

SECTION V.

RESIDENT SURVEY FINDINGS

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Resident Survey Findings

This section reports the findings from the resident survey conducted to support the Housing Strategy. It explores residents' current housing situations, housing and affordability challenges, and housing preferences. MFA and Root Policy Research¹, who designed and analyzed the survey, are grateful to the residents who shared their experiences and perspectives by participating in this survey.

The resident survey was available online, in both English and Spanish, and promoted by MFA and its networks. A total of 1,398 New Mexico residents participated.

MFA Launches Resident Housing Survey to Support Statewide Housing Strategy Development

Now through Monday, Feb. 28, the New Mexico Mortgage
12 Finance Authority (MFA) is inviting New Mexico residents to
Jan, complete a short, confidential, housing survey that will help
2022 identify and address housing needs across the state. All
eligible survey takers w

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The Housing New Mexico Advisory Committee and Statewide Housing Strategy

Resident Survey

About the Survey

As part of the development of the Statewide Housing Strategy, MFA is inviting all New Mexicans to complete a resident survey. The survey will help identify and address housing needs across the state. All survey takers who complete the questionnaire are entered into ongoing drawings for the chance to win one of five \$100 gift cards. The survey takes approximately 10 minutes to complete and all responses are kept completely confidential.

[Click here to take the survey in English](#)

Sobre la Encuesta

Como parte del desarrollo de la Estrategia Estatal de Vivienda, MFA está invitando a todos los Nuevo Mexicanos a completar una encuesta para residentes. La encuesta ayudará a identificar y abordar las necesidades de vivienda en todo el estado. Todos los encuestados que completan el cuestionario participan en sorteos continuos para tener la oportunidad de ganar una de las cinco tarjetas de regalo de \$ 100. La encuesta tarda aproximadamente 10 minutos en completarse y todas las respuestas se mantienen completamente confidenciales.

[Haga clic aquí para tomar la encuesta en español](#)

¹ www.rootpolicy.com

Explanation of terms. Throughout this section, several terms are used that require explanation.

- “Precariously housed” includes residents who are currently homeless or living in transitional or temporary/emergency housing. This category may also include residents living temporarily with friends or family to avoid homelessness but are not themselves on the lease or property title. These residents may (or may not) make financial contributions to pay housing costs or contribute to the household in exchange for housing (e.g., childcare, healthcare services).
- “Disability” indicates that the respondent or a member of the respondent’s household has a disability of some type—physical, mental, intellectual, developmental.
- “Children” indicates children under the age 18 live in the household.
- “Single parent” are respondents living with their children only or with their children and other adults but not a spouse/partner.
- “Tenure” in the housing industry means rentership or ownership.
- “Large households” are considered those with five or more persons residing in a respective household.

Sampling note. The survey respondents do not represent a random sample of the state or regions’ population. A true random sample is a sample in which each individual in the population has an equal chance of being selected for the survey. The partnership model used to promote the survey prevents the collection of a true random sample. Important insights and themes can still be gained from the survey results, however, with an understanding of the differences among resident groups and the state overall. Overall, the data provide a rich source of information about the state’s households and their housing needs in the communities where they live.

Demographics. Overall, the survey received a very strong response from residents typically underrepresented in public engagement, including: people of color, renters, precariously housed residents, very low income households, households with children, large households, single parents, and residents with disabilities (Figure V-I).

Compared to the state population, the survey collected more responses from renters (47% v. 32% in the state), from households with income below \$30,000 (41% v. 30%), from Native American residents (13% v. 9%), and from Black/African American residents (6% v. 2%). In terms of household characteristics, the survey collected more responses from households with children (47% v. 29%), single parents (22% v. 10%), residents with a disability (42% v. 16%), and large households (17% v. 9%) than are represented in the state overall.

Figure V-1.
Resident Survey Participants

RESIDENT SURVEY BY THE NUMBERS

1,398 resident survey participants



490 households with children under 18



172 large households



231 single parents

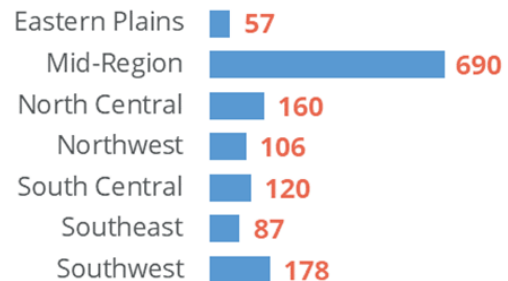


537 households with a member with a disability

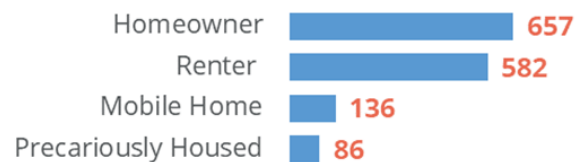


223 households with a member over 65

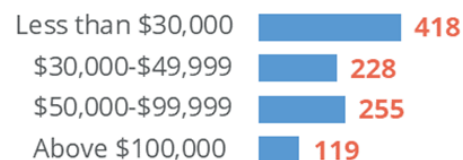
WHERE RESPONDENTS LIVE



HOUSING STATUS



HOUSEHOLD INCOME



IDENTIFIED AS

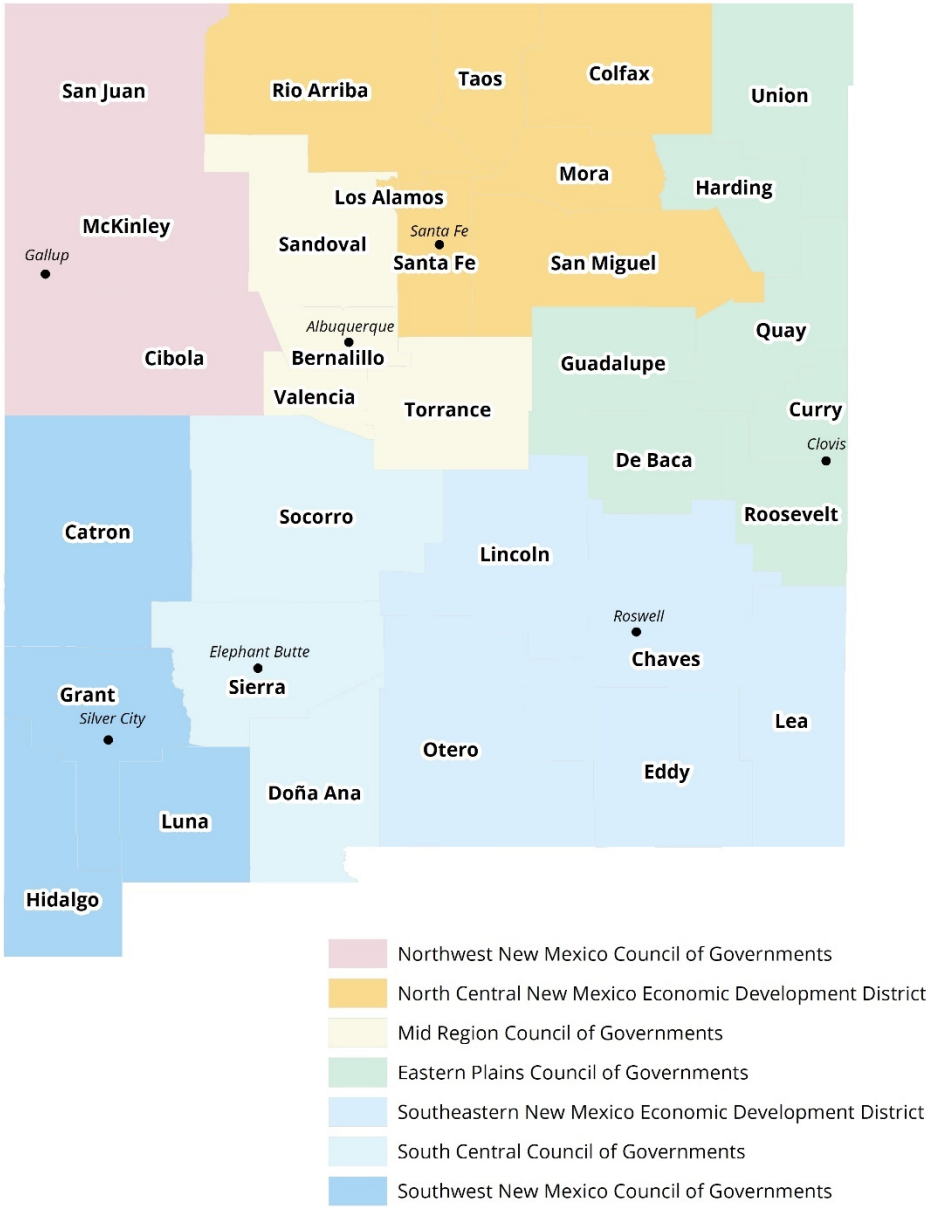


Note: Numbers do not aggregate either due to multiple responses or that respondents chose not to provide a response to all demographic and socioeconomic questions.

Source: Root Policy Research from the 2022 New Mexico Housing Needs Resident Survey.

Geographic distribution. To protect residents' privacy, the geographic analysis is presented at the region level. Regions are grouped following the state's councils of governments/economic development districts. Figure V-2 presents a map with the regions and the counties each region encompasses.

Figure V-2.
New Mexico Regions



Responses by region and demographics are shown in the Figures V-3a and V-3b. As expected, given that 45% of households in New Mexico live in the Mid-region, 49% of survey participants were from the Mid-region.

Figure V-3a.
Survey Respondent Profile by Region and Selected Characteristics

	State	Eastern Plains	Mid-Region	North Central	Northwest	South Central	Southeast	Southwest
Total Responses	1,398	57	690	160	106	120	87	178
Race/Ethnicity								
Native American	131	2	47	16	53	7	1	5
Black/African American	57	4	28	11	2	2	7	2
Hispanic	427	21	225	44	7	53	25	55
Non-Hispanic White	384	13	187	44	11	30	26	73
Tenure								
Homeowner	657	28	306	68	38	62	48	107
Renter	582	21	315	71	50	50	29	46
Mobile Home	136	7	32	23	15	21	7	31
Precariously Housed	86	1	36	12	10	4	3	20
Income								
Less than \$30,000	418	14	217	45	30	39	27	46
\$30,000-\$49,999	228	7	94	31	23	23	15	35
\$50,000-\$99,999	255	18	121	27	14	19	11	45
Above \$100,000	119	5	68	12	3	10	6	15
Household Characteristics								
Children under 18	490	26	227	48	49	42	36	62
Large households	172	6	77	13	28	15	13	20
Single Parent	231	11	112	23	25	22	17	21
Disability	537	19	264	63	40	43	36	72
Older Adults (age 65+)	223	16	89	21	13	21	17	46

Note: Numbers do not aggregate either due to multiple responses or that respondents chose not to provide a response to all demographic and socioeconomic questions.

Source: Root Policy Research from the 2022 New Mexico Housing Needs Resident Survey.

Figure V-3b.
Survey Respondent Profile by Region and Selected Characteristics

	State	Eastern Plains	Mid-Region	North Central	Northwest	South Central	Southeast	Southwest
Total Responses	1,398	4%	49%	11%	8%	9%	6%	13%
Race/Ethnicity								
Native American	131	2%	36%	12%	40%	5%	1%	4%
Black/African American	57	7%	49%	19%	4%	4%	12%	4%
Hispanic	427	5%	53%	10%	2%	12%	6%	13%
Non-Hispanic White	384	3%	49%	11%	3%	8%	7%	19%
Tenure								
Homeowner	657	4%	47%	10%	6%	9%	7%	16%
Renter	582	4%	54%	12%	9%	9%	5%	8%
Mobile Home	136	5%	24%	17%	11%	15%	5%	23%
Precariously Housed	86	1%	42%	14%	12%	5%	3%	23%
Income								
Less than \$30,000	418	3%	52%	11%	7%	9%	6%	11%
\$30,000-\$49,999	228	3%	41%	14%	10%	10%	7%	15%
\$50,000-\$99,999	255	7%	47%	11%	5%	7%	4%	18%
Above \$100,000	119	4%	57%	10%	3%	8%	5%	13%
Household Characteristics								
Children under 18	490	5%	46%	10%	10%	9%	7%	13%
Large households	172	3%	45%	8%	16%	9%	8%	12%
Single Parent	231	5%	48%	10%	11%	10%	7%	9%
Disability	537	4%	49%	12%	7%	8%	7%	13%
Older Adults (age 65+)	223	7%	40%	9%	6%	9%	8%	21%

Note: Numbers do not aggregate either due to multiple responses or that respondents chose not to provide a response to all demographic and socioeconomic questions.

Source: Root Policy Research from the 2022 New Mexico Housing Needs Resident Survey.

Primary Findings

Primary findings from residents' perspectives and experiences include:

Housing challenges

- **One in five (20%) respondents indicated they are “doubling up” with friends or family members due to lack of housing that meets their needs.** Black/African American respondents are the most likely to be doubled up, and they have over twice the rate of doubling up as the state.
 - The top reason residents are doubled up is because they cannot afford monthly rent costs (20%), although the COVID-19 pandemic also had a destabilizing impact on residents. 14% of those doubled up indicated the reason was due to difficulties associated with the COVID-19 crisis, and 13% indicated they lost their home due to COVID-19 layoffs and circumstances.
- **Around one in five (22%) of respondents indicated their home is in fair/poor condition.** This share is particularly high among residents in mobile homes—almost 40% of mobile home occupants deem their home to be in fair/poor condition. In addition, over 30% of respondents from the Northwest region, of households with income below \$30,000, large households, and single parents deem their home to be in fair/poor condition. The most common needed repair is related to weatherization.
- **In the state overall, over one fourth (27%) of respondents indicated they had to skip payments on some bills to pay for housing costs due to the COVID-19 crisis, and around one fifth indicated they had to take on debt to pay for housing costs (21%), and/or pay less than the minimum amount due on some bills (21%).**
 - These impacts were higher among residents in the Northwest, South Central, and Southeast regions, as well as for Native Americans, renters, mobile home residents, and residents with income below \$50,000, households with children, large households, and single parents.
- **The vast majority of housing voucher holders (79%) describe their experience trying to find a landlord to accept their voucher as “somewhat difficult” (48%) or “very difficult” (31%).** Most residents attribute their difficulty using a voucher to the voucher not being enough to cover the rent for places they want to live in (57%).
- **Among residents who indicated they or someone in their household has a disability, 25% indicated the place where they live does not meet the needs of their household member with a disability.** The top improvement needed was supportive services to help maintain housing, including paying rent on time, completing paperwork, submitting documents, finding, and applying for resources, etc.

