



Agenda

DATE 4/10/13 TIME 4:17pm
SERVED BY Kym Dicome
RECEIVED BY [Signature]

COMMUNITY DEVELOPMENT COMMISSION MEETING

Wednesday, April 17, 2013

3:30 p.m. – 5:00 p.m.

Main Post Office

120 South Federal Place

Main Conference Room

Third Floor, Room 326

1. Call to Order
2. Roll Call
3. Approval of Agenda
4. Approval of the February 20, 2013 Minutes and March 20, 2013 Minutes
6. Action Items:
 - 2013-2017 Consolidated Plan (includes the 2013-2014 Action Plan)
 - Finance Committee – April 1, 2013
 - City Council – May 8, 2013
 - Submittal to HUD on May 11, 2013 for 45 day review and approval
7. Matters from the Chair/ Commission
8. Matters from the Floor
9. Adjournment

Persons with disabilities in need of accommodations, please contact the City Clerk's office at 955-6520, five (5) working days prior to the meeting date.

INDEX OF
CITY OF SANTA FE
COMMUNITY DEVELOPMENT COMMISSION

April 17, 2013

<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 THE FEBRUARY 6, 2013; FEBRUARY 20, 2013 AND MARCH 20, 2013 MINUTES		
	Approved [as submitted]	2
ACTION ITEMS		
2013-2017 5-YEAR CONSOLIDATED PLAN INCLUDES THE 2013-2014 ACTION PLAN		
	Approved [as amended]	2-3
ITEMS FROM THE COMMISSION		3
ITEMS FROM THE FLOOR	None	3
ADJOURNMENT	Adjourned at 4:00 p.m.	4

MINUTES OF THE
CITY OF SANTA FE
COMMUNITY DEVELOPMENT COMMISSION MEETING

Santa Fe, New Mexico

April 17, 2013

A meeting of the City of Santa Fe Community Development Commission was called to order by Councilor Rebecca Wurzbarger, Chair on this date at 3:30 p.m. in the Main Post Office, Main Conference Room, Third Floor, Room 326, 120 South Federal Place, Santa Fe, New Mexico.

Roll Call indicated the presence of a quorum for conducting official business; as follows:

Members Present:

Councilor Rebecca Wurzbarger, Chair
Rusty Tambascio, Vice Chair
Chris Graeser
John Padilla
Silas Peterson

Member(s) Absent:

Annette Thompson-Martinez, excused
1 vacancy

Staff Present:

Kym Dicome, Housing and Community Development Department
Alexandra Ladd, Office of Affordable Housing

Others Present:

Jo Ann G. Valdez, Stenographer

APPROVAL OF AGENDA

Approval of the Minutes of the February 6, 2013 Meeting was added to the Agenda.

**Commissioner Graeser moved to approve the Agenda as amended.
Commissioner Padilla seconded the motion. The motion passed unanimously by voice vote.**

APPROVAL OF THE MINUTES FOR THE FEBRUARY 6, 2013; FEBRUARY 20, 2013 AND MARCH 20, 2013 MEETINGS

Commissioner Graeser moved to approve the Minutes of the February 6, 2013; February 20, 2013 and March 20, 2013 meetings. Commissioner Tambascio seconded the motion. The motion passed unanimously by voice vote.

ACTION ITEMS:

a. 2013-2017 CONSOLIDATED PLAN (INCLUDES THE 2013-2014 ACTION PLAN)

[Copies of the *2013-2017 Consolidated Plan* were distributed and reviewed. A copy is hereby incorporated to these Minutes as *Exhibit "6A*. Copies of the *Executive Summary* were attached.]

The purpose of the Consolidated Plan is to identify housing and community development needs, priorities, goals and strategies; and to stipulate how funds will be allocated to housing and community development activities.

The City's focus over the next five years 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 the homeless. The City will accomplish this by administering program funds to service providers, supporting collaboration and strategically applying resources to community needs.

Ms. Dicome said three goals and objectives have been established. They are as follows:

- 1) *Increase Opportunities for at Risk Populations*
Objective: *Create Suitable Living Environments*
Outcomes: Availability/Accessibility
- 2) *Increase Affordable Housing Opportunities*
Objective: Provide decent housing
Outcomes: Affordability
- 3) *Improve Community Needs*
Objective: Create Suitable Living Environments
Outcomes: Sustainability

Chair Wurzburger said #3 does not make sense to her. She said you can improve response to community needs, etc. She thought the concept behind this goal was to include the emerging needs.

Chair Wurzburger said the Commission can use the goals broadly - to provide flexibility for proceeding with meeting the diverse needs of our community.

After discussion, the 3rd goal was changed to read:
“Address current and emerging needs and changing demographics”.

Commissioner Silas moved to approve the 2013-2017 Consolidated Plan as amended. Commissioner Padilla seconded the motion. The motion passed unanimously by voice vote.

Chair Wurzburger asked what the next step was.

Ms. Dicome noted that the 2013-2017 Consolidated Plan will go before the Finance Committee on April 1, 2013; to City Council on May 8, 2013 and then submittal to HUD on May 11, 2013 for 45 day review and approval. The Plan is presently out for public review on the City’s website and at different areas around town.

Chair Wurzburger asked the Commissioners to attend the City Council meeting on May 8, 2013 at 7:00 p.m.

Chair Wurzburger asked Ms. Dicome if the City knew the amount of the CDBG allocation for next fiscal year.

Ms. Dicome said no, not as of yet but she hopes to know soon.

Ms. Dicome was acknowledged for all the hard work she has done.

ITEMS FROM THE COMMISSION

The Commission discussed prospective candidates to fill the Commission vacancy.

Commissioner Tambascio said the Commission is missing a representative from the banking industry.

ITEMS FROM THE FLOOR

There were no items from the floor.

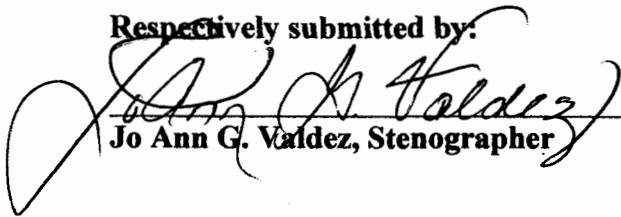
ADJOURNMENT

Its business being completed, Commissioner Graeser moved to adjourn the meeting, second by Commissioner Tambascio, the meeting adjourned at 4:00 p.m.

Approved by:

Councilor Rebecca Wurzburger, Chair

Respectively submitted by:


Jo Ann G. Valdez, Stenographer



City of Santa Fe, New Mexico

200 Lincoln Avenue, P.O. Box 909, Santa Fe, NM 87504-0909

Five Year Consolidated Plan

2013 – 2017

- Executive Summary
- Housing Needs Analysis
- Market Analysis
- Strategic Plan

Action Plan 2013 - 2014





City of Santa Fe, New Mexico

200 Lincoln Avenue, P.O. Box 909, Santa Fe, N.M. 87504-0909

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DRAFT

ES-05 Executive Summary

1. Introduction

In 1995, the U.S. Department of Housing and Urban Development (HUD) initiated a planning requirement that all entitlement communities prepare a Consolidated Plan to focus funding from four programs: the Community Development Block Grant (CDBG), the HOME Investments Partnership Program (HOME); the Emergency Solutions Grant (ESG); and Housing Opportunities for People with AIDS (HOWPA). The City of Santa Fe is a CDBG entitlement community and also receives ESG funds through the Shelter Plus Care Program.

The purpose of the Consolidated Plan is to identify housing and community development needs, priorities, goals and strategies; and to stipulate how funds will be allocated to housing and community development activities. There are four components required by HUD to be submitted:

- 1) **Consultation and Citizen Participation:** the process through which the grantee engages the community in developing and reviewing the plan as well as consulting with partner stakeholders in the implementation of programs. Required annually as part of the Annual Action Plan.
- 2) **The Consolidated Plan:** on a three or five-year increment, every entitlement community updates demographic and market data, re-evaluates funding priorities and submits the planning document to HUD.
- 3) **Annual Action Plan:** submitted to HUD at the beginning of each funding cycle, the AP provides a concise summary of the actions, activities, and specific federal and non-federal resources that will be used each year to address the priority needs and specific goals identified in the Consolidated Plan.
- 4) **Consolidated Annual Performance and Evaluation Report (CAPER):** the annual report submitted to HUD in which grantees report accomplishments and progress toward meeting Consolidated Plan goals in the prior year.

2. Summary of the objectives and outcomes identified in the Plan

HUD identifies three sets of planning objectives and three sets of activity outcomes to guide the planning process. All goals are expected to relate directly to these objectives and outcomes as illustrated in the following Goals Table. Objectives include:

- 1) **Creating Suitable Living Environments (SL)** – relates to activities that are designed to benefit communities, families, or individuals by addressing issues in their living environment. This objective relates to activities that are intended to address a wide

range of issues faced by low- and moderate-income persons, from physical problems with their environment, such as poor quality infrastructure, to social issues such as crime prevention, literacy, or elderly health services.

