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2020-2024 New Mexico Consolidated Plan & 2020 Annual Action Plan

New Mexico Mortgage Finance Authority

&

New Mexico Department of Finance and Administration



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Executive Summary

ES-05 Executive Summary - 91.300(c), 91.320(b)

1. Introduction

All sections are marked with the eCon Planning Suite screen number and name, and the report is laid out in the way that it occurs, in order, with regulatory references

In 1994, the U.S. Department of Housing and Urban Development (HUD) issued new rules consolidating the planning, application, reporting and citizen participation processes for four formula grant programs: Community Development Block Grants (CDBG), HOME Investment Partnerships (HOME), Emergency Solutions Grants (ESG) and Housing Opportunities for Persons with AIDS (HOPWA). The new single-planning process was intended to more comprehensively fulfill three basic goals: to provide decent housing, to provide a suitable living environment and to expand economic opportunities. It was termed the Consolidated Plan for Housing and Community Development.

According to HUD, the Consolidated Plan is designed to be a collaborative process whereby a community establishes a unified vision for housing and community development actions. It offers communities the opportunity to shape these housing and community development programs into effective and coordinated neighborhood and community development strategies. It also allows for strategic planning and citizen participation to occur in a comprehensive context, thereby reducing duplication of effort. The term "entitlement area" refers to cities and counties that, because of their size, are able to receive federal funding directly. These areas must complete a Consolidated Plan separately from the State's to receive funding. For purposes of this report, non-entitlement refers to cities and towns that do not file Consolidated Plans individually and are not able to receive funding from the HUD programs directly. Entitlement areas receiving funding not covered by the New Mexico Consolidated Plan are City of Albuquerque, City of Las Cruces, City of Santa Fe, City of Farmington and the City of Rio Rancho. Individuals wishing to contribute to the consolidated planning process in these areas should contact housing and community development specialists in these cities.

As the lead agency for the Consolidated Plan, the New Mexico Mortgage Finance Authority (MFA) hereby follows HUD's guidelines for citizen and community involvement. Furthermore, it is responsible for overseeing these citizen participation requirements, including those that accompany the Consolidated Plan and the CDBG, HOME, HOPWA, ESG and Housing Trust Fund (HTF) programs, as well as those that complement the MFA planning processes already at work in the State. MFA administers the HOME, ESG, HOPWA and HTF programs. The New Mexico Department of Finance and Administration (DFA), Local Government Division, administers the CDBG program and is responsible for overseeing that the communities meet all CDBG citizen participation requirements.

2. Summary of the objectives and outcomes identified in the plan needs assessment overview

The following list presents the overriding strategies and goals of the New Mexico Five-Year Consolidated Plan for Housing and Community Development, including selected performance criteria associated with each strategy and goal. Furthermore, there may be a need to direct such housing resources by use of project selection criteria, which may be updated annually, based upon year-to-year need and local circumstances.

The strategies the State will pursue over the next five years are as follows:

1. Expand the supply of quality affordable housing, including financing multifamily rental new construction;
2. Increase opportunities for homeownership, including financing new construction of single-family homes and providing financial assistance to prospective buyers of those homes;
3. Preserve the State's existing affordable housing stock, including providing resources for owner-occupied homeowner housing rehabilitation and financing multifamily rental acquisition and rehabilitation;
4. Provide housing for special needs populations, including encouraging the development of special needs housing with services, expanding housing opportunities and access for special needs populations and funding non-profit entities providing housing and related services for persons living with HIV/AIDS;
5. Address immediate needs of persons experiencing homelessness through housing assistance and assistance to shelters and reduce the incidence of homelessness by increasing the level and range of services provided to persons experiencing homelessness and persons at risk of homelessness and increasing the number of available living environments, especially permanent housing situations, for persons who have been homeless or are at risk of homelessness;
6. Enhance the quality of life for New Mexicans by providing funding for public infrastructure improvements such as projects relating to water, wastewater, sewer systems, roadways, storm drainage, public facilities and housing in non-entitlement communities, with a set-aside for Colonias;
7. Provide assistance to non-entitlement communities to plan and prepare for infrastructure projects by funding planning grants that include comprehensive, asset management and related plans; and
8. Enhance economic development activities in non-entitlement communities to create new, permanent jobs for New Mexicans.

3. Evaluation of past performance

MFA's and DFA's evaluations of their past performance on CDBG, HOME, ESG, HOPWA and HTF have been completed in annual Consolidated Annual Performance and Evaluation Reports (CAPERs); the most

recent of which was approved by HUD in May 2019. Each CAPER states the objectives and outcomes identified in each Annual Action Plan and includes an evaluation of past performance through measurable goals and objectives compared to actual performance. The 2015-2019 CAPERs can be found on MFA's website at <http://www.housingnm.org/consolidated-annual-performance-and-evaluation-report-caper>

4. Summary of citizen participation process and consultation process

A. CONSULTATION ACTIVITIES

Citizen participation and consultation for this plan began with a review of New Mexico's past Citizen Participation Plan which sought to broaden citizen participation. The State identified methods of additional participation and clarified existing consultation processes. Those methods and activities were a key part of the Consolidated Plan's preparation. The current Citizen Participation Plan is attached in the Grantee Unique Appendices.

MFA and DFA must consult with a wide variety of organizations in order to gain understanding of the housing and community development process. This Consolidated Plan represents a collective effort from a broad array of entities in New Mexico, ranging from governmental officials, advocacy groups, social service providers and economic development organizations. Private, non-profit and public organization representatives, including councils of government, government administrators, persons interested in the CDBG program, persons interested in the HOME program and persons associated with Continuum of Care organizations were contacted through several means, such as e-mail correspondence, online surveys and face-to-face interactions. These persons were solicited to discuss housing and community development needs in New Mexico, including the ranking of those needs and activities that MFA and DFA might consider in better addressing needs throughout the State. Further, individuals were asked to provide additional insight into prospective barriers and constraints to addressing housing and community development needs in New Mexico.

B. EFFORTS TO ENHANCE CITIZEN INVOLVEMENT

The citizen participation process for this plan began in February 2019 with the creation of comprehensive fair housing, housing and community development surveys that were offered in both English and in Spanish. MFA created a multi-disciplinary planning team made up of twenty organizations from across the State. The planning team helped disseminate the surveys throughout their communities, participated in stakeholder interviews and participated in and provided outreach and/or space for the focus groups to convene.

Out of the twenty members of the planning team, fourteen sat for in-depth interviews covering a range of issues related to housing and community development. They represented a geographic diversity

from across the State and played different roles in community development, housing and advocacy, which provided a diverse set of perspectives on the issues.

Three focus groups were conducted throughout the State, in Santa Fe, Albuquerque and Las Cruces. Participants included community residents, social service agencies, advocacy groups, housing developers, City agencies and public housing authorities to name a few. They covered topics including but not limited to transportation, education, access to jobs, social services and housing and community development.

A thirty-day public comment period was held from October 1, 2019 to October 31, 2019 during which citizens were invited to comment on a draft of the Consolidated Plan.

C. ESTIMATED ALLOCATION AMOUNTS DURING PLANNING PROCESS:

Because the citizen participation process is conducted prior to receiving the 2020 allocations of funding amounts from HUD, the draft Consolidated Plan published for comment is based on estimated funding amounts. Once the final allocations are made, the State will revise its funding amounts before submission of the Consolidated Plan to HUD by adjusting all proposed budgets to be proportionally increased or decreased from the estimated funding levels to match actual allocation amounts.

5. Summary of public comments

Public comments are attached to this Plan in the Grantee Unique Appendices.

6. Summary of comments or views not accepted and the reasons for not accepting them

Public comments and responses are attached to this Plan in the Grantee Unique Appendices. All comments will be considered in preparation of the final plan.

7. Summary

The Consolidated Plan provides residents of New Mexico with a comprehensive review of housing and community development needs within New Mexico, an opportunity to provide perspectives on those needs and an understanding of the State's five-year plan for addressing those needs. Through a citizen participation process that included many stakeholders and multiple community outreach efforts, MFA used community feedback to shape strategies that focus on affordable and special needs housing, assistance for those experiencing homelessness and infrastructure improvements. All comments received through this process are summarized in the Citizen Participation Section.

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.300(b)

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
<i>Lead Agency</i>	NEW MEXICO	MFA Policy and Planning Department
CDBG Administrator	NEW MEXICO	DFA Community Development Bureau
HOPWA Administrator	NEW MEXICO	MFA Community Development Department
HOME Administrator	NEW MEXICO	MFA Housing Development Dept./MFA Community Development Dept.
ESG Administrator	NEW MEXICO	MFA Community Development Department
HOPWA-C Administrator	NEW MEXICO	N/A
HTF Administrator	NEW MEXICO	MFA Housing Development Department

Table 1 – Responsible Agencies

Narrative

New Mexico will meet its responsibility to provide decent and affordable housing and aid in the development of viable communities with suitable living environments and expanded economic and community development opportunities. This will be done with the help and support of a network of public institutions, nonprofit organizations and private industries. For example, MFA partners with DFA, and DFA provides CDBG funding on projects involving housing. The State is fortunate to have such a strong working relationship with and between its service agencies.

MFA also works to instill capacity for strong housing and community development across the State through funding initiatives, outreach and training and other capacity building endeavors.

Consolidated Plan Public Contact Information

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PR-10 Consultation - 91.110, 91.300(b); 91.315(l)

1. Introduction

As part of the consolidated planning process, MFA and DFA must consult with a wide variety of organizations in order to gain understanding of the housing and community development process. This Consolidated Plan represents a collective effort from a broad array of entities in New Mexico, ranging from governmental officials, advocacy groups, social service providers and economic development organizations. Private, non-profit and public organization representatives, including agencies that provide assisted and public housing; agencies with expertise regarding lead-based paint hazards; local governments; Continuum of Care organizations; public and private agencies that address low-income, homeless or special needs populations; publicly funded institutions that may discharge persons into homelessness; and business and civic leaders were contacted through several means, such as e-mail correspondence, online surveys and face-to-face interactions. These persons were solicited to discuss housing and community development needs in New Mexico, including the ranking of those needs and activities that MFA and DFA might consider in better addressing needs throughout the State. Further, individuals were asked to provide additional insight into prospective barriers and constraints to addressing housing and community development needs in New Mexico.

Provide a concise summary of the State's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(l))

As part of the planning process, MFA and DFA consulted with social service organizations that provide assistance to individuals facing health and mental health challenges, including the New Mexico Coalition to End Homelessness. Three focus groups were held where affordable housing topics were highlighted, and feedback gathered from affordable housing industry participants. These discussions included considerations for coordinating both health and housing needs for vulnerable populations. Additionally, the New Mexico Department of Corrections and Probation held a remote session that invited participation from individuals in State custody to identify housing needs upon release. Finally, through the surveys and stakeholder interviews, a wide range of housing and health providers were consulted.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and unaccompanied youth) and persons at risk of homelessness

New Mexico is served by two Continuums of Care (CoCs): the Albuquerque CoC, which serves the City of Albuquerque, and the Balance of State CoC, which serves the rest of the State. The New Mexico Coalition to End Homelessness (NMCEH) coordinates both CoCs. MFA is a member of each CoC's governing board and works with the CoCs in planning, policies and procedures related to CoC activities.

MFA also works closely with NMCEH in the coordination of other efforts to address the needs of individuals and families who are experiencing homelessness or are at risk of homelessness. In addition to administering both CoCs in New Mexico, NMCEH offers training and technical assistance to nonprofit agencies and other groups in New Mexico, partners with other organizations to create supportive housing, manages the New Mexico Homeless Management Information System (HMIS) and the statewide coordinated entry system, and is engaged in campaigns at the state and local levels to end homelessness. MFA provides support for activities undertaken by NMCEH through financial commitments, such as resources from its General Fund and in-kind contributions, such as meeting facilities and technical assistance to its members. Further, as part of the consolidated planning process, MFA worked with the New Mexico Department of Corrections and Probation to gather input from individuals in state custody regarding housing needs upon release.

Describe consultation with the Continuum(s) of Care that serve(s) the State in determining how to allocate ESG funds, develop performance standards and evaluate outcomes and develop funding, policies and procedures for the administration of HMIS

MFA is a member of the governing boards of both CoCs in New Mexico and receives input from CoC staff and member agencies regarding allocation priorities, performance standards and outcome measures for ESG funds.

MFA is a member of the HMIS Governing Committee, which includes representation from NMCEH and several HMIS user agencies. This committee meets quarterly to address all issues related to HMIS administration in the State and works with the CoCs to: (1) review, revise and approve a privacy plan, security plan and data quality plan for the HMIS; (2) ensure consistent participation of recipients and sub-recipients in the HMIS; and (3) ensure the HMIS is administered in compliance with HUD requirements.

Provide a concise summary of the State's activities to enhance coordination with local jurisdictions serving Colonias and organizations working within Colonias communities.

Both MFA and DFA serve on the Colonias Infrastructure Board, which was created by the Colonias Infrastructure Act. The Act's purpose is to ensure adequate financial resources for infrastructure development for Colonia recognized communities, provide for the planning and development of infrastructure in an efficient and cost-effective manner and develop infrastructure projects to improve quality of life and encourage economic development. As part of this effort, the Colonias Infrastructure Board may make loans and grants from the Colonias Infrastructure Project Fund to qualified entities for projects prioritized by the Board.

As part of the planning process, input from agencies serving Colonias was included through the online surveys, community focus groups and the invitation to comment on the Consolidated Plan throughout the participation process. The New Mexico Planning Team included representation from the Eastern Plains Council of Governments, the Southwest New Mexico Council of Governments, Eastern Regional

Housing Authority and El Camino Real Housing Authority, all of which serve Colonias. Additionally, the Las Cruces focus group included the City of Las Cruces and Mesilla Valley Housing Authority, which serve Colonias.

2. Describe agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	NEW MEXICO COALITION TO END HOMELESSNESS
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Fair Housing
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Survey and interview conducted, which helped to shape priority needs and strategies.
2	Agency/Group/Organization	CITY OF ALBUQUERQUE
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Fair Housing
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Survey and interview conducted, which helped to shape priority needs and strategies.
3	Agency/Group/Organization	CITY OF RIO RANCHO
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Non-Homeless Special Needs Economic Development

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Survey and interview conducted, which helped to shape priority needs and strategies.
4	Agency/Group/Organization	SANDOVAL COUNTY
	Agency/Group/Organization Type	Other government - regional
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs Economic Development Fair Housing
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in focus group, interview and survey, which helped to shape priority needs and strategies.
5	Agency/Group/Organization	NEW MEXICO LEGAL AID
	Agency/Group/Organization Type	Statewide organization
	What section of the Plan was addressed by Consultation?	Foreclosure Housing Advocacy Fair Housing
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Interview conducted, which helped to shape priority needs and strategies.
6	Agency/Group/Organization	HOPEWORKS
	Agency/Group/Organization Type	Supportive Service
	What section of the Plan was addressed by Consultation?	Supportive Housing Fair Housing

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in focus group, which helped to shape priority needs and strategies.
7	Agency/Group/Organization	GREATER ALBUQUERQUE HOUSING PARTNERSHIP
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Rental housing First-time homeowner
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Survey and interview conducted, which helped to shape priority needs and strategies.
8	Agency/Group/Organization	SOUTHWEST NEW MEXICO COUNCIL OF GOVERNMENTS
	Agency/Group/Organization Type	Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Economic Development Fair Housing
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Interview conducted, which helped to shape priority needs and strategies.
9	Agency/Group/Organization	EASTERN PLAINS COUNCIL OF GOVERNMENTS
	Agency/Group/Organization Type	Regional organization
	What section of the Plan was addressed by Consultation?	Homelessness Fair Housing

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Interview conducted, which helped to shape priority needs and strategies.
10	Agency/Group/Organization	CITY OF SANTA FE
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Fair Housing
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Survey and interview conducted, which helped to shape priority needs and strategies.
11	Agency/Group/Organization	WHITE SANDS HABITAT FOR HUMANITY
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Fair Housing
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Survey and interview conducted, which helped to shape priority needs and strategies.
12	Agency/Group/Organization	New Mexico Department of Finance and Administration
	Agency/Group/Organization Type	Other government - State
	What section of the Plan was addressed by Consultation?	Economic Development Fair Housing

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Survey and interview conducted, which helped to shape priority needs and strategies.
13	Agency/Group/Organization	LOS ALAMOS HOUSING PARTNERSHIP
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Homeownership training Down payment assistance Fair housing
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Survey and interview conducted, which helped to shape priority needs and strategies.
14	Agency/Group/Organization	UNIVERSITY OF NEW MEXICO BUREAU OF BUSINESS AND ECONOMIC RESEARCH
	Agency/Group/Organization Type	Other government - State
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment Economic Development Fair Housing
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Survey and interview conducted, which helped to shape priority needs and strategies.
15	Agency/Group/Organization	INDEPENDENT LIVING RESOURCE CENTER
	Agency/Group/Organization Type	Social Services
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment Housing Social Services

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Survey and interview conducted, which helped to shape priority needs and strategies.
16	Agency/Group/Organization	NEW MEXICO COUNCIL AGAINST DOMESTIC VIOLENCE
	Agency/Group/Organization Type	Statewide Organization
	What section of the Plan was addressed by Consultation?	Supportive Services Housing
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Member of planning team; requested to distribute surveys, which helped to shape priority needs and strategies.
17	Agency/Group/Organization	CATHOLIC CHARITIES
	Agency/Group/Organization Type	Statewide Organization
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment Supportive Services Housing
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Member of planning team; requested to distribute surveys, which helped to shape priority needs and strategies.
18	Agency/Group/Organization	MESILLA VALLEY COMMUNITY OF HOPE
	Agency/Group/Organization Type	Regional Organization
	What section of the Plan was addressed by Consultation?	Supportive Services

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Member of planning team; requested to distribute surveys, which helped to shape priority needs and strategies.
19	Agency/Group/Organization	APARTMENT ASSOCIATION OF NEW MEXICO
	Agency/Group/Organization Type	Statewide Organization
	What section of the Plan was addressed by Consultation?	Needs Assessment Market Analysis Housing
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Member of planning team; requested to distribute surveys, which helped to shape priority needs and strategies.
20	Agency/Group/Organization	EASTERN REGIONAL HOUSING AUTHORITY
	Agency/Group/Organization Type	Regional Organization
	What section of the Plan was addressed by Consultation?	Needs Assessment Market Analysis Housing Social Services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Member of planning team; requested to distribute surveys, which helped to shape priority needs and strategies.
21	Agency/Group/Organization	EL CAMINO REAL HOUSING AUTHORITY
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Needs Assessment Market Analysis Housing Social Services

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Member of planning team; requested to distribute surveys, which helped to shape priority needs and strategies.
22	Agency/Group/Organization	PUEBLO OF ACOMA HOUSING AUTHORITY
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Needs Assessment Market Analysis Housing Social Services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Member of planning team; requested to distribute surveys, which helped to shape priority needs and strategies.
23	Agency/Group/Organization	NATIVE PARTNERSHIP FOR HOUSING
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Needs Assessment Market Analysis Housing Social Services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Member of planning team; requested to distribute surveys, which helped to shape priority needs and strategies.
24	Agency/Group/Organization	NEW MEXICO CORRECTIONS DEPARTMENT – PROBATION & PAROLE
	Agency/Group/Organization Type	Other government- State

	What section of the Plan was addressed by Consultation?	Needs Assessment Market Analysis Housing Social Services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Conducted targeted focus group, which helped to shape priority needs and strategies; member of planning team; requested to distribute surveys.

Identify any agency types not consulted and provide rationale for not consulting

The State made every attempt to be inclusive in its consultation process and consult all agency types during the preparation of the Consolidated Plan and supporting documents.

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	New Mexico Coalition to End Homelessness	This plan incorporates the CoCs' goals and strategies to reduce and end homelessness.
Analysis of Impediments (AI) to Fair Housing Choice	State of New Mexico	The AI identified housing impediments that can be addressed using the activities and priorities identified in the Consolidated Plan.
FY2020-2024 Infrastructure Capital Improvements Plan (ICIP) Summary Category Report	NM Department of Finance and Administration	The ICIP is a plan that establishes planning priorities for anticipated capital projects. The State-coordinated ICIP process encourages entities to plan for the development of capital improvements so that they do not find themselves in emergency situations, but can plan for, fund and develop infrastructure at a pace that sustains their activities.

Table 3 – Other local / regional / federal planning efforts

Describe cooperation and coordination among the State and any units of general local government, in the implementation of the Consolidated Plan (91.315(I))

During the planning process for the Consolidated Plan and in its implementation, New Mexico cooperates and coordinates fully with units of general local government.

This especially occurs in regard to the CDBG Program. Public participation within local communities is conducted by units of local governments to develop proposals for consideration by the State; and through the involvement of the statewide Community Development Council to review such proposals. The State's DFA is responsible for overseeing those communities whose proposals are then funded with CDBG.

The State's MFA leads quarterly participating jurisdiction (PJ) meetings that provide training, compare resources and plan expenditures and offer technical assistance and support to local governments. During these meetings, MFA presented information about the consolidated planning process to further engage the PJs. MFA also regularly partners with local governments and Tribally Designated Housing Entities (TDHEs) to provide information on the HOME, HTF, ESG and HOPWA programs at community meetings and housing fairs.

The New Mexico Planning Team also included members from various local governments across the State. This Team provided oversight to the Consolidated Plan's preparation, during which local governments were included in the planning process through surveys, stakeholder interviews and focus groups.

PR-15 Citizen Participation - 91.115, 91.300(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting

The citizen participation process for this plan began with a review of New Mexico's past Citizen Participation Plan, which sought to broaden citizen participation. The State identified methods of additional participation and clarified existing consultation processes. Those methods and activities were a key part of the Consolidated Plan's preparation.

As part of its effort to enhance citizen involvement, New Mexico launched the citizen participation process in February 2019 with the creation of comprehensive fair housing, housing and community development surveys that were offered in both English and in Spanish. MFA created a multi-disciplinary planning team made of up twenty organizations from across the State. The planning team helped disseminate the surveys throughout their communities, participated in stakeholder interviews and participated and provided outreach and/or space for the focus groups to convene.

Out of the twenty members of the planning team, fourteen sat for in-depth interviews covering a range of issues related to housing and community development. They represented a geographic diversity from across the State and played different roles in community development, housing and advocacy; offering a diverse set of perspectives on the issues.

Three focus groups were conducted throughout the State, in Santa Fe, Albuquerque and Las Cruces. Focus group announcements were in English and Spanish and offered reasonable accommodations for those with disabilities. Participants included local governments, social service agencies, advocacy groups, housing developers, public housing authorities, public housing residents and supporting housing clients, to name a few. They covered topics including but not limited to housing, community development, transportation, education, employment and social services.

Further, targeted outreach was made to populations that may be less likely to participate in outreach efforts, including administration of surveys at a meeting of the New Mexico Tribal Homeownership Coalition; a remote session held by the Department of Corrections and Probation that invited participation from individuals in state custody to identify housing needs upon release; distribution of surveys to public housing authority residents and clients in southern New Mexico; and distribution of surveys to a nonprofit organization serving domestic violence survivors in Latino immigrant communities in central New Mexico.

As part of the Planning Process, input from agencies serving Colonias was included through the online surveys, community focus groups and the invitation to comment on the Consolidated Plan throughout the participation process. The New Mexico Planning Team included representation from the Eastern Plains Council of Governments, the Southwest New Mexico Council of Governments, Eastern Regional Housing Authority and El Camino Real Housing Authority, all of which serve Colonias. Additionally, the

Las Cruces focus group included the City of Las Cruces and Mesilla Valley Housing Authority, which serve Colonias.

A thirty-day public comment period was held from October 1, 2019 to October 31, 2019 during which citizens were invited to comment on a draft of the Consolidated Plan.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Additional Resources
1	Focus group	Non-targeted/broad community	Three community focus groups were held throughout the State of New Mexico. The first one was offered in Santa Fe on May 6, 2019 at the offices of the Santa Fe United Way. The second focus group was held on May 7, 2019 in Albuquerque and at a local senior center. The third focus group was held in Las Cruces on May 8, 2019 at the community space at the Mesilla Valley Public Housing Authority.	Several common themes emerged across the focus groups. Key among them was the rising cost of housing, the lag in wages to keep up with those housing costs, and that there are disparities in access to affordable housing, services, and notably transportation options across the State. The group also generated much discussion about how important affordable housing and the services that providers helped them access was to their ability to lead a quality life. Additional points made during the second focus group were related to the economy, jobs and transportation options. While the statistics show relatively low unemployment, the rate in New Mexico is still higher than in the rest of the country, and poverty is high. Housing quality was also discussed as a need. Overcrowding – where family, grandparents raising grandchildren and unrelated people living together – is a common occurrence. Participants highlighted the geographical challenges of connecting people to opportunities. Rural communities and pueblos may have local transportation systems, but those often do not connect to larger regional or metropolitan systems.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Additional Resources
2	Newspaper Ad	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p>	Advertisement was published in the newspapers detailed above in both Spanish and English. Offers to make accommodations for people with disabilities were included in the advertisement.	[To be completed following public hearings and public comment period]	
3	Online survey	Non-targeted/broad community	There were 612 responses to the English version and 10 responses to the Spanish survey.	In terms of housing, the majority of respondents felt that a top priority was providing people with safe, decent, affordable housing. Another top priority was providing housing and services for veterans. For more general community development priorities, the answers were more evenly split in terms of priorities, but the top priorities went to neighborhood improvements, environmental hazards and services for children and youth. The appendices contain the full responses to the surveys.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Additional Resources
4	Interviews	Community advocacy, housing, city agencies, housing developers and community development organizations	There were 14 interviews lasting at the minimum 30 minutes and most going to 45 minutes.	Through the interview process, fourteen stakeholders from across the State got an opportunity to provide input on their views around fair housing and community development. Their backgrounds were diverse and included affordable housing developers, service providers, state and local government representatives and advocacy organizations – to name a few. Their input gave insight into how housing issues have been addressed in the past and where to focus efforts going forward. Many said that they were grateful to be given the opportunity to provide their thoughts and opinions to the State through this process. The topics covered were far-ranging – from construction costs to transportation issues to housing discrimination, to name a few.	Full interview notes a can be found in the appendices.

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

This section assesses the housing needs in the State by analyzing various demographic and economic indicators. Developing a picture of the current needs in the region begins by looking at broad trends in population, area median income, number of households, etc. The next step is to examine those data points with a more nuanced analysis of variables such as family and household dynamics, race and housing problems.

A key goal of the Needs Assessment is to identify the nature and prevalence of housing problems experienced by the State's citizens. The main housing problems assessed are: (a) cost-burdened households; (b) substandard housing; and (c) overcrowding. The area's public housing, homeless and non-homeless special housing needs are also discussed. Finally, non-housing community development needs, such as public services, are considered. Furthermore, these housing problems are juxtaposed with economic and demographic indicators to discern if certain groups carry a disproportionate burden. Are Native Americans more cost-burdened than other racial groups? Do low-income households experience higher levels of overcrowding? Do large families have more housing problems than small families? These sorts of questions are empirically answered through data analysis.

Understanding the magnitude and prevalence of these issues in the State is crucial for setting evidence-based priorities for entitlement programs.

NA-10 Housing Needs Assessment - 24 CFR 91.305 (a, b, c)

Summary of Housing Needs

On the surface, determining the housing needs of a community is simply a matter of supply and demand, but determining the impact of different factors that influence supply and demand is more difficult. One main factor is change in population. As populations grow there is greater demand for homes, which drives up costs if new construction does not keep pace. The State experienced a population growth of approximately 14% between 2000 and 2016 with the population climbing from 1,819,046 to 2,082,669. The State saw a similar growth in the number of households which grew from 677,971 to 762,551, an increase of 12% during the same time period.

Between 2000 and 2016, the median household income (MHI) increased 34% from \$34,133 to \$45,674. This growth was adequate to improve the rate of cost-burdened homeowners since 2010. In 2010, the percentage of homeowners with a mortgage who were cost-burdened was 34.3%, but that fell to 31.7% by 2016. For homeowners without a mortgage, between 2010 and 2016 the rate of cost burden decreased slightly from 11.7% to 11.3%. Renters, on the other hand, have become more cost-burdened. In 2010, 47.9% of renters were cost-burdened but that increased to 50% by 2016.

The data indicate that the State is experiencing growth. However, this growth may exacerbate the housing barriers experienced by low-income families throughout the area. While an increase in the average wage is a positive indicator of economic growth, purchasing power as it relates to housing affordability may still be limited. The increases in the average housing value and contract rent are outpacing the increase in average household income, an indication that the State could be headed towards increasing housing cost burdens for its residents, particularly low- to moderate-income residents.

The table below highlights demographic changes in population, number of households and income between 2000 and 2016.

Demographics	Base Year: 2000	Most Recent Year: 2016	% Change
Population	1,819,046	2,082,669	14%
Households	677,971	762,551	12%
Median Income	\$34,133.00	\$45,674.00	34%

Table 5 - Housing Needs Assessment Demographics

Alternate Data Source Name:

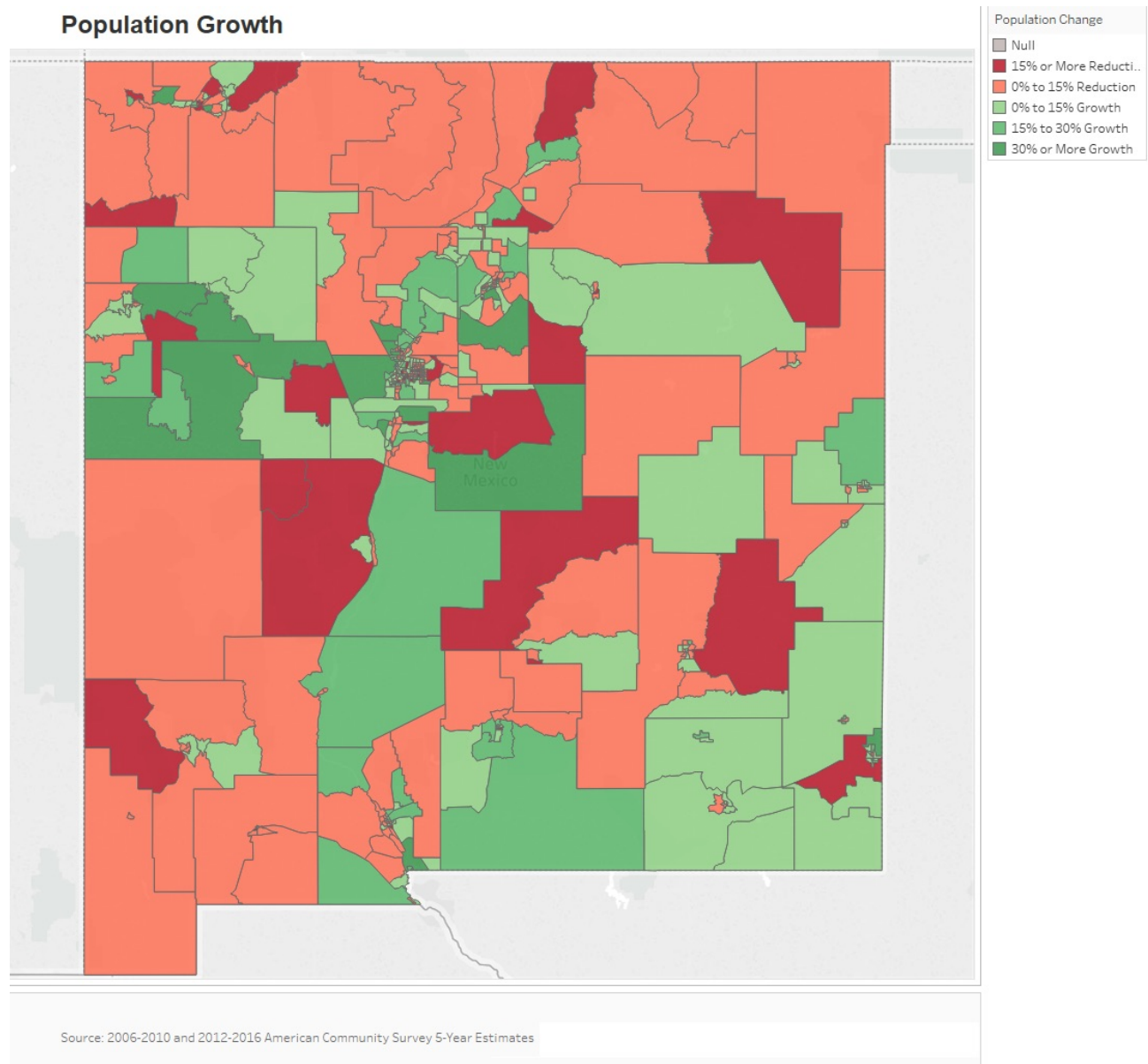
2000 Census, 2012-2016 American Community Survey (ACS)

The following maps display the geographic distribution of demographic trends in the State across a few key indicators including population change, median household income and poverty.

Change in Population

The map below displays the population change throughout the State since 2000. The average population growth in the State was 14%, but that growth is not evenly distributed throughout the area. Red colored census tracts had a reduction in population and green colored census tracts had an increase in population. Some areas saw growth or reductions of over 15%, which are represented by darker colors.

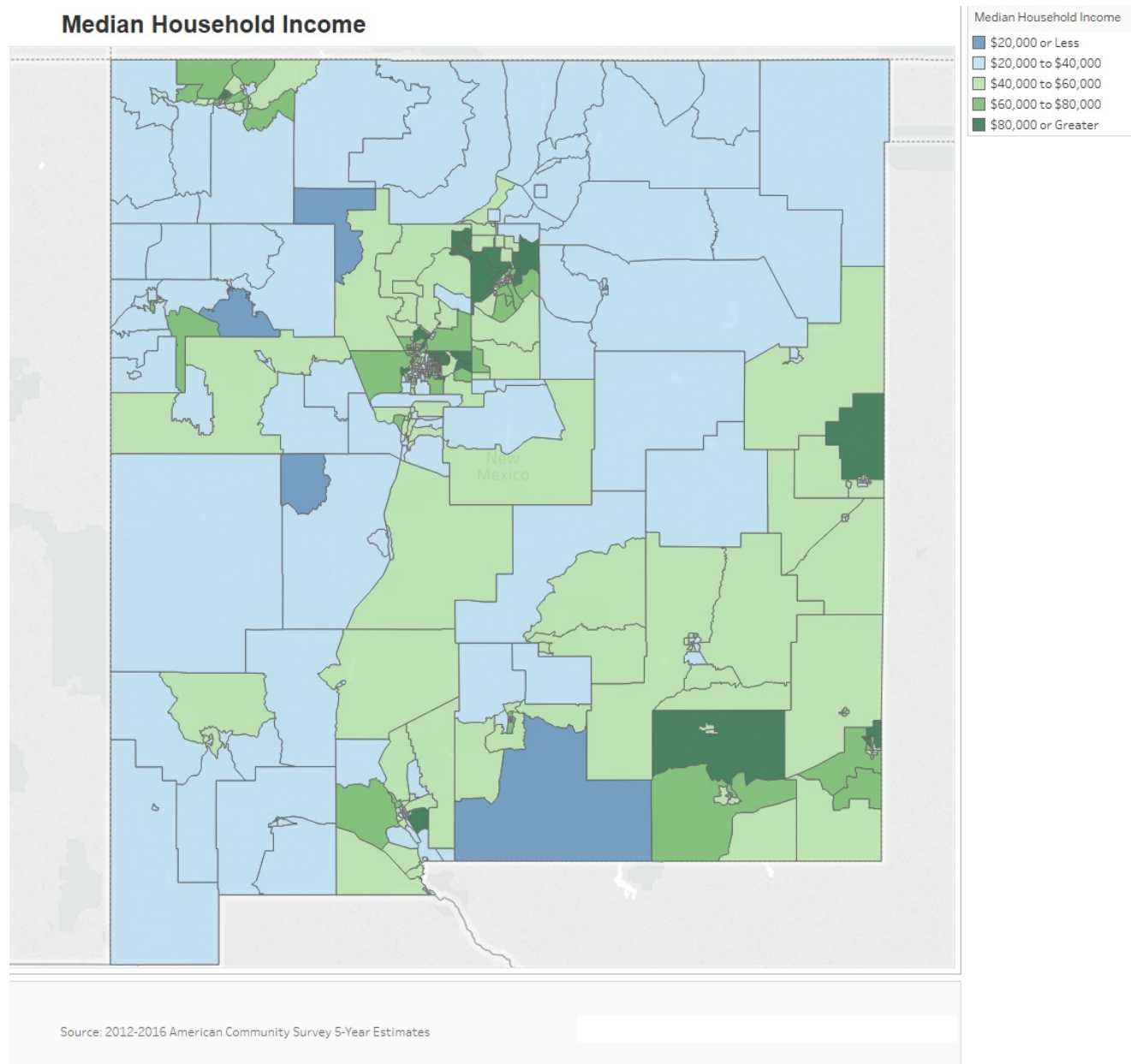
Source: 2012-2016 American Community Survey 5-Year Estimates



Median Household Income

The map below displays the median household income by census tract throughout the State. In 2016, the median household income was \$45,674 but the income varied considerably throughout the State. In general, census tracts near urban centers and in the southeast have higher incomes than more rural areas.

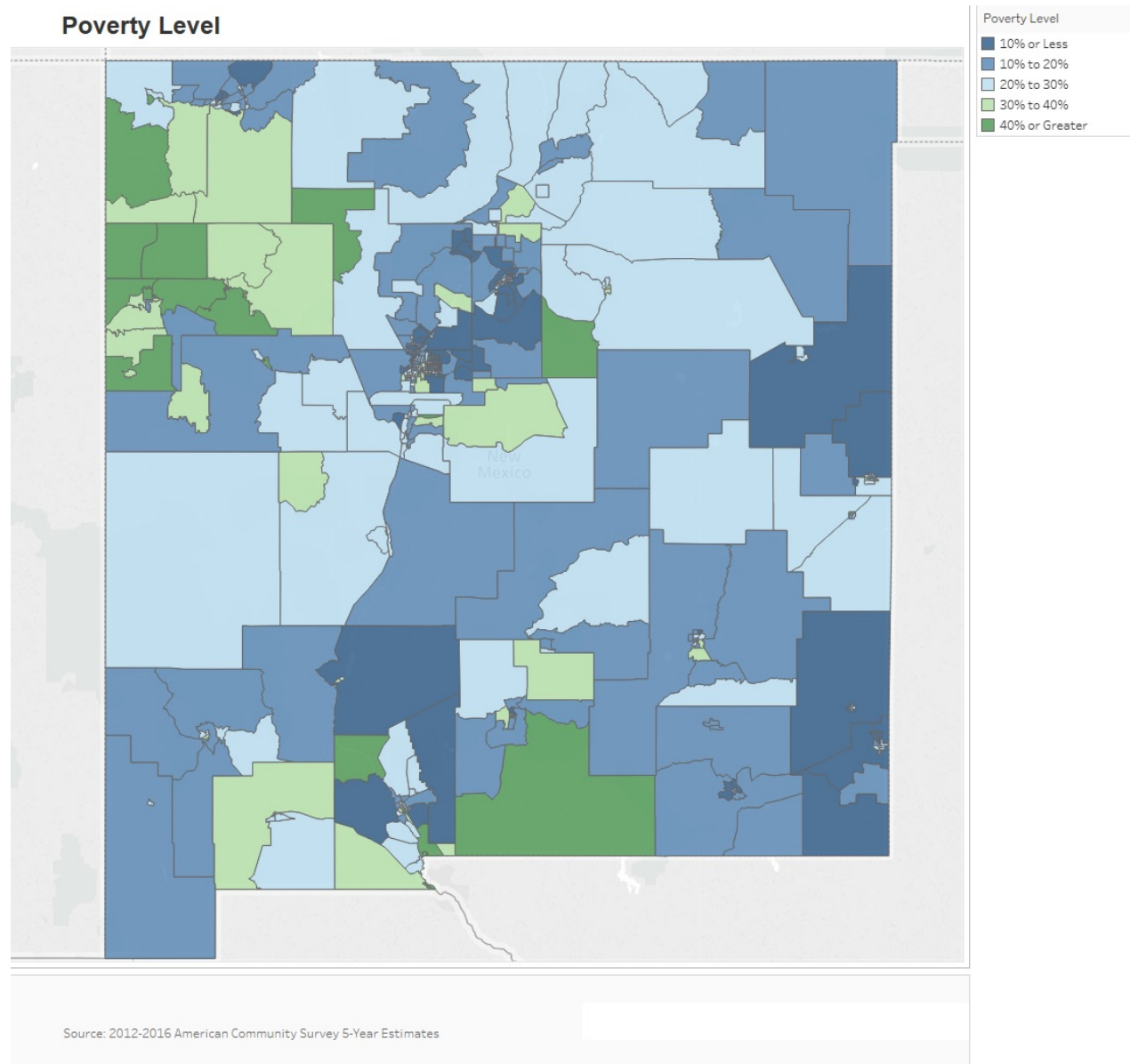
Source: 2012-2016 American Community Survey 5-Year Estimates



Poverty

The map below displays the percentage of the population who live below the poverty level by census tract. Unsurprisingly, areas that have higher median income tend to have lower levels of poverty. Many urban area census tracts have poverty rates below 10%, while many rural census tracts have 40% or more of their residents who live below the poverty line.

Source: 2012-2016 American Community Survey 5-Year Estimates



Number of Households Table

Type	0-30% AMI		>30-50% AMI		>50-80% AMI		>80-100% AMI		>100% AMI		TOTAL	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Total Households	106,205	13.9%	94,935	12.4%	124,295	16.3%	69,995	9.2%	368,180	48.2%	763,610	100.0%
Small Family Households	33,845	10.8%	31,715	10.1%	45,535	14.5%	27,325	8.7%	175,300	55.9%	313,720	100.0%
Large Family Households	8,195	12.2%	8,780	13.1%	11,785	17.6%	7,550	11.2%	30,845	45.9%	67,155	100.0%
Household contains at least one person 62-74 years of age	19,505	11.1%	21,580	12.3%	27,200	15.5%	16,635	9.5%	90,435	51.6%	175,355	100.0%
Household contains at least one person age 75 or older	11,535	13.2%	16,535	18.9%	19,105	21.9%	7,965	9.1%	32,240	36.9%	87,380	100.0%
Households with one or more children 6 years old or younger	19,490	16.1%	17,635	14.5%	22,940	18.9%	12,145	10.0%	49,050	40.5%	121,260	100.0%

Table 6 - Total Households Table

Alternate Data Source Name:

2011-2015 CHAS (Comprehensive Housing Affordability Strategy)

Data Source Comments: AMI refers to Area Median Income. In IDIS, this table uses the term HAMFI, or HUD Area Median Family Income, which is equivalent to AMI. Small Family Households are those with 2 to 4 persons. Large Family Households are those with 5 or more persons.

The table above breaks down family dynamics and income in the State using 2011-2015 CHAS data. Small families are much more prevalent, which follows the trend of smaller average household size throughout the nation. There is also a substantial number of households with at least one person over the age of 62.

Housing Needs Summary Tables

1. Housing Problems Table 1 (Households with one of the listed needs)

NUMBER OF HOUSEHOLDS	Renter									
	0-30% AMI		>30-50% AMI		>50-80% AMI		>80-100% AMI		Total	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Substandard Housing - Lacking complete plumbing or kitchen facilities	1,810	44.9%	750	18.6%	970	24.1%	500	12.4%	4,030	100.0%
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	1,445	42.5%	685	20.2%	925	27.2%	345	10.1%	3,400	100.0%
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	2,450	33.4%	1,735	23.7%	2,115	28.9%	1,025	14.0%	7,325	100.0%
Housing cost burden greater than 50% of income (and none of the above problems)	33,135	64.3%	14,425	27.9%	3,635	7.1%	355	0.7%	51,550	100.0%
Housing cost burden greater than 30% of income (and none of the above problems)	5,305	11.9%	16,190	36.4%	18,500	41.6%	4,515	10.1%	44,510	100.0%
Zero/negative Income (and none of the above problems)	7,590	100.0%	0	0.0%	0	0.0%	0	0.0%	7,590	100.0%

NUMBER OF HOUSEHOLDS	Owner									
	0-30% AMI		>30-50% AMI		>50-80% AMI		>80-100% AMI		Total	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Substandard Housing - Lacking complete plumbing or kitchen facilities	2,775	44.3%	1,470	23.4%	1,480	23.6%	545	8.7%	6,270	100.0%
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	365	21.2%	430	25.0%	655	38.1%	270	15.7%	1,720	100.0%
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	1,535	23.6%	1,755	27.0%	2,260	34.8%	945	14.6%	6,495	100.0%
Housing cost burden greater than 50% of income (and none of the above problems)	20,890	45.9%	13,495	29.6%	8,740	19.2%	2,430	5.3%	45,555	100.0%
Housing cost burden greater than 30% of income (and none of the above problems)	6,320	14.5%	10,740	24.6%	17,195	39.4%	9,400	21.5%	43,655	100.0%
Zero/negative Income (and none of the above problems)	6,930	100.0%	0	0.0%	0	0.0%	0	0.0%	6,930	100.0%

Table 7 – Housing Problems Table

Alternate Data Source Name:

2011-2015 CHAS

Data Source Comments: AMI refers to area median income. The **Percent** columns were added for public readability and will not be submitted to HUD through the IDIS system.

Housing Needs Summary

The table above gives an overview of housing problems in the State. Using 2011-2015 CHAS data, it provides the numbers of households experiencing each category of housing problem broken down by income ranges up to 100% of area median income (AMI) and owner/renter status. For example, looking at the first data cell (top left) we see that 1,810 renter households in the State made 30% AMI or below and lacked complete plumbing or kitchen facilities.

Cost burden is clearly the biggest housing problem in the State in terms of sheer numbers – a common trend in many communities across the nation today. According to the 2015 CHAS data there were 96,060 renters and 89,210 homeowners in the 0% to 100% AMI range spending more than 30% of their income on housing costs. The bigger picture is actually worse, however, because these figures do not

include households that earn more than 100% of AMI – a distinction that will be further discussed in the cost burden section below.

2. Housing Problems Table 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

NUMBER OF HOUSEHOLDS	Renter									
	0-30% AMI		>30-50% AMI		>50-80% AMI		>80-100% AMI		Total	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Having 1 or more of four housing problems	44,145	39.8%	33,780	30.5%	26,145	23.6%	6,745	6.1%	110,815	100.0%
Having none of four housing problems	7,590	13.8%	9,050	16.5%	21,805	39.7%	16,515	30.0%	54,960	100.0%
Household has negative income, but none of the other housing problems	7,590	100.0%	0	0.0%	0	0.0%	0	0.0%	7,590	100.0%

NUMBER OF HOUSEHOLDS	Owner									
	0-30% AMI		>30-50% AMI		>50-80% AMI		>80-100% AMI		Total	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Having 1 or more of four housing problems	31,890	30.8%	27,890	26.9%	30,330	29.2%	13,595	13.1%	103,705	100.0%
Having none of four housing problems	8,060	7.2%	24,215	21.7%	46,010	41.3%	33,140	29.8%	111,425	100.0%
Household has negative income, but none of the other housing problems	6,930	100.0%	0	0.0%	0	0.0%	0	0.0%	6,930	100.0%

Table 8 – Housing Problems 2

Alternate Data Source Name:

2011-2015 CHAS

Data Source Comments: The Percent columns were added for public readability and will not be submitted to HUD through the IDIS system.

Severe Housing Problems

The table above shows households with at least one severe housing problem broken out by income and occupancy. The trend in the data is simply the lower the income in a household, the greater presence of severe housing problems.

3. Cost Burden > 30%

NUMBER OF HOUSEHOLDS	Renter							
	0-30% AMI		>30-50% AMI		>50-80% AMI		Total	
	Number	Percent	Number	Percent	Number	Percent	Number	Number
Small Related	18,565	45.8%	12,900	31.8%	9,060	22.4%	40,525	100.0%
Large Related	4,335	49.9%	2,940	33.8%	1,415	16.3%	8,690	100.0%
Elderly	6,105	42.6%	5,375	37.5%	2,855	19.9%	14,335	100.0%
Other	20,940	51.8%	10,810	26.7%	8,690	21.5%	40,440	100.0%
Total need by income	49,945	48.0%	32,025	30.8%	22,020	21.2%	103,990	100.0%

NUMBER OF HOUSEHOLDS	Owner							
	0-30% AMI		>30-50% AMI		>50-80% AMI		>Total	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Small Related	10,335	34.3%	8,860	29.4%	10,970	36.3%	30,165	100.0%
Large Related	2,620	36.5%	2,285	31.8%	2,280	31.7%	7,185	100.0%
Elderly	10,185	47.9%	6,580	30.9%	4,515	21.2%	21,280	100.0%
Other	9,985	51.8%	4,085	21.2%	5,205	27.0%	19,275	100.0%
Total need by income	33,125	42.5%	21,810	28.0%	22,970	29.5%	77,905	100.0%

Table 9 – Cost Burden > 30%

Alternate Data Source Name:

2011-2015 CHAS

Data Source Comments: **Small Related** refers to a household of 2 to 4 persons that includes at least one person related to the householder. **Large Related** refers to a household of 5 or more persons that includes at least one person related to the householder.

Other refers to a household of one or more persons that does not meet the definition of a Small Related household, Large Related household or Elderly household. The **Percent** columns were added for public readability and will not be submitted to HUD through the IDIS system

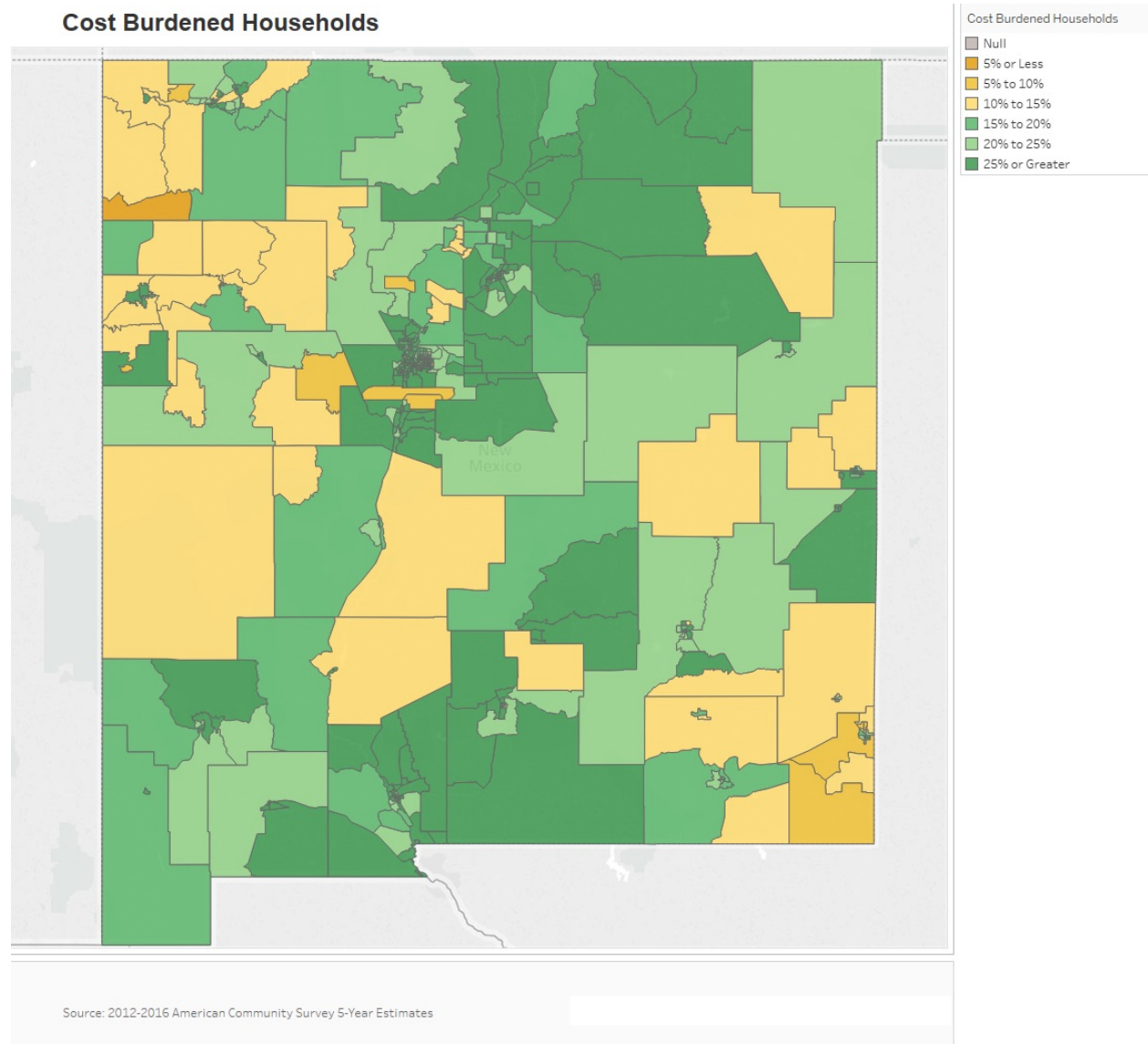
Cost Burden

The table above displays 2015 CHAS data on cost-burdened households in the State for the 0% to 80% AMI cohorts. HUD defines cost-burden as paying more than 30% monthly income on housing costs.

Housing Cost-Burdened

The map below displays the percentage of the population who is cost-burdened by census tract using data from the 2012-2016 American Community Survey 5-Year Estimates. Despite higher median household incomes in the State, there are still high rates of cost burden, sometimes over 25%. There is greater cost burden in urban area census tracts, despite the higher incomes and lower poverty rates.

Source: 2012-2016 American Community Survey 5-Year Estimates



4. Cost Burden > 50%

NUMBER OF HOUSEHOLDS	Renter							
	0-30% AMI		>30-50% AMI		>50-80% AMI		Total	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Small Related	14,135	68.5%	5,495	26.6%	1,000	0.4%	20,630	100.0%
Large Related	2,875	70.0%	1,170	28.5%	60	1.5%	4,105	100.0%
Elderly	4,535	51.1%	3,330	37.5%	1,015	11.4%	8,880	100.0%
Other	14,870	68.4%	5,080	23.4%	1,785	8.2%	21,735	100.0%
Total need by income	36,415	65.8%	15,075	27.2%	3,860	7.0%	55,350	100.0%

NUMBER OF HOUSEHOLDS	Owner							
	0-30% AMI		>30-50% AMI		>50-80% AMI		Total	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Small Related	6,715	43.4%	5,380	34.8%	3,370	21.8%	15,465	100.0%
Large Related	1,825	52.1%	1,275	36.4%	405	11.5%	3,505	100.0%
Elderly	8,400	52.5%	4,620	28.9%	2,990	18.6%	16,010	100.0%
Other	5,445	53.4%	2,625	25.7%	2,130	20.9%	10,200	100.0%
Total need by income	22,385	49.5%	13,900	30.8%	8,895	19.7%	45,180	100.0%

Table 10 – Cost Burden > 50%

Alternate Data Source Name:

2011-2015 CHAS

Data Source Comments: **Small Related** refers to a household of 2 to 4 persons that includes at least one person related to the householder.

Large Related refers to a household of 5 or more persons that includes at least one person related to the householder. **Other** refers to a household of one or more persons that does not meet the definition of a Small Related household, Large Related household or Elderly household. The **Percent** columns were added for public readability and will not be submitted to HUD through the IDIS system

Severe Cost Burden

The data presented above show the severe cost burden in the State, which is defined as paying more than 50% of household income on housing cost.

5. Crowding (More than one person per room)

NUMBER OF HOUSEHOLDS	Renter									
	0-30% AMI		>30-50% AMI		>50-80% AMI		>80-100% AMI		Total	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Single family households	3,540	38.9%	2,000	22.0%	2,440	26.9%	1,105	12.2%	9,085	100.0%
Multiple, unrelated family households	250	18.2%	335	24.4%	520	37.8%	270	19.6%	1,375	100.0%
Other, non-family households	185	39.4%	120	25.5%	120	25.5%	45	9.6%	470	100.0%
Total need by income	3,975	36.4%	2,455	22.5%	3,080	28.2%	1,420	12.9%	10,930	100.0%

NUMBER OF HOUSEHOLDS	Owner									
	0-30% AMI		>30-50% AMI		>50-80% AMI		>80-100% AMI		Total	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Single family households	1,660	26.5%	1,790	28.5%	2,030	32.4%	790	12.6%	6,270	100.0%
Multiple, unrelated family households	585	21.2%	560	20.3%	1,155	41.8%	460	16.7%	2,760	100.0%
Other, non-family households	29	34.5%	10	11.9%	35	41.7%	10	11.9%	84	100.0%
Total need by income	2,274	25.0%	2,360	25.9%	3,220	35.3%	1,260	13.8%	9,114	100.0%

Table 11 – Crowding Information – Table 1/2

Alternate Data Source Name:
2011-2015 CHAS

Data Source Comments: The Percent columns were added for public readability and will not be submitted to HUD through the IDIS system.

Overcrowding

HUD defines an overcrowded household as one having from 1.01 to 1.50 occupants per room and a severely overcrowded household as one with more than 1.50 occupants per room. This type of condition can be seen in both renter and homeowner households. Overcrowding was more prevalent in renter-occupied housing units than in owner-occupied units.

Data was unavailable for Table 12.

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Table 12 – Crowding Information – Table 2/2

Describe the number and type of single person households in need of housing assistance.

According to the 2012-2016 American Community Survey 5-Year Estimates, 29.8% of all occupied housing units in New Mexico (approximately 225,000 households) are single-person households. Over 37% of renters are single-person households, a rate that is significantly higher than owners at 26.3%. As single-person households are more likely to be renters, it is important to note that they are also more likely to be cost-burdened.

Elderly

An added concern is single-person households that are elderly. This population generally has a fixed income and reduced access to transportation or other resources. In New Mexico, 38% of single-person households are elderly, or 87,441 households.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

Persons with Disabilities

Disability is defined by the Census Bureau as a lasting physical, mental or emotional condition that makes it difficult for a person to do activities, to go outside the home alone or to work. By this definition, 338,430 (20.4%) New Mexico residents were considered to be living with some form of disability in 2000. This figure was only slightly higher than the national average for that time of approximately 19.3%.

By 2016, an estimated 14.9% of State residents were living with some form of disability. Disability rates tended to be slightly higher for male residents than for female residents, and significantly higher for elderly residents than for younger residents. Over half (56%) of residents over the age of 75 had a disability. Residents with a disability only had median earnings of \$19,787, significantly less than those without a disability - \$27,222. As discussed earlier, households with lower incomes have a higher probability of also experiencing housing cost burden and as a result would need housing assistance.

Victims of Domestic Violence

Pinpointing a specific number of victims of domestic violence can be difficult because many cases go unreported. 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 survivors (5%) and Native American survivors (13%) were disproportionately represented among victims compared to their proportion of 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.

What are the most common housing problems?

Like many communities across the nation, affordability is the largest housing problem in the State. In New Mexico, 31.7% of homeowners with a mortgage, 11.3% of homeowners without a mortgage, and 50% of renters are cost-burdened.

Are any populations/household types more affected than others by these problems?

The 2015 CHAS data, while yielding different totals than the recent data from the Census Bureau, provide a more nuanced view into which segments of the population experience housing problems. In general, lower income households experience more housing problems across the board. The extremely low-income income range (30% AMI and below) is statistically more likely to have at least one problem than other income ranges, and extremely low-income renters more so than owners. When those facts intersect, we see that low and extremely low-income renters are more affected by housing problems than other groups.

Describe the characteristics and needs of low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

The above 2015 CHAS data in Housing Needs Summary Tables paints a potentially bleak picture for many households due to the lack of affordable housing. Extremely low-income households, in particular, are at risk of facing homelessness. For extremely low-income households, there are 20,890 homeowner households with severe housing cost burden greater than 50% and 33,135 renter households with severe housing cost burden greater than 50%. That means there are over 50,000 households in the State that are both extremely low income and have severe housing cost burden, which places them at imminent risk of becoming homeless.

Formerly homeless families and individuals nearing the termination of their rapid re-housing assistance are in need of permanent affordable housing options, job training to enable them to obtain higher-paying employment, and, in the case of families, child care to enable them to work outside the home.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

The at-risk population is defined as extremely low-income households, or those earning at or below 30% of the area median income, that are extremely cost-burdened, and the estimates presented above were generated from 2015 CHAS data.

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

Housing instability and increased risk for homelessness can have many overlapping causes. While there is no universal characteristic, there are many that are often present in at-risk households. These factors include:

- Extremely low-income households
- Persons with disabilities
- Persons fleeing domestic violence
- Persons discharged from crisis units, hospitals and/or jails
- LGBTQIA youth
- Youth aging out of foster care
- Persons experiencing unexpected crises such as unemployment or illness
- Persons experiencing behavioral health issues

Discussion

Digital Divide

Internet is an essential communications and information platform that allows users to take advantage of the increased interconnectedness of business, education, commerce and day to day utility. Reliable access to the internet is becoming a necessity to thrive in the modern economic environment.

Communities that lack broadband access struggle to keep pace with the country. Communities without broadband access are impeded in their ability to take advantage of the educational and entrepreneurial opportunities available online. This is particularly problematic for low- to moderate-income (LMI) areas where economic opportunities are already often lacking.

Some of the areas that lack broadband in the State also overlap with LMI areas, areas with high proportions of cost-burdened households and high poverty areas. The areas that lack broadband

internet are primarily rural, which are sometimes LMI areas but not always. As technology advances and production becomes cheaper it will be increasingly possible to provide broadband internet throughout the State.

Broadband access throughout the State is shown below in *Digital Divide Map – Broadband Internet Access*. Broadband access is defined as advertised internet speeds of 768 kilobits per second or higher.

Once broadband access has been obtained, it is important to ensure there is competition among service providers. Any resource that has a de facto monopoly on an area may not be incentivized to provide standard and consistent services. The second map in this section shows the number of broadband service providers by census tract. Most of the urban areas in the State have at least two options; however, rural tracts with lower populations generally have access to only one provider. Very few of these rural areas have more than two providers. See *Digital Divide Map – Providers*.

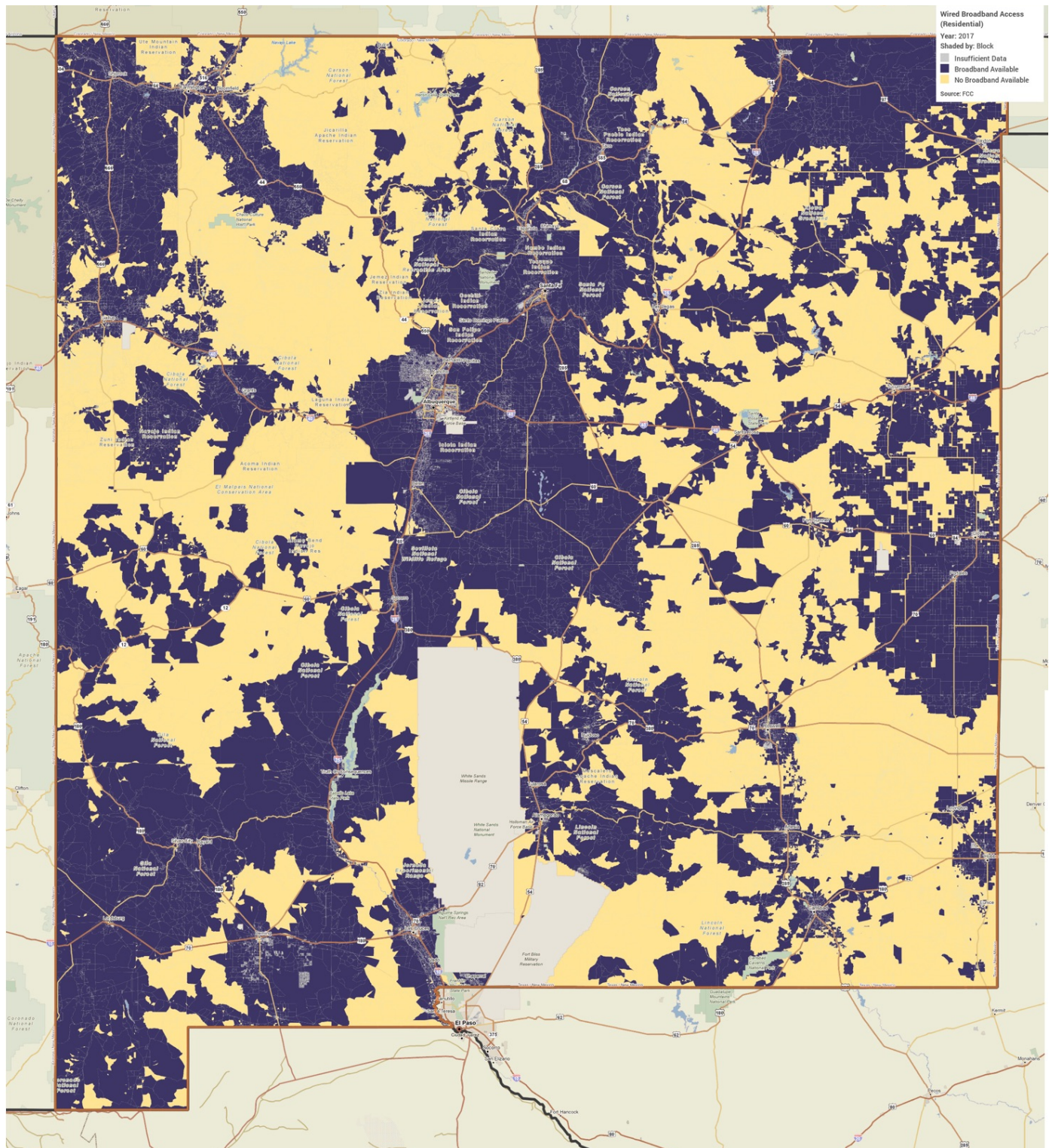
Broadband Internet Service Providers

The State of New Mexico has 24 internet providers offering residential service throughout the State, though not within the same coverage area. CenturyLink, XFINITY from Comcast and AT&T Internet are the strongest providers so far as coverage. These providers frequently overlap around the State.

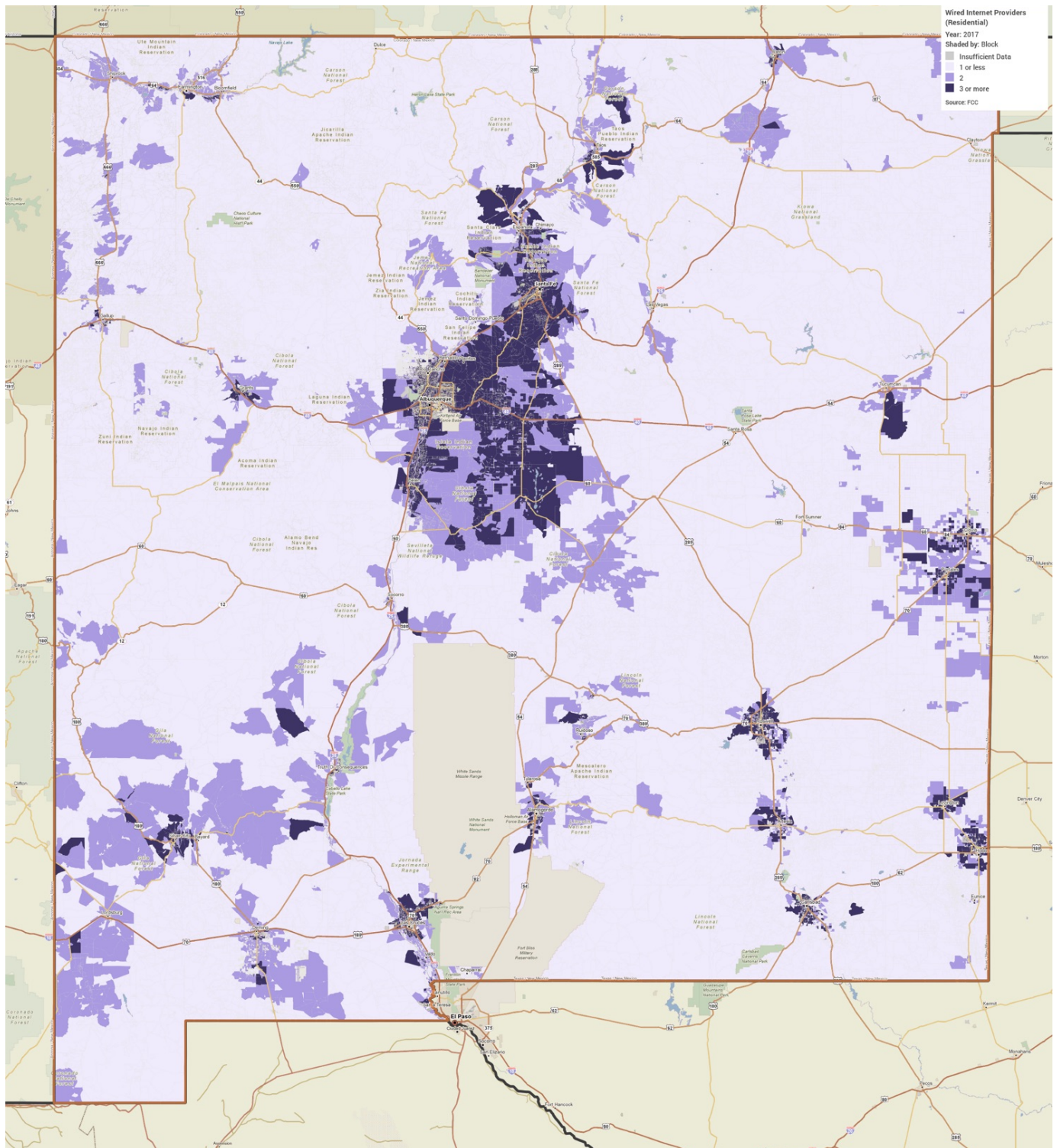
Prominent Residential providers in the State include:

- Century Link (DSL and Fiber)
- AT&T Internet (DSL and Fiber)
- XFINITY from Comcast (Cable)
- Frontier (DSL)
- Spectrum (Cable)
- Cable One (Cable)
- Windstream (DSL)
- Viasat (Satellite)

Digital Divide Map – Broadband Internet Access



Digital Divide Map – Providers



NA-15 Disproportionately Greater Need: Housing Problems - 91.305 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

This section compares the existence of housing problems amongst racial groups against that of the State as a whole in an effort to see if any group(s) share a disproportionate burden of the area's housing problems. For this purpose, HUD guidelines deem a disproportionately greater need to exist when persons of a particular racial or ethnic group experience housing problems at a rate at least 10 percentage points higher than the State as a whole.

As noted in this plan, cost burden (a household spending more than 30 percent of its income on housing costs) is the largest housing problem in the State. The following series of tables looks at the existence of housing problems amongst different racial and ethnic groups across the 0%-30%, 30%-50%, 50%-80%, and 80%-100% AMI cohorts.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems	Percent w/ one or more of four housing problems
State as a whole	76,035	15,650	14,520	71.59%
White	25,340	4,735	5,325	71.58%
Black / African American	2,030	355	445	71.73%
Asian	710	85	160	74.35%
American Indian, Alaska Native	7,905	2,560	2,010	63.37%
Pacific Islander	20	30	0	40.00%
Hispanic	38,620	7,760	6,320	73.28%
Other	1,415	125	260	78.61%

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Alternate Data Source Name: 2011-2015 CHAS

Data Source Comments: The Percent column was added for public readability and will not be submitted to HUD through the IDIS system

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, and 4. Cost burden greater than 30%.

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems	Percent w/ one or more of four housing problems
State as a whole	61,670	33,265	N/A	64.96%
White	24,480	12,030	N/A	67.05%
Black / African American	1,710	400	N/A	81.04%
Asian	550	120	N/A	82.09%
American Indian, Alaska Native	3,860	2,940	N/A	56.76%
Pacific Islander	14	15	N/A	48.28%
Hispanic	30,250	17,500	N/A	63.35%
Other	815	255	N/A	76.17%

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Alternate Data Source Name: 2011-2015 CHAS

Data Source Comments: There is no data available for column titled **Household has no/negative income, but none of the other housing problems**. The **Percent** column was added for public readability and will not be submitted to HUD through the IDIS system.

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, and 4. Cost burden greater than 30%.

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems	Percent w/ one or more of four housing problems
State as a whole	56,475	67,815	N/A	45.44%
White	24,070	28,150	N/A	46.09%
Black / African American	1,080	795	N/A	57.60%
Asian	725	515	N/A	58.47%
American Indian, Alaska Native	3,410	5,175	N/A	39.72%
Pacific Islander	19	20	N/A	48.72%
Hispanic	26,120	32,300	N/A	44.71%
Other	1,045	855	N/A	55.00%

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Alternate Data Source Name: 2011-2015 CHAS

Data Source Comments: There is no data available for column titled **Household has no/negative income, but none of the other housing problems**. The **Percent** column was added for public readability and will not be submitted to HUD through the IDIS system..

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, and 4. Cost burden greater than 30%.

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems	Percent w/ one or more of four housing problems
State as a whole	20,340	49,655	N/A	29.06%
White	9,965	22,090	N/A	30.09%
Black / African American	320	930	N/A	25.60%
Asian	320	445	N/A	41.83%
American Indian, Alaska Native	1,240	3,380	N/A	26.84%
Pacific Islander	0	10	N/A	0.00%
Hispanic	8,295	22,150	N/A	27.25%
Other	200	655	N/A	23.39%

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Alternate Data Source Name: 2011-2015 CHAS

Data Source Comments: There is no data available for column titled **Household has no/negative income, but none of the other housing problems**. The **Percent** column was added for public readability and will not be submitted to HUD through the IDIS system.

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, and 4. Cost burden greater than 30%.

Discussion

By HUD's definition of a disparity of 10% or higher, several different racial and ethnic groups experience a disproportionately greater need when it comes to housing problems.

0-30% AMI

No racial or ethnic groups had a disproportionately greater need with regards to housing problems for this income group.

30-50% AMI

There are three racial groups with a rate of housing problems at least 10% greater than the statewide rate of 64.96%:

- Black or African American – 81.04%
- Asian – 82.09%
- Other – 76.17%

Data Note: During the census process individuals and households may identify their race as “other” if they do not identify with the choices provided by the Census.

50-80% AMI

There are two racial groups with a rate of housing problems at least 10% greater than the statewide rate of 45.44%:

- Black or African American – 57.60%
- Asian – 58.47%

80-100% AMI

There is one racial group with a rate of housing problems at least 10% greater than the statewide rate of 29.06%

- Asian – 41.83%

Conclusion

The prevalence of housing problems decreases as income increases. There are two racial groups that stand out as having disproportionate housing needs, Black/African American and Asian households. The former had a disproportionate housing need in two income groups and the latter in three income groups.

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.305(b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

This section compares the existence of severe housing problems amongst racial groups against that of the State as a whole in an effort to see if any group(s) share a disproportionate burden of the area's severe housing problems. For this purpose, HUD guidelines deem a disproportionately greater need to exist when persons of a particular racial or ethnic group experience severe housing problems at a rate at least 10 percentage points higher than the State as a whole.

The following series of tables looks at the existence of severe housing problems amongst different racial and ethnic groups across the 0%-30%, 30%-50%, 50%-80%, and 80%-100% AMI cohorts.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems	Percent w/ one or more of four housing problems
State as a whole	64,410	27,275	14,520	60.65%
White	21,900	8,175	5,325	57.25%
Black / African American	1,830	555	445	64.66%
Asian	680	110	160	71.58%
American Indian, Alaska Native	6,630	3,835	2,010	53.15%
Pacific Islander	20	30	0	40.00%
Hispanic	32,100	14,280	6,320	60.91%
Other	1,250	285	260	69.63%

Table 17 – Severe Housing Problems 0 - 30% AMI

Alternate Data Source Name: 2011-2015 CHAS

Data Source Comments: The **Percent** column was added for public readability and will not be submitted to HUD through the IDIS system.

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, and
4. Cost Burden over 50%

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems	Percent w/ one or more of four housing problems
State as a whole	34,740	60,190	N/A	36.60%
White	14,015	22,495	N/A	38.39%
Black / African American	805	1,305	N/A	38.15%
Asian	225	440	N/A	33.83%
American Indian, Alaska Native	2,415	4,385	N/A	35.51%
Pacific Islander	10	20	N/A	33.33%
Hispanic	16,850	30,905	N/A	35.28%
Other	430	640	N/A	40.19%

Table 18 – Severe Housing Problems 30 - 50% AMI

Alternate Data Source Name: 2011-2015 CHAS

Data Source Comments: There is no data available for the column titled **Household has no/negative income, but none of the other housing problems**. The **Percent** column was added for public readability and will not be submitted to HUD through the IDIS system.

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, and
4. Cost Burden over 50%

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems	Percent w/ one or more of four housing problems
State as a whole	20,780	103,515	N/A	16.72%
White	8,150	44,065	N/A	15.61%
Black / African American	495	1,385	N/A	26.33%
Asian	350	895	N/A	28.11%
American Indian, Alaska Native	2,140	6,445	N/A	24.93%
Pacific Islander	0	44	N/A	0.00%
Hispanic	9,420	49,000	N/A	16.12%
Other	225	1,680	N/A	11.81%

Table 19 – Severe Housing Problems 50 – 80% AMI

Alternate Data Source Name: 2011-2015 CHAS

Data Source Comments: There is no data available for the column titled **Household has no/negative income, but none of the other housing problems**. The **Percent** column was added for public readability and will not be submitted to HUD through the IDIS system..

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, and 4. Cost Burden over 50%

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems	Percent w/ one or more of four housing problems
State as a whole	6,425	63,570	N/A	9.18%
White	2,680	29,370	N/A	8.36%
Black / African American	125	1,120	N/A	10.04%
Asian	175	590	N/A	22.88%
American Indian, Alaska Native	835	3,785	N/A	18.07%
Pacific Islander	0	10	N/A	0.00%
Hispanic	2,535	27,910	N/A	8.33%
Other	70	780	N/A	8.24%

Table 20 – Severe Housing Problems 80 - 100% AMI

Alternate Data Source Name: 2011-2015 CHAS

Data Source Comments: There is no data available for the column titled **Household has no/negative income, but none of the other housing problems**. The **Percent** column was added for public readability and will not be submitted to HUD through the IDIS system..

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, and 4. Cost Burden over 50%

Discussion

By HUD's definition of a disparity of 10% or higher, several different racial and ethnic groups experience a disproportionately greater need when it comes to severe housing problems.

0-30% AMI

There is one racial group with a rate of severe housing problems at least 10% greater than the statewide rate of 60.65%.

- Asian – 71.58%

30-50% AMI

- There are no racial or ethnic groups with disproportionately greater need when it comes to severe housing problems.

50-80% AMI

There is one racial group with a rate of severe housing problems at least 10% greater than the statewide rate of 16.72%.

- Asian – 28.11%

80-100% AMI

There is one racial group with a rate of severe housing problems at least 10% greater than the statewide rate of 9.18%.

- Asian – 22.88%

Conclusion

The prevalence of severe housing problems decreases as income increases. There is one racial group that stands out as having disproportionate severe housing needs, Asian households. Asian households showed a disproportionate need in three income groups. It should be noted that the Asian population is relatively small and there may be a significant margin of error in the CHAS provided estimates.

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.305 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

This section compares the existence of housing cost burden and severe cost burden amongst racial and ethnic groups against that of the State as a whole in an effort to see if any group(s) share a disproportionate burden of the area's cost burden. For this purpose, HUD guidelines deem a disproportionately greater need to exist when persons of a particular racial or ethnic group experience housing problems at a rate at least 10 percentage points higher than the State as a whole.

A household is considered to be cost-burdened if they spend between 30% and 50% of monthly income on housing costs, and severely cost-burdened if they spend more than 50% of monthly income on housing costs.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No/negative income (not computed)
State as a whole	519,065	113,479	104,690	15,485
White	269,820	50,930	44,950	5,585
Black / African American	8,500	2,535	2,960	450
Asian	5,990	1,295	1,275	185
American Indian, Alaska Native	34,345	5,330	5,390	2,675
Pacific Islander	190	54	30	0
Hispanic	200,220	53,335	50,085	6,590

Table 21 – Greater Need: Housing Cost Burdens AMI

Alternate Data Source Name: 2011-2015 CHAS

Data Source Comments: The **Percent** columns were added for public readability and will not be submitted to HUD through the IDIS system.

Discussion

This section calculates the percentage of those who are cost-burdened and severely cost-burdened within each racial or ethnic group in the State, which is different from the above sections, in which housing problems and severe housing problems are calculated by comparing each racial group within its AMI cohort.

There are no disproportionately greater rates of cost burden or severe cost burden in any racial or ethnic group. The statewide cost burden rate is 15.08% and the racial/ethnic groups span from a low of 11.16% (American Indian, Alaska Native) to a high of 19.71% (Pacific Islander). Similarly, the rate of severe cost burden in the State is 13.91% and the racial ethnic groups span from a low of 10.95% (Pacific Islander) and a high of 20.49% (Black or African American).

NA-30 Disproportionately Greater Need: Discussion – 91.305 (b)(2)

Are there any income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

Housing Problems

By HUD's definition of a disparity of 10% or higher, several different racial and ethnic groups experience a disproportionately greater need when it comes to housing problems.

0-30% AMI

There is one racial group with a rate of severe housing problems at least 10% greater than the statewide rate of 60.65%.

- Asian – 71.58%

30-50% AMI

There are three racial groups with a rate of housing problems at least 10% greater than the statewide rate of 64.96%:

- Black or African American – 81.04%
- Asian – 82.09%
- Other – 76.17%

Data Note: During the census process individuals and households may identify their race as "other" if they do not identify with the choices provided by the Census.

50-80% AMI

There are two racial groups with a rate of housing problems at least 10% greater than the statewide rate of 45.44%:

- Black or African American – 57.60%
- Asian – 58.47%

80-100% AMI

There is one racial group with a rate of housing problems at least 10% greater than the jurisdiction wide rate of 29.06%:

- Asian – 41.83%

Conclusion

The prevalence of housing problems decreases as income increases. There are two racial groups that stand out as having disproportionate housing needs, Black/African American and Asian households. The former had a disproportionate housing need in two income groups and the latter in four income groups.

Severe Housing Problems

By HUD's definition of a disparity of 10% or higher, several different racial and ethnic groups experience a disproportionately greater need when it comes to severe housing problems.

0-30% AMI

- No racial or ethnic groups had a disproportionately greater need with regards to housing problems for this income group

30-50% AMI

- There are no racial or ethnic groups with disproportionately greater need when it comes to severe housing problems.

50-80% AMI

There is one racial group with a rate of severe housing problems at least 10% greater than the statewide rate of 16.72%:

- Asian – 28.11%

80-100% AMI

There is one racial group with a rate of severe housing problems at least 10% greater than the statewide rate of 9.18%:

- Asian – 22.88%

Conclusion

The prevalence of severe housing problems decreases as income increases. There is one racial group, Asian households, that stands out as having disproportionate severe housing needs. Asian households showed a disproportionate need in two income groups. It should be noted that the Asian population is relatively small and there may be a significant margin of error in the CHAS provided estimates.

Cost Burden and Severe Cost Burden

This section calculates the percentage of those who are cost-burdened and severely cost-burdened within each racial or ethnic group in the State, which is different from the above sections, in which housing problems and severe housing problems are calculated by comparing each racial group within its AMI cohort.

There are no disproportionately greater rates of cost burden or severe cost burden in any racial or ethnic group. The statewide cost burden rate is 15.08% and the racial/ethnic groups span a low of 11.16% (American Indian, Alaska Native) to a high of 19.71% (Pacific Islander). Similarly, the rate of severe cost burden in the State is 13.91% and the racial ethnic groups span from a low of 10.95% (Pacific Islander) to a high of 20.49% (Black or African American).

If they have needs not identified above, what are those needs?

No additional needs have been identified

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

The State of New Mexico has several areas, including tribal lands and areas adjacent to tribal lands, with high concentrations of Native American residents. These, and other clusters based on race or ethnicity, are discussed later in this document in the Market Analysis.

NA-35 Public Housing – (Optional)

Introduction

Public housing was established to provide decent and safe rental housing for eligible low- and moderate-income families, the elderly and persons with disabilities. Public housing includes federally subsidized, affordable housing that is owned and operated by the public housing authorities. While public and assisted housing units also comprise a portion of the housing stock located throughout New Mexico, MFA and DFA do not operate public housing and therefore, have not developed a plan related to public housing or public housing initiatives. MFA does provide funding for emergency housing and shelters, domestic violence refuge, rent and utility assistance, homelessness prevention assistance, transitional housing and construction or rehabilitation of affordable rental housing, including specialized housing for individuals with physical and mental disabilities.

New Mexico has 28 public housing authorities (PHAs), and 25 of these PHAs are non-entitlement and thus within the jurisdiction of the State Consolidated Plan (the City of Albuquerque Housing Authority, Mesilla Valley Housing Authority and the Santa Fe Civic Housing Authority are entitlement PHAs). Since neither DFA nor MFA operate public housing, the agencies do not directly plan resident initiatives. Efforts to collaborate more extensively with PHAs are underway through the State's three Regional Housing Authorities (RHAs), which MFA oversees on behalf of the State. In addition, PHAs and tribal housing authorities are eligible to apply for HOME and HTF funds for rehabilitation or new construction of affordable rental units, and, in the case of HTF, they are given preference over for-profit applicants. Tribal housing authorities are not among the PHAs analyzed and are not included in the State's public housing strategy. The 21 tribal housing authorities operate independently within their sovereign nations.

Public housing data analyzed for this section is a compilation of the 28 PHAs and is based on information submitted by the public housing authorities to HUD. The below analysis is only a snapshot of public housing capacity in the State and is not intended to be comprehensive.

Households Eligible for Public Housing/Section 8 and Cost Burden

Using HUD's Comprehensive Housing Affordability Strategy (CHAS) data set can assist in estimating how many households are eligible for publicly supported housing in the State, as well as how many of these households are also cost-burdened. Eligibility for the PHAs' public housing and Section 8 programs in the State depends on several factors, including the size of the family and the individual or family's total annual gross income, which in most cases may not exceed 50% (very low-income) of the area median income (AMI).

While the CHAS data set does not break down its households by family size, it provides the total number of households in the State that are very low-income and how many of these families are cost-burdened. Accounting for the deficiencies in comparing this data to PHA eligibility requirements, there were a total of 201,140 households in New Mexico with very low-incomes (less than 50% AMI). Approximately 68%

of these households (136,905) were cost-burdened – spending at least 30% of their income on housing costs. Compared to the number of public housing units (approximately 3,597 for all 28 PHAs) and vouchers (approximately 11,869 for all 28 PHAs) currently in use, the needs of this group far outweigh what PHAs can provide.

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

This section is not required per State grantee instruction in the Desk Guide for Using IDIS to Prepare the Consolidated Plan, Annual Action Plan and CAPER/PER version May 2018.

What are the number and type of families on the waiting lists for public housing and section 8 tenant-based rental assistance? Based on the information above, and any other information available to the jurisdiction, what are the most immediate needs of residents of public housing and Housing Choice voucher holders?

This section is not required per State grantee instruction in the Desk Guide for Using IDIS to Prepare the Consolidated Plan, Annual Action Plan and CAPER/PER version May 2018.

How do these needs compare to the housing needs of the population at large?

This section is not required per State grantee instruction in the Desk Guide for Using IDIS to Prepare the Consolidated Plan, Annual Action Plan and CAPER/PER version May 2018.

NA-40 Homeless Needs Assessment – 91.305(c)

Introduction:

Homelessness is a particularly complex issue for most communities across the United States. The causes of homelessness have overlapping and interrelated variables, and the cause of any single person's homelessness often lies not in a single factor, but at the convergence of many events and conditions. From one perspective, homelessness is an economic problem caused by unemployment, lack of affordable housing options or poverty. From another perspective, homelessness is a health issue because many individuals experiencing homelessness struggle with mental illness, physical disabilities, HIV/AIDS, substance abuse or a combination of those health factors. A third perspective is to view homelessness as a social problem with factors such as domestic violence, educational attainment and race lying at the root. In reality, homelessness can be caused by all of these interrelated issues. Due to this complexity, addressing homelessness requires a collaborative and community-based approach.

The Stewart B. McKinney Homeless Assistance Act defines the "homeless" or "homeless individual" or "homeless person" as an individual who lacks a fixed, regular and adequate night-time residence and who has a primary night-time residence that is a space not designed to be a regular sleeping accommodation for humans, is a publicly or privately operated temporary shelter or is an institution that provide temporary residence. It also defines homelessness as an individual or family who will imminently lose their primary nighttime residence, provided that the primary nighttime residence will be lost within 14 days, no subsequent residence has been identified and there are no existing support networks such as family, friends or other networks to provide permanent housing. HUD also includes definitions for victims of domestic and sexual violence, unaccompanied youth under 25 years of age and families with children and youth to be homeless under certain conditions. In New Mexico, two CoCs address the needs of individuals experiencing homelessness in different regions of the State. The New Mexico Coalition to End Homelessness (NMCEH) was founded in 2000 as a statewide partnership between a group of nonprofit agencies and the New Mexico Mortgage Finance Authority, coordinates both CoCs. The majority of the State's population falls under the Balance of State CoC. However, the Albuquerque CoC represents a significant portion of New Mexico's population, with over a quarter of the State's residents concentrated in the Albuquerque city limits.

Population

Compiling accurate counts of persons experiencing homelessness is a complex challenge faced by communities across the nation. The most common method used to count persons experiencing homelessness is a Point-in-Time (PIT) count. The two CoCs rely on PIT surveys to count the number of individuals experiencing homelessness. PIT counts involve counting all the people who are literally homeless on a given day or series of days and are designed to be statistically reliable and produce unduplicated numbers.

However, the National Coalition for the Homeless has pointed out that because Point-in-Time studies give just a “snapshot” of homelessness, they may miss people who are homeless at other times during the year. Other people may be missed because they are not in places researchers can easily find. These unsheltered or “hidden” homeless may be living in automobiles or campgrounds, for instance, or doubling up temporarily with relatives, friends or others. Additionally, the counts rely on persons accessing services on the day of the count, which many persons experiencing homelessness may not utilize on an on-going basis.

Despite the limitations, the PIT counts done by each CoC provide a helpful estimation of the homeless population in New Mexico. Combining the counts provided by the two CoCs, it was estimated that 2,551 persons were homeless in the State in 2018, as shown in the first three rows of the table below. This is compared to the 2,328 persons estimated to be homeless in the State in 2015.

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	524	78	N/A	N/A	N/A	N/A
Persons in Households with Only Children	72	1	N/A	N/A	N/A	N/A
Persons in Households with Only Adults	1,159	717	N/A	N/A	N/A	N/A
Chronically Homeless Individuals	540	351	N/A	N/A	N/A	N/A
Chronically Homeless Families	18	7	N/A	N/A	N/A	N/A
Veterans	177	113	N/A	N/A	N/A	N/A
Unaccompanied Child	72	1	N/A	N/A	N/A	N/A
Persons with HIV	8	5	N/A	N/A	N/A	N/A

Table 22 – Homeless Needs Assessment

Data Source: 2018 CoC PIT (City of Albuquerque CoC PIT count report and the Balance of State CoC PIT count report is combined for a HUD CoC report. Not all data points are gathered in each PIT count)

Comments: Data is not available for Estimate the # experiencing homelessness each year, Estimate the # becoming homeless each year, Estimate the # exiting homelessness each year and Estimate the # of days persons experience homelessness

For persons in rural areas who are homeless or at risk of homelessness, describe the nature and extent of unsheltered and sheltered homelessness with the jurisdiction:

Unfortunately, due to the nature of homelessness and the rural environment throughout the State, data about rural homelessness was not able to be collected.

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families and unaccompanied youth):

Data was collected from the 2018 PIT count reports published by the Albuquerque CoC and Balance of State CoC (BoS). Data was not available in these reports for the “number of persons becoming and exiting homelessness each year” and “number of days that a person experiences homelessness”, however they still provide important information about the homeless population in the State. The purpose of the PIT count is to try to determine how many people experience homelessness on a given night in the State, and to learn more about their specific needs. While it does not report the exact number of persons experiencing homelessness in the State, the PIT count helps inform the community areas of need in the homeless population and potential areas where there are gaps in services. Further, the Balance of State CoC does not report on some of the homeless categories noted in this Consolidated Plan.

Chronically Homeless

Individuals experiencing chronic homelessness often have long-term health conditions such as mental health issues, physical disabilities and substance abuse disorders. When they experience homelessness, it can be difficult for them to escape the situation they are in and get back into stable housing. According to the Albuquerque CoC, historically unsheltered populations have reported as chronically homeless at a higher rate than sheltered populations. In the 2018 PIT Count, a total of 891 people self-reported as chronically homeless. This is an increase of 206 (30%) from the 2015 PIT.

Families with Children

Families with children may become homeless for a variety of reasons including loss of employment, housing that has become unaffordable or an experience of family crisis. It is especially important to assist these families, as homelessness negatively affects children and their ability to secure future success. The CoCs reported 602 persons in households with adults and children in the 2018 PIT, a decrease from the 2015 PIT count of 963, with the majority exiting transitional housing. Of this reported group, 212 were under the age of 18 years.

Veterans

The causes of homelessness among veterans are similar to those affecting the general population as they also involve issues such as loss of employment, economic hardships, a lack of affordable housing and other personal crises. However, veterans are also more likely to have disabilities, including traumatic brain injuries and post-traumatic stress disorders, which can cause added risk of homelessness. The CoC 2018 PIT reported 290 veterans who were experiencing homelessness. This is an increase of 12 (4%) since the 2015 PIT count.

Unaccompanied Youth

Youth experiencing homelessness are often youth living on their own without a permanent or stable place to call home. If not found in a shelter, they might be living with another family, residing with friends or living in another unstable situation. Youth become homeless for many reasons such as running away, aging out of foster care, abuse, abandonment or neglect, death of a family member or caretaker or economic hardship. Due to these reasons, homeless youth often lack the support they need to succeed and are more likely to drop out of school, experience poor health or become involved with crime or become victims of crime. The CoC 2018 PIT reported 182 unaccompanied youth were homeless with 73 (40%) under the age of 18 years. This represents a 6% decrease from 2015 PIT.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	1,009	486
Black or African American	161	39
Asian	10	4
American Indian or Alaska Native	452	238
Pacific Islander	10	3
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	738	349
Not Hispanic	1,017	447

Data Source: CoC 2018 PIT Count

Comments: Note that data was available for only part of the Continuum of Care, so information is limited. There were 113 sheltered homeless and 26 unsheltered homeless who identified as multiple races.

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

The Albuquerque CoC and Balance of State CoC 2018 PIT count helps to determine how many people experience homelessness on a given night in the State. The PIT count is important as it helps the two CoCs determine where there are areas of need in the homeless population and where there might be gaps in services. PIT counts of people experiencing homelessness on a given night can be compared to the number of homeless facilities available in the State as reported by the two CoCs in the MA-30 of the Consolidated Plan.

With regard to the estimate of housing assistance needed by families, as reported by the 2018 PIT count, there are 261 households with children in emergency shelters, transitional shelters and unsheltered, and 80 of these households are considered chronically homeless.

The CoC 2018 PIT report does not break out veterans with families; however, there were three veteran households with a total of 12 persons reported in the City of Albuquerque CoC 2017 PIT count. The Balance of State CoC 2017 PIT count does not break down veteran households or report that there are veterans with children.

The two CoCs report their housing inventory to HUD's CoC Homeless Assistance Programs each year for the Housing Inventory Count Report. According to the Housing Inventory Count Report, there were 478 emergency shelter beds and 240 transitional housing beds reserved for families with children.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

Information regarding race and ethnicity was not collected by the Balance of State PIT Count. This data is only available for the City of Albuquerque COC. No additional information is available.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

Sheltered homeless are homeless individuals or families living in a temporary living arrangement such as emergency shelters, transitional housing or permanent supportive housing and readily have access to programs and assistance to get out of homelessness.

Unsheltered homeless are individuals or families that are residing in places that are not meant for or ordinarily used for human habitation. They can be living out of their cars, on the street or in abandoned lots. As such, unsheltered homeless persons are much harder to count, and their numbers are more likely higher than the PIT counts. Also, according to the New Mexico Coalition to End Homelessness, the use of open space in the State may mean that unsheltered homeless people are also less visible than in a more urban state. As unsheltered homeless people in the State utilize wide open spaces, they may not be properly counted.

The PIT count shows the number of homeless persons reported on a given night, and how many of them were unsheltered. For the CoC, the 2018 PIT count reported 2,551 persons who were homeless with 31% of them unsheltered, or 796 persons. The number of homeless persons who were sheltered was 1,368 in emergency shelters and 387 in transitional housing.

Discussion:

Compiling accurate homeless counts is a complex challenge faced by communities across the nation. The most common method used to count persons experiencing homelessness is a Point-in-Time (PIT) count. The Albuquerque and Balance of State CoCs rely on PIT surveys to count the number of individuals experiencing homelessness. PIT counts involve counting all the people who are literally homeless on a given day or series of days and are designed to be statistically reliable and produce unduplicated numbers. Despite the statistical reliability, because these numbers are just a moment in time and homelessness often masks itself through finding occasional temporary shelter, the actual numbers of people experiencing homelessness in the State of New Mexico is likely larger than represented through these numbers.

NA-45 Non-Homeless Special Needs Assessment – 91.305 (b, d)

Introduction

Special needs populations may not be homeless but may require supportive housing, and may include the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addiction, persons with HIV/AIDS and their families, public housing residents and any other categories the State may specify. Because individuals in these groups face unique housing challenges and are vulnerable to becoming homeless, a variety of support services are needed in order for them to achieve and maintain a suitable and stable living environment. Each of these special needs populations will be discussed in terms of their size and characteristics, services and housing currently provided and services and housing still needed.

HOPWA

Current HOPWA formula use:	
Cumulative cases of AIDS reported	1,941
Area incidence of AIDS	N/A
Rate per population	111
Number of new cases prior year (3 years of data)	168
Rate per population (3 years of data)	3.2
Current HIV surveillance data:	
Number of Persons living with HIV (PLWH)	1,501
Area Prevalence (PLWH per population)	85.9
Number of new HIV cases reported last year	134

Table 23 – HOPWA Data

Data Source Comments: Data from the New Mexico Department of Health, HIV Surveillance & Epidemiology Program, 2016 Annual Report. Cumulative cases of AIDS reported is total AIDS Stage 3 cases (not HIV infection). Rate per population is for 2016 and per 100,000 people. Number of new cases prior year (3 years of data) is number of new AIDS cases for 2014-2016 (HIV not included). Rate per population (3 years of data) is rate of new AIDS cases for 2014-2016. Number of persons living with HIV (PLWH) is the total diagnosed with HIV (not AIDS Stage 3). Area prevalence (PLWH per population) is the HIV rate.

HIV Housing Need (HOPWA Grantees Only)

Type of HOPWA Assistance	Estimates of Unmet Need
Tenant based rental assistance	54
Short-term Rent, Mortgage and Utility	98
Facility Based Housing (Permanent, short-term or transitional)	0

Table 24 – HIV Housing Need

Data Source: 2018 HOPWA CAPER and HOPWA Beneficiary Verification Worksheet.

Comments: As instructed by the HUD eCon Planning Suite Manual, the default data source is the HOPWA Performance Data based on the 2018 HOPWA CAPER and HOPWA Beneficiary Verification Worksheet submitted by the grantee 90 days following the end of the operating year. See discussion below for estimates of unmet need for HOPWA assistance.

Describe the characteristics of special needs populations in your community:

Elderly: According to the most recent data available, there are approximately 448,450 residents over the age of 60 in the State, making up 21.5% of the population. Approximately 157,000 residents over the age of 60 have a disability, or 35.6%, and approximately 56,000 (12.7%) are below the poverty level. Elderly residents are much more likely to live in owner-occupied residences than renter occupied residences, 82.6% and 17.4%, respectively. However, elderly residents face a high rate of cost-burdened housing, regardless of whether they are renting or in an owner-occupied home. Over 50% of elderly renters and 22.3% of owners are cost-burdened.

While elderly is defined as persons over 62, “extra elderly” persons are those over the age of 75. In New Mexico, 6.3% of the total population is extra elderly, or approximately 131,000 persons. The elderly population in New Mexico has grown since 2010. In 2010, 18.3% of the population was 60 or older and by 2016 they represented 21.5% of New Mexico’s residents.

Source: American Community Survey 5-Year Estimates 2012-2016 (S0102, S0101)

HIV/AIDS: See discussion below in this section.

Alcohol and Drug Addiction: Gathering accurate data about alcohol and drug addiction within a community is difficult. Addiction often goes unrecognized because people do not seek help. Only when someone overdoses, is arrested, or seeks treatment are they counted in statistics. The New Mexico Department of Health tracks substance abuse in the State through an epidemiology profile.

According to the 2017 profile, 8 of the 10 leading causes of death are at least partially caused by alcohol, tobacco or other drugs. New Mexico continues to have the highest alcohol-related death rate in the US. Between 2012 and 2016, there were 6,500 alcohol related deaths. Male American Indians between the ages of 25 and 64 have the highest death rate, by far. There are approximately 332 alcohol-related deaths per 100,000 for this group. Alcohol is undoubtedly the most socially harmful drug used in New Mexico.

For drugs other than alcohol, New Mexico still consistently has one of the highest rates of drug overdose deaths in the country. Deaths due to illicit drugs have remained steady during the last ten years but deaths due to prescription drugs have increased dramatically. In total, there were 2,465 drug overdose related deaths between 2012 and 2016, or a rate of 24.6 per 100,000. Hispanic males between the ages 25 and 64 had the highest rate of drug overdoses at 61.6 per 100,000. The most common drugs causing overdose death were prescription opioids (49%), non-prescription opioids (33%), benzodiazepines (25%), cocaine (13%) and methamphetamine (21%).

