



Agenda

CITY CLERK'S OFFICE

DATE 4/8/15 TIME 10:22am

REVIEWED BY Margaret Ambrosino

RECEIVED BY Licia Lasso

COMMUNITY DEVELOPMENT COMMISSION MEETING

***AMENDED to include item # 4**

Wednesday, April 15, 2015

3:30-5:00 p.m.

500 Market Street, Suite 200

Roundhouse Conference Room

1. Call to Order
2. Roll Call
3. Approval of Agenda
4. *Ron Sebesta requests consideration of proposal for paying fee-in-lieu (\$57,297) to satisfy Housing Opportunity Program requirements to provide two (2) HOP homes in the Mission Viejo Subdivision (Alexandra Ladd).
5. Discussion and Recommendation of Approval for the DRAFT 2015-2016 CDBG Annual Action Plan (Margaret Ambrosino).
6. Approval of Minutes: February 18, 2015 CDC
7. Items from the Commission
8. Items from the Floor
9. Adjournment

An interpreter for the hearing impaired is available through the City Clerk's office upon five days notice. Please contact 955-6521 for scheduling.

City of Santa Fe, New Mexico

memo

Date: April 8, 2015

To: Members of the Community Development Commission

Via: Kate Noble, Interim Director *KN*
Housing and Community Development Department

From: Alexandra Ladd, Special Projects Manager *AL*
Housing and Community Development Department

Re: Request for fee-in-lieu – Ron Sebesta (Mission Viejo Estates)

ACTION REQUESTED

Provide a decision regarding the request from Ron Sebesta to pay a fee in lieu (\$57,297) instead of providing the two (2) homes owed under the Housing Opportunity Program (HOP) Agreement dated December 31, 2002 between the City of Santa Fe and Ron Sebesta.

BACKGROUND

The Housing Opportunity Program (HOP) ordinance was adopted in 1998 as part of the City's zoning code. It established that all proposed residential development provide a percentage of affordably-priced homes. The percentage varied from 11 – 16%, depending on the market price of the proposed development – the more expensive the homes, the higher the requirement. Mission Viejo Estates was approved as a Type C under HOP, meaning that 11% of the built units (two units total) were required to be delivered to an income-qualified homebuyer, with an average income of 65% of the area median income (AMI).

ITEM AND ISSUE

As per the HOP Administrative Procedures, the Community Development Commission is charged with granting approval for requests for alternate compliance. Ron Sebesta proposes paying a fee in lieu, rather than completing the affordable homes. See attached request in which Mr. Sebesta outlines the financial hardships associated with developing the affordable lots and provides documentation to that effect. Also attached are materials from the HOP Administrative Procedures outlining the responsibility of the CDC and the effective HOP fee in lieu schedule.

Excerpted Sections:
**ADMINISTRATIVE PROCEDURES
FOR THE CITY OF SANTA FE
HOUSING OPPORTUNITY PROGRAM (HOP)**

As described in Section 4 "Responsibility for Administration" of the HOP Administrative Procedures:

- 4.8 Community Development Commission** - This city board shall be responsible for considering and acting upon requests for alternate means of compliance and upon appeals of decisions of the Office of Affordable Housing as described herein.

As defined in Section 6 "Definitions" of the HOP Administrative Procedures:

Development Types:

- A. Development Type "A" means a residential development in which the average price of 70% of the dwelling units for sale or for rent are affordable to households with incomes at or below 80 percent of the area median income, using a four person household for home buyers and a three person household for renters.
- B. Development Type "B" means a residential development in which all units for sale or for rent are affordable to a three person household with an income under 120 percent of the area median income unless the development is defined as a development type "A."
- C. Development Type "C" means a residential development in which (a) one or more units for sale or for rent are provided to be affordable to a three person household with an income above 120 percent of the area median income; and (b) the average price does not exceed a price affordable to a three person household with an income at 200 percent of the area median income.
- D. Development Type "D" means a residential development in which units for sale or rent are, on average, affordable to a three person household with an income over 200 percent of the area median income.

Extreme Hardship - A condition occurring as a direct consequence of the HOP ordinance which a) deprives a property owner of all economically viable use of the subject property taken as a whole or b) would require the property owner to lose money on the development taken as a whole and the property owner can demonstrate to the Community Development Commission's satisfaction that said loss will be an unavoidable consequence of the HOP requirement for construction of affordable housing.

11. ALTERNATE MEANS OF COMPLIANCE

11.1 Criteria for Allowing Alternate Approaches

HOP requires that applicants provide HOP units on the property proposed for development. However, it is recognized that at times this approach may be infeasible due to extreme hardship as defined. **In this event, the applicant may seek permission from the Community Development Commission to use an alternate means of compliance {Emphasis added}.**

11.2 Allowable Alternate Means of Compliance

Contributions of cash or in-kind resources for affordable housing may be considered acceptable by the City as an alternate means of compliance. The Developer may provide cash, land, labor, materials or another in-kind contribution(s) acceptable to the City. The fair market value of the contribution(s) shall be equal to the In-Lieu Contribution Value for each affordable unit, which is not provided directly, as described in Section 12.

12. DETERMINATION OF IN-LIEU CONTRIBUTION VALUES – Use the In-lieu fee calculations/requirements from SF Homes?

The In-Lieu Contribution Value for each HOP unit which is not provided directly shall be determined as follows:

- 12.1** Contribution values for a particular development shall be the values in Appendix D, "HOP In-Lieu Contribution Values," which correspond to the type of development proposed.
- 12.2** The methodology for initially determining contribution values is contained in a 1995 report by The Enterprise Foundation, *Findings and Recommendations Regarding Housing Affordability Issues in the Proposed Housing Opportunities Program*. The recommended contribution values in that report were adopted as the initial values for calendar year 1995.
- 12.3** The initial 1995 values shall be adjusted annually at the beginning of each calendar year by a factor equal to the Consumer Price Index for New Mexico Urban Areas, or at the discretion of the Office of Affordable Housing Director, the values may be recalculated using another method, so long as the methodology is sound and described in detail in a written report available to the public.
- 12.4** The required In-Lieu Contribution Value for any contribution (including a staged contribution) shall be the amount in effect at the time that each contribution is due.
- 12.5** A 2% processing fee to the city shall be added to all fees in lieu of contributions for administrative costs.

APPENDIX D: HOP IN-LIEU CONTRIBUTION VALUES

Effective February 24, 2005

The following In-Lieu Contribution Values are the required value of cash or in-kind contributions for HOP developments that are not providing required affordable housing.

“Price class,” “corresponding price range,” and “corresponding range of monthly rents” refer to the proposed pricing of residential dwelling units to be built in the development. Please note that qualified HOP developments in Development Types “A” and “B” (defined in Section 6 herein) are not required to make in-lieu contributions.

“Corresponding income range” is provided only for illustrative purposes, and formed the basis for some of the calculations used to derive the contribution values.

REQUIRED CONTRIBUTION VALUES FOR FOR-SALE HOUSING

Development Type	Corresponding Income Range*	Corresponding Price Range	Contribution Value/Unit**
“C”	120%-200% of AMI	\$310,606-\$517,675	\$18,192
“D”	Over 200% of AMI	Over \$517,676	\$45,044

REQUIRED CONTRIBUTION VALUES FOR RENTAL HOUSING

Development Type	Corresponding Income Range*	Corresponding Range of Monthly Rents	Contribution Value/Unit
“C”	120%-200% of AMI	\$1,782-\$2,970	For specific fee contact Office of Affordable Housing. (505-955-6913)
“D”	Over 200% of AMI	Over \$2,970	For specific fee contact Community Services Dept. (505-955-6913)

* “AMI” means area median income. Based on market data, typical household size is assumed to be three persons above 80 percent of median income.

** The value per unit is multiplied by the partial unit requirement to determine the specific contribution, e.g. 0.86 (partial requirement) x value/unit = contribution, plus a 2% administrative fee.

Updated HOP fee-in-lieu, based on 1995 figures, annual increase in Consumer Price Index (CPI)

Year	CPI increase	Per Unit		With 2% admin fee	
	By %	Type C	Type D	Type C	Type D
1995	(BASE)	\$ 18,192	\$ 45,044	\$ 18,556	\$ 45,945
1996	3.3	\$ 18,792	\$ 46,530	\$ 19,168	\$ 47,461
1997	1.7	\$ 19,112	\$ 47,321	\$ 19,494	\$ 48,268
1998	1.6	\$ 19,418	\$ 48,079	\$ 19,806	\$ 49,040
1999	2.7	\$ 19,942	\$ 49,377	\$ 20,341	\$ 50,364
2000	3.4	\$ 20,620	\$ 51,056	\$ 21,032	\$ 52,077
2001	1.6	\$ 20,950	\$ 51,872	\$ 21,369	\$ 52,910
2002	2.4	\$ 21,453	\$ 53,117	\$ 21,882	\$ 54,180
2003	1.9	\$ 21,860	\$ 54,127	\$ 22,297	\$ 55,209
2004	3.3	\$ 22,582	\$ 55,913	\$ 23,033	\$ 57,031
2005	3.4	\$ 23,349	\$ 57,814	\$ 23,816	\$ 58,970
2006	2.5	\$ 23,933	\$ 59,259	\$ 24,412	\$ 60,444
2007	4.1	\$ 24,531	\$ 60,741	\$ 25,022	\$ 61,955
2008	0.1	\$ 25,537	\$ 63,231	\$ 26,048	\$ 64,496
2009	2.7	\$ 25,540	\$ 63,237	\$ 26,051	\$ 64,502
2010	1.5	\$ 25,923	\$ 64,186	\$ 26,441	\$ 65,470
2011	3	\$ 26,701	\$ 66,111	\$ 27,235	\$ 67,434
2012	1.7	\$ 27,154	\$ 67,235	\$ 27,698	\$ 68,580
2013	1.8	\$27,643	\$68,446	\$28,196	\$69,815
2014	0.8	\$28,086	\$69,541	\$28,647	\$70,932

**RON SEBESTA
P.O. BOX 22100
SANTA FE, NM 87502
505-577-4008**

February 24, 2015

To Whom It May Concern:

This letter is a request to pay a fee-in-lieu of building the HOP homes in the Mission Viejo subdivision. I would fall under the type C category and the fee-in-lieu of building for both lots is \$57,297 plus a 2% administration fee.

In 2003 I obtained approval from Santa Fe County to develop the Mission Viejo subdivision which consists of 20 lots. Two are HOP lots $\frac{1}{4}$ acre each and eighteen lots that are $\frac{1}{2}$ acre home sites. The most recent sales in Mission Viejo for one of the best lots in the subdivision was \$100,000.00 for a $\frac{1}{2}$ acre site.

Under the conditions of my approval after the 9th home was constructed I was to have built the first HOP home. My role in this project was to develop and sell vacant land not to build houses on the lots. Sometime after the 9th home was constructed the real estate market hit the wall and everything came to a screeching halt and there were certain variables that were out of my control. With real estate being my only source of income we went for about 4 years without any sales and entered into survivor mode, just trying to keep afloat. It was also during this same time period our youngest daughter who had just graduated from UNLV with some massive student loans was working in Houston as a teacher and suffered a stroke. She was in Herman Memorial hospital on life support for about 14 days and continued her recovery there another three weeks. Without insurance you can imagine the debt that was daily occurring. By the end of her stay she had accumulated a debt of over \$500,000. At this point in my life I must admit the last thing on my mind was the building of HOP homes. Moving forward to today, our daughter Rebecca is still recovering with speech and physical therapy but still suffers from the effects of the stroke and is considered 100% disabled. The current real estate market is still slow and depressed and most builders that I have spoken

to about purchasing the two HOP lots do not want to be tied to the requirements of HOP. Additionally the two HOP lots are located in a drainage area which flooded a home on the adjacent property in 2010 causing thousands of dollars in damage. The flood water inside the house was nearly 2 feet. In order to insure that flooding in the future won't affect these two lots, the elevation of both lots must be raised about two to three feet with fill dirt and supported with concrete footing plus retention and diversion walls (see the attached report). The site work alone and preparation prior to any construction cost upwards of \$30,000.00 to \$40,000.00 per lot.

As a result of all of the issues sited above I ask that you please consider a fee-in-lieu of construction on the two Mission Viejo lots. Thank you for your consideration.

Sincerely,

A handwritten signature in dark ink, appearing to read 'R - A - H' with a stylized flourish at the end.

Ron Sebesta

W•E**Walker Engineering****Morey Walker & Associates Engineering, Inc.****905 Camino Sierra Vista
Santa Fe, NM 87505
(505) 820-7990**

March 2, 2015

Mr. Ron Sebesta
P.O. Box 22100
Santa Fe, NM 8750

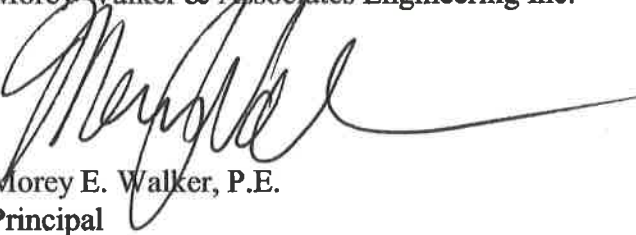
Ref: Mission Viejo Sbudivision
Lots 10 & 11

Dear Ron,

I have reviewed the Drainage Evaluation report for the Orr Residence at 3402 Calle Viejo as prepared by Oralynn Guerrerortiz dated 10/21/10. Based upon the findings in the report and upon personal knowledge of the site, I concur with Ms. Guerrerortiz recommendations.

If you have any questions or need further information on this matter, please do not hesitate to contact me.

Sincerely,
Morey Walker & Associates Engineering Inc.



Morey E. Walker, P.E.
Principal

Mission Viejo HOA
P.O. Box 28931
Santa Fe, NM. 87592

February 20, 2015

To Whom It May Concern:

In July 2010 the Orr residence house at 3402 Calle Viejo located in the Mission Viejo subdivision was flooded during a storm runoff event.

After this event happened the Mission Viejo HOA had a drainage evaluation study done which was conducted by Oralynn Guerrerortiz a New Mexico registered profession engineer. (See report)

As stated in the report other empty lots in that same cul-de-sac location would also be impacted should another runoff event happen. The report specifically includes lots 11 and 13 but lot 10 should also be included as it to would be impacted by the same runoff event in this location

After reviewing this report if lots 10, 11 and 13 were to be developed then significant and costly excavation and drainage work would need to be done to prevent a flooding event occurring to those homes. I believe this would be at the expense of the homeowner per the City of Santa Fe building permit requirements.

Keith Bujold
President
Mission Viejo HOA

A handwritten signature in cursive script that reads "Keith C. Bujold". The signature is written in dark ink and is positioned below the typed name and title.