- 2) **Providing Decent Housing (DH)** – covers the wide range of housing activities that could be undertaken with CDBG funds. This objective focuses on housing activities whose purpose is to meet individual family or community housing needs. It does not include programs where housing is an element of a larger effort to make community-wide improvements, since such programs would be more appropriately reported under Suitable Living Environments.
- 3) **Creating Economic Opportunities (EO)** – applies to activities related to economic development, commercial revitalization, or job creation.

Outcomes include:

- 1) **Availability/Accessibility** – applies to activities that make services, infrastructure, public services, public facilities, housing, or shelter available or accessible to low- and moderate-income (LMI) people, including persons with disabilities. In this category, accessibility does not refer only to physical barriers, but also to making the basics of daily living available and accessible to LMI people where they live.
- 2) **Affordability** – applies to activities that provide affordability in a variety of ways to LMI people. It can include the creation or maintenance of affordable housing, basic infrastructure hook-ups, or services such as transportation or day care. Affordability is an appropriate objective whenever an activity is lowering the cost, improving the quality, or increasing the affordability of a product or service to benefit a low-income household. (For instance, a low interest loan program might make loans available to low- and moderate-income microenterprise businesses at 1% interest, which is far below the market rate. This program lowers the cost of the loan, enabling entrepreneurs to start businesses. As a result, the program makes financing more affordable. Another example might be a subsidized day care program that provides services to low- and moderate-income persons/families at lower cost than unsubsidized day care.)
- 3) **Sustainability** – applies to activities that are aimed at improving communities or neighborhoods, helping to make them livable or viable by providing benefit to persons of low- and moderate-income or by removing or eliminating slums or blighted areas, through multiple activities or services that sustain communities or neighborhoods

As part of a larger grants management and planning process, the Consolidated Planning process is based on six steps:

- 1) **Determining Needs:** in the areas of affordable housing, community development, and homelessness. The Needs Assessment and Market Analysis provide data-driven analysis which is then supplemented through consultation and citizen participation.

ES-05 Executive Summary

1. Introduction

In 1995, the U.S. Department of Housing and Urban Development (HUD) initiated a planning requirement that all entitlement communities prepare a Consolidated Plan to focus funding from four programs: the Community Development Block Grant (CDBG), the HOME Investments Partnership Program (HOME); the Emergency Solutions Grant (ESG); and Housing Opportunities for People with AIDS (HOWPA). The City of Santa Fe is a CDBG entitlement community and also receives ESG funds through the Shelter Plus Care Program.

The purpose of the Consolidated Plan is to identify housing and community development needs, priorities, goals and strategies; and to stipulate how funds will be allocated to housing and community development activities.

2. Summary of the objectives and outcomes identified in the Plan

The City's focus over the next five years 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 the homeless. The City will accomplish this by administering program funds to service providers, supporting collaboration and strategically applying resources to community needs. These are not in the order of importance.

I. Goal: Increase Opportunities for At Risk Populations

Objectives: Creating Suitable Living Environments

Outcomes: Availability/Accessibility

Goal Outcome Indicators: Rental Units Constructed (*Support a percentage of units in new projects dedicated to the homeless*); Tenant-based rental assistance/Rapid Rehousing (*Shelter + Care funding supports approximately 900 units annually*); Overnight/Emergency Shelters/Transitional Beds Added (*the City will continue providing administrative funding to emergency housing providers through its Human Services granting process*); Public Service Activities for Low/Moderate Income Housing Benefit (*Provide foreclosure prevention and refinancing for very low income homeowners in danger of losing their homes*); Homeless Person Overnight Shelter (*the City will continue providing administrative funding to emergency housing providers through its Human Services granting process*); Homelessness Prevention (*FY 2013 CDBG allocated \$55,000 for supportive services programs*).

II. Goal: Increase Affordable Housing Opportunities

Objective: Providing Decent Housing

Outcomes: Affordability

Outcome Indicators: Rental Units Constructed (FY 13 CDBG allocated \$126,601 towards land acquisition for a VL/L MI rental project, Stagecoach Inn); Rental Units Rehabilitated (358 public housing units renovated through RAD); Tenant-Based Rental Assistance/Rapid Rehousing (A locally-funded rental voucher program will be established); Homeowner Housing Added (Homeowner housing created through the City's inclusionary zoning program and by nonprofit builders); Direct Financial Assistance to Homebuyers (FY 13 CDBG allocated \$260,000 to assist a minimum of 13 households), Homeowner Housing Rehabilitated (FY 12 CDBG allocated \$85,000 to assist a minimum of 4 households).

- III. Goal: ~~Improving Community Needs~~ *Address current + emerging needs and changing demographics.*

Objectives: Creating Suitable Living Environments

Outcome: Sustainability

Outcome Indicators: Fund Public Facility or Infrastructure Activities for LMI Housing Benefit, Public Service Activities for LMI housing Benefit (FY 13 CDBG allocated \$12,500 for an outreach program in the Hopewell Mann area which is a LM Census tract); Façade Treatment/Business Building Rehabilitation (The redevelopment of key commercial corridors with residential components will be initiated); Rental Units Constructed (A Live/Work rental project is being considered as a redevelopment anchor project); Rental Units Rehabilitated (the rehabilitation of public housing units will complement future redevelopment areas).

3. Evaluation of past performance

The following bullets outline progress in meeting goals identified in the 2008-2013 Consolidated Plan, the majority of which were met, or exceeded. Given the recent 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 was to provide a total of 129 units to serve renters earning less than 60% of Santa Fe's Area Median Income (AMI) and over 400 rental units were built or converted, achieving almost three times the goal.
- The City's goal for homeownership housing was to provide financial assistance to LMI households to purchase a home. The goal was to serve 40 households per year with both the CDBG funds as well as funds through the City's Affordable Housing Trust Fund (AHTF) and the programs were successful in meeting 93% of their goals on average, despite the downturn in the market and cutbacks in funding. In further support of this goal, the City allocated \$800,000 in down payment assistance funds from the bond-funded Capital Improvement Program (CIP) in 2012 and 2013. This funding will generate close to 44 loans which exceeds the goal of supporting 40 home purchases.

- 2) **Setting Priorities:** so that the goals identified in the Consolidated Planning process meet the community's priority needs to ensure the most strategic allocation of funds.
- 3) **Determining Resources:** including all federal, state and local resources within the jurisdiction's control that can be reasonably expected to be available.
- 4) **Setting Goals:** that are based on the availability of resources, the ability to leverage additional resources, and local capacity. Effective goals are: a) specific, b) measurable, c) action-oriented, d) realistic, and e) time bound.
- 5) **Administering the Programs:** encompasses program delivery and relates actions directly to Consolidated Planning goals. The Action Plan is used describe each year how goals will be met through proposed actions.
- 6) **Evaluating Performance:** through the annual submission of the CAPER.

HUD has identified 22 **Goal Outcome Indicators (GOI)** for which grantees can set numeric goals:

1. Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit
2. Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit
3. Public Service Activities other than Low/Moderate Income Housing Benefit
4. Public Service Activities for Low/Moderate Income Housing Benefit
5. Façade treatment/business building rehabilitation
6. Brownfield acres remediated
7. Rental units constructed
8. Rental units rehabilitated
9. Homeowner housing added
10. Homeowner housing rehabilitated
11. Direct financial assistance to homebuyers
12. Tenant-Based rental assistance/Rapid Re-housing
13. Homeless person overnight shelter
14. Overnight/emergency shelter/transitional housing beds added
15. Homelessness prevention
16. Jobs created/retained
17. Businesses assisted
18. Housing for homeless added
19. Housing for people with HIV/AIDS
20. HIV/AIDS housing operations
21. Buildings demolished
22. Housing code enforcement/foreclosed property care

GOALS		
Description	Funding Opportunities	GOI
<i>Goal 1: Reduced rate of households with cost burden and corresponding drop in poverty rates</i>		
Preventing homelessness through rental vouchers, emergency assistance, support services, expanding rental choices for households earning less than 30% AMI, providing rehab services, refinancing and support for existing low-income homeowners, preventing wage theft, improving outreach efforts to mono-lingual Spanish speakers	CDBG, AHTF, Shelter Plus Care, LIHTC, RAD, HOME, MFA development funds, HARP, PRA, etc.	7, 12, 14, 15, 10, 18
<i>Goal 2: Inventory of very low income rental units and vouchers is expanded to meet increased demand</i>		
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	CDBG, AHTF, Shelter Plus Care, LIHTC, RAD	7, 8, 12, 14, 18
<i>Goal 3: Homeownership is an opportunity for current "buyer ready" households and long-term affordability is sustained for current homeowners</i>		
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 and legal aid and refinancing services for existing homeowners, offering accessibility improvements to help "age in place"	CDBG, AHTF, MFA development funds, HOME, CIP Infrastructure, Enterprise Green Communities	9, 10, 16, 17
<i>Goal 4: Housing choices reflect market demand and demographic realities and are aligned with redevelopment projects, economic development objectives and sustainability goals</i>		
Supporting non-traditional housing types and live/work housing, including housing as a required component of redevelopment projects, prioritizing housing that is located in transit corridors, has access to community facilities, accommodates live/work or other flexible scenarios, is aimed at the "creative" worker, can accommodate needs of aging residents, achieving high standards of sustainability through green building, design, and alternative energy sources	CDBG, AHTF, MFA development funds, HOME, CIP Infrastructure, TOD funds, Enterprise Green Communities, New Market Tax Credits	2, 4, 5, 6, 7, 8, 9, 16, 17, 21