Source: New Mexico Department of Health

People with Disabilities: Within the State of New Mexico, there are approximately 305,601 people with a disability, which is 14.9% of the total population. Having a disability is heavily correlated with age; approximately 56% of those over 74 years of age have a disability. White, non-Hispanic residents have the highest overall disability rate at 17.2% and Asian residents have the lowest with 7%. Ambulatory difficulty is the most common disability and independent living is the second most common.

Source: 2012-2016 American Community Survey 5-Year Estimates (S1810)

Victims of Domestic Violence: 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 survivors (5%) and Native American survivors (13%) were disproportionately 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.

Sources: New Mexico Coalition Against Domestic Violence, Incidence and Nature of Domestic Violence In New Mexico XVII Report.

Veterans: While not a HUD-defined special needs population, the State recognizes the special circumstances affecting many veterans. Within the State of New Mexico there are 157,413 veterans, or 10% of the population, compared to 8% nationally. Of these 46,791 are disabled.

Source: 2012-2016 American Community Survey 5-Year Estimates

What are the housing and supportive service needs of these populations and how are these needs determined?

Elderly: Providing secure, safe, affordable and stable housing for the elderly population is vitally important for this population. There are many factors that contribute to a healthy environment for the elderly including, but not limited to, access to health care, shopping and social networks. A robust public transportation network is extremely beneficial to assisting the elderly to remain active and independent. Additionally, elderly residents' homes may need modifications to assist with any disabilities that may develop as a result of aging.

While there are a number of different housing and service programs that aid the elderly population in New Mexico, the general population is continuing to age and live longer, which will require additional services and resources to meet the ever-growing needs of the elderly. According to the New Mexico Aging and Long-Term Services Department, between 2013 and 2030 the New Mexico elderly population will double, and the State will have the 4th largest proportion of individuals aged 65+ in the country.

This increase in the elderly population will require an expansion of services to meet the needs of this growing population.

HIV/AIDS: See discussion below in this section.

Alcohol and Drug Addiction: Individuals with substance abuse problems need a strong network in order to stay healthy and sober. Their housing needs include sober living environments, support for employment, access to health facilities and easy access to family and friend networks. Additionally, detoxification facilities are necessary when addiction is first recognized, as are wet shelters in certain situations for individuals experiencing homelessness. It is important that a science-supported harm reduction approach is used to address addiction in order to not unintentionally deter people from seeking help.

People with Disabilities: Individuals with disabilities encompass a wide range of skill levels and abilities and face many of the same barriers to housing as the general population but with the added needs that are unique to their capabilities. Individuals with disabilities usually have a fixed income and have limited housing options. Individuals who have more independent living skills tend to utilize subsidized housing options. Individuals requiring more support may find residences in publicly funded community homes or privately-owned personal care settings. Many individuals continue to reside with parents and families throughout adulthood. Depending on the level and type of disability, housing needs may range from accessibility adaptations to ongoing supportive services.

Victims of Domestic Violence: Given the high rates of domestic violence in the State, it is imperative that resources are available to help those trying to escape this situation. Everything from financial support to safe housing to legal representation to childcare is necessary to protect victims of domestic violence.

Veterans: According to Veterans Data Central, an estimated 25,231 New Mexico veterans live in homes with one or more major problem with quality, crowding, or cost. Further, as reported by the National Center for Veterans Analysis and Statistics, 48.6% of New Mexico veterans are over 65, meaning increased demand to modify homes to address mobility and other age-related issues.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

People with HIV/AIDS and Their Families

National research has demonstrated that housing is the greatest unmet service need among people living with HIV/AIDS. Part of this can be attributed to several personal and structural factors unique to this population: loss of income due to progressive inability to maintain employment, disease progression requiring accessible facilities and policy requirements that limit residence in temporary or transitional

programs. It is estimated that as many as half of all people living with HIV/AIDS will need housing assistance at some point in their illness.

In addition, homelessness is a barrier to outpatient care and HIV/AIDS specific therapies. The National Coalition for the Homeless reports that between one-third and one-half of all persons with HIV/AIDS are either homeless or at risk for becoming homeless. Research shows that among people with HIV/AIDS, there is a strong correlation between improved access and housing to, ongoing engagement in, and treatment success with health care. When people are housed, they can access and adhere to drug treatments and therapies, which in turn may result in fewer hospitalizations and trips to emergency care. This is partially due to the fact that complex medication regimens require that medicines be refrigerated and administered according to a strict schedule. Furthermore, homeless HIV positive individuals have a death rate that is five times greater than that of housed HIV positive people, 5.3 to 8 deaths per 100 people compared to 1 to 2 per 100 people.

Size and Characteristics

According to information gathered from the New Mexico Department of Health, a total of 3,442 persons were living with HIV/AIDS (1,501 with HIV and 1,941 with Stage-3 HIV/AIDS) in New Mexico by the end of the year in 2016. Of all persons living with HIV/AIDS in the State, 87.3% were male. The racial/ethnic group with the highest number of people living with HIV/AIDS was Hispanic at 46.7%, followed by White at 36.6%. The age demographic with the highest number of people living with HIV/AIDS was the 55+ category with 1,083 people (or 31.5%). They are followed closely by the 45-54 age group with 1,073 HIV/AIDS cases. Over 50% of these individuals lived in a metro area around Albuquerque.

There were 134 new diagnoses of HIV/AIDS in 2016. Of those newly diagnosed, 90.3% were male. Within new diagnoses, 56.7% were Hispanic, followed by White at 20.9%. The largest age group for new diagnoses was the 25 to 34-year-old demographic at 39.6% and the smallest age demographic for new diagnoses was the 55+ with 6%. The most common method of transmission for new cases was men who have sex with men with 58.7% of the diagnoses falling in that category. The most common transmission category for females was high-risk heterosexual contact at 25%.

Discussion:

HIV Housing Need

As reported in the 2018 HOPWA CAPER, the State had one-year goals of 98 individuals to be assisted in short-term rent, mortgage and utility assistance payments and 54 for tenant-based rental assistance (TBRA). Estimates of unmet needs in the table above (HIV Housing Need) are based on the goals reported in the 2018 HOPWA CAPER. Data from the New Mexico Department of Health (NMDH) can also help determine the housing assistance needs of persons with HIV. NMDH's most recent HIV Surveillance and Epidemiology Annual Report in 2016 reported a total of 3,442 persons living with HIV in the State. That is much higher than the estimates in the HIV Housing Need table and points to a larger potential unmet need for this group.

Another important indicator that can assist the State in determining the needs of this group is the number of new HIV diagnoses per year. As newly HIV infected individuals start to seek assistance and resources for their condition, the State can play a crucial role in meeting their needs. With the cost of care for HIV already stretching this group financially, assistance through housing programs such as short-term rent, mortgage and utility assistance can help to keep them living independently. As of 2016, NMDH reported 134 new HIV diagnoses of infection. That is relatively in line with the number of new HIV diagnoses from 2012 to 2015 which have ranged between 119 and 142 new diagnoses each year.

NA-50 Non-Housing Community Development Needs - 91.315 (f)

Describe the jurisdiction's need for Public Facilities:

Through the online surveys, interviews and community focus groups conducted during the citizen participation process for this Consolidated Plan, participants indicated that community facilities for the aging population, at-risk groups and emergency shelter situations are a need in the State. It is necessary to prioritize public projects that have shown to be effective and to expand them when funds are available.

How were these needs determined?

These needs for public facilities were determined through meetings with various public officials and citizens throughout the State, analyzing the Capital Infrastructure Improvement Plans (ICIP) submitted by eligible communities, as well as quantitative research.

Describe the jurisdiction's need for Public Improvements:

Interviews with key stakeholders and residents during the Citizen Participation process for this Consolidated Plan included a discussion of infrastructure improvements. Due to drought conditions that can exist within the State, water and wastewater projects not only help to provide much needed infrastructure and improvements, but also help to conserve the use of water. Street and road improvements are also important as they improve accessibility of residents as well as public safety officials. Public improvements are needed within the State because outdated or inadequate infrastructure negatively impacts economic development and the quality of life for citizens in the community.

How were these needs determined?

These needs for public facilities was determined through meetings with various public officials and citizens throughout the State, analyzing the Capital Infrastructure Improvement Plans (CIIP) for eligible communities as well as quantitative research.

Describe the jurisdiction's need for Public Services:

Residents identified a need for human and public services in the State. Specifically, assistance for residents with mental health and addiction issues was mentioned. Additional services identified were fire rescue, childcare, transportation and employment services.

How were these needs determined?

These needs were determined through meetings with various public officials and citizens throughout the State, analyzing the Capital Infrastructure Improvement Plans (CIIP) for eligible communities as well as quantitative research.

Based on the needs analysis above, describe the State's needs in Colonias

All of the State's needs, as identified above, are applicable in Colonias, where these needs are likely even greater. Most of these communities lack the administrative and financial resources to provide these services to their respective communities. Additionally, transitory population increases as the result of the oil and gas industry as well as immigration have put constraints on the existing infrastructure in some communities.

Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

This Housing Market Analysis looks at the housing market and supply in the State by analyzing trends in structure, age, price and tenure. This section also looks at the supply of homeless shelter facilities, special needs services and housing and non-housing community development resources. The analysis in this section is supplemented by Geographic Information System (GIS) maps to provide geographical visualization of the data.

MA-10 Number of Housing Units – 91.310(a)

Introduction

This section examines the composition of the State's housing stock in terms of housing type and tenure. Details are provided based on the number of units in the structure, multifamily housing distribution within the jurisdiction, unit size and tenure, as well as an analysis of owner-occupied and renter occupied housing.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	590,140	65%
1-unit, attached structure	33,879	4%
2-4 units	49,830	5%
5-19 units	49,857	5%
20 or more units	36,408	4%
Mobile Home, boat, RV, van, etc.	152,331	17%
Total	912,445	100%

Table 25 – Residential Properties by Unit Number

Alternate Data Source Name:
2012-2016 ACS 5-Yr Estimates

Residential Properties by Number of Units

The table above breaks down the State's housing stock by the number of units in each structure and by structure type. Traditional single-family, detached homes are most prominent, accounting for 65% of all housing units. Multi-family developments (5 or more units) account for only 9% of all housing units in the State, however the vast majority of these units are located in or near urban areas. Finally, 17% of housing units are classified as mobile home, boat, RV, van, etc.

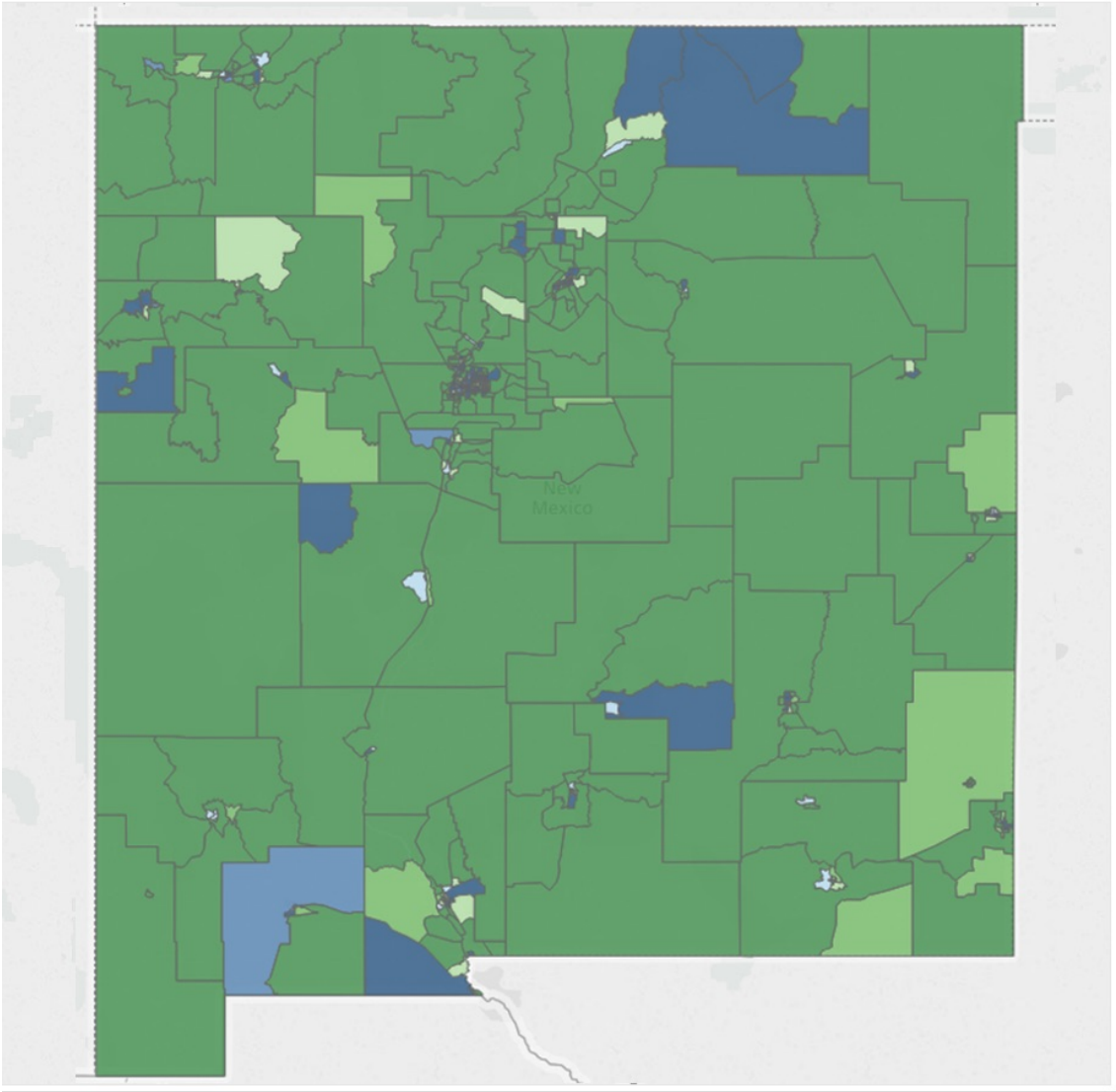
Source: 2012-2016 American Community Survey 5-Year Estimates

Multifamily Development Distribution

The maps below display the distribution of small and medium multifamily developments and large multifamily developments in the jurisdiction. All multifamily developments are more common in urban areas. Many rural areas have less than 1% of their housing stock in small and medium multifamily developments and less than 0.5% in large developments

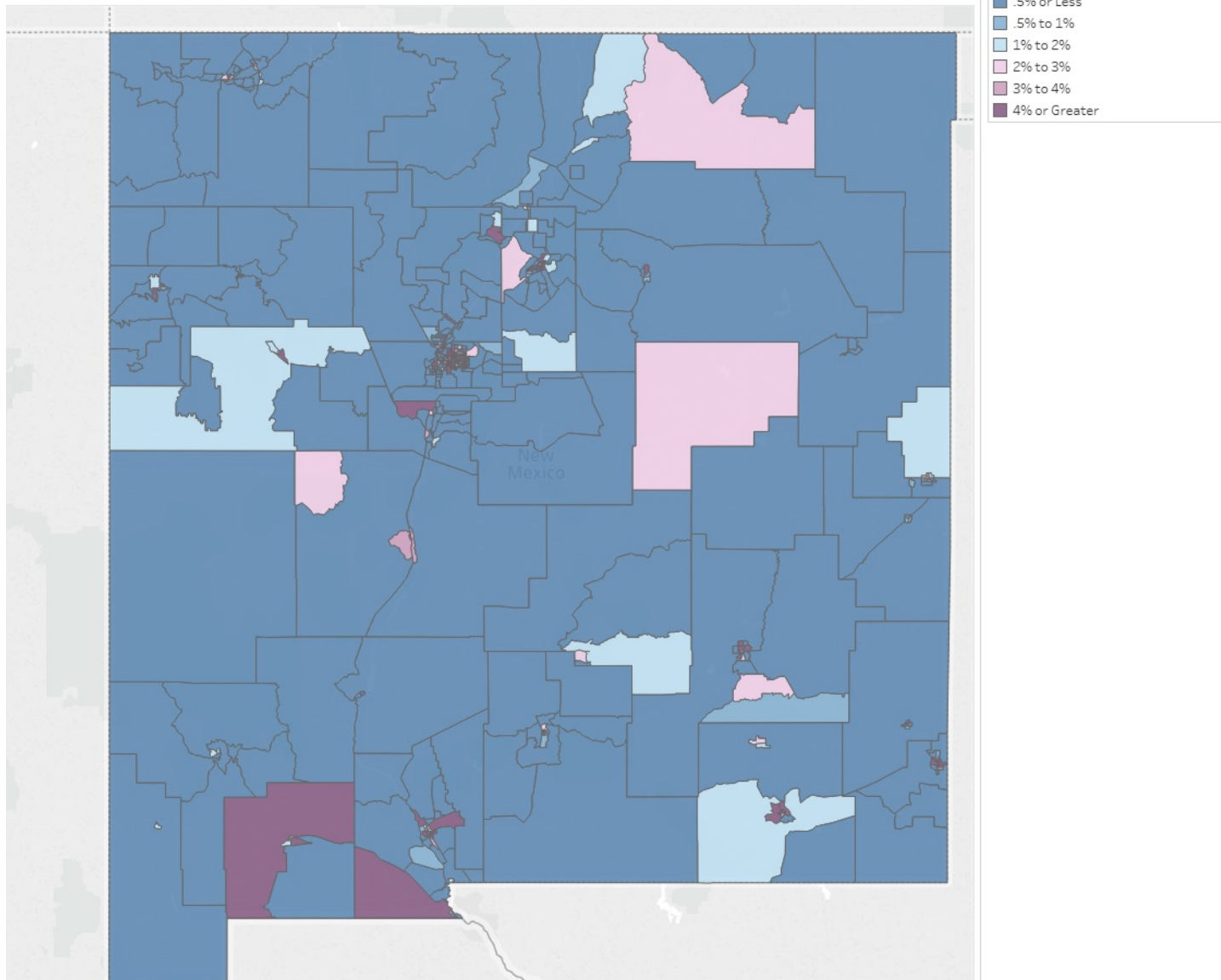
Source: 2012-2016 American Community Survey 5-Year Estimates

Small and Medium Multifamily Developments



Source: 2012-2016 American Community Survey 5-Year Estimates

Large Multifamily Developments



Source: 2012-2016 American Community Survey 5-Year Estimates

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	3,955	0.8%	11,815	4.8%
1 bedroom	13,290	2.6%	48,669	19.8%
2 bedrooms	91,142	17.6%	88,631	36.1%
3 or more bedrooms	408,432	79%	96,617	39.3%
Total	516,819	100%	245,732	100%

Table 26 – Unit Size by Tenure

Alternate Data Source Name:
2012-2016 ACS 5-Yr Estimates

Unit Size by Tenure

Efficiency units represent a very small percentage of the overall occupied housing units in the State with less than 1% for owners and 5% for renters. For both owner and renter cohorts, units with 3 or more bedrooms make up the highest percent of housing with 79% for owners and 39.3% for renters. Renter properties are fairly evenly distributed between 2-bedroom units and those with 3 or more bedrooms while the bulk of owneroccupied units have 3 or more bedrooms.

Source: 2012-2016 American Community Survey 5-Year Estimates

Describe the number and targeting (income level/type of family served) of units assisted with federal, state and local programs.

MFA estimates 543 properties in New Mexico are assisted with federal, state and local programs. Of the 33,229 units at these properties, 31,337 are affordable. The affordable units, which serve families at 80% or below of AMI, can further be broken down as follows:

- Family Units: 25,479
- Senior and/or Disabled Units: 5,059
- Special Needs (Non-Senior) Units: 136
- All Other Affordable Units: 663

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

The State of New Mexico expects to lose part of the affordable housing inventory during this Consolidated Plan period. The source of this loss is primarily Qualified Contracts and the expiration of affordability periods.

MFA estimates that 5,453 units are at risk of being lost from the affordable housing inventory due to the ability to request a Qualified Contract. MFA has found the Qualified Contract purchase price formula almost certainly guarantees that the offering price will be above market value and thus will lead to the property being converted to market rate.

MFA also expects to lose units due to the end of affordability periods. Between January 1, 2020 and December 31, 2024, MFA estimates 277 LIHTC units will be coming out of the extended use period. Additionally, MFA estimates 2,589 other affordable units will be coming out of their affordability periods.

Though these figures are disconcerting, New Mexico will not lose all of the units described above for a variety of reasons, including:

- Developers may decide to maintain the affordability of the units due to their mission;
- Properties may renew contracts or seek additional affordable housing funding and thus keep the units in the state's affordable housing inventory; and
- Some units may have multiple affordability restrictions; thus, one affordability period may end but another affordability period may still be in place.

Does the availability of housing units meet the needs of the population?

Overall, there is a lack of decent affordable units throughout the state. From a quantitative standpoint, there is a sufficient number of housing units to house the entire population. However, there is a disconnect between the cost of what is available and the income of many residents. Cost burden is still a significant issue in New Mexico, particularly for renters. The 50% of renters who are cost burdened are in a position where they cannot properly save and become home owners.

Describe the need for specific types of housing:

There is a great need for affordable housing units, particularly for renters. Multi-unit complexes tend to be more affordable, and an increase in their availability could allow for renters to no longer be cost burdened. Of course, the location of these units is of utmost importance as they must allow for access to jobs and other amenities.

Discussion

While the State largely has enough units to house the State's residents, there is a disconnect between the cost of available units and the income of many residents, particularly renters. Across the State, 50% of renters experience housing cost burden. Coupled with the loss of affordable housing units anticipated in coming years, the availability of safe, decent, affordable housing for the State's low- to moderate-income households is limited and will become scarcer unless additional affordable rental housing is identified or created.

MA-15 Cost of Housing – 91.310(a)

Introduction

Housing Prices

The following section examines the cost of housing for both homeowners and renters within the State of New Mexico. A review is made of current home values and rents as well as the recent changes to those home values and rents. Finally, a closer look is given to the affordability of the existing housing stock for the residents of the jurisdiction.

Cost of Housing

	Base Year: 2000	Most Recent Year: 2016	% Change
Median Home Value	108,100	161,600	49%
Median Contract Rent	432	664	54%

Table 27 – Cost of Housing

Alternate Data Source Name:
2000 Census, 2012-2016 ACS

Rent Paid	Number	%
Less than \$500	35,253	15.6%
\$500-999	125,203	55.3%
\$1,000-1,499	52,279	23%
\$1,500-1,999	10,394	4.6%
\$2,000 or more	3,433	1.5%
Total	226,562	100%

Table 28 - Rent Paid

Alternate Data Source Name:
2012-2016 ACS 5-Yr Estimates

Housing Costs

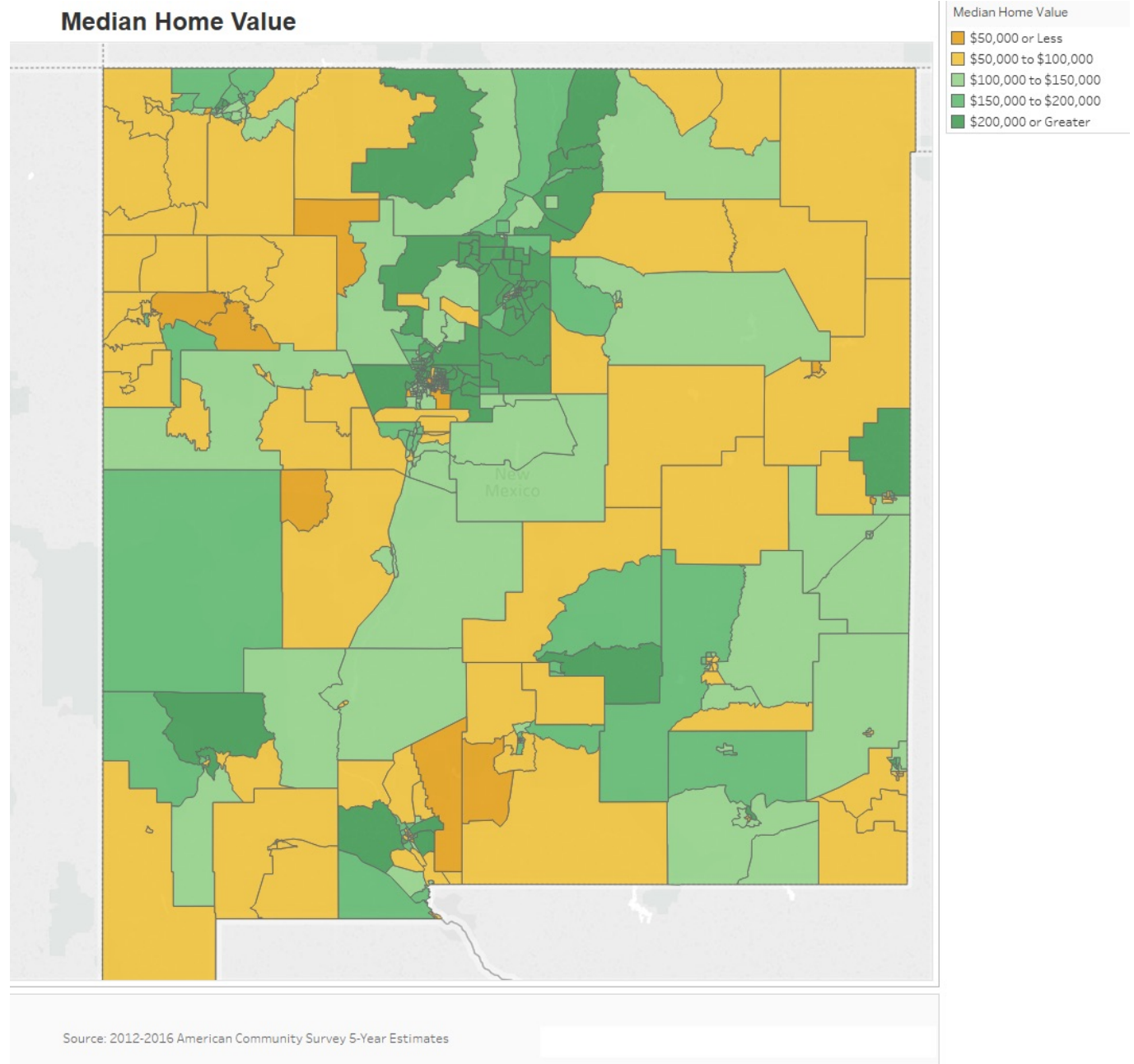
Housing costs have increased substantially in New Mexico with home values increasing by 49% and rents climbing by 54% since the 2000 Decennial Census.

The table above breaks out the rent paid by price cohorts in the state. Approximately 55% of all renters pay between \$500 and \$999 a month, the largest cohort by far. The next largest rent cohort is those paying under \$1,000 and \$1,499, with 23% of renters falling in this range. Later in this section, the report examines rental rates as a percentage of household income to determine the affordability of rental housing.

Home Value

The map below shows the median home value by census tract throughout the jurisdiction. Home value tends to be higher near urban centers. In some of these tracts, the median home value is over \$200,000, while some rural tracts have a median home value of less than \$50,000.

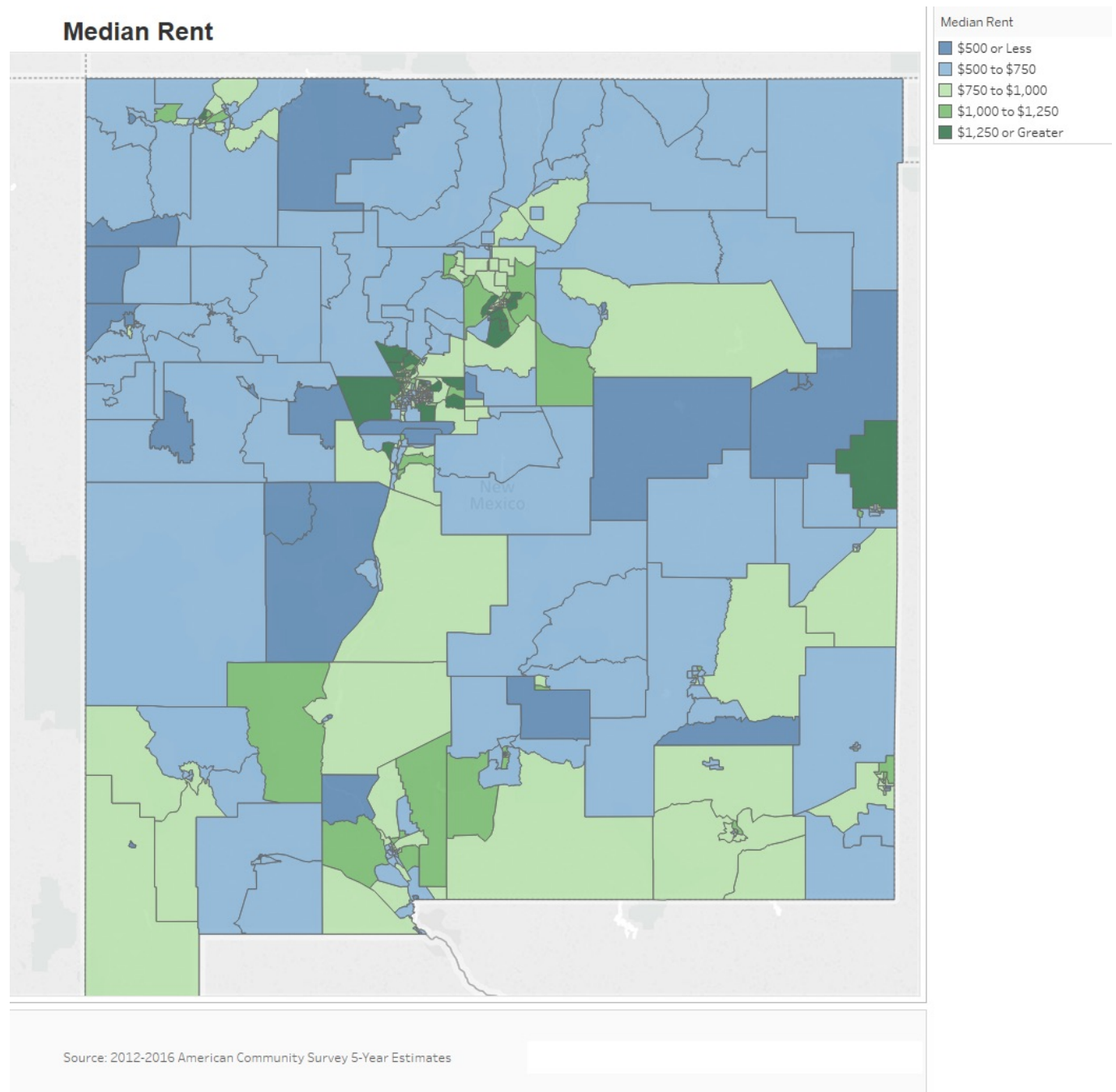
Source: 2012-2016 American Community Survey 5-Year Estimates



Median Rent

The map below displays the median rent by census tract. Similar to the median home value above, higher rents are located in urban areas while rural areas have lower median rents.

Source: 2012-2016 American Community Survey 5-Year Estimates



Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% AMI	17,175	No Data
50% AMI	57,270	46,730
80% AMI	148,715	121,080
100% AMI	No Data	178,575
Total	223,160	346,385

Table 29 – Housing Affordability

Data Source: 2011-2015 CHAS

Data Source Comments: AMI refers to Area Median Income. In IDIS, this table uses the term HAMFI, or HUD Area Median Family Income, which is equivalent to AMI.

Housing Affordability

Not surprisingly, there are fewer housing units available for low-income households in New Mexico. Less than a third of rental housing is affordable for extremely low- and low-income renters, and while no data was available for extremely low-income owners, less than 14% of owner-occupied homes were affordable for homeowners.

Monthly Rent

As shown in Table 30, Fair Market Rents (FMRs) and HOME rents are not provided at the state level. However, the chart below Table 35 displays the FMR information at the county level. It is clear that the FMR can vary significantly. For efficiency units the lowest FMR is \$480 in Luna County, while Santa Fe has the highest with \$818.

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	NA	NA	NA	NA	NA
High HOME Rent	NA	NA	NA	NA	NA
Low HOME Rent	NA	NA	NA	NA	NA

Table 30 – Monthly Rent

Data Source Comments: There are no statewide FMRs and HOME Rents.

FY2019 New Mexico FMR Local Area Summary							
Locality Name	Metropolitan Area Name	Efficiency	One-Bedroom	Two-Bedroom	Three-Bedroom	Four-Bedroom	FMR Percentile
Bernalillo County	<i>Albuquerque, NM MSA</i>	\$563	\$711	\$877	\$1,268	\$1,508	40
Catron County	Catron County, NM	\$546	\$549	\$700	\$960	\$1,147	40
Chaves County	Chaves County, NM	\$531	\$625	\$827	\$1,061	\$1,310	40
Cibola County	Cibola County, NM	\$596	\$602	\$700	\$965	\$1,019	40
Colfax County	Colfax County, NM	\$580	\$584	\$772	\$967	\$1,265	40
Curry County	Curry County, NM	\$591	\$696	\$920	\$1,271	\$1,470	40
De Baca County	De Baca County, NM	\$628	\$632	\$805	\$1,104	\$1,319	40
Dona Ana County	<i>Las Cruces, NM MSA</i>	\$506	\$574	\$700	\$1,012	\$1,211	40
Eddy County	Eddy County, NM	\$698	\$703	\$930	\$1,345	\$1,589	40
Grant County	Grant County, NM	\$605	\$630	\$761	\$998	\$1,196	40
Guadalupe County	Guadalupe County, NM	\$557	\$611	\$700	\$1,012	\$1,147	40
Harding County	Harding County, NM	\$546	\$549	\$700	\$1,012	\$1,147	40
Hidalgo County	Hidalgo County, NM	\$557	\$611	\$700	\$1,012	\$1,141	40
Lea County	Lea County, NM	\$742	\$746	\$942	\$1,247	\$1,438	40
Lincoln County	Lincoln County, NM	\$608	\$710	\$939	\$1,245	\$1,539	40
Los Alamos County	Los Alamos County, NM	\$812	\$923	\$1,123	\$1,527	\$1,973	40
Luna County	Luna County, NM	\$480	\$529	\$700	\$1,012	\$1,230	40
McKinley County	McKinley County, NM	\$527	\$659	\$755	\$953	\$1,021	40
Mora County	Mora County, NM	\$628	\$632	\$805	\$1,104	\$1,319	40
Otero County	Otero County, NM	\$604	\$608	\$717	\$1,037	\$1,259	40
Quay County	Quay County, NM	\$526	\$529	\$700	\$965	\$1,147	40
Rio Arriba County	Rio Arriba County, NM	\$596	\$611	\$700	\$890	\$1,037	40
Roosevelt County	Roosevelt County, NM	\$590	\$594	\$786	\$1,128	\$1,310	40
San Juan County	<i>Farmington, NM MSA</i>	\$667	\$674	\$784	\$1,021	\$1,061	40
San Miguel County	San Miguel County, NM	\$628	\$660	\$817	\$1,037	\$1,208	40
Sandoval County	<i>Albuquerque, NM MSA</i>	\$563	\$711	\$877	\$1,268	\$1,508	40
Santa Fe County	<i>Santa Fe, NM MSA</i>	\$818	\$928	\$1,069	\$1,406	\$1,551	40
Sierra County	Sierra County, NM	\$535	\$582	\$770	\$1,113	\$1,262	40
Socorro County	Socorro County, NM	\$571	\$627	\$718	\$987	\$1,145	40
Taos County	Taos County, NM	\$683	\$741	\$873	\$1,094	\$1,286	40
Torrance County	<i>Albuquerque, NM MSA</i>	\$563	\$711	\$877	\$1,268	\$1,508	40
Union County	Union County, NM	\$526	\$529	\$700	\$1,012	\$1,094	40
Valencia County	<i>Albuquerque, NM MSA</i>	\$563	\$711	\$877	\$1,268	\$1,508	40

Is there sufficient housing for households at all income levels?

No, there is not sufficient affordable housing. As shown earlier in this document, housing cost burden is a significant problem in New Mexico, especially for renters. Households with extremely low incomes are in particular need of affordable units.

How is affordability of housing likely to change considering changes to home values and/or rents?

From 2000 to 2016, the State's median home value increased 49%, from \$108,100 to \$161,600 and the median rent increased 54%, from \$432 to \$664. Over the same period, median income only went up 34%, going from \$34,133 in 2000 to \$45,674 in 2016. As such, housing cost burden has increased. The housing market has been increasingly expensive for many years, and it is unlikely to become more affordable in the future, particularly for renters. When the housing market adjusts to overproduction, the value of homes can decrease while rental costs continue to rise. A significant increase in the availability of low-cost rental units is needed to drive market rents down.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

Fair Market Rents are not provided at the state level. However, the above chart displays the FMR information at the county level. It is clear that the FMR can vary significantly. For efficiency units the lowest FMR is \$480 in Luna County, while Santa Fe has the highest with \$818.

Discussion

In the State of New Mexico, there is a need for affordable housing. The price of housing is increasing at a faster rate than incomes, for both renters and home owners. This has led to an increase in cost burden across the State, particularly for low-income households.

MA-20 Condition of Housing – 91.310(a)

Introduction:

The tables and maps in this section provide details on the condition of housing units throughout the state by looking at factors such as age, vacancy and the prevalence of housing problems.

As defined by HUD, the four housing problems are:

- 1) a home which lacks complete or adequate kitchen facilities;
- 2) a home which lacks complete or adequate plumbing facilities;
- 3) a home which is overcrowded (having more than one person per room); and
- 4) a household that is cost burdened (paying 30% or more of their income towards housing costs).

Definitions

The State of New Mexico uses the following descriptions that are commonly accepted definitions:

Standard Condition – Units that meet all state and/or local building or housing codes.

Substandard but Suitable for Rehabilitation – Units that do not meet all state and local codes but are both structurally and financially feasible to rehabilitate. The definition of substandard but suitable for rehabilitation may also include a quantifiable standard such as a dwelling in which the deficiencies are limited in number and magnitude such that the cost of rehabilitation would not exceed one hundred percent (100%) of the replacement cost of the dwelling. Examples of minor repairs may include disability access, lead-based paint abatement, foundation repair, wall repair, electrical repair and or roof repair.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	119,758	23%	106,441	43%
With two selected Conditions	5,485	1%	8,695	4%
With three selected Conditions	1,075	0%	307	0%
With four selected Conditions	27	0%	29	0%
No selected Conditions	390,474	76%	130,260	53%
Total	516,819	100%	245,732	100%

Table 31 - Condition of Units

Alternate Data Source Name:
2012-2016 ACS 5-Yr Estimates

Housing Conditions

The table above details the number of owner and renter households that have at least one housing condition. As stated previously, HUD describes four housing conditions as being problems: 1) the home lacks complete or adequate kitchen facilities; 2) the home lacks complete or adequate plumbing facilities; 3) the home is overcrowded - defined as more than one person per room; and 4) the household is cost burdened by paying more than 30% of their income towards housing costs.

Twenty-three percent of all owner-occupied housing units and 43% of all renters face one housing condition. Generally speaking, there are relatively few households with multiple housing problems.

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	106,204	21%	39,576	16%
1980-1999	182,028	35%	83,085	34%
1950-1979	187,747	36%	100,754	41%
Before 1950	40,840	8%	22,317	9%
Total	516,819	100%	245,732	100%

Table 32 – Year Unit Built

Alternate Data Source Name:
2012-2016 ACS 5-Yr Estimates

Year Unit Built

The largest percentage of housing units in New Mexico were built between 1950 and 1979. Those years account for 36% of owner-occupied units and 41% of renter-occupied units. Units built prior to 1978 have an increased risk of lead-based paint hazards. In New Mexico, approximately 44% of owner-occupied and 50% of renter-occupied homes may have that increased risk. That amounts to over 350,000 households.

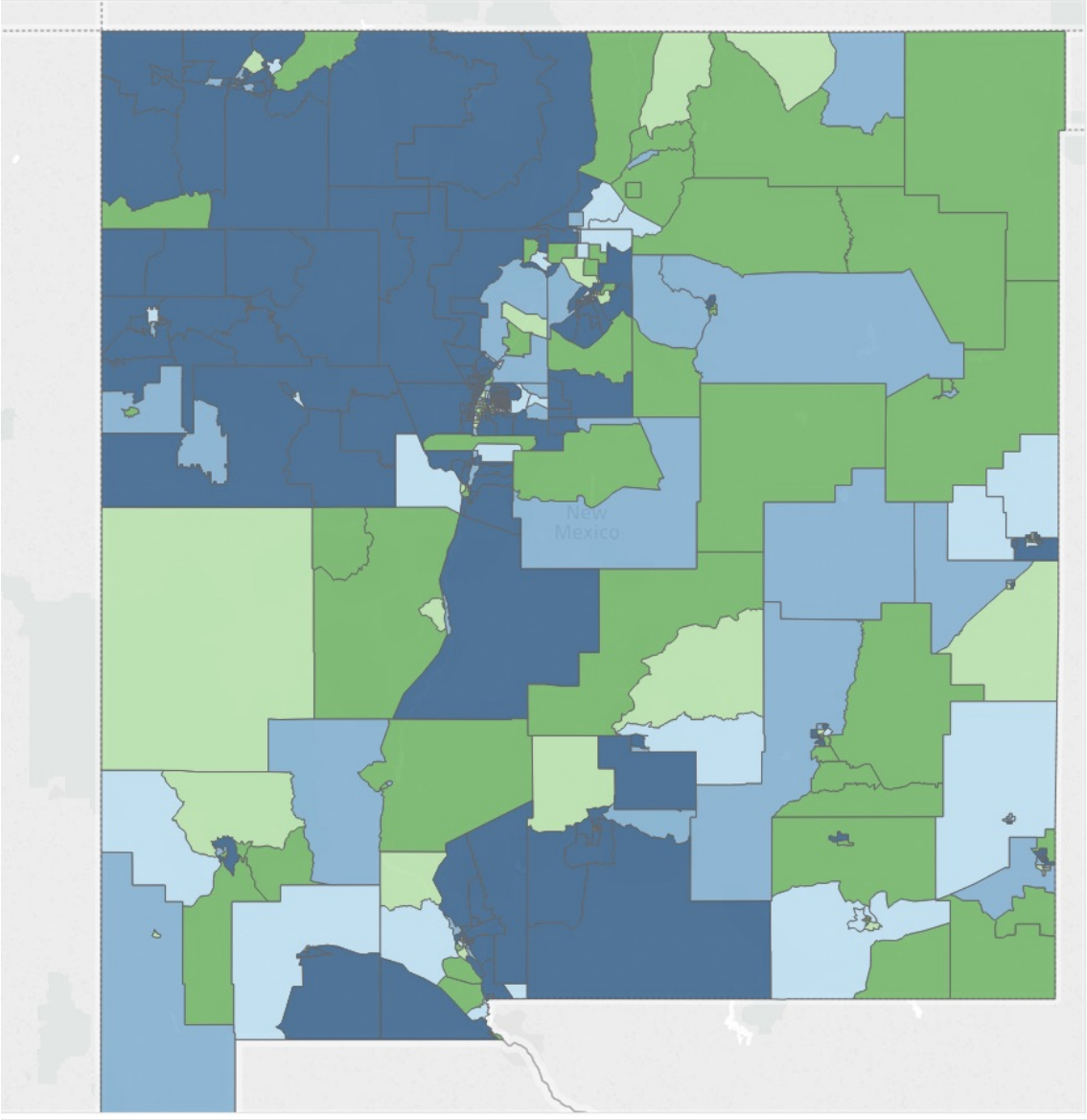
Source: 2012-2016 American Community Survey 5-Year Estimate

Age of Rental Housing

The maps below depict the prevalence of older rental housing units in the State. The first map identifies the percentage of rental units built prior to 1950, while the second set of maps depicts rental units built prior to 1980. The darker shaded areas have higher concentrations of the housing stock being shown. Older units tend to be spread out throughout the State and newer units in the northwest and some urban areas.

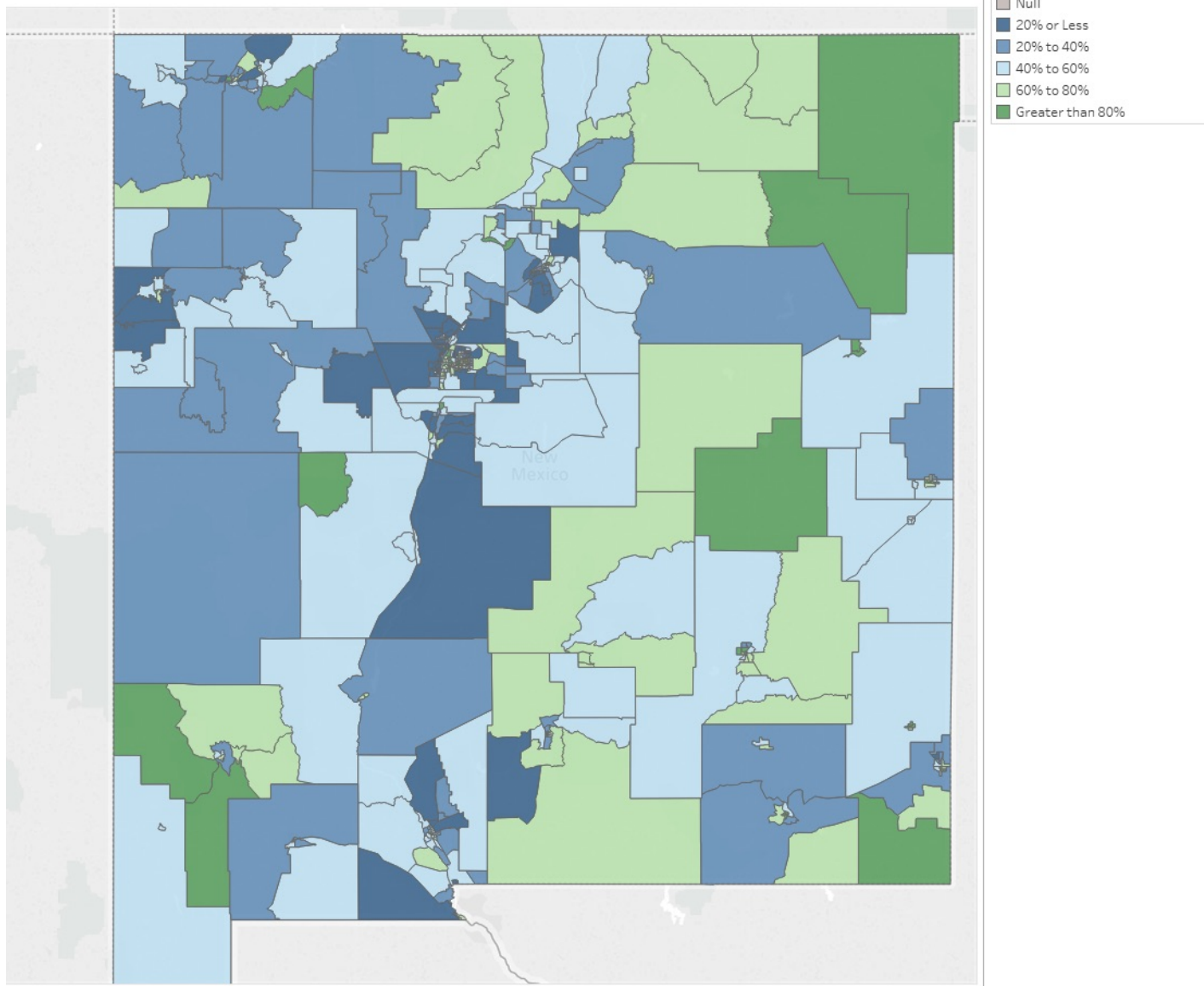
Source: 2012-2016 American Community Survey 5-Year Estimate

Rental Units Built Before 1950



Source: 2012-2016 American Community Survey 5-Year Estimates

Rental Units Built Before 1980



Source: 2012-2016 American Community Survey 5-Year Estimates

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	228,587	44%	123,071	50%
Housing Units built before 1980 with children present	71,270	14%	43,240	18%

Table 33 – Risk of Lead-Based Paint

Data Source: 2011-2015 ACS (Total Units) 2011-2015 CHAS (Units with Children present)

Lead-Based Paint Hazard

As mentioned previously, any housing unit built prior to 1980 may contain lead-based paint in portions of the home. The most common locations are window and door frames, walls and ceilings and in some cases throughout the entire home. Thus, it is generally accepted that these homes at least have a risk of lead-based paint hazards and should be tested in accordance with HUD standards. Within the State there are 351,658 housing units built before 1980, and nearly 115,000 of them have children present.

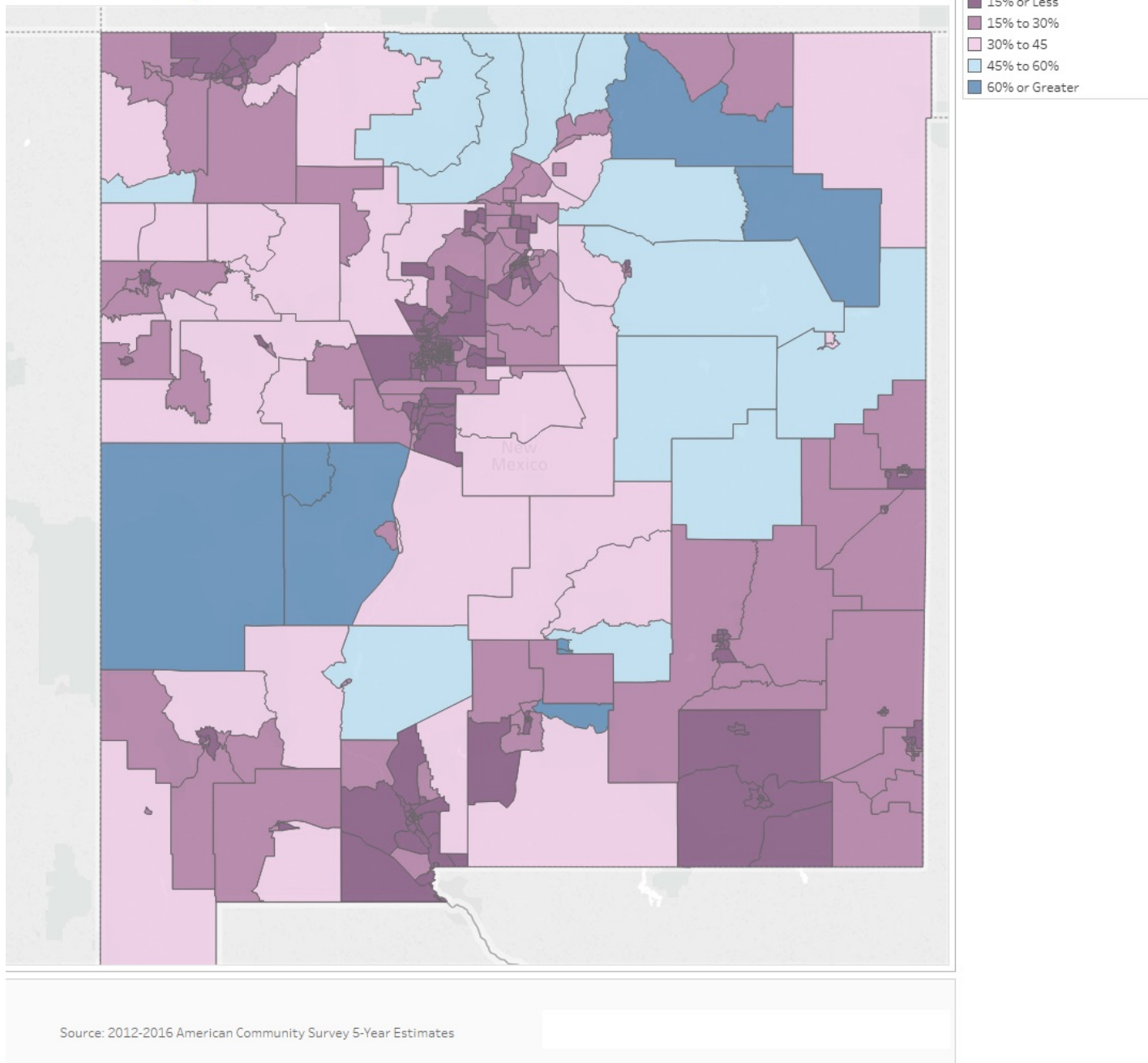
Vacant Units

Vacancy Rate

The map below shows the average housing vacancy rates throughout the State. The darker shaded areas have higher vacancy rates, while the lighter shaded areas have lower vacancy rates. In most census tracts throughout New Mexico vacancy rates are at least 15%; however, they are highest in the west and northeast.

Source: 2012-2016 American Community Survey 5-Year Estimates

Vacant Properties



Need for Owner and Rental Rehabilitation

Generally, older units begin to need rehabilitation as the units age and it becomes harder to meet the minimum property maintenance standards. According to the latest ACS data, 44% of owner-occupied

housing units and 50% of renter-occupied housing units were built before 1980. The local climate, which has high levels of heat and dust, may increase the cost of rehabilitation.

Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

The greatest potential for lead-based paint and other environmental and safety hazards is in homes built before 1980. Within the State there are over 350,000 housing units built before 1980, including nearly 115,000 with children present. Lower income residents are more likely to live in older homes, which may be in dilapidated condition.

Source: 2011-2015 ACS; 2011-2015 CHAS

Discussion:

Disaster Resiliency

New Mexico has historically been vulnerable to various natural hazard events including extreme heat, wildfires, flooding, tornadoes, earthquakes, and other natural disasters. The potential impacts of climate change—including an increase in prolonged periods of excessively high temperatures and more severe droughts—are often most significant for vulnerable communities. According to the US Environmental Protection Agency (EPA), in New Mexico, higher temperatures may also result in reduced water availability, higher risk of fires and a changing landscape such as an expanding desert.

Low- and moderate-income residents are at particular risk due to having fewer available resources. A dramatic rise in electricity or housing costs could put them at imminent risk of homelessness or living in substandard conditions. Residents in rural communities will have less access to public support in case of emergencies and will have fewer resources to repair or prevent damage to their homes.

New Mexico Department of Homeland Security and Emergency Management (NMHSEM) is the state agency responsible for emergency preparedness and mitigation. On its website and in its New Mexico Family Emergency Preparedness Guide, NMHSEM has outlined the State's most common natural hazards and how to prepare citizens in disaster planning.

In 2018, the State of New Mexico adopted the 2018 Disaster Assistance Program Guide for Non-Federal Disasters, which was prepared by the NMHSEM. The purpose of the publication was to provide information on the State's Disaster Assistance Program, which was outlined in the guide. The guide also served as a guide for application of the State of New Mexico Public Assistance grant, including eligibility criteria, damage assessment, the application process and grant management procedures.

Disaster Management

New Mexico has several public and private organizations that work to address any issues that come from natural disasters. The following organizations help with disaster mitigation and management in various ways.

New Mexico Department of Homeland Security and Emergency Management (NMDHSEM)

NMDHSEM is ready to assist local governments in recovering from the impacts of a disaster or emergency. In addition to supplementing local resources, NMDHSEM also manages the New Mexico Public Assistance reimbursable grant to supplement a local government's recovery efforts following a disaster or emergency declared by the Governor.

Federal Emergency Management Agency (FEMA) Region VI

FEMA provides a disaster mitigation guide online for the State of New Mexico. Resources include flood recovery information, wildfire information, winter storm information, tornado and other natural hazards information help.

City of Albuquerque Office of Emergency Management

The Office provides information and works to reduce threats to residents in the city. These include wildfire, flooding and major chemical spills.

New Mexico Department of Health

The State Department of Health provides extensive information online about emergency management and also provides training and emergency response education.

Southern Baptist Disaster Relief NM (SBDR)

SBDR exists to help victims of natural and man-made disasters—such as floods, earthquakes, hurricanes and tornadoes. In New Mexico, SBDR provides trained volunteers and disaster relief resources such as mobile kitchens, mobile generators, water purification, mobile showers, mobile childcare, clean up and a chaplain team.

MA-25 Public and Assisted Housing

Introduction:

Public housing was established to provide decent and safe rental housing for eligible low- and moderate-income families, the elderly and persons with disabilities. Public housing includes federally subsidized, affordable housing that is owned and operated by the public housing authorities. While public and assisted housing units comprise a portion of the housing stock located throughout New Mexico, MFA and DFA do not operate public housing and, therefore, have not developed a plan related to public housing or public housing initiatives.

New Mexico has 28 public housing authorities (PHAs), and 25 of these PHAs are non-entitlement and thus within the jurisdiction of the State Consolidated Plan (the City of Albuquerque Housing Authority, Mesilla Valley Housing Authority and the Santa Fe Civic Housing Authority are entitlement PHAs). Since neither DFA nor MFA operate public housing, the agencies do not directly plan resident initiatives. Efforts to collaborate more extensively with PHAs are underway through the State's three Regional Housing Authorities (RHAs), which MFA oversees on behalf of the State. Tribal housing authorities are not among the PHAs analyzed and are not included in the State's public housing strategy. The 21 tribal housing authorities operate independently within their sovereign nations.

Public housing data used for this section is a compilation of the 28 PHAs and is based on information submitted by the public housing authorities to HUD.

Describe the supply of public housing developments:

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

There are approximately 3,597 public housing units across the State operated by 28 different public housing authorities. Non-entitlement PHAs operate approximately 2,189 of these units. Information on the physical condition of public housing units in the State was not readily available.

Describe the Restoration and Revitalization Needs of public housing units in the jurisdiction:

This section is not applicable to the State. The State does not own or operate public housing units, so it does not hold detailed information regarding the revitalization needs.

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

The State does not operate a public housing program.

MA-30 Homeless Facilities – 91.310(b)

Introduction

Addressing homelessness requires cooperation from both public and private organizations. There are currently a number of organizations in the State of New Mexico that offer a variety of services to both aid those who have become homeless and to prevent persons from becoming homeless.

Coordinating these organizations is the New Mexico Coalition to End Homelessness (NMCEH). NMCEH was founded in 2000 by a group of nonprofit agencies and MFA as there was a need for a statewide coalition to coordinate efforts to end homelessness in the State. NMCEH later merged with a similar coalition in Albuquerque in 2006. Its mission is to assist communities to create solutions to homelessness from prevention through permanent housing by using action, advocacy and awareness.

NMCEH coordinates the Continuum of Care (CoC) grant application process in the State. It coordinates both the Albuquerque CoC and the New Mexico Balance of State CoC. CoC funds are used to provide permanent supportive housing assistance, transitional housing assistance, rapid re-housing assistance and other services to individuals and families experiencing homelessness.

Each year, the two CoCs report to HUD's Continuum of Care Homeless Assistance Programs the number of emergency shelter, transitional housing and permanent supportive housing beds, which is then compiled into the Housing Inventory Count for the State.

While there are seasonal beds that increase the number of shelter units during winter months, there is still a need for more emergency and transitional housing shelters. There are roughly only 1,100 emergency shelter and 600 transitional housing year-round beds in the State. The 2018 PIT Counts provided by the two CoCs reported that a total of 2,551 persons were homeless in the State with 1,755 being sheltered and 796 unsheltered.

The data below was provided by HUD from the 2018 Housing Inventory Count Report and MFA.

Facilities Targeted to Homeless Persons

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	478	>300	240	1,870	0
Households with Only Adults	548	>300	284	1,640	82
Chronically Homeless Households	n/a	n/a	n/a	1,421	0
Veterans	15	n/a	70	687	0
Unaccompanied Youth	85	n/a	54	15	0

Table 34 - Facilities Targeted to Homeless Persons

Data Source

HUD 2018 CoC Homeless Assistance Programs, Housing Inventory Count Report. This data is provided to HUD by the two CoCs in New Mexico: Albuquerque CoC and the New Mexico Balance of State CoC.

Comments:

There are a total of 562 seasonal beds and 97 overflow/voucher beds, but they are not specified for family or adult only.

Data on beds available for Chronically Homeless Households, Veterans and Unaccompanied Youth are a subset of the total bed inventory.

Data on Permanent Supportive Housing beds for Households with Only Adults are from MFA. These beds may overlap with the Chronically Homeless Households category.

Describe mainstream services, such as health, mental health and employment services to the extent those services are used to complement services targeted to homeless persons

The two Continuums of Care (Balance of State and Albuquerque) have integrated into their policies plans to assist persons experiencing homelessness in accessing mainstream services. This includes, for example, ensuring that eligible persons are enrolled in Medicare or Medicaid and Veteran benefits, so that persons have access to reliable health and other systems of care. These services are used to complement the services already provided by the current homeless service providers.

The New Mexico Human Services Department (HSD) administers an array of mainstream services that complement homeless services through programs such as:

- Behavioral Health Services
- Community Services Block Grants (CSBG)
- General Assistance (cash assistance for low-income individuals with disabilities)
- Low-Income Home Energy Assistance Program (LIHEAP)
- Medicaid and Children's Health Insurance Program (CHIP)
- Refugee Resettlement Program (RRP)
- School Commodity Foods Program
- Supplemental Nutrition Assistance Program (SNAP)
- Temporary Assistance for Needy Families (TANF)
- The Emergency Food Assistance Program (TEFAP)

MFA also partners with HSD on the Behavioral Health Collaborative and works across State agencies to collaborate on behavioral health issues, supportive services and housing.

New Mexico Workforce Connection, with 21 centers statewide, and the New Mexico Division of Vocational Rehabilitation (NM DVR), with over 25 offices statewide, provide training, career placement, internships, apprenticeship and veteran services in the area of vocational development and supportive employment. Both Workforce Connection and NM DVR accept direct-referrals from healthcare providers, clinicians, case managers and homeless service providers.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

As shown in SP-40, Table 55, a wide variety of services are offered to meet the needs of individuals and families experiencing homelessness. These are provided by a number of different organizations, many of which coordinate street outreach, which serves as a vehicle for making resources more accessible.

Below is a list of some of the prominent services and facilities that work to meet the needs of individuals and families experiencing homelessness in New Mexico:

New Mexico Coalition to End Homelessness (NMCEH) has 70 member organizations that provide housing and services to individuals and families experiencing homelessness. NMCEH carries out its mission through advocacy, trainings and coordinated grant-writing and fundraising. It also maintains a database that tracks progress in ending homelessness and operates a coordinated assessment system that helps people experiencing homelessness quickly connect to housing. This system, the New Mexico Coordinated Entry System (NMCES), has assessed over 16,000 individuals since its inception using the Vulnerability Index - Service Prioritization Decision Assistance Tool (VI-SPDAT), which helps to determine each applicant's acuity, relative need for housing and the type of housing that would be most appropriate to assist their needs. The assessments are done at the NMCEH as well as CoC and ESG-funded agencies, health centers, veteran programs, correctional facilities and during street outreach.

Some of NMCEH's member agencies across the State include: Adelante Development Center, Catholic Charities, Crossroads for Women, Family Promise of Albuquerque, Good Shepard Center, Heading Home, HopeWorks (formerly St. Martin's Hospitality Center), S.A.F.E House, Valencia Shelter for Victims of Domestic Violence, Family Crisis Center, PATH – Shelter Operations, Haven House, Healthcare for the Homeless of Santa Fe, Santa Fe Need and Deed, the Life Link, Samaritan House, La Casa, Mesilla Valley Community of Hope and Dreamtree Project. A full list of members is included on NMCEH's website.

Chronically Homeless:

Interfaith Community Shelter in Santa Fe operates a minimal entry overnight shelter and offers a wide variety of daytime services, such as meals, showers, clothing, haircuts, behavioral health services, assistance with applications for public benefits, legal assistance and employment assistance. It also hosts a meditation group, a chorus and an open art studio.

HopeWorks conducts extensive street outreach and operates a day shelter that provides meals, showers, clothing, a mail room, short- and long-term storage and referrals to additional services. It also provides behavioral health services, employment assistance and a range of rental assistance and housing placement services. In addition, it operates the Hope Cafe, a job training site for clients experiencing homelessness.

Families with Children:

S.A.F.E. House operates an emergency shelter for families fleeing domestic violence, which offers 90 days of free lodging, meals and services, including case management, therapy for adults and children, enrichment classes, a children's program and safety planning.

HopeWorks has recently launched HopeFound, a program model designed to rapidly re-house families with children who are experiencing homelessness. HopeWorks provides the program infrastructure, intensive case management and employment services, while area communities of faith and local businesses sponsor rental assistance for up to six months per family.

Veterans:

The Veterans Integration Centers, with four locations across the State, offer supportive services for veterans experiencing homelessness and their families including access to a food pantry, Rapid Re-Housing services, case management, homelessness prevention and temporary financial assistance for such needs as furniture rental, utility payment, deposits (security or utility), moving costs and transportation and child care assistance.

The New Mexico Veterans Affairs (VA) Health Care System's Health Care for Homeless Veterans (HCHV) program addresses the needs of veterans experiencing, or at risk of, homelessness. Assistance is provided in helping veterans in gaining access to VA Medical Services, financial benefits and discharge documents. Services include referrals to medical and psychiatric assessments, alcohol and drug treatment, case management and assistance with basic needs such as food, clothing and temporary shelter. HCHV staff also provides linkages to transitional housing through VA and community providers, assists with finding affordable housing and assists with finding employment. The HCHV team also performs numerous rural outreach programs throughout New Mexico in order to help homeless Veterans.

Unaccompanied Youth:

In July 2018 NMCEH was provisionally awarded \$3.37 million to develop a system to address youth homelessness in 14 northern New Mexico counties. The counties included are Cibola, McKinley, San Juan, Sandoval, Rio Arriba, Santa Fe, Los Alamos, Taos, Colfax, San Miguel, Mora, Union, Harding and Quay. The population to be served is youth experiencing homelessness, including unaccompanied and pregnant or parenting youth, where no member of the household is older than 24. The funding will pay for outreach, housing and supportive services to assist the several hundred youth who become homeless each year in this 14 county region.

New Day Youth & Family Services began as Albuquerque's first and only runaway shelter, and for the past 40 years, has been meeting the needs of young people in trouble by providing "safe refuge for the present, adult allies for the future and the basic skills needed to carve a healthy and positive path forward."

Youth Development, Inc. (YDI) is a nationally recognized youth service organization assisting youth and families in central and northern New Mexico. YDI operates Amistad Crisis Shelter for youth ages 12 to 17, and Casa Hermosa, an 18-month transitional living program for youth aged 16-21 that are runaway, homeless or aging out of state custody (foster care, institutional care).

DreamTree Project in Taos operates an emergency shelter for youth ages 12 to 17, as well as apartments for young adults ages 16 to 24. Case managers assist youth with setting and reaching goals, and weekly life skills classes are provided.

MA-35 Special Needs Facilities and Services – 91.310(c)

Introduction

There are six primary groups with non-homeless special needs in the State. They are the elderly, those with HIV/AIDS and their families, those with alcohol and/or drug addiction, the mentally or physically disabled, victims of domestic violence and veterans. Note that while veterans are not considered special needs population under HUD's definition of the limited clientele national objective, the State recognizes the unique circumstances facing veterans. This section will explain the characteristics of these special needs populations, what their needs are and how the jurisdiction is accommodating (or should accommodate) those needs. Additional details about the facilities and services available are included later in this section.

HOPWA funding is a primary source of funding for serving the housing needs of those with HIV/AIDS and their families. The following table required by HUD shows baseline figures for HOPWA assistance provided in the State.

HOPWA Assistance Baseline Table

Type of HOPWA Assistance	Number of Units Designated or Available for People with HIV/AIDS and their families
TBRA	90
PH in facilities	0
STRMU	104
ST or TH facilities	0
PH placement	54

Table 35 – HOPWA Assistance Baseline

Data Source: HOPWA CAPER and HOPWA Beneficiary Verification Worksheet

Data Note: As instructed by the HUD eCon Planning Suite Manual, the default data source for the HOPWA Assistance Baseline Table is from the HOPWA Performance Data based on the 2018 HOPWA CAPER and HOPWA Beneficiary Verification Worksheet submitted by the grantee 90 days following the end of the operating year. The data provided is based on actual performance of units and type of HOPWA assistance. This data is provided by the 2018 CAPER.

To the extent information is available, describe the facilities and services that assist persons who are not homeless but who require supportive housing and programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

Elderly: The supportive housing needs for this population can vary widely depending on the health and fitness of the individuals. In general, disabilities and other health issues become more common as people age. Because of this, supportive housing must include access to health professionals and housing modifications to assist the resident. It is important to help residents stay independent and in their own homes for as long as possible if they prefer that.

In New Mexico, support for the elderly population is provided by the New Mexico Aging and Long-Term Services Department. The role of this organization is to promote independence and dignity for elderly persons and individuals living with a disability in New Mexico. The Department's 2017-2021 New Mexico State Plan for Aging and Long-Term Services outlines various goals for the department over those five years. The Plan includes goals and objectives for supportive services, nutrition, health promotion, caregiver support, elders' rights, along with other goals and objectives. Further, New Mexico's four Area Agencies on Aging, or AAAs, administer, plan and support community based services for individuals 60 and older, or age 55 and older in tribal programs. Most of the services coordinated through the AAAs are provided at the local level.

People with HIV/AIDS and Their Families: Medical and social support is important for residents living with HIV/AIDS. While there have been great advances in the medical treatment of HIV/AIDS, it is still important to provide specialized support. Family and friends must be accessible and medical facilities should be nearby. A combination of private non-profit providers and the New Mexico Department of Health provide HIV/AIDS services in New Mexico. The Department of Health administers the HIV/AIDS Prevention Program, which exists to reduce the incidence of HIV transmission in New Mexico through planning, funding, coordination and evaluation of HIV prevention activities for at-risk populations across New Mexico.

Alcohol and/or Other Drug Addiction: Individuals dealing with addiction often require housing options that will provide a safe, sober place for recovery. A strong network is necessary to maximize the chance they will stay healthy and sober. It is important that these persons have access to health services, support groups, employment assistance and access to family and friends. Additionally, detoxification facilities are necessary when addiction is first recognized.

Substance abuse centers are available throughout the State, particularly in urban areas. Publicly-funded services for drug and alcohol addiction are administered by the New Mexico Human Services Department, Division of Behavioral Health Services (BHSD). The BHSD operates the Office of Substance Abuse Prevention (OSAP). For the fiscal year 2019, there are 29 organizations throughout New Mexico that are receiving prevention funds from the Office of Substance Abuse Prevention. MFA is a member agency of the New Mexico Behavioral Health Collaborative which allows state agencies and resources involved in behavioral health prevention, treatment and recovery to work as one in an effort to improve mental health and substance abuse services in New Mexico.

People with Disabilities: Individuals with disabilities encompass a wide range of skill levels and abilities. Therefore, they have many of the same issues as the general population with the added needs that are unique to their situation. Often times, individuals with disabilities have a fixed income and limited housing options. Individuals with more independent skills can utilize subsidized housing but individuals that need more support or specialized housing have fewer options. Many individuals continue to reside with parents and families throughout adulthood, which can put additional financial burden on the family. Regardless of the housing situation, a common thread is the need for continuous support services dependent on the level of capabilities.

The Aging and Disability Resource Center, through the New Mexico Aging and Long-Term Services Department, provides information and referrals to organizations throughout the State that aid persons with disabilities. The Aging and Disability Resource Center is available to assist elders, persons with disabilities and caregivers to find services and resources to help them live well and independently. The Department of Health also offers services through the Developmental Disabilities Support Division, which offers case management, day services, therapy, employment support, nutritional care, counseling, accessibility adaptations and community engagement opportunities.

Victims of Domestic Violence: The New Mexico Coalition Against Domestic Violence exists to provide a coordinated local, regional and statewide response to domestic violence in the State. With more than 30 member organizations, the Coalition advocates for positive social change, provides training, builds alliances, secures resources and develops public policy in New Mexico. Services for survivors of domestic abuse or violence are provided by a variety of nonprofit and faith-based organizations across the State. Many of the shelters have 24-hour crisis lines and offer temporary housing, advocacy, referral programs, counseling and transportation, as well as many other services.

Veterans: The urgent need for veterans housing rehabilitation/modification is widely recognized in New Mexico and far outstrips available funds. Federally supported adaptive housing grants through the US Department of Veterans Affairs are available to veterans in New Mexico; however, these are nationally competitive funds in limited supply and with different disabilities eligibility. While New Mexico offers a range of benefits to veterans, such as a veteran-owned business preference for state contracts and some tax exemptions, MFA is the only agency in the State that specifically targets veterans' housing rehabilitation, which it does through the Veterans Home Rehabilitation and Modification pilot program.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

The two CoCs in New Mexico offer services that help identify housing opportunities for those being released from mental and physical health institutions. The CoCs also coordinate efforts between hospitals and local service providers to assess and place individuals with any necessary additional services.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

New Mexico will continue to incentivize the use of HTF funds for development of rental housing for special needs populations. HOME rental development funds may be used for development of rental housing for special needs populations. HOPWA funds will be used for Short-Term Rent, Mortgage and Utility (STRMU), tenant-based rental assistance (TBRA) and Permanent Housing Placement (PHP) for persons with HIV/AIDS.

MA-40 Barriers to Affordable Housing – 91.310(d)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

Public policies are meant to address the overall needs of citizens in the State. Yet, there are times where they may have a negative effect on certain aspects of the community, specifically affordable housing and residential investment. Affordable housing and public and private residential investments are key components in furthering fair housing in any community. The primary tool communities have for identifying contributing factors for these barriers to housing is an assessment of fair housing and fair housing choice. In 2019, the State of New Mexico is updating the previous 2015 assessment. Analysis from the 2019 update has found:

- A limited supply of affordable housing and extensive cost burden in New Mexico, especially for extremely low- and very low- income renters, causing those renters to face significant affordability “gaps”; and
- Specific elements of fair housing planning and zoning, land use planning and administrative policies appear to impede the development of affordable housing and these elements must be better understood.

The State plans corresponding actions designed to strengthen the supply of affordable housing and narrow the affordability “gaps.” Elements of those actions appear within this Consolidated Plan and beyond. Additionally, the State anticipates a review of public policies that may impede the development of affordable housing and to improve the understanding of their consequences.

MA-45 Non-Housing Community Development Assets -91.315(f)

Introduction

This section provides insight into the economic development landscape of New Mexico. The table below details the extent of business sector employment throughout the State. Unemployment, commuting times and education are also analyzed in this section.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	39,103	36,681	4	5	1
Arts, Entertainment, Accommodations	97,501	104,527	11	13	2
Construction	59,855	47,587	7	6	-1
Education and Health Care Services	220,235	216,639	25	27	2
Finance, Insurance and Real Estate	39,658	32,805	5	4	-1
Information	13,681	15,969	2	2	0
Manufacturing	41,183	28,656	5	4	-1
Other Services	42,100	20,840	5	3	-2
Professional, Scientific, Management Services	98,163	102,895	11	13	2
Public Administration	67,203	52,324	8	7	-1
Retail Trade	99,211	96,908	11	12	1
Transportation and Warehousing	39,036	26,892	4	3	-1
Wholesale Trade	19,106	21,712	2	3	1
Total	876,035	804,435	--	--	--

Table 36 - Business Activity

Alternate Data Source Name: 2011-2015 ACS (Workers), 2015
Longitudinal Employer-Household Dynamics (LEHD) (Jobs)

Data Source The most recent LEHD data was from 2015. For comparison, 2011-2015 ACS data was used.
Comments:

Labor Force

Total Population in the Civilian Labor Force	957,385
Civilian Employed Population 16 years and over	876,210
Unemployment Rate	8.50
Unemployment Rate for Ages 16-24	20.10
Unemployment Rate for Ages 25-65	6.70

Table 37 - Labor Force

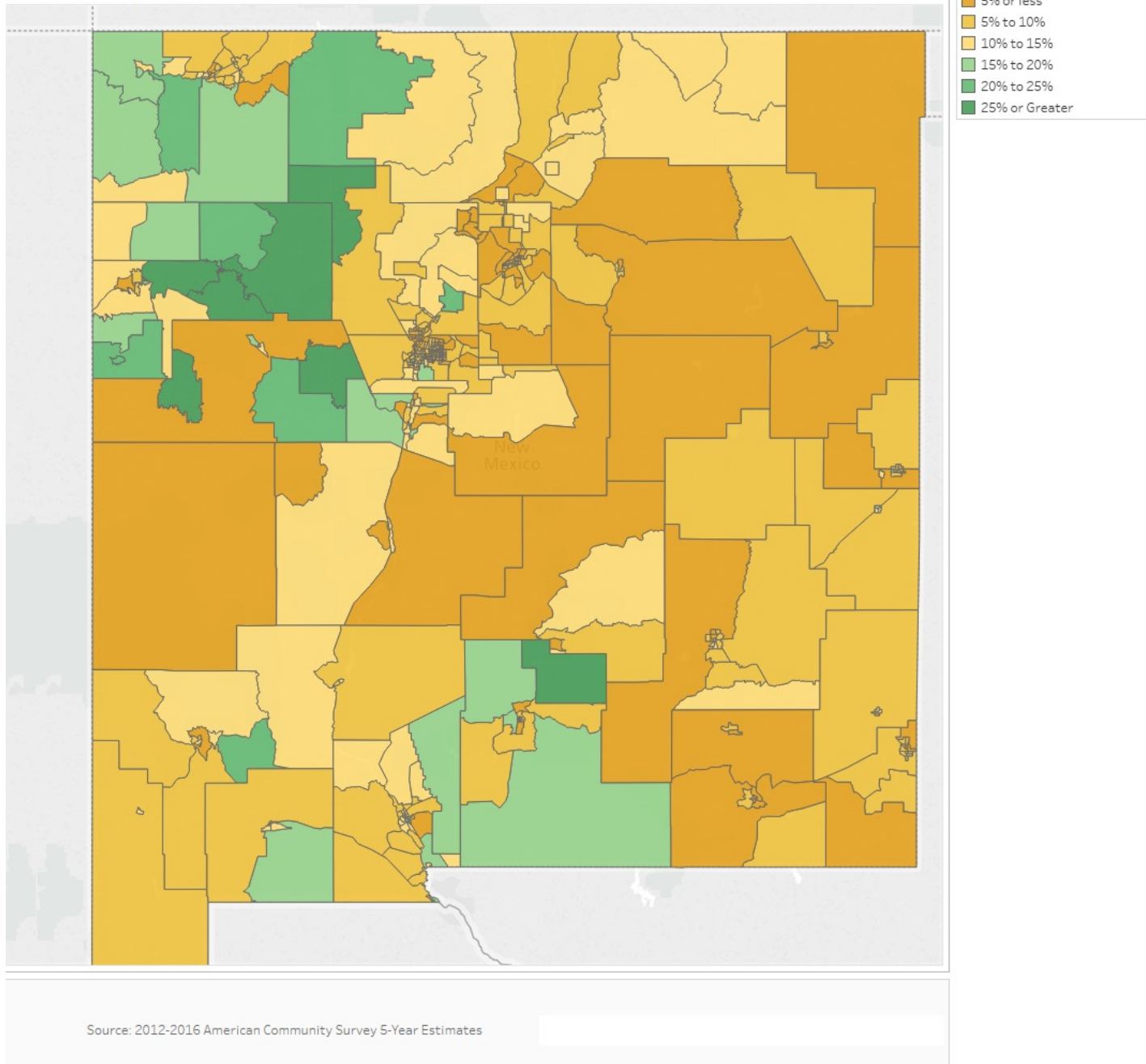
Alternate Data Source Name: 2012-2016 ACS 5-Yr Estimates

Unemployment

According to the 2012-2016 American Community Survey, the statewide unemployment rate was 8.5% for all persons in the civilian workforce. Approximately 20.1% of persons between the ages of 16 and 24 were unemployed. The State's total overall unemployment rate was over the 7.4% national unemployment rate. The map below displays unemployment throughout the State by census tract. Unemployment rates are generally higher in the northwest area of New Mexico than elsewhere throughout the State. Though differences between regions have likely not changed, the statewide unemployment rate as of July 2019 is 4.9% according to the Bureau of Labor Statistics.

Source: 2012-2016 American Community 5-Year Estimates

Unemployment



Occupations by Sector	Number of People
Management, business and financial	310,997
Farming, fisheries and forestry occupations	8,363
Service	181,579
Sales and office	204,638
Construction, extraction, maintenance and repair	89,684
Production, transportation and material moving	80,949

Table 38 – Occupations by Sector

Alternate Data Source Name: 2012-2016 ACS 5-Yr Estimates

Occupations by Sector

The largest employment sector is the management, business and financial sector, employing 310,997 persons throughout the State. This sector is followed closely by the sales and office sector with 204,638 persons employed and the service sector with 181,579.

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	566,763	68%
30-59 Minutes	221,054	27%
60 or More Minutes	43,214	5%
Total	831,031	100%

Table 39 - Travel Time

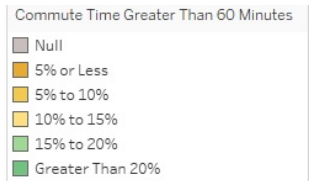
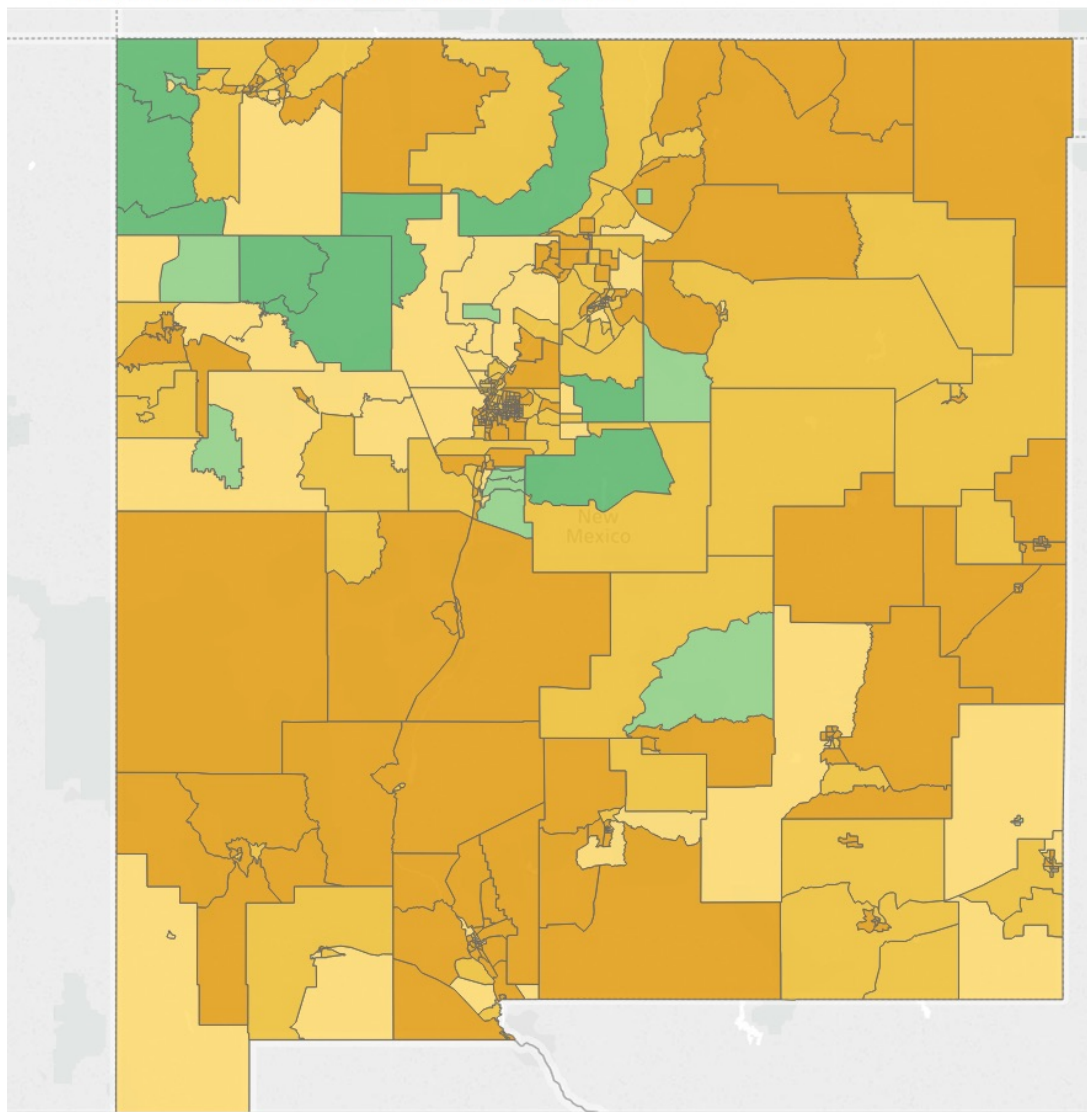
Alternate Data Source Name:
2012-2016 ACS 5-Yr Estimates

Commute Travel Time

Sixty-eight percent of all persons commuting to work have a commute of less than 30 minutes each way. Approximately 5% of all employed persons have a commute of 60 minutes or more, to and from work each day.

Source: 2012-2016 American Community Survey 5-Year Estimates

Commute Time Greater Than 60 Minutes



Source: 2012-2016 American Community Survey 5-Year Estimates

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force						
	Total	Civilian Employed		Unemployed		Not in Labor Force	
	#	#	%	#	%	#	%
Less than high school graduate	149,920	74,660	49.8%	20,089	13.4%	63,716	42.5%
High school graduate (includes equivalency)	279,282	172,596	61.8%	23,460	8.4%	90,487	32.4%
Some college or Associate's degree	352,550	241,144	68.4%	22,916	6.5%	92,016	26.1%
Bachelor's degree or higher	273,882	216,093	78.9%	9,312	3.4%	47,655	17.4%

Table 40 - Educational Attainment by Employment Status

Alternate Data Source Name:
2012-2016 ACS 5-Yr Estimates

Educational Attainment by Age

	Age									
	18–24 yrs		25–34 yrs		35–44 yrs		45–65 yrs		65+ yrs	
	#	%	#	%	#	%	#	%	#	%
Total	206,999	100.0%	276,750	100.0%	244,759	100.0%	534,125	100.0%	318,286	100.0%
Less than 9th grade	3,974	1.9%	9,232	3.3%	13,373	5.5%	34,817	6.5%	35,396	11.1%
9th to 12th grade, no diploma	34,538	16.7%	29,167	10.5%	23,777	9.7%	39,554	7.4%	25,885	8.1%
High school grad, GED, or alternative	59,628	28.8%	70,792	25.6%	63,230	25.8%	145,260	27.2%	83,345	26.2%
Some college, no degree	88,278	42.7%	76,989	27.8%	57,923	23.7%	122,407	22.9%	65,561	20.6%
Associate's degree	9,771	4.7%	28,185	10.2%	23,365	9.5%	43,681	8.2%	15,743	4.9%
Bachelor's degree	9,943	4.8%	41,661	15.1%	37,274	15.2%	82,262	15.4%	45,050	14.2%
Graduate or professional degree	867	0.4%	20,724	7.5%	25,817	10.6%	66,144	12.4%	47,306	14.9%

Table 41 - Educational Attainment by Age

Alternate Data Source Name:
2012-2016 ACS 5-Yr Estimates

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	17,886
High school graduate (includes equivalency)	26,050
Some college or Associate's degree	30,233
Bachelor's degree	43,247
Graduate or professional degree	56,643

Table 42 – Median Earnings in the Past 12 Months

Alternate Data Source Name:
2012-2016 ACS 5-Yr Estimates

Median Earnings by Educational Attainment

Not surprisingly, the median earnings of individuals in the State are closely tied to educational attainment. Average median earnings increases as individuals attain higher education. A person with a Bachelor's degree can expect to earn over twice that of a person without a high school degree. A person with a graduate or professional degree can expect to earn more than twice somebody with only a high school degree.

Based on the Business Activity table above, what are the major employment sectors within the state?

As shown in Table 43, the largest business sector in New Mexico is, by far, the Education and Health Care Services. This sector has over 220,000 workers in nearly 217,000 jobs. This is more than twice the number of workers and jobs than the next three sectors - Arts, Entertainment and Accommodations; Professional, Scientific, Management Services; and Retail Trade - which all have approximately 100,000 workers and 100,000 jobs.

Describe the workforce and infrastructure needs of business in the state.

The State of New Mexico has an aging workforce that will need to be replaced as the Boomer generation retires. This workforce will need to be adequately trained and educated to adapt to an Information Economy. Investments in attracting new businesses, expanding existing businesses and job training will help provide economic stability throughout the State. It is increasingly difficult for both small and large towns to maintain a workforce or businesses because they are now competing with communities on a global scale. Qualified employees are now able to pick and choose from a wide variety of locations and move to places that suit their need for affordable housing, walkable communities and safety.

Describe any major changes that may have an economic impact, such as planned public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

Permian Basin Development: The oil industry in the Permian Basin is expected to expand in the next few decades. ExxonMobil predicts that in the next 40 years approximately \$64 billion will benefit New Mexico.

Film Industry: In recent years the State of New Mexico has become an increasingly common place for movie and film producers to operate. This trend is likely to continue and may spur economic growth, particularly in rural areas that are rich in landscapes but lack urban economic centers. New Mexico offers a film production tax credit for film production companies that have direct production and direct post-production expenditures that are subject to taxation by the State of New Mexico. As of June 3, 2019, Fiscal Year 2019, film production refunds totaled 46 claims for \$50,000,000. Source: New Mexico Department of Tax and Revenue.

For both of these major changes, New Mexico must be prepared with an adequate workforce trained in the industry.

How do the skills and education of the current workforce correspond to employment opportunities in the State?

Rural communities, in particular, struggle with attracting or maintaining an educated workforce. It takes affordable housing and amenities to attract newly educated workers to the communities where they may start to build a family. In general, there is a need for a more educated workforce to match with potential employment in the State.

Describe current workforce training initiatives supported by the state. Describe how these efforts will support the state's Consolidated Plan.

The New Mexico Department of Workforce Solutions provides a variety of services to the labor force and employers. This includes helping to match qualified candidates with openings and training and educational opportunities. This plan is helping in the effort to recruit and maintain qualified candidates by helping to provide adequate and affordable housing, as well as the required infrastructure to meet the needs of growing businesses.

Describe any other state efforts to support economic growth.

New Mexico's Economic Development Department has employed a variety of tools to attract and retain businesses in the State. They offer a job training incentive program, an office of business advocacy, an office of international trade, ISO 9001 Training, an office of science and technology and a finance

development department. These programs are all tasked with helping grow business in New Mexico. Further, the State of New Mexico oversees the Local Economic Development Act (LEDA), which allows public support of economic development to foster, promote and enhance local government development efforts. Since 2002, 83 New Mexico communities have passed LEDA legislation.

Discussion

While certain sectors of the State's economy continues to expand, rural areas still struggle with maintaining an educated workforce. Job training and workforce development programs coupled with affordable housing opportunities will be necessary to assist these areas in growing and maintaining vibrant economies.

MA-50 Needs and Market Analysis Discussion

**Are there areas where households with multiple housing problems are concentrated?
(include a definition of "concentration")**

As discussed throughout this report, areas with high levels of poverty and low income are likely to have housing problems, particularly cost burden. For this report, the definition of a concentration of multiple housing problems is a census tract with two or more housing problems that are disproportionately greater than the jurisdiction as a whole. There is a higher geographic area of concentrated housing problems in the northwest quadrant of the State. Other census tracts throughout the State also have concentrated housing problems as depicted in the map below.

Jurisdiction Housing Problems

Lack of Complete Plumbing: 1.0%

Lack of Kitchen Facilities: 1.0%

Overcrowding: 3.6%

Cost Burden: 31.1%

Disproportionate Rate

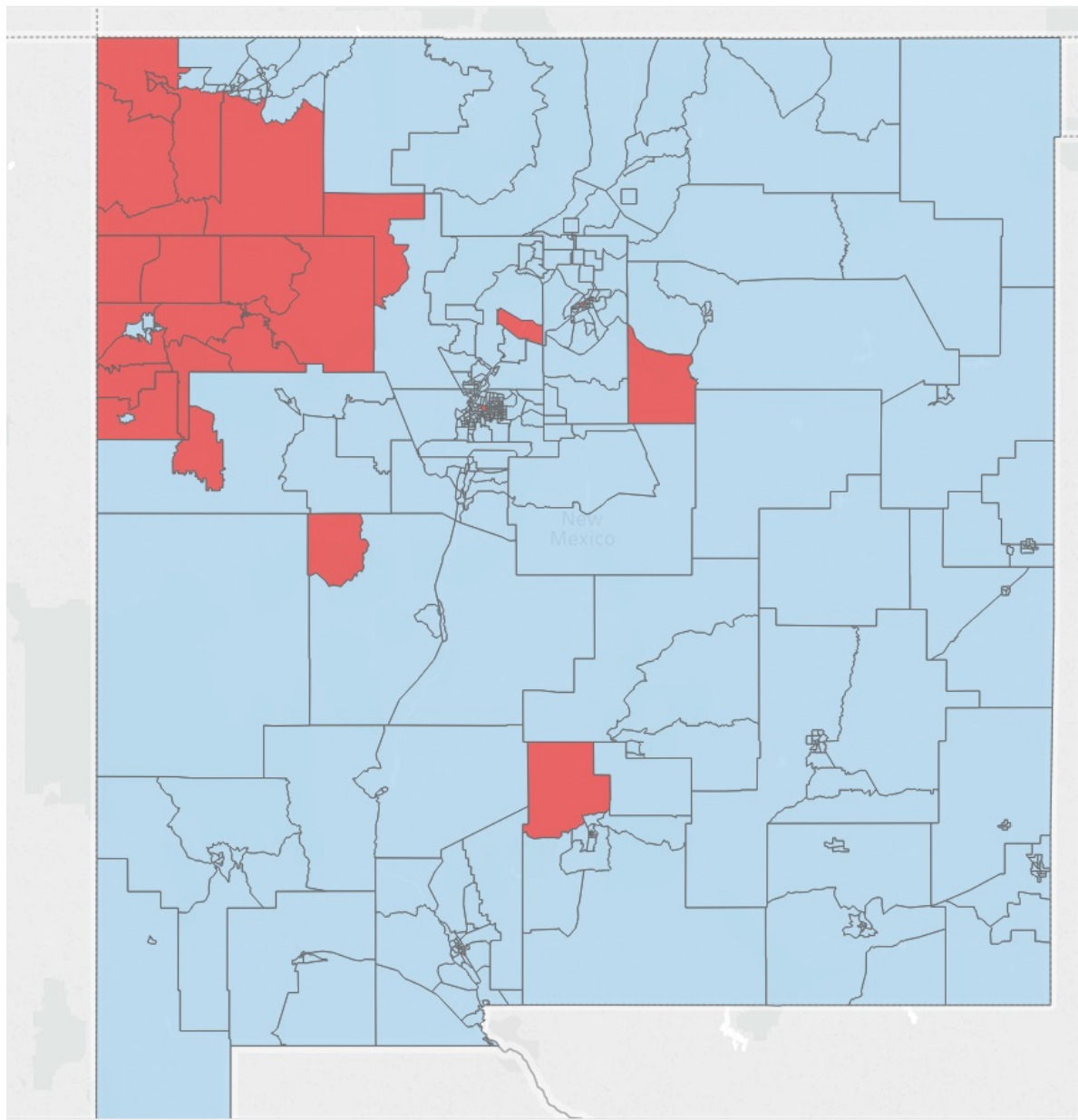
Lack of Complete Plumbing: 3.0%

Lack of Kitchen Facilities: 3.0%

Overcrowding: 10.0%

Cost Burden: 50%

Concentrated Housing Problems



Source: 2012-2016 American Community Survey 5-Year Estimates

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

A concentration is a census tract with 10% more of a racial or ethnic group than the State average. The two most prominent non-white demographics are analyzed.

Statewide

Hispanic: 48.16%
American Indian: 9.46%
Poverty: 20.56%

Concentration

Hispanic: 58.16%
American Indian: 19.46%
Poverty: 30.56%

The Hispanic population has two areas of concentration in New Mexico. The first are the counties north and east of Santa Fe. The second concentration is to the south of Albuquerque. These areas have census tracts with a Hispanic population between 60% and 82.08%.

The northwest corner of the State shows a high concentration of Native Americans. Three counties (San Juan, McKinley and Cibola) all have disproportionately large Native American populations.

As shown in the Needs Assessment section of this document, poverty does show some concentration throughout the State. Specifically, tracts in the northwest with high Native American populations sometimes have poverty rates of over 40%. Similarly, some tracts near the border with Mexico show high levels of poverty.

What are the characteristics of the market in these areas/neighborhoods?

Areas with high concentrations of racial or ethnic minorities, low-income families and housing problems are found across the State of New Mexico. They tend to be near the border with Mexico or in the northwest where there are high concentrations of Native American households.

Are there any community assets in these areas/neighborhoods?

Many of the areas described earlier in this section are in the northwest quadrant of the State. San Juan, McKinley and Cibola overlap with tribal lands, including the Navajo Nation, Zuni Pueblo, Acoma Pueblo and Laguna Pueblo. San Juan County has the largest portion overlapping with tribal lands at 63% with the Navajo Nation. Due to land ownership rights, the majority of the tribal lands are rural and consist of mainly Native American populations. These areas include many physical community spaces that are

assets for residents such as tribal chapter houses, historic landmarks, national parks and recreational sites, locally owned stores/trading posts and public secondary and primary schools. Other assets that promote cultural knowledge and cultural resources include land, wildlife, livestock, natural resources (coal), water, cultural and religious sites and single-family homes.

Are there other strategic opportunities in any of these areas?

Strategic opportunities in the northwest quadrant of the State include improved and expanding transportation infrastructure, creation of affordable housing (both traditional and modern) and development of clean energy production via solar and wind farms. Additionally, there are opportunities for economic development through expansion and improvements to public infrastructure including broadband and telecommunication systems. Further opportunities for community improvements include community festivals and fairs like the Navajo Nation Fair, community rodeos and outdoor flea markets, which are popular throughout the State.

Based on the needs analysis above, describe the State's needs in Colonias

Within the State of New Mexico, the Colonias at the Mexican border have high concentrations of low income persons and housing problems. These areas need a greater supply of safe and secure affordable housing and sufficient infrastructure. Resources in this area can have a relatively high impact.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The following list presents the overriding priority needs and associated goals of the New Mexico Five-Year Consolidated Plan for Housing and Community Development. Furthermore, there may be a need to direct such resources by use of project selection criteria, which may be updated annually, based upon year-to-year need and local circumstances.

The Consolidated Plan 2020-2024 priority needs and associated goals include:

Public Infrastructure and Facilities:

1A. Expand & Improve Public Infrastructure and Facilities

Affordable Housing Development and Rehabilitation:

- 2A. Rehabilitate Owner-Occupied Housing
- 2B. Increase Homeownership Opportunities
- 2C. Develop Affordable Rental Housing
- 2D. Develop Housing for Vulnerable Populations

Economic Development:

3A. Provide Assistance for Job Creation

Housing Assistance for Vulnerable Populations:

- 4A. Provide Assistance to Reduce Homelessness
- 4B. Provide Assistance for Shelters
- 4C. Provide Housing Assistance to Persons w/ HIV/AIDS

With the exception of (1) the 10% set-aside for Colonias under the CDBG program and (2) the specific use of the City of Albuquerque's HOPWA grant within the City of Albuquerque, the State does not prioritize funds geographically. State CDBG funds are not used on state tribal reservations, otherwise, all other funds are available statewide to meet the goals established in this Consolidated Plan.

SP-10 Geographic Priorities – 91.315(a)(1)

Geographic Area

Table 43 - Geographic Priority Areas

1	Area Name:	COLONIAS NEIGHBORHOOD
	Area Type:	Local Target Area
	Other Target Area Description:	A goal of at least ten percent of CDBG funds will be set aside for the Colonias communities.
	HUD Approval Date:	To be determined
	% of Low/ Mod:	<51% LMI
	Revitalization Type:	Infrastructure improvements, economic development, housing and planning.
	Other Revitalization Description:	
	Identify the neighborhood boundaries for this target area.	The U.S. Department of Housing and Urban Development (HUD) defines Colonias as rural communities in close proximity to the U.S-Mexico border, lacking access to basic services such as water, sewer, or housing. Communities must be designated Colonias and be within 150 miles of the U.S./Mexico border.
	Include specific housing and commercial characteristics of this target area.	Housing and commercial activities in these communities are generally underserved. Fluctuations in transitory residents are due to the volatility of the oil and gas industry and other economic factors.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	Although the need for housing and infrastructure is commonplace in Colonias, consultations and citizen participation confirmed these needs.
	Identify the needs in this target area.	Housing and infrastructure.
	What are the opportunities for improvement in this target area?	Combining local, state and federal funding to create more impactful and meaningful projects.

	Are there barriers to improvement in this target area?	Lack of administrative capacity and financial resources serve as common barriers to improving this target area.
2	Area Name:	Statewide
	Area Type:	With the exception of (1) the 10% set-aside for Colonias under the CDBG program and (2) the specific use of the City of Albuquerque's HOPWA grant within the City of Albuquerque, the State does not prioritize funds geographically. State CDBG funds are not used on state tribal reservations, otherwise, all other funds are available statewide.
	Other Target Area Description:	
	HUD Approval Date:	To be determined
	% of Low/ Mod:	<51% LMI
	Revitalization Type:	Infrastructure improvements, economic development, housing and planning.
	Other Revitalization Description:	
	Identify the neighborhood boundaries for this target area.	There are no neighborhood boundaries, and the funds are available statewide.
	Include specific housing and commercial characteristics of this target area.	There are no specific housing and/or commercial characteristics for the target area, as the funds are available statewide.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	Does not apply.
	Identify the needs in this target area.	No target area exists.
	What are the opportunities for improvement in this target area?	Does not apply.
	Are there barriers to improvement in this target area?	The biggest barriers to improvement in the statewide area are the lack of funding and the lack of capacity.

General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

CDBG: A set-aside of ten percent of CDBG funds will be allocated for the Colonias communities. State CDBG funds are not used on state tribal reservations, otherwise, all other funds are available statewide to eligible entities. The State does not prioritize CDBG funds geographically.

HOME: All HOME funds are available statewide.

ESG: All ESG funds are available statewide.

