and annual basis by MFA's Leadership Team and the Board of Directors. The Strategic Plan timeframe coincides with MFA's fiscal year, or October 1 through September 30.

Attachment A: MFA Strategic Plan Reporting FY 9/30/09

Each program is working steadily toward achieving all of the goals and objectives of the Consolidated Plan. The programs appear to be distributing funds and completing projects in a timely manner. Problems that may arise are dealt with swiftly. Programs are constantly re-evaluated to make sure they are run in the most efficient manner possible to serve the greatest number of New Mexicans with the most serious housing needs. All programs work with other entities (including citizens, local housing providers, units of local government and the private sector) to maximize accessibility. Lessons learned on a daily, monthly and yearly basis will continue to be used and incorporated into the overall planning process and implementation of the state's affordable housing programs to benefit all citizens of New Mexico.

Section 5 - AFFIRMATIVELY FURTHERING FAIR HOUSING

Participants in federal programs are required to use affirmative fair housing and marketing practices in soliciting renters or buyers, determining their eligibility, and concluding all transactions. In 2009, MFA launched a comprehensive rebranding and marketing campaign. The purpose was to make our name recognizable to the public and to create a softer, more approachable image. Funded by money that was set aside for marketing through a bond issuance, we worked with an advertising agency to design a new logo and recreate all our printed materials. Together, we produced three television commercials and four radio ads. The commercials and ads have run in English and Spanish on all major network and cable channels and radio stations across New Mexico for a total of 12 weeks. The commercials also ran for five weeks before every movie shown in Albuquerque in the summer of 2009. The ad campaign, which visually illustrated the comfort and safety a home provides, won top honors among New Mexico advertisers.

MFA also hired a web design firm to recreate our 400-plus page web site. A recent survey of visitors to our web site showed that the remake is a huge success. On line traffic increased by 13 percent in the first month the new site was live. Another measure of our campaign's success has been the dramatic increase in lending activity within our single-family mortgage revenue bond program. In the 10 months preceding the launch of the campaign, MFA released two bond issues for approximately \$83 million dollars. In the two months since the campaign launch, MFA has had a nearly six fold increase in lending activity, resulting in two bond issues totaling \$90 million dollars.

To ensure that all interested persons are notified of housing activities and opportunities throughout the State, MFA maintains an extensive mailing list (including e-mail addresses) which includes tribal agencies, Indian Housing Authorities, service providers past and present, public housing authorities, and advocates for persons with disabilities, the elderly, and the homeless.

The actions taken by MFA to overcome the impediments and potential barriers to fair housing choice that may be encountered by residents of New Mexico include the following:

- Provided fair housing information at all new owner orientations and required all Section 8 project-based properties to display the equal housing poster, which is monitored during annual management reviews.

- Monitored each HOME, ESG and HOPWA recipient annually for compliance with the Fair Housing Act, Executive Orders 11063, 11246, 11625, 12432, and 12138; the Age Discrimination Act of 1975; and Section 504 of the Rehabilitation Act of 1973.
- Made Title VI, Section 504 and Section 3 materials and Fair Housing Handbooks available to recipients.

Actions Taken to Overcome Fair Housing Impediments		
<i>Impediment</i>	<i>Activity Planned</i>	<i>Results</i>
Need to expand fair housing education and outreach for consumers; need to expand referral options for fair housing questions.	Provide consistent fair housing information and referral through our Housing Services Directory.	The HSD is available to the public on MFA's web page, as well as in hard copy form.
	Offer bilingual program information.	<ul style="list-style-type: none"> ■ Program brochures were translated into Spanish and English. ■ MFA 2009 advertising campaign (radio and TV) produced in English and Spanish.
	Offer basic information about fair housing rights and responsibilities.	Questions posed to MFA are forwarded to the local HUD FHEO staff, as well as to the City of Albuquerque Fair Housing office, where applicable.
	Communication with subgrantees at each training session	Insert at least 15 minute discussion of Fair Housing within each training/meeting session.
	Verify implementation of Fair Housing requirements	Use FHEO checklist to confirm use of Fair Housing requirements at each monitoring visit.
Lack of funds to adapt housing for persons with disabilities.	Provide last-resort funding to eligible low-income households with a disabled member, in order to make housing accessible through the 2010 legislature.	Due to State of New Mexico budgetary issues, no funding legislation was introduced in 2010.

Section 6 - OTHER ACTIONS

Managing the Process

Citizen Participation

MFA invites public comments on all planning and reporting activities. To view the specific public comment periods and requirements, please visit our website at www.housingnm.org under Publications. For the Program Year 2009 CAPER, the public comment period ran from March 1 through March 19, 2010. Public Notice concerning the draft CAPER and the public comment period was published in the Albuquerque Journal on February 26, 2010. A draft of the 2009 CAPER was made available on MFA's web page on March 1, 2010. Printed copies of the CAPER were available

at MFA's offices at 344 4th St. SW, Albuquerque, New Mexico, 87102. As of March 19, 2010, no comments were received.

Monitoring

HOME, ESG and HOPWA Monitoring

MFA's Community Development monitoring staff is highly skilled in monitoring all program requirements, including beneficiary income qualification, habitability standards, financial capability, adherence to program regulations and environmental clearance procedures. The staff continues to hone its' skills by participating in program specific training provided by HUD. This includes passing scores in the Certified HOME Specialist – Regulations course offered by CPD, and plans to attend the HOME Certified Specialist – Administration course in 2010. MFA has ensured that monitoring requirements are carried out in accordance with the HUD rules for HOME, ESG and HOPWA, by using a database specifically designed for tracking monitoring visits.

MFA's Asset Management staff conducts long-term compliance monitoring for HOME funded single-family and multi-family rentals in accordance with the guidelines set out in 24 CFR Part 92, including income eligibility, certification and recertification, and habitability. The database assists in tracking the timeliness of those monitoring visits, so that all monitoring frequency requirements are met.

Attachment B: *Community Development Monitoring 2009*

Attachment C: *Asset Management Monitoring 2009*

Lead-based Paint

MFA works in partnership with the regional Environmental Protection Agency office, DFA, public Housing Authorities and other local partners to increase the number of trained, licensed and certified personnel able to determine the risks of lead hazards—and any corresponding remediation measures—of pre-1978 housing in New Mexico. Although housing rehab activities are underway and MFA applies the Lead-Safe Housing Rule uniformly, there still appear to be insufficient personnel trained in lead-safe work practices, licensed risk assessors and abatement contractors available in the state to perform remediation.

MFA continues to set aside a percentage of the State's formula HOME allocation for eligible lead-based paint assessment and remediation activities. These additional funds for lead hazard remediation and abatement have encouraged additional businesses and organizations to obtain appropriate training in order to provide these remediation services. Additionally, MFA continues to train its partners throughout the state in the Lead-Safe Housing Rule. We encourage sub-grantees and professionals statewide to receive formal training and any applicable lead-based paint certifications in an effort to improve the efficiency of the rehabilitation services delivery system.

