
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

FINAL

Approved at City Council Public Hearing: May 13, 2015

*****SUBSTANTIAL AMENDMENT: DECEMBER 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 Substantial Amendment

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Executive Summary

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

1. Introduction

The purpose of the Annual 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 for any particular year within the 2013-2017 Consolidated Plan (Con Plan) cycle. This document represents a substantial amendment to the 2015-2016 Annual Action Plan, as approved by the Governing Body on May 13, 2015. A substantial amendment, per the City's Citizen Participation Plan, requires that the general public is given thirty (30) days to review and submit written comments to the amended document. The sections are noted as "AMENDED" where applicable via the Table of Contents. The purpose of this amendment is to clarify the following items:

- (1) Identification of an additional fair housing activity as clarified in AP-53 and AP-38;
- (2) Correction on the estimated amount of Program Income (PI) reported in the Action Plan

Program Income is received from two different sources: (1) income from CDBG projects (such as small business/economic development loans) funded in prior years that are paid back directly to the city; and (2) home improvement and down payment assistance loans funded with CDBG through sub-recipient service providers to low/moderate-income homeowners. When homeowner loans are paid back to the sub-recipient, the funds are retained by the sub-recipient. In this case, the CDBG Program Income funds earned via principal and interest collected when a loan is paid are then re-used for services that the sub-recipient is under contract with the City to provide, thereby furnishing more loans to more clients.

Program Income is reported in two different ways: (1) Estimate to be earned in the Annual Action Plan; and (2) actual earned in the CAPER year-end review. In the 2015-2016 Action Plan, the City reported an estimated total of \$25,000 as the anticipated total for both types of Program Income, which represents a typographical error repeated from the prior program year. The correct estimate of \$340,000 represents an average of the past five years of PI earned for the CDBG program. A difference in more than ten percent of estimated Program Income earned (as reported in an Action Plan) versus the actual amount earned (as reported in the CAPER for the same program year) requires a substantial amendment to the plan to clarify the discrepancy. The program year is still in progress and ends on June 30, 2016, but the final amount will likely be in the \$340,000 range as noted. All other references in this document have been updated to reflect this amount.



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 is 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, five (5) loans were made and five (5) loans are pending approval, all supporting low and moderate-income homeowners, many of whom are elderly. Thus far, loan recipients have been 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. To date, thirteen (13) families have been served with emergency rental assistance through CDBG directly, with approximately 25 households being processed for assistance.

4. Summary of Citizen Participation Process and consultation process

Paper copies of the draft 2015-2016 Action Plan have been 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 are available at the Main, Southside and LaFarge 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.



Display advertisements were 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 Spanish translation of the document is available upon request. Additionally, the Notice of Public Hearing was advertised in the Legal section of the *Santa Fe New Mexican* on April 17, 2015. All ads list the locations of paper copies available for review as well as the contact information for submitting comments. A press release was issued through the City's Public Information Office on April 2, 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 are being 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 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 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

To date, the Office of Affordable Housing has received one emailed comment on the plan, provided in the Addendum. The comment cites the 2013 Housing Needs Assessment with reference to "incomes remaining flat while rents have increased 25 percent since 2000." The comment notes solving the problem means increasing the supply by building more homes, particularly those that are high-density that fill the needs of both younger populations and the growing retiree community in Santa Fe, and the need to fast-track development approval processes that will aid in the supply.

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

To date, there have been none.

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

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.

Consolidated Plan and Action Plan: Public Contact Information

Margaret Ambrosino, AICP
Senior Housing Planner/CDBG
Office of Affordable Housing
City of Santa Fe
P.O. Box 909
Santa Fe, NM 87501
mkambrosino@santafenm.gov
505-955-6574



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 that include both 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 to include 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 serve 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

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 collaborate 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 information was emailed for verification or update. Since their organization deals with these issues on a daily basis, accurate and precise data is anticipated. The SFCHA has received a completed copy of the document for review and they confirmed all information is accurate.
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. Homewise noted that all information was accurate and complete. Both Homewise and the Housing Trust requested revisions as noted in the Service Provider Response in the Appendix.