HOPWA: MFA and the City of Albuquerque have signed a Memorandum of Understanding that allows for MFA to manage the City of Albuquerque funding received for the HOPWA program. These HOPWA funds will be used within the City of Albuquerque. MFA issued an RFP for the funding in 2018 and Southwest CARE Center was awarded a one-year contract with the option to renew for two additional years, which will end in 2021.

HTF: All HTF funds are available statewide.

SP-25 Priority Needs – 91.315(a)(2)

Priority Needs

Table 44 – Priority Needs Summary

1	Priority Need Name	Expand & Improve Public Infrastructure & Facilities
	Priority Level	High
	Population	Extremely Low Low Moderate
	Geographic Areas Affected	With the exception of a 10% set-aside of CDBG funds for the Colonias and funds received from the City of Albuquerque’s HOPWA program under an MOU with the City, the State does not prioritize funds geographically. State CDBG funds are not used on state tribal reservations, but otherwise funds are available statewide.
	Associated Goals	1A. Expand & Improve Public Infrastructure and Public Facilities
	Description	Construction and rehabilitation of public facilities and public infrastructure through the CDBG program. Activities may include water and sewer infrastructure, drainage infrastructure, streets, sidewalks, parkways, parks, community centers, senior centers, youth centers, libraries, health centers, social service centers, rehabilitation centers, food banks, solid waste disposal, police and fire stations and equipment, ADA improvements and historic preservation.
	Basis for Relative Priority	Perspectives collected through community survey, community focus groups and stakeholder interviews.
2	Priority Need Name	Preserve & Develop Affordable Housing
	Priority Level	High

	Population	Extremely Low Low Moderate Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse Veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	With the exception of a 10% set-aside of CDBG funds for the Colonias and funds received from the City of Albuquerque's HOPWA program under an MOU with the City, the State does not prioritize funds geographically. State CDBG funds are not used on state tribal reservations, but otherwise funds are available statewide.
	Associated Goals	2A. Rehabilitate Owner-Occupied Housing 2B. Increase Homeownership Opportunities 2C. Develop Affordable Rental Housing 2D. Develop Housing for Vulnerable Populations

	Description	Rehabilitation of owner-occupied single-family housing, new construction of single-family housing for homeownership, provision of down payment assistance, development of affordable rental housing, development of housing for vulnerable populations, which may include special needs housing and housing for persons experiencing homelessness. Funding sources include HOME, CDBG and HTF. Activities may include ADA improvements, weatherization, mobile home replacement, reconstruction, historic preservation, new construction for rental and homeownership, rehabilitation for rental and homeownership, acquisition, disposition, demolition, clearance, down payment assistance, closing costs, homebuyer education and housing for special populations such as veterans, persons experiencing homelessness, the elderly, ex-offenders, vulnerable populations etc.
	Basis for Relative Priority	Data and Market Analysis; perspectives collected through community survey, community focus groups and stakeholder interviews.
3	Priority Need Name	Economic Development Opportunities
	Priority Level	High
	Population	Extremely Low Low Moderate Non-housing Community Development
	Geographic Areas Affected	With the exception of a 10% set-aside of CDBG funds for the Colonias and funds received from the City of Albuquerque's HOPWA program under an MOU with the City, the State does not prioritize funds geographically. State CDBG funds are not used on state tribal reservations, but otherwise funds are available statewide.
	Associated Goals	3A. Provide Assistance for Job Creation
	Description	Promote job growth and retention through investment into local economies. Funding source is CDBG. Activities may include job training and business assistance.
	Basis for Relative Priority	Data and Market Analysis; perspectives collected through community survey, community focus groups and stakeholder interviews.
4	Priority Need Name	Housing Assistance for Vulnerable Populations
	Priority Level	High

	Population	<p>Extremely Low</p> <p>Low</p> <p>Rural</p> <p>Chronic Homelessness</p> <p>Individuals</p> <p>Families with Children</p> <p>Mentally Ill</p> <p>Chronic Substance Abuse</p> <p>Veterans</p> <p>Persons with HIV/AIDS</p> <p>Victims of Domestic Violence</p> <p>Unaccompanied Youth</p> <p>Elderly</p> <p>Persons with Mental Disabilities</p> <p>Persons with Physical Disabilities</p> <p>Persons with Developmental Disabilities</p> <p>Persons with Alcohol or Other Addictions</p> <p>Persons with HIV/AIDS and their Families</p> <p>Persons with HIV/AIDS and their Families</p> <p>Victims of Domestic Violence</p>
	Geographic Areas Affected	With the exception of a 10% set-aside of CDBG funds for the Colonias and funds received from the City of Albuquerque's HOPWA program under an MOU with the City, the State does not prioritize funds geographically. State CDBG funds are not used on state tribal reservations, but otherwise funds are available statewide.
	Associated Goals	<p>4A. Provide Assistance to Reduce Homelessness</p> <p>4B. Provide Assistance to Shelters</p> <p>4C. Provide Housing Assistance to Persons w/ HIV/AIDS</p>
	Description	Provide assistance to individuals and families experiencing or at-risk of homelessness and persons with HIV/AIDS. Funding sources are ESG and HOPWA. Activities include permanent housing placement, Short-Term Rent, Mortgage, and Utility (STRMU) assistance, Tenant-Based Rental Assistance (TBRA), emergency shelter operating costs and essential services, rapid re-housing assistance and homelessness prevention assistance.
	Basis for Relative Priority	Data and Market Analysis; perspectives collected through community survey, community focus groups and stakeholder interviews.

SP-30 Influence of Market Conditions – 91.315(b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	Due to limited HOME funding, the State does not utilize HOME funds for Tenant Based Rental Assistance. All of MFA's rental assistance programs are funded with ESG, HOPWA or State funding.
TBRA for Non-Homeless Special Needs	The Non-Homeless Special Needs populations within the State have a variety of housing needs throughout the State. The increase in demand for rentals and the increase in the price of rentals will place a high need for special need populations within the State. These increases make rentals unaffordable to many special needs populations. Due to limited HOME funding, the State does not utilize HOME funds for Tenant Based Rental Assistance. MFA utilizes HOPWA to fund TBRA for persons with HIV/AIDS.

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
New Unit Production	<p>As shown by the Needs Assessment and Market Analysis sections, housing production has not kept pace with the rate of demand, resulting in an increase in price. From a statewide quantitative standpoint, there is a sufficient supply of housing units available for the entire population; however, a closer look at the production of units and housing needs for individual locales across the state shows there is a geographic misalignment and a shortage of new unit production to cover the gaps in supply.</p> <p>Single-family housing production has been relatively steady since 2010 with 3,200-4,000 new units per year. This is a relatively low production rate when compared to the previous decade. For example, from 2002 to 2006 over 10,000 single-family homes were produced annually. The State has also seen a slowdown in rental housing production – especially in smaller multi-family buildings with 2-4 units. The number of households in the State continues to increase, particularly non-family households. Non-family households tend to increase demand for smaller units, particularly 1-bedroom and 2-bedroom rental units. (Source: US Census Bureau, Building Permits Survey)</p> <p>New unit production is primarily needed in areas where the population growth has been greatest. Since 2000, the high growth areas have been urban areas like Albuquerque/Santa Fe, Las Cruces and the southeastern part of the State (Lea County). In comparison, the rural areas have seen very slow population growth or even decline. As a result, housing vacancy is also much more prominent in most of the same rural areas of the State. This in part explains that while overall there is adequate housing to supply the entire population, it does not meet the needs of the population of where housing is needed.</p> <p>New units, particularly rental units, produced in the areas with the most demand will increase the number of affordable units available to New Mexico households.</p>

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Rehabilitation	<p>As mentioned previously, there is a need to increase new housing production to meet the demands of the population in the State. Equally important is to maintain the current housing stock through repair, minor rehabilitation or, in some cases, major rehabilitation of owner and renter housing units. As the housing stock ages, it becomes increasingly important to maintain the homes. Older homes are at more risk of becoming dilapidated and not suitable for living, and in turn cause more stress on the housing market supply and increase the demand for affordable housing.</p> <p>In New Mexico, there is a large percentage of homes built before 1980. In general, older housing units are more susceptible to higher maintenance, the need for repairs and/or rehabilitation and lead-based paint hazards. From a statewide view, approximately 44% of owner-occupied housing (228,587 units) and 50% of renter-occupied housing (123,071 units) were built before 1980. However, homes in rural areas are generally older than in urban areas, especially in the northeast areas of the State and in particular Union, Harding and Quay Counties. Further, with an aging population, there will be a need for rehabilitation associated with accessibility improvements.</p> <p>This necessitates rehabilitation of existing units, both rental and homeowner, in order to meet the needs of households throughout the State.</p>
Acquisition, including preservation	<p>Vacant housing, which is most common in rural areas, is most at risk of deteriorating and falling into dilapidated conditions. Acquisition of vacant or dilapidated housing units will allow for rehabilitation and new unit development.</p> <p>In addition, providing funds for acquisition can help lower the total cost of development and leverage limited funding to create much needed affordable housing units. Planning efforts with developers will work towards the efficient use of resources and cost effective development of housing.</p> <p>As shown previously in this Plan, there are a number of subsidized units at risk of expiring. As the demand for affordable rental units continues to increase, the loss of these units will place additional households in need. This, in addition to survey results, have indicated a high level of need for preservation of affordable units.</p>

Table 45 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.315(a)(4), 91.320(c)(1,2)

Introduction

Housing and community development resources are expected to be available to the State of New Mexico through HUD under several federal block grant programs. These block grants include the CDBG, HOME, ESG, HOPWA and HTF programs. The CDBG program provides much needed infrastructure improvements, planning grants, opportunities for economic development and housing. Other anticipated resources for the CDBG program include other federal funds, state and local funds as well as investments from local businesses. The HOME program will produce program income that will also be available for program-specific housing and community development activities in the State. MFA and its partner agencies may compete for additional resources under the Supportive Housing Program, Shelter Plus Care, Section 811 Housing, Section 202 Housing, Rural Innovation Fund, Housing Counseling or other types of programs. Many partners leverage their resources with other funding sources that they receive directly such as Self-Help Homeownership Opportunity Program (SHOP) and Native American Housing Assistance and Self Determination Act NAHASDA funding.

Additional federal resources utilized by MFA, DFA and their partners include Victims of Crime Act grants, assistance from the Federal Emergency Management Agency, HUD Veterans Housing Rehabilitation Program, USDA Section 502 Program, FHA loan programs, Mortgage Revenue Bonds (MRBs), Low Income Housing Tax Credits (LIHTC) available from the Internal Revenue Service (IRS), HUD 542(c) Risk Sharing Program, United States Department of Agriculture (USDA) programs (i.e. Section 538, USDA Preservation Revolving Loan Fund), HUD Section 8 Project-Based Rental Assistance, HUD Section 811 Project Rental Assistance and the Federal Home Loan Bank (FHLB) Affordable Housing Program.

Other nonfederal resources that could be available to MFA, DFA and their partners include resources from State legislative allocations, New Mexico Human Services Department funding, New Mexico Children, Youth & Families Department funding, the New Mexico Housing Trust Fund, the Affordable Housing Charitable Trust, the MFA Primero Fund and the New Mexico Affordable Housing Tax Credit. Further, local governments may provide resources, and private support may be available from organizations such as the United Way and the Ventana Fund (a Community Development Financial Institution), or from developer contributions (e.g. - land, deferred developer fee, loans) and private donations.

The chart below describes how each HUD program is supported by additional funds from other federal sources and state, local and private funding.

PROGRAM	POTENTIAL ADDITIONAL SOURCES OF FUNDS			
	Other Federal or Federally Subsidized	State	Local	Private
CDBG	United States Department of Agriculture (USDA)	State legislative allocation, Colonias Infrastructure funds and Water Trust Board funds	Local government contributions	Community Assistance Corporation and private funding (economic development)
ESG – Rental Assistance Program (RAP)	None	State legislative allocation, New Mexico Human Services Department funding	Local government contributions	None
ESG – Emergency Homeless Assistance Program (EHAP)	Victims of Violent Crime Act (VOCA) Federal Emergency Management Agency (FEMA)	State legislative allocation, New Mexico Children, Youth & Families Department funding	Local government contributions	United Way, private donations
HOPWA	None	None	None	None
HOME - Homeowner Rehabilitation	Community Development Block Grant (CDBG), HUD Veterans Housing Rehabilitation Program	None	Local government contributions	None
HOME - Single Family Homeownership Development	Self-Help Homeownership Opportunity Program (SHOP), USDA Section 502 Program, Federal Housing Administration (FHA) loan programs	New Mexico Housing Trust Fund, MFA Primero Fund, New Mexico Affordable Housing Tax Credit	Local government contributions	Private lenders, private donations
HOME - Rental	Low Income Housing Tax Credit (LIHTC), tax-exempt bonds, HUD 542(c) Risk Sharing Program, USDA	New Mexico Housing Trust Fund, MFA Primero Fund, New Mexico Affordable	Local government contributions	Private lenders, Ventana Fund (Community Development Financial

	programs (i.e. Section 538, USDA Preservation Revolving Loan Fund), HUD Section 8 Project-Based Rental Assistance, Section 811 Project Rental Assistance, Federal Home Loan Bank (FHLB) Affordable Housing Program	Housing Tax Credit		Institution-CDFI), developer contributions (land, deferred developer fee, loans), private donations
HTF	LIHTC, tax-exempt bonds, HUD 542(c) Risk Sharing Program, USDA programs (i.e. Section 538, USDA Preservation Revolving Loan Fund), HUD Section 8 Project-Based Rental Assistance, Section 811 Project Rental Assistance, FHLB Affordable Housing Program	New Mexico Housing Trust Fund, MFA Primero Fund, New Mexico Affordable Housing Tax Credit	Local government contributions	Private lenders, Ventana Fund (CDFI), developer contributions (land, deferred developer fee, loans), private donations

Anticipated Resources

* Because the citizen participation process is conducted prior to receiving the 2020 allocations of funding amounts from HUD, the draft Consolidated Plan published for comment is based on estimated funding amounts. Once the final allocations are made, the State will adjust its funding amounts before submission of the Consolidated Plan to HUD by adjusting all proposed budgets to be proportionally increased or decreased from the estimated funding levels to match actual allocation amounts.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Admin and Planning Acquisition Economic Development Housing Public Improvements Public Facilities	11,000,000	0	400,000	11,400,000	44,000,000	The State will set side 10% of its CDBG allocation for Colonias. State CDBG funds are not used on state tribal reservations.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Admin and Planning Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership	4,690,000	1,000,000	1,100,000	6,790,000	18,760,000	Funds may be used statewide.
HOPWA	public - federal	Permanent housing placement Short-Term Rent, Mortgage and Utility (STRMU) assistance Tenant-Based Rental Assistance (TBRA)	910,000	0	0	910,000	3,640,000	In addition to its direct allocation, MFA administers the City of Albuquerque HOPWA allocation under a memorandum of understanding as well, and those funds are used specifically in the City of Albuquerque.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
ESG	public - federal	Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services	1,150,000	0	0	1,150,000	4,600,000	Funds may be used statewide.
Housing Trust Fund	public - federal	Multifamily rental new construction Multifamily rental rehab	3,000,000	0	3,600,000	6,600,000	12,000,000	Funds may be used statewide.

Table 46 - Anticipated Resources

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

Federal funds in the programs shown above are leveraged in many ways. CDBG funds are leveraged primarily with appropriations from the state legislature and the local government. HOME and HTF funds are leveraged with HUD's Veterans Housing Rehabilitation and Modification Program, SHOP, USDA Section 502 Program, FHA loan programs, Mortgage Revenue Bonds (MRBs), LIHTC available from the IRS, HUD 542(c) Risk Sharing Program, USDA programs (i.e. Section 538, USDA Preservation Revolving Loan Fund), HUD Section 8 Project-Based Rental Assistance, the FHLB Affordable Housing Program, the state's General Fund, the New Mexico Housing Trust Fund, the New Mexico Affordable Housing Tax Credit, the Primero Fund, the Ventana Fund, and a variety of private and local funding sources. ESG is leveraged with appropriations from the state legislature and is used in conjunction with VOCA, FEMA, New Mexico Children, Youth & Families Department funding, New Mexico Human Services Department funding, local government contributions, United Way funding and private donations.

Match requirements of the HOME program will be met by three primary sources: 1) Resources committed by grantees and local governments; 2) Proceeds from mortgage revenue bonds; and 3) MFA general fund interest subsidy. Eligible forms of HOME match are documented by MFA and reported to HUD as part of the Consolidated Annual Performance and Evaluation Report (CAPER) each year.

If appropriate, describe publicly owned land or property located within the state that may be used to address the needs identified in the plan

This section is not applicable.

Discussion

The State receives CDBG, HOME, ESG, HOPWA and HTF funds. With the exception of a 10% set-aside of CDBG funds for Colonias and the specific use of HOPWA funds administered on behalf of the City of Albuquerque, the State does not prioritize funds geographically. State CDBG funds are not used on state tribal reservations, but otherwise funds are available statewide. The State makes special efforts to leverage all funds through other federal, state, local and private sources to further address the needs identified in this Consolidated Plan.

SP-40 Institutional Delivery Structure – 91.315(k)

Explain the institutional structure through which the jurisdiction will carry out its Consolidated Plan including private industry, non-profit organizations and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
New Mexico Mortgage Finance Authority	Government	Homelessness Ownership Rental Planning Special Needs	State
Department of Finance and Administration	Government	Economic Development Planning Neighborhood Improvements Public Facilities Ownership Rental	State

Table 47 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

MFA and DFA take initiatives to address potential gaps in the institutional delivery system by instilling capacity through funding initiatives, outreach and training and other capability building endeavors. Further, MFA and DFA engage in proactive efforts to ensure continued strength of their program delivery. A noted strength is that MFA and DFA are aware that despite these efforts, some gaps exist and have taken the following steps to address them and build strength:

ADMINISTRATIVE FUNDS: DFA recognizes that deficient administrative capacity at the local level can hinder the success of CDBG projects. In an effort to overcome this obstacle, DFA allows communities to use CDBG funding (up to 3% of each project) for professional administrative service providers.

TRAINING AND TECHNICAL ASSISTANCE PROGRAM: The mission of MFA is to ensure funding and resources are available to New Mexico communities to address problems of substandard housing, housing affordability and lack of housing services. While limited funding is an obstacle, the greater challenge is local capacity. The greatest capacity deficiencies exist in the rural areas of the State. Large established non-profits that provide services regionally often become the default providers for these areas. MFA provides training and technical assistance to help address gaps in rural areas.

Further, DFA provides technical assistance and training on federal and legislative funding. DFA's Local Government Division (LGD) provides two CDBG workshops every year. Once per year DFA/LGD conducts

a CDBG Application Workshop to train counties, municipalities and special districts on how to prepare a CDBG application. A CDBG Implementation Workshop is conducted for these applicants once per year to provide technical assistance on implementing a CDBG grant. DFA/LGD provides additional CDBG training at the following conferences: New Mexico Municipal League, New Mexico Association of Counties, Infrastructure Finance Conference and DFA Financial Conference. These training opportunities help to address weaknesses but also seek to build capacity and provide proactive assistance to subrecipients.

USE OF ADVISORY AND OVERSIGHT COMMITTEES: A strength of the institutional delivery system is the use of advisory and oversight committees. The MFA initiates and provides communication opportunities in many venues. For example, MFA receives input several times per year from a number of external advisory and oversight committees comprising representatives from various housing-related industries, governing entities 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 New Mexico Planning Team, the New Mexico Housing Trust Fund Advisory Committee, the Land Title Trust Fund Advisory Committee, the MFA Homeownership Advisory Committee and the Tax Credit Allocation Committee. By keeping open lines of communication and working collaboratively with the committees, the State is able to build stronger networks and service delivery and leverage resources across all programs.

Assess the strengths and gaps in the institutional delivery system working within the Colonias

Oftentimes, the Colonias lack the capacity to be able to apply for or implement funding due to a lack of local governments and resources. The state has three experienced providers for the Colonias (Tierra del Sol, Southwestern Regional Housing and Community Development Corporation and White Sands Habitat for Humanity.) Of the three providers mentioned, all three provide housing rehabilitation. While all three are able to deliver new housing development, only one has been able to deliver on a subdivision scale. Unfortunately, not all Colonias are covered by these organizations, and the State would need additional providers or providers to expand their service area to meet those needs. Providers are stretched thin and capacity is a challenge. The State has a need for additional funding, but the current delivery system would not be able to execute too much more additional funding due to the limited number of providers.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X		X
Mortgage Assistance	X		X

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Rental Assistance	X	X	X
Utilities Assistance	X		X
Street Outreach Services			
Law Enforcement	X		
Mobile Clinics	X		
Other Street Outreach Services	X	X	
Supportive Services			
Alcohol & Drug Abuse	X	X	
Child Care	X	X	
Education	X	X	
Employment and Employment Training	X	X	
Healthcare	X	X	X
HIV/AIDS	X	X	X
Life Skills	X	X	X
Mental Health Counseling	X	X	X
Transportation	X	X	

Table 48 - Homeless Prevention Services Summary

Describe the extent to which services targeted to homeless persons and persons with HIV and mainstream services, such as health, mental health and employment services are made available to and used by homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families and unaccompanied youth) and persons with HIV within the jurisdiction

A number of organizations in the State of New Mexico offer a variety of services targeted to individuals and families experiencing homelessness. Coordinating these organizations is the New Mexico Coalition to End Homelessness (NMCEH), which staffs the two Continuums of Care (CoCs) operating in the State. Many of these organizations conduct outreach to those experiencing homelessness, and the implementation of a coordinated assessment system managed by NMCEH is facilitating the provision of services.

The CoCs also assist persons experiencing homelessness in accessing mainstream services, such as the services provided by the following agencies:

The NM Human Services Department (HSD) administers an array of mainstream services which complement homeless services through programs such as behavioral health services, cash assistance for low-income individuals with disabilities, Medicaid, the Supplemental Nutrition Assistance Program

(SNAP), Temporary Assistance for Needy Families (TANF), among others. MFA also partners with HSD on the Behavioral Health Collaborative and works across state agencies to collaborate on behavioral health issues, supportive services and housing.

New Mexico Workforce Connection, with 21 centers statewide, and the New Mexico Division of Vocational Rehabilitation (NM DVR), with over 25 offices statewide, provide training, career placement, internships, apprenticeship and veteran services in the area of vocational development and supportive employment. Both Workforce Connection and NM DVR accept direct referrals from healthcare providers, clinicians, case managers and homeless service providers.

A combination of private non-profit providers and the NM Department of Health provide HIV/AIDS services in New Mexico. The Department of Health administers the HIV/AIDS Prevention Program, which exists to reduce the incidence of HIV transmission in New Mexico through planning, funding, coordination and evaluation of HIV prevention activities for at-risk populations across New Mexico.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

The State's homeless and behavioral health services have improved in recent years, but the challenges are so great that resources will always lag behind the needs. Gaps in the service delivery system include limited service capacity due to inadequate funding, limited proximity/accessibility to services due to transportation needs, insufficient supply of permanent supportive housing units, limited housing options for individuals living with alcohol or substance abuse and limited housing and employment opportunities for those exiting incarceration. Strengths include the various community, healthcare and housing programs coordinating street outreach and supportive services across the State; "one-stop" programs offered through various agencies that provide resources and supportive services in single locations, thereby alleviating transportation barriers and fostering more continuity of care for recipients of services; the data collection system managed by the New Mexico Coalition to End Homelessness (NMCEH), which tracks progress in ending homelessness; the coordinated assessment system managed by NMCEH that helps those experiencing homelessness to quickly connect to housing and the Albuquerque and Balance of State CoCs that provide planning and coordination among service providers.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

In addition to the strategies noted in above in the question addressing the strengths and weaknesses in the institutional delivery system, MFA and DFA recognize that many times, the difference between success and failure in a partnership is in the ability to operate with an effective communication system. In an effort to help organizations develop that capacity, MFA and DFA will continue their outreach to a variety of agencies and entities involved with housing and community development activities in New Mexico, including the Behavioral Health Collaborative, the New Mexico Department of Mental Health,

New Mexico Professional Technical Advisory Board (PTAB), Councils of Governments (COG), New Mexico Environment Department (NMED), New Mexico Department of Transportation (NMDOT), USDA Rural Development (USDA-RD), New Mexico Aging and Long-Term Services (ALTSD), New Mexico State Fire Marshal Office (SFMO), New Mexico Department of Health (NMDOH), Children Youth and Families Department (CYFD), New Mexico Governor's Commission on Disability (GCD), New Mexico Office of the State Engineer (OSE), New Mexico Finance Authority (NMFA) and New Mexico Public Regulation Commission (PRC).

MFA receives input throughout the year from a number of external advisory and oversight committees comprising representatives from various housing-related industries, political parties 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 New Mexico Housing Trust Fund Advisory Committee, the Land Title Trust Fund Advisory Committee, the MFA Homeownership Advisory Committee and the Allocation Review 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. MFA also coordinates periodic meetings of participating jurisdictions to provide training and support and to coordinate resources. MFA also facilitates the New Mexico Tribal Homeownership Coalition, which coordinates the various tribes and pueblos on housing-related issues.

DFA continually seeks input from the Community Development Council (CDC), Council of Governments, Mayors, County Commissioners, County Managers, Grants Administrators, other Local and County officials, as well as other state agencies on infrastructure, public facilities, planning, economic development, emergency and housing needs across the State. DFA is also in the process of collaborating with other state agencies to streamline the funding, application and program processes across the State. In the future, these efforts will help maximize funding and mainstream the grants administration process for all municipalities and counties.

SP-45 Goals Summary – 91.315(a)(4)

Goals Summary Information

* Because the citizen participation process is conducted prior to receiving the 2020 allocations of funding amounts from HUD, the draft Consolidated Plan published for comment is based on estimated funding amounts. Once the final allocations are made, the State will adjust its funding amounts before submission of the Consolidated Plan to HUD by revising all proposed budgets to be proportionally increased or decreased from the estimated funding levels to match actual allocation amounts.

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	1A. Expand & Improve Public Infrastructure and Facilities	2020	2024	Non-Housing Community Development	Statewide	Expand & Improve Public Infrastructure & Facilities	CDBG: \$51,400,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 150,000 Persons Assisted
2	2A. Rehabilitate Owner-Occupied Housing	2020	2024	Affordable Housing	Statewide	Preserve & Develop Affordable Housing	HOME: \$14,715,625 CDBG: \$1,500,000	Homeowner Housing Rehabilitated: 151 Household Housing Units
3	2B. Increase Homeownership Opportunities	2020	2024	Affordable Housing	Statewide	Preserve & Develop Affordable Housing	HOME: \$1,111,111	Homeowner Housing Added: 6 Household Housing Units Direct Financial Assistance to Homebuyers: 6 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	2C. Develop Affordable Rental Housing	2020	2024	Affordable Housing	Statewide	Preserve & Develop Affordable Housing	HOME: \$9,723,264 CDBG: \$1,000,000	Rental units constructed: 16 Household Housing Units Rental units rehabilitated: 22 Household Housing Units
5	2D. Develop Housing for Vulnerable Populations	2020	2024	Affordable Housing	Statewide	Preserve & Develop Affordable Housing	Housing Trust Fund: \$18,600,000	Rental units constructed: 31 Household Housing Units Rental units rehabilitated: 31 Household Housing Units
6	3A. Provide Assistance for Job Creation	2020	2024	Non-Housing Community Development	Statewide	Economic Development Opportunities	CDBG: \$1,500,000	Jobs created/retained: 42 Jobs Businesses assisted: 3 Businesses Assisted
7	4A. Provide Assistance to Reduce Homelessness	2020	2024	Homeless	Statewide	Housing Assistance for Vulnerable Populations	ESG: \$2,732,071	Tenant-based rental assistance / Rapid Rehousing: 577 Households Assisted Homelessness Prevention: 1864 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
8	4B. Provide Assistance for Shelters	2020	2024	Homeless	Statewide	Housing Assistance for Vulnerable Populations	ESG: \$3,017,929	Homeless Person Overnight Shelter: 32,010 Persons Assisted
9	4C. Provide Housing Assistance to Persons w/ HIV/AIDS	2020	2024	Non-Homeless Special Needs	Statewide	Housing Assistance for Vulnerable Populations	HOPWA: \$4,550,000	Tenant-based rental assistance / Rapid Rehousing: 375 Households Assisted Homelessness Prevention: 658 Households Assisted

Table 49 – Goals Summary

Goal Descriptions

1	Goal Name	1A. Expand & Improve Public Infrastructure and Public Facilities
	Goal Description	The State will focus on providing a suitable living environment through improvements to and creation of infrastructure and facilities.
2	Goal Name	2A. Provide for Owner-Occupied Housing Rehab
	Goal Description	The state's aging housing stock is in need of assistance, and this goal can be addressed by facilitating owner-occupied housing rehabilitation and exploring funding for emergency repair, weatherization or accessibility improvements to owner-occupied units.
3	Goal Name	2B. Increase Homeownership Opportunities
	Goal Description	In New Mexico, many people wish to have the financial capability to be homeowners, and there remains a need to provide affordable new construction for single-family homeownership, homebuyer financial assistance and homebuyer education.
4	Goal Name	2C. Develop Affordable Rental Housing
	Goal Description	Because New Mexico's population is expanding in the more urban areas and a portion of this population may not be ready for homeownership, there remains a need to provide affordable new construction rental opportunities. Furthermore, in areas of static, or potentially declining populations, there remain opportunities to develop and redevelop sites with desirable rental housing, thereby assisting to resuscitate communities in New Mexico. In addition, throughout the state, there is a need for rehabilitation of aging rental properties.
5	Goal Name	2D. Develop Housing for Vulnerable Populations
	Goal Description	To address the housing challenges of vulnerable populations with extremely low incomes, including those experiencing homelessness and those with special needs, the State will provide funds for new construction or rehabilitation of rental units targeted to these populations.
6	Goal Name	3A. Provide Assistance for Job Creation
	Goal Description	The State will provide assistance for job creation efforts to support capacity building and self-sufficiency for low and moderate income individuals.
7	Goal Name	4A. Provide Assistance to Reduce Homelessness
	Goal Description	The State will provide funds for the provision of homelessness prevention and rapid re-housing assistance, including rental assistance.
8	Goal Name	4B. Provide Assistance for Shelters
	Goal Description	The State will provide assistance for emergency shelter operations and services.

9	Goal Name	4C. Provide Housing Assistance to Persons w/ HIV/AIDS
	Goal Description	The State will provide funds for the provision of short term rent, mortgage and utility payments, continued rental assistance for low-income households, and permanent housing placement assistance for individuals who are HIV-positive and/or are living with AIDS.

Estimate the number of extremely low-income, low-income and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

We estimate that the combined HOME, HTF and CDBG resources listed above will, through either new construction or rehabilitation, provide affordable housing to 28 extremely low-income families and 312 low-income families. Due to the high need for affordable housing for extremely low-income and low-income families, we will not target moderate-income families.

SP-50 Public Housing Accessibility and Involvement – 91.315(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

This section is not applicable to the State of New Mexico CDBG, HOME, ESG and HOPWA programs, however, the State is committed to working with public housing authorities to support public housing accessibility improvements. Further, the State is supportive of PHAs requesting funding for accessibility improvements.

Activities to Increase Resident Involvements

This section is not applicable to the State as the State is not responsible for resident involvement in public housing authority-owned properties because it does not own these facilities. Local administrators are responsible for these activities.

Is the public housing agency designated as troubled under 24 CFR part 902?

Within the State of New Mexico, the Northern Regional Housing Authority has been designated as “troubled” by HUD. While not directly responsible for the activities and performance of this housing authority, the State is committed to assisting it improve its operations as discussed in the next question.

Plan to remove the ‘troubled’ designation

The State will provide assistance to the Northern Regional Housing Authority, which has been designated as “troubled” by HUD, to improve the public housing agency's operations and remove the “troubled” designation. The State will assist by providing oversight, training and technical assistance to support the housing authority in its effort to remove the troubled designation.

SP-55 Barriers to Affordable Housing – 91.315(h)

Barriers to Affordable Housing

Public policies are meant to address the overall needs of citizens in the State. Yet, there are times where they may have a negative effect on certain aspects of the community, specifically affordable housing and residential investment. Affordable housing and public and private residential investments are key components in furthering fair housing in any community. The primary tool communities have for identifying contributing factors to these barriers to housing is an assessment of fair housing and fair housing choice. In 2019, the State of New Mexico is updating the previous 2015 assessment. Analysis from the 2019 update has found:

- A limited supply of affordable housing and extensive cost burden in New Mexico, especially for extremely low- and very low- income renters, causing those renters to face significant affordability “gaps”; and
- Specific elements of fair housing planning and zoning, land use planning and administrative policies appear to impede the development of affordable housing and these elements must be better understood.

The State plans corresponding actions designed to strengthen the supply of affordable housing and narrow the affordability “gaps.” Elements of those actions appear within this Consolidated Plan and beyond. Additionally, the State anticipates a review of public policies that may impede the development of affordable housing and to improve the understanding of their consequences.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

As noted, the State plans corresponding actions designed to strengthen the supply of affordable housing and narrow the affordability “gaps.” Elements of those actions appear within this Consolidated Plan and beyond but may include actions that improve fair housing knowledge, focus on housing for low-income and extremely low-income households and lessen the impact of disproportionate housing problems.

SP-60 Homelessness Strategy – 91.315(d)

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

As a member of the governing boards of the Albuquerque and Balance of State CoCs, MFA contributes to the CoCs' outreach planning. In addition, MFA requires that outreach be conducted by service providers receiving ESG funds under MFA's Rental Assistance Program (RAP), which provides Rapid Re-Housing services. These outreach efforts may include street outreach, outreach at shelters, outreach to clients receiving services targeted toward those experiencing homelessness and outreach to clients of behavioral health providers.

MFA serves on the New Mexico Coordinated Entry System (NMCES) Governing Committee, which meets quarterly to address issues and strategies for the NMCES, which was launched in June 2014 by the New Mexico Coalition to End Homelessness (NMCEH). The NMCES has assessed over 16,000 individuals since its inception, using the Vulnerability Index - Service Prioritization Decision Assistance Tool (VI-SPDAT), which helps to determine each applicant's acuity, relative need for housing and the type of housing that would be most appropriate to assist their needs. The assessments are done at the NMCEH as well as CoC and ESG-funded agencies, health centers, veteran programs, correctional facilities and during street outreach. All of MFA's RAP and EHAP providers are expected to be fully trained in the use of NMCES by the end of 2020; however, victim services providers may elect not to use NMCES.

Addressing the emergency and transitional housing needs of homeless persons

To address the emergency housing needs of persons experiencing homelessness, MFA provides ESG funds for:

- Emergency shelter operating costs;
- Hotel/motel vouchers when shelter beds are unavailable; and
- Eligible essential services to those in shelters, such as case management, childcare, education services, employment assistance and job training, outpatient health services, legal services, life skills training, mental health services, substance abuse treatment services and transportation.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units and preventing individuals and families who were recently homeless from becoming homeless again.

MFA provides ESG funds for rapid re-housing assistance for persons experiencing homelessness, including:

- Financial assistance with costs such as rental application fees, security deposits, moving costs, utility deposits and payments;
- Housing search and placement services;
- Case management to assess, arrange, coordinate and monitor delivery of services to facilitate housing stability; and
- Short- to medium-term rental assistance.

The Balance of State CoC and the Albuquerque CoC both have both adopted the Housing First approach to addressing homelessness. This means that service organizations make every attempt to offer housing with limited restrictions, shortening the time persons experience homelessness. This has had a great success rate of reducing the number of individuals and families that return to homelessness. This also means that the CoCs make every attempt to place persons with housing and services that most appropriately meets their needs.

Further, MFA is aware that vulnerable individuals are most likely to succeed when services are coupled with housing and therefore incentivizes the development of permanent supportive housing using HTF funds. In addition, MFA has held “toolkit” workshops to encourage the development of permanent supportive housing using a variety of funding sources.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

MFA provides ESG funds for homelessness prevention, including:

- Financial assistance with costs such as rental application fees, security deposits, moving costs, utility deposits and payments;
- Housing search and placement services;
- Case management to assess, arrange, coordinate and monitor delivery of services to facilitate housing stability; and

- Short- to medium-term rental assistance.

The Balance of State CoC and the Albuquerque CoC both have policies in place to address the housing needs of persons being discharged from publicly funded institutions and systems of care. This includes assessing needs prior to discharge and helping locate sufficient housing upon release. The CoCs are committed to ensuring that persons are not discharged into homelessness. Further, the State of New Mexico Human Services Department has discharge planning policies in place for people exiting mental health facilities, health care facilities and foster care.

SP-65 Lead based paint Hazards – 91.315(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

The State will employ the following overall strategies to address lead-based paint (LBP) hazards and increase access to housing without LBP hazards:

- Continue to meet HUD lead-based paint abatement standards in housing rehabilitation programs;
- Continue to train its partners throughout the State in the Lead-Safe Housing Rule and 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;
- Seek funding as it becomes available to provide training, educational awareness and testing and abatement of lead-based paint hazards where young children are present; and
- Expand the stock of lead safe housing units through housing development initiatives.

How are the actions listed above integrated into housing policies and procedures?

MFA requires that all partners receiving HOME and HTF funding comply with all applicable LBP requirements.

As part of its HOME-funded owner-occupied rehabilitation program, MFA allocates a portion of its HOME funds to eligible LBP assessment and remediation activities. This effort has encouraged agencies and contractors to take all steps necessary to keep residents and staff safe from LBP exposure. Further, service providers are required to conduct lead hazard evaluation and reduction activities for any home constructed before 1978. Homeowners must be provided with appropriate disclosures prior to the commencement of any rehabilitation work. Homeowners must also be notified of any lead hazard evaluation results (or the presumption of lead-based paint/hazards), lead hazard reduction activities and achievement of clearance. Additionally, 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.

Under MFA's HOME and HTF rental rehabilitation programs, any property built before 1978 must undergo an environmental site assessment that includes an LBP assessment by a certified LBP risk assessor or technician. If LBP is found, the rehabilitation must comply with the requirements of 24 CFR Part 35. Following rehabilitation, MFA monitors rental properties to ensure that appropriate LBP disclosures are provided to tenants.

DFA mandates that all rehabilitated public facilities and housing domiciles (prior to 1978) funded with CDBG explicitly address LBP hazards. Addressing LBP hazards is an activity that is incorporated into the grant agreements under the scope of work to ensure that these problems are identified and properly addressed.

SP-70 Anti-Poverty Strategy – 91.315(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

Poverty is a serious challenge in New Mexico. While many urban area census tracts have poverty rates below 10%, many rural census tracts have 40% or more of their residents who live below the poverty line. In an effort to meaningfully address this challenge, the goals of the 2020-2024 Strategic Plan aim to support activities that promote the availability of affordable housing and that provide essential services and infrastructure directly benefitting low- and moderate-income residents. In the implementation of the Plan, MFA will prioritize funding for activities that most effectively address the Plan goals over the next five years.

The role MFA performs in reducing poverty is to foster and promote self-sufficiency and independence and to promote healthy, safe and decent living environments. More specifically, MFA aims to reduce poverty through:

- Expanding and improving public infrastructure and facilities in low- and moderate-income neighborhoods to promote public safety, improve the livable environment, catalyze economic development and ensure all residents, particularly those with disabilities, remain connected to the community;
- Supporting activities that expand the housing choices available to low- and moderate-income households and improving current housing to ensure residents have a suitable living environment, including, but not limited to:
 - Assisting households in achieving housing stabilities;
 - Supporting the development of rental housing that provides meaningful services to tenants that promote self-sufficiency;
 - Supporting housing preservation programs to benefit both renters and homeowners, assuring low-income households have safe, decent and appropriate places to live; and
 - Assisting low-income households in reducing energy costs;
- Promoting sustainable economic development through affordable housing and other community development activities;
- Enhancing efforts to educate the public and interested persons about available supportive services that foster self-sufficiency and independent living arrangements;
- Supporting a continuum of housing and supportive services programs that addresses the needs of the State's most vulnerable residents through homelessness intervention and rapid rehousing as well as by means of integrated services that maintain the housing stability, health and general well-being of "at-risk" populations; and
- Maintaining a strong relationship with the New Mexico Coalition to End Homelessness to enhance and promote stabilization of individuals and families experiencing homelessness and to encourage transition to stable, permanent housing situations.

How are the Jurisdiction poverty reducing goals, programs and policies coordinated with this affordable housing plan?

The MFA's anti-poverty strategy is integrated in this plan through providing goals that align with the strategy. This includes the development of affordable housing, reducing housing instability, and promoting self-sufficiency. These are incorporated in both the planning process and the implementation of this plan.

SP-75 Colonias Strategy – 91.315

Describe the State's homeless strategy within Colonias.

The State is committed to reducing and ending homelessness in all parts of New Mexico, including the Colonias. The State has set-aside 10% of its CDBG allocation for the Colonias. Further, the State supports providers located in the Colonias through investments in development and redevelopment projects. Finally, the State's homeless strategy extends into the Colonias as well.

Describe the barriers to affordable housing in Colonias.

In addition to the barriers to affordable housing faced across the State of New Mexico, the Colonias have the additional barrier of the lack of capacity. Many of these communities do not have established local governments, tax bases, or the organizational structure to compete for and implement funding.

Describe the State's strategy for addressing barriers to affordable housing (including substandard housing) in Colonias.

The State's strategy for addressing barriers to affordable housing in the Colonias is through building capacity through partnerships with county and jurisdiction governments to apply for funds to direct at the Colonias. In addition, the State of New Mexico employs its statewide strategy for addressing affordable housing to the Colonias as well. MFA and DFA will take the following actions to remove barriers to affordable housing:

- Prioritize and/or incentivize existing providers and new providers to work in Colonias;
- Strengthen delivery channels and build capacity to develop and rehabilitate housing in underserved areas; and
- Promote the development of new organizations to provide housing counseling and financial fitness education around the State.

Describe the State's goals/programs/policies for reducing the number of poverty level families in Colonias.

The State's goals for reducing poverty in the Colonias are in line with the anti-poverty strategy for the State. The statewide goals for reducing poverty are reiterated below:

- Expanding and improving public infrastructure and facilities in low- and moderate-income neighborhoods to promote public safety, improve the livable environment, catalyze economic development and ensure all residents, particularly those with disabilities, remain connected to the community;

- Supporting activities that expand the housing choices available to low- and moderate-income households and improving current housing to ensure residents have a suitable living environment, including, but not limited to:
 - Assisting households in achieving housing stabilities;
 - Supporting the development of rental housing that provides meaningful services to tenants that promote self-sufficiency;
 - Supporting housing preservation programs to benefit both renters and homeowners, assuring low-income households have safe, decent and appropriate places to live; and
 - Assisting low-income households in reducing energy costs;
- Promoting sustainable economic development through affordable housing and other community development activities;
- Enhancing efforts to educate the public and interested persons about available supportive services that foster self-sufficiency and independent living arrangements;
- Supporting a continuum of housing and supportive services programs that addresses the needs of the State's most vulnerable residents through homelessness intervention and rapid rehousing as well as by means of integrated services that maintain the housing stability, health and general well-being of "at-risk" populations; and
- Maintaining a strong relationship with the New Mexico Coalition to End Homelessness to enhance and promote stabilization of individuals and families experiencing homelessness and encourage transition to stable, permanent housing situations.

Describe how the State's goals/programs/policies for producing and preserving affordable housing in the Colonias will be coordinated with other programs and services.

DFA supports housing efforts in the Colonias by setting aside CDBG funding each year for use in the Colonias communities. While DFA actively requests proposals for Colonias housing projects, in some cases, supporting infrastructure must be in place prior to housing development. DFA invests in infrastructure to indirectly support housing, as other state funding allocated to those regions can then be used for housing.

MFA will continue to apply for CDBG Colonias set-aside funds and leverage those funds with HOME owner-occupied rehabilitation funds and other available funds in order to assist a greater number of households. As an advisory member to the Colonias Infrastructure Board (CIB), MFA will continue to advise the CIB on best uses for CIB funds to assist Colonias residents in gaining access to housing infrastructure. City and county governments will be able to apply for funds that will be directed to serve the needs of Colonias.

SP-80 Monitoring – 91.330

Describe the standards and procedures that the state will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

MFA and DFA monitor on a risk-based approach with the goal of ensuring that all Consolidated Plan and regulatory requirements are met. Monitoring responsibilities are an ongoing process, involving continuing communication, evaluation and follow-up. Monitoring efforts are designed to identify deficiencies and promote corrections in order to improve and reinforce performance. Deficiencies will be corrected through discussion, negotiation, or technical assistance. The three stages utilized for addressing problem areas are early identification of problems, intervention for more serious or persistent problems and sanctions. It is essential that each review be adequately documented and that the documentation supports the conclusion reached. Forms and checklists will permit monitors to use their judgment in determining which specific issues will be covered in greater detail. Monitoring plans can be found in the Grantee Unique Appendices.

Action Plan

AP-15 Expected Resources – 91.320(c)(1,2)

Introduction

Housing and community development resources are expected to be available to the State of New Mexico through HUD under several federal block grant programs. These block grants include the CDBG, HOME, ESG, HOPWA and the HTF programs. The HOME program will produce program income that will also be available for program specific housing and community development activities in the State. MFA and its partner agencies may compete for additional resources under the Supportive Housing Program, Shelter Plus Care, Section 811 Housing, Section 202 Housing, Rural Innovation Fund and Housing Counseling. Many partners leverage their resources with other funding sources that they receive directly such as Self-Help Homeownership Opportunity Program (SHOP) and Native American Housing Assistance and Self-Determination Act (NAHASDA) grants.

MFA's additional federal resources include HUD's Veterans Housing Rehabilitation Program, the Capital Magnet Fund, United States Department of Agriculture (USDA) programs, Federal Housing Administration (FHA) loan programs, Mortgage Revenue Bonds (MRBs), Low Income Housing Tax Credits (LIHTC) available from the IRS, the HUD 542(c) Risk Sharing Program and HUD Section 811 Project Rental Assistance.

Other nonfederal resources expected to be available through MFA include resources from State legislative allocations, the New Mexico Housing Trust Fund, MFA's Primero Fund and the New Mexico Affordable Housing Tax Credit. Many partners also leverage other state resources, such as funding from the New Mexico Human Services Department and the New Mexico Children, Youth & Families Department. Further, local governments may provide resources, and private support may be available from organizations such as the United Way and the Ventana Fund (CDFI), or from developer contributions (land, deferred developer fee, loans) and private donations.

The chart below describes how each HUD program is supported by additional funds from other federal sources and state, local and private funding.

PROGRAM	POTENTIAL ADDITIONAL SOURCES OF FUNDS			
	Other Federal or Federally Subsidized	State	Local	Private
CDBG	US Department of Agriculture (USDA)	State legislative allocation, Colonias Infrastructure funds and Water Trust Board funds	Local government contributions	Community Assistance Corporation and private funding (economic development)
ESG - RAP		State legislative allocation, New Mexico Human Services Department funding	Local government contributions	
ESG - EHAP	Victims of Crime Act (VOCA) Federal Emergency Management Agency (FEMA)	State legislative allocation, New Mexico Children, Youth & Families Department funding	Local government contributions	United Way, private donations
HOPWA	None	None	None	None
HOME - Owner-Occupied Rehab	Community Development Block Grant (CDBG) HUD Veterans Housing Rehabilitation Program		Local government contributions	
HOME - Single Family Homeownership Development	Self-Help Homeownership Opportunity Program (SHOP), USDA Section 502 Program, Federal Housing Administration (FHA) loan programs	New Mexico Housing Trust Fund, MFA Primero Fund, New Mexico Affordable Housing Tax Credit	Local government contributions	Private lenders, private donations
HOME - Rental	Low Income Housing	New Mexico Housing	Local government	Private lenders,

	Tax Credit (LIHTC) tax-exempt bonds, HUD 542(c) Risk Sharing Program, USDA programs (i.e. Section 538, USDA Preservation Revolving Loan Fund), HUD Section 8 Project-Based Rental Assistance, HUD Section 811 Project Rental Assistance, Federal Home Loan Bank (FHLB) Affordable Housing Program	Trust Fund, MFA Primero Fund, New Mexico Affordable Housing Tax Credit	contributions	Ventana Fund (Community Development Financial Institution-CDFI), developer contributions (land, deferred developer fee, loans), private donations
HTF	LIHTC, tax-exempt bonds, HUD 542(c) Risk Sharing Program, USDA programs (i.e. Section 538, USDA Preservation Revolving Loan Fund), HUD Section 8 Project-Based Rental Assistance, HUD Section 811 Project Rental Assistance, FHLB Affordable Housing Program	New Mexico Housing Trust Fund, MFA Primero Fund, New Mexico Affordable Housing Tax Credit	Local government contributions	Private lenders, Ventana Fund (CDFI), developer contributions (land, deferred developer fee, loans), private donations

Anticipated Resources

*Because the citizen participation process is conducted prior to receiving the 2020 allocation of funding amounts from HUD, the draft Consolidated Plan published for comment is based on estimated funding amounts. Once the final allocation is made, the State adjusts its funding amounts before submission of the Consolidated Plan to HUD by revising all proposed budgets to be proportionally increased or decreased from the estimated funding levels to match actual allocation amounts.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Admin and Planning Acquisition Economic Development Housing Public Improvements Public Facilities	11,000,000	0	400,000	11,400,000	44,000,000	The State will set side 10% of its CDBG allocation for Colonias. CDBG funds are not used on tribal reservations.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Admin and Planning Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership	4,690,000	1,000,000	1,100,000	6,790,000	18,760,000	Funds may be used statewide.
HOPWA	public - federal	Permanent housing placement Short-Term Rent, Mortgage, and Utility (STRMU) assistance Tenant-Based Rental Assistance (TBRA)	910,000	0	0	910,000	3,640,000	MFA administers the City of Albuquerque HOPWA allocation under a memorandum of understanding as well, and those funds are used specifically in the City of Albuquerque.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
ESG	public - federal	Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services	1,150,000	0	0	1,150,000	4,600,000	Funds may be used statewide
Housing Trust Fund	public - federal	Multifamily rental new construction Multifamily rental rehab	3,000,000	0	3,600,000	6,600,000	12,000,000	Funds may be used statewide.

Table 50 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state, and local funds), including a description of how matching requirements will be satisfied

Federal funds in the programs shown above are leveraged in many ways. CDBG funds are leveraged with appropriations from the state legislature and local governments. HOME and HTF funds are leveraged with HUD's Veterans Housing Rehabilitation Program, Self-Help Homeownership Opportunity Program (SHOP), USDA Section 502 Program, FHA loan programs, Mortgage Revenue Bonds (MRBs), Low Income Housing Tax Credits (LIHTC) available from the IRS, HUD 542(c) Risk Sharing Program, USDA programs (i.e. Section 538, USDA Preservation Revolving Loan Fund), HUD Section 8 Project-Based Rental Assistance, FHLB Affordable Housing Program, the state's General Fund, the New Mexico Housing Trust Fund, the New Mexico Affordable Housing Tax Credit, the Primero Fund, the Ventana Fund, and a variety of private and local funding sources. ESG is leveraged with appropriations from the state legislature, and is used in conjunction with VOCA, FEMA, New Mexico Children, Youth & Families Department funding, New Mexico Human Services Department funding, local government contributions, United Way funding and private donations.

Match requirements of the HOME program will be met by three primary sources: resources committed by grantees and local governments, proceeds from mortgage revenue bonds and MFA general fund interest subsidy. Eligible forms of HOME match are documented by MFA and reported to HUD as part of the Consolidated Annual Performance and Evaluation Report (CAPER) each year.

If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

This section is not applicable.

Discussion

The State receives CDBG, HOME, ESG, HOPWA and HTF funds. With the exception of a 10% set -aside of CDBG funds for Colonias and the specific use of HOPWA funds administered on behalf of the City of Albuquerque, all funds are eligible for use statewide. The State makes special efforts to leverage all funds through other federal, state, local and private sources to further address the needs identified in this Action Plan.

Goals Summary Information

* Because the citizen participation process is conducted prior to receiving the 2020 allocations of funding amounts from HUD, the draft Consolidated Plan published for comment is based on estimated funding amounts. Once the final allocations are made, the State will adjust its funding amounts before submission of the Consolidated Plan to HUD by revising all proposed budgets to be proportionally increased or decreased from the estimated funding levels to match actual allocation amounts.

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	1A. Expand & Improve Public Infrastructure and Public Facilities	2020	2020	Non-Housing Community Development	Statewide	Expand & Improve Public Infrastructure & Facilities	CDBG: \$10,400,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 30,000 Persons Assisted
2	2A. Rehabilitate Owner Occupied Housing	2020	2020	Affordable Housing	Statewide	Preserve & Develop Affordable Housing	HOME: \$3,769,679 CDBG: \$500,000	Homeowner Housing Rehabilitated: 40 Household Housing Units
3	2B. Increase Homeownership Opportunities	2020	2020	Affordable Housing	Statewide	Preserve & Develop Affordable Housing	HOME: \$529,528	Homeowner Housing Added: 3 Household Housing Units Direct Financial Assistance to Homebuyers: 3 Households Assisted
4	2C. Develop Affordable Rental Housing	2020	2020	Affordable Housing	Statewide	Preserve & Develop Affordable Housing	HOME: \$2,490,793	Rental units constructed: 4 Household Housing Units Rental units rehabilitated: 4 Household Housing Units

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	2D. Develop Housing for Vulnerable Populations	2020	2020	Affordable Housing	Statewide	Preserve & Develop Affordable Housing	Housing Trust Fund: \$6,600,000	Rental units constructed: 11 Household Housing Units Rental units rehabilitated: 11 Household Housing Units
6	3A. Provide Assistance for Job Creation	2020	2020	Non-Housing Community Development	Statewide	Economic Development Opportunities	CDBG: \$500,000	Jobs created/retained: 14 Jobs Businesses assisted: 1 Business Assisted
7	4A. Provide Assistance to Reduce Homelessness	2020	2020	Homeless	Statewide	Housing Assistance for Vulnerable Populations	ESG: \$546,414	Tenant-based rental assistance / Rapid Rehousing: 115 Households Assisted Homelessness Prevention: 373 Persons Assisted
8	4B. Provide Assistance for Shelters	2020	2020	Homeless	Statewide	Housing Assistance for Vulnerable Populations	ESG: \$603,586	Homeless Person Overnight Shelter: 6,402 Persons Assisted
9	4C. Provide Assistance to Persons w/ HIV/AIDS	2020	2020	Non-Homeless Special Needs	Statewide	Housing Assistance for Vulnerable Populations	HOPWA: \$910,000	Tenant-based rental assistance / Rapid Rehousing: 75 Households Assisted Homelessness Prevention: 132 Households Assisted

Table 58 – Goals Summary

AP-25 Allocation Priorities – 91.320(d)

Introduction

The following section describes the allocation priorities by goals in this plan.

Funding Allocation Priorities

	1A. Expand & Improve Public Infrastructure & Public Facilities (%)	2A. Rehabilitate Owner-Occupied Housing (%)	2B. Increase Homeownership Opportunities (%)	2C. Develop Affordable Rental Housing (%)	2D. Develop Housing for Vulnerable Populations (%)	3A. Provide Assistance for Job Creation (%)	4A. Provide Assistance to Reduce Homelessness (%)	4B. Provide Assistance for Shelters (%)	4C. Provide Assistance to Persons w/ HIV/AIDS (%)	Colonias Set-Aside	Total (%)
CDBG	82	4	0	0	0	4	0	0	0	10	100
HOME	0	55	8	37	0	0	0	0	0	0	100
HOPWA	0	0	0	0	0	0	0	0	100	0	100
ESG	0	0	0	0	0	48	52	0	0	0	100
HTF	0	0	0	0	100	0	0	0	0	0	100

Table 51 – Funding Allocation Priorities

Reason for Allocation Priorities

Through experience, data analysis and consultation, the allocation priorities for CDBG and HOME have been identified as noted above. These priorities reflect the estimated amount of funds necessary to meet the goals set forth in this Plan and address the priority needs identified by the State. HUD funds are being targeted to priority housing and community development needs, including owner-occupied rehabilitation, homeownership opportunities, affordable rental housing, homelessness, rapid rehousing, job creation and infrastructure needs. These funds will be leveraged by other state and federal funds.

For the State CDBG program, the allocation percentages are based on totals given the demand-driven nature of the program and HUD regulation. Most CDBG funds are allocated through annual competition. This competitive process prioritizes funding in part to applicants that describe and document significant need. This need-based review prevents DFA from predicting the ultimate geographic distribution of assistance, as areas of need can change over the course of a year. This method of distribution ensures that the funding is allocated to eligible, non-entitlement, low-income areas with demonstrated need and capacity.

HOME funds are allocated to activities as indicated above on an annual basis, after MFA learns the amount of funding from HUD for the upcoming year. Applications for HOME funds for multifamily developments can be made through the competitive LIHTC process. HOME multifamily funding applications without LIHTC can be submitted at any time. HOME funding for homeowner rehabilitation or homebuyer assistance is provided on a first-come, first-served basis for as long as funding is available.

HTF funds will be allocated to applicants selected based on the criteria described in the HTF Allocation Plan and the Notice of Funding Availability issued by MFA.

ESG funds are allocated to the Emergency Homeless Assistance Program (EHAP) and the Rental Assistance Program (RAP). EHAP funds are provided to emergency shelters that assist homeless individuals as well as those fleeing domestic violence. Shelters receiving EHAP funds are selected through a competitive process that includes a number of criteria, such as the shelter's capacity and previous performance. These criteria ensure that the highest number of individuals will be served by shelters that are most qualified to serve them. RAP funds are awarded to agencies providing homeless prevention and rapid rehousing services. These agencies are selected through a competitive process that includes criteria such as agency experience and level of need in the agency's service area. Annual funding allocations received by these agencies are determined through a combination of factors, including past performance and poverty levels in the geographic areas served. These criteria ensure that services are targeted according to need and are provided by agencies that are qualified and experienced.

HOPWA funds are used for housing assistance for persons with HIV/AIDS and are allocated to agencies selected through a competitive process that includes criteria such as the agency's capacity and experience. Annual funding amounts received by these agencies are proportional to the numbers of persons at or below the federal poverty level who are diagnosed with HIV/AIDS in the counties served

by each agency. These criteria ensure that services are targeted according to need and are provided by agencies that are qualified and experienced.

How will the proposed distribution of funds will address the priority needs and specific objectives described in the Consolidated Plan?

The proposed distribution of funds will address the priority needs of the plan by meeting the objectives designed to meet those needs. The funds allocated to different goals are designed to effectively meet needs across the State as distributed through the various methods of distribution.

AP-30 Methods of Distribution – 91.320(d)&(k)

Introduction

New Mexico has designed its Method of Distribution (MOD) according to the State's vision of how CDBG funds and other formula grants should be distributed within the State, consistent with State program requirements and HUD Notice CPD-06-11. The MOD only summarizes selection criteria in this section of the Consolidated Plan because details are promulgated in official state publications that are widely disseminated to eligible applicants. This includes criteria used to select applications for funding including relative importance of the criteria. The MOD also includes, where appropriate, a description of how all resources will be allocated among funding categories and the threshold factors and grant size limits that are to be applied, including funding thresholds, number of applications allowed per grantee, as well as any grant limits that the State has imposed.

Distribution Methods

1	State Program Name:	Community Development Block Grant (CDBG) Program
	Funding Sources:	CDBG
	Describe the state program addressed by the Method of Distribution.	DFA uses CDBG funds to address local community development needs. DFA provides assistance and oversight to local officials and other eligible applicants with the implementation of needed infrastructure, public buildings, housing rehabilitation, economic development, planning and other critical projects. Ten percent of each allocation is set aside for activities in the Colonias.
	Describe all of the criteria that will be used to select applications and the relative importance of these criteria.	DFA determines areas of CDBG funding based on need, readiness to proceed and other current ranking criteria identified in the CDBG Rules and Regulations (NMAC 2.110.2).
	If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)	DFA maintains CDBG applications, manuals and other necessary information on its website at http://www.nmdfa.state.nm.us/CDBG_Information_1.aspx

	Describe how resources will be allocated among funding categories.	Under the CDBG program, eligible applicants can apply for one of the following categories, contingent on funding availability: community infrastructure, housing, public facility capital outlay, economic development, or planning. Any of the funding categories above may be used in the Colonias
	Describe threshold factors and grant size limits.	<ul style="list-style-type: none"> • Eligible applicants can have one open project at any time for up to \$750,000 in CDBG infrastructure funds. • Eligible applicants can apply throughout the year for up to \$500,000 in housing funds, as long as funds are available. • Eligible applicants can have one open project at any time for up to \$750,000 for CDBG public facilities. • Eligible applicants can have one open project at any time for up to \$500,000 for CDBG economic development funds, as long as funds are available. • Eligible applicants may apply for up to \$50,000 for CDBG planning funds throughout the year, as long as funds are available.
	What are the outcome measures expected as a result of the method of distribution?	<ul style="list-style-type: none"> • Number of persons assisted with public infrastructure and facilities funds • Number of rental units rehabilitated with housing funds • Number of jobs created or retained with economic development funds • Number of businesses assisted with economic development funds
2	State Program Name:	HOME Rental Development
	Funding Sources:	HOME
	Describe the state program addressed by the Method of Distribution.	The HOME Rental Development program provides below-market-rate loans to developers to finance the production, acquisition and/or rehabilitation of rental units for households whose incomes do not exceed 60% of Area Median Income (AMI). Forgivable loans may be awarded for projects targeting 30% AMI.
	Describe all of the criteria that will be used to select applications and the relative importance of these criteria.	Projects must have demonstrated financial feasibility and will be subject to underwriting standards that, among other criteria, verify that HOME funds are needed and will enhance affordability. This assessment includes a subsidy layering review. Market studies, or other evidence of market need, are required at MFA's discretion. Projects using HOME funds in conjunction with Low Income Housing Tax Credits (LIHTCs) must meet all conditions and requirements set forth in the application LIHTC Qualified Allocation Plan.

	Describe how resources will be allocated among funding categories.	<p>Projects intending to use HOME funds in conjunction with 9% LIHTCs must meet all the conditions and requirements set forth in the applicable QAP. Projects receiving LIHTC awards will be awarded HOME funds simultaneously. Award amounts and payment structures will be determined by the debt capacity of the individual project and must meet the standards adopted for the LIHTC and HOME programs.</p> <p>Applications for HOME funds for all projects outside of the 9% LIHTC round will be accepted and reviewed on a first-come, first-served basis. MFA will conduct outreach to Community Housing Development Organizations (CHDOs) to encourage them to apply.</p>
	Describe threshold factors and grant size limits.	<p>Awards of HOME funds to projects that receive 9% LIHTCs are generally limited to the lowest of (a) \$15,000 per unit for CHDOs/\$7,500 for non-CHDOs, (b) \$1,000,000 per project for CHDOs/\$400,000 for non-CHDOs or (c) 80 percent of the project's total development cost. Awards of HOME funds to all other projects are generally limited to the lesser of (a)\$15,000 per residential unit for CHDOs/\$7,500 for non-CHDOs, (b)\$1,000,000 per project for CHDOs/\$800,000 for non-CHDOs, or (c) 80 percent of the project's total development cost. However, depending on fund availability, higher awards may be allowed, at MFA's discretion.</p>
	What are the outcome measures expected as a result of the method of distribution?	<ul style="list-style-type: none"> • Number of rental units constructed for eligible households • Number of rental units rehabilitated for eligible households
3	State Program Name:	Homeowner Rehabilitation Program
	Funding Sources:	HOME
	Describe the state program addressed by the Method of Distribution.	<p>The Homeowner Rehabilitation Program provides funding for the rehabilitation of homes occupied by homeowners whose annual household income does not exceed 60 percent of the area median income, adjusted for family size. In the event that substandard units are in such poor repair that rehabilitation is not appropriate, funds may also be used for reconstruction or replacement. Substandard units may be replaced with a new site-built home or new manufactured housing that is affixed to a permanent foundation.</p>

	Describe all of the criteria that will be used to select applications and the relative importance of these criteria.	Subrecipients are selected based on organizational capacity, financial management capacity, construction experience, quality of program implementation plans, community need and other ranking criteria identified in a Request for Proposals (RFP) issued by MFA. Homeowners must occupy the home to be rehabilitated and must have annual household incomes at or below 60% of AMI adjusted for family size as determined by HUD.
	Describe how resources will be allocated among funding categories.	Resources will be allocated on a competitive basis in accordance with the scoring criteria described in the RFP issued by MFA. Three percent of HOME funds are designated for subgrantee administrative fees.
	Describe threshold factors and grant size limits.	Hard construction costs are generally limited to an average of \$55,000 per home. Funding for soft costs of between \$10,000 - \$13,000 per home, depending on the home's location, may be available to subgrantees. These limits may change slightly, at MFA's discretion.
	What are the outcome measures expected as a result of the method of distribution?	Number of eligible homes rehabilitated according to the program's standards.
4	State Program Name:	HOME Single Family Development Program
	Funding Sources:	HOME
	Describe the state program addressed by the Method of Distribution.	The HOME Single Family Development Program provides below-market-rate loans to developers for land purchase, infrastructure development and construction of single-family homes for purchase by low-income households. Developers receiving such loans may also apply for grant funding for principal reduction of single family mortgages obtained by purchasers of the constructed homes. Developers of new construction will be made aware of the construction accessibility requirements of both the federal Fair Housing Act and Section 504 of the Rehabilitation Act of 1973.
	Describe all of the criteria that will be used to select applications and the relative importance of these criteria.	HOME single-family development loans and any associated principal reduction grants are provided on a first-come, first-served basis, provided that the project meets MFA's underwriting criteria.

	Describe how resources will be allocated among funding categories.	Resources will be allocated on a first-come, first-served basis for development activities and developers receiving loan awards are eligible to receive grants for principal reduction of homebuyers' mortgages. MFA will outreach to CHDOs to encourage them to apply.
	Describe threshold factors and grant size limits.	Underwriting will take place to ensure that homebuyers are not over-subsidized; grant amounts will vary based on financial need.
	What are the outcome measures expected as a result of the method of distribution?	<ul style="list-style-type: none"> • Number of homes constructed for eligible homebuyers • Number of eligible homebuyers receiving down payment assistance
5	State Program Name:	Rental Assistance Program (RAP)
	Funding Sources:	ESG
	Describe the state program addressed by the Method of Distribution.	The Rental Assistance Program (RAP) provides funds to subrecipients across the state who deliver emergency assistance to individuals and households experiencing homelessness or at risk of becoming homeless. Assistance can be used for rent, rental arrears, security deposits, application fees, housing relocation and stabilization services, housing search and placement and utilities and utility arrears and is intended to restore stability for a specific time period.
	Describe all of the criteria that will be used to select applications and the relative importance of these criteria.	Subrecipient applicants are selected based on community need, past performance and agency experience and capacity, including financial management capacity. These criteria are described in detail in a Request for Proposals (RFP) issued by MFA. Beneficiaries of rapid re-housing assistance must meet the definition of homelessness set forth in 24 CFR §576.104. Beneficiaries of homelessness prevention assistance must have incomes at or below 30% AMI and have documentation that they will lose their housing within 14 days.

	Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)	RAP funds are currently available to subrecipients through an RFP process. Nonprofit 501(c)(3) organizations and units of general purpose local government are eligible to apply. Selected subrecipients are eligible to receive funds for up to 5 years on an annual basis if the renewal criteria are met each year.
	Describe how resources will be allocated among funding categories	Resources will be allocated on a competitive basis in accordance with the scoring criteria described in the RFP issued by MFA. Up to 7.5 percent of MFA's allocation will be used for eligible administrative costs incurred by MFA.
	Describe threshold factors and grant size limits.	Annual funding allocations received by subrecipients are determined through a combination of factors, including past performance and population of the counties served.
	What are the outcome measures expected as a result of the method of distribution?	<ul style="list-style-type: none"> • Number of eligible households receiving rapid re-housing assistance • Number of eligible persons receiving homelessness prevention assistance
6	State Program Name:	Emergency Homeless Assistance Program (EHAP)
	Funding Sources:	ESG
	Describe the state program addressed by the Method of Distribution.	The Emergency Homeless Assistance Program (EHAP) provides funding for emergency shelter operations, essential services and data collection using HMIS or Osnum.
	Describe all of the criteria that will be used to select applications and the relative importance of these criteria.	Applicants are selected based on community need, past performance and agency experience and capacity, including financial management capacity. These criteria are described in detail in a Request for Proposals (RFP) issued by MFA. Individuals qualifying for assistance must meet HUD's definition of homelessness.

	Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)	EHAP funds are currently available to subrecipients through an RFP process. Nonprofit 501(c)(3) organizations and units of general purpose local government are eligible to apply. Selected sub-recipients are eligible to receive funds for up to 5 years on an annual basis if the renewal criteria are met each year.
	Describe how resources will be allocated among funding categories.	Resources will be allocated on a competitive basis in accordance with the scoring criteria described in the RFP issued by MFA. Up to 7.5 percent of MFA's ESG allocation will be used for eligible administrative costs incurred by MFA.
	Describe threshold factors and grant size limits.	Annual funding allocations received by subrecipients are determined through a combination of factors, including past performance and population of the counties served.
	What are the outcome measures expected as a result of the method of distribution?	Number of eligible persons assisted
7	State Program Name:	Housing Opportunities for Persons with AIDS (HOPWA) Program
	Funding Sources:	HOPWA
	Describe the state program addressed by the Method of Distribution.	The HOPWA program provides tenant-based rental assistance; short-term rent, mortgage, and utilities payments (STRMU); and permanent housing placement assistance to income-eligible individuals who have medical documentation of a diagnosis of HIV/AIDS and their families. An individual or family is income-eligible if their incomes do not exceed 80 percent of the area median income as determined by HUD. MFA administers both the City of Albuquerque allocation and the New Mexico Balance of State allocation.

	Describe all of the criteria that will be used to select applications and the relative importance of these criteria.	Subrecipient applicants are selected based on organizational capacity, including financial management capacity, housing experience and plans for proposed areas to be served. These criteria are described in detail in a Request for Proposals (RFP) issued by MFA. Recipients of assistance must be income-eligible individuals who have medical documentation of a diagnosis of HIV/AIDS and their families. An individual or family is income-eligible if their incomes do not exceed 80 percent of the area median income as determined by HUD.
	Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)	Project sponsors are selected through a competitive RFP process that evaluates organizational capacity, including financial management capacity, housing experience and plans for proposed areas to be served. Nonprofit organizations, including grassroots and community-based organizations, are eligible to apply.
	Describe how resources will be allocated among funding categories.	Resources will be allocated on a competitive basis in accordance with the scoring criteria described in the RFP issued by MFA. Up to 3% of MFA's HOPWA allocation will be used for eligible administrative costs incurred by MFA.
	Describe threshold factors and grant size limits.	The HOPWA award for the City of Albuquerque allocation is limited to the allocation less 3% for administrative costs incurred by MFA. Award limits for the Balance of State are based on need, or the percentage of persons with HIV/AIDS that are below the federal poverty level in the region to be served.
	What are the outcome measures expected as a result of the method of distribution?	<ul style="list-style-type: none"> • Number of eligible households receiving rental assistance • Number of eligible households receiving short-term rent, mortgage, and utility assistance (STRMU)
8	State Program Name:	National Housing Trust Fund (HTF)
	Funding Sources:	HTF
	Describe the state program addressed by the Method of Distribution.	The HTF program provides forgivable or cash flow loans to developers to finance the production, acquisition and/or rehabilitation of rental units for households whose incomes do not exceed the greater of 30% Area Median Income (AMI) or the federal poverty line.

	<p>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</p>	<p>All projects must meet the following threshold criteria:</p> <ul style="list-style-type: none"> • HTF-assisted units must provide permanent rental housing for extremely low income (ELI) families. • HTF-assisted units must remain affordable to ELI families for at least 30 years. • The applicant must certify that HTF-assisted units will comply with all HTF requirements. • The project must be financially feasible. • HTF-assisted rehabilitation projects must comply with the rehabilitation standards found in the HTF allocation plan in the Grantee Unique Appendices. <p>All projects that meet the threshold criteria will be evaluated according to the following criteria:</p> <ul style="list-style-type: none"> • Geographic diversity • Duration of the affordability period beyond the required 30 years • Organization type • Absence of project-based assistance • Transit-oriented development • Rural location • Creation of new units serving ELI households, through new construction, adaptive reuse or conversion of market rate units • Applicant's ability to obligate HTF funds and undertake eligible activities in a timely manner • Use of state, local and private funding sources • Extent to which the project provides permanent supportive housing
	<p>Describe how resources will be allocated among funding categories.</p>	<p>Resources will be allocated on a competitive basis in accordance with the scoring criteria described in the Notice of Funding Availability issued by MFA, which elaborates on the guidelines described in MFA's HTF Allocation Plan. Up to 10 percent of MFA's allocation and future program income will be used for eligible administrative and planning costs, in accordance with 24 CFR 93.202.</p>
	<p>Describe threshold factors and grant size limits.</p>	<p>All awards are limited by the maximum per-unit subsidy limits described in MFA's HTF Allocation Plan and by MFA's underwriting guidelines. Awards of HTF funds to projects that receive 9% LIHTCs are generally limited to \$400,000 per project; however, depending on fund availability higher awards may be allowed, at MFA's discretion. Limits on awards of HTF funds to all other projects may be established by MFA based on availability of funds. Projects that will include accommodations for individuals with disabilities are likely to have higher development costs. Projects will be evaluated separately for cost-efficiency.</p>

	What are the outcome measures expected as a result of the method of distribution?	<ul style="list-style-type: none"> • Number of units constructed for eligible households • Number of units rehabilitated for eligible households
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Table 52 - Distribution Methods by State Program

Discussion

Additionally, it should be noted that because the citizen participation process is conducted prior to receiving the 2020 allocations of funding amounts from HUD, the draft Consolidated Plan published for comment is based on estimated funding amounts. Once the final allocations are made, the State will adjust its funding amounts before submission of the Consolidated Plan to HUD by revising all proposed budgets to be proportionally increased or decreased from the estimated funding levels to match actual allocation amounts.

AP-35 Projects – (Optional)

Introduction

MFA and DFA wait to allocate funding on the project level until after HUD has published the FY formula allocations. When DFA receives notice of the CDBG allocation, they will make their allocation/funding decisions, which will be entered into IDIS through the AP-35 screen by DFA. Likewise, MFA will follow their normal allocation/funding decision process after receiving notice from HUD. Those projects will be entered into IDIS through the AP-35 screen by MFA. This is the normal process and does not cause a substantial amendment to the Action Plan. No further public notice will be required.

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

This section will be updated after the State receives notice of the allocations and funding decisions are made.

AP-38 Project Summary

Project Summary Information

MFA and DFA wait to allocate funding on the project level until after HUD has published the FY formula allocations. When DFA receives notice of the CDBG allocation, they will make their allocation/funding decisions, which will be entered into IDIS through the AP-35 screen by DFA. Likewise, MFA will follow their normal allocation/funding decision process after receiving notice from HUD. Those projects will be entered into IDIS through the AP-35 screen by MFA. This is the normal process and does not cause a substantial amendment to the Action Plan. No further public notice will be required.

AP-40 Section 108 Loan Guarantee – 91.320(k)(1)(ii)

Will the state help non-entitlement units of general local government to apply for Section 108 loan funds?

The State will not help non-entitlement units of general local government apply for Section 108 loan funds.

Available Grant Amounts

N/A

Acceptance process of applications

N/A

AP-45 Community Revitalization Strategies – 91.320(k)(1)(ii)

Will the state allow units of general local government to carry out community revitalization strategies?

Yes. The State will allow units of general local government to carry out community revitalization strategies.

State's Process and Criteria for approving local government revitalization strategies

Depending on funding availability and the State's ability to support the request, the State will choose eligible applicants to carry out community revitalization strategies as long as the strategy is in accordance with the eligible applicant's Comprehensive Plan, Infrastructure Capital Improvement Plan (ICIP) and meets the low-to-moderate income requirement.

AP-48 Method of Distribution for Colonias Set-aside – 91.320(d)&(k)

Distribution Methods

State Program Name	Funding Sources
DFA Administered CDBG Program	CDBG

Table 53 - Distribution Methods by State Program for Colonias Set-aside

State programs Addressed

DFA uses CDBG funds to address local community development needs. DFA provides assistance and oversight to local officials with the implementation of needed infrastructure, public facilities, housing rehabilitation, economic development, planning and other critical projects.

Criteria and their importance

The Community Development Council (CDC) and DFA have developed rating and ranking criteria for evaluation of all CDBG projects with 10 percent being allocated for Colonias projects. The selection criteria in the rating and ranking system will give priority to projects that firmly demonstrate the following: need, appropriateness, impact and benefit to low- and moderate-income persons. These criteria are outlined in the State's rules and regulations in the New Mexico Administrative Code (NMAC 2.110.2). All CDBG applicants are rated and ranked on these criteria, with preference given to Colonias for the set-aside. In order to qualify as a Colonias project, the project must be located within 150 miles of the US/Mexico border, be designated as a Colonias and address one of the following needs: lack of potable water supply; lack of adequate sewage systems; or lack of decent, safe and sanitary housing.

CDBG only: Access of application manuals

The CDBG Implementation manual and other CDBG application information can be found at http://www.nmdfa.state.nm.us/CDBG_Information_1.aspx and http://www.nmdfa.state.nm.us/CDBG_Planning_Grants.aspx.

ESG only: Process for awarding funds to state recipients

N/A

HOPWA only: Method of selecting project sponsors

N/A

Resource Allocation among Funding Categories

CDBG funding is not allocated among the funding categories until after applications are received, rated/ranked and allocation awards are made.

Threshold Factors and Grant Size Limits

Threshold factors and grant size limits for the Colonias are exactly the same as other non-entitlement communities outside the Colonias.

Outcome Measures expected as results of Distribution Method

Number of people assisted within the Colonias

Discussion

DFA will set aside 10 percent of CDBG funding for the Colonias. Counties with Colonias can apply for funding to direct to problem areas in the Colonias.

AP-50 Geographic Distribution – 91.320(f)

Description of the geographic areas of the state (including areas of low-income and minority concentration) where assistance will be directed

DFA will set aside 10 percent of CDBG funds for Colonias neighborhoods. Further, pursuant to a memorandum of understanding, the State administers the City of Albuquerque’s HOPWA funds and those funds must be used within the City of Albuquerque. Because these funds are administered on behalf of the City and not direct allocations to the State, they are not included in the percentage distributions for State allocations below. The table below represents CDBG funds only.

Geographic Distribution

Target Area	Percentage of Funds
COLONIAS NEIGHBORHOOD	10
Statewide	90

Table 54 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The Colonias have a variety of housing and community development needs that create opportunities for strategic investment. CDBG funds will be targeted for all communities, but particularly in Colonias communities.

Discussion

DFA will set aside 10 percent of CDBG funds for Colonias neighborhoods.

AP-55 Affordable Housing – 24 CFR 91.320(g)

Introduction

The below tables reflect one-year goals for the State’s HOME funds.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	46
Special-Needs	0
Total	46

Table 55 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
Production of New Units	7
Rehab of Existing Units	39
Acquisition of Existing Units	0
Total	46

Table 56 - One Year Goals for Affordable Housing by Support Type

Discussion

The most important impediment to affordable housing revolves around insufficient federal and state resources for affordable housing initiatives. The lack of full funding for programs and resources to reduce excessive rent or mortgage burdens to qualified persons is a key factor. As a result, the State's goals include a variety of housing approaches that attempt to meet the demand for affordable housing to the fullest extent possible given the limited resources.

AP-60 Public Housing - 24 CFR 91.320(j)

Introduction

The State of New Mexico has 37 public housing authorities (PHAs) within the jurisdiction of the State Consolidated Plan. Twenty-seven of these housing authorities are located outside of metropolitan areas. Neither DFA nor MFA operate public housing, therefore, neither agency directly plans resident initiatives. Efforts to collaborate more extensively with PHAs are underway through the State's three Regional Housing Authorities (RHAs), which MFA oversees on behalf of the State. These RHAs are Northern Regional, Western Regional and Eastern Regional.

The actions below encompass the 37 PHAs identified in this plan.

There are three PHAs in New Mexico that are not among the PHAs listed in this plan: the City of Albuquerque Housing Authority, the Housing Authority of the City of Las Cruces and the Santa Fe Civic Housing Authority. All three PHAs are from HUD entitlement communities and plan public housing strategies within their grantee's jurisdiction. This plan does not include information from these three public housing authorities.

Tribal Housing Authorities are also not among the PHAs listed in this plan and are not included in the State's public housing strategy. The 20 Tribal Housing Authorities operate independently within their sovereign nations. This plan does not include information from Tribal Housing Authorities.

Actions planned during the next year to address the needs to public housing

To the extent possible, MFA will make funding available to PHAs pursuing the redevelopment of blighted public housing.

Actions to encourage public housing residents to become more involved in management and participate in homeownership

Neither DFA nor MFA operate public housing, therefore, neither agency directly plans resident initiatives. Local administrators are responsible for these activities. However, MFA is aware that some PHAs provide opportunities for residents to participate in homeownership, including first-time homebuyer counseling.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

Not applicable to the State directly, however, within the State of New Mexico, the Northern Regional Housing Authority has been designated as "troubled" by HUD. While not directly responsible for the activities and performance of this housing authority, the State is committed to supporting it in improving its operations. The State will assist by providing oversight, training and technical assistance to support the housing authority in its effort to remove the troubled designation.

Discussion

No additional discussion beyond points covered above.

AP-65 Homeless and Other Special Needs Activities – 91.320(h)

Introduction

The State aims to reduce homelessness and address the housing needs of individuals with special needs through the following overall strategies:

- Supporting a continuum of housing and supportive services programs that addresses the needs of the State's most vulnerable residents through homelessness intervention and rapid rehousing as well as by means of integrated services that maintain the housing stability, health and general well-being of "at-risk" populations; and
- Maintaining a strong relationship with the New Mexico Coalition to End Homelessness (NMCEH) to enhance and promote stabilization of individuals and families experiencing homelessness and encourage transition to stable, permanent housing situations.

ESG funds allow MFA to provide emergency assistance as well as rental assistance and in-house case management to ensure efficient client transition from homelessness to self-sustainability. HOPWA funds allow MFA to provide housing assistance for people living with HIV/AIDS.

Describe the jurisdiction's one-year goals and actions for reducing and ending homelessness including reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

As a member of the governing boards of the Albuquerque and Balance of State CoCs, MFA contributes to the CoCs' outreach planning. In addition, MFA requires that outreach be conducted by service providers receiving ESG funds under MFA's Rental Assistance Program (RAP), which provides Rapid Re-Housing services. These outreach efforts may include street outreach, outreach at shelters, outreach to clients receiving services targeted toward those experiencing homelessness and outreach to clients of behavioral health providers. MFA serves on the New Mexico Coordinated Entry System (NMCES) Governing Committee, which meets quarterly to address issues and strategies for the NMCES, which was launched in June 2014 by the New Mexico Coalition to End Homelessness (NMCEH). The NMCES has assessed over 16,000 individuals since its inception, using the Vulnerability Index - Service Prioritization Decision Assistance Tool (VI-SPDAT), which helps to determine each applicant's acuity, relative need for housing and the type of housing that would be most appropriate to assist their needs. The assessments are done at the NMCEH as well as CoC and ESG-funded agencies, health centers, veteran programs, correctional facilities and during street outreach. All of MFA's RAP and EHAP providers are expected to be fully trained in the use of NMCES by the end of 2020; however, victim services providers may elect not to use NMCES.

MFA uses ESG funding to support shelter operations, essential services for those residing in shelters, homelessness prevention assistance and rapid rehousing assistance throughout the State. Our goals are to:

- Serve over 6,400 persons with overnight shelter and essential services;
- Serve over 370 persons with homelessness prevention assistance; and
- Serve approximately 110 households people with homelessness prevention assistance.

Note that goals may be modified upon receipt of allocations as the amount of funding will affect the number of persons that can be served.

Addressing the emergency shelter and transitional housing needs of homeless persons

MFA provides ESG funds for:

- Emergency shelter operating costs;
- Hotel/motel vouchers when shelter beds are unavailable; and
- Eligible essential services to those in shelters, such as case management, childcare, education services, employment assistance and job training, outpatient health services, legal services, life skills training, mental health services, substance abuse treatment services and transportation.

NMCEH and MFA are working together to find ways to implement a program of diversion as part of the crisis response system in order to lessen the burden on shelters and help some people avoid homelessness all together. NMCEH and MFA are also working on a plan to more effectively link the crisis response system to the system of permanent housing using coordinated entry.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

MFA provides ESG funds for:

- Rapid re-housing assistance for persons experiencing homelessness, including:
 - Financial assistance with costs such as rental application fees, security deposits, moving costs, utility deposits and payments;
 - Housing search and placement services;
 - Case management to assess, arrange, coordinate and monitor delivery of services to facilitate housing stability; and
 - Short- to medium-term rental assistance.

NMCEH is working in the three largest communities of Santa Fe, Albuquerque and Las Cruces to use the by-name lists created through coordinated entry along with regular case conferencing meetings to house chronically homeless people as quickly as possible and to determine what changes need to be made in existing programs to shorten the time between identification of a chronically homeless household and placement into appropriate housing. NMCEH is working with programs to lower any artificial barriers that lengthen the time it takes to get housed. They use the by-name lists to help communities plan for additional permanent supportive housing to meet the need. For many years NMCEH has been helping programs adopt a housing first approach that serves to keep people housed by avoiding unhelpful evictions from programs.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

MFA provides ESG funds for:

- Homelessness prevention, including:
 - Financial assistance with costs such as rental application fees, security deposits, moving costs, utility deposits and payments;
 - Housing search and placement services;
 - Case management to assess, arrange, coordinate and monitor delivery of services to facilitate housing stability; and
 - Short- to medium-term rental assistance.

NMCEH works with the State Housing Leadership group, a committee staffed by the New Mexico Human Services Department that includes other state departments. This group looks at what the State response needs to be to meet the housing needs of people with behavioral health diagnoses, people exiting the correctional system, those exiting foster care and others. In 2019 there was a change in the State administration, which is expected to present an opportunity to look at these issues with a fresh perspective and new energy.

Discussion

NMCEH has noted a 25% decrease in the statewide Point in Time count (PIT) between 2011 and 2018. It seems that this is in part due to the efforts being made to expand housing opportunities and to get people into housing more efficiently.

AP-70 HOPWA Goals – 91.320(k)(4)

One year goals for the number of households to be provided housing through the use of HOPWA for:	
Short-term rent, mortgage, and utility assistance to prevent homelessness of the individual or family	87
Tenant-based rental assistance	75
Units provided in permanent housing facilities developed, leased, or operated with HOPWA funds	0
Units provided in transitional short-term housing facilities developed, leased, or operated with HOPWA funds	0
Total	162

Note that goals may be modified upon receipt of allocations as the amount of funding will affect the number of persons that can be served.

AP-75 Barriers to Affordable Housing – 91.320(i)

Introduction

Public policies are meant to address the overall needs of citizens in the State. Yet, there are times where they may have a negative effect on certain aspects of the community, specifically affordable housing and residential investment. Affordable housing and public and private residential investments are key components in furthering fair housing in any community. The primary tool communities have for identifying contributing factors to these barriers to housing is an assessment of fair housing and fair housing choice. In 2019, the State of New Mexico is updating the previous 2015 assessment. Analysis from the 2019 update has found:

- A limited supply of affordable housing and extensive cost burden in New Mexico, especially for extremely low- and very low- income renters, causing those renters to face significant affordability “gaps”; and
- Specific elements of fair housing planning and zoning, land use planning and administrative policies appear to impede the development of affordable housing and these elements must be better understood.

The State plans corresponding actions designed to strengthen the supply of affordable housing and narrow the affordability “gaps.” Elements of those actions appear within this Consolidated Plan and beyond. Additionally, the State anticipates a review of public policies that may impede the development of affordable housing and to improve the understanding of their consequences.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

As noted, the State plans corresponding actions designed to strengthen the supply of affordable housing and narrow the affordability “gaps.” Elements of those actions appear within this Consolidated Plan and beyond but may include actions that improved fair housing knowledge, focus on housing for low-income and extremely low-income households and lessen the impact of disproportionate housing problems.

Discussion

Though there are several barriers to affordable housing, the main barrier is lack of affordable housing units. The State will continue its efforts to supply housing for low-income and extremely low-income households.

AP-80 Colonias Actions – 91.320(j)

Introduction

A qualified Colonia is a rural community with a population of 25,000 or less located within 150 miles of the US-Mexico border that has been designated as a Colonia by the county or municipality due to:

- Lack of potable water;
- Lack of adequate sewage systems;
- Lack of decent, safe and sanitary housing; and
- Has been in existence as a Colonia prior to November 1990.

Many Colonias in New Mexico are not units of local government. As such, these communities do not have the capacity to apply for and implement funding on their own accord. County and local governments that contain Colonias communities are able to apply for funding that can be directed towards needs in these communities.

DFA will target CDBG funds for Colonias communities to help ensure that low-income households have access to adequate infrastructure and services. MFA will continue to apply for CDBG Colonias set-aside funds and leverage those funds with HOME owner-occupied rehabilitation funds and other available funds in order to assist a greater number of households. As an advisory member to the Colonias Infrastructure Board (CIB), MFA will continue to advise the CIB on best uses for CIB funds to assist Colonias residents in gaining access to housing infrastructure. County and local governments will be able to apply for funds that will be directed to serve the needs of Colonias.

Actions planned to address obstacles to meeting underserved needs

The greatest obstacle to meeting underserved need in the Colonias is the lack of capacity to apply for and implement funding. In order to meet the needs of Colonias, the State will call upon cities, counties and other eligible entities to assist in aligning and administering funds. These eligible entities will be able to apply for funds that will be directed to serve the needs of Colonias.

Actions the state plans to take to reduce the number of poverty-level families

Colonias communities have a high concentration of low-income households as well as a variety of infrastructure and public service needs. DFA will set aside CDBG funds for Colonias to help ensure that low-income households have access to adequate infrastructure and services.

MFA will continue to apply for CDBG Colonias set-aside funds and leverage those funds with HOME owner-occupied rehabilitation funds and other available funds in order to assist a greater number of households. As an advisory member to the Colonias Infrastructure Board (CIB), MFA will continue to advise the CIB on best uses for CIB funds to assist Colonias residents in gaining access to housing infrastructure.

Actions the state plans to take to develop the institutional structure

In order to facilitate a system that will meet the needs of the Colonias, the State will work with cities and counties that contain Colonias communities to administer funding. This will develop the responsiveness of the counties to meet the needs of the Colonias.

Specific actions the state plans to take to enhance coordination between public and private housing and social service agencies

Public and private housing and social service agencies that coordinate plans will have preference when funding is awarded by MFA. MFA will prioritize funding to entities (public, for-profit private and non-profit private) that serve those of lower incomes and coordinate and leverage services and resources.

Discussion

DFA will target 10% of its CDBG allocation for Colonias communities to help ensure that low-income households have access to adequate infrastructure and services. MFA will continue to apply for CDBG Colonias set-aside funds and leverage those funds with HOME owner-occupied rehabilitation funds and other available funds in order to assist a greater number of households. As an advisory member to the Colonias Infrastructure Board (CIB), MFA will continue to advise the CIB on best uses for CIB funds to assist Colonias residents in gaining access to housing infrastructure.

AP-85 Other Actions – 91.320(j)

Introduction

The greatest obstacle to meeting underserved needs in New Mexico is the lack of funding. The need is far greater than the supply. The State will continue to seek additional sources of funding to expand the scope of its activities and implement other improvements as described below.

Actions planned to address obstacles to meeting underserved needs

In New Mexico, some communities outside of the metropolitan areas lack service providers to administer a full range of affordable housing and infrastructure improvement programs. Partners often request resources and training to build capacity in addressing local needs. DFA/MFA allocate and prioritize funds for underserved areas. MFA will seek to apply for additional funds, leverage resources when possible, and ensure funds that are available are used efficiently. As part of our program management, MFA and DFA will provide training workshops during the year and technical assistance on a one-to-one basis to organizations working in underserved areas. Additionally, MFA and DFA will use funds, if available, to provide capacity building via training, operational funding and awards of federal funds.

Actions planned to foster and maintain affordable housing

MFA will continue to fund efforts to create and maintain affordable housing through dedicating HOME and HTF funds to rental development, single-family development combined with homeownership assistance and rehabilitation of owner-occupied housing.

Actions planned to reduce lead-based paint hazards

MFA and DFA will continue to meet HUD lead-based paint abatement standards in its CDBG, HOME and HTF rehabilitation programs. Through financing new construction of rental units under its HOME and HTF programs, MFA will continue to expand the stock of lead-safe housing units. MFA will also continue to train its partners throughout the State in the Lead-Safe Housing Rule and encourage sub-grantees and professionals statewide to receive formal training and any applicable lead-based paint certifications; in addition, it will seek funding as it becomes available to provide training, educational awareness and testing and abatement of lead-based paint hazards.

Actions planned to reduce the number of poverty-level families

In creating additional affordable housing options and community development opportunities throughout the State, MFA will be a part of the larger network that supports families on the road to self-sufficiency. The State has a variety of programs available to poverty-level families, and the funds administered in this Plan will continue to support efforts to create affordable housing, suitable living environments and economic opportunities for those households. MFA will continue to coordinate and collaborate with other Participating Jurisdictions (PJs) to focus our efforts in assisting those with the

most need. MFA will host regular meetings with the other PJs.

Actions planned to develop institutional structure

MFA plans on holding bi-annual housing summits which bring providers across the full housing continuum to include private, public and social service agencies. This summit is the preeminent housing summit in the State and serves as a venue to coordinate and collaborate on housing programs and services. Additionally, MFA regularly holds focus group meetings on its various programs to get feedback on how programs can be improved and to highlight best practices among the providers. Further, MFA will host regular meetings with the other PJs.

Actions planned to enhance coordination between public and private housing and social service agencies

As part of its biannual Housing Summit, MFA will bring together both public and private housing and social service agencies to collaborate and participate in workshops together. The next Housing Summit will occur in October 2020.

Discussion

Though New Mexico lacks funding to meet all the needs of underserved populations, the State is committed to seeking additional funding and implementing other improvements.

AP-90 Program Specific Requirements – 91.320(k)(1,2,3)

Introduction

In the implementation of programs and activities under the 2020 Action Plan, MFA will follow all HUD regulations concerning the use of program income, forms of investment, overall low- and moderate-income benefit for the CDBG program, recapture requirements for the HOME program, ESG performance standards, HOPWA project goals and HTF evaluation criteria. MFA certifies that it will pursue all resources indicated in this Plan and will not willingly or knowingly hinder the implementation of any planned activities. Grant-specific CDBG, HOME, ESG, HOPWA and HTF requirements are addressed on the following pages.

Community Development Block Grant Program (CDBG) Reference 24 CFR 91.320(k)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	0

Other CDBG Requirements

1. The amount of urgent need activities	0
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2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan. 70.00%

Years covered: 2020-2022

**HOME Investment Partnership Program (HOME)
Reference 24 CFR 91.320(k)(2)**

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

HOME funding is not being used for any form of investment other than those identified in Section 92.205.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

MFA's recapture and affordability guidelines, revised on March 9, 2016, are included in the Grantee Unique Appendices.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

MFA's recapture and affordability, revised on March 9, 2016, are included in the Grantee Unique Appendices.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

MFA may, at its discretion, use HOME funds for refinancing only when needed in order to permit or continue affordability of rental units when rehabilitation is the primary activity. MFA's underwriting standards for an initial investment of HOME funds would apply, which include: adequacy of management and owner, feasibility of project to meet operational and debt service requirements, consistency with market and review of total development costs and sources available to meet these needs. The required period of affordability will be consistent with the HOME regulations based on the activity and the HOME per unit subsidy. HOME funds cannot be used to refinance multifamily loans made or insured by any federal program, including CDBG. Any unpaid balance of these loans

is due in full at maturity or upon the sale or transfer to an ineligible party.

**Emergency Solutions Grant (ESG)
Reference 91.320(k)(3)**

1. Include written standards for providing ESG assistance (may include as attachment)

MFA's ESG written standards can be found in the Grantee Unique Appendices.

2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.

The New Mexico Coalition to End Homelessness (NMCEH) launched a statewide coordinated assessment project, the New Mexico Coordinated Entry System (NMCES), in June 2014 and has assessed over 16,000 individuals since then. The NMCES uses the Vulnerability Index - Service Prioritization Decision Assistance Tool (VI-SPDAT), which helps to determine each applicant's acuity, relative need for housing and the type of housing that would be most appropriate to assist their needs. Assessments are done at the NMCEH as well as CoC- and ESG-funded agencies, health centers, veteran programs, in correctional facilities and during street outreach. All of MFA's RAP and EHAP providers are expected to be fully trained in the use of NMCES by the end of 2020; however, victim services providers may elect not to use NMCES.

3. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).

ESG funds are currently available to subrecipients through a competitive RFP process. Nonprofit 501(c)(3) organizations are eligible to apply. Selected subrecipients are eligible to receive funds for up to 5 years on an annual basis if the renewal criteria are met each year.

4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.

This requirement does not apply to states.

5. Describe performance standards for evaluating ESG.

MFA's performance standards include placement of homeless individuals into permanent housing, services provided, individuals assisted and efficient utilization of funds. General performance standards are being reported, such as the unduplicated number of persons or households prevented

from becoming homeless and the unduplicated number of those exiting homeless shelters into permanent housing.

Housing Opportunities for Persons with AIDS (HOPWA) Project Sponsors

HOPWA funding is allocated to project sponsors based upon a competitive Request for Proposals (RFP) including a renewal option. Further, MFA and the City of Albuquerque have signed a Memorandum of Understanding that allows for MFA to administer the City of Albuquerque's HOPWA allocation. MFA issued an RFP for the funding in 2018 for both the City of Albuquerque allocation and the New Mexico non-entitlement allocation, and project sponsors were awarded one-year contracts with the option to renew for two additional years, which will end in 2021. The HOPWA one-year goals are described in AP-20 and AP-70.

The one year goals for program year 2020 include:

- Tenant-based rental assistance / Rapid Rehousing: 75 Households Assisted
- Homelessness Prevention: 132 Households Assisted

Housing Trust Fund (HTF) Reference 24 CFR 91.320(k)(5)

1. How will the grantee distribute its HTF funds? Select all that apply:

- ☒ Applications submitted by eligible recipients
- ☐ Subgrantees that are State Agencies
- ☐ Subgrantees that are HUD-CPD entitlement grantees

2. If distributing HTF funds through grants to subgrantees, describe the method for distributing HTF funds through grants to subgrantees and how those funds will be made available to state agencies and/or units of general local government. If not distributing funds through grants to subgrantees, enter "N/A".

N/A

3. If distributing HTF funds through grants to subgrantees, describe the method for distributing HTF funds through grants to subgrantees and how those funds will be made available to state agencies and/or units of general local government. If not distributing funds through grants to subgrantees, enter "N/A".

N/A

4. If distributing HTF funds by selecting applications submitted by eligible recipients:

a. Describe the eligibility requirements for recipients of HTF funds (as defined in 24 CFR § 93.2). If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

Eligible recipients include nonprofit entities, for-profit entities, public housing agencies and tribally designated housing entities. Participating recipients must be approved by MFA and must have demonstrated experience and capacity to conduct eligible activities that meet the requirements of 24 CFR 93.200. To be eligible to receive NHTF assistance:

- Applicant must not currently be suspended, debarred or otherwise restricted by any department or agency of the federal government or state government from doing business with such department or agency because of misconduct or alleged misconduct.
- Applicant and all members of the development team (developer, general partner, contractor, management company, consultant(s), architect, attorney and accountant, etc.) of the proposed project must be in good standing with MFA and all other state and federal affordable housing agencies or departments. For example, debarment from HUD, MFA, or other federal housing programs, bankruptcy, criminal indictments or convictions, poor performance on prior MFA or federally-financed projects (for example, late payments within the 18-month period prior to the application deadline, misuse of reserves and/or other project funds, default, fair housing violations, non-compliance (e.g. with the terms of Land Use Restriction Agreements on other projects), or failure to meet development deadlines or documentation requirements) on the part of any proposed development team member or project owner or other principal may result in rejection of an application by MFA.
- If applicant has an audited financial statement, the following types of audit findings may disqualify applicant from funding:
 - Repeat of unresolved audit findings, as determined by MFA;
 - If applicant has received greater than \$750,000 in federal funds during its most recent fiscal year and its single audit did not meet the requirements of 2 CFR 200 Subpart F;
 - For any such single audit, no proof of Federal Audit Clearinghouse submission (FOR SF-SAC);
 - If referenced in audit as a separate communication, no submission of management; response letter and management response to concerns noted in the management letter; and
 - If any findings, no submission of management response to findings.

b. Describe the grantee's application requirements for eligible recipients to apply for HTF funds. If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

Entities seeking HTF dollars for eligible projects may submit MFA's Rental Development Project Application to MFA, which is posted on MFA's website.

Subject to fund availability, final funding decisions will be made by MFA's Board of Directors. Applications must be received no later than 60 days prior to a regularly scheduled meeting of the MFA Board of Directors in order to be considered at that meeting. Meetings of the MFA

Board of Directors are generally held every third Wednesday of the month. All applications submitted by the deadline for a particular meeting of the MFA Board of Directors will be treated as one funding round and evaluated concurrently. If sufficient funds are not available to fund all projects in a funding round that meets the requirements outlined in this NOFA, the project receiving the highest score will be recommended to the Board for approval, followed by the next highest scoring project, etc. until the remaining funds are no longer sufficient to fulfill the next highest scoring project's requested loan amount.

At a minimum, applications will require information on the following:

- Applicant's development capacity and experience
- Applicant's financial condition
- Capacity and experience of all other members of the development team
- Development cost budget
- Proposed sources of financing
- Unit mix and projected rents
- Operating cost budget
- Cash flow projection
- Narrative description of the project
- Architectural plans

c. Describe the selection criteria that the grantee will use to select applications submitted by eligible recipients. If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

All projects must meet the following threshold criteria:

- HTF-assisted units must provide permanent rental housing for ELI families
- HTF-assisted units must remain affordable to ELI families for at least 30 years
- The applicant must certify that HTF-assisted units will comply with all HTF requirements
- The project must be financially feasible
- HTF-assisted rehabilitation projects must comply with the rehabilitation standards found in the 2020 HTF Allocation Plan in the Grantee Unique Appendices.
- The project must include at least four (4) rental units.