Attachment D: HOME Lead-Based Paint Expenditures 1/1/2009 – 12/31/2009

Minority Outreach

Subgrantees that apply for HOME funds are made aware of the Minority Outreach requirements for Minority (MBE) and Women (WBE) Owned Businesses under Federal Programs. Owners of HOME assisted rental housing are required to report their MBE/WBE activities to MFA to receive their final HOME funds disbursement. During this reporting period there were 6 contracts awarded to minority owned businesses. No women owned business contracts were reported. MFA will continue to

inform subgrantees and project owners of the MBE/WBE requirements and encourage them to solicit bids from MBE/WBE entities.

Section 7 - LEVERAGING RESOURCES

One of MFA's primary objectives is maximizing the leverage of resources. In 2009 MFA leveraged dollars from many sources, including its own general fund, State of New Mexico general fund allocations, other federal housing programs including Rural Housing and Economic Development (RHED) grants, Mortgage Revenue Bonds, Weatherization funds from the Department of Energy, Low Income Home Energy Assistance Program (LIHEAP), and local and private resources. MFA received CDBG funding of \$500,000 from the State of New Mexico in 2007, which funds are designated for the Minor Repair Program. HOME produced program income that was used for housing activities throughout the state. MFA and its partner agencies competed for additional resources under the Supportive Housing Program (SHP), Shelter Plus Care (S+C), Rural Housing and Economic Development (RHED), Section 811 Housing for Persons with Disabilities, Section 202 Housing for the Elderly, Training and Technical Assistance grants, and Housing Counseling grants.

Additional Federal resources include Mortgage Revenue Bonds (MRBs) and Low Income Housing Tax Credits available from the IRS and resources available to rural areas through several programs funded by the US Department of Agriculture. These Rural Development programs include: Guaranteed Rural Housing Program; Section 502 Direct Loan Program, Section 504 Loan/Grant Repair Program; Section 514/516 Farm Labor Housing Program; Rural Community Development Initiative and Section 515 Multi-Family Housing Preservation Revolving Loan Fund Demonstration Program.

In 2009, resources available to MFA were funding from the MFA Housing Opportunity Fund and General Fund, taxable bonds, the Land Title Trust Fund, state appropriations for weatherization, homelessness, regional housing authority oversight, and resources that will become available through three recent state initiatives which include the Affordable Housing Act, State Affordable Housing Tax Credit Program, and the New Mexico Housing Trust Fund. In addition, MFA received funding from the Behavioral Health Collaborative to design and implement a pilot program that will provide permanent rental housing for individuals with behavioral disorders.

The chart below gives a recap of the funding resources available to MFA in 2009.

FEDERAL FUNDING	2009
Bond Volume Cap	155,316,700
Low Income Housing Tax Credits (LIHTC) 9%	\$29,701,080
Low Income Housing Tax Credits (LIHTC) 4%	\$7,585,550
HOME Program	\$8,141,648
Emergency Shelter Grants	\$726,698
Housing Opportunities for Persons with AIDS	\$552,442
DOE Weatherization Assistance Program	\$2,927,997
LIHEAP	\$3,437,826
Section 8 Contract Administration (5,417 units)	\$23,667,957
HUD Housing Counseling	\$26,250

HUD RHED	\$300,000
HUD Risk Sharing Loan Program	\$0
HUD Training and Technical Assistance Grant	\$50,000
HUD Training and Technical Assistance Grant	\$80,000
ARRA - Weatherization (EnergySaver)	\$26,855,604
ARRA - Tax Credit Assistance Program (TCAP)	\$13,876,558
ARRA - Homeless Prevention and Rapid Rehousing (HPRP)	\$6,778,653
Tax Credit Exchange	\$38,250,000
USDA Rural Community Development Initiative Grant	\$300,000
USDA\$515 MF Housing Preservation Demonstration Prog.	\$0
MortgageSaver Program	\$175,178,177
National Foreclosure Mitigation Counseling 2009	\$117,500
National Foreclosure Mitigation Counseling 2008	\$262,004
Total Federal Funds	\$494,132,644
MFA GENERAL FUND	
Mortgage Booster DPA Program	\$6,098,494
Partners Program	\$302,951
Primero Investment Fund	\$355,719
Capacity Building contracts	\$177,737
Total MFA General Fund	\$6,934,901
STATE OF NEW MEXICO FUNDING	
State Weatherization program	\$0
State Homeless Assistance (including COC match)	\$750,000
Housing Trust Fund (disbursed)	\$2,069,724
State EnergySaver	\$250,000
State Affordable Housing Tax Credit	\$5,771,500
Regional Housing Authority Oversight	\$250,000
Silver Gardens/Workforce Housing Appropriation	\$374,220
Youth Shelters Appropriation	\$680,500
Las Vegas Veterans Appropriation	\$138,600
Lexington Hotel Appropriation	\$222,750
NM Environmental Department	\$63,080
Behavioral Health Collaborative	\$1,604,250
Total State of New Mexico Funding	\$12,174,624
OTHER FUNDING	
Taxable bonds	\$0
Recycling of Bond Volume Cap	\$61,220,649
HOME Program Income (expended)	\$943,632
Local HOME Match	\$8,004,270
Local ESG Match	\$1,380,261
NM Gas Company	\$1,217,678
PNM	\$830,500

Xcel Energy	\$140,000
Land Title Trust Fund	\$407,500
Total Other Funding	\$74,144,490
GRAND TOTAL ALL FUNDING	\$587,386,659

Please refer to:

Attachment E: 2009 HOME Match Report, HUD Form 40107-A

HOUSING

In the 2009 Action Plan, five housing priorities were to be pursued. Those priorities were:

1. Increase opportunities for homeownership.
2. Preserve the State's existing affordable housing stock.
3. Expand the supply of housing and services to assist the homeless.
4. Expand housing opportunities and access for special needs populations.
5. Expand the supply of decent affordable rental housing.

MFA determined high priority counties that received scoring preferences on applications for funds. The prioritization was based on the following characteristics: poverty level, homeownership, cost burden, population change, and housing condition. Priority counties were determined for Homebuyer Assistance, New Single Family Development, Acquisition and Development, Single Family Rehabilitation, Rental Acquisition or Assistance and Rental New Construction.

Homebuyer Assistance includes below market rate mortgage financing, as well as down payment or closing cost assistance, interest rate reduction, and principal reduction. The primary need for homebuyer assistance is to address issues of affordability. Indicators of affordability include median home value above the statewide median, percent of cost-burdened owners, and percent of low-income households who are paying more than 30 percent of their income on housing (cost burdened). If a county exceeds the state average on any two of these indicators that county is given a high priority for homebuyer assistance. The priority counties were: Bernalillo, Los Alamos, San Miguel, Sandoval, Santa Fe, Taos, Torrance and Valencia. Additionally, those counties that have a homeownership rate below the state average of 70.0% are priorities based upon the Governor's homeownership goals. Those counties were: Bernalillo, Curry, Dona Ana, Hidalgo, Otero, Roosevelt, and Santa Fe.