ORR RESIDENCE
3402 CALLE VIEJO
MISSION VIEJO SUBDIVISION
SANTA FE COUNTY, NEW MEXICO

DRAINAGE EVALUATION

Prepared by Oralynn Guerrerortiz 10-21-10

Flooding Event Summary

In late July 2010, the Orr family home was inundated with stormwater runoff. It was reported that 1-2 of water ponded in the home. I visited the home on September 14, 2010. The house sits on a 20,321 sf lot within the Mission Viejo Subdivision at the southwest corner of Mission Bend and Calle Viejo. The finish floor of the home and its yards is approximately 1-3 feet below the grade of the adjacent Calle Viejo and Mission Bend roadways. A 36" cmp is located at the western property corner of the lot, and its invert appears to be a few feet lower than the finished floor elevation. An 18" culvert lays at the intersection of Calle Viejo and Mission Bend. It was report to me by Cynthia Orr that this 18" culvert was blocked during the flooding event, and water ran over the Calle Viejo roadway towards their home.

Opinion of Cause of Flooding

The home site sits at the low point of a 26 acre watershed (Figure 1). No provisions have been installed to direct flow away from the home, although the Grading and Drainage Plan prepared by Morey Walker and Associates did indicate that a drainage swale would be installed along the southern SE to NW property boundary, and bar ditches would be installed along Calle Viejo and Mission Bend roadways adjacent to the Orr property.

Because the home was located in the center of a drainageway and no provisions were installed to direct stormwater around the home, or raise the home site out of the drainageway, flooding of the house site in a significant storm was inevitable. Further, the 36" CMP located at the western property corner of the Orr lot has adequate capacity to handle the 100-year, 24-hour storm event only if the water at the invert is at least 3 feet deep, which appears to be higher than the finished floor elevation of the home. A survey would be necessary to check the finished floor elevation in relation to the invert of the 36" cmp.

Recommendation

The following improvements to the site are recommended:

1. Install bar ditches along Mission Bend Road and Calle Viejo roadways to direct road runoff into the 36" culvert. Bar ditches should have minimum dimensions of a 18" depth, and a minimum side slope of 3 to 1.
2. Install a drainage swale along the southern SE-NW property boundary of the Orr lot to direct stormwater to the 36" culvert. This swale will be a rock line

- trapezoidal channel with a bottom width of 2 feet, a depth of 2 feet and a side slope of 2 to 1. Top width will be 10 feet.
3. Install a drainage swale along the eastern NE-SW property boundary of the Orr lot to direct stormwater to the drainage swale noted in 2 above. This should have the same design as noted in 2 above.
 4. The existing 36" cmp should be lowered so that its invert is located a minimum of 4 feet below the finished floor of the home. The inlet invert of the downstream culvert that flows to Pond 1 should be checked to verify that positive drainage between the two pipes will exist with this lowering. If that is not the case, then the downstream culvert and possibly pond 1 will also have to be lowered.
 5. Maintain the 36" cmp, roadway bar ditches and swales: March 15, September 15, and after storms of 1-inch or greater inspect all drainage facilities, remove any debris or vegetation which may impede flow. If more than 3" of soil or debris exists along the channel or cmp bottom, remove manually or by flushing. Check integrity of all ditches, swales and rip-rap. Repair if necessary. Unstabilized soils shall be stabilized by vegetation, rock plating or erosion mats.
 6. It should be noted that both neighboring lots 11 and 13 could also be subject to inundation. These lots' grades should be raised relative to the surrounding property and swales should be installed to direct flows around them and into the swales leading to the 36" cmp.

Drainage Swale Sizing and CMP Size Verification

The property has no FEMA flood zones (Figures 2 and 3; Panel 35049C0526D/413D, effective 6/17/08).

The watershed soils have been mapped by the US Natural Resource Conservation Service and the soil mapping can be found on their web page: websoilsurvey.nrcs.usda.gov. The onsite soils are as follows:

116 Arents-Urban land-Orthenents complex	14.3%
200 Predawn loam	8.0%
201 Tanoan-Encantado complex	19.8%
202 Alire loam	44.4%
203 Buchhorse-Altazano complex	13.2%
208 Alire-Urban land complex	0.2%

All are Hydrologic Soil Group B. A runoff coefficient of 80 has been assumed.

The site has a fair coverage of herbaceous mixture of grass, weeds and brush with some juniper, pinion and cactus. Basal coverage is poor to fair. There is a 72 foot elevation change over the 2346 foot long drainage path. Time of concentration is estimated to be 0.55 hours.

The Simplified Peak Flow Method (TR-55) was used to determine peak runoff from the watershed affecting the Orr residence. The 100 year, 24-hour precipitation at determined by NOAA is 3.4 inches. Peak discharge for the 100-year, 24-hour storm event is 36 cfs.

Frequency	Precipitation	Peak Discharge
-----------	---------------	----------------

Year	(inches)	(cfs)
100	3.4	35.63
50	3	28.60
25	2.8	25.22
10	2.4	18.77
5	2	12.87
2	1.6	7.69

A 36" cmp can handle the 100-year, 24-hour storm event with a peak discharge of 36 cfs with an inlet head of about 3 feet. Thus to push the anticipated peak flows through the culvert during the 100-year, 24-hour storm event, one would need to allow the water to pond to about 3 feet at the front of the culvert. The home's finished floor elevation should be at least 4' above the invert of the pipe. If this is not the case, then the pipe must be lowered to provide the 4' of elevation difference or additional culverts under Mission Bend are required to ensure that adequate capacity exists to prevent a flooding of the Orr house in the future.



Figure 1

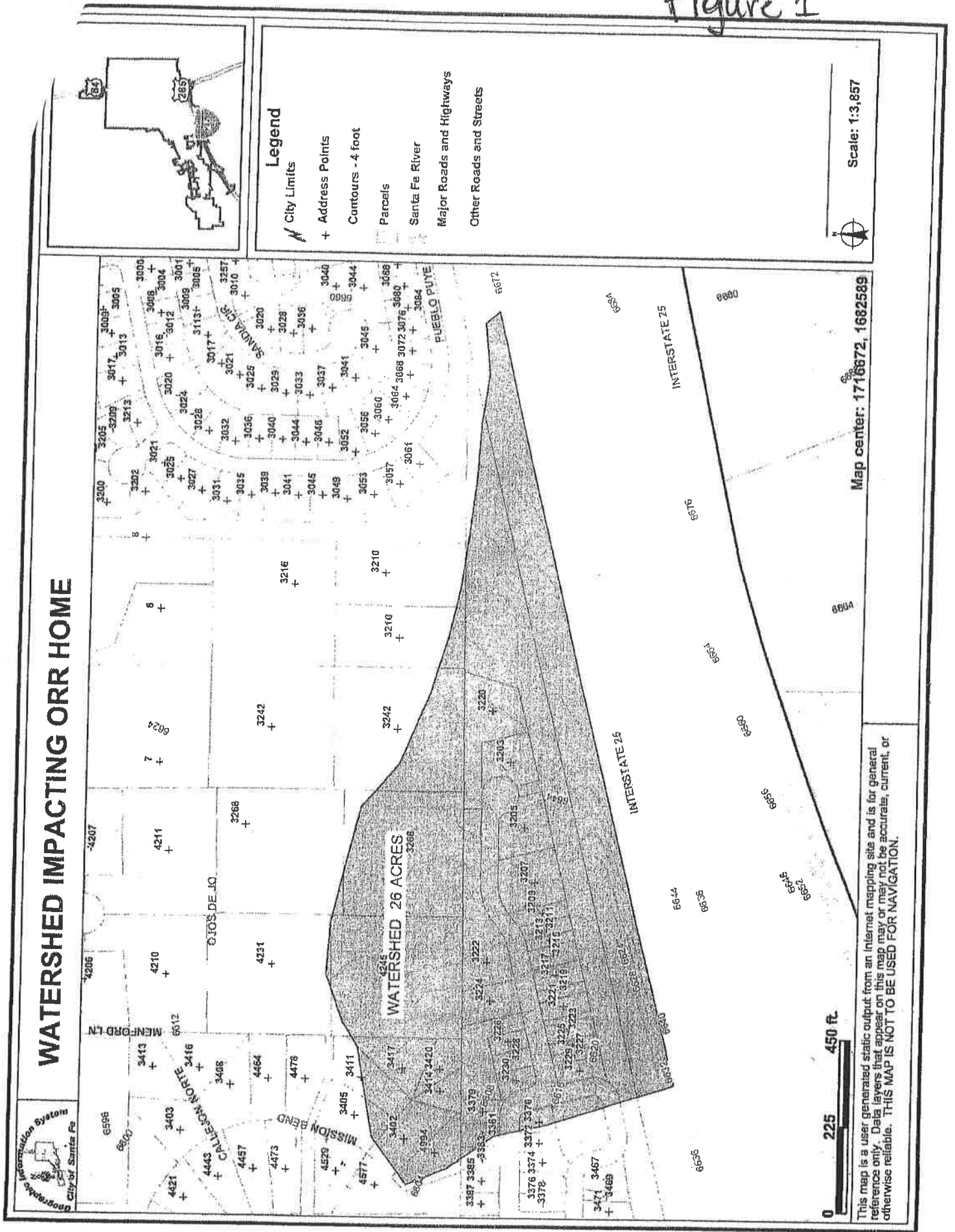


Figure 2

MAP SCALE 1" = 500'



1685000 FT

35° 37' 30"
106° 00' 00"

410,000m E

NFIP


PANEL 0413D

FIRM

FLOOD INSURANCE RATE MAP
SANTA FE COUNTY,
NEW MEXICO
AND INCORPORATED AREAS
PANEL 413 OF 1100
(SEE MAP INDEX FOR FIRM PANEL LAYOUT)

CONTAINS:	
COMMUNITY	PANEL SUFFIX
SANTA FE CITY OF	350270 0413 G
SANTA FE COUNTY	350069 0413 G
(UNINCORPORATED AREAS)	

Notice to User: The Map Number shown below should be used when placing map orders; the Community Number should be used on insurance applications for the subject community.



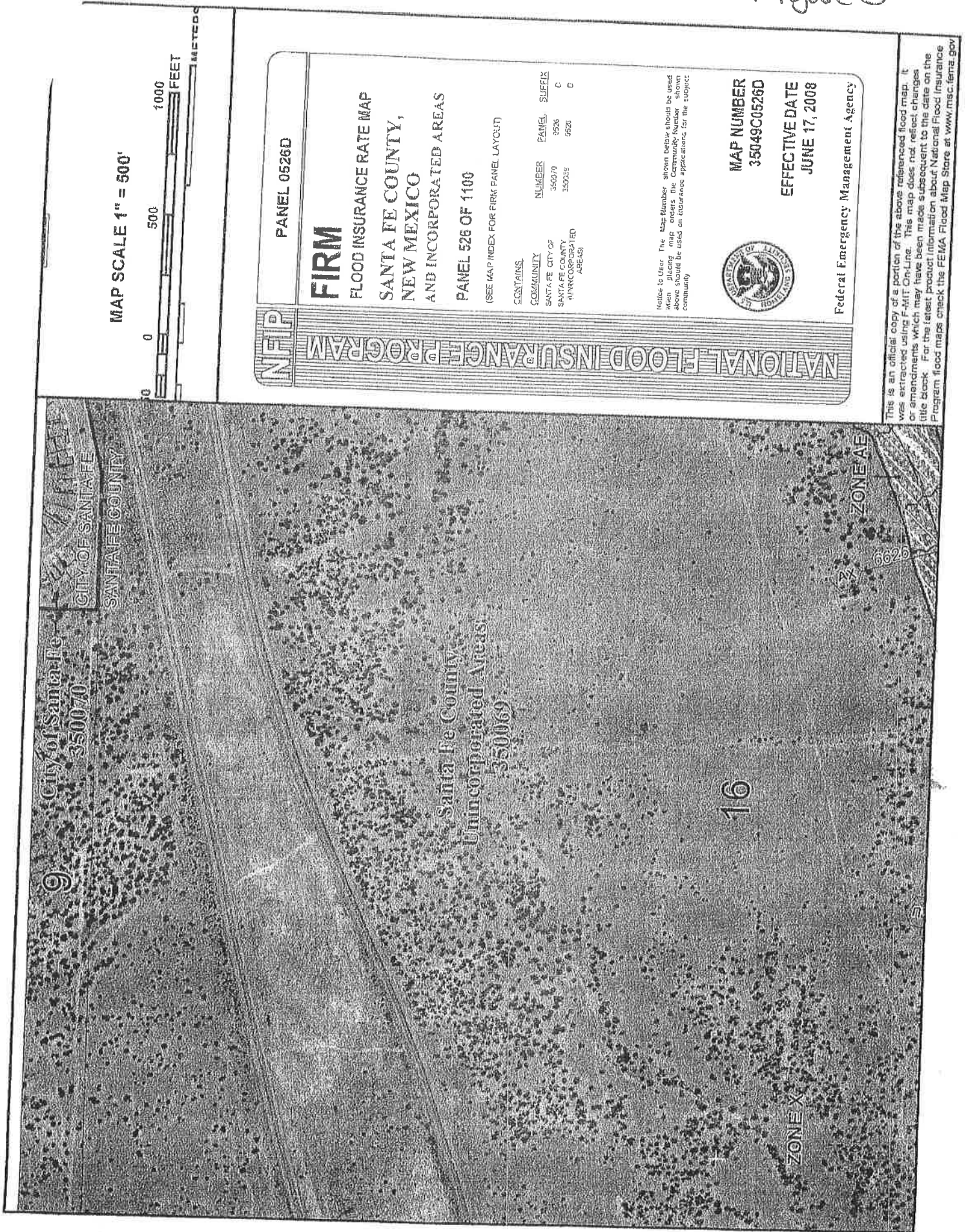
MAP NUMBER
35049C0413D

EFFECTIVE DATE
JUNE 17, 2008

Federal Emergency Management Agency

This is an official copy of a portion of the above referenced flood map. It was extracted using F-MIT Ch-Line. This map does not reflect changes or amendments which may have been made subsequent to the date on the title block. For the latest product information about National Flood Insurance Program flood maps check the FEMA Flood Map Store at www.msc.fema.gov

Figure 3



ORR RESIDENCE DRAINAGE IMPROVEMENT
ENGINEER'S OPINION OF PROBABLE COST

Assumption: 36" culvert invert is less than 4' below Orr Finished Floor
10/21/2010

ITEM NUMBER	DESCRIPTION	UNIT	TOTAL QUANTITY	UNIT COST	SCHEDULE COST
1	Bar Ditch with gravel mulch 3" thick.	LF	220.00	\$6.00	\$1,320.00
2	Rock lined Trapezoidal Channel	LF	295	\$65.00	\$19,175.00
3	Saw cut asphalt	LF	50	\$4.00	\$200.00
4	Saw cut concrete	LF	180	\$4.00	\$720.00
5	Lowering of 36" CMP, including backfill	LF	115	\$45.00	\$5,175.00
6	Extension of 36" CMP	LF	20	\$45.00	\$900.00
7	Connection of 2 - 36" CMP in a Median Drop Inlet	LS	1	\$5,000.00	\$5,000.00
8	Rock Set in Concrete At 36" CMP inlet	LS	1	\$1,000.00	\$1,000.00
9	Disposal of concrete and asphalt	SY	256	\$20.00	\$5,111.11
10	Replacement of basecourse and Asphalt	SY	56	\$50.00	\$2,777.78
11	Replacement of Concrete	SY	200	\$35.00	\$7,000.00
12	Project Construction Staking	LS	1	\$1,000.00	\$1,000.00
13	Project Traffic Control	LS	1	\$1,000.00	\$1,000.00
14	Project Testing	LS	1	\$1,000.00	\$1,000.00
15	Reseeding	LS	1	\$5,000.00	\$5,000.00
16	Permits	LS	1	\$500.00	\$500.00
17	Engineering	LS	1	\$7,000.00	\$7,000.00
Subtotal					\$63,878.89
NM GRT					\$5,230.08
Contingency (20%)					\$12,775.78
Total					\$81,884.75