3. Evaluation of past performance

The following bullets outline progress in meeting goals identified in the 2008-2013 Consolidated Plan, the majority of which were met, or exceeded. Given the recent 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 *2008-2013 Consolidated Plan* was to provide a total of 129 units to serve renters earning less than 60% of Santa Fe's Area Median Income (AMI). Between 2008 and 2012, over four hundred rental units were built or converted, achieving almost three times the goal.
- The City's goal for **homeownership housing** as outlined in the *2008-2013 Consolidated Plan* was to provide comprehensive assistance to first time homebuyers who are low to moderate income for purchasing a home. This was accomplished by providing funding to subrecipients to support 0% deferred payment loans for down payment assistance. The goal was to serve 40 households per year with both the CDBG funds as well as funds through the City's Affordable Housing Trust Fund (AHTF). From 2008 through 2012, the programs were successful in meeting 93% of their goals on average, despite the downturn in the market and cutbacks in funding. In further support of this goal, the City allocated \$800,000 in down payment assistance funds from the bond-funded Capital Improvement Program (CIP) in 2012 and 2013. This funding will generate close to 44 loans which exceeds the goal of supporting 40 home purchases.
- The City's goal for **home improvement** as outlined in the *2008-2013 Consolidated Plan* was to provide 110 loans to support emergency repairs when required to bring homes up to the HUD Home Quality Standards (HQS), as well as offering energy efficiency upgrades. By the end of FY 2012, approximately 70 loans will be completed.
- The City's goal for **emergency shelters and transitional living facilities** as outlined in the *2008-2013 Consolidated Plan* was to provide 33 beds and/or longer term units per year for a five year total of 165. As a direct result of this funding, the City's partner organizations were able to provide closer to 330 beds and/or units by the end of the fiscal year, exceeding the goal by two times.

4. Summary of citizen participation process and consultation process

As part of the Housing Needs Assessment, a detailed community survey designed to elicit responses about housing preferences and preferred alternatives was distributed widely. Another survey was designed for Santa Fe employers to determine how affordable housing affects their ability to attract and retain employees. Results of the two surveys are attached to this document. The survey was provided in both English and Spanish. Outreach activities included:

- Paper copies of the resident survey were made available at all City of Santa Fe Public Library branches; Fort Marcy Recreation Center; Genoveva Chavez Community Center; Zona del Sol Youth and Family Center; Mary Esther Gonzales Senior Center, City Hall (September 10, 2012 to October 29, 2012);
- The online versions of the surveys were linked through the City's website and distributed through local government employee list serves, contact lists of partner agencies and other stakeholder groups like the Chamber of Commerce and the Santa Fe Association of Realtors.
- Press release distributed from the City's Public Information Office on September 9, 2012 announcing the availability of the resident and employer surveys and the importance of the public participation.
- A Spanish language interpreter and housing expert canvassed area neighborhoods with high concentrations of Spanish speakers as well as immigrant-owned businesses and succeeded in bringing in over 70 Spanish language surveys.

Paper copies of the draft *2013-2017 Consolidated Plan* along with the *2013 Action Plan* will be placed at the same locations as the surveys were placed (see bullet above) for public review from April 8, 2013 to May 7, 2013 complying with the 30-day review period listed in the City's Citizen Participation Plan as adopted by HUD. Advertisements will be placed in the *Santa Fe New Mexican* on Friday April 5 and April 12 announcing the public review and comment period. The ads will state where the copies are available for review as well as contact information for submitting comments. A press release will be 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 will be held on the Plan:

- The City of Santa Fe Finance Committee public meeting (April 1, 2013)
- The City of Santa Fe Community Development Commission public meeting (April 17, 2013)
- The Santa Fe City Council public hearing (May 8, 2013)

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.

5. Summary of public comments

Once the public comment period is complete, staff will address the comments and report them in the final plan.

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

Once the public comment period is complete, staff will address the comments and report them in the final plan.

7. Summary

Over the next five years, the Office of Affordable Housing Division 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” populations 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 2013-2017 Consolidated Plan, the City of Santa Fe hopes to ensure that all of its residents have access to affordable, sustainable and high quality housing opportunities.

The Process

PR-05 Lead & Responsible Agencies

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

The following agencies/entities are responsible for preparing the Consolidated Plan and for administering each grant program and funding source.

Agency Role	Name	Department/Agency
Lead Agency	SANTA FE	Housing and Community Development Department/Office of Affordable Housing Division

Table 1 – Responsible Agencies

Narrative

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

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PR-10 Consultation

A 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.

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

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

Staff from the City's Housing and Community Development Division participates on the Balance of State Continuum of Care Steering Committee.

Agencies, groups, organizations and others who participated in the process and consultations

Agency/Group/Organization	Agency/Group/Organization Type	What section of the Plan was addressed by Consultation?	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?
Santa Fe Civic Housing Authority	PHA	Public Housing Needs	The sections were highlighted and the PIC generated charts were emailed for verification or update. Since their organization deals with these issues on a daily basis, accurate and precise data is anticipated.
Life Link, St. Elizabeth, Esperanza Shelter, Youth Shelters	Continuum of Care Services-Victims of Domestic Violence Services- Homeless	Homeless Needs- Chronically Homeless Homelessness Needs- Unaccompanied Youth Homelessness Needs families with children	The sections were highlighted and the PIC generated charts were emailed for verification or update. Since their organization deals with these issues on a daily basis, accurate and precise data is anticipated.
New Mexico Coalition to End Homelessness	Continuum of Care	Homeless Needs- Chronically homeless Homelessness Strategy Anti-poverty Strategy	The sections were highlighted and the PIC generated charts were emailed for verification or update. They also submitted the narrative language for some of the document.
Homewise Habitat for Humanity The SFC Housing Trust	Housing Business Leaders	Housing Needs Assessment Market Analysis Lead Based Paint Strategy	A copy of the document was emailed for their review of the specific sections that are relevant and we are waiting for their comments.

Table 2 – Agencies, groups, organizations who participated

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?
PHA 5-Year and Annual Plan	Santa Fe Civic Housing Authority	Many of the goals are incorporated into this plan.
2012-2017 CIP Plan	City of Santa Fe	There are no goals set in this plan but project priorities were used in this plan.
Five Year Plan to End Homelessness (2012)	NMECH	The goals of this plan were incorporated into this plan.
Analysis of Impediments to Fair Housing Choices (2011)	City of Santa Fe	The actions required to reduce impediments are listed in plan.
City of SF Economic Development Strategy for Implementation	City of Santa Fe	The goals were summarized in the Economic Development section of this plan.
Santa Fe Trends Report (2012)	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

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))

Narrative

PR-15 Citizen Participation

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

As part of the Housing Needs Assessment, a detailed community survey designed to elicit responses about housing preferences and preferred alternatives was distributed widely. Another survey was designed for Santa Fe employers to determine how affordable housing affects their ability to attract and retain employees. Results of the two surveys are attached to this document. The survey was provided in both English and Spanish. Outreach activities included:

- Paper copies of the resident survey were made available at all City of Santa Fe Public Library branches; Fort Marcy Recreation Center; Genoveva Chavez Community Center; Zona del Sol Youth and Family Center; Mary Esther Gonzales Senior Center, City Hall (September 10, 2012 to October 29, 2012);
- The online versions of the surveys were linked through the City's website and distributed through local government employee list serves, contact lists of partner agencies and other stakeholder groups like the Chamber of Commerce and the Santa Fe Association of Realtors.
- Press release distributed from the City's Public Information Office on September 9, 2012 announcing the availability of the resident and employer surveys and the importance of the public participation.
- A Spanish language interpreter and housing expert canvassed area neighborhoods with high concentrations of Spanish speakers as well as immigrant-owned businesses and succeeded in bringing in over 70 Spanish language surveys.

Paper copies of the draft *2013-2017 Consolidated Plan* along with the *2013 Action Plan* will be placed at most of these same locations for public review from April 8, 2013 to May 7, 2013 complying with the HUD-mandated 30-day review period. Advertisements will be placed in the *Santa Fe New Mexican* on Friday April 5 and April 12 announcing the public review and comment period. The ads will state where the copies are available for review as well as contact information for submitting comments. A press release will be 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 will be held on the Plan:

- The City of Santa Fe Finance Committee public meeting (April 1, 2013)

- The City of Santa Fe Community Development Commission public meeting (April 17, 2013)
- The Santa Fe City Council public hearing (May 8, 2013)

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

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Citizen Participation Outreach

Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
Community surveys	Residents of Santa Fe Employers of Santa Fe	299 total residents, 229 in English and 70 in Spanish 34 employers	Please see the Housing Needs Assessment report's Resident survey section of the Grantee Unique Appendices for a discussion of survey results (attached to this report as Appendix A)	N/A	
Direct Community Outreach	Non-English speaking (Spanish)	70 surveys completed in Spanish			
Public Meetings and Hearing	Non-targeted/broad community	<ul style="list-style-type: none"> - March 20, 2013 Community Development Commission (CDC) public meeting. - April 1, 2013 City of Santa Fe Finance Committee (public meeting) - May 8, 2013 City of Santa Fe Governing Body (public hearing) 			
Newspaper Ads Press Release	Non-targeted/broad community	<ul style="list-style-type: none"> - April 7 until May 8, 2013: Copies of the plan will be made available at public facilities and on City's website. 			

Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
Media Outreach	Non-targeted/general public	<ul style="list-style-type: none"> - Press Release by City of Santa Fe Public Information Office - Paid advertisements in local paper of record on 2 dates 			

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

This section utilizes data from the 2005-2009 CHAS (a special database created by HUD using the 2005-2009 ACS) and the 2011 ACS to show where households of different types have greater housing needs than others.

According to these data, 5,339 renter households and 3,947 owner households have some type of housing need in Santa Fe. Assuming the number of households continues to increase at the current rate, there will be 10,122 households with some type of housing need in five years (5,820 renter households and 4,302 owner households).

Housing problems and severe housing problems in Santa Fe are disproportionately greater for certain racial/ethnic groups, particularly for African Americans and Asians earning 30 percent AMI or less. However, no racial/ethnic group has a disproportionately high rate of cost burden in Santa Fe.

Non-homeless special needs populations often require supportive services, in addition to having unique housing needs. These populations include seniors, persons with a serious mental illness, persons with a physical or mental disability and persons with alcohol or other drug addictions. The characteristics and needs of these populations are described in section NA-45.

Add brief summary of Public Housing, Homeless Needs and Non-Housing Community Development Needs (NA-35, NA-40 and NA-50)

Client statement about how determined priorities for funding based on housing needs.

NA-10 Housing Needs Assessment

Summary of Housing Needs

During the past decade, Santa Fe has experienced modest population growth and a shift in household composition toward older, smaller households without children. Although median income increased overall, increases in rent and home value indicate that both renters and homeowners lost purchasing power between 2000 and 2011.

According to Table 1, 5,339, renter households and 3,947 owner households have some type of housing need in Santa Fe. Cost burden is the most common housing problem for households in Santa Fe, impacting 8,124 households. Over two-thirds of cost-burdened households are low income or very low income. Crowding is a housing problem impacting 751 Santa Fe households. Over one-third of these are single-family renter households.

Demographics	2000 Census (Base Year)	2011 ACS (Most Recent Year)	% Change
Population	62,203	68,634	10%
Households	30,533	36,907	21%
Median Income	\$40,392.00	\$46,617	15%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2011 ACS Data
2000 Census (Base Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *	3,970	3,525	5,135	2,665	
Small Family Households *	1,090	925	1,730	6,845	
Large Family Households *	110	110	185	670	
Household contains at least one person 62-74 years of age	749	655	1,090	535	2,770
Household contains at least one person age 75 or older	475	570	695	350	1,635
Households with one or more children 6 years old or younger *	540	384	620	1,620	

* the highest income category for these family types is >80% HAMFI

Table 6 - Total Households Table

Data Source: 2005-2009 CHAS

HAMFI = household average median income

Housing Needs Summary Tables for several types of Housing Problems

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Substandard Housing - Lacking complete plumbing or kitchen facilities	80	30	30	0	140	0	0	0	4	4
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	105	70	60	4	239	35	0	45	4	84
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	205	65	35	25	330	4	10	60	25	99
Housing cost burden greater than 50% of income (and none of the above problems)	1,400	805	370	20	2,595	595	610	570	170	1,945
Housing cost burden greater than 30% of income (and none of the above problems)	385	630	875	145	2,035	270	355	685	505	1,815
Zero/negative Income (and none of the above problems)	165	0	0	0	165	80	0	0	0	80

Table 7 – Housing Problems Table

Data Source: 2005-2009 CHAS

AMI = Average Median Income

2. Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Having 1 or more of four housing problems	1,785	965	495	50	3,295	640	620	680	210	2,150
Having none of four housing problems	770	940	1,860	820	4,390	525	1,000	2,100	1,590	5,215
Household has negative income, but none of the other housing problems	165	0	0	0	165	80	0	0	0	80

Table 8 – Housing Problems 2

Data Source: 2005-2009 CHAS

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Small Related	615	415	400	1,430	250	230	590	1,070
Large Related	75	35	35	145	35	35	30	100
Elderly	495	325	219	1,039	390	360	285	1,035
Other	945	810	595	2,350	235	340	380	955
Total need by income	2,130	1,585	1,249	4,964	910	965	1,285	3,160

Table 9 – Cost Burden > 30%

Data Source: 2005-2009 CHAS

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Small Related	535	225	80	840	165	185	200	550
Large Related	75	0	0	75	35	0	10	45
Elderly	300	180	59	539	195	170	190	555
Other	840	425	230	1,495	205	260	200	665
Total need by income	1,750	830	369	2,949	600	615	600	1,815

Table 10 – Cost Burden > 50%

Data Source: 2005-2009 CHAS

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Single family households	285	105	50	29	469	39	10	85	0	134
Multiple, unrelated family households	0	0	14	0	14	0	0	0	25	25
Other, non-family households	25	30	25	0	80	0	0	25	4	29
Total need by income	310	135	89	29	563	39	10	110	29	188

Table 11 – Crowding Information

Data Source: 2005-2009 CHAS

What are the most common housing problems?

Cost burden is the most common housing problem for households in Santa Fe. As shown in the preceding tables and 10, over 8,100 households spend at least 30 percent of their income on housing; 4,764 spend at least 50% of their income on housing.

There are 751 overcrowded households and 144 households living in substandard units (lacking complete plumbing or kitchen facilities).

Are any populations/household types more affected than others by these problems?

Yes. Renters are more likely to be cost-burdened than owners: 61 percent of cost burdened households are renter households. The largest single number of residents in need consists of renters earning 30 percent of the AMI and less who are facing severe cost burden (approximately 1,400 renters). Very low income renters (earning 30 percent of the AMI or less) also comprise the largest share of households living in substandard and overcrowded or severely overcrowded units.

Housing problems faced by owners are more evenly split across income ranges. By numbers, the most significant need of owners is housing cost burden for owners earning between 50 and 80 percent of the AMI (685 owners), followed by severe cost burden of owners earning 30 percent of AMI and less (610 owners)

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates.

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness.

NA-15 Disproportionately Greater Need: Housing Problems

This section assesses the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole. Housing problems include:

- Lack of complete kitchen facilities.
- Lack of complete plumbing facilities.
- Overcrowded households with more than 1.5 persons per room, not including bathrooms, porches, foyers, halls, or half-rooms.
- Households with cost burdens of more than 50 percent of income.

Introduction

This section provides data on households with disproportionate housing needs. Data are presented by race and ethnicity and income category. Racial categories and ethnicity (Hispanic) are consistent with the definitions used by the U.S. Census. Income ranges correspond to HUD income categories and are based on the area median income for a family of four, which can be found at <http://www.huduser.org/portal/datasets/il.html>. All data are pre-populated by HUD.

According to HUD, disproportionate need occurs when a household category has a level of need that is at least 10 percentage points higher than the level of need of all households in a particular income category. For example, if 60 percent of households earning between 50 and 80 percent of the area median income (AMI) have a housing problem, and 75 percent of Hispanics in the same income category have a housing problem, Hispanics would have a disproportionate need.

1. 0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,080	640	245
White	1,375	240	130
Black / African American	45	0	0
Asian	65	0	0
American Indian, Alaska Native	50	25	0
Pacific Islander	0	0	0
Hispanic	1,505	355	120

Table 12 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2005-2009 CHAS

2. 30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,570	955	0
White	1,460	305	0
Black / African American	0	35	0
Asian	4	0	0
American Indian, Alaska Native	75	70	0
Pacific Islander	0	0	0
Hispanic	975	530	0

Table 13 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2005-2009 CHAS

3. 50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,735	2,400	0
White	1,450	1,115	0
Black / African American	30	50	0
Asian	0	19	0
American Indian, Alaska Native	65	55	0
Pacific Islander	0	0	0
Hispanic	1,165	1,145	0

Table 14 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2005-2009 CHAS

4. 80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	910	1,760	0
White	495	890	0
Black / African American	0	35	0
Asian	15	0	0

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
American Indian, Alaska Native	0	95	0
Pacific Islander	0	4	0
Hispanic	375	735	0

Table 15 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2005-2009 CHAS

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NA-20 Disproportionately Greater Need: Severe Housing Problems

This section assesses the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole. Severe housing problems include:

- Lacks complete kitchen facilities.
- Lacks complete plumbing facilities.
- Overcrowded households with more than 1.5 persons per room, not including bathrooms, porches, foyers, halls, or half-rooms.
- Households with cost burdens of more than 50 percent of income.

Introduction

Data are presented by race and ethnicity and income category. Racial categories and ethnicity (Hispanic) are consistent with the definitions used by the U.S. Census. Income ranges correspond to HUD income categories and are based on the area median income for a family of four, which can be found at <http://www.huduser.org/portal/datasets/il.html>. All data are pre-populated by HUD.