New Single Family Development includes housing activities that increase the supply of affordable single-family homes. Those activities include new construction, installation of new manufactured housing on permanent foundations, and acquisition and rehabilitation of existing units. Areas were prioritized as follows: Counties that had both population growth that exceed the state average of 5% from 2002 to 2007 and overcrowding that exceeded the state average of 7.5% were prioritized high, counties which were higher than the state average on either of the two indicators were prioritized as medium, and counties that had both slower growth and less overcrowding were prioritized low. Because it is difficult to compare growth rates among counties with significantly different populations, an adjustment was made such that higher population counties were given greater priority if their population grew by more than 5% between 2002 and 2007. The counties in which single family development was a high priority were: Dona Ana, Luna, and Valencia. Those classified as medium priority were Bernalillo, Chaves, Cibola, Lea, Lincoln, McKinley, Mora, San Miguel, Sandoval and Santa Fe.

Single Family Rehabilitation refers to the rehabilitation of owner-occupied housing. It also includes reconstruction or replacement where units are in such poor repair that rehabilitation is not appropriate. It may include replacement of substandard units with new manufactured housing that is fixed to a permanent foundation or a new site built home. Indicators of the need for single family rehabilitation are those that measure housing condition including percent built before 1940, percent lacking complete plumbing facilities, percent lacking complete kitchen facilities, and percent using non-traditional heating sources. High priorities are assigned to areas where housing conditions are poorest such that a county exceeds the state average on three of the above indicators. The counties assigned high priority were: Catron, Cibola, De Baca, Harding, Hidalgo, McKinley, Mora, Rio Arriba, Roosevelt, San Juan, San Miguel, Sandoval, Socorro, and Taos.

Rental Acquisition includes activities intended to make existing rental units more affordable. Indicators were reviewed in 2009, and a new indicator was included in the "2010 Rental Acquisition Priorities." The new indicators include median rents that exceed the state median of \$671, percent of renters who are cost burdened (above an average 46% of their income on housing), the county is part of an MSA or includes a community that was larger than 10,000 people in 2008, and the county poverty rate is above the state average of 17.9%. Counties which either exceed the state average on all four of the indicators, or were rated high priority in the previous year, have a high priority for rental acquisition. Counties with a priority for a rental acquisition or other rental assistance were: Dona Ana, Grant, Luna, Quay, San Miguel, Santa Fe, Sierra, Socorro, Taos, Tarrant and Valencia. Counties with a medium priority (three out of four indicators) were: Los Alamos and Sandoval.

Rental New Construction refers to the development of new multifamily rental units. Again, the indicators were reviewed in 2009, and the thresholds for assigning an area a high priority for new multifamily units included a 2005-2008 population growth greater than 5.62%, the county is part of an MSA or includes a community that was larger than 10,000 people in 2008 and had a rental vacancy rate less than the state average. The counties that could benefit from the construction of rental units were: Catron, Curry, Harding, Los Alamos, Mora, and Union. Counties with a high priority for rental new construction were: Dona Ana, McKinley, Roosevelt, San Juan, Santa Fe, and Tarrant.

The priorities and objectives listed in the 2009 Action Plan and the *Assessment of 2009 Goals and Objectives* included both MFA's goals and those of our partners. For the purposes of this CAPER, the information in the Assessment of 2009 Goals reports only on MFA Administered Resources shown in the 2009 Action Plan. The final decision on where funds were allocated was determined by need and the overall direction of MFA management and the Board of Directors.

Here are a series of charts presenting the data on which the priorities, or demonstrated statistical need areas, were determined.

Single Family Rehab					
County	Built before 1940 exceeds state average	Lacking complete plumbing above average	lacking complete kitchen above average	Percent using non-traditional heating sources exceeds state average	Priority for single family rehab
Bernalillo	N	N	N	N	L
Catron	Y	Y	Y	Y	H
Chaves	Y	N	N	N	L
Cibola	Y	Y	Y	Y	H
Colfax	Y	N	N	Y	M
Curry	Y	N	N	N	L
De Baca	Y	Y	Y	Y	H
Dona Ana	N	N	N	N	L
Eddy	Y	N	N	N	L
Grant	Y	N	N	Y	M
Guadalupe	Y	N	N	Y	M
Harding	Y	Y	Y	Y	H
Hidalgo	Y	Y	N	Y	H
Lea	N	N	N	N	L
Lincoln	N	N	N	Y	L
Los Alamos	N	N	N	N	L
Luna	N	Y	N	N	L
McKinley	N	Y	Y	Y	H
Mora	Y	Y	Y	Y	H
Otero	N	N	N	Y	L
Quay	Y	N	N	N	L
Rio Arriba	Y	Y	Y	Y	H
Roosevelt	Y	Y	Y	N	H
San Juan	N	Y	Y	Y	H
San Miguel	Y	Y	Y	Y	H
Sandoval	N	Y	Y	Y	H
Santa Fe	Y	N	N	N	L
Sierra	Y	N	N	N	L
Socorro	Y	Y	Y	Y	H
Taos	Y	Y	Y	Y	H
Torrance	Y	N	Y	N	M
Union	Y	N	N	N	L
Valencia	N	N	N	N	L

Source: Bureau of Business and Economic Research, University of New Mexico, New Mexico County Population Projection

New Single Family Development					
County	Population growth 2002-2007 (c)	Population growth exceeds 5%	overcrowding exceeds state average 7.5%	DATA % overcrowded (a)	Priority for new single family units
Bernalillo	9.65%	Y	N	5.59	M
Catron	0.67%	Y	N	6.06	L
Chaves	3.49%	N	Y	7.68	M
Cibola	2.12%	N	Y	11.66	M
Colfax	-5.94%	N	N	2.97	L
Curry	1.43%	N	N	5.70	L
De Baca	-9.41%	N	N	4.34	L
Dona Ana	11.19%	Y	Y	10.94	H
Eddy	0.35%	N	N	5.25	L
Grant	-1.65%	N	N	4.19	L
Guadalupe	-4.71%	N	N	3.99	L
Harding	-3.63%	N	N	2.70	L
Hidalgo	-6.47%	N	N	6.32	L
Lea	4.75%	N	Y	7.58	M
Lincoln	6.03%	Y	N	3.77	M
Los Alamos	2.28%	N	N	1.83	L
Luna	7.58%	Y	Y	10.43	H
McKinley	-3.90%	N	Y	27.43	M
Mora	-2.18%	N	Y	8.13	M
Otero	2.52%	Y	N	6.62	L
Quay	-7.39%	N	N	3.76	L
Rio Arriba	-0.24%	N	N	6.22	L
Roosevelt	3.31%	N	N	6.24	L
Sandoval	23.21%	Y	N	4.48	M
San Juan	3.48%	N	N	6.97	L
San Miguel	-2.85%	N	Y	13.57	M
Santa Fe	6.24%	N	N	5.09	M
Sierra	-4.49%	N	N	5.02	L
Socorro	1.39%	N	N	7.12	L
Taos	3.31%	N	N	4.56	L
Torrance	0.33%	N	N	5.78	L
Union	-4.19%	N	N	3.23	L
Valencia	5.41%	Y	Y	7.59	H

(a) U.S. Census Bureau, Census 2000, Summary File 3, Internet query.