Improving housing stability

- Respondents shared their perspectives on types of assistance that would improve their housing security and/or stability. **Around one in four respondents indicated they would benefit from help paying rent each month (26%),** followed by “help me with a down payment/purchase for a home” (20%), and “give me money to make critical repairs to my home” (20%).
 - Those who indicated they would benefit the most from rent payment assistance include households with income below \$30,000 (44%), single parents (40%), precariously housed residents (37%), households with a member with a disability (35%), and mobile home residents (34%).
 - Those who indicated they would benefit the most from down payment assistance include renters (36%), Black/African American residents (32%), and Native American residents (31%).
 - Those who indicated they would benefit the most from money to make critical repairs include residents in the Northwest region (30%), residents in the Southeast region (29%), and homeowners (29%).

Displacement experience:

- **Over one in four (27%) respondents experienced displacement in the past five years.** The main reason for displacement was “I was behind on rent.” Compared to the state:
 - **Black/African Americans had the highest rate of displacement (60%)** among racial groups, followed by Native Americans (31%).
 - Among the different regions, residents from the North Central region had the highest rate of displacement (37%), followed by the Southeast (33%) and the Eastern plains (31%) regions.
 - Renters (41%), precariously housed residents (38%), and mobile home residents (35%) had a higher rate of displacement compared to the state.
 - Over one in three households with income below \$30,000 have experienced displacement (36%).
 - Among different household characteristics, single parents (38%), households with a disability (37%), and households with children (32%) experienced higher rates of displacement.
- Of those who have experienced displacement and indicated they had a job, **around one in four indicated they lost their job as a result of the move (25%),** or indicated they had to change their job as a result of the move (26%). These data suggest that improving housing stability is key to promoting employment stability.

- Mobile home residents (40%), households with income below \$30,000 (36%), and households with a disability (31%) were the most likely to have lost their job as a result of the move.
- **The majority (57%) of those displaced with children indicated their children had to change school as a result of the move.** Compared to the state overall:
 - Children in Black/African American households (74%), Non-Hispanic White households (72%), households with income between \$50,000 and \$99,999 (69%), and large households (69%) were more likely to had to change school as a result of the move.

Future housing preferences

- Almost half (45%) of survey respondents plan to move within the next 5 years. The top reason for the move is because they rent and would like to own (23%).
- **Around 4 in 5 (78%) renters aspire to be homeowners within the next five years, but many are unsure they will be able to do so (54%).** In the state overall, top barriers to homeownership include:
 - Around one in three of those who would like to buy (32%) indicated down payment was a top barrier to homeownership,
 - Over one in four (27%) indicated a top barrier was bad credit/low credit score, and
 - One in four (25%) indicated having too much debt to qualify for a mortgage.

Housing Challenges

This section presents results on housing challenges among New Mexico residents. It presents results to questions regarding lack of housing, housing condition and need for repairs, housing costs, and the impacts of the COVID-19 pandemic. In addition, it looks at housing challenges among housing voucher holders, residents with disabilities, and residents experiencing homelessness.

Doubled up. Overall, 20% of respondents indicated they currently live with friends or family members due to lack of housing that meets their needs—colloquially called “doubling up.” Similarly, 25% of respondents indicated friends or relatives live with them due to lack of housing.

As shown in Figures V-4 and V-5, significant variation in this share is present by, race, tenure, income, and region.

- The Northwest, North Central, Eastern Plains, and Southeast regions exhibit higher shares of doubling-up, compared to the Mid, South Central, and Southwest regions. Differences are slightly more pronounced for the North Central and Northwest regions.
- Black/African American respondents are the most likely to be doubled up, they have around twice the rate of doubling up as the state. Native American residents are also more likely to be doubled up, although the difference compared to the state is less pronounced.
- In terms of tenure, precariously housed residents are the most likely to be doubled up, and homeowners are the least likely. Mobile home residents are more likely than residents overall to be doubled up.
- As expected, lower income residents are more likely to be doubled up and the incidence decreases as income increases.
- The residents who most commonly live with friends or family members due to lack of housing that meets their needs are those with disabilities and older adults.
- Residents who are most likely to accommodate friends and family because they cannot afford housing are older adults.

Figure V-4.
Do you currently live with family or friends or others not as part of a lease due to lack of housing that meets your needs? (“doubled up”) % Yes

Note:
n=1,337.

Source:
Root Policy Research from the 2022
New Mexico Housing Needs Resident
Survey.

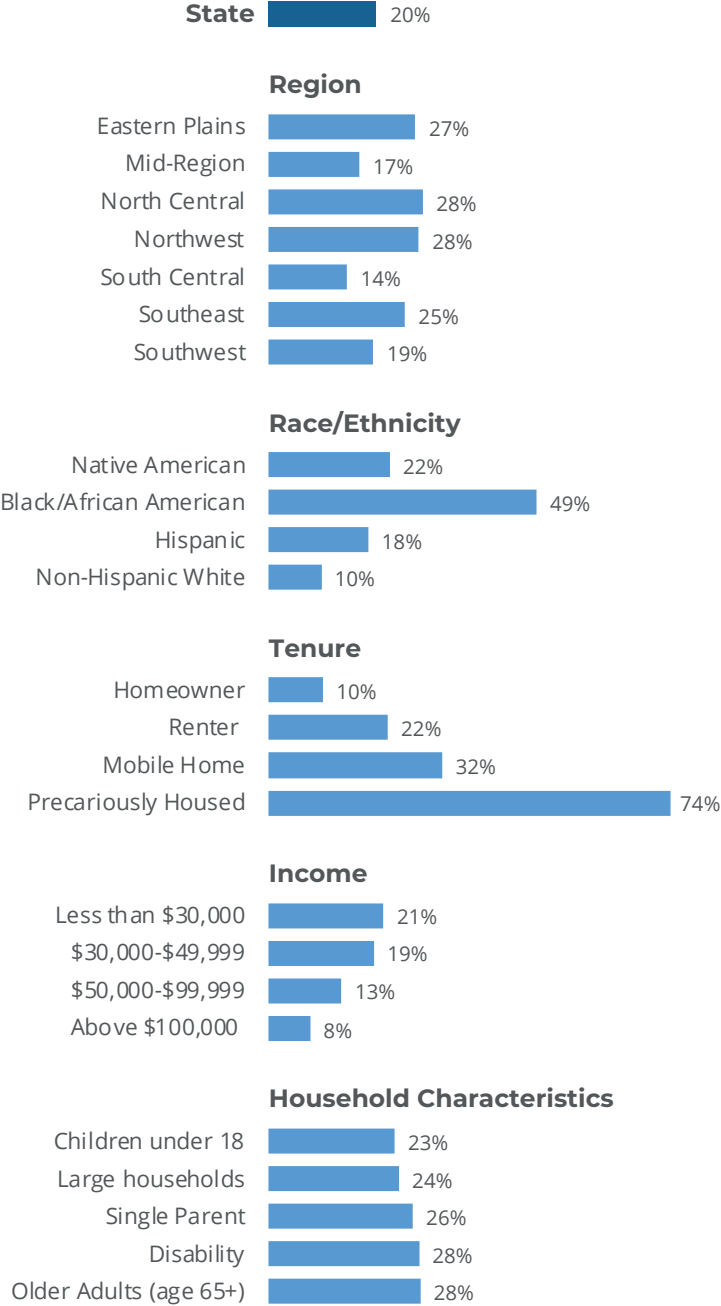


Figure V-5.
Do any of your
friends/relatives live
with you due to lack of
housing that meets
their needs?

Note:
n=1,320.

Source:
Root Policy Research from the 2022 New Mexico Housing Needs Resident Survey.

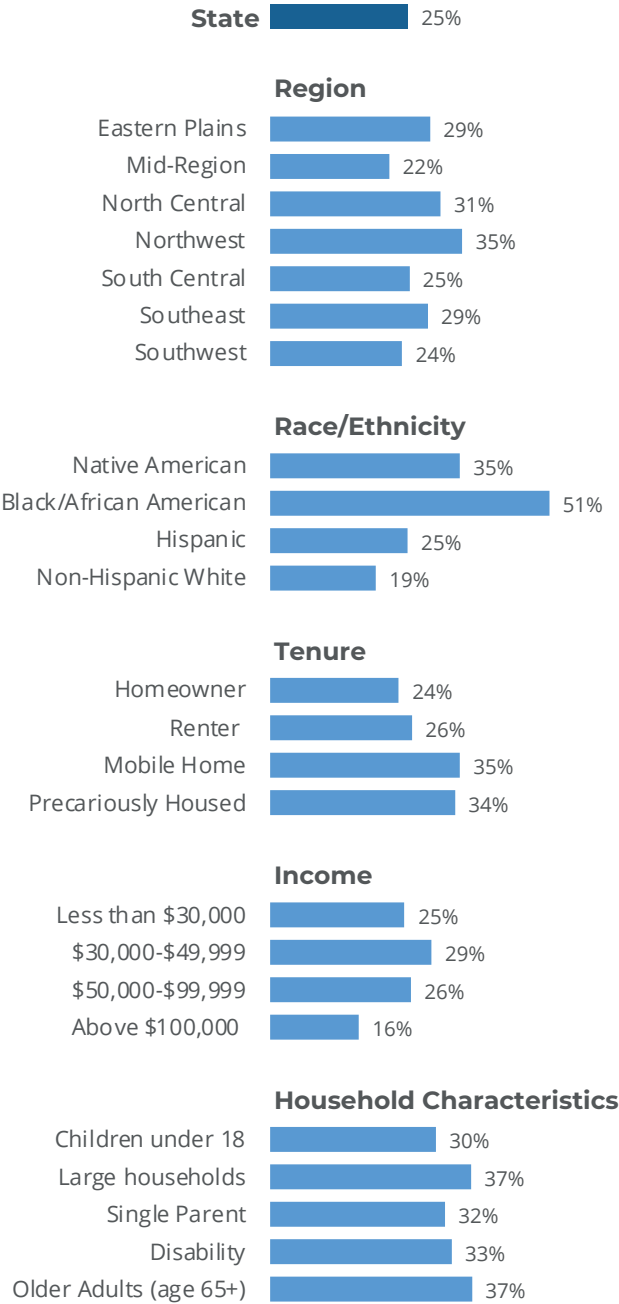
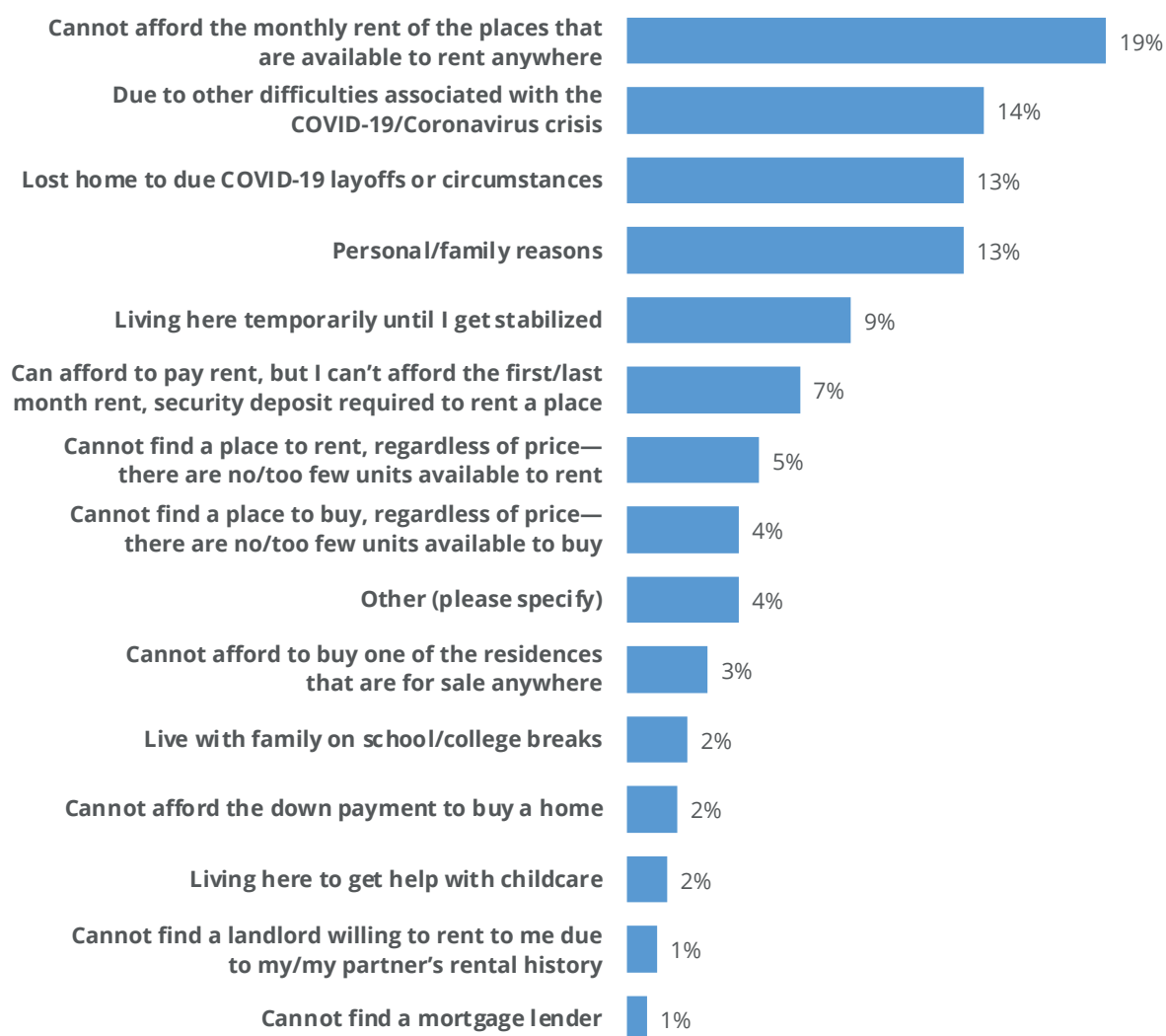


Figure V-6 shows the primary reasons residents are doubled up. The top reason was that residents cannot afford monthly rent costs (20%). The COVID-19 pandemic also had a destabilizing impact on residents, 14% of those doubled up indicated the reason was difficulties associated with the COVID-19 crisis, and 13% indicated they lost their home due to COVID-19 layoffs and circumstances. There is not a significant variance in the ranking of reasons by region or household characteristics.