All projects that meet the threshold criteria will be evaluated according to the following criteria:

Scoring Criteria	Priority
Geographic diversity <i>No other Low Income Housing Tax Credit, public housing, or federally-subsidized housing projects within:</i> <ul style="list-style-type: none"> • ¼ mile radius • ½ mile radius 	Low
Duration of the affordability period beyond the required 30 years <i>Projects committed to an additional five or more years</i>	Low

Organization type <i>Developer/general partner is a New Mexico nonprofit organization, a Tribal Designated Housing Entity (TDHE), or a public housing authority</i>	Low
Absence of pre-existing project-based rental assistance <i>Projects without project-based rental assistance or projects that have or will have project-based rental assistance covering less than or equal to 25% of the total units</i>	Low
Transit-oriented development <i>Projects within ½-mile radius of public transportation Public transportation must be established and provided on a fixed route with scheduled service. Alternative forms of transportation may be acceptable, provided sufficient documentation is submitted that establishes the alternative form of transportation is acceptable to MFA. A future promise to provide service does not satisfy this scoring criterion.</i>	Medium
Rural location <i>Projects located in cities with populations of 50,000 or less (per latest U.S. Census)</i>	Medium
Creation of new units serving ELI households, through new construction, adaptive reuse or conversion of market-rate units	Medium
Applicant's ability to obligate HTF funds and undertake eligible activities in a timely manner <i>Projects that have (1) evidence of site control (2) evidence that the current zoning of the proposed site does not prohibit multifamily housing (3) evidence of all other non-MFA funding sources a.) letters of interest from all other non-MFA funding b.) commitment letters from all other non-MFA funding sources</i>	High
Use of state, local and private funding sources <i>Projects that have funding sources outside of federal funding sources, Low Income Housing Tax Credits, bond financing and MFA funding sources</i>	High
Extent to which the project provides permanent supportive housing	High

d. Describe the grantee's required priority for funding based on geographic diversity (as defined by the grantee in the Consolidated Plan). If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

Points within this scoring criterion are given based on the project's distance from another Low Income Housing Tax Credit, public housing, or federally-subsidized housing project. This scoring criterion falls within the Low Priority category.

e. Describe the grantee's required priority for funding based on the applicant's ability to obligate HTF funds and undertake eligible activities in a timely manner. If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

Applicant's ability to obligate HTF funds and undertake eligible activities in a timely manner is awarded points based on the following criteria:

- (1) Evidence of site control
- (2) Evidence that the current zoning of the proposed site does not prohibit multifamily housing
- (3) Evidence of all other non-MFA funding sources, such as:

- a. Letters of interest from all other non-MFA funding
- b. Commitment letters from all other non-MFA funding sources

This scoring criterion falls within the High Priority category.

f. Describe the grantee's required priority for funding based on the extent to which the rental project has Federal, State, or local project-based rental assistance so that rents are affordable to extremely low-income families. If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

Applicants are awarded points for projects that either do not have project-based rental assistance or projects that have or will have project-based rental assistance cover less than or equal to 25 percent of the total units. This scoring criterion falls within the Low Priority category.

g. Describe the grantee's required priority for funding based on the financial feasibility of the project beyond the required 30-year period. If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

Applicants are awarded points if the duration of the affordability period beyond the required 30 years is an additional five (5) years or more. This scoring criterion falls within the Low Priority category.

h. Describe the grantee's required priority for funding based on the merits of the application in meeting the priority housing needs of the grantee (such as housing that is accessible to transit or employment centers, housing that includes green building and sustainable development features, or housing that serves special needs populations). If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

One of the State's priority housing needs, as described in SP-25, is to preserve and develop affordable housing. Applications selected to receive HTF funding will meet this priority housing need and will specifically fulfill the State's goal, associated with that priority need, of developing housing for vulnerable populations.

13. Describe the grantee's required priority for funding based on the extent to which the application makes use of non-federal funding sources. If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

Applicants whose projects have funding sources outside of federal funding sources, Low Income Housing Tax Credits, bond financing and MFA funding sources are awarded points.

5. Does the grantee's application require the applicant to include a description of the eligible activities to be conducted with HTF funds? If not distributing funds by selecting applications submitted by eligible recipients, select "N/A".

☒ Yes ☐ No ☐ N/A

6. Does the grantee's application require that each eligible recipient certify that housing units assisted with HTF funds will comply with HTF requirements? If not distributing funds by selecting applications submitted by eligible recipients, select "N/A".

☒ Yes ☐ No ☐ N/A

7. Performance Goals and Benchmarks. The grantee has met the requirement to provide for performance goals and benchmarks against which the grantee will measure its progress, consistent with the grantee's goals established under 24 CFR 91.315(b)(2), by including HTF in its housing goals in the housing table on the SP-45 Goals and AP-20 Annual Goals and Objectives screens.

☒ Yes ☐ No ☐ N/A

8. Maximum Per-unit Development Subsidy Amount for Housing Assisted with HTF Funds. Enter or attach the grantee's maximum per-unit development subsidy limits for housing assisted with HTF funds.

The limits must be adjusted for the number of bedrooms and the geographic location of the project. The limits must also be reasonable and based on actual costs of developing non-luxury housing in the area.

If the grantee will use existing limits developed for other federal programs such as the Low Income Housing Tax Credit (LIHTC) per unit cost limits, HOME's maximum per-unit subsidy amounts and/or Public Housing Development Cost Limits (TDCs), it must include a description of how the HTF maximum per-unit development subsidy limits were established or a description of how existing limits developed for another program and being adopted for HTF meet the HTF requirements specified above.

MFA will use the maximum per-unit subsidy limits for HUD's HOME program in effect at the time of commitment of HTF funds.

MFA examined the development cost budgets of recent MFA-funded projects and determined that all were well within these subsidy limits, and that these limits would allow cost premiums that may be necessary in developing housing for certain ELI populations.

9. Rehabilitation Standards. The grantee must establish rehabilitation standards for all HTF-assisted housing rehabilitation activities that set forth the requirements that the housing must meet upon project completion. The grantee's description of its standards must be in sufficient detail to determine the required rehabilitation work including methods and materials. The standards may refer to

applicable codes or they may establish requirements that exceed the minimum requirements of the codes. The grantee must attach its rehabilitation standards below.

In addition, the rehabilitation standards must address each of the following: health and safety; major systems; lead-based paint; accessibility; disaster mitigation (where relevant); state and local codes, ordinances and zoning requirements; Uniform Physical Condition Standards; and Capital Needs Assessments (if applicable).

See attached *HTF Allocation Plan* in the Grantee Unique Appendices for the HTF rehabilitation standards.

10. Resale or Recapture Guidelines. Below, the grantee must enter (or attach) a description of the guidelines that will be used for resale or recapture of HTF funds when used to assist first-time homebuyers. If the grantee will not use HTF funds to assist first-time homebuyers, enter “N/A”.

N/A

11. HTF Affordable Homeownership Limits. If the grantee intends to use HTF funds for homebuyer assistance and does not use the HTF affordable homeownership limits for the area provided by HUD, it must determine 95 percent of the median area purchase price and set forth the information in accordance with §93.305. If the grantee will not use HTF funds to assist first-time homebuyers, enter “N/A”.

N/A

12. Grantee Limited Beneficiaries or Preferences. Describe how the grantee will limit the beneficiaries or give preferences to a particular segment of the extremely low- or very low-income population to serve unmet needs identified in its Consolidated Plan or Annual Action Plan. If the grantee will not limit the beneficiaries or give preferences to a particular segment of the extremely low- or very low-income population, enter “N/A.”

Any limitation or preference must not violate nondiscrimination requirements in § 93.350, and the grantee must not limit or give preferences to students. The grantee may permit rental housing owners to limit tenants or give a preference in accordance with § 93.303(d)(3) only if such limitation or preference is described in the action plan.

HTF applicants are permitted to limit occupancy to or provide preference to the following populations in accordance with 24 CFR 93.303(d):

- Households or individuals experiencing homelessness;
- Individuals with disabilities;
- Individuals with severe mental illnesses;
- Individuals with alcohol or other addictions;
- Individuals with HIV/AIDS;
- Victims of domestic violence;

- Senior housing;
- Veterans;
- Individuals on public housing waiting lists;
- Youth transitioning out of foster care; and
- Ex-offenders

While not required to limit occupancy or provide preference to the populations described above, owners of HTF-assisted projects who do must do so in accordance with 24 CFR 93.303(d). The intent is merely to allow owners of HTF-assisted projects to limit occupancy to or provide preference to populations identified within this section as well as the priority housing needs identified in the New Mexico Consolidated Plan. Any limitation or preference must not violate nondiscrimination requirements. Federal fair housing requirements, including the duty to affirmatively further fair housing, are applicable to the HTF program. A limitation does not violate nondiscrimination requirements if the project also receives funding from a federal program that limits eligibility to a particular segment of the population (e.g. Housing Opportunity for Persons Living with AIDS program, the Section 202 and Section 811 programs) or the Housing for Older Persons Act.

13. Refinancing of Existing Debt. Enter or attach the grantee's refinancing guidelines below. The guidelines describe the conditions under which the grantee will refinance existing debt. The grantee's refinancing guidelines must, at minimum, demonstrate that rehabilitation is the primary eligible activity and ensure that this requirement is met by establishing a minimum level of rehabilitation per unit or a required ratio between rehabilitation and refinancing. If the grantee will not refinance existing debt, enter "N/A."

MFA may, at its discretion, use HTF funds for refinancing only when needed in order to permit or continue affordability of rental units when (1) rehabilitation is the primary activity, (2) the use of HTF funds is proportional to the number of HTF-assisted units in the project, and (3) the rehabilitation cost attributable to the HTF units is greater than the amount of debt to be refinanced that is attributed to the HTF units. MFA's minimum affordability period and underwriting standards for an initial investment of HTF funds would apply, which include: adequacy of management and owner, feasibility of project to meet operational and debt service requirements, consistency with the market and review of total development costs and sources available to meet these needs.

Discussion:

Please see the 2020 HTF Allocation Plan in the Grantee Unique Appendices.

Data Sources

1	<p>Data Source Name</p> <p>2012-2016 ACS 5-Yr Estimates</p> <hr/> <p>List the name of the organization or individual who originated the data set.</p> <p>US Census Bureau</p> <hr/> <p>Provide a brief summary of the data set.</p> <p>The American Community Survey (ACS) is an ongoing survey that provides data every year -- giving communities the current information they need to plan investments and services. Information from the survey generates data that help determine how more than \$400 billion in federal and state funds are distributed each year. The ACS is accessed through the American FactFinder website, which provides data about the United States, Puerto Rico and the Island Areas.</p> <hr/> <p>What was the purpose for developing this data set?</p> <p>Information from the ACS helps determine how more than \$400 billion in federal and state funds are distributed each year to help communities, state governments, and federal programs.</p> <hr/> <p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>The State of New Mexico</p> <hr/> <p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>2012-2016 ACS 5-Year Estimates</p> <hr/> <p>What is the status of the data set (complete, in progress, or planned)?</p> <p>Complete</p>
2	<p>Data Source Name</p> <p>2011-2015 CHAS</p>

	<p>List the name of the organization or individual who originated the data set.</p> <p>US Census Bureau, American Community Survey (ACS) and U.S. Department of Housing and Urban Development (HUD)</p> <hr/> <p>Provide a brief summary of the data set.</p> <p>Each year, the U.S. Department of Housing and Urban Development (HUD) receives custom tabulations of American Community Survey (ACS) data from the U.S. Census Bureau. These data, known as the "CHAS" data (Comprehensive Housing Affordability Strategy), demonstrate the extent of housing problems and housing needs, particularly for low income households.</p> <hr/> <p>What was the purpose for developing this data set?</p> <p>The CHAS data are used by local governments to plan how to spend HUD funds, and may also be used by HUD to distribute grant funds.</p> <hr/> <p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>The State of New Mexico</p> <hr/> <p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>2011-2015 CHAS</p> <hr/> <p>What is the status of the data set (complete, in progress, or planned)?</p> <p>Complete</p>
3	<p>Data Source Name</p> <p>2000 Census, 2012-2016 ACS</p> <hr/> <p>List the name of the organization or individual who originated the data set.</p> <p>US Census Bureau</p>

	<p>Provide a brief summary of the data set.</p> <p>The US Census 2000 contains detailed tables presenting data for the United States, 50 states, the District of Columbia and Puerto Rico focusing on age, sex, households, families, and housing units. These tables provide in-depth figures by race and ethnicity.</p> <p>The American Community Survey (ACS) is an ongoing survey that provides data every year – giving communities the current information they need to plan investments and services. Information from the survey generates data that help determine how more than \$400 billion in federal and state funds are distributed each year. The ACS is accessed through the American FactFinder website, which provides data about the United States, Puerto Rico and the Island Areas.</p> <hr/> <p>What was the purpose for developing this data set?</p> <p>Census information affects the numbers of seats a state occupies in the U.S. House of Representatives. An accurate count of residents can also benefit the community. The information the census collects helps to determine how more than \$400 billion dollars of federal funding each year is spent on infrastructure and services. Among other things, Census data is used to advocate for causes, rescue disaster victims, prevent diseases, research markets, locate pools of skilled workers and more.</p> <p>ACS: Information from the ACS help determine how more than \$400 billion in federal and state funds are distributed each year to help communities, state governments, and federal programs.</p> <hr/> <p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>The State of New Mexico</p> <hr/> <p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>2000 Census</p> <p>2012-2016 ACS 5-Year Estimates</p> <hr/> <p>What is the status of the data set (complete, in progress, or planned)?</p> <p>Complete</p>
4	<p>Data Source Name</p> <p>2011-2015 ACS (Workers), 2015 LEHD (Jobs)</p>

<p>List the name of the organization or individual who originated the data set.</p> <p>2011-2015 ACS and 2015 Longitudinal Employee-Household Dynamics: United States Census Bureau</p>
<p>Provide a brief summary of the data set.</p> <p>The American Community Survey (ACS) is an ongoing survey that provides data every year -- giving communities the current information they need to plan investments and services. Information from the survey generates data that help determine how more than \$400 billion in federal and state funds are distributed each year. The ACS is accessed through the American FactFinder website, which provides data about the United States, Puerto Rico and the Island Areas.</p> <p>The Longitudinal Employer-Household Dynamics (LEHD) program is part of the Center for Economic Studies at the U.S. Census Bureau. The LEHD program produces new, cost effective, public-use information combining federal, state and Census Bureau data on employers and employees under the Local Employment Dynamics (LED) Partnership.</p>
<p>What was the purpose for developing this data set?</p> <p>ACS: Information from the ACS help determine how more than \$400 billion in federal and state funds are distributed each year to help communities, state governments, and federal programs.</p> <p>LEHD: Information from the LEHD helps state and local authorities who increasingly need detailed local information about their economies to make informed decisions. The LEHD Partnership works to fill critical data gaps and provide indicators needed by state and local authorities. LEHD's mission is to provide new dynamic information on workers, employers, and jobs with state-of-the-art confidentiality protections and no additional data collection burden.</p>
<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>The State of New Mexico</p>
<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>2011-2015 ACS (Workers), 2015 LEHD (Jobs)</p>
<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>Complete</p>

5	Data Source Name 2018 CoC PIT
	List the name of the organization or individual who originated the data set. The City of Albuquerque CoC and the Balance of State CoC.
	Provide a brief summary of the data set. The Point-in-Time (PIT) count is data on the number of sheltered and unsheltered people and their characteristics experiencing homelessness on a given night as reported by the Continuums of Care.
	What was the purpose for developing this data set? To identify the number and characteristics of homeless individuals and families on a given night in the state to assess the available resources and inform the CoCs of program needs.
	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population? The State of New Mexico is covered by the City of Albuquerque CoC and the Balance of State CoC.
	What time period (provide the year, and optionally month, or month and day) is covered by this data set? January 2018
	What is the status of the data set (complete, in progress, or planned)? Complete
6	Data Source Name NM HIV Surveillance & Epidemiology Program, 2016 Annual Report
	List the name of the organization or individual who originated the data set. New Mexico Department of Health

	<p>Provide a brief summary of the data set.</p> <p>The New Mexico Department of Health's HIV Surveillance & Epidemiology Program collects, analyzes, and disseminates surveillance data on HIV infection in New Mexico. This data is collected into an HIV surveillance annual report and includes HIV infection population counts, characteristics, regional impacts and yearly trends.</p> <p>What was the purpose for developing this data set?</p> <p>The annual surveillance report summarizes information about diagnosed HIV infections of which this information is used by the New Mexico Department of Health's partners including other agencies, health departments, nonprofits, academic institutions and healthcare providers to help optimize efforts, plan services, allocate resources, develop policy and monitor trends in HIV infection.</p> <p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>The State of New Mexico</p> <p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>2016</p> <p>What is the status of the data set (complete, in progress, or planned)?</p> <p>Complete</p>
7	<p>Data Source Name</p> <p>2018 HOPWA CAPER</p> <p>List the name of the organization or individual who originated the data set.</p> <p>MFA Community Development Department</p> <p>Provide a brief summary of the data set.</p> <p>The 2018 HOPWA CAPER is an annual report providing program accomplishments for serving persons with HIV/AIDS and is part of the 2018 Consolidated Annual Performance and Evaluation Report that is submitted to HUD 90 days following the end of the program year. The HOPWA CAPER provides beneficiary counts and demographic and economic characteristics.</p>

	<p>What was the purpose for developing this data set?</p> <p>The 2018 HOPWA CAPER provides annual information on program accomplishments that supports program evaluation and the ability to measure program beneficiary outcomes as related to maintaining housing stability, prevent homelessness and improve access to care and support for persons with HIV/AIDS.</p> <p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>The State of New Mexico</p> <p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>2018</p> <p>What is the status of the data set (complete, in progress, or planned)?</p> <p>Complete</p>
8	<p>Data Source Name</p> <p>HUD 2019 Fair Market Rents (FMR)</p> <p>List the name of the organization or individual who originated the data set.</p> <p>US Department of Housing and Urban Development (HUD)</p> <p>Provide a brief summary of the data set.</p> <p>Fair Market Rents (FMRs) are set by HUD and used to determine payment standard amounts for HUD Programs. HUD annually estimates FMRs for Office of Management and Budget (OMB) defined metropolitan areas, some HUD defined subdivisions of OMB metropolitan areas and each nonmetropolitan county. FMRs are displayed for efficiency (studio), 1-bedroom, 2-bedroom, 3-bedroom and 4-bedroom units by local counties as there is no statewide FMR.</p> <p>What was the purpose for developing this data set?</p> <p>Fair Market Rents (FMRs) are set by HUD and used to determine payment standard amounts for HUD Programs such as HOME.</p>

	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>The State of New Mexico</p>
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>2019</p>
	<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>Complete</p>
9	<p>Data Source Name</p> <p>HUD 2018 CoC Homeless Assistance Programs, Housing Inventory Count Report</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>This data is provided to HUD by the two CoCs in New Mexico: Albuquerque CoC and the New Mexico Balance of State CoC.</p>
	<p>Provide a brief summary of the data set.</p> <p>The CoC Homeless Assistance Programs, Housing Inventory Count (HIC) Report is a count of all the emergency shelter beds, transitional housing beds and permanent supportive housing beds in the state.</p>
	<p>What was the purpose for developing this data set?</p> <p>HIC counts provide a snapshot of the homeless housing inventory in the state. The HIC reports from each CoC tally the number of beds and units available on the night designated for the count by program type, and include beds dedicated to serve persons who are homeless as well as persons in Permanent Supportive Housing.</p>
	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>The State of New Mexico</p>

	What time period (provide the year, and optionally month, or month and day) is covered by this data set? 2018
	What is the status of the data set (complete, in progress, or planned)? Complete

Grantee Appendices

GRANTEE UNIQUE APPENDICES

Part A: Notices of Public Hearings and Public Comment Period

Part B: Publication Certifications *[to be provided when available]*

Part C: Summary of Public Comments *[to be provided when available]*

Part D: Survey Questions

Part E: Survey Responses

Part F: SF424s and State Certifications *[to be provided when available]*

Part G: HOME Recapture/Affordability Guidelines

Part H: 2020 Housing Trust Fund Allocation Plan and Design Standards

Part I: HOME Purchase Price Limits

Part J: Monitoring Plans

Part K: ESG Written Standards

Part L: Citizen Participation Plan

Part A

**NOTICE OF PUBLIC HEARING #1
FOR THE 2020-2024 NEW MEXICO CONSOLIDATED PLAN
AND 2020 ANNUAL ACTION PLAN**

The New Mexico Mortgage Finance Authority (MFA) and the Department of Finance and Administration, Local Government Division (DFA) are seeking public comment on community needs related to the 2020-2024 Consolidated Plan and 2020 Annual Action Plan. The Consolidated Plan is a five-year strategic plan that governs the administration of federal funding appropriated for housing and community development activities that benefit low- and moderate- income persons throughout the State of New Mexico. The 2020 Annual Action Plan is the first annual implementation plan under the State of New Mexico 2020-2024 Consolidated Plan for Housing and Community Development.

Such federal funding includes the following programs: HOME Investment Partnerships (HOME), Community Development Block Grant (CDBG), Emergency Solutions Grants (ESG), Housing Opportunities for Persons with AIDS (HOPWA) and the Housing Trust Fund (HTF). The Consolidated Plan analyzes data and information supplied by residents and stakeholders to determine the short- and long-term needs in the state and provides a strategy for the investment of these federal funds. The state of New Mexico estimates receiving a total of \$55.4 million in CDBG funds, \$25.55 million in HOME funds, \$5.75 million in ESG funds, \$4.55 million in HOPWA funds and \$18.6 million in HTF funds during the five-year period of the Consolidated Plan beginning January 1, 2020 and ending December 31, 2024. These funds may be used for activities including but not limited to public facilities and infrastructure improvements, affordable housing development and preservation, economic development, homelessness prevention and rapid rehousing and program administration. The 2020 Annual Action Plan outlines one-year goals for the period beginning January 1, 2020 and ending December 31, 2020 for approximately \$26.85 million of the federal funding, through the five federal programs listed. The HOME, ESG, HOPWA and HTF programs are administered by MFA, and the CDBG program is administered by DFA.

Citizens, interested agencies, and for-profit and nonprofit organizations may attend a public hearing at the location below or via webcast at www.housingnm.org to provide comments on community needs for the 2020-2024 Consolidated Plan. (Although comments will be heard on possible plans to address needs, this public hearing will specifically focus on the Needs Assessment, Market Analysis and other data collected for the plan.)

September 23, 2019 at 5:00 pm
New Mexico Mortgage Finance Authority (MFA)
Abbott Hall
344 4th Street SW
Albuquerque, NM 87102

If you are an individual with a disability who is in need of a reader, amplifier, qualified sign language interpreter, or any other form of auxiliary aid or service, please contact Sabrina Su by phone: (505) 843-6880 or toll free 1-800-444-6880; fax: (505) 243-3289; e-mail: ssu@housingnm.org; or mail: New Mexico Mortgage Finance Authority, 344 Fourth St. SW, Albuquerque, NM 87102.

Accommodations can be made within 48 hours' notice for non-English speaking participants and individuals with disabilities by calling 505-843-6880. All facilities are wheelchair accessible.

The Needs Assessment and Market Analysis will be available on September 16, 2019 on MFA's website at:

<http://www.housingnm.org/resources/new-mexico-annual-action-plan>

and at DFA's website at:

http://www.nmdfa.state.nm.us/Local_Government.aspx

If you are unable to download the Needs Assessment and Market Analysis, please contact MFA to request a copy (505-843-6880 or toll free 1-800-444-6880). A reasonable number of printed copies are also available at no charge at MFA's office at 344 4th Street SW, Albuquerque, NM 87102 and at DFA's office at 407 Galisteo Street, Santa Fe, NM 87501. Additionally, the documents can be provided in alternative formats (i.e., Braille/large print, audio tape) for the disabled and may also be translated into Spanish for Limited English Proficient (LEP) Spanish speaking persons, upon request.

**AVISO DE AUDIENCIA PÚBLICA Nº 1
PARA EL PLAN CONSOLIDADO 2020-2024
Y EL PLAN DE ACCIÓN ANUAL 2020 DE NUEVO MEXICO**

La Autoridad Financiera Hipotecaria de Nuevo México (MFA por sus siglas en inglés) y el Departamento de Finanzas y Administración, División Local Gubernamental (DFA por sus siglas en inglés) están solicitando comentarios del público sobre necesidades de la comunidad relacionadas con el Plan Consolidado 2020-2024 y el Plan Anual de Acción 2020 del Estado de Nuevo México. El Plan Consolidado es un plan estratégico de cinco años que regula la administración de fondos federales asignados a actividades para el desarrollo de la vivienda y la comunidad que benefician a personas de ingresos bajos y moderados a través de todo el estado de Nuevo México. El Plan Anual de Acción 2020 es el primer plan anual de implementación bajo el Plan Consolidado para la Vivienda y el Desarrollo Urbano 2020-2024 del Estado de Nuevo México.

Tal financiamiento federal incluye los siguientes programas: Colaboraciones para Invertir en Casas (HOME por sus siglas en inglés), Subvención en Bloque para el Desarrollo de la Comunidad (CDBG por sus siglas en inglés), Subvención para Soluciones de Urgencia (ESG por sus siglas en inglés), Oportunidades de Vivienda para Personas con SIDA (HOPWA por sus siglas en inglés) y Fondo Fiduciario para la Vivienda (HTF por sus siglas en inglés). El Plan Consolidado analiza datos e información suministrados por residentes y partes interesadas para determinar las necesidades a corto y largo plazo de la comunidad y proporciona una estrategia para la inversión de estos fondos federales. El estado de Nuevo México estima recibir un total de \$55.4 millones de fondos de CDBG, \$25.55 millones de fondos de HOME, \$5.75 millones de fondos de ESG, \$4.55 millones de fondos de HOPWA y \$18.6 millones de fondos de HTF durante el período de cinco años del Plan Consolidado comenzando el 1 de enero de 2020 y terminando el 31 de diciembre de 2024. Estos fondos pueden ser utilizados para actividades incluyendo pero no limitadas a instalaciones públicas y mejoramiento de infraestructura, desarrollo de vivienda asequible y preservación, desarrollo económico, prevención de personas con carencia de vivienda y rápido realojamiento y administración de programas. El Plan de Acción Anual 2020 describe las metas de un año comenzando el 1 de enero de 2020 y terminando el 31 de diciembre de 2024 para aproximadamente \$26.85 millones de la financiación federal, a través de los cinco programas federales mencionados aquí. Los programas HOME, ESG, HOPWA y HTF son administrados por la MFA, y el programa CDBG es administrado por la DFA.

Ciudadanos, agencias interesadas y organizaciones con fines de lucro y sin fines de lucro pueden asistir a la audiencia pública en la localidad abajo o a través de webcast en www.housingnm.org para proporcionar comentarios sobre necesidades de la comunidad relacionadas con el Plan Consolidado 2020-2024. (Aunque se escucharán comentarios sobre planes posibles para abordar las necesidades, esta audiencia pública se centrará específicamente en la Evaluación de Necesidades, Análisis de Mercado y otros datos recopilados para el plan.)

23 septiembre 2019, a las 5:00 pm
New Mexico Mortgage Finance Authority (MFA)
Abbott Hall
344 4th Street SW
Albuquerque, NM 87102

Si usted tiene una discapacidad y necesita un lector, un amplificador, un intérprete calificado de la lengua de señas, u otro tipo de ayuda o servicio, haga el favor de ponerse en contacto con Sabrina Su por teléfono: (505) 843-6880 o sin cargo 1-800-444-6880; por fax: (505) 243-3289; por correo electrónico: ssu@housingnm.org; o por correo: New Mexico Mortgage Finance Authority, 344 Fourth St., SW, Albuquerque, NM 87102.

Se podrá hacer arreglos con 48 horas de notificación anterior para participantes que no hablen inglés y personas con discapacidades llamando al 505-843-6880. Todas las instalaciones son accesibles para silla de ruedas.

La Evaluación de Necesidades y el Análisis de Mercado estarán disponibles el 16 de septiembre en el sitio web de MFA en:

<http://www.housingnm.org/resources/new-mexico-annual-action-plan>

y en el sitio web de DFA en:

http://www.nmdfa.state.nm.us/Local_Government.aspx

Si usted no puede descargar la Evaluación de Necesidades y el Análisis de Mercado, favor de ponerse en contacto con MFA para pedir una copia (505-843-6880 o sin cargo 1-800-444-6880). Un número razonable de copias impresas también están disponibles sin cargo en la oficina de MFA en 344 4th Street SW, Albuquerque, NM 87102 y en la oficina de DFA en 407 Galisteo Street, Santa Fe, NM 87501. Además, con previa solicitud los documentos se pueden proporcionar en formatos alternativos (es decir, Braille / letra grande, cinta de audio) para discapacitados y también se puede traducir al español para personas que hablan español con dominio limitado del inglés (LEP).

**NOTICE OF PUBLIC HEARING #2 AND 30-DAY PUBLIC COMMENT PERIOD
FOR THE DRAFT 2020-2024 NEW MEXICO CONSOLIDATED PLAN
AND 2020 ANNUAL ACTION PLAN**

The New Mexico Mortgage Finance Authority (MFA) and the Department of Finance and Administration, Local Government Division (DFA) are seeking public comment on the DRAFT State of New Mexico 2020-2024 Consolidated Plan and 2020 Annual Action Plan. A thirty-day public comment period will begin on October 1, 2019 and end on October 31, 2019, and a public hearing on the drafts will be held on October 23, 2019. The Consolidated Plan is a five-year strategic plan that governs the administration of federal funding appropriated for housing and community development activities that benefit low- and moderate-income persons throughout the State of New Mexico. The 2020 Annual Action Plan is the first annual implementation plan under the State of New Mexico 2020-2024 Consolidated Plan for Housing and Community Development.

Such federal funding includes the following programs: HOME Investment Partnerships (HOME), Community Development Block Grant (CDBG), Emergency Solutions Grants (ESG), Housing Opportunities for Persons with AIDS (HOPWA) and the Housing Trust Fund (HTF). The Consolidated Plan analyzes data and information supplied by residents and stakeholders to determine the short- and long-term needs in the state and provides a strategy for the investment of these federal funds. The state of New Mexico estimates receiving a total of \$55.4 million in CDBG funds, \$22.55 million in HOME funds, \$5.75 million in ESG funds, \$4.55 million in HOPWA funds and \$18.6 million in HTF funds during the five-year period of the Consolidated Plan beginning January 1, 2020 and ending December 31, 2024. These funds may be used for activities including but not limited to public facilities and infrastructure improvements, affordable housing development and preservation, economic development, homelessness prevention and rapid rehousing and program administration. The 2020 Annual Action Plan outlines one-year goals for the period beginning January 1, 2020 and ending December 31, 2020 for approximately \$26.85 million of the federal funding, through the five federal programs listed. The HOME, ESG, HOPWA and HTF programs are administered by MFA, and the CDBG program is administered by DFA.

The combined draft 2020-2024 Consolidated Plan and 2020 Annual Action Plan will be available on October 1, 2019 at MFA's website at:

<http://housingnm.org/resources/new-mexico-consolidated-plan>

and at DFA's website at:

http://www.nmdfa.state.nm.us/Local_Government.aspx.

If you are unable to download the draft Consolidated Plan and Action Plan, please contact MFA to request a copy (505-843-6880 or toll free 1-800-444-6880). A reasonable number of printed copies are also available at no charge at MFA's office at 344 4th Street SW, Albuquerque, NM 87102 and at DFA's office at 407 Galisteo Street, Santa Fe, NM 87501. Additionally, the documents can be provided in alternative formats (i.e., Braille/large print, audio tape) for the disabled and may also be translated into Spanish for Limited English Proficient (LEP) Spanish speaking persons, upon request.

Citizens, interested agencies, and for-profit and nonprofit organizations may attend a public hearing at the location below or via webcast at www.housingnm.org to provide comments on the draft 2020-2024 Consolidated Plan and 2020 Action Plan. (Although all comments will be heard, this public hearing will specifically focus on the Strategic Plan and Action Plan portions of the draft 2020-2024 Consolidated Plan and 2020 Action Plan).

October 23, 2019 at 5:00 pm
New Mexico Mortgage Finance Authority (MFA)
344 4th Street SW
Albuquerque, NM 87102

If you are an individual with a disability who is in need of a reader, amplifier, qualified sign language interpreter, or any other form of auxiliary aid or service, please contact Sabrina Su by phone: (505) 843-6880 or toll free 1-800-444-6880; fax: (505) 243-3289; e-mail: ssu@housingnm.org; or mail: New Mexico Mortgage Finance Authority, 344 Fourth St. SW, Albuquerque, NM 87102.

Accommodations can be made within 48 hours' notice for non-English speaking participants and individuals with disabilities by calling 505-843-6880. All facilities are wheelchair accessible.

Citizens, interested agencies, and for-profit and nonprofit organizations may provide comments at any time during the thirty-day public comment period, which will begin on October 1, 2019 and end at 11:59 p.m. MDT, October 31, 2019. Written comments and/or questions may be directed to Sabrina Su by phone: (505) 843-6880 or toll free 1-800-444-6880; fax: (505) 243-3289; e-mail: ssu@housingnm.org; or mail: New Mexico Mortgage Finance Authority, 344 Fourth St. SW, Albuquerque, NM 87102. After receipt of public comments, MFA staff will prepare a summary of all comments received in writing and, in cases where any citizens' views are not accepted, provide reasons for the decision. This documentation will be attached to the 2020-2024 Consolidated Plan and 2020 Action Plan that will be submitted to HUD on November 15, 2019 or at a later date as directed by HUD.

Final funding levels and goals described in the final 2020-2024 Consolidated Plan and 2020 Action Plan submitted to HUD may differ from the estimated funding levels and goals listed in the draft, which are based on estimates of the 2019 grants awarded by HUD. Funding levels and goals will be adjusted proportionally to account for any increase or decrease in funding availability. The final 2020-2024 Consolidated Plan and 2020 Action Plan approved by HUD will include final funding levels and goals and will be available on MFA's website at <http://housingnm.org/resources/new-mexico-consolidated-plan> and at DFA's website at http://www.nmdfa.state.nm.us/Local_Government.aspx.

**AVISO DE AUDIENCIA PÚBLICA Nº 1
PARA EL BORRADOR DEL PLAN CONSOLIDADO 2020-2024
Y DEL PLAN DE ACCIÓN ANUAL 2020 DE NUEVO MEXICO**

La Autoridad Financiera Hipotecaria de Nuevo México (MFA por sus siglas en inglés) y el Departamento de Finanzas y Administración, División Local Gubernamental (DFA por sus siglas en inglés) están solicitando comentarios del público sobre el BORRADOR del Plan Consolidado 2020-2024 y del Plan Anual de Acción 2020 del Estado de Nuevo México. Un período de 30 días para comentarios públicos comenzará el 1 de octubre de 2019 y terminará el 31 de octubre de 2019, y habrá una audiencia pública el 23 de octubre de 2019. El Plan Consolidado es un plan estratégico de cinco años que regula la administración de fondos federales asignados a actividades para el desarrollo de la vivienda y la comunidad que benefician a personas de ingresos bajos y moderados a través de todo el estado de Nuevo México. El Plan Anual de Acción 2020 es el primer plan anual de implementación bajo el Plan Consolidado para la Vivienda y el Desarrollo Urbano 2020-2024 del Estado de Nuevo México.

Tal financiamiento federal incluye los siguientes programas: Colaboraciones para Invertir en Casas (HOME por sus siglas en inglés), Subvención en Bloque para el Desarrollo de la Comunidad (CDBG por sus siglas en inglés), Subvención para Soluciones de Urgencia (ESG por sus siglas en inglés), Oportunidades de Vivienda para Personas con SIDA (HOPWA por sus siglas en inglés) y Fondo Fiduciario para la Vivienda (HTF por sus siglas en inglés). El Plan Consolidado analiza datos e información suministrados por residentes y partes interesadas para determinar las necesidades a corto y largo plazo de la comunidad y proporciona una estrategia para la inversión de estos fondos federales. El estado de Nuevo México estima recibir un total de \$55.4 millones de fondos de CDBG, \$25.55 millones de fondos de HOME, \$5.75 millones de fondos de ESG, \$4.55 millones de fondos de HOPWA y \$18.6 millones de fondos de HTF durante el período de cinco años del Plan Consolidado comenzando el 1 de enero de 2020 y terminando el 31 de diciembre de 2024. Estos fondos pueden ser utilizados para actividades incluyendo pero no limitadas a instalaciones públicas y mejoramiento de infraestructura, desarrollo de vivienda asequible y preservación, desarrollo económico, prevención de personas con carencia de vivienda y rápido realojamiento y administración de programas. El Plan de Acción Anual 2020 describe las metas de un año comenzando el 1 de enero de 2020 y terminando el 31 de diciembre de 2024 para aproximadamente \$26.85 millones de la financiación federal, a través de los cinco programas federales mencionados aquí. Los programas HOME, ESG, HOPWA y HTF son administrados por la MFA, y el programa CDBG es administrado por la DFA.

El borrador del Plan Consolidado 2020-2024 y del Plan Anual de Acción 2020 estará disponible el 1 de octubre en el sitio web de MFA en:

<http://housingnm.org/resources/new-mexico-consolidated-plan>

y en el sitio web de DFA en:

http://www.nmdfa.state.nm.us/Local_Government.aspx

Si usted no puede descargar la Evaluación de Necesidades y el Análisis de Mercado, favor de ponerse en contacto con MFA para pedir una copia (505-843-6880 o sin cargo 1-800-444-6880). Un número razonable de copias impresas también están disponibles sin cargo en la oficina de MFA en 344 4th Street SW, Albuquerque, NM 87102 y en la oficina de DFA en 407 Galisteo Street, Santa Fe, NM 87501. Además, con previa solicitud los documentos se pueden proporcionar en formatos alternativos (es decir, Braille / letra grande, cinta de audio) para discapacitados y también se puede traducir al español para personas que hablan español con dominio limitado del inglés (LEP).

Ciudadanos, agencias interesadas y organizaciones con fines de lucro y sin fines de lucro pueden asistir a la audiencia pública en la localidad abajo o a través de webcast en www.housingnm.org para proporcionar comentarios sobre el Plan Consolidado 2020-2024 y el Plan Anual de Acción 2020. (Aunque se escucharán comentarios sobre planes posibles para abordar las necesidades, esta audiencia pública se centrará específicamente en el Plan Estratégico y el Plan Anual de Acción del borrador del Plan Consolidado 2020-2024 y el Plan Anual de Acción 2020.)

23 octubre 2019, a las 5:00 pm
New Mexico Mortgage Finance Authority (MFA)
344 4th Street SW

Albuquerque, NM 87102

Si usted tiene una discapacidad y necesita un lector, un amplificador, un intérprete calificado de la lengua de señas, u otro tipo de ayuda o servicio, haga el favor de ponerse en contacto con Sabrina Su por teléfono: (505) 843-6880 o sin cargo 1-800-444-6880; por fax: (505) 243-3289; por correo electrónico: ssu@housingnm.org; o por correo: New Mexico Mortgage Finance Authority, 344 Fourth St., SW, Albuquerque, NM 87102.

Se podrá hacer arreglos con 48 horas de notificación anterior para participantes que no hablen inglés y personas con discapacidades llamando al 505-843-6880. Todas las instalaciones son accesibles para silla de ruedas.

Ciudadanos, agencias interesadas, y organizaciones con y sin fines de lucro pueden presentar comentarios durante el plazo de treinta días para comentarios del público, que empieza el 1 de octubre 2019 y terminará a las 11:59 de la tarde MDT el 31 de octubre 2019. Comentarios escritos y/o preguntas pueden ser enviados a Sabrina Su por teléfono: (505) 843-6880 o sin cargo 1-800-444-6880; por fax: (505) 243-3289; por correo electrónico: ssu@housingnm.org; o por correo: New Mexico Mortgage Finance Authority, 344 Fourth St., SW, Albuquerque, NM 87102. Después de recibir los comentarios públicos, el personal de la MFA preparará un resumen de todos los comentarios recibidos en forma escrita, y en el caso en el cual el comentario de un ciudadano no sea aceptado, se proveerá motivos para la decisión. Esta documentación se anexará al Plan Consolidado 2020-2024 y al Plan de Acción Anual 2020 que se someterá a HUD el 15 de noviembre 2019 o en una fecha posterior según como lo indique HUD.

Los niveles de financiamiento finales y las metas finales incluidos en el Plan Consolidado 2020-2024 y el Plan de Acción Anual 2020 que se someterá a HUD pueden diferir de los fondos propuestos mencionados anteriormente, los cuales están basados en las estimaciones de las cantidades de los subsidios para el 2018 que serán asignados por HUD. Los niveles de fondos serán ajustados proporcionalmente entre los proyectos ya sean incrementos o disminuciones tomando en cuenta la disponibilidad de fondos. El Plan Consolidado 2020-2024 y el Plan de Acción Anual 2020 aprobados por HUD incluirá los niveles de financiamiento finales y las metas finales y estará disponible en el sitio web de MFA en <http://housingnm.org/resources/new-mexico-consolidated-plan> y en el sitio web de DFA en: http://www.nmdfa.state.nm.us/Local_Government.aspx.

Part B

[to be provided when available]

Part C

[to be provided when available]

Part D

The New Mexico Mortgage Finance Authority and the Department of Finance and Administration, Community Development Bureau request your participation in a brief survey designed to identify fair housing and other housing and economic development issues in the State. As a recipient of federal funds awarded by the U.S. Department of Housing and Urban Development (HUD), the State of New Mexico is required to certify that it will affirmatively further fair housing. It is also required to develop 5-year comprehensive plans for housing and community development to determine the types of projects that should be financed in the future with federal housing and community development funds. Completing this survey will help us gain a more qualitative analysis of the knowledge, experiences, opinions and feelings of community members on these topics across the State.

Thank you in advance for your participation in this survey. Feel free to forward this survey on to stakeholders we may have missed.

Definitions of Fair Housing:

Federal Fair Housing - Equal and free access to housing choices regardless of race, color, religion, sex, age, handicap or disability, familial status, and national origin.

The New Mexico Human Rights Act prohibits discrimination on the basis of race, color, age, religion, national origin, ancestry, sex, sexual orientation, gender identity, spousal affiliation, physical or mental disability, or serious medical condition (NM Stat. Sec. 28-1-1 et seq.).

Barriers to Fair Housing Choice - Any actions, omissions or decisions which have the effect of restricting housing choices for the groups defined above, through sale or rental of housing, the financing of housing or the provision of brokerage services.

1. Please provide your zip code.

2. How long have you lived in New Mexico?

- ☐ Less than one year
- ☐ 1 – 4 years
- ☐ 5 – 9 years
- ☐ 10+ years

3. What is your sex or gender identity?

- ☐ Male
- ☐ Female
- ☐ Other (please specify)

4. What is your age?

- ☐ 18-24
- ☐ 25-34
- ☐ 35-44
- ☐ 45-64
- ☐ 65 or older

5. What is your race?

- ☐ White
- ☐ African American
- ☐ Asian
- ☐ Native Hawaiian or Other Pacific Islander
- ☐ More than one race
- ☐ American Indian/Alaskan Native

Tribal Affiliation (please specify)

6. Are you of Hispanic or Latino origin?

- ☐ Yes
- ☐ No

7. What is the primary language you speak?

- ☐ English (American)
- ☐ Spanish

Other (please specify)

8. Do you have a disability or disabling condition?

- ☐ Yes
- ☐ No

9. What is your annual household income (before taxes)? Choose one.

- ☐ Less than \$20,000
- ☐ \$20,000 - \$24,999
- ☐ \$25,000 - \$29,999
- ☐ \$30,000 - \$44,999
- ☐ \$45,000 - \$59,999
- ☐ \$60,000 - \$74,999
- ☐ \$75,000 or above

10. With how many people do you live?

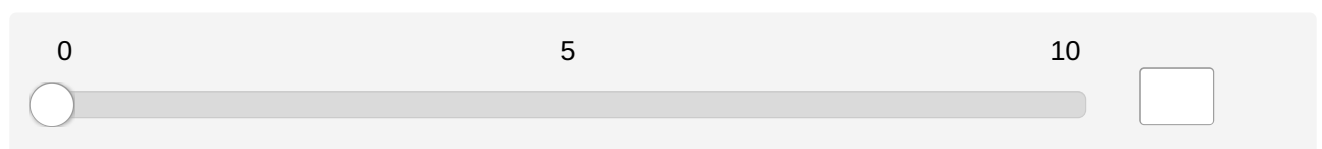
- ☐ Alone
- ☐ With one other person
- ☐ With 3 to 5 others
- ☐ With more than 6 others

11. How much of your household income do you spend on housing (including insurance and utilities)?

- ☐ Less than 10%
- ☐ 10 – 19%
- ☐ 20 – 24%
- ☐ 25 – 29%
- ☐ 30 – 49%
- ☐ More than 50%

12. In general, on a scale of 1 to 10, how would you rate the area in which you live, or spend most of your time? Where 10 is the best and 1 is the worst.

0 5 10



13. Why did you rate the area in which you live that way?

14. Which best describes your living situation?

- ☐ Own, with mortgage
- ☐ Own, no mortgage
- ☐ Rent from a private landlord (no assistance)
- ☐ Rent with public assistance (Section 8 or other) from a private landlord
- ☐ Rent in a public housing complex
- ☐ Rent in an income-qualified complex (low income housing)
- ☐ Live with others
- ☐ Live in shelter or are homeless

15. Have you experienced any of the following in the past two years? (Select all that apply.)

- ☐ Difficulty paying rent/mortgage
- ☐ Difficulty paying utilities
- ☐ Dissatisfaction with local services (Trash pick-up, street maintenance)
- ☐ Plumbing, electric, appliances or other items in your home do not work
- ☐ Inability to make needed repairs/improvement to your home
- ☐ Overcrowding; too many people living in one house
- ☐ Crime or abandoned buildings in your neighborhood
- ☐ Houses in poor condition in your neighborhood
- ☐ Vandalism
- ☐ Homelessness
- ☐ Application for housing was denied
- ☐ Application for mortgage loan denied
- ☐ Other (please specify)

16. Are you familiar with Fair Housing or Anti-discrimination Laws?

- ☐ Not Familiar
- ☐ Somewhat Familiar
- ☐ Familiar
- ☐ Very Familiar
- ☐ Unsure

17. Are you aware of your rights under Fair Housing and Anti-discrimination laws?

- ☐ Yes
- ☐ No

18. What are barriers to housing choice in New Mexico that you have experienced or observed? (Select all that apply.)

- ☐ Accessibility for people with disabilities or disabling conditions
- ☐ Housing restricted based on age
- ☐ Condition of housing units
- ☐ Cost of housing
- ☐ Concentration of affordable housing options in certain neighborhoods
- ☐ Distance to employment, schools, shopping, or services
- ☐ Diversity of housing stock
- ☐ Transportation/ access to public transportation
- ☐ Utility cost
- ☐ Other (please specify)

19. I believe that people are protected by federal, state, or local fair housing or anti-discrimination laws because of: (Select all that apply.)

- ☐ Religion
- ☐ Familial Status, such as having children or being pregnant
- ☐ Sexual orientation, such as being heterosexual, homosexual, bisexual
- ☐ Sex or gender Identity, such as being female, male, transgender or not identifying with a particular gender
- ☐ National origin or the country where a person was born
- ☐ Ancestry
- ☐ Age, such as being young or elderly
- ☐ Race or ethnicity
- ☐ Marital status or spousal affiliation, such as being married, domestic partnership, single or divorced
- ☐ Income level
- ☐ Source of income, such as receiving some type of public assistance
- ☐ Creed or a person's beliefs
- ☐ Physical, Mental, or Behavioral Disability or Disabling Condition
- ☐ Criminal background, felony conviction or exiting incarceration

20. Are you aware of any incidents of housing discrimination in the State of New Mexico in the last five years?

- ☐ Yes
- ☐ No
- ☐ I'm not sure.

21. If so, on what basis do you believe that the discrimination occurred? (Select all that apply.)

- ☐ Religion
- ☐ Familial Status, such as having children or being pregnant
- ☐ Sexual orientation, such as being heterosexual, homosexual, bisexual
- ☐ Sex or gender Identity, such as being female, male, transgender or not identifying with a particular gender
- ☐ National origin or the country where a person was born
- ☐ Ancestry
- ☐ Age, such as being young or elderly
- ☐ Race or ethnicity
- ☐ Marital status or spousal affiliation, such as being married, domestic partnership, single or divorced
- ☐ Income level
- ☐ Source of income, such as receiving some type of public assistance
- ☐ Creed or a person's beliefs
- ☐ Physical, Mental, or Behavioral Disability or Disabling Condition
- ☐ Criminal background, felony conviction or exiting incarceration

22. Who was responsible or involved in the discrimination? (Select all that apply.)

- ☐ Landlord/property manager
- ☐ Mortgage lender
- ☐ Real estate agent
- ☐ Other (please specify)

23. Where did the act of discrimination occur?

- ☐ Apartment complex
- ☐ Single family neighborhood
- ☐ Condo development

Other (please specify)

24. Did you report the incident to:

- ☐ A government agency
- ☐ A fair housing group
- ☐ I did not report the incident.

To someone else (please specify)

25. If you did not report the incident, why not?

- ☐ I did not know where to report it.
- ☐ I was afraid of retaliation.
- ☐ I was not sure of my rights.
- ☐ I did not think it would make a difference.

Other (please specify)

26. Are you aware of fair housing or anti-discrimination education opportunities in your community?

- ☐ Yes
- ☐ No
- ☐ Unsure

27. Have you ever participated in any sort of fair housing or anti-discrimination education opportunity?

- ☐ Yes
- ☐ No
- ☐ Unsure

If Yes, please explain:

28. Please share any additional comments regarding fair housing or discrimination.

29. Decent, Safe, and Affordable Housing (Please identify your priorities by clicking on the appropriate bubble.)

	Low	Medium	High	Don't know
Providing decent, safe, affordable housing	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

	Low	Medium	High	Don't know
Repairing homes owned by households with low or moderate incomes	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Repairing apartments rented by households with low or moderate incomes	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Building new rental apartments for households with low or moderate incomes	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Building new homes for homebuyers with low or moderate incomes	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Making low-interest loans for homebuyers with low or moderate incomes	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Providing housing opportunities for people that are homeless	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Providing services for people that are homeless	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Providing housing opportunities for people with special needs, like the frail elderly, or people with disabilities, alcohol or drug addiction, or HIV/AIDS	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Providing services for people with special needs, like the frail elderly, or people with disabilities, alcohol or drug addiction, or HIV/AIDS	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Providing housing opportunities for individuals exiting incarceration or individuals with felony convictions/ criminal backgrounds	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

	Low	Medium	High	Don't know
Providing services for individuals exiting incarceration or individuals with felony convictions/ criminal backgrounds	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Providing housing opportunities for veterans	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Providing services for veterans	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

30. Neighborhood Revitalization (Please identify your priorities by clicking on the appropriate bubble.)

	Low	Medium	High	Don't know
Building or improving water and sewer lines	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Building or improving streets, sidewalks, and drainage in the area	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Eliminating environmental hazards such as trash, vacant or dilapidated buildings and overgrown lots	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Upgrading parks and recreational facilities	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Providing resources for neighborhood organizing and leadership development	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Providing assistance to neighborhoods for development of plans and strategies to encourage appropriate development	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Providing incentives for the development of neighborhood stores in under-served areas	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Involving citizens in violence reduction and crime prevention efforts	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Providing after-school programs and childcare for children and youth	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Providing wellness programs for infants, youth and adults	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Programming to address discrimination and support diversity	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

31. Economic Development (Please identify your priorities by clicking on the appropriate bubble.)

	Low	Medium	High	Don't know
Making low-interest business development loans to people with low or moderate incomes	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Financing projects that increase jobs	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Providing financing for job training programs	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

32. Write any other comments regarding housing and community development in the space below that you would like to share with us.

Part E

Q1 Please provide your zip code.

Answered: 630 Skipped: 5

#	RESPONSES	DATE
1	87121	6/14/2019 12:31 PM
2	87072	6/13/2019 12:17 PM
3	87506	6/13/2019 12:14 PM
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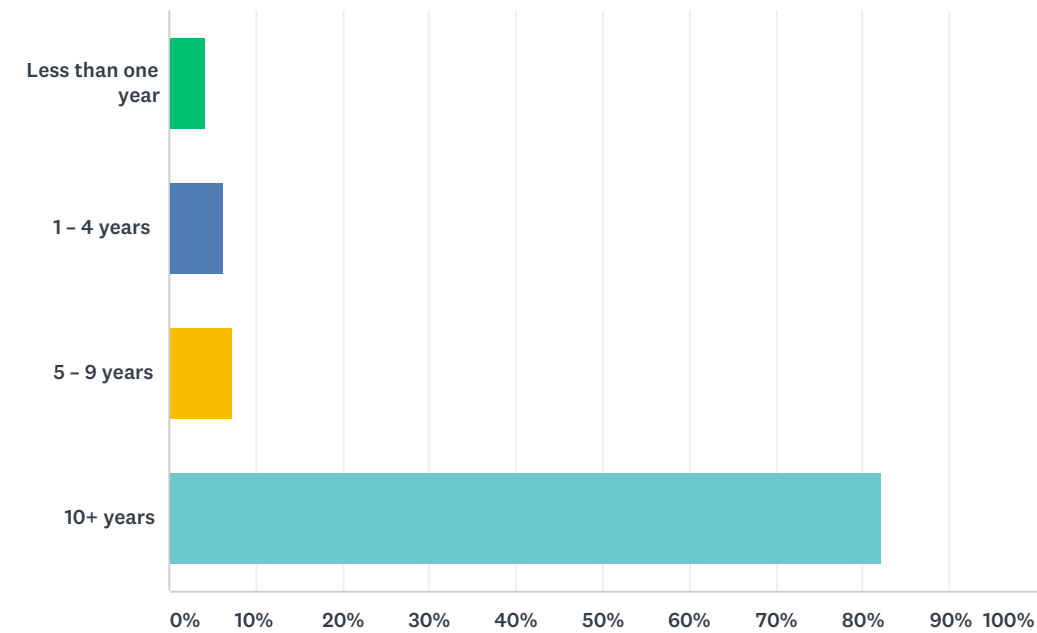
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Q2 How long have you lived in New Mexico?

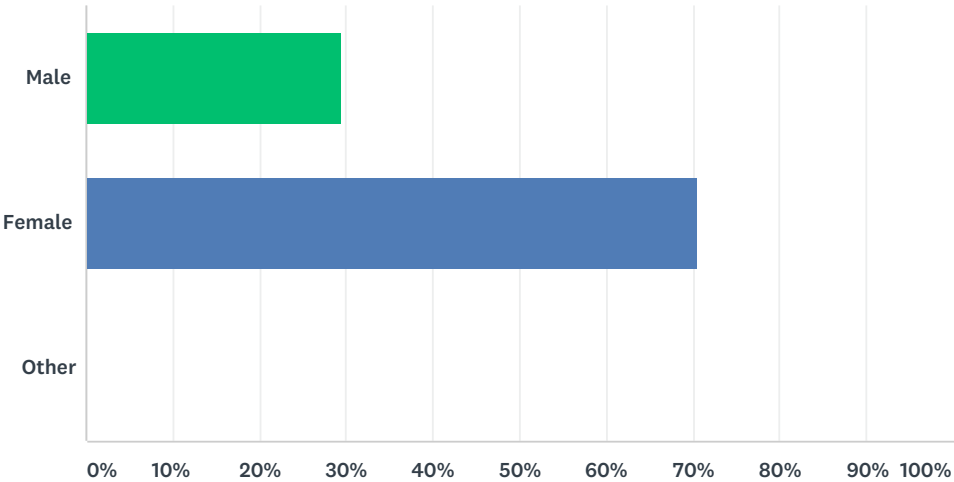
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ANSWER CHOICES		RESPONSES	
Less than one year		4.11%	26
1 – 4 years		6.32%	40
5 – 9 years		7.27%	46
10+ years		82.31%	521
TOTAL			633

Q3 What is your sex or gender identity?

Answered: 632 Skipped: 3

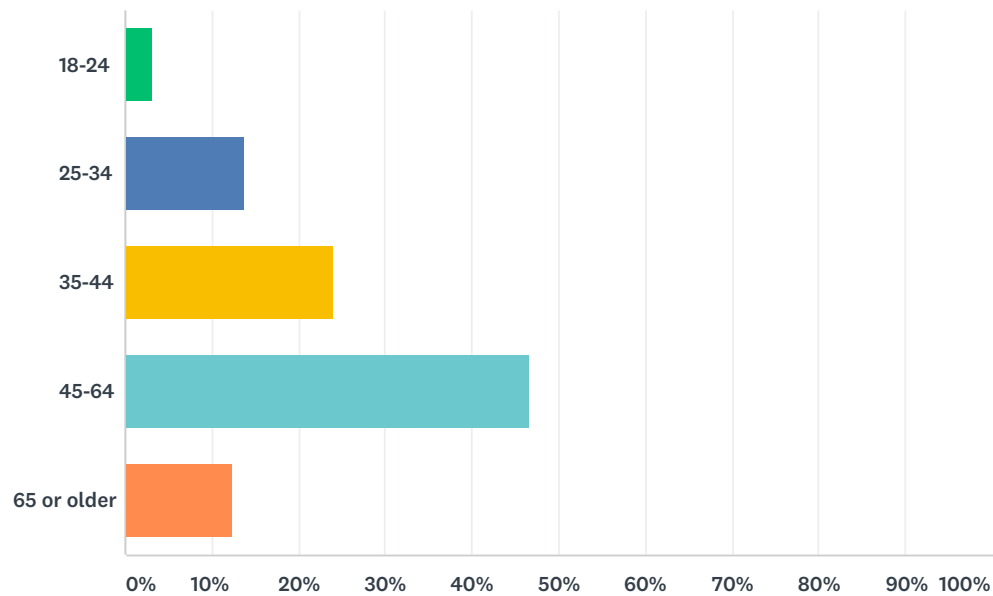


ANSWER CHOICES		RESPONSES	
Male		29.59%	187
Female		70.41%	445
Other		0.00%	0
TOTAL			632

#	OTHER	DATE
	There are no responses.	

Q4 What is your age?

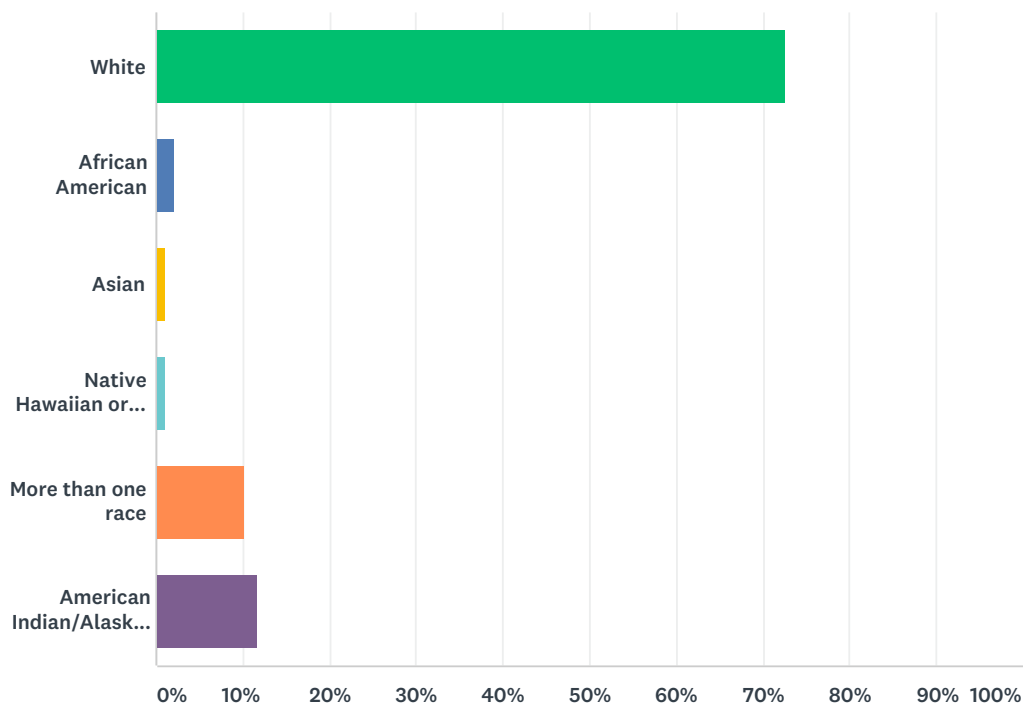
Answered: 629 Skipped: 6



ANSWER CHOICES	RESPONSES	
18-24	3.18%	20
25-34	13.83%	87
35-44	24.01%	151
45-64	46.74%	294
65 or older	12.24%	77
TOTAL		629

Q5 What is your race?

Answered: 619 Skipped: 16



ANSWER CHOICES	RESPONSES	
White	72.70%	450
African American	2.10%	13
Asian	1.13%	7
Native Hawaiian or Other Pacific Islander	0.97%	6
More than one race	10.34%	64
American Indian/Alaskan Native	11.63%	72
TOTAL		619

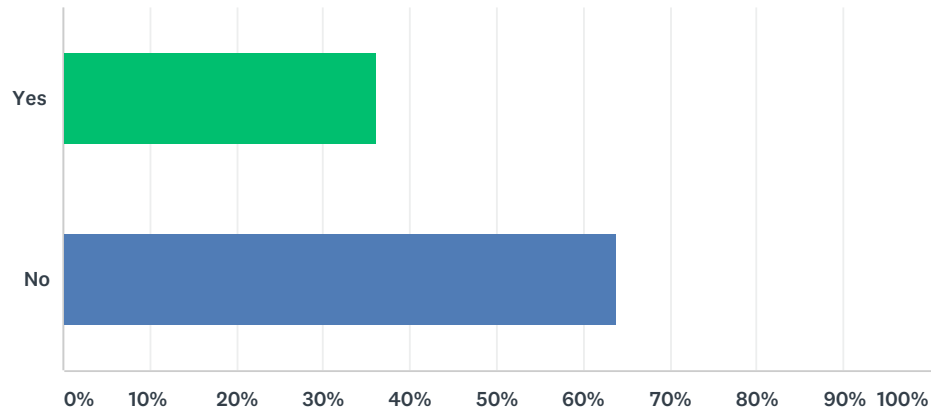
#	TRIBAL AFFILIATION (PLEASE SPECIFY)	DATE
1	Santa Clara	6/13/2019 12:14 PM
2	San Felipe Pueblo	6/13/2019 12:08 PM
3	Laguna Pueblo	6/13/2019 12:04 PM
4	San Felipe Pueblo	6/13/2019 11:59 AM
5	Pueblo of Jemez	6/13/2019 11:56 AM
6	Pueblo of Jemez	6/13/2019 11:44 AM
7	Santo Domingo Pueblo	6/13/2019 11:36 AM
8	Acting Executive Director, Nambe Pueblo Housing	6/13/2019 9:53 AM
9	Navajo	6/13/2019 9:45 AM

10	Navajo Nation	5/21/2019 7:52 AM
11	Laguna	3/11/2019 7:32 AM
12	Navajo	3/8/2019 1:46 PM
13	navajo	3/8/2019 12:13 PM
14	Navajo	3/7/2019 10:33 AM
15	Navajo	3/7/2019 9:36 AM
16	Navajo	3/7/2019 9:30 AM
17	Navajo	3/7/2019 7:37 AM
18	Navajo	3/7/2019 7:28 AM
19	Navajo	3/7/2019 7:22 AM
20	Navajo Tribe	3/6/2019 8:07 AM
21	Jemez	3/5/2019 1:24 PM
22	Jemez	3/5/2019 6:21 AM
23	Navajo	3/4/2019 12:09 PM
24	Navajo	3/4/2019 10:02 AM
25	Mexican America	3/1/2019 1:37 PM
26	Hispanic	3/1/2019 10:15 AM
27	Jemez	3/1/2019 7:21 AM
28	Jemez Pueblo	3/1/2019 7:07 AM
29	Native American/Jemez	3/1/2019 7:03 AM
30	JEMEZ PUEBLO	3/1/2019 6:50 AM
31	Jemez	2/28/2019 7:59 PM
32	Navajo	2/28/2019 3:11 PM
33	Navajo	2/28/2019 2:07 PM
34	Navajo	2/28/2019 10:07 AM
35	Navajo	2/28/2019 8:34 AM
36	Navajo	2/28/2019 8:28 AM
37	Navajo	2/28/2019 7:30 AM
38	Hispanic	2/28/2019 7:29 AM
39	Navajo	2/28/2019 7:14 AM
40	Navajo	2/28/2019 6:28 AM
41	PUEBLO	2/27/2019 9:33 PM
42	Ohkay Owingeh	2/27/2019 1:33 PM
43	Pueblo of Jemez	2/27/2019 10:04 AM
44	Navajo	2/27/2019 9:16 AM
45	Navajo	2/26/2019 12:57 PM
46	Human.	2/26/2019 6:47 AM
47	Navajo	2/26/2019 6:20 AM
48	San Ildefonso Pueblo	2/25/2019 12:50 PM
49	navajo	2/22/2019 6:03 PM
50	San Felipe	2/22/2019 6:38 AM

51	Sault ste Marie Chippewa's	2/20/2019 1:13 PM
52	Chicana	2/20/2019 1:02 PM
53	Hispanic/Latino	2/20/2019 10:35 AM

Q6 Are you of Hispanic or Latino origin?

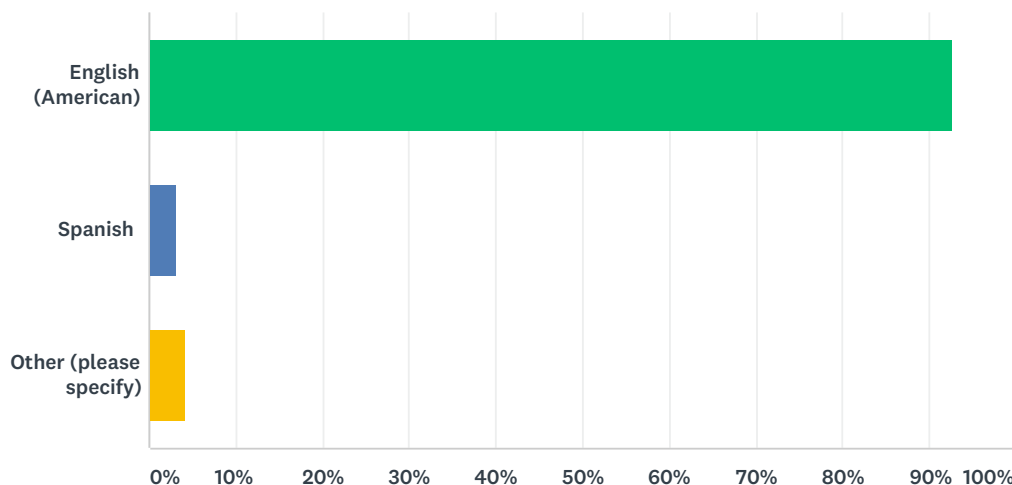
Answered: 623 Skipped: 12



ANSWER CHOICES		RESPONSES	
Yes		36.28%	226
No		63.72%	397
TOTAL			623

Q7 What is the primary language you speak?

Answered: 632 Skipped: 3



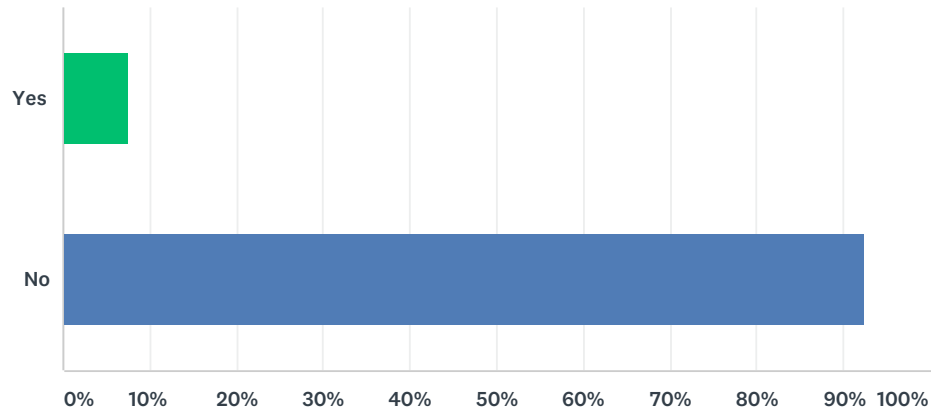
ANSWER CHOICES	RESPONSES	
English (American)	92.72%	586
Spanish	3.16%	20
Other (please specify)	4.11%	26
TOTAL		632

#	OTHER (PLEASE SPECIFY)	DATE
1	Towa	6/13/2019 11:56 AM
2	Keres	6/13/2019 11:36 AM
3	Keres	6/13/2019 11:28 AM
4	Both Spanish and English	3/11/2019 9:18 AM
5	Keres	3/11/2019 8:14 AM
6	Navajo	3/8/2019 9:55 AM
7	Navajo	3/7/2019 9:36 AM
8	Towa	3/5/2019 1:24 PM
9	towa	3/5/2019 6:21 AM
10	Navajo	3/4/2019 12:09 PM
11	TOWA	3/4/2019 9:16 AM
12	TOWA	3/4/2019 7:57 AM
13	towa	3/4/2019 6:18 AM
14	Towa	3/1/2019 7:21 AM
15	Towa	3/1/2019 7:11 AM
16	Towa	3/1/2019 7:07 AM
17	Towa	3/1/2019 7:03 AM
18	TOWA	3/1/2019 6:50 AM

19	Towa	3/1/2019 6:48 AM
20	Navajo	2/28/2019 7:30 AM
21	Navajo	2/28/2019 7:14 AM
22	Towa	2/27/2019 10:04 AM
23	both	2/26/2019 6:49 AM
24	keres	2/22/2019 6:38 AM
25	English and Spanish equally	2/21/2019 9:40 AM
26	English (United Kingdom)	2/20/2019 6:30 PM

Q8 Do you have a disability or disabling condition?

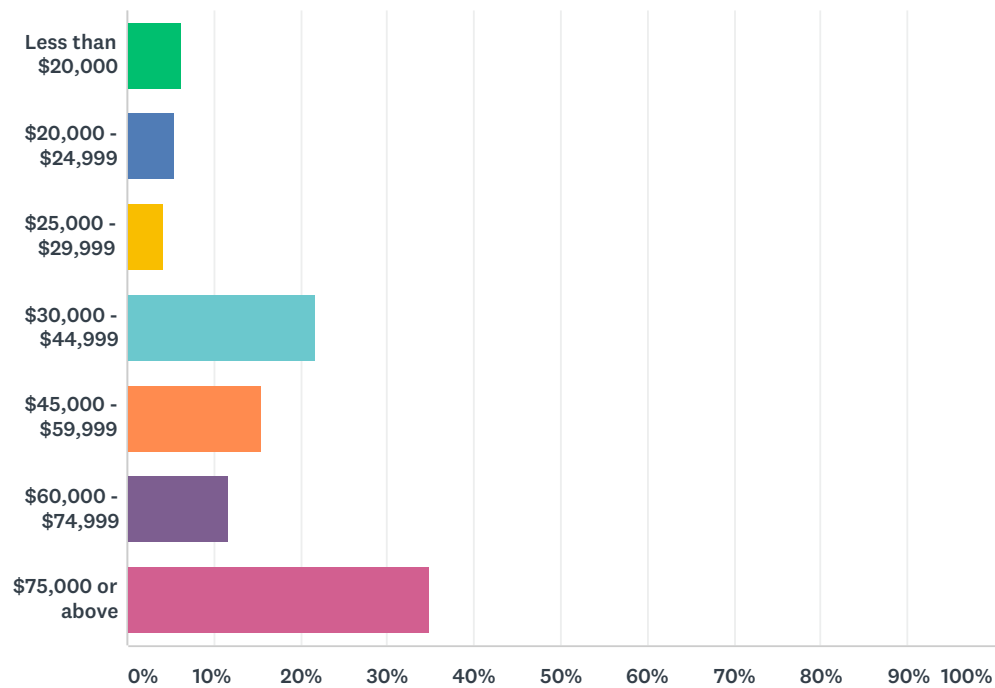
Answered: 631 Skipped: 4



ANSWER CHOICES		RESPONSES	
Yes		7.61%	48
No		92.39%	583
TOTAL			631

Q9 What is your annual household income (before taxes)? Choose one.

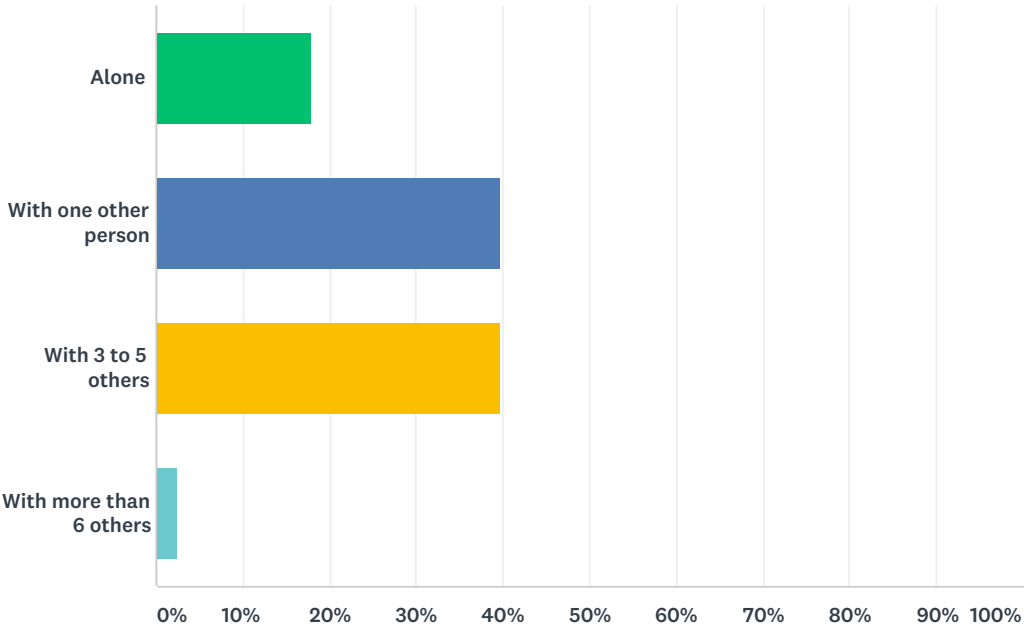
Answered: 630 Skipped: 5



ANSWER CHOICES	RESPONSES	
Less than \$20,000	6.35%	40
\$20,000 - \$24,999	5.40%	34
\$25,000 - \$29,999	4.29%	27
\$30,000 - \$44,999	21.75%	137
\$45,000 - \$59,999	15.56%	98
\$60,000 - \$74,999	11.75%	74
\$75,000 or above	34.92%	220
TOTAL		630

Q10 With how many people do you live?

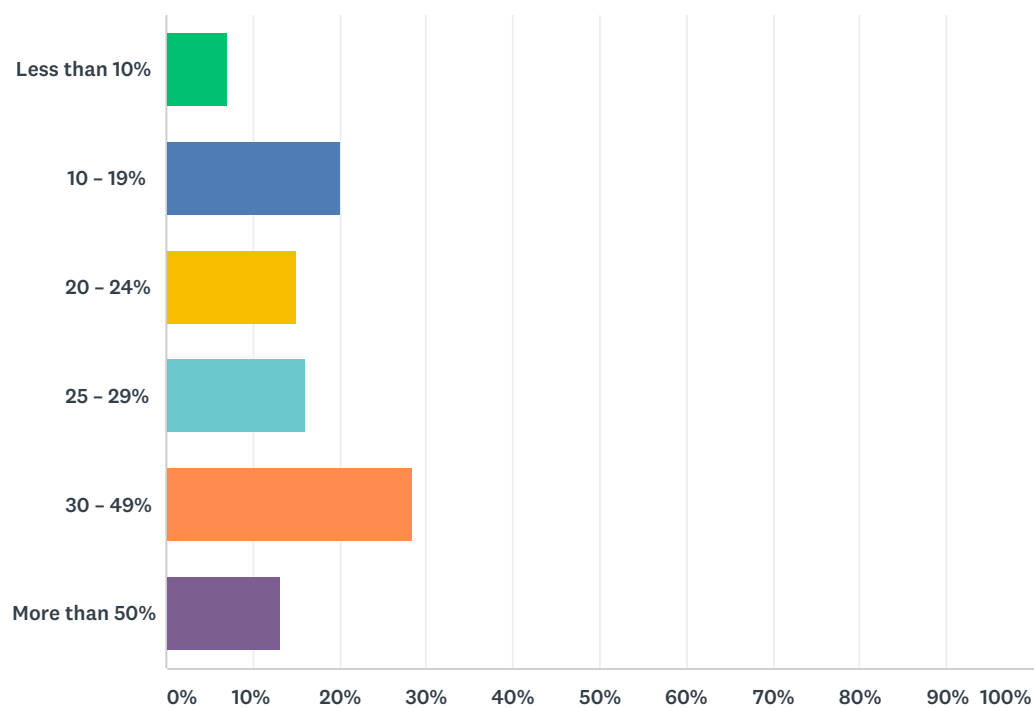
Answered: 631 Skipped: 4



ANSWER CHOICES		RESPONSES	
Alone		17.91%	113
With one other person		39.78%	251
With 3 to 5 others		39.78%	251
With more than 6 others		2.54%	16
TOTAL			631

Q11 How much of your household income do you spend on housing (including insurance and utilities)?

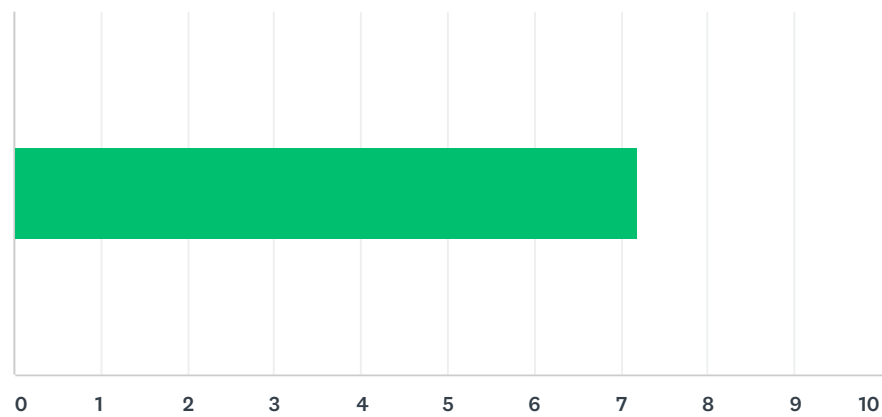
Answered: 628 Skipped: 7



ANSWER CHOICES	RESPONSES	
Less than 10%	7.17%	45
10 – 19%	20.06%	126
20 – 24%	14.97%	94
25 – 29%	16.08%	101
30 – 49%	28.50%	179
More than 50%	13.22%	83
TOTAL		628

Q12 In general, on a scale of 1 to 10, how would you rate the area in which you live, or spend most of your time? Where 10 is the best and 1 is the worst.

Answered: 633 Skipped: 2



ANSWER CHOICES	AVERAGE NUMBER	TOTAL NUMBER	RESPONSES
	7	4,549	633
Total Respondents: 633			

#		DATE
1	8	6/14/2019 12:31 PM
2	8	6/13/2019 12:17 PM
3	9	6/13/2019 12:14 PM
4	9	6/13/2019 12:08 PM
5	7	6/13/2019 12:04 PM
6	8	6/13/2019 11:59 AM
7	8	6/13/2019 11:56 AM
8	8	6/13/2019 11:50 AM
9	9	6/13/2019 11:44 AM
10	10	6/13/2019 11:41 AM
11	9	6/13/2019 11:36 AM
12	9	6/13/2019 11:28 AM
13	8	6/13/2019 11:21 AM
14	10	6/13/2019 9:53 AM
15	9	6/13/2019 9:45 AM
16	10	6/13/2019 9:40 AM
17	5	6/12/2019 7:11 AM
18	0	5/21/2019 7:52 AM
19	9	5/5/2019 7:49 PM
20	9	3/19/2019 9:11 AM

21	9	3/18/2019 7:43 PM
22	10	3/18/2019 3:22 PM
23	9	3/17/2019 2:17 PM
24	8	3/15/2019 1:07 PM
25	6	3/14/2019 1:42 PM
26	3	3/14/2019 1:30 PM
27	10	3/14/2019 10:03 AM
28	7	3/13/2019 8:09 PM
29	9	3/13/2019 6:17 PM
30	9	3/13/2019 4:16 PM
31	9	3/13/2019 11:20 AM
32	5	3/13/2019 8:06 AM
33	8	3/13/2019 6:24 AM
34	8	3/13/2019 6:02 AM
35	3	3/13/2019 4:16 AM
36	8	3/13/2019 3:02 AM
37	8	3/12/2019 9:01 PM
38	6	3/12/2019 1:40 PM
39	7	3/12/2019 12:57 PM
40	5	3/12/2019 11:00 AM
41	0	3/12/2019 10:55 AM
42	7	3/12/2019 10:01 AM
43	8	3/12/2019 7:23 AM
44	7	3/12/2019 7:05 AM
45	1	3/12/2019 6:56 AM
46	5	3/12/2019 6:42 AM
47	6	3/12/2019 5:36 AM
48	10	3/12/2019 5:36 AM
49	3	3/11/2019 11:11 PM
50	1	3/11/2019 9:46 PM
51	9	3/11/2019 8:02 PM
52	9	3/11/2019 7:49 PM
53	8	3/11/2019 6:40 PM
54	9	3/11/2019 6:23 PM
55	8	3/11/2019 5:28 PM
56	8	3/11/2019 5:04 PM
57	7	3/11/2019 4:54 PM
58	8	3/11/2019 3:16 PM
59	9	3/11/2019 3:13 PM
60	8	3/11/2019 2:55 PM
61	5	3/11/2019 1:56 PM

62	4	3/11/2019 1:30 PM
63	4	3/11/2019 1:11 PM
64	5	3/11/2019 12:37 PM
65	5	3/11/2019 11:52 AM
66	9	3/11/2019 11:47 AM
67	9	3/11/2019 11:27 AM
68	10	3/11/2019 11:18 AM
69	3	3/11/2019 11:15 AM
70	8	3/11/2019 10:59 AM
71	8	3/11/2019 10:58 AM
72	6	3/11/2019 10:36 AM
73	9	3/11/2019 10:21 AM
74	7	3/11/2019 10:09 AM
75	6	3/11/2019 9:57 AM
76	8	3/11/2019 9:54 AM
77	8	3/11/2019 9:38 AM
78	5	3/11/2019 9:36 AM
79	8	3/11/2019 9:33 AM
80	7	3/11/2019 9:32 AM
81	9	3/11/2019 9:24 AM
82	7	3/11/2019 9:18 AM
83	8	3/11/2019 9:17 AM
84	8	3/11/2019 9:15 AM
85	9	3/11/2019 9:10 AM
86	5	3/11/2019 9:07 AM
87	5	3/11/2019 9:00 AM
88	8	3/11/2019 8:47 AM
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90	9	3/11/2019 8:34 AM
91	10	3/11/2019 8:31 AM
92	6	3/11/2019 8:20 AM
93	8	3/11/2019 8:14 AM
94	8	3/11/2019 8:13 AM
95	10	3/11/2019 8:13 AM
96	6	3/11/2019 8:06 AM
97	7	3/11/2019 8:01 AM
98	6	3/11/2019 7:51 AM
99	10	3/11/2019 7:48 AM
100	2	3/11/2019 7:37 AM
101	5	3/11/2019 7:33 AM
102	9	3/11/2019 7:32 AM

103	8	3/11/2019 7:30 AM
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105	7	3/11/2019 7:19 AM
106	6	3/11/2019 7:15 AM
107	10	3/11/2019 7:15 AM
108	8	3/11/2019 7:11 AM
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110	9	3/11/2019 7:10 AM
111	8	3/11/2019 7:07 AM
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129	5	3/8/2019 1:45 PM
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161	8	3/7/2019 11:08 AM
162	10	3/7/2019 11:04 AM
163	5	3/7/2019 11:01 AM
164	1	3/7/2019 10:58 AM
165	5	3/7/2019 10:57 AM
166	9	3/7/2019 10:56 AM
167	10	3/7/2019 10:55 AM
168	5	3/7/2019 10:51 AM
169	8	3/7/2019 10:47 AM
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171	7	3/7/2019 10:33 AM
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173	1	3/7/2019 9:53 AM
174	8	3/7/2019 9:51 AM
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176	9	3/7/2019 9:44 AM
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179	8	3/7/2019 9:30 AM
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184	5	3/7/2019 8:15 AM

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226	7	3/6/2019 7:54 AM
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229	6	3/6/2019 7:17 AM
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244	8	3/4/2019 4:20 PM
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247	8	3/4/2019 12:21 PM
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249	9	3/4/2019 11:13 AM
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252	10	3/4/2019 7:57 AM
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255	7	3/4/2019 6:25 AM
256	8	3/4/2019 6:18 AM
257	6	3/4/2019 12:27 AM
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259	7	3/2/2019 4:56 PM
260	5	3/2/2019 1:19 PM
261	5	3/2/2019 10:07 AM
262	5	3/2/2019 9:17 AM
263	8	3/2/2019 8:45 AM
264	8	3/2/2019 5:59 AM
265	7	3/2/2019 5:53 AM
266	10	3/1/2019 11:00 PM

267	6	3/1/2019 10:05 PM
268	7	3/1/2019 7:59 PM
269	5	3/1/2019 2:57 PM
270	4	3/1/2019 2:39 PM
271	9	3/1/2019 2:13 PM
272	10	3/1/2019 1:44 PM
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279	7	3/1/2019 9:55 AM
280	5	3/1/2019 9:12 AM
281	8	3/1/2019 9:03 AM
282	2	3/1/2019 8:57 AM
283	7	3/1/2019 8:56 AM
284	9	3/1/2019 8:44 AM
285	5	3/1/2019 8:17 AM
286	8	3/1/2019 8:06 AM
287	8	3/1/2019 7:23 AM
288	9	3/1/2019 7:21 AM
289	8	3/1/2019 7:12 AM
290	5	3/1/2019 7:11 AM
291	5	3/1/2019 7:07 AM
292	4	3/1/2019 7:03 AM
293	5	3/1/2019 6:56 AM
294	5	3/1/2019 6:50 AM
295	5	3/1/2019 6:48 AM
296	5	3/1/2019 6:39 AM
297	6	3/1/2019 6:32 AM
298	7	3/1/2019 3:57 AM
299	5	3/1/2019 3:25 AM
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305	6	2/28/2019 3:09 PM
306	8	2/28/2019 2:58 PM
307	7	2/28/2019 2:57 PM

308	3	2/28/2019 2:07 PM
309	9	2/28/2019 1:46 PM
310	4	2/28/2019 1:25 PM
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312	6	2/28/2019 11:20 AM
313	1	2/28/2019 10:07 AM
314	6	2/28/2019 10:00 AM
315	8	2/28/2019 9:27 AM
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322	5	2/28/2019 7:35 AM
323	8	2/28/2019 7:30 AM
324	8	2/28/2019 7:29 AM
325	8	2/28/2019 7:28 AM
326	8	2/28/2019 7:18 AM
327	10	2/28/2019 7:15 AM
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329	9	2/28/2019 7:14 AM
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633	6	2/14/2019 9:13 AM

Q13 Why did you rate the area in which you live that way?

