RESEARCH BRIEF III.
Homelessness, Special Needs, and Human Service Needs

This brief discusses the needs of New Mexicans experiencing homelessness and who have unique housing needs.

Top Findings

- According to the most recent count of homeless residents in shelters and sleeping in areas not meant for human habitation (referred to as the Point in Time count, or PIT), as of January 2021, there were 1,567 persons experiencing homelessness in Albuquerque and 1,180 in the balance of the state. Of those, most were occupying emergency shelters: 413 were unsheltered in Albuquerque and 365 were unsheltered in the balance of the state.

  PIT count estimates are considered a snapshot of homelessness in a community and typically represent an undercount of the homeless population. According to a recent analysis conducted by the New Mexico Coalition to End Homelessness, **the total number of people experiencing homelessness in New Mexico each year, when persons who living in non-permanent and precarious housing conditions, is between 15,000 and 20,000 individuals.**

- Public schools are required to identify children and youth who do not have a permanent residence ("McKinney Vento counts"). For the academic year 2019-2020, the data indicate **around 9,000 children and youth experience homelessness in the state.**

- According to data from the U.S. Department of Housing and Urban development (HUD), **Native American and Black/African American residents are overrepresented among homeless individuals**, while Hispanic residents are underrepresented. In particular, Native American residents account for 25% and 27% of residents experiencing homelessness in Albuquerque and the Balance of State respectively, but account for only 7% and 18% of residents living in poverty.

- The Corporation for Supportive Housing Racial Disparities and Disproportionality Index shows **Black/African American and Native American residents have an overrepresentation in homelessness**.

  - Black/African Americans are particularly overrepresented among homeless veterans, unaccompanied transition aged youth, justice involved transition aged youth, and prison systems.

- ➢ Native Americans are particularly overrepresented in homeless with substance use challenges.
- ➢ Hispanic residents are particularly overrepresented among justice involved transition aged youth.

According to a recent analysis conducted by the New Mexico Coalition to End Homelessness **over 6,500 people** per year experience homelessness but do not receive adequate assistance to help them exit homelessness and **are in need of rapid rehousing and permanent supportive housing units.**[1] The Corporation for Supportive Housing (CSH) estimates a slightly higher number—around 8,400 supportive housing units needed in the state. For Albuquerque alone, the Urban Institute report estimates that 2,200 households are in need of permanent supportive housing and 800 units of rapid rehousing.

- ■ The majority (63%) of New Mexico's housing stock, or 587,948 homes, were built before 1991, when federal accessibility requirements were put in place. Academic researchers recently estimated that there is a 60% probability that a newly built single-family home will house at least one disabled resident, and 91% will welcome a disabled visitor. Comparing estimated accessibility needs to accessible homes in the state produces **a gap of more than 160,000 missing accessible housing units for people with ambulatory difficulties.**

- ■ **Residents living on Tribal lands and in colonias are more likely than other New Mexicans to be living in housing in poor condition. These areas also have a significant number of vacant and underutilized housing units.**

  - ➢ On Tribal lands, more than 5,700 housing units are overcrowded, 18,800 were built before 1970, 2,600 lack complete kitchen facilities, and almost 3,500 lack complete plumbing. An estimated 16,400 housing units on Tribal lands are vacant.

  - ➢ In census tracts with colonias, there are an estimated 1,800 overcrowded housing units, over 17,000 units built before 1970, 400 units lacking complete kitchen facilities, and over 800 lacking complete plumbing facilities. Around 6,700 units using bottled, tank, or LP gas as a heating source. Around 20,000 housing units in census tracts with colonias are vacant.

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[1] Rapid rehousing and permanent supportive housing are evidence-based interventions that have proven effective in helping people exit homelessness. Rapid rehousing provides rental assistance to help homeless households move into apartments; supportive services are provided to help the family obtain the resources they need. Rapid rehousing works best for households who will be able to obtain employment and support themselves within two years.. Permanent supportive housing (PSH) involves providing a household rental assistance and more intense supportive services (e.g., mental health care, substance abuse treatment) in scattered site or site-based communities typically owned by PSH providers.

- The state's rental gap is concentrated at income levels below 30% AMI. To close this gap, the state needs 32,000 deeply affordable rental units or rental subsidies. Low income senior renters make up one-quarter of the gap; there is a **shortage of 4,590 multifamily units priced below $500 for senior renter households**.

Persons Experiencing Homelessness

This section consolidates relevant research and data on homelessness in New Mexico. The analysis presents an overview of the most recent Point-In-Time (PIT) estimates and incorporates other available data to present a complete picture of homelessness in the state.

According to the 2021 Point-In-Time (PIT)[2] report produced by the New Mexico Coalition to End Homelessness[3] (NMCEH)—the most recent report when this brief was developed:

- The majority of people experiencing homelessness within New Mexico came from communities (or Tribal areas) within the state of New Mexico or the Navajo Nation (v. in-migrants from other states).

- Mental illness affects a minority of persons experiencing homelessness. In Albuquerque, 30% of the surveyed adults experiencing homelessness self-reported having a serious mental illness and in the Balance of State, 38%. The prevalence of serious mental illness among the general population over 18 is 5%, according to the Substance Abuse of Mental Health Services Administration[4].

- Regarding substance use disorder, 25% of surveyed adults in Albuquerque self-reported having one, while the Balance of State totaled at 68%. The prevalence of substance use disorder among the general population over 18 is 17%, according to the Substance Abuse of Mental Health Services Administration.

The following figures show trends in PIT counts for the Albuquerque and Balance of State Continuum of Care (CoC).

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[2] The Point-In-Time (PIT) count is a nationwide count of individuals and families experiencing homelessness within a community on a given night, as outlined and defined by the U.S. Housing and Urban Development Department (HUD).
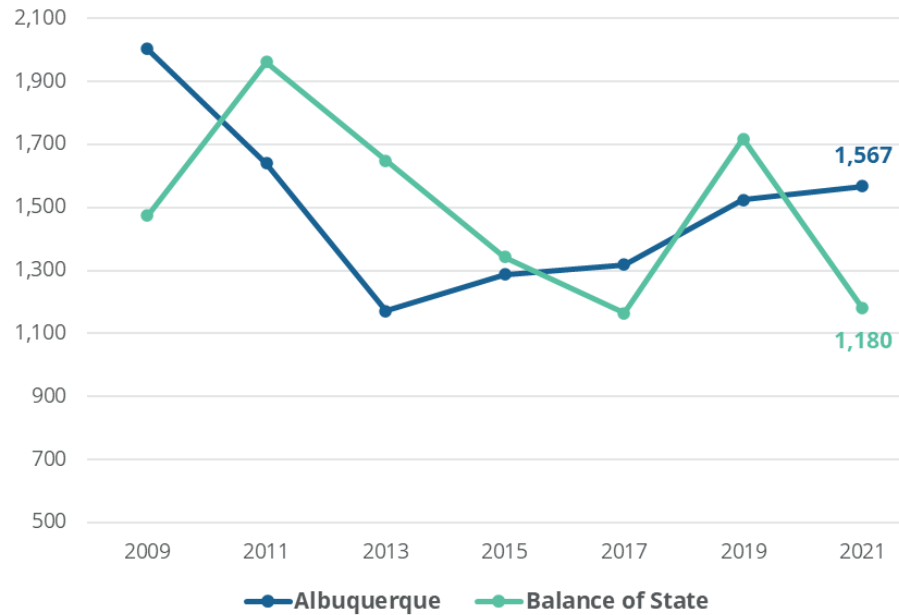
[3] https://nmceh.org/pages/reports/2021%20Joint/PIT%20CoC%202021%20Report.pdf

[4] https://www.samhsa.gov/data/report/2019-2020-nsduh-state-specific-tables

**Figure III-1.
Total Persons
Experiencing
Homelessness,
Point-in-Time
(PIT) Counts,
2009 - 2021**

Source:

https://nmceh.org/pages/rep
orts/2021%20Joint/PIT%20Co
C%202021%20Report.pdf

Although the trend in the Balance of State points to a reduction in the homeless population between 2019 and 2021, it should be noted that there were community and HUD enforced restrictions in place for the 2021 count; therefore, the numbers reflected may be drastically lower than in previous years or show an inaccurate trending in data[5]. Only 14 out of 33 total counties in New Mexico were accounted for in 2021.

According to the 2021 PIT report, another reason for the drop in unsheltered individuals was the creation of "Wellness Motels," which was an effort to support safe housing of people experiencing homelessness during the pandemic. Those hotels were effective in adding extra beds and allowed for more people to be sheltered on the night of the count, contributing to lower numbers of unsheltered individuals (Figure III-2).

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[5] Due to the restrictions placed on the count by the COVID-19 pandemic from local and Federal regulations, outreach teams could logistically only cover smaller geographic areas for shorter amounts of time. Coupled with ongoing removal of encampments during the pandemic, this created areas of constantly shifting populations which would hamper effective engagement on a limited scale.