ORR RESIDENCE DRAINAGE IMPROVEMENT
ENGINEER'S OPINION OF PROBABLE COST

Assumption: 36" culvert invert is 4' or more below Orr Finished Floor
10/21/2010

ITEM NUMBER	DESCRIPTION	UNIT	TOTAL QUANTITY	UNIT COST	SCHEDULE COST
1	Bar Ditch with gravel mulch 3" thick.	LF	220.00		
2	Rock lined Trapezoidal Channel	LF		\$6.00	\$1,320.00
3	Project Construction Staking	LS	295	\$65.00	\$19,175.00
4	Project Traffic Control	LS	1	\$1,000.00	\$1,000.00
5	Reseeding	LS	1	\$200.00	\$200.00
6	Permits	LS	1	\$5,000.00	\$5,000.00
7	Engineering	LS	1	\$200.00	\$200.00
		LS	1	\$2,000.00	\$2,000.00
Subtotal					\$28,895.00
NM GRT					\$2,365.78
Contingency (20%)					\$5,779.00
Total					\$37,039.78



ANNUAL ACTION PLAN

July 1, 2015- June 30, 2016



SUBMITTED BY:

City of Santa Fe
Office of Affordable Housing
P.O. Box 909
200 Lincoln Avenue, Room 314
Santa Fe, New Mexico 87504
Phone # (505) 955-6574

DRAFT COPY
March 30, 2015

Acknowledgements

Community Development Commission

Councilor Ron Trujillo, Chair

Rusty Tambascio, Vice Chair

Paul Goblet

Tobe Bott-Lyons

Carla Lopez

John Padilla

Silas Peterson

City of Santa Fe 2015-2016 Action Plan

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Executive Summary

AP-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

1. Introduction

The purpose of the Action Plan is to stipulate how funds will be allocated to housing and community development activities in Santa Fe based on the needs, priorities, goals and strategies identified in the 2013-2017 Consolidated Plan.

2. Summarize the objectives and outcomes identified in the Plan

The City of Santa Fe's focus over the next year is to improve and sustain affordable housing, rental, homeownership, and economic opportunities for low- to moderate-income households in Santa Fe, as well as addressing the needs of those experiencing homelessness or at risk of becoming homeless. The City will accomplish this by administering program funds to service providers, supporting collaboration and strategically applying resources to community needs.

This Plan identifies the following goals as they relate to HUD-mandated objectives and outcomes for its upcoming housing and community development activities:

GOAL: Reduced rate of cost burden and corresponding drop in poverty rate for homeless households and those at risk of becoming homeless.

- Objective: Creating Suitable Living Environments
- Outcome: Availability/Accessibility

GOAL: Expanded inventory of rental units and vouchers to meet increased needs of renters with very low incomes.

- Objective: Providing Decent Housing
- Outcome: Availability/Accessibility

GOAL: Increased homeownership opportunities and support for long-term affordability and accessibility for current homeowners.

- Objective: Providing Decent Housing
- Outcome: Affordability



3. Evaluation of past performance

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

The following bullets outline progress in meeting goals identified in the 2008-2013 Consolidated Plan, almost all of which were met, or exceeded. Given the economic downturn, cutbacks in funding, and other emerging challenges, this achievement is a testament to the strong partnerships the City supports with its nonprofit partners and subrecipients.

- The City's goal for **rental housing** as outlined in the 2014-2015 Action plan was to serve renters earning less than 60 percent of Santa Fe's Area Median Income (AMI). The City allocated \$150,000 from the Affordable Housing Trust Fund (AHTF) to support a pilot rental assistance program, administered through the Life Link. The purpose of the program was to provide immediate short-term assistance to renters facing difficulties paying their rent, utility payments, deposits, or rental arrears with the objective of keeping these renters from becoming homeless. An average of \$5,600 in rents are paid each month through February at an approximate cost of \$560 per rent. The average monthly payment for rental arrears is \$1,558; average monthly deposits paid: \$2,239; and utilities: \$276. Continuum of Care (CoC)/Shelter Plus Care rental vouchers and project-based assistance supported very low-income renters with disabilities, and is anticipated to provide assistance for approximately 1,100 units over the term of the fiscal year.
- The City's goal for **home ownership housing** as outlined in the current 2014-2015 Action Plan was to provide comprehensive assistance to low-to-moderate-income homebuyers. This was accomplished by funding 0% interest, no payment due loans for down payment assistance and homebuyer support services. The goal was to serve 20-22 households per year with both the CDBG funds as well as those from the AHTF. As of March 2015, 20 households were served, with approximately five loans pending.
- The City's goal for **home improvement** as outlined in the 2014-2015 Action Plan was to support energy efficiency upgrades, required accessibility renovations and emergency repairs. As of March 2015, 5 loans were made to support low and moderate-income homeowners. Many were able to significantly reduce their long-term energy costs, while others received assistance to bring their homes into compliance with basic housing quality standards.
- The City's goal for **emergency shelters and permanent supported rental housing** as outlined in the 2014-2015 Action Plan was to provide 33 permanent beds and/or longer-term units per year.



4. Summary of Citizen Participation Process and consultation process

Paper copies of the draft 2015-2016 Action Plan will be placed at the following locations for public review from April 3, 2015 through May 4, 2015 to comply with the 30-day review period required by the City's Citizen Participation Plan as adopted by HUD. The locations were selected based on their diversity of participants. Drafts will be available at all City of Santa Fe Public Library branches; Fort Marcy Recreation Center; Genoveva Chavez Community Center; Mary Esther Gonzales Senior Center, the City's Market Street Office and Santa Fe City Hall.

Advertisements will be placed in the *Santa Fe New Mexican* on Friday, April 3 and April 10, 2015 announcing the public review and comment period. The advertisement includes notice that translation services into Spanish are available upon request. The ads list the location of copies available for review as well as contact information for submitting comments. A press release will be issued through the City's Public Information Office on April 3, 2015, with information for the public on the availability of the plan and how to submit a comment. Two public meetings and one public hearing will be held on the Plan:

- The City of Santa Fe's Finance Committee Public Meeting (March 30, 2015)
- The City of Santa Fe's Community Development Commission Public Meeting (April 16, 2015)
- The Santa Fe City Council Public Hearing (May 13, 2015)

These meetings are open to the public and agendas are available on the City's website. The public meetings and public hearing are conveniently timed and located to encourage participation and can all be made accessible to people with disabilities, including sign language interpretation with prior notice to the City Clerk's office. The meetings are also publicized in Spanish. The public hearing allows members of the public to make comments as part of the public forum.

5. Summary of public comments

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

TBD

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

TBD



7. Summary

Over the next year, the Office of Affordable Housing will invest in strategies that prevent the most vulnerable City residents from falling into cycles of poverty and chronic homelessness, target low income "at risk" neighborhoods with comprehensive programming interventions, and work with the larger community to identify ways that community needs can be more effectively and efficiently identified and met with limited community resources. By focusing on these strategies in the 2015-2016 Action Plan, the City of Santa Fe hopes to ensure that all City residents have access to affordable, accessible and high quality housing opportunities



PR-05 Lead & Responsible Agencies – 91.200(b)

1. Agency/entity responsible for preparing/administering the Consolidated Plan

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

Agency Role	Name	Department/Agency
Lead Agency	SANTA FE	
CDBG Administrator	SANTA FE	Office of Affordable Housing/City of Santa Fe
HOPWA Administrator	N/A	N/A
HOME Administrator	N/A	N/A
HOPWA-C Administrator	N/A	N/A

Table 1 – Responsible Agencies

Narrative (optional)

The City of Santa Fe's Department of Housing and Community Development, Office of Affordable Housing Division, administers the Community Development Block Grant (CDBG), the Continuum of Care/Shelter Plus Care program, the Affordable Housing Trust Fund (AHTF), and other local funds to support housing and community development activities in Santa Fe.

Action Plan Public Contact Information:

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P.O. Box 909
Santa Fe, NM 87501
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505-955-6574

Consolidated Plan Public Contact Information

Same as above



AP-10 Consultation – 91.100, 91.200(b), 91.215(l)

1. Introduction

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

The City activities that support coordination between public and assisted housing providers and health care and social service agencies involve different funding opportunities. These include Federal and City funding. The city advertises funding opportunities for housing, as well as supportive service providers during its CDBG, Affordable Housing Trust Fund (AHTF) and General Fund allocation timelines. The CDBG and AHTF follow the same allocation process and time line. The General Fund contracts for administrative services (homebuyer training and counseling and other homeowner support services) are allocated through a separate RFP. The contract year for all three funds is aligned with the City’s fiscal year from July 1 to June 30.

The city has two sections in the Youth and Family Services Division of the Community Services Department that funds emergency housing and community development programs as well as social services. The Children + Youth commission provides funding and support for local nonprofit organizations and public school programs for kids. Approximately one million dollars is awarded annually in the following five categories: Early Care and Child Development; Healthy Living; Outdoor Education and Environmental Awareness and Supplemental Educational Programs for students in Santa Fe Public Schools. The other section, Human Services, through a committee makes funding recommendations to City Council from the General Fund for health and human services for local residents, which includes, basic food and shelter, medical, and other safety net services. A list of the 2014-2015 recipients is posted on the City’s website under the Human Services Section main page. These sections have different timelines but advertisement and communication with many of the same stakeholders occurs to ensure the word is disseminated on the application process and the overview of the programs. Communication between city departments as well as stakeholders is an ongoing process.

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

Santa Fe is not served by a local Continuum of Care but rather is covered by New Mexico’s Balance of State Continuum of Care, as administered by the New Mexico Coalition to End Homelessness. City staff from the Housing and Community Development Department serves on the Board for the Balance of State Continuum of Care, which entails attending monthly meetings by conference call and quarterly



meetings of the all the stakeholder agencies. Staff also attends the annual Housing for All Conference, hosted by the NM Coalition to End Homelessness.

Activities to address the mentioned groups in need are described in the following section.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards for and evaluate outcomes of projects and activities assisted by ESG funds, and develop funding, policies and procedures for the operation and administration of HMIS

Staff from the City's Housing and Community Development Division participates on the Balance of State Continuum of Care Board, attending monthly meetings by phone and the annual meeting in person. The Continuum of Care Board has developed standards based on the HUD established outcome measures for housing stability and increasing client income for Continuum of Care Programs. The Board is working with the staff of the New Mexico Coalition to End Homelessness and the New Mexico Mortgage Finance Authority on the standards and evaluation of ESG-funded projects.

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

The City of Santa Fe will carry out the priorities in the Consolidated Plan by continuing to collaboratively work with our non-profit partners. The City's philosophy is to help build the capacity of our service providers, rather than increase the size of the City's bureaucracy. The City and its staff serve as advocates and coordinators for our partner non-profits. Another strength is the diversity of services provided with little overlap because of the coordination between City departments as well as between the City and the non-profit organizations. This communication and cooperation are key to ensuring that the services reach a wide range of the population who are in need, including homeless, senior citizens, low/mod-income, at risk youth and people with special needs and disabilities.

The biggest challenge for the City of Santa Fe over the next five years will be to continue to address the increasing demands of very low-income renters and those at risk of becoming homeless.



Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	SANTA FE CIVIC HOUSING AUTHORITY
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Public Housing Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The sections were highlighted and the PIC generated charts were emailed for verification or update. Since their organization deals with these issues on a daily basis, accurate and precise data is anticipated. The SFCHA will receive a completed copy of the document for review.
2	Agency/Group/Organization	LIFE LINK / ST. ELIZABETH SHELTER / THE HOUSING TRUST / YOUTH SHELTERS AND FAMILY SERVICES/ YOUTH WORKS / SFPS ADELANTE PROGRAM
	Agency/Group/Organization Type	Continuum of Care; Services-Victims of Domestic Violence Services; Homeless
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless; Homeless Needs- Unaccompanied Youth; Homeless Needs- Families with children
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The sections were highlighted and the PIC generated charts were emailed for verification or update. Since these organizations deal with these issues on a daily basis, accurate and precise data is anticipated.
3	Agency/Group/Organization	NEW MEXICO COALITION TO END HOMELESSNESS
	Agency/Group/Organization Type	Lead agency for the Balance of State Continuum of Care
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homelessness Strategy Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The sections were highlighted and the PIC generated charts were emailed for verification or update.



4	Agency/Group/Organization	HOMEWISE / THE HOUSING TRUST
	Agency/Group/Organization Type	Housing Business Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Lead-based Paint Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	A copy of the document was emailed for their review of the specific sections that are relevant and we are waiting for their comments.

Identify any Agency Types not consulted and provide rationale for not consulting

There were none.



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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
2013 Housing Needs Assessment for Santa Fe	City of Santa Fe	The Housing Needs Assessment looks at housing affordability as it relates to unit inventory and demand and is used by the City to shape policy and funding decisions.
PHA 5-Year and Annual Plan	Santa Fe Civic Housing Authority	Many of the goals are incorporated into this plan
2012-2017 CIP Plan	City of Santa Fe	There are no goals set in this plan but project priorities were used in this plan
Five Year Plan to End Homelessness (2012)	NM Coalition to End Homelessness	The goals of that plan were incorporated into this plan
Analysis of Impediments to Fair Housing Choices (2011)	City of Santa Fe	The actions required to reduce impediments are listed in plan
City of SF Economic Development Strategy for Implementation	City of Santa Fe	The goals were summarized in the Economic Development section of this plan
2014 Santa Fe Trends Report	City of Santa Fe	There are no goals listed in this report but information and statistics from this report were incorporated into this plan

Table 3 – Other local / regional / federal planning efforts



AP-12 Participation – 91.105, 91.200(c)

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

Paper copies of the draft *2015-2016 Action Plan* were placed at the aforementioned locations for public review from April 3, 2014 through May 4, 2014, complying with the HUD-mandated 30-day review period. Advertisements were placed in the *Santa Fe New Mexican* on Friday, April 3 and April 10 announcing the public review and comment period. The ads stated where the copies were available for review as well as contact information for submitting comments. A press release was issued through the City's Public Information Office with additional information for the public on the availability of the plan and how to submit a comment. Two public meetings and one public hearing were held seeking approval and public comments regarding the Plan: The City of Santa Fe Finance Committee public meeting (March 30, 2015)

- The City of Santa Fe Community Development Commission public meeting (April 15, 2015)
- The Santa Fe City Council public hearing (May 13, 2015)

These meetings are open to the public and agendas are available on the City's website. The meetings are conveniently timed and located to encourage participation. The meeting can be made accessible to people with disabilities, including sign language interpretation with prior notice to the City Clerk's office. The meetings are also publicized in languages other than English. The public hearing allows members of the public to make comments as part of the public forum.