Answered: 587 Skipped: 48

#	RESPONSES	DATE
1	I think it is a safe neighborhood, it is quiet for the most part. I have heard from neighbors that they have had some things stolen or have see suspicious behavior.	6/14/2019 12:31 PM
2	Housing/homeownership opportunities, growing commercial in surrounding areas	6/13/2019 12:08 PM
3	I love it because I grew up there but I feel like the education system and economic development isn't the best	6/13/2019 12:04 PM
4	Safe environment	6/13/2019 11:59 AM
5	Our community needs infrastructure upgrades, housing and community/public buildings	6/13/2019 11:56 AM
6	Neighborhood feels safe.	6/13/2019 11:44 AM
7	Quiet Area	6/13/2019 11:41 AM
8	Tribal Affiliation	6/13/2019 11:36 AM
9	Somewhat safe	6/13/2019 11:21 AM
10	Because I like where I live	6/13/2019 9:45 AM
11	Based on culture and community	6/13/2019 9:40 AM
12	Although, we like the area to an extend. Is not as safe as we would like it to be and if we move to surrounding areas it would cost more.	6/12/2019 7:11 AM
13	We live in mobile home park, WhiteCliff; The place needs to be clean. Too much junk, trash, and mouse infected. Private property around the trailer park	5/21/2019 7:52 AM
14	It's close to the highway and its surrounded by nature. I wish more dining and entertainment was closer by	5/5/2019 7:49 PM
15	People, climate, affordability, rural	3/19/2019 9:11 AM
16	Love it here except some nearby neighbors don't respect sound and outside lighting at night.	3/18/2019 7:43 PM
17	large house in affluent neighborhood	3/18/2019 3:22 PM
18	convenient to doctors, gym, stores, pharmacy and much more good school district	3/15/2019 1:07 PM
19	Many low income, unattractive properties and poor housing.	3/14/2019 1:42 PM
20	I have a lot of lower class families, migrant families, unemployed and many individuals walking the streets that are under the influence or may have a criminal history.	3/14/2019 1:30 PM
21	I love where I live. The house is handicap accessible.	3/14/2019 10:03 AM
22	The area is safe - roads should be better maintained	3/13/2019 8:09 PM
23	Some services not available at the area (internet, trash collection, gas, etc.).	3/13/2019 6:17 PM
24	i like it	3/13/2019 4:16 PM
25	I love the area and the people and you can live here on a limited income. It is a rural area with not many people	3/13/2019 11:20 AM
26	Rural location. 50 mile round trip to access services.	3/13/2019 8:06 AM
27	Porque es tranquilo	3/13/2019 6:24 AM
28	It is a safe and clean neighborhood, however, not a ten because it isn't near the mountains nor the river.	3/13/2019 6:02 AM
29	VERY LIMITED AVAILABILITY OF SOCIAL AND CULTURAL RESOURCES	3/13/2019 4:16 AM
30	poor condition of roads	3/13/2019 3:02 AM

31	It's a beautiful mountain area, yet far from amenities.	3/12/2019 9:01 PM
32	More of a retirement community, not a lot for young people, lack of public transportation, not affordable housing, most services cater to tourist or downtown area and I live on the south side	3/12/2019 1:40 PM
33	Rural, quiet	3/12/2019 12:57 PM
34	CRIME IS INCREASING, NEED OF HOUSING NEED OF ROADS	3/12/2019 11:00 AM
35	The reason that I rated the area a 0 is because I live in an unsafe location. Since I have lived here there is nothing but homeless people, drunk people, my animals have both been killed and people are not safe drivers.	3/12/2019 10:55 AM
36	Its a good area for me because I am retired and disabled. It's so depressed here I can live okay. If I needed a good paying job I'd be in trouble.	3/12/2019 10:01 AM
37	Close to schools and medical facilities. Lots of activities for kids.	3/12/2019 7:23 AM
38	I live in the county off a main road and there are limited services provided. eg no fire department that is closer than 20 miles away same for the ambulance services.	3/12/2019 7:05 AM
39	Silver City is not an area that is growing. The cost of living is ridiculous and the rate of pay is low.	3/12/2019 6:56 AM
40	Job outlook is not good. The mines do not have a long lifeline. Drug abuse seems to be high here.	3/12/2019 6:42 AM
41	Resources for families with children	3/12/2019 5:36 AM
42	It is nice and quiet.	3/12/2019 5:36 AM
43	Trying to sell house is very hard and do not get much for it even though have put new everything into it, windows, furnace, etc.	3/11/2019 11:11 PM
44	low income, expensive housing (not good quality), rural	3/11/2019 9:46 PM
45	Friendly neighbors who watch out for each other.	3/11/2019 8:02 PM
46	It is a little out in the country and close to the city.	3/11/2019 7:49 PM
47	Housing and utilities are not high. Need more businesses	3/11/2019 6:40 PM
48	It is a great community, but we seem to have a drug problem.	3/11/2019 6:23 PM
49	It's a nice place to live, people know and help each other.	3/11/2019 5:28 PM
50	I live in the mountains. Its beautiful.	3/11/2019 5:04 PM
51	it's not an upper level income area	3/11/2019 4:54 PM
52	I like it here.	3/11/2019 2:55 PM
53	It is a small community but is a very poor economy. Many adults supporting their families do not work and rely federal assistance. Many do not take advantage of furthering their education by going to the university. Many younger students state they are going to be just like their parents and let the government take care of them.	3/11/2019 1:56 PM
54	Not much to do.	3/11/2019 1:30 PM
55	Too much drug and and theft activity. Excessive noise actions that police are either hesitant or unwilling to investigate or enforce the law even after being reported.	3/11/2019 1:11 PM
56	A lot of crime...	3/11/2019 12:37 PM
57	Wether,shopping	3/11/2019 11:52 AM
58	I love our home and its overall a safe neighborhood	3/11/2019 11:47 AM
59	It's very good but not perfect.	3/11/2019 11:27 AM
60	it's quiet; little crime; good views; nice homes	3/11/2019 11:18 AM
61	There is not a lot community programs that allow children to have things to do. If you want them to do something you have to travel. Crime rate is going up and citizens may feel that local law enforcement does not enforce the laws. Our judges do not have college degrees.	3/11/2019 11:15 AM
62	Love the outdoor natural beauty and the people who live here. The minus comes from the job market and low wages while housing and food are above average in cost.	3/11/2019 10:59 AM

63	Love the outdoor natural beauty and the people who live here. The minus comes from the job market and low wages while housing and food are above average in cost.	3/11/2019 10:58 AM
64	wish there was more opportunity for our youth	3/11/2019 10:36 AM
65	nice out of town community	3/11/2019 10:21 AM
66	I live out in a rural area. There are not many place to eat out or shop. I have to go outside of my community for just about everything. Very limited	3/11/2019 9:57 AM
67	close to business, schools and medical	3/11/2019 9:54 AM
68	Love the people and the climate, and the culture	3/11/2019 9:38 AM
69	Because of the Government programs, now all we do is attract the poor!	3/11/2019 9:36 AM
70	Good place to live and grow old.	3/11/2019 9:33 AM
71	Lack of youth motivation. Low job opportunities created by high taxation and regulation compared to surrounding states.	3/11/2019 9:32 AM
72	Because it is a middle income residential community	3/11/2019 9:24 AM
73	Great balance between rural and urban	3/11/2019 9:18 AM
74	Great weather, rural	3/11/2019 9:15 AM
75	It has been a safe neighborhood. And the neighbors watch out for eachother.	3/11/2019 9:10 AM
76	It's nice, but recently there has been some violence in the neighborhood.	3/11/2019 9:07 AM
77	Love the hometown, small town, with beautiful outdoor opportunities.	3/11/2019 8:47 AM
78	because there is always room for improvement....the road is cracked and it has water pipes that leak every other year; there is no fire hydrant on our block and the closest one is a block n a half away; Code enforcement never comes around and makes people clean up; alleys aren't maintained right; they just tore up Poplar and now we can rename it Frankenstein St!; there a lot of little things that can be done....Road quality in this town is horrible.	3/11/2019 8:34 AM
79	Good neighborhood, mostly retired people although we do have a complex across our home with four rentals but we have quiet neighbors.	3/11/2019 8:31 AM
80	The lack of economic development, unable to shop locally most times because of the outrageous costs.	3/11/2019 8:20 AM
81	Its a Rural Tribal Community	3/11/2019 8:14 AM
82	This is detail you can pay for.	3/11/2019 8:13 AM
83	good area	3/11/2019 8:13 AM
84	RESOURCES ARE LIMITED	3/11/2019 8:06 AM
85	We have a very walkable downtown and bus service.	3/11/2019 8:01 AM
86	I rated this way because it does have some drawbacks due to being very remote and it takes a whole to go to the nearest town to purchase needed items. But at the same time we love quiet and small town atmosphere.	3/11/2019 7:51 AM
87	Rural, just out of city limits. Good neighbors. Low crime	3/11/2019 7:48 AM
88	My landlord does not make repairs. I have a leaking roof and mold. Nothing is within walking dittance. My neighbord trap wild life. My landlord is perverted. No trash pickup	3/11/2019 7:37 AM
89	The City is average in terms of housing stock, quality-of-life, and cost of living.	3/11/2019 7:33 AM
90	Outdoor activity options are great and the weather allows plenty of time to enjoy the outdoors	3/11/2019 7:32 AM
91	Few commercial businesses, medical facilities 50 miles away illegal immigrants passing thru, no law enforcement except to give speeding tickets,	3/11/2019 7:20 AM
92	Community oriented, access to most necessities	3/11/2019 7:19 AM
93	nice weather, beautiful land, good people; but isolated, not many family-oriented activities, struggling schools, declining and aging population	3/11/2019 7:15 AM
94	Quiet, pretty neighborhood, near parks and trails	3/11/2019 7:15 AM

95	It's very peaceful.	3/11/2019 7:11 AM
96	I've seen drug activity increase in my area over the years, which makes me feel unsafe in the area.	3/11/2019 7:10 AM
97	Low crime	3/11/2019 7:10 AM
98	Love it but lacking in professional medical specialists and housing for elderly and disabled.	3/11/2019 7:07 AM
99	It is rural on a ranch.	3/11/2019 7:01 AM
100	It's a quiet neighborhood and fairly clean. No issues with the apartment that I'm renting.	3/11/2019 6:54 AM
101	economy is highly reliant on mining, education not where it needs to be	3/11/2019 6:52 AM
102	Climate, air quality, lack of traffic, quality of life	3/11/2019 6:49 AM
103	This area is high crime and drug issues but we live in one of the better neighborhoods and are conveniently located.	3/11/2019 6:48 AM
104	It is near a park and the local botanical garden, so it is in a "pretty" area. However, the homes are run down, and the area has been known to have crime. Theft is a big issue in that area.	3/11/2019 6:44 AM
105	Outdoor activities, art and culture, diversity	3/11/2019 6:39 AM
106	Nice place good people adequate area	3/11/2019 6:36 AM
107	Nice friendly community	3/11/2019 6:23 AM
108	Schools, cost of living, employment	3/11/2019 6:20 AM
109	Next to schools and hospital.	3/11/2019 6:19 AM
110	Good climate, good people, access to activities, access to Mexico, low cost of living, 350 plus days of sun, good food	3/11/2019 6:09 AM
111	Lots of decrepit housing in my area. Streets not well maintained.	3/11/2019 6:02 AM
112	It is beautiful to be surrounded by nature but hard when people don't take care of it.	3/11/2019 6:01 AM
113	Very rural area	3/11/2019 5:55 AM
114	Terrain is mostly lava bed and little vegetation.	3/8/2019 1:46 PM
115	Pretty decent, quite neighborhood but a lot of criminal activities with vehicle stealing.	3/8/2019 1:45 PM
116	I love living here. Small town, no traffic. Bliss	3/8/2019 1:28 PM
117	My opinion is based on years of experience living in the area.	3/8/2019 12:40 PM
118	I grown up there, and I love living in the country.	3/8/2019 12:32 PM
119	Walk-ability is great in my neighborhood. Access to arts and culture is great. Public transportation is frustratingly underdeveloped for the era of climate crisis we live in. I feel forced to drive my own little polluting vehicle to work.	3/8/2019 12:25 PM
120	lots of inebriated individuals, trashy, seen a few bugs around.	3/8/2019 12:19 PM
121	because I still live with my mom	3/8/2019 12:13 PM
122	I live in the NE heights in ABQ.	3/8/2019 11:39 AM
123	Need driveway upgraded and house renovation with first priority roof repair.	3/8/2019 9:55 AM
124	It is beautiful and feels safe for the most part. I worry about groundwater availability.	3/8/2019 9:26 AM
125	Crime a few block away	3/8/2019 9:17 AM
126	Apartments and home and too close together and it is on a major street close to university.	3/8/2019 8:37 AM
127	Nice and peaceful. good schools, Great community	3/8/2019 6:47 AM
128	it hard to find a home some families cannot live in NHA housing due to our income we make more and we do not qualify	3/8/2019 5:16 AM
129	It is not a very progressive community. Much small-mindedness. Very conservative.	3/7/2019 5:39 PM
130	safe, scenic, accessible	3/7/2019 5:23 PM

131	I love the peace and quiet and the community.	3/7/2019 4:18 PM
132	Increased oilfield and truck traffic has made me dissatisfied with the area in which I live.	3/7/2019 3:36 PM
133	great people, great weather, love the outdoors with parks and BLM land and close proximity to mountains	3/7/2019 2:47 PM
134	It is nice and quiet, just needs more affordable housing.	3/7/2019 2:44 PM
135	While I am financially stable, there are many others in this community who are not. The economy here is not healthy. It's not the worst but it's not the best either.	3/7/2019 2:43 PM
136	It's safe and clean, the neighbors are friendly, it's walkable and we have a nice view of the mountains.	3/7/2019 1:57 PM
137	Its a nice neighborhood as far as appearance and upkeep. There are a lot a businesses in the area and more are developing. There is a crime problem although, as the case is in all of Albuquerque.	3/7/2019 1:45 PM
138	Minimal opportunities for technology careers which appear to be the direction of the future. Moderate to less than fair infrastructure for growth and development. Being a border community is culturally overwhelming at times in that being a major hub for many services due to the lack of services for their communities. I have much respect and many valued friendships from other cultures, however, a reverse discrimination is becoming very evident and there appears to be no room for all others. The community is popping at the seams in growth and it cannot keep up which has made housing costs increase and expenses related to those costs such s property taxes which are paid only by property owners and users are able to dictate by voting to increase those taxes yet do not contribute.	3/7/2019 1:23 PM
139	I feel it is a mostly safe area although there is some crime and there have been a couple of shootings in my neighborhood.	3/7/2019 12:53 PM
140	Incomes are lower than other areas where expenses are comparable.	3/7/2019 12:52 PM
141	Nice, quiet Area that is Up and Coming. Very peaceful, nice neighborhood.	3/7/2019 12:31 PM
142	great sense of community	3/7/2019 12:21 PM
143	Very nice area, believe houses are over priced	3/7/2019 12:18 PM
144	There are many infrastructure needs.	3/7/2019 12:18 PM
145	Our crime rate is not the best, but not the worst. We have a high level of homeless individuals in our neighborhood, because the homeless shelter is down the street.	3/7/2019 11:38 AM
146	It is a safe and small community.	3/7/2019 11:26 AM
147	Older but safe	3/7/2019 11:08 AM
148	It's safe	3/7/2019 11:04 AM
149	Because I think it's 50/50, 50% good, 50% bad	3/7/2019 11:01 AM
150	We have old, terrible sidewalks in our community. We only have fastfood and unhealthy foods accessible for us to buy/eat.	3/7/2019 10:58 AM
151	Mixed feelings about the environment	3/7/2019 10:57 AM
152	It is a great place to live people are friendly. This area has a lot of out of state people currently and can not accommodate the additional in flux of population	3/7/2019 10:56 AM
153	Because it is safe and far from the city but driving distance to closest city less than 5 minutes	3/7/2019 10:55 AM
154	safety/convenience to school and work	3/7/2019 10:47 AM
155	No neighborhood. Open. Clean. Quiet.	3/7/2019 10:33 AM
156	High poverty, low resources, very rural	3/7/2019 10:33 AM
157	Rural	3/7/2019 10:27 AM
158	The area is unkept and the buildings are aged.	3/7/2019 9:53 AM
159	Close to work ... Semi-rural ... Can take my dog for walks on ditchbank ... Relatively low-crime/safe area ... Close to stores & interstate	3/7/2019 9:46 AM

160	everything I need is close, decent people are my neighbors, i'm content	3/7/2019 9:44 AM
161	Could be better, could be worse	3/7/2019 9:38 AM
162	Live in a mobile home park, very limited front and back yard	3/7/2019 9:36 AM
163	I'm in my hometown, near my family and work, I live in a pretty safe community that provides most of what I need including grocery store, gas, etc.	3/7/2019 9:30 AM
164	Overall quality of life.	3/7/2019 9:13 AM
165	It's a great community, but the local government is clueless about the need to invest in the infrastructure in order to facilitate workforce housing growth. So instead we have another 400-bed mancamp coming to town.	3/7/2019 8:47 AM
166	It is a safe neighborhood.	3/7/2019 8:46 AM
167	Great people and lots to do.	3/7/2019 8:41 AM
168	Racial tension and super conservative people who are very judgmental.	3/7/2019 8:15 AM
169	Not much to see or do.	3/7/2019 8:15 AM
170	Little crime in my neighborhood, walkability.	3/7/2019 8:13 AM
171	The weather is great and the people are generally friendly	3/7/2019 8:10 AM
172	87402 is a great place to live.	3/7/2019 7:37 AM
173	I live in a neighborhood where the rent is decent for San Juan County and is in the middle of town with access to a lot of places.	3/7/2019 7:36 AM
174	Is an older neighborhood so housing is affordable but aged. People are nice, we only have one house with a person who doesn't own the house - his mother does, he's a drug addict which has affected his mental abilities. That's an issue.	3/7/2019 7:28 AM
175	Fair	3/7/2019 7:22 AM
176	Many homeowners/renters do not take care of their property and homes.	3/7/2019 7:20 AM
177	I live in a rural area-Roswell and recently moved into a better neighborhood than my last. It's more middle class working families in the area.	3/7/2019 7:13 AM
178	It is full of slum-lord housing. There is nothing for entertainment in the area really. The roads are poor, the buildings are mostly drab, tired and need serious uplifting. Extensive empty buildings.	3/7/2019 7:12 AM
179	All single dwelling homes no apartments.	3/7/2019 7:11 AM
180	It's good but not great. Doesn't have a lot to do for our youth. Not enough eating establishments. Lots of empty buildings.	3/7/2019 6:45 AM
181	pretty safe	3/7/2019 6:29 AM
182	Neighborhood has a lot of rentals that owners pay little attention to the type of renters they have. Housing stock is not maintained the best.	3/7/2019 6:29 AM
183	I feel safe.	3/7/2019 12:37 AM
184	Safety Concerns, Rural location, Poor roads and access to town, no electricity provided in my community.	3/6/2019 6:56 PM
185	Safety Concerns, Rural location, Poor roads and access to town, no electricity provided in my community.	3/6/2019 6:55 PM
186	It is peaceful. The neighbors are also really nice.	3/6/2019 5:50 PM
187	i generally feel safe, but my neighbor's car was broken into. there are wide sidewalks for walking, but cars speed in neighborhoods with high pedestrians. minimal walkability	3/6/2019 4:49 PM
188	Crime and poverty	3/6/2019 4:32 PM
189	I am with in a half hours drive to five entrances into the wilderness. Neighbors are not to close, so if I need to, I can pee outside.	3/6/2019 4:23 PM
190	There is a lot drugs, alcohol, unstable people. And cost of living is expensive with little work.	3/6/2019 3:17 PM
191	old house - mice - high heating cost	3/6/2019 2:34 PM

192	Quiet neighborhood, Most neighbors are older , retired people.Safe, have never had a break in or vandalism.	3/6/2019 11:38 AM
193	Because of the neighborhood having many break ins and the condition of many of the properties in the area.	3/6/2019 11:24 AM
194	Lots of shooting in the area. Lots of crime in the area	3/6/2019 11:16 AM
195	rural but congested, theft, drug abuse	3/6/2019 11:13 AM
196	Because opportunities are limited and the area is definitely lacking resources in all domains.	3/6/2019 10:56 AM
197	Natural beauty, land, space	3/6/2019 10:50 AM
198	nice area, close to work but very expensive and too gentrified	3/6/2019 10:30 AM
199	It's beautiful! The road access is not the greatest in the winter.	3/6/2019 10:28 AM
200	beautiful farming area	3/6/2019 9:42 AM
201	It's a STAMM home in a great neighborhood. House was built in 1950 and is pristine. Vigas in every room. I'm very lucky!	3/6/2019 9:33 AM
202	Lordsburg is very small	3/6/2019 9:32 AM
203	Clean, quiet and peaceful.	3/6/2019 9:07 AM
204	because its awesome, thats what 10 means	3/6/2019 8:22 AM
205	The people that are running the city make it difficult to enjoy our community	3/6/2019 8:14 AM
206	I was born here and I have relatives here; I am happy living in a remote area where I can work and retire; I am also a pastor of a local church.	3/6/2019 8:07 AM
207	I am comfortable walking to most places I need to be. The underpass is especially creepy after dark, though, and my car has been damaged too many times to count while parked on Broadway at Central.	3/6/2019 7:41 AM
208	The area is barren and Albuquerque is becoming a sprawl. Getting anywhere requires driving 45 minutes.	3/6/2019 7:20 AM
209	it's on the outskirts of the "war zone"	3/6/2019 7:17 AM
210	we are a tight knitted community and are willing to help one another in a time of need.	3/6/2019 6:45 AM
211	There are no new housing, so we live in my parents home	3/6/2019 6:41 AM
212	It feels comfortable and safe. Good neighbors nearby. Close to work.	3/5/2019 5:33 PM
213	Privacy and safe neighborhood	3/5/2019 1:24 PM
214	Beautiful scenery but too many tourists	3/5/2019 12:12 PM
215	It is rural, quiet, and relatively crime free	3/5/2019 12:08 PM
216	Very good neighbors!	3/5/2019 11:58 AM
217	I live on the west side there is a lot of crime and a slow response by APD	3/5/2019 11:30 AM
218	I spend most of my time in Sf but live in Espanola cuz housing is cheaper	3/5/2019 11:09 AM
219	Overall it is safe and nice.	3/5/2019 8:59 AM
220	known drug house two blocks away	3/5/2019 6:34 AM
221	I live in a beautiful and newer community on the NW side of Albuquerque. The homes well maintained and there is no signs of poverty in the area.	3/5/2019 6:23 AM
222	It is on a reservation, so quite, so nice and beautiful.	3/5/2019 6:21 AM
223	In my current neighborhood, it is clean and pretty, but the HOA is out of control.	3/4/2019 3:40 PM
224	I love Silver City. It's beautiful and the people are wonderful. It could always be a little better.	3/4/2019 12:47 PM
225	Very quite and safe community but could use infrastructure improvements	3/4/2019 12:21 PM
226	I love the place where I live and have been raised there. It is just a part of me and my everyday life.	3/4/2019 12:09 PM
227	Peaceful. I know my neighbors. Trees.	3/4/2019 11:13 AM

228	I'm from a rural area with limited services available.	3/4/2019 10:02 AM
229	QUIET AND NOT MUCH VEHICLES IN THE AREA.	3/4/2019 7:57 AM
230	I'm almost the only anglo who lives where I am and the biggest cocaine dealer used to live close to where I am, so there is some tension with some of my neighbors as to having an anglo, visible in the hood and in having someone who does NOT use drugs and is outside everyday in summer, working on a garden. AND there's barely any housing for HUD recipients in all of Taos and Taos county (where I live). AND I've had the cops with large automatic weapons drawn, come walking through the front yard here, looking for whoever had shot off a gun at a car, which was as frightening for me...as the almost daily gun shots that happen in this rural area.	3/4/2019 7:41 AM
231	small community away from city limits	3/4/2019 7:31 AM
232	Safety level is medium, theft high, cleanliness is medium, accessibility to needs high, public transportation low	3/4/2019 6:25 AM
233	quiet. away from big city traffic n noise	3/4/2019 6:18 AM
234	I am lucky to be living among an older housing development with working class people and retired generation.	3/4/2019 12:27 AM
235	There isn't enough gas stations, groceries stores or mini-malls.	3/3/2019 5:32 PM
236	It is in walking distance of downtown, but has been overrun by short term rentals and abandoned by city hall.	3/2/2019 4:56 PM
237	Housing is very expensive and limited.	3/2/2019 1:19 PM
238	there is no parks closed.	3/2/2019 10:07 AM
239	Far from town but less expensive for rent	3/2/2019 9:17 AM
240	I managed to find property that was a reasonable price over 13 years ago but that no longer exists now - I lucked out and bought at just the right time and managed to get the "last good deal" in the Taos area	3/2/2019 8:45 AM
241	I feel safe and know my neighbors, close walking distance to stores	3/2/2019 5:59 AM
242	I live in the canyon, which has lots of trees and things are greener.	3/2/2019 5:53 AM
243	it is gorgeous, private, safe, affordable, nice neighbors, convenient to work	3/1/2019 11:00 PM
244	I love this town but nothing is being done to address skyrocketing rent and out of town investors buying up long term housing and converting it to short term. The roads really need to be repaired as well, they are dangerous.	3/1/2019 10:05 PM
245	It extremely beautiful, lovely people, can barely afford to live here.	3/1/2019 7:59 PM
246	very nice in many ways, but crime, lots of poverty, no city services	3/1/2019 2:57 PM
247	drug addicts and vagrants walking around	3/1/2019 2:39 PM
248	Nice Place	3/1/2019 2:13 PM
249	We love our part of the state!	3/1/2019 1:44 PM
250	Lack of jobs and rent for homes are high	3/1/2019 1:37 PM
251	I love my neighborhood.	3/1/2019 1:34 PM
252	I live in a small road with 10 houses and a dead end street	3/1/2019 11:45 AM
253	It is quiet - low crime - people take care of their homes and we have community there.	3/1/2019 10:55 AM
254	I believe that when the community comes together it is a great turn over but,	3/1/2019 10:15 AM
255	Its a great and safe neighborhood. Large lots nice homes	3/1/2019 10:03 AM
256	Housing is expensive and rents are high. Our median income is low. We have a lot of crime. Other than that this is a wonderful place to live.	3/1/2019 9:55 AM
257	rural community - great access to the unadulterated nature poor access to services, education, career opportunities, and the arts	3/1/2019 9:12 AM
258	Seems fairly safe	3/1/2019 9:03 AM

259	Crime, jobs	3/1/2019 8:57 AM
260	Lack of resources and small town mentality	3/1/2019 8:56 AM
261	good area	3/1/2019 8:44 AM
262	Living in a rural community, there isn't much of outlet entertainment or other retail stores that we have to travel out of town to shop elsewhere.	3/1/2019 8:17 AM
263	It is a great place to live but I cannot give it a 10 because just like any neighborhood in the city, it has it's crime/violence.	3/1/2019 8:06 AM
264	good area to live in	3/1/2019 7:23 AM
265	I live in a secluded area surrounded by family and a community that watches out for one another.	3/1/2019 7:21 AM
266	SMALL TOWN RURAL AREA	3/1/2019 7:12 AM
267	Because I live in Rio Rancho due to no housing or land to build a home	3/1/2019 7:11 AM
268	Rural areas	3/1/2019 7:07 AM
269	home too small	3/1/2019 7:03 AM
270	because I'am new to the neighborhood.	3/1/2019 6:56 AM
271	Culture	3/1/2019 6:50 AM
272	roads need improvement and regular maintenance which is done at a minimal to none. Speed bumps are too big for small cars to pass thru especially with a large family in the car. Needs lighting in the neighborhood. Too many domestic animals with no owner.	3/1/2019 6:48 AM
273	Because I live in a neighborhood that is friendly & calm place.	3/1/2019 6:39 AM
274	New development	3/1/2019 6:32 AM
275	Poor infrastructure since as roads, electrical, and phone service but good people	3/1/2019 3:57 AM
276	Beautiful untouched agricultural landscape along river is a plus No services, no support for rural needs, poor access, rural flight and hostility from some long time residents make practical aspects of life challenging	3/1/2019 3:25 AM
277	Loud, no parks, mainly commercial businesses, traffic, not too affordable.	2/28/2019 11:16 PM
278	We have no crime in our immediate area.	2/28/2019 9:20 PM
279	Utility access and dependence on expensive propane and septic systems, not enough jobs for degreed trial members. Good jobs go to non-Indians.	2/28/2019 8:19 PM
280	Quiet and not to many neighbors	2/28/2019 7:59 PM
281	convenience to stores and gas station	2/28/2019 3:11 PM
282	many of the homes near me are in bad shape and the one across the street is falling apart.	2/28/2019 3:09 PM
283	We enjoy the quite neighborhood and rural nature. While rural setting, still close to services and shopping.	2/28/2019 2:58 PM
284	It's a great neighborhood, but it's between a Major roadway and a Highway.	2/28/2019 2:57 PM
285	Although the neighborhood is pretty safe, neighbors do not take care of their pets. They are either allowed to roam around or are tied up having to fend during very hot days with no shade or freezing temperatures with little or no shelter.	2/28/2019 2:07 PM
286	Downtown is more accessible on foot and by public transportation than many other parts of Albuquerque. It is also demographically diverse, historically rich, and a vibrant community.	2/28/2019 1:46 PM
287	High crime, high vehicle and foot traffic, lots of abandoned buildings and run-down apartment complexes.	2/28/2019 1:25 PM
288	There is a lot of crime, airplane noise, and trash.	2/28/2019 11:29 AM
289	Beautiful home but we live on a dirt road. When we have rain it turns in to a washboard and we have large ditches that have formed in front of the driveways and on both sides of the road.	2/28/2019 11:20 AM
290	No affordable housing, or no housing available at all.	2/28/2019 10:07 AM

291	Abandon house, several houses for sale, block over neighbors do a poor job maintaining property	2/28/2019 10:00 AM
292	Nice neighborhood.	2/28/2019 9:21 AM
293	Even in an apartment complex, there seem to be few crime situations; police department on my corner and a busy shopping area	2/28/2019 8:46 AM
294	Some homes are new and some homes are in extremely bad condition	2/28/2019 8:34 AM
295	No theaters, good restaurants, no bowling alleys.	2/28/2019 8:28 AM
296	I feel safe and it is well kept. Plenty of shopping areas as well as entertainment.	2/28/2019 8:14 AM
297	The Cost of living is high.	2/28/2019 7:42 AM
298	Drug & crime problems, lack of affordable housing, lack of diversified economy.	2/28/2019 7:35 AM
299	Enjoyable and less crime activity among families.	2/28/2019 7:30 AM
300	Has great potential but there is a large discrepancy in annual incomes. There are the very rich and the very poor no in between	2/28/2019 7:29 AM
301	Clean, quite with low traffic and crime. Lots of recreational opportunities in area.	2/28/2019 7:28 AM
302	quiet	2/28/2019 7:18 AM
303	It's a beautiful place to live near the mountains	2/28/2019 7:14 AM
304	We love the area we live! Everything is in walking distance. However, crime and homelessness are still problems our communities need to solve.	2/28/2019 7:14 AM
305	convenient and inexpensive	2/28/2019 7:12 AM
306	It's a mixed neighborhood with some deteriorated housing.	2/28/2019 6:55 AM
307	Have to travel a distance to shop and for entertainment	2/28/2019 6:28 AM
308	We live on a quiet street. No problems. Very friendly neighbors.	2/28/2019 6:27 AM
309	There is limited access to hospitals, doctors, grocery stores and good education systems.	2/28/2019 6:24 AM
310	low crime rate, no pollution. The quality of our schools is rapidly decreasing so my scale is an 8 instead of a 10.	2/28/2019 6:21 AM
311	natural beauty, conservative mindset	2/28/2019 5:49 AM
312	High poverty, food desert, very little retail.	2/28/2019 5:11 AM
313	I feel that I have never gotten in problems with everybody. We live a peaceful life. I feel safe to go outside and I am safe to be outside of my house. People do not bug us and we had never had any problems with criminal behavior around my area.	2/27/2019 9:06 PM
314	safe neighborhood	2/27/2019 7:54 PM
315	Quiet, country, beautiful trees and sky.	2/27/2019 7:48 PM
316	Locals can't compete with the rich neighbors-outside monies	2/27/2019 5:02 PM
317	It is beautiful and the people are friendly.	2/27/2019 4:15 PM
318	cultural disinterest, disrespect for the land, lack of interest / and financial ability to care for properties, pets, trash dumping everywhere, lots of theft, absentee landowner properties degraded, in poor condition and lack of community connection.	2/27/2019 3:51 PM
319	"rate" in what way? question unclear	2/27/2019 3:07 PM
320	My wife and I very much appreciate living in Northern New Mexico	2/27/2019 3:04 PM
321	pro: Small Town, Quiet, easy to get around. Cons: Crime is going up, drugs are bad, little to do.	2/27/2019 2:44 PM
322	I live near an cottonwoods and a river.	2/27/2019 2:39 PM
323	It is nice, but finding affordable, livable housing here is difficult	2/27/2019 2:25 PM
324	because it is a relaxing place except when there is an occasional occurrence.	2/27/2019 2:25 PM
325	Great Quality of Life	2/27/2019 2:24 PM

326	I am walking distance from my work, entertainment, and groceries and there is adequate pedestrian infrastructure and public transportation.	2/27/2019 2:22 PM
327	Good neighbors. Ease access to work and shopping. Good climate.	2/27/2019 2:05 PM
328	Limited access to employment opportunities, high crime rate, slow police response and solving crimes. No housing construction.	2/27/2019 1:33 PM
329	There's a little crime, an occasional break-in or having someone go through the glove compartment if you forget to lock the car, but I don't worry about my personal safety.	2/27/2019 1:27 PM
330	beauty and culture and safety	2/27/2019 1:24 PM
331	Quiet, peaceful neighborhood. Good water.	2/27/2019 1:23 PM
332	it was 10, nowadays is getting where crimes are being committed and most houses have about 5 0r above cars parked at their front and back	2/27/2019 1:20 PM
333	Safe, quiet, affordable	2/27/2019 1:11 PM
334	Great place to live. It could be cleaner.	2/27/2019 1:03 PM
335	Local, family, access to businesses.	2/27/2019 12:46 PM
336	Ruidoso is a beautiful tourist centered community with much to offer in outdoor recreation and amenities. As a population of 8,000 we serve 40,000 most every weekend. The ability to keep up with the demand on services and the lack of housing makes it very difficult to recruit new businesses and people to our community.	2/27/2019 12:40 PM
337	?	2/27/2019 12:38 PM
338	Low Crime, somewhat rural but close to 'city' life.	2/27/2019 12:35 PM
339	Amazing culture, people and natural resources. Infrastructure is glaringly lacking: sidewalks and bike lanes are rare statewide; existing roadways/bridges/multimodal facilities are in some cases unmaintained, do not meet current standards (ADA, safety, etc.), and may be unsafe.	2/27/2019 12:24 PM
340	Lack of economic infrastructure	2/27/2019 12:19 PM
341	It is a poor and rather old neighborhood	2/27/2019 12:12 PM
342	Because the county does not enforce clean properties and most property around us is junked.	2/27/2019 10:20 AM
343	Our area needs new housing and rehabilitation on privately owned homes.	2/27/2019 10:04 AM
344	Well kept and clean Not much traffic Low crime New/Nice neighborhood Good schools (The construction is the only thing bringing score down a bit)	2/27/2019 9:22 AM
345	Well, it's good in some ways, not so good in other ways.	2/27/2019 9:18 AM
346	limited housing and services	2/27/2019 9:16 AM
347	it's a small town outside of Santa Fe County	2/27/2019 7:54 AM
348	It's pretty quiet and the crime is pretty low in that area. Close to town and nice walking trails.	2/27/2019 7:38 AM
349	My neighborhood is nice, and the community is also nice/good. There are issues with roads and potholes where I live, which have been present for some time now.	2/27/2019 6:06 AM
350	I have space around me, views, clean air and well water.	2/27/2019 5:58 AM
351	Could be better and safer i guess	2/26/2019 7:09 PM
352	I am in a great neighborhood and clise to everything.	2/26/2019 4:18 PM
353	No grocery for 35 miles. Cell service is bad even with a new tower.	2/26/2019 2:44 PM
354	Lower income, smaller house size	2/26/2019 1:57 PM
355	Because I don't like the area.	2/26/2019 1:07 PM
356	Low crime rate, clean, good area	2/26/2019 1:00 PM
357	I live in an older trailer, and almost unbearable heat in summer time	2/26/2019 12:57 PM
358	Love the neighborhood and views	2/26/2019 12:52 PM
359	I live in a gated community with HOA oversight	2/26/2019 12:50 PM

360	Albuquerque has a lot of crime.	2/26/2019 12:50 PM
361	There is some weird houses around us that drop it a bit. It is very quiet though and there are almost never any problems.	2/26/2019 12:49 PM
362	Affordability of housing, close to shopping	2/26/2019 12:48 PM
363	Safe, comfortable, but lacking basic ammenities such as close grocery stores or gas.	2/26/2019 12:41 PM
364	Property crime is significantly higher. There is a constant presence of the homeless in the area and the majority of homes are not very well maintained.	2/26/2019 12:22 PM
365	The area in which I live is loud (racing cars, sirens, etc.) sometimes, and most grocery/shopping centers are far from where I live.	2/26/2019 10:03 AM
366	Live in a pretty nice neighborhood, safe and quiet.	2/26/2019 10:01 AM
367	It's expensive	2/26/2019 8:59 AM
368	I like my community, but it isn't always safe.	2/26/2019 8:40 AM
369	Green. Space.	2/26/2019 8:32 AM
370	The state has issues with recruiting and maintaining business professionals across the board. There is high crime in the state. The education level is low.	2/26/2019 8:19 AM
371	Safe neighborhood, beautiful homes, good neighbors, low crime.	2/26/2019 8:14 AM
372	Traffic is getting difficult and the roads are in bad conditions	2/26/2019 7:41 AM
373	There is not many activities for children and or teens	2/26/2019 7:39 AM
374	Access, privacy, safety,	2/26/2019 7:27 AM
375	It is a good neighborhood, neighbors are friendly.	2/26/2019 7:25 AM
376	Great neighborhood	2/26/2019 7:20 AM
377	Borders a very old neighborhood that needs revitalizing, Road conditions are poor. The area needs more community resources including parks and walking/running paths.	2/26/2019 7:11 AM
378	The businesses in that area are slowly closing	2/26/2019 7:08 AM
379	Well I believe Farmington is a home town, and lot of people grew up here. I think we have plenty of resources, but lacking educating the public about services.	2/26/2019 7:07 AM
380	We have recently moved into this zip code. We feel it is safe, clean and welcoming to our family.	2/26/2019 7:05 AM
381	THE NEIGHBORHOOD IS DECLINING	2/26/2019 7:04 AM
382	Rio Rancho is not a destination place to live and housing is way over priced. Why do you think the last part of Southern and Rainbow looks the way it does? Kind of ridiculous. There are always "bad" areas of each town, but in order to keep Rio Rancho beautiful the mayors constituents should have affordable places to live.	2/26/2019 7:04 AM
383	Its a lower middle income area area;	2/26/2019 6:59 AM
384	I like the community and my neighborhood. I don't think Farmington has all the amenities it could.	2/26/2019 6:58 AM
385	Fairly quiet, low crime, and decent housing. Affordability is the biggest issue. Followed by traffic.	2/26/2019 6:58 AM
386	safe,comfortable, convenient	2/26/2019 6:56 AM
387	High unemployment with very few good paying jobs	2/26/2019 6:55 AM
388	I live in a community with poorly maintained dirt roads, we do not have mail delivery to our homes, often we have water break issues, no code enforcement for home building or land issues.	2/26/2019 6:53 AM
389	Travel distance to El Paso is 5 minutes, stores are close to my area too.	2/26/2019 6:49 AM
390	Crime rate, amenities	2/26/2019 6:48 AM
391	The communal environment is not great with an abundance of drugs and people who choose to live a life other than a prosper.	2/26/2019 6:47 AM
392	Rural area . small town where i do see lots of homeless people walking around.	2/26/2019 6:44 AM
393	Location is close to all areas frequented. Great neighborhood.	2/26/2019 6:43 AM

394	I like where I live.	2/26/2019 6:39 AM
395	Great area to live	2/26/2019 6:33 AM
396	Because I would I like my own home for myself and my kids.	2/26/2019 6:20 AM
397	I feel safe and secure	2/26/2019 6:08 AM
398	It feels safe and secure. It's conveniently located. It is quiet and looks nice.	2/26/2019 6:04 AM
399	I believe that the area I live in is rich in culture, but has a lot of break ins and violent crime.	2/26/2019 6:03 AM
400	I live in a neighborhood that is quite most often. I feel it is somewhat safe (path of travel for many walkers and alcoholics travel this path at time). My home is pleasant. Nothing fancy but I have what I need. I enjoy the beautiful area from trails to access to the mountains.	2/26/2019 5:57 AM
401	i love my community and am very involved in it.	2/26/2019 5:53 AM
402	Rio Rancho is a clean, safe place to live. The school systems and law enforcement agencies are top notch.	2/26/2019 5:45 AM
403	dont live in a fancy area.	2/25/2019 4:38 PM
404	There is very few activities, I like the small town enviroment	2/25/2019 4:16 PM
405	NE heights tends to be safer area	2/25/2019 2:51 PM
406	great place to live	2/25/2019 2:38 PM
407	theft	2/25/2019 2:24 PM
408	I like my neighbors. It is a walkable neighborhood. The house we rent is not in the best shape.	2/25/2019 2:23 PM
409	It's close to stores etc. but it's also high crime	2/25/2019 1:54 PM
410	not happy with the area, real estate is overpriced and undervalued.	2/25/2019 1:39 PM
411	Cars have been broken into. Things have been stolen from front porch.	2/25/2019 1:35 PM
412	There are no good grocery stores around here fuck Walmart!	2/25/2019 1:35 PM
413	Nice Homes and services including schools	2/25/2019 1:21 PM
414	Freeway access, shopping and a park near by	2/25/2019 1:20 PM
415	Somewhat safe yet crowded.	2/25/2019 1:05 PM
416	environmental hazzards	2/25/2019 1:03 PM
417	?	2/25/2019 1:02 PM
418	Love Ruidoso, don't always love living in a tourist town	2/25/2019 12:54 PM
419	Small & quite everyone knows each other good people good to raise your children. the only thing is you have to travel 8 to15 miles to the stores and work.	2/25/2019 12:50 PM
420	We have a great community, but severely lack in resources for mental health and it creates a domino effect on the community. We are also a very poor community with a majority living off public assistance and it is not conducive to a flourishing economy.	2/25/2019 12:43 PM
421	Wonderful area. Good neighbors. Love the views and accessibility to the town.	2/25/2019 12:38 PM
422	I live out of town in a quiet and peaceful environment	2/25/2019 12:32 PM
423	Based on my income it is difficult to find a location that is within my price range, the area I live in has many people who are either at or below the poverty line, there is a lot of petty theft. I always need to make sure I have my valuables with me, and not left in my car and I don't go out late at night alone.	2/25/2019 12:26 PM
424	Low socio-economic area, limited arts/entertainment, poor public transportation, poor healthcare.	2/25/2019 12:23 PM
425	From observation and word of mouth.	2/25/2019 12:23 PM
426	Nice people	2/25/2019 12:16 PM
427	It's okay not superb.	2/25/2019 11:17 AM
428	Because it my home, my home town.	2/25/2019 10:49 AM

429	Drug problems ,not enough for kids to do to keep them out of trouble,no jobs, high grocery prices	2/25/2019 10:15 AM
430	It is rural	2/25/2019 9:56 AM
431	crime	2/25/2019 9:49 AM
432	Minimal employment opportunities for technology or manufacturing; high housing costs and taxes in comparison to the rate of poverty levels per capita	2/25/2019 8:13 AM
433	It is a nice neighborhood, low crime rate.	2/25/2019 7:51 AM
434	very clean community, friendly neighbors. we are close to shopping and restaurants. i live 2.5 miles from my job.	2/25/2019 7:22 AM
435	Great place to live	2/25/2019 7:08 AM
436	Compared to ABQ, Rio Rancho is more visually appealing and the crime rate is lower. RRPS also has a better school system.	2/25/2019 5:51 AM
437	Small city, needs more money for infrastructure.	2/25/2019 5:45 AM
438	Convenience and affordability	2/25/2019 5:37 AM
439	Pretty area but my neighbors are not very neat and tidy.	2/25/2019 5:27 AM
440	I love the area I live and work.	2/24/2019 12:09 PM
441	Considered a good area by realestate professionals.	2/24/2019 8:38 AM
442	My neighborhood is safe, clean, and well maintained.	2/24/2019 7:46 AM
443	I feel very secure in my neighborhood. It's average in aesthetics.	2/23/2019 8:50 AM
444	not in the city	2/22/2019 6:03 PM
445	Dirt road	2/22/2019 5:02 PM
446	There are many pedestrians in the area that are homeless and wander around at all hours of the day/night. There also seems to be high criminal activity. There are many homes that seem to be abandoned/condemned.	2/22/2019 2:04 PM
447	Quality of the houses, school district, crime rate	2/22/2019 2:01 PM
448	Great quiet neighborhood, but there are parts of our neighborhood that have high crime rates.	2/22/2019 1:53 PM
449	We live in a very safe and somewhat small community.	2/22/2019 1:43 PM
450	poor housing condition	2/22/2019 1:38 PM
451	Lots of crime and lots of people shooting guns in our neighborhood.	2/22/2019 12:11 PM
452	I live in an older neighborhood with lots of people home during the day, not to many drugs or the people that lifestyle brings are around. Wild life is heard and seen regularly.	2/22/2019 10:28 AM
453	It's beautiful and located close to work and school and amenities.	2/22/2019 9:55 AM
454	It is rural and have to travel into town for work and necessities	2/22/2019 9:45 AM
455	Overall safe but not many things to do	2/22/2019 8:22 AM
456	property over crowded-not enough space for land scaping for back yard. No privacy.	2/22/2019 6:38 AM
457	I like it here	2/22/2019 6:28 AM
458	We haven't experienced many crime issues, except for our mailbox being broken into...however there was a shooting at our neighborhood park last year. Our neighbors are kind and the area is quiet and family friendly.	2/22/2019 6:26 AM
459	I would like to have access to water from the acequia to make my landscaping and garden more plenishable.	2/22/2019 6:17 AM
460	the area is very beautiful, but the cost of living here is very high, housing is high, employment low and can be a struggle to survive here	2/22/2019 5:09 AM
461	Great location	2/21/2019 10:18 PM
462	Walkability. Close to natural food stores and cultural attractions. convenient to public transit	2/21/2019 3:38 PM

463	Clean. well cared for. and quiet neighborhood.	2/21/2019 3:29 PM
464	PROS: proximity to shopping, dining work, schools; good neighbors; good parks. CONS: poor transit options, poorly maintained private and public areas;	2/21/2019 3:21 PM
465	It is safe, clean, easy to travel.	2/21/2019 3:12 PM
466	Cuz i have no issues whe i live, i lije the area	2/21/2019 1:33 PM
467	I love living in a rural community but jobs and housing are hard to find.	2/21/2019 1:28 PM
468	It's not great but it's not that bad.	2/21/2019 1:23 PM
469	Very little crime, nice quiet family oriented neighborhood, homes are owned and not rented.	2/21/2019 1:19 PM
470	Not the best area also to expensive for the housing available.	2/21/2019 12:55 PM
471	Good access to resources, except grocery shopping is a little out of the way. Wide variety of people and businesses. Some crime but do not feel generally unsafe.	2/21/2019 12:07 PM
472	Nice area low crime, accessible to stores	2/21/2019 11:47 AM
473	Most of the neighbors are quiet and polite, but there is an above average amount of transients who move through the neighborhood. My house has already been broken into once in the first year I lived there. We have one disruptive neighbor who I am afraid of due to their violence.	2/21/2019 10:31 AM
474	generally safe area, safe for walking and pedestrian activity within walking distance to many services and amenities	2/21/2019 10:30 AM
475	I lived around this neighbor hood for a long time	2/21/2019 10:26 AM
476	Good neighbors and close to town	2/21/2019 10:23 AM
477	It's a established older neighborhood	2/21/2019 10:05 AM
478	7	2/21/2019 9:40 AM
479	It is a nice neighborhood but the schools and crime are undesirable	2/21/2019 9:29 AM
480	It is a great place to raise a family	2/21/2019 9:05 AM
481	Our community is very close, very community oriented.	2/21/2019 9:02 AM
482	We have a nice home, just outside the limits of a small, rural community.	2/21/2019 9:00 AM
483	Safe. Pretty area. Close to plaza	2/21/2019 8:39 AM
484	It is a very nice subdivision to live in and is well planned.	2/21/2019 8:30 AM
485	It's quiet and safe but very limited in public transportation - the bus comes every 30 minutes to an hour.	2/21/2019 8:27 AM
486	I would prefer a different area.	2/21/2019 8:20 AM
487	Mostly families, pretty quiet, I feel safe.	2/21/2019 8:15 AM
488	Love my neighborhood. It is very safe and calm with access to stores, parks, etc.	2/21/2019 7:50 AM
489	I am quite content there.	2/21/2019 7:36 AM
490	right next to park for my kids to play in	2/21/2019 7:33 AM
491	There is very little housing options for families. There are so many families doubled up in homes and where there is not enough room the opt for buying storages to live in. In my personal opinion, there is not enough jobs in the area to support more housing development in the area. The cost to live in a pre existing home goes based off income and when you make over a certain amount each year you pay 3 times as much for rent then your neighbor.	2/21/2019 7:31 AM
492	Newly developed	2/21/2019 7:13 AM
493	In my neighborhood we make it a point to know each other and we watch out for each other.	2/21/2019 7:03 AM
494	its not the best place, but its not the worst place	2/21/2019 6:38 AM
495	Just moved to new neighborhood	2/21/2019 6:02 AM
496	it's a nice neighbors and great location	2/21/2019 5:17 AM

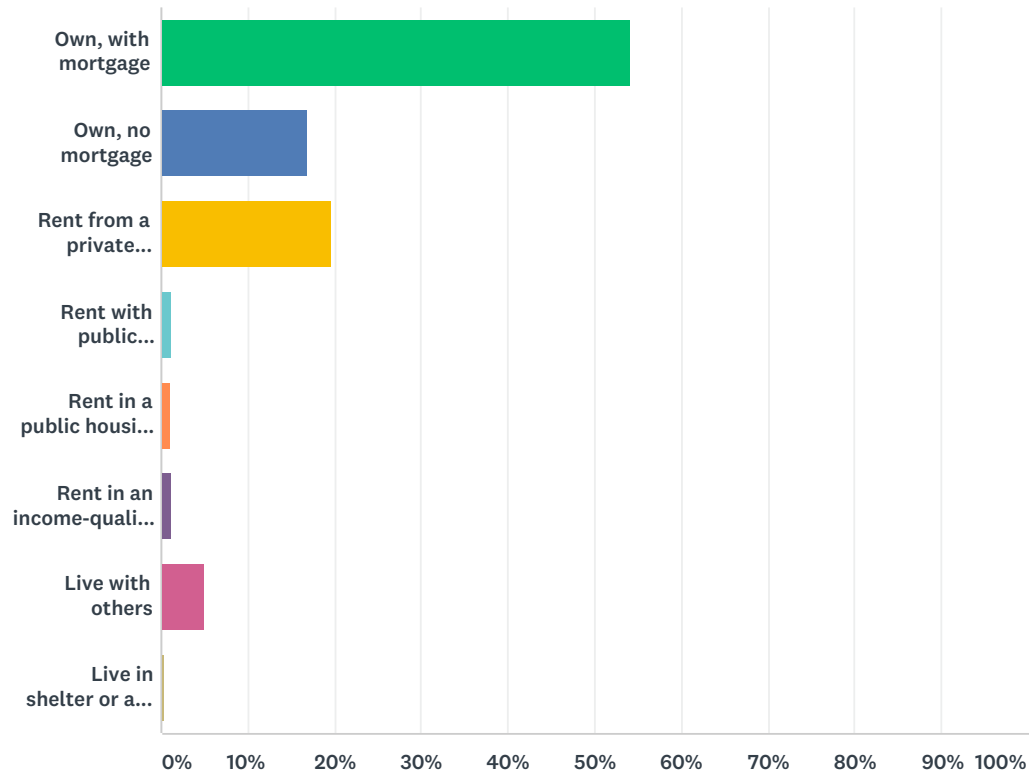
497	Older area with a previous past of drugs	2/21/2019 3:18 AM
498	Nice area	2/21/2019 1:21 AM
499	Like area	2/20/2019 11:22 PM
500	It is fairly safe and convenient	2/20/2019 8:05 PM
501	I live in Campo Alegre a S.F.C.H. unit built 7 years ago. Downtown S.F. has me in walking distance to stores, art, music, culture with good air + little traffic.	2/20/2019 7:52 PM
502	beautiful, safe, good community, close to family, easy access to nature, and despite a small commute, accessible enough to resources.	2/20/2019 6:37 PM
503	Because it is a visually appealing and relatively safe place. The rents are way too high due to Air BnB saturating the rental market and driving prices up for ordinary working people.	2/20/2019 6:30 PM
504	Due to water contaminates and ill- mannered neighbors	2/20/2019 6:19 PM
505	Quality of life, minimal crime, high inflation and cost of living.	2/20/2019 6:06 PM
506	Small neighborhood, quiet	2/20/2019 5:05 PM
507	It's clean, quiet, haven't had any problems with neighbors/vandalism/trash/noise. It's very central to the city and close to the freeways and shopping, close to the mall, nobhill, downtown. Mostly it appears to be safe and clean.	2/20/2019 5:04 PM
508	occasionally I hear of suspicious individuals roaming about the neighborhood	2/20/2019 4:47 PM
509	affordable, lower crime rate, good neighbors, near shopping & services	2/20/2019 4:23 PM
510	Very nice, quiet and safe area	2/20/2019 3:30 PM
511	I don't believe in HOAMCO so far people that I have talk with don't want them. I will be walking the neighborhood too take name of how many people want them out.	2/20/2019 3:02 PM
512	rural, propane, well, some dirt/gravel roads	2/20/2019 2:49 PM
513	Quite not a whole lot of crime	2/20/2019 2:47 PM
514	Safe, quiet	2/20/2019 2:41 PM
515	Country, not a lot of traffic and housing is not real close together.	2/20/2019 2:32 PM
516	No street lights within the area	2/20/2019 2:19 PM
517	Fairly safe neighborhood and not too much noise. Fair rental costs for the house.	2/20/2019 1:55 PM
518	Personally I really like the area I live but when I was moving here I was recommended to not rent there because it was a "bad area," which ended up meaning that the apartment complex saw a lot of police activity from domestic violence calls.The apartment complex is also located close to the tent city,downtown bars, and several abandoned buildings.	2/20/2019 1:55 PM
519	Nice, quiet established neighborhood but recent significant increase in crime - ie. porch pirates, mail theft, car break-ins, & burglaries	2/20/2019 1:47 PM
520	neighborhood surrounded by low income housing. High crime rates. Don't feel safe at times.	2/20/2019 1:46 PM
521	Live good neighborhood	2/20/2019 1:46 PM
522	It is a good place.	2/20/2019 1:25 PM
523	Because it is populated by more established families.	2/20/2019 1:18 PM
524	I live near Centennial HS with easy access to outdoor trails and quiet, desert area for me and my dogs to run loose in.	2/20/2019 1:17 PM
525	I live and work in the same area and enjoy the convenience of everything nearby.	2/20/2019 1:16 PM
526	love the area	2/20/2019 1:15 PM
527	Crime. Lack of affordable housing.	2/20/2019 1:14 PM
528	Homeless and criminals	2/20/2019 1:13 PM
529	Good access to shopping, entertainment, parks, medical facilities, etc.	2/20/2019 1:11 PM
530	Many health and housing issues as well as crime but it's beautiful	2/20/2019 1:07 PM

531	I love where I live (in Villanueva). My only challenge is the lack of affordable commuter options. Buses leave too early to and from Santa Fe to be a viable option. I chose to live rurally because I love it but I also cannot afford to live in Santa Fe.	2/20/2019 1:05 PM
532	My neighbors are friendly and we are close to amenities such as grocery store, bus line, library and schools.	2/20/2019 1:05 PM
533	crime	2/20/2019 1:02 PM
534	safe place not much to do or eat	2/20/2019 1:01 PM
535	quality of life	2/20/2019 12:54 PM
536	I live in a new development. Everything still looks nice.	2/20/2019 12:51 PM
537	There is crime in the area, no public transportation and far from services such as medical and grocery stores.	2/20/2019 12:51 PM
538	The house is on a busy street, but I love the area I live in.	2/20/2019 12:47 PM
539	Quite street, nice expensive homes, no through traffic	2/20/2019 12:45 PM
540	home prices, access to public transportation, schools in the area, activities in area	2/20/2019 12:42 PM
541	I live in the "poor" part of SF off of Airport Road. I actually prefer the Southside, but it has a bad rep. We could use more resources in that area, which is happening slowly.	2/20/2019 12:37 PM
542	I chose this rating mostly because of the combination of hustling crimes and the apparent age of the neighborhood. Some of the people in the area make their living by hustling, by which I mean looking for work or sale opportunities and then taking advantage of same, even if a crime would be committed. Add to this occasional night-time visits of unsupervised children, and the look of the neighborhood, and a 6 is obvious (and might be optimistic). Bringing up the score is the general quietness of my neighbors, aside from occasional construction or gunshots (which sound the same to me).	2/20/2019 12:35 PM
543	Quiet country setting	2/20/2019 12:33 PM
544	better if we had better employment opportunities	2/20/2019 12:31 PM
545	Nice Neighborhood	2/20/2019 12:30 PM
546	Occasional crime/ vandalism but feel mostly safe the majority f the time	2/20/2019 12:28 PM
547	i love the state and the rural area in which I live. I love that I am close to the city and work in the downtown area. This allows me to have a well-rounded experience of New Mexico.	2/20/2019 12:28 PM
548	I live west of the river and North of the freeway. It is a relatively good area with out much crime.	2/20/2019 12:27 PM
549	High crime, high rent	2/20/2019 12:26 PM
550	Lots of property crimes in the neighborhood.	2/20/2019 12:25 PM
551	Safe and beautiful.	2/20/2019 12:24 PM
552	I live in a generally nice area, but am on a busy street. There are many homeless people who stay within 50 yards of my house; people mess with my care, have stolen gas, have gotten inside and taken things. There are frequently hypodermic needles in the parking lot.	2/20/2019 12:21 PM
553	Mild winters. Most amenities available including medical care. Reasonable housing cost.	2/20/2019 12:19 PM
554	Love the neighbors and the neighborhood	2/20/2019 12:19 PM
555	NEW MEXICO IS FAILING ITS PEOPLE	2/20/2019 12:15 PM
556	I really like where I live, but the rent is too expensive. We would love to buy, but it is also over \$200,000 easily.	2/20/2019 12:14 PM
557	Safety, good schools, small community	2/20/2019 12:10 PM
558	While I do live in a good neighborhood and my neighbors are great, there is quite a bit of crime that comes into our neighborhood.	2/20/2019 12:09 PM
559	There is some neighbors that are not the most outstanding citizens	2/20/2019 11:35 AM
560	Affordable,, still could use some changes. Love small town atmosphere.	2/20/2019 11:31 AM
561	where i grew up	2/20/2019 11:28 AM

562	The houses are in the upswing in terms of level of care. But I do see some crime and have a homelessness problem in the local parks.	2/20/2019 11:28 AM
563	Quiet, safe area	2/20/2019 11:28 AM
564	Resources are minimal due to rural location, environmental factors (i.e. gas plants, low vegetation, etc.)	2/20/2019 11:22 AM
565	It's nice and calm, close to everything. Grocery stores, fast access to the freeway.	2/20/2019 11:20 AM
566	It's quiet and neighbors are friendly.	2/20/2019 11:18 AM
567	It is a quite and safe neighborhood . Great location and nice large lots.	2/20/2019 11:02 AM
568	it's beautiful but there are alot of issues.	2/20/2019 10:49 AM
569	Generally good neighborhood.noisy vehicles with super loud mufflers.	2/20/2019 10:35 AM
570	I have all that I need in the area I live. Close to anywhere I may need to go.	2/20/2019 10:35 AM
571	New development	2/20/2019 10:33 AM
572	It is clean and feels safe.	2/20/2019 10:32 AM
573	City utilities are way too high. very little to do here	2/20/2019 10:31 AM
574	Nice quite neighbor	2/20/2019 10:28 AM
575	There is no bus stop and there are not any stores close to walk to. The rent is high	2/15/2019 8:27 AM
576	I live outside of Las Cruces in Mesquite NM. It is piecefull and quite. I would not like to live in town due to the price and quality.	2/15/2019 6:25 AM
577	few choices in public services, inadequate facilities for necessities (groceries, personal supplies, etc)	2/14/2019 4:53 PM
578	Nice people, weather, scenery.	2/14/2019 4:42 PM
579	It is quiet	2/14/2019 2:51 PM
580	I wanted to live in the historic district, instead of a new neighborhood, because of diversity, interest and proximity to town.	2/14/2019 1:26 PM
581	its a safe and affordable area	2/14/2019 1:02 PM
582	I love the area - it's a bit out of town, but not far from anything	2/14/2019 12:20 PM
583	It is an established neighborhood ousesof homes and townhouses where most yards are well-maintained and people are friendly.	2/14/2019 11:44 AM
584	It is an older area that with older homes in need of updates.	2/14/2019 10:29 AM
585	Lots of crime, substandard housing	2/14/2019 10:27 AM
586	Nice but still has homeless individuals in the area	2/14/2019 10:18 AM
587	Education and job opportunities are poor and there is a water shortage.	2/14/2019 9:13 AM

Q14 Which best describes your living situation?

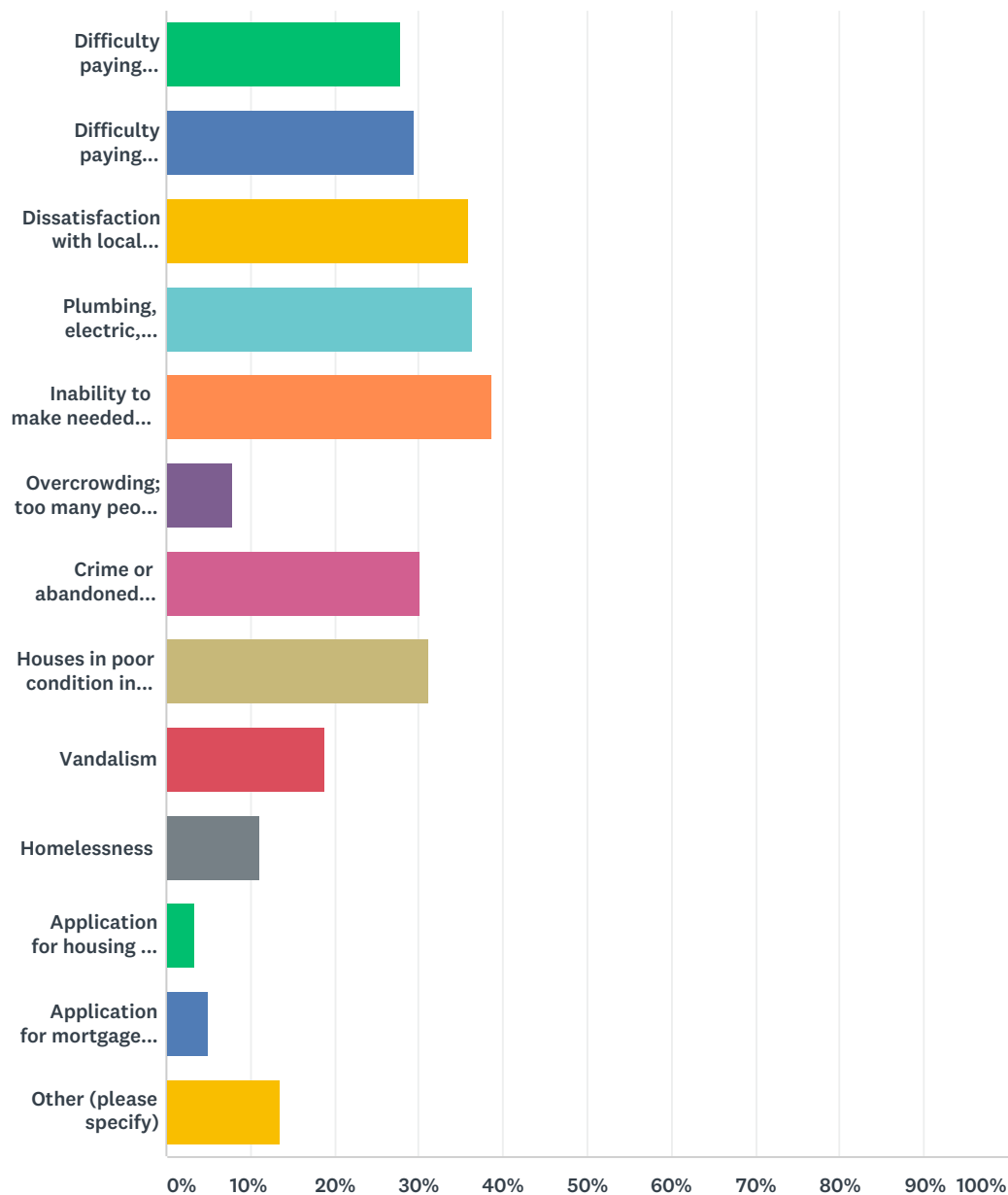
Answered: 630 Skipped: 5



ANSWER CHOICES	RESPONSES	
Own, with mortgage	54.29%	342
Own, no mortgage	16.98%	107
Rent from a private landlord (no assistance)	19.68%	124
Rent with public assistance (Section 8 or other) from a private landlord	1.27%	8
Rent in a public housing complex	0.95%	6
Rent in an income-qualified complex (low income housing)	1.27%	8
Live with others	5.08%	32
Live in shelter or are homeless	0.48%	3
TOTAL		630

Q15 Have you experienced any of the following in the past two years? (Select all that apply.)

Answered: 502 Skipped: 133



ANSWER CHOICES	RESPONSES	
Difficulty paying rent/mortgage	27.89%	140
Difficulty paying utilities	29.48%	148
Dissatisfaction with local services (Trash pick-up, street maintenance)	36.06%	181
Plumbing, electric, appliances or other items in your home do not work	36.45%	183
Inability to make needed repairs/improvement to your home	38.65%	194

Overcrowding; too many people living in one house	7.97%	40
Crime or abandoned buildings in your neighborhood	30.08%	151
Houses in poor condition in your neighborhood	31.08%	156
Vandalism	18.73%	94
Homelessness	11.16%	56
Application for housing was denied	3.39%	17
Application for mortgage loan denied	4.98%	25
Other (please specify)	13.55%	68
Total Respondents: 502		

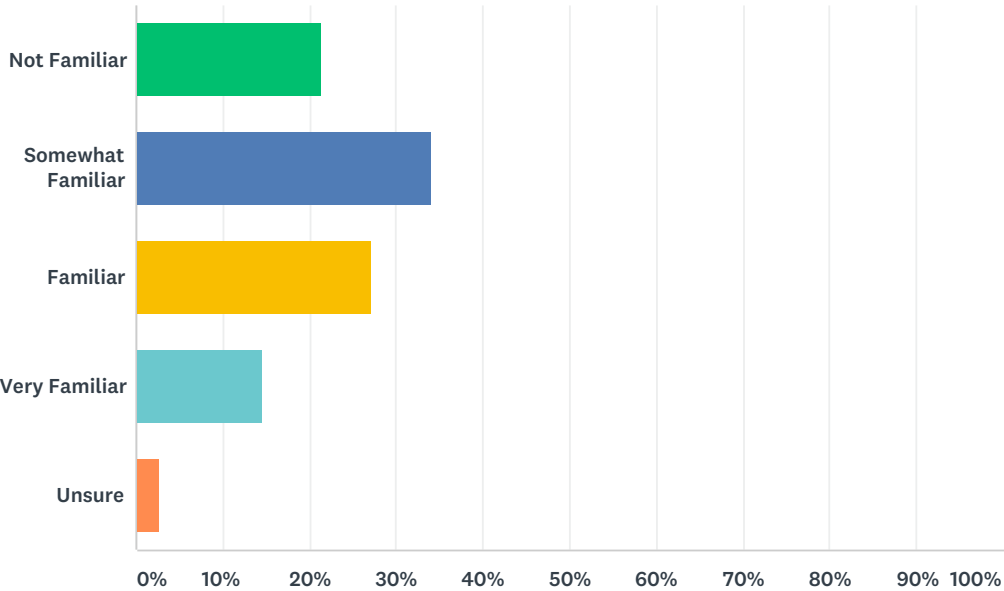
#	OTHER (PLEASE SPECIFY)	DATE
1	No - N/A	6/13/2019 9:45 AM
2	none	3/19/2019 9:11 AM
3	none	3/18/2019 3:22 PM
4	None	3/13/2019 8:06 AM
5	none	3/11/2019 11:18 AM
6	We are DIY fixers and without that skill our boat would sink.	3/11/2019 10:59 AM
7	We are DIY fixers and without that skill our boat would sink.	3/11/2019 10:58 AM
8	Difficulty paying bills in general; unable to obtain reliable vehicle	3/11/2019 8:34 AM
9	No problems	3/11/2019 8:31 AM
10	N/A	3/11/2019 6:49 AM
11	Homeless living couch to couch, and as well as living with other people from time to time. And there was also times I slept at parks or alley ways.	3/8/2019 1:45 PM
12	crime increasing, infrastructure deteriorating	3/7/2019 12:52 PM
13	My daughter and her family live with us, they can't find affordable housing.	3/7/2019 12:18 PM
14	none	3/7/2019 10:56 AM
15	inability to get realtors to list home lot for sale	3/7/2019 9:38 AM
16	Housing is very limited and expensive	3/7/2019 9:13 AM
17	Neighbor is a sexual pervert, police can't arrest for what is does in his home.	3/7/2019 7:37 AM
18	I had to have the landlord install a working heater for the home since there was only one unit to heat the entire home and it was a wall unit. They installed a second wall unit last year. The air conditioning is a single unit to attempt to cool the entire home.	3/7/2019 7:36 AM
19	Person living in home across the street is unsavory and lends an air of unsafe conditions at times.	3/7/2019 7:28 AM
20	rates for repair services (HVAC, Electric, Plumbing) & fuel is I feel rate gouged.	3/7/2019 7:12 AM
21	Mortgage loan still pending through Nusenda Credit Union/MFA.	3/6/2019 11:38 AM
22	There are a few homes that are abandoned and in disrepair and apparently the City of Santa Fe can't do shit. Change the laws! Sell these homes! Do something!	3/6/2019 9:33 AM
23	T	3/5/2019 11:58 AM
24	cant get a rental due to past history with felonies(over 20 years ago)	3/5/2019 11:09 AM

25	My relationship with the head of the local Housing authority and with my caseworker is very stressful for me. They have lied to me and been unreasonably incompetent and so every year, my recertification is mediated by my therapist so that I am not hysterical. And so that I am somewhat protected from the next drama with them. I mean, I did everything the head of the housing authority asked of me, 5 years ago...jumped through every "hoop" he required. And then, he made it clear that he never read or understood my responses to him. It's a very bad situation.	3/4/2019 7:41 AM
26	seems like Jemez Coop raises the rates in the winter time or scams us in some way.	3/4/2019 6:18 AM
27	Onslaught of Short Term Rentals	3/2/2019 4:56 PM
28	No affordable rentals.	3/1/2019 7:59 PM
29	Living in an old family owned trailer but it is falling apart. The walls shake and bow in and out on windy days.	3/1/2019 7:21 AM
30	tired of waiting for responses, I have been appling for way too, too, too long.	3/1/2019 7:03 AM
31	fixing credit	3/1/2019 6:50 AM
32	Difficulty doing repairs and getting services due to poor road access and conditions	3/1/2019 3:25 AM
33	Discrimination based on disability at my complex, unsafe conditions due to pit bulls allowed in renter's apts, marijuana smoke smells (disgusting) in apts, poor management, (6 managers in five years, no attention to requests to fix leaky ceilings for 3 years).	2/28/2019 11:16 PM
34	wifi is bad. Slow wifi and the Frontier communications is the WORST in customer service and billing.	2/28/2019 2:07 PM
35	none of the above	2/28/2019 8:46 AM
36	drugs	2/28/2019 7:18 AM
37	None of the above	2/27/2019 9:06 PM
38	none noted	2/27/2019 7:54 PM
39	None of the above	2/27/2019 1:27 PM
40	No issues	2/27/2019 12:40 PM
41	at times I think every one have a hard time here and there	2/27/2019 7:54 AM
42	street not cleaned, weeds & trash & pot holes - lack of city services, dogs left outside during winter, too many people living crowded up into one house.	2/26/2019 12:48 PM
43	Just struggling financially; only State Employees get income adjustments to their salaries. Everything is going up but salaries are not. I'm better financially than a lot of people and I'm struggling paying bills	2/26/2019 6:59 AM
44	No housing or land available to put a home on.	2/26/2019 6:20 AM
45	Getting older, have lots of mature growth. Harder to care for the yard, no one to help	2/26/2019 5:57 AM
46	rentals with trashy renters	2/26/2019 5:53 AM
47	none	2/25/2019 2:38 PM
48	Auto broken into twice	2/25/2019 1:54 PM
49	N/A	2/25/2019 1:35 PM
50	na	2/25/2019 12:32 PM
51	House was broken into and robbed.	2/22/2019 2:04 PM
52	lots of shootings in our area	2/22/2019 12:11 PM
53	job loss therefore paying bills and buying food with credit to now be in debit so bad I cant see a way out.	2/22/2019 10:28 AM
54	We've been able to pay our bills, but money is tight	2/22/2019 6:26 AM
55	NONE	2/21/2019 1:19 PM
56	N/A	2/21/2019 7:50 AM

57	N/a	2/21/2019 3:18 AM
58	none	2/21/2019 1:21 AM
59	Threat of eviction, bullying by management.	2/20/2019 7:52 PM
60	First time home owner	2/20/2019 3:02 PM
61	None	2/20/2019 2:19 PM
62	Many Car Thefts in the neighborhood	2/20/2019 1:55 PM
63	cost of utilities in Rio Rancho is high; RR Water Dept. makes frequent errors in billing; automated phone payment service only works 50% of the time.	2/20/2019 1:11 PM
64	Lack of community resources and funding	2/20/2019 1:05 PM
65	Lots of theft/lots of hard drugs	2/20/2019 12:37 PM
66	None	2/20/2019 12:19 PM
67	No problems	2/20/2019 10:35 AM
68	Trash is thrown out along Roadrunner Blvd.	2/14/2019 11:44 AM

Q16 Are you familiar with Fair Housing or Anti-discrimination Laws?

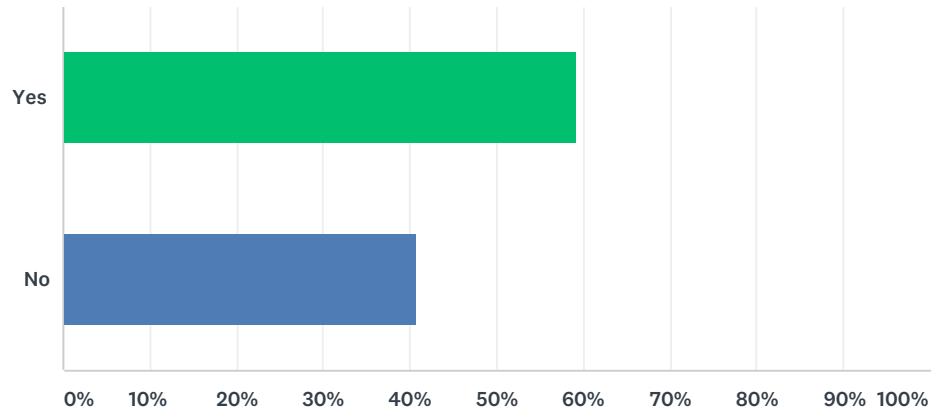
Answered: 631 Skipped: 4



ANSWER CHOICES		RESPONSES	
Not Familiar		21.39%	135
Somewhat Familiar		34.07%	215
Familiar		27.26%	172
Very Familiar		14.58%	92
Unsure		2.69%	17
TOTAL			631

Q17 Are you aware of your rights under Fair Housing and Anti-discrimination laws?

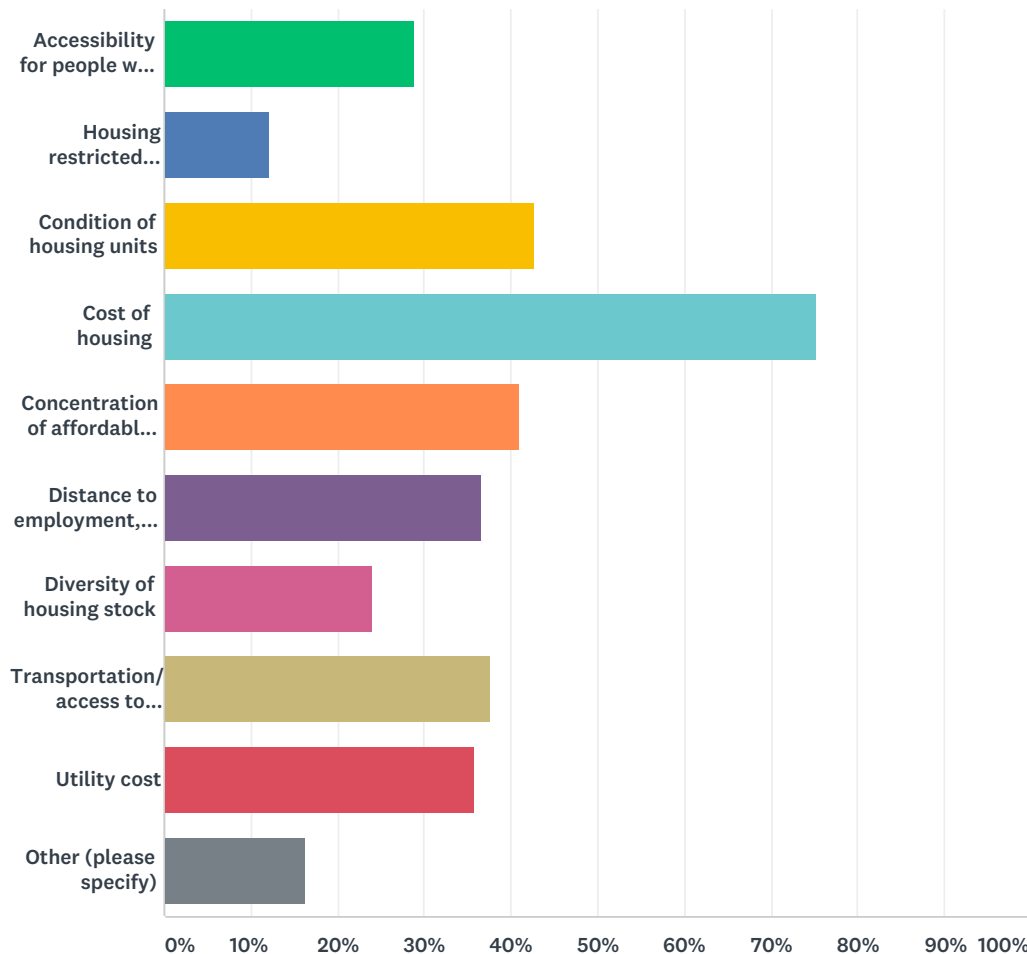
Answered: 625 Skipped: 10



ANSWER CHOICES		RESPONSES	
Yes		59.20%	370
No		40.80%	255
TOTAL			625

Q18 What are barriers to housing choice in New Mexico that you have experienced or observed? (Select all that apply.)

Answered: 580 Skipped: 55



ANSWER CHOICES	RESPONSES	
Accessibility for people with disabilities or disabling conditions	28.97%	168
Housing restricted based on age	12.07%	70
Condition of housing units	42.76%	248
Cost of housing	75.34%	437
Concentration of affordable housing options in certain neighborhoods	41.03%	238
Distance to employment, schools, shopping, or services	36.55%	212
Diversity of housing stock	24.14%	140
Transportation/ access to public transportation	37.76%	219
Utility cost	35.86%	208
Other (please specify)	16.38%	95

Total Respondents: 580

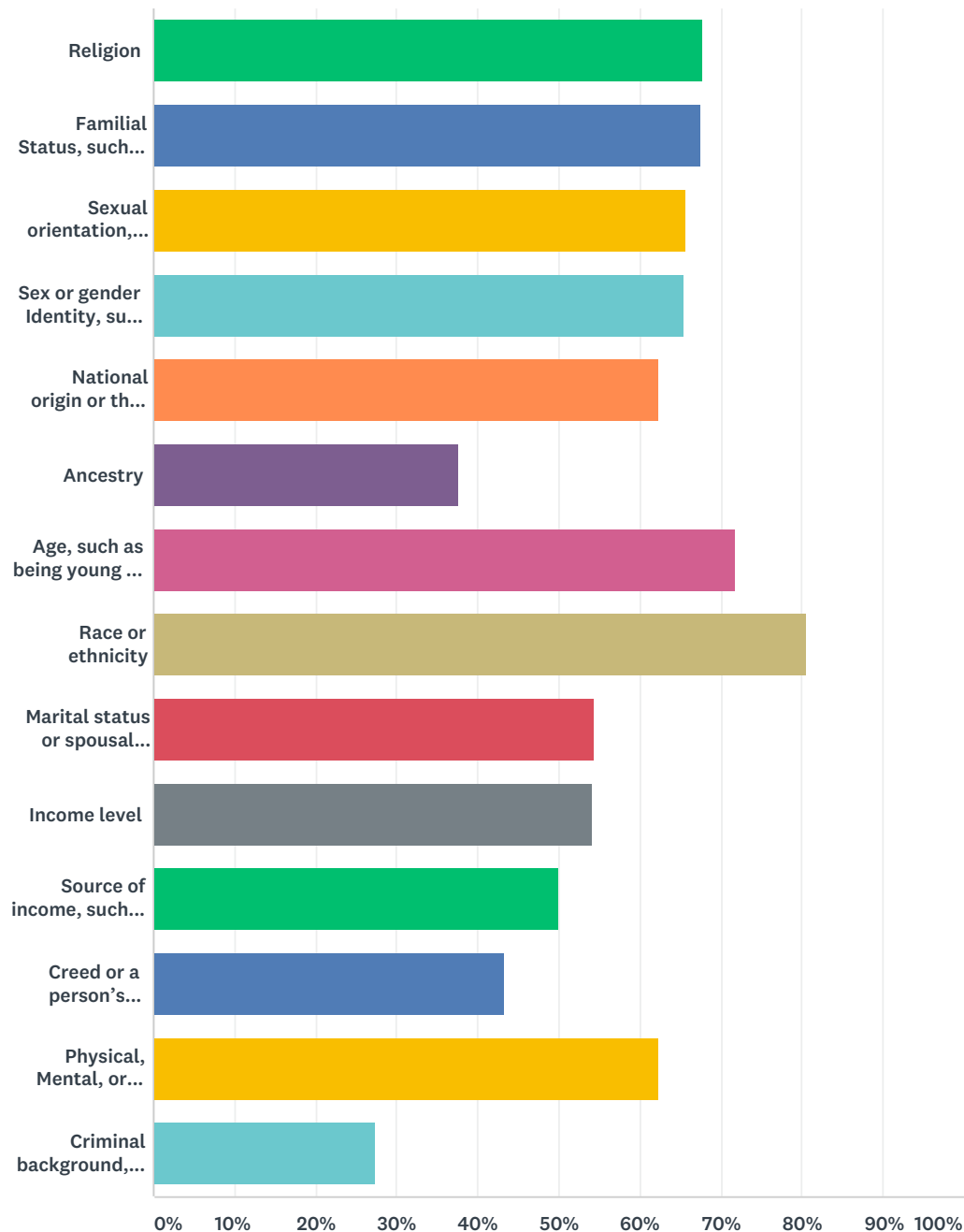
#	OTHER (PLEASE SPECIFY)	DATE
1	Only for individuals with social security numbers	6/14/2019 12:31 PM
2	Down payment assistance for tribal loans (mortgage)	6/13/2019 11:56 AM
3	Location	6/13/2019 11:21 AM
4	My education about the housing programs was vague at most.	5/5/2019 7:49 PM
5	No se	3/13/2019 6:24 AM
6	housing is too expensive for min. wage people. Housing options are not good.	3/11/2019 9:46 PM
7	none	3/11/2019 11:18 AM
8	zoning	3/11/2019 10:59 AM
9	zoning	3/11/2019 10:58 AM
10	No real barriers , but issues once in a while.	3/11/2019 9:38 AM
11	Regressive sales tax that hurts low income the most.	3/11/2019 9:32 AM
12	shortage of housing for young people and non-existence of workforce housing	3/11/2019 9:24 AM
13	housing restrictions towards people with: no kids, not druggies, and not in trouble with law or mentally unstable	3/11/2019 8:34 AM
14	Homeless people have no where to go especially males	3/11/2019 8:31 AM
15	Competent trade people	3/11/2019 8:13 AM
16	None	3/11/2019 8:13 AM
17	None	3/11/2019 7:20 AM
18	N/A	3/11/2019 6:49 AM
19	No homeless shelters where I live.	3/8/2019 1:28 PM
20	There are lots of vacant buildings just sitting to rot and very few places for people to live.	3/7/2019 4:18 PM
21	lack of affordable housing	3/7/2019 2:47 PM
22	cost of utility connections	3/7/2019 2:44 PM
23	Not enough knowledge of what is available	3/7/2019 12:53 PM
24	low income housing has too many rules and excludes many of the poor	3/7/2019 12:21 PM
25	Available housing, or limited/no housing options for middle to high income	3/7/2019 10:33 AM
26	unknown	3/7/2019 10:27 AM
27	There is no available housing of any kind in Carlsbad, NM!!!	3/7/2019 9:51 AM
28	Employed people not meeting qualifications to live in certain housing areas, i.e. Navajo Housing Authority or Chaco River Apartments, due to cost of rent	3/7/2019 9:30 AM
29	No REAL housing ownership on the Navajo reservation	3/7/2019 7:37 AM
30	availability of transitional housing for those that may be in need of time to become more independent when leaving a domestic violence shelter program or a homeless shelter program.	3/7/2019 7:36 AM
31	application discrimination (e.g. "I don't rent to people with mental health problems") and lack of housing options for persons with criminal records.	3/6/2019 4:49 PM
32	Could not afford amount of down payment on initial Loan (7k). This month was told that my Nusenda rep would try for an MFA loan instead.	3/6/2019 11:38 AM
33	Santa Fe is about 3 times more expensive than Albuquerque for renting/owning a home.	3/6/2019 9:33 AM
34	Is it fair to say ART is a disaster???	3/6/2019 7:41 AM
35	long waiting lists, housing workers not following laws and proper procedures	3/6/2019 7:17 AM

36	Housing availability for the reservation	3/6/2019 6:41 AM
37	Criminal background check	3/5/2019 11:09 AM
38	reasonable access to food	3/5/2019 6:34 AM
39	denied housing for students	3/2/2019 10:07 AM
40	we are charged for trash even though the county does not provide any service other than accounting! I keep getting a bill for \$12 per month and I haul my OWN trash! the county does NOT provide a service for this so I stopped paying that bill - I haul my own trash to the local dump and pay cash at the dump - I only go to the dump maybe 3-4 times a year!	3/2/2019 8:45 AM
41	utility (especially internet) availability - only one provider in my area	3/1/2019 11:00 PM
42	Very few long term rentals available due to Airbnb	3/1/2019 10:05 PM
43	There is no affordable housing for families. I have been on the waiting list for years.	3/1/2019 7:59 PM
44	need place with my dog.	3/1/2019 2:57 PM
45	very limited options for low-income/assistance based housing. Long wait lists that are very hard to navigate.	3/1/2019 8:06 AM
46	When living in a rural area. Housing assistance is very limited or non existent, whether that's Section 8 or other types of housing options. To have the luxury of owning a home in Jemez would mean that it would have to be custom built.	3/1/2019 7:21 AM
47	no land to build home	3/1/2019 7:11 AM
48	Housing is too expensive and affordable housing is too far away	3/1/2019 7:07 AM
49	favortism	3/1/2019 7:03 AM
50	Abandoned building not renovated and repurposed; older rural neighborhoods not incentivized to keep clean appealing appearance; no local services; food deserts in many portions of the region; focus on the few urban centers and rural issues and rural renewal ignored	3/1/2019 3:25 AM
51	basic infrastructure	2/28/2019 8:19 PM
52	High Property Taxes	2/28/2019 2:58 PM
53	Availability!!	2/28/2019 2:07 PM
54	availability	2/28/2019 8:46 AM
55	lack of housing	2/28/2019 7:42 AM
56	felon records	2/28/2019 7:18 AM
57	Accessibility for immigrant/undocumented/refugee families, accessibility for families of color	2/28/2019 7:14 AM
58	Not enough housing	2/27/2019 12:12 PM
59	Availability of Housing	2/27/2019 10:04 AM
60	More renewable resources should be available to help us all.	2/27/2019 5:58 AM
61	Crime in our area keeps going up; as the neighborhoods age, it seems to get worse.	2/26/2019 6:59 AM
62	none	2/26/2019 6:56 AM
63	really none	2/26/2019 6:49 AM
64	still new to the area	2/26/2019 6:44 AM
65	No housing available.	2/26/2019 6:20 AM
66	People unable to get housing because of background checks.	2/26/2019 6:04 AM
67	denial of services based on past criminal record	2/25/2019 1:39 PM
68	Wait list, no pets policy (specifically big dogs and/or pitbulls)	2/25/2019 1:35 PM
69	Credit	2/25/2019 1:20 PM
70	income leveles to quilify for assistance/many seniors who worked all ther lives done quilify for help the people who dont want to better themselves and dont want to try get all the benifits.	2/25/2019 12:50 PM

71	Many people seeking housing assistance have a criminal background that prohibits them from most programs. We also see that many people seeking housing assistance do not work, or do not earn above minimum wage and struggle to make ends meet.	2/25/2019 12:43 PM
72	Pet restrictions and fees	2/25/2019 5:51 AM
73	propane very expensive	2/22/2019 6:03 PM
74	On behalf of my clients, lack of safe, temporary and permanently affordable options for survivors of domestic and interpersonal violence, sexual assault, and stalking, especially for those who identify as LGBTQ+.	2/22/2019 8:57 AM
75	housing for low income but not true	2/22/2019 6:38 AM
76	limited housing for ex-felons; race and disability discrimination; limited supply of subsidized housing; poor housing quality; lack of enforcement of tenant rights	2/21/2019 3:21 PM
77	shortage of affordable housing options	2/21/2019 9:40 AM
78	These are things I have observed, not experienced	2/21/2019 9:00 AM
79	availability of units for persons with low-income	2/21/2019 7:50 AM
80	kid friendly housing	2/21/2019 7:33 AM
81	felony restrictions or criminal history	2/21/2019 7:13 AM
82	Background checks	2/21/2019 7:03 AM
83	N/a	2/21/2019 3:18 AM
84	Instability of rental housing, unavailability of sect 8 units	2/20/2019 7:52 PM
85	PNM is not helping homewoners with annual electric increases	2/20/2019 6:06 PM
86	None	2/20/2019 2:19 PM
87	Rental costs are OUTRAGEOUS in Santa Fe	2/20/2019 1:55 PM
88	Ability to qualify	2/20/2019 1:15 PM
89	Gender identity being used to harass folks	2/20/2019 1:14 PM
90	credit checks, application fees	2/20/2019 12:37 PM
91	discrimination of private landlords toward specific populations	2/20/2019 12:28 PM
92	need more section 8 vouchers and help for rent for the lower income population.	2/20/2019 12:25 PM
93	Lack of shelter for those who are homeless	2/20/2019 12:14 PM
94	not enough housing resources for low income families	2/20/2019 11:28 AM
95	None	2/20/2019 10:35 AM

Q19 I believe that people are protected by federal, state, or local fair housing or anti-discrimination laws because of: (Select all that apply.)

Answered: 540 Skipped: 95

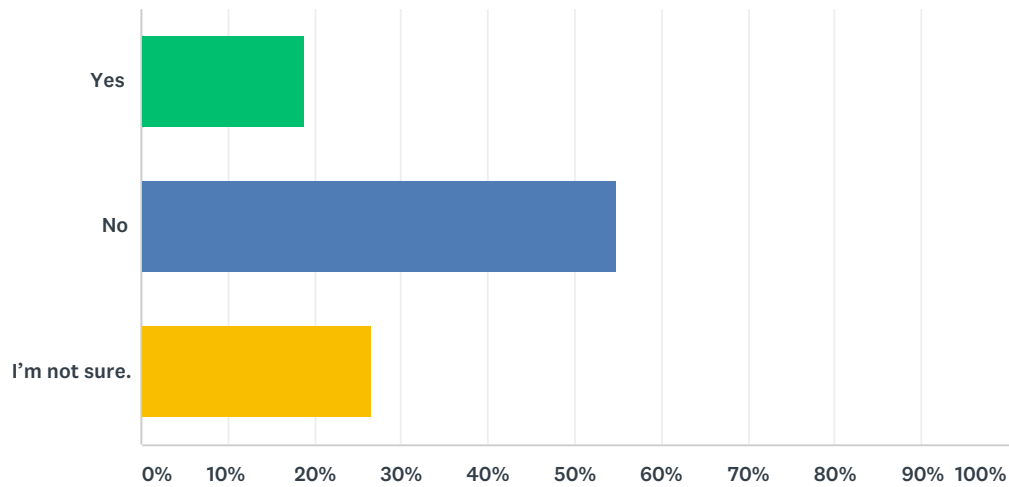


ANSWER CHOICES	RESPONSES	
Religion	67.78%	366
Familial Status, such as having children or being pregnant	67.59%	365
Sexual orientation, such as being heterosexual, homosexual, bisexual	65.74%	355
Sex or gender Identity, such as being female, male, transgender or not identifying with a particular gender	65.56%	354

National origin or the country where a person was born	62.41%	337
Ancestry	37.59%	203
Age, such as being young or elderly	71.85%	388
Race or ethnicity	80.56%	435
Marital status or spousal affiliation, such as being married, domestic partnership, single or divorced	54.44%	294
Income level	54.26%	293
Source of income, such as receiving some type of public assistance	50.00%	270
Creed or a person's beliefs	43.33%	234
Physical, Mental, or Behavioral Disability or Disabling Condition	62.41%	337
Criminal background, felony conviction or exiting incarceration	27.41%	148
Total Respondents: 540		

Q20 Are you aware of any incidents of housing discrimination in the State of New Mexico in the last five years?

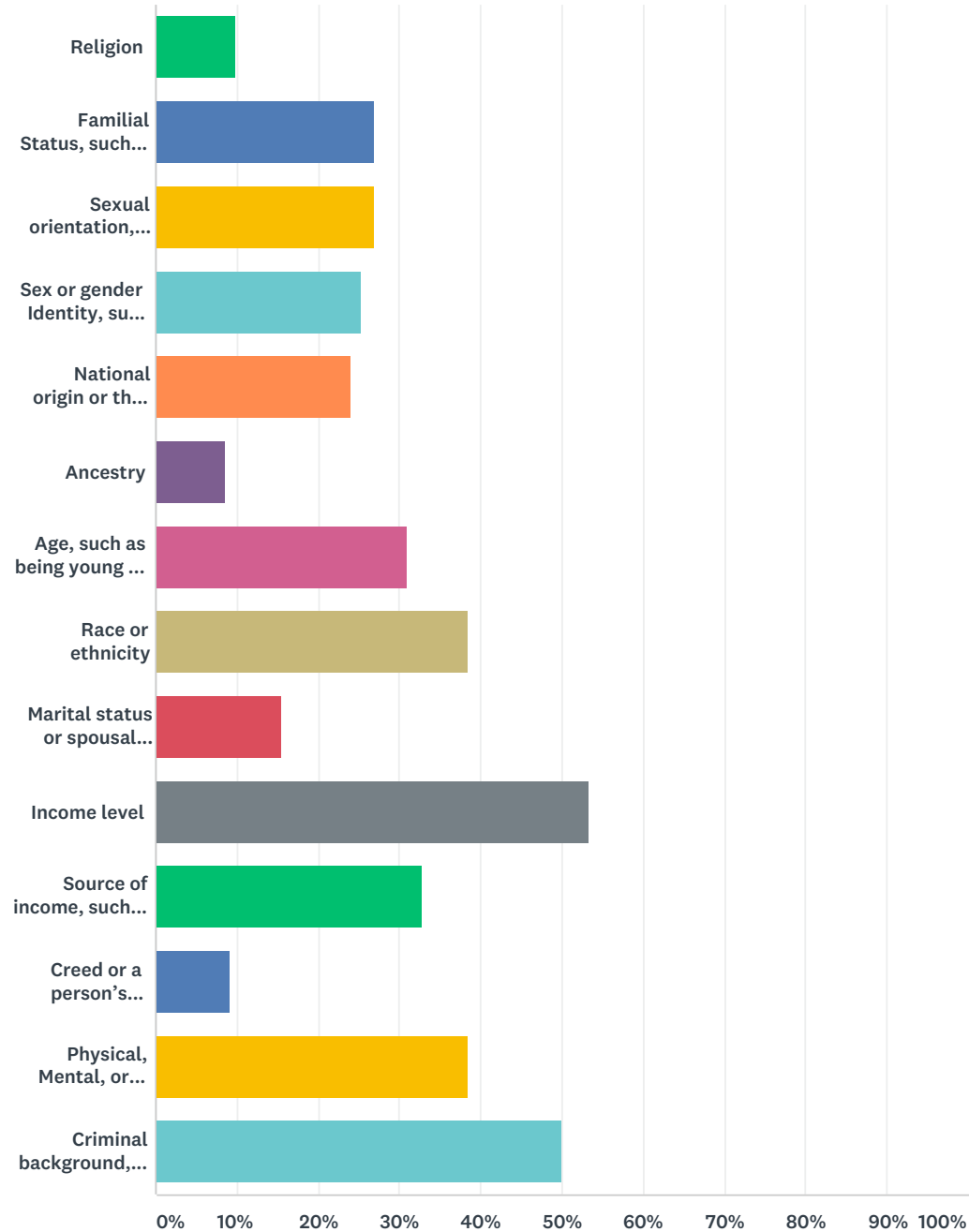
Answered: 630 Skipped: 5



ANSWER CHOICES		RESPONSES	
Yes		18.73%	118
No		54.76%	345
I'm not sure.		26.51%	167
TOTAL			630

Q21 If so, on what basis do you believe that the discrimination occurred?
(Select all that apply.)

Answered: 174 Skipped: 461

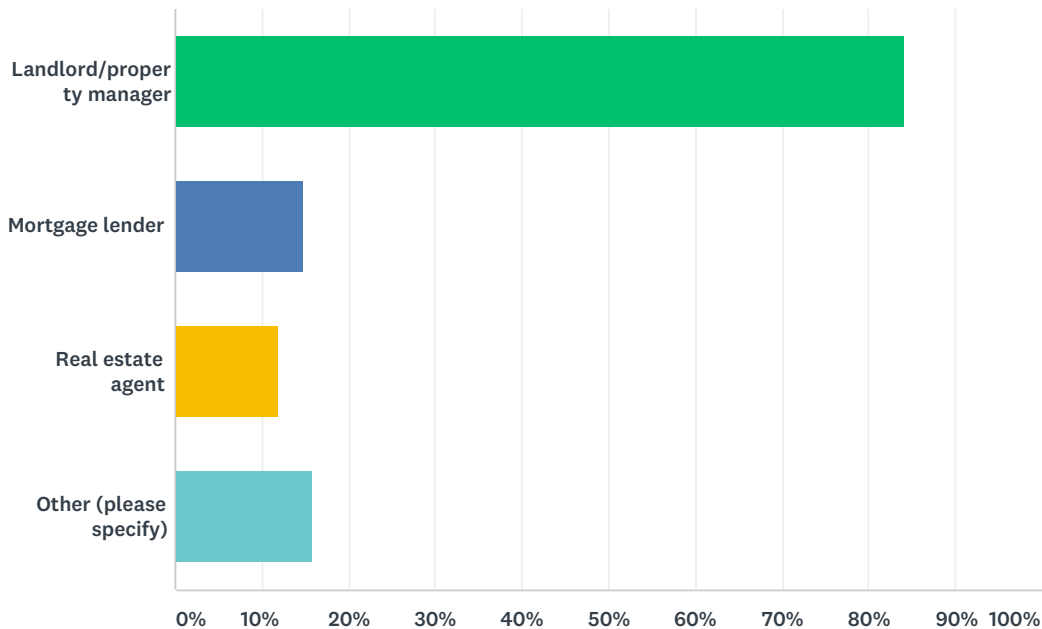


ANSWER CHOICES	RESPONSES	
Religion	9.77%	17
Familial Status, such as having children or being pregnant	27.01%	47
Sexual orientation, such as being heterosexual, homosexual, bisexual	27.01%	47
Sex or gender Identity, such as being female, male, transgender or not identifying with a particular gender	25.29%	44

National origin or the country where a person was born	24.14%	42
Ancestry	8.62%	15
Age, such as being young or elderly	31.03%	54
Race or ethnicity	38.51%	67
Marital status or spousal affiliation, such as being married, domestic partnership, single or divorced	15.52%	27
Income level	53.45%	93
Source of income, such as receiving some type of public assistance	32.76%	57
Creed or a person's beliefs	9.20%	16
Physical, Mental, or Behavioral Disability or Disabling Condition	38.51%	67
Criminal background, felony conviction or exiting incarceration	50.00%	87
Total Respondents: 174		

Q22 Who was responsible or involved in the discrimination? (Select all that apply.)

Answered: 183 Skipped: 452



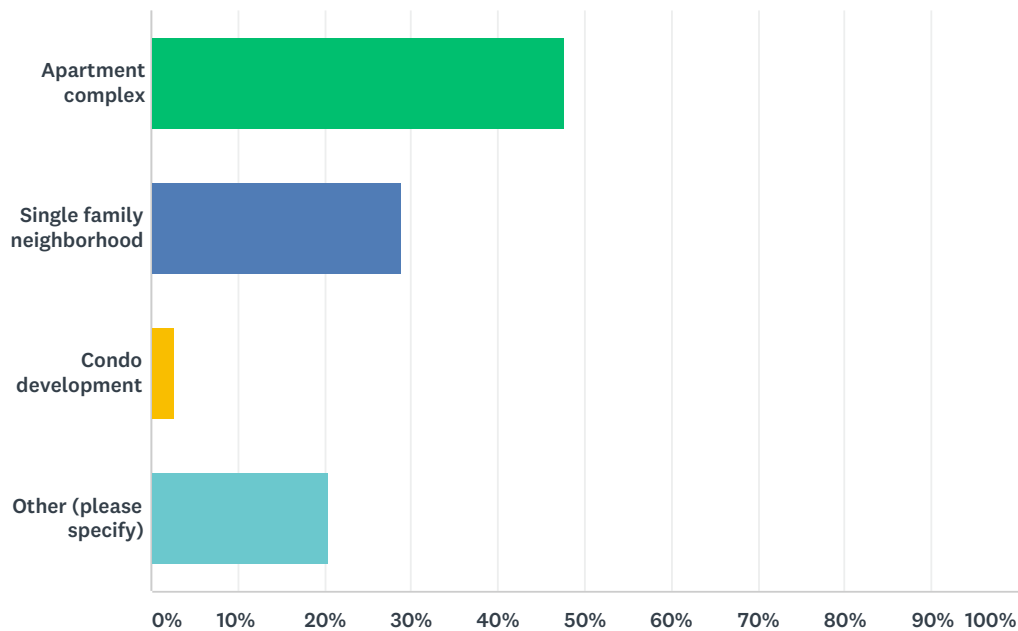
ANSWER CHOICES	RESPONSES	
Landlord/property manager	84.15%	154
Mortgage lender	14.75%	27
Real estate agent	12.02%	22
Other (please specify)	15.85%	29
Total Respondents: 183		

#	OTHER (PLEASE SPECIFY)	DATE
1	Tribal Council	6/13/2019 11:36 AM
2	GOVERNMENT PROGRAM CRITERIA	3/13/2019 4:16 AM
3	n/a	3/11/2019 8:06 AM
4	N/A	3/11/2019 6:49 AM
5	HUD	3/11/2019 6:44 AM
6	Housing Manager	3/8/2019 1:46 PM
7	I see this discrimination through my work, not personally.	3/7/2019 5:39 PM
8	na	3/7/2019 10:27 AM
9	N/A	3/7/2019 6:45 AM
10	Probably all.	3/7/2019 6:29 AM
11	Housing Authority	3/6/2019 7:17 AM
12	Homewise	3/5/2019 5:33 PM

13	The City	3/2/2019 4:56 PM
14	Don't know	3/1/2019 11:45 AM
15	N/A	3/1/2019 8:06 AM
16	Housing department	3/1/2019 7:03 AM
17	Tribal	3/1/2019 6:50 AM
18	tribal counsel	3/1/2019 6:48 AM
19	Individual selling property	3/1/2019 3:25 AM
20	La Canterra apts GSL Properties, Old Airport RD NW	2/28/2019 11:16 PM
21	didnt happen	2/26/2019 6:39 AM
22	Housing Authority	2/22/2019 6:38 AM
23	nor applicable	2/21/2019 1:19 PM
24	N/a	2/21/2019 3:18 AM
25	S.F.C.H. + H.U.D.	2/20/2019 7:52 PM
26	None	2/20/2019 2:19 PM
27	Town does not monitor relations between landlords and tenants. Tenants don't know who To turn to	2/20/2019 1:07 PM
28	a friend	2/20/2019 11:28 AM
29	None	2/20/2019 10:35 AM

Q23 Where did the act of discrimination occur?

Answered: 180 Skipped: 455



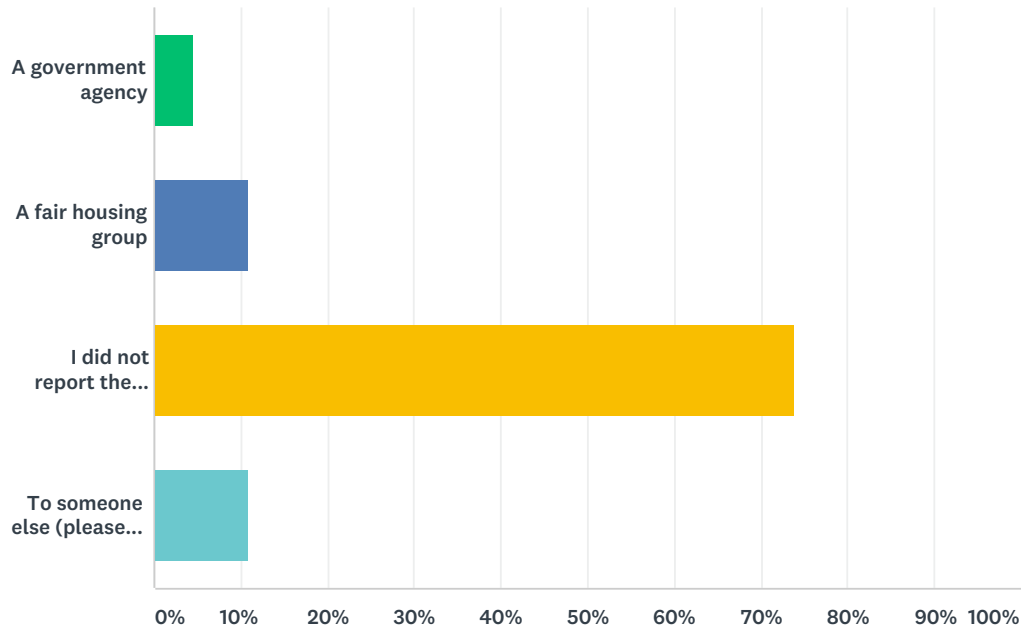
ANSWER CHOICES	RESPONSES	
Apartment complex	47.78%	86
Single family neighborhood	28.89%	52
Condo development	2.78%	5
Other (please specify)	20.56%	37
TOTAL		180

#	OTHER (PLEASE SPECIFY)	DATE
1	NA	3/11/2019 5:04 PM
2	N/A	3/11/2019 6:49 AM
3	Both apartment complex and single family home	3/11/2019 6:36 AM
4	Housing Areas	3/8/2019 1:46 PM
5	HUD	3/8/2019 9:55 AM
6	navajo housing authority	3/8/2019 5:16 AM
7	all of the above	3/7/2019 10:55 AM
8	na	3/7/2019 10:27 AM
9	NHA housing	3/7/2019 9:36 AM
10	Apartment complex & mobile home park	3/7/2019 7:13 AM
11	N/A	3/7/2019 6:45 AM
12	TLP and Rapid Rehousing	3/6/2019 10:56 AM
13	Housing Authority	3/6/2019 7:17 AM

14	Homewise office while applying for affordable housing	3/5/2019 5:33 PM
15	Apartment complex's & Single family neighborhood	3/5/2019 11:30 AM
16	House for rent	3/2/2019 5:53 AM
17	Don't know	3/1/2019 11:45 AM
18	N/A	3/1/2019 8:06 AM
19	HUD Housing is	3/1/2019 7:07 AM
20	Reservation	3/1/2019 6:50 AM
21	Rural property	3/1/2019 3:25 AM
22	all of the above	2/27/2019 12:24 PM
23	The availability of homes here is not good. The ones that are available are very high in rent and they expect you to make three times what the rent is.	2/27/2019 7:38 AM
24	Rental house	2/25/2019 2:23 PM
25	It happens with members regualry with appartments or stand alones	2/22/2019 10:28 AM
26	tribal lands	2/22/2019 6:38 AM
27	all of the above	2/21/2019 3:21 PM
28	Management Co.	2/21/2019 7:03 AM
29	N/a	2/21/2019 3:18 AM
30	Campo Alegre	2/20/2019 7:52 PM
31	None	2/20/2019 2:19 PM
32	individual unit owned by private landlord	2/20/2019 1:47 PM
33	Na	2/20/2019 1:46 PM
34	Trailer park	2/20/2019 1:11 PM
35	mostly with private landlords	2/20/2019 12:28 PM
36	New Mexico	2/20/2019 11:28 AM
37	N/A	2/20/2019 10:35 AM

Q24 Did you report the incident to:

Answered: 176 Skipped: 459



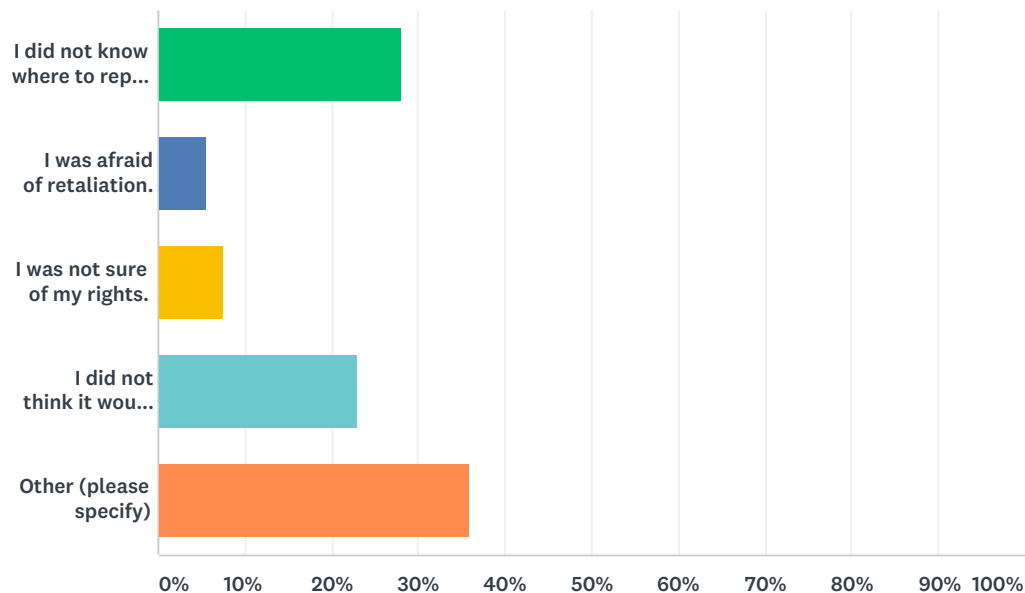
ANSWER CHOICES	RESPONSES	
A government agency	4.55%	8
A fair housing group	10.80%	19
I did not report the incident	73.86%	130
To someone else (please specify)	10.80%	19
TOTAL		176

#	TO SOMEONE ELSE (PLEASE SPECIFY)	DATE
1	Na	3/11/2019 5:04 PM
2	N/A	3/11/2019 6:49 AM
3	Told persons to contact NM legal aid	3/11/2019 6:36 AM
4	no they are the housing manager	3/8/2019 5:16 AM
5	N/A	3/7/2019 6:45 AM
6	Spoke to advocate, found that situation was unclear	3/6/2019 11:24 AM
7	Referred person to HUD Fair Housing	3/6/2019 11:13 AM
8	It is known.	3/2/2019 4:56 PM
9	N/A	3/1/2019 11:45 AM
10	N/A	3/1/2019 8:06 AM
11	It was just hearing other peoples stories	2/28/2019 10:07 AM
12	what	2/26/2019 6:39 AM
13	These incidents are hard to report. There is usually no hard proof of discrimination.	2/26/2019 6:04 AM

14	advised to victim to report to Housing authority	2/25/2019 1:39 PM
15	Clients reported to me various incidents	2/22/2019 8:57 AM
16	Na	2/21/2019 3:18 AM
17	Ben Ray Lujan, Hector Baldaras, UNM Law Center, N.M. Legal Aid, H.U.D. Alb + D.C. Larry Barker, A.P.S., N.M. Gov. Commission on Concerns of the Disabled, S.F. Mayor's Office, S.F. New Mexican, The S.F. Reporter, Santa Fe Civic Housing N.M. Gov Office and others - got no help!	2/20/2019 7:52 PM
18	City of Albuquerque Housing Authority and City of Albuquerque Code Enforcement Department	2/20/2019 6:06 PM
19	Since I was not directly involved, I advised the victim to report the incident.	2/20/2019 1:11 PM

Q25 If you did not report the incident, why not?