According to HUD, disproportionate need occurs when a household category has a level of need that is at least 10 percentage points higher than the level of need of all households in a particular income category. For example, if 60 percent of households earning between 50 and 80 percent of the area median income (AMI) have a housing problem, and 75 percent of Hispanics in the same income category have a housing problem, Hispanics would have a disproportionate need.

1. 0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,425	1,295	245
White	1,140	480	130
Black / African American	45	0	0
Asian	65	0	0
American Indian, Alaska Native	50	25	0
Pacific Islander	0	0	0
Hispanic	1,090	770	120

Table 16 – Severe Housing Problems 0 - 30% AMI

Data Source: 2005-2009 CHAS

2. 30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,585	1,940	0
White	945	830	0
Black / African American	0	35	0
Asian	4	0	0
American Indian, Alaska Native	75	70	0
Pacific Islander	0	0	0
Hispanic	515	995	0

Table 17 – Severe Housing Problems 30 - 50% AMI

Data Source: 2005-2009 CHAS

3. 50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,175	3,960	0
White	675	1,890	0
Black / African American	0	80	0
Asian	0	19	0
American Indian, Alaska Native	35	80	0
Pacific Islander	0	0	0
Hispanic	460	1,850	0

Table 18 – Severe Housing Problems 50 - 80% AMI

Data Source: 2005-2009 CHAS

4. 80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	260	2,410	0
White	130	1,255	0
Black / African American	0	35	0

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Asian	4	10	0
American Indian, Alaska Native	0	95	0
Pacific Islander	0	4	0
Hispanic	105	1,000	0

Table 19 – Severe Housing Problems 80 - 100% AMI

Data Source: 2005-2009 CHAS

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NA-25 Disproportionately Greater Need: Housing Cost Burdens

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

This section provides data on households with disproportionate levels of housing cost burden. Housing cost burden occurs when households pay more than 30 percent of their gross household income toward housing costs, which includes utilities. Severe housing cost burden occurs when housing costs are 50 percent or more of gross household income.

Data are presented by race and ethnicity and income category. Racial categories and ethnicity (Hispanic) are consistent with the definitions used by the U.S. Census. Income ranges correspond to HUD income categories and are based on the area median income for a family of four, which can be found at <http://www.huduser.org/portal/datasets/il.html>. All data are pre-populated by HUD.

According to HUD, disproportionate need occurs when a household category has a level of need that is at least 10 percentage points higher than the level of need of all households in a particular income category. For example, if 60 percent of households earning between 50 and 80 percent of the area median income (AMI) have a housing problem, and 75 percent of Hispanics in the same income category have a housing problem, Hispanics would have a disproportionate need.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	17,955	5,965	5,320	245
White	10,730	3,200	3,145	130
Black / African American	120	30	45	0
Asian	195	20	65	0
American Indian, Alaska Native	320	30	155	0
Pacific Islander	15	0	0	0
Hispanic	6,400	2,640	1,820	120

Table 20 – Greater Need: Housing Cost Burdens AMI

Data Source: 2005-2009 CHAS

NA-30 Disproportionately Greater Need: Discussion

This section discusses the income categories in which a racial or ethnic group has a disproportionately greater need. Disproportionate need exists for the following groups:

1) Housing problems. African Americans earning less than 30 percent of AMI have disproportionate housing needs (a 17 percentage point difference from all households). Disproportionate need also exists for Asians earning less than 30 percent AMI (also 17 percentage points higher), 30 - 50 percent AMI (27 percentage points) and 80 - 100 percent and more AMI (66 percentage points). Results for Asian households earning more than 30 percent of AMI should be interpreted with caution as there are relatively few Asian households in the dataset.

2) Severe housing problems. Disproportionate need resulting from severe housing problems is similar to the racial disparities found in housing problems. African Americans earning less than 30 percent of AMI have disproportionate need (35 percentage point difference). Disproportionate need also exists for Asians in multiple income categories: a 35 percentage point difference for those earning less than 30 percent AMI, a 55 percentage point difference for those earning 30 - 50 percent AMI and a 19 percentage point difference for those earning 80 - 100 percent and more AMI. Again, results for Asian households earning more than 30 percent of AMI should be interpreted with caution as there are relatively few Asian households in the dataset.

3) Cost burden. There are no racial/ethnic groups with a disproportionate need related to housing cost burden. Hispanics have the highest incidence of cost burden (41% compared to 38% for the jurisdiction as a whole). However, Native Americans have a disproportionately high rate of severe housing cost burden (31% compared to 18% for the jurisdiction as a whole).

Highest levels of disproportionate need.

African Americans and Asians earning less than 30 percent AMI experience housing problems 100 percent of the time, compared with 83 percent of households in the city overall. Those same groups experience severe housing problems 100 percent of the time, compared with only 65 percent of households in the jurisdiction as a whole. Overall, households earning less than 30 percent of AMI are far more likely to experience housing problems and cost burden than households in other income brackets. A disproportionately high percentage of African Americans, Asians and Native Americans are low income households (earning less than 50%AMI)

Needs not previously identified

N/A

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

Except for persons of Hispanic descent, the populations of racial minorities in Santa Fe are very small. Maps of the distribution of Hispanic residents were prepared for the city's Analysis of Impediments to Fair Housing Choice in 2011. These maps showed no concentrations of other racial minority groups. A handful of block groups were identified 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%)—which suggests a good dispersion of ethnicity.

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NA-35 Public Housing

Introduction

Santa Fe is served by two housing authorities, the Santa Fe Civic Housing Authority and the Santa Fe County Housing Authority. The latter is embedded within the administration of Santa Fe County; the former is independent from the City of Santa Fe, although the Mayor appoints the members of its housing board. Both organizations are considered high functioning by HUD.

Deferred and ongoing maintenance costs, the need to meet updated accessibility requirements, and dwindling federal public housing funds are the biggest challenges faced by Santa Fe's public housing agencies. Both report an approximate two-year waiting list for units. Waiting lists are organized according to established preferences (for people with disabilities, seniors, etc.). Turnover in units is generally slow, especially for those occupied by seniors. Most residents earn less than 50 percent AMI.

While the SF County Housing Authority does not provide rental units within the City limits, they do provide Vouchers that can apply to units in the City and County.

1. Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	638		0	145	0	0	18
*Includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five_year, and Nursing Home Transition									

Table 21 - Public Housing by Program Type

Data Source: PIC (PIH Information Center) and the Santa Fe Civic Housing Authority 03-2013

2. Characteristics of Residents

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Average Annual Income	0	0	11,649	11,649	0	11,391	0	0	11,594
Average length of stay	0	0	7	7	0	7	0	0	6
Average Household size	0	0	2	2	0	2	0	0	1
# Homeless at admission	0	0	0	5	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	143	143	0	270	0	0	4
# of Disabled Families	0	0	139	139	0	0	0	0	14
# of Families requesting	0	0	282	282	0	0	0	0	18

Program Type									
	Certificate	Mod-Rehab	Public Housing	Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
accessibility features									
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0	0
*Includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five_year, and Nursing Home Transition									

Table 22 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center) and Santa Fe Civic Housing Authority 03-2013

3. Race of Residents

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	1106	1609	0	1609	0	0	17
Black/African American	0	0	5	15	0	15	0	0	0
Asian	0	0	3	3	0	3	0	0	0
American Indian/Alaska Native	0	0	20	26	0	26	0	0	1
Pacific Islander	0	0	0	2	0	2	0	0	0
Other	0	0	0	0	0	0	0	0	0

***Includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five_year, and Nursing Home Transition**

Table 23 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

4. Ethnicity of Residents

Race	Certificate	Mod-Rehab	Public Housing	Program Type					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	986	588	0	1174	0	0	7
Not Hispanic	0	0	170	298	0	335	0	0	11

***Includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five_year, and Nursing Home Transition**

Table 24 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center) and Santa Fe Civic Housing Authority 03/2013

Section 504 Needs Assessment

Needs of public housing tenants and applicants on the waiting list for accessible units

Most immediate needs of residents of Public Housing and Housing Choice voucher holders

How do these needs compare to the housing needs of the population at large?

The SFCHA has a Voluntary Compliance Agreement (VCA) with HUD to have 5% of all public housing units accessible by 2014. Currently there are 42 fully accessible units in the inventory. The needs of disabled residents are not dissimilar from those in the population at large. The SFCHA gives priority to people on the waiting list who are disabled. There is not a waiting list for accessible units, in fact; some are occupied by non-disabled residents because of the demand for units are so high.

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NA-40 Homeless Needs Assessment

Introduction

People who are homeless or at risk of becoming homeless in Santa Fe are comprised of the chronically homeless, families experiencing temporary or reoccurring homeless, veterans, youth, and those with special needs (mental, physical disabilities, substance abuse, etc.). Because of this diversity of needs, the City of Santa Fe and its nonprofit and governmental partners employ multi-faceted approach to addressing homelessness. The ultimate goal is to help people obtain permanent housing; the services they need to maintain their housing situation and follow up services.