All of these meeting dates are set to correspond with the normal date that the Action Plan is submitted to meet HUD's required 45-day review prior to the start of the new program year (July 1, 2015). This year the City received the actual 2015 allocation amount the day the allocation recommendations were made by the Community Development Commission, so actual project funding recommendations are complete and incorporated into this plan. Pending approval of the City Council and HUD, no revisions to project funding will need to be made.



Citizen Participation Outreach

Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments	Summary of comments not accepted and reasons	URL (if applicable)
Media Outreach	Non-targeted/ General public	Press Release by City of Santa Fe Public Information Office on April 3, 2015, along with press release of (pending) approved plan on May 13, 2015. Paid announcements in the Santa Fe New Mexican on April 3 and 10, 2015 (Fridays)	TBD	TBD	www.santafenm.gov Front page under “News and Announcements”
Public Review	Non-targeted/broad community	April 3 - May 4, 2015: copies of the plan will be available at public facilities and on the City's website. April 3- April 15, 2015: Plan was sent for review to collaborating agencies	TBD	TBD	www.santafenm.gov/policyresearch

Table 4 – Citizen Participation Outreach



Expected Resources

AP-15 Expected Resources – 91.220(c) (1, 2)

Introduction

The greatest challenge facing the City of Santa Fe's housing and public service programs is the reduction in funding from all sources: federal, state, or local. This requires creative use of funds as well as a reduction in the funding of some programs even though there is an increase in needs and requirements that must be addressed. Although funding had been reduced from 2012 to 2013, there has been a slight increase of the City's CDBG funding from 2014 to 2015 and from 2015 to 2016.

The City continues to apply for and receive Continuum of Care (CoC) funding through HUD. The CoC funding has increased since 2007 with the addition of two new grants, for approximately \$1.2 million in Shelter Plus Care funds being used to support renters with disabilities who would otherwise be homeless. The City administers funding to support Life Link's permanent supportive housing projects (98 units), the Housing Trust's Village Sage and Stagecoach Apartments (30 special needs tenants out of the total LIHTC 120 units), St. Elizabeth's Shelter Siringo Senior Project (8 units) and pays over 900 rents annually with rental vouchers.

The City has an affordable housing fund, Affordable Housing Trust Fund (AHTF), funded by revenue generated through development fees (paid for fractions of units owed under the City's inclusionary zoning program) in lieu payments, (when alternate means of compliance with the inclusionary zoning requirements are granted), and the payoffs of City-held liens. Once the fund's balance reaches a threshold amount, an allocation process that coincided with the CDBG funding timeline is advertised and administered. Fifty percent (50%) of the allocation must support homeownership activities.

In early 2015, the City initiated an AHTF allocation process, through which \$412,000 was made available. On February 18, 2015, the Community Development Commission approved several proposals to fund down payment assistance (Homewise, Habitat For Humanity and the Housing Trust), home repair (Homewise), and assistance with a mortgage pay-down (St. Elizabeth's Casa Familia emergency family shelter). The funds will be made available in FY 2015-2016.

The Office of Affordable Housing anticipates consistent funding amounts from the City's General Fund for FY 15-16. The funds support administrative contracts with nonprofit service providers (Homewise and the Housing Trust) and are generally allocated to support homebuyer programs. This includes homebuyer training and counseling, financial counseling and assistance, and other activities to support achievement of "buyer-ready" status of income-qualified homebuyers, as well as home repair services, refinancing, and reverse mortgage counseling for current homeowners.



Priority Table

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation \$	Program Income \$	Prior Year Resources: \$	Total: \$		
CDBG	Public - Federal	Acquisition; Admin and Planning; Economic Development; Housing; Public Improvements; Public Services	530,024	25,000	0	555,024	957,376	The assumption is that the yearly CDBG allocation will remain flat for the next four years after 2015.
General Fund	Public-Local	Homebuyer programs; Technical Assistance; Data Analysis; Professional Development	300,000	0	0	300,000	1,325,250	FY 15-16 is the second year of a 4-year grant so funding levels will remain the same.
Continuum of Care/ Shelter Plus Care	Public - Federal	Permanent supportive rental assistance	952,248	0	0	952,248	4,745,752	In 2012, two additional grants were funded.
Affordable Housing Trust Fund	Public - Local	Down payment Assistance; Rental Vouchers; Home Repair	412,000	0	0	412,000	200,000	If funds are available, an allocation will occur in FY 2015-2016 in line with the CDBG process.

Table 5 - Expected Resources – Priority Table



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

The City's nonprofit partners estimate that every dollar of federally-funded down payment assistance leverages \$10 of funding from other state, local, and private sources. Both the Housing Trust and Homewise are CDFIs and actively leverage funds from HOME, Fannie Mae secondary market loans, state-funded mortgage products allocated through the New Mexico Mortgage Finance Authority, Low Income Housing Tax Credits (the Housing Trust), solar tax credits, Federal Home Loan Bank of Dallas's Community Investment Programs, bank and foundation investments, and other DOE funds as well as having substantial organizational resources to use for real estate development and to support programmatic goals.

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

All of the property on which public housing facilities are situated are owned by the City and used by the Santa Fe Civic Housing Authority under long-term leases. The units are rented to income-qualified renters, many of them very low-income seniors. At any time during the year if the City determines that donating and/or using City-owned property will benefit a proposed project that will serve the priority needs and funding objectives outlined in this plan, the City will do so, as allowed under the NM Affordable Housing Act.



Annual Goals and Objectives

AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e)

Goals Summary Information

Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	2015 Funding	Goal Outcome Indicator
Increase Affordable Housing Opportunities	2013	2017	Affordable Housing	Citywide	Down Payment Assistance; Homebuyer Training and Counseling; Home Rehabilitation/Improvement Services and Support for Current Homeowners;	<u>DPA:</u> CDBG: \$189,750 AHTF: \$350,000 <u>Home Repair:</u> CDBG: \$95,000 AHTF: \$50,000	Direct Financial Assistance to Homebuyers: 15 Households Assisted; Rehabilitation loans or direct assistance to 10 homeowners
Increase Opportunities for At Risk Populations	2013	2017	Public Housing; Homeless	Citywide	Rental Vouchers; Emergency Shelters; Support Services for At Risk Population; Fair Housing Outreach	CDBG: \$47,500 Continuum of Care: \$955,800 (estimate based on 2014)	Support services to 150 homeless children and/or families (CDBG); Assistance to 40 individuals at Casa Familia (AHTF); Voucher and project-based assistance to 1,100 individuals for rent and services administered through Housing Trust and LifeLink (CoC)



Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	2015 Funding	Goal Outcome Indicator
Address Current and Emerging Needs	2013	2017	Affordable Housing Non-Homeless Special Needs	Citywide	Provision of Rental Units and Support Services for Homeless or at risk of Homelessness Non-Housing Community Facilities and Services Public facility repairs	CDBG: \$97,750 AHTF: \$12,000	Meal deliveries to 28 new households; facility repair serving 24 individuals in treatment; facility repair serving 450 girls annually; case management and supplies for up to 450 homeless youth

Table 6 – Goals Summary



Goal Descriptions

1	Goal Name	Increase Affordable Housing Opportunities
	Goal Description	<i>Increased homeownership opportunities and support for long-term affordability and accessibility for current homeowners.</i> This goal is achieved through continuing down payment assistance, homebuyer counseling and training services, production of affordably-priced homes, supporting partnerships with nonprofits, for-profit builders and other housing providers, considering acquisition/rehab programs to absorb existing market supply, funding energy efficiency upgrades, continuing foreclosure prevention, legal assistance and refinancing services for existing homeowners, and offering accessibility improvements to help “age in place”.
2	Goal Name	Increase Opportunities for At Risk Populations
	Goal Description	<i>Reduced rate of households with cost burden and corresponding drop in poverty rates.</i> This goal is achieved through preventing homelessness through rental vouchers, emergency assistance, support services, expanding rental choices for households earning less than 30% AMI, providing rehabilitation services, refinancing and support for existing low-income homeowners, preventing wage theft, and improving outreach efforts about housing rights especially to mono-lingual Spanish speakers.
3	Goal Name	Address Current and Emerging Needs
	Goal Description	<i>Inventory of rental units affordable to renters with very low incomes is expanded and vouchers are used to meet increased demand.</i> This goal is achieved through supporting LIHTC projects and the provision or retention of other permanent, subsidized rental units, rehabilitating existing rentals to expand choice and housing quality, identifying additional funding sources and/or creating revenue streams to fund local rental vouchers.

Table 7 – Goal Descriptions

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.215(b):

This City estimates that the funding documented in Table 6: Goals Summary will serve the following:

- Extremely low-income: 300 households
- Low income: 30 households
- Moderate income: 30 households



AP-35 Projects – 91.220(d)

Introduction

Projects funded for FY 15-16 reflect a variety of programs, facilities and services in addition to the programs that are more commonly funded by the City – down payment assistance and home improvement. The availability of Affordable Housing Trust Fund (AHTF) money in early 2015 made it possible to dedicate CDBG resources for projects that serve Santa Fe’s residents with very low incomes, many of whom are experiencing homelessness or at risk of being homeless.

#	Project Name	CDBG	AHTF
1	Kitchen Angels	X	
2	SFPS Adelante Deferred Action Project	X	
3	SFPS Adelante Graduation Project	X	
4	Youth Shelters and Family Services - Street Outreach	X	
5	Girl's Inc Facility Improvement	X	
6	Santa Fe Recovery Center Facility Improvement	X	
7	Habitat for Humanity - Energy Efficiency Improvements	X	
8	Habitat for Humanity – Down Payment Assistance		X
9	Homewise Down Payment Assistance	X	X
10	Homewise Home Improvement		X
11	Housing Trust Down Payment Assistance	X	X
12	YouthWorks! Distressed Housing Rehab and Resale	X	
13	St. Elizabeth’s Casa Familia Shelter Mortgage Assistance		X

Table 8 – Project Information

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

Allocation priorities were made by the City’s Community Development Commission on February 18, 2015. The Commission opted to prioritize facilities and services for those residents with very low incomes for CDBG funding and dedicated the AHTF to the needs of homebuyers and homeowners along with assisting St. Elizabeth Shelter with pay off funds for its Casa Familia mortgage. The rationale was that many of services have been most heavily impacted by recent economic conditions and the cutbacks in subsidy and philanthropic funding sources, particularly with homeless youth services.



Projects

AP-38 Projects Summary

Project Summary Information

Table 9 – Project Summary

1	Project Name	Kitchen Angels
	Target Area	Public Service
	Goals Supported	Increase Opportunities for At Risk Populations Address Current and Emerging Needs
	Needs Addressed	Non-Housing Community Facilities & Services
	Funding	CDBG: \$20,000
	Description	Meal delivery to chronically ill and homebound residents.
	Target Completion Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	380 individual clients agency-wide, 28 of which will be new clients.
	Location Description	Citywide
	Planned Activities	Support home-delivery service of meals to people who are homebound because of chronic illness or disability.
2	Project Name	SFPS Adelante Deferred Action Project
	Target Area	Public Service



	Goals Supported	Increase Opportunities for At Risk Populations Address Current and Emerging Needs
	Needs Addressed	Support Services for At Risk Population
	Funding	CDBG: \$24,000
	Description	Support service for students eligible for Deferred Action for Childhood Arrivals (DACA) and adults eligible for Deferred Action for Parents of Americans (DAPA)
	Target Completion Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	The Adelante project proposes to serve 10 additional children and/or parents beyond the prior year to serve a total of 130 students and/or parents during this program year (120 served currently)
	Location Description	Citywide
	Planned Activities	Funds would support the work of an immigration attorney to provide free services for student eligible for (DACA), a policy that allows undocumented students relief from deportation for two years, including work permits and an option to renew the status. Services would include: helping students apply and request fee waivers to access legal status, affordable housing, health and social services and other opportunities. This year the program is being expanded to provide legal assistance through DAPA (Deferred Action for Parents of Americans) to assist undocumented parents of children who are permanent legal residents.
3	Project Name	SFPS Adelante Middle-School Graduation Project
	Target Area	Public Service
	Goals Supported	Increase Opportunities for At Risk Populations Address Current and Emerging Needs
	Needs Addressed	Support Services for At Risk Population



	Funding	CDBG: \$23,500
	Description	Expand support for students of SFPS middle schools whose families are currently experiencing homelessness.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	500 total: up to 300 students and up to 200 parents
	Location Description	Citywide
	Planned Activities	Funding will be used to expand the existing Graduation Project to SFPS middle schools. Currently, the project supports the wellbeing and achievement of students whose families are currently experiencing homelessness by providing food, clothing, school supplies, transportation and linking students and their families to critical services.
4	Project Name	Youth Shelters and Family Services - Street Outreach
	Target Area	Public Service
	Goals Supported	Increase Opportunities for At Risk Populations
	Needs Addressed	Emergency Shelters Support Services for At Risk Population Non-Housing Community Facilities & Services
	Funding	CDBG: \$12,000
	Description	Street outreach to homeless youth between the ages of 13 and 21
	Target Date	6/30/2016



	Estimate the number and type of families that will benefit from the proposed activities	450 youth are expected to be served using outreach and counseling activities, with CDBG as a contributing portion of other funding sources
	Location Description	Citywide
	Planned Activities	Street outreach is conducted daily by Youth Shelters and Family Services staff who deliver supply bags and information on outreach services in English and Spanish to several locations in the city where youth congregate; this funding would also support services provided at the drop in center where youth can stop by during daytime hours to shower, sleep, use the internet and do laundry and receive counseling.
5	Project Name	Girl's Inc. Facility Improvement
	Target Area	Facility Improvement
	Goals Supported	Address Current and Emerging Needs
	Needs Addressed	Non-Housing Community Facilities & Services
	Funding	CDBG: \$30,750
	Description	Funds will provide materials and labor for necessary site repairs for the safety of program participants, including repair of retaining walls and driveway/parking lot resurfacing.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	450 girls are served annually at this facility. CDBG award will entirely fund Phase I of the facility upgrade.
	Location Description	Citywide



	Planned Activities	Funding for Phase I will include repair of retaining walls and resurfacing of the driveway and parking lot. This facility is in a Contributing Historic District and is a former residence, which was deeded to the organization in perpetuity as long as they serve girls. For this reason, they are unable to move or sell it to purchase a facility more suitable to their needs, thus left with costly upgrades that require preservation review both at the City and State levels.
6	Project Name	Santa Fe Recovery Center Facility Improvement
	Target Area	Facility Improvement
	Goals Supported	Increase Opportunities for At Risk Populations
	Needs Addressed	Non-Housing Community Facilities & Services
	Funding	CDBG: \$35,000
	Description	Project will allow for the replacement of all windows at the resident's treatment facility.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 230 unduplicated* clients receive in-patient services and live in the residential portion receiving the upgrades. <i>*SFRC estimates that approximately 20 clients are duplicated annually bringing this number to 250 clients per year.</i>
	Location Description	Citywide
	Planned Activities	Funding will be used to replace all windows at the residential treatment facility improve safety, security and energy efficiency.
7	Project Name	Habitat for Humanity - Energy Efficiency Improvements
	Target Area	Homeowner Rehabilitation
	Goals Supported	Increase Affordable Housing Opportunities
	Needs Addressed	Housing rehab for low to moderate-income households



	Funding	CDBG: \$50,000
	Description	Funding will be used for homeowner rehabilitation for families at or below 60 percent of the Area Median Income (AMI).
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	15 households or 20 individuals
	Location Description	Citywide
	Planned Activities	Funding will enable the repair or total rehabilitation of homes with priority for those in need of emergency repair; program will complement MFA's House By House Program. Many of the clients served are anticipated to be elderly and frail elderly.
8	Project Name	Habitat for Humanity – Down Payment Assistance
	Target Area	Housing for low-to-moderate-income households
	Goals Supported	Increase Affordable Housing Opportunities
	Needs Addressed	Down Payment Assistance
	Funding	\$100,000
	Description	Provide down payment assistance to five (5) first-time homebuyers at or below 60 percent AMI
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	Five families



	Location Description	Citywide
	Planned Activities	Down payment assistance would serve households for buyers completing 300-500 hours of “sweat equity” service in home construction.
9-10	Project Name	Homewise Down Payment Assistance
	Target Area	Housing for both low-to-moderate-income (LMI) and moderate-income households
	Goals Supported	Increase Affordable Housing Opportunities
	Needs Addressed	Down Payment Assistance
	Funding	CDBG: \$89,750 (for LMI) AHTF: \$150,000 (for moderate-income up to 120% AMI)
	Description	Down payment assistance for income-qualified and “mortgage ready” households.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	Provide down payment assistance to 10-15 first time homebuyers below 80 percent AMI for CDBG funds and approximately 15 homebuyers below 120%AMI for AHTF assistance who have completed homebuyer training and counseling and are deemed “mortgage ready.”
	Location Description	Citywide
	Planned Activities	Down payment assistance would serve households for buyers that have completed homebuyer training and counseling.
11-12	Project Name	Housing Trust Down Payment Assistance
	Target Area	Housing for both low-to-moderate (LMI) and moderate-income households
	Goals Supported	Increase Affordable Housing Opportunities
	Needs Addressed	Down Payment Assistance
	Funding	CDBG: \$100,000 (up to 80% AMI) ; AHTF:\$100,000 (up to 120% AMI)
	Description	Down Payment Assistance



	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	Five to seven (5-7) homebuyers for both CDBG and AHTF for a total of 10-14
	Location Description	Citywide
	Planned Activities	Funding will provide down payment and closing cost assistance to low-to-moderate-income individuals earning <u>below</u> 80% AMI for CDBG and up to 120% AMI with AHTF.
13	Project Name	YouthWorks! Distressed Housing Rehabilitation and Resale House By House Program
	Target Area	Acquisition and rehab of single-family housing
	Goals Supported	Housing for moderate income households
	Needs Addressed	Home Acquisition and Rehabilitation
	Funding	CDBG: \$45,000
	Description	Purchase and rehabilitation of one to two long-term, vacant, distressed homes to provide additional affordable housing for 1-2 homebuyers below 80% AMI.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	One to two families will benefit from the acquisition of homes and ten youth program participants will acquire experience via supervised, hands-on construction.
	Location Description	Citywide
	Planned Activities	Purchase and rehabilitation of long-term, vacant, distressed homes to provide additional affordable housing for homebuyers below 80% AMI. Low-to-Moderate Income certification and down payment assistance will be provided by the Housing Trust and will possibly utilize CDBG funding for down payment assistance from Housing Trust grant award.



14	Project Name	St Elizabeth's Casa Familia Shelter Mortgage Payment Assistance
	Target Area	Homelessness
	Goals Supported	Increase Opportunities for At Risk Populations
	Needs Addressed	Support Services for At Risk Population
	Funding	AHTF: \$12,000
	Description	Funding will assist in the mortgage payoff on the \$44,000 remaining debt of the Casa Familia Family Shelter, thereby freeing up funds for enhanced service offerings to families served.
	Target Date	9/1/2016
	Estimate the number and type of families that will benefit from the proposed activities	The facility serves up to 40 individuals, all of whom will benefit from enhanced services provided.
	Location Description	Citywide
	Planned Activities	The funding will provide immediate, partial payment towards the remainder on the mortgage loan of \$44,000.



AP-50 Geographic Distribution – 91.220(f)

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

Allocations are based on need as to whether a program serves low to moderate-income (LMI) residents. Most of the City's programs serve LMI residents citywide (limited clientele or housing) versus a specific LMI area (Area Benefit). If an application is submitted for a program that serves a specific LMI area as normally defined by census tract, it is given the same consideration as the applications for programs that serve LMI residents City Wide. As noted in the 2013-2017 Consolidated Plan, maps of the distribution of Hispanic residents were prepared for the city's Analysis of Impediments to Fair Housing Choice in 2011, indicating block groups with Hispanic concentrations (where the proportion of Hispanic residents is 59% or more), primarily in the southwest portion of the city. However, it is important to note that the city has many block groups with relatively large proportions of Hispanic residents (between 30% and 59%).

Geographic Distribution

Target Area	Percentage of Funds
N/A	N/A

Table 10 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

All programs for 2015 will serve the LMI residents throughout the City. The City of Santa Fe does not have priorities for allocating geographically. The types of programs funded focus on the household (income) versus the location of the project. For example, the City allocates funds programs for down payment assistance for home purchase, which is dependent on the household versus the location of the home. The City funds public service programs that serve at risk youth throughout the City versus in a concentrated area.



Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

One Year Goals for the Number of Households to be Supported	
Homeless (individuals reported)	1,430
Non-Homeless	60
Special-Needs	40
Total	1,530

Table 11 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance (S+C, CoC, individuals reported plus 120 individuals supported by the Housing Trust through other funding sources)	1,220
The Production of New Units (The Housing Trust, non-CDBG funds: 23 for LMI and six (6) units for moderate income up to 120% AMI)	29
Rehab of Existing Units (Homewise, Habitat for Humanity)	20
Acquisition of Existing Units (YouthWorks! – for sale to LMI income-certified buyer)	2
Total	1,271

Table 12 - One Year Goals for Affordable Housing by Support Type

Discussion

Projects funded for FY 15-16 reflect a variety of programs, facilities and services in addition to the programs that are more commonly funded by the City – down payment assistance and home improvement. The availability of Affordable Housing Trust Fund (AHTF) made it possible to dedicate CDBG resources for projects that serve Santa Fe’s residents with very low incomes, many of whom are experiencing homelessness or at risk of being homeless.



AP-60 Public Housing – 91.220(h)

Introduction

The Santa Fe Civic Housing Authority (SFCHA) is the public housing agency in Santa Fe. They oversee 490 units of public housing, and manage 670 Section 8 vouchers in Santa Fe. There are a total of 369 units for seniors, leaving 121 for families. All of the units are in livable condition but maintenance is a continuous effort. Currently, 399 people are on the public housing waiting list, and 171 people on the Section 8 waiting list for Santa Fe. SFCHA receives approximately 35 applications per month for public housing.

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

The SFCHA received approval to participate in the Rental Assistance Demonstration (RAD) Project and has currently closed on financing for its first project. Funds will be used to rehabilitate 116 public housing units to bring them up to current code requirements, improve energy efficiency, and update other quality of life amenities.

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

The SFCHA runs a Family Self-Sufficiency Program which supports residents and voucher holders to place funds in escrow to achieve home ownership and educational goals.

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

The PHA is not designated as troubled.



AP-65 Homeless and Other Special Needs Activities – 91.220(i)

Introduction

The City works in partnership with many non-profit organizations who provide a wide range of services to prevent “at-risk” populations such as youth, battered families, people with disabilities and seniors from becoming homeless. Another objective is to help existing homeless populations obtain safe, affordable and sustainable housing opportunities as well as needed services such as health care, transportation and counseling.

These activities necessarily run along a continuum of housing program options that range from emergency shelter services to transitional housing and permanent supportive housing services to the new construction of mixed income and mixed use affordable rental development projects. Currently the City has in place emergency and transitional housing programs for homeless individuals, families with children, veterans, and unaccompanied youth.

Services not available but needed: Long Range Transportation for access to VA services in Albuquerque and SOAR model benefits application assistance.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

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

All of the city’s nonprofit partners who work with homeless persons have extensive outreach activities. In 2010, several non-profits, working in conjunction with the City of Santa Fe established the Resource Opportunity Center (ROC) as part of the existing Interfaith Shelter. The Center offers emergency beds in winter, meals and clothing but more importantly, brings together outreach coordinators to provide information about available services. Medical care, job counseling, meals, clothing, transportation are a few of the services provided at the ROC, which is partially funded through local funds allocated through the City’s Human Services Division. In November 2014, the City passed a resolution directing staff to convene meetings with agencies which provide services to the homeless; convene a series of public hearings with stakeholders; and thereafter, analyze and report back to the governing body on the overall operation of the one-stop for homeless services at the ROC. The first in a series of meetings with homeless service providers was held on February 26, 2015. The structure of this meeting was to ask providers how they work with the shelter, what service offerings are working for the homeless community, and those that could be improved upon. Additionally, the New Mexico Coalition to End Homelessness is working with a new Coordinated Risk Assessment Model.



Addressing the emergency shelter and transitional housing needs of homeless persons

The following programs provide comprehensive support and services for homeless individuals and families in Santa Fe:

St. Elizabeth. St. Elizabeth Shelter operates two emergency shelters and three longer-term supportive housing programs. Its Men's Emergency Shelter has 28 year-round beds along with a library, TV room, laundry, showers and intensive case management. The organization also offers longer term and transitional shelter options. *Casa Familia* has 10 beds for single women, eight rooms for individual families, and can accommodate up to 30 people, depending on family size. It also has a TV/play room, dining room, laundry and donations room where clothing and toys are available for guests. Both emergency shelters provide respite care for those who are in need of a place to recover from illnesses and behavioral health issues and both have a program manager, case managers and supervisory staff. *Casa Cerrillos* is a permanent housing program with 28 apartments for adults with disabilities, many with co-occurring substance abuse problems. Siringo Apartment is a permanent housing program with eight apartments for seniors. *Sonrisa Family Shelter* is a transitional housing program with eight apartments for families with children. It has a two-year stay limit within which time families are expected to have overcome the issues leading to their becoming homeless and have saved enough funds to successfully move in to housing of their own. All three supportive housing programs have on-site program/case managers that work closely with each guest and monitor their progress.

ROC/Interfaith Shelter. Several faith based organizations support a seasonal shelter from November to May through meals, showers and laundry, in addition to beds and also some case management services. The Resource Opportunity Center is open two days per week, serves 120 to 140 people per day, and offers more intensive case management and legal services.

Life Link. Established in 1987 in a motel, Life Link has evolved into a highly effective behavioral health and supportive housing center. At *La Luz*, 24 apartment units and an additional 74 City wide scattered sites units are provided to people with mental illness and other co-occurring disorders, based on the permanent supportive housing model. Life Link provides extensive outpatient treatment, psycho-social rehabilitation, homeless prevention and rental assistance, peer support services and onsite healthcare screening.

Esperanza. Esperanza is a full service organization offering counseling, case management and advocacy for survivors of domestic violence. It operates a shelter that can house up to 42 people, as well as 21 beds of transitional housing to allow clients establish independence while still receiving supportive services. The organization also offers comprehensive non-residential counseling services.



Youth Shelters and Family Services. On any given night, the organization estimates that 100 youth may be homeless on the streets of Santa Fe. Services are provided to homeless, runaway and in-crisis youth and their families including street outreach, emergency shelter, transitional living and counseling. Special initiatives are the Pregnant and Parenting Project, including referrals, case management, parenting skills and donated items and the ACCESS Program, which helps youth with job readiness skills. Youth can stay at the emergency shelter for up to 30 days and in the transitional, apartment style living program for 18 months.

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

In addition to ensuring the availability of a range of housing program options for these homeless populations, the City also ensures a range of social service program options for homeless individuals, families, veterans and unaccompanied youth that work to increase access for these populations to the health, education, employment, and housing sectors. These services include behavioral health counseling for adults and youth, dental healthcare for individuals and families, independent living skill training for homeless youth, and early childhood development and education for homeless families.

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

Given the effects of the economic recession, concerted efforts have been made to expand the safety net of services in Santa Fe. In 2010, the city allocated CDBG and Affordable Housing Trust funds to *Faith at Work* which provided 3 months of emergency rent/mortgage assistance to 62 families, preventing immediate eviction and default. Of these families, 53 percent were extremely low-income, earning less than 30 percent AMI. To date, 6 families in 2014 were provided emergency rent/mortgage assistance through *Esperanza Shelter's* Emergency Assistance Program (EAP), all of whom were female-headed household with household incomes in the 30 –50 percent AMI range. In 2014, the City allocated \$150,000 from the AHTF to support a pilot rental assistance program, administered through Life Link. The funds currently provide rental assistance to families and individuals at risk of being homeless,



including rent payments, rental arrears, utilities, and deposits. In 2014, the city allocated CDBG funds to provide additional safety net services. *Kitchen Angels* delivered meals to homebound and terminally ill residents, serving 276 residents for the year. Over 500 children and their parents were assisted through the *Access Project* with qualifying for public services and benefits.

DRAFT



AP-75 Barriers to affordable housing – 91.220(j)

Introduction

Based on the results of the Housing Needs Assessment and the Housing Market Analysis, it seems clear that Santa Fe households experience being cost burdened significantly more often than any other housing problem type. Rising rents, lack of rental options for very low income -renters and low-vacancy rates are likely to worsen the cost burden situation over the next several years.

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

Disproportionately, those who are most heavily cost-burdened, have -the lowest incomes. The City of Santa Fe reviewed its policies and practices to mitigate barriers to housing development--particularly affordable housing development—as part of the 2011 Analysis of Impediments to Fair Housing Choice. This review of city housing policies and land use and zoning regulations found few concerns. However, stakeholders raised concerns about inconsistent and unpredictable development approval decisions and “NIMBYism” affecting approvals. According to stakeholder interviews and private sector focus groups there is a stigma associated with affordable housing developments and neighborhood associations make strong efforts to impede affordable development. --In 2014 the City prepared several outreach materials regarding housing laws including the Federal Fair Housing Act, the New Mexico Uniform Owner Resident Relations Act (UORRA) and the NM Mobile Home Act. -- Often non-English speakers are further affected by not being aware of the rights and protections to which they are entitled under these laws. The outreach materials consist of Fair Housing Frequently Asked Questions brochures in English and Spanish and a tenant rights “Novella” with ongoing distribution throughout the year. They are presently being distributed predominantly in Spanish-speaking and lower income neighborhoods as well as community facilities throughout the City along with the draft copy of this Action Plan.



AP-85 Other Actions – 91.220(k)

Introduction

Santa Fe is a desirable place to live with beautiful weather, culture, arts, history and many outdoor recreation opportunities. This desirability has put upward pressure on real estate values by attracting real estate investors, second homeowners and wealthy retirees. High land costs have been prohibitive for developing more affordably-priced homes, driving the market rate homes out of reach for many of the community's workforce. In response, the Santa Fe City Council has supported an innovative combination of regulation, policy and financial support for the development, preservation and improvement of affordable housing.

Actions planned to address obstacles to meeting underserved needs

There is a continued need for more affordable housing in Santa Fe, given the high numbers of cost-burdened households. Likely program interventions include: providing rental assistance, -supporting the development of rental units, continuing down payment, counseling and training for low-and-moderate-income homebuyers, and providing support services for low-income homeowners, including refinancing, foreclosure prevention and home repair. --Specifically, the City continues to work with the New Mexico Mortgage Finance Authority to establish priorities for allocating federal tax credits to mixed income rental developments where at least 30% of the rental units will be affordable to households earning less than 50% of the AMI. --Another action currently underway is the funding of a local housing voucher program to provide assistance to the homeless and near homeless through the Affordable Housing Trust Fund. This assistance is used in the form of short-term payments for rent, rental arrears, utilities and deposits.

Actions planned to foster and maintain affordable housing

The City of Santa Fe is committed to providing funding that supports innovative and sustainable housing solutions that result in permanently affordable and sustainable housing for residents who live and/or work in Santa Fe. It will continue to allocate local funds from the General Fund to support the administrative functions of its nonprofit partners who provide housing services in the community, as well as prioritizing the use of CDBG and the Affordable Housing Trust Fund allocations to support down payment assistance, home repair and rental assistance.

Actions planned to reduce lead-based paint hazards

The City of Santa Fe's housing partners; Habitat for Humanity, The Housing Trust and Homewise must notify homeowners of any potential lead-based paint issues when federal funding is involved. If a



homebuyer purchases an already existing home with financial assistance from the Housing Trust or Homewise, they are given a lead-based paint disclosure form that must be signed. If a home is purchased that was built before 1978, the EPA lead-based paint pamphlet entitled “Protect Your Family from Lead in Your Home” is also given to the homeowner.--All federally funded home-repair activities are also subject to stringent guidelines for lead-based paint assessment and remediation. Both Habitat and Homewise are experienced in addressing the presence of lead-based paint in their home rehabilitation programs.

Actions planned to reduce the number of poverty-level families

The following is a list of actions supported by the City of Santa Fe to help reduce the number of poverty-level families:

- Continue to enforce the City of Santa Fe Living Wage Law, which is the second highest in the country.
- Continue to create high wage jobs and to create/support job training centers and programs.
- Increase access to rental housing that is affordable to households earning 30% or less AMI;
- Provide housing in conjunction with supportive services for special populations including seniors, disabled, at risk youth, homeless and female-headed households.
- Continue to support foreclosure prevention programs.

Actions planned to develop institutional structure

The City has amended its inclusionary zoning program to reduce the required percentage of affordable units in order to facilitate development and support the city’s economic recovery.

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

The City of Santa Fe has a long and successful history of working with the nonprofit, private, and governmental sectors to create collaborative partnerships. The City encourages partnerships with the state and federal governments to expand funding for affordable housing, especially housing for people with disabilities, seniors, minorities, female-headed populations and other special needs populations. Within the City’s internal structure, funding is provided to support service providers through its Human Services grant and Children and Youth Grant, in addition to housing resources. In addition to the programs described in the preceding sections, the City directly supports the creation, preservation and quality of affordable housing through several regulatory and programmatic actions, including the Santa



Fe Homes Program (SFHP). The City's inclusionary zoning program that requires all residential developments to provide a percentage of the total units as affordable, 20% for homeownership -units and 15% for rental units. The incentives for this program are a 15% density bonus, fee reductions for water and wastewater connections and fee waivers for development review and permit fees.

Waivers of Impact Fees for Residential Development for two years (2012-2014)

Currently impact fees are levied at 50% of their usual rates, after two years of being suspended altogether.

City's Affordability Liens

The affordability of homes created through the SFHP is controlled by the placement of a lien on the property that constitutes the difference between the appraised value of the home and the subsidized/effective sales price paid by the income-qualified buyer. If the unit is sold, the lien is either transferred to the new affordable buyer who is income qualified or repaid into the City's Affordable Housing Trust Fund (AHTF).

Down Payment Assistance

Down payment assistance is provided through a deferred-payment, no-interest due "soft" second mortgage that is used to buy down the principal of the homebuyer's mortgage, thereby lowering their monthly payment and increasing their buying power. These loans are due upon sale or transfer of title. Homewise, Housing Trust and Habitat for Humanity income-qualify and make "buyer ready" the eligible homebuyers. The City uses CDBG and AHTF funds and in 2012 allocated \$800,000 from Capital Improvement Program (CIP) funds to -provide down payment assistance.



Program Specific Requirements

AP-90 Program Specific Requirements – 91.220(l)(1,2,4)

Introduction

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(l)(1)

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

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

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	97.00%



Monitoring

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan

CDBG Program Monitoring Requirements

The CDBG Funded programs will be monitored by staff conducting site visits to verify compliance with the objectives of the activity. Staff requests information on the status and effectiveness of the program to meet their goals on an ongoing basis through regular weekly contact with subrecipients and the collection of / data input from Quarterly Reports. The City of Santa Fe utilizes HUD's "Guidebook for Grantee's on Sub-recipient Oversight, Managing CDBG", and "Ensuring CDBG Sub-recipient Timeliness Guidelines" to ensure compliance.

Describe actions to be taken to monitor performance in meeting goals and objectives set forth in the Consolidated Plan, and actions to be taken to ensure compliance with program requirements, including requirements involving the timeliness of expenditures

Committee Meetings

The staff liaison for the Community Development Commission (CDC) is responsible for coordinating, advising and reviewing the Consolidated Plan, Action Plan and CAPERs.

Reporting and Fiscal Management

Staff ensures that all sub-recipients keep track of detailed information for the Performance Measurement System to evaluate the effectiveness of the project in meeting the needs of targeted populations. Relevant data includes the number of clients served, ethnicity, income-and employment (locally and with the City depending on the program), assets breakdown (when appropriate) and Performance Measurement data by project type (Housing, Economic Development, Public Service or Facilities & Improvements), ethnicity and age breakdown. This information is submitted quarterly. The reports track completion of the contracted scope of services and track program demand and utilization by demographic category for services provided by the program. The program also must submit financial



statements which include a breakdown of the expenditures and revenue (including Program Income where relevant) and a specific description of the charges as defined in the contract. Staff from the Office of Affordable Housing is responsible for reviewing and approving the sub-recipient's account payment requests (invoices) and then submitting the request to the City's Accounts Payable Department for payment.

Describe actions to be taken to monitor sub-recipients

Site Visits

Monitoring will include site visits to meet with staff of the particular non-profit, reviewing selected files for accuracy and completion of required information such as income verification of the sub-recipient's constituents, and ensuring the physical work has been completed as outlined in the contract, such as a home improvement project or facility improvement.

Evaluation

At the end of each program year, staff completes a detailed evaluation of the sub-recipients performance. Based on information from the quarterly and final reports, staff evaluates whether the needs of low income people are being met. These findings are reported in the CAPER at year end. The Consolidated Plan provides a framework for setting program goals, monitoring performance and evaluating the City's progress in meeting community development needs.

APPENDIX (to be included once advertised and submitted for review with stakeholders and public)

Service Provider Feedback Table
Advertisements
Affidavit of Publication (Legal)
Public Comment Summary



INDEX OF
CITY OF SANTA FE
COMMUNITY DEVELOPMENT COMMISSION
MEETING
February 18, 2015

<u>ITEM</u>	<u>ACTION</u>	<u>PAGE (S)</u>
<i>PRESENTATIONS</i>		
ROLL CALL	Quorum	1
WELCOME NEW CDC COMMISSIONER: PAUL GOBLET		2
CDBG AND AFFORDABLE HOUSING TRUST FUND 2015 APPLICANT PRESENTATIONS		
a. Introduction – Margaret Ambrosino		
b. Applicant Presentations: 9:00 a.m. to 2:30 p.m.		2-19
<i>APPROVAL:</i>		
CALL TO ORDER		19
COMMISSION DISCUSSION WITH STAFF ANALYSIS FOR 2015-2016 CDBG AND AHTF PROGRAM YEAR AND COMMISSION'S FUNDING ALLOCATION DECISIONS	Motion passed	20
APPROVAL OF AGENDA	Approved	20
APPROVAL OF MINUTES: November 12, 2014 CDC	Approved	20
2015 MEETING DATES	Approved	21
ITEMS FROM THE COMMISSION	None	21
ITEMS FROM THE FLOOR	None	21
ADJOURNMENT	Adjourned at 3:30 p.m.	21

Michael Bartlett, St. Elizabeth's Shelter
Tony McCarty, Kitchen Angels
Dan Bailey, Youth Shelters
David Block, Youth Shelters
Shileen Martinez, YouthWorks
Michael Santillanes, YouthWorks
Melynn Schuyler, YouthWorks
Philip Talachy, YouthWorks
Jo Ann G. Valdez, Stenographer

WELCOME NEW CDC COMMISSIONER: PAUL GOBLET

Ms. Ambrosino introduced and welcomed the new CDC Commissioner, Paul Goblet.

CDBG AND AFFORDABLE HOUSING TRUST FUND 2015 APPLICANT PRESENTATIONS

- a. Introduction – Margaret Ambrosino**
- b. Applicant Presentations: 9:00 a.m. to 2:30 p.m.**

[Note: All items for the proposals/presentations are incorporated herewith by reference as Exhibit "A". The original packet is on file at the City Clerk's Office.]

HOMEWISE (3 requests)

Cece Derringer and Mike Loftin presented the information regarding the requests for funding, from the Application, which were distributed in the members' packets.

1) Homewise is requesting \$250,000 in AHTF funding to provide Down Payment Assistance (DPA) to a proposed 27 home purchase customers to be used in conjunction with their Homewise Mortgage Product, which lowers the upfront cash required of their buyers compared to other loan options in the marketplace and creates a home purchase package that lowers monthly payments and upfront cash required of the buyer.

Homewise received \$55,000 in 2014 from the AHTF. In 2012, DPA was funded through an AHTF allocation, of which approximately \$500,000 was reserved by Homewise.

DPA is a critical affordability tool because it buys down the principal mortgage amount, resulting in a lower monthly payment for the homebuyer and reducing the need for mortgage insurance. Long term affordability is ensured through a lien placed on the property that prevents the homeowner from selling the home for a windfall profit. DPA is typically leveraged 10:1 with conventional mortgages and in-kind services. For this application, they demonstrated leverage at 19:1.

Ms. Derringer reviewed a chart that demonstrated what this money has done for them in the past - from July 1, 2010 through December 23, 2014. She noted that Homewise has loaned \$745,100.00 for 60 loans with the average down payment assistance of \$12,500.00.

Ms. Derringer shared the demographics of the people in the community who received these loans: 5 people work for the City of Santa Fe; 5 work in the educational system; 14 work in the state and federal government; 8 work in the hospitality industry; 5 work in healthcare; 17 employees work for local businesses; 11 employees work for national businesses and 13 other (disability benefits, not employed, retired, self-employed or student).

She noted that 32 were single adults; 11 were single moms; 4 were single dads; 10 were married with kids and 3 were married without kids.

Commissioner Peterson asked how much program income is in the down payment assistance program. He also asked how many loans will Homewise be able to make with the program income.

In response, Mr. Loftin said there is more program income with the CDBG program because they have had this program longer.

Ms. Derringer said typically each year they use up their program income for down payment assistance. Every year they count on the loans that are paid back for program income and they hope that they get new grant income every year from the City.

Commissioner Peterson asked what the relationship was between the AHTF and CDBG down payment assistance programs.

Ms. Derringer said the AHTF down payment assistance program is for customers up to 120% AMI and the CDBG money is for customer under 80% AMI.

Commissioner Goblet asked if they have had much in the way of delinquent debt because of the recession.

Mr. Loftin said their delinquency rate is down to about 2.4% and the worst rate from losses due to defaults was down to 1.2%, which was during the recession but they are down to .3% now. He explained that they service their loans pretty vigorously. They call people when they are 10-15 days late on their mortgage.

Commissioner Goblet asked how they receive referrals.

Mr. Loftin said mainly from employers.

Ms. Derringer said they also have a dedicated outreach person with something they

call “The Santa Fe Business Campaign for Homeownership” and they have been doing this since 2007. This person goes out and talks to the large and small employers and tells them about Homewise services. She said they also get a lot of referrals by word of mouth.

Commissioner Lopez noted that there were only two Santa Fe Public School teachers.

Ms. Derringer said that two are from this particular fund. They also have a dedicated teacher fund called “Teacherwise”, which started more than 10 years ago. This is a revolving loan fund.

Mr. Loftin said they have helped over 10% of the Santa Fe Public School teachers.

2) Homewise is seeking \$200,000 in CDBG funding to assist families and individuals with incomes under 80% AMI with down payment assistance for their home purchase. This effective tool helps potential homebuyers bridge the gap between current home prices in Santa Fe and what they can afford. Dedicated down payment assistance for those with incomes under 80% AMI is often enough incentive for many working families or individuals to step up to homeownership.

Homewise has funded DPA loans through CDBG since 1995 for a total of approximately \$2.5 million of assistance provided to Santa Fe homebuyers. Since 2004, they have received over \$1,390,000 in entitlement funding. The organization has also managed a revolving loan fund with the program income generated through the DPA. In 2010, the program was funded entirely through program income.

Ms. Derringer shared the demographics of the people in the community who received CDBG funding: 7 people work for the City of Santa Fe; 7 work in the educational system; 11 work in the state and federal government; 13 work in the hospitality industry; 11 work in healthcare; 14 employees work for local businesses; 7 employees work for national businesses and 9 other (disability benefits, not employed, retired, self-employed or student).

Ms. Derringer said the average AMI for CDBG funding was 82%. Most of them were single adults and single moms.

Commissioner Goblet asked how many requests they receive a year.

Mr. Loftin said they receive approximately 600 inquiries per year for the homeownership program. He mentioned that they also assist or counsel people in becoming “buyer-ready”.

Ms. Derringer noted that Homewise helped put 211 families in homes last year but that doesn’t begin to fill the demand that they have for homeownership.

3) Homewise is seeking \$150,000 in AHTF funding to finance home improvement loans that focus on energy saving improvements.

In 2014, Homewise received \$50,000 from the AHTF for emergency improvements to fund 4-6 households below 120% AMI. This program is augmented by Homewise's ability to leverage Solar Tax Credits, SNAP grants from FHLB and loan refinancing through Fannie Mae.

Ms. Derringer shared a story about a couple who received a home-improvement loan to install solar photovoltaic and therefore reducing their carbon footprint and lowering their energy bills dramatically. The couple is now an ambassador for "going solar" within the community, encouraging their colleagues and friends to consider the financial and environmental advantages of harnessing the sun, while preserving the planet's resources.

SANTA FE HABITAT FOR HUMANITY (2 requests)

Ted Swisher presented the information regarding the requests for funding, from the Application, which were distributed in the members' packets.