Answered: 161 Skipped: 474



ANSWER CHOICES	RESPONSES	
I did not know where to report it.	27.95%	45
I was afraid of retaliation.	5.59%	9
I was not sure of my rights.	7.45%	12
I did not think it would make a difference.	22.98%	37
Other (please specify)	36.02%	58
TOTAL		161

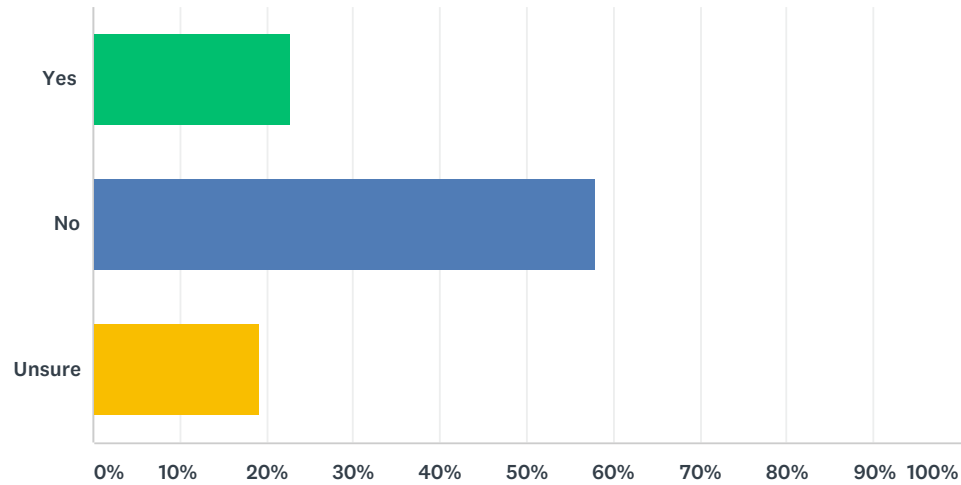
#	OTHER (PLEASE SPECIFY)	DATE
1	I did not know where to report it and I did not think it would make a difference	6/13/2019 11:28 AM
2	I was not sure of my rights and I did not think it would make a difference	6/13/2019 9:53 AM
3	I was just told about it. However, I did recommend to report to higher authority but they did not.	3/11/2019 1:11 PM
4	Not that important at the time.	3/11/2019 7:07 AM
5	Not certain about federal guidelines around felonies.	3/11/2019 6:44 AM
6	no other to report to	3/8/2019 5:16 AM
7	It did not personally affect me.	3/7/2019 5:39 PM
8	I was involved with addressing the incident	3/7/2019 5:23 PM
9	It was secondhand information and the individuals did not want to make a report therefore I felt I didnt have reliable adequate informaiton	3/7/2019 1:23 PM
10	na	3/7/2019 10:27 AM
11	It didn't happen to me, but a family member shared their story	3/7/2019 9:30 AM
12	My employer considers and assists with housing & ll/tenant matters.	3/7/2019 7:13 AM

13	N/A	3/7/2019 6:45 AM
14	2nd hand knowledge	3/7/2019 6:29 AM
15	I advised the client of their right to report or seek legal assistance but they declined.	3/6/2019 4:49 PM
16	There were no incidents	3/6/2019 3:17 PM
17	heard second hand	3/6/2019 1:16 PM
18	Unsure of who to report to and later retaliation	3/6/2019 11:24 AM
19	Referred person to HUD Fair Housing	3/6/2019 11:13 AM
20	Insufficient basis	3/6/2019 10:28 AM
21	I am not aware of any discrimination regarding Housing	3/6/2019 8:07 AM
22	The people were affraid of retaliation	3/5/2019 11:30 AM
23	Don't know what you're asking	3/1/2019 11:45 AM
24	Someone else had already reported it	3/1/2019 10:55 AM
25	Didn't happen to me. Hear say.	3/1/2019 8:56 AM
26	Wasn't my issue	3/1/2019 8:17 AM
27	N/A	3/1/2019 8:06 AM
28	complaints are never followed through, that is why no one complains because its never resolved.	3/1/2019 7:03 AM
29	No concrete evidence;Impossible to make a case	3/1/2019 3:25 AM
30	I have not experienced discrimination in the housing environment.	2/27/2019 9:06 PM
31	became aware after the fact through media	2/27/2019 12:24 PM
32	The city is aware of price gouging here because of the oil field population.	2/27/2019 7:38 AM
33	The person it happened too refused to report	2/26/2019 7:08 AM
34	no incident	2/26/2019 7:04 AM
35	The person to whom it happened reported it.	2/26/2019 6:48 AM
36	no clue	2/26/2019 6:39 AM
37	I have suspected that our clients have been passed over because of background checks. It is very hard to prove any kind of discrimination.	2/26/2019 6:04 AM
38	not mine to report	2/25/2019 1:39 PM
39	Someone else reported it.	2/25/2019 12:23 PM
40	Could not prove situation	2/25/2019 12:16 PM
41	Clients experiencing homelessness unable to maintain stable communication to see through complaint, lack of access to attorneys to actually enforce their rights	2/22/2019 8:57 AM
42	n/a	2/21/2019 3:12 PM
43	Policy at hand	2/21/2019 1:28 PM
44	No discrimination occured	2/21/2019 10:26 AM
45	It was already being dealt with	2/21/2019 6:02 AM
46	Na	2/21/2019 3:18 AM
47	I did not hear of it in time. It was reported by someone else.	2/20/2019 6:19 PM
48	None	2/20/2019 2:19 PM
49	NA	2/20/2019 1:47 PM
50	I didn't feel that I had legal standing since I wasn't the victim; however, I advised the victim to report it and gave her direction on who to call.	2/20/2019 1:11 PM
51	I advocated to the people involved to report it.	2/20/2019 1:05 PM

52	The victim expressly forbid my doing so.	2/20/2019 12:35 PM
53	Did not happen to me	2/20/2019 12:30 PM
54	It was not my personal situation	2/20/2019 12:28 PM
55	My client did not want to report it out of fear of retaliation	2/20/2019 12:26 PM
56	witnessed	2/20/2019 11:28 AM
57	N/A	2/20/2019 10:35 AM
58	not aware of it	2/20/2019 10:31 AM

Q26 Are you aware of fair housing or anti-discrimination education opportunities in your community?

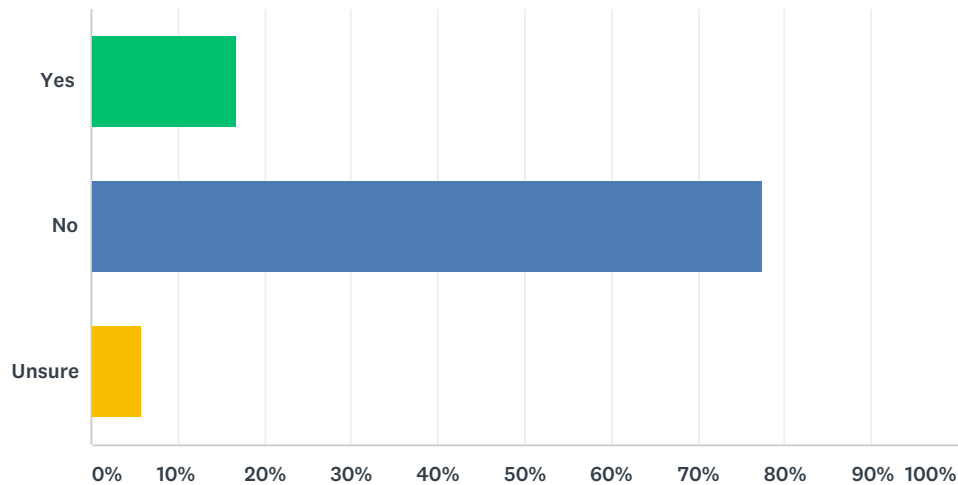
Answered: 596 Skipped: 39



ANSWER CHOICES		RESPONSES	
Yes		22.82%	136
No		57.89%	345
Unsure		19.30%	115
TOTAL			596

Q27 Have you ever participated in any sort of fair housing or anti-discrimination education opportunity?

Answered: 606 Skipped: 29



ANSWER CHOICES	RESPONSES
Yes	16.67% 101
No	77.39% 469
Unsure	5.94% 36
TOTAL	606

#	IF YES, PLEASE EXPLAIN:	DATE
1	Through my employer	6/13/2019 11:21 AM
2	HPHE Workshops	6/13/2019 9:53 AM
3	cle	3/13/2019 4:16 PM
4	being a realtor we are always trying to stay up on this	3/11/2019 9:38 AM
5	Municipal Proclamations/Resolutions	3/11/2019 8:13 AM
6	with mortgage, other opportunities	3/11/2019 7:48 AM
7	Through my job	3/11/2019 7:10 AM
8	Los Angeles , CA	3/7/2019 12:18 PM
9	Fair Housing Training done by New Mexico Legal Aid	3/7/2019 11:38 AM
10	Hud online training	3/7/2019 11:26 AM
11	Fair housing coloring contest.	3/7/2019 7:20 AM
12	Fair Housing training	3/7/2019 6:29 AM
13	Public hearings as part of a requirement for funding.	3/7/2019 6:29 AM
14	no, but I would like to	3/6/2019 10:30 AM
15	NM Apartment Association	3/6/2019 10:28 AM
16	Proclamation for CDBG	3/6/2019 9:42 AM
17	Fair Housing classes	3/6/2019 9:32 AM

18	An international conference regarding housing	3/6/2019 8:14 AM
19	attended a training at work	3/6/2019 7:17 AM
20	Through the classes and support at Housing Trust	3/5/2019 5:33 PM
21	UNM Law Clinic	3/5/2019 11:30 AM
22	I have a copy of the landlord/tenant laws and I have a lawyer I can call to get answers to questions and I have a therapist who will help me if I need help in understanding a situation.	3/4/2019 7:41 AM
23	Previously worked for NRHA	3/2/2019 9:17 AM
24	real estate class	3/1/2019 10:03 AM
25	Housing Fair	3/1/2019 9:55 AM
26	Offered at work.	2/28/2019 2:58 PM
27	NMCEH Training, City of Albuquerque Training, AHA Training	2/28/2019 1:25 PM
28	Housing Fair	2/27/2019 2:24 PM
29	NM Apartment Conference and Trade Show	2/27/2019 1:11 PM
30	I'm a Housing program Director	2/27/2019 12:19 PM
31	AANM 2018	2/26/2019 7:08 AM
32	currently with employer	2/26/2019 6:44 AM
33	Our employees take Fair housing classes yearly	2/25/2019 1:54 PM
34	community trainings	2/25/2019 1:39 PM
35	NAHASDA Training	2/25/2019 10:49 AM
36	NMMFA	2/25/2019 9:56 AM
37	At work	2/24/2019 8:38 AM
38	MFA and SWAHG attendee and presenter	2/21/2019 3:21 PM
39	I work with housing agencies	2/21/2019 7:03 AM
40	Acorn Zaza	2/21/2019 1:21 AM
41	When purchased my home	2/20/2019 6:19 PM
42	HUD-sponsored workshop and City -sponsored workshop	2/20/2019 1:47 PM
43	work place training	2/20/2019 1:18 PM
44	Seminars, websites	2/20/2019 1:05 PM
45	Mandatory Courses at Work	2/20/2019 12:45 PM
46	Regular training	2/20/2019 12:33 PM
47	I am the recipient of a low income down payment assistance program.	2/20/2019 12:10 PM
48	I have been in Residential Property Management for 10 years	2/20/2019 12:09 PM
49	training opportunity for past employment	2/20/2019 11:28 AM
50	My mortgage loan.	2/20/2019 11:18 AM
51	Real estate license courses	2/20/2019 10:33 AM
52	compliance training at work	2/14/2019 12:20 PM
53	City of Las Cruces training	2/14/2019 9:13 AM

Q28 Please share any additional comments regarding fair housing or discrimination.

Answered: 54 Skipped: 581

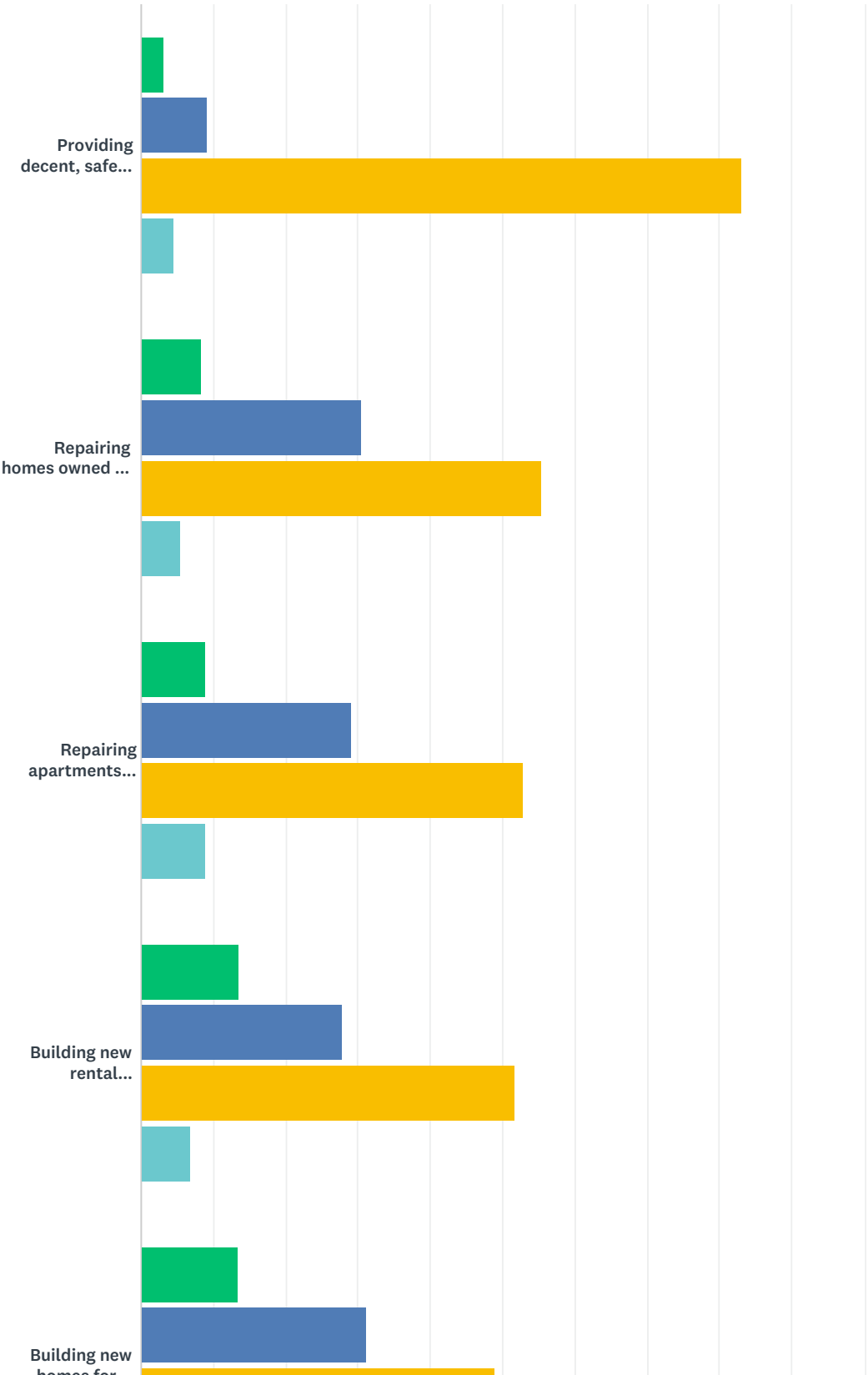
#	RESPONSES	DATE
1	Still fairly new to this industry	6/13/2019 12:04 PM
2	N/A	6/13/2019 9:45 AM
3	Most Landlords in Gallup treat Native American unfair, they assume all Natives are drunk, poor, and freeloaders.	5/21/2019 7:52 AM
4	Here in ABQ we hear and see homelessness grow daily, why not educate and qualify them for housing development and job opportunities using their fha, hud and va loans. The Albuquerque Housing Fund could be crowdfunded to support Ourselves.	5/5/2019 7:49 PM
5	I work with many homeless pregnant mothers. Affordable housing is limited and landlords do not allow baby's in an efficiency, which is what a family can afford. Also, people with felonies can't find housing no matter how much they have turned there life around.	3/13/2019 6:02 AM
6	Provide education on other languages besides English and Spanish	3/12/2019 1:40 PM
7	I feel it happens although I have never experienced it personally .	3/11/2019 9:57 AM
8	NA	3/11/2019 9:33 AM
9	Tenants must be held responsible for THEIR actions.	3/11/2019 9:32 AM
10	There is only discrimination by federal housing based on income. Regulations have increased housing costs, (rent, ins, inspections etc)	3/11/2019 7:20 AM
11	If you're poor or on a disability income you're pretty much out of luck in the area I live in. Housing availability EXTREMELY limited.	3/11/2019 7:07 AM
12	Local seminar would be appropriate	3/8/2019 1:46 PM
13	i had to moved out because of my income i make to much money	3/8/2019 5:16 AM
14	Many criminal justice affected individuals, most with mental health issues, are homeless in this area. We are in a crisis.	3/7/2019 5:39 PM
15	There are waiting lines on all rental houses and apartments in Carlsbad.	3/7/2019 9:51 AM
16	Housing Assistance should be capped at 120% of LMI. NMMFA should reevaluate how income requirements for "affordable housing" are calculated.	3/7/2019 9:13 AM
17	I believe our community would benefit from having quarterly presentations to educate the public about these matters.	3/7/2019 7:36 AM
18	My employer considers and assists with housing & ll/tenant matters.	3/7/2019 7:13 AM
19	i see landlords regularly make choices to deny housing which may not specifically violate current fair housing law, but makes obtaining housing very difficult for persons with disabilities.	3/6/2019 4:49 PM
20	Pilot project testing for discrimination	3/6/2019 11:13 AM
21	None	3/6/2019 8:07 AM
22	Housing Trust made the almost unattainable dream of home ownership in Santa Fe through a transparent, fair and supportive process	3/5/2019 5:33 PM
23	fair housing is almost nonexistent in Taos and Taos county.	3/4/2019 7:41 AM
24	Unless the City puts residents above developers and out-of-state buyers, residents will never have access to fair housing	3/2/2019 4:56 PM
25	I have no idea what youa re talking about	3/1/2019 11:00 PM

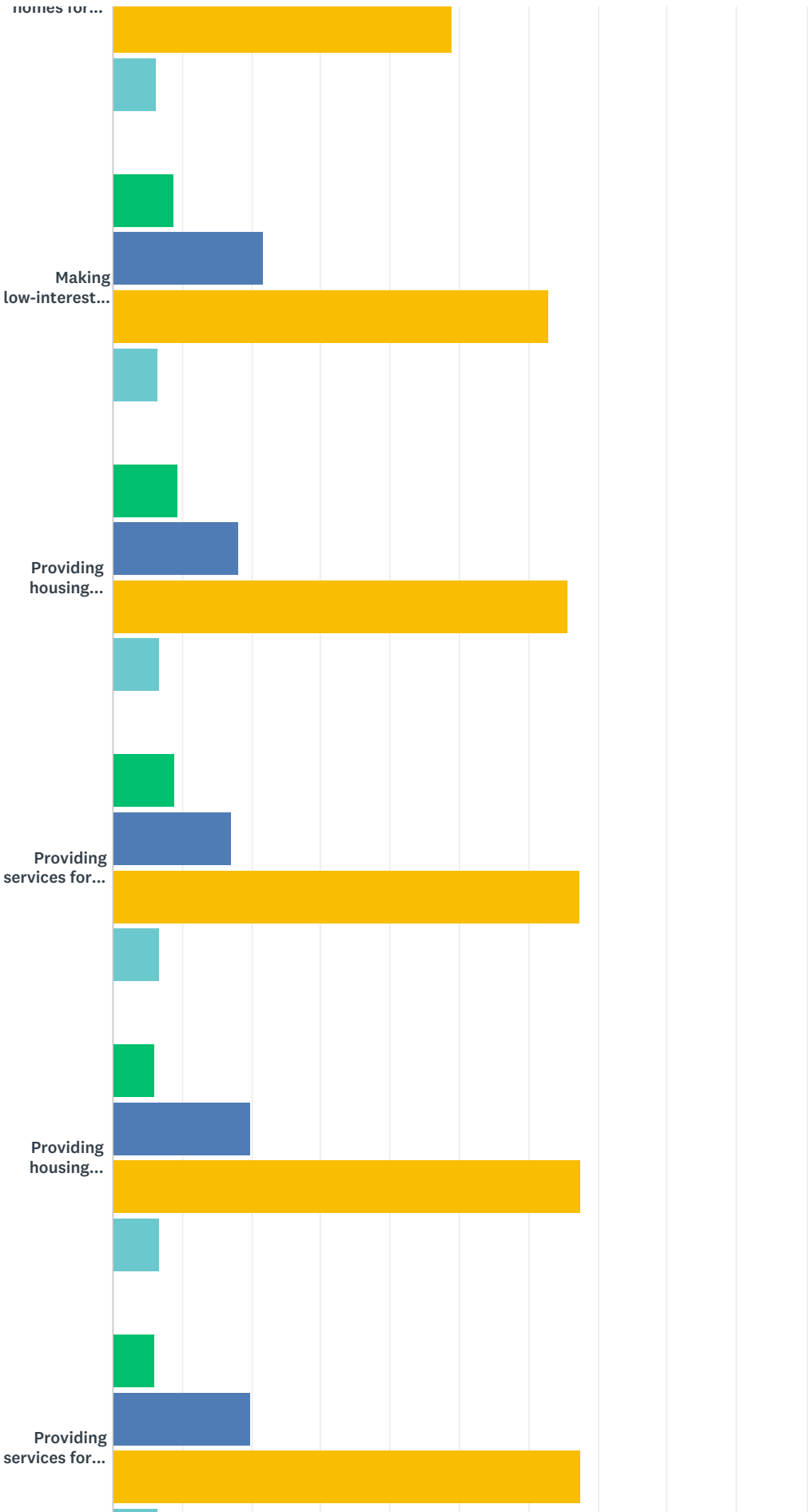
26	do NOT trust the govt involvement for me -- best to let govt know as little about you as possible, even if it means sacrifices	3/1/2019 2:57 PM
27	Immigration status	3/1/2019 1:37 PM
28	I own my own home and have never experienced any discrimination	3/1/2019 3:57 AM
29	MFA has much too lenient standards for which property companies you allow to get TIF financing and to run low/restricted income properties. There are MANY complaints where I live about management and we have next to no way to let you know.	2/28/2019 11:16 PM
30	I see alot of homeless people on the streets and wonder what can be done for them?	2/28/2019 8:28 AM
31	Why comment is housing aren't available	2/28/2019 6:28 AM
32	I think sometimes us as humans use our money sometimes for wants not our needs.	2/27/2019 7:54 AM
33	Love to take the classes because you can learn so much	2/26/2019 7:08 AM
34	I think everyone should have access to affordable housing. We do not need more homeless people. Especially if they have children. What kind of future are you all trying to achieve? Not everything has to be about making ALL the money.	2/26/2019 7:04 AM
35	For me its not having any homes available. The apartments Chaco rivers take most of my income their rates are income based and seem not fair because they take a % which makes it impossible for me to save or get ahead financially.	2/26/2019 6:20 AM
36	I feel the cost of housing is too expensive for our areas income. Poor rental options exist with high monthly rental amounts	2/26/2019 5:57 AM
37	NA	2/25/2019 2:24 PM
38	People dont realize they are being discriminated against so they dont report it.	2/24/2019 8:38 AM
39	n/a	2/22/2019 2:01 PM
40	I'm a housing professional and I know that discrimination is focused on national origin, disability and family status.	2/22/2019 9:55 AM
41	A lot depends on the area that you live. If you live in an area where the income is over \$100K white, it is more likely that people will be discriminated because of income and race. For example, Santa Fe.	2/22/2019 6:17 AM
42	There seems to be little attention to fair housing enforcement in NM.	2/21/2019 1:34 PM
43	People with criminal backgrounds have to many barriers to housing.	2/21/2019 7:03 AM
44	There are a few slumlords in Las cruces	2/21/2019 6:02 AM
45	I found even legal aid only helped me after being pressured by contact of friend's friend at UNM Law Center!	2/20/2019 7:52 PM
46	Section 8 vouchers get discrimination	2/20/2019 6:30 PM
47	MFA does a good job on putting on fair housing seminars	2/20/2019 6:06 PM
48	For me, I had to consider my housing options holistically when I moved here. I moved across the country, and do not have access to a vehicle, and am currently working on a volunteer salary. Housing and utility costs were extremely important to me, as was proximity to my job, and to public transportation. I am 22 and just graduated college, with very very limited credit history. I was homeless for the first 2 months while living in NM after my fellowship was suddenly terminated, and was left struggling to pay healthcare, student loans, food, housing costs etc. When I finally found a space that would be affordable (450 rent (not including utilities) and 950 income) my application for housing was denied because I didn't have good enough credit (I'm a first time renter). I thought I'd lost my only chance at finding a house. Luckily, I have access to supportive family members who were able to cosign my lease, but I worry for those who aren't so privileged. I consider myself relatively well educated and involved in community/policy, and I don't know anything about the details of fair housing. I would jump at the chance for an info course that was well advertised and accessible to working people (not during the work day, in a central location).	2/20/2019 1:55 PM
49	Many would-be renters are confused about what are the protected classes. One example is an acquaintance with two pit-bulls. Landlords refused to rent to them because the pets are on the list of "banned" pets by insurance companies. The renters refused to let go of their dogs.	2/20/2019 1:11 PM

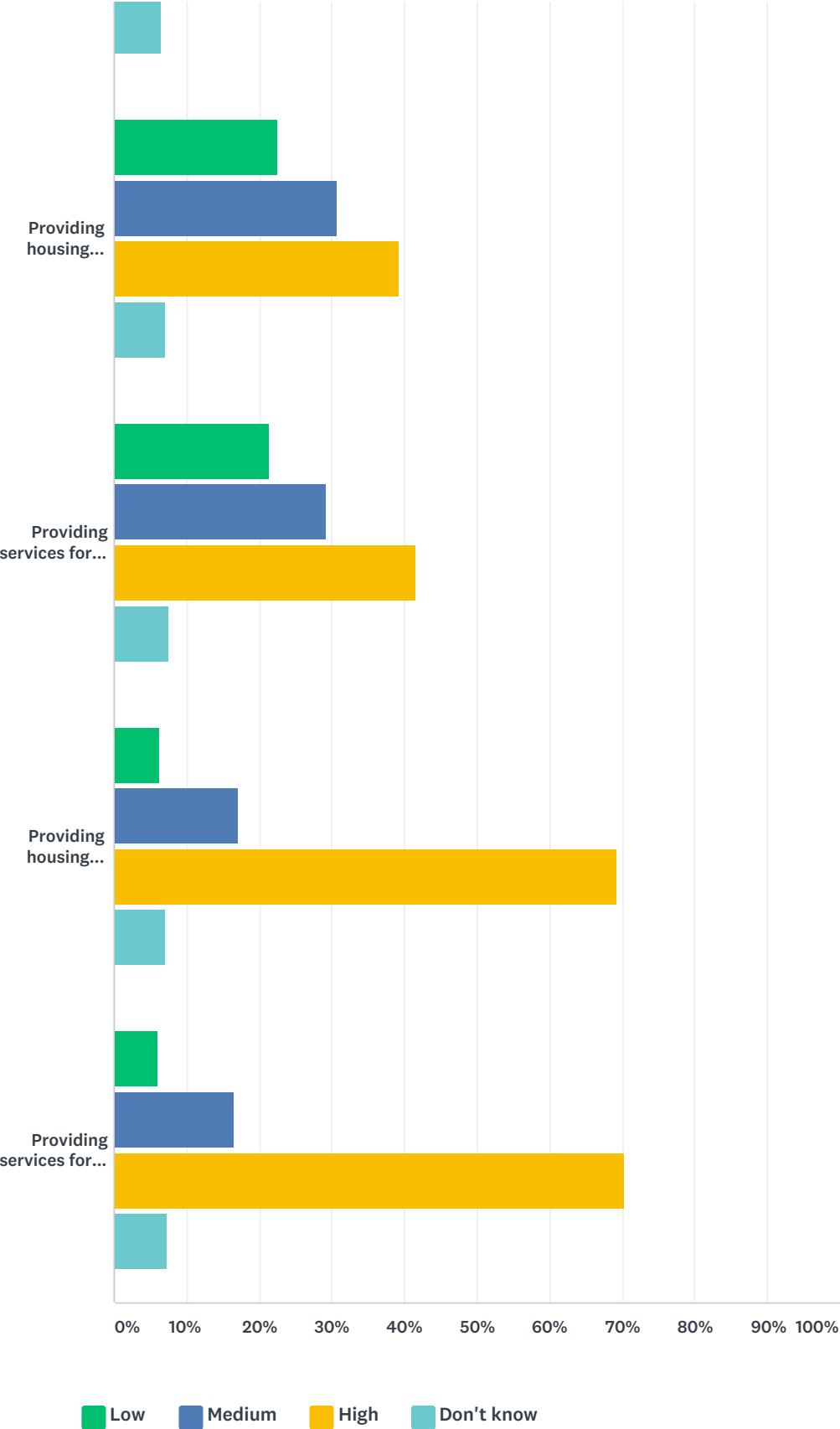
50	Can't; see my answer to #25.	2/20/2019 12:35 PM
51	In my experience, most landlords will not rent to felons.	2/20/2019 12:26 PM
52	As a single working mother, my income was not sufficient for decent housing in the past.	2/20/2019 11:02 AM
53	N/A	2/20/2019 10:35 AM
54	I'm white and well-off, so housing has never been a problem for me.	2/14/2019 4:42 PM

Q29 Decent, Safe, and Affordable Housing (Please identify your priorities by clicking on the appropriate bubble.)

Answered: 601 Skipped: 34





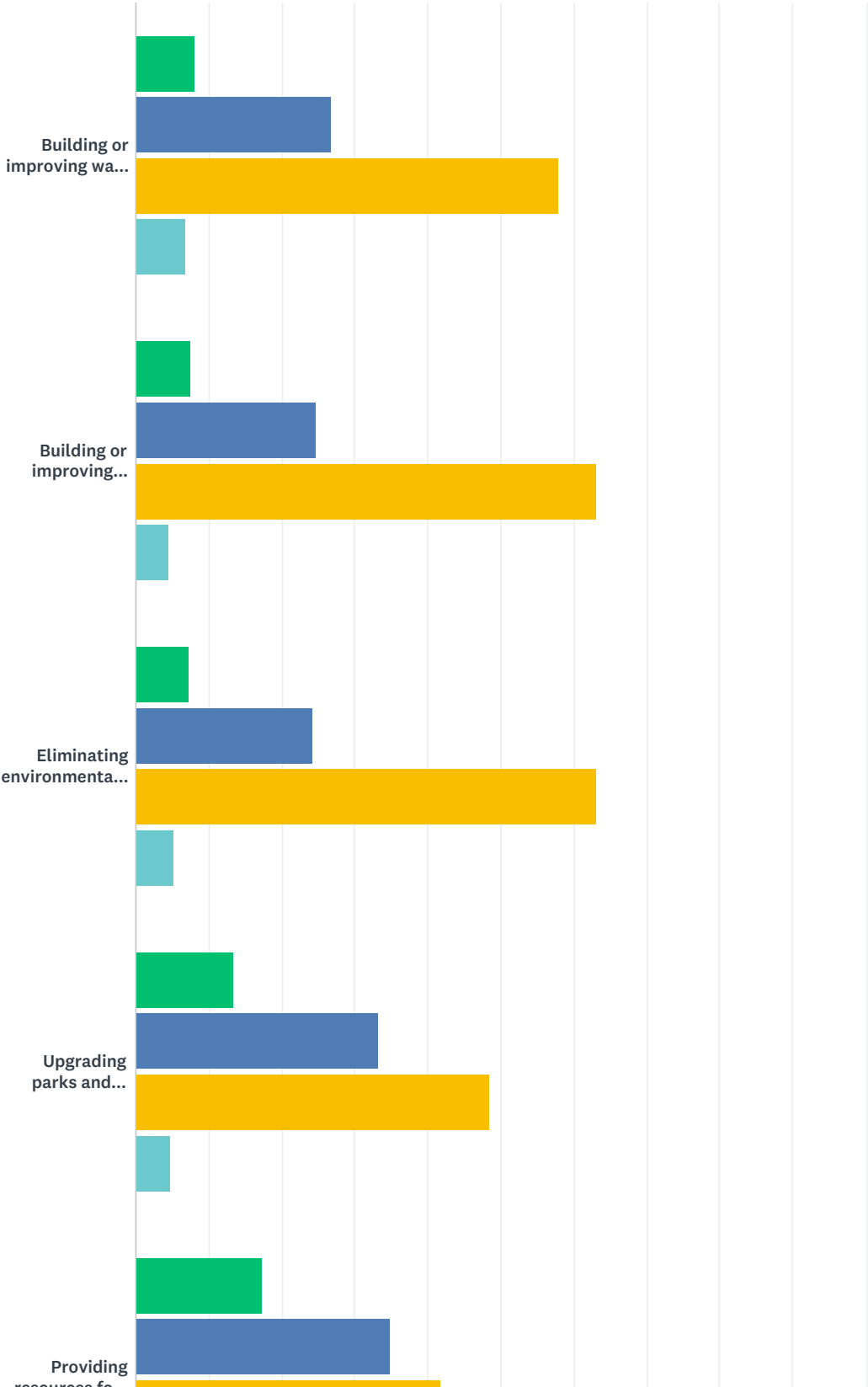


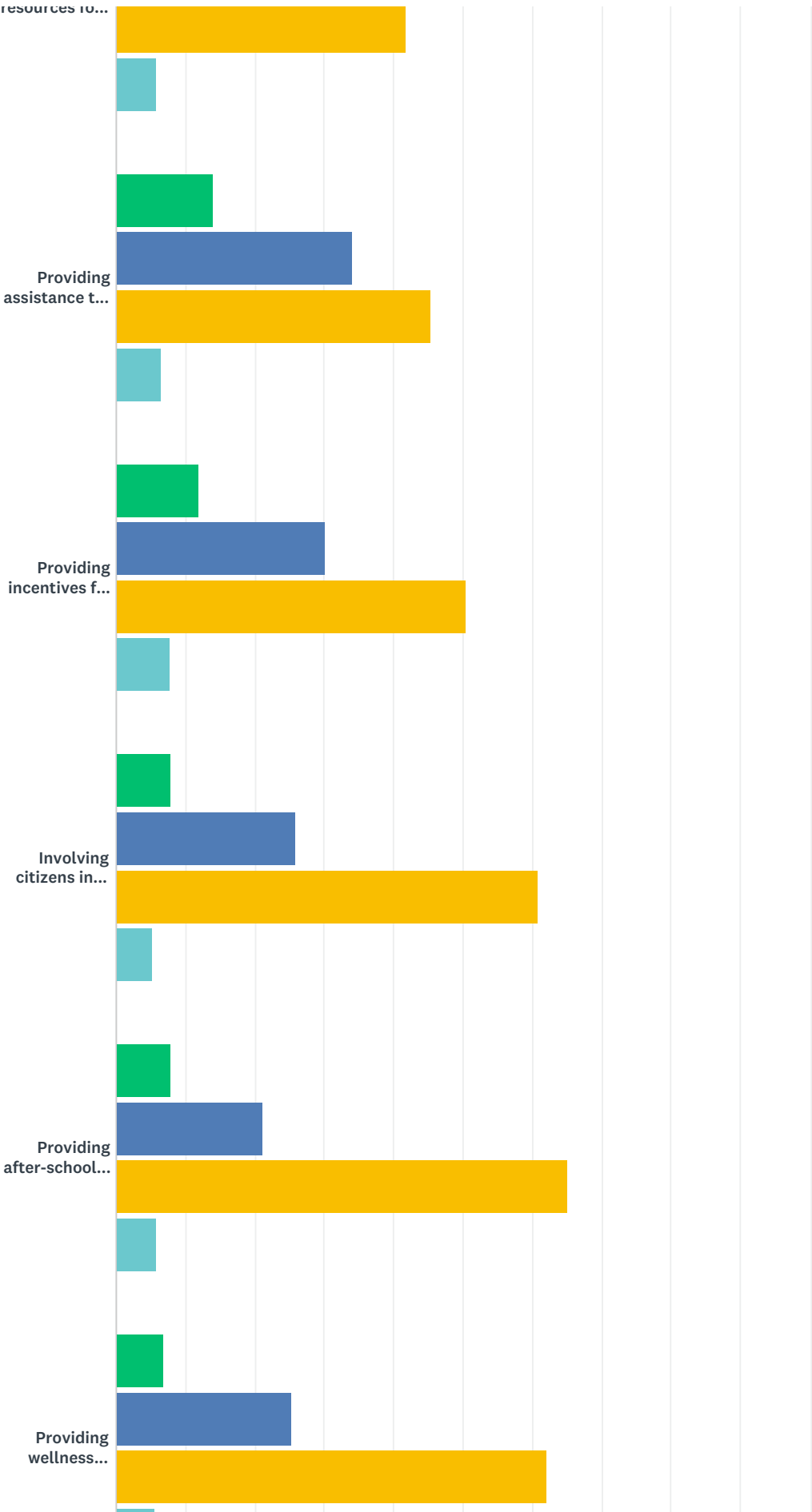
	LOW	MEDIUM	HIGH	DON'T KNOW	TOTAL
Providing decent, safe, affordable housing	3.23% 19	9.17% 54	83.02% 489	4.58% 27	589

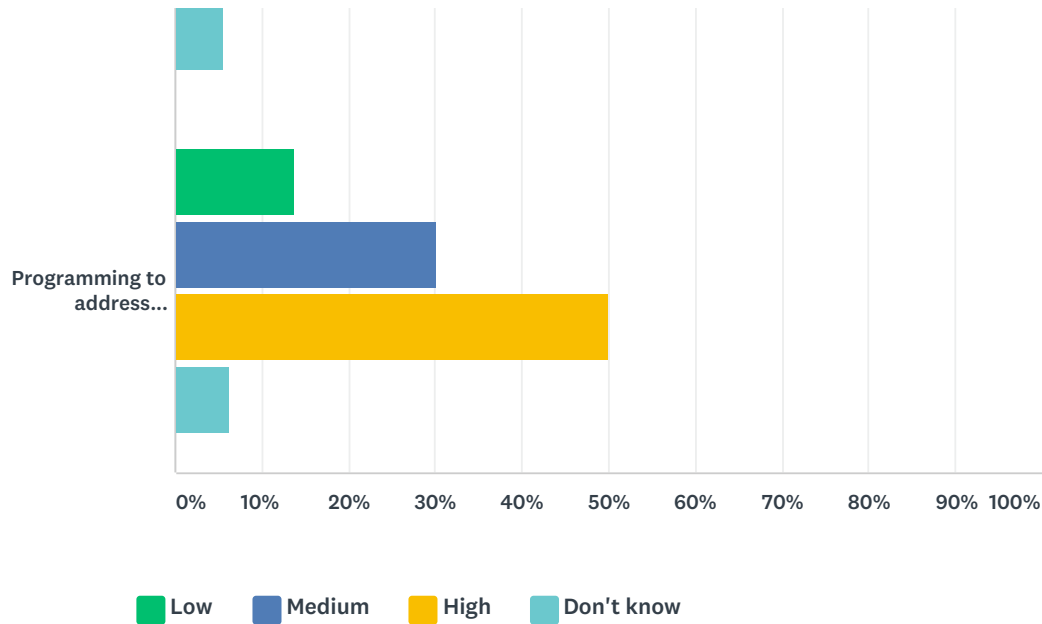
Repairing homes owned by households with low or moderate incomes	8.46% 49	30.57% 177	55.44% 321	5.53% 32	579
Repairing apartments rented by households with low or moderate incomes	8.96% 51	29.17% 166	52.90% 301	8.96% 51	569
Building new rental apartments for households with low or moderate incomes	13.56% 77	27.82% 158	51.76% 294	6.87% 39	568
Building new homes for homebuyers with low or moderate incomes	13.44% 77	31.24% 179	49.04% 281	6.28% 36	573
Making low-interest loans for homebuyers with low or moderate incomes	8.87% 51	21.74% 125	62.96% 362	6.43% 37	575
Providing housing opportunities for people that are homeless	9.34% 54	18.17% 105	65.74% 380	6.75% 39	578
Providing services for people that are homeless	8.92% 51	17.13% 98	67.31% 385	6.64% 38	572
Providing housing opportunities for people with special needs, like the frail elderly, or people with disabilities, alcohol or drug addiction, or HIV/AIDS	5.96% 34	19.82% 113	67.54% 385	6.67% 38	570
Providing services for people with special needs, like the frail elderly, or people with disabilities, alcohol or drug addiction, or HIV/AIDS	6.14% 35	19.82% 113	67.54% 385	6.49% 37	570
Providing housing opportunities for individuals exiting incarceration or individuals with felony convictions/ criminal backgrounds	22.70% 128	30.85% 174	39.36% 222	7.09% 40	564
Providing services for individuals exiting incarceration or individuals with felony convictions/ criminal backgrounds	21.38% 121	29.33% 166	41.70% 236	7.60% 43	566
Providing housing opportunities for veterans	6.32% 36	17.19% 98	69.30% 395	7.19% 41	570
Providing services for veterans	6.00% 34	16.58% 94	70.19% 398	7.23% 41	567

Q30 Neighborhood Revitalization (Please identify your priorities by clicking on the appropriate bubble.)

Answered: 595 Skipped: 40



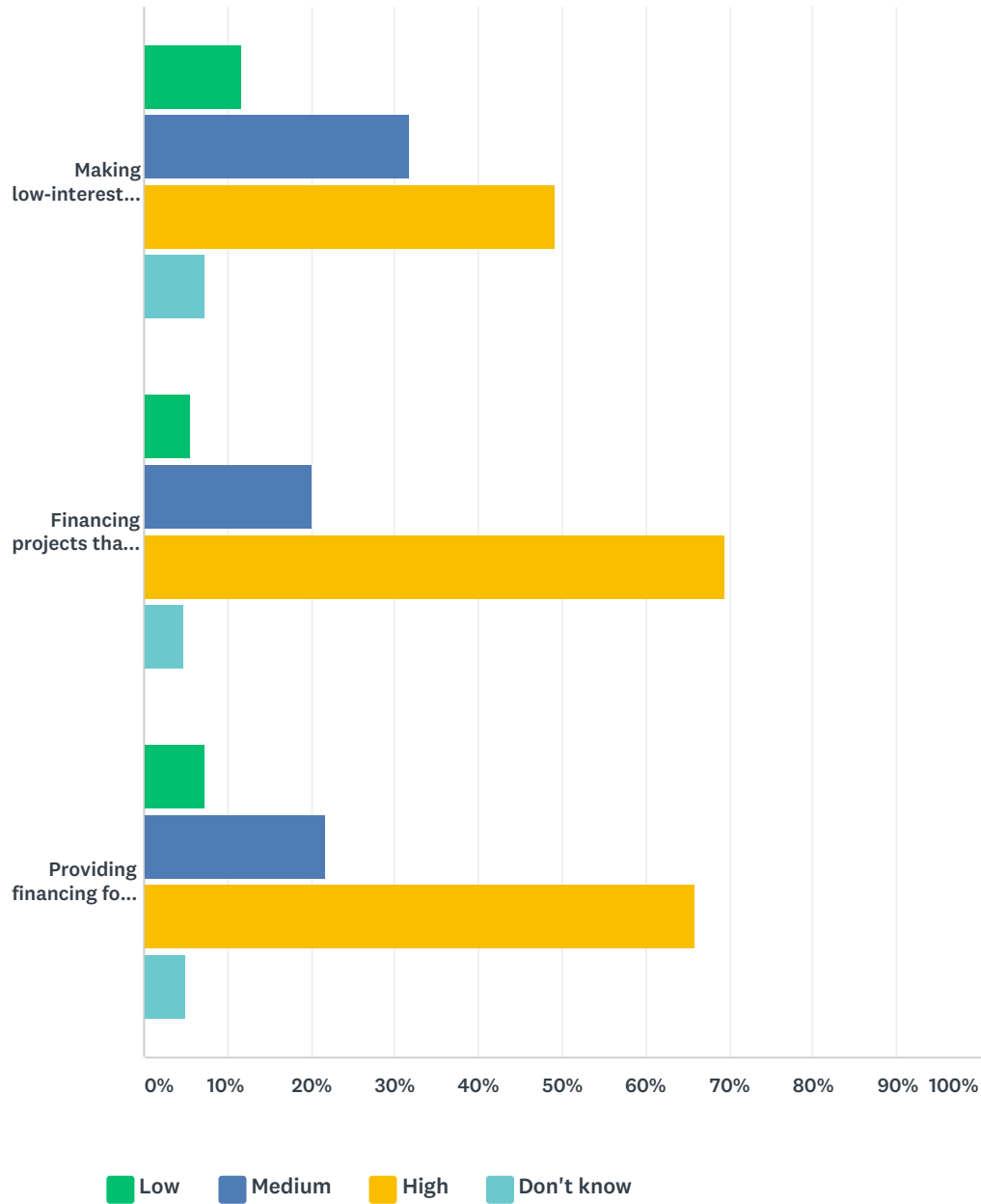




	LOW	MEDIUM	HIGH	DON'T KNOW	TOTAL
Building or improving water and sewer lines	8.19% 47	26.83% 154	58.01% 333	6.97% 40	574
Building or improving streets, sidewalks, and drainage in the area	7.63% 44	24.78% 143	63.08% 364	4.51% 26	577
Eliminating environmental hazards such as trash, vacant or dilapidated buildings and overgrown lots	7.39% 43	24.23% 141	63.23% 368	5.15% 30	582
Upgrading parks and recreational facilities	13.44% 77	33.33% 191	48.52% 278	4.71% 27	573
Providing resources for neighborhood organizing and leadership development	17.34% 99	35.03% 200	41.86% 239	5.78% 33	571
Providing assistance to neighborhoods for development of plans and strategies to encourage appropriate development	13.99% 80	34.09% 195	45.45% 260	6.47% 37	572
Providing incentives for the development of neighborhood stores in under-served areas	11.89% 68	30.07% 172	50.35% 288	7.69% 44	572
Involving citizens in violence reduction and crime prevention efforts	8.04% 46	25.87% 148	60.84% 348	5.24% 30	572
Providing after-school programs and childcare for children and youth	7.89% 45	21.23% 121	65.09% 371	5.79% 33	570
Providing wellness programs for infants, youth and adults	6.83% 39	25.39% 145	62.17% 355	5.60% 32	571
Programming to address discrimination and support diversity	13.73% 77	30.12% 169	49.91% 280	6.24% 35	561

Q31 Economic Development (Please identify your priorities by clicking on the appropriate bubble.)

Answered: 589 Skipped: 46



	LOW	MEDIUM	HIGH	DON'T KNOW	TOTAL
Making low-interest business development loans to people with low or moderate incomes	11.74% 68	31.78% 184	49.22% 285	7.25% 42	579
Financing projects that increase jobs	5.64% 33	20.17% 118	69.40% 406	4.79% 28	585
Providing financing for job training programs	7.27% 42	21.80% 126	65.92% 381	5.02% 29	578

Q32 Write any other comments regarding housing and community development in the space below that you would like to share with us.

Answered: 97 Skipped: 538

#	RESPONSES	DATE
1	Our community has some of the services listed and operated by other tribal departments and organizations, and we don't have some of the items listed but would be a great opportunity to build! :)	6/13/2019 11:56 AM
2	We are never informed with anything in our community	6/13/2019 11:36 AM
3	Hello, I am a Burqueno army brat who was fortunate to grow roots in the place where all roads meet. loveeee this city and I am encouraged to add many future dwellings to its heritage. With partnerships across the city and the world, I will like grow sustainable communities also. I would like to use my resources to grow great places for Albuquerque too.	5/5/2019 7:49 PM
4	Transitional housing for young families and low income families with children. Excellent model: the STAR program through Youth Shelters in Santa Fe.	3/13/2019 6:02 AM
5	Thank you for sending out this survey	3/12/2019 1:40 PM
6	Our community is very low in keeping the neighborhoods up to date. Not having enough employment for people.	3/11/2019 11:11 PM
7	Hold people accountable and manage fraudulent applications more closely.	3/11/2019 10:21 AM
8	I support programs that increase home ownership that is affordable, as well as, increase the stock or rental units.	3/11/2019 9:24 AM
9	Grouping elderly and infirm with felons and AIDS infected ppl skewed this survey. Offering loans to ppl who cannot afford them is a disaster waiting to happen.	3/11/2019 7:20 AM
10	Needs are great-funding is inadequate in this area.	3/11/2019 7:07 AM
11	Housing help for disabled and elderly should not be allowed in the same category as drug addict or HIV	3/11/2019 7:01 AM
12	I don't really think I fit the demographic that needs to fill out this survey. Please consider sending it to primary care clinic and hospital discharge planners.	3/11/2019 6:49 AM
13	More outreach for safety and neighborhood watches. We have none in our community. Police & fire department needs to do more community level education for safety	3/11/2019 6:36 AM
14	Informational meeting in the local communities would be very beneficial and to have an interpreter for the elderly folks.	3/8/2019 1:46 PM
15	There are not enough places to live for people in my situation.	3/8/2019 12:40 PM
16	Progress work with priorities.	3/8/2019 9:55 AM
17	I can not just build a home on this reservation there is no land it takes years to get a home site lease and land owner charge over 40 thousand on the reservation on federal lands	3/8/2019 5:16 AM
18	Harding County is very much in need of housing. As a MainStreet District, we have been working hard to revitalize the 2 Villages and the Community of Solano.	3/7/2019 4:18 PM
19	Reaching out to tribal communities to address all of the above.	3/7/2019 1:23 PM
20	Many of these communities lack information about their rights and how leadership should be representing them.	3/7/2019 12:18 PM
21	There is not enough housing that is income based and many on a fixed income can't find housing, particularly in Sandoval County	3/7/2019 11:08 AM
22	Safe location for families in domestic violence not returned to another county. That develop homes/goals to not be homeless	3/7/2019 10:47 AM

23	Use state money for housing or infrastructure supporting housing in areas like Carlsbad that have no workforce housing. Without workforce housing, all other economic development is stopped here in Eddy County.	3/7/2019 9:51 AM
24	Developing outdoor spaces that bring people together and promote health and wellness and a sense of community, i.e. parks, playgrounds, outdoor fitness areas	3/7/2019 9:30 AM
25	The State should reopen the possibility of obtaining the right to claim opportunity zones. Some communities were unaware that this was a possibility and could greatly benefit from a opportunity zone.	3/7/2019 9:13 AM
26	I am aware of the need for those living in abusive relationships or homes need to have time to make a new start to live free from abuse as well as those that are homeless to need more transitional housing programs since the shelter programs have limited stays which are usually 30 days or 90 days and many people need more time than that to be able to obtain their own source of income and the ability to locate safe and affordable housing for themselves and many times their children.	3/7/2019 7:36 AM
27	Decent affordable housing has not been a priority of the government since the mid-80s.	3/7/2019 6:29 AM
28	just that on a person note. I would like to be kept more informed regdring my MFA loan(I haven't met anyone through the MFA spectrum, would like to know who or what is involved.A letter or a notice would be nice.	3/6/2019 11:38 AM
29	Neighborhood support is less relevant in our rural area; a "neighborhood" may be only a handful of houses.	3/6/2019 10:28 AM
30	Lordsburg could really use more development	3/6/2019 9:32 AM
31	lower the crime rate	3/6/2019 7:41 AM
32	Housing and community development are very important issues for those of us that live, have family here and work in Santa Fe. Organized and consistent communication among our communities and neighborhoods is vital, necessary and needed more than we have right now.	3/5/2019 5:33 PM
33	make a tiny home compound available to people who are homeless or have low incomes or have felony backgrounds	3/5/2019 11:09 AM
34	I've worked with low income families in my area for 12 years and I'm also an elected official. Dilapidated housing is a serious issue in Grant County, particularly since most programs won't repair or update rental properties or mobile homes. One huge issue is that rules meant to protect people are barriers to creative solutions. For example, there are a significant number of people in this area for whom getting in and out of their homes safely is an issue. We had donors and volunteers willing to build ramps but ADA compliance and liability issues prevented us from doing so. I want to repeat, rules meant to protect people are actually barriers to creative solutions, especially in rural communities where there are so few financial resources. Another example is being unable to start a small business in a building that is functional and usable but not up to code without a significant investment.	3/5/2019 6:34 AM
35	Coldwell Banker just held the 1st Gallup Housing Summit that had little attendance. While the gesture is needed, rural communities need to be more educated on issues mentioned on this survey. While MFA was represented, I think more can be done to make this a phenomenal event.	3/4/2019 10:02 AM
36	I am so thankful to have shelter, I would not be alive without it. And yet, I know so very many (mostly women with children) who are looking for housing and I know at least one older man who is homeless...so...it seems that the need in Taos and Taos county is far greater than the program allows for at this time.	3/4/2019 7:41 AM
37	The model that is being build at Pueblo Place is an eye sore. When will it be completed. Plus, it should be up to the homebuyer how they want their house build. Lumber or other means. I think the adobe blocks are too expensive and a waste of time and money. Even if they went through all the scientific study, nothing is ever perfect. The whole Pueblo Place is an eye sore. Families should have homes there already. Or build apartments. If nothing, build a NEW healthcare facility. That brings in more money than the C-store or any JCDC projects combined. JCDC leaders are business people that don't know how to run business in Jemez. They think of their own businesses.	3/4/2019 6:18 AM
38	Jobs investments and trainings should never support big box stores. Keep it local and invest in the community, keeping the dollars in town. Housing needs to put community need first and housing as a right and my a commodity. Particularly interested in community land trusts - and helping low to moderate income residents in their homes.	3/2/2019 4:56 PM

39	there is a tremendous amount of the population here in the Taos area that is in the Poverty Income range and there's nothing being done about it really....	3/2/2019 8:45 AM
40	There is a serious housing crisis in Taos. Likely due to homeowners turning their properties into air bnb instead of renting to local residents. Rent is extremely high considering the average wages. It also seems that there are very few places available at all. Every person I know has had trouble finding affordable housing. Many of them have to live with multiple roommates to be able to afford the bills.	3/2/2019 5:53 AM
41	Please require more landlords to rent long term	3/1/2019 10:05 PM
42	Regulations on the amount of Air bnb rentals in Taos and other tourist towns. There are no long rentals but over 1000 air bnb listings in Taos. Its achuge problem. I have been looking for 3 years for an affordable rental. I am not alone.	3/1/2019 7:59 PM
43	I think it would be important to be given certain guarantees about who could access your information and under what circumstances it would be used. Hard to trust anything that comes under the umbrella of govt -- always some way it comes back to haunt you.	3/1/2019 2:57 PM
44	Stop Financing new housing units built by out-of-town developers. Finance maintenance and repairs on existing units.	3/1/2019 2:13 PM
45	Make the community nice to look at and want to stay here.	3/1/2019 1:34 PM
46	Will we hear or see the outcome of this survey? I would like to recommend to put out this survey to the community as well as a complaint box at the clinic or other public places since people do not like to voice their concerns because they feel that they will not be supported. That is where change and support will happen for changes to a great outcome for housing and community. Thank you	3/1/2019 7:11 AM
47	It doesn't matter who says what, or how, many people have been waiting or put on the waiting list year after year after applications have been turned in.	3/1/2019 7:03 AM
48	More Opportunities for housing on Reservations from State Gov. State highways go through our reservations maybe collecting toll booths is the way to do it because we do not get assistance in housing from the state when it comes to tribal reservations. US550 and Hwy 4	3/1/2019 6:50 AM
49	Improvements in housing and community development is long overdue for this community. There is limited visibility about the housing program. Seeking additional resources to help create changes in the housing dept is vital to help make improvements for the community. Living in Jemez is a blessing in respect to the rich culture and tradition, but also a challenge due to the limited resources	3/1/2019 6:48 AM
50	This survey is developed with a focus on questions that impact urban areas and areas of concentrated population, and the conditions on these regions. Much of New Mexico is rural and faces a completely different set of housing and development issues. One of the main challenges in rural regions is inadequate recognition at the state level of rural needs and the ways in which these needs differ from those in urban areas. Please consider branching this and similar surveys so that you have an opportunity to collect information about housing and development issues in rural areas. These would include matters such as unmaintained roads, food deserts, lack of public transportation, low quality schools and teachers, lack of job training, lack of anchor institutions, poor or intermittent cell and internet service, and water. Thank you.	3/1/2019 3:25 AM
51	MORE HOUSING FOR PEOPLE WITH DISABILITIES, (not 'special needs', no one uses that biased languaging.) When you have an accessible unit make sure it also has accessible appliances like stoves with controls on FRONT, not back of stove. A roll in shower. Grab bars already installed in bathroom, bigger bedrooms so we don't have to toss out queen mattresses to fit a small double bed in room, so wheelchairs can clear around the bedsides with tiny bedroom dimensions. This apt has nothing really 'accessible' but wider doors and an elevator. Do a better job! Community gardens, (accessible) MORE HC accessible parking spaces. (People who do not need them always steal them and hog the spaces), forcing us real wheelchair users to have to use 2 spaces for clearance and then management tries to tow our cars, no joke, this happened to me. So much you need to learn about design. Plus, better training for all property managers about unsafe 'emotional support animals'. We have PIT BULLS here at La Cantera and manager can give one shit about this. I am face height to a pit pull and *will not survive* an attack if attacked. I use a wheelchair, cannot run away or protect myself.	2/28/2019 11:16 PM
52	Opportunity for employment in rural areas with home grown people. Brain Drain is high and tribal members move away. No small business opportunities. Create tribal liaisons that are Indian people. Hire tribal people at state level. I am degreed and have minimal opportunities for a high level job.	2/28/2019 8:19 PM

53	The need to work together is crucial in providing housing needs from long time home owner's to first time buyer.	2/28/2019 2:57 PM
54	Any houses built by your program should provide paved roads and playgrounds for children.	2/28/2019 8:28 AM
55	We've provided power line extensions, bathroom additions, water line extensions to our community and would like to provide a senior citizen, day care and recreational activity center also.	2/28/2019 7:30 AM
56	The needs are high for the local Hispanic and Indigenous population, unfortunately they are a prideful bunch and are not as outgoing as others, therefore they tend to be left out of important programs. The need for outreach is very very high in this community.	2/28/2019 7:29 AM
57	New Mexico desperately needs a minimum wage increase so that folks can have housing security. We are simply not keeping up.	2/28/2019 5:49 AM
58	Sometimes I feel that these benefits are absolute beneficial for those who need them. Other times I also feel that some people take advantage of the benefit. In my community I've experience and worked with people that love to be taken care of because they are alcohol users, drug users and love to live of the government. It be great if the requirements where to have to have a job to quality for housing benefits.	2/27/2019 9:06 PM
59	In our community we have one apartment complex that qualifies as section 8 housing. I am in charge of 3 senior centers and am always looking for housing for seniors.	2/27/2019 4:15 PM
60	Good survey	2/27/2019 3:51 PM
61	My rural area needs access to high speed internet and natural gas. Internet would spur local business. Heating with propane is very expensive.	2/27/2019 1:24 PM
62	we need to have streets with more lighting and police presence. older persons need to be able to have lights on in their neighborhoods.	2/27/2019 1:20 PM
63	Municipalities in rural NM do not receive the benefits and funding to support the tremendous need to build affordable housing. NMMFA does have some funding for projects under the low income tax credits but the need is greater than the funding.	2/27/2019 12:40 PM
64	Public transit options are critical in providing alternatives to folks that may be transit dependent or with minimal disposable income to access jobs, health care, human services and the like. This is amajor component in addressing some of challenges rural residents face on a daily basis and can contribute significantly to a person's quality of life.	2/27/2019 12:24 PM
65	I believe humans should take responsibilty sometimes for what they want in life and try to change to make life better for them, I believe some us of take advantage over use some the programs that others can use that are more in need like our old people, or people with a disability and people who made a mistake in life and learned from there mistake, and are trying to be better but aren't give that chance, and there are people who use and misuse, and are not trying to better there life but stay in a place where they depend on other to pay for there personal needs, like housing, food, ect....., I know people who receive food stamps and sell them to make a buck.for there own personal needs, how does that help that person or there children, and they say our children are in need of food, when so many misuse our snap program.	2/27/2019 7:54 AM
66	I am concerned about housing opportunities, services and resources for young adults exiting foster care.	2/26/2019 12:22 PM
67	I would resources to learn about fair housing and anti-discrimination laws.	2/26/2019 10:03 AM
68	The old vacant buildings should be renovated to provide housing to low income and/ or homeless. These buildings should provide personnel on staff to assist the residents in services and benefits. Residents should be required to either pay or provide services for the rent.	2/26/2019 7:41 AM
69	Affordable housing and services for people that have felonies. When they come out of incarceration they have a hard enough time adapting to a "normal" life. Making somethings a little easier can benefit them to being great citizens. Some have families and it would help to have services and support for these people and their families.	2/26/2019 7:04 AM
70	Neighborhood association fees should be monitored and assessed to provide transparency for the neighborhood.	2/26/2019 6:59 AM

71	Let's capitalize on Farmington's unique houses by upgrading and encouraging people to renovate existing areas. Phoenix has done a wonderful job in creating historic districts to preserve housing. We should do the same. We have nothing in place for individuals who own historic homes to keep them as they were. On orchard there is one of the only brick historic homes in Farmington from the late 1800. A greedy landlord painted it with wild colors put up chain link fencing. It looks horrible. We need ordinances that prevent this. Silver City, NM would never stand for this. They want to keep their history. Not sure why Farmington doesn't.	2/26/2019 5:57 AM
72	Housing projects are much needed in this community.	2/25/2019 4:16 PM
73	NA	2/25/2019 2:24 PM
74	Housing resources are very limited in our state. The lack of support towards individuals in housing to gain stability after the assistance, can create an endless cycle of homelessness, individuals should be provided support during the assistance to gain tools to become independent. Individuals using different housing programs to continue being housed, takes away the opportunity for others to have a safe home and work on stability. The limited amount of properties that are under the housing program, should change in order to help more in the community. The need of more shelters is needed in our state, particularly in rural areas. Education on how to buy a home should be expanded, particularly in schools (like high schools and colleges), provide life skills (also in credit, taxes, etc.).	2/25/2019 1:35 PM
75	Housing is the foundation to stability to overcome homelessness, unemployment and low education, however, there must be an appreciation in one's values to be able to maintain housing. Feed a man a fish, he is not longer hungry today, however, teach him to fish and he be never be hungry.	2/25/2019 8:13 AM
76	There is no economic drive to stay in this state. My family will be moving as soon as we secure better opportunities to neighboring states. Our jobs are worth double in Texas.	2/25/2019 5:51 AM
77	To really be fair all areas of the cities and state of NM should look the same. For example you can travel a few miles to the north east side of town the roads are nice and you dont see any homeless people. From downtown all the way to the west side there is no comparison the roads are bad congested and homeless people every where. Sidewalks need repairs and there are lots of places in the city dont even have sidewalks never have. Its evident where government funds go. Another example Taos is getting govt funds to rehab a hotel thats considered blight yet a hotel owner in albuq is in the news due to complaints about his old hotel in need of rehab. I dont understand why nobody reaches out to this motel owner? They just make him look like a slum owner. Many times these motels are the only place a convic could live. Help them. How many affordable housing developments in NE Albuquerque? Off Paseo going east??	2/24/2019 8:38 AM
78	Most of the families that live in unsafe communities are not themselves involved in crime or illegal activity but cannot afford to move to a safer location. Even though renting is a more viable option for most, the cost is almost the same as owning a home. Therefore either rent should be lower or loans to buy should be more accesible.	2/22/2019 2:04 PM
79	n/a	2/22/2019 2:01 PM
80	Diversity of housing choices (to meet spectrum of needs) combined with access to opportunity (jobs, education, recreation, etc.) is key!!	2/22/2019 9:55 AM
81	priority with elder rehabilitation & if low income program-be consistent with choosing applicants applying for homes. Equal Opportunity.	2/22/2019 6:38 AM
82	Rio Rancho, NM is in great need of a public transportation system. Not having one affects our citizens's ability to access healthcare, higher education, jobs and grocery stores.	2/22/2019 6:26 AM
83	I would like to see more availability of low-income housing. Contractors should be penalized at a higher cost for refusing to designate a number of units for low-income applicants.	2/21/2019 3:38 PM
84	Make rules or laws for every household to care for and treat their animals humanely. Have fenced yards repaired for the animals and peoples safety and no animals kept on chains.	2/21/2019 3:29 PM
85	Housing costs in NM are far higher then other states we have looked at. Crime is very high. Additional costs that go with these programs are high ie... PMI	2/21/2019 9:29 AM

86	The lack of behavioral health facilities and recovery programs places pressure on shelters and supportive housing programs. The pressure limits the effectiveness of case management, because people who need or seek recovery and behavioral health services more often than not have nowhere to turn besides shelters. Most case managers at shelters are not psychologists. Shelters should not take the place of inpatient programs, because shelters are best at serving people with a higher capacity for sustained progress. As a result of undifferentiated responses to homelessness, those who require behavioral health services are not receiving treatment and others experiencing homelessness remain underserved. As a result, the members of our population that often have the greatest need - people experiencing homelessness - have the fewest resources.	2/21/2019 8:27 AM
87	In this rural area of New Mexico most of the houses in our community have no housing numbers. Some homes have gas, electric and sewer lines connected to their homes as well as decent internet. They will also have trash pick up available in those areas. But less than a mile away from other homes that have propane stoves, wood burning stoves and they will have to burn their trash. If you have a new home built you have to buy your own utility pole which can cost anywhere up to \$800 per pole.	2/21/2019 7:31 AM
88	I went in support to the SF City Council meeting to be in support of the Siler artist future housing units - happy it's a go ahead but too little 50 units in 4years! We need to come up with better cheaper solutions, whether it's cargo containers rehabed or some other low cost solution or 3 d printed units or prefab sections... . There has to be a new way!	2/20/2019 7:52 PM
89	Landlords need to be made accountable for the overpriced high rents they ask for. There should be guidelines on what constitutes the rent they are allowed to charge.	2/20/2019 6:30 PM
90	Not enough is being done in the areas noted above	2/20/2019 6:19 PM
91	Community housing planners need to understand the importance of using rail infrastructure within the I-25 corridor that encourages high density dwellings next to infrastructure rail. This will encourage public transportation use and ability for low income workers to commute to urban areas that provide gainful employment. Also, there is too much focus on creating housing opportunity for the homeless and the transient community members in our community. The majority of this demographics do not choose traditional housing opportunities, they prefer being on the streets.	2/20/2019 6:06 PM
92	Lower interest rates and no or very low pmi	2/20/2019 2:47 PM
93	I think that tenants in affordable units should only be able to stay for a certain length of time, after which, they should be able to rent a market-rate unit. This would free up the limited stock for the neediest people but not become a life long crutch. I know many people who are able-bodied and could work to improve their own lives but they have no incentive to do so once they get into a subsidized unit. These valuable resources should be viewed as a "hand-up" rather than a hand-out.	2/20/2019 1:11 PM
94	Housing and services are needed for adults/youth with developmental disabilities. They have no business out on the streets and it is sad that we don't care enough to fix that situation.	2/20/2019 12:37 PM
95	...	2/20/2019 12:35 PM
96	A lack of affordable housing, high crime, and educating the public about available services would be my primary focus.	2/20/2019 12:26 PM
97	Housing in Santa Fe has been extremely difficult for me to afford in the past 15 years. I have always worked full time and most time had more than one job but could not afford or qualify to live in most apartments or homes. I ended up living in the slums (an unhealthy, unmaintained and dangerous apartment complex, Vista Hermosa) for 5 years to try to save money to buy my own home. I have never qualified for help since I work while others did drugs partied , didn't work and had housing benefits allowing them to live in nice apartments for \$ 80 a month. I have finally purchased my own home with an MFA loan this year . I am very grateful to finally qualify for help.	2/20/2019 11:02 AM

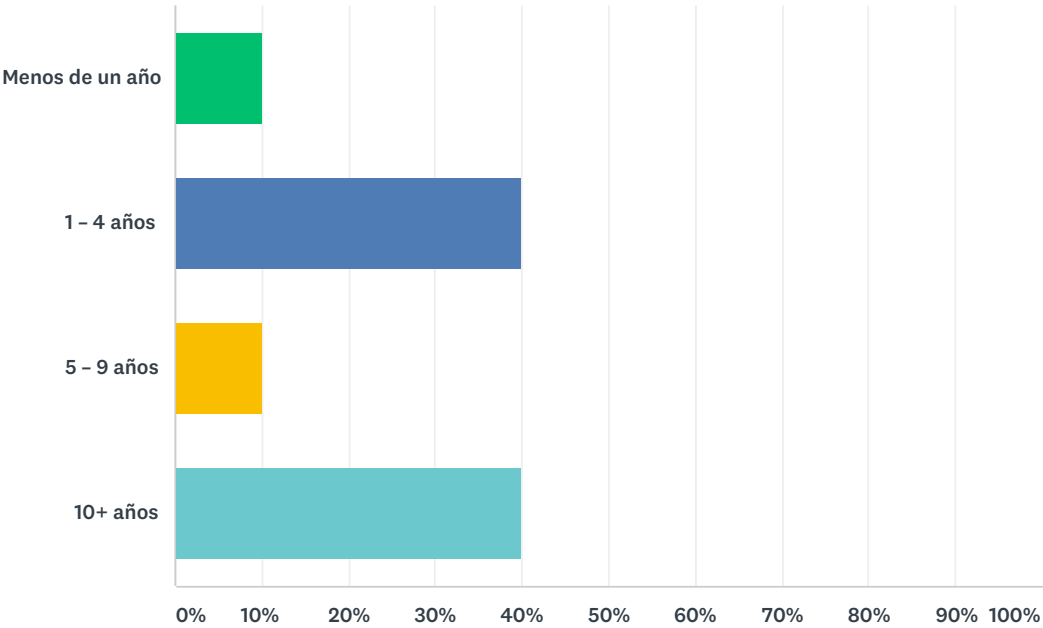
Q1 Por favor proporcione su código de zona postal.

Answered: 10 Skipped: 0

#	RESPONSES	DATE
1	88024	3/7/2019 10:22 AM
2	87144	2/24/2019 8:20 PM
3	88008	2/21/2019 7:36 AM
4	8 7121	2/20/2019 8:05 PM
5	88008	2/20/2019 12:28 PM
6	88001	2/20/2019 12:13 PM
7	88030	2/20/2019 10:56 AM
8	87121	2/20/2019 10:42 AM
9	87121	2/16/2019 12:11 PM
10	88001	2/13/2019 9:42 PM

Q2 ¿Cuánto tiempo tiene viviendo en Nuevo México?

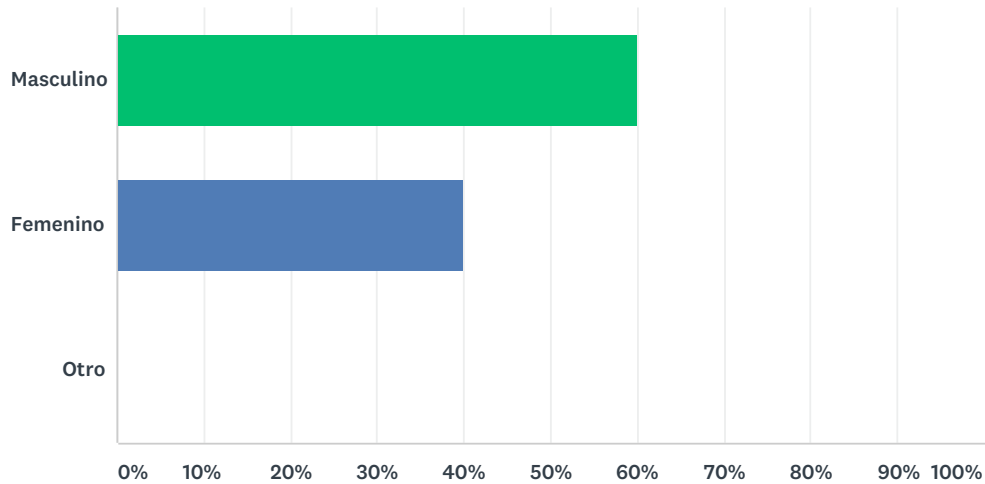
Answered: 10 Skipped: 0



ANSWER CHOICES		RESPONSES	
Menos de un año		10.00%	1
1 – 4 años		40.00%	4
5 – 9 años		10.00%	1
10+ años		40.00%	4
TOTAL			10

Q3 ¿Cuál es su sexo o identidad de género?

Answered: 10 Skipped: 0

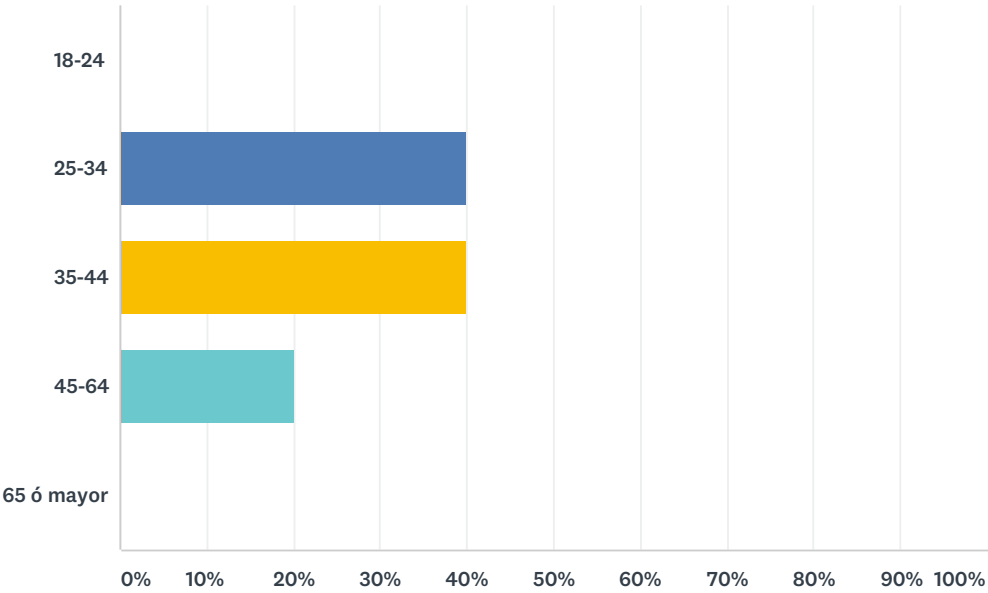


ANSWER CHOICES		RESPONSES	
Masculino		60.00%	6
Femenino		40.00%	4
Otro		0.00%	0
TOTAL			10

#	OTRO	DATE
	There are no responses.	

Q4 ¿Qué edad tiene?

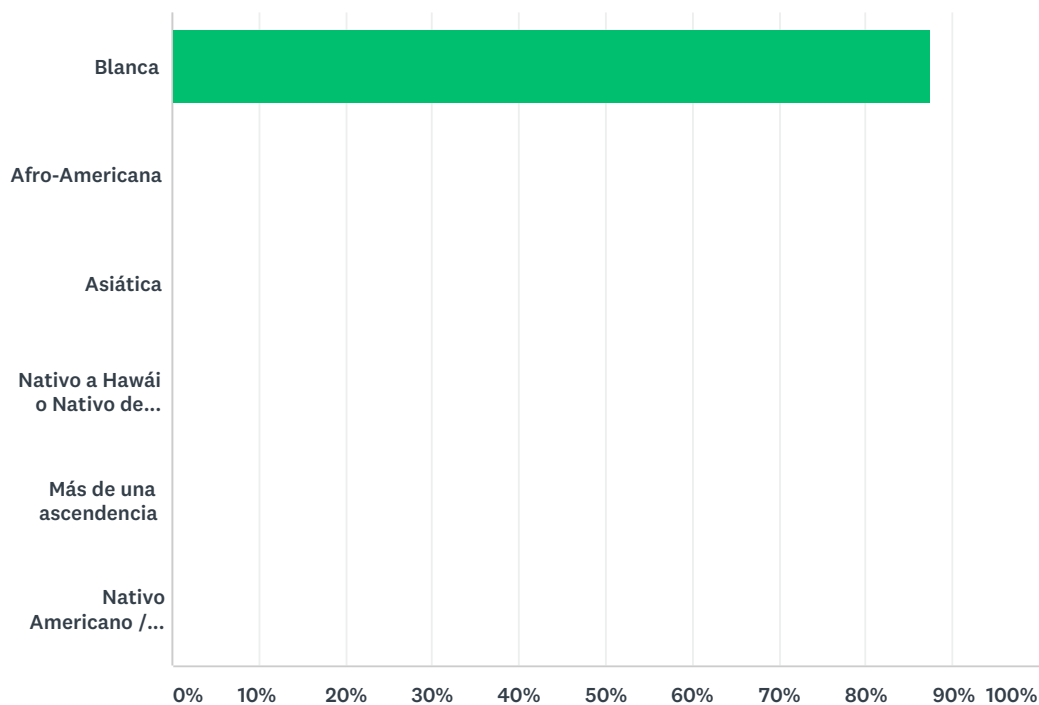
Answered: 10 Skipped: 0



ANSWER CHOICES	RESPONSES	
18-24	0.00%	0
25-34	40.00%	4
35-44	40.00%	4
45-64	20.00%	2
65 ó mayor	0.00%	0
TOTAL		10

Q5 ¿Cuál es su ascendencia?

Answered: 8 Skipped: 2

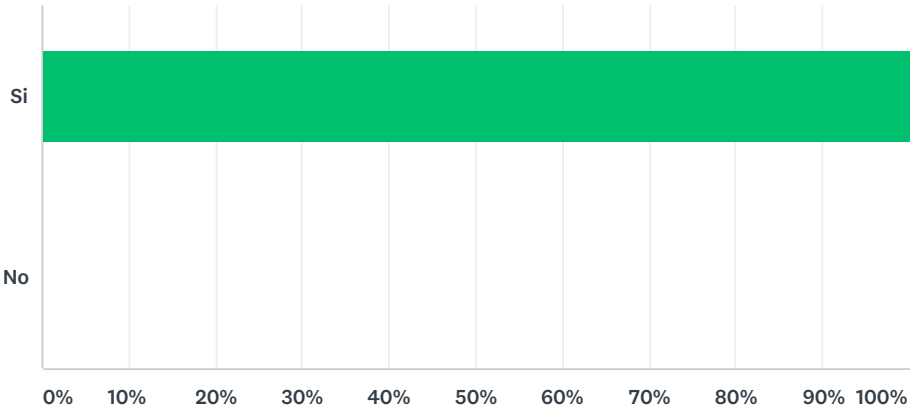


ANSWER CHOICES		RESPONSES	
Blanca		87.50%	7
Afro-Americana		0.00%	0
Asiática		0.00%	0
Nativo a Hawái o Nativo de Polinesia		0.00%	0
Más de una ascendencia		0.00%	0
Nativo Americano / Nativo de Alaska		0.00%	0
TOTAL			8

#	FILIAL DE TRIBU (POR FAVOR ESPECIFIQUE)	DATE
1	Hispano	2/24/2019 8:20 PM

Q6 ¿Es usted de origen Hispano o Latino?

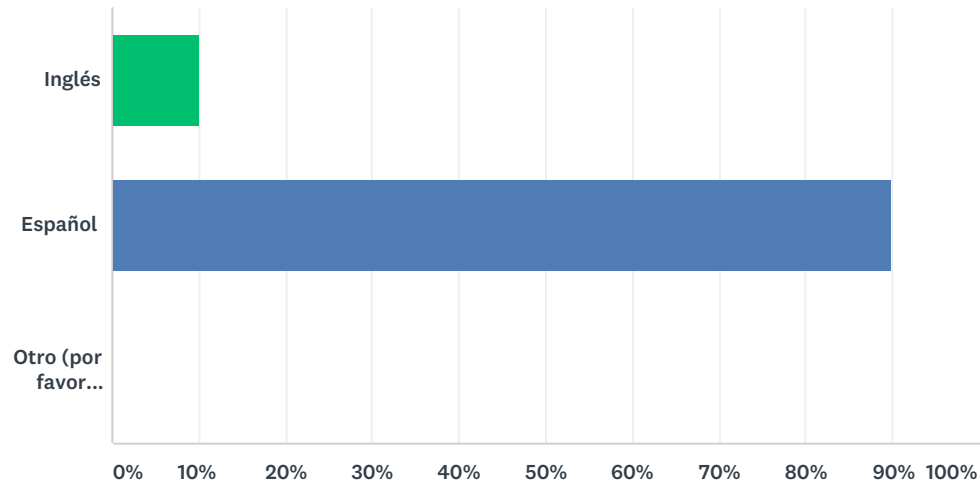
Answered: 10 Skipped: 0



ANSWER CHOICES	RESPONSES	
Si	100.00%	10
No	0.00%	0
TOTAL		10

Q7 ¿Cuál es su idioma principal?

Answered: 10 Skipped: 0

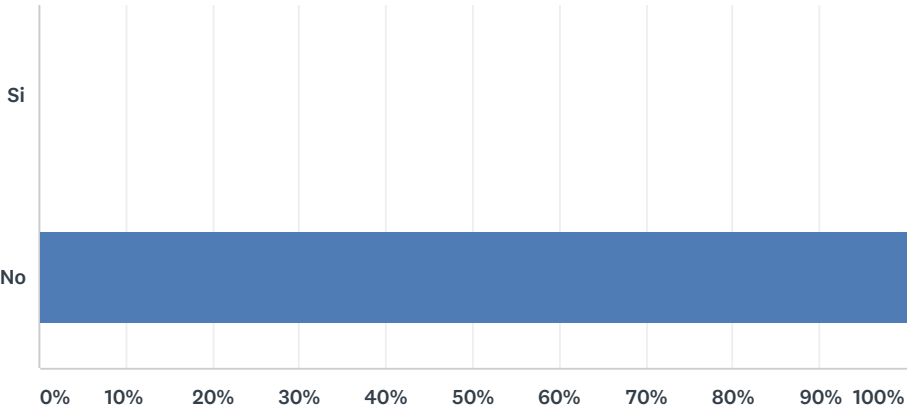


ANSWER CHOICES		RESPONSES	
Inglés		10.00%	1
Español		90.00%	9
Otro (por favor especifique)		0.00%	0
TOTAL			10

#	OTRO (POR FAVOR ESPECIFIQUE)	DATE
	There are no responses.	

Q8 ¿Padece de alguna discapacidad o de alguna condición discapacitada?

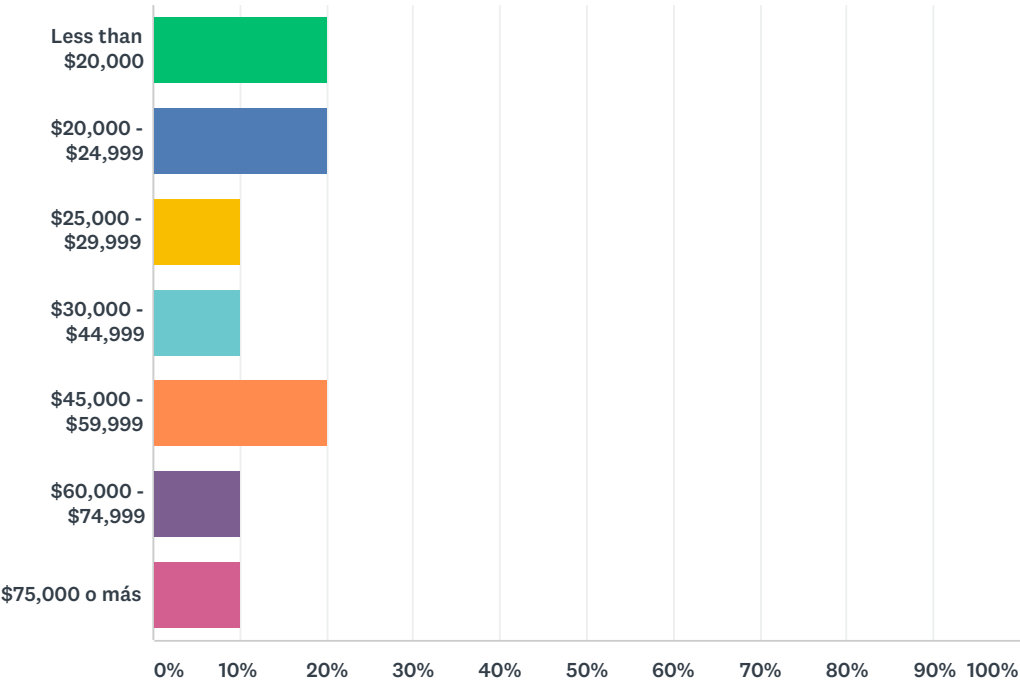
Answered: 10 Skipped: 0



ANSWER CHOICES	RESPONSES	
Si	0.00%	0
No	100.00%	10
TOTAL		10

Q9 ¿Cuál fue su ingreso familiar anual (antes de impuestos)? Escoja uno.

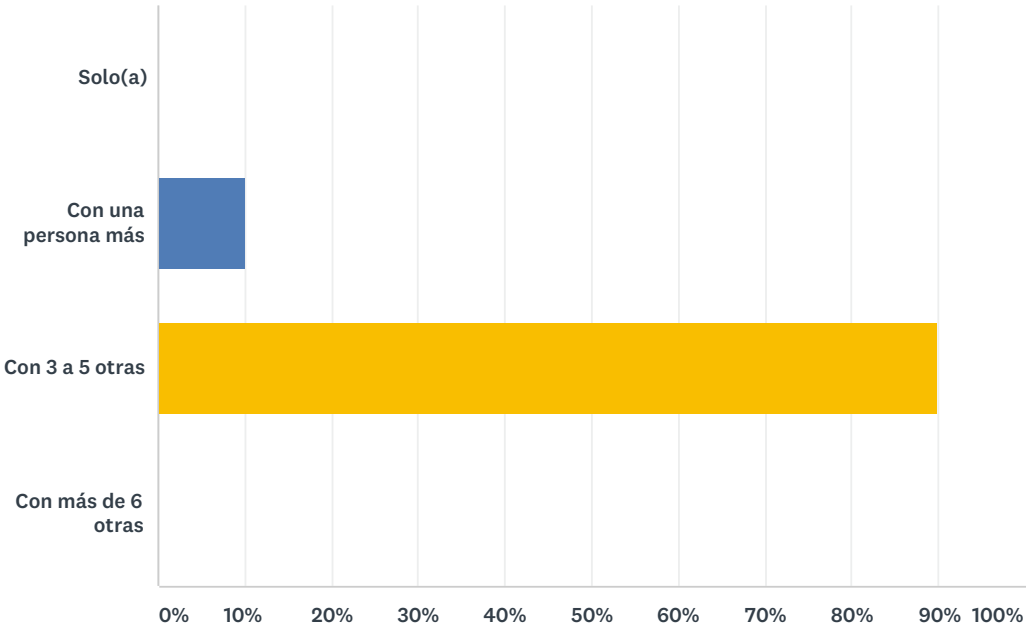
Answered: 10 Skipped: 0



ANSWER CHOICES	RESPONSES	
Less than \$20,000	20.00%	2
\$20,000 - \$24,999	20.00%	2
\$25,000 - \$29,999	10.00%	1
\$30,000 - \$44,999	10.00%	1
\$45,000 - \$59,999	20.00%	2
\$60,000 - \$74,999	10.00%	1
\$75,000 o más	10.00%	1
TOTAL		10

Q10 ¿Con cuantas personas vive?

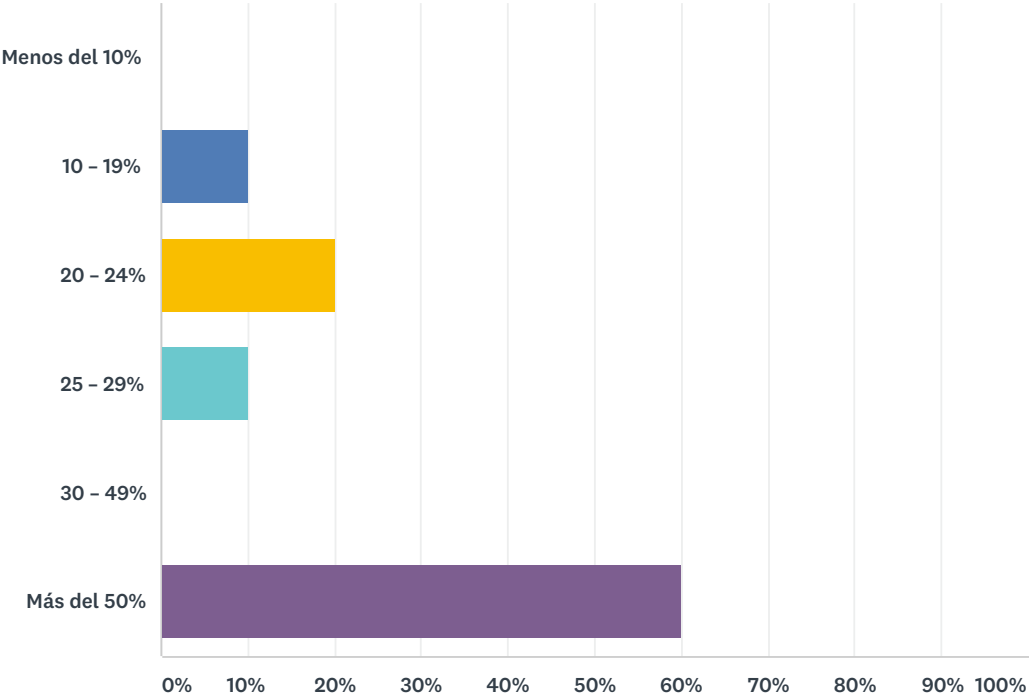
Answered: 10 Skipped: 0



ANSWER CHOICES	RESPONSES	
Solo(a)	0.00%	0
Con una persona más	10.00%	1
Con 3 a 5 otras	90.00%	9
Con más de 6 otras	0.00%	0
TOTAL		10

Q11 ¿Cuánto de su presupuesto familiar gastan en vivienda (incluyendo el seguro y utilidades)?

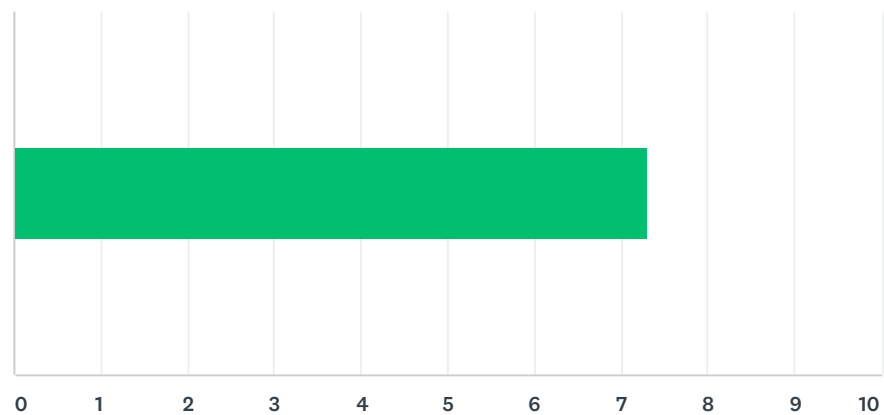
Answered: 10 Skipped: 0



ANSWER CHOICES	RESPONSES	
Menos del 10%	0.00%	0
10 – 19%	10.00%	1
20 – 24%	20.00%	2
25 – 29%	10.00%	1
30 – 49%	0.00%	0
Más del 50%	60.00%	6
TOTAL		10

Q12 En general, en una escala del 1 al 10, como califica el área en donde vive, ó pasa la mayor parte de su tiempo. El 10 siendo lo mejor y el 1 como lo peor.

Answered: 10 Skipped: 0



ANSWER CHOICES	AVERAGE NUMBER	TOTAL NUMBER	RESPONSES
	7	73	10
Total Respondents: 10			

#		DATE
1	8	3/7/2019 10:22 AM
2	8	2/24/2019 8:20 PM
3	5	2/21/2019 7:36 AM
4	5	2/20/2019 8:05 PM
5	7	2/20/2019 12:28 PM
6	8	2/20/2019 12:13 PM
7	9	2/20/2019 10:56 AM
8	5	2/20/2019 10:42 AM
9	9	2/16/2019 12:11 PM
10	9	2/13/2019 9:42 PM

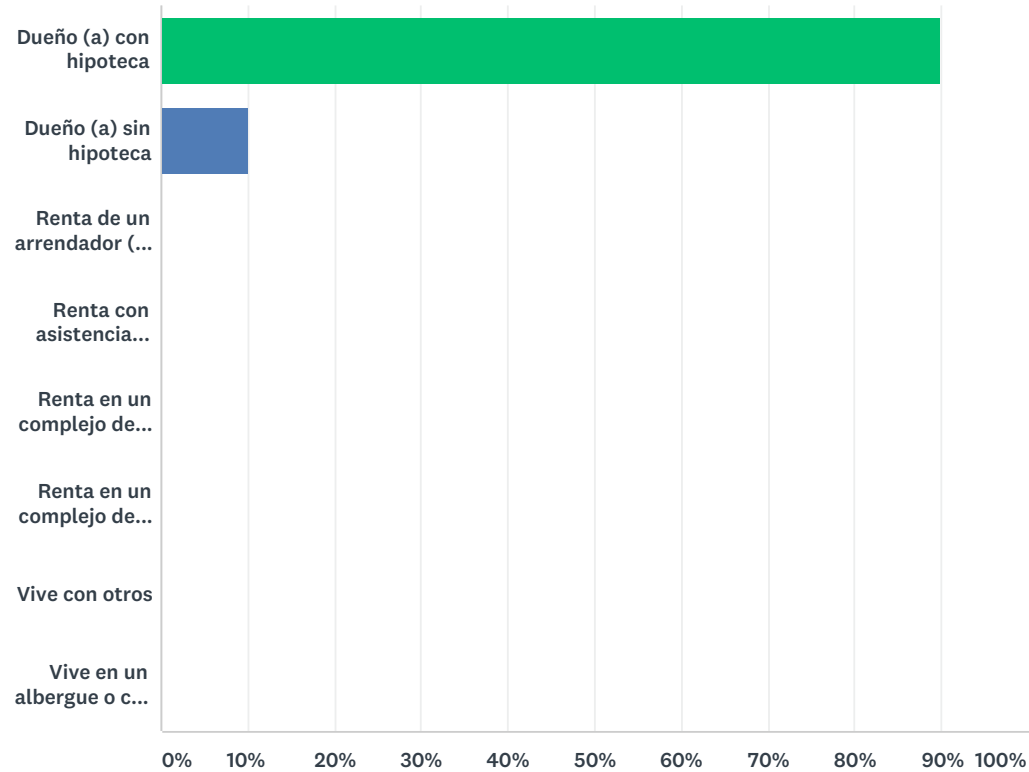
Q13 ¿Porque le dio ese calificativo al área en la que vive?

Answered: 8 Skipped: 2

#	RESPONSES	DATE
1	Por lo general mi comunidad es muy tranquila y los miembros de la comunidad son amables pero si hemos tenido insidentes de robos en esa area.	3/7/2019 10:22 AM
2	Por tener séptico	2/24/2019 8:20 PM
3	Es una zona de constante delincuencia.	2/20/2019 8:05 PM
4	Por la asociación que te hemos sientto que pagamos y no sirve de nada por eso esa calificasion	2/20/2019 12:28 PM
5	Porque es una área tranquila	2/20/2019 12:13 PM
6	The area has a lot of panhandlers and crime	2/20/2019 10:42 AM
7	Por que es un poco insegura por el poco alumbrado publico.	2/16/2019 12:11 PM
8	Me gusta el área	2/13/2019 9:42 PM

Q14 ¿Cuál mejor describe su situación de vivienda?

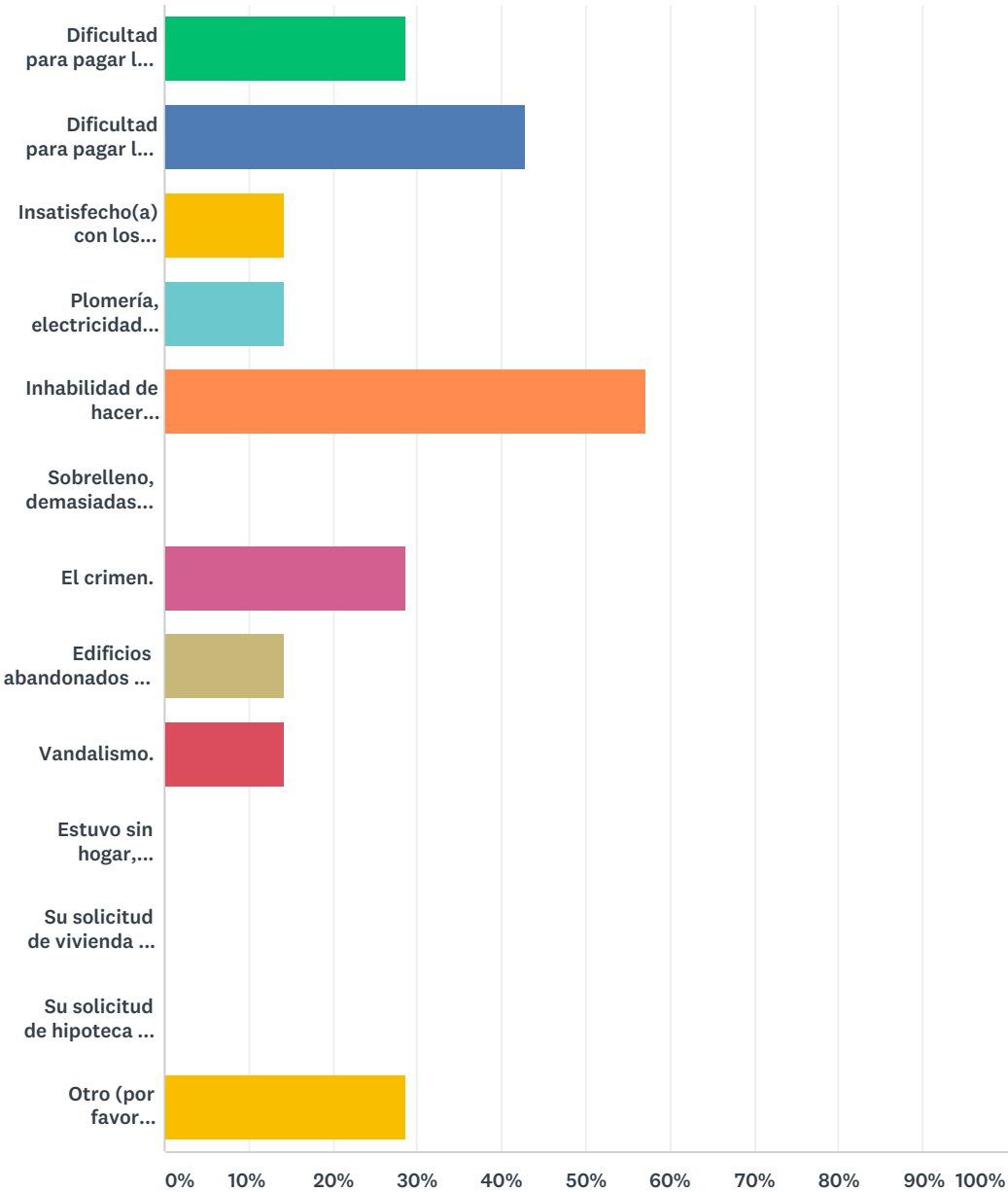
Answered: 10 Skipped: 0



ANSWER CHOICES	RESPONSES	
Dueño (a) con hipoteca	90.00%	9
Dueño (a) sin hipoteca	10.00%	1
Renta de un arrendador (sin asistencia pública)	0.00%	0
Renta con asistencia pública (Sección 8 u otro) de un arrendador privado	0.00%	0
Renta en un complejo de vivienda pública.	0.00%	0
Renta en un complejo de ingresos limitados (vivienda para bajos recursos)	0.00%	0
Vive con otros	0.00%	0
Vive en un albergue o casa para indigentes (sin casa)	0.00%	0
TOTAL		10

Q15 ¿A pasado alguna de las siguientes experiencias en los pasados últimos 2 años? (Seleccione todas las que le apliquen)

Answered: 7 Skipped: 3



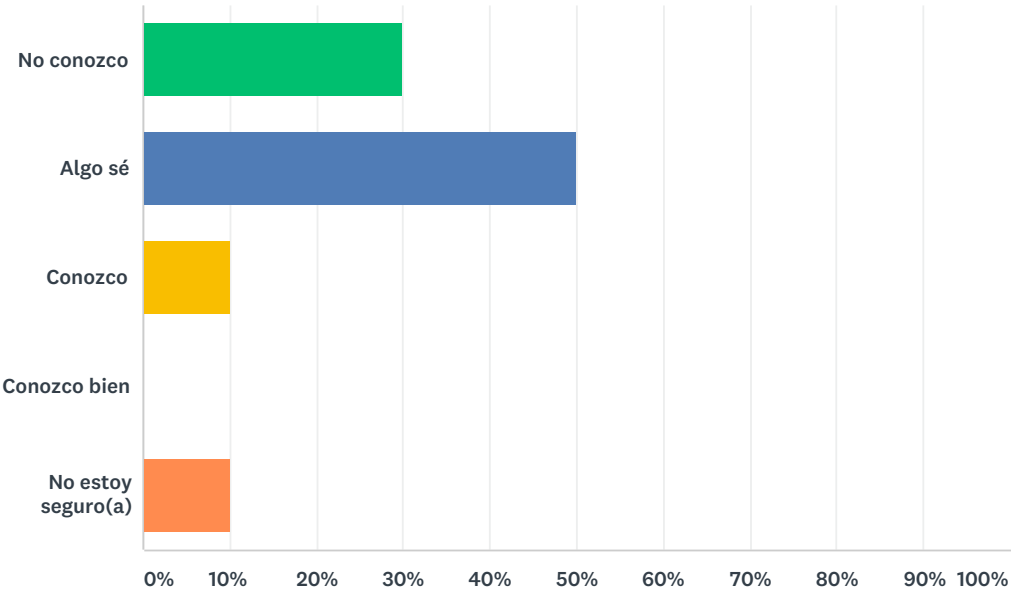
ANSWER CHOICES	RESPONSES	
Dificultad para pagar la renta/ hipoteca.	28.57%	2
Dificultad para pagar los gastos de utilidades.	42.86%	3
Insatisfecho(a) con los servicios locales (colección de basura, mantenimiento de las calles).	14.29%	1
Plomería, electricidad, electrodomésticos u otros servicios en su casa que no funcionan.	14.29%	1
Inhabilidad de hacer reparaciones necesarias a su casa.	57.14%	4

Sobrelleno, demasiadas personas viven en la casa.	0.00%	0
El crimen.	28.57%	2
Edificios abandonados en su comunidad.	14.29%	1
Vandalismo.	14.29%	1
Estuvo sin hogar, indigente.	0.00%	0
Su solicitud de vivienda fue denegada.	0.00%	0
Su solicitud de hipoteca fue denegada.	0.00%	0
Otro (por favor especifique)	28.57%	2
Total Respondents: 7		

#	OTRO (POR FAVOR ESPECIFIQUE)	DATE
1	las casas son muy caras y muy alto los pagos y el pago minimo en nm es muy bajo.	2/21/2019 7:36 AM
2	No	2/16/2019 12:11 PM

Q16 ¿Conoce las leyes de Vivienda Equitativa o Anti-discriminatorias?

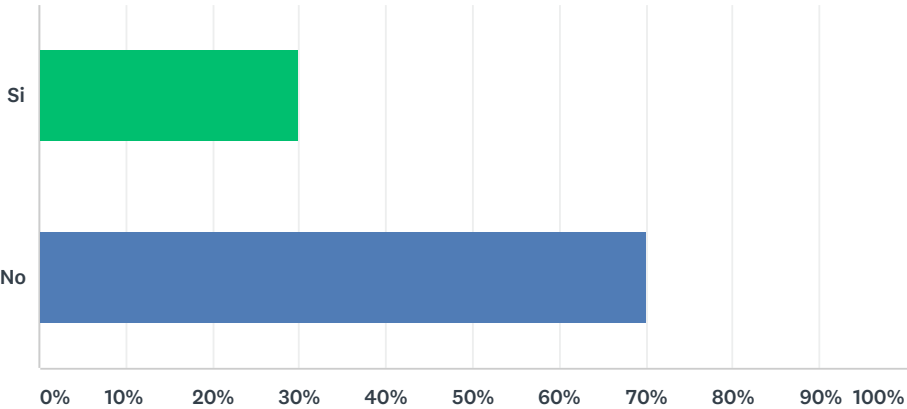
Answered: 10 Skipped: 0



ANSWER CHOICES	RESPONSES	
No conozco	30.00%	3
Algo sé	50.00%	5
Conozco	10.00%	1
Conozco bien	0.00%	0
No estoy seguro(a)	10.00%	1
TOTAL		10

Q17 ¿Conoce sus derechos bajo las Leyes de Vivienda Equitativa y Anti-discriminatorias?

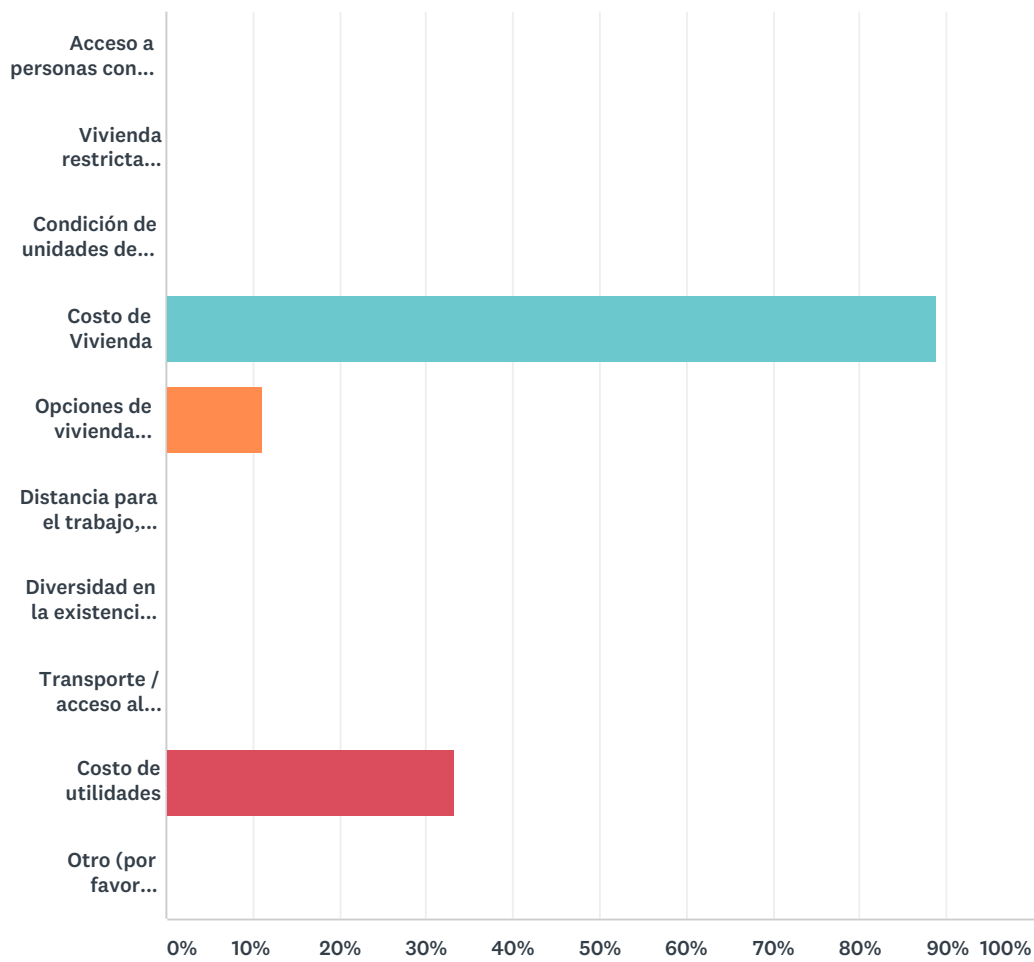
Answered: 10 Skipped: 0



ANSWER CHOICES		RESPONSES	
Si		30.00%	3
No		70.00%	7
TOTAL			10

Q18 ¿Cuál barreras ha tenido personalmente cuando ha tratado de elegir vivienda en Nuevo México o cuál barreras ha observado? (Seleccione todas las que le apliquen.)

Answered: 9 Skipped: 1



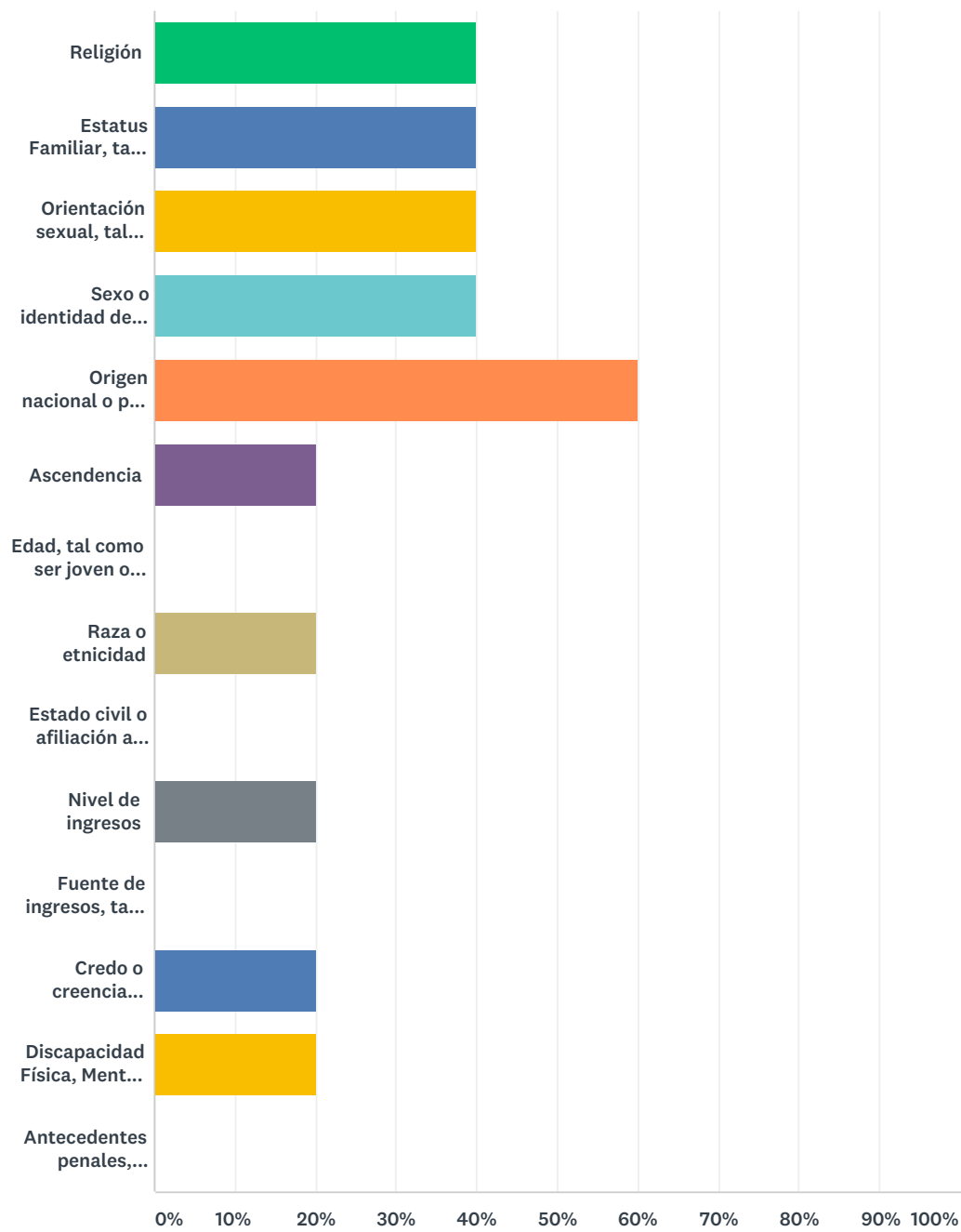
ANSWER CHOICES	RESPONSES	
Acceso a personas con discapacidad o condición con discapacidad	0.00%	0
Vivienda restringida basada en la edad	0.00%	0
Condición de unidades de vivienda	0.00%	0
Costo de Vivienda	88.89%	8
Opciones de vivienda razonable concentradas en ciertas comunidades	11.11%	1
Distancia para el trabajo, escuelas, de compras, o servicios	0.00%	0
Diversidad en la existencia de vivienda	0.00%	0
Transporte / acceso al transporte público	0.00%	0
Costo de utilidades	33.33%	3
Otro (por favor especifique)	0.00%	0

Total Respondents: 9

#	OTRO (POR FAVOR ESPECIFIQUE)	DATE
	There are no responses.	

Q19 Yo creo que las personas están protegidas por la ley federal, estatal o local bajo las leyes de vivienda equitativa o anti-discriminatorias por las siguientes razones: (Seleccione aquellas que le apliquen.)

Answered: 5 Skipped: 5

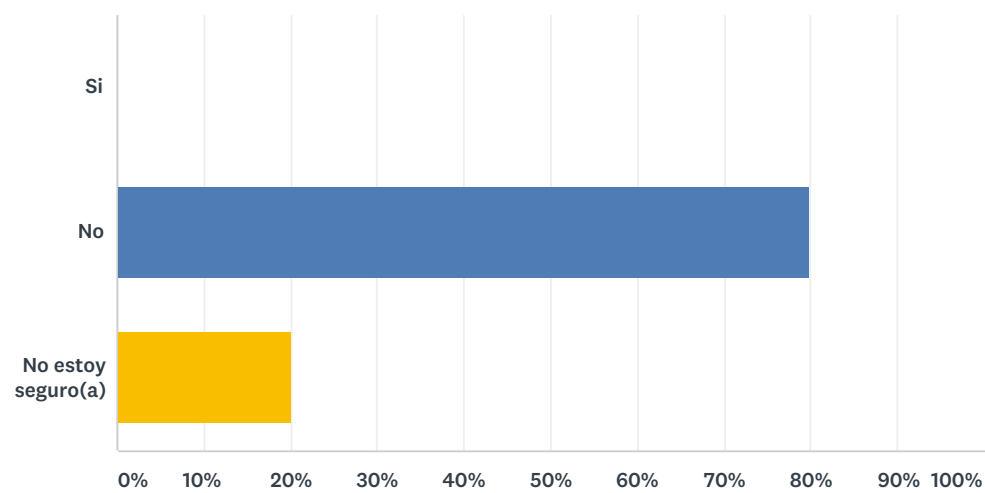


ANSWER CHOICES		RESPONSES	
Religión		40.00%	2
Estatus Familiar, tal como tener hijos o estar embarazada		40.00%	2
Orientación sexual, tal como ser heterosexual, homosexual, bisexual		40.00%	2

Sexo o identidad de género, tal como ser mujer, hombre, transgénero, o no identificarse con algún género en particular	40.00%	2
Origen nacional o país de nacimiento donde la persona nació	60.00%	3
Ascendencia	20.00%	1
Edad, tal como ser joven o mayor de edad	0.00%	0
Raza o etnicidad	20.00%	1
Estado civil o afiliación al conyugue, tal como ser casados, arreglo de unión domestica, ser soltero (a) o divorciado (a)	0.00%	0
Nivel de ingresos	20.00%	1
Fuente de ingresos, tal como recibir algún tipo de asistencia pública	0.00%	0
Credo o creencia personal	20.00%	1
Discapacidad Física, Mental, ó por Comportamiento ó Condición con Discapacidad	20.00%	1
Antecedentes penales, declarado culpable por un delito mayor, o salió de encarcelamiento	0.00%	0
Total Respondents: 5		

Q20 ¿Conoce usted de algún incidente de discriminación de vivienda en el Estado de Nuevo México en los últimos 5 años?

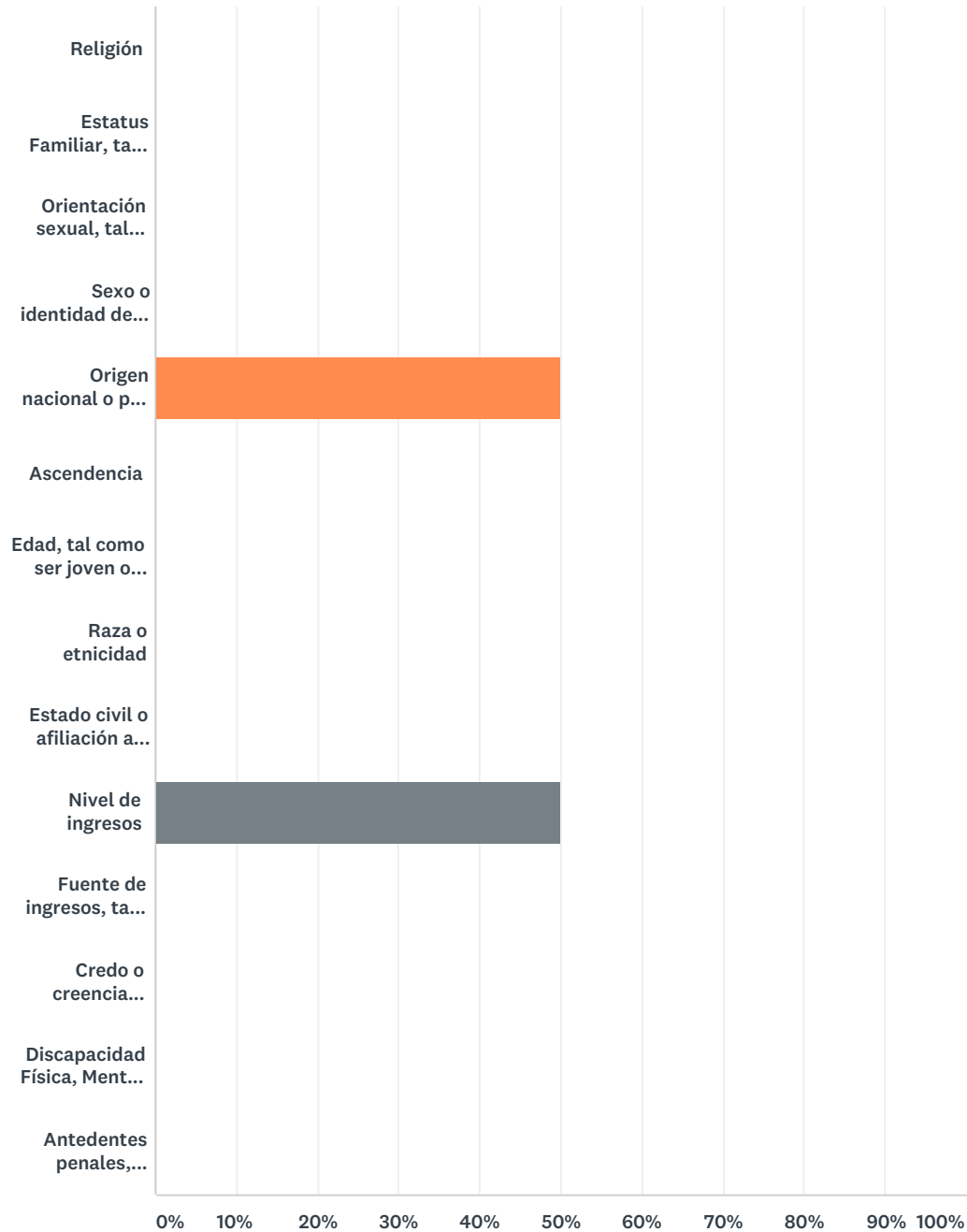
Answered: 10 Skipped: 0



ANSWER CHOICES	RESPONSES	
Si	0.00%	0
No	80.00%	8
No estoy seguro(a)	20.00%	2
TOTAL		10

Q21 Si es así, ¿en que basa su creencia que hubo discriminación?
(Seleccione todas las que le apliquen.)

Answered: 2 Skipped: 8

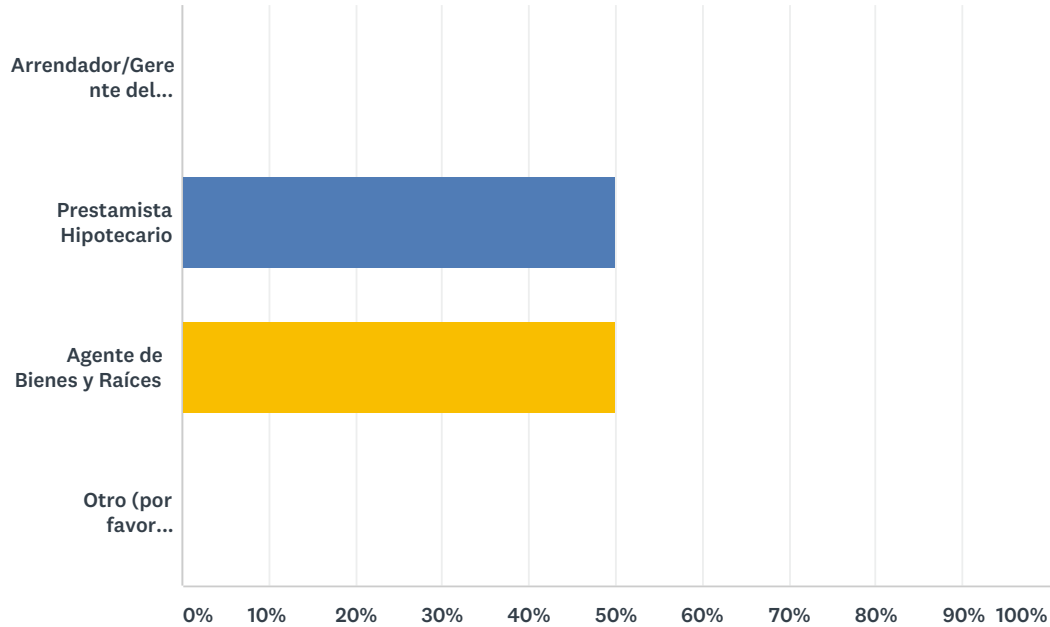


ANSWER CHOICES	RESPONSES	
Religión	0.00%	0
Estatus Familiar, tal como tener hijos o estar embarazada	0.00%	0
Orientación sexual, tal como ser heterosexual, homosexual, bisexual	0.00%	0
Sexo o identidad de género, tal como ser mujer, hombre, transgénero, o no identificarse con algún género en particular	0.00%	0

Origen nacional o país de nacimiento donde la persona nació	50.00%	1
Ascendencia	0.00%	0
Edad, tal como ser joven o mayor de edad	0.00%	0
Raza o etnicidad	0.00%	0
Estado civil o afiliación al conyugue, tal como ser casados, arreglo de unión domestica, ser soltero(a) o divorciado(a)	0.00%	0
Nivel de ingresos	50.00%	1
Fuente de ingresos, tal como recibir algún tipo de asistencia pública	0.00%	0
Credo o creencia personal	0.00%	0
Discapacidad Física, Mental, o de Comportamiento o alguna condición con discapacidad	0.00%	0
Antecedentes penales, declarado culpable en por un delito mayor, o salir de encarcelación	0.00%	0
Total Respondents: 2		

Q22 ¿Quién fue responsable o estuvo involucrado en la discriminación?
(Seleccione todas las que apliquen.)

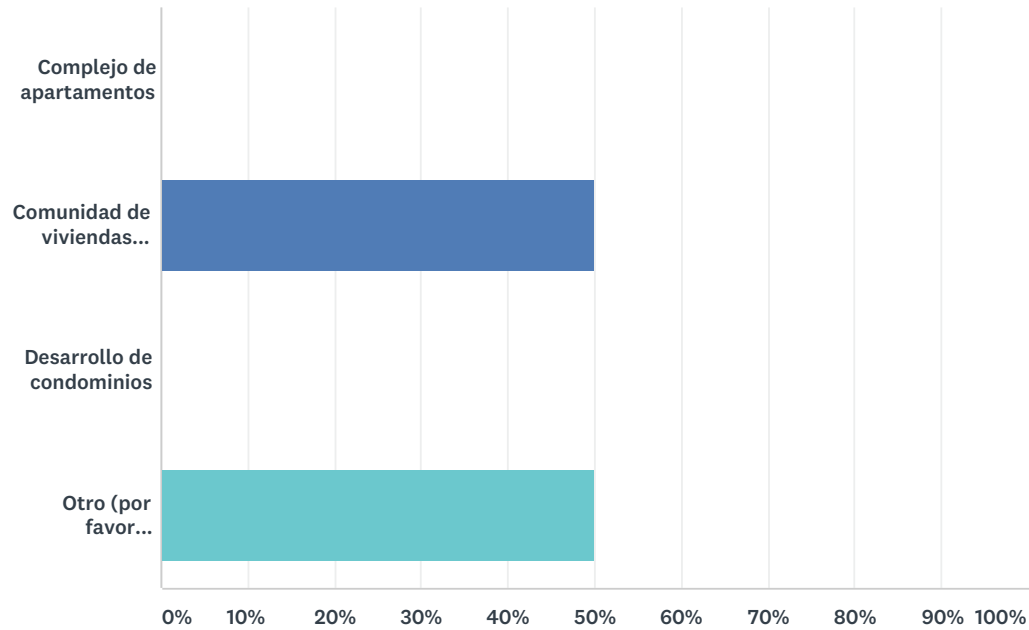
Answered: 2 Skipped: 8



ANSWER CHOICES	RESPONSES	
Arrendador/Gerente del Alquiler	0.00%	0
Prestamista Hipotecario	50.00%	1
Agente de Bienes y Raíces	50.00%	1
Otro (por favor especifique)	0.00%	0
Total Respondents: 2		

Q23 ¿En donde ocurrió este acto discriminatorio?

Answered: 2 Skipped: 8

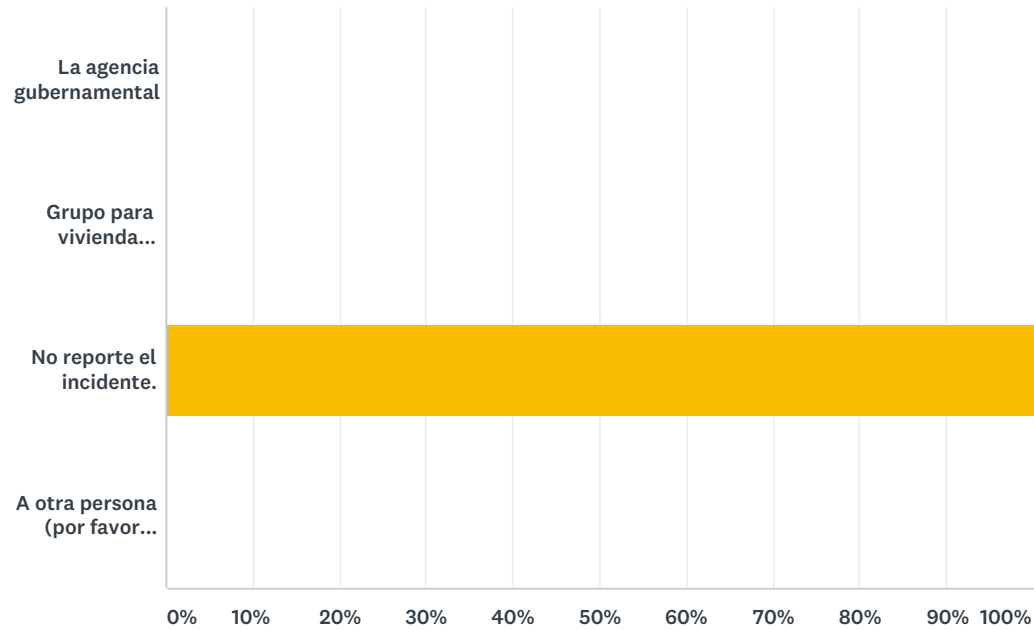


ANSWER CHOICES		RESPONSES	
Complejo de apartamentos		0.00%	0
Comunidad de viviendas individuales		50.00%	1
Desarrollo de condominios		0.00%	0
Otro (por favor especifique)		50.00%	1
TOTAL			2

#	OTRO (POR FAVOR ESPECIFIQUE)	DATE
1	Propiedades	2/24/2019 8:20 PM

Q24 Reportó el incidente a:

Answered: 2 Skipped: 8

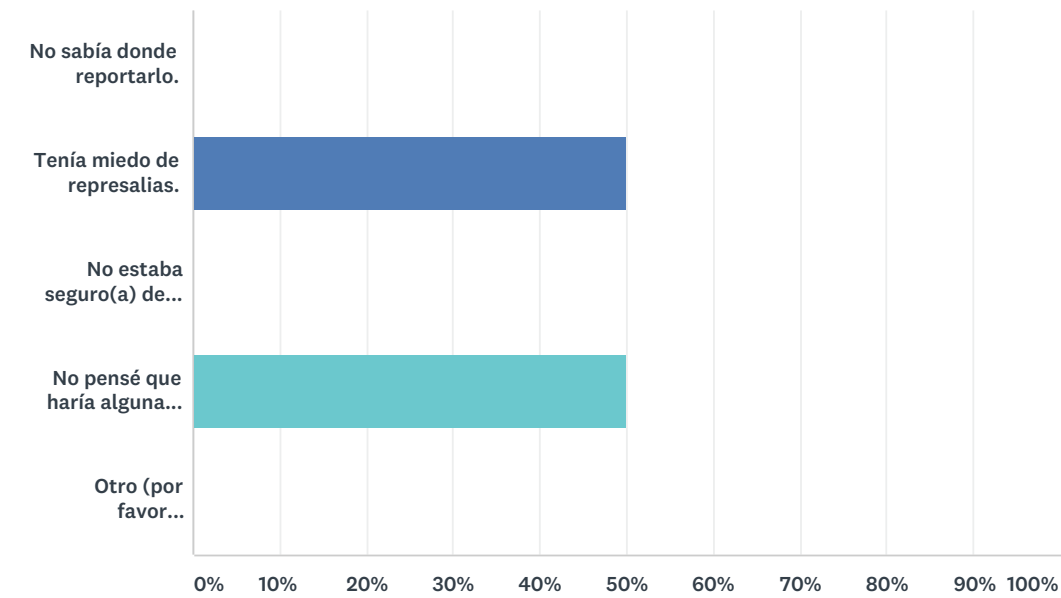


ANSWER CHOICES		RESPONSES	
La agencia gubernamental		0.00%	0
Grupo para vivienda equitativa		0.00%	0
No reporte el incidente.		100.00%	2
A otra persona (por favor especifique)		0.00%	0
TOTAL			2

#	A OTRA PERSONA (POR FAVOR ESPECIFIQUE)	DATE
	There are no responses.	

Q25 Si no hizo un reporte del incidente, ¿por qué no lo hizo?

Answered: 2 Skipped: 8

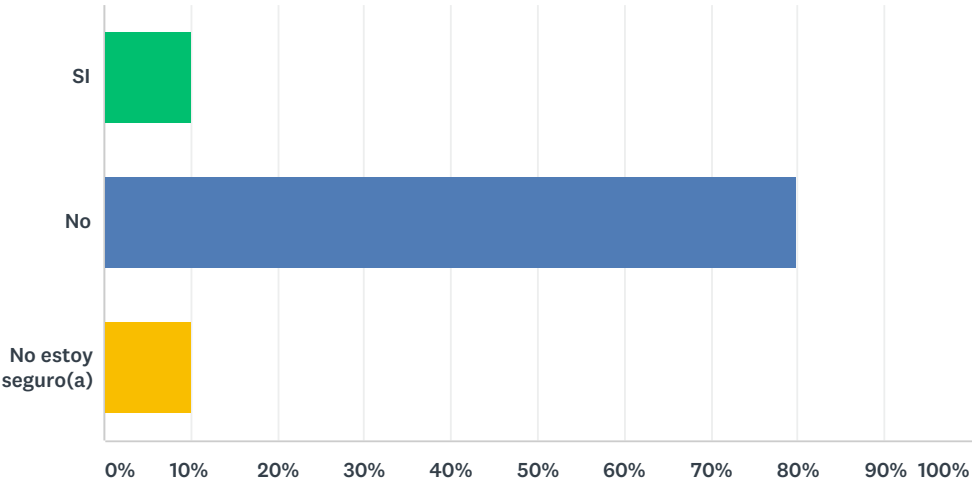


ANSWER CHOICES	RESPONSES	
No sabía donde reportarlo.	0.00%	0
Tenía miedo de represalias.	50.00%	1
No estaba seguro(a) de mis derechos.	0.00%	0
No pensé que haría alguna diferencia.	50.00%	1
Otro (por favor especifique)	0.00%	0
TOTAL		2

#	OTRO (POR FAVOR ESPECIFIQUE)	DATE
	There are no responses.	

Q26 ¿Se ha enterado de alguna oportunidad educativa en su comunidad sobre la equidad de vivienda o de anti-discriminación?

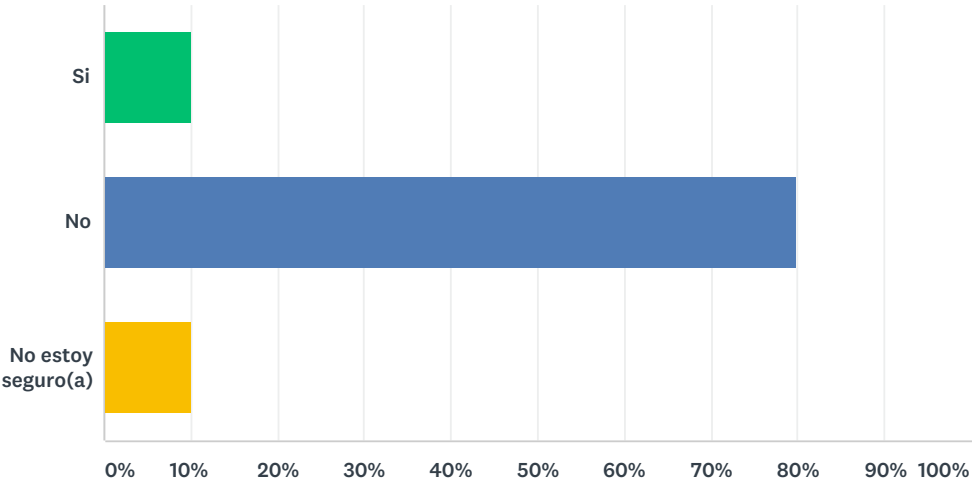
Answered: 10 Skipped: 0



ANSWER CHOICES	RESPONSES	
SI	10.00%	1
No	80.00%	8
No estoy seguro(a)	10.00%	1
TOTAL		10

Q27 ¿Alguna vez ha participado en algún tipo de oportunidad educativa sobre la vivienda equitativa o de anti-discriminación?

Answered: 10 Skipped: 0



ANSWER CHOICES		RESPONSES	
Si		10.00%	1
No		80.00%	8
No estoy seguro(a)		10.00%	1
TOTAL			10

#	SI CONTESTO, SÍ; POR FAVOR EXPLIQUE:	DATE
	There are no responses.	

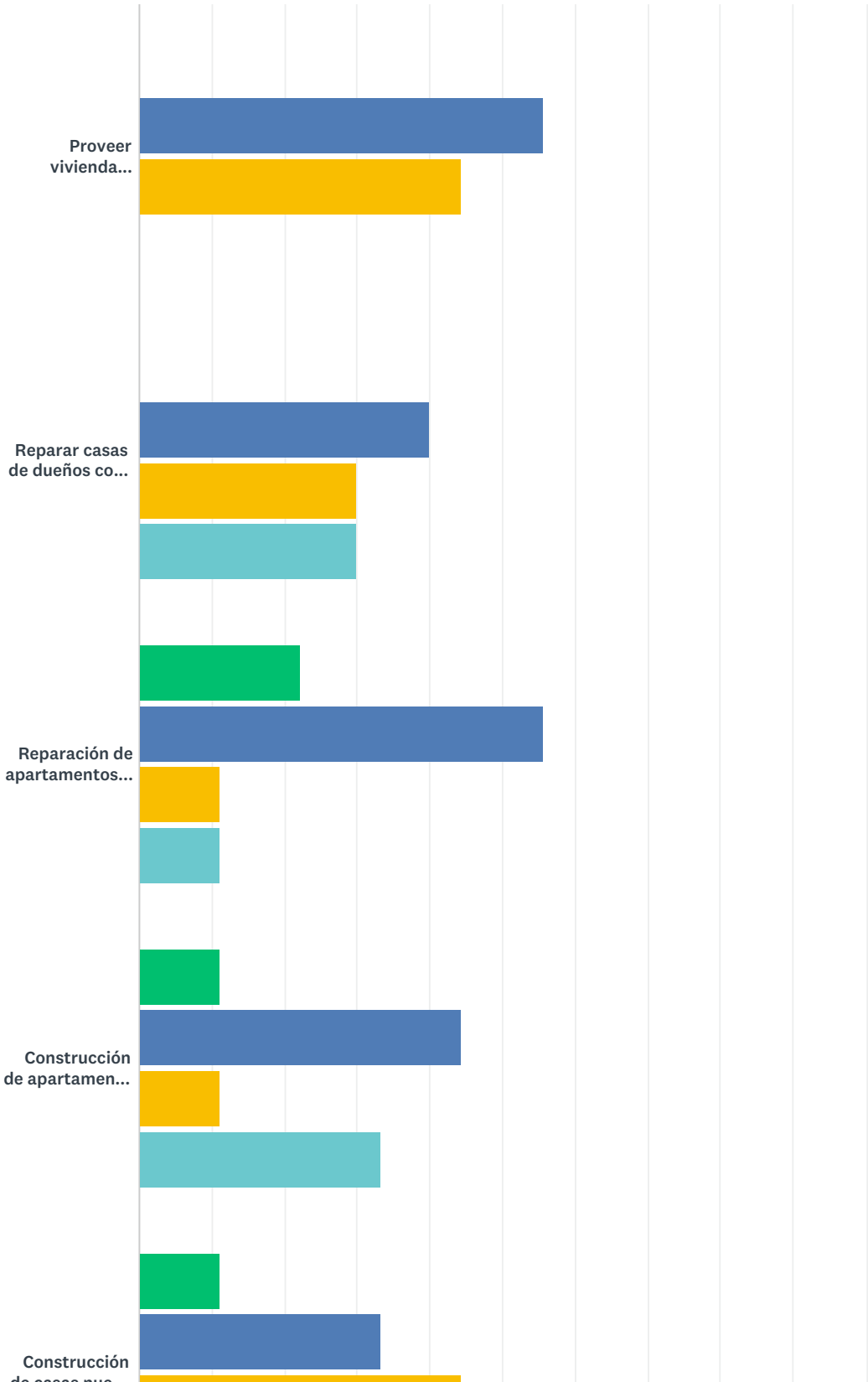
Q28 Por favor comparta comentarios adicionales sobre la vivienda equitativa o discriminación:

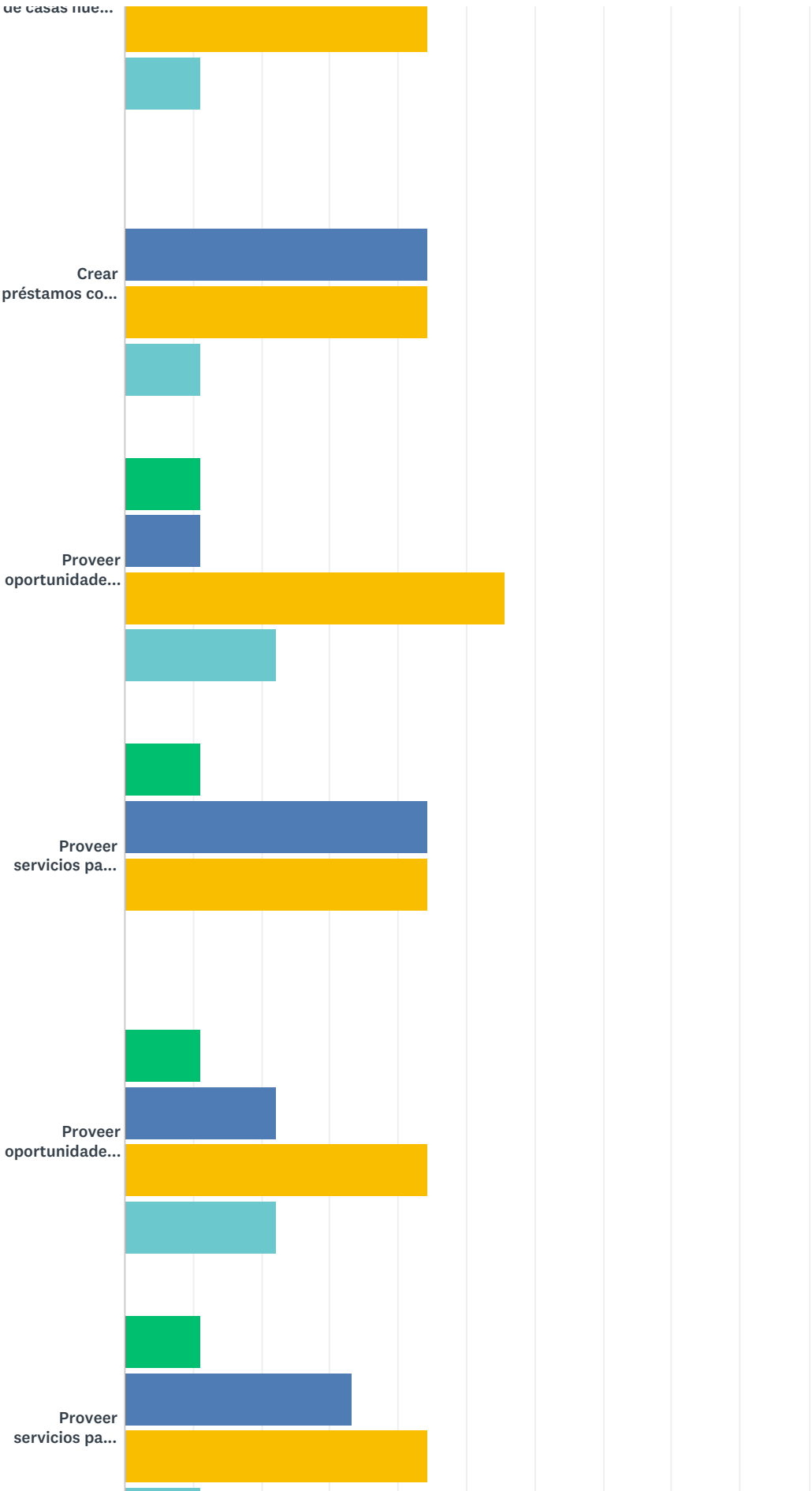
Answered: 1 Skipped: 9

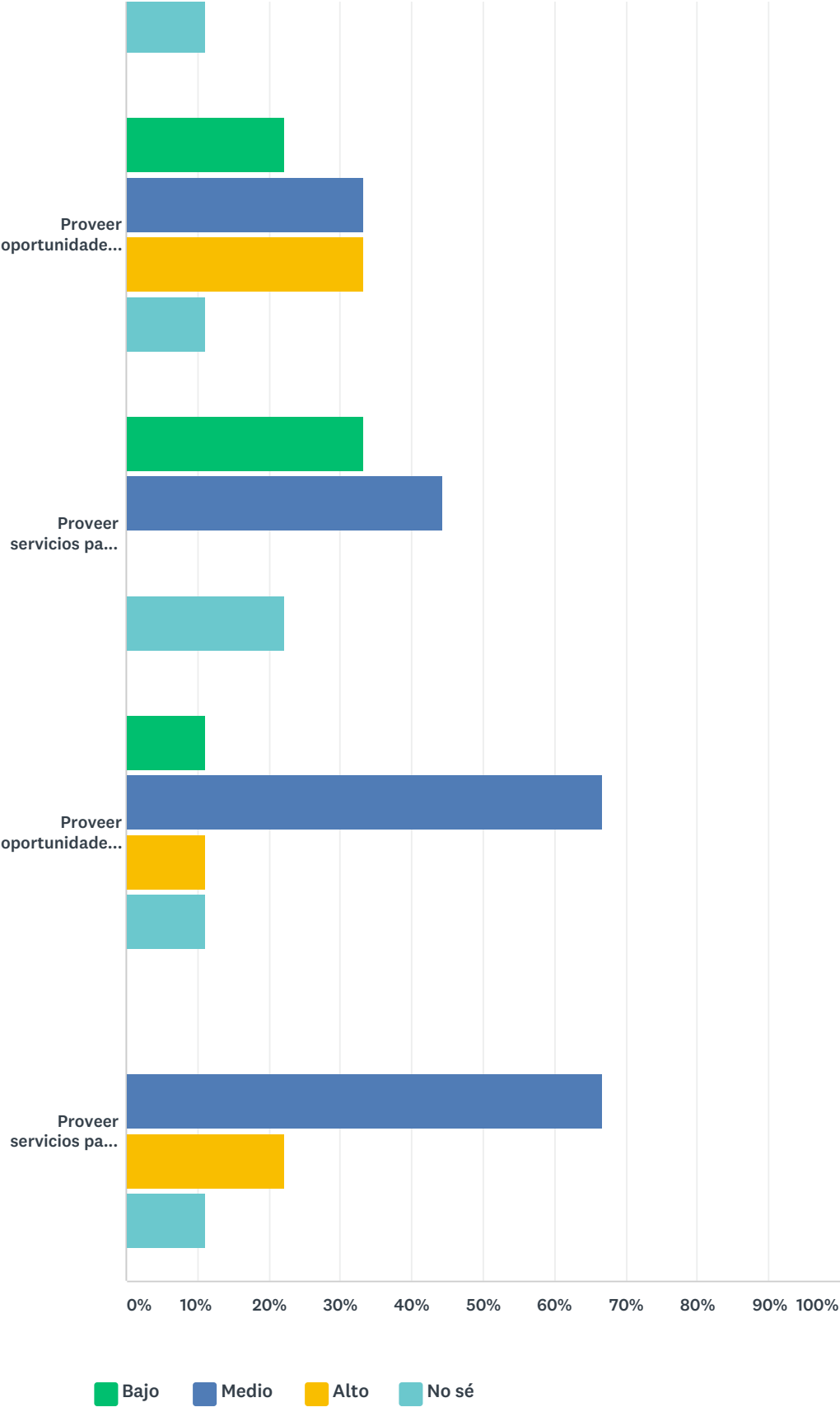
#	RESPONSES	DATE
1	N/a	2/24/2019 8:20 PM

Q29 Vivienda Decente, Segura y a Costo Razonable (Por favor identifique sus prioridades al elegir la burbuja apropiada.)

Answered: 10 Skipped: 0





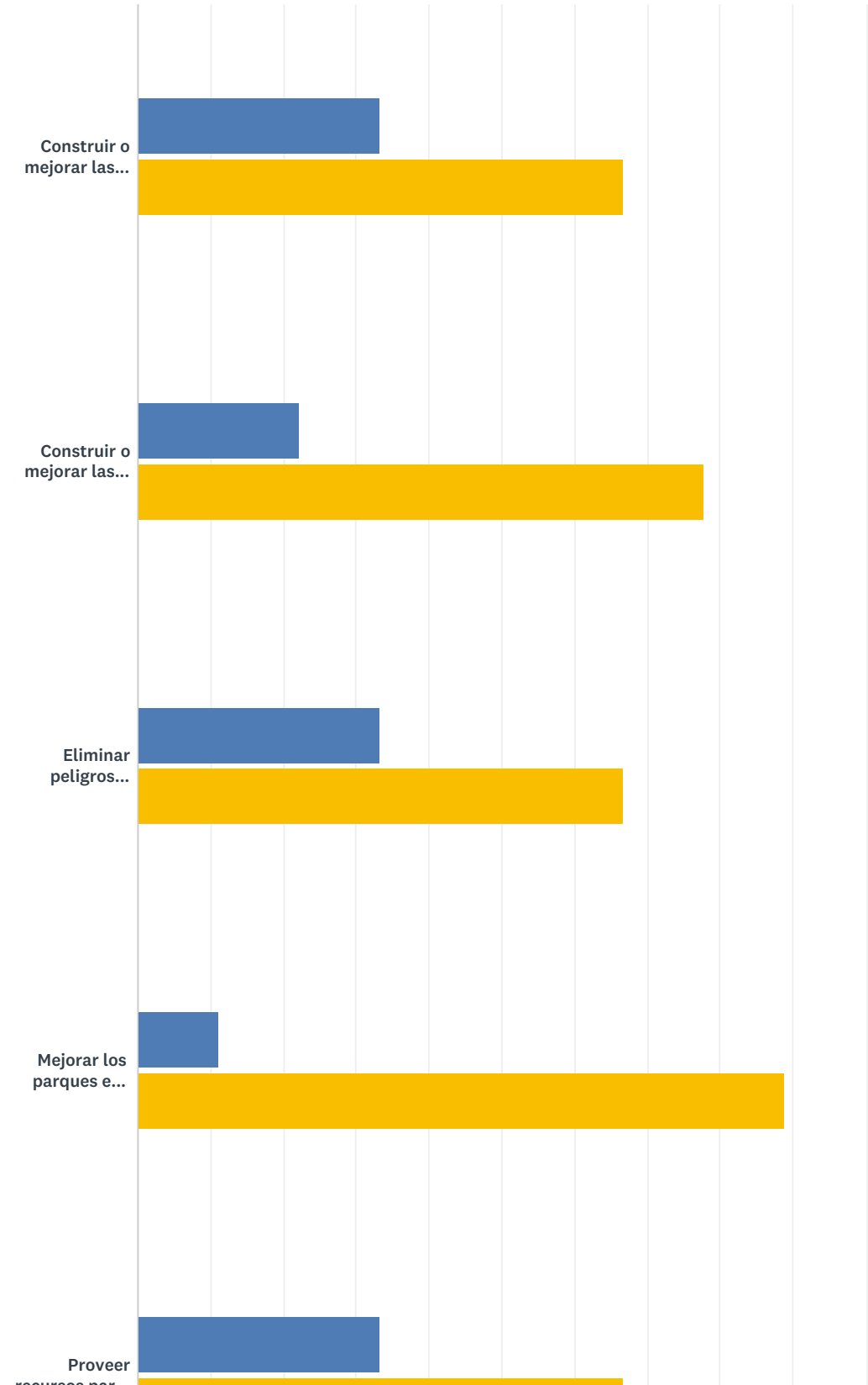


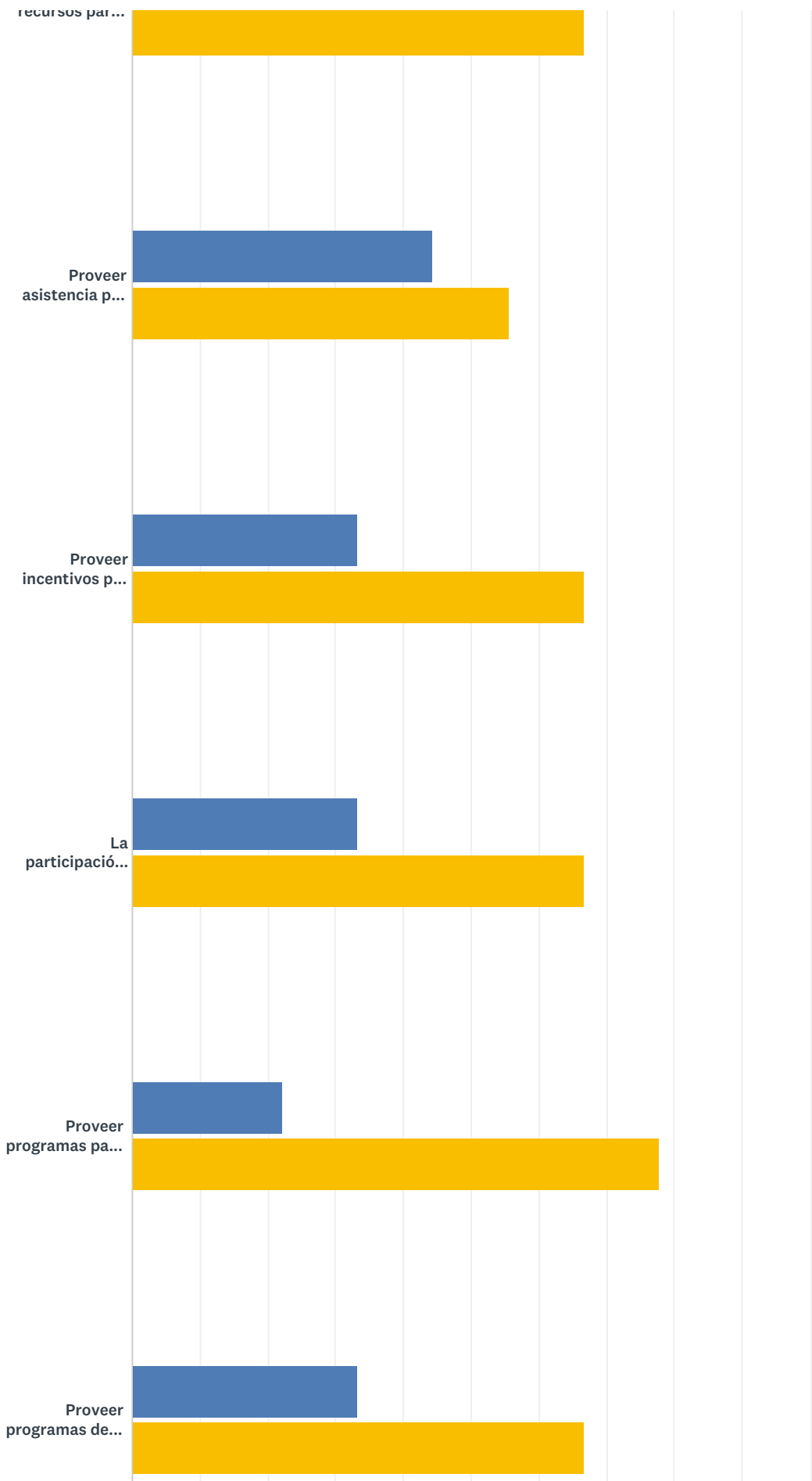
	BAJO	MEDIO	ALTO	NO SÉ	TOTAL
Proveer vivienda decente, segura y a precio razonable	0.00%	55.56%	44.44%	0.00%	
	0	5	4	0	9

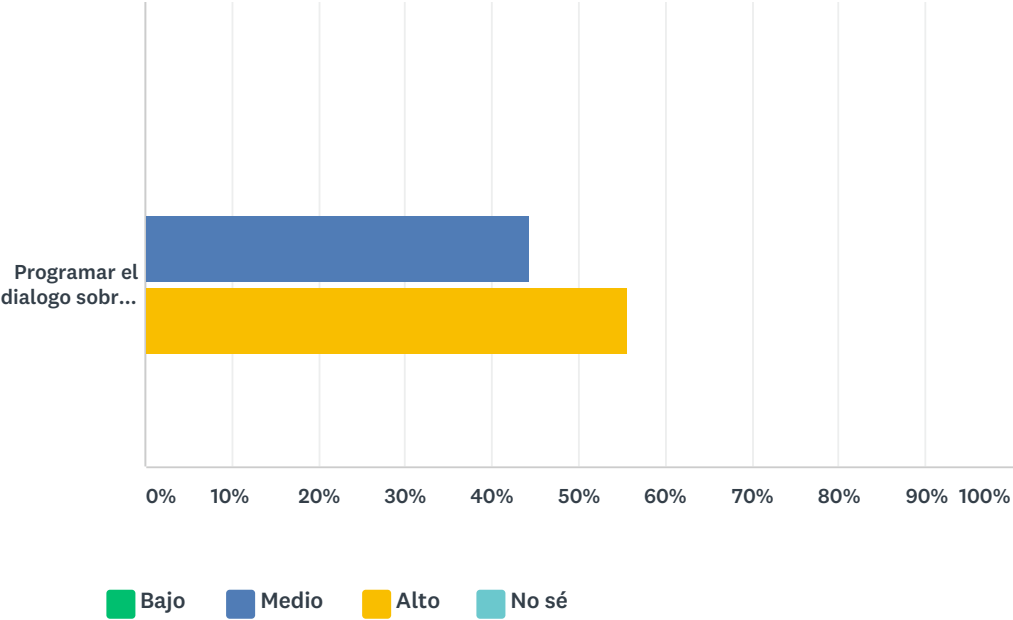
Reparar casas de dueños con ingresos bajos a moderados	0.00% 0	40.00% 4	30.00% 3	30.00% 3	10
Reparación de apartamentos para renta por familias con ingresos bajos a moderados	22.22% 2	55.56% 5	11.11% 1	11.11% 1	9
Construcción de apartamentos nuevos para familias con ingresos bajos a moderados	11.11% 1	44.44% 4	11.11% 1	33.33% 3	9
Construcción de casas nuevas para compradores con ingresos bajos a moderados	11.11% 1	33.33% 3	44.44% 4	11.11% 1	9
Crear préstamos con bajo interés para compradores de casa con ingresos bajos a moderados	0.00% 0	44.44% 4	44.44% 4	11.11% 1	9
Proveer oportunidades de vivienda para personas indigentes	11.11% 1	11.11% 1	55.56% 5	22.22% 2	9
Proveer servicios para personas sin hogar	11.11% 1	44.44% 4	44.44% 4	0.00% 0	9
Proveer oportunidades de vivienda para personas con necesidades especiales, como para un adulto frágil, o persona con discapacidad, adicción al alcohol o a las drogas, o HIV/SIDA	11.11% 1	22.22% 2	44.44% 4	22.22% 2	9
Proveer servicios para personas con necesidades especiales, como un adulto frágil, o persona con discapacidad, con adicción al alcohol o a las drogas, o c HIV/SIDA	11.11% 1	33.33% 3	44.44% 4	11.11% 1	9
Proveer oportunidades de vivienda para individuos que van a ser liberados después de haber sido encarcelados, o individuos convictos por delitos mayores / antecedentes penales criminales	22.22% 2	33.33% 3	33.33% 3	11.11% 1	9
Proveer servicios para individuos que serán liberados de encarcelamiento o individuos convictos por delitos mayores / antecedentes penales criminales	33.33% 3	44.44% 4	0.00% 0	22.22% 2	9
Proveer oportunidades de vivienda a veteranos	11.11% 1	66.67% 6	11.11% 1	11.11% 1	9
Proveer servicios para veteranos	0.00% 0	66.67% 6	22.22% 2	11.11% 1	9

Q30 Revitalización de la Comunidad (Por favor identifique sus prioridades al elegir la burbuja apropiada.)

Answered: 9 Skipped: 1







	BAJO	MEDIO	ALTO	NO SÉ	TOTAL
Construir o mejorar las líneas de agua y drenaje	0.00% 0	33.33% 3	66.67% 6	0.00% 0	9
Construir o mejorar las calles, aceras, y el drenaje en el área	0.00% 0	22.22% 2	77.78% 7	0.00% 0	9
Eliminar peligros ambientales tal como la basura, edificios vacios o deteriorados y lotes sobre poblados	0.00% 0	33.33% 3	66.67% 6	0.00% 0	9
Mejorar los parques e instalaciones recreacionales	0.00% 0	11.11% 1	88.89% 8	0.00% 0	9
Proveer recursos para la organización y desarrollo de liderazgo en la comunidad	0.00% 0	33.33% 3	66.67% 6	0.00% 0	9
Proveer asistencia para el desarrollo de los planes y estrategias para impulsar el desarrollo comunitario adecuado	0.00% 0	44.44% 4	55.56% 5	0.00% 0	9
Proveer incentivos para el desarrollo de tiendas locales en la comunidad en áreas con pocos servicios	0.00% 0	33.33% 3	66.67% 6	0.00% 0	9
La participación de ciudadanos con los esfuerzos para reducir la violencia y prevención de crímenes	0.00% 0	33.33% 3	66.67% 6	0.00% 0	9
Proveer programas para después de escuela y para cuidado de niño(a)s y adolescentes	0.00% 0	22.22% 2	77.78% 7	0.00% 0	9
Proveer programas de salud para infantes, jóvenes y adultos	0.00% 0	33.33% 3	66.67% 6	0.00% 0	9
Programar el dialogo sobre la discriminación y el apoyo a la diversidad	0.00% 0	44.44% 4	55.56% 5	0.00% 0	9

Q31 Revitalización de la Comunidad (Por favor identifique sus prioridades al elegir la burbuja apropiada.)

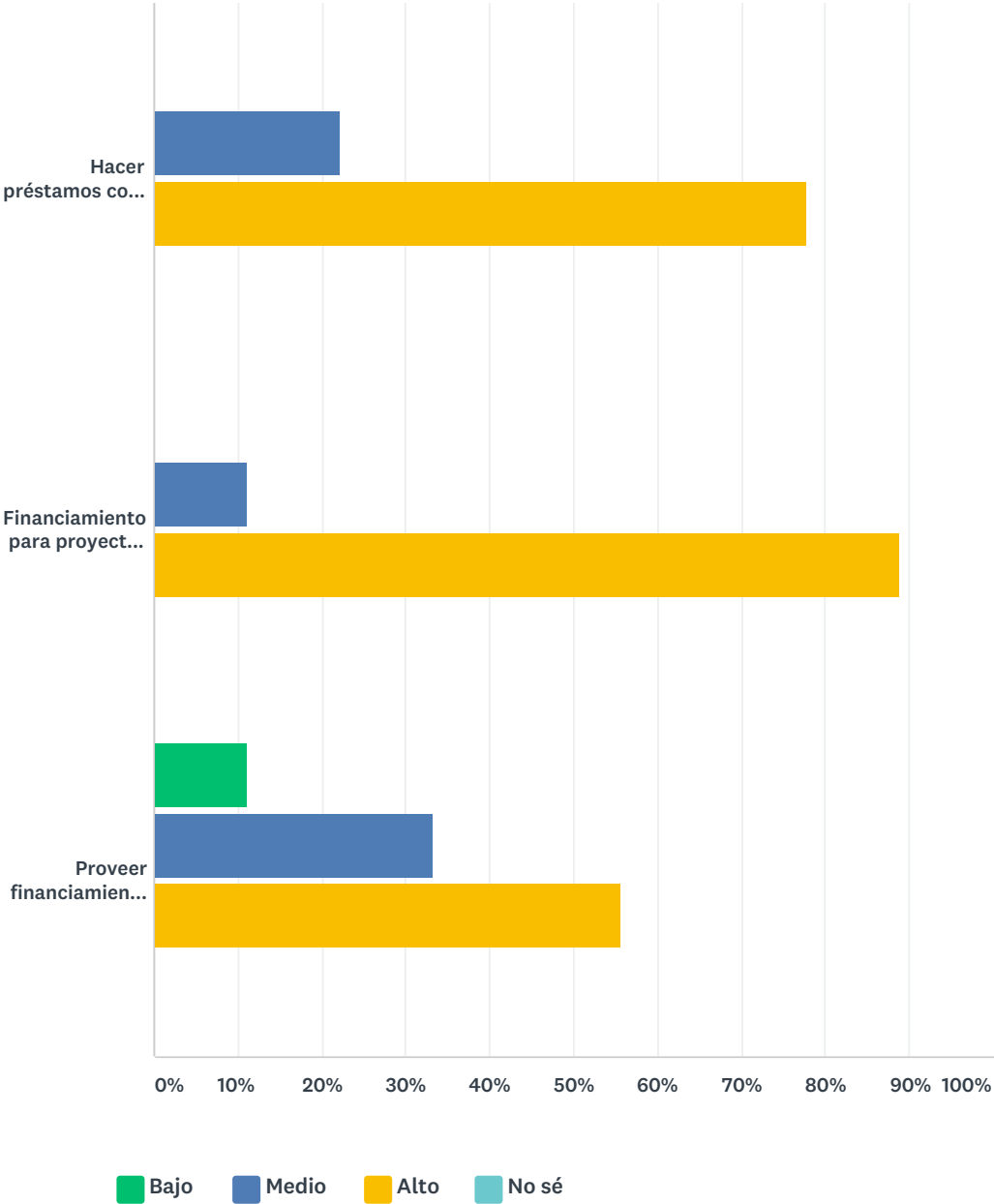
Answered: 0 Skipped: 10

 No matching responses.

	BAJO	MEDIO	ALTO	NO SÉ	TOTAL
Construir o mejorar las líneas de agua y drenaje	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0
Construir o mejorar las calles, aceras, y el drenaje en el área	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0
Eliminar peligros ambientales tal como la basura, edificios vacios o deteriorados y lotes sobre poblados	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0
Mejorar los parques e instalaciones recreacionales	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0
Proveer recursos para la organización y desarrollo de liderazgo en la comunidad	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0
Proveer asistencia para el desarrollo de los planes y estrategias para impulsar el desarrollo comunitario adecuado	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0
Proveer incentivos para el desarrollo de tiendas locales en la comunidad en áreas con pocos servicios	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0
La participación de ciudadanos con los esfuerzos para reducir la violencia y prevención de crímenes	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0
Proveer programas para después de escuela y para cuidado de niño(a)s y adolescentes	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0
Proveer programas de salud para infantes, jóvenes y adultos	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0
Programar el dialogo sobre la discriminación y el apoyo a la diversidad	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0

Q32 Desarrollo Económico (Por favor identifique sus prioridades al escoger en la burbuja apropiada.)

Answered: 10 Skipped: 0



	BAJO	MEDIO	ALTO	NO SÉ	TOTAL
Hacer préstamos con bajo interés para el desarrollo de negocios a personas con ingresos bajos o moderados	0.00% 0	22.22% 2	77.78% 7	0.00% 0	9
Financiamiento para proyectos que incrementen trabajos	0.00% 0	11.11% 1	88.89% 8	0.00% 0	9
Proveer financiamiento para programas para entrenamientos de trabajo	11.11% 1	33.33% 3	55.56% 5	0.00% 0	9

Q33 Escriba cualquier otro comentario en respecto a vivienda y desarrollo comunitario en el espacio abajo que usted guste compartir con nosotros.

Answered: 1 Skipped: 9

#	RESPONSES	DATE
1	Préstamos con más bajo interes	2/24/2019 8:20 PM

Part F

Part G

PART G

MFA RECAPTURE/AFFORDABILITY GUIDELINES

When necessary, MFA will require repayment of the outstanding amount of HOME funds in the event of noncompliance with HOME affordability requirements. Noncompliance occurs when, if at any time during the period of affordability: 1) the original HOME-assisted homebuyer fails to occupy the unit as the principal residence (i.e., the unit is rented or vacant), or 2) the home is sold and the recapture provisions are not enforced. Affordability is ensured through the recordation of restrictive covenants accompanied by a lien filed on the property.

Maintaining Affordability

In general, all HOME activities require the borrower or beneficiary to execute, at a minimum, a Restrictive Covenants Agreement or Tribal Land Award Agreement. Loans are due upon sale or transfer of the property, with some exceptions in owner-occupied rehabilitation. In the case of the DPA program, mortgage liens are placed in second position behind MFA's first-time homebuyer mortgage backed security (MBS) program loans. In MFA's Owner-Occupied Rehabilitation program, these liens can assume a variety of positions, including first. Finally, in the case of MFA's Rental New Construction and Rehabilitation programs, a Land Use Restriction Agreement is executed along with the note and mortgage to ensure long term compliance with HUD guidelines. All guidelines under which repayment must be made are spelled out in the note, mortgage and/or restrictive covenant documents, depending upon the activity.

MFA ensures long-term affordability of assisted properties as follows:

For homebuyer properties, MFA has chosen the recapture provision over the resale option as discussed in HOME regulations at 24 CFR 92.254(a)(5). This is discussed in more detail in the following subsection.

For Rental Projects, the length of the affordability period is based on the amount of HOME funds invested in the property, as well as on the nature of the activity funded.

RENTAL Activity	Average Per-Unit HOME	Minimum Affordability Period
Rehabilitation or Acquisition of Existing Housing	<\$15,000 15,000 - \$40,000 >\$40,000	5 years 10 years 15 years
Refinance of Rehabilitation Project	Any dollar amount	15 years
New Construction or Acquisition of New Housing	Any dollar amount	20 years

In the case of foreclosure on the property during the period of affordability, MFA files an answer and monitors the foreclosure. If there are any excess funds at the foreclosure sale, MFA will file a claim for those funds. This demonstrates that MFA has made every effort to recover the HOME funds on behalf of HUD. For all homeowner activities, recapture provisions must be limited to net proceeds, and MFA's repayment obligation is limited to the amount of the HOME subsidy, if any, that it is able to recover. For rental activities, per §92.252(e)(4), the termination of the restrictions on the project does not terminate the participating jurisdiction's repayment obligation under §92.503(b). However, in §92.252(e)(2), though, "the participating jurisdiction may use purchase options, rights of first refusal or other preemptive rights to purchase the housing before foreclosure or deed in lieu of foreclosure in order to preserve affordability." After the period of affordability, MFA files a disclaimer to the property.

In the case of a bankruptcy during the period of affordability, MFA files an answer and proof of claim on the property thus establishing MFA's interest in the property. After the period of affordability, a disclaimer is filed.

Recapture guidelines:

Under the Down Payment Assistance Program, homebuyer projects are subject to a Note and Mortgage with a recapture provision. The length of the affordability period is based on the amount of HOME funds provided as a direct subsidy to the homebuyer, as shown in the table below.

Amount of HOME Subsidy to the Buyer	Minimum Affordability Period
<\$15,000	5 years
15,000 - \$40,000	10 years
>\$40,000	15 years

A direct subsidy is funding that makes a home more affordable to a homebuyer, and includes down payment and closing cost assistance as well as the difference between fair market value and the sale price, or the amount of a soft second mortgage that makes the home affordable to the buyer.

The borrower executes notes and mortgages for these loans as well as a HOME written agreement (i.e. MFA Disclosure to Buyer). The HOME-assisted homebuyer may sell the unit to any person, at any price the market will bear, at any time during the period of affordability. However, if the property is sold or transferred during the period of affordability, these recapture provisions apply:

In the event there are sufficient net proceeds from the sale to repay the total amount of the borrower's initial investment (down payment) and the outstanding HOME balance, then both parties shall recover their investments. The borrower will pay to lender the entire

balance due on the loan. Additional proceeds will be shared between the borrower and the lender.

In the event, however, the net proceeds from the sale or transfer of the property are **not** sufficient for the borrower to recover its initial investment and repay the outstanding HOME loan balance, then MFA will permit the borrower to recover its down payment first, and the remaining amount of net proceeds from the sale will then be recaptured. Upon recapture, the borrower's loan will be considered satisfied. MFA will never recapture more than the amount of net proceeds than are available. If there are no net proceeds from the sale or transfer, then no HOME funds will be recaptured and the loan will be considered satisfied. The term "Net Proceeds" means the sales price of the property, less the amount necessary to repay any loans superior to the HOME mortgage secured by the property, and less any closing costs associated with such sale or transfer. (That is: Net proceeds are defined as: Sales Price - Superior (non-HOME) debt - Closing costs = Net Proceeds). The amount to be recaptured will be limited to the available net proceeds.

Homebuyers must agree to reside in the HOME-assisted property for the duration of the period of affordability, or until there is a sale or other transfer of ownership of the property. MFA will monitor principal residency throughout the period of affordability. First, as a lien holder, MFA will be notified upon a sale of the property, and second, MFA is a loss payee on the hazard insurance and would be advised of any change in the insurance coverage. Should the homebuyer cease to reside in the home as its principal residence by vacating or renting the unit during the period of affordability, then the outstanding amount of the down payment assistance loan will be due and payable immediately, and the lender will take legal action to enforce the residency requirement.

Any variation on this recapture provision must be submitted to the State of New Mexico for review and approval by the State and by HUD.

Part H

State of New Mexico 2020 National Housing Trust Fund Allocation Plan

The National Housing Trust Fund (NHTF) was established under Title I of the Housing and Economic Recovery Act of 2008, Section 1131. In December 2014, the Federal Housing Finance Agency directed Fannie Mae and Freddie Mac to begin setting aside and allocating funds to the NHTF. On January 30, 2015, HUD published an interim rule (24 CFR Parts 91 and 93) providing guidelines for states to implement the NHTF. New Mexico's 2020 allocation is expected to be \$3 million. New Mexico Mortgage Finance Authority (MFA) will distribute these funds in accordance with 24 CFR Parts 91 and 93, as well as the following Allocation Plan.

For purposes of the Allocation Plan, MFA Mandatory Design Standards for Multifamily Housing (MFA Design Standards) will mean the MFA Design Standards in effect at the time application requesting NHTF funds is made.

1. Distribution of Funds

Up to 10 percent of MFA's allocation and of future program income will be used for eligible administrative and planning costs, in accordance with 24 CFR 93.202. MFA will distribute the remaining NHTF funds directly to recipients; no funds will be distributed to sub-grantees. Funds will be distributed in the form of loans and/or grants, in accordance with the guidelines set forth in this plan as well as any priority housing needs identified in the State's Consolidated Plan. The attached NHTF Notice of Funding Availability (NOFA) provides further detail on application requirements and selection criteria. Funds will be available statewide.

2. Eligibility Requirements

Eligible activities are the production, preservation and rehabilitation of rental housing projects containing units for households whose annual incomes do not exceed 30% of the Area Median Income (AMI), as determined by HUD, or the federal poverty line (hereinafter collectively defined as Extremely Low Income or "ELI" households). Projects may include permanent housing for the homeless, Single Room Occupancy (SRO) projects, senior projects and other special needs projects. Student dormitories and transient housing (e.g. emergency shelters for homeless persons and families) are ineligible. NHTF funds may be used for new construction or rehabilitation of public housing units only as described in 24 CFR 93.203. Given the high need for rental housing among ELI families and individuals, MFA does not intend to fund any homebuyer activities at this time but will revisit the feasibility of funding homebuyer activities in the future.

Eligible costs are the following: development hard costs, refinancing costs, acquisition costs, related soft costs, operating cost assistance/reserves and relocation costs, as defined in 24 CFR 93.201.

Eligible recipients include nonprofit entities, for-profit entities, public housing agencies, and tribally designated housing entities. Participating recipients must be approved by MFA and have demonstrated experience and capacity to conduct eligible activities that meet the requirements of 24 CFR 93.2.

3. Application Requirements

Entities seeking NHTF dollars for eligible projects may submit applications for funding to MFA using the application posted on MFA's website.

Subject to fund availability, final funding decisions will be made by MFA's Board of Directors. Applications must be received no later than 60 days prior to a regularly scheduled meeting of the MFA Board of Directors in order to be considered at that meeting. Meetings of the MFA Board of Directors are generally held every third Wednesday of the month, but applicants are advised to consult MFA's website for updates. All applications submitted by the deadline for a particular meeting of the MFA Board of Directors will be treated as one funding round and evaluated concurrently. If sufficient funds are not available to fund all projects in a funding round that meets the requirements outlined in this NOFA, the project receiving the highest score will be recommended to the Board for approval, followed by the next highest scoring project, etc. until the remaining funds are no longer sufficient to fulfill the next highest scoring project's requested loan amount.

At a minimum, applications will require information on the following:

- Applicant's development capacity and experience;
- Applicant's financial condition;
- Capacity and experience of all other members of the development team;
- Development cost budget;
- Proposed sources of financing;
- Unit mix and projected rents;
- Operating cost budget;
- Cash flow projection;
- Narrative description of the project; and
- Architectural plans.

4. Selection Criteria

All projects must meet the following threshold criteria:

- NHTF-assisted units must provide permanent rental housing for ELI families;
- NHTF-assisted units must remain affordable to ELI families for at least 30 years;
- The applicant must certify that NHTF-assisted units will comply with all NHTF requirements;
- The project must be financially feasible;
- NHTF-assisted rehabilitation projects must comply with the rehabilitation standards found in Attachment A: MFA 2020 Mandatory Design Standards for Multifamily Housing; and
- The project must include at least four (4) rental units.

All projects that meet the threshold criteria will be evaluated according to the following criteria:

	Scoring Criteria	Priority
	<p>Geographic diversity</p> <p><i>No other Low Income Housing Tax Credit, public housing, or federally-subsidized housing projects within:</i></p> <ul style="list-style-type: none"> • ¼ mile radius • ½ mile radius 	Low
	<p>Duration of the affordability period beyond the required 30 years</p> <p><i>Projects committed to an additional five or more years</i></p>	Low
	<p>Organization type</p> <p><i>Developer/general partner is a New Mexico nonprofit organization, a Tribally Designated Housing Entity (TDHE) or Tribal Housing Authority, or a public housing authority</i></p>	Low
	<p>Absence of project-based rental assistance</p> <p><i>Projects without project-based rental assistance or projects that have or will have project-based rental assistance covering less than or equal to 25% of the total units</i></p>	Low
	<p>Transit-oriented development</p> <p><i>Projects within 1/2-mile radius of public transportation.</i></p>	Medium
	<p>Rural location</p> <p><i>Projects located in cities with populations of 50,000 or less (per latest U.S. Census)</i></p>	Medium
	<p>Creation of new units serving ELI households, through new construction, adaptive reuse or conversion of market-rate units</p>	Medium
	<p>Applicant's ability to obligate NHTF funds and undertake eligible activities in a timely manner</p> <p><i>Projects that have</i></p> <ol style="list-style-type: none"> <i>(1) evidence of site control</i> <i>(2) evidence that the current zoning of the proposed site does not prohibit multifamily housing</i> <i>(3) evidence of all other non-MFA funding sources</i> <ol style="list-style-type: none"> <i>a.) firm letters of interest from all other non-MFA funding</i> <i>b.) commitment letters from all other non-MFA funding sources</i> 	High
	<p>Use of state, local and private funding sources</p> <p><i>Projects that have funding sources outside of federal funding sources, low-income housing tax credits, bond financing, and MFA funding sources</i></p> <p><i>For each non-MFA funding source for which points are being requested, application must include a firm letter of interest including terms.</i></p>	High
	<p>Extent to which the project provides permanent supportive housing</p>	High

5. Per-Unit Subsidy Limits

To allow maximum flexibility in the first five years of the program while MFA and its partners gain experience using NHTF to finance rental housing affordable to ELI households, the maximum per-

unit subsidy limits for NHTF will be set at HUD's applicable limits for the HOME Program effective at the time of commitment of NHTF funds.

MFA examined the development cost budgets of recent MFA-funded projects and determined that all were well within the HOME subsidy limits, and that these limits would allow cost premiums that may be necessary in developing housing for certain ELI populations. For example, projects that will include accommodations for individuals with disabilities are likely to have higher development costs. Projects will be evaluated separately for cost efficiency.

6. Performance Goals and Benchmarks

Based on an assumed 2020 New Mexico allocation of \$3 million and the per-unit subsidy limits described in Section 4 above, it is estimated that 2020 NHTF dollars will assist a minimum of 9 units affordable to ELI households (in the unlikely event that the highest per-unit subsidy limits are used), with the possibility of assisting up to 30 units affordable to ELI households if costs are far lower than the subsidy limits.

7. Rehabilitation Standards

All NHTF-assisted rehabilitation projects must comply with the rehabilitation standards found in Attachment A: MFA 2020 Mandatory Design Standards for Multifamily Housing.

8. Limitation on Beneficiaries or Preferences

Preferences defined in the Allocation Plan or the NOFA may not violate nondiscrimination requirements in the NHTF interim rule at 24 CFR 93.350. Projects may not limit occupancy to or provide preference to students.

For the NHTF-funded, units, owners of NHTF-assisted projects are permitted to limit occupancy to or provide preference to the following populations:

- Households or individuals experiencing homelessness;
- Individuals with disabilities;
- Individuals with severe mental illnesses;
- Individuals with alcohol and other addictions;
- Individuals with HIV/AIDS;
- Victims of domestic violence;
- Seniors;
- Veterans;
- Individuals on public housing waiting lists;
- Youth transitioning out of foster care; and
- Ex-offenders.

While not required to limit occupancy or provide preferences to the populations described above, owners of NHTF-assisted projects who do must do so in accordance with 24 CFR 93.303(d). The intent is merely to allow owners of NHTF-assisted projects to limit occupancy to or provide preference to populations identified within this section as well as the priority housing needs

identified in the NM Consolidated Plan. Any limitation or preference must not violate nondiscrimination requirements. Federal fair housing requirements, including the duty to affirmatively further fair housing, are applicable to the NHTF program. A limitation does not violate nondiscrimination requirements if the project also receives funding from a federal program that limits eligibility to a particular segment of the population (e.g. Housing Opportunity for Persons Living with AIDS program, the Section 202 and Section 811 programs) or the Housing for Older Persons Act.

9. Refinancing Guidelines

MFA may, at its discretion, use NHTF funds for refinancing only when needed in order to permit or continue affordability of rental units when (1) rehabilitation is the primary activity, (2) the use of NHTF funds is proportional to the number of NHTF-assisted units in the project, and (3) the rehabilitation cost attributable to the NHTF units is greater than the amount of debt to be refinanced that is attributable to the NHTF units. MFA's minimum affordability period and underwriting standards for an initial investment of NHTF funds would apply, which include: adequacy of management and owner, feasibility of project to meet operational and debt service requirements, consistency with market, and review of total development costs and sources available to meet these needs.

Attachment A to National Housing Trust Fund Allocation Plan MFA 2020 Mandatory Design Standards for Multifamily Housing

Part A

The following Design Standards, including the MFA 2020 Submission Instructions for Preliminary Architectural Documentation for Multifamily Housing Applications, contained herein as **Part B**, represent the minimum requirements for New Mexico Mortgage Finance Authority (MFA) financed rental housing and are herewith incorporated by reference into MFA's 2020 Qualified Allocation Plan (QAP). Capitalized terms are defined either herein or in the QAP.

MFA values excellence in design because well designed housing meets the needs of tenants, attracts market tenants and promotes community acceptance of housing financed by MFA. All Projects shall meet or exceed each of these standards, as well as the minimum requirements of all applicable building codes (hereinafter referred to as "Code"), regulations, and local zoning ordinances. In addition, Projects shall meet Americans with Disabilities Act (ADA) and Fair Housing Act (FHA) requirements as applicable. Depending on the funding sources and other partners' requirements, the Project may also be subject to Uniform Federal Accessibility Standards (UFAS) requirements. Projects receiving HOME funding must meet the property standards of 24 CFR 92.251. Projects receiving National Housing Trust Funds must meet the property standards of 24 CFR 93.301 (f) (1) and (2). The development team is responsible to know and meet all accessibility requirements for their Project. MFA will not be reviewing submissions with the intent to identify compliance with these various laws, codes, and ordinances governing the design of the projects. Should we find a discrepancy in a design that does not meet a law, code, or ordinance, we will, as a courtesy, inform the designer of our findings. Our review does not constitute nor represent the project's compliance with all applicable laws, codes, or ordinances; and development team members may not rely on MFA or its agents for final determination. In light of the complexity of adherence to all various code requirements, some developers may find it beneficial to hire third-party consultants to provide additional review. Each Project Owner and architect will be required to certify at Application that the Project design meets these Design Standards, and at completion will be required to certify that the Project was built in compliance with these Design Standards. The Design Standards have been arranged into three sections: "New Construction," "Rehabilitation," and "Special Projects" and shall be used as applicable for each type of Project or each portion of a Project.

Generally: Each Project must satisfy the desires and demands of the rental market. The physical characteristics of Projects will vary and depend on such matters as rentals, characteristics of population served, size of households, and comparable Projects. While it is expected that all projects meet the Design Standards applicable to their form of construction, these Design Standards are not intended to add unnecessary burden to the project. In cases where it is not technically and/or economically feasible to adhere strictly to all design or submission requirements, individual requirements may be waived at

MFA's discretion. The applicant must complete and submit the Waiver Procedure for Design Requirements form found in the 2020 LIHTC Application Package. This request will be reviewed with the application and determination of approval given following the design review process. Waiver Requests made after the project is awarded tax credits and/or any MFA funding are considered changes to the Project, and a \$500 fee payment will be required.

Design: Housing rental Projects must provide a continuing market appeal. Amenities, space and aesthetics must be competitive with other properties serving the same market segment. The Project must be visually pleasing, well suited to the needs of the residents, and of good design reflecting the architectural standards of the neighborhood and of the community in which it is situated. Site, building and dwelling unit designs must be practical and use space effectively.

Cost Concerns: The design should incorporate proven construction cost-saving techniques, durable cost-effective materials suitable for the intended use, energy saving features, and cost-efficient mechanical systems. Minimizing initial construction costs and continuing operation and maintenance costs are essential to MFA's affordable housing programs.

For purposes of this document, the ANSI A 117.1 standard means the then-current version of the ANSI A.117.1 standard adopted by the state of New Mexico as same applies to the Project at the time of construction.

NEW CONSTRUCTION

A. GENERAL DESIGN

1. New construction Projects shall conform to the following provisions and requirements as described in the New Construction section of this Standard unless specific site conditions make compliance technically infeasible, in which case the Application must contain a detailed explanation of why a provision or requirement cannot be met.
2. Provisions shall be made for ACCESSIBILITY for people with disabilities in conformance with the requirements of federal and state law including the FHA and the ADA, as applicable. A minimum 5 percent of the units on a Project site shall meet the provisions of a Type A accessible unit as described in the ANSI A117.1 standard. An additional 2 percent of the units shall meet the provisions of a "hearing impaired unit." Depending on the funding sources and other partners' requirements, the Project may also be subject to UFAS requirements. The development team is responsible to know and meet all accessibility requirements for their Project.
 - a. Site elements, accessible routes, buildings, and units shall be constructed in accordance with the ANSI A117.1 standard.
 - b. An accessible route shall be provided to all accessible units, to all public use spaces, to all common use spaces, and to site amenities (such as mail centers and dumpsters).
 - c. All common areas, including playgrounds and exercise rooms, shall be made accessible in accordance with FHA and ADA requirements.
 - d. Not less than one of the Type A units provided shall be fitted with a roll-in shower which shall be constructed in conformance with the ANSI A117.1 standard.

- e. A van accessible parking space shall be provided for each designated Type A accessible unit and for the Community Building at the ratios required by ADA.
3. Provisions shall be made for ADAPTABILITY for people with disabilities in conformance with the requirements of federal and state law including the FHA and the ADA. All units located on an accessible path shall meet the provisions of either a Type A or Type B accessible unit as described in the ANSI A117.1 standard. An accessible route shall be provided to all ground floor units (unless noted through exception as found within the FHA and ANSI standards based on site configuration – See FHA Design Manual and ANSI A117.1 for additional information.)
4. New construction properties shall be designed and constructed in such a way as to provide greater energy efficiency, decreased water usage, and increased durability over a similarly sized minimum Code compliant Project.
 - a. New construction units shall achieve a HERS certification of 55 or less.
 - b. New construction units shall utilize plumbing fixtures with flow rates and flush rates at the following rates: Toilets less than 1.6 GPF; Lav Faucets less than 2.0 GPM, Kitchen Faucets less than 2.5 GPM; Shower Heads not more than 2.0 GPM. .
 - c. The Project team shall implement durability measures intended to extend the livability and to decrease maintenance costs of the property.

B. SITE DESIGN AND DEVELOPMENT

1. Sites shall be designed, constructed, monitored and maintained in accordance with the federal Clean Water Act. See EPA's "Managing Your Environmental Responsibilities: A Planning Guide for Construction and Development" for additional information and requirements.
<http://water.epa.gov/polwaste/npdes/stormwater/upload/myerguide.pdf>.
2. Sites shall be constructed to drain away from buildings. Storm water recharge of groundwater is a goal. Ponding areas shall be made attractive but reduce risk to tenants.
3. Parking shall be provided at the minimum numbers as defined by local Zoning Ordinance.
4. Parking for bicycles shall be provided at all properties at the ratio of .5 bicycle parking space per unit.
 - a. Senior properties so designated by the U.S. Department of Housing and Urban Development (HUD) funding definitions applicable to the property and/or the Housing for Older Persons Act (HOPA) shall be required to provide bicycle parking at the ratio of .25 spaces per unit.
 - b. Bicycle parking should be provided in secure areas outside of the unit and in locations that do not compromise building safety or exiting. Bicycle parking at exterior locations shall be placed in highly visible locations and adjacent to the units the spaces serve. Bicycle parking may be congregate. Multiple spaces may be accomplished on a single rack. Bicycle parking racks should be fixed and permanent in nature.
5. Common use site areas shall include refuse collection, mail distribution, laundry, recreation, and congregation. All such areas shall be connected with an accessible route.
 - a. Refuse collection areas shall be convenient to the units, shall be screened on all four sides, and shall offer room for recycling activities if such service is available in that municipality.

- b. Mail distribution areas shall be well lit and secure but shall remain open to the tenants at all times.
 - c. Unless washers and dryers are provided in each individual unit, laundry facilities shall be provided for tenant use at all properties with more than 20 units on the site as follows:
 - i. One each washer and dryer shall be provided for every 12 units.
 - ii. Laundry facilities shall be secured and well-lit from dusk until dawn.
 - iii. An accessible clothes folding table or counter shall be provided in each laundry facility.
 - d. Site recreational areas shall be provided at all properties.
 - i. Site recreational facilities shall be provided on an accessible route, and shall encourage physical activity and community interaction.
 - ii. Site recreational facilities shall include accessible play areas, shall be provided for different age groups, and shall encourage physical activity. Activities/play areas for different age groups may be combined within a common play area as appropriate.
 - a) All play areas shall be located away from high automobile traffic and shall be situated for maximum visibility from the dwelling units.
 - b) A play area for children under age 5 shall be provided within direct visibility of common spaces.
 - c) A play area for children ages 5 – 12 shall be provided.
 - d) For children over age 12 an area of congregation that encourages physical activity shall be provided.
 - e) Visible warning signs describing play area rules and warning that use is at one's own risk shall be provided at each play area.
 - f) An accessible, weather resistant, permanently-mounted bench shall be provided at each separate play area.
 - g) Senior properties so designated by HUD funding definitions applicable to the property and/or the HOPA shall be exempt from the requirement to provide play areas, but shall provide areas of congregation that encourage physical activity.
6. Landscaping shall be required at all properties:
- a. A complete landscape plan which maximizes existing natural features or otherwise enhances open space is required.
 - b. Native, semi-native, or drought tolerant plants shall be used.
 - c. Low water use irrigation systems shall be used.
7. Interior community spaces and business offices shall be provided at all properties.
- a. All properties shall have an on-site business office of at least 200 square feet and a maintenance room of at least 100 square feet.
 - b. Accessible public restrooms, at the ratios required by Code, shall be provided.
 - c. Unless required by local building code, properties containing 20 or fewer units shall be exempt from the requirement to provide interior community spaces, public restrooms and business offices.

C. BUILDING DESIGN AND CONSTRUCTION

1. Exterior Building Design

- a. Buildings shall be designed to meet the local zoning requirements for that Project site, including requirements for unit densities, building heights, building setbacks, massing, colors, and materials.
- b. Definitions: The following specific terms as used in this document shall be defined as following:
 - i. Building Façade: The “Building Façade” shall be defined to be: “Any elevation of a building facing a public way or space.” A Building Façade shall be inclusive of all building elements compiled to create a visual impression. This is much more inclusive than just the building skin.
 - ii. Building Shape: The “Building Shape” shall be defined to be: “The primary rectilinear volume of the building structure.”
 - iii. Building Shape Variations: “Building Shape Variations” shall be defined to be: “any deviation in plane from the Building Shape.”
- c. Unless more stringent local zoning requirements apply, the following minimum design requirements shall be met:
 - i. Building Façades shall be multi-faced.
 - a) In no case shall a Building Shape be confined to a straight rectangle. Building Shape Variations shall be required at a ratio of not less than the number bedrooms situated on the ground floor plane.
 - ii. Building Façades shall utilize not less than three different building materials.
 - a) Changes in building materials may also satisfy the requirements for shape changes if the materials are not in the same plane.
 - b) Exterior building materials exposed to the elements shall be low maintenance relative to the Project’s geographic location.
 - iii. Building Façades shall be multi-colored.
 - a) Each Building Façade shall include not less than two distinct colors.
 - b) Colors may be from the same hue family, but shall be distinct from each other.
 - iv. Building Façades shall be complementary to the form and massing of existing buildings throughout the community.
 - v. Building Façades shall be unique to the location and shall be of attractive design.
- d. Buildings shall be individually marked with visible, contrasting identifying signage to minimize the response time of emergency personnel. Building identifying signs shall be illuminated so as to be clearly visible from dusk until dawn.

2. Integrated Pest Management

- a. Building construction shall also include sealing all walls, floor and joint penetrations with low-VOC caulking or other appropriate nontoxic sealing methods to prevent pest entry.

D. UNIT DESIGN AND CONSTRUCTION

1. All units shall be constructed to meet Code requirements and the following minimum bedroom areas and dimensions requirements:
 - a. The primary bedroom in each unit shall be not less than 120 square feet.
 - b. Secondary bedrooms shall not be less than 100 square feet.
 - c. No bedroom shall have a dimension less than nine linear feet.
 - d. Bedroom areas shall not include wall thicknesses, closets, hallways, or adjoining rooms, but shall be the area immediately surrounding the intended bed location.
2. All units shall meet the following minimum storage requirements:
 - a. A clothes closet in each bedroom shall be provided. Bedroom closets shall not be dual purposed to meet other storage requirements.
 - b. A mechanical closet (as appropriate for the system to be utilized) shall be provided. Mechanical closets shall not be dual purposed to meet other storage requirements.
 - c. A laundry room or utility closet (if included in the unit design with the intent to provide washer and dryer hook ups) shall be provided.
 - d. A multi-use storage closet or closets which total not less than 8 square feet in area shall be provided. Multi-use closets shall be equipped with shelving at multiple heights.
 - e. Larger units (three bedrooms or more) shall be provided with an entry or coat closet in addition to the multi-use closet(s).
3. Three- and four-bedroom units shall be provided with not less than 1.75 baths.
4. Single lever deadbolts and eye viewers are required on all entry doors to residential units.
5. Interior finishes shall be easily cleanable and durable.
6. Carpet shall not be installed in high moisture areas including: entryways, bathrooms, kitchens, and laundry rooms/closets. All carpet shall be CRI Green Label Plus and hard surface flooring shall be SCS Floorscore certified.
7. Units shall be individually marked with visible contrasting identifying signage that shall be illuminated so that it is clearly visible from dusk until dawn, as well as daylight hours.
8. Every room and space intended for human occupancy shall be equipped with permanent, hardwired, energy efficient light fixtures. Switched outlets will not satisfy this requirement.
9. Sites shall be developed and units constructed so as to include wiring and infrastructure needed to allow for access to high speed broadband internet¹, telephone, and cable/satellite television.

¹ Under the final HUD rule governing installation of broadband, any new and substantially rehabilitated “public housing project” of four or more units must include infrastructure capable of supporting broadband access to residents as of January 19, 2017, unless the federal fund recipient can document one of the following three grounds for waiver:

- Location of property makes it infeasible;
- Costs of broadband infrastructure deployment changes the nature of the project or is an undue financial burden; or
- Nature of the structure being rehabbed makes installation infeasible.

Under the new regulation, “broadband infrastructure” is defined to include cable and fiber optic wiring, as well as wireless infrastructure, that is capable of meeting the FCC’s definition of “advanced telecommunication

10. Interior paints and sealants shall be low volatile organic compounds (VOC) or no VOC.
11. All appliances, including laundry equipment, shall be Energy Star rated. (Cooking appliances are exempt from this requirement).

REHABILITATION

A. GENERAL DESIGN

Rehabilitation Projects shall conform to the following provisions and requirements as described in the Rehabilitation section of this standard unless specific building and/or site conditions make compliance technically infeasible, in which case the Application must contain a Waiver of Procedure for Design Requirements, which can be found in the 2020 LIHTC Application Package. If the housing is occupied at the time of rehabilitation, any and all life-threatening deficiencies must be identified and addressed immediately. See Appendix A for a list of Inspectable Items and Observable Deficiencies, including the identification of life-threatening deficiencies (highlighted in orange) for the property site, building exterior, building systems, common areas, and units.

1. In addition, for Projects receiving federal funding, rehabilitation Projects must comply with HUD's Uniform Physical Condition Standards and all units shall be decent, safe, sanitary, and in good repair, as described in 24 CFR 5.703.

It is not the intent to burden a project with unnecessary work; however we do expect the project to have a minimum 20-year life expectancy after the work is completed.

2. Provisions shall be made for ACCESSIBILITY for people with disabilities in conformance with the requirements of federal and state law including the FHA and the ADA. At minimum 5 percent of the units on a Project site shall meet the provisions of a Type A accessible unit as described in the ANSI A117.1 standard. An additional 2 percent of the units shall meet the provisions of a "hearing impaired unit." Depending on the funding sources and other partner requirements, the Project may also be subject to Uniform Federal Accessibility Standards (UFAS) requirements. The development team is responsible to know and meet all accessibility requirements for their Project.
 - a. Site elements, accessible routes, buildings and units shall be constructed in accordance with the ANSI A117.1 standard.
 - b. An accessible route shall be provided to all accessible units, to all public use spaces, to all common use spaces and to site amenities (such as mail centers and dumpsters).
 - c. All common areas, including playgrounds and exercise rooms shall be made accessible in accordance with FHA and ADA requirements.
 - d. Not less than one of the Type A units provide shall be fitted with a roll-in shower which shall be constructed in conformance with the ANSI A117.1 standard.

capability." The FCC currently defines that term as broadband with at least 25 Mbps of downstream capability and 4 Mbps of upstream capability.

- e. An accessible parking space shall be provided for each designated Type A accessible unit and for the community building at the ratios required by ADA. At least one “van accessible” parking space shall be provided near the Business Office.
3. Rehabilitation properties shall be designed and constructed in such a way as to provide greater energy efficiency, decreased water usage, and increased durability to the buildings, units and site elements.
 - a. Rehabilitation units shall achieve a post-construction HERS score of 65 or less.
 - b. Plumbing fixtures to be replaced as part of the rehabilitation scope shall be replaced with fixtures utilizing flow rates and flush rates at the following rates: Toilets less than 1.6 GPF; Lav Faucets less than 2.0 GPM, Kitchen Faucets less than 2.5 GPM; Shower Heads not more than 2.0 GPM..
 4. Hazardous materials assessment and remediation must be completed in accordance with EPA requirements and best practices.
 - a. Asbestos – project will be assessed for the existence of asbestos-containing building materials by qualified professionals:
 - i. National Emission Standards for Hazardous Air Pollutants (NESHAP) apply.
 - ii. Removal of asbestos must be carried out per federal EPA and state regulations and rules.
 - b. Lead - Health and Safety and Lead Safe Housing:
 - i. Lead-Based Paint
 - Federal and state regulations related to lead-based paint apply to target housing, which is defined as any housing constructed prior to 1978, except housing for the elderly or persons with disabilities (unless a child of less than six years of age resides or is expected to reside in such housing for the elderly or persons with disabilities) or any zero-bedroom dwelling.
 - Rehabilitation of target housing must be completed in a manner which ensures the health and safety of workers and residents, especially children. A number of regulations apply when lead painted surfaces are disturbed in residential properties, primarily requiring the appropriate training of workers and the use of safe work practices. In some cases, use of federal funds for rehabilitation will trigger a higher level of lead paint treatments based on the amount of federal money being used. The following regulations must be adhered to during all rehabilitation of target housing:
 - ii. Federal Regulations:
 - HUD Lead Safe Housing Rule (Title 24, Part 35) requires various levels of evaluation and treatment of lead paint hazards when federal money is used for rehabilitation of target housing. More information is available at: http://portal.hud.gov/hudportal/HUD?src=/program_offices/healthy_homes/e_nforcement/lshr
 - EPA Renovation Repair and Painting Rule (40 CFR Part 745) – Requires contractors conducting renovation, repair or maintenance that disturbs paint in target housing or child-occupied facilities to be licensed by EPA and use lead- safe work practices to complete the work. Developers must ensure

contractors are properly trained and licensed. More information is available at: <http://www2.epa.gov/lead>

- HUD/EPA Disclosure Regulations (Title 24, Part 35, Subpart A) – Requires owners of target housing to disclose all lead paint records and related information to potential buyers and/or tenants. More information is available at: http://portal.hud.gov/hudportal/documents/huddoc?id=DOC_12347.pdf
- OSHA Lead in Construction Rule (29 CFR Part 1926.62) - Proscribes personal protection measures to be taken when workers are exposed to any lead during construction projects. More information is available at: https://www.osha.gov/pls/oshaweb/owadisp.show_document?p_table=STANDARDS&p_id=10641

Note: Projects utilizing National Housing Trust Fund funding are also subject to the requirements of Supplement A: State of New Mexico National Housing Trust Fund Rehabilitation Standards.

B. SITE DESIGN AND DEVELOPMENT

1. Sites shall be improved, constructed, and monitored in accordance with the federal Clean Water Act.
2. Sites shall be constructed to drain away from buildings. Storm water recharge of groundwater is a goal. Ponding areas shall be made attractive but reduce risk to residents.
3. Parking for bicycles shall be provided at all properties at the ratio of .25 bicycle parking spaces per unit.
 - a. Senior properties so designated by HUD funding definitions applicable to the property and/or the HOPA shall be required to provide bicycle parking at the ratio of .15 spaces per unit.
 - b. Bicycle parking should be provided in secure areas outside of the unit area and in locations that do not compromise building safety or exiting. Bicycle parking at exterior locations shall be placed in highly visible locations and adjacent to the units the spaces serve. Bicycle parking may be congregate. Multiple spaces may be accomplished on a single rack. Bicycle parking racks should be fixed and permanent in nature.
4. Common use site areas shall include refuse collection, mail distribution, laundry, recreation and congregation. All such areas shall be connected with an accessible route.
 - a. Refuse collection areas shall be screened on all four sides, and shall offer room for recycling if such service is available in that municipality.
 - b. Mail distribution areas shall be well lit and secure but shall remain open to the tenants at all times.
 - c. If an existing Project proposed for rehabilitation has washers and dryers and/or washer/dryer hook-ups provided in each unit, then no laundry facility is required as part of the proposed rehabilitation. If existing units do not contain washer/dryer hook-ups, then laundry facilities shall be provided for tenant use at all properties with more than 20 units on the site as follows:
 - i. One each washer and dryer for every 12 units.
 - ii. Laundry facilities shall be secured and well-lit from dusk until dawn.
 - iii. An accessible clothes folding table or counter shall be provided in each laundry facility.
 - d. Site recreational areas shall be provided at all properties.

- i. Site recreational facilities shall be provided on an accessible route, shall encourage physical activity, and shall encourage community interaction.
 - ii. Site recreational facilities shall include accessible play areas, shall be provided for different age groups, and shall encourage physical activity. Activities for different age groups may be combined within a common play area as appropriate.
 - a) All play areas shall be located away from high automobile traffic and shall be situated for maximum visibility from the dwelling units.
 - b) A play area for children under age 5 shall be provided within direct visibility of common spaces.
 - c) A play area for children ages 5 – 12 shall be provided.
 - d) For children over age 12 an area of congregation that encourages physical activity shall be provided.
 - e) Visible warning signs describing playground rules and warning that use is at one's own risk shall be provided at each play area.
 - f) An accessible, weather resistant, permanently mounted bench shall be provided at each play area.
 - g) Senior properties so designated by HUD funding definitions applicable to the property and/or the HOPA shall be exempt from the requirement to provide play areas, but shall provide areas of congregation that encourage physical activity.
5. Landscaping shall be required at all properties:
- a. A complete landscape plan which maximizes existing natural features or otherwise enhances open space is required.
 - b. Native, semi-native, or drought tolerant plants shall be used.
 - c. Low water use irrigation systems shall be used.
6. Interior community spaces and business offices shall be provided at all properties.
- a. All developments shall have an on-site business office of at least 200 square feet and a maintenance room of at least 100 square feet.
 - b. Accessible public restrooms, at ratios required by Code, shall be provided.

Unless required by local building codes, properties containing 20 or fewer units shall be exempt from the requirement to provide interior community spaces, public restrooms and business offices.

C. BUILDING DESIGN AND CONSTRUCTION

1. Exterior Building Design
- a. Unless more stringent local zoning requirements apply, the following minimum design requirements shall be met:
 - i. Building Façades shall utilize not less than three different building materials.
 - a) Exterior building materials exposed to the elements shall be low maintenance relative to the Project's geographic location.
 - ii. Building Façades shall be multi-colored.
 - a) Each Building Façade shall include not less than two distinct colors.
 - b) Colors may be from the same hue family, but shall be distinct from each other.

- iii. Buildings shall be individually marked with visible, contrasting identifying signage to minimize the response time of emergency personnel. Building identifying signs shall be illuminated so as to be clearly visible from dusk until dawn.

D. UNIT DESIGN AND CONSTRUCTION

1. Single lever deadbolts and eye viewers are required on all entry doors to residential units.
2. Interior finishes shall be easily cleanable and durable.
3. Carpet shall not be installed in high moisture areas including: entryways, bathrooms, kitchens, and laundry rooms/closets. All carpet shall be CRI Green Label Plus and hard surface flooring shall be SCS Floorscore certified. (Applies to new flooring only.)
4. All hot water lines exposed as a result of the construction shall be insulated and sealed in additional rigid pipe insulation to the insulation values required by ASHRAE standards.
5. Bathrooms shall be equipped with exhaust vents that vent directly to the exterior of the building unless equipped with operable exterior windows with screens.
6. Units shall be individually marked with visible contrasting identifying signage that shall be illuminated so that it is clearly visible from dusk until dawn, as well as daylight hours.
7. Heating and cooling systems shall be sized in accordance with ACCA Manual J and Manual D requirements or in accordance with ASHRAE standards.
8. Sites shall be developed and units constructed so as to include wiring and infrastructure needed to allow for access to high speed broadband internet², telephone, and cable/satellite television.
9. Interior paints and sealants shall be low VOC or no VOC.
10. All appliances, including laundry equipment, proposed to be replaced as part of the scope of work for rehabilitation, shall be Energy Star rated.

² Under the final HUD rule governing installation of broadband, any new and substantially rehabilitated “public housing project” of four or more units must include infrastructure capable of supporting broadband access to residents as of January 19, 2017, unless the federal fund recipient can document one of the following three grounds for waiver:

- Location of property makes it infeasible;
- Costs of broadband infrastructure deployment changes the nature of the project or is an undue financial burden; or
- Nature of the structure being rehabbed makes installation infeasible.

Under the new regulation, “broadband infrastructure” is defined to include cable and fiber optic wiring, as well as wireless infrastructure, that is capable of meeting the FCC’s definition of “advanced telecommunication capability.” The FCC currently defines that term as broadband with at least 25 Mbps of downstream capability and 4 Mbps of upstream capability.

SPECIAL PROJECTS

A. SINGLE ROOM OCCUPANCY (SRO) DEVELOPMENTS

1. Tenant rooms (units) shall be 140 square feet minimum gross heated area with a maximum size of 500 square foot gross heated area.
2. Each unit shall be provided with at least one full size bed, a lockable storage compartment or chest of drawers, and a vertical clothes closet measuring at minimum 36 inches wide.
3. Each building containing units shall provide bathroom facilities.
 - a. A bathroom facility shall be provided for every 16 units or fraction thereof in that building.
 - b. Each bathroom facility shall provide bathroom fixtures at a ratio of the number of units it serves.
 - i. One sink, one shower with curtain or door and one toilet with a door shall be provided for every four units.
4. Each building containing units shall include a food preparation area unless provided within all units within that building.
 - a. The food preparation area shall be adequately sized for the number of units it serves.
5. A community center, community living area or meeting room shall be provided on the property.
6. Laundry facilities shall be provided for tenant use at all properties with more than 20 units.
 - a. Laundry facilities shall be secured and well-lit from dusk until dawn.
 - b. One each washer and dryer shall be provided for every 20 units.
 - c. An accessible clothes folding table or counter shall be provided in each laundry facility.

B. ADAPTIVE REUSE PROJECTS

1. Adaptive reuse Projects shall be subject to the full provisions of the Mandatory Design Standards for new construction unless it is demonstrated to MFA's satisfaction that specific elements or requirements are technically infeasible to accomplish, in which case the Application must contain a detailed explanation of why a provision or requirement cannot be met.

Part B: MFA 2020 Submission Instructions for Preliminary Architectural Documentation for Multifamily Housing Applications

All Applications shall provide at the time of submission the preliminary architectural documentation of the proposed Project. This submission shall be provided to demonstrate the intent of the Project to comply with the MFA 2020 Mandatory Design Standards for Multifamily Housing, New Mexico building Codes, the FHA, the National Housing Trust Fund Rehabilitation Standards, and the 2010 ADA Standards for Accessible Design as applicable. Additionally, if applicable, provide the completed Waiver Procedure for Design Requirements form or any preliminary approval granted prior to submission of the Application.

All Applicants will be required to sign a certification stating that there have been no Material Design Changes, as defined in the QAP, between the plans and specifications submitted at Application and those contained in final construction documents. In the event there are Material Design Changes between the plans and specifications submitted at Application and those contained in final construction documents, MFA will require Applicant to submit a detailed narrative (at time of submission of final construction documents) of the changes made to the final construction documents and the reason(s) for the change(s). Changes made to the original Application may require additional MFA approval and payment of the applicable fees as described in the QAP. **Significant changes in the scope could result in the rescoring of the Application and the potential loss of tax credits.**

SITE INFORMATION

The Preliminary Architectural Documentation shall include the following:

1. City or jurisdiction map and detailed directions to the site.
2. Legal description of site.
3. Aerial view or satellite view of the site. The view shall show the areas adjacent to the site within a half mile of the site.
4. Location and Linkages map
 - a. The map shall be scaled to show the roadways within at least a half mile radius of the site.
 - b. The map shall indicate bus and/or commuter rail stops or stations within a half mile of the site.
 - c. If any of the above services are not available within the half mile radius, the map shall so state.
5. Color Photos

Current color photographs of the Project site (images obtained from a website are not acceptable); include images looking out toward each of the cardinal directions. If a rehabilitation Project, include images of each façade of the existing structure(s) as well as existing amenities.
6. Preliminary Site Plan
 - a. The site plan shall show the extents of the site and shall label adjacent roadways.
 - b. The site plan shall include a north arrow and scale.
 - c. The site plan shall show the buildings and identify the number of units to be included in each building.

- d. The site plan shall include a unit matrix giving the number, type and sizes of units to be included in the Project.
 - e. The site plan shall show the preliminary parking layout and enumerate the number and type of parking spaces to be provided.
 - f. The site plan shall show the locations of bicycle parking spaces.
 - g. The site plan shall show the locations of site elements if required or provided, including but not limited to:
 - i. Monument signs
 - ii. Recreational and/or play areas with required features
 - iii. Community areas
 - iv. Garbage enclosures
 - v. Mail centers
 - vi. Laundry facilities
 - vii. Office spaces
 - viii. Maintenance room
 - ix. Accessible features, including but not limited to:
 - a) Accessible units
 - b) Accessible routes
 - c) Accessible parking spaces
7. Preliminary Landscape Plan
- a. The Landscape plan shall show tree and plant locations and relative sizes.
 - b. The Landscape plan shall show the plant types anticipated for use.
 - c. The Landscape plan shall describe the irrigation system to be used.
8. Preliminary Building Plans
- a. Building plans shall be provided showing the ground floor layouts for each building type to be included in the Project.
 - b. Building plans shall be provided showing the typical upper floor layouts for each building type to be included in the Project.
 - c. Building plans shall call out the following spaces, if required or provided, and show their locations relative to the remainder of the building elements on that floor:
 - i. Laundry facilities
 - ii. Community rooms
 - iii. Accessible units
 - iv. Leasing/program/special services offices
 - v. Maintenance rooms
 - vi. Elevators
9. Preliminary Building Exterior Elevations
- a. Building elevations shall be provided for each building type.
 - b. Building elevations shall describe the following attributes:
 - i. Building height
 - ii. Exterior materials
 - iii. Colors and/or color schemes

- iv. Building signage
- v. Building lighting
- vi. Vertical circulation if provided

10. Preliminary Unit Plans

- a. Unit plans shall be provided for each typical unit type.
- b. Unit plans shall be provided for all accessible units.
- c. Unit plans shall describe the following attributes:
 - i. The overall layout of the rooms or spaces
 - ii. Bedroom locations, numbers and square footage
 - iii. Linear dimensions for bedrooms
 - iv. Storage closets
 - v. Mechanical systems to be used with space requirements and space locations
 - vi. Lighting layout
 - vii. Kitchen cabinetry and appliances
 - viii. Doors and swings
 - ix. Laundry equipment and/or hook ups if provided
 - x. Accessible features, clear floor spaces and clear turning spaces

11. Preliminary Specifications:

- a. Preliminary specifications shall be provided for all Projects.
- b. The preliminary specifications shall describe the following aspects of the work:
 - i. Proposed building systems, including but not limited to:
 - a) The exterior envelope including windows, doors, roofing and wall surface finishes
 - b) The building insulation systems
 - c) The structural systems
 - d) The mechanical systems
 - e) The plumbing and hot water systems
 - f) The electrical systems
 - g) The lighting systems
 - i. Proposed interior fixtures, finishes and installations, including but not limited to:
 - a) Cabinetry
 - b) Appliances
 - c) Wall and ceiling finishes
 - d) Floor finishes
 - e) Plumbing fixtures and trim
 - f) Electrical fixtures and trim
 - g) Interior doors

12. Rehabilitation Scope of Work Narrative: (Required for all rehabilitation projects)

- a. A rehabilitation scope of work shall be provided for all rehabilitation Projects.
- b. The rehabilitation scope of work shall describe the following:
 - i. Proposed changes to the site to remove barriers to accessibility
 - ii. Proposed changes to the buildings to provide a minimum 5 percent accessible units
 - iii. Proposed strategy to achieve a maximum HERS certification of 75 or better

- iv. Proposed changes to the site to meet the requirements of the Mandatory Design Standards: Rehabilitation Section B
 - v. Proposed changes to the buildings to meet the requirements of the Mandatory Design Standards: Rehabilitation Section C
 - vi. Proposed changes to the units to meet the requirements of the Mandatory Design Standards: Rehabilitation Section D
 - vii. A detailed description of all demolition activities
13. For projects utilizing National Housing Trust Fund funding, a certification that the design is in compliance with all of the requirements of the State of New Mexico National Housing Trust Fund Rehabilitation Standards.

CAPITAL NEEDS ASSESSMENT (CNA) REQUIREMENTS

As required by the 2020 QAP, all rehabilitation and adaptive reuse projects must provide a CNA with the Application if requesting an exception from the 20-year requirement, prior to the issuance of the letter of determination for tax-exempt bond finance projects, or at carryover for all other projects.

Professionals performing the CNA must meet the following minimum qualification/certification requirements set forth by MFA.

- ◆ Must be prepared by an independent, third-party professional not involved in the design or preparation of drawings and specifications for the project.
- ◆ Must have no financial interest in the Project, and must have no identity of interest with the Developer or Co-Developer or personal interest with respect to the parties involved.
- ◆ Preparer must demonstrate a minimum of five years' experience performing CNAs. Experience may be demonstrated by submitting a resume', list of projects, applicable AIA form, or other documentation containing information on the project and year the CNA was completed.
- ◆ The preparer must submit the Certification of Qualified Professional – CNA form found in the 2020 LIHTC Application Package.

Supplement A

State of New Mexico National Housing Trust Fund Rehabilitation Standards

I. PURPOSE OF STANDARDS

- A. This supplement combined with the 2020 MFA Mandatory Design Standards for Multifamily Housing shall comprise the National Housing Trust Fund Rehabilitation Standards (known herein as the “NHTF Standards”).
- b. The NHTF Standards are designed to outline the requirements for building rehabilitation for all New Mexico Mortgage Finance Authority (MFA) National Housing Trust Fund (NHTF) funded multifamily housing projects. All renovation activities performed on an NHTF-funded project must conform to these rehabilitation standards.
- B. The goal of the MFA NHTF program is to provide functional, safe, affordable, and durable housing that meets the needs of the tenants and communities in which the housing is located throughout its affordability period.
- C. Through use of the NHTF Standards, all health and safety deficiencies must be addressed and corrected.

II. QUALITY OF WORK

- A. Quality of Work: Grantees and developers will ensure that all rehabilitation work is completed in a thorough and workmanlike manner in accordance with industry practice and contractually agreed upon plans and specifications, as well as subsequent mutually agreed upon change orders during the construction process. Grantees and developers will employ best practice industry standards relating to quality assurance to verify all work completed.
- B. Project Design Professionals
 - 1. Projects will be designed by licensed professionals per 14.5.2 New Mexico Administrative Codes (NMAC) – Permits.
 - 2. The project developer will formally contract with licensed architectural and engineering design professionals to provide appropriate professional services for each project. It is the responsibility of each licensed professional to assure that the scope of work is done in accordance with the generally accepted practices in their discipline, as well as designing the project to be in full conformance with all the applicable federal, state and local codes. (See Section III below.)
 - 3. In addition, the architect or engineer will provide contract specifications which stipulate quality standards, materials choices, installation methods and standards. Such specifications may reference other appropriate standards set by different trades associations and testing agencies such as ASTM, Underwriters Laboratory (U/L), Tile Council of America, Gypsum National Roofing Contractors Association (NRCA), Architectural Woodwork Institute (AWI), Sheet Metal and Air Conditioning Contractors' National Association (SMACNA), and AFME.
- C. By meeting the various code requirements as a minimum standard, together with the other standards herein or in attendant MFA policies, each building rehabilitation project is assured to be brought up to an acceptable level of rehabilitation.
- D. Warranties will be required per the standard construction contracts on all materials, equipment and workmanship.

III. SCOPE OF WORK DETERMINATION

- A. In developing scopes of work, grantees and developers will work with MFA staff to ensure that all requirements under the NHTF Standards are satisfied and that the proposed scope of work meets the goals of Part I above. MFA approval of all scopes of work is required.

IV. EXPECTED USEFUL LIFE / REHABILITATION SCOPE & CAPITAL PLANNING

- A. In developing scopes of work on housing rehabilitation projects, MFA NHTF grantees and developers will consider the remaining expected useful life of all building components with regard to building long-term sustainability and performance. Specifically, each building component with a remaining expected useful life of less than the applicable NHTF period of affordability (30 years) will be considered for replacement, repair or otherwise updated. Additionally, new building components with an expected useful life of less than 30 years will be considered for future replacement.
- B. Project CNAs will be required. The industry standard period for CNAs is 20 years; however, project CNAs must be updated every five years during the life of the project to ensure projected capital needs through the 30 year NHTF affordability period are anticipated and planned for. The initial CNA will cover years 1-20. The first five year update will be done in year 5 and cover years 6-25. The second 5-year update will be done in year 10 and will cover years 11-30.
- C. Once a scope of work has been developed by the grantee and their development team, the grantee must also develop a Capital Plan. Whether or not a particular building component has been replaced, repaired or otherwise updated as part of the rehabilitation scope of work, all building components and major systems must demonstrate adequate funding to be viable for at least 20 years, the length of the capital plan, with subsequent updates every five years during the 30-year affordability period.
 - Example #1: Kitchen cabinets with a remaining useful life of eight years may be permitted to be left in place and not included in the rehabilitation scope. However, adequate funding must be demonstrated in the building capital plan to replace those cabinets in year 8 of the post-rehabilitation capital plan.
 - Example #2: If a building component such as a new roof is installed during the rehabilitation and this roof has an expected useful life of 25 years, it will not show up on the initial CNA as needing replacement during that 20-year period. However, since MFA requires updates of CNA's for NHTF projects to be performed every 5 years, it will show up on the next 20-year CNA which will be performed in year 5 of the project and cover years 6 to 25. During these 5- year CNA updates, the project reserve contributions will be reviewed to ensure all future capital expenditures articulated in the CNA are adequately funded through the 30-year affordability period.
- D. Annual replacement reserves contributions of at least \$250 per unit per year (pupy) for senior projects and \$300 pupy for general occupancy projects are required through the 30-year affordability period. If the initial 20-year CNA and capital plan (and/or any subsequent five year updates) indicate that replacement costs for the period exceed the amount generated by the respective pupy contributions, a higher pupy contribution will be required.
- E. Grantees and their development teams should ensure that all site and building systems and components are analyzed to ensure that they will remain viable and serviceable throughout the affordability period. The analysis of some systems (the structural system for example), may require professional investigation, review and documentation.

VII. DISASTER MITIGATION

- A. To the extent applicable/relevant, the housing must be improved to mitigate the potential

- impact of potential disasters (e.g. earthquakes, floods, wildfires) in accordance with state or local codes, ordinances and requirements or such other requirements that HUD may establish.
- B. Specifically regarding flood hazards:
1. Projects must meet FEMA federal regulation, and HUD's floodplain management requirements at 24 CFR 55, including the 8-Step Floodplain Management Process (when applicable) at 24 CFR 55.20.
 2. Projects must meet fluvial erosion prevention requirements per local municipality regulations.
- C. Specifically regarding earthquakes:
1. Projects located in earthquake prone regions must be assessed by a registered structural engineer for compliance with Section 707 of the 2009 International Existing Building Code.
 2. Projects located in earthquake-prone regions must further complete soils testing and grading of the soils by a registered soils engineer in accordance with the 2009 International Building Code Requirements. Such soils classifications will be used to determine if voluntary improvements of the seismic force-resisting system (Section 707.6 2009 IEBC) will be voluntary or compulsory.
- D. Specifically regarding wildfires:
1. Projects located in wildfire-prone areas or which are located next to large expanses of forest, brush, open fields, or within predominantly natural landscapes will make efforts to reduce exposure to wildfires.
 2. Projects located in wildfire-prone areas will utilize best practices to protect the project including readily available information provided through the U.S. Forest Service and NFPA Firewise Community Program. Such efforts toward preparation will include basics of defensible space and sound landscaping techniques. Additional information can be found at www.firewise.org/wildfire-preparedness.aspx.

Part I

Part I

Part I

Proposed HOME Median Area Purchase Prices - FY 2020

County Name	<u>1-Unit Existing Home Sales</u>			<u>New Home Sales</u>		
	HUD Limits*	MFA Median	MFA 95% of Median	HUD Limits*	MFA Median	MFA 95% of Median
Bernalillo County	\$174,000	\$193,500	\$183,825	\$227,000	\$265,900	\$252,605
Los Alamos County	\$266,000	\$218,000	\$207,100	\$266,000	no sales	no sales
Rio Arriba County	\$156,000	\$168,000	\$159,600	\$227,000	no sales	no sales
Sandoval County	\$171,000	\$195,000	\$185,250	\$227,000	\$334,147	\$317,440
Santa Fe County	\$259,000	\$399,000	\$379,050	\$261,000	\$355,000	\$337,250
Taos County	\$261,000	\$280,000	\$266,000	\$261,000	\$299,000	\$284,050

Median area purchase prices proposed by MFA are in yellow highlight.

*Effective 4/15/19; <https://www.hudexchange.info/news/home-and-htf-homeownership-value-limits/>

Part J

Community Development Department Policies and Procedures
Program Monitoring
Updated 2-2019

Policy:

Funding agencies such as HUD, DOE, and State require monitoring reviews for programs administered by MFA. For HOME programs, all grantees will be monitored once every 365 days. The Emergency Solutions Grant (“ESG”) Desk Guide Section 6: Performance Monitoring and Reporting states: *“Monitoring can take a number of forms and can include review of progress reports, telephone consultation, and performance of on-site assessments.”*

Procedures:

The Community Development Department creates an annual monitoring schedule that determines when each program will be monitored based on a risk assessment tool and the regulatory requirements for each program. Each Program Manager completes their own monitoring schedule with assistance from the Administrative Assistant, with all of the monitoring types and dates for each specific program. The type of monitoring needed by each program will vary depending on the results of the risk assessment. The monitoring schedule is completed after contracts are fully executed and prior to the first monitoring visit of the year which is typically no earlier than August of each year.

The Administrative Assistant will enter all of the monitoring dates into the Tracker System. Notification letters are prepared by the Administrative Assistant and sign by the Program Manager. All notification letters are sent by the Administrative Assistant to the agency being monitored at least thirty days before their scheduled monitoring date. The Administrative Assistant will also prepare travel requests for approval and coordinate travel and hotel arrangements (if needed).

Upon completing monitoring activities, MFA has thirty days to provide the results letter detailing the findings of the monitoring visit. When the letter is complete, the Director reviewing the onsite monitoring letter will verify that all findings and concerns identified in the monitoring tool are included. The details of the visit must be entered into the Tracker System which automatically keeps an account of dates and the status of the visit.

The Agency has thirty days to respond or acknowledge the monitoring letter regardless of whether there are findings or not. This process is not complete until all findings are cleared and updated in the Tracker System. Tracker will automatically send an “open items” notification email to the Director if items have not been cleared. When findings are cleared or in the event of no findings, a final letter is sent to the agencies by the Program Manager. All correspondence between MFA and the Sub-grantee, including the back-up information, should be filed in the appropriate Service Provider file.

MFA representatives will conduct on-site reviews, at least once every three years, of HOME properties and their records to evaluate owner compliance with program requirements. The first inspection for a new project will occur no later than twelve months after the completion date.

During a review, owner/agents must provide monitoring representatives with access to all documents regarding an owner's continued compliance with the HOME program.

MFA will give owners at least two weeks advance notice prior to conducting an on-site visit. The managing agent and key on-site staff should be present during the review whenever possible.

Noncompliance issues identified and corrected by the owner/agent prior to notification of an upcoming compliance review or inspection by the state agency need not be reported (i.e., the owner is in compliance at the time of the state agency's inspection and/or tenant file review.)

A. PRIOR TO THE MONITORING REVIEW

1. At least two weeks prior to a scheduled visit, the owner will receive the visit letter from MFA. Requested documentation will include, but not be limited to:
 - ◆ If applicable, a copy of the current and prior year utility allowance schedule, including supporting documentation;
 - ◆ A copy of the most recent audited financial statements and operating budget;
 - ◆ A copy of the rent roll with the set asides designated;
 - ◆ Documentation confirming compliance with the existing affirmative fair housing marketing plan; and
 - ◆ The tenant selection plan.
2. Upon receipt of the notice, owner/agents must review and confirm compliance in WCMS:
 - ◆ Entry of all tenant data;
 - ◆ Entry of the most recent audited financials; and
 - ◆ Entry of the most recent operating budget.
3. At least twenty-four hours prior to the inspection, owner/agents must notify tenants, in accordance with state and owner's lease requirements, of the physical inspection of their unit by MFA.
4. MFA will need space review tenant files, preferably in a secure location, in an effort to protect the sensitive information being reviewed. More than one analyst may be attending each review depending on the size of the property. The physical review of the property and units will require site staff to accompany and escort each analyst to open doors and assist with the inspection.

B. THE MONITORING REVIEW

The monitoring review will cover:

- ◆ A review of the property's audited financial statements and operating budget;
- ◆ A review of documentation demonstrating compliance existing affirmative fair housing marketing plan;
- ◆ A review of the tenant selectin plan; and
- ◆ Current and complete entry of all tenant and financial data in WCMS.

C. TENANT FILE REVIEW

At least 20 percent of the tenant files will be selected by MFA at random. The tenant file review will cover an evaluation of utility allowance schedules and respective implementation deadlines; comparison of rents charged and allowable set aside maximums; and evaluation of household income and the applicable set aside income limit. Documents reviewed will include but not be limited to:

- ◆ Tenant Income Certification;
- ◆ Third party verification of income;
- ◆ Student affidavit;
- ◆ Verification of all household assets;
- ◆ Lease;
- ◆ Affordable addenda;
- ◆ Original move-in application;
- ◆ Initial Inspection; and
- ◆ All supporting documentation.

D. PHYSICAL INSPECTION

At least 20 percent of the units will be selected. MFA will conduct physical inspections consistent with standards governed by HUD's Uniform Physical Conditions Standards. Notwithstanding inspection areas included below, the project must continue to satisfy local health, safety and building codes. UPCS requires properties to be in "decent, safe and sanitary condition and in good repair" and requires inspection of the following five major areas:

1. SITE

The site must be free of health and safety hazards and be in good repair. Areas to be inspected include:

- a. Fencing and retaining walls;

- b. Grounds;
- c. Exterior lighting;
- d. Mailboxes;
- e. Signs (such as those identifying the development or areas of the development);
- f. Parking lots/driveways;
- g. Play areas and equipment;
- h. Refuse disposal;
- i. Roads;
- j. Storm drainage; and
- k. Walkways.

2. BUILDING EXTERIOR

Each building on the site must be structurally sound, secure, habitable and must be free of health and safety hazards, operable and in good repair. Areas to be inspected include:

- a. Doors;
- b. Fire escapes;
- c. Foundations;
- d. Lighting;
- e. Roofs;
- f. Walls; and
- g. Windows.

3. BUILDING SYSTEMS

Each building's systems must be free of health and safety hazards, functionally adequate, operable and in good repair. Areas to be inspected include:

- a. Domestic water;
- b. Electrical system;
- c. Elevators;
- d. Emergency power;
- e. Fire protection;
- f. HVAC; and
- g. Sanitary system.

4. UNITS

Each dwelling unit within a building must be structurally sound, habitable and must be free of health and safety hazards, functionally adequate, operable and in good repair. Areas and aspects of the dwelling unit include:

- a. Bathroom items;
- b. Call-for-aid;
- c. Ceilings/doors;
- d. Electrical systems;
- e. Floors;
- f. Hot water heater;
- g. HVAC (where individual units are provided);
- h. Kitchen items;
- i. Lighting;
- j. Outlets/switches;
- k. Patio/porch/balcony;
- l. Smoke detectors;
- m. Stairs;
- n. Walls;
- o. Windows;
- p. Hot and cold running water; and
- q. At least one battery-operated or hard-wired smoke detector, in proper working condition, on each level of the unit.

5. COMMON AREAS

The common areas must be structurally sound, secure and functionally adequate for the purposes intended. All common area ceilings, doors, floors, HVAC, lighting, outlets/switches, smoke detectors, stairs, walls and windows, to the extent applicable, must be free of health and safety hazards, operable and in good repair. Common areas to be inspected include:

- a. Basement/garage/carport;
- b. Restrooms;
- c. Closets;
- d. Utility rooms;
- e. Mechanical rooms;
- f. Community rooms;
- g. Day care;
- h. Halls/corridors;
- i. Stairs;
- j. Kitchens;
- k. Laundry rooms;
- l. Office;
- m. Porch;
- n. Patio;
- o. Balcony; and

- p. Trash collection areas.

E. EXIGENT HEALTH AND SAFETY

All areas and components of the housing must be free of health and safety hazards. Exigent health and safety issues include:

- a. Air quality;
- b. Electrical hazards;
- c. Elevators;
- d. Emergency/fire exits;
- e. Flammable materials;
- f. Garbage and debris;
- g. Handrail hazards; and
- h. Infestation.

F. FOLLOW-UP TO THE MONITORING REVIEW

Once the monitoring review is completed, MFA will provide a report to the owner within 30 days of the inspection that details the scope and results of the review as well as any noncompliance items.

When responding to the report and the noncompliance items, the owner/agent's response should be addressed in writing along with backup documentation (copy of work order or necessary document) and provided to MFA within 30 days of the date of the report. Any items corrected without backup documentation will not be considered corrected and will remain in noncompliance until proper documentation is received by MFA.

Comments made on the tenant file review worksheet and comments or findings made in the physical report will need to be addressed in the owner/agent's response including all supporting documentation.

Part K

Part K

MFA Emergency Solutions Grant (ESG) Written Standards



| *Housing New Mexico*

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INTRODUCTION

In accordance with Title 24 of the Code of Federal Regulations, specifically 24 CFR 91.220(l)(4)(i) and 576.400(e)(1), New Mexico MFA (MFA) and the Albuquerque and Balance of State Continuums of Care (NM CoCs) have developed the following written standards for the provision and prioritization of Emergency Solutions Grant (ESG) funding. The following standards are intended as basic, minimum standards to which individual ESG recipients may add additional and more stringent standards applicable only to their own projects. These required minimum standards help to ensure that the ESG program is administered fairly and methodically. MFA and the NM CoCs will continue to build upon and refine this document.

BACKGROUND

MFA is awarded ESG funds annually from the Department of Housing and Urban Development (HUD) as part of the Annual Action Plan Process. These funds are designed to identify sheltered and unsheltered homeless persons, as well as those at risk of homelessness, and provide the services necessary to help those persons quickly regain stability in permanent housing after experiencing a housing crisis and/or homelessness. The Homeless Emergency Assistance and Rapid Transition to Housing Act of 2009 (HEARTH Act) significantly amended the McKinney-Vento Homeless Assistance Act, including major revisions to the Emergency Shelter Grants program, which was renamed the Emergency Solutions Grants program. The HEARTH Act, and implementation of the applicable federal regulations by HUD, incorporated many of the lessons learned from the implementation of the Homelessness Prevention and Rapid Re-Housing Recovery Act Program (HPRP) into the new ESG program, including placing a stronger emphasis on rapid re-housing assistance.

PROGRAM OVERVIEW

The ESG Program allows MFA to set priorities based on the individualized needs of communities across the state of New Mexico as identified in MFA's Consolidated Plan. These standards serve to outline the specific guidelines and priorities that will be used by MFA in awarding and administering ESG funding. Currently, eligible program components that are prioritized under MFA's ESG Program are emergency shelter, homeless prevention, rapid re-housing, housing stability case management, housing search and placement and HMIS. MFA and NM CoCs may revise ESG component priority in subsequent years based on the needs of the community.

STANDARDS APPLICABLE TO ALL PROGRAMS

The following standards are intended as basic, minimum standards that apply to all ESG projects.

PROGRAM ELIGIBILITY BY HOMELESS STATUS

Every participant served with ESG funds must qualify for assistance according to HUD standards. Sub-recipients are responsible for determining eligibility status for all ESG program participants and are required to obtain documentation at intake of homelessness or at-risk of homelessness status. This documentation must show that the “Order of Priority for Obtaining Evidence of Homelessness” was followed at intake, as defined in Appendix D and in 24 CFR 576.500. A copy of the documentation must be kept in the participant file and made available to MFA, the NM CoCs and HUD for monitoring or risk analysis purposes. Complete details regarding participant eligibility for ESG-funded programs are outlined in Appendix B and C.

STREET OUTREACH

Street Outreach services shall target unsheltered, homeless individuals and families, defined as those with 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, including a car, park, abandoned building, bus or train station, airport, or camping ground.

EMERGENCY SHELTER

Individuals and families eligible for Emergency Shelter assistance must meet HUD’s Definition of Homelessness. (see Appendix B)

RAPID RE-HOUSING

Individuals and families eligible for Rapid Re-Housing assistance must meet HUD’s Definition of Homelessness. (see Appendix B)

Additionally, Rapid Re-Housing projects must only serve individuals and families that meet the ESG income limits of at or below 30% of the average median income (AMI) for the area.

HOMELESS PREVENTION

Individuals and families eligible for Homeless Prevention assistance must meet HUD’s Definition of At-Risk of Homelessness. (see Appendix C)

Additionally, Homeless Prevention projects must only serve individuals and families that meet the ESG income limits of below 30% of the average median income (AMI) for the area.

Income limits can be found at <https://www.huduser.gov/portal/datasets/fmr.html>

THE NEW MEXICO COORDINATED ENTRY SYSTEM (NMCES)

To ensure homeless households receive immediate housing and to minimize barriers to housing access, all sub-recipients will be required to assist program participants in accessing resources through the New Mexico Coordinated Entry System (NMCES), and accepting (where applicable) all referrals for housing from the NMCES. Coordinated Entry is a state-wide process for facilitating access for all resources designated for individuals and families experiencing homelessness. This system ensures that every homeless individual or family is known by name, provides assistance based on the individual or family's unique needs, and matches them to the most appropriate service strategy or housing intervention. The NMCES ensures system coordination among emergency shelters, essential service providers, homeless prevention providers, rapid re-housing providers, other homeless assistance providers, and mainstream services and housing providers.

Sub-recipients will have, at a minimum, one staff member who is trained and certified in conducting the common assessment tool used by the NMCES. The NMCES uses the Vulnerability Index - Service Prioritization Decision Assistance Tool (VI-SPDAT) as its common assessment tool. To the maximum extent practicable, households presenting for assistance will be assessed using the VI-SPDAT. All completed assessments must be entered into the NMCES, in accordance with NMCES Policies and Procedures. (see nmceh.org or email info@nmceh.org for more information.)

Where the sub-recipient is unable to administer the VI-SPDAT, households that present for service will be provided appropriate referrals to NMCES.

Note: A victim services provider may choose not to use the CoC's centralized or coordinated assessment system. (24 CFR 576.400(d))

FAIR HOUSING

Sub-recipients will not prohibit access to ESG funded programs to anyone who would otherwise be eligible for assistance based on race, color, religion, national origin, sex, age, familial status, disability type, actual or perceived sexual orientation, gender identity or marital status. Sub-recipients will post publicly a HUD-issued Fair Housing notice, in a place that is visible to all program participants and persons who present for assistance or services.

EQUAL ACCESS

Units of general local government and nonprofit organizations shall make it known that facilities and services supported by this grant are available to any person (who otherwise meets the eligible criteria for the program) in accordance with the Equal Access Rule (24 CFR 5.105(a)(2)) which prohibits discriminatory eligibility determinations in HUD-assisted or HUD-insured housing programs based on

actual or perceived sexual orientation, gender identity, or marital status, including any projects funded by ESG Programs. The ESG Interim Rule also contains a Fair Housing Provision at 24 CFR 576.407(a)(b).

It is allowable for shelters or housing programs to exclusively serve families with children, but they must serve all types of families with children including both male and female headed households. The housing or shelter may also be limited to one sex where such housing consists of a single structure with shared bedrooms or bathing facilities such that the considerations of personal privacy and the physical limitations of the configuration of the housing make it appropriate for the housing to be limited to one sex.

Providers that operate single-sex projects must provide all individuals, including transgender individuals and other individuals who do not identify with the sex they were assigned at birth, with access to programs, benefits, services, and accommodations in accordance with their gender identity without being subjected to intrusive questioning or being asked to provide documentation.

AFFIRMATIVE OUTREACH

Sub-recipients must make known that use of the facilities, assistance, and services are available to all on a nondiscriminatory basis. To this end, the sub-recipient must take appropriate steps to ensure effective communication with persons with disabilities including, but not limited to, adopting procedures that will make available to interested persons information concerning the location of assistance, services, and facilities that are accessible to persons with disabilities. Consistent with Title VI and Executive Order 13166, sub-recipients are also required to take reasonable steps to ensure meaningful access to programs and activities for limited English proficiency (LEP) persons.

Sub-recipients will market their program in an ongoing effort to assure that potential participants who are least likely to access the program, (without regard to race, color, national origin, sex, religion, familial status, sexual orientation, and disability) have access to the program. Sub-recipients will document efforts to conduct outreach to educate those least likely to access resources. Affirmative marketing strategies will include efforts to communicate information regarding services and resources available through the program, eligibility requirements, and information about how the program participates in the NMCES.

Methods outlined in the sub-recipient's marketing strategy may include:

- Distributed printed materials
- Postings to agency website and/or social media accounts
- Public listings through community resource services
- Education provided to community partners

COORDINATION WITH OTHER TARGETED HOMELESS SERVICES

ESG-funded programs must coordinate and integrate, to the maximum extent practicable, eligible activities with other programs targeted to homeless people in their geographical region. Efforts to coordinate with other targeted homeless services must be documented by sub-recipients. These programs may include, but are not limited to:

- Continuum of Care Program (24 CFR 578)
- Section 8 Moderate Rehabilitation Program for Single Room Occupancy Program for Homeless Individuals (24 CFR 882)
- HUD—Veterans Affairs Supportive Housing (HUD—VASH) (division K, title II, Consolidated Appropriations Act, 2008, Pub. L. 110–161 (2007), 73 FR 25026 (May 6, 2008))
- Education for Homeless Children and Youth Grants for State and Local Activities (title VII–B of the McKinney-Vento Homeless Assistance Act (42 U.S.C. 11431 et seq.))
- Grants for the Benefit of Homeless Individuals (section 506 of the Public Health Services Act (42 U.S.C. 290aa– 5))
- Healthcare for the Homeless (42 CFR part 51c)
- Programs for Runaway and Homeless Youth (Runaway and Homeless Youth Act (42 U.S.C. 5701 et seq.))
- Projects for Assistance in Transition from Homelessness (part C of title V of the Public Health Service Act (42 U.S.C. 290cc–21 et seq.))
- Services in Supportive Housing Grants (section 520A of the Public Health Service Act)
- Emergency Food and Shelter Program (title III of the McKinney-Vento Homeless Assistance Act (42 U.S.C. 11331 et seq.))
- Transitional Housing Assistance Grants for Victims of Sexual Assault, Domestic Violence, Dating Violence, and Stalking Program (section 40299 of the Violent Crime Control and Law Enforcement Act (42 U.S.C. 13975))
- Homeless Veterans Reintegration Program (section 5(a)(1)) of the Homeless Veterans Comprehensive Assistance Act (38 U.S.C. 2021)
- Domiciliary Care for Homeless Veterans Program (38 U.S.C. 2043)
- VA Homeless Providers Grant and Per Diem Program (38 CFR part 61)
- Health Care for Homeless Veterans Program (38 U.S.C. 2031)
- Homeless Veterans Dental Program (38 U.S.C. 2062)
- Supportive Services for Veteran Families Program (38 CFR part 62)
- Veteran Justice Outreach Initiative (38 U.S.C. 2031)

OTHER FEDERAL, STATE, LOCAL, AND PRIVATE ASSISTANCE

ESG-funded programs must support each program participant, as needed, in obtaining other federal, state, local, and private assistance, the end goal being housing stability. Assistance provided to program participants must be documented by sub-recipients. Assistance programs include:

- Medicaid
- Supplemental Nutrition Assistance Program (SNAP)
- Women, Infants and Children (WIC)
- Federal-State Unemployment Insurance Program
- Social Security Disability Insurance (SSDI)
- Supplemental Security Income (SSI)
- Child and Adult Care Food Program
- Public housing programs
- Housing programs receiving tenant-based or project-based assistance
- Supportive Housing for Persons with Disabilities
- HOME Investment Partnerships Program
- Temporary Assistance for Needy Families (TANF)
- Health Center Program
- State Children's Health Insurance Program
- Mental Health and Substance Abuse Block Grants
- Services funded under the Workforce Investment Act

HOMELESS MANAGEMENT INFORMATION SYSTEM (HMIS) 24 CFR 576.107

All ESG funded programs are required to enter participants in the NM Homeless Management Information System (NM-HMIS) at first contact, reassessment, and exit, per current HMIS Data Standards. Programs that are specifically forbidden by other statutes or regulations (e.g., victim service providers) must participate utilizing an approved comparable database to meet reporting requirements. New Mexico victim service providers currently utilize the Osnium database for this purpose.

All participating agencies must collect and maintain common data fields as determined by current HUD data standards and as applicable to all relevant federal regulations. This requirement helps to ensure coordination between service providers through NMCES while avoiding duplication of services and client data, and provides an opportunity to document eligibility for assistance. Sub-recipients must enter and maintain all data required to complete all reporting requirements established by HUD, MFA, and the NM CoCs. All NM-HMIS participating agencies must also adhere to the policies and procedures outlined in the NM-HMIS Standard Operating Procedures, including timely, accurate, and complete data quality management.

CONFIDENTIALITY OF RECORDS

All ESG-funded programs must uphold all privacy protection standards established by the NM-HMIS Standard Operating Procedures and relevant federal and state of New Mexico confidentiality laws and regulations that protect client records. Confidential client records may only be released with the participant's or the participant's guardian's consent, unless otherwise provided for in the pertinent laws and regulations. All required HMIS forms can be found within the NM-HMIS database program.

VERBAL EXPLANATION

Prior to every participant's initial assessment, ESG-funded programs must provide a verbal explanation to the participant of how their personal information will be entered into an electronic database that stores client information. The participant must also be given a verbal explanation of the NM-HMIS Client Consent Form terms.

WRITTEN CONSENT

After being provided a verbal explanation, each participant who agrees to have their personally identifiable information (PII) entered into the NM-HMIS must sign the NM-HMIS Client Consent Form. (Exception: verbal consent to enter PII into the NM-HMIS may be obtained during a phone screening, outreach, or diversion, provided that the sub-recipient obtains the participant's written consent at the next available opportunity.) Participants must be informed that they may be removed from the database at any time at their request. Those who do not sign the Consent Form are entered into NM-HMIS using only an identifier number.

TERMINATION OF ASSISTANCE

Sub-recipients may terminate assistance to participants who violate program requirements as outlined below, in accordance with 24 CFR 576.402(a)(b)(c).

If a program participant violates written program requirements, the sub-recipient may terminate assistance in accordance with a formal process established by the sub-recipient that recognizes the rights of individuals affected. The sub-recipient must exercise judgment and examine all extenuating circumstances in determining when violations warrant termination so that a program participant's assistance is terminated only in the most severe cases.

When terminating rental assistance or housing relocation and stabilization services, the required formal process shall minimally consist of:

- A written notice to the program participant containing a clear statement of the reasons for termination; and

- A review of the decision, in which the program participant is given the opportunity to present written or oral objections before a person other than the person (or a subordinate of that person) who made or approved the termination decision; and
- Prompt written notice of the final decision to the program participant.

Termination does not bar the sub-recipient from providing further assistance at a later date to the same family or individual.

GRIEVANCE PROCEDURES

All ESG sub-recipients must create a formal standardized grievance process which they must incorporate into their internal policies and procedures and at a minimum include:

- An established escalation process if no resolution is found through initial efforts
- A designated grievance liaison within the agency
- A standard grievance form that can be filled out and returned to a grievance liaison

Participants are informed, at initial intake, of their right to file a grievance and that no services will be denied based on complaints or grievances. In the event that a grievance is filed, participants must be provided with contact information for the agency's director, the MFA program manager, and/or a HUD representative, if applicable. The signed grievance form is to be kept in the participant's permanent file. (Refer to the MFA Performance Agreement (contract), Article 20, "Maintenance of Grievance System).

FAITH-BASED ACTIVITIES

Minimum standards for faith-based activities (24 CFR 576.406) are:

- Providers receiving ESG funding shall not engage in inherently religious activities as part of the ESG-funded programs or services. Such activities must be offered separately from ESG-funded programs and services and participation must be voluntary.
- A religious organization receiving ESG funding retains independence from the government and may continue with its mission provided that ESG funds are not used to support inherently religious activities. An ESG-funded organization retains its authority over its internal governance.
- An organization receiving ESG funding shall not discriminate against a participant or prospective participant based on religion or religious beliefs.
- ESG funding shall not be used for the rehabilitation of structures used specifically for religious activities, but may be used for rehabilitating structures that are used for ESG eligible activities.

HOMELESS REPRESENTATION

Sub-recipients must ensure that, to the maximum extent practicable, not less than one homeless individual or formerly homeless individual participates on the board of directors or other equivalent

policymaking entity of the agency, to the extent that the entity considers and makes policies and decisions regarding any facilities, services, or other assistance that receive ESG funds. (24 CFR 576.405)

If the sub-recipient is unable to meet requirements outlined in the above paragraph, it must instead develop and implement a plan to consult with homeless or formerly homeless individuals in considering and making policies and decisions regarding any facilities, services, or other assistance that receive ESG funds. This plan must be included in the annual action plan, as required at 24 CFR 91.220.

To the maximum extent practicable, the provider must also involve homeless individuals and families in constructing, renovating, maintaining, and operating facilities assisted under ESG, in providing services assisted under ESG, and in providing services for occupants of facilities assisted under ESG. This involvement may include employment or volunteer services.

PROGRAM EVALUATION

MFA will provide assistance to NMCEH in developing annual performance standards for evaluating the effectiveness of ESG program funded activities. Sub-recipient performance will be evaluated annually and performance outcomes will be considered in allocating funding.

At a minimum, the performance standards will address the degree to which ESG sub-recipients are succeeding in:

- Targeting those who most need assistance; and
- Reducing the number of people living on the streets or in emergency shelter; and
- Reducing the time people spend homeless; and
- Reducing program participants' housing barriers or housing stability risks; and
- Improving HUD System Performance Measures; and
- Submitting an accurate and timely annual CAPER

STREET OUTREACH STANDARDS

Street Outreach should be principally focused on one goal: that of supporting persons experiencing homelessness in achieving some form of permanent, sustainable housing. While Street Outreach teams may use incentives to encourage trust and build relationships, or to ensure that homeless households' emergency needs are met, the awards should be used with permanent housing as the end goal rather than simply seeking to alleviate the burden of living on the streets.

ESG street outreach funds may be used for costs of providing essential services necessary to reach out to unsheltered persons, connecting them with emergency shelter, housing, or critical services and providing urgent, non-facility-based care to unsheltered homeless people who are unwilling or unable to access emergency shelter, housing, or an appropriate health facility. Individuals and families shall be

offered the following eligible Street Outreach activities, as needed and appropriate: engagement, case management, emergency health services, mental health services and transportation (24 CFR 576.101).

TARGET POPULATION

Providers of Street Outreach services shall target unsheltered homeless individuals and families, meaning those with 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, including but not limited to a car, park, abandoned building, bus or train station, airport, or camping ground, and who would not otherwise access homeless services.

NM COORDINATED ENTRY SYSTEM

All individuals and families served through street outreach programs should be assessed using a comprehensive, universal assessment tool, the Vulnerability Index Service Prioritization Decision Assistance Tool (VI-SPDAT), in order to make an informed and objective decision on the level of need of each family and streamline eligibility determinations. All completed assessments must be submitted to the NMCES program, or entered into the NM-HMIS database in accordance with NMCES Policies and Procedures.

EMERGENCY SHELTER STANDARDS

ESG funds may be used for the following costs:

- Essential Services
- Shelter Operations
- HMIS/Onsium

An emergency shelter is any facility with the primary purpose of providing temporary shelter for the homeless in general or for a specific population of the homeless. Emergency shelters will not require occupants to sign leases or occupancy agreements.

Shelter stays should be avoided, if possible, and when not possible, limited to the shortest time necessary to help participants regain permanent housing. Households should only be referred to ESG-funded emergency shelters after exhausting all available options for diversion. Emergency shelter programs should be closely linked to the New Mexico Coordinated Entry System (NMCES) to ensure residents are referred to the most appropriate housing resources including, but not limited to, rapid re-housing and permanent supportive housing.

ELIGIBLE PARTICIPANTS

ESG-funded emergency shelter programs serve individuals and families who meet the Definition of Homelessness as defined in 24 CFR 576.2 (see also Appendix B). This includes those who lack a fixed, regular, and adequate nighttime residence; cannot be served by other programs or resources; and have no other options for overnight shelter.

ADMISSION

Sub-recipients must develop clear and standard policies and procedures regarding admission to the shelter when need exceeds available resources. Admission policies and procedures must be applied consistently for all households presenting for assistance and take into account the varying needs of people who are homeless. Emergency shelters will prioritize individuals/families in the following situations:

- Those who cannot be diverted; and
- Those who are literally homeless; and
- Those who can be safely accommodated in the shelter; and
- Those who are not in need of emergency medical or psychiatric services, including those who do not appear to pose a danger to themselves or others

No shelter may deny entry based on disability status. Victims of domestic violence who are actively fleeing a domestic violence situation should be referred to a specialized domestic violence shelter, when possible, regardless of where they first access the shelter system.

RECORDKEEPING REQUIREMENTS

Sub-recipients may document homeless status through a certification by the individual or head of household as the primary method of establishing homeless eligibility. (see Appendix D for complete list of requirements)

NMCES

Sub-recipients must offer all individuals/families that enter the shelter an opportunity to complete the common assessment tool for the NM Coordinated Entry System (NMCES) within the first seven days of their stay. The NMCES uses the VI-SPDAT as its common assessment tool. This will allow shelters to connect families and individuals experiencing homelessness to the most appropriate long-term housing option available through the Coordinated Entry System. All ESG-funded programs must also post notice providing information about the NMCES in a place that is visible to all persons presenting for services.

PROHIBITION AGAINST INVOLUNTARY FAMILY SEPARATION

Any group of people that present together for assistance and identify themselves as a family, regardless of age or relationship or other factors, is considered to be a family and must be served together as such. Further, any shelter receiving funds under the ESG programs, including faith-based organizations, cannot discriminate against a group of people presenting as a family based on the composition of the family (e.g. adults and children or adults only), the age of any family member, the disability status of any member of the family, marital status, actual or perceived sexual orientation, or gender identity. Further, the age and gender of a child under age 18 must not be used as a basis for denying any family admission to any shelter receiving ESG funds.

Child School Enrollment and Connection to Services

Emergency Shelters will designate a staff person to be responsible for ensuring that children being served in the program are enrolled in school and connected to appropriate services in the community, including Title 1, early childhood programs such as Head Start, and parts B and C of the Individuals with Disabilities Education Act. Sub-recipients that serve households with children will post publicly, and/or provide for households with children at intake, notice of education services available within the community, and document efforts to verify that children are enrolled in school and connected to appropriate services.

SAFETY AND SECURITY

Emergency Shelter programs must create policies and procedures that minimize barriers and follow harm-reduction methods to the maximum extent practicable, while also creating a safe environment for shelter participants and staff. Policies and procedures may vary depending on the shelter population being served.

LENGTH OF STAY

Emergency shelters must develop clear, standard policies and procedures regarding length of stay. Policies and procedures must be applied consistently for all program participants and take into account the varying needs of people who are homeless. When possible, people with long-term, serious disabilities should be allowed to stay until they are able to access permanent supportive housing.

SUPPORTIVE SERVICES

While shelter staff may encourage trust and build relationships by discussing non-housing related topics with shelter residents, the primary purpose and ultimate goal of all resident interactions should be to ensure that participants obtain permanent housing as quickly as possible. Emergency shelter programs will connect shelter residents to other federal, state, local, and private assistance as outlined under “Standards Applicable to All Programs.” Interactions that include discussion of setting or making

progress towards housing goals and connection to other resources must be documented by the emergency shelter and kept in the participant file.

HABITABILITY STANDARDS FOR EMERGENCY SHELTERS

Shelters receiving ESG program funds must meet HUD's Minimum Habitability Standards for Emergency Shelters. MFA will conduct a Minimum Habitability Standards Inspection at the shelter annually. This may be done prior to contract renewal or as a part on an on-site monitoring visit.

LEAD-BASED PAINT REQUIREMENTS

All ESG-funded housing programs must incorporate lead-based paint remediation and disclosure requirements. Generally, these provisions require the sub-recipient to screen for, disclose the existence of, and take reasonable precautions against the presence of lead-based paint in buildings built prior to 1978. This process must be outlined in the shelter's lead-based paint policy.

HOMELESS PREVENTION & RAPID RE-HOUSING STANDARDS

Homeless Prevention (HP) assistance includes housing relocation and stabilization services and/or short- and/or medium-term rental assistance necessary to prevent an individual or family from moving into an emergency shelter or another place described in paragraph 1 of the homeless definition in 24 CFR 576. The costs of homelessness prevention are only eligible to the extent that the assistance is necessary to help the program participant regain stability in the program participant's current permanent housing or move into other permanent housing and achieve stability in that housing.

Rapid Re-Housing (RRH) assistance includes housing relocation and stabilization services and short- and/or medium-term rental assistance to help a homeless individual or family move as quickly as possible into permanent housing and achieve stability in that housing.

Financial assistance cannot be provided to a program participant who is receiving the same type of assistance through other public sources or to a program participant who has been provided with replacement housing payments under the Uniform Relocation Act (URA), during the period of time covered by the URA payments.

PRIORITIZATION

HOMELESS PREVENTION

Programs must target households at greatest risk of homelessness and assist participants to increase household income during enrollment. Households must be prioritized using a standardized assessment policy that is applied consistently for all households presenting for need.

RAPID RE-HOUSING

Assistance targets and prioritizes homeless families who are most in need of temporary assistance and are most likely to achieve and maintain stable housing, whether subsidized or unsubsidized, after the program concludes. All sub-recipients are required to select program participants through the NMCS, in accordance with the prioritization system outlined in CoC RRH Written Standards that cover their program area.

ELIGIBLE PARTICIPANTS

HOMELESSNESS PREVENTION

- Individuals or families who meet HUD's definition of at-risk of homelessness. (see Appendix C)
- Homeless Prevention sub-recipients must only serve individuals and families that meet the ESG income limits of **below** 30% of the average median income (AMI) for the area.

RAPID RE-HOUSING

- Individuals or families who meet HUD's definition of homelessness. (see Appendix B)
- Rapid Re-Housing sub-recipients must only serve individuals and families that meet the ESG income limits of **at or below** 30% of the average median income (AMI) for the area.

RECORD KEEPING REQUIREMENTS

Sub-recipients must establish and follow written intake procedures to ensure compliance with HUD's Definition of Homelessness and Definition of At-Risk of Homelessness and recordkeeping requirements.

EVIDENCE OF HOMELESS STATUS

Sub-recipients must make effort to obtain documentation providing evidence of homeless status as stated in the Order of Priority for Obtaining Evidence of Homelessness (see Appendix D)

1. Individuals Residing in an Institution: For individuals residing in an institution (including a jail, substance abuse or mental health treatment facility, or hospital) for fewer than 90 days, acceptable evidence includes:
 - a) Discharge paperwork or a written or oral referral from a social worker, case manager, or other appropriate official of the institution, stating the beginning and end dates of the time residing in the institution that demonstrates the person resided there for less than 90 days. All oral statements must be recorded by the intake worker; or
 - b) Certification from the person seeking assistance. Where the evidence above is not obtainable, a written record of the intake worker's due diligence in attempting to obtain

the evidence described in the paragraph above and a certification by the individual seeking assistance that states that they are exiting or have just exited an institution where they resided for less than 90 days; and

- c) Evidence of literally homeless status prior to entry. Evidence that the individual was homeless and living in a place not meant for human habitation, a safe haven, or in an emergency shelter, and was chronically homeless prior to entry into the institutional care facility (as defined in paragraph (1) of 25 CFR 578.3) (acceptable documentation listed above).

EVIDENCE OF IMMINENT RISK OF HOMELESSNESS STATUS

Sub-recipients must make effort to obtain documentation providing evidence of at-risk of homeless status in the order of priority listed below:

1. Source Documents: Notice of termination from employment, unemployment compensation statement, bank statement, health care bill showing arrears, utility bill showing arrears and eviction notice (see MFA RAP Program Manual).
2. Third Party Documentation: To the extent that source documents are unobtainable, a written statement by the relevant third party (e.g. former employer, public administrator, relative) or written certification by the intake staff of the oral verification by the relevant third party that the applicant meets one or both of the criteria of the definition of “at risk of homelessness.”
3. Intake Worker Observation: If source documents and third-party verification are unobtainable, a written statement by intake staff describing the efforts taken to obtain the required evidence.

SECURING AND MAINTAINING HOUSING

Sub-recipients will assist participants, to the maximum extent practicable, in reducing barriers to securing or maintaining housing, including connection to appropriate resources, efforts to resolve matters related to poor rental history or bad credit, and obtaining identification.

Sub-recipients will follow Housing First Principles. Participants will not be screened out for having too little or no income, a history of or active substance abuse, a criminal record (except for state mandated restrictions, or a history of victimization from domestic violence, sexual assault, or childhood abuse. Participants will not be terminated from the program for failure to participate in supportive services outside of the required monthly meeting with a case manager, failure to make progress on a service plan, loss of income or failure to improve income, or any other activity not covered in a lease agreement typically found for unassisted persons in the area.

RAPID RE-HOUSING

Sub-recipients will assist rapid re-housing program participants, to the maximum extent practicable, in identifying potential housing opportunities. Participants will select their own housing. Sub-recipients

will not restrict housing choices, or deny assistance or services based on the participant's choice to accept or deny a housing opportunity.

Sub-recipients will establish clear and consistent policies and procedures that outline length of time that rapid rehousing program participants have to secure housing after program intake. Sub-recipients may grant extensions for a specific amount of time, for program participants that are actively addressing barriers to securing housing.

At program intake, sub-recipients will provide rapid rehousing program participants, in writing, of time limits for securing housing. If program participants do not secure housing within the established timeframe, they will be terminated from the program, in accordance with the sub-recipient's termination policy.

CONTINUED ELIGIBILITY

At a minimum, Homeless Prevention sub-recipients must re-evaluate program participant's eligibility and the types and amounts of assistance the program participant receives prior to the end of the second full month of rental assistance, and then not less than once every three months for the remainder of program enrollment.

Rapid Re-Housing sub-recipients must re-evaluate program participant's eligibility and the types and amounts of assistance the program participant needs at least once annually. Annual re-evaluation for rapid rehousing will occur prior to the end of the eleventh full month of rental assistance. To continue to receive assistance, a program participant's re-evaluation must demonstrate eligibility based on:

LACK OF RESOURCES AND SUPPORT NETWORKS

The program participant's household must continue to lack sufficient resources and support networks to retain housing without ESG program assistance.

INCOME LIMITS

In addition, both HP & RRH re-evaluation must demonstrate that the program participant's annual household income is at or below the ESG limits of below 30% of the AMI for Homeless Prevention and at or below 30% of AMI for Rapid Re-Housing.

If a household is determined to be able to maintain permanent housing without assistance from the RRH program, the program will provide written and verbal notice to both the household and the landlord at a minimum of 30 days prior to program assistance ending.

CASE MANAGEMENT

Homelessness Prevention and Rapid Re-Housing program participants must meet with a case manager not less than once per month to assist the program participant in ensuring long-term housing stability. Additional case management will be provided on a case-by-case basis based on demonstrated need. (24 CFR 576.401)

Case managers should work with the program participant to develop a plan to assist the program participant in retaining permanent housing after the assistance ends, taking into account all relevant considerations, such as the program participant's current or expected income and expenses, other public or private assistance for which the program participant will be eligible and likely to receive, and the relative affordability of available housing in the community. Identification of housing goals outlined in their plan should be led by the participant, with support and information provided by the case manager.

While case managers may encourage trust and build relationships by discussing non-housing related topics with participants, the primary purpose and ultimate goal of all participant interactions should be to ensure that the participant maintains permanent housing once assistance ends. Case managers will connect HP & RRH program participants to other federal, state, local, and private assistance as outlined under Standards Applicable to All Programs. Interactions with participants will be documented in participant files, and include details about progress towards housing goals and connection to other resources.

If program participants do not meet with a case manager not less than once per month, it is the responsibility of the sub-recipient to continue to attempt in engaging with the participant, in an effort to identify the cause and begin meeting with the participant. If efforts to engage the participant are unsuccessful, this must be documented in the participant's file.

Case management assistance may not exceed 30 days during the period in which the program participant is seeking permanent housing and may not exceed 24 months during the period in which the program participant is living in permanent housing. Case management assistance will also be documented in NM-HMIS, in accordance with the NM-HMIS Standard Operating Procedures, or in the Osnum database (victim service providers).

CHILD SCHOOL ENROLLMENT AND CONNECTION TO SERVICES

Sub-recipients will designate a staff person to be responsible for ensuring that children being served in the program are enrolled in school and connected to appropriate services in the community, including Title 1, early childhood programs such as Head Start, and parts B and C of the Individuals with Disabilities Education Act. Sub-recipients that serve households with children will post publicly, and/or provide for households with children at intake, notice of education services available within the

community, and document efforts to verify that children are enrolled in school and connected to appropriate services.

Rapid Re-Housing programs will also take the educational needs of children into account when families are placed in housing and will, to the maximum extent practicable, place families with children as close as possible to their school of origin so as not to disrupt such children's education.

RENTAL ASSISTANCE

Sub-recipients may provide program participants with up to 24 months of tenant-based or project-based rental assistance during any 3-year period. No program participant shall receive more than 24 months of rent during any 3-year period, administered by any CoC or ESG program within the state of New Mexico. Assistance may include any combination of short-term rental assistance (up to 3 months) and medium-term rental assistance (more than 3 months but less than 24 months). Applicants can return for rental assistance if they have received less than 24 months of rent during any 3-year period. In addition, program participants may receive funds for security deposits in an amount not to exceed two months of rent.

Each sub-recipient must meet the RFP or renewal criteria set by MFA each program year therefore funding is not automatically awarded beyond June 30. This should be taken into consideration when providing assistance that crosses over between program years.

Program participants receiving rental assistance may move to another unit or building and continue to receive rental assistance, as long as they continue to meet the program requirements.

Financial assistance cannot be provided to a program participant who is already receiving the same type of assistance through other public sources however, ESG funds may be used to provide different types of assistance from that being provided to the program participant. Program participants must still meet all of the eligibility requirements for ESG HP & RR.

Note: Rental arrears can be paid on behalf of a household receiving a subsidy from another public source (e.g. Section 8) because it represents a different time period and cost type than the rental subsidy (i.e. the arrears represents a back payment of the household portion and the current rental assistance is a forward payment).

AMOUNT OF RENTAL ASSISTANCE

It is expected that the level of assistance will be based on the goal of providing only what is necessary for each household to achieve housing stability in the long-term. Sub-recipients may provide up to 100% of the cost of rent to program participants and the maximum share of rent a program participant may pay is 100%.

INCOME VERIFICATION

All program participants will provide proof of income, or to certify that they have no income at program enrollment, when they provide notice that their income has changed, or at re-evaluation of program eligibility. HP & RRH sub-recipients will complete the HUD rent calculation form to determine the maximum portion that the participant may pay toward rent, to meet utility reimbursement requirements, and to support the completion of a needs assessment. Sub-recipients must follow guidelines found under 24 CFR 5.609 when calculating income.

Sub-recipients must require program participants to notify them regarding changes in their income or other circumstances that affect their need for assistance (e.g. changes in household composition, stability, or support).

RECORD KEEPING REQUIREMENTS

The following order of priority will be followed in collecting documentation to verify income:

1. **Source Documents.** Source documents for the assets held by the program participant and income received over the most recent period for which representative data is available before the date of the evaluation (e.g. wage statement, unemployment compensation statement, public benefits statement, bank statement).
2. **Third Party Verification.** A written statement by the relevant third party (e.g. employer, government benefits administrator, or the written certification by the sub-recipient's intake staff of the oral verification by the relevant third party of the income the program participant received over the most recent period for which representative data is available.
3. **Self-Certification.** If source documents and third-party verification are unobtainable, a written certification by the program participant of the amount of income the program participant received for the most recent period representative of the income that the program participant is reasonably expected to receive over the 3-month period following the evaluation.

PARTICIPANT CONTRIBUTION TOWARD RENT

Program participants that have income are expected to contribute 30% of their monthly adjusted income (adjustment factors include the number of people in the family, age of family members) toward the rent.

If a household has a monthly income that covers more than the entire rental amount, they should be graduated from the program.

Sub-recipients must establish clear policies and procedures for determining the participant's contribution toward rent. Policies and procedures must be applied consistently to all program participants.

VAWA EMERGENCY TRANSFER PLAN

In accordance with HUD VAWA protections (24 CFR 5.2005), sub-recipients will develop a written VAWA Emergency Transfer Plan, based on HUD's [model emergency transfer plan](#) (HUD form 5381), that provides participants who report that they are under actual or imminent threat with the opportunity to secure safe housing. The VAWA Emergency Transfer Plan must include the following:

1. Unit Transfer - Program participants who have complied with all program requirements during their residence and who have been a victim of domestic violence, dating violence, sexual assault, or stalking, and who reasonably believe they are imminently threatened by harm from further domestic violence, dating violence, sexual assault, or stalking (which would include threats from a third party, such as a friend or family member of the perpetrator of the violence), if they remain in the assisted unit, and are able to document the violence and basis for their belief, may retain the rental assistance and will be moved, at their request, to another unit as quickly as possible. See recordkeeping requirements to ensure proper documentation of imminent threat of harm (24 CFR 5.2005).
2. Notice of Occupancy Rights - Program participants must be provided with a "Notice of Occupancy Rights under the Violence Against Women Act" under the following circumstances:
 - a) at the time the applicant is denied assistance or admission under a covered housing program;
 - b) At the time the individual is provided assistance or admission under the covered housing program;
 - c) With any notification of eviction or notification of termination of assistance.

(The "Notice of Occupancy Rights under the Violence Against Women Act" must be made available in multiple languages).

3. Prohibited Basis for Denial or Termination of Assistance or Eviction - An applicant for assistance through an ESG housing program may not be denied admission to, denied assistance under, terminated from participation in, or evicted from the housing on the basis or as a direct result of the fact that the applicant or tenant is or has been a victim of domestic violence, dating violence, sexual assault, or stalking, if the applicant or participant otherwise qualifies for admission, assistance, participation, or occupancy.
4. Program participants may not be denied tenancy or occupancy rights solely on the basis of criminal activity directly relating to domestic violence, dating violence, sexual assault, or stalking if:
 - a) The criminal activity is engaged in by a member of the household of the tenant or any guest or other person under the control of the tenant, and

- b) The tenant or an affiliated individual of the tenant is the victim or threatened victim of such domestic violence, dating violence, sexual assault or stalking.

FAIR MARKET RENT

Household rent for participants receiving ESG-funded rental assistance must not exceed the Fair Market Rent established by HUD. Current FMR and guidelines for calculating rent are available online through the following link: <https://www.huduser.gov/portal/datasets/fmr.html>.

FMR requirements do not apply when a program participant receives only financial assistance or services under HUD's Housing Stabilization and Relocation Services. This includes rental application fees, security deposits, an initial payment of "last month's rent," utility payments/deposits, and/or moving costs, housing search and placement and housing stability case management.

RENT REASONABLENESS

For participants receiving assistance rental assistance including rental arrears, household rent must comply with HUD's standard of rent reasonableness, meaning that the rent charged for a unit must be reasonable in relation to rents currently being charged for comparable units in the private unassisted market and must not be in excess of rents currently being charged by the owner for comparable unassisted units. These rent restrictions are intended to help ensure that program participants can remain in their housing after their assistance ends. To make the determination, sub-recipients must consider (a) the location, quality, size and age of the unit and (b) any amenities, housing services, maintenance and utilities provided by the owner. Sub-recipients will evaluate rent reasonableness at program intake and at least once annually. Documentation of rent reasonableness evaluations must be kept in participant files. (24 CFR 576.106(d)). This requirement applies to HP and RR assistance.

As with FMR, rent reasonableness requirements do not apply when a program participant receives only financial assistance or services under HUD's ESG Housing Stabilization and Relocation Services.

MINIMUM HABITABILITY STANDARDS

Housing for all program participants receiving any type of ESG assistance to move into or remain in housing must meet HUD Minimum Habitability Standards for Permanent Housing. Sub-recipients must document compliance with this standard by signing and completing a current Minimum Habitability Standards Checklist before the participant signs the lease and before the sub-recipient provides any ESG rental assistance or services specific to the unit. In addition, sub-recipients must inspect all units at least annually upon recertification to ensure that the units continue to meet the minimum habitability standards. Inspection forms must be kept in the participant file. MFA may also inspect the unit as part of the monitoring process. (24 CFR 576.403(a))

LEAD-BASED PAINT REQUIREMENTS

All HUD-funded housing programs occupied by program participants are required to incorporate lead-based paint remediation and disclosure requirements. Generally, these provisions require the recipient to screen for, disclose the existence of, and take reasonable precautions for the presence of lead-based paint in leased or assisted units constructed prior to 1978. (24 CFR 576.403(a))

ESG-funded programs are required to incorporate the Lead-Based Paint Poisoning Prevention Act (42 U.S.C. 4821-4846), the Residential Lead-Based Paint Hazard Reduction Act of 1992 (42 U.S.C. 4851-4846), and 24 CFR part 35, subparts A, B, H, J, K, M, and R in the unit.

LEASE AGREEMENT

Each program participant receiving rental assistance must have a legally binding, written lease for the rental unit. The program participant must be the tenant on a lease and is renewable and terminable only for cause. The lease must be renewable for terms that are a minimum of one month. (24 CFR 576.106(g))

RENTAL ASSISTANCE AGREEMENT

In addition to a lease between the program participant and the owner, the ESG interim rule also requires a Rental Assistance Agreement between the sub-recipient and the housing owner/landlord. The sub-recipient may make rental assistance payments only to an owner with whom the sub-recipient has entered into a rental assistance agreement. (24 CFR 576.106(e))

The rental assistance agreement must set forth the terms under which rental assistance will be provided, including the requirements of ESG assistance. In addition, the rental assistance agreement must provide the following:

1. During the term of the agreement, the owner gives the sub-recipient a copy of any notice to the program participant to vacate the housing unit, or any complaint used under state or local law to commence an eviction against the program participant.
2. Agreement must contain the same payment due date, grace period, and late payment penalty requirements as the program participant's lease. The rental assistance agreement with the owner must terminate and no further rental assistance payments under that agreement may be made if:
 - a) The program participant moves out of the housing unit for which the program participant has a lease; or
 - b) The lease terminates and is not renewed; or
 - c) The program participant becomes ineligible to receive ESG rental assistance.

RENT PAYMENTS

Program participants receiving rental assistance funds pay their portion of rent directly to the landlord. The difference between the total rent and the amount paid by the program participant is then paid by the sub-recipient. Sub-recipients may not use ESG funds to cover the cost of the program participant's rent, if the program participant fails to pay his or her portion of rent.

Sub-recipients must make timely payments to each landlord or property owner in accordance with the rental assistance agreement. All rent payments must go directly to a third-party (directly to landlord). ESG funds may not be used for late penalties incurred by the sub-recipient or the participant once they are in the program.

APPENDIX A: ELIGIBLE ACTIVITIES BY ESG COMPONENT

STREET OUTREACH

ENGAGEMENT

Unsheltered persons are engaged for the purpose of providing immediate support, intervention, and connections with homeless assistance programs and/or mainstream social services and housing programs. Eligible engagement activities include:

- Making an initial assessment of needs and eligibility using the Vulnerability Index Service Prioritization Decision Assistance Tool (VI-SPDAT)
- Providing crisis counseling
- Addressing urgent physical needs, such as providing meals, blankets, clothes or toiletries
- Actively connecting and providing information and referrals to programs targeted to homeless people and mainstream social services and housing programs, including emergency shelter, transitional housing, community-based services, permanent supportive housing, and rapid re-housing programs

CASE MANAGEMENT

Case management includes assessing housing and service needs, arranging, coordinating and monitoring the delivery of individualized services to meet the needs of the program participant. Eligible services and activities include:

- Utilizing the NMCES
- Conducting the initial VI-SPDAT
- Verifying and documenting program eligibility
- Counseling
- Developing, securing and coordinating services
- Obtaining federal, state, and local benefits
- Monitoring and evaluating program participant progress
- Providing information and referrals to other providers
- Developing an individualized housing and service plan, including planning a path to permanent housing stability.
- If service workers use their own vehicles, mileage reimbursement is allowed to visit or assist program participants with eligible program activities.

SERVICES FOR SPECIAL POPULATIONS

Services for special populations include services for homeless youth, victim services, and services for people living with HIV/AIDS, as long as the costs of providing these services are one of the above eligible Street Outreach activities. The term “victim services” refers to services that assist program participants who are victims of domestic violence, dating violence, sexual assault, or stalking, including services offered by rape crisis centers and domestic violence shelters, and other organizations with a documented history of effective work concerning domestic violence, dating violence, sexual assault, or stalking.

EMERGENCY SHELTER

ESSENTIAL SERVICES

ESG funds may be used for costs of providing essential services to homeless families and individuals in emergency shelters and may include:

Case Management

Case management includes assessing housing and service needs, arranging, coordinating and monitoring the delivery of individualized services to meet the needs of the program participant. Eligible services and activities include:

- Utilizing the NMCES
- Conducting the initial VI-SPDAT
- Verifying and documenting program eligibility
- Counseling
- Developing, securing and coordinating services
- Obtaining federal, state, and local benefits
- Monitoring and evaluating program participant progress
- Providing information and referrals to other providers
- Developing an individualized housing and service plan, including planning a path to permanent housing stability

Child Care

Child care includes the costs of providing meals and snacks and comprehensive and coordinated sets of appropriate developmental activities. Children must be under the age of 13, unless they have a disability. Children with a disability must be under the age of 18. In addition, the childcare center must be licensed by the jurisdiction in which it operates in order for its costs to be eligible.

Education Services

When necessary for the program participant to obtain and maintain housing, the costs of improving knowledge and basic educational skills are eligible. Services include instruction or training in consumer education, health education, substance abuse prevention, literacy, English as a Second Language, and General Educational Development (GED).

Eligible services or activities may include:

- Screening
- Assessment and testing
- Individual or group instruction
- Tutoring
- Provision of books, supplies, and instructional material
- Counseling
- Referral to community resources

Employment Assistance and Job Training

- Classroom, online, and/or computer instruction
- On-the-job instruction
- Services that assist individuals in securing employment including:
 - Employment screening, assessment or testing
 - Structured job skills and job-seeking skills
 - Special training and tutoring, including literacy training and pre-vocational training
 - Books and instructional material
 - Counseling or job coaching
 - Referral to community resources
 - Acquiring learning skills that can be used to secure and retain a job, including the acquisition of vocational licenses and/or certificates
 - Increasing earning potential
 - Reasonable stipends to program participants in employment assistance and job training

Outpatient Health Services

Outpatient health services include the direct outpatient treatment of medical conditions that are provided by licensed medical professionals. ESG funds may be used only for these services to the extent that other appropriate health services are unavailable within the community. Eligible treatment options may include:

- Assessing a program participant's health problems and developing a treatment plan
- Assisting program participants to understand their health needs

- Providing directly or assisting program participants to obtain appropriate medical treatment, preventative care, and health maintenance services, including emergency medical services
- Providing medication and follow-up services
- Providing preventative and non-cosmetic dental care

Legal Services

Legal services include the hourly fees for legal advice and representation by attorneys licensed and in good standing with the bar association of the state in which the services are provided, and by person(s) under the supervision of the licensed attorney, regarding matters that interfere with the program participant's ability to obtain and retain housing. ESG funds may be used only for these services to the extent that other appropriate legal services are unavailable or inaccessible within the community. Eligible subject matters include:

- Child support
- Guardianship
- Paternity
- Emancipation
- Legal separation
- Orders of protection and other civil remedies for victims of domestic violence, dating violence, sexual assault, and stalking,
- Appeal of veterans and public benefit claim denials
- Resolution of outstanding criminal warrants

Eligible services or activities may include:

- Client intake
- Preparation of cases for trial
- Provision of legal advice
- Representation at hearings
- Counseling

Fees based on the actual service performed (i.e., fee for service) are also eligible, but only if the cost would be less than the cost of hourly fees. Filing fees and other necessary court costs are also eligible. If the sub-recipient is a legal services provider and performs the services itself, the eligible costs are the sub-recipient's employee salaries and other costs necessary to perform the services. Legal services for immigration and citizenship matters and issues relating to mortgages are ineligible costs. Retainer fee arrangements and contingency fee arrangements are ineligible costs.

Life Skills Training

Life skills training includes the costs of teaching critical life management skills that may never have been learned or have been lost during the course of physical or mental illness, domestic violence, substance use, and homelessness. These services must be necessary to assist the program participant to function independently in the community. Life skills training options may include:

- Budgeting resources
- Managing money
- Managing a household
- Resolving conflict
- Shopping for food and needed items
- Improving nutrition
- Using public transportation
- Parenting

Mental Health Services

Mental health services include the direct outpatient treatment by licensed professionals of mental health conditions. ESG funds may only be used for these services to the extent that other appropriate mental health services are unavailable or inaccessible within the community. Mental health services are the application of therapeutic processes to personal, family, situational, or occupational problems in order to bring about positive resolution of the problem or improved individual or family functioning or circumstances. Problem areas may include family and marital relationships, parent-child problems, or symptom management. Eligible treatment options include:

- Crisis interventions
- Individual, family, or group therapy sessions
- The prescription of psychotropic medications or explanations about the use and management of medications
- Combinations of therapeutic approaches to address multiple problems

Substance Abuse Treatment Services

Substance abuse treatment services are designed to prevent, reduce, eliminate, or deter relapse of substance abuse or addictive behaviors and are provided by licensed or certified professionals. ESG funds may only be used for these services to the extent that other appropriate substance abuse treatment services are unavailable or inaccessible within the community. Eligible treatment options include:

- Client intake and assessment
- Outpatient treatment for up to 30 days.

Group and individual counseling and drug testing are eligible costs. Inpatient detoxification and other inpatient drug or alcohol treatment are not eligible costs.

Transportation

Eligible transportation costs include a program participant's travel to and from medical care, employment, childcare, or other eligible essential services facilities. These costs include the following:

- The cost of a program participant's travel on public transportation
- If service workers use their own vehicles, mileage allowance for service workers to visit program participants
- The cost of purchasing or leasing a vehicle for the recipient or sub-recipient in which staff transports program participants and/or staff serving program participants, and the cost of gas, insurance, taxes, and maintenance for the vehicle
- The travel costs of recipient or sub-recipient staff to accompany or assist program participants to use public transportation

Services for Special Populations

ESG funds may be used to provide services for homeless youth, victim services, and services for people living with HIV/AIDS, as long as the costs of providing these services are one of the eligible Emergency Shelter essential services listed above. The term "victim services" refers to services that assist program participants who are victims of domestic violence, dating violence, sexual assault, or stalking, including services offered by rape crisis centers and domestic violence shelters, and other organizations with a documented history of effective work concerning domestic violence, dating violence, sexual assault, or stalking.

RENOVATION (INCLUDES MAJOR REHAB AND CONVERSION)

Eligible costs include:

- Labor
- Materials
- Tools
- Other costs for renovation

SHELTER OPERATIONS

Shelter operations includes the costs of maintenance (including minor or routine repairs), rent, security, fuel, equipment, insurance, utilities, food, furnishings, and supplies necessary for the operation of the emergency shelter. Where no appropriate emergency shelter is available for a homeless family or individual, eligible costs may also include a hotel or motel voucher for that family or individual.

HOMELESS PREVENTION AND RAPID-REHOUSING

Homeless Prevention assistance includes housing relocation and stabilization services and short- and/or medium-term rental assistance necessary to prevent an individual or family from moving into an emergency shelter or another place described in paragraph 1 of the “homeless definition” in 24 CFR 576. The costs of homeless prevention are only eligible to the extent that the assistance is necessary to help the program participant regain stability in the program participants current permanent house or move into other permanent housing and achieve stability in that housing

Rapid Re-Housing assistance includes housing relocation and stabilization services and short- and/or medium-term rental assistance as necessary to help a homeless individual or family move as quickly as possible into permanent housing.

HOUSING RELOCATION AND STABILIZATION SERVICES – FINANCIAL ASSISTANCE COSTS

Subject to the general conditions under the Homelessness Prevention Component (24 CFR 576.103) and the Rapid Re-Housing Assistance Component (24 CFR 576.104), ESG funds may be used to pay housing owners, utility companies, and other third parties for the following costs:

- **Rental Application Fees:** ESG funds may pay for the rental housing application fee that is charged by the owner to all applicants.
- **Security Deposits:** ESG funds may pay for a security deposit that is equal to no more than 2 months’ rent.
- **Last Month’s Rent:** If necessary to obtain housing for a program participant, the last month’s rent may be paid from ESG funds to the owner of that housing at the time the owner is paid the security deposit and the first month’s rent. This assistance must not exceed one month’s rent and must be included in calculating the program participant’s total rental assistance, which cannot exceed 24 months during any 3-year period.
- **Utility Deposits:** ESG funds may pay for a standard utility deposit required by the utility company for all customers for the utilities listed below (under utility payments)
- **Utility Payments:** ESG funds may pay for up to 24 months of utility payments per program participant, per service, including up to 6 months of utility payments in arrears, per service. A partial payment of a utility bill counts as one month. This assistance may only be provided if the program participant or a member of the same household has an account in his or her name with a utility company or proof of responsibility to make utility payments. Eligible utility services are gas, electric, water, and sewage. No program participant shall receive more than 24 months of utility assistance within any 3-year period.
- **Moving Costs:** ESG funds may pay for moving costs, such as truck rental or hiring a moving company. This assistance may include payment of temporary storage fees for up to 3 months, provided that the fees are accrued after the date the program participant begins receiving

housing stabilization services and before the program participant moves into permanent housing. Payment of temporary storage fees in arrears is not eligible.

HOUSING SEARCH AND PLACEMENT SERVICES

Assist participants in locating, obtaining, and retaining suitable permanent housing, including:

- Housing search
- Tenant counseling
- Understanding leases
- Arranging for utilities
- Making moving arrangements
- Assessment of housing barriers, needs and preferences
- Development of an action plan for locating housing
- Outreach to and negotiation with owners
- Assessment of housing for compliance with ESG requirements for habitability, lead-based paint, and rent reasonableness
- Assistance with submitting rental applications

HOUSING STABILITY CASE MANAGEMENT

Assessing, arranging, coordinating, and monitoring the delivery of individualized services to facilitate housing stability for a program participant who resides in permanent housing or to assist a program participant in overcoming immediate barriers to obtaining housing by, for example:

- Conducting the initial VI-SPDAT or F-VI-SPDAT assessment, including verifying and documenting eligibility
- Using the Coordinated Entry System (NMCES)
- Counseling
- Developing, securing, and coordinating services
- Obtaining Federal, State, and local benefits
- Monitoring and evaluating program participant progress
- Providing information and referrals to other providers
- Developing an individualized housing and service plan, including planning a path to permanent housing stability
- Conducting re-evaluations

MEDIATION

Mediation between the program participant and the owner or person(s) with whom the program participant is living, provided that the mediation is necessary to prevent the program participant from losing permanent housing in which the program participant currently resides.

CREDIT REPAIR

Credit counseling and other services necessary to assist program participants with critical skills related to household budgeting, managing money, accessing a free personal credit report, and resolving personal credit problems.

SHORT-TERM AND MEDIUM TERM RENTAL ASSISTANCE

Subject to the general conditions in 24 CFR 576.103 and 24 CFR 576.104, the recipient or sub-recipient may provide a program participant with up to 24 months of rental assistance during any 3-year period. This assistance may be short-term rental assistance, medium-term rental assistance, payment of rental arrears, or any combination of this assistance. Rental assistance may be tenant-based or project-based.

- Short-Term Rental Assistance: Short-term rental assistance is assistance for up to 3 months of rent.
- Medium-Term Rental Assistance: Medium-term rental assistance is assistance for more than 3 months but not more than 24 months of rent.
- Rental Arrears: Payment of rental arrears consists of a one-time payment for up to 6 months of rent in arrears, including any late fees on those arrears.

HMIS/OSNIUM

These activities are designed to fund ESG sub-recipients' participation in the HMIS collection and analyses of data on individuals and families who are homeless or at risk of homelessness. This includes data collected by victim service providers through Osnium. Eligible costs include:

- Purchasing or leasing hardware
- Purchasing software or software licenses
- Purchasing or leasing equipment, including telephones, fax machines, and furniture
- Obtaining technical support
- Leasing office space
- Paying costs for electricity, gas, water, phone service, and high-speed data transmission necessary to operate or contribute data to the HMIS
- Paying salaries for staff operating HMIS and/or completing data entry
 - a) Monitoring and reviewing data quality

- b) Completing data analysis
- c) Reporting to the HMIS Lead training staff on using the HMIS or comparable database; and
- d) Implementing and complying with all applicable HMIS requirements
- Paying costs of staff to travel to and attend HUD-sponsored and HUD-approved training

APPENDIX B: HUD DEFINITION OF HOMELESSNESS 24 CFR 576.2

Category 1: Literally Homeless

Individual or family who lacks a fixed, regular, and adequate nighttime residence, meaning:

- Has a primary nighttime residence that is a public or private place not meant for human habitation; or
- Is living in a publicly or privately operated shelter designated to provide temporary living arrangements (including congregate shelters, transitional housing, and hotels and motels paid for by charitable organizations or by federal, state and local government programs); or
- Is exiting an institution where (s)he has resided for 90 days or less and who resided in an emergency shelter or place not meant for human habitation immediately before entering that institution.

Category 2: Imminent Risk of Homelessness

Individual or family who will imminently lose their primary nighttime residence, provided that:

- Residence will be lost within 14 days of the date of application for homeless assistance
- No subsequent residence has been identified; and
- The individual or family lacks the resources or support networks needed to obtain other permanent housing

Category 3: Homeless Under Other Federal Statutes

Unaccompanied youth under 25 years of age, or families with children and youth, who do not otherwise qualify as homeless under this definition, but who:

- Are defined as homeless under the other listed federal statutes;
- Have not had a lease, ownership interest, or occupancy agreement in permanent housing during the 60 days prior to the homeless assistance application;
- Have experienced persistent instability as measured by two moves or more during the preceding 60 days; and
- Can be expected to continue in such status for an extended period of time due to special needs or barriers

Category 4: Fleeing/Attempting to Flee DV

Any individual or family who:

- Is fleeing, or attempting to flee, domestic violence, dating violence, sexual assault, stalking, or human trafficking;
- Has no other residence; and
- Lacks the resources or support networks to obtain other permanent housing

APPENDIX C: HUD DEFINITION OF “AT RISK OF HOMELESSNESS”

Category 1: Individuals and Families

An individual or family who:

- Has an annual income below 30% of the median family income for the area; and
- Does not have sufficient resources or support networks immediately available to prevent them from moving to an emergency shelter or another place defined in Category 1 of the “homeless” definition; and

Meets one or more of the following risk factors:

- Has moved because of economic reasons two or more times during the 60 days immediately preceding the application for assistance; or
- Is living in the home of another because of economic hardship; or
- Has been notified in writing that their right to occupy their current housing or living situation will be terminated within 21 days after the date of application for assistance; or
- Lives in a hotel or motel and the cost is not paid for by charitable organizations or by Federal, State, or local government programs for low-income individuals; or
- Lives in an SRO or efficiency apartment unit in which there reside more than 2 persons or lives in a larger housing unit in which there reside more than one and a half persons per room; or
- Is exiting a publicly funded institution or system of care

Category 2: Unaccompanied Children and Youth

A child or youth who does not qualify as homeless under the homeless definition, but qualifies as homeless under another federal statute.

Category 3: Families with Children and Youth

An unaccompanied youth who does not qualify as homeless under the homeless definition, but qualifies as homeless under section 725(2) of the McKinney-Vento Homeless Assistance Act, and the parent(s) or guardian(s) or that child or youth if living with him or her.

The standards set in this document comply with ESG regulations.

APPENDIX D: ORDER OF PRIORITY FOR OBTAINING EVIDENCE OF HOMELESSNESS

The recordkeeping requirements found in 24 CFR 576.500(a)(b) require sub-recipients to maintain and follow written intake procedures to determine whether potential program participants meet the homeless definition found in 24 CFR 576.2. These procedures must require documentation at intake of the evidence relied upon to establish and verify homeless status. However, lack of third-party documentation must not prevent an individual or family from being immediately admitted to emergency shelter, receiving street outreach services, or being immediately admitted to shelter or receiving services provided by a victim service provider. Records contained in an HMIS or comparable database used by victim service or legal service providers are acceptable evidence of third-party documentation and intake worker observations if the HMIS retains an auditable history of all entries, including the person who entered the data, the date of entry, and the change made; and if the HMIS prevents overrides or changes of the dates on which entries are made.

The procedures that must be followed to establish the order of priority for obtaining evidence of homelessness are as follows:

1. Third-party documentation, including written and source documentation, and HMIS records;
2. Intake worker observations;
3. Certification from individual seeking assistance

For emergency shelters, sub-recipients are required to document eligibility at program entry. HUD recognizes that third-party documentation at the emergency shelter level is not feasible in most cases. For shelters where program participants may stay only one night and must leave in the morning, documentation must be obtained each night. If program participants may stay more than one night, then documentation must be obtained on the first night the household stays in the shelter. Emergency shelters can document homeless status through self-certification by the individual or head of household as the primary method of establishing homeless eligibility. In these instances, one method of meeting this standard would be to require households to complete a sign-in sheet, with a statement at the top informing the individual or head of household that by signing, they certify that they are homeless.

Part L

Appendix L: New Mexico Citizen Participation Plan

I. INTRODUCTION

In 1994, the US Department of Housing and Urban Development (HUD) issued new rules consolidating the planning, application, reporting, and citizen participation processes of four formula grant programs: Community Development Block Grants (CDBG), HOME Investment Partnerships (HOME), Emergency Solutions Grants (ESG) and Housing Opportunities for Persons with AIDS (HOPWA). The new planning process was intended to more comprehensively fulfill three basic goals: to provide decent housing, to provide a suitable living environment and to expand economic opportunities.

The Consolidated Plan involves a three-part planning process required by HUD. It comprises developing a five-year strategic plan, preparing annual action plans and submitting annual performance reports. These three parts are intended to furnish the framework whereby New Mexico can identify its housing, homeless, community, and economic development needs, identify resources (under the above named HUD programs) that will be tapped and actions to be taken to address the needs, as well as look back and evaluate the state's progress toward achieving its strategic goals. Programs and activities range widely from public facilities to housing development, homeless shelters or services and many other actions designed to meet the strategic goals. Completing these documents on time and in a manner that is acceptable to HUD ensures program funding. In addition, HUD guidelines require New Mexico to analyze impediments to fair housing choice, publish the study and report on actions taken to address those impediments. The Analysis of Impediments to Fair Housing Choice demonstrates the state's efforts to affirmatively further fair housing during a period covered by the Consolidated Plan.

The precursor to the Consolidated Plan is the Citizen Participation Plan (CPP). The objectives of the CPP are to ensure that the citizens of New Mexico, particularly persons of low and moderate income, persons living in slum and blight areas, units of local government, housing agencies and other interested parties, are provided with the opportunity to participate in the planning and preparation of the Consolidated Plan, the Annual Action Plan, any amendments to the Consolidated Plan or Annual Action Plan, and the Consolidated Annual Performance and Evaluation Report, as well as the Analysis of Impediments to Fair Housing Choice.

The CPP sets forth general policies and procedures for implementing and carrying out the Consolidated Plan process and the fair housing study's preparation, such as how the Consolidated Plan will be developed, dates and milestones along which the process will proceed and methods for citizens to offer the state assistance and guidance in the formulation of the Plan. Furthermore, the provisions of the CPP fulfill statutory and regulatory requirements for citizen participation specified in HUD's rules for the Consolidated Plan, the HOME program, the CDBG program, the ESG program, the HOPWA program, and the National Housing Trust Fund (HTF) program. In New Mexico, the New Mexico Mortgage Finance Authority (MFA) administers the HOME, ESG, HOPWA, and HTF funds and the Local Government Division, Community Development Bureau within the New Mexico Department of Finance and Administration (DFA) administers the CDBG resources. MFA is the lead agency for developing the Consolidated Plan.

In order to ensure maximum participation in the Consolidated Plan process among all populations and needs groups, and in order to ensure that their issues and concerns are adequately addressed, MFA and DFA will follow the standards set forth in its adopted Citizen Participation Plan during development of

its Consolidated Plan, Action Plan and Annual Performance Report. Those standards of participation will also apply to the Analysis of Impediments to Fair Housing Choice.

II. TYPES OF PARTICIPATION

A. CONSOLIDATED PLAN AND ANNUAL ACTION PLAN

The Consolidated Plan is a five (5) year plan that identifies the needs of low-income persons and areas of the state of New Mexico and sets forth a five (5) year strategy to address those needs, primarily utilizing federal housing and community development funds. The Annual Action Plan identifies the specific needs to be addressed with that funding each year based on the priorities established in the Consolidated Plan's five (5) year strategy.

1. Preparation

In order to identify the needs of low-income persons and areas of the state of New Mexico, priorities must be set in order to decide which of the identified needs should get the highest priority for funding. In order to solicit community input, which is essential to determining these needs and priorities, the state of New Mexico will:

- Create and utilize a survey to obtain community input on the state's housing and community development needs for the Consolidated Plan process.
- Conduct stakeholder interviews for the Consolidated Plan process with local public agencies that assist low-income persons and areas, including MFA and DFA staff and government agencies; as well as with private agencies, including local non-profit service providers and advocates such as health agencies, homeless service providers, non-profit housing developers and social service agencies (including those focusing on services to children, the elderly, persons with disabilities, persons with HIV/AIDS, persons with substance abuse problems, etc.).
- Conduct one (1) or more focus group meetings for the Consolidated Plan process to solicit input on needs and priorities.
- Solicit proposals from local governments for CDBG funded infrastructure projects that meet local community needs based partly on community outreach by applicants for such funding. (Applicants must hold at least two publicly-advertised citizen participation meetings prior to submitting an application to DFA for CDBG infrastructure funds. Public notices must include a print notice published in at least one (1) local newspaper of general circulation or post notices in prominent locations at least ten (10) days prior to the citizen participation meetings.)
- Issue a public notice for a public hearing on the needs of the community to inform the Consolidated Plan and/or Annual Action Plan.
- Develop an assessment of needs in the state of New Mexico as well as a strategic plan to address those needs as part of the Consolidated Plan process.

- Issue a public notice announcing the release of a complete draft of the Consolidated Plan and/or Annual Action Plan, a thirty (30) day review and comment period of the complete draft, and a public hearing to take place during the review and comment period. This second public hearing will be focused on the Strategic Plan and/or the Annual Action Plan.
- Take appropriate actions to encourage the participation of all New Mexico residents, including minorities and non-English speaking persons, as well as persons with disabilities.

2. Adoption

As noted above, the state of New Mexico will provide several opportunities for citizen involvement in the Consolidated Plan process prior to adoption. These include:

- One (1) or more focus group meetings on needs and priorities for the Consolidated Plan process.
- A public notice for the public hearing on the needs of the community to inform the Consolidated Plan and/or Annual Action Plan and a separate public notice announcing the release of a complete draft of the Consolidated Plan and/or Annual Action Plan, a thirty (30) day review and comment period of the complete draft, and a public hearing to take place during the review and comment period. Published notices will be in the Albuquerque Journal, the Santa Fe New Mexican, Las Cruces Sun News and other local newspapers, and on MFA's website (<http://www.housingnm.org/>) and DFA's website (http://nmdfa.state.nm.us/Local_Government.aspx) at least seven (7) days in advance of the hearing. The notice will list the locations where the document(s) will be available for review.
- The Draft Consolidated Plan and/or Draft Annual Action Plan will be available at MFA and DFA offices and on MFA's and DFA's websites. Copies of the documents will be mailed upon request.
- The Draft Consolidated Plan and/or Draft Annual Action Plan will be made accessible to persons with disabilities upon request. In addition, a reasonable number of free copies will be provided to citizens or groups requesting copies of the document(s).
- In preparing the Final Consolidated Plan and/or Annual Action Plan, careful consideration will be given to all comments and views expressed by the public, whether given as verbal testimony at the public hearings or submitted in writing during the review and comment period. The final documents will have a section that presents all comments and explains why any comments were not accepted.
- At the end of the thirty (30) day comment period, the state of New Mexico will consider any comments and finalize the Consolidated Plan and/or Annual Action Plan.

3. Amendments

The Consolidated Plan and Annual Action Plan will be amended whenever there is a change in one (1) of the priorities presented on the HUD-required Priority Table; a change in the use of money to

an activity not mentioned in the final Annual Action Plan; or a change in the purpose, location, scope or beneficiaries of an activity (described more fully later). The public will be notified whenever there is a “substantial” amendment as defined below:

- Changing the priorities contained in the Five (5) Year Strategic Plan of the Consolidated Plan.
- Funding of a goal not described in the Annual Action Plan.
- Any change in the described method of distributing funds in the Annual Action Plan to local governments or nonprofit organizations to carry out activities. Elements of a method of distribution are:
 - Application process;
 - Resource allocation method;
 - Threshold factors
 - Grant size limits; and
 - Criteria selection.

Any changes in federal funding level after the Consolidated Plan's draft comment period has expired and the resulting effect on the distribution of funds will not be considered an amendment or a substantial amendment.

There must be reasonable notice of a proposed substantial amendment so that residents of the affected areas of the state will have an opportunity to review it and comment on it. Notice will be made according to the procedures described herein with the addition of the following procedures specifically for substantial amendments:

- Issue a public notice upon release of the proposed substantial amendment announcing a thirty (30) day review and comment period and a public hearing regarding the proposed substantial amendment after the review and comment period. Published notices will be in the Albuquerque Journal, the Santa Fe New Mexican, Las Cruces Sun News and other local newspapers, and on MFA's website (<http://www.housingnm.org/>) and DFA's website (http://nmdfa.state.nm.us/Local_Government.aspx) at least seven (7) days in advance of the hearings.
- Include a section in the final substantial amendment that presents all comments, plus explanations why any comments were not accepted.

It may be necessary to amend the Consolidated Plan or Annual Action Plan in the event of an emergency such as a natural disaster. These amendments may include funding activities outside of the method of distribution process described in the Annual Action Plan and/or reprogramming funds to meet community development needs that have a particular urgency. Therefore, the state of New Mexico, acting through MFA, may utilize its HOME, HTF, ESG and HOPWA funds to meet an urgent need without the normal public comment period, which is otherwise required for substantial amendments. DFA, through its Community Development Bureau, may administer the CDBG funds for urgent needs in a similar fashion.

To comply with the national objective of meeting community development needs having a particular urgency, an activity will alleviate existing conditions that the state of New Mexico certifies:

- Pose a serious and immediate threat to the health and welfare of the community;
- Are of recent origin or recently became urgent;
- The state and MFA or DFA are unable to finance the activity on its own; or
- Other resources of funding are not available to carry out the activity.

A condition will generally be considered to be of recent origin if it is developed or became critical within 18 months preceding MFA's or DFA's certification.

B. CONSOLIDATED ANNUAL PERFORMANCE REPORT

Every year, the state of New Mexico must submit to HUD a Consolidated Annual Performance and Evaluation Report (CAPER) within ninety (90) days of the close of the program year. In general, the CAPER must describe how funds were actually used and the extent to which these funds were used for activities that benefited low-income people.

- There will be seven (7) days advance public notice of the availability of the CAPER prior to a public hearing.
- There will be a public hearing regarding the CAPER after a fifteen (15) day public review period.
- The final CAPER will have a section that presents all comments, plus explanations why any comments were not accepted.

C. ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE

HUD guidelines require New Mexico to analyze impediments to fair housing choice, publish the study and report on actions taken to address those impediments. The Analysis of Impediments to Fair Housing Choice demonstrates the state's efforts to affirmatively further fair housing during a period covered by the Consolidated Plan. MFA will publish its Analysis of Impediments and reporting on actions to address those impediments to its website at <http://www.housingnm.org/>.

II. PUBLIC NOTICE

A. PUBLIC NOTICE REQUIREMENTS

There shall be advance public notice once any of the following documents are available: the Annual Action Plan or Consolidated Plan, any proposed substantial amendment(s) to the Action Plan or Consolidated Plan and the Consolidated Annual Performance and Evaluation Report (CAPER). Public notice requirements are laid out in the previous section.

B. FORMS OF PUBLIC NOTICE

Staff will ensure adequate advance notice of all public hearings. Adequate notice will include:

- Printing notices in newspapers representative of the state of New Mexico's population and geography at least seven (7) days prior to the public hearings.
- Posting notices on MFA's website (<http://www.housignm.org/>) and DFA's website (http://nmdfa.state.nm.us/Local_Government.aspx).

III. PUBLIC HEARINGS

Public hearings are required by law in order to obtain the public's views and to provide the public with the State's responses to public questions and proposals. Public hearings will be held only after there has been adequate notice as described in the Public Notice part of this Citizen Participation Plan. Public hearings will usually be held at MFA's offices at 344 4th Street SW in Albuquerque and may be held at other locations throughout the state of New Mexico. However, the final approval and adoption of the Annual Action Plan, Consolidated Plan and CAPER will be conducted at MFA's offices. All public hearings must be held at locations that are accessible to people with disabilities and provisions will be made for people with disabilities when requests are made at least five (5) working days prior to a hearing. Translators will also be provided for people who do not speak English when requests are made at least five (5) working days prior to a hearing.

IV. PUBLIC ACCESS TO INFORMATION

As required by law, the state of New Mexico will provide the public with reasonable and timely access to information and records relating to the data or content of the Consolidated Plan, as well as the proposed, actual, and past use of funds covered by this Citizen Participation Plan in addition to the Analysis of Impediments. Staff will also provide reasonable public access to records about any uses of these funds during the previous five (5) years.

Also, as required by law, the state of New Mexico will provide the public with reasonable and timely access to local meetings relating to the proposed or actual use of funds (such as MFA Board meetings).

A. HUD DOCUMENTS

HUD Documents described in this section include:

- The Annual Action Plans;
- The Consolidated Plan;
- The Consolidated Annual Performance Evaluation Report (CAPER);
- Substantial amendments to the Annual Action Plans, the Consolidated Plan, the Consolidated Annual Performance and Evaluation Reports or the Citizen Participation Plan; and
- The Analysis of Impediments to Fair Housing Choice.

B. AVAILABILITY OF HUD DOCUMENTS

In the interest of encouraging public participation, copies of the HUD Documents will be provided to the public at no cost and within one (1) week of a request. These materials will be available in a form accessible to persons with disabilities, when requested.

C. LOCATION OF DOCUMENTS

The HUD Documents will also be available at the following locations during their respective, applicable review periods:

New Mexico Mortgage Finance Authority
344 Fourth St. SW, Albuquerque, NM 87102
Telephone: (505) 843-6880 | TTY: 711

Copies of the final and draft versions of the HUD Documents are also available at MFA offices.

V. COMMENT PROCEDURES

The state of New Mexico will provide a period of at least thirty (30) days to receive comments on the draft Consolidated Plan and on any substantial amendments. The thirty (30) day period may start on the date the document is available to the public. The state of New Mexico must also provide public notice regarding the availability of documents and the dates of the thirty (30) day comment period.

For performance reports, the state of New Mexico will provide at least fifteen (15) days to receive public comments.

The state of New Mexico will consider all comments received, and all comments and responses will be attached to each document.

VI. COMPLAINTS AND GRIEVANCES

Citizens, administering agencies and other interested parties may submit complaints and grievances regarding the programs MFA and DFA administer. Complaints should be in writing, specific in their subject matter, and include facts to support allegations. The following are considered to constitute complaints to which a response is due:

- The administering agency has purportedly violated a provision of this Citizen Participation Plan.
- The administering agency has purportedly violated a provision of federal CDBG, ESG, HOME, HOPWA or HTF program regulations.
- The administering agency, or any of its contractors, has purportedly engaged in questionable practices resulting in waste, fraud or mismanagement of any program funds.

Residents may also present complaints and grievances orally or in writing at the community meetings and/or public hearings. All public comments, including complaints and grievances, made either orally or in writing within the 30-day public comment period, will be included in the final Consolidated Plan or Annual Action Plan. Such complaints or grievances for HOME, HOPWA, HTF or ESG shall be directed

to the Consolidated Plan representative at MFA. Such complaints or grievances regarding CDBG shall be directed to the Bureau Chief by contacting DFA at 505-827-4974 or 505-827-4950. MFA or DFA will respond to all complaints, in writing, within fifteen (15) days.

VII. ACCOMMODATION OF PERSONS WITH SPECIAL NEEDS

The state of New Mexico complies with the Americans with Disabilities Act and will make accommodations for persons with special needs. Public hearings and the review of Consolidated Plan documents will be held at the MFA office, which is accessible to people with disabilities, or another accessible location. Additional provisions will be made for people with disabilities when requests are made at least five (5) working days prior to a hearing. Translators will also be provided for people who do not speak English when requests are made at least five (5) working days prior to a hearing.