Figure III-2. People Living in an Unsheltered Living Conditions, PIT Counts, 2009-2021

Source:

https://nmceh.org/pages/reports/2021%20Joint/PIT%20CoC%202021%20Report.pdf
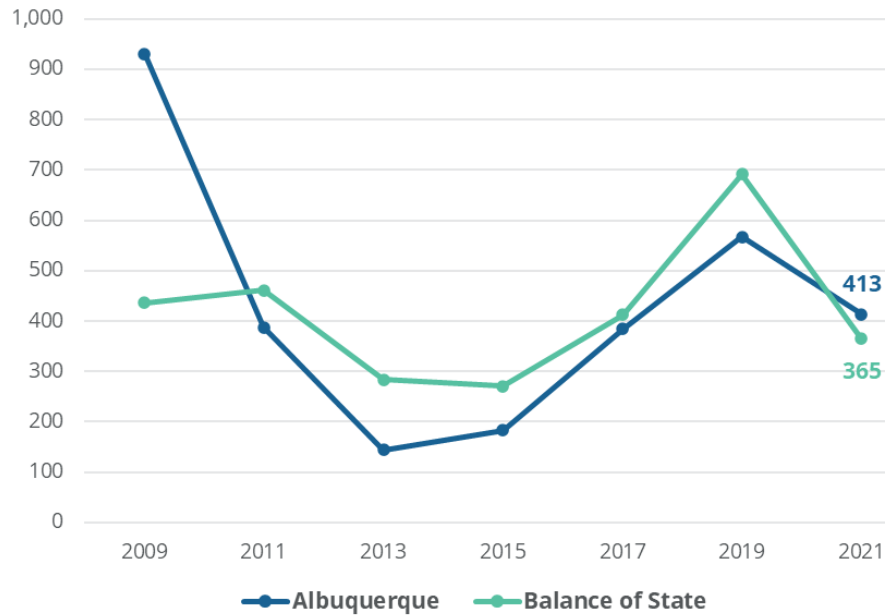
Figures III-3 shows the increase of persons in Emergency Shelters in Albuquerque and aligns with Albuquerque's increased number of shelter beds and the inclusion of Wellness Motels during the COVID-19 pandemic.

Figure III-3. People Residing in an Emergency Shelters, PIT Counts, 2009-2021

Source:

https://nmceh.org/pages/reports/2021%20Joint/PIT%20CoC%202021%20Report.pdf

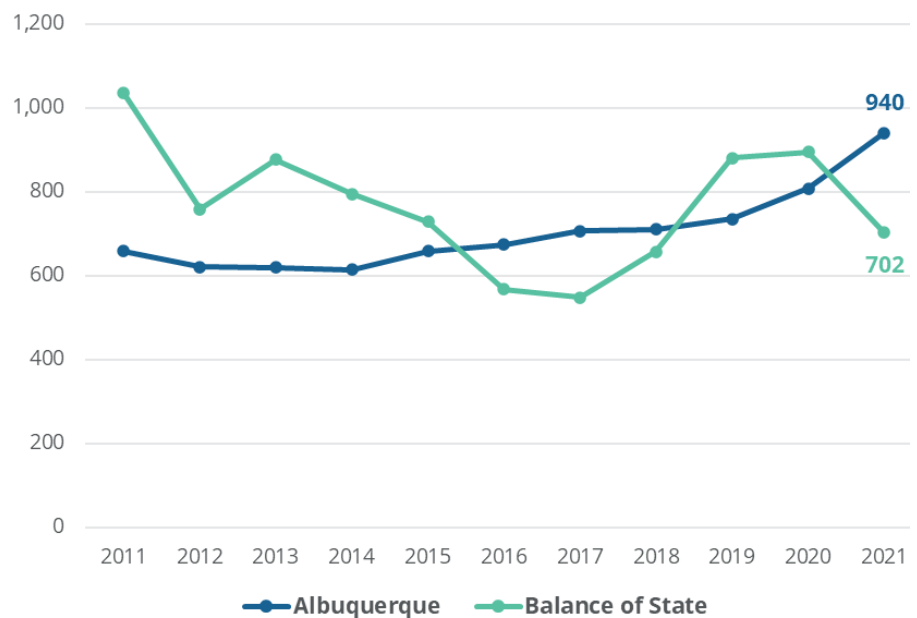Figure III-4 shows a decrease in the number of individuals in transitional housing in the Balance of State. The number has stayed relatively fixed since 2017 in Albuquerque, but had declined significantly prior to 2017. Declines in the number of people residing in transitional housing is due to HUD encouraging transitional housing programs to switch to rapid rehousing models. Many programs in New Mexico elected to make that switch.

Figure III-4. People Residing in Transitional Housing, PIT Counts, 2009-2021

Source:

https://nmceh.org/pages/reports/2021%20Joint/PIT%20CoC%202021%20Report.pdf
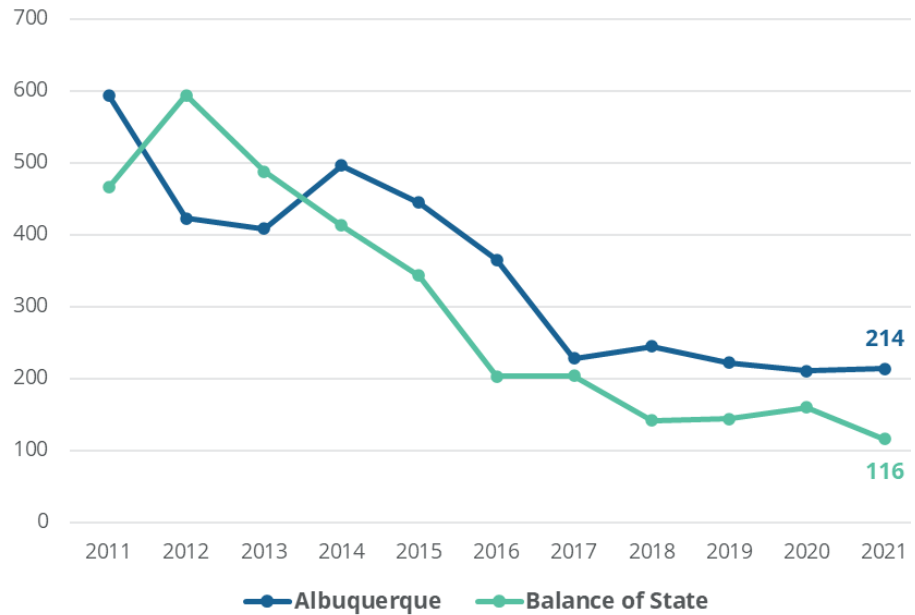
Figure III-5 shows the county distribution of the number of unsheltered persons and persons residing in emergency shelters and transitional housing. According to the report these data should not be interpreted to indicate that there are more people experiencing unsheltered homelessness in one county than another, as significant shifts in count methodology due to COVID-19 restrictions and county-level community engagement. In addition, not every shelter in the Balance of State participates in this count; therefore, the numbers should not be taken as definitive of all shelters.

Figure III-5.
Unsheltered people and people residing in an emergency shelter and transitional housing in the Balance of State during the 2021 PIT count, by County

Source:
https://nmceh.org/pages/reports/2021%20Joint/PIT%20CoC%202021%20Report.pdf

	Unsheltered	Emergency Shelter	Transitional Housing
Chaves	-	10	-
Cibola	-	11	-
Colfax	25	-	-
Curry	-	2	-
Doña Ana	72	8	83
Eddy	16	5	13
Grant	-	3	-
Lea	-	4	-
Lincoln	-	8	-
Luna	-	10	-
McKinley	-	151	-
Otero	117	15	-
Roi Arriba	1	50	-
San Juan	21	33	9
San Miguel	1	6	6
Sandoval	5	26	-
Santa Fe	79	231	35
Socorro	7	-	-
Taos	5	34	19
Union	2	-	-
Valencia	8	6	-

Given all the data limitations, PIT count estimates are considered a snapshot of homelessness in a community and typically represent an undercount of the homeless population.

According to a recent analysis conducted by the New Mexico Coalition to End Homelessness, the more accurate number of people experiencing homelessness in New Mexico each year is between 15,000 and 20,000 individuals.[6] Using data from the Homeless Management Information System (HMIS), the report also estimates that in 2018:

■ There were 2,585 people under the age of 18 who were homeless; 584 of them were separated from their parents or guardians while the other 2,001 people were accompanied by a parent or guardian who was also homeless;

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[6] https://nmceh.org/docs/White%20Paper%20Homeless%20NMCEH%20010820.pdf

- 981 people aged 18 to 24 were homeless in 2018, 221 of them were part of a family, 100 of them were the head of their household, and 760 were unaccompanied;

- 9,021 people aged 25 and up were homeless in 2018; 1,126 of them were in families and 7,647 were unaccompanied, for the remaining 248 no household type was reported.

Racial disparities in homelessness. In New Mexico, the risk of homelessness is unequal among racial groups even after adjusting for poverty. According to HUD data, Native American and Black/African American residents are overrepresented among homeless individuals, while Hispanic residents are underrepresented.

In particular, Native American residents account for 25% and 27% of residents experiencing homelessness in Albuquerque and the Balance of State respectively, but account for only 7% and 18% of residents living in poverty[7] (Figure III-6).

Figure III-6.
Residents Experiencing Homelessness v. Living in Poverty
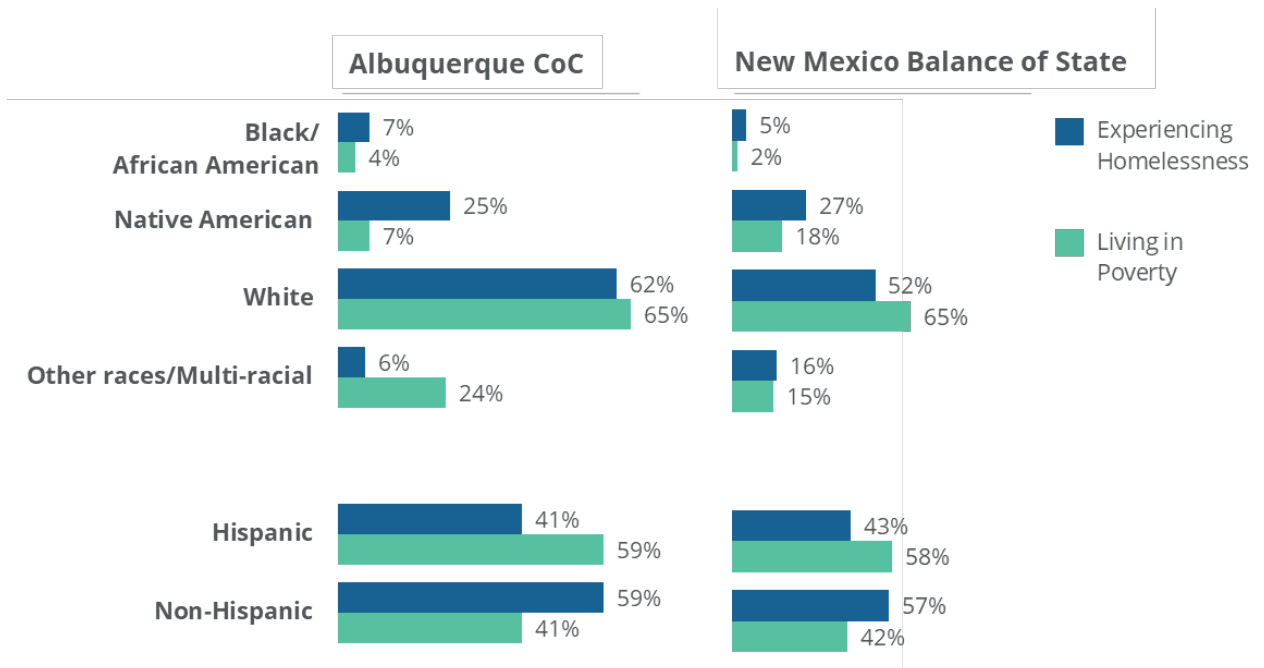
Source: CofC Racial Equity Analysis Tool (Version 2.1) developed by HUD, 2020 https://www.hudexchange.info/resource/5787/coc-analysis-tool-race-and-ethnicity/.