(c) US Census Bureau, Population Division, Annual Estimates for the Population for Counties of New Mexico: April 1, 2000 to July 1, 2007 (CO-EST2007-01-35)

2010 Rental Acquisition									
County	Data - 2008 County Population ^(a)	Part of MSA or community >10K	Data - 2 BR FMR ^(b)	Median rent exceeds state median (\$671)	% renters unable to afford 2 BR FMR ^(b)	renter cost burden above 46%	Poverty rate - State avg. 17.9%	Poverty Rate above state average	Priority for Rental Acquisition (H = High, M = Medium)
Bernalillo	651,612	Y	\$753	Y	46%	N	14.9%	N	M
Catron	3,939	N	\$502	N	46%	N	20.8%	Y	
Chaves	64,087	Y	\$514	N	40%	N	20.5%	Y	
Cibola	28,886	Y	\$502	N	36%	N	24.5%	Y	
Colfax	14,653	Y	\$534	N	34%	N	17.1%	N	
Curry	48,005	Y	\$502	N	35%	N	18.5%	Y	
De Baca	2,284	N	\$502	N	43%	N	17.8%	N	
Dona Ana	209,224	Y	\$553	N	49%	Y	23.9%	Y	H
Eddy	52,903	Y	\$502	N	39%	N	16.1%	N	
Grant	32,113	Y	\$529	N	46%	N	17.7%	N	H*
Guadalupe	4,839	N	\$593	N	52%	Y	25.5%	Y	
Harding	809	N	\$502	N	46%	N	13.6%	N	
Hidalgo	5,978	N	\$502	N	48%	Y	24.0%	Y	
Lea	59,711	Y	\$502	N	42%	N	18.6%	Y	
Lincoln	23,236	Y	\$601	N	44%	N	14.0%	N	
Los Alamos	20,048	Y	\$955	Y	31%	N	3.1%	N	M
Luna	28,319	Y	\$502	N	57%	Y	32.5%	Y	H
McKinley	80,387	Y	\$612	N	42%	N	26.5%	Y	
Mora	5,542	N	\$593	N	65%	Y	22.4%	Y	
Otero	67,472	Y	\$502	N	28%	N	20.4%	Y	
Quay	10,291	Y	\$502	N	48%	Y	23.5%	Y	H
Rio Arriba	44,167	Y	\$539	N	41%	N	21.2%	Y	
Roosevelt	19,243	Y	\$502	N	42%	N	24.4%	Y	
San Juan	130,093	Y	\$607	N	39%	N	18.4%	Y	
San Miguel	31,204	Y	\$557	N	39%	N	24.5%	Y	H*
Sandoval	127,928	Y	\$753	Y	36%	N	10.3%	N	M
Santa Fe	147,869	Y	\$928	Y	53%	Y	15.0%	N	H
Sierra	13,933	Y	\$502	N	56%	Y	23.9%	Y	H
Socorro	18,863	Y	\$502	N	49%	Y	30.4%	Y	H
Taos	32,494	Y	\$718	Y	58%	Y	17.6%	N	H
Torrance	17,923	Y	\$753	Y	61%	Y	22.7%	Y	H
Union	4,448	N	\$502	N	44%	N	16.8%	N	
Valencia	77,545	Y	\$753	Y	54%	Y	15.7%	N	H

*Remains on list for second year

(a) BBER, Population Estimates 2008

(b) National Low Income Housing Coalition, *Out of Reach 2009*. Data released April 14, 2009

2010 Rental New Construction

County	2008 County Population (a)	2005 County Population (a)	Population growth	Population Growth > 5.62% average	Part of MSA or community >10K	% Rental Vacancy (b)	Rental Vacancy rate below avg 6.8%	Priority County (H = High, M = Medium)
Bernalillo	651,612	614,508	6.04%	Y	Y	8.1%	N	M
Catron	3,939	3,712	6.12%	Y	N			
Chaves	64,087	62,203	3.03%	N	Y	5.9%	Y	
Cibola	28,886	28,506	1.33%	N	Y	4.1%	Y	
Colfax	14,653	14,375	1.93%	N	Y			
Curry	48,005	46,289	3.71%	N	Y	3.8%	Y	
De Baca	2,284	2,256	1.24%	N	N			
Dona Ana	209,224	192,474	8.70%	Y	Y	6.5%	Y	H
Eddy	52,903	52,167	1.41%	N	Y	2.9%	Y	
Grant	32,113	31,511	1.91%	N	Y	2.0%	Y	
Guadalupe	4,839	4,743	2.02%	N	N			
Harding	809	778	3.98%	N	N			
Hidalgo	5,978	5,966	0.20%	N	N			
Lea	59,711	57,006	4.75%	N	Y	3.1%	Y	M*
Lincoln	23,236	21,898	6.11%	Y	Y	5.0%	Y	H
Los Alamos	20,048	19,864	0.93%	N	Y	13.9%	N	
Luna	28,319	26,394	7.29%	Y	Y	5.6%	Y	H
McKinley	80,387	78,013	3.04%	N	Y	3.8%	Y	
Mora	5,542	5,440	1.88%	N	N			
Otero	67,472	63,994	5.43%	N	Y	7.4%	N	
Quay	10,291	10,106	1.83%	N	Y			
Rio Arriba	44,167	43,024	2.66%	N	Y	2.5%	Y	
Roosevelt	19,243	18,771	2.51%	N	Y	5.9%	Y	
Sandoval	127,928	107,104	19.44%	Y	Y	9.5%	N	M
San Juan	130,093	126,008	3.24%	N	Y	3.4%	Y	
San Miguel	31,204	30,719	1.58%	N	Y	4.6%	Y	
Santa Fe	147,869	143,306	3.18%	N	Y	16.7%	N	
Sierra	13,933	13,657	2.02%	N	Y	15.1%	N	
Socorro	18,863	18,513	1.89%	N	Y	11.3%	N	
Taos	32,494	31,931	1.76%	N	Y	7.7%	N	
Torrance	17,923	18,282	-1.96%	N	Y			
Union	4,448	4,315	3.08%	N	N			
Valencia	77,545	71,459	8.52%	Y	Y	7.2%	N	M

*Remains on list for second year

Sources:

(a) BBER, Population Estimates 2008

(b) Vacancy Surveys: (1) Performed by BBER May and June, 2009, (2) Apartment Market Survey Summary, May May 2009, CB Richard Ellis Multi-Housing Group

HOMELESS

ESG funds committed for fiscal year 2009: \$713,511.00

ESG funds disbursed for fiscal year 2009: \$621,568.46

This 2009 CAPER reports on the Emergency Shelter Grant and State Homeless funds, now called Transitional and Supportive Services Program (TSS) performance over the program year. TSS assists all units of local government, including tribal governments, who are eligible to apply for funding to serve homeless persons in their community. In addition, nonprofit organizations are eligible to apply if they meet the following requirements:

- a. The primary mission of the nonprofit organization must be to provide housing or services to the homeless;
- b. The nonprofit organization must demonstrate support from the unit of local government it intends to serve; and
- c. The non-profit organization must have received its 501(c)(3) IRS determination letter prior to submitting an application.