Figure V-6.

What is the primary reason you live with relatives/friends?



Note: n=252.

Source: Root Policy Research from the 2022 New Mexico Housing Needs Resident Survey.

Housing condition. Figure V-7 shows the percent of respondents who rated the condition of their home as fair or poor. Overall, 22% of respondents indicated their home is in fair/poor condition.

- One in three respondents in the northwest region (33%) deem their home to be in fair/poor condition, this compares to around one in five in the state overall.
- Native American (26%) and Hispanic (25%) respondents are more likely to deem their home to be in fair/poor condition than Black/African American (19%) and non-Hispanic White (18%) respondents.
- Almost 40% of mobile home occupants deem their home to be in fair/poor condition, this is the highest among housing types. Precariously housed respondents are also more likely to deem their home to be in fair/poor condition (32%).
- One in three respondents with income below \$30,000 (33%) indicated their home is in fair/poor condition, this incidence decreases as income increases.
- Around a third of large households (30%), single parents (31%), and households with a disability (29%) indicated their home is in fair/poor condition, while older adults are less likely to deem their home to be in fair/poor condition compared to the state (19% v. 22%).

Figure V-7.
How would you rate the
condition of your home?
(% Fair/Poor)

Note:
n=1,311.

Source:
Root Policy Research from the 2022 New
Mexico Housing Needs Resident Survey.

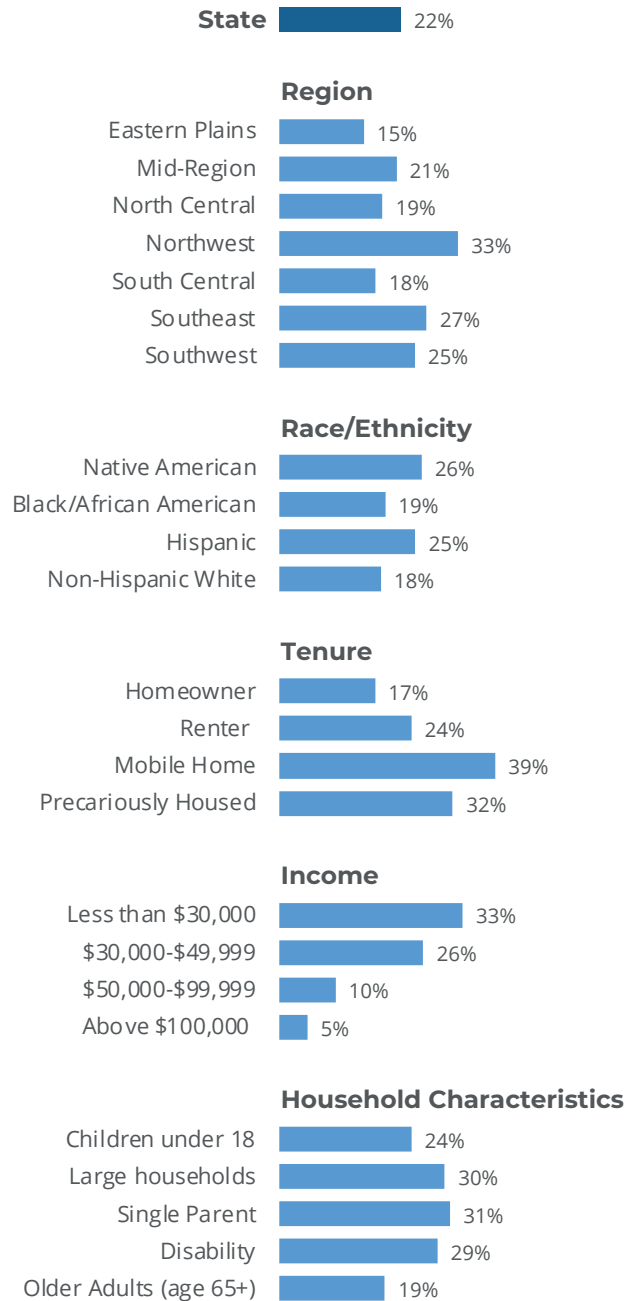
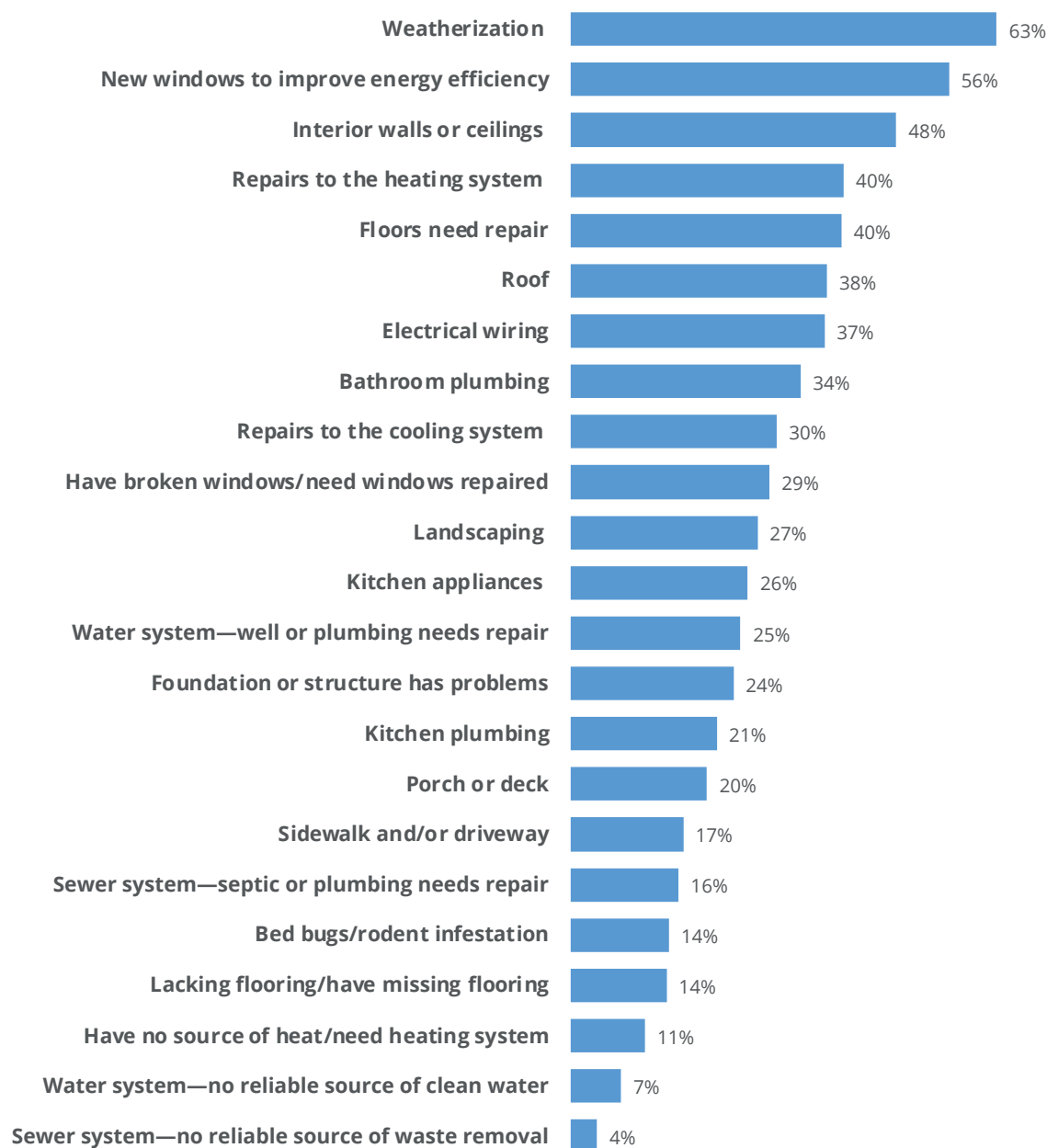


Figure V-8 shows that the most common needed repair is related to weatherization (e.g., insulation, weather stripping, caulking) (63%), followed by new windows to improve energy efficiency (56%). The third most needed repairs are fixes to interior walls or ceilings (e.g., cracks, holes, water damage) at 48%.

Figure V-8.
What are the most important repairs you need?



Note: n=284.

Source: Root Policy Research from the 2022 New Mexico Housing Needs Resident Survey.

In the majority of cases (56%), respondents indicated the repairs have not been made because the resident “can’t afford to make them.” Among renters, 24% indicated “I have asked the landlord and he/she won’t make them” and another 24% indicated “I worry that if I request a repair it will result in a rent increase or eviction.”

Housing costs. Figures V-9 and V-10 compare median housing costs for owners and renters. For owners, utilities and internet costs are fairly similar across regions and household characteristics. Mortgage costs are highest in the Mid-region and the North Central region. Black/African American respondents report higher home costs than other races. HOA/Condo fees are highest among households with income below \$30,000, and households with children.

Figure V-9.
Owner Median Housing Costs by Region and Selected Characteristics

	Mortgage, Insurance, Taxes	HOA/Condo Fees	Utilities	Internet
State	\$950	\$107	\$250	\$80
Region				
Eastern Plains	\$800	-	\$300	\$65
Mid-Region	\$1,079	\$75	\$250	\$80
North Central	\$1,111	-	\$200	\$70
Northwest	\$609	-	\$200	\$100
South Central	\$900	-	\$263	\$80
Southeast	\$800	-	\$300	\$85
Southwest	\$650	-	\$250	\$75
Race/Ethnicity				
Native American	\$700	-	\$200	\$100
Black/African American	\$1,200	-	\$298	\$84
Hispanic	\$950	\$167	\$300	\$75
Non-Hispanic White	\$986	\$87	\$248	\$80
Income				
Less than \$30,000	\$800	\$275	\$235	\$65
\$30,000-\$49,999	\$894	\$155	\$300	\$80
\$50,000-\$99,999	\$1,050	\$60	\$250	\$80
Above \$100,000	\$1,400	\$90	\$250	\$100
Household Characteristics				
Children under 18	\$966	\$200	\$300	\$80
Large households	\$975	\$187	\$300	\$93
Single Parent	\$833	\$100	\$296	\$70
Disability	\$896	\$150	\$250	\$85
Older Adults (age 65+)	\$850	\$175	\$250	\$80

Note: Data not reported for samples under 20.

Source: Root Policy Research from the 2022 New Mexico Housing Needs Resident Survey.

Similarly for renters, utilities and internet costs are fairly similar across regions and household characteristics. Rent costs are highest in the Mid-region and the North Central region and they are also higher among Black/African American residents and large households.

The survey also collected responses on lot rents among mobile home residents; however, too few observations were collected to produce reliable estimates by subpopulation. Overall, the median lot rent reported was \$543. The median lot rent was higher, at \$675, for the Mid region, and \$600 for Hispanic residents. For households with income below \$30,000 the median lot rent was \$450. Households with disabilities and older adults reported median lot rent over \$500.

**Figure V-10.
Renter Median
Housing Costs by
Region and
Selected
Characteristics**

Note:

Data not reported for samples under 20.

Source:

Root Policy Research from the 2022 New Mexico Housing Needs Resident Survey.

	Rent	Lot Rent	Utilities	Internet
State	\$850	\$543	\$218	\$80
Region				
Eastern Plains	\$765	-	\$250	\$63
Mid-Region	\$950	\$675	\$200	\$80
North Central	\$900	-	\$300	\$80
Northwest	\$575	-	\$200	\$83
South Central	\$825	-	\$250	\$80
Southeast	\$800	-	\$300	\$81
Southwest	\$650	-	\$250	\$80
Race/Ethnicity				
Native American	\$671	-	\$200	\$80
Black/African American	\$900	-	\$200	\$100
Hispanic	\$850	\$600	\$240	\$76
Non-Hispanic White	\$950	-	\$205	\$80
Income				
Less than \$30,000	\$710	\$450	\$200	\$65
\$30,000-\$49,999	\$975	-	\$250	\$85
\$50,000-\$99,999	\$1,006	-	\$223	\$90
Above \$100,000	\$1,500	-	\$300	\$98
Household Characteristics				
Children under 18	\$852	\$500	\$250	\$85
Large households	\$950	-	\$300	\$90
Single Parent	\$800	\$313	\$250	\$75
Disability	\$800	\$511	\$250	\$82
Older Adults (age 65+)	\$895	\$550	\$250	\$81

COVID-19 impacts. Survey respondents were asked to select the ways in which the COVID-19 crisis impacted their housing situation. Figures V-11 through V-15 present the list of challenges respondents could select from and compares them across region, race/ethnicity, tenure, income, and selected household characteristics.

These responses allow a way to compare the severity of impacts across the state; impacts for which other types of data do not exist. In this analysis, “above state average”—**shaded in light red or pink**—is defined as the proportion of responses that is **25% higher than the overall state** proportion. “Below state average”—**shown in light blue**

blue— occurs when the proportion of responses is 25% lower than the overall state proportion.

As shown in Figure V-11, residents in Northwest and Southeast regions experienced several housing impacts at a higher rate than the state overall. In the state overall, the top three impacts were skipping payments on some bills (27%), taking on debt to pay for housing costs (21%), and paying less than the minimum amount due on some bills (21%). Notable trends by geographic area include:

- Residents in the Eastern Plains were more likely to indicate they continued to live in housing in poor condition, they picked up more work/another job, and turned their home into a vacation rental.
- Residents in the Mid region were more likely to note other impacts from the pandemic. Among the comments noting other impacts from the pandemic, residents shared that they also had to cut back on spending on other essentials such as food, energy, and clothing. Others noted putting home repairs on hold. Respondents also noted how COVID impacted their employment situation, especially those who suffered long COVID, and how missing payments impacted their credit scores.
- Residents in the North Central region were more likely to have paid their full rent or mortgage late, moved in with family or friends, continued to live in an unsafe family situation, and turned their home into a vacation rental.
- In the Northwest region, residents were more likely to have skipped payment(s) on some bills, have taken on debt to pay housing costs, have paid less than the minimum amount due on some bills, have family/friends moved in, continued to live in housing in poor condition, picked up more work/another job, and continued to live in an unsafe family situation.
- Residents in the South Central region were more likely to, have skipped payment(s) on some bills, have taken on debt to pay housing costs, have paid less than the minimum amount due on some bills, and paid only part of their rent or mortgage payments.
- In the Southeast region, residents were more likely to have skipped payment(s) on some bills, have taken on debt to pay housing costs, have paid less than the minimum amount due on some bills, paid only part of their rent or mortgage payments, paid their full rent or mortgage late, have family/friends moved in, continued to live in housing in poor condition, moved in with family or friends, rented part of their house/a room, and turned their home into a vacation rental.
- Residents in the Southwest region were less likely to have their housing situation impacted by the COVID-19 crisis.

Figure V-11.
COVID-19 Housing Impacts, by Region

25% Above State average
25% Below State average

	State	Eastern Plains	Mid-Region	North Central	Northwest	South Central	Southeast	Southwest
Valid cases	1,200	50	597	129	90	102	73	159
I/we have skipped payment(s) on some bills	27%	20%	27%	26%	42%	35%	37%	11%
I/we have taken on debt to pay housing costs (e.g., credit cards, payday loans, loans from family/friends)	21%	20%	20%	19%	27%	26%	30%	14%
I/we have paid less than the minimum amount due on some bills	21%	12%	22%	17%	32%	27%	29%	10%
I/we paid only part of our rent or mortgage payments	19%	16%	19%	19%	20%	25%	27%	11%
I/we paid our full rent or mortgage late	14%	8%	13%	28%	9%	13%	25%	6%
Family/friends moved in with me/us	12%	4%	13%	11%	16%	12%	15%	8%
I/we continued to live in housing in poor condition	9%	12%	8%	10%	16%	6%	12%	8%
I/we picked up more work/another job	9%	14%	8%	11%	11%	9%	10%	6%
Other (please specify)	8%	4%	11%	5%	10%	8%	5%	4%
I/we moved in with family or friends	6%	4%	6%	11%	7%	3%	11%	5%
I/we continued to live in an unsafe family situation	3%	4%	3%	5%	8%	2%	4%	2%
I/we rented part of our house/a room	3%	2%	3%	2%	2%	3%	5%	2%
I/we turned our home into a vacation rental	1%	2%	1%	4%	0%	0%	4%	0%
My housing situation has not been affected by the COVID-19 crisis	36%	44%	36%	26%	23%	32%	23%	53%

Source: Root Policy Research from the 2022 New Mexico Housing Needs Resident Survey.

Figure V-12 shows impacts by race/ethnicity. Compared to residents in the state overall and to non-Hispanic White households:

- Native American respondents were more likely to have skipped payment(s) on some bills, have paid less than the minimum amount due on some bills, have family/friends moved in, continued to live in housing in poor condition, picked up more work/another job, moved in with family or friends, continued to live in an unsafe family situation, rented part of their house/a room, and turned their home into a vacation rental.
- Black/African American residents were more likely to have paid only part of their rent or mortgage payments, paid their full rent or mortgage late, have family/friends moved in, continued to live in housing in poor condition, moved in with family or friends, continued to live in an unsafe family situation, rented part of their house/a room, turned their home into a vacation rental.
- Hispanic residents were more likely to have paid less than the minimum amount due on some bills, paid only part of their rent or mortgage payments, paid their full rent or mortgage late, and have picked up more work/another job.

Figure V-12.
COVID-19 Housing Impacts, by Race/Ethnicity

25% Above State average
25% Below State average

	State	Native American	Black/ African American	Hispanic	Non-Hispanic White
Valid cases	1,200	131	57	423	382
I/we have skipped payment(s) on some bills	27%	40%	32%	32%	18%
I/we have taken on debt to pay housing costs (e.g., credit cards, payday loans, loans from family/friends)	21%	23%	25%	25%	18%
I/we have paid less than the minimum amount due on some bills	21%	28%	19%	26%	14%
I/we paid only part of our rent or mortgage payments	19%	22%	28%	25%	14%
I/we paid our full rent or mortgage late	14%	15%	26%	18%	8%
Family/friends moved in with me/us	12%	18%	21%	14%	8%
I/we continued to live in housing in poor condition	9%	11%	14%	7%	10%
I/we picked up more work/another job	9%	13%	7%	12%	7%
Other (please specify)	8%	8%	12%	7%	8%
I/we moved in with family or friends	6%	11%	9%	7%	4%
I/we continued to live in an unsafe family situation	3%	5%	9%	3%	2%
I/we rented part of our house/a room	3%	7%	4%	2%	2%
I/we turned our home into a vacation rental	1%	3%	4%	1%	1%
My housing situation has not been affected by the COVID-19 crisis	36%	19%	7%	28%	50%

Source: Root Policy Research from the 2022 New Mexico Housing Needs Resident Survey.

Figure V-13 shows impacts by tenure. Compared to the state and to homeowners:

- Renters were more likely to have taken on debt to pay housing costs and have paid their full rent late.
- Residents living in mobile homes were more likely to have skipped payment(s) on some bills, have paid less than the minimum amount due on some bills, continued to live in housing in poor condition, picked up more work/another job, continued to live in an unsafe family situation, and rented part of their house/a room.

- Precariously housed residents were more likely to have picked up more work/another job, moved in with family or friends, and continued to live in an unsafe family situation.

Figure V-13.
COVID-19 Housing Impacts, by Tenure

		<div> <div></div> 25% Above State average <div></div> 25% Below State average </div>			
	State	Owner	Renter	Mobile Home	Precariously Housed
Valid cases	1,200	578	519	122	71
I/we have skipped payment(s) on some bills	27%	22%	34%	39%	20%
I/we have taken on debt to pay housing costs (e.g., credit cards, payday loans, loans from family/friends)	21%	17%	27%	26%	15%
I/we have paid less than the minimum amount due on some bills	21%	18%	25%	29%	11%
I/we paid only part of our rent or mortgage payments	19%	20%	20%	22%	6%
I/we paid our full rent or mortgage late	14%	11%	18%	17%	4%
Family/friends moved in with me/us	12%	14%	11%	13%	6%
I/we continued to live in housing in poor condition	9%	8%	10%	17%	8%
I/we picked up more work/another job	9%	7%	10%	13%	14%
Other (please specify)	8%	7%	9%	6%	8%
I/we moved in with family or friends	6%	3%	6%	7%	34%
I/we continued to live in an unsafe family situation	3%	2%	4%	5%	4%
I/we rented part of our house/a room	3%	3%	3%	3%	0%
I/we turned our home into a vacation rental	1%	1%	1%	1%	0%
My housing situation has not been affected by the COVID-19 crisis	36%	47%	25%	22%	27%

Source: Root Policy Research from the 2022 New Mexico Housing Needs Resident Survey.

Figure V-14 shows the impacts by income. As expected, households with income below \$50,000 were more like to experience adverse impacts.

Households with income below \$30,000 were more likely to have skipped payment(s) on some bills, have taken on debt to pay housing costs, have paid less than the minimum amount due on some bills, paid only part of their rent or mortgage payments, paid their

full rent or mortgage late, continued to live in housing in poor condition, moved in with family or friends, and rented part of their house/a room.

Conversely, certain households reported benefitting from the pandemic—e.g., households with income above \$50,000 were twice as likely than others to have turned their home into a vacation rental, although the proportion doing this (just 2%) is very small.

Figure V-14.
COVID-19 Housing Impacts, by Income

		<div> <div>25% Above State average</div> <div>25% Below State average</div> </div>			
	State	Less than \$30,000	\$30,000-\$49,999	\$50,000-\$99,999	Above \$100,000
Valid cases	1,200	416	227	254	117
I/we have skipped payment(s) on some bills	27%	39%	34%	14%	7%
I/we have taken on debt to pay housing costs (e.g., credit cards, payday loans, loans from family/friends)	21%	29%	26%	16%	3%
I/we have paid less than the minimum amount due on some bills	21%	31%	24%	11%	3%
I/we paid only part of our rent or mortgage payments	19%	29%	24%	13%	3%
I/we paid our full rent or mortgage late	14%	19%	17%	9%	3%
Family/friends moved in with me/us	12%	13%	14%	10%	9%
I/we continued to live in housing in poor condition	9%	14%	10%	5%	1%
I/we picked up more work/another job	9%	10%	10%	11%	4%
Other (please specify)	8%	13%	7%	4%	7%
I/we moved in with family or friends	6%	8%	7%	4%	3%
I/we continued to live in an unsafe family situation	3%	4%	4%	3%	1%
I/we rented part of our house/a room	3%	4%	2%	2%	1%
I/we turned our home into a vacation rental	1%	1%	1%	2%	2%
My housing situation has not been affected by the COVID-19 crisis	36%	17%	29%	51%	71%

Source: Root Policy Research from the 2022 New Mexico Housing Needs Resident Survey.

Figure V-15 shows the impacts by household characteristics. Among different households:

- Those with children were more likely to have skipped payment(s) on some bills, have taken on debt to pay housing costs, have paid less than the minimum amount due on some bills, paid only part of their rent or mortgage payments, paid their full rent or mortgage late, have family/friends moved in, and continued to live in an unsafe family situation.
- Large households were more likely to have skipped payment(s) on some bills, have paid less than the minimum amount due on some bills, paid only part of their rent or mortgage payments, paid their full rent or mortgage late, have family/friends moved in, continued to live in housing in poor condition, continued to live in an unsafe family situation, and rented part of their house/a room.
- Single parents were more likely to have skipped payment(s) on some bills, have taken on debt to pay housing costs, have paid less than the minimum amount due on some bills, paid only part of their rent or mortgage payments, paid their full rent or mortgage late, have family/friends moved in, continued to live in housing in poor condition, continued to live in an unsafe family situation, and rented part of their house/a room.
- Households with disabilities were more likely to have continued to live in housing in poor condition, moved in with family or friends, continued to live in an unsafe family situation, rented part of their house/a room, and turned their home into a vacation rental.
- Older adults were more likely to have continued to live in an unsafe family situation, turned their home into a vacation rental, yet were also less likely to have their housing situation impacted.

Figure V-15.
COVID-19 Housing Impacts, by Household Characteristics

■ 25% Above State average
■ 25% Below State average

	State	Children under 18	Large households	Single Parent	Disability	Older Adults (age 65+)
Valid cases	1,200	486	170	230	500	221
I/we have skipped payment(s) on some bills	27%	38%	39%	46%	30%	13%
I/we have taken on debt to pay housing costs (e.g., credit cards, payday loans, loans from family/friends)	21%	27%	25%	31%	26%	13%
I/we have paid less than the minimum amount due on some bills	21%	29%	26%	40%	22%	10%
I/we paid only part of our rent or mortgage payments	19%	27%	24%	30%	22%	15%
I/we paid our full rent or mortgage late	14%	21%	21%	27%	16%	9%
Family/friends moved in with me/us	12%	17%	23%	17%	13%	14%
I/we continued to live in housing in poor condition	9%	11%	12%	15%	13%	9%
I/we picked up more work/another job	9%	11%	8%	10%	9%	7%
Other (please specify)	8%	6%	9%	7%	12%	10%
I/we moved in with family or friends	6%	6%	6%	7%	9%	7%
I/we continued to live in an unsafe family situation	3%	5%	6%	8%	6%	5%
I/we rented part of our house/a room	3%	3%	4%	3%	4%	2%
I/we turned our home into a vacation rental	1%	1%	1%	1%	1%	3%
My housing situation has not been affected by the COVID-19 crisis	36%	21%	22%	13%	26%	46%

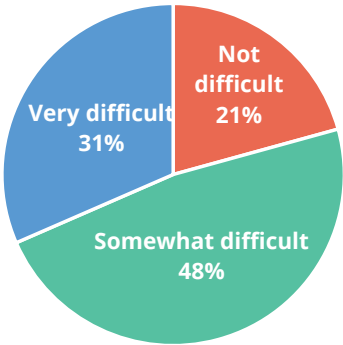
Source: Root Policy Research from the 2022 New Mexico Housing Needs Resident Survey.

Housing voucher holders. The resident survey collected responses from 113 residents with a housing voucher. Among these residents, the vast majority (79%) describe their experience trying to find a landlord to accept their voucher as “somewhat difficult” (48%) or “very difficult” (31%).

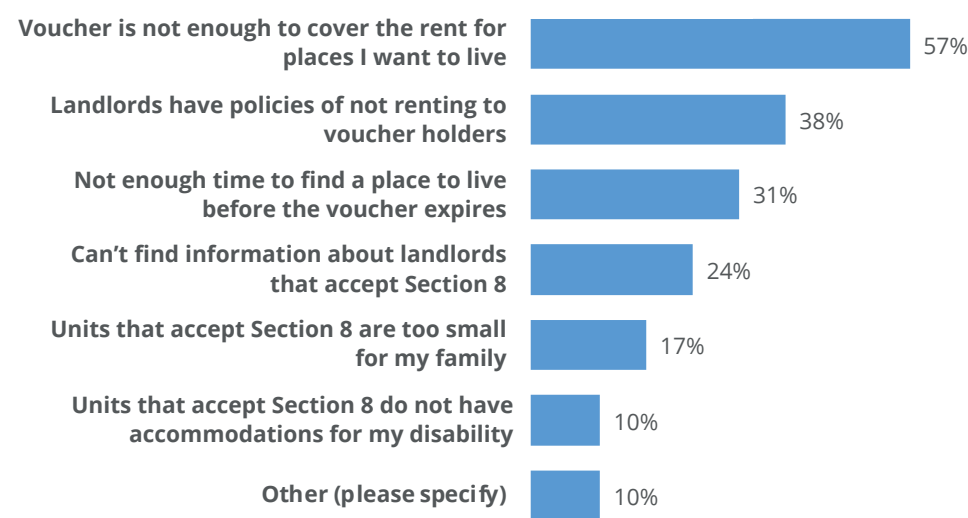
As shown in Figure V-16, most residents attribute their difficulty using a voucher to the voucher not being enough to cover the rent for places they want to live in (57%), followed by landlords having policies of not renting to voucher holders (38%), and not enough time to find a place to live before the voucher expires (31%).

Figure V-16.
Housing Barriers Among Voucher Holders

How difficult is it to find a unit that is affordable with your voucher?



Why is it difficult to use a Section 8 voucher?



Note: n= 111 for voucher difficulty, n=86 for difficulty reason.
Source: Root Policy Research from the 2022 New Mexico Housing Needs Resident Survey.

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

- Several individuals indicated they lost their housing due to the COVID pandemic.
- Long waiting lists for housing subsidies are keeping them homeless; and
- The lack of places to rent that accept vouchers as well as minimum income requirements are significant barriers to finding housing.

Residents with a disability. Figure V-17 shows that among residents who indicated they or someone in their household has a disability, one in four indicated the place where they live does not meet the needs of their household member with a disability.

The top improvement needed to their living environment was supportive services to help maintain housing—paying rent on time, completing paperwork, submitting documents, finding, and applying for resources, etc.

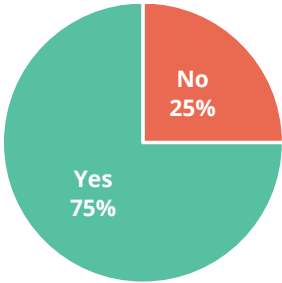
The top accessibility modifications needed were grab bars in bathroom or bench in shower, ramps, and wider doorways.

Comments under other improvements or modifications included:

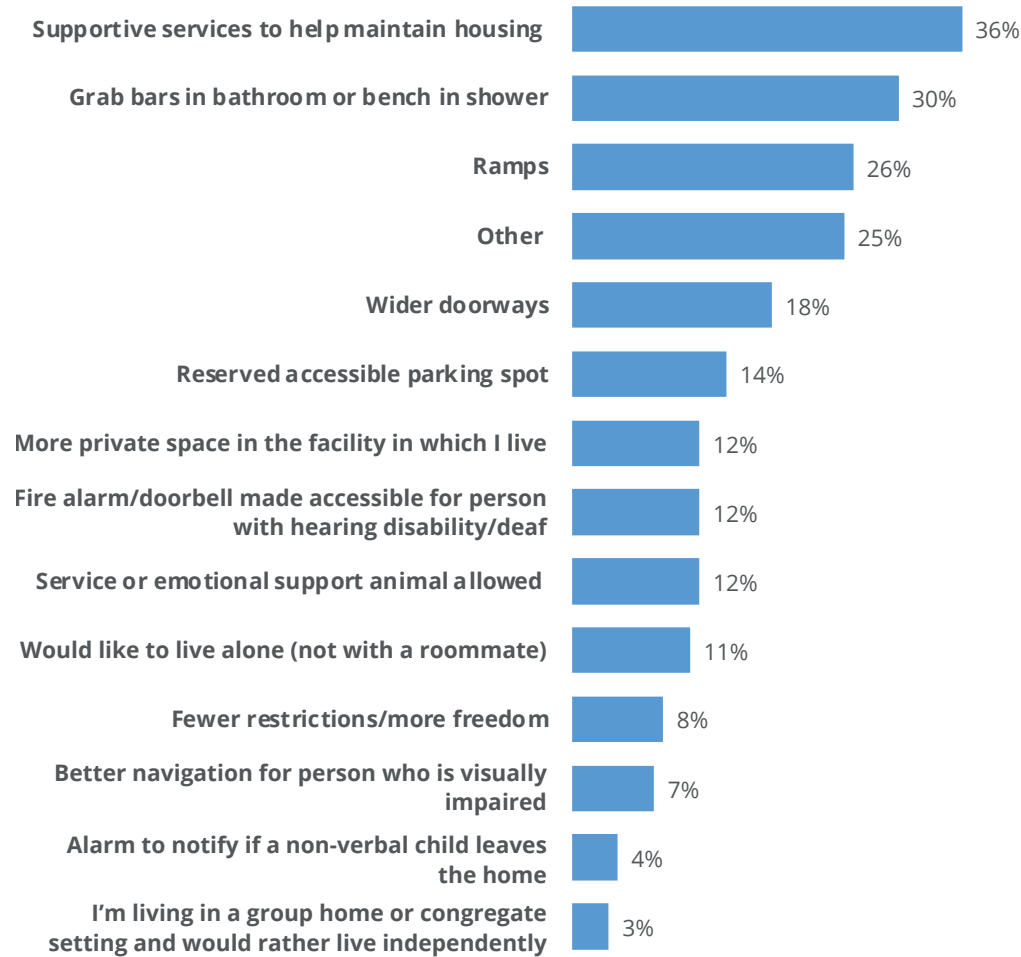
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| ■ “Lower floor apartment or elevator” | ■ “Rails on my porch” |
| ■ “I urgently need railings on the outdoor stairs.” | ■ “Roll in or walk in shower” |
| ■ “Legal representation/pro bono” | ■ “We need a single floor home” |
| ■ “Need to be on the 1st floor” | ■ “Washer and drier and privacy” |

Figure V-17.
Needs for Residents with Disabilities

Does the place where you live meet the needs of your household member with a disability?



If no, what improvements or modifications do you need to better meet your or your family's needs?



Note: n= 536 for improvement need, n=121 for type of improvement needed.

Source: Root Policy Research from the 2022 New Mexico Housing Needs Resident Survey.

Improving Housing Stability

Respondents were presented a set of housing assistance options and asked to select the ones that they need to improve their housing security and/or stability. Figures V-18 through V-22 present the list of options respondents could select and compares them across region, race/ethnicity, tenure, income, and selected household characteristics.

Again, in this analysis, “above state average”—**shaded in light red or pink**—is defined as the proportion of responses that is **25% higher than the overall state** proportion. “Below the state average”—**shown in light blue**—occurs when the proportion of responses is **25% lower than the overall state** proportion.

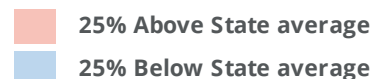
As shown in Figure V-18, among potential interventions, “help me pay rent each month” was the top response (26%), followed by “help me with a down payment/purchase for a home” (20%), and “give me money to make critical repairs to my home (heating, cooling)” (20%).

Notable trends by geographic area include:

- Residents in the Eastern Plains were more likely to indicate they would benefit from money for their disability accommodation, and from education on landlord/tenant relationships.
- Residents in the North Central region were more likely to indicate they would benefit from help finding a home they can afford to buy, prevent landlords from evicting for no reason, and getting them someone to assist with personal in-home care.
- In the Northwest region, residents were more likely indicate they would benefit from money to make critical repairs (heating, cooling).
- Residents in the South Central region were more likely to indicate they would benefit help with a down payment, help getting a loan to buy a house, and help with the rental housing search.
- In the Southeast region, residents were more likely to indicate they would benefit from money to make critical repairs to their home (heating, cooling), money for their disability accommodation, prevent landlords from evicting for no reason, from education on landlord/tenant relationships, and getting them someone to assist them with personal in-home care.
- Residents in the Southwest region were more likely to indicate they would benefit from getting them someone to assist with personal in-home care.

Figure V-18.

What do you feel you need to improve your housing security/stability? By Region



	State	Eastern Plains	Mid-Region	North Central	Northwest	South Central	Southeast	Southwest
Valid cases	1,236	51	613	131	94	108	73	166
Help me pay rent each month	26%	20%	31%	29%	27%	20%	25%	11%
Help me with a down payment	20%	22%	24%	20%	16%	26%	11%	10%
Give me money to make critical repairs to my home (heating, cooling)	20%	20%	16%	21%	30%	23%	29%	20%
Find a home I can afford to buy/increase inventory of affordable for sale homes	18%	16%	20%	23%	9%	21%	15%	9%
Help me get a loan to buy a house	18%	22%	21%	17%	13%	24%	10%	8%
Help me with the rental housing search	10%	10%	12%	11%	10%	13%	8%	3%
Other (please specify)	9%	4%	11%	7%	7%	11%	12%	7%
Have someone routinely help me care for my home	9%	4%	10%	9%	6%	3%	7%	10%
Find a landlord who accepts Section 8	6%	4%	6%	7%	6%	7%	7%	4%
Give me money for disability accommodation	6%	8%	6%	4%	6%	4%	10%	3%
Prevent landlords from evicting me for no reason	5%	2%	5%	8%	5%	6%	11%	2%
Move to a different city/town/county	5%	2%	5%	5%	2%	4%	5%	6%
Help me learn how to be a good renter, how to get along with my landlord	3%	4%	3%	3%	2%	2%	4%	2%
Get me someone to help me care for myself in my home	1%	0%	1%	2%	0%	0%	3%	3%
I am satisfied with my housing situation	31%	43%	29%	28%	24%	30%	22%	44%

Source: Root Policy Research from the 2022 New Mexico Housing Needs Resident Survey.

Among different racial/ethnic groups, Black/African American and Native American respondents indicated they needed more types of assistance compared to Hispanic and Non-Hispanic White respondents. As shown in Figure V-19:

- Native American respondents were more likely to indicate they would benefit from help with a down payment, money to make critical repairs to their home (heating, cooling), help with the rental housing search, help finding a landlord who accepts Section 8, and from education on landlord/tenant relationships.
- Black/African American respondents were more likely to indicate they would benefit from help with a down payment, help finding an affordable home to buy, help getting a loan to buy a house, help with the rental housing search, help finding a landlord who accepts Section 8, money for their disability accommodation, preventing landlords from evicting for no reason, education on landlord/tenant relationships, and from getting them someone to assist with personal in home care.
- Non-Hispanic White respondents were more likely to indicated they would benefit from having someone routinely help them care for their home.

Figure V-19.
What do you feel you need to improve your housing security/stability?
By Race/Ethnicity

		<div> <div></div> 25% Above State average </div> <div> <div></div> 25% Below State average </div>			
	State	Native American	Black/ African American	Hispanic	Non-Hispanic White
Valid cases	1,236	131	57	427	384
Help me pay rent each month	26%	31%	30%	29%	18%
Help me with a down payment	20%	31%	32%	22%	16%
Give me money to make critical repairs to my home (heating, cooling)	20%	26%	18%	22%	19%
Find a home I can afford to buy/increase inventory of affordable for sale homes	18%	19%	26%	16%	18%
Help me get a loan to buy a house	18%	22%	39%	19%	14%
Help me with the rental housing search	10%	14%	21%	11%	7%
Other (please specify)	9%	10%	7%	10%	8%
Have someone routinely help me care for my home	9%	3%	7%	6%	12%
Find a landlord who accepts Section 8	6%	9%	25%	4%	3%
Give me money for disability accommodation	6%	6%	12%	5%	5%
Prevent landlords from evicting me for no reason	5%	6%	18%	5%	4%
Move to a different city/town/county	5%	4%	4%	3%	5%
Help me learn how to be a good renter, how to get along with my landlord	3%	5%	16%	1%	2%
Get me someone to help me care for myself in my home	1%	0%	4%	1%	2%
I am satisfied with my housing situation	31%	23%	9%	30%	40%

Note: n=1,236.

Source: Root Policy Research from the 2022 New Mexico Housing Needs Resident Survey.

Figure V-20 shows impacts by tenure. Homeowners were more like to indicate they would benefit from money to make critical repairs to their home (heating, cooling). Compared to the state and to homeowners:

- Renters were more likely to indicate they would benefit from help paying rent each month, help with a down payment, help finding an affordable home, help getting a loan to buy a house, help with the rental housing search, help finding a landlord who accepts Section 8, preventing landlords from evicting for no reason, help moving to a

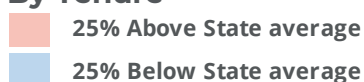
different city/town/county, education on landlord/tenant relationships, and from getting them someone to assist with personal in home care.

- Mobile home residents were more likely to benefit from help paying rent each month, and from getting them someone to assist in personal in home care.
- Precariously housed residents were more likely than other residents to report help with nearly all types of needs, the exception being caring for a home and needing repairs, which is logical given that these residents are not in permanent homes.

Figure V-20.

What do you feel you need to improve your housing security/stability?

By Tenure



	State	Homeowner	Renter	Mobile Home	Precariously Housed
Valid cases	1,236	595	533	123	75
Help me pay rent each month	26%	-	41%	34%	37%
Help me with a down payment	20%	-	36%	23%	32%
Give me money to make critical repairs to my home (heating, cooling)	20%	29%	9%	24%	24%
Find a home I can afford to buy/increase inventory of affordable for sale homes	18%	7%	28%	17%	25%
Help me get a loan to buy a house	18%	-	33%	19%	23%
Help me with the rental housing search	10%	-	16%	11%	24%
Other (please specify)	9%	10%	8%	12%	13%
Have someone routinely help me care for my home	9%	10%	7%	5%	5%
Find a landlord who accepts Section 8	6%	-	9%	6%	15%
Give me money for disability accommodation	6%	5%	6%	6%	9%
Prevent landlords from evicting me for no reason	5%	-	8%	3%	13%
Move to a different city/town/county	5%	3%	6%	4%	12%
Help me learn how to be a good renter, how to get along with my landlord	3%	-	4%	1%	3%
Get me someone to help me care for myself in my home	1%	1%	2%	3%	0%
I am satisfied with my housing situation	31%	48%	16%	19%	9%

Note: n=1,236.

Source: Root Policy Research from the 2022 New Mexico Housing Needs Resident Survey.

Figure V-21 shows the impacts by income. As expected, households with income below \$50,000 are more likely to benefit from different types of support, while households with income above \$50,000 were more likely to be satisfied with their housing situation.

- Households with income below \$30,000 are more likely to indicate they would benefit from help paying rent each month, money to make critical repairs to their home (heating, cooling), help with the rental housing search, help finding a landlord who accepts Section 8, money for their disability accommodation, preventing landlords from evicting for no reason, education on landlord/tenant relationships, and getting them someone to assist in personal in home care.
- Households with income between \$30,000 to \$50,000 are more likely to indicate they would benefit from help with a down payment, money to make critical repairs to their home (heating, cooling), and help getting a loan to buy a house.
- Households with income exceeding \$100,000 report very low needs.

Figure V-21.
What do you feel you need to improve your housing security/stability?
By Income

25% Above State average
 25% Below State average

	State	Less than \$30,000	\$30,000- \$49,999	\$50,000- \$99,999	Above \$100,000
Valid cases	1,236	418	228	255	119
Help me pay rent each month	26%	44%	21%	9%	2%
Help me with a down payment	20%	24%	26%	15%	7%
Give me money to make critical repairs to my home (heating, cooling)	20%	27%	26%	16%	8%
Find a home I can afford to buy/increase inventory of affordable for sale homes	18%	17%	21%	18%	12%
Help me get a loan to buy a house	18%	21%	23%	15%	5%
Help me with the rental housing search	10%	16%	9%	5%	3%
Other (please specify)	9%	11%	10%	9%	5%
Have someone routinely help me care for my home	9%	10%	10%	8%	5%
Find a landlord who accepts Section 8	6%	8%	4%	4%	3%
Give me money for disability accommodation	6%	9%	6%	3%	0%
Prevent landlords from evicting me for no reason	5%	7%	4%	4%	3%
Move to a different city/town/county	5%	5%	4%	3%	3%
Help me learn how to be a good renter, how to get along with my landlord	3%	4%	3%	1%	1%
Get me someone to help me care for myself in my home	1%	3%	0%	0%	2%
I am satisfied with my housing situation	31%	15%	25%	44%	72%

Note: n=1,236.

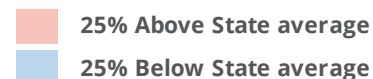
Source: Root Policy Research from the 2022 New Mexico Housing Needs Resident Survey.

Figure V-22 shows the impacts by household characteristics. Compared to the state, among different households:

- Households with children report about the same needs for home improvements as state residents overall. As noted below, however, this differs for single parent households.
- Large households are more likely to benefit from help with a down payment, money to make critical repairs to their home (heating, cooling), education on landlord/tenant relationships, and from getting them someone to assist with personal in home care.
- Single parent households are more likely to benefit from help paying rent each month, help with a down payment, money to make critical repairs to their home (heating, cooling), help getting a loan to buy a house, help with the rental housing search, help finding a landlord who accepts Section 8, preventing landlords from evicting tenants for no reason, and education on landlord/tenant relationships.
- Households with a member with a disability are more likely to benefit from help paying rent each month, help with the rental housing search, having someone routinely help take care of their home, help finding a landlord who accepts Section 8, money for their disability accommodation, preventing landlords from evicting tenants for no reason, moving to a different city/town/county, education on landlord/tenant relationships, and from getting them someone to assist with personal in home care.
- Households with older adults are more likely to benefit from having someone routinely help take care of their home, preventing landlords from evicting tenants for no reason, and education on landlord/tenant relationships.

Figure V-22.

What do you feel you need to improve your housing security/stability? By Households Characteristics



	State	Children under 18	Large households	Single Parent	Disability	Older Adults (age 65+)
Valid cases	1,236	490	172	231	516	223
Help me pay rent each month	26%	31%	29%	40%	35%	15%
Help me with a down payment	20%	24%	28%	29%	24%	11%
Give me money to make critical repairs to my home (heating, cooling)	20%	24%	26%	26%	24%	20%
Find a home I can afford to buy/increase inventory of affordable for sale homes	18%	17%	22%	18%	18%	12%
Help me get a loan to buy a house	18%	21%	20%	28%	20%	13%
Help me with the rental housing search	10%	11%	9%	14%	15%	11%
Other (please specify)	9%	9%	14%	7%	14%	13%
Have someone routinely help me care for my home	9%	8%	5%	10%	12%	12%
Find a landlord who accepts Section 8	6%	7%	4%	9%	10%	7%
Give me money for disability accommodation	6%	5%	6%	5%	13%	5%
Prevent landlords from evicting me for no reason	5%	6%	5%	7%	9%	7%
Move to a different city/town/county	5%	4%	3%	5%	7%	5%
Help me learn how to be a good renter, how to get along with my landlord	3%	4%	4%	4%	4%	4%
Get me someone to help me care for myself in my home	1%	2%	2%	1%	3%	2%
I am satisfied with my housing situation	31%	23%	24%	10%	16%	35%

Source: Root Policy Research from the 2022 New Mexico Housing Needs Resident Survey.

Displacement Experience

Figure V-23 presents the proportion of residents who experienced displacement in the past five years, as well as the reason for displacement.

- Overall, over one if four (27%) respondents experienced displacement in the past five years. Among all survey respondents, the main reason for displacement was “I was behind on rent.”
- Among the different regions, residents from the North Central region had the highest rate of displacement (37%), followed by the Southeast (33%) and the Eastern plains (31%) regions. In the North Central region, the top reason for displacement was “rent increased more than I could afford,” in the Southeast it was “landlord wanted to move back in or move in family,” and in the Eastern Plains it was a tie between “rent increased more than I could afford” and “legal eviction.”
- Black/African Americans had the highest rate of displacement (60%) among racial groups, followed by Native Americans (31%). Among Black/African Americans the top reason for displacement was “rent increased more than I could afford”, among Native Americans the top reason was “I was behind on rent.”
- Renters (41%), precariously housed residents (38%), and mobile home residents (35%) had a higher rate of displacement comparted to the state. As in the state overall, among precariously housed residents, and mobile home residents the main reason for displacement was “I was behind on rent,” but among renters the top reason was “rent increased more than I could afford.”
- Among income categories, 36% of households with income below \$30,000 have experienced displacement. As in the state overall, the main reason for displacement was “I was behind on rent.”
- Among different household characteristics, single parents (38%), households with a disability (37%), and households with children (32%) experienced higher rates of displacement. As in the state overall, the main reason for displacement for these households was “I was behind on rent.”

Figure V-23. Displacement Experience and Reasons for Displacement

		Reason for Displacement								
		I was behind on rent	Rent increased more than I could pay	Landlord was selling the home/ apartment	Lost job/hours reduced	Landlord wanted to rent to someone else	Landlord wanted to move back in or move in family	Forced out for no reason	Health reasons	Housing was unsafe
Region										
State	27%	22%	18%	17%	15%	10%	9%	8%	8%	7%
Eastern Plains	31%	19%	25%	31%	13%	13%	0%	13%	13%	13%
Mid-Region	27%	25%	20%	17%	15%	10%	9%	9%	9%	7%
North Central	37%	16%	25%	18%	18%	14%	12%	10%	8%	8%
Northwest	27%	20%	8%	16%	20%	12%	8%	4%	4%	12%
South Central	26%	17%	14%	28%	17%	3%	3%	7%	7%	10%
Southeast	33%	16%	12%	16%	4%	8%	24%	4%	4%	4%
Southwest	19%	29%	13%	3%	13%	10%	3%	3%	6%	3%
Race/Ethnicity										
Native American	31%	24%	22%	17%	15%	15%	5%	15%	7%	10%
Black/African American	60%	18%	21%	18%	15%	12%	15%	18%	3%	6%
Hispanic	25%	22%	18%	19%	19%	12%	13%	6%	9%	9%
Non-Hispanic White	22%	21%	14%	18%	13%	8%	5%	5%	6%	8%
Tenure										
Homeowner	12%	16%	12%	22%	12%	8%	11%	9%	9%	4%
Renter	41%	21%	23%	18%	15%	11%	7%	7%	9%	7%
Mobile Home	35%	23%	16%	16%	14%	14%	9%	9%	9%	9%
Precariously Housed	38%	24%	17%	10%	7%	10%	21%	7%	0%	14%
Income										
Less than \$30,000	36%	28%	18%	16%	17%	13%	8%	9%	9%	12%
\$30,000-\$49,999	25%	16%	16%	19%	19%	14%	5%	12%	3%	7%
\$50,000-\$99,999	20%	14%	18%	24%	12%	10%	18%	4%	10%	0%
Above \$100,000	10%	0%	8%	25%	0%	0%	8%	0%	0%	0%
Household Characteristics										
Children under 18	32%	25%	13%	20%	17%	14%	10%	10%	6%	8%
Large households	26%	24%	2%	24%	24%	13%	7%	11%	7%	4%
Single Parent	38%	24%	13%	17%	15%	17%	10%	14%	7%	10%
Disability	37%	20%	19%	16%	12%	9%	10%	9%	12%	10%
Older Adults (age 65+)	30%	16%	21%	25%	9%	10%	13%	12%	7%	9%

Note: n=1,294 for percent displaced, n= 347 for reasons for displacement.

Source: Root Policy Research from the 2022 New Mexico Housing Needs Resident Survey.

Figure V-23. Displacement Experience and Reasons for Displacement (continued)

		Reason for Displacement							
		Because of apartment rules	Legal eviction	Utilities were too expensive	Poor condition of property	Career move/job change	Natural disaster	Foreclosure	Landlord converted apartment to short term rental
Region									
State	27%	7%	7%	7%	7%	6%	2%	2%	2%
Eastern Plains	31%	0%	25%	6%	0%	13%	13%	0%	0%
Mid-Region	27%	6%	6%	6%	5%	5%	1%	3%	1%
North Central	37%	4%	6%	0%	10%	6%	4%	0%	2%
Northwest	27%	16%	4%	4%	8%	8%	0%	0%	8%
South Central	26%	3%	10%	24%	7%	7%	0%	3%	0%
Southeast	33%	20%	4%	4%	4%	4%	4%	4%	0%
Southwest	19%	6%	3%	10%	16%	13%	0%	0%	3%
Race/Ethnicity									
Native American	31%	15%	5%	5%	7%	5%	0%	2%	0%
Black/African American	60%	18%	18%	6%	6%	3%	9%	0%	0%
Hispanic	25%	5%	4%	7%	3%	6%	0%	1%	1%
Non-Hispanic White	22%	3%	6%	9%	10%	13%	2%	6%	2%
Tenure									
Homeowner	12%	8%	5%	8%	9%	8%	1%	5%	5%
Renter	41%	6%	6%	6%	7%	7%	1%	1%	0%
Mobile Home	35%	7%	11%	9%	5%	9%	0%	2%	0%
Precariously Housed	38%	14%	7%	3%	7%	3%	0%	0%	3%
Income									
Less than \$30,000	36%	6%	5%	7%	7%	7%	2%	2%	1%
\$30,000-\$49,999	25%	9%	5%	10%	5%	9%	0%	2%	3%
\$50,000-\$99,999	20%	6%	12%	2%	4%	6%	6%	6%	0%
Above \$100,000	10%	0%	8%	8%	8%	8%	8%	0%	0%
Household Characteristics									
Children under 18	32%	10%	10%	10%	6%	7%	4%	3%	1%
Large households	26%	11%	13%	4%	2%	4%	7%	0%	2%
Single Parent	38%	8%	10%	10%	9%	3%	5%	2%	1%
Disability	37%	9%	8%	8%	8%	7%	2%	3%	3%
Older Adults (age 65+)	30%	7%	12%	10%	9%	6%	3%	4%	1%

Note: n=1,294 for percent displaced, n= 347 for reasons for displacement.

Source: Root Policy Research from the 2022 New Mexico Housing Needs Resident Survey.

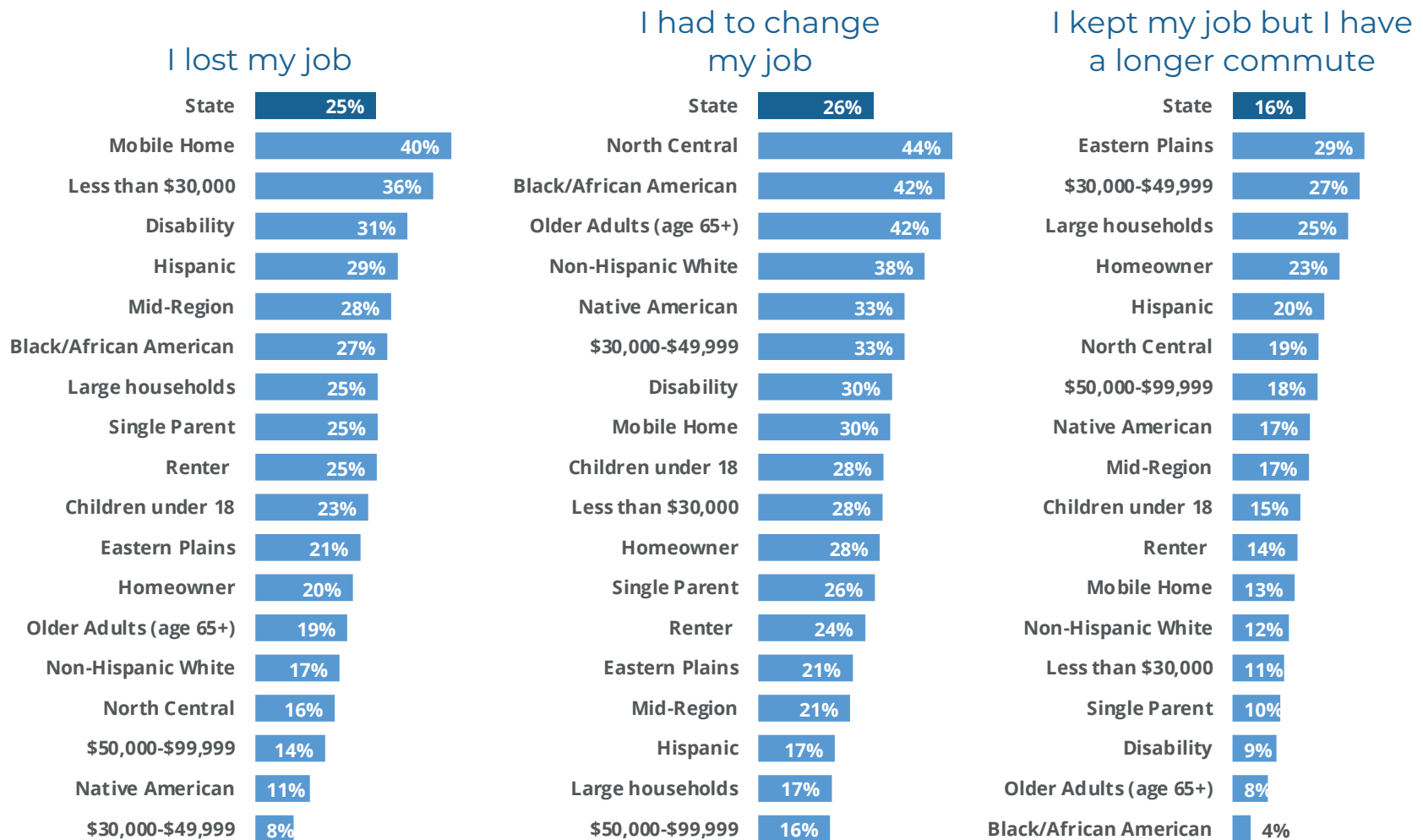
Employment impacts from displacement. In the state, of those who have experienced displacement and indicated having a job, 26% indicated they had to change their job as a result of the move, 25% indicated they lost their job as a result of the move, and 16% indicated they kept their job but have a longer commute.

Figure V-24 shows the share of working residents whose employment situation was negatively impacted by the move (among those groups for which over 25 responses were collected). The data reveal that:

- Mobile home residents, households with income below \$30,000, and households with a disability were the most likely to have lost their job as a result of the move.
- Residents in the North Central region, Black/African American residents, and adults over 65 were the most likely to have changed jobs as a result of the move.
- Residents in the Eastern Plains region, households with income between \$30,000 and \$49,999, and large households were the most likely to have kept their job but have a longer commute as a result of the move.

Figure V-24.

Did you lose or have to change your job as a result of (an involuntary housing) move?



Note: n=263.

Source: Root Policy Research from the 2022 New Mexico Housing Needs Resident Survey.

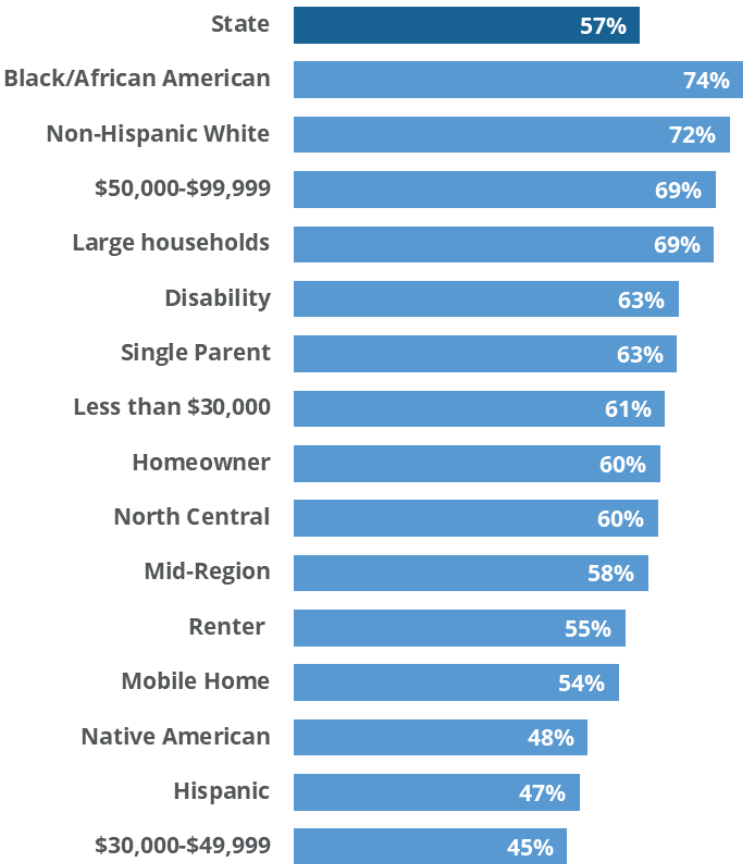
Children changing schools after displacement. Overall, the majority (57%) of those with children who have been displaced indicated their children had to change school as a result of the move.

Compared to the state overall, children in Black/African American households (74%), Non-Hispanic White households (72%), households with income between \$50,000 and \$99,999 (69%), and large households (69%) were significantly more likely to had to change school as a result of the move (Figure V-25).

Figure V-25.
If you have children, did your children have to change schools as a result of the move? (%Yes)

Note:
N=214.

Source:
Root Policy Research from the 2022 New Mexico Housing Needs Resident Survey.



Future Housing Preferences

Survey respondents shared their future housing preferences, including their plans for moving, type of house they would like to move to, interest in accessory dwelling units, their desire for homeownership, and major barriers to homeownership.

Desire to move. Overall, 45% of survey respondents plan to move within the next 5 years. The top primary reason for planning to move is because they rent and would like to own (23%).

As shown in Figure V-26:

- This share is higher in the North Central (53%) and Mid regions (50%).
- Among racial/ethnic groups, Black/African Americans (67%) and Native Americans (51%) were more likely to express they plan to move. Among Black/African American respondents the top primary reason was “to find a more affordable home to buy” (32%), and among Native Americans it was “I rent and want to own” (21%).
- Across tenure categories, homeowners were the least likely to plan on moving while 75% of precariously housed residents, and 64% of renters indicated they planned to move. The top primary reason renters want to move is because they want to own (35%), and the top primary reason precariously housed residents want to move is to find a more affordable home to buy.
- The desire to move decreases as income increases. Almost half (47%) of households with income below \$30,000 plan to move and the top primary reason is “to find a more affordable home to rent” (22%).
- Among different household characteristics, single parents are the most likely to plan on moving (55%), and the top primary reason is because they want to own (29%).

Figure V-26. Moving Plans and Reasons for Moving

	Percent Plan to Move	Primary Reason for Move						
		I rent and want to own	To find a more affordable	To find a more affordable home to buy	Want a larger home/larger lot	I want to move to a different city/town	I want to move to a different neighborhood	Want to retire
Region								
State	45%	23%	13%	13%	11%	6%	4%	3%
Eastern Plains	36%	17%	11%	11%	6%	11%	6%	6%
Mid-Region	50%	21%	14%	14%	11%	4%	5%	4%
North Central	53%	26%	17%	7%	9%	9%	1%	3%
Northwest	32%	21%	7%	17%	21%	0%	0%	0%
South Central	40%	43%	10%	10%	10%	8%	0%	3%
Southeast	45%	24%	6%	18%	0%	15%	0%	0%
Southwest	32%	22%	10%	8%	14%	8%	4%	2%
Race/Ethnicity								
Native American	51%	21%	13%	13%	18%	1%	4%	1%
Black/African American	67%	18%	11%	32%	8%	0%	0%	0%
Hispanic	40%	25%	16%	15%	10%	5%	5%	1%
Non-Hispanic White	44%	23%	8%	7%	11%	10%	4%	6%
Tenure								
Homeowner	23%	-	7%	9%	22%	12%	8%	6%
Renter	64%	35%	15%	13%	7%	4%	2%	2%
Mobile Home	45%	33%	9%	13%	5%	4%	2%	0%
Precariously Housed	75%	6%	13%	19%	6%	6%	2%	2%
Income								
Less than \$30,000	47%	21%	22%	11%	8%	6%	4%	2%
\$30,000-\$49,999	46%	28%	9%	19%	7%	7%	3%	2%
\$50,000-\$99,999	43%	28%	3%	10%	13%	8%	5%	6%
Above \$100,000	34%	10%	3%	10%	28%	3%	3%	5%
Household Characteristics								
Children under 18	48%	27%	10%	16%	15%	3%	2%	1%
Large households	42%	26%	4%	21%	14%	3%	0%	1%
Single Parent	55%	29%	11%	15%	8%	2%	2%	1%
Disability	47%	20%	18%	16%	6%	5%	2%	1%
Older Adults (age 65+)	38%	11%	15%	12%	2%	6%	4%	4%

Note: n=1,204 for percent who plan to move, n= 533 for reasons for moving.

Source: Root Policy Research from the 2022 New Mexico Housing Needs Resident Survey.

Figure V-26. Moving Plans and Reasons for Moving (continued)

		Primary Reason for Move							
		Find a job outside of this city/town	Want a smaller home	Live closer to place of work	I need a place that is easier to take care of	I want to turn my home into an income-producing property	where I can get services/ someone can help care for me	I own and want to rent	My landlord is converting my rental into a vacation rental
Region									
State	45%	3%	3%	2%	2%	1%	1%	1%	0%
Eastern Plains	36%	0%	6%	0%	0%	0%	6%	6%	0%
Mid-Region	50%	3%	2%	2%	1%	1%	1%	1%	0%
North Central	53%	3%	4%	1%	4%	3%	1%	1%	1%
Northwest	32%	7%	3%	7%	0%	0%	0%	0%	0%
South Central	40%	3%	3%	0%	0%	0%	3%	0%	0%
Southeast	45%	3%	3%	6%	0%	3%	0%	6%	0%
Southwest	32%	2%	6%	0%	8%	0%	0%	0%	2%
Race/Ethnicity									
Native American	51%	6%	6%	1%	3%	1%	0%	0%	0%
Black/African American	67%	0%	11%	3%	5%	0%	0%	5%	3%
Hispanic	40%	2%	1%	1%	1%	2%	1%	1%	0%
Non-Hispanic White	44%	3%	3%	3%	2%	1%	2%	1%	1%
Tenure									
Homeowner	23%	4%	6%	4%	2%	5%	2%	2%	0%
Renter	64%	2%	2%	1%	2%	0%	1%	0%	1%
Mobile Home	45%	5%	5%	2%	5%	0%	0%	0%	2%
Precariously Housed	75%	6%	2%	4%	4%	0%	0%	0%	0%
Income									
Less than \$30,000	47%	3%	2%	1%	2%	1%	1%	1%	0%
\$30,000-\$49,999	46%	2%	3%	3%	2%	2%	1%	1%	0%
\$50,000-\$99,999	43%	4%	6%	2%	4%	2%	0%	2%	2%
Above \$100,000	34%	3%	5%	8%	0%	3%	8%	3%	0%
Household Characteristics									
Children under 18	48%	2%	3%	2%	3%	1%	0%	2%	0%
Large households	42%	0%	0%	7%	1%	1%	0%	4%	0%
Single Parent	55%	2%	4%	3%	5%	1%	1%	2%	1%
Disability	47%	3%	4%	2%	3%	0%	2%	1%	0%
Older Adults (age 65+)	38%	1%	7%	4%	7%	0%	2%	5%	1%

Note: n=1,204 for percent who plan to move, n= 533 for reasons for moving.

Source: Root Policy Research from the 2022 New Mexico Housing Needs Resident Survey.

Residents were asked the type of housing they want to move to and if they think their community offers the type of housing they would like to move to. As shown in Figure V-27:

- In the state overall the top housing type was larger single-family home (45%), followed by smaller single-family home (24%), home with a larger yard (23%), and more affordable home or apartment (23%). Only 45% of respondents indicated they believe their community offers the type of housing they would like to move into.
- Desire of smaller single family homes is highest among precariously housed residents (35%), residents in the South Central region (32%), and households with income between \$50,000 to \$99,999 (30%).
- Desire for townhomes and condominiums is highest among residents in the South Central region (22%), precariously housed residents (22%), and Black/African American residents (16%).

Figure V-27. Housing Type and Housing Availability

	Place offers the type of housing you would like to move to	Type of Housing You Want to Move to						
		Larger single-family home	Smaller single-family home	Home with a larger yard	More affordable home or apartment	Newly constructed/ remodeled home or apartment	Townhome/ condo	Home without stairs
Region								
State	45%	39%	24%	23%	23%	15%	10%	8%
Eastern Plains	44%	33%	20%	27%	7%	20%	7%	13%
Mid-Region	48%	41%	24%	24%	26%	12%	12%	8%
North Central	44%	37%	28%	28%	15%	17%	9%	6%
Northwest	28%	41%	21%	17%	17%	14%	0%	3%
South Central	43%	49%	32%	35%	38%	22%	22%	19%
Southeast	47%	19%	19%	16%	19%	22%	6%	9%
Southwest	38%	37%	12%	8%	12%	16%	4%	2%
Race/Ethnicity								
Native American	37%	46%	28%	25%	17%	18%	9%	6%
Black/African American	62%	35%	19%	27%	16%	32%	16%	16%
Hispanic	48%	50%	24%	30%	29%	17%	9%	7%
Non-Hispanic White	43%	29%	25%	16%	20%	9%	12%	7%
Tenure								
Homeowner	50%	37%	18%	20%	9%	15%	9%	5%
Renter	43%	42%	25%	26%	26%	15%	10%	8%
Mobile Home	35%	42%	15%	13%	26%	21%	2%	11%
Precariously Housed	40%	25%	35%	12%	33%	16%	22%	16%
Income								
Less than \$30,000	38%	40%	21%	25%	31%	12%	8%	10%
\$30,000-\$49,999	47%	39%	26%	26%	26%	14%	10%	8%
\$50,000-\$99,999	56%	39%	30%	23%	10%	21%	14%	6%
Above \$100,000	58%	43%	11%	17%	9%	14%	11%	3%
Household Characteristics								
Children under 18	48%	55%	15%	30%	17%	17%	5%	7%
Large households	38%	68%	15%	25%	18%	15%	7%	7%
Single Parent	46%	58%	14%	36%	24%	17%	6%	10%
Disability	47%	33%	22%	23%	24%	19%	10%	13%
Older Adults (age 65+)	50%	14%	26%	17%	21%	19%	13%	14%

Note: n=526 for percent who think the current place offers the type of housing they want like to move to, n= 506 for type of housing they want to move to.

Source: Root Policy Research from the 2022 New Mexico Housing Needs Resident Survey.

Figure V-27. Housing Type and Housing Availability (continued)

Place offers the type of housing you would like to move to		Type of Housing You Want to Move to							
		Larger apartment	Home with smaller yard	Home with more walkability	Retirement community/ seniors-only	Smaller apartment	Assisted living	I plan to move in with family	Group home
Region									
State	45%	8%	6%	5%	4%	4%	1%	1%	0%
Eastern Plains	44%	7%	13%	0%	7%	13%	7%	0%	0%
Mid-Region	48%	10%	4%	6%	4%	4%	0%	0%	0%
North Central	44%	6%	5%	2%	6%	6%	2%	2%	2%
Northwest	28%	7%	3%	0%	0%	0%	0%	0%	0%
South Central	43%	8%	11%	11%	8%	0%	0%	0%	0%
Southeast	47%	3%	19%	0%	3%	0%	3%	3%	0%
Southwest	38%	2%	4%	4%	4%	2%	0%	0%	0%
Race/Ethnicity									
Native American	37%	14%	0%	3%	3%	5%	0%	2%	0%
Black/African American	62%	5%	14%	0%	5%	0%	3%	0%	0%
Hispanic	48%	8%	4%	3%	2%	6%	0%	1%	0%
Non-Hispanic White	43%	4%	7%	8%	5%	2%	1%	0%	0%
Tenure									
Homeowner	50%	2%	5%	4%	4%	1%	1%	0%	1%
Renter	43%	10%	5%	5%	4%	4%	1%	1%	0%
Mobile Home	35%	2%	6%	6%	4%	0%	0%	0%	0%
Precariously Housed	40%	4%	10%	4%	4%	8%	0%	2%	0%
Income									
Less than \$30,000	38%	13%	5%	4%	5%	4%	1%	0%	0%
\$30,000-\$49,999	47%	4%	8%	6%	1%	1%	1%	0%	0%
\$50,000-\$99,999	56%	3%	6%	6%	2%	4%	1%	1%	0%
Above \$100,000	58%	3%	0%	3%	6%	3%	0%	0%	0%
Household Characteristics									
Children under 18	48%	8%	5%	2%	3%	1%	1%	0%	0%
Large households	38%	6%	6%	1%	0%	1%	0%	0%	0%
Single Parent	46%	11%	4%	2%	3%	1%	1%	0%	0%
Disability	47%	8%	8%	6%	7%	4%	1%	1%	0%
Older Adults (age 65+)	50%	5%	12%	4%	14%	5%	1%	0%	0%

Note: n=526 for percent who think the current place offers the type of housing they want like to move to, n= 506 for type of housing they want to move to.

Source: Root Policy Research from the 2022 New Mexico Housing Needs Resident Survey.

Homeowners were asked to share their views on accessory dwelling units (ADUs)—a housing type growing in interest nationally. Figure V-28 shows homeowners’ appetite for ADUs. Thirty-seven percent indicated that they would consider building and renting out an accessory dwelling if they had the resources and another 14% indicated they might consider it.

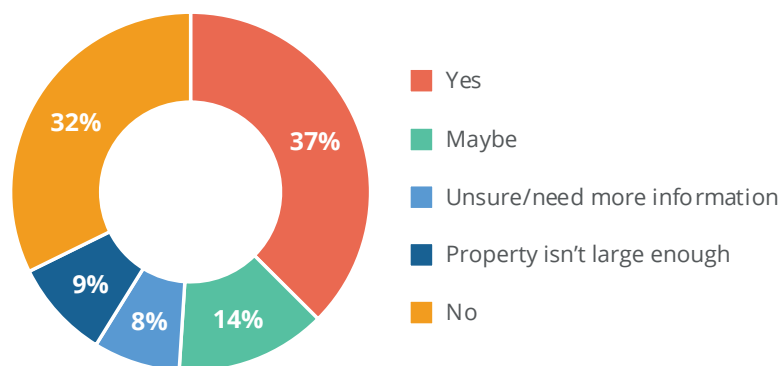
Figure V-28.
If you had the resources, would you consider building and renting out an accessory dwelling unit on your property?

Note:

n=539.

Source:

Root Policy Research from the 2022 New Mexico Housing Needs Resident Survey.



Desire to own. Across the board, most residents who rent want to own (Figure V-29). Around four in five (78%) renters aspire to be homeowners within the next five years, and a slight majority are unsure they will be able to do so (54%).

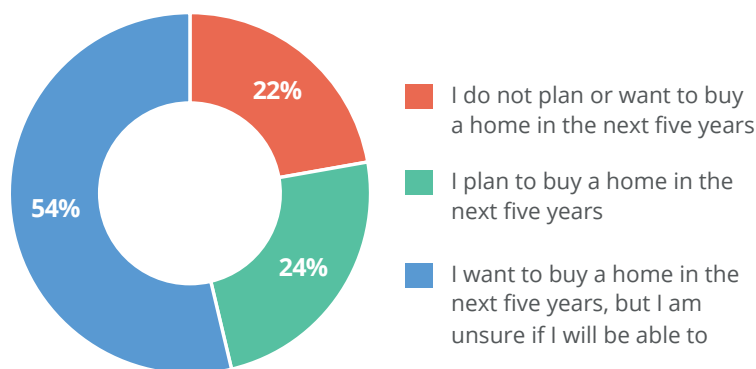
Figure V-29.
Desire to Own Among Renters

Note:

n=432.

Source:

Root Policy Research from the 2022 New Mexico Housing Needs Resident Survey.



Figures V-30 through V-33 show the top five barriers to ownership by region, race/ethnicity, income, and household characteristics.

- In the state overall 32% indicated down payment was a top barrier to homeownership, 27% indicated a top barrier was bad credit/low credit score, and 25% indicated having too much debt to qualify for a mortgage was a top barrier.
- In the North Central and Northwest regions, the top barrier was having too much debt to qualify for a mortgage.

- Among racial/ethnic groups, down payment was the biggest barrier among Hispanic and Non-Hispanic White residents; high debt was the top barrier among Native American residents; and low credit score was the top reason among Black/African American residents.
- Down payment was the biggest barrier among households with income below \$50,000 and high debt was the top barrier among those with income above \$50,000.
- Down payment was the biggest barrier among households with children and with a member with a disability. High debt was the top barrier among large households and older adults. Low credit score was the top barrier among single parents.

Figure V-30.
Top 5 Barriers to Homeownership, by Region

TOP 5	Region							
	State	Eastern Plains	Mid-Region	North Central	Northwest	South Central	Southeast	Southwest
1	Can't come up with a down payment 32%	Can't come up with a down payment 48%	Can't come up with a down payment 33%	I have too much debt to qualify for a mortgage 27%	I have too much debt to qualify for a mortgage 39%	Can't come up with a down payment 47%	Can't come up with a down payment 25%	Can't come up with a down payment 29%
2	Bad credit/low credit score 27%	Bad credit/low credit score 22%	Bad credit/low credit score 31%	Can't come up with a down payment 25%	Bad credit/low credit score 39%	Bad credit/low credit score 38%	I plan to move to a different city 22%	I plan to move to a different city 18%
3	I have too much debt to qualify for a mortgage 25%	I have been told by lenders that I won't qualify for a loan 22%	I have too much debt to qualify for a mortgage 25%	Housing is not affordable to buy where I want to live 24%	Can't come up with a down payment 17%	I have too much debt to qualify for a mortgage 29%	I don't want to buy in this city 17%	I have too much debt to qualify for a mortgage 18%
4	Housing is not affordable to buy where I want to live 19%	I have too much debt to qualify for a mortgage 17%	Housing is not affordable to buy where I want to live 21%	Bad credit/low credit score 16%	I plan to move to a different city 11%	Housing is not affordable to buy where I want to live 16%	I have too much debt to qualify for a mortgage 17%	Bad credit/low credit score 18%
5	There is no affordable housing I want to buy 12%	Housing is not affordable to buy where I want to live 13%	There is no affordable housing I want to buy 13%	Affordable housing isn't available at all—I would live anywhere in this city 13%	Housing is not affordable to buy where I want to live 11%	Cash and above-market offers by other buyers 9%	Housing is not affordable to buy where I want to live 17%	There is no affordable housing I want to buy 16%

Note: n=520.

Source: Root Policy Research from the 2022 New Mexico Housing Needs Resident Survey.

Figure V-31.
Top 5 Barriers to Homeownership, by Race/Ethnicity

Race/Ethnicity				
TOP 5	Native American	Black/African American	Hispanic	Non-Hispanic White
1	I have too much debt to qualify for a mortgage 39%	Bad credit/low credit score 25%	Can't come up with a down payment 36%	Can't come up with a down payment 35%
2	Bad credit/low credit score 30%	I have too much debt to qualify for a mortgage 23%	Bad credit/low credit score 35%	I have too much debt to qualify for a mortgage 20%
3	Can't come up with a down payment 27%	Can't come up with a down payment 23%	I have too much debt to qualify for a mortgage 25%	Housing is not affordable to buy where I want to live 20%
4	Housing is not affordable to buy where I want to live 13%	I plan to move to a different city 17%	Housing is not affordable to buy where I want to live 19%	Bad credit/low credit score 20%
5	I don't want to buy in this city 11%	Housing is not affordable to buy where I want to live 17%	There is no affordable housing I want to buy 9%	There is no affordable housing I want to buy 17%

Note: n=512.

Source: Root Policy Research from the 2022 New Mexico Housing Needs Resident Survey.

Figure V-32.
Top 5 Barriers to Homeownership, by Income

TOP 5	Income			
	Less than \$30,000	\$30,000-\$49,999	\$50,000-\$99,999	Above \$100,000
1	Can't come up with a down payment 40%	Can't come up with a down payment 31%	I have too much debt to qualify for a mortgage 24%	I have too much debt to qualify for a mortgage 26%
2	Bad credit/low credit score 34%	Bad credit/low credit score 31%	Can't come up with a down payment 23%	There is no affordable housing I want to buy 21%
3	I have too much debt to qualify for a mortgage 25%	I have too much debt to qualify for a mortgage 24%	Housing is not affordable to buy where I want to live 20%	Housing is not affordable to buy where I want to live 18%
4	Housing is not affordable to buy where I want to live 17%	Housing is not affordable to buy where I want to live 22%	Bad credit/low credit score 18%	Can't come up with a down payment 18%
5	There is no affordable housing I want to buy 10%	There is no affordable housing I want to buy 10%	There is no affordable housing I want to buy 14%	Cash and above-market offers by other buyers 18%

Note: n=512.

Source: Root Policy Research from the 2022 New Mexico Housing Needs Resident Survey.

Figure V-33.

Top 5 Barriers to Homeownership, by Household Characteristics

TOP 5	Household Characteristics				
	Children under 18	Large households	Single Parent	Disability	Older Adults (age 65+)
1	Can't come up with a down payment 30%	I have too much debt to qualify for a mortgage 31%	Bad credit/low credit score 35%	Can't come up with a down payment 35%	I have too much debt to qualify for a mortgage 26%
2	Bad credit/low credit score 29%	Can't come up with a down payment 31%	Can't come up with a down payment 34%	Bad credit/low credit score 30%	Can't come up with a down payment 25%
3	I have too much debt to qualify for a mortgage 27%	Bad credit/low credit score 31%	I have too much debt to qualify for a mortgage 30%	I have too much debt to qualify for a mortgage 24%	There is no affordable housing I want to buy 16%
4	Housing is not affordable to buy where I want to live 17%	Housing is not affordable to buy where I want to live 15%	Housing is not affordable to buy where I want to live 17%	Housing is not affordable to buy where I want to live 18%	I plan to move to a different city 14%
5	I have been told by lenders that I won't qualify for a loan 9%	There is no affordable housing I want to buy 9%	I have been told by lenders that I won't qualify for a loan 9%	There is no affordable housing I want to buy 9%	Housing is not affordable to buy where I want to live 13%

Note: n=520.

Source: Root Policy Research from the 2022 New Mexico Housing Needs Resident Survey.