



Agenda

CITY CLERK'S OFFICE

DATE 11/4/14 TIME 10:29am

ENTERED BY Margaret Ambrosino

RECEIVED BY [Signature]

COMMUNITY DEVELOPMENT COMMISSION MEETING

Wednesday, November 12, 2014
3:30 p.m.

500 Market Street, Suite 200
Roundhouse Conference Room

1. Call to Order
2. Roll Call
3. Approval of Agenda
4. Approval of Minutes: September 10, 2014 CDC Meeting
5. Discussion of funding strategies/priorities for the 2015-2016 CDBG Program Year
(Margaret Ambrosino)
6. Items from the Commission
7. Items from the Floor
8. Adjournment

PERSONS WITH DISABILITIES IN NEED OF ACCOMODATIONS, CONTACT THE CITY CLERK'S OFFICE AT 505-955-6520, FIVE (5) WORKING DAYS PRIOR TO THE MEETING DATE.

INDEX OF
CITY OF SANTA FE
COMMUNITY DEVELOPMENT COMMISSION

November 12, 2014

<u>ITEM</u>	<u>ACTION</u>	<u>PAGE (S)</u>
CALL TO ORDER		1
ROLL CALL	Quorum	1
APPROVAL OF AGENDA	Approved	1
APPROVAL OF MINUTES		
September 10, 2014 CDC Meeting	Approved [as amended]	2
 DISCUSSION OF FUNDING STRATEGIES/PRIORITIES FOR THE 2015-2016 CDBG PROGRAM YEAR		
	Discussion	2-4
 REVIEW OF 2015 CDC MEETING DATES		
	Approved [by consensus]	4
 ITEMS FROM THE COMMISSION	None	4
 ITEMS FROM THE FLOOR	None	4
 ADJOURNMENT	Adjourned at 5:05 p.m.	4

MINUTES OF THE
CITY OF SANTA FE
COMMUNITY DEVELOPMENT COMMISSION MEETING
Santa Fe, New Mexico
November 12, 2014

A meeting of the City of Santa Fe Community Development Commission was called to order by Rusty Tambascio, Vice Chair on this date at 3:35 p.m. in the Market Station Offices, 500 Market Street, Suite 200, Roundhouse Conference Room, Santa Fe, New Mexico.

Roll Call indicated a quorum was present for conducting official business as follows:

Members Present:

Rusty Tambascio, Vice Chair
Carla Lopez
John Padilla
Silas Peterson

Member(s) Absent:

Councilor Ron Trujillo, Chair, excused
Toby Bott-Lyons, excused

Staff Present:

Margaret Ambrosino, CDBG Planner
Alexandra Ladd, Special Projects Manager, Housing and Community Development Department

Others Present:

Jo Ann G. Valdez, Stenographer

APPROVAL OF AGENDA

Commissioner Peterson moved to approve the Agenda as published. Commissioner Tambascio seconded the motion. The motion passed unanimously by voice vote.

APPROVAL OF MINUTES: September 10, 2014 CDC Meeting

The following change was made to the Minutes of the September 10, 2014 meeting:

Page 5, under *Items from the Floor*, the second line was changed to read: "Ms. Ambrosino noted that Annette Thompson-Martinez has resigned from the **Commission**."

Commissioner Lopez moved to approve the Minutes of the September 10, 2014 meeting as amended. Commissioner Peterson seconded the motion. The motion passed unanimously by voice vote.

DISCUSSION OF FUNDING STRATEGIES/PRIORITIES FOR THE 2015-2016 CDBG PROGRAM YEAR

Copies of the following handouts were distributed:

- *2013-2017 Consolidated Plan Priorities List*
- *2004-2014 Year CDBG funding history*
- *Housing Focus Areas from the 2008 Housing Plan*
- *Exercise Worksheet*

A copy is hereby incorporated to these Minutes as Exhibit "A". Please see Exhibit "A" for the specifics of this presentation.

Ms. Ambrosino explained that the CDBG funding priorities, as indicated by the community and as put forth by the CDC for the past several years, have been weighted towards down payment assistance for first time homebuyers and public service activities administered through non-profit service providers. The CDBG allocation in recent years, of approximately \$500,000 (approx. \$400,000 factoring in grant administration costs) in any given year has been divided between several different projects that support these initiatives.

However, there has not been a significant amount of community input on record towards the Consolidated Plans and/or Action Plans that name priorities beyond the need to expand affordable housing to rental housing. Inquiries have been presented to CDBG, both from City staff and outside non-profits, to consider other funding priorities, such as bricks-and-mortar City-sponsored projects, as well as construction of centers owned and operated by local non-profit organizations.

Ms. Ambrosino said it would be helpful for staff to know what the

Commission feels was successful; what are we funding that we should be funding more; what are we funding that we should be funding less of; and what aren't we funding that we should be? The Commission was asked to review and possibly reassess the CDBG funding priorities.

The Commission reviewed and discussed the handouts on the Funding Prioritization Exercise. The following suggestions and recommendations were made:

Funding Prioritization Exercise

What are we funding that we should be funding <u>more of</u>?	What are we funding that we should be funding <u>less of</u>?
<p style="text-align: center;">Everything Down Payment Assistance Program -We know it will get used</p> <p style="text-align: center;">Emergency Shelters Low income rentals -Transitional Housing and related support services Home Improvements -Retrofits, roof repairs (energy efficiency) for people on fixed incomes</p>	<p style="text-align: center;">Down Payment Assistance</p> <ul style="list-style-type: none"> - Possibly consider reducing down payment assistance to 40% versus 60%, (for example). - Should be self-sustaining
What have we funded that has not been successful?	What aren't we funding that we should be?
<p style="text-align: center;">Legal Outreach (Albuquerque) Sewer Line Program Outreach Program (Lead Paint)</p>	<p style="text-align: center;">Youth Shelters Youth Programs YouthWorks' Programs (within 15% cap) Small Business Development Bricks-and-Mortars City-Sponsored Projects, as well as construction of centers owned and operated by local non-profit organizations</p>

Ms. Ambrosino noted that there is a possibility that there will be an allocation of \$380,000 in the Affordable Housing Trust Fund for this fiscal year.

REVIEW OF 2015 CDC MEETING DATES

Copies of the schedule for the 2015 CDC Meeting dates were distributed in the Members' packets. A copy is hereby incorporated to these Minutes as Exhibit "B".

The Commissioners reviewed the 2015 CDC Meeting Dates and there was consensus to accept the meeting dates. Presentations and allocation decisions will be made on February 18, 2015, and an optional meeting will be held on February 19th, if needed.

ITEMS FROM THE COMMISSION

There were no items from the Commission.


ITEMS FROM THE FLOOR

There were no items from the floor.