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 document looks at housing affordability as it relates to unit inventory and demand; it 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 may be incorporated into this plan as have been done in previous years. The document has been requested of the Authority for verification as of April 2015.
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	ED goals as relating to housing were summarized throughout 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 eight 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 beginning 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; Minorities; Non-English Speaking (Spanish)	Press Release by City of Santa Fe Public Information Office on April 3, 2015. Paid display and legal section ads announcing the plan and public hearing appeared in the Santa Fe New Mexican on April 3 and 10, 2015 (Fridays) for Display ads (English and Spanish) and April 16 for Legal ad noticing the public hearing (English). Copies of Advertisements are in the Appendix.	One emailed comment is contained in Appendix Service provider response summaries are contained in a table in the appendix	None	www.santafenm.gov Front page under "News and Announcements"
Public Review	Non-targeted/broad community	April 3 - May 4, 2015: copies of the plan are available at public facilities and on the City's website. April 3-April 15, 2015: Plan was sent for review to collaborating agencies			www.santafenm.gov/policyresearch



Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments	Summary of comments not accepted and reasons	URL (if applicable)
Public Meetings	Non-targeted/broad community	Members of the Community Development Commission who are the advisory body to the City Council on all housing related funding recommendations (February 18, 2015); and 2015 Annual Action Plan Review and Approval before the CDC (April 15, 2015). Staff and CDC were present.	Minutes from both meetings are attached in the Appendix of this document	None	http://www.santafenm.gov/community_development_commission_meetings_1 (Agenda only)
Public Hearing	Non-targeted/broad community	Comments are pending. The Public Hearing is scheduled for City Council on May 13, 2013 at 7:00 p.m.	Pending	Pending	http://www.santafenm.gov/city_clerk

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 coincides 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 3				Expected Amount Available Reminder of ConPlan (EN\$)	Narrative Description
			Annual Allocation (EN\$)	Program Income- AMENDED \$	Prior Year Resources : \$	Total: \$		
CDBG	Public - Federal	Acquisition; Admin and Planning; Economic Development; Housing; Public Improvements; Public Services	530,024	\$340,000	0	870,024	957,376	The assumption is that the yearly CDBG allocation will remain flat for the next several years.
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 \$14 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' 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 is 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)-AMENDED

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
14	(AMENDED) City of Santa Fe’s Fair Housing Study	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-AMENDED

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
7	Planned Activities	Funding will be used to replace all windows at the residential treatment facility improve safety, security and energy efficiency.
	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	AHTF: \$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 balance on the mortgage loan of \$44,000.
15	Project Name	Homewise Home Improvement
	Target Area	Homeowner Rehab
	Goals Supported	Increase Affordable Housing Opportunities
	Needs Addressed	Home improvement for low-to-moderate-income households
	Funding	AHTF: \$50,000
	Description	Funding will be used for homeowner rehabilitation for families at or below 120 percent of the Area Median Income (AMI) not limited to those below 80 percent AMI.



	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	5 households
	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.
16	Project Name-AMENDED	Fair Housing Study (ADMIN)
	Target Area	Renters and homeowners
	Goals Supported	Increase Affordable Housing Opportunities; Increase Opportunities for At Risk Populations
	Needs Addressed	Fair Housing initiatives
	Funding	\$7,675 (CDBG) \$19,600 (Office of Affordable Housing/General Fund)
	Description	Funding supports Phase I of the Housing Needs Assessment Data Update for 2015
	Target Date	1/31/2016
	Estimate the number and type of families that will benefit from the proposed activities	This policy analysis and data update will inform the city's activities to improve fair housing outreach and therefore cannot specify the number of families that will benefit.
	Location Description	Citywide



	Planned Activities	Data updates will inform Phase II: analysis per the New Mexico Mortgage Finance Authority's work scope in accordance with the Affordable Housing Act that addresses fair housing issues relating to the City's Land Use, Policy and Goals/Procedures, per the Act.
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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 for down payment assistance to home buyers, which is dependent on the household versus the location of the home. Additionally, the City funds public facility improvements as well as public service programs that serve low to moderate income residents 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 buyers)	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 the 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-site 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 to date. Lastly, over 500 children and their parents were assisted through the *Access Project*, qualifying for public services and benefits.



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 cost burdens 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”, both in Spanish and English 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.

Lastly, High Desert Fair Housing Consultants of New Mexico has been awarded HUD's Fair Housing Initiatives Program (FHIP) grant for an Education and Outreach Initiative (EOI) to fund training activities that will be geared toward City of Santa Fe's CDBG sub-recipient service providers as well as other advocates and social service agencies providing services to Santa Fe residents. The initiative in the coming program year is to educate providers on their clients' rights and responsibilities in rental housing concerning disabilities and how to correctly request accommodation/modification for their rental housing clients.

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 various 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(I)(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(I)(1) AMENDED

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies estimated program income that is available for use on CDBG projects sub-recipients (Homewise and the Housing Trust) are under contract with the city to provide:

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	\$340,000
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:	\$340,000

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 being 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.