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[7] American Indian and Alaska Native alone represent 9% of the total population in the state and 4% of the total population in Albuquerque.

The Corporation for Supportive Housing (CSH) developed a Racial Disparities and Disproportionality Index ("RDDI")[8] that looks at a set of public systems and measures[9] whether a racial and/or ethnic group's representation in a particular public system is proportionate to, over or below their representation in the overall population. CSH's index compares each group to the aggregation of all other groups and can be viewed as the "likelihood of one group experiencing an event, compared to the likelihood of another group experiencing that same event." Index interpretation is as follows:

- An index of 1 indicates equal representation,

- An index below 1 indicates underrepresentation, and

- An index above 1 indicates overrepresentation in a particular system.

Figure III-7 presents the disparity indices for New Mexico. Again, the figure shows Black/African American and Native American residents have an overrepresentation in several systems.

- Black/African Americans are particularly overrepresented among homeless veterans, unaccompanied transition aged youth, justice involved transition aged youth, and prison systems.

- Native Americans are particularly overrepresented in substance use, and homelessness systems.

- Hispanic residents are particularly overrepresented among justice involved transition aged youth.

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[8] https://www.csh.org/wp-content/uploads/2020/04/RDDI_OverviewHowTo.pdf

[9] https://www.csh.org/wp-content/uploads/2019/05/DATAREFERENCES_web.pdf

Figure III-7.
Disparities among Homeless Residents in New Mexico

	Black/African American	Hispanic	Native American	Asian/PI	White
Homelessness	2.9		3.2		
Veterans	5.5		2.6		
Homeless Families	2.2	1.2	2.4		
Child Welfare Involved Families	2.8	3.1	1.3		
Unaccompanied Transition Aged Youth	4.7		2.5		
Child Welfare Transition Aged Youth	2.5	3.2	1.3		
Justice Involved Transition Aged Youth	4.8	5.4			
Prison	5.1	2.7			
Jail	3.0	1.7	2.1		
Developmental Disability	1.1				1.4
Developmental Disability in Intermediate Care Facility	1.5				3.3
Mental Health	1.3			2.1	1.2
Aging	1.6		1.4		1.1
Substance Use	1.1	1.5	5.7		

Note: Data labels are included only for index values above 1.

Source: Corporation for Supportive Housing; https://www.csh.org/supportive-housing-101/data/

Children and youth experiencing homelessness.
Although the PIT provides a snapshot of homelessness on a single night, it excludes residents who are precariously housed, couch surfing, or were simply not identified on the night of the PIT. As such, it is considered an underrepresentation of homelessness in a community.

School districts, through the McKinney Vento Act provide an additional data point for measuring homelessness, with a focus on children and youth experiencing homelessness.

Under the McKinney Vento Act, the term "homeless children and youths" is defined as individuals who lack a fixed, regular, and adequate nighttime residence.[10]

Figure III-8 shows trends in McKinney Vento counts for Albuquerque public schools and the rest of the state public schools. The most recent data available for the academic year 2019-2020 indicate a total of 9,009 children and youth experiencing homelessness, a decrease of 23% from the 11,960 reported in the previous academic year.

Figure III-8.
Trends Among Children and Youth Experiencing Homelessness
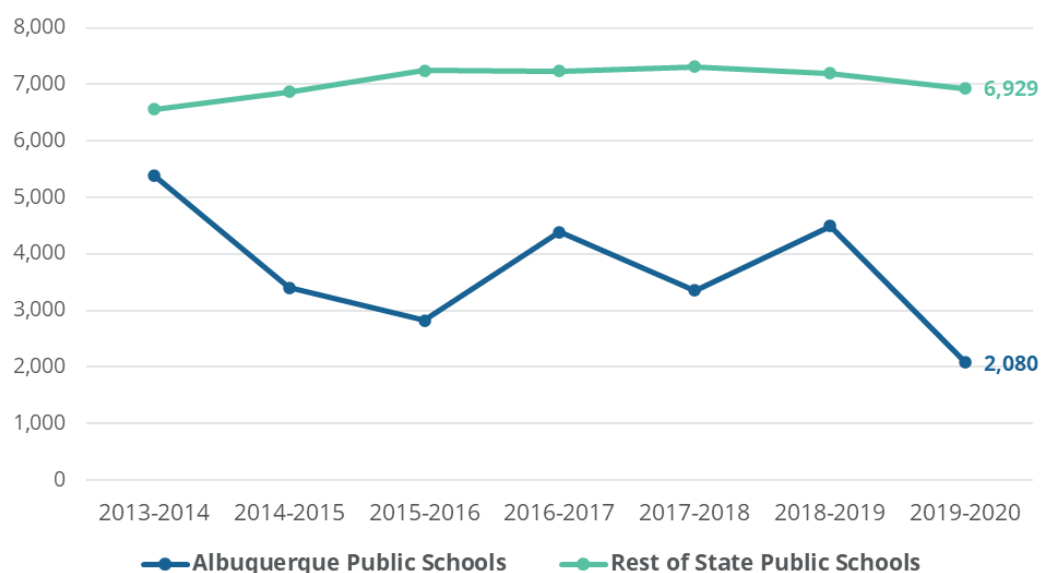
Note: Dates follow the academic calendar.

Source: U.S. Department of Education, and Root Policy Research.

As shown in the figure, the decrease is driven by the drop in Albuquerque public schools, while the number in the rest of the state has remained around 7,000 for the past years. Counts for Albuquerque public schools may have also been impacted by school closures during the pandemic.

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[10] This includes children and youths who are sharing the housing of other persons due to loss of housing, economic hardship, or a similar reason; are living in motels, hotels, trailer parks, or camping grounds due to the lack of alternative adequate accommodations; are living in emergency or transitional shelters; or are abandoned in hospitals; children and youths who have a primary nighttime residence that is a public or private place not designed for or ordinarily used as a regular sleeping accommodation for human beings; children and youths who are living in cars, parks, public spaces, abandoned buildings, substandard housing, bus or train stations, or similar settings; and migratory children who qualify as homeless under the previous definitions.

Precariously Housed Residents

As shown at the beginning of this section, the PIT counts two types of living situations: those residing in an unsheltered situation and those residing in a sheltered situation. Residents who are doubled up with family or friends, couch surfing, in unstable living conditions, or residing in substandard living conditions are not included in PIT counts. These residents are at a higher risk of homelessness and the supply of adequate affordable housing is crucial to keep them housed and increase housing stability.

The resident survey conducted for the statewide Housing Strategy gathered responses from around 80 precariously housed residents. Thirty five percent of them live in Bernalillo County and another 22% in Luna County. Other relevant survey results include:

- **Disability.** Around 60% of respondents indicated they or someone in their household experienced some form of disability.

- **Living situation.** Around 75% indicated they currently live with family or friends or others not as part of a lease due to lack of housing that meets their needs and the majority indicated the primary reason they are doubled up is that they "cannot afford the monthly rent of the places that are available to rent anywhere."

- **Displacement.** Almost 40% have been displaced in the past 5 years. Aside from personal/relationship reasons, several indicated they were displaced because they were behind on rent, and rent increased more than they could afford. Over 40% of those displaced had to change job or lost their job due to the move, and 30% had to have their children change school due to the move.

- **Pandemic impact.** Over 70% of precariously housed residents had their housing situation impacted by the COVID pandemic. Around 30% indicated they had to move in with friends, 20% indicated they skipped payments in some bills, and 15% indicated they had to take on debt to pay for housing costs and picked up more work or an extra job to afford housing costs.

- **Housing solutions.** Residents were asked "what do you feel you need to improve your housing security/stability?" The top three responses included:

  - Help me pay rent each month (37%);
  - Help me with a down payment (32%);
  - Find a home I can afford to buy/increase inventory of affordable for sale homes (25%).

The resident survey did not collect enough responses from homeless individuals and individuals in shelters and transitional housing to present results without compromising their privacy. However, their answers and comments were analyzed, and several housing needs and topics rose to the top. Several individuals indicated they lost their housing due

to the COVID pandemic. Long waiting lists for housing subsidies are keeping them homeless, and the lack of places to rent that accept vouchers as well as minimum income requirements are significant barriers to finding housing.

Supportive Housing Solutions

According to a recent analysis conducted by the New Mexico Coalition to End Homelessness[11] about 6,548 people per year experience homelessness but do not receive adequate assistance to help them exit homelessness. Data from the New Mexico Homeless Management Information System (HMIS) showed that in 2018 a total of 897 people exited quickly with little help from the services system. A total of 1,894 were able to exit homelessness with longer term help and 3,777 people remained homeless after seeking assistance. Thus, while the current system is helping many people exit homelessness, a significant share of people experiencing homelessness are not receiving enough help or the right help to enable them to effectively exit homelessness.