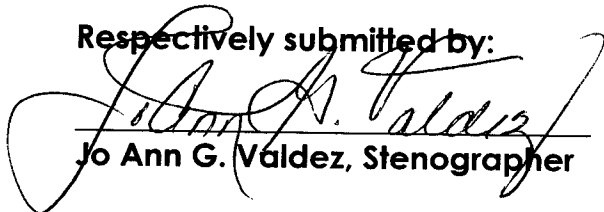
ADJOURNMENT

Its business being completed, Commissioner Tambascio moved to adjourn the meeting, second by Commissioner Padilla, the meeting adjourned at 5:05 p.m.

Approved by:


Rusty Tambascio, Vice Chair

Respectively submitted by:


Jo Ann G. Valdez, Stenographer

P-25 Priority Needs as listed in the 2013-2017 Consolidated Plan

Priority Need Name	Priority Level	Population	Goals Addressed
Rental Vouchers	High	Extremely low-income renters; people at risk of being homeless; persons with disabilities; homeless youth; veterans; elderly; families in transition; persons with HIV/AIDS and their families; public housing residents; mentally ill; chronic substance abusers; victims of domestic violence	Reduced rate of cost burden and corresponding drop in poverty rate for homeless households and those in danger of becoming homeless. <i>(Increase Opportunities for At Risk Populations);</i> Inventory of rental units and vouchers expanded to meet increased demand <i>(Increase Affordable Housing Opportunities)</i>
Emergency Shelter	High	Extremely low-income residents; chronic homeless; homeless youth; veterans; families in transition; mentally ill; chronic substance abusers; victims of domestic violence	Reduced rate of cost burden and corresponding drop in poverty rate for homeless households and those in danger of becoming homeless. <i>(Increase Opportunities for At Risk Populations)</i>
Support Services for Homeless or People at Risk of Homelessness	High	Extremely low-income renters; people at risk of being homeless; persons with disabilities; homeless youth; veterans; elderly; families in transition; persons with HIV/AIDS and their families; public housing residents; mentally ill; chronic substance abusers; victims of domestic violence	Reduced rate of cost burden and corresponding drop in poverty rate for homeless households and those in danger of becoming homeless. <i>(Increase Opportunities for At Risk Populations)</i>
Refinancing Services and Support for Current Homeowners	High	Low-income homeowners; homeowners in risk of foreclosure; homeowners in substandard housing	Reduced rate of cost burden and corresponding drop in poverty rate for homeless households and those in danger of becoming homeless. <i>(Increase Opportunities for At Risk Populations);</i> Increased homeownership opportunities and support for long term affordability and accessibility for current homeowners. <i>(Increase Affordable Housing Opportunities)</i>

Provision of Rental Units and Support Services for LI/ VLI Renters	High	Low- and very low-income renters; persons transitioning out of homelessness; renters in need of support services; public housing residents	Inventory of rental units and vouchers expanded to meet increased demand (<i>Increase Affordable Housing Opportunities</i>); Housing opportunities reflect emerging needs, changing demographics and are aligned with redevelopment projects, economic development objectives and sustainability goals (<i>Address Emerging and Current Needs and Changing Demographics</i>)
Rental Rehabilitation	Low	Low- and moderate-income renters; low-income landlords; residents of low- income neighborhoods that are redeveloping or in transition; public housing residents	Inventory of rental units and vouchers expanded to meet increased demand (<i>Increase Affordable Housing Opportunities</i>); Housing opportunities reflect emerging needs, changing demographics and are aligned with redevelopment projects, economic development objectives and sustainability goals (<i>Address Emerging and Current Needs and Changing Demographics</i>)
Down Payment Assistance	High	Low- and moderate-income residents who are "buyer ready"; first responders (fire, police, etc.)	Increased homeownership opportunities and support for long term affordability and accessibility for current homeowners. (<i>Increase Affordable Housing Opportunities</i>)
Homebuyer Training & Counseling	High	Low- and moderate-income homebuyers; current renters	Increased homeownership opportunities and support for long term affordability and accessibility for current homeowners. (<i>Increase Affordable Housing Opportunities</i>)

Homeowner Rehabilitation Programs, Energy- efficiency Upgrades, Accessibility Retrofits	High	Low- and moderate-income homeowners; residents in redeveloping or transitioning neighborhoods; homeowners living in aging or substandard housing stock; seniors who need to "age in place;" people with disabilities	Increased homeownership opportunities and support for long term affordability and accessibility for current homeowners. <i>(Increase Affordable Housing Opportunities);</i> Housing opportunities reflect emerging needs, changing demographics and are aligned with redevelopment projects, economic development objectives and sustainability goals <i>(Address Emerging and Current Needs and Changing Demographics)</i>
Construction of affordably-priced homes for homeownership	Low	Low- and moderate-income homebuyers and current renters; local workforce	Increased homeownership opportunities and support for long term affordability and accessibility for current homeowners. <i>(Increase Affordable Housing Opportunities)</i>
Fair Housing Outreach	High	Low- and moderate-income renters; low-income landlords; persons with disabilities; Spanish speakers; large families; general public	Housing opportunities reflect emerging needs, changing demographics and are aligned with redevelopment projects, economic development objectives and sustainability goals <i>(Address Emerging and Current Needs and Changing Demographics)</i>
Diversity of Housing Types	Low	Low- and moderate-income renters; seniors; small households; entrepreneurs; aging veterans; entrepreneurs and other self-employed	Housing opportunities reflect emerging needs, changing demographics and are aligned with redevelopment projects, economic development objectives and sustainability goals <i>(Address Emerging and Current Needs and Changing Demographics)</i>

Non-Housing Community Facilities and Services	High	Low- and moderate-income residents; residents in redeveloping or transitioning neighborhoods; youth	Housing opportunities reflect emerging needs, changing demographics and are aligned with redevelopment projects, economic development objectives and sustainability goals (<i>Address Emerging and Current Needs and Changing Demographics</i>)
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Table 1 – Priority Needs Summary

Narrative:

The City of Santa Fe's policy priorities are based on the city's changing demographics, gaps between available resources and needs, and the capacity to effectively deliver services.

As was reflected in the Needs Analysis and Market Analysis, households are smaller, aging and increasingly headed by singles. While home sales prices are lower than before the economic downturn, the gap between what people earn and housing costs continues to widen. Median sales prices have increased by 65% since 2000. Roughly translated, a homebuyer needs to earn \$30,000 more to purchase a median priced home in today's market, compared to 2000. Likewise, while renters' incomes have remained relatively flat, rents in Santa Fe have increased over 25% since 2000. Most distressingly, almost half of the city's population is cost-burdened, including both renters and homeowners.

The biggest mismatch in market supply and demand is for the city's very low-income renter households who comprise one-third of the city's renter population. This group earns less than 30% of the city's area median income, meaning that any rent greater than \$500/month is unaffordable. Only 10% of the city's rental units have rents in this range.