MFA TSS funding may be used for essential or supportive services, operating expenses, and prevention activities associated with providing shelter or services to homeless individuals. Applicants must have the support of the local jurisdiction, be able to meet match requirements, and provide monthly service reports. The activities receiving funding under the MFA TSS are: Emergency Shelter Operations, Essential Services Only, Homeless Prevention, Permanent Supportive Housing, and Continuum of Care Match.

The State of New Mexico received \$721,695 in FFY 2009 HUD funding for the ESG program. Homeless funding from the State totaled \$750,000. MFA's program year runs from July 1 through June 30 each year.

The MFA maintains its own TSS program databases – one for demographic data, one for fiscal data. Those databases contain the information upon which the tables that are part of this CAPER are based, this year by activity within the entire program.

For the period from January 1, 2009 through December 31, 2009, a total of \$1,372,551.01 has been paid out to Homeless subgrantees. Again, MFA's program year runs from June 1 through June 30, so the 2009 calendar year crosses two program years. With that expenditure, 14,786 unduplicated clients were served for 222,236 bed nights. This number appears to be substantially less than prior years, but is not, as MFA determined that data collection was being done incorrectly. Some clients were counted in more than one activity. That method of data collection was changed for 2009.

TSS Program Expenditures By Activity and Source 1/1/09 – 12/31/09

Activity	Funding Source	Disbursement Amount
Admin	ESG	\$34,234.64
Emergency Shelter Operations (SHO)	ESG	\$490,622.55
Emergency Shelter Operations (SHO)	State	\$243,292.01
Continuum of Care Match (COC)	State	\$137,936.02
Homeless Prevention Only (HMP)	ESG	\$85,388.66
Homeless Prevention Only (HMP)	State	\$74,268.18
Essential Services Only (ESO)	ESG	\$8,693.70
Essential Services Only (ESO)	State	\$196,985.03
Permanent Supportive Housing (PSH)	ESG	\$16,097.30
Permanent Supportive Housing (PSH)	State	\$85,032.92
TOTAL		\$1,372,551.01

Under a directive from Congress via the Housing and Urban Development Department (HUD) to begin collecting information on homeless individuals by 2004, MFA, The City of Albuquerque and the New Mexico Coalition to End Homelessness, have developed and implemented the NM HMIS system. This data management system has been funded in part with MFA general fund dollars and was implemented in 2004. This data management system collects information on the homeless community including the number of unduplicated clients, the kinds and types of services provided, etc. As part of MFA's support of the HMIS system, MFA pays the annual maintenance fee of the TAPESTRY software used for HMIS reporting.

Attachment F: 2009 ESG Match Report

SPECIAL NEEDS HOUSING

Through the citizen participation process and research for the Consolidated Plan, non-homeless special needs housing was identified as a priority in the state, especially for the needs of the elderly, the disabled (physically, mentally, and developmentally) and other special needs populations above the need for new multifamily rental housing. However, that research process showed that the housing needs of these populations is primarily for available, decent, safe, and affordable rental housing, affordable to households below 30 percent of AMI. When such housing is available, local service agencies are able to link these populations to services which will keep them housed. The strategy for meeting the housing needs of special populations is to utilize existing financing tools for multifamily rental housing in order to expand the supply of available rental units. As well, it gives preference in funding decisions to those projects that will serve in whole or in part special needs populations.

An exception to the need for more affordable rental housing, is the need for physically disabled households seeking to purchase housing. These households face difficulty in finding accessible single-family units. Therefore, MFA will encourage universal design or adaptability standards in all newly constructed affordable single family housing. MFA provides referrals when requested to those agencies that may be able to assist the disabled households to purchase a home.

All of the five housing priorities could have potentially benefited special needs populations. However, two of them (Goals 3 and 4) are specifically designated to assist special needs populations and persons who are homeless. As a reminder, the priorities were:

1. Increase opportunities for homeownership.
2. Preserve the State's existing affordable housing stock.
3. Expand the supply of housing and services to assist the homeless.
4. Expand housing opportunities and access for special needs populations.
5. Expand the supply of decent affordable rental housing.

In 2007, the Linkages Supportive Housing Voucher Program was established with \$300,000 in funding from New Mexico Behavioral Health Collaborative, through its contract with Value Options. "Linkages" is a pilot program that will provide permanent rental housing for individuals with behavioral disorders by supplying 30 vouchers in 3 regions of the state. A housing administrator and mental health services provider for each of the 3 regions work together to provide both housing and mental health services for these individuals. A 10% set aside was established for Native Americans off reservation.

Transitional and Supportive Services Demographic Information 1/1/09 – 12/31/09

SUMMARY ALL ACTIVITIES						
Unduplicated clients	14,786	Duplicated clients	14,463	Total bed nights served	222,236	
UNDUPLICATED Client Racial/Ethnic Characteristics						
	<i>TOTAL</i>	<i>Hispanic</i>	<i>Non-Hispanic</i>	<i>Ethnicity</i>		
	11,203	6,751	4,452	White		
	812	98	714	Black/African American		
	53	2	51	Asian		
	2,081	174	1,907	American Indian/Alaskan Native		
	19	0	19	Native Hawaiian/Other Pacific Islander		
	157	23	134	American Indian/Alaskan Native & White		
	11	4	7	Asian & White		
	33	3	30	Black/African American & White		
	48	7	41	Amer. Indian/Alaskan Native & Black African American		
	369	116	253	Other Multi-Racial		
	14,786	7,178	7,608	TOTAL		
UNDUPLICATED CLIENT INFORMATION						
Number of Individual Households (Singles):						TOTALS
Unaccompanied 18 and over		Male	4,766	Female	2,580	7,346
Unaccompanied under 18		Male	346	Female	298	644
Family - No Children (Adult Couples)		Male	142	Female	141	283
Number of Family Households with Children Headed By:						
Single 18 and over		Male	119	Female	1,704	Children 3,502 5,325
Single Under 18		Male	0	Female	10	Children 20 30
2 Parents 18 and over		Male	236	Female	274	Children 585 1,095
2 Parents under 18		Male	14	Female	14	Children 35 63
Total adults served	10,644	Total children served	4,142	Total served	14,786	
Emergency or Transitional Shelters (for SHO and CoC only)						
UNDUPLICATED CLIENTS By Target Population			UNDUPLICATED CLIENTS Housing Type (Shelter Type)			
1,496	Chronically Homeless (Shelter Ops. Only)		594	Barracks		
1,267	Severely Mentally Ill		3,002	Group/Large Homes		
1,497	Chronic Substance Abuse		2,051	Scattered Site Apartments		
1,278	Other Disability		223	Single Family Detached House		
801	Veterans		896	Single Room Occupancy		
88	Persons with HIV/AIDS		89	Mobile Home/Trailer		
4,520	Victims of Domestic Violence		209	Hotel/Motel		
590	Elderly		7,658	Other		
11,537	TOTAL		14,722			