The study highlights that there are two interventions that have been studied extensively and are considered evidence based best practices for helping people exit from homelessness: rapid rehousing, and permanent supportive housing.

- **Rapid rehousing** involves providing rental assistance to help people experiencing homelessness move into an apartment, and then provide rental assistance that decreases over time as the household income increases until the assistance is no longer needed. Rapid rehousing is provided in scattered site apartments where the tenant can stay in the apartment after the assistance ends.

  Increasingly, communities across New Mexico have a shortage of quality affordable rental housing, which has challenged the effectiveness of rapid rehousing programs. Some creative techniques to manage the shortage of affordable housing include setting up compatible roommates in two bedroom units, leasing single family dwellings for several roommates, and renting rooms in owner occupied houses. Renting rooms in owner occupied housing can be particularly useful for housing homeless youth, a practice referred to as host homes.

- **Permanent supportive housing (PSH)** involves providing rental assistance and support services for as long as they are needed. Clients of permanent supportive housing are expected to pay 30% of their income for rent, with the program paying the difference. Intensive supportive services are offered to assist clients in obtaining health care, mental health care, substance abuse treatment, job training, and other assistance as needed. Permanent supportive housing may be provided in scattered

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[11] https://nmceh.org/docs/White%20Paper%20Homeless%20NMCEH%20010820.pdf

site privately owned apartments or in site based apartments owned by the permanent supportive housing program.

In a study of the Albuquerque Heading Home Initiative, permanent supportive housing was found to be associated with a reduction in the use of emergency room services, medical outpatient services, hospital inpatient services, emergency shelters, and jails. This resulted in a savings of approximately 30% ($12,832) per participant in the first year of the study period. In addition, participants reported an improvement in quality of life, a reduction in alcohol use, and an increase in contact with family members.

The Corporation for Supportive Housing (CSH) produced a "Supportive Housing Needs Assessment."[12] This assessment is a compilation of point in time, or census, counts of people involved in multiple public systems that have needs consistent with supportive housing. The report indicates data represent a snapshot of supportive housing need as it appears currently. In order to avoid duplication, it does not show need over time in each individual system or project broader trends.

Figure III-9 shows the estimates produced for New Mexico. According to the analysis, around 8,400 supportive housing units are needed in the state. In addition to needs related homelessness and persons involved in the justice system, needs for persons with disabilities are substantial and will be further explored in this section.

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[12] https://www.csh.org/wp-content/uploads/2019/05/TOTAL_web.pdf

**Figure III-9.
Supportive Housing
Need in New Mexico**

Note:

For methodology details visit
https://www.csh.org/wp-
content/uploads/2019/05/TOTAL_w
eb.pdf

Source:

Corporation for Supportive Housing;
https://www.csh.org/supportive-
housing-101/data/

Public System	Housing Units
Total	8,427
Chronic Homeless	1,155
Non Chronic Homeless	118
Homeless Families	39
Child Welfare Families	252
Unaccompanied Transition Aged Youth	126
Child Welfare Transition Aged Youth	25
Justice Involved Transition Aged Youth	64
Prison	672
Jail	1,153
Developmental Disability Waitlist	2,172
Developmental Disability in Intermediate Care Facility	300
Developmental Disability Residential	691
Mental Health Institutional	563
Mental Health Residential	15
Aging	885
Substance Use	197

The latest New Mexico Consolidated Plan using data from the New Mexico Coalition Against Domestic Violence indicated that in 2017 (the most recent year with analyzed data), there were 19,234 domestic violence incidents reported to statewide law enforcement agencies, a 3% decrease from the previous year. Of the reported incidents, 71% of the domestic violence victims were female. Black/African American survivors (5%) and Native American survivors (13%) were disproportionality represented among victims compared to their proportion of the population in the State (2.5% and 10.9%, respectively). There were 28 domestic violence service providers that submitted data to the Central Repository for the 2017 Incidence and Nature of Domestic Violence In New Mexico XVII data analysis report. These service providers served 10,413 new clients during 2017.

Stakeholder perspectives on PSH. According to the stakeholder engagement completed to support this plan, there is a dire need for permanent supportive housing (PSH) throughout the state, as well as the need for more supportive services and staff/capacity to provide these services.

The shortage of behavioral health services statewide was frequently raised in the context of PSH, and housing persons experiencing homelessness in general. Many stakeholders

reiterated that to be successfully implemented, PSH needs to be paired with an appropriate level and type of services, and that service provision carry adequate funding.

The challenges are twofold:

1) There is a shortage of service providers in general; and

2) The service providers that do exist are oversubscribed and do not have the expertise or capacity to address serious behavioral health issues.

Almost all stakeholders spoke to the need for more capacity to best serve populations who need PSH and the wraparound services. These same stakeholders noted how challenging it is to put and keep behavioral support services—especially services for high needs populations—in place.

Many stakeholders pointed to the lack of a comprehensive, functioning mental health system as a major barrier to supporting a successful PSH housing system. Some stakeholders attributed the current shortage on the significant reduction in funding for behavioral health services in 2013, which reduced provider capacity statewide.

Most said that the gaps in services are largest in rural areas. Other stakeholders said the need was becoming acute in high cost, urban areas, as property owners respond to the higher prices they can command from other types of tenants.

Stakeholders consistently mentioned the shortage of developers who specialize in PSH, and the need to build capacity.

Other estimates. An Urban Institute report produced for the City of Albuquerque[13] estimated that around 2,200 households are in need of permanent supportive housing[14]. In addition, the report estimates there is a gap of nearly 800 units of rapid rehousing for people experiencing homelessness.

The annual PIT count in Santa Fe for January 2020 showed that there were 407 homeless people in Santa Fe on a single night in January. This is an increase over previous years and continues an upward trend that started in 2018. At the same time, 428 formerly homeless people were living in supportive housing designated for people exiting homelessness. Of these, 340 were living in permanent supportive housing for people with disabilities and 88 were living in transitional housing or rapid rehousing for people without disabilities.

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[13] https://www.urban.org/sites/default/files/publication/102261/albuquerque-affordable-housing-and-homelessness-needs-assessment_2.pdf

[14] The estimate was produced using the number of individuals who were experiencing chronic homelessness from the 2019 point-in-time count, coordinated entry assessment data, and local estimates of individuals not previously known to the homeless system.

The most recent Affordable Housing Plan from the Town of Taos[15] indicates Taos County had a small homeless population through 2015. However, these numbers doubled in January 2017 and doubled again in January 2019, reaching 100.

The report also highlights that while in rural towns there are fewer homeless individuals on the street, compared to larger cities, many are living in unsafe situations and conditions because they have nowhere else to go. In Taos, this situation is exacerbated by the high cost of housing.

The report estimates that an additional 50 beds are needed for emergency shelter[16] and that there is a great need for affordable rental housing which individuals exiting homelessness can move into permanently—State of Homelessness in Taos Collaborative estimates the need for this type of housing to be 70 units.

Persons with Disabilities: Accessibility Challenges

The Fair Housing Act of 1991 introduced accessibility rules for new housing developments. Newly developed affordable housing is required to make 5% of units accessible. Newly developed market rate housing is required to make 2% accessible. There are two types of accessible units.

- **Type A is fully accessible.** This includes access to site and common areas; access to units; wheelchair accessible kitchens; bathrooms, doors, closets; and accessible appliances in a range of unit types.

- **Type B is adaptable.** This includes access to site and common areas; access to units on the ground floor if there is no elevator or to all units if there is an elevator; use of at least one bathroom in the type B units.

More details on these requirements can be found on the [Americans with Disabilities Act website.](#)

Accessible housing stock. According to 2019 5-year ACS data, the majority (63%) of New Mexico's housing stock, or 587,948 homes, were built before accessibility requirements were put in place by the Fair Housing Act in 1991. This means that many homes in the state will not be accessible to individuals with disabilities. Counties with the highest proportions of their housing stock built before 1991 were Harding County (91%), Union County (88%), De Baca County (86%), and Quay County (85%). On the other end of

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[15] https://www.taosgov.com/DocumentCenter/View/2637/Town-of-Taos-Affordable-Housing-Plan--FINAL-DRAFT

[16] This is a combined estimate based upon consistent overflow at the Taos Men's, Community Against Violence and Heart House shelters.

the spectrum, over half of the homes in Sandoval County were built after the Fair Housing Act and are therefore more likely to have accessible housing.

Figure III-10 provides an estimate of the number of accessible homes in each county. The Fair Housing Act required 2% of newly developed market rate housing be accessible. For this reason, the estimated number of accessible homes in Figure XX is calculated as 2% of all du-/tri-/fourplexes and multifamily units/apartments built after 1990. Because some developments may have been retrofitted and because some single-family homes may also be accessible, these figures are likely underestimates. However, research from the Furman Institute estimate that less than one percent of homes nationwide are wheelchair accessible and nearly 4% are "livable" for individuals with mobility difficulties (meaning the home has a stepless entry, entry-level or elevator accessible bathroom and bedrooms, no steps between rooms, and accessible bathrooms with grab bars).[17]

Figure III-10 also indicates the number of people with an ambulatory difficulty in each county. Note that this is also an underestimate of individuals needing accessible housing: these data do not include individuals with other disabilities (for instance, hearing, vision, or cognitive difficulties), nor do they include elderly individuals may require accessible housing soon. By subtracting the estimated number of accessible housing units from the number of people with ambulatory disabilities, we calculate gaps in accessible housing needs (column 3). Columns 4, 5, and 6 also include percentage estimates by county.

- For the state overall, there is an estimated 164,022 missing accessible housing units for people with ambulatory difficulties, which equates to 7.86 percentage-point gap.

- Nearly 21% of Catron County's population have an ambulatory difficulty but only less than 0.01% of their housing stock is estimated accessible housing.