Rusty: 2007 assessment?
Robert: 2013, up date

CDBG History of Funding: 2004-2014

	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Project(s) Completed	2014
HOUSING												
<i>Homewise (formerly NHS)</i>												
Owner Rehab Loans												
Emergency Repair Loans												
Downpayment Assistance												
Sewer Pilot Program	\$ 225,000	\$ 225,000	\$ 200,000	\$ 200,000	\$ 100,000	\$ 126,750	\$ 100,000	\$ 85,000	\$ 85,000		Dec-14	\$40,000
<i>Santa Fe Community Housing Trust</i>												
Soft Second Mortgages	\$ 150,000	\$ 150,000	\$ 100,000	\$ 150,000	\$ 50,000	\$ 169,000	\$ 189,107	\$ 100,000		\$ 96,700	Dec-14	
The Village Sage					\$ 142,500						Y	
Energy Rx Program (Partnered w/ YouthWorks)												
Stage Coach Inn Acquisition						\$ 60,000		\$ 85,000			Y	
<i>Fair Housing</i>												
Fair Housing											Y	\$1,282
<i>Supportive Housing Development</i>												
New Facility												
<i>Housing Market Data Base</i>												
<i>Emergency Rental Assistance Program</i>												
<i>Santa Fe Habitat for Humanity</i>												
Land Bank Program												
Energy program for solar electric and water heaters												
Land Acquisition									\$ 68,000		Y	
Downpayment Assistance	\$ 20,000	\$ 20,000	\$ 30,000	\$ 45,000	\$ 30,000		\$ 105,000			\$ 96,700	Dec-14	
<i>La Cieneguilla pre-construction (Casa de Buena Ventura)</i>							\$ 33,480				Y	
<i>Homeward Bound Apts</i>												
Window replacement program									\$ 55,000		Y	
<i>SF Recovery Center (Alcoholic Program) construction (supplies) for 7 ada units - withdrew the contract</i>												
Transitional Housing									\$ 121,721		Withdrawn	
											N/A	

CDBG History of Funding: 2004-2014

	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Project(s) Completed	2014
ECONOMIC DEVELOPMENT												
<i>Santa Fe Small Business Development Loan Fund</i>												
Small Business Loans	\$ 24,000										Y	
<i>Small Business Dev. Center - Loan Guaranty</i>												
Small Business Loans											N/A	
<i>Santa Fe Business Incubator Program</i>	\$ 40,000	\$ 40,000	\$ 40,000	\$ 30,000							?	
Business Opportunity Program												
<i>Santa Fe Education & Apprenticeship Network</i>												
Work Force Development											N/A	
<i>CityHome</i>											N/A	
Work Force Development												
<i>ELCDC</i>												
Manage the SFBRLF							\$ 27,300				No	In Collection
<i>Econometric Study</i>											N/A	

CDBG History of Funding: 2004-2014

	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Project(s) Completed	2014
PUBLIC SERVICES												
<i>Friends of the Farmers Market</i>												
Education/Outreach											N/A	
<i>Child Care Center</i>											N/A	
Tuition Subsidy											N/A	
Construction											N/A	
<i>Fire Department</i>											N/A	
Health Outreach											N/A	
<i>Crisis Response</i>											N/A	
Beds											N/A	
<i>SR Recover Center/Recovery of</i>											Y	
<i>Alcoholic Program</i>			\$ 25,000	\$ 21,600	\$ 43,300	\$ 16,359					N/A	
<i>Children & Youth</i>											N/A	
<i>Community Needs Assessment</i>											N/A	
<i>Kitchen Angels</i>	\$ 30,000				\$ 25,000			\$ 30,000			Y	
<i>Fine Arts for Children and Teens -</i>												
<i>ArtClub After School Prgrm.</i>	\$ 4,500	\$ 10,000									Y	
<i>Tax Help Santa Fe (SF Community</i>												
<i>College)</i>			\$ 6,700								Y	
<i>St.Elizabeth's Shelter</i>												
Homeless shelter						\$10,000					Y	
<i>YouthWorks</i>												
Hopewell Mann Outreach program									\$ 12,500		Y	
<i>Adelante - SF Public Schools</i>											Y	
Program to match homeless youths and												
their families with public services												
Deferred Action							\$ 20,000		\$ 10,000	\$ 15,000	Y	\$17,500
Middle School Project												\$17,500
<i>Faith at Work out of business as of 2011</i>												
Rental assistance to low to mod income												
families											N/A	
<i>Youth Shelters</i>												
Match homeless, runaways and at risk												
youth with public services						\$ 39,750		\$ 10,000	\$ 10,000		Y	

CDBG History of Funding: 2004-2014

	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Project(s) Completed	2014
PUBLIC												
FACILITIES/IMPROVEMENTS												
<i>La Cieneguita Child Care Center</i>											N/A	
New Facility											N/A	
<i>AMPC/Pedestrian Bridge</i>											N/A	
<i>Paving</i>											N/A	
PVG, HDCP Playground, Amb.												
Calle Anaya											N/A	
Calle Nava											N/A	
Silva Street											N/A	
Escudero Street											N/A	
Raphael Street											N/A	
<i>Parks</i>												
Qnuru- solar lights in city parks (Frenchy's/Monica/Lucero/Sal Perez						\$ 95,961					Y	
Young Park											N/A	
Hopewell/Mann Park											N/A	
Santa Fe River/De Vargas Park											N/A	
<i>Alto Street Playground</i>											N/A	
<i>Life Center for Young Adults</i>											N/A	
Facility Expansion											N/A	
<i>Life Link/La Luz Shelter</i>											N/A	
Facility Construction		\$ 37,500									Y	
<i>Open Hands Facility</i>											N/A	
Facility Planning											N/A	
<i>Monica Roybal</i>											N/A	
Main Building Renovation											N/A	
Teen Center Renovation											N/A	
<i>La Familia Medical Center</i>											N/A	
Satellite Clinic, Telephone System											N/A	
Facility Expansion	\$ 50,000	\$ 90,000									Y	
1035 Alto											N/A	

CDBG History of Funding: 2004-2014

	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Project(s) Completed	2014
PUBLIC												
FACILITIES/IMPROVEMENTS,												
Continued												
Enhancement La Cieneguita											N/A	
Community Room Development											N/A	
Enhancing Hopewell/Mann											N/A	
Streetscape Improvements												
Pre-Construction/Design of Community Center - SFCHA			\$ 30,000		\$ 55,000						Y	
Planning for Recreation Redevelopment Project												
CIP/Youth Development												
Tierra Contenta Youth & Family Center Consortium											N/A	
Facility Planning	\$ 20,000										Y	
Second St./La Canada Neighborhood Traffic Management Pilot Program												
Traffic Calming/Streetscape Improvements											N/A	
Santa Fe Teen Arts Center/Warehouse 21												
Planning for a new facility											N/A	
Prepare bid docs for remodel/expansion	\$ 20,000										Y	
Santa Fe Boys and Girls Club												
Facility Renovation											N/A	
Senior Citizens Center											N/A	
Alto Park(Bicentennial Pool)											N/A	
La Farge Door Modification											N/A	
St. Elizabeth Shelter											N/A	
Casa Cerrillos Site Improvement	\$ 45,000				\$ 20,000						Y	
Alarid Site Improvements			\$ 50,000	\$ 20,000							Y	
Women's Health Services												
Facility Renovation		\$ 50,000										
Youthworks											Y	
Gap funding towards building acquisition							\$ 133,000				Y	