Transitional and Supportive Services Demographic Information 1/1/09 – 12/31/09

PERMANENT SUPPORTIVE HOUSING						
Unduplicated clients	210	Duplicated clients	612	Total bed nights served	13,787	
UNDUPLICATED Client Racial/Ethnic Characteristics						
TOTAL	Hispanic	Non-Hispanic	Ethnicity			
162	61	101	White			
10	1	9	Black/African American			
2	0	2	Asian			
17	3	14	American Indian/Alaskan Native			
0	0	0	Native Hawaiian/Other Pacific Islander			
1	0	1	American Indian/Alaskan Native & White			
0	0	0	Asian & White			
2	0	2	Black/African American & White			
0	0	0	Amer. Indian/Alaskan Native & Black African American			
16	5	11	Other Multi-Racial			
210	70	140	TOTAL			
UNDUPLICATED CLIENT INFORMATION						
Number of Individual Households (Singles):						TOTALS
Unaccompanied 18 and over	Male	76	Female	51	127	
Unaccompanied under 18	Male	0	Female	0	0	
Family - No Children (Adult Couples)	Male	1	Female	1	2	
Number of Family Households with Children Headed By:						
Single 18 and over	Male	0	Female	27	Children	45 72
Single Under 18	Male	0	Female	0	Children	0 0
2 Parents 18 and over	Male	1	Female	4	Children	4 9
2 Parents under 18	Male	0	Female	0	Children	0 0
Total adults served	161	Total children served	49	Total served	210	
Emergency or Transitional Shelters (for SHO and CoC only)						
UNDUPLICATED CLIENTS By Target Population			UNDUPLICATED CLIENTS Housing Type (Shelter Type)			
116	Chronically Homeless (Shelter Ops. Only)		0	Barracks		
103	Severely Mentally Ill		14	Group/Large Homes		
92	Chronic Substance Abuse		84	Scattered Site Apartments		
38	Other Disability		9	Single Family Detached House		
8	Veterans		14	Single Room Occupancy		
0	Persons with HIV/AIDS		0	Mobile Home/Trailer		
16	Victims of Domestic Violence		0	Hotel/Motel		
16	Elderly		89	Other		
389	TOTAL		210			

Transitional and Supportive Services Demographic Information 1/1/09 – 12/31/09

HOMELESS PREVENTION						
Unduplicated clients	1,718	Duplicated clients	63	Total bed nights served	6,211	
UNDUPLICATED Client Racial/Ethnic Characteristics						
	<i>TOTAL</i>	<i>Hispanic</i>	<i>Non-Hispanic</i>	<i>Ethnicity</i>		
	1,285	1,029	256	White		
	165	4	161	Black/African American		
	9	0	9	Asian		
	207	22	185	American Indian/Alaskan Native		
	0	0	0	Native Hawaiian/Other Pacific Islander		
	38	2	36	American Indian/Alaskan Native & White		
	0	0	0	Asian & White		
	2	0	2	Black/African American & White		
	0	0	0	Amer. Indian/Alaskan Native & Black African American		
	12	0	12	Other Multi-Racial		
	1,718	1,057	661	TOTAL		
UNDUPLICATED CLIENT INFORMATION						
Number of Individual Households (Singles):						TOTALS
Unaccompanied 18 and over		Male	96	Female	104	200
Unaccompanied under 18		Male	3	Female	0	3
Family - No Children (Adult Couples)		Male	63	Female	61	124
Number of Family Households with Children Headed By:						
Single 18 and over		Male	43	Female	195	Children 518 756
Single Under 18		Male	0	Female	2	Children 3 5
2 Parents 18 and over		Male	133	Female	151	Children 335 619
2 Parents under 18		Male	2	Female	2	Children 7 11
Total adults served	855	Total children served	863	Total served	1,718	
Emergency or Transitional Shelters (for SHO and CoC only)						
UNDUPLICATED CLIENTS By Target Population				UNDUPLICATED CLIENTS Housing Type (Shelter Type)		
34	Chronically Homeless (Shelter Ops. Only)			5	Barracks	
31	Severely Mentally Ill			2	Group/Large Homes	
16	Chronic Substance Abuse			606	Scattered Site Apartments	
43	Other Disability			67	Single Family Detached House	
9	Veterans			0	Single Room Occupancy	
0	Persons with HIV/AIDS			55	Mobile Home/Trailer	
34	Victims of Domestic Violence			4	Hotel/Motel	
5	Elderly			956	Other	
172	TOTAL			1,695		

Transitional and Supportive Services Demographic Information 1/1/09 – 12/31/09

ESSENTIAL SERVICES ONLY						
Unduplicated clients	1,942	Duplicated clients	3,823	Total bed nights served	976	
UNDUPLICATED Client Racial/Ethnic Characteristics						
	TOTAL	<i>Hispanic</i>	<i>Non-Hispanic</i>	<i>Ethnicity</i>		
	1,603	1,001	602	White		
	131	4	127	Black/African American		
	7	0	7	Asian		
	144	5	139	American Indian/Alaskan Native		
	4	0	4	Native Hawaiian/Other Pacific Islander		
	16	1	15	American Indian/Alaskan Native & White		
	0	0	0	Asian & White		
	8	2	6	Black/African American & White		
	0	0	0	Amer. Indian/Alaskan Native & Black African American		
	29	2	27	Other Multi-Racial		
	1,942	1,015	927	TOTAL		
UNDUPLICATED CLIENT INFORMATION						
Number of Individual Households (Singles):						TOTALS
Unaccompanied 18 and over		Male	605	Female	511	1,116
Unaccompanied under 18		Male	6	Female	6	12
Family - No Children (Adult Couples)		Male	56	Female	56	112
Number of Family Households with Children Headed By:						
Single 18 and over	Male	23	Female	147	Children	248 418
Single Under 18	Male	0	Female	0	Children	0 0
2 Parents 18 and over	Male	61	Female	75	Children	148 284
2 Parents under 18	Male	0	Female	0	Children	0 0
Total adults served	1,546	Total children served	396	Total served	1,942	
Emergency or Transitional Shelters (for SHO and CoC only)						
UNDUPLICATED CLIENTS By Target Population				UNDUPLICATED CLIENTS Housing Type (Shelter Type)		
185	Chronically Homeless (Shelter Ops. Only)			0	Barracks	
301	Severely Mentally Ill			17	Group/Large Homes	
237	Chronic Substance Abuse			515	Scattered Site Apartments	
245	Other Disability			3	Single Family Detached House	
133	Veterans			1	Single Room Occupancy	
2	Persons with HIV/AIDS			1	Mobile Home/Trailer	
92	Victims of Domestic Violence			2	Hotel/Motel	
37	Elderly			1,398	Other	
1,232	TOTAL			1,937		

Transitional and Supportive Services Demographic Information 1/1/09 – 12/31/09

CONTINUUM OF CARE MATCH						
Unduplicated clients	1,216	Duplicated clients	2,534	Total bed nights served	30,775	
UNDUPLICATED Client Racial/Ethnic Characteristics						
	TOTAL	Hispanic	Non-Hispanic	Ethnicity		
	742	427	315	White		
	59	7	52	Black/African American		
	7	0	7	Asian		
	340	25	315	American Indian/Alaskan Native		
	2	0	2	Native Hawaiian/Other Pacific Islander		
	20	5	15	American Indian/Alaskan Native & White		
	2	2	0	Asian & White		
	4	0	4	Black/African American & White		
	4	0	4	Amer. Indian/Alaskan Native & Black African American		
	36	3	33	Other Multi-Racial		
	1,216	469	747	TOTAL		
UNDUPLICATED CLIENT INFORMATION						
Number of Individual Households (Singles):						TOTALS
Unaccompanied 18 and over		Male	276	Female	137	413
Unaccompanied under 18		Male	2	Female	2	4
Family - No Children (Adult Couples)		Male	16	Female	18	34
Number of Family Households with Children Headed By:						
Single 18 and over	Male	27	Female	159	Children	370 556
Single Under 18	Male	0	Female	0	Children	0 0
2 Parents 18 and over	Male	36	Female	38	Children	83 157
2 Parents under 18	Male	12	Female	12	Children	28 57
Total adults served	735	Total children served	481	Total served	1,216	
Emergency or Transitional Shelters (for SHO and CoC only)						
UNDUPLICATED CLIENTS By Target Population			UNDUPLICATED CLIENTS Housing Type (Shelter Type)			
274	Chronically Homeless (Shelter Ops. Only)		1	Barracks		
290	Severely Mentally Ill		12	Group/Large Homes		
349	Chronic Substance Abuse		684	Scattered Site Apartments		
70	Other Disability		0	Single Family Detached House		
30	Veterans		18	Single Room Occupancy		
2	Persons with HIV/AIDS		5	Mobile Home/Trailer		
248	Victims of Domestic Violence		2	Hotel/Motel		
14	Elderly		494	Other		
1,277	TOTAL		1,216			

Transitional and Supportive Services Demographic Information 1/1/09 – 12/31/09

EMERGENCY SHELTER OPERATIONS						
Unduplicated clients	9,700	Duplicated clients	7,431	Total bed nights served	170,487	
UNDUPLICATED Client Racial/Ethnic Characteristics						
	<i>TOTAL</i>	<i>Hispanic</i>	<i>Non-Hispanic</i>	<i>Ethnicity</i>		
	7,411	4,233	3,178	White		
	447	82	365	Black/African American		
	28	2	26	Asian		
	1,373	119	1,254	American Indian/Alaskan Native		
	13	0	13	Native Hawaiian/Other Pacific Islander		
	82	15	67	American Indian/Alaskan Native & White		
	9	2	7	Asian & White		
	17	1	16	Black/African American & White		
	44	7	37	Amer. Indian/Alaskan Native & Black African American		
	276	106	170	Other Multi-Racial		
	9,700	4,567	5,133	TOTAL		
UNDUPLICATED CLIENT INFORMATION						
Number of Individual Households (Singles):						TOTALS
Unaccompanied 18 and over		Male	3,713	Female	1,777	5,490
Unaccompanied under 18		Male	335	Female	290	625
Family - No Children (Adult Couples)		Male	6	Female	5	11
Number of Family Households with Children Headed By:						
Single 18 and over	Male	26	Female	1,176	Children	2,321 3,523
Single Under 18	Male	0	Female	8	Children	17 25
2 Parents 18 and over	Male	5	Female	6	Children	15 26
2 Parents under 18	Male	0	Female	0	Children	0 0
Total adults served	7,347	Total children served	2,353	Total served	9,700	
Emergency or Transitional Shelters (for SHO and CoC only)						
UNDUPLICATED CLIENTS By Target Population			UNDUPLICATED CLIENTS Housing Type (Shelter Type)			
887	Chronically Homeless (Shelter Ops. Only)			588	Barracks	
542	Severely Mentally Ill			2,957	Group/Large Homes	
803	Chronic Substance Abuse			192	Scattered Site Apartments	
882	Other Disability			144	Single Family Detached House	
621	Veterans			863	Single Room Occupancy	
84	Persons with HIV/AIDS			28	Mobile Home/Trailer	
4,130	Victims of Domestic Violence			201	Hotel/Motel	
518	Elderly			4,727	Other	
8,467	TOTAL			9,700		

HOUSING OPPORTUNITIES FOR PERSONS WITH AIDS

HOPWA Funding and Allocation

HOPWA funds committed for fiscal year 2009: \$552,475.39

HOPWA funds disbursed for fiscal year 2009: \$527,306.76

Funding under the HOPWA program is available to non-profit organizations that serve people who are HIV positive and/or are living with AIDS to provide short-term rent, mortgage, and utility payments to prevent the homelessness of the tenant or mortgager of a dwelling. Funding under the HOPWA Program is available to nonprofit organizations that serve low-income persons with HIV/AIDS for continued rent assistance. Persons receiving rental assistance were required to pay as rent the higher amount of 30% of the family's monthly-adjusted income, 10% of the family's monthly gross income, or welfare assistance specifically designated for housing.

Supportive services including healthcare, mental health assessment, permanent housing placement, drug and alcohol abuse treatment and counseling, day care, personal assistance, nutrition services, intensive care when required, and assistance in gaining access to local, state, and federal government benefits and services, were also provided to HOPWA recipients in 2009. (Health services may only be provided to individuals with AIDS or related diseases and not to their family members.) A percentage of the HOPWA grant was divided between MFA and subgrantees for program administration. The specific allocation is determined annually but will not exceed any statutory limit.

Obstacles to meeting underserved needs

More than 60 percent of the HOPWA funds are being used by subgrantees to provide rental assistance under the STRMU or TBRA activities. MFA feels that this is a good use of the HOPWA funds in that AIDS clients are finding it extremely difficult to obtain any rental assistance or vouchers from the various Housing Authorities throughout the state. The Housing Authorities will not allow the case managers to interact or work on behalf of the client. With the declining health of many of the clients, forcing them to go to the Housing Authority or stay on top of the requirements to stay on waiting lists is not manageable. This program would be more effective if HOPWA case managers were allowed to act on behalf of their clients and work directly with the Housing Authorities. Additional obstacles as observed by the HOPWA subgrantees are reflected in the HOPWA CAPER attached.

Specific HOPWA Objectives

MFA has annually awarded these funds on a limited source procurement basis to four member agencies of the HIV/AIDS Health Management Alliance (HMA). These agencies cover all five HMA regions of the state. Funding amounts were determined based on current year-to-date HMA enrollment figures, with the minimum award set at last year's amount, to ensure continuity of services. In prior years, there were four agencies - New Mexico AIDS Services, Southwest CARE Center, Alianza of New Mexico and Camino de Vida. In 2009, Camino de Vida did not wish to continue administering the funds due to the lack of staff capacity. New Mexico AIDS Services agreed to take those counties previously covered by Camino de Vida. The following table shows allocated amounts for the HOPWA agencies, with MFA admin.

Agency Name	Agency Location	Award
NM Aids Services	Albuquerque	\$331,223
SW Care Center	Santa Fe	\$147,930
Alianza of NM	Roswell	\$ 56,716
MFA Admin		\$16,573
	TOTAL	\$552,442

The counties served by these subgrantees are:

NM Aids: Bernalillo, Cibola, McKinley, San Juan, Sandoval Valencia, Catron, Dona Ana, Grant, Hidaglo, Lincoln, Luna, Otero, Sierra, Socorro, Torrance

SW Care Center: Colfax, Guadalupe, Los Alamos, Mora, Rio Arriba, San Miguel, Santa Fe, Taos, Union

Alianza of NM: Chavez, Curry, De Baca, Eddy, Harding, Lea, Quay, Roosevelt

Subgrantees who received the HOPWA awards have exclusive service responsibility for specific counties as listed above. The successful subgrantees had the management task of independently implementing the work program, which ranges from initial participant identification, certification and documentation of participant eligibility through actual provision of program services.

1. The objective of the HOPWA Formula Grant Program is to address the high incidence of immunodeficiency syndrome cases that may cause low-income persons in New Mexico to become homeless by providing housing assistance and related supportive services for said persons and their families.
2. Funding under the HOPWA program is available to serve people who are HIV positive and/or are living with AIDS to provide: Short-term Rent Mortgage & Utilities Payments to prevent the homelessness of a tenant or mortgagor of a dwelling, as further described by the Regulations.
3. Tenant-based Rental Assistance, including assistance for shared housing arrangements, as further described by the Regulations.
4. Supportive Services as described in this RFP and as further described in the Regulations.
5. Administrative Expenses to the extent allowed by the Regulations.

Attachment G: HOPWA CAPER 2009

Section 8 - OTHER NARRATIVE

Governor's Invest New Mexico

In 2005, Governor Richardson released a 10 year plan for the infrastructure of New Mexico which focused on six areas: water, education, higher education, transportation, economic development and housing. Specifically, the plan identified seven goals associated with housing in New Mexico.

1. Increase the homeownership rate;
2. Build more than 11,000 new homes, including 4,500 single family homes and 6,840 new rental homes;
3. Repair and improve at least 10,000 existing homes;
4. Reduce the water and energy consumption of new and existing housing;
5. Reduce the use of high-cost mortgage loans;

6. Strengthen the capacity of local governments, nonprofits, housing authorities, and the private sector to implement innovative housing programs; and
7. Invest \$3.5 billion in New Mexico's housing infrastructure.

MFA in its capacity as the State's Housing agency has tried to meet these goals with our housing partners around the state. The Invest New Mexico Goals were incorporated into MFA's Strategic Plan and the Action Plans for since 2006.

New Mexico Housing Trust Fund

In 2005 MFA and the New Mexico Housing Trust Fund (HTF) Advisory Committee drafted program and funding guidelines so that the Fund monies are distributed and used to generate and finance affordable housing throughout the state in the most effective way possible. As long as funds are available, competitive quarterly funding rounds are held. The latest revisions to the Notice of Funding Availability (NOFA) were approved by the MFA Board of Directors in September 2009 and are posted on MFA's website.

The recommendations from the latest funding round (1st quarter 2010) were approved by the Board in March, 2010. As of March, 22, 2010, there are 26 active awards totaling \$17,674,536. These awards leverage \$210,372,212 in other public and private funding, and when completed, these awarded projects will comprise 2,270 new or rehabbed units in 10 counties, which includes 2 pueblos and/or reservations.

MFA plans to request additional HTF appropriations during future New Mexico State legislative sessions in light of the success of past funding rounds and projected needs associated with numerous housing initiatives. However, additional funding may not be feasible until the economic climate improves. No HTF funds were approved in either 2009 or 2010 due to State budget constraints.

Neighborhood Stabilization Program

\$19.6 million in federal money has come to New Mexico to fund the Neighborhood Stabilization Program, or NSP1, which is part of the Housing and Economic Recovery Act of 2008. The money MFA administers, \$8.7 million, is used to buy and rehabilitate foreclosed properties. Those homes are then be sold to families whose incomes are below 120 percent of median throughout the state. The cities of Albuquerque, Santa Fe and Las Cruces received their own NSP funding. Since October of 2009, MFA has entered into contracts with three subgrantees. As of December 31, 2009, ten foreclosed homes have been purchased using NSP Acquisition/Rehabilitation funding, with \$1,935,750.10 in NSP funds obligated.

American Recovery and Reinvestment Act of 2009 (ARRA)

Homeless Prevention and Rapid Re-Housing

The state of New Mexico received \$8,585,909 in for the Homelessness Prevention and Rapid Re-Housing Program (HPRP). MFA received \$6,778,653 of that funding, which is used in every area of the state except for Albuquerque. The City of Albuquerque received \$1,807,256 for HPRP programs within the city. Funding for the program is provided through HUD's Emergency Shelter Grant (ESG) Program as authorized by the American Recovery and Reinvestment Act of 2009.

To date, MFA has received \$2.4 million of the HPRP funding. Funds were distributed using a formula allocation based on the level of need and housing cost. The level of need was assessed using the number of persons per county living below the federal poverty level, and the current number of unemployed persons per county who would otherwise be in the workforce. The housing cost was assessed using HUD's 2009 Fair Market Rent. A detailed presentation on the proposed allocation methodology is attached. Qualified county and/or regional providers were selected by a competitive RFP; eligible applicants will include current Transitional and Supportive Services (TSS): ESG & State, HOME TBRA, and HUD COC providers, Public Housing Authorities, Community Action Agencies, or local governments.

Tax Credit Assistance Program

MFA has used TCAP funds for tax credit properties that received credit awards in 2007, 2008 and 2009. MFA has begun to pay out TCAP funds to eligible properties quickly through the systems that are already in place. The awards of TCAP funds were done through a competitive process as described in the Notices of Funding Availability. MFA has entered into agreements with twelve projects, with a total of 624 units, for the entire appropriation of \$13,876,558.

Tax Credit Exchange Program

The U.S. Department of the Treasury authorized MFA to exchange tax credits issued in 2007 and 2008 for \$38,250,000 in gap financing for affordable rental housing developers. The financing will restart five New Mexico projects that were stalled last year due to significant fallout in the federal Low-Income Housing Tax Credit equity market. When completed, the projects will create 286 new rental units and rehabilitate 24 existing units. Many will be reserved to house seniors, people transitioning from homelessness and those with physical and mental disabilities. The sub-awards are subject to the same requirements as the credit allocations.

Weatherization Assistance Program

For the last 12 years, MFA has administered about \$5 million a year for New Mexico EnergySmart, New Mexico's weatherization program. Under the American Recovery and Reinvestment Act of 2009, MFA will receive an additional \$26.8 for weatherization services throughout the state. The federal dollars will allow MFA's subgrantees to perform up to \$6,500 in weatherization services in each home, up from the previous \$3,000 limit. In addition, families at or below 200 percent of the federal poverty level will be eligible to apply for assistance, up from 150 percent. This 2009 CAPER concludes with the following information:

Attachment H: Legal Notice

Attachment I: HOME Program Annual Performance Report (HUD-40107)

Attachment J: Section 3 Summary Report

Attachment K: IDIS Report - PR06 for HOME, ESG and HOPWA