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Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	38		328	72	94	120
Persons in Households with Only Children	7		110	56	45	180
Persons in Households with Only Adults	37		630	188	92	220
Chronically Homeless Individuals	14		195	56	28	890
Chronically Homeless Families	4		30	8	7	800
Veterans	3		82	24	24	200
Unaccompanied Child	7		110	32	47	180
Persons with HIV						

Table 25 - Homeless Needs Assessment

Jurisdiction's Rural Homeless Population

For persons in rural areas who are homeless or at risk of homelessness, describe the nature and extent of unsheltered and sheltered homelessness within the jurisdiction.

N/A Santa Fe is not a rural jurisdiction.

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

Nature and Extent of Homelessness by Racial and Ethnic Group

Nature and Extent of Unsheltered and Sheltered Homelessness, including Rural Homelessness

DRAFT

NA-45 Non-Homeless Special Needs Assessment

Characteristics of Special Needs Populations

Non-homeless special needs populations include seniors, persons with a serious mental illness, persons with a physical or mental disability and persons with alcohol or other drug addictions. The characteristics of these populations are described below.

- **Seniors.** In Santa Fe, 12,458 residents are 65 years or older, representing 18 percent of the city's population. Approximately 8 percent of seniors are living in poverty. Thirty-four percent of seniors have a disability. Housing challenges faced by seniors include aging in place, the integrity of housing units, affordability and accessibility.
- **Serious mental illness (SMI).** According to 2009 SAMHSA data, 4.8 percent of U.S. residents aged 18 and older have a serious mental illness (SMI). Applying this percentage to Santa Fe indicates that 2,635 Santa Fe residents aged 18 and older have an SMI. An estimated 1,052 of these individuals are either unemployed or have an income less than \$20,000 per year. Challenges to housing for this population include employment/income, rental history, criminal history, co-occurring circumstances and availability.
- **Physical and mental disabilities.** According to the 2011 ACS, 8,276 Santa Fe residents, or 12 percent of the Santa Fe population have a disability. Approximately 2,880 residents have a cognitive disability, 3,120 have a hearing difficulty, 2,220 have a vision difficulty and 3,980 have an ambulatory difficulty. Just over half (53%) of persons with disabilities in Santa Fe have only one type of disability and the remaining 47 percent have two or more types of disability. Twenty-six percent of residents with a disability are living below poverty level. Persons with physical and mental disabilities face unique challenges to housing including accessibility, rental history and employment/income.
- **Substance addiction.** The 2010 National Survey on Drug Use and Health substance addiction and abuse incidence rates for Santa Fe indicate that approximately 2,600 Santa Fe residents aged 18 and older have an alcohol or illicit drug dependence. The same survey indicates approximately 5,200 Santa Fe residents need but are not receiving treatment for drug or alcohol abuse.

Housing and Supportive Service Needs and Determination

Housing and supportive service needs for Santa Fe's non-homeless special needs populations are described below. The most recent CHAS data (2005-2009) do not include housing problem estimates for disabled householders or residents with substance addiction so for these groups poverty and/or employment status was used to estimate housing and supportive service needs.

- **Seniors.** According to the 2005-2009 CHAS data there are 2,449 senior households in Santa Fe earning 50 percent of AMI or less. These are the households most likely to need supportive services. Across all income groups, there are 2,074 cost-burdened senior

households in Santa Fe; 1,094 of which are severely cost burdened. These cost-burdened households reflect the housing needs of the elderly in Santa Fe.

- ***Serious mental illness (SMI).*** An estimated 1,052 individuals with a SMI are either unemployed or have an income less than \$20,000 per year and may have housing/supportive service needs.
- ***Physical and mental disabilities.*** About 2,100 Santa Fe residents with a disability are living below the poverty level and may have housing/supportive service needs.
- ***Substance addiction.*** Of the 2,587 Santa Fe residents aged 18 and older who have an alcohol or illicit drug dependence, 1,299 are likely to be unemployed and may have housing needs. Approximately 5,200 Santa Fe residents need but are not receiving treatment for drug or alcohol abuse and are likely to need supportive services.

Public Size and Characteristics of Population with HIV / AIDS

Agencies, groups, organizations and others who participated in the process and consultations

Agency/Group/Organization	Agency/Group/Organization Type	What section of the Plan was addressed by Consultation?	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?
Santa Fe Civic Housing Authority	Housing Authority	Public Housing Public and Assisted Housing	A copy of the section was highlighted and the PIC generated charts were emailed for verification or update. Since their organization deals with these issues on a daily basis, accurate and precise data is anticipated.
Life Link, St. Elizabeth, Esperanza Shelter	Recipient of Continuum of Care funding and homeless organization	Homeless Needs Assessment Homeless Facilities	A copy of the section was highlighted and the PIC generated charts were emailed for verification or update. Since their organization deals with these issues on a daily basis, accurate and precise data is anticipated.
New Mexico Coalition to End Homelessness	Balance of State Continuum of Care	Homeless Needs Assessment Homeless Facilities	A copy of the section was highlighted and the PIC generated charts were emailed for verification or update. Since their organization deals with these issues on a daily basis, accurate and precise data is anticipated.
CDBG subrecipients	Nonprofit Organizations		

Table 2 – Agencies, groups, organizations who participated

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

N/A.

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?
PHA 5-Year and Annual Plan	Santa Fe Civic Housing Authority	Many of the goals are incorporated into this plan
2012-2017 CIP Plan	City of Santa Fe	There are no goals set in this plan but project priorities were used in this plan
Five Year Plan to End Homelessness (2012)	NMECH	The goals of this plan were incorporated into this plan.
Analysis of Impediments to Fair Housing Choices (2011)	City of Santa Fe	The actions required to reduce impediments are listed in plan.
City of SF Economic Development Strategy for Implementation	City of Santa Fe	The goals were summarized in the Economic Development section of this plan.
Santa Fe Trends Report (2012)	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

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))

Narrative

DRAFT

NA-50 Non-Housing Community Development Needs

Public Facilities

The Office of Affordable Housing Division, under the Housing and Community Development Department, focuses the CDBG funding on housing needs and rarely funds for the construction of public facilities. Depending on the location or service, CDBG will fund the improvements or purchase the equipment/materials for the improvements and not the actual construction. General Fund monies through the City's 2013-2017 CIP plan does call for funding for construction of the South Side Senior Center, Zona Teen Center (youth center), Tino Greigo Facility/Multipurpose Teen Center, Southside Boys and Girls Club, and Esperanza Shelter. The plan also calls for the improvements of four fire stations, and construction and improvements to ten parks and recreational facilities throughout the city rather than focused so these are not all in Low to Moderate Income (LMI) areas (census tracts).

Need Determination

If there is a request for improvements to a public facility with CDBG funds, the request will be reviewed by the Community Development Committee (CDC) to decide whether the need is an emergency that would affect the health and safety of the clients and workers or if there are other reasons that would justify redirecting the CDBG funds from their main focus which is housing. It is not anticipated with the reduction in funding that there will be many of these types of projects funded with CDBG. There may be occasion to purchase the materials and equipment for improvements to public facilities. General Fund monies through the City's 2013-2017 CIP Plan does call for funding for construction of the South Side Senior Center, Zona Teen Center (youth center) Tino Greigo Facility/Multipurpose Teen Center, Southside Boys and Girls Club, and Esperanza Shelter. The plan also calls for the improvements of four fire stations, and construction and improvements to ten parks and recreational facilities throughout the city so these are not all in LMI areas (census tracts). These projects are listed in the first five top priorities of the plan so it must have been determined by staff and the City Council that these are important needs.

Public Improvements

The Office of Affordable Housing Division, under the Housing and Community Development Department, focuses their budget on housing needs and has not funded any public improvements except with CDBG funded the Homewise Sewer Replacement Program in 2011 and Solar Lights in Frenchy's Park in 2009. The department also manages the Affordable Housing Trust Fund (AHTF) which has funded public off-site improvements abutting affordable housing projects. The City's CIP funds have been allocated for Public Improvements are funded

through the Capital Improvement Plan 2013-2017. The Plan calls for a variety of street, sewer and water and flood drainage improvements throughout the City.

Need Determination

If there is a request for CDBG funds for improvements to a public facility, the application will be reviewed by the Community Development Committee (CDC), along with all request for CDBG funding, to decide whether the need is an emergency that would affect the health and safety of the clients and workers or if there are other reasons that would justify redirecting the CDBG funds from their main focus which is housing. The CDC also selects improvement projects to fund with the AHTF if they would benefit the development of an affordable housing development/project. It is not anticipated, with the reduction in funding, that there will be many of these types of projects funded with CDBG over the next five years, but the AHTF and CIP will fund projects on an as need basis as determined by the City.

Many of the CIP projects are located throughout the City and do not necessarily fall in a LMI area (census tract).

Public Service

The City of Santa Fe has always supported Public Service Programs through the City's Community Services Department as well as CDBG funding for eligible public services activities. The Departments' Youth and Family Services Division, Human Services Division, Senior Services Division and the Children and Youth Commission provide programs through the City itself or by funding nonprofits organizations many of which are public service programs.

The Human Services Division awards approximately \$600,000 annually to various non-profit organizations who provide the basic services of emergency shelter, accessibility to food and crisis services. They fund organizations that must have a physical location in the City and/or the County of Santa Fe serving Santa Fe residents. The funding pays for direct services and some administrative costs determined on a case by case basis. The Human Services Committee sets the human services program priorities each year depending on the most significant need.