CDBG History of Funding: 2004-2014

	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Project(s) Completed	2014
PUBLIC												
FACILITIES/IMPROVEMENTS,												
Continued												
Facility Renovation												\$45,000
<i>Girls, Inc.</i>												
purchase supplies and equipment for emergency repairs to the bldg										\$ 40,148	Y	
PLANNING												
<i>Airport Road Study</i>							\$ 67,184				Y	
ADMINISTRATION	\$ 95,000	\$ 110,655	\$ 100,800	\$ 117,156	\$ 115,172	\$ 116,408	\$ 115,241	\$ 524,956	\$ 101,252	\$ 94,763	Y	

* 2009 funding includes CDBG and CDBG-R/ 2010 includes Program Income
2010 includes a mid year allocation of
the SFBRLF Program Income of
\$304,576

City of Santa Fe – Five-Year Strategic Housing Plan

ACTION PLAN - Housing Funding Allocations

In the past, the development of affordable housing relied primarily on federal and state funding sources. While the City and its housing partners will continue to pursue such funds, it is clear that local funding options need to be broadened. This is essential if local housing efforts are to be successful in recruiting and retaining employees, providing needed housing for special populations such as the homeless, seniors and disabled and efforts to support green building and other housing innovations are to be realized.

GOALS:

- A. To achieve an average leverage of public resources with \$3 of private, state or federal funds for every \$1 of local funding allocated to support projects and programs identified in the housing plan;
- B. To establish an on-going, local source of revenue such as a RETT to support affordable housing programs in Santa Fe; and,
- C. To provide funding so that it supports innovative and sustainable housing solutions that result in permanently affordable and sustainable housing for residents who live and/or work in Santa Fe.

POLICY:

- a. Give priority in funding for programs that will support recruitment and retention of difficult to recruit and retain employees;
- b. Provide funding to support new rental housing that will address a variety of housing needs in the community, including affordable housing for very low income renters;
- c. Establish a new funding source for housing development, preservation and related services; and
- d. Support the efforts of non-profit and for profit developers and housing agencies to increase the supply of housing for very low to moderate-income households, with an emphasis on homeownership and mixed income rental developments or programs.

PROGRAMS

- a. Develop partnerships with public and private lending institutions to reduce housing costs for both builders and consumers;
- b. Work with the state and federal governments to expand funding for affordable housing, especially housing for people with disabilities, seniors and other special needs populations;
- c. Develop partnerships with public and private lending institutions to reduce housing costs for both builders and consumers;
- d. Implement the Affordable Housing Trust Fund for Santa Fe.

KEY RESULTS AREAS

- ▶ Establishment of the Affordable Housing Trust Fund, with an on-going, dedicated stream of funding;
- ▶ Management of a financially sound and effective program;
- ▶ Implementation of a housing plan that addresses the full spectrum of housing needs, promotes sustainable design and green building techniques and supports strategies to increase the number of employees who live and work in Santa Fe; and,
- ▶ Leverage of outside resources on a \$3 to \$1 basis.

City of Santa Fe – Five-Year Strategic Housing Plan

ACTION PLAN - Housing for Local Employees Programs

Revenues will be needed to support housing for local employees, with an emphasis on critical and emergency workers and those employed in educational services. The City of Santa Fe, as well as other local employers, could use this program to enhance recruitment and retention so employees can live and work in Santa Fe.

The Housing Needs Assessment found the following:

- Employers perceive housing and the cost of living in Santa Fe to be a problem for retaining and recruiting qualified employment. They are also supportive of city efforts to address housing through partnerships and regulations.
- The inability to find qualified, skilled labor and applicants for current jobs, the loss of 7.6 percent of the combined workforce due to the cost of living in the area and the percentage of in-commuters leaving the community after 5 years of employment points to the adverse effects that housing and the cost of living is also having on more senior positions in the community.
- About 54 percent of in-commuters were one-time residents of the city that have moved to afford housing. The group that is most likely to be households with children that have been employed in the city for at least five years and earn between about 100 and 150 percent AMI, followed by households earning between 50 and 80 percent AMI.
- Resident households earning less than 50 percent AMI and over 150 percent AMI are more likely than other income groups to remain in the community. A similar percentage of in-commuters that used to live in the city and current resident worker households earn between 80 and 100 percent AMI, indicating current ownership programs in the city may be helping to retain some of these households.

GOAL:

- A. To create and maintain housing that is affordable for Santa Fe Employees earning less than 120% of the Area Median Income.
- B. To encourage employees earning 121% to 150% of the AMI to purchase homes in Santa Fe.

POLICY:

1. To focus local housing programs and funding toward difficult to recruit and retain employees, including police officers, firefighters, medical personnel and teachers.
2. Provide a preference for local employees to receive assistance so they may remain and/or return to Santa Fe to live and work.
3. Allow difficult to recruit and retain employees that own a home out of the City to purchase a SFHP and/or HOP unit to support local recruiting efforts.

PROGRAMS:

- a. Continue the Santa Fe Homes Program, as it focuses on producing housing for households that earn 50% to 100% of the AMI.
- b. Continue current down payment assistance and homebuyer counseling programs and use funds such as a RETT for this purpose.
- c. Establish a down payment, shared equity or other homebuyer assistance to local employees who are earning 100% to 150% of the AMI and use funds such as a RETT for this purpose.
- d. Make low interest rehabilitation loans available that may be combined with buying existing homes in need of repair or rehabilitating existing homes so that local employees remain in and/or purchase these homes and stay in the community.
- e. Establish a land banking program for both future development and potential short-term development pending favorable market conditions..

KEY RESULTS AREAS

- ▶ Produce 300 units annually through SFHP, Tierra Contenta and other new developments and continue incentives that support these efforts (fee waivers and provision of water for affordable units);
- ▶ Sell 30% of homes produced through these programs to difficult to recruit and emergency workers and those employed in education;
- ▶ Provide 20 down payment assistance loans to purchase new and/or existing homes at an average of \$20,000 per loan (\$400,000).

City of Santa Fe – Five-Year Strategic Housing Plan

ACTION PLAN - Rental Housing

Affordable rental housing is one component of an overall housing strategy. For many households, rental housing is the only reasonable option available to them to live and work in Santa Fe. Its availability is one of the first steps to be taken toward home ownership, as living in a place that is affordable provides for predictability in the housing payment and allows them to keep debts lowered and save the money needed for a down payment. For other households, including seniors and those living on disability income, rental housing is the only choice they will have to live in the community due to their limited incomes.