- Los Alamos, Santa Fe, and Lea counties had the lowest percentage-point gaps in accessible housing. This is driven both by the counties' having a greater proportion of newer, multifamily housing units and by the counties' having a low proportion of individuals with ambulatory disabilities.

- Catron, Harding, and Socorro counties have the largest percentage-point gaps in accessible housing. All five counties have populations where more than 16% have an ambulatory disability and have less than 0.2% of estimated accessible housing stock.

- However, in terms of the number of accessible homes missing, Bernalillo, Doña Ana, and Sandoval, counties have the largest gaps, each with over 10,000 missing units.

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[17] Bo'sher, Luke, et al. "Accessibility of America's Housing Stock: Analysis of the 2011 American Housing Survey (AHS)." *Available at SSRN 3055191* (2015).

Figure III-10. Gaps in Accessible Housing by County, 2019

	Number			Percent		
	People with Ambulatory Disability	Estimated Accessible Housing Units	Accesible Housing Gap	Population with Ambulatory Disability	Estimated Accessible Housing Units	Percentage Point Gap
Bernalillo	46,366	824	45,542	6.91%	0.31%	7%
Catron	726	0	726	20.63%	0.00%	21%
Chaves	6,143	25	6,118	9.59%	0.11%	9%
Cibola	3,828	11	3,817	15.00%	0.13%	15%
Colfax	1,461	8	1,453	12.58%	0.13%	12%
Curry	4,257	28	4,229	9.08%	0.15%	9%
De Baca	200	1	199	9.93%	0.08%	10%
Doña Ana	14,944	142	14,802	7.03%	0.18%	7%
Eddy	4,134	21	4,113	7.24%	0.10%	7%
Grant	2,862	19	2,843	10.53%	0.16%	10%
Guadalupe	365	4	361	10.00%	0.31%	10%
Harding	73	-	73	16.67%	0.00%	17%
Hidalgo	522	2	520	12.48%	0.10%	12%
Lea	4,546	28	4,518	6.66%	0.13%	7%
Lincoln	1,881	9	1,872	9.77%	0.12%	10%
Los Alamos	639	28	612	3.45%	0.35%	3%
Luna	2,717	18	2,699	11.48%	0.20%	11%
McKinley	6,303	25	6,278	8.74%	0.12%	9%
Mora	728	0	728	16.05%	0.01%	16%
Otero	6,307	25	6,282	10.44%	0.11%	10%
Quay	1,050	6	1,044	12.71%	0.19%	13%
Rio Arriba	3,084	5	3,079	7.91%	0.04%	8%
Roosevelt	1,450	6	1,444	7.89%	0.09%	8%
Sandoval	10,647	31	10,616	7.51%	0.06%	7%
San Juan	9,196	51	9,145	7.34%	0.12%	7%
San Miguel	3,750	15	3,735	13.82%	0.13%	14%
Santa Fe	9,815	96	9,719	6.64%	0.16%	6%
Sierra	1,644	9	1,635	15.26%	0.17%	15%
Socorro	2,719	6	2,713	16.23%	0.12%	16%
Taos	3,330	12	3,318	10.21%	0.10%	10%
Torrance	1,307	2	1,306	8.59%	0.03%	9%
Union	421	0	421	12.08%	0.03%	12%
Valencia	8,076	14	8,062	10.83%	0.05%	11%
New Mexico	165,491	1,469	102,959	8.04%	0.19%	8%

Source: 2019 5-year ACS estimates and Root Policy Research.

Economists project that 21% of households will have at least one resident with a physical limitation disability in 2050.[18] The same study also estimates that there is a 60% probability that a newly built single-family detached unit will house at least one disabled resident during its expected lifetime, and 91% will welcome a disabled visitor. Given these projections, housing developers may wish to prioritize visitability features. A house is considered visitable when it has at least one zero-step entrance, has doors with 32 inches of clear passage space, and has one bathroom on the main floor one can get into in a wheelchair. These amenities are good for residents and for the local economy: they reduce the likelihood of future retrofitting costs, allow more homes to be accessible to workers with disabilities, and are desirable to homebuyers.[19]

Additionally, accessible homes have been shown to reduce the cost of in-home care, thus reducing the financial burden faced when paying for formal care labor and the time burden faced by informal care providers.[20] Other studies have found that the effect of disability on mental health is worse if living in unaffordable housing, meaning that affordable and accessible housing for individuals with disabilities could also reduce associated mental healthcare costs.[21]

Tribal Housing

According to HUD's "Housing Needs of American Indians and Alaska Natives in Tribal Areas"[22] housing problems of American Indians and Alaska Natives, particularly in reservations and other Tribal areas, are extreme by any standard. Of American Indian and Alaska Native households living in Tribal areas, 23% live in housing with a physical condition problem of some kind compared with 5% of all of all U.S. households. At the national level, the study estimates that between 42,000 and 85,000 homeless Native Americans are living in Tribal areas. Unlike on-the-street homelessness, in Tribal areas homelessness often translates into overcrowding. Of American Indian and Alaska Native

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[18] Smith, Stanley K., Stefan Rayer, and Eleanor A. Smith. "Aging and disability: Implications for the housing industry and housing policy in the United States." *Journal of the American Planning Association* 74.3 (2008): 289-306.

[19] Nasar, J. L., & Elmer, J. R. (2016). Homeowner and homebuyer impressions of visitable features. *Disability and health journal*, *9*(1), 108-117.

[20] Smith, Stanley K., Stefan Rayer, and Eleanor A. Smith. "Aging and disability: Implications for the housing industry and housing policy in the United States." *Journal of the American Planning Association* 74.3 (2008): 289-306.

[21] Kavanagh, A. M., Aitken, Z., Baker, E., LaMontagne, A. D., Milner, A., & Bentley, R. (2016). Housing tenure and affordability and mental health following disability acquisition in adulthood. *Social science & medicine*, *151*, 225-232.

[22] https://www.huduser.gov/portal/publications/HNAIHousingNeeds.html *Housing Needs of American Indians and Alaska Natives in Tribal Areas*, presents results of two original and unique data sources produced specifically for this study: (1) a nationally representative survey of housing conditions and needs among American Indian and Alaska Native households in tribal areas and (2) a survey of 110 Tribally Designated Housing Entities, including 22 site visits. Results of these surveys are complemented in this report by analyses of data from decennial censuses, the American Community Survey, the American Housing Survey, and HUD financial and information systems.

households living in Tribal areas, 16% experience overcrowding compared with 2% of all U.S. households.

HUD's study analyzed variation in the extent of Tribal area housing problems, by region, and between 2006 to 2010 period. The share of all American Indian and Alaska Native households in Tribal areas with the physical problems highlighted was very close to the all-race national average in the Eastern and Oklahoma regions (6% and 4% respectively). The share was in a higher, but intermediate, range (8% to 10%) in four regions (North Central, South Central, California/Nevada, and Pacific Northwest).

Overall, Tribal housing problems are concentrated in three regions: Plains (15%), Arizona/New Mexico (31%), and Alaska (36%). These three regions account for 44% of all American Indian and Alaska Native households in Tribal areas, but they account for 73% of households that had physical housing problems.

The share of *low income* American Indian and Alaska Native households in Tribal areas with these problems also was dominant in these regions: 18% in the Plains, 36% in Arizona/New Mexico, and 44% in Alaska (compared with 8% or less in the North Central, Eastern, and Oklahoma regions). The three regions with the most serious problems were also among those where low-income households dominated the total population in the area: 65% in the Plains, 62% in Arizona/New Mexico, and 59% in Alaska.

In New Mexico, according to 2020 ACS data, census tracts with a majority of Native American population, housing, or land area associated with an American Indian Area[23] have higher rates of overcrowding, units lacking complete kitchen facilities or plumbing, and vacant units (Figure III-11).

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[23] "Indian Area" is defined as a tribal area plus normally adjacent lands in which tribal members reside and where additional housing needs may be substantial.
https://www.huduser.gov/portal/sites/default/files/pdf/HNAIHousingNeeds.pdf, page 76.
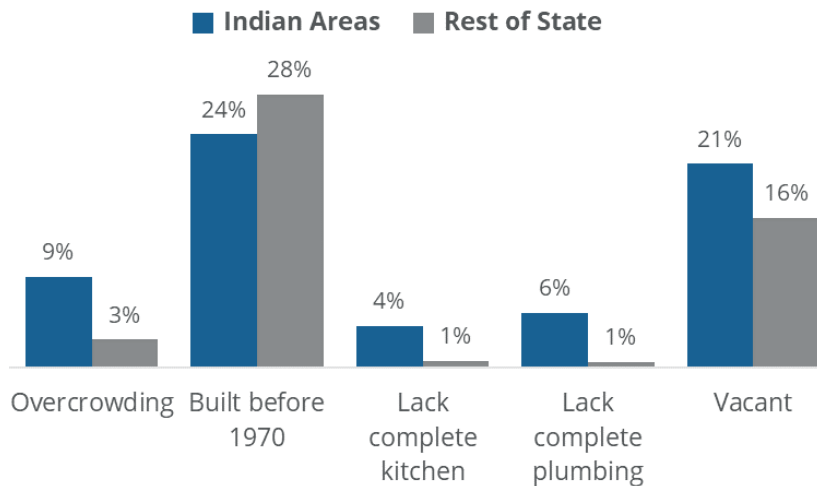
**Figure III-11.
Housing Needs in
Indian Areas v. Rest
of State**

Note:

Indian Areas include census tracts
with a majority of AI/AN population,
housing, or land area associated
with a tribal area. Areas include a
total of 78,038 housing units.

Source:

2020 5-year ACS, and Root Policy
Research.

As shown in Figure III-12, over 5,700 housing units in Indian areas are overcrowded, over
18,800 were built before 1970, over 2,600 lack complete kitchen facilities, almost 3,500 lack
complete plumbing, and over 16,400 housing units are vacant.