The Children and Youth Commission is a city commission through the Community Services Department that funds non-profit and public school programs that serve children from birth to 21 years of age. The Commission conducts an annual community needs assessment to determine emerging needs. Contracts are awarded in the areas of early child care and education, healthy living, environmental education, youth leadership and meaningful work experience, and supplemental educational programs for students in the Santa Fe Public Schools, of whom 75% are eligible for subsidized meals. The commission awards approximately \$1 million dollars a year to these organizations.

Need Determination

The Office of Affordable Housing (OAH) coordinates with both to ensure that any CDBG allocation for public service is awarded to programs that do not receive funding from the City or who are expanding their programs to warrant the additional funding through CDBG. It is anticipated that the City will continue to support public service programs with City and CDBG funds.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

During the past decade, Santa Fe has experienced modest population growth and a shift in household composition toward older, smaller households without children. The city has far fewer residents under age 55: In 2000, 63 percent of the city's residents were younger than 55; this has dropped to 50 percent and been offset by a gain in adults 55 and older.

The median home price in the city rose by 65 percent between 2000 and 2010, from \$183,000 to \$310,000. The city's homeownership rate increased slightly even as home purchases became less affordable and household incomes increased only modestly. These data suggest that many homebuyers are higher income households with established home equity, some new to the city.

Renters' incomes were flat between 2000 and 2010. The median rent (excluding utilities) increased by 25 percent, meaning that renters lost purchasing power during the decade. Similar to 2000, 41 percent of renters occupy single family detached or attached homes, which typically command higher rents. A comparison of rental supply and demand conducted for this study estimates that 3,000 renters earning less than \$25,000 cannot find affordable housing and are cost burdened.

The vast majority of homeowners and, to a lesser extent, renters are satisfied with their housing. Very few residents expect changes in their housing situation in the next five years. Renters were most likely to anticipate future housing changes, commonly a move out of the city. Of renters and in-commuters that have not purchased in the city, 43 percent cited lack of affordable housing as the primary reason.

Among those who work within the city limits but live elsewhere, nearly half would not move into the city even if housing were available that they could afford. These workers are satisfied with their current place of residence. In contrast, one-third of in-commuters would move to Santa Fe if they could buy an affordable single family home. Affordable rental units appealed to less than 10 percent of in-commuters.

MA-10 Number of Housing Units

Introduction

According to the 2011 ACS, there are 36,907 housing units in the City of Santa Fe. Most of these (58%) are detached single-family homes. Only 5 percent are in large multifamily structures (20 or more units). Rental units are most likely to have 2 bedrooms and owner-occupied units are most likely to have three or more bedrooms.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	21,430	58%
1-unit, attached structure	3,950	11%
2-4 units	3,739	10%
5-19 units	3,936	11%
20 or more units	2,015	5%
Mobile Home, boat, RV, van, etc.	1,837	5%
Total	36,907	100%

Table 28 – Residential Properties by Unit Number

Data Source: 2011 ACS Data

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	101	1%	564	4%
1 bedroom	515	3%	3,764	28%
2 bedrooms	4,744	28%	5,800	43%
3 or more bedrooms	11,733	69%	3,272	24%
Total	17,093	100%	13,400	100%

Table 29 – Unit Size by Tenure

Data Source: 2011 ACS Data

Number and Targeting of Units

A summary of Santa Fe's assisted housing units is below. For additional detail, see Section I of the Housing Needs Assessment Update (attached).

Affordable Housing. Santa Fe has over 2,000 units of affordably-priced rental housing serving families, the elderly and those with disabilities. The projects are funded through low-income housing tax credits (LIHTC), various HUD housing programs, (Section 8, Section 811, Section 202) and public housing funds. By far the most widely used funding source to provide multi-family housing, LIHTC-funded projects provide 1,760 units of housing in Santa Fe. The

properties are priced affordably to residents earning from 40 – 80 percent of the AMI, with most projects serving 60 – 65 percent of the AMI.

Public Housing. Santa Fe is served by two housing authorities, the Santa Fe Civic Housing Authority (SFCHA) and the Santa Fe County Housing Authority. The SFCHA provides 492 public housing units in Santa Fe, 261 of which serve seniors. Most residents earn less than 50 percent AMI.

Housing Choice Vouchers. Both housing authorities administer housing choice vouchers. The Santa Fe Civic Housing Authority administers approximately 1,200 vouchers, the majority of which are used within the city limits. The Santa Fe County Housing Authority administers 241 vouchers that can be used throughout the City and County. Both housing authorities have wait lists for vouchers of 2 to 3 years, equivalent to approximately 200 people.

Emergency Housing. Santa Fe's inventory of emergency housing facilities includes 125 winter-only beds, 113 year-round shelter beds, 68 transitional apartment beds and 72 permanent housing units. The city has also provided emergency rent, mortgage and utility assistance using CDBG and Housing Trust funds. Sixty-two families were given three months of emergency assistance in 2010 and another 41 were provided assistance in 2011.

Rental Assistance for Special Needs. Santa Fe's 2011 CAPER shows 124 rental vouchers for special needs residents. Shelter Plus Care rental vouchers are administered to subsidize rents for people with disabilities and their families. The Housing Trust has administered vouchers to people living with AIDS and is initiating a project-based voucher for its newly constructed subsidized rental projects, the Village Sage and the Stagecoach Apartments.

Inclusionary Zoning. One of the city's most effective tools for spurring the provision of affordable housing is through its inclusionary zoning programs: Housing Opportunity Program (HOP) and the Santa Fe Homes Program (SFHP). To date, approximately 100 HOP, 27 SFHP and 397 Low-Priced Dwelling Units (LPDU, affordable to 80% AMI and 100% AMI) have been created.

Tierra Contenta. Consistent with past years, production of affordably-priced homeownership units in Santa Fe occurs primarily in Tierra Contenta, a master-planned community of 1,400 acres. On an annual basis, 30 percent of all residential construction permitted in Santa Fe occurs in Tierra Contenta. The Tierra Contenta Corporation, a nonprofit development entity, provides builder ready tracts of land to both nonprofit and for profit builders. More than 2,000 homes have been built since 1995, of which 40 percent are required to be affordable.

Nonprofits. Santa Fe's three primary nonprofit single-family home developers are Habitat for Humanity, Homewise, and The Housing Trust. To date, Habitat has created 90 affordable

homes; Homewise, 468; and the Housing Trust, 480; for a total of 1,038 homes created by nonprofit partners.

Units Expected to be lost from Inventory

According to HUD's Multifamily Assistance and Section 8 Contracts Database, as many as 344 assisted units have contracts that expire during the city's 2013-2017 Consolidated Plan period. These developments consist of project-based Section 8 properties and assisted housing for the elderly and disabled. Fair Market Rents range from 80 to 140 percent.

Does the availability of housing units meet the needs of the population?

Recent survey data indicate that most residents are satisfied with their housing and rental vacancy rates show an increase in availability for all unit types. However, survey data and market data demonstrate a serious need for affordable housing in Santa Fe. Said another way, the type of housing stock in Santa Fe seems to meet the needs of the population but the cost of housing in Santa Fe does not meet the needs of the population.

According to a recent resident survey conducted for Santa Fe's 2012 Housing Needs Assessment, the vast majority of homeowners and, to a lesser extent, renters are satisfied with their housing. Very few residents expect changes in their housing situation in the next five years. Of renters and in-commuters who have not purchased in the city, 43 percent cited lack of affordable housing as the primary reason.

Among respondents who used to live in the city but moved out of the city the majority did so to find affordable housing (72%). Thirteen percent said the city's "available housing did not meet my needs" and another 13 percent said "available housing didn't have enough amenities."

Need for Specific Types of Housing

The primary need in Santa Fe is for *affordable* housing units, discussed in greater detail in the following section (MA-15).

MA-15 Cost of Housing

Introduction

This section contains updated cost of housing data from the 2011 ACS and the Santa Fe Housing Needs Assessment Update.

1. Cost of Housing

	2000 Census (Base Year)	2011 ACS (Most Recent Year)	% Change
Median Home Value	177,200	295,000	66%
Median Contract Rent	644	804	25%

Table 30 – Cost of Housing

Data Source:

2000 Census (Base Year)

2011 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	1,757	13.7%
\$500-999	7,783	60.8%
\$1,000-1,499	2,411	18.8%
\$1,500-1,999	544	4.2%
\$2,000 or more	308	2.4%
Total	12,803	100.0%

Table 31 - Rent Paid

Data Source: 2011 ACS Data

2. Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	900	No Data
50% HAMFI	1,905	670
80% HAMFI	6,435	1,205
100% HAMFI	No Data	1,630
Total	9,240	3,505

Table 32 – Housing Affordability

Data Source: 2005-2009 CHAS

Rent Comparison

The 2 bedroom FMR of \$880 is slightly higher than the median rent of \$804 reported by the 2011 ACS, but the 1 bedroom FMR of \$723 is lower. According to the Apartment Association of New Mexico CBRE Apartment Market Survey, average rents in 2010 were in between the low and high HOME rents for one- and two-bedroom units and were just below the low HOME rents for three- and four-bedroom units. In the wake of the housing crisis average rents in Santa Fe

dropped slightly and vacancy rates increased indicating a looser rental market overall. However, between 2000 and 2010 renter incomes have not kept pace with the overall increase in rent (25%) leading to a decrease in rental affordability.

3. Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent (2012)	\$583	\$723	\$880	\$1,152	\$1,377
High HOME Rent (2012)	\$646	\$801	\$969	\$1127	\$1238
Low HOME Rent (2012)	\$601	\$644	\$773	\$893	\$996

Table 33 – Monthly Rent

Data Source: 2012 HUD FMR and HOME Rents

Availability of Sufficient Housing

There is not sufficient housing for households at all income levels. The problem is particularly acute for renters earning 30 percent of AMI or less. A supply and demand comparison (or “gaps model”) of the Santa Fe rental market performed for the Housing Needs Assessment Update found the following:

- The greatest need in Santa Fe’s market is for rental units priced less than \$500 per month, serving renters earning 30 percent of the AMI and less (incomes of less than \$20,000).
- The gaps model estimates that as many as 3,000 renters earning \$25,000 and less cannot find affordable units and, as such, are cost burdened. Most of these renters earn less than \$20,000.
- Future production of rental units in the city should focus on mitigating growth in the gap of units for household earning 30 percent of AMI and less.

An analysis of renters’ ability to buy relative to the price of units for sale was also conducted for the Housing Needs Assessment Update. On average, since 2006, just 14 percent of the city renters made enough to purchase the median home. This is a marked change from 2000, when the median home was affordable to about one-third of the city’s renters. Even the median sales price for condos and townhomes in August 2012 (\$290,000) is priced out of reach for the vast majority of renters.

Expected Change of Housing Affordability

The city’s definition of affordable housing means the monthly cost of a rental unit should not exceed 25% of the monthly income, for a family earning 80% of the area’s median household income. The payments for a home should not exceed 30% of that household’s gross income. Even with the recent declines in sale prices, the residential housing market in Santa Fe has

become less affordable since 2000. The growth in median home values and in median sale prices for both single family homes and condos has far outpaced the growth in income from homeowners and renters. This is especially true for renter households, whose median income increased by only 4 percent between 2000 and 2011. As a result, it has become increasingly difficult for renters who wish to buy a home in Santa Fe to find an affordable property for purchase. This trend is not likely to change in the foreseeable future.

MA-20 Condition of Housing

This section will provide an overview of the condition of Santa Fe's housing stock. The numbers come from the 2011 American Community Survey (ACS), which is the most recent data available.

Definitions

The variable "Selected Conditions" is defined for owner- and renter-occupied housing units as having at least one of the following conditions: 1) lacking complete plumbing facilities, 2) lacking complete kitchen facilities, 3) with 1.01 or more occupants per room, 4) selected monthly owner costs as a percentage of household income greater than 30 percent, and 5) gross rent as a percentage of household income greater than 30 percent.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	5,042	29%	6,797	51%
With two selected Conditions	256	1%	396	3%
With three selected Conditions	0	0%	59	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	11,795	69%	6,148	46%
Total	17,093	100%	13,400	100%

Table 34 - Condition of Units

Data Source: 2011 ACS Data

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	3,562	21%	1,778	13%
1980-1999	5,872	34%	3,474	26%
1950-1979	6,302	37%	5,713	43%
Before 1950	1,357	8%	2,435	18%
Total	17,093	100%	13,400	100%

Table 35 – Year Unit Built

Data Source: 2011 ACS Data

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	9,970	54%	5,796	53%
Housing Units build before 1980 with children present	1,239	7%	730	

Table 36 – Risk of Lead-Based Paint

Data Source: 2005-2009 ACS (Total Units) 2005-2009 CHAS (Units with Children present)

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units			
Abandoned Vacant Units			
REO Properties			
Abandoned REO Properties			

Table 37 - Vacant Units

Need for Owner and Rental Rehabilitation

Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

As shown in the table above, an estimated 1,239 owner occupied and 730 renter occupied housing units in Santa Fe were constructed before 1980 and have children under the age of 18 living in them. If these units contain a proportionate share of persons in poverty as the city proportion overall (22% of families with children live in poverty in Santa Fe), then as many as 271 owner occupied and 160 renter occupied housing units in Santa Fe could be occupied by low income families with children and contain lead based paint hazards.

However, for many reasons, lead-based paint is usually not an issue in New Mexico. Historically, homes were covered with mortar and plaster or stucco, not paint. Also, paint containing lead was more expensive, because of its durability, than non-lead paint. With New Mexico being a poor state, most homeowners were not able to afford lead paint.

As part of their home repair program, Homewise has tested 60 homes for lead since 2002. Of these, only four tested positive, which is 7% of the homes they tested. Extrapolated to the number of homes in Santa Fe built before 1950 (2,499 homes), a rough estimate is 175 homes could contain lead-based paint.

MA-25 Public and Assisted Housing

Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available			535	992			0**	0	161
# of accessible units			42						
# of FSS participants									
# of FSS completions									
*Includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five_year, and Nursing Home Transition									

Table 38 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center) and the Santa Fe Civic Housing Authority 03-2013

** Note that SF County Housing Authority administers 25 Vouchers for VASH

Supply of Public Housing Development

The SFCHA has 8 properties that have a total of 353 public units. Of these 353 public units, 69 are occupied by families and the remaining 261 are occupied by the Elderly. Five were built before 1975. Waiting lists are organized according to established preferences (for people with disabilities, seniors and so on). Turnover is generally slow, especially for those occupied by seniors.

Public Housing Condition

Public Housing Development	Average Inspection Score
Casa Del Ceste	54c
Cerro Encantado	54c
Jardines de Agua Fria	54c
Pasatiempo	54c
Villa Alegre	54c
Villa Esperanza	54c
Villa Hermosa	54c
Villa Verde	54c

Table 39 - Public Housing Condition

Source: SFCHA

Restoration and Revitalization Needs

The Santa Fe Civic Housing Authority applied for and has been approved for HUD's Rental Assistance Demonstration (RAD) Program for the conversion of ACC Public Housing Units to long term Rental Assistance. This approval is for the Family Units located in Santa Fe as well as Espanola and Bernalillo. All pertinent regulations and guidelines of the RAD Program will be followed. Tenant meetings were held for all locations prior to submission of the applications to HUD, and residents were informed of the proposed conversion project and the choice mobility options for affected residents. Residents will continue to be informed of RAD activity during conversion. All procedural rights have been included in a Relocation Plan which addresses the required provisions of first right of return for affected residents, as well as payment of relocation expenses. The units to be converted are family units totaling 121 in Santa Fe for the first phase. The SFCHA is applying for RAD in Round II of funding which would include 237 units in Santa Fe.

Strategy of Improving the Living Environment of low- and moderate-income Families

The mission of the Santa Fe Civic Housing Authority (SFCHA) is to improve the living environments of very low income renters by creating and sustaining safe, decent and affordable housing that fosters stability and increased self-sufficiency for people with low incomes. SFCHA promotes personal, economic and social upward mobility by providing families the opportunity to make the transition from subsidized to non-subsidized housing. Their mission emphasizes the efficient and successful management of their resources in today's time of transition.

Specifically the SFCHA plans to improve the community quality of life and economic vitality by (and in some cases has) install or upgrade security improvements, improve interior and exterior of units as well as the common areas. The SFCHA is also taking steps to ensure Equal Opportunity in Housing for all residents and applicants by undertaking affirmative measures to provide a suitable living environment for families living in assisted housing such as

improvements to wheelchair accessible, they are going to update their Affirmative Fair Housing Marketing Plan in 2014 and meet the Section 504 requirements for wheelchair accessibility throughout their developments at the required 5%. They have also entered into a Voluntary Compliance Agreement with HUD FFH&EO and all of their documents now meet all FH&EO requirements.

MA-30 Homeless Facilities

Facilities Targeted to Homeless Persons

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	128	125	41	279	
Households with Only Adults	19			18	
Chronically Homeless Households	22		3	15	
Veterans	5			3	
Unaccompanied Child(ren)	12		20	0	

Table 40 - Facilities Targeted to Homeless Persons

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

Emergency Shelter programs generally provide short-term crisis oriented support services including case management, meals, and crisis counseling. Transitional Housing programs provide a range of longer-term services designed to support client stability and growth, including general case management services to identify client needs and to develop client specific case management plans, general counseling services for mental health, substance abuse services, family counseling, life skills education, GED and personal financial counseling, employment counseling, and child development classes. Permanent supportive housing programs generally provide case management, counseling, and substance abuse services. Local transportation and healthcare services for the homeless are available and accessible. Homeless Court and Resource Center offer access to basic legal and social service assistance.

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

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

St. Elizabeth. St. Elizabeth provides 28 year-round emergency shelter beds for men at its main facility, in addition to a library, TV room, laundry, showers and some case management. The organization also offers longer term and transitional shelter options. *Casa Familia* offers five family rooms, with 16 additional dormitory beds reserved for women, in addition to supportive services and can house up to 30 people per night. *Casa Cerrillