

# MEMORANDUM

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**To:** Housing New Mexico Advisory Committee  
**From:** Heidi Aggeler and Avilia Bueno  
**Re:** **Notes from Meeting 1:** October 6, 2021  
**Date:** October 11, 2021

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## Background

The New Mexico Mortgage Finance Authority (MFA) held the first meeting of its Housing New Mexico Advisory Committee (AC) on October 6, 2021. This memorandum summarizes the key themes from the October 6 meeting.

## Introductions

Executive Director and CEO of the MFA Izzy Hernandez provided opening remarks, introduced the internal and consultant team for the Housing Strategy, and turned to AC members for individual introductions.

### Housing New Mexico Advisory Committee Members

Advisory Committee Member	Entity
Hank Hughes	New Mexico Coalition to End Homelessness
Nicole Martinez	Mesilla Valley Community of Hope
Linda Bridge	National Association of Housing Redevelopment Officials
Steve Grant	New Mexico Apartment Association
Isaac Perez	San Felipe Pueblo
Chris Baca	Yes Housing
Jeff Curry	JL Gray
John Garcia	New Mexico Home Builders Association of Central New Mexico
Alan Fowler	New Mexico Mortgage Bankers Association
Steve Anaya	New Mexico Association of Realtors
Mike Loftin	Homewise
Mark Duran	New Mexico Manufactured Housing Association
Greta Armijo	Jemez Pueblo
Lisa Huval	City of Albuquerque

Natalie Green	City of Las Cruces
Alexandra Ladd	City of Santa Fe
Priscilla Lucero	South Western New Mexico Council of Governments
Neal Bowen	New Mexico Human Services Department
Donnie Quintana	New Mexico Department of Finance and Administration

**Goals for the Housing Strategy.** MFA hopes the work with the AC can spur innovation, improve the work of all housing partners and agencies, and, ultimately, provide stable housing to more New Mexicans. MFA is asking the AC to engage in collaborative, complex problem solving, coalesce around housing priorities for New Mexico, and provide policy guidance. MFA hopes that by bringing together representatives from all areas of the housing spectrum, we can help each other navigate the complexities of housing issues in New Mexico.

A successful AC process will result in:

- A living strategy that guides state policy, investments, and programs. The Plan will be a “roadmap” for all partners and address the continuum of housing needs;
- A common source of communication to housing partners and residents about the state’s goals and intentions, and to provoke action from a variety of stakeholders;
- Practical solutions for streamlining barriers to addressing housing needs and reform of existing systems and programs; and
- Big ideas to change and improve the housing landscape.

### **Expectations From the Committee**

Members from the AC were invited to express how they imagine the AC can serve their organization and/or housing focus area, and in what ways they believe the AC can advance housing in New Mexico.

All participants expressed their desire to collaborate in a meaningful way to advance the greater good. Ways the AC can serve their organizations included:

- Break down silos between agencies by allowing participants to get to know one another and learn about what everyone else is doing.
- Share ideas, successes, and failures.
- Foment partnerships to address needs.
- Disseminate information about housing issues across the entire State.
- Provide clear and concise needs across the housing spectrum.

Ways the AC can advance housing in New Mexico included:

- Get closer to ending homelessness

- Gain credibility with legislature
- Develop a collective strategy and support for housing preservation
- Provide a unified voice to make recommendations for the greater good, and a unified effort to address barriers
- Create more funding to incentivize new development
- Develop policies to protect locals from getting priced out of the market
- Create a well-articulated comprehensive plan or strategy
- Promote education on affordable housing and why it is important for everyone and continue to bring attention and focus to housing
- Address lack of capacity to deploy funds
- Consolidate efforts
- Align local and state direction
- Leverage organizational strengths
- Develop an environment and culture that allows us to develop actionable items
- Help maximize public-private partnerships

### **Setting the Vision for the Housing Strategy**

The second half of the meeting consisted of interactive exercises to collect practical ideas to provide a foundation for the Strategy Formation. The questions discussed, along with the answers from the AC follow.

#### **Is there additional housing market or needs information you would like to have for the Strategy Formation?**

- First-time homebuyer data
- Income projections
- Age of homes
- Substandard homes
- Age of homeowners
- Number of rental units
- Quality of housing
- Permanent Supportive Housing needs
- Rapid Rehousing needs
- Property management for supportive housing
- Leveraged investments
- Efficacy of incentive-based programs

- Underhoused people
- Mid-range housing vacancies
- Credit profiles of New Mexicans v nationally
- Comprehensive inventory of funding
- Units accepting vouchers
- Availability of voucher units
- Project-based housing with expiring contracts
- Funding housing infrastructure

**Within the following categories, identify 1-3 areas that need the most focus in addressing housing needs. (Answers ranked)**

- 1. Increase needed housing type production*
- 2. Grow affordable housing resources*
- 3. Increase housing security among renters (tie)*
- 3. Preserve existing affordable housing (tie)*
- 4. Preserve existing affordable housing*
- 5. Strengthen existing and forge new partnerships*

**What Big Ideas do you know of in other states you want to explore?**

- Revolving loan fund for affordable homeownership (particularly modular housing)
- Is LIHTC the main funding source, or are there other better sources?
- Arts and Housing Projects
- Senior complexes that provide senior services
- Recurring AH funds
- State TC program
- Community land trust, employer assisted housing programs, self-help housing
- California's "ban" on single family zoning in certain circumstances.
- Are there other poor states that have an effective housing plan?
- Outdoor theaters
- The state of CO and City of Denver are doing innovative things to fund and incentivize development of permanent supportive housing
- Italy provides a percentage reimbursement to homeowners for improving their home through remodeling or maintaining the property.
- Housing authority preferences to people exiting rapid rehousing
- Being able to quickly change based on sudden movement in the marketplace
- Policies to prevent Source of Income discrimination
- Ways to partner with private developers that have capacity
- Construction loan fund for affordable single family homes
- Revitalizing low income neighborhoods
- State of CO and Denver's combination of funding public housing redevelopment for LIHTC, project based vouchers for developers in redevelopment areas, local funding
- Manufactured housing programs
- Self-help housing
- San Francisco, Oregon, Washington funding for affordable housing
- Availability of units for voucher holders
- Case management availability
- Availability of gap funding sources
- Funding, capacity, collaboration/leverage
- More funding for vouchers
- How to bridge rising rents

**What are the FIVE most significant things getting in the way of addressing housing needs for the residents and/or industries you represent?**

- Lack of funding
- NIMBYism
- Lack of significant funding for housing
- Cost/complexity/red-tape for new development
- Credit scores for homeownership
- Increasing income inequality
- Workforce, utility company barriers, housing for all incomes levels, available land with adequate infrastructure
- Antiquated zoning/planning processes
- Lack of Infrastructure
- Case management for supportive housing
- Lack of funds
- Zoning
- NIMBY issues for PSH
- Project based vouchers
- Availability of land/land uses
- NIMBYism, bureaucratic/land use processes, politics, scarcity mentality which leads to lack of collaboration
- 1. Restrictive HUD regs; 2. lack of housing stock; 3. lack of affordable housing developers; 4. lack of substance use/ mental health facilities; 5. lack of funded supportive services
- Capacity (both organizational and construction)
- Lack of rental inventory that take vouchers; competitive financing for rental housing, lack of capacity to take on larger projects or new programs
- Housing too far from employment opportunities
- Zoning that does not accommodate affordable housing
- Increased construction costs
- Lack of recurring funding for affordable housing development; lack of recurring funding for services to help people obtain/maintain housing; low vacancy rates/landlords unwilling to rent to tenants with housing vouchers;
- Financial literacy
- Not enough inventory, building costs, current federal & state regulations, lack of funding,

- Funding regulations and requirements