**Figure III-12.
Housing Needs in Indian Areas**

Note:

Indian Areas include census tracts with a majority of AI/AN population,
housing, or land area associated with a tribal area. Areas include a total of
78,038 housing units.

Source:

2020 5-year ACS, and Root Policy Research.

	Housing Units
Overcrowding	5,774
Built before 1970	18,851
Lack complete kitchen	2,659
Lack complete plumbing	3,491
Vacant	16,479

**Low Income Housing Tax Credit (LIHTC) developments on tribal
lands.** A recent national report on LIHTC in Indian Areas[24] highlights some challenges to
LIHTC development that are unique to Indian areas. Key findings of the report include:

■   There are over 2,000 LIHTC properties in Indian areas supporting over 80,000 units.
However, this is an overestimate of the tribal LIHTC stock because not all properties
that fall within the boundaries of Indian areas specifically focus on serving tribal
members.

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[24] https://www.ncsha.org/wp-content/uploads/2018/11/LIHTC_in_Indian_Areas.pdf

- Multifamily rental housing is rare in Indian areas. The multifamily stock that does exist typically requires housing subsidies, namely the LIHTC program.

- Debt financing for LIHTC housing is very limited on tribal lands. As such, projects heavily depend on tax credit equity and housing grants.

- LIHTC properties in Indian areas tend to be very small. Only 3.4% of the properties have 100 or more units, compared with 23% in the nation.

- Set-asides for tribal LIHTC projects are offered by three states (discussed below), while several others have preferences for projects that serve this population.

- Despite the importance of LIHTC in providing safe, decent, and affordable housing in these areas, there have been many challenges that have impeded LIHTC development. These include, but are not limited to, subpar or incomplete infrastructure, low availability of soft debt financing, and insufficient state set-asides and incentives for LIHTC projects relative to the need.

At the national level, LIHTC projects that serve tribal members in Indian areas are supported by tax credits, especially nine percent tax credits, at a very high rate. When comparing tax credits on Indian reservations to the nation, the use of 9% credits relative to 4% credits is 22% higher on reservations. Given the low income of tribal members and the prevalence of long waitlists for affordable units, there is a significant need for LIHTC housing in these areas and although some tribal projects in Indian areas can successfully compete in the general pool for credits, many projects have trouble competing without set-asides. Some states incentivize development in areas with access to local services such as doctor's offices and grocery stores. Projects located in rural, tribal areas that are not near these types of amenities are normally unable to compete without the presence of set-asides.

Several states have set-asides of preferential point systems that allocate a certain number of tax credits for tribal LIHTC projects in Indian areas.

- California has included a tribal set-aside since 2014 that awards up to $1 million in tax credits to projects that are on Indian reservations and serve tribal members. Before this set-aside, tribal projects were rare in California because the projects were not competitive enough.

- Arizona has a tribal set-aside that is normally able to support multiple projects every year. The total amount is $2 million, with $1 million being used for tribes that have received credits in the past ten years and the other million set aside for tribes that have not received credits in the past ten years.

- Michigan has a tribal set-aside with an amount equal to the lesser of one project or $1.5 million.

- Oregon has a 10% Tribal Lands set-aside.

- North Dakota allows for 30% more tax credits to be awarded for projects on tribal reservations. They also have a set-aside equal to 10% of their housing credit ceiling.

- Minnesota does not have a set-aside for tribal housing but has an explicit preference for tribal and rural housing in the general pool of credit allocation.

- South Dakota has a $673,000 Indian Reservation set aside.

- New Mexico has an "Underserved Populations" set-aside under which 20% of the annual credit ceiling is set aside for USDA Rural Development new construction projects, certain permanent supportive housing projects, and projects that are located within a Tribal Trust Lands boundary.

The reports finds that three primary factors enable success in developing quality LIHTC housing:

- Strong leadership;
- Management stability; and
- LIHTC expertise.

The report concludes that the complexity of the LIHTC program can deter tribes from pursuing housing through this program, and hiring outside consultants has been a successful strategy on a substantial portion of LIHTC housing developments each year.

The report also notes that the Community Reinvestment Act (CRA), which stipulates that financial institutions invest in communities where they take bank deposits, serves as a significant driver for LIHTC investment nationally, but has historically been far less effective in Indian areas. Most banks do not have Indian areas as part of their CRA footprint, which means that few institutions are incentivized to reinvest in these areas. This results in lower demand for credits.

Stakeholder perspectives. According to New Mexico stakeholders who live and work on Tribal lands the housing market in native communities can be described as *"non-existent"* and *"zero."* Several stakeholders described that many native communities are impacted by no supply of new housing, low to zero vacancy of existing housing, and severe overcrowding. Some stakeholders also noted that lack of land to develop is a barrier to building new housing.

Several stakeholders noted that the cost of construction, as well as supply chain issues, are also adversely affecting the development of new housing on tribal lands. One stakeholder noted that tribes need "*more money, more time, and more opportunity."* Another

stakeholder noted that buying new mobile trailers is one strategy to supply housing but mobile homes have become increasingly expensive.

Housing needs are acute on Tribal lands, and stretch across the income continuum. One stakeholder noted that there is a lack of culturally responsive housing and trauma informed services. Another stakeholder advocated for housing with supportive services included, noting that without supportive services on the reservation, tribal members will go to urban areas for housing.

The high costs of extending public infrastructure in support of affordable housing is also a major barrier. Funding to help support infrastructure improvements and extensions is needed.

Overall, the need for housing rehabilitation is extremely high and waiting lists for funding are common. Due to limited availability of resources, funding is competitive among tribes and does not meet demand. Private sector home improvement loans do not typically work well on Tribal lands for a variety of reasons, including land ownership and credit history.

Stakeholders noted that rehabilitation costs on Tribal lands can be very high due to the lack of contractors, travel costs associated with reaching Tribal lands, age of housing, and condition of housing. The cost to rehabilitate a modest (1,100 sq. ft.) single family home may be as high as $100,000. Homes typically need intensive repairs including roof, and electrical, HVAC, as well as updates to bring them up to code. On Pueblos, where historic preservation is a priority, the average cost for rehabilitation can be between $250,000 and $350,000.

Older residents in the reservations cannot do many repairs themselves and also need accessibility modifications; however, these tend to receive lower priority and usually funding is not available after health, safety, and code issues are tackled. Needed accessibility modifications are expensive and include ramps, expanded doorways, and walk-in showers.

Other issues noted by stakeholders is the lack of code enforcement. One stakeholder noted that this should be in the purview of tribal governments and advocated for the training of tribal members to be certified code inspectors. This stakeholder noted that *"these need to be more than just rules that need to be followed."*

Overcrowding was described as a major issue in tribal communities. One stakeholder said they are looking at acquisition of smaller homes, but it doesn't address the overcrowding issue. They noted it's *"hard to get around the cultural piece—everyone lives together."* Another stakeholder added that they need buy-in from families around separating into smaller groups, saying that *"we've looked into this and there is a lot of sensitivity. We need to do a lot of community engagement for our people to see what would be beneficial."*

Clusters of smaller homes arranged around a shared open space (cottage clusters) was proposed as a potential idea.

The lack of access to traditional capital (for both mortgage loans and construction loans) was described as a major barrier to homeownership. Another stakeholder emphasized that low income and credit score qualifications are also hindrances. They noted that tribal homeownership programs need to provide deep subsidies to make homeownership viable for the majority of people. One stakeholder noted that *"sometimes we need to get people into a debt consolidation program before we offer them a loan. Sometimes people will income qualify but not credit qualify...they might just have lots of obligations."* Another stakeholder noted that the biggest barrier to homeownership in Indian County is precedent. *"If your parents are homeowners, it's more likely that you'll also be a homeowner."*

One stakeholder noted that most federal and public policy was not designed with tribes in mind, noting *"Inner-city solutions are not going to work on tribal land."* Because tribes have different needs and the federal government has specific obligations to Native communities, programs should be created to serve the specific needs of tribes. This stakeholder also advocated for the public sector to double and triple down its efforts to get resources to Indian Country.

One stakeholder advocated for tribes to be at the table for state- and federal-level housing conversations, noting "*ERAP was created without tribal community input. It puts a toll on tribes when they are not involved in discussions."* Another stakeholder emphasized that not being at the table exacerbates their capacity issues, noting they weren't able to disperse ERAP funds until June even though they received the funds in February. They noted that *"there is a lot of compliance and reporting for funds we accept but not a lot of capacity."*

On the flip side, another stakeholder noted that they do have the capacity but don't have adequate funding. This stakeholder again emphasized the need for tribal voices at the table for state- and federal-level conversations. *"When they come up with these programs, they don't have Native people in the room. The level of capacity depends on the tribe."*

One stakeholder advocated for a better partnership with MFA, and increased funding, to help them reach parity with their non-Native neighbors: *"We can't operate like affordable housing developers off reservation."*

"We just need major investment...it's not just an issue of capacity, we haven't had historic access to funding."

Stakeholders also advocated to see a commitment from MFA to help solve Native-identified issues. One stakeholder was interested to better understand MFA's financial commitment

to tribes, asking: *"How much of MFA's budget is allocated to tribal interests, how many FTEs are dedicated to Native needs?"*

Colonias

Colonias typically are rural communities within the US-Mexico border region that lack adequate water, sewer, or decent housing, or a combination of all three. They typically form in response to a need for affordable housing.

In New Mexico, about 150 colonias have been identified as eligible for one or more of the different colonias funding sources (e.g., HUD, USDA, etc). Most are unincorporated long-standing communities. New Mexico has two distinct types of colonias: entire small towns designated as colonias and subdivision-level colonias. The subdivision-level colonias vary in terms of typology; some are trailer home communities while others follow a homestead colonia development pattern under which property owners were allowed to subdivide their land into four parcels without triggering laws and regulations that control subdivision. After two years, property owners could split their land again, and this process could continue indefinitely, ultimately subdividing large areas into small plots without any requirements for utilities, proper roads, etc. In New Mexico the subdivision law has been amended to be applicable to land divisions into two or more parcels; closing the loophole utilized by colonia developers.[25] Furthermore, State funding has been established through the Colonias Infrastructure Project Act of 2010 to assist colonia development.

Data on the housing conditions within colonias are very limited, and are best gathered through targeted resident surveys conducted by trusted stakeholders. Figure III-13 shows housing needs in census tracts that include colonias according 2020 ACS estimates. Areas with colonias have significantly higher share of unoccupied housing units compared to areas that do not include colonias (29% v. 15%), these areas also have higher shares of homes using bottled, tank, or LP gas (14% v. 6%) and wood (9% v. 7%) as a heating source.

As shown in the figure, in census tracts with colonias estimates indicate around 1,800 overcrowded housing units, over 17,000 units built before 1970, 400 units lacking complete kitchen facilities, and over 800 lacking complete plumbing facilities. Around 6,700 units using bottled, tank, or LP gas as a heating source and 4,300 using wood as a heating source. Around 20,000 housing units in census tracts with colonias are vacant.

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[25] https://www.hudexchange.info/programs/cdbg-colonias/colonias-history/

**Figure III-13.
Housing Needs in
Areas with Colonias**

Note:

Includes census tracts with Colonia designated blocks groups calculated by UNM BBER. Areas include a total of 69,955 housing units.

Source:

2020 5-year ACS, BBER, and Root Policy Research.

	Housing Units
Overcrowding	1,798
Built before 1970	17,388
Lack complete kitchen	414
Lack complete plumbing	818
Heating fuel- bottled, tank, or LP gas	6,773
Heating fuel- wood	4,321
Vacant	20,090

Senior Households

According to MFA's most recent Housing Needs Assessment senior-headed households in New Mexico are predominately homeowners, but many are also low-income. The senior homeownership rate of 83% is much higher than the rate for all New Mexico households. This combination of high homeownership rates and low incomes means that many seniors may not have the financial ability to move as they age and will either need age-in-place services or affordable rentals. Both options are sparse in many areas of the state. The counties with the largest need for senior housing/Age in place services are: Cibola, Colfax, Mora, Curry, Roosevelt, Quay, Guadalupe, Union, DeBaca, Harding, Lea, Otero Lincoln, Doña Ana, Grant, Luna, Socorro, Sierra, and Hidalgo.

Among renter households with at least one person over the age of 65, 53% live in multifamily housing, 20% (4,523 households) live in a one-family attached home or a du-, tri-, or quad-plex, while 33% (8,088 households) live in housing with 5 or more units in the structure (Figure III-14).

Senior renter households living in multifamily housing are more likely to be cost burdened than those living in single-family housing or mobile homes.

Figure III-14.
Percent and Number of Cost Burdened Senior Renter Households by Housing Type, 2019

	Percent	Number
Mobile home, trailer, boat	41%	5,158
Single family detached	37%	14,863
Attached, du-,tri-, quad-plex	53%	8,533
Five or more units	58%	13,944
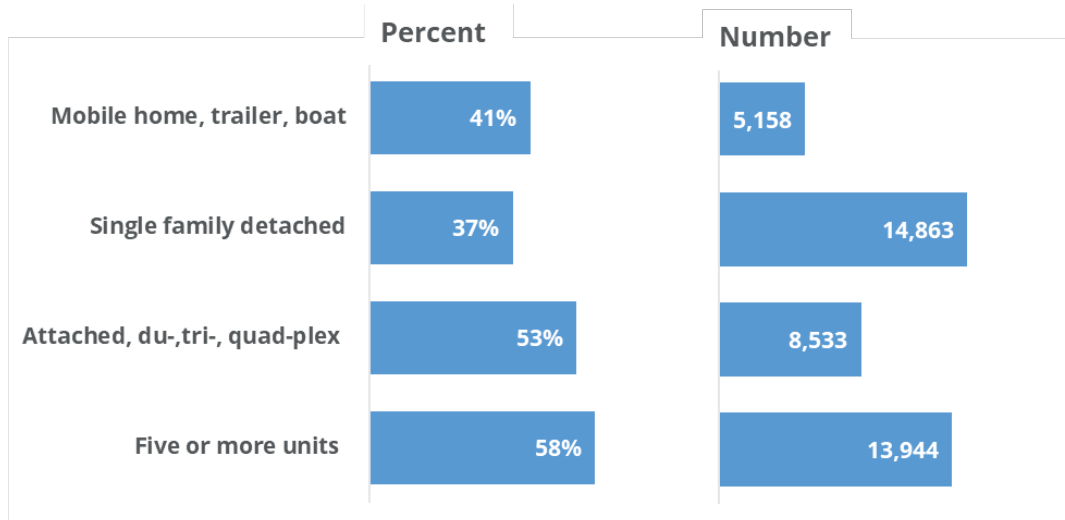
Note: Includes renters with at least one person over age 65 in the household.

Source: 2019 ACS 5-year IPUMS and Root Policy Research.

Figure III-15 shows the actual distribution of multifamily rental housing for senior renter households according to gross rent costs compared to rent without cost burden for seniors renting multifamily units. Ideal rents are calculated as 30% of monthly household income.

Figure III-15.
Actual Rents v. Ideal Rents for Seniors Renting Multifamily Units, 2019
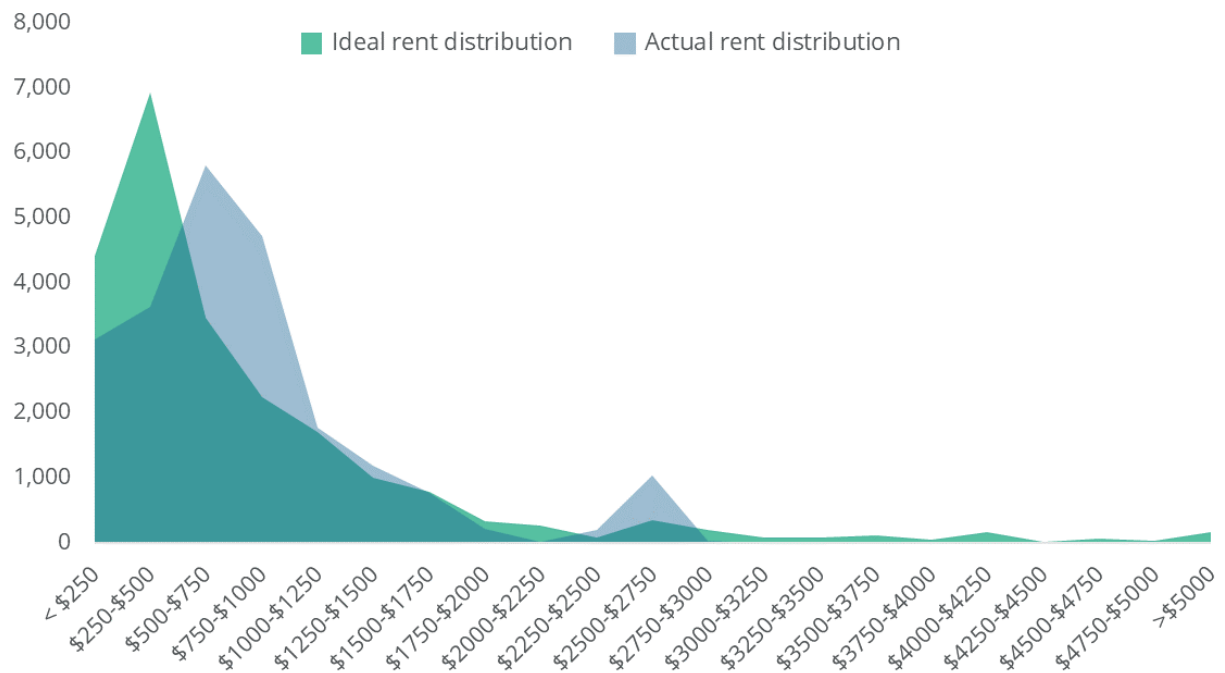
Notes: Ideal rents are calculated as 30% of monthly household income.

Source: 2019 ACS 5-year IPUMS and Root Policy Research.

The largest gaps are at the lowest end of the rent spectrum. There is a shortage of 4,590 units priced below $500 for senior renter households. In order to avoid being cost burdened, 1,299 senior renter households should be paying less than $250 and 3,291 should pay between $250 and $500.

According to population projections by the University of New Mexico. The share of residents over the age of 65 is projected to increase from 18% in 2020 to 21% of total residents by 2035.

Low Income Households

Very low income households are particularly susceptible to shocks that can leave them vulnerable to unstable housing situations and homelessness. A "Rental Gap" analysis shows the difference between the number of renter households and the number of rental units affordable to them (Figure III-16).

- The state's rental gap is concentrated at income levels below 30% AMI. The statewide gap at this income level is around 32,000 units.

- The Albuquerque MSA gap is around 19,850 units—making up 62% of the state's gap overall.

■ Counties with gaps at 50 to 80% AMI include Guadalupe (40 units), Harding (19 units), and San Miguel (12 units).

Figure III-16.
Rental Gap for Households Below 30% AMI by County, 2019
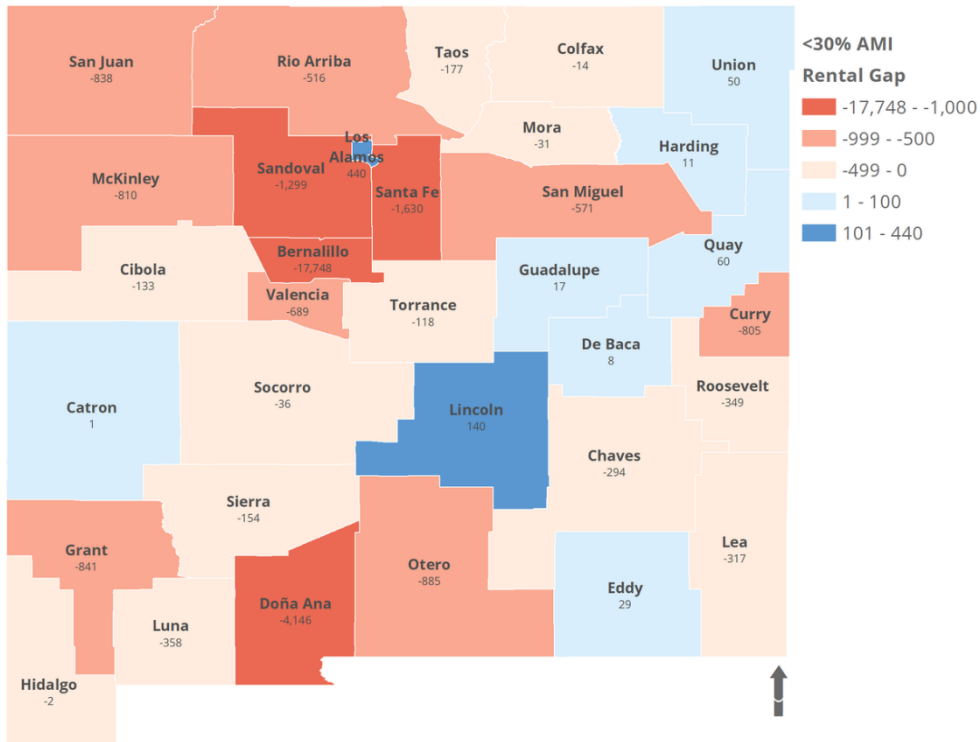
Source: 2019 5-year ACS, and Root Policy Research.

As shown in Figures III-17 through III-19, based on population forecasts and the state's current income and tenure distribution, it is projected that:

- By 2025 the state will need around 25,400 units, around 4,200 of them should be affordable to households with income below 30% AMI.

- By 2035 the state will need around 73,700 units, around 12,000 of them should be affordable to households with income below 30% AMI.

Increased production is needed at all income levels—but must be paired with programs and policies to ensure a portion of new units meet affordability needs.

Figure III-17. Projected Units Needed by 2025, by County, AMI and Tenure

Note:
Holding 2019 AMI and tenure distributions constant.

Source:
The University of New Mexico Geospatial and Population Studies, and Root Policy Research.

County	Total	Percent of AMI					
		0-30%	30-50%	50-80%	80-100%	100-120%	120%+
Total	25,476	4,210	3,431	4,360	2,449	2,114	8,912
Bernalillo	10,153	1,812	1,428	1,728	937	851	3,396
Sandoval	5,417	695	557	957	558	526	2,125
Doña Ana	4,263	762	665	677	377	282	1,499
Santa Fe	2,261	355	317	404	240	168	778
San Juan	1,082	211	163	194	107	94	311
Curry	550	81	68	105	55	43	198
Lea	508	84	55	83	57	51	179
Chaves	454	73	70	76	45	34	157
Valencia	328	61	52	62	33	29	90
Roosevelt	219	34	25	36	19	17	88
Eddy	114	18	16	18	11	10	41
Cibola	78	15	9	13	6	6	29
McKinley	49	10	5	7	4	3	20
Rental Units	9,043	2,303	1,959	1,581	1,323	1,204	674
Bernalillo	4,333	1,130	951	768	615	569	299
Sandoval	1,047	272	237	205	136	129	68
Doña Ana	1,818	450	414	286	279	248	142
Santa Fe	678	173	146	110	106	90	53
San Juan	382	87	83	70	62	51	30
Curry	220	51	37	37	36	34	26
Lea	173	48	23	32	25	26	20
Chaves	145	31	26	27	25	21	14
Valencia	70	19	12	13	11	10	5
Roosevelt	94	24	16	18	14	14	8
Eddy	36	8	7	7	6	5	4
Cibola	30	7	5	5	5	5	3
McKinley	17	4	3	2	2	3	3
Ownership Units	16,433	1,907	1,472	2,779	1,126	910	8,238
Bernalillo	5,821	682	477	960	322	282	3,097
Sandoval	4,370	423	320	752	422	397	2,056
Doña Ana	2,444	313	251	391	98	34	1,358
Santa Fe	1,584	182	171	294	134	78	725
San Juan	700	124	81	125	45	43	281
Curry	330	29	32	68	19	9	173
Lea	335	36	31	51	32	25	160
Chaves	309	41	44	49	20	13	143
Valencia	257	42	40	49	22	19	85
Roosevelt	124	10	9	18	5	4	80
Eddy	78	10	9	11	6	5	37
Cibola	48	8	4	8	2	1	25
McKinley	32	6	3	5	2	0	18

**Figure III-18.
Projected Units
Needed by 2030,
by County, AMI
and Tenure**

Note:

Holding 2019 AMI and tenure
distributions constant.

Source:

The University of New Mexico
Geospatial and Population
Studies, and Root Policy
Research.

County	Total	Percent of AMI					
		0-30%	30-50%	50-80%	80-100%	100-120%	120%+
Total	51,182	8,438	6,886	8,784	4,936	4,266	17,872
Bernalillo	19,382	3,459	2,727	3,299	1,789	1,625	6,483
Sandoval	11,353	1,456	1,166	2,006	1,169	1,102	4,453
Doña Ana	8,194	1,465	1,278	1,301	724	542	2,882
Santa Fe	4,667	733	654	833	495	347	1,606
San Juan	2,182	426	330	392	216	190	628
Valencia	1,468	275	233	277	147	132	404
Curry	1,117	164	139	213	112	87	403
Lea	1,069	176	115	174	119	107	378
Chaves	943	151	146	157	93	70	326
Roosevelt	384	60	43	64	33	30	154
Eddy	236	38	33	37	23	20	85
Cibola	131	25	16	22	11	10	48
McKinley	55	11	6	8	4	3	23
Rental Units	17,867	4,552	3,859	3,128	2,615	2,380	1,333
Bernalillo	8,271	2,156	1,815	1,466	1,174	1,087	571
Sandoval	2,194	570	496	430	286	270	143
Doña Ana	3,495	864	795	550	536	477	272
Santa Fe	1,399	357	300	226	219	186	109
San Juan	771	175	167	141	125	103	61
Valencia	316	86	52	58	51	46	23
Curry	447	105	75	74	73	68	52
Lea	365	100	49	67	52	55	41
Chaves	301	65	54	56	52	43	30
Roosevelt	166	43	28	32	25	24	14
Eddy	74	17	14	14	11	10	7
Cibola	50	11	9	9	8	8	6
McKinley	19	4	3	3	3	3	3
Ownership Units	33,315	3,885	3,027	5,656	2,321	1,886	16,540
Bernalillo	11,111	1,303	911	1,832	615	538	5,912
Sandoval	9,158	886	670	1,575	884	832	4,310
Doña Ana	4,699	601	483	751	188	65	2,610
Santa Fe	3,269	375	353	607	276	160	1,496
San Juan	1,411	251	163	251	91	87	568
Valencia	1,152	189	181	219	97	85	381
Curry	670	59	64	139	39	19	350
Lea	705	76	66	107	67	52	336
Chaves	643	86	91	101	41	28	296
Roosevelt	218	17	15	31	8	6	140
Eddy	162	21	18	23	12	10	77
Cibola	81	14	7	13	3	2	42
McKinley	36	7	3	5	2	0	20

**Figure III-19.
Projected Units
Needed by 2035,
by County, AMI
and Tenure**

Note:

Holding 2019 AMI and tenure
distributions constant.

Source:

The University of New Mexico
Geospatial and Population
Studies, and Root Policy
Research.

County	Total	Percent of AMI					
		0-30%	30-50%	50-80%	80-100%	100-120%	120%+
Total	73,774	12,078	9,861	12,661	7,132	6,156	25,886
Bernalillo	27,399	4,890	3,854	4,663	2,529	2,297	9,165
Sandoval	17,504	2,245	1,799	3,093	1,803	1,699	6,866
Doña Ana	11,700	2,092	1,825	1,858	1,034	774	4,116
Santa Fe	7,362	1,156	1,031	1,315	781	547	2,533
San Juan	3,129	611	473	562	310	273	901
Curry	1,730	253	215	330	173	135	624
Lea	1,609	266	173	262	179	161	568
Chaves	1,389	222	214	232	137	104	480
Valencia	1,053	197	167	199	105	94	290
Roosevelt	483	75	54	80	42	38	194
Eddy	259	41	36	41	25	22	93
Cibola	156	30	19	26	13	11	57
Rental Units	25,637	6,530	5,548	4,489	3,749	3,409	1,912
Bernalillo	11,692	3,048	2,566	2,073	1,660	1,537	807
Sandoval	3,384	878	765	663	440	416	220
Doña Ana	4,991	1,234	1,135	786	766	681	389
Santa Fe	2,206	564	474	357	345	294	173
San Juan	1,105	251	239	202	179	148	87
Curry	693	162	116	115	113	106	81
Lea	549	151	74	101	79	83	62
Chaves	443	96	80	83	77	63	44
Valencia	227	61	38	42	36	33	16
Roosevelt	209	54	35	41	31	30	18
Eddy	81	18	16	15	13	11	8
Cibola	59	13	10	11	10	9	7
Ownership Units	48,137	5,548	4,313	8,172	3,383	2,747	23,974
Bernalillo	15,707	1,841	1,288	2,590	869	760	8,358
Sandoval	14,121	1,367	1,033	2,429	1,363	1,283	6,646
Doña Ana	6,710	858	690	1,073	269	93	3,727
Santa Fe	5,156	592	557	958	436	253	2,360
San Juan	2,023	360	234	361	130	125	814
Curry	1,037	91	99	215	60	30	542
Lea	1,061	115	100	161	101	78	506
Chaves	946	126	135	149	60	41	436
Valencia	827	136	130	157	69	61	273
Roosevelt	275	22	19	39	10	8	176
Eddy	178	23	20	26	13	11	85
Cibola	97	17	8	16	3	2	51