

# State of New Mexico

## Public Meeting - Needs Assessment

2025 – 2029 Consolidated Plan &  
Analysis of Impediment to Fair Housing Choice

March 12<sup>th</sup>, 2024



In Partnership with Civitas LLC



# Agenda

- HUD Grant Programs Overview
- Consolidated Plan Process
- Needs Assessment Data Highlights
- Fair Housing Overview
- Community Needs Discussion
- Survey
- Next Steps



An aerial photograph of a city, likely Albuquerque, New Mexico, showing a dense urban area with a mix of residential and commercial buildings. In the foreground, a multi-lane highway runs vertically through the center. The background is dominated by a range of rugged, rocky mountains under a clear, light blue sky. The overall scene is captured from a high vantage point, providing a wide view of the city and its natural surroundings.

# **HUD Grant Programs & Requirements**

# HUD Program History & Primary Objective

- Housing and Community Development Act of 1974, as amended
  - Primary objective is the *development of viable urban communities*
  - Viable communities are achieved by providing the following, principally for persons of low and moderate income:

§ *Decent housing*

§ *Suitable living environment*

§ *Expanded economic opportunities*

## CDBG National Objectives:

1. Benefit to low- and moderate-income (LMI) persons;
2. Aid in the prevention or elimination of slums or blight; and
3. Meet a particular urgency (referred to as urgent need).



# HUD Programs – Eligible Activities

## Community Development Block Grant (CDBG)

- Public Improvements
- Public Facilities
- Rehabilitation
- Economic Development
- Acquisition
- Public Services

## HOME Investment Partnerships Program (HOME)

- Multi-family apartment buildings
- Housing for people with special needs (homeless, developmental disabilities etc.)
- First-time Homebuyer assistance
- Housing Rehabilitation
- Rental Assistance (vouchers)

## Emergency Solutions Grants (ESG)

- Engage homeless individuals & families
- Improve the emergency shelters
- Operate emergency shelters
- Provide essential services to shelter residents
- Rapidly re-house homeless individuals & families
- Homeless prevention efforts

## Housing Opportunities for Persons With AIDS (HOPWA)

- Housing (acquisition; rehabilitation; or new construction of housing units; rental assistance)
- Social services
- Program planning
- Development costs

## Housing Trust Fund (HTF)

- New construction rental housing for 30% AMI

## Recovery Housing Program (RHP)

- Stable, temporary housing for individuals in recovery from a substance use disorder.

# HUD Consolidated Plan Process





# ConPlan - Major Components & Allocation

## Five Major Components

1. Needs Assessment
2. Housing Market Analysis
3. 5-Year Strategic Plan
4. Annual Action Plan
5. Citizen Participation

## HUD 2023 Fund Allocation

| Source | Amount*      |
|--------|--------------|
| CDBG   | \$11,231,021 |
| HOME   | \$5,967,476  |
| ESG    | \$1,208,579  |
| HOPWA  | \$727,392    |
| HTF    | \$1,268,811  |