1) Santa Fe Habitat for Humanity is requesting \$100,000 in AHTF for down payment assistance for homebuyers at or below 60% of AMI. This will build 5 new homes in the Villa de la Paz Subdivision off of Henry Lynch with down payment assistance at \$20,000 each.

The homes will cost approximately \$140,000 to construct including the cost of land. For this application, they have demonstrated leverage at \$6.07:1. They will seek \$7,000 in Down Payment Assistance from the Federal Home Loan Bank in addition to AHTF grants.

Mr. Swisher explained that Habitat for Humanity finances all of its homes on a non-interest basis, so they can build and finance homes for very low income households but they cannot take out the construction costs with a bank or conventional mortgage. This requires them to provide the balance of the funding from their own resources which includes donations, proceeds from their Re-Store and payments from existing non-interest mortgages.

Mr. Swisher said Habitat partners with a program called "Prosperity Works". This works as Individual Development Accounts, which are savings accounts for low income people. They can use these funds for housing, for education, to start a business, these kinds of things. The Prosperity Works program matches what is saved.

Mr. Swisher noted that Habitat had been receiving \$14,999 in federal HOME funds, but that source has been eliminated statewide, thus making DPA more critical.

Mr. Swisher mentioned that over 50% of the labor is done by volunteers on every home, which saves Habitat money. The homeowners are also required to put in "sweat equity" hours: 350 hours for a single-parent household and 500 hours for a 2-parent

household. Habitat also requires that they do some sweat-equity hours in other homes before they start their homes.

Mr. Swisher said 10% of the materials are donated by companies like Whirlpool and Valspar paint.

Commissioner Padilla asked what the square footage of the homes will be at Villa de la Paz Subdivision.

Mr. Swisher said a three bedroom would run about 1200 square feet.

Commissioner Peterson asked how building five homes a year compares with the need, or the number of applicants.

Mr. Swisher said Habitat receives more than 100 applications every year.

Ms. Ambrosino asked what the typical timeline was from when an applicant applies - to the "sweat equity" hours to complete the house.

Mr. Swisher said it typically takes a year.

Commissioner Peterson asked if this funding would help Habitat leverage some of the other funding sources.

Mr. Swisher said yes it does.

Ms. Ambrosino asked if the people who are applying for assistance are already in the pipeline from the 100 applications received

Mr. Swisher said yes.

Commissioner Goblet said he noticed that Habitat is about to do their "100th" house. He asked how many repossessions, delinquencies, foreclosures Habitat has had.

Mr. Swisher said Commissioner Goblet is right that Habitat is almost to complete their 100th house and this is 100 mortgages. He said they have only had one default and one foreclosure in their 30-year history.

2) Santa Fe Habitat for Humanity is requesting \$50,000 in CDBG funding to rehabilitate homes for homeowners below 60% AMI, with focus primarily on 50% or below AMI. Habitat has launched this rehab program to meet the need for this service and as a compliment to its new construction program. In fiscal year 2014-2015, Habitat completed 12 rehabs or repairs.

Mr. Swisher noted that Habitat started to receive a lot of calls for repairs, rehabs, modifications to homes for handicap and elderly individuals after Open Hands went out of

business three years ago. He said there is a tremendous need for this service in Santa Fe with the closing of Open Hands, so they decided to do rehab and repairs. He noted that there is a MFA program that does major renovations and they will fund up to \$65,000 for a rehab or renovation. Since Habitat started a rehab/repair program 3 years ago, they have completed 18 projects ranging from \$45,000 to just a few hundred dollars. So far this fiscal year (since July 1), they have done 12 rehab projects.

Mr. Swisher noted that Home Depot has a program for Veterans. The Federal Home Loan Bank has a program for senior citizens.

Mr. Swisher said Habitat will be putting in \$20,000 to \$50,000 out of their own fundraising money for the rehab program even though they are applying for CDBG funding.

Commissioner Goblet asked Mr. Swisher if the partnership with YouthWorks is working well.

Mr. Swisher said yes, they have been working with them for the last three years and it is a great strong partnership. He noted that YouthWorks works onsite for 4 days a week.

HOUSING TRUST (2 requests)

Nellie Martinez and Justin Robison presented the information regarding the requests for funding, from the Application, which were distributed in the members' packets.

1) Housing Trust is requesting \$200,000 in AHTF funding for down payment assistance for households earning 80-120% AMI. This will provide down payment assistance to qualified homebuyers who have completed homebuyer training and counseling. The assistance will be in the form of a soft second mortgage. The AHTF funds will serve an estimated 10-15 households. Approved homebuyers will receive up to \$20,000 in down payment assistance.

Ms. Martinez said the Housing Trust needs first mortgages to deploy down payment assistance to fund the gap in home costs. The gap between the home sales prices and what buyers can afford is widening. There is an ongoing need for down payment assistance in the form of no-interest, no payment second mortgages.

Ms. Martinez noted that the Housing Trust hopes to assist essential workers who are first responders; police, fire, healthcare and education areas.

Mr. Robison said when you talk about this group of people, they are in a particularly difficult situation because they don't qualify for a lot of subsidies, such as CDBG. He explained that this is a difficult thing when you talk about bringing in first responders, etc. to Santa Fe. This is important for economic development.

Ms. Ambrosino said she just received the handout she distributed from the Housing

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Trust, which is the Project Budget and Leverage worksheet. The Housing Trust also provides in-kind administrative management of the funds. This yields an expected leverage of \$9.2:\$1.

Ms. Martinez mentioned that the Affordable Housing Trust funds will go back to the City when they get paid back to use as recycling dollars.

Commissioner Goblet asked if they have had any dollars go back to the AHTF fund.

Mr. Robison said the AHTF fund is a little different from the CDBG fund. In the case of the CDBG fund, the cash doesn't actually go back to the City, it gets redeployed to a homeowner.

Ms. Ladd said we should be careful about mixing apples and oranges. She explained that the 2012 AHTF allocation was actually a CIP allocation, so the City held liens on the homes. The money that comes back to the City is in the form of fee waivers. The City provides a lien that is the value of the fee waiver that is provided for the home and these get paid back. These go back to the AHTF to get recycled.

Commissioner Goblet referred to page 11, second to last sentence of the application that states: "*The Housing Trust distributed six loans totaling \$77,625, benefitting 12 persons total.*" He said the Housing Trust is talking about benefitting 10-15 people this year. He asked why the difference.

Ms. Martinez said this is based on the need, so they don't know the number of each loan. This depends on the amount of the loans.

Ms. Ladd added that this is customized to every individual buyer.

Commissioner Goblet asked how many houses they are building a year.

Ms. Martinez said they built 59 homes last year.

2) Housing Trust is requesting \$200,000 in CDBG funding for down payment assistance and closing cost assistance to low-to-moderate income individuals earning below 80% AMI. The down payment assistance grant will serve a projected 10-15 households at under \$20,000 per loan.

The Housing Trust has received approximately \$1.15 million in funding from CDBG over the past decade to support DPA program. The organization has also used CDBG to support development activities for its Village Sage and Stagecoach multi-family apartments. In 2010, the Trust funded its DPA through program income. Between July 2013 and December 2014, \$63,000 in program income was generated funding approximately six homebuyers.

Ms. Martinez reported that the average AMI of individuals that receive assistance is

65%.

She noted that the Housing Trust has been working with CDBG funding for over 22 years.

Commissioner Lopez asked if (she heard that) the Housing Trust tries to focus on first responders and healthcare workers.

Ms. Martinez said yes, these are people who receive AHTF funding because they usually don't qualify for CDBG funding.

Commissioner Peterson asked how many loans the Housing Trust will make this year.

Ms. Martinez said with the \$200,000, they will make 10-15 loans, again depending on the dollar amount. She noted that they did 59 loans last year.

Mr. Robison said the Housing Trust utilizes other funding sources also, like the Low Income Housing Tax Credit program, Housing Opportunities for People with Aids, and the Community Housing Development Organization. They also use funding from their own budget/net worth.

Girl's, Inc. of Santa Fe

Melanie Buchleiter and Kim Brown presented the information regarding the request for funding, from the Application, which was distributed in the members' packets.

Girl's Inc. is requesting \$30,750 in CDBG funding for facility improvements. Phase 1 includes driveway resurfacing retaining wall stucco. They are in the process of getting three proposals for each project in phase one. The resurfacing of the parking lot and driveway, re-stuccoing of the retaining walls will be done by the licensed/certified contractors that are awarded through the bid process and approved by the Board of Directors.

Commissioner Lopez asked how many of their own vans are parked in their parking lot.

Ms. Buchleiter said they have 12 vans.

She noted that Girl's Inc. has raised a portion of the funding needed and they continue to fundraise.

Commissioner Goblet asked how effective is this building relative to those you serve.

Ms. Brown said the girls like that this building has a "home-like" feeling.

Commissioner Goblet asked if they have considered selling the building as an option.

Ms. Buchleiter explained that they cannot sell the building because this facility is in a Contributing Historic District and is a former residence, which was deeded to them in perpetuity as long as they serve girls. For this reason, they are unable to move or sell it to purchase a facility more suitable to their needs, thus left with costly upgrades that require preservation review both at the City and SHPO level.

Commissioner Goblet and Commissioner Lopez noted that they are requesting \$30,750 but the driveway cost is \$25,000. They asked what the difference is.

Ms. Brown noted that they have raised \$6,250 thus far towards this cost, and have provided contractor work estimates of \$25,000 for the driveway and parking lot. \$5,750 is for the stucco work.

Ms. Buchleiter noted that Girl's Inc. has been providing programs that directly support the community and this facility since 1957 and these improvements are needed to ensure that they can continue to provide services in a safe environment. They give Santa Fe girls the skills they need to make healthy choices now and throughout their lives.

Santa Fe Recovery Center

Sylvia Barela presented the information regarding the request for funding, from the Application, which was distributed in the members' packets.

Santa Fe Recovery Center is requesting \$35,000 in CDBG funding for window replacement for the Center's residential building. The proposal for funds is to replace all windows in the residential portion for safety, security, functionality and increase energy efficiency, which will result in long term financial savings and will increase quality of care and sustainability. Currently, all windows are in various stages of disrepair.

The Santa Fe Recovery Center provides critical support services to over 550 clients annually, with 95% at low-to-moderate income.

Commissioner Goblet said he thinks the \$1,000 per window is expensive.

Ms. Barela said they agreed and they are waiting to hear from Anderson Windows' estimate. They are hoping that the labor costs will come in lower. She explained that this cost is for taking out the old windows and installing the new windows. They are looking to replace 35 windows. Ms. Barela noted that they looked at several companies and the costs are coming in at a similar range.

Commissioner Padilla asked if the replacement of the window trim is inclusive in the cost estimate of \$35,000.

Ms. Barela said yes, with the exception of the stucco repair. The Recovery Center

will cover this cost.

Ms. Ladd asked if they know what the energy efficiency savings would be.

Ms. Barela said they estimate that there will be a 27% energy savings, which could result in a savings of \$200 a month in electricity costs. They presently pay \$1,000 a month for electricity costs.

Commissioner Peterson asked if there is construction going on presently.

Ms. Barela said no, this bid is specifically to replace the windows.

Ms. Barela mentioned that the Recovery Center is federally accredited.

Commissioner Goblet asked what their overall budget is.

Ms. Barela said over \$2 million.

Commissioner Lopez asked if there are any other programs/services that are available for low income people for substance abuse in the City or the County.

Ms. Barela said there are only two in the County and very few available in the state. She said according to the CDC, in 2009, New Mexico was ranked number one in the country for unintentional opiate overdoses. Additionally, the Substance Abuse and Mental Health Services Administration 2008-2009 data shows that New Mexico is tied nationally for the state with the highest rates of both illicit drug abuse and the highest rates of individuals needing, but not receiving, treatment for substance abuse. These statistics demonstrate the severe need in the community for the services that are provided by the Recovery Center and the gap that exists for these services.

St. Elizabeth Shelter

Debra Tang and Michael Bartlett presented the information regarding the request for funding, from the Application, which was distributed in the members' packets.

St. Elizabeth Shelter is requesting \$44,000 in AHTF funding to pay in full the mortgage note on its Casa Familia Emergency Shelter that is located at 1604 Berry Avenue. The proposal for funds is to pay off the remaining \$44,000 on the mortgage. Casa Familia is St. Elizabeth's emergency shelter for homeless single women and families with children. It is the only year-round shelter for woman and families in Santa Fe and Northern New Mexico. It was opened in 2009 in direct response to the increasing numbers of women and families who were made homeless as a result of the economic recession.

St. Elizabeth Shelter has never received AHTF funding, but they have received CDBG funds in 2007 (\$20,000); 2008 (\$20,000); 2010 (\$10,000) and 2014 (\$73,000) for public services and public facility improvements.

Ms. Tang said for all of their programs, they measure success on how many families move into housing and Casa Familia has been a very successful program. 70-80% of the families move into permanent housing.

Commissioner Lopez asked if St. Elizabeth's Shelter partners with the other agencies like Homewise and Habitat.

Ms. Tang said yes, definitely.

Ms. Ladd said she was stunned to read in the application that they had nine mothers and their newborn babies last year at Casa Familia. She asked if they came straight from the hospital and if this was within a year.

Ms. Tang said yes. They were directly discharged from the hospital after giving birth to Casa Familia since they had nowhere else to go.

Ms. Ladd asked them to speak a little more about what exactly the \$5,600 per year will get them, if they receive the funding as requested.

Mr. Bartlett said they just issued a check to New Mexico Coalition for their Vista staff person, which is a 9-month employee.

Commissioner Lopez said it seems like they are seeing a lot more women over 50.

Ms. Tang said yes they are and it is mainly due to the recession because many of them lost their jobs and can't find a job because of their age.

Commissioner Lopez asked if they are moving the older women into housing.

Ms. Tang said yes, but not as much as they move families into housing.

Ms. Tang said by eliminating the monthly mortgage payments on Casa Familia and owning the building, approximately \$5,600 in total annual payments will be freed up to be utilized for enhanced service offerings by the growing annual number of families served.

Santa Fe Public Schools Adelante Program (2 requests)

There were no representatives from the Santa Fe Public Schools in attendance to present the information regarding the requests for funding, from the Application, which were distributed in the members' packets.

1) Santa Fe Public Schools is requesting \$26,665 in CDBG funding for the Deferred Action Childhood Arrivals (DACA)/Deferred Action for Parents of Americans (DAPA). The funds requested would support the work of an immigration attorney to provide free services for student eligible for DACA, a policy that allows undocumented students relief from deportation for two years, including work permits and an option to renew the status. Services would include: helping students apply and request fee waivers

to access legal status, affordable housing, health and social services and other opportunities. This year the program is being expanded to include services to also focus on legal assistance for undocumented parents of children who are citizen or permanent legal residents. The program proposes to assist 130 SFPS parents and children.

In 2014, to date, a total of 70 students have been served from a proposed 120. CDBG funded DACA (\$17,500) for the first time in 2014, and the program has previously provided funding to their Access project in 2010 (\$20,000); and in 2015 (\$15,000).