► *Current rents in the city average about \$882 per month, which is affordable to a 2-person household earning about 65 percent of the AMI. Comparing incomes of renters needing and demanding housing to the distribution of existing units shows a primary gap for rental housing for renters earning less than 30 percent AMI and between 30 and 50 percent AMI.*

► *To catch-up with current rental needs, about 47 units would be demanded by persons in-commuting to jobs in the city (city, county and school district employees only) and another 759 units would be needed to relieve existing renters in either overcrowded or substandard units. About 41 percent of these units will need to be priced for households earning less than 50 percent AMI, or about 331 total units.*

► *To keep-up with new job growth in the city, about 739 rentals will be needed by 2012 and another 292 units between 2012 and 2015. About 28 percent of these units will need to be priced for households earning below 50 percent*

GOAL:

- A. To use public and private resources to provide rental housing for very low, low and moderate income households in the community;
- B. To encourage renters to become homeowners;
- C. To increase the supply of rental housing that is priced to be affordable to households earning 50% or less of the AMI; and,
- D. To introduce set-asides for special populations including seniors, disabled, the homeless and single parent households.

POLICY:

- a. Encourage and foster diverse housing opportunities for very low, low and moderate-income households (earning less than 60% of the AMI).
- b. Use incentives and encourage proposals that support the production, acquisition and redevelopment of rental housing that would be affordable to households earning 50% or less of the AMI; in mixed income developments; and,
- c. Provide for increased use and support of tenant/landlord educational and mediation opportunities.

PROGRAMS:

- a. Work with the New Mexico Housing 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;
- b. Fund a local housing voucher program to provide assistance to the homeless and near homeless;
- c. Allow up to 10% of the for sale units produced under the Santa Fe Homes Program to be sold to non-profits and used as rental housing for families;
- d. Create a marketing and public relations program to get renters to be buyer ready;
- e. Continue support for landlord tenant programs;
- f. Ensure that sites are identified that will have zoning that is appropriate for rental housing and have City donate land where possible to enhance a projects' competitive advantage in securing federal tax credits/subsidies.
- g. Working with for-profit and non-profit organizations, develop one new multi-family, mixed income rental property. Total units not to exceed 100 per project;
- h. Identify all existing affordable rentals and develop a preservation plan as needed.

KEY RESULTS AREAS

- Establish an agreement with the NMMFA regarding priorities for tax credit allocation in Santa Fe;
- Set aside funding to support a local voucher program that would support 30 vouchers annually at a cost of \$150,000.00 or \$5,000 per voucher in order to buy down the cost of rental housing so that it is affordable to households earning less than 50% of the AMI. Impose a requirement that these units are to remain permanently affordable; and,
- Prepare an inventory of sites that may be suitable for multi-family development and support efforts to acquire these properties and use them for rental housing. Determine a dedicated source of funding for these projects.

City of Santa Fe – Five-Year Strategic Housing Plan

ACTION PLAN - Rehabilitation of Existing Housing

Santa Fe has many fine neighborhoods with a variety of housing styles and types. Conserving and maintaining this housing will help preserve the character of the City's neighborhoods. It will also encourage reinvestment in the neighborhoods and provide additional housing opportunities for moderate-income households interested in and willing to purchase a "fixer-upper". Rehabilitation of existing homes can be coupled with programs to improve energy efficiency and reduce water usage in existing units, thus addressing green building goals of the community.

- ▶ **Forty-nine percent of current owners and 63 percent of current renters expressed interest in home improvement loans.**
- ▶ **Promote the low-interest home improvement loan programs. Expand and promote home improvement and green building loans. Also consider remodel/sweat equity assistance to both existing residents (to allow them to make needed improvements to their homes) and to new buyers (to allow them to acquire and make needed improvements to older, existing homes upon purchase).**

GOAL: To conserve and maintain Santa Fe's existing housing stock and residential neighborhoods.

POLICY:

- a. Promote the rehabilitation of deteriorating or substandard residential properties.
- b. Promote use of energy conservation and water conservation techniques when homes are rehabilitated or upgraded.

PROGRAMS:

- a. Provide information about green building incentives recently adopted at the state level that would encourage conversion to solar hot water or other technologies. Package these incentives with a rehabilitation loan program;
- b. Continue the rehabilitation loan program targeted toward low to moderate income homeowners which includes home renovations and water conservation measures including the purchase of new appliances, retrofits, and water catchment projects.
- c. Create a "focus neighborhood program" for singles, families and seniors alike. Explore financing mechanisms including the new NMMFA rehab program.

KEY RESULTS AREA

- ▶ Major renovation of at least 10 homes owned by low to moderate income homeowners at a total cost of \$250,000.00 annually;
- ▶ Support buyers in acquired and upgrading at least five homes per year and
- ▶ Provide home improvement funds for home repairs and water and energy-savings measures for at least 260 homeowners at an average loan of \$800.00 or \$210,000.00 annually.

City of Santa Fe – Five-Year Strategic Housing Plan

ACTION PLAN - Support Sustainable Development and a Green City

One of the major initiatives identified by the City Council is to support sustainable development and a green city. To this end, the housing plan places an emphasis on facilitating and supporting goals and programs to further sustainable residential development.

GOALS:

1. Encourage green building techniques;
2. Evaluate options, in conjunction with Planning and Land Use and Economic Development, that require and establish incentives for green building in residential properties;
3. Incorporate sustainable design and green building principles in the Master Plan for the Northwest Quadrant that will be a replicable model as part of the design guidelines for this project; and,
4. Continue to support non-profits in green building initiatives.

POLICY:

1. Incorporate sustainable design and green building as part of the land use code;
2. Identify reasonable incentives to support green building innovation which exceeds the requirements established through the land use code;
3. Provide water for affordable housing developments, especially those that incorporate multiple water saving techniques in the design and construction of the homes.
4. Promote pilot projects to test alternative energy use, passive solar design and unique water harvesting techniques, including the use of gray water, in residential construction.

PROGRAMS:

1. Integrate available state incentives with local incentives to promote green building and design. Provide financial incentives, including low interest loans or grants for developments that exceed minimum green building thresholds; Partner with existing green development loan funds, i.e., NMMFA, Enterprise, Los Alamos National Bank.
2. Work with the NMMFA, Fannie Mae and other lenders to use green mortgages, which allow for a higher sales price and still maintain the same monthly mortgage because of lower energy and water consumption.
3. Develop a green remodel loan program for low to moderate income homebuyers that would provide below market rate rehabilitation loans for remodeling projects that incorporate use of energy efficient appliances, heating and roofing systems, windows and water harvesting techniques. As part of this program, an energy audit team consisting of highly trained workers would perform energy audits and assist homeowners and landlords in prioritizing energy improvements and locating materials and appliances to reduce energy consumption.
4. Support transit oriented residential development that provides for a mix of uses, including residential, small commercial and retail and use of alternative modes of transportation.