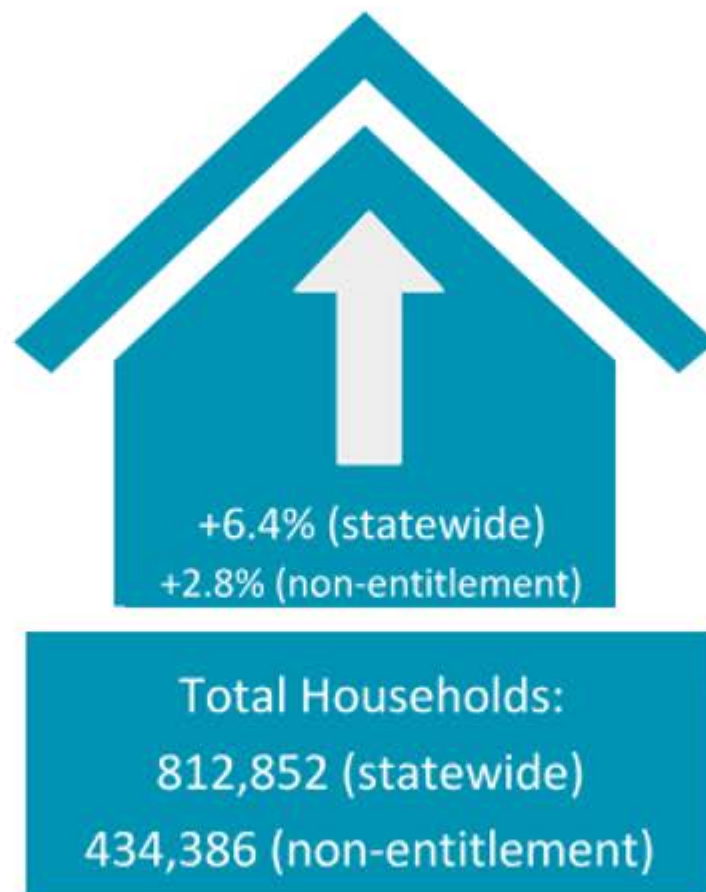
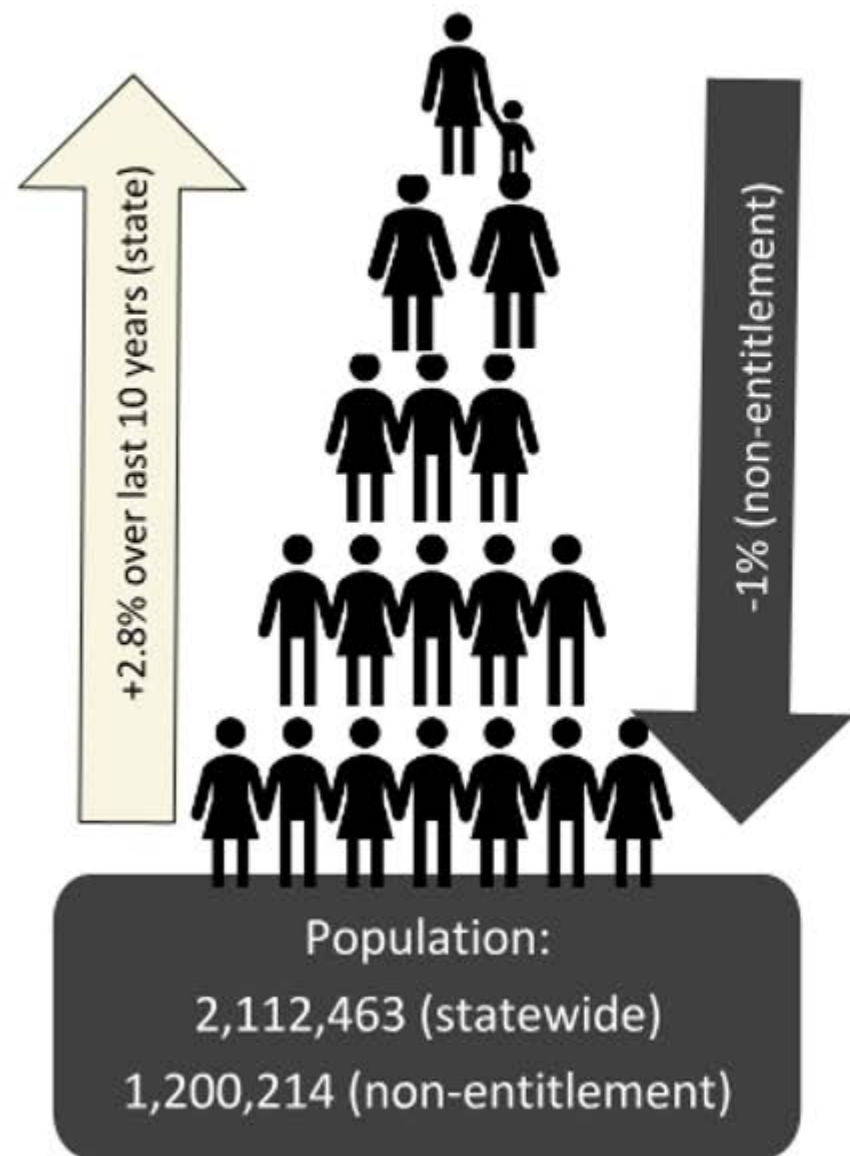
*\*Previous allocation used as estimate;  
2025 Allocations TBD*

# Data Highlights

An aerial photograph of a city, likely Las Vegas, with a prominent mountain range in the background. The city is densely packed with buildings and is surrounded by a mix of urban and undeveloped land. A major highway runs through the center of the city, leading towards the mountains. The sky is clear and blue, and the overall scene is captured from a high vantage point.