2) Santa Fe Public Schools Adelante Program – Middle School Project

Santa Fe Public Schools is requesting \$27,000 in CDBG funding for the Middle School Project. The proposal for funds would be used to expand the existing Graduation Project to SFPS middle schools. Currently, the project supports the wellbeing and achievement of students whose families are currently experiencing homelessness by providing food, clothing, school supplies, transportation, and linking students and their families to critical services.

Adelante received \$20,000 of CDBG funds in 2010; \$10,000 in 2012; \$15,000 in 2013 and \$17,500 for this same project in 2014. The organization receives an annual operating grant from the City's Children and Youth Commission of approximately \$50,000 per year.

Adelante is expecting to serve a total of 300 students this year. For this project in 2014 with 200 middle students projected, it has served 174 to date.

There were no questions given that there were no representatives present.

Lunch break

Kitchen Angels

Tony McCarty presented the information regarding the request for funding, from the Application, which was distributed in the members' packets.

Kitchen Angels is requesting \$40,000 in CDBG funding to provide home-delivered meals to homebound and chronically ill Santa Fe residents. The individuals served have no other means of meeting their needed daily nutrition and all are categorized as low to moderately low-income clients.

Since 1992, Kitchen Angels delivered nearly 92,000 meals to homebound and chronically ill individuals, five days a week (with extra meals on weekends), to more than 4,600 individuals. Of the 380 clients they report having served this year, 298 individuals have been served as reported for their current CDBG accomplishments to date; and 146 were served in 2013. Kitchen Angels has demonstrated that the need for their services increases every year.

Kitchen Angels has received funding for this project in 2013 (\$30,000) and 2014

(\$20,000). They receive \$40,000 currently from the City's Human Service Division.

Mr. McCarty said they are looking to fund 25 additional clients over the course of the year based on receiving \$40,000 in CDBG funding.

Commissioner Peterson asked if this will provide an additional 5,500 meals.

Mr. McCarty said yes.

Commissioner Lopez asked where their majority of the funding comes from.

Mr. McCarty said mostly from individuals in the community (51%) and the remaining funding comes from grant funding and private donors. They also did three major fundraisers this year and they are looking at possible earned income sources, a more steadier source of income given that they will exceed their projected clients this year.

Mr. McCarty noted that they negotiated with two Medical Care Organizations: Molina Care and Medicaid to approve home-delivered meals and they approved 42 home-delivered meals for eligible clients on an annual cycle.

Commissioner Goblet asked if Kitchen Angels has taken over ownership of the building.

Mr. McCarty said no, not yet. He said they had an opportunity to expand their space. Kitchen Angels owns the building but the City owns the land.

He distributed a handout that featured the volunteers who deliver the home-delivered meals. Kitchen Angels delivered 84,000 meals last year and had more volunteers this year: 515 volunteers and 35 individuals who provided community services as ordered by Teen Court and Municipal Court.

Commissioner Lopez noted that 55% of their clients are Caucasians, which does not quite represent the community.

Mr. McCarty said there has been a large influx of Caucasians coming into the community and to the programs. He said most of these individuals do not have families or a support system (to care for the elderly or ill family members).

Commissioner Padilla asked if this is one meal a day.

Mr. McCarty said most people have two meals and weekend meals.

Mr. McCarty mentioned that they would like to have a training program for people to take a similar program into their communities.

Commissioner Padilla asked how far Kitchen Angel's reach is.

Mr. McCarty said their delivery area is the greater Santa Fe area, however, they go as far as Eldorado and Tesuque.

He noted that they have clients who do not stay on the program 365 days a year. These are clients who are not terminally ill but may be going through surgery, like hip surgery, or are undergoing cancer treatments, for example. They provide meals for people through the Cancer Institute Foundation – people who are indigent and coming to Santa Fe for cancer and radiation treatment. These people stay in a hotel and Kitchen Angels delivers them meals to the hotel while they are here. They come from all over Northern New Mexico.

Youth Shelters

David Block and Dan Bailey presented the information regarding the request for funding, from the Application, which was distributed in the members' packets.

Youth Shelters is requesting \$12,000 in CDBG funding for Street Outreach for Homeless Youth ages 13-21. Street Outreach is conducted daily, where staff members deliver supply bags and information on outreach services in English and Spanish, at several locations in the city where youth congregate. This funding would also support services provided at the drop-in center where youth can stop by during daytime hours to shower, sleep, use the internet and do laundry.

Youth Shelters is projecting that they will assist 450 youth, but they exceeded their projected 400 served in 2010, actually serving 502 youth.

Mr. Block said Youth Shelters serve 450 homeless youth a year in Santa Fe. He said these are some of the most vulnerable kids that you can meet who are homeless. He explained that they have two components to the Street Outreach program: the Outreach Street-based program and a Drop-in Center, which is located at 402 St. Francis Drive. They are the only agency in Santa Fe whose mission is to meet the highly specialized needs of homeless, runaway and in-crisis youth.

Youth Shelters provides basic survival needs for the homeless youth, things like warm meals, a shower; case management services. They link the teens to various services like Southwest Care Center. They provide HIV testing, Hepatitis C testing. They also refer them to Healthcare for the Homeless for health services and mental health services. They also have a Community Counseling Center, which offers professional counseling at no cost to the youth, their families and community members with a child under the age of 21.

Youth Shelters served 1,086 youth and family members agency-wide. Youth left the streets, moved into safe housing, went to college, and began careers. Families became stronger, and so did our community.

Mr. Block said the \$12,000 that they are requesting in CDBG funding will enable them to increase the number of hours an outreach worker is on the streets from 20 hours a

week to 32 hours a week, as well as pay for the costs of case management services for the additional youth they will reach, estimated at up to 30 youth.

Commissioner Goblet asked what their organizational budget is.

Mr. Block said it is \$2.2 million.

Mr. Bailey said this funding is for one of their two programs.

Commissioner Tambascio asked what would happen if they do not receive this funding.

Mr. Block said it would be more difficult to continue to provide these needed services and they would have to be more aggressive in getting donors. He also anticipates that they would have to make staff cuts in the programs-cutting back the hours of the outreach worker and case manager.

Mr. Block noted that Youth Shelters had a \$90,000 shortfall in their budget this year due to a sharp decrease in federal grant awards.

He said it has been an honor to work with these kids and to provide the services that they need to take the next step to get off of the streets.

Commissioner Tambascio asked if Youth Shelters does any other cross services with other services like YouthWorks.

Mr. Block said they are involved extensively with Adelante. They coordinate with Adelante and they refer kids in the school system who are homeless to receive a care service package from Youth Shelters, along with access to the youth shelter.

Commissioner Tambascio asked if they take advantage of the GED program at YouthWorks.

Mr. Block said they have their own GED program that they call the Access Program. This is a new program that is typically for kids 18-24. This program involves job services, job placement services, educational services, including GED education.

Mr. Bailey said the kids that they serve in this program are up to 21 years of age and most of them are local (75% are from Santa Fe). These youth come from families who are unable to care for them because of substance abuse or domestic violence, other family stress or sometimes they are simply unwanted.

Mr. Block said the goal is to give these youth the skills that they need to become independent for the rest of their lives; and for them to achieve safe and stable housing on a long term basis; and they have seen remarkable successes.

Mr. Block said these are very critical services for kids in the community who have not found another pathway.

Commissioner Lopez asked how old the youngest person they serve was.

Mr. Block said 10 years old.

Commissioner Goblet asked if the number is growing.

Mr. Block said the numbers have been the same with 400 unduplicated kids that they serve per year. They have also been consistent with approximately 1100 kids in all of their programs per year.

Mr. Bailey said this is a hard population to quantify whether they are making a difference in this social epidemic because many of these kids are “not on the map” – no driver’s license, no birth certificates, no social security numbers, or have never been registered for school. Youth Shelters helps them get these items so that they can work and receive an education. They recently helped a youth get his disability benefits approved, and now he will have monthly income to rent an apartment.

Commissioner Goblet asked what percentage of the cases are drug-related in some way.

Mr. Block said approximately 75%.

YouthWorks

Melynn Schuyler presented the information regarding the request for funding, from the Application, which was distributed in the members’ packets

YouthWorks is requesting \$77,700 in CDBG funding for the Home Rehabilitation Program. They want to purchase and rehabilitate 1-2 long-term vacant distressed homes to make additional affordable housing available for homebuyers at 70-80% AMI. This project will focus on properties priced under \$165,000 that require \$33,000 or less in rehabilitation. The property will be selected by an acquisition team formed of a realtor, a housing rehabilitation specialist and a home buyer specialist.

The Santa Fe Community Housing Trust has agreed to partner with YouthWorks in this venture by assisting in the selection of the property to be purchased as well as providing an income certified home buyer to purchase the property upon the completion of its rehabilitation. Rehabilitation of the home (s) will be conducted by YouthWorks Construction Crew, a job-training program for low-income high risk youth and young adults, under the oversight of a professional contractor (s). Upon completion of the rehabilitation of the home (s) will be sold to a pre-selected SFCHT low-income certified homebuyer.

Ms. Schuyler said YouthWorks has been in existence for nearly 15 years.

Ms. Schuyler said YouthWorks is a non-profit organization that was launched in 2001 to address the low-income, high-risk youth and young adult population in Santa Fe through the provision of alternative education and hands-on paid job training programs.

She noted that they are working with Habitat on a program called “YouthBuild”, which is a highly prestigious grant source, designed to provide funds for education and construction trades training to high-risk youth. YouthWorks also runs a highly successful, innovative Culinary Training Program to train youth in the food industry careers.

YouthWorks has successfully engaged over 120 youth and young adults in its construction trades training programs since 2011, and has helped over 100 of these trainees to earn industry recognized Pre Apprenticeship Construction Training certifications issued by the Home Builders Institute.

Ms. Schuyler said in addition, YouthWorks has placed 18 youth and young adults in paid apprenticeships with local construction companies over the last three years.

Michael Santillanes, YouthWorks Associate Director, introduced participating youths Shileen Martinez and Phillip Talachy. They both shared how YouthWorks has helped them.

Shileen Martinez said she is receiving training to get her GED and this has been very beneficial so far and has learned a lot over the last two months. She said they are also working on construction and building a house with Habitat for Humanity. She said she did not see herself doing this but she actually likes it.

Commissioner Tambascio asked if she is here with her family.

Ms. Martinez said she is currently here with her boyfriend and they are living in a shelter.

Commissioner Tambascio asked which shelter.

Ms. Martinez said Pete’s Pets (Interfaith Community Shelter).

Philip Talachy said he was living in Albuquerque and he got into a lot of trouble when he was younger. He moved to Santa Fe and was looking for work, putting applications everywhere but he couldn’t find work anywhere. He said he heard about YouthWorks and they helped him prepare a resume and he has been with them for a little over 5 months. Mr. Talachy has his GED and is continuing his education with YouthWorks. He is also working with Habitat for Humanity on some condos. Mr. Talachy said YouthWorks gave him a chance to work and go to school. He said he knows if it wasn’t for them, he could be in trouble again and in prison. YouthWorks gave him a chance to prove himself again and he is thankful to them for the opportunity they gave him.

Michael Santillanes has been with YouthWorks for 6 years. He said he has seen

YouthWorks make a difference in a lot of people lives and they have a great success rate. He said YouthWorks make referrals to outside agencies, when necessary and they also advocate for their students, as necessary. He explained that they are looking to this project to fill the housing needs in Santa Fe and as an advanced training opportunity for the youth to learn in advanced construction techniques and home rehabilitation.

Commissioner Goblet asked what the overall budget is on an annual basis.

Ms. Schuyler said it is about \$1.5 million a year.

Ms. Ladd said she thinks there is a way to get the down payment paid for if you have a buyer lined up with the Housing Trust.

APPROVAL:

CALL TO ORDER:

The discussion and deliberations of the 2015-2016 CDBG and AHTF Program Year and funding allocations began at 2:15 p.m.

COMMISSION DISCUSSION WITH STAFF ANALYSIS FOR 2015-2016 CDBG AND AHTF PROGRAM YEAR AND COMMISSION'S FUNDING ALLOCATION DECISIONS

[Commissioner Tambascio recused herself from voting and discussion on Homewise's application for funding declaring a conflict of interest.]

Expected CDBG 2015 Funding	\$530,000
Administration	\$100,000
Public Service Limit not to exceed 15%	\$ 79,500
Remainder to fund for housing, public facilities	\$350,500
Total Project Funding for AHTF	\$412,000

The Commission completed the evaluation sheets for the AHTF applications. The CDBG Application did not contain an evaluation scoring matrix. After discussion and deliberations, the following motion was made:

Commissioner Peterson moved to fund the CDBG and AHTF funding requests as follows:

Housing

Homewise DPA (AHTF)	\$ 150,000
Homewise HI (AHTF)	\$ 50,000
Homewise DPA (CDBG)	\$ 89,750
Habitat HI (CDBG)	\$ 50,000
Habitat DPA (AHTF)	\$ 100,000

Housing Trust DPA (AHTF)	\$ 100,000
Housing Trust DPA (CDBG)	\$ 100,000
St. Elizabeth's Shelter ((AHTF)	\$ 12,000 *To fund mortgage payments
YouthWorks! (CDBG)	\$ <u>45,000</u>

Total **\$696,750**

Public Service (15% cap)

SFPS Adelante DACA/DAPA (CDBG)	\$ 24,000
SFPS Adelante Middle School (CDBG)	\$ 23,500
Kitchen Angels (CDBG)	\$ 20,000
Youth Shelters (CDBG)	\$ <u>12,000</u>

Total **\$ 79,500**

Public Facilities

Girl's Inc.	\$ 30,750
Santa Fe Recovery Center	\$ <u>35,000</u>

Total **\$ 65,750**

Administration **\$ 100,000**

Total **\$ 942,000**

Commissioner Lyons seconded the motion. The motion passed unanimously by voice vote.

The allocation amounts for CDBG and AHTF funds are dependent upon availability.

APPROVAL OF AGENDA

Commissioner Lopez moved to approve the agenda. Commissioner Peterson seconded the motion. The motion passed unanimously by voice vote.

APPROVAL OF MINUTES: November 12, 2014 CDC

Commissioner Lopez moved to approve the Minutes of the November 12, 2014 CDC meeting. Commissioner Padilla seconded the motion. The motion passed unanimously by voice vote.

2015 MEETING DATES

Copies of the proposed schedule for the 2015 meeting dates were distributed in the Commissioners' packets. The meetings will be held from 3:30 p.m. to 5:00 p.m. at the City's Market Station Offices unless otherwise noted.

Commissioner Lyons moved to approve the proposed schedule for the 2015 meeting dates. Commissioner Padilla seconded the motion. The motion passed unanimously by voice vote.

ITEMS FROM THE COMMISSION

There were no items from the Commission.

ITEMS FROM THE FLOOR

There were no items from the floor.

ADJOURNMENT

Its business being completed, Commissioner Peterson moved to adjourn the meeting, second by Commissioner Goblet, the meeting adjourned at 3:30 p.m.

Approved by:

Rusty Tambascio, Vice Chair

Respectively submitted by:

Jo Ann G. Valdez, Stenographer