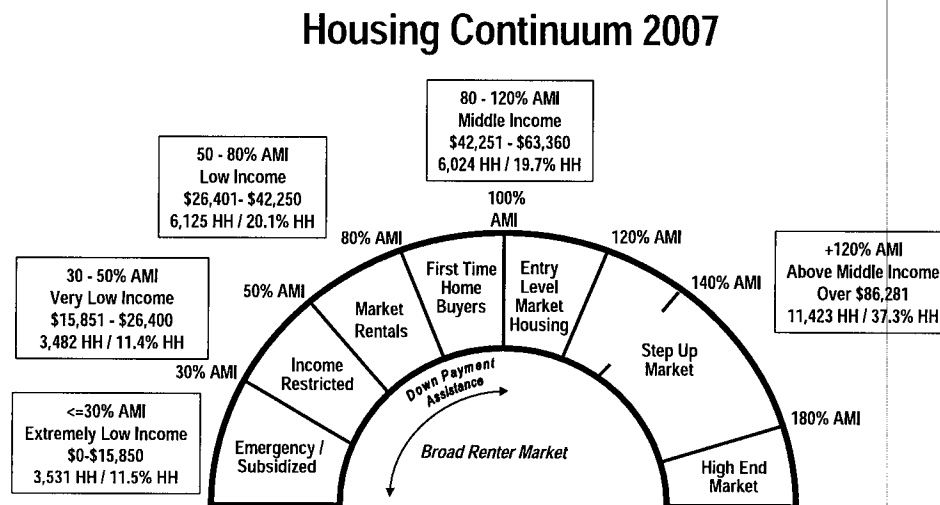
KEY RESULTS AREAS

- Development of educational materials outlining state incentives and local requirements for green building and other techniques. Materials to include a cost/benefit analysis and contact information;
- All new residential development would meet the minimum thresholds established through the SF Green Building Code. At least 10% would exceed this requirement and receive incentives to encourage production of these types of homes;
- Pilot at least one sustainable design/green building project every two years;
- Provide loans to low to moderate income households who remodel their homes for more energy efficiency and sustainable living for a total cost of \$500,000.00; and
- Initiate planning for at least one transit oriented development.

City of Santa Fe – Five-Year Strategic Housing Plan

Appendix – Housing Needs Assessment Key Findings

The Housing Needs Assessment was completed in April, 2007. The following chart illustrates where households fall by area median income and the types of programs that are typically needed to provide housing choices for residents at these incomes. For example, extremely low income households earn less than 30% of the AMI and need deeply discounted rental housing. Often seniors who own homes may fall into this category. The programs offered in Santa Fe target homeownership towards households earning 50% to 100% of the AMI. Rental housing is focused on households earning below 50% of the AMI. A description of the key findings is located at the end of this plan.



Programs and Opportunities

The needs assessment noted that the City of Santa Fe has several housing programs already in place. The following outlines potential applications of programs to assist with the housing needs and gaps of residents and workers in the city.

- **Rentals.** More units affordable to households earning less than 50 percent of the AMI are needed to meet current and future housing needs of residents and employees in Santa Fe. In addition to Low Income Housing Tax Credit opportunities, explore ways to increase housing options and assistance for households in this income category. To achieve low enough rents, significant subsidy and possible development incentives (including deferral of fees) will be required. Mixed income developments will mitigate the perception of “low-income” housing projects and will increase options for low-income residents. Housing market studies supporting demand for units at 50 percent AMI and below price points helps incentivize developers to provide these units by showing they

will be occupied. In addition, providing funding in the form of grants to developers for units priced affordable to households earning 50 percent AMI or below using available funds from a cash-in-lieu program or other source can also help produce units.

About 18 percent of renters are households headed by a person age 65 or older. About 45 percent of these households indicated they would definitely consider residing in affordable rental housing; 28 percent would definitely consider rental housing that includes services such as meals, transportation and activities; and 33 percent would definitely consider residing in a community that is solely for persons age 65 or older.

- Housing for Local Residents and Workers. Current ownership housing programs focus on households earning less than 100 percent AMI. Gaps were noted in higher income ranges (up to 150 percent AMI) with evidence that the city is losing many families, tenured and skilled workers seeking housing priced between about \$200,000 and \$300,000. Market-rate housing, particularly in the southwest area of the city, overlaps with these price points, creating an additional challenge for programs targeting these households. Explore additional developer incentives and fee waivers that may assist developers in providing more market housing in these price ranges.

Employers noted strong support of city initiatives to develop workforce housing on city-owned land; to work in partnerships to create housing and for regulations on commercial development to provide housing.

Habitat for Humanity has built 55 homes since 1987 and will complete an additional seven homes in 2007. Families contribute to the building of their homes through 500 hours of "sweat equity." About 37 percent of local owners and 64 percent of renters would definitely consider this type of program.

- Unit Conversion. Few opportunities remain for condo conversions in Santa Fe, where an estimated 500 to 1,000 units were converted between 1998 and 2003 in the city. Explore the potential for smaller conversion projects (older multi-family rental units, etc.). With interest in condominiums and attached product from second homeowners, care should be taken that converted units are sold to locals. This option will help increase ownership opportunities and will also encourage upgrading of older rental properties.
- Fixer-Upper and Rehabilitation Programs. Continue low-interest home improvement loan programs and consider expanding promotion of these loans. Also consider remodel/sweat equity assistance to both existing residents (to allow them to make needed improvements to their homes) and to new buyers (to allow them to make needed improvements to older, existing homes upon purchase). Forty-nine percent of current owners and 63 percent of current renters expressed interest in home improvement loans. Explore options to encourage landlords to upgrade and maintain properties to increase quality of older rental properties.

In tandem with creating a program to encourage buyers to purchase homes in need of repair, also explore a program that would produce smaller, more maintenance free homes for older adults to purchase. In turn, the program could acquire the homes of seniors moving into the newer or remodeled units. These homes could be renovated by the entity acquiring them or sold to new buyers who might also receive favorable financing to make needed improvements.

- Down Payment Assistance. Opportunities for higher income households (e.g. earning 100 percent AMI) to take advantage of existing down-payment assistance programs should be explored – 69 percent of current renters and 24 percent of current owners expressed interest in this type of program. There is a need to expand awareness of down payment programs available to households earning over 80 percent AMI and potentially expand the availability of funds to higher income groups. With the growing gap in affordability, there is a need for assisting higher income households in addition to households earning less than 80 percent AMI. Over one-half of households earning less than 80 percent AMI and about 40 to 45 percent of households earning between 100.1 and 150 percent AMI expressed interest in down payment assistance.
- Plan for Residential Growth/Demand. Recognize that as more people move to the city, the demand for services, such as schools, day care, transportation and shopping, will increase. This will, in turn, create additional demand for housing from the employees needed to provide these services. It will be important for the city to plan for, encourage and support more affordable housing development as a result of this demand. Precedent has been set with the 30 percent inclusionary zoning program, Tierra Contenta master planned community and the current undertaking in the northwest quadrant for a second master planned community. The challenge will be to ensure a mix of housing for all incomes is provided to maintain a balanced and diverse community.
- Reverse Annuity Mortgage. Work with local lenders to expand and implement Reverse Annuity Mortgage Programs for seniors that own their homes. These programs allow older adults access to the equity in their home for living expenses and can enhance their ability to remain in their homes and make needed repairs. About 11 percent of seniors that own their homes indicated interest in participating in this type of program.
- Partnerships. Continue public/private partnerships as a means to achieve identified housing goals. Through such partnerships, housing that is more affordable can be achieved with enhanced financing options, assuring that a portion of the housing that is created is for residents of the City of Santa Fe and that there will not be a dependence on-going subsidy, such as Section 8 Rental Subsidy. In other words, permanently affordable units can be introduced into the area that will retain affordability over time without on-going financial resources.
- Housing for Special Populations. This includes opportunities for seniors, developmentally and physically disabled, large families, single parents, the homeless or near homeless and ex-offenders. Various program strategies can be implemented, including property tax abatement for lower income home owners, developing more group homes or shared living for the disabled, increasing emergency shelter options and offering transitional housing. Continue programs that combine housing assistance with job training, education and day care for single parent households. All of these programs will address housing and social needs for Santa Fe residents who encounter multiple obstacles when trying to improve their living situation. Specific recommendations on special population needs as concluded from local service agency interviews include the following:
 - Provide more rental apartments affordable to very low (30 to 50 percent AMI) and extremely low-income (below 30 percent AMI) households. The wait lists for existing units are currently very long. A variety of housing types and unit sizes are needed in recognition that every household type will need a different type of housing;