# Statewide Population Highlights



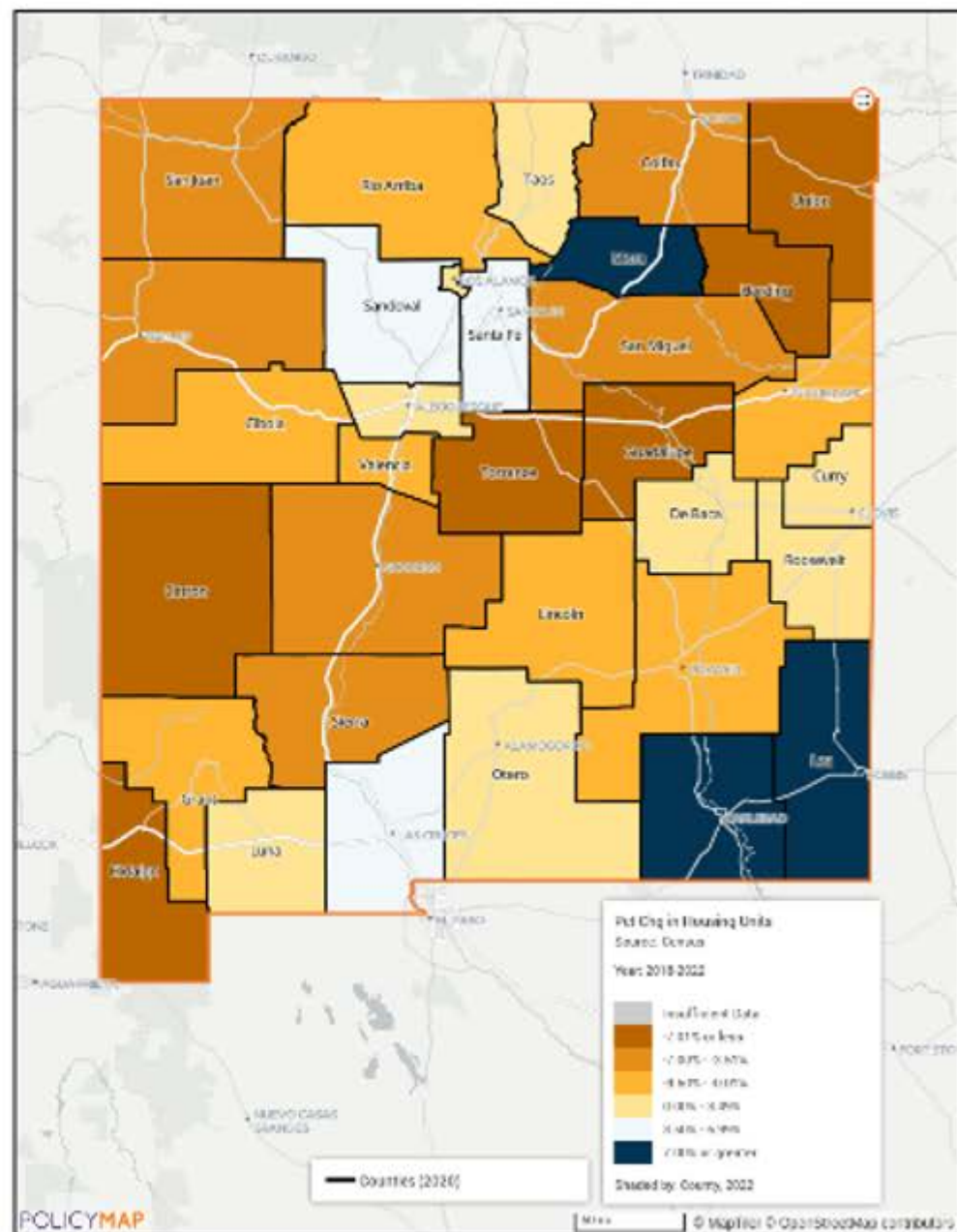
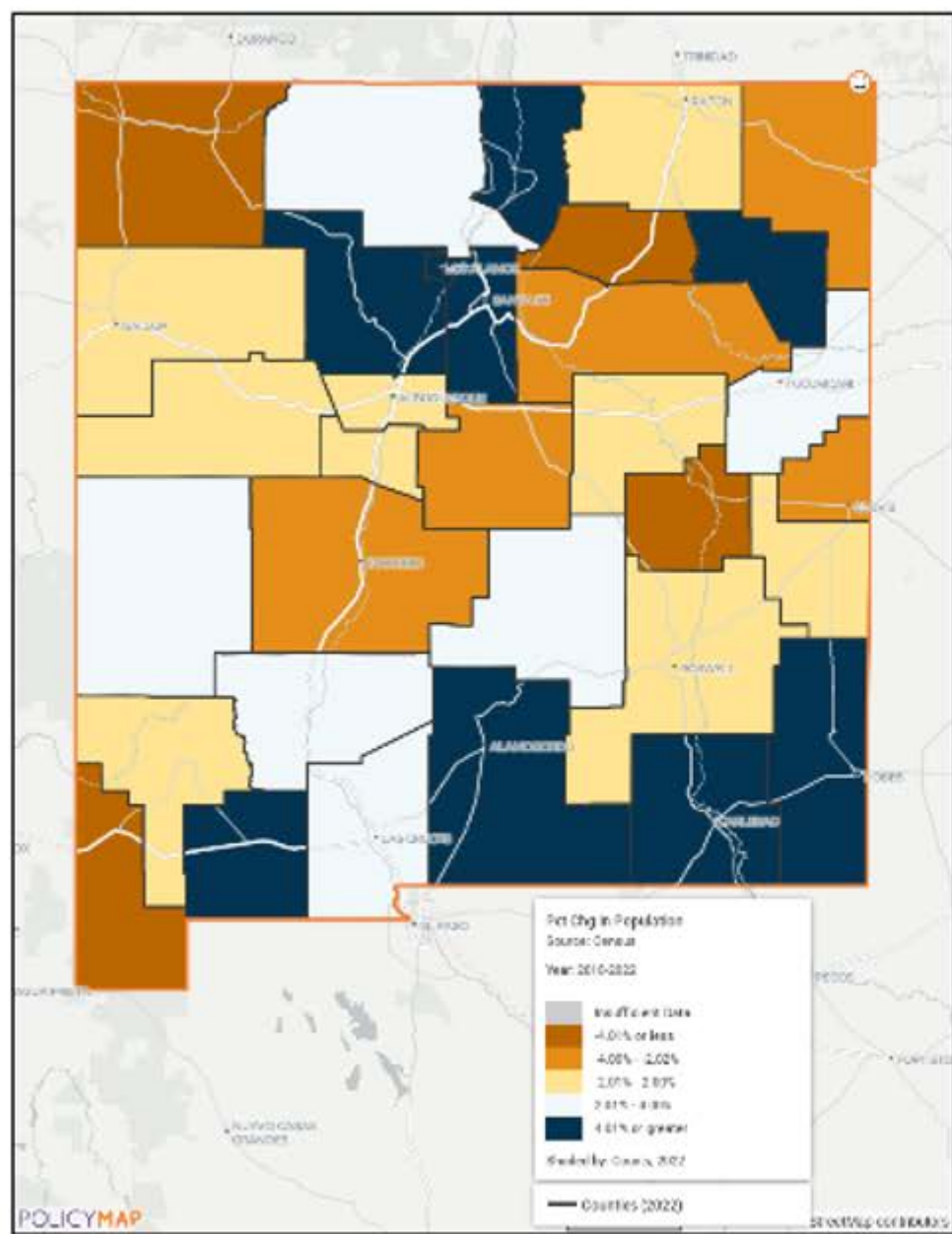
## Average Housing Cost

| Statewide<br>(non-entitlement) | Base Year: 2012 | Most Recent Year:<br>2022 | % Change |
|--------------------------------|-----------------|---------------------------|----------|
| Median Home Value              | \$153,953       | \$212,404                 | +38.0%   |
| Median Contract Rent           | \$587           | \$779                     | +32.8%   |
| Median Income                  | \$46,571        | \$62,247                  | +33.7%   |

| Albuquerque          | Base Year: 2012 | Most Recent Year:<br>2022 | % Change |
|----------------------|-----------------|---------------------------|----------|
| Median Home Value    | \$190,300       | \$246,000                 | +29%     |
| Median Contract Rent | \$666           | \$898                     | +35%     |
| Median Income        | \$47,399        | \$61,503                  | +30%     |

| Las Cruces           | Base Year: 2012 | Most Recent Year:<br>2022 | % Change |
|----------------------|-----------------|---------------------------|----------|
| Median Home Value    | \$154,000       | \$197,200                 | +28%     |
| Median Contract Rent | \$597           | \$777                     | +30%     |
| Median Income        | \$40,318        | \$51,013                  | +27%     |

| Santa Fe             | Base Year: 2012 | Most Recent Year:<br>2022 | % Change |
|----------------------|-----------------|---------------------------|----------|
| Median Home Value    | \$297,100       | \$370,600                 | +25%     |
| Median Contract Rent | \$810           | \$1,200                   | +48%     |
| Median Income        | \$50,446        | \$67,663                  | +34%     |

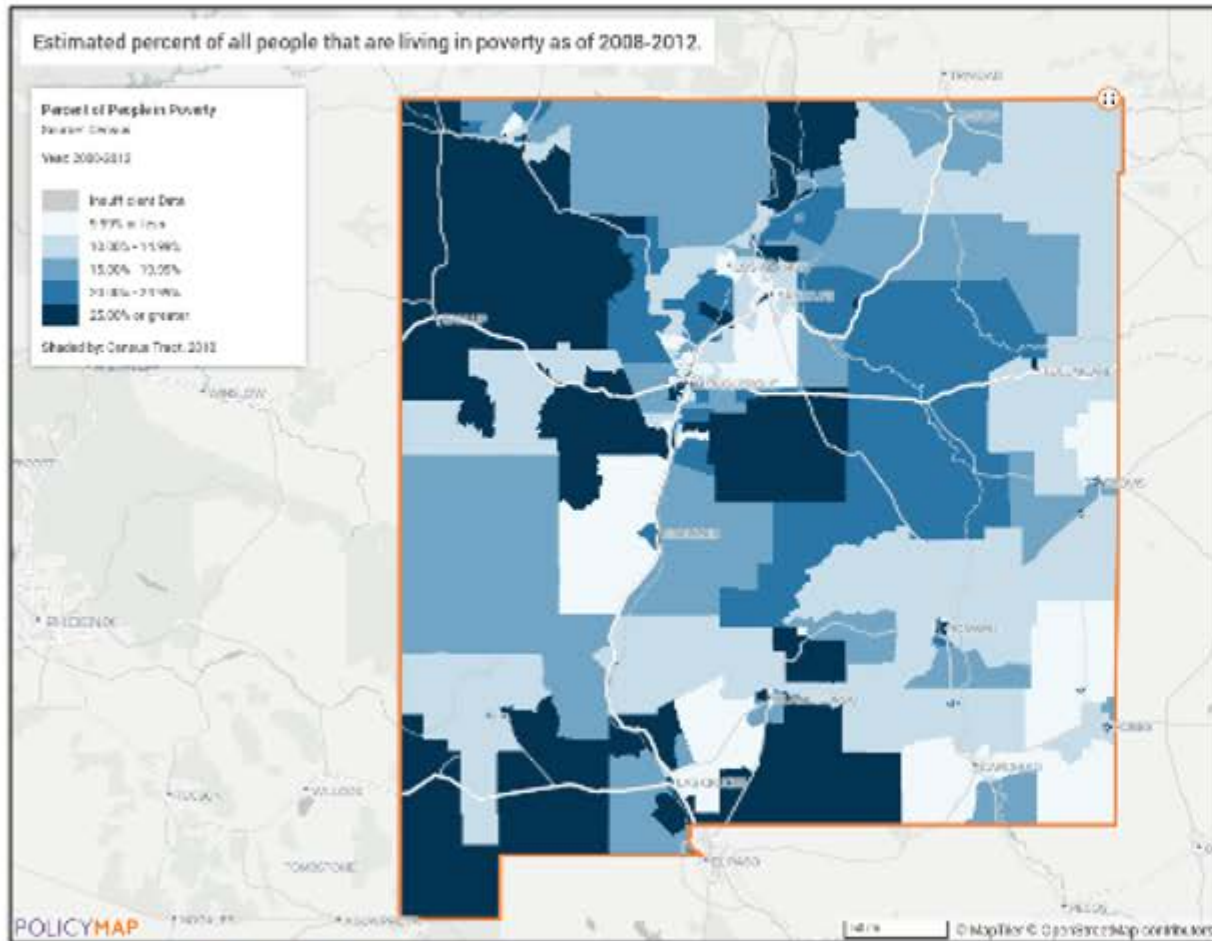




# Poverty Rate Estimates

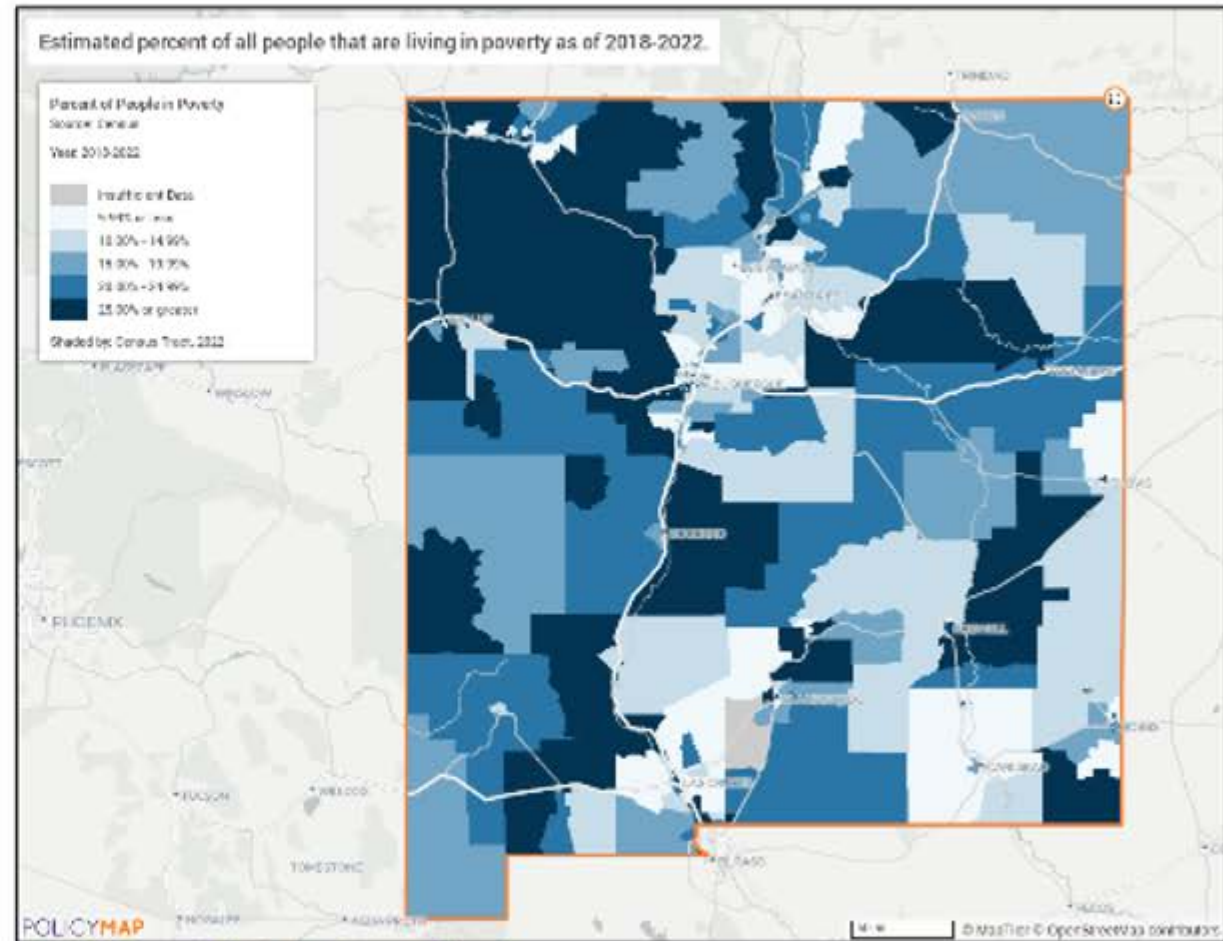
Statewide: 17.6%

United States: 12.6%



2012 Poverty Rate by Census Tract

Source: 2018-2022 ACS via PolicyMap



2022 Poverty Rate by Census Tract

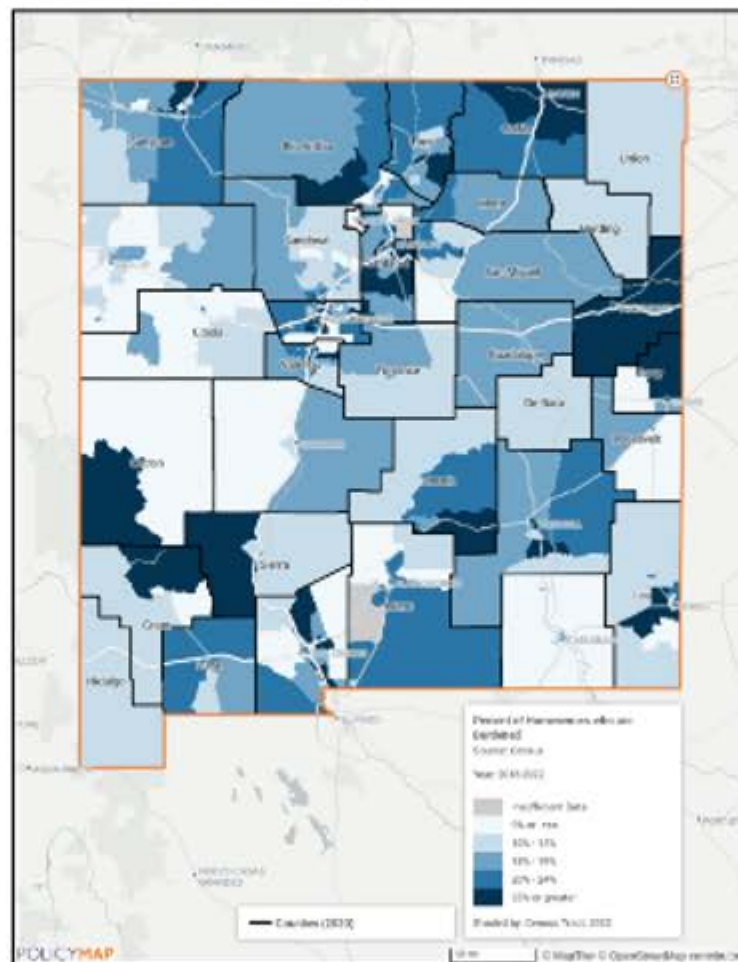
Source: 2018-2022 ACS via PolicyMap

# Housing Cost Burden

- Median Home Value: **38% increase** in last decade (statewide)
- Median Rent Contract **increased 32%**
- **13.7%** cost burdened households
  - 10.7% homeowner; 20.2% renters
- **12.5%** severe cost burdened households
  - 8.6% homeowner; 20.9% renters

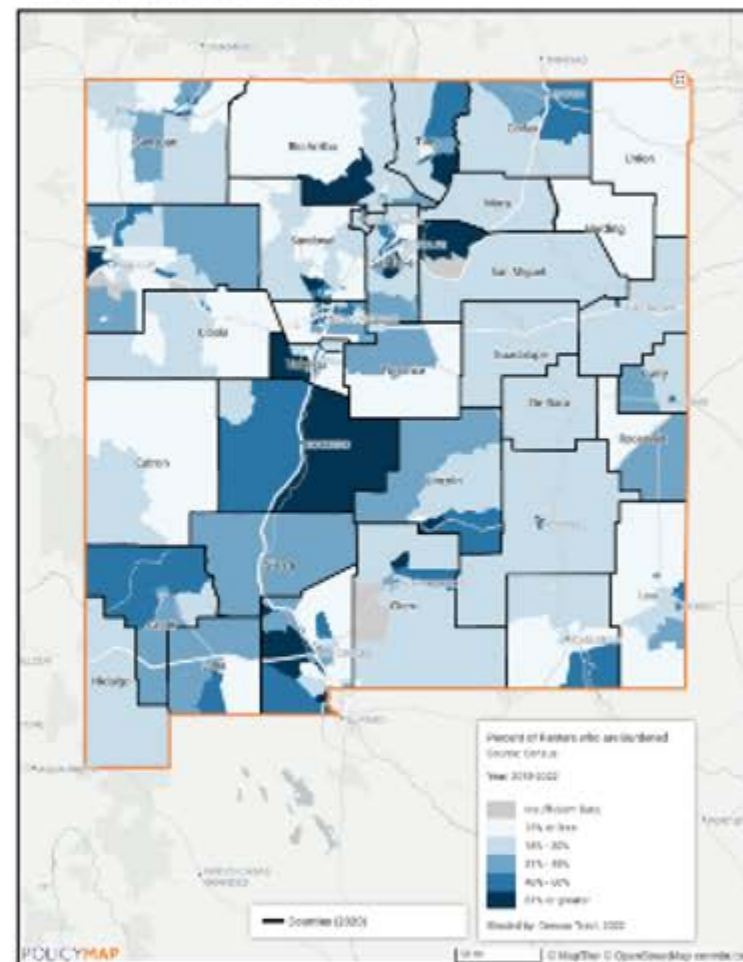
## Cost Burdened Homeowners

Source: 2018-2022 ACS via PolicyMap



## Cost Burdened Renters

Source: 2018-2022 ACS via PolicyMap



Cost Burdened: Spending 30% - 50% of income on housing expenses

Severe Cost Burdened: Spending over 50% of income on housing



An aerial photograph of a city, likely Phoenix, Arizona, with a multi-lane highway running through the center. The city is densely packed with buildings and houses. In the background, a range of rugged, brown mountains stretches across the horizon under a clear sky. The text "Impediments to Fair Housing" is overlaid in the center of the image.

# **Impediments to Fair Housing**



# Rights to Fair Housing



- Fair Housing Act (42 U.S.C. § 3601 et seq) mandates:
  - To **prohibit discrimination** in housing related-transactions; and
  - To promote integrated housing patterns through a requirement that the federal government administer programs and activities in a manner that ***affirmatively furthers fair housing***



FHA prohibits discrimination based on:

**Race**

**Color**

**Familial Status**

**Religion**

**National Origin**

**Sex (Including Gender Identity)**

**Disability**

# Fair Housing Choice

- Emphasis on *choice and equitable opportunities*
- People can live where they choose within their economic means, without unlawful discrimination
- Ability to choose accessible, quality, decent, safe, secure housing

## Who must comply:

- Landlords
- Property Managers
- Real Estate Agents
- Lenders
- Insurance Companies
- Homeowner Associations
- Condo Boards



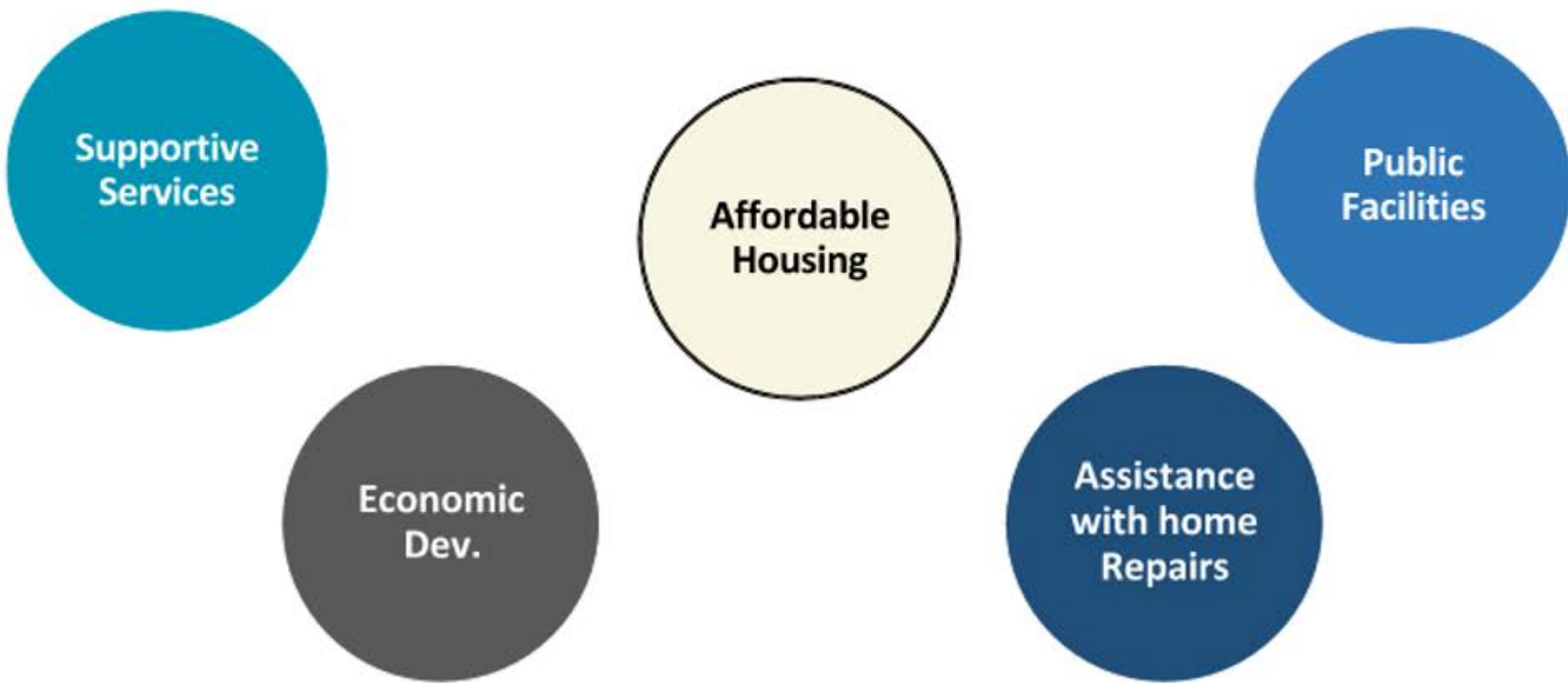


# Community Input

An aerial photograph of a city, likely Las Vegas, with a prominent mountain range in the background. The city is densely packed with buildings, and a major highway runs through the center. The mountains are rugged and rocky, with some snow or light-colored rock visible on their peaks. The sky is clear and blue.



# How do you prioritize these *community needs?*



# What are the *major housing issues*?

Lack of  
Available  
Units

Rental Costs

Lack of  
Affordability

Cost of  
repairs

Location  
(proximity to  
job, school,  
shopping)

Mismatch of  
housing  
type/size  
with needs

# What are the primary drivers preventing *fair housing*?

Racial or ethnic discrimination?

Age or Disability discrimination?

Source of Income?

Lack of housing options?

Lack of housing stock?

Poor access to amenities?

Unsafe housing choices?

Lack of Affordability?

Lack of income?

Lack of down payment?

Prior eviction?

Poor credit?



# Citizen Participation - Community Survey:

Citizens have a voice in addressing community needs:

<https://www.research.net/r/NM-Community-Survey>



## Citizen Participation - Stakeholder Survey:

<https://www.research.net/r/NM-Stakeholder-Survey>





## Next Steps in Planning Process

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- Data gathering and analysis
- Strategic Plan development
- Annual Action plan development
- Public comment
- HUD submission (Upon Allocation Release)
- Program year start date (July 1<sup>st</sup>)

### **New Mexico Mortgage Finance Authority**

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