- More shelter and homeless beds are needed, as demonstrated by the point-in time results – 85 beds available for 540 people who need beds each night;
- There were many service providers who felt that a “housing first” model was most appropriate with respect to providing permanent housing with supportive services. In this model, people are given permanent housing as a first step and then intensive case management is brought to help the households stay in permanent housing and address other issues such as addiction, mental and physical health challenges and lack of employment;
- There is a lack of housing for purchase for people below 65 percent of the AMI. These units must be very affordably priced in order for people at this level of AMI to afford the monthly payments. These homes need to be priced in the range of \$100,000 to \$150,000;
- There are a declining number of resale houses that are available below \$250,000, indicating a loss of affordable housing stock. This was also supported by realtor, lender and developer interviews;
- Prevention of homelessness was emphasized by several people who were interviewed. Foreclosure prevention and assistance with rental payments were seen as important services that could be expanded in the community; and
- Some recommendations to best achieve identified needs include:
 - Better coordination among the multiple agencies working on homeless housing and services would assist the agencies in identifying gaps and overlaps in services. A funding source might be a dedicated sales tax like the one in Albuquerque that funds public safety, including homeless services. The Mayor’s Blue Ribbon Panel on Homelessness has begun to address this issue through one of their subcommittees.
 - Better coordination of non-profits working on affordable for sale housing. In some cities, there is a common data base maintained by the city that lists all available new and resale affordable housing, which is an idea that the City of Santa Fe and/or its non-profits might consider. Realtors noted they are confused by the variety of ways that affordable homeownership is being achieved. They suggest that a uniform approach be utilized that everyone can understand.

Finally, lenders felt homebuyer counseling and education services are fragmented and under utilized. Services need to be expanded. Suggested improvements include offering courses with more schedule options and tailoring course content to meet wide-ranging needs. Some borrowers must complete homebuyer courses to qualify for loans even if they have previously owned a home or completed a course elsewhere. Mini courses are needed in addition to more in-depth training for first-time buyers. Coordination and consolidation of these programs could also help with the confusion and overlap

**AFFORDABLE, PRIVATELY OWNED
RENTALS
SANTA FE, NEW MEXICO**

04/2008

tax credit					No of units
name	address	Age	Occupancy	Type	
The Bluffs	6600 Jaguar Drive	8	97	fam	160
Cedar Creek	3991 Camino Juliana	11	97	fam	94
Country Club	5999 Airport Road	5*	98	fam	62
Evergreen	2020 Calle Lorca	7**	98	fam	70
Las Palomas	2001 Hopewell	2-3***	90	fam	280
Paseo Del Sol	4551 Paseo Del Sol				80
Tuscany at St. Francis	2218 Miguel Chavez	8	98	fam	176
Ventana de Vida	1500 Pacheco	7	97	elderly	120
Casa Rufina	2823 Rufina	2	100	elderly	120
Villa Real	501 West Zia	15	97	fam	120
	6332 Entrada De				
Vista Linda	Milagro	11	94	fam	109
				total:	1391
section 8/202					
Sange De Cristo	1801 Espinacitas	30	100	fam	164
Santa Fe Apts	255 Camino Alire	39	97	fam	64
Encino Villa	1501 Montano	18	100	elderly	40
SF Homeward Bound	500 Harkle		100	fam/eld	19
				total:	287
Rent Supplement Project Based					
La Luz	2325 Cerillos	20	100	fam	24
				total:	24
				Grand Total:	1702
*= complete reno in 2003 with tax credits					
**=complete reno in 2001 with tax credits					
***=complete reno in 2006 and resyndicated tax credits then					

**Housing Summit
April 5, 2008**

Notes from Teams' Findings

Overall Ideas:

- Justice
- Ownership more important than rental at low end
- HO/Pride in HO/Family
- Reinforce community support for all
- Help people keep houses
- Economic growth to help people into homes
- Real program not just Builders Community-wide
- Encourage Employer participation
- Move AH into established neighborhood
- Local businesses to help employees
- Sustainable Community Development
- Existence and availability of AH
- Police to live and invest in community
- Not enough housing for disabled
- Integrated affordable rental housing for VLI
- Creative ways of housing – Co-op, etc.
- SF Alliance – Buy Local
- City/Bldg community work together – builders hurting . Modify ordinance
- Green and Affordable to be linked
- Make publicly owned land available
- Fund HTF a/GO Bond \$500M
- Creative ideas for funding. All of these take cash. Declining federal support
- Broaden types of Housing in market – Rent to own program.
- Green Housing Sustainability
- How to sustain affordable housing efforts
- State of local economy impact on housing
- What is needed & priorities
- Nothing done in isolation – TOD part of this, walkable, in-fill. Concerned about conservation overlay. 100-year regional plan
- Importance of everyone's housing needs. Seniors, disabled.
- Improve education process to improve job prospects.
- 20-35 year old professional class
- Work w/Homewise on less toxic materials
- Looking to buy.

Team A: Homeownership

Constant analysis of needs assessment including working with inclusive members of community (those most affected); **Rating: 2 dots**

People with problems need to help with solutions; **Rating: 4 dots and 4 stars**

Provide resources to meet solutions; **Rating: 7 dots and 2 stars**

Lobby for higher quality education with funding for teacher salaries and higher teacher standards; **Rating: 7 dots**

More proactive economic development;

Collaboration (city, county, residents, business, stakeholders to create a vision);
Rating: 7 dots and 3 stars

Root causes of homeownership program are:

- educational deficits; **Rating 3 stars**
- mortgage crisis;
- lack of sustainable incomes, **Rating 1 dot**
- high cost of land; **Rating 4 dots and 2 stars**
- availability of land; **Rating 5 dots**;
- deficit in infrastructure: i.e. water,
- financing for builders; **Rating 2 dots**
- cost of construction; and
- vision does not match reality; **Rating 1 star**

Improve permitting process;

More flexible ordinances;

Incentives to local land owners to use land for green/affordable homes;

Alternative building technology

Team B: Commuters

- Need to better analyze why people move/What are the values associated with the decision/judgment to move out of the City: housing costs (bigger and better housing somewhere else), cost of living, schools, see Santa Fe as a workplace only; have a critical mass of family and friends outside of Santa Fe.
- Make existing homes and neighborhoods more affordable; **Rating: 3 dots**
 - Land Trust; **Rating: 7 dots and 2 stars**
 - Changes in Land Use; **Rating: 4 dots**
 - maintain rehab resources; **Rating: 1 dot**
 - real estate transfer tax; **Rating: 2 dots**
 - educate commuters
- Educating Commuters: **Rating: 7 dots**
 - through existing homeownership non-profits;
 - public information campaign; **Rating: 5 dots**
- Create more public transportation; **Rating: 9 dots and 2 stars**
- Multi-family affordable purchase (ownership/rental); **Rating 11 dots and 1 star**

- Benefits to community by closing gap:
reduction in traffic (environmental footprint);
increased community;
improvement in quality of life,
more dollars for local economy and increase in tax base;
less stress on infrastructure/reduction in traffic.

Team C: Rental Housing

- Rental housing maintains diversity;
- Rental reduces turnover;
- Youth may stay in community;
- Helps keep kids in school;
- Tax credit rentals to involve a non-profit management company;
Rating: 8 dots and 3 stars
- Additional subsidies so tax credits target lower income down to 30% of AMI;
Rating: 11 dots
- Increase vouchers; Rating: 13 dots and 2 stars
- Using HUD federal loan and City Grants, create mixed-use, mixed-income;
Rating: 17 dots
- Create a rent to own program;
- Make acceptance of Section 8 vouchers mandatory in the City;

Team D: Employer Problems

- Partnerships: There are 70+ organizations in Santa Fe County that are supporting "housing"; **Rating: 1 dot**

- could be purchasing bulk materials; **Rating: 1 dot**
- advocates for creative leadership;

- Realtors: "Home from Work" – National Realtors Association send to national for training for program (cost-benefit-analysis for employers-employees to show the benefits of businesses to support education of housing assistance for workers and homeownership housing;

- Realtors nationally working with Congress: neighborhood stabilization funds for land banking; subprime mechanisms to inhibit foreclosures;

Realtors: Gap in property management professionals for rental properties;
Rating: 3 dots

- Increase the understanding of existing homeownership programs and knowing how to access; **Rating: 1 dot**
- One Stop Shop for housing (like state has been providing for health care); **Rating: 5 dots**
- Cash, cash, cash – sharing the burden;
- Type of house: 85% of housing stock is existing single family in the entire county but 40% of the (100%) need rental or want rental;
- County is up to 120% of AMI and the City is stuck at 100% AMI and this should be changed;
- Inclusionary Zoning Ordinance (IZO) needs to expand AMI and type of housing;
- Employers could contribute to funds to support developers (mitigating funds) for IZO; i.e. supporting existing programs;
- 60% of police officers live outside the City and a lot have children and move to live close to better schools; **Rating: 1 dot**
- Santa Fe has one of the highest legal minimum wages and one of the lowest average wages in the country relative to average homes prices; **Rating: 2 dots and 3 stars**
- Subsidies: **Rating: 14 dots and 4 stars for all**
 - city land;
 - water banking;
 - more efficient development permitting time; ****received all 4 stars**
 - city “talking” about requiring streets all in before houses built (horrible idea for time reduction);
 - state land (in the city)
- Highway 14 economic development project with housing needs to be carried through to completion.
- Railrunner represents a big concern for pulling people out of Santa Fe;.
- 30-40% of employees have gas money and cars to take home to another city due to not living in Santa Fe. Policy does not encourage live/work in community; Could this money be turned into homeownership funds? **Rating: 2 dots**
- Homewise: Business Campaign for Homeownership about to be launched; **Rating: 1 dot**
 - offer mortgages at below market rate;
 - offer education for homeownership;
 - savings plan.
- SFPS – offers education to employees for homeownership. This helps expand understanding and credibility; **Rating: 1 dot**
- More money for down-payment and employer assistance; **Rating: 3 dots**

-Employers: Bookkeepers to “pre-tax” move a percentage into savings or CD or IRA for homeownership and then write check for payroll (employees get to determine what percentage); **Rating: 1 dot**

-Employers donate some percentage of paid salaries for daycare – 9% and lack of transportation – 7%; **Rating: 1 dot**

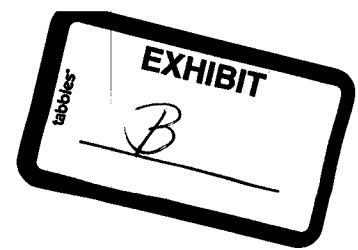
Tax incentives for employers to provide funding (due to not as much SS and FICA payment). The biggest benefit is getting all employee positions filled;
Rating: 4 dots and 4 stars

Rentals: Professional certification for youth
Current construction costs are 40% higher than monthly rental rates now
Rating: 1 dot

Rio Rancho: Get a larger home there and more land; means land costs go down and tax increment financing reduces infrastructure.

Team E: Seniors

- Any transfer tax must be used only for affordable housing;
Rating: 22 dots and 7 stars
- Seniors with extra rooms be allowed to rent to well matched housemates;
Rating: 3 dots
- Landowners be allowed to lease land to the City for a temporary mobile home park or additional homes/apartments for Seniors; **Rating: 9 dots**
- Homeowners with large lots should be allowed to build additional housing on their property; **Rating: 5 dots**
- Change zoning and land use laws to encourage greater density;
Rating: 7 dots and 3 stars
- Infrastructure should be donated or city funded; **Rating: 3 dots**
- Transportation help – Senior vans twice a week to grocery store; volunteers to take them shopping; **Rating: 1 dot**



Community Development Commission 2015 Meeting Schedule

Submit CDC
Agenda to City Clerk

Meeting
Dates (Wednesday)

January 7, 2015	January 14, 2015	
February 11, 2015	*February 18, 2015 Applicant Presentations (and Approve Programs and Allocations?); OR (see below)	
Feb 18, 2015	*February 25, 2015 (2 nd meeting) Approve Programs and Allocations	
March 11, 2015	March 18, 2015	
April 8, 2015	*April 15, 2015 2015-2016 Action Plan	
May 13, 2015	May 20, 2015	
June 10, 2015	June 17, 2015	
July 8, 2015	July 15, 2015	
August 12, 2015	August 19, 2015	
September 2, 2015	*September 9, 2015 2014-2015 CAPER	
October 14, 2015	October 21, 2015	
November 11, 2015	November 18, 2015	
December 9, 2015	December 16, 2015	

Meetings will be held from 3:30 to 5:00 pm at the City's Market Station Offices unless otherwise noted.

*** These dates require a vote so there must be a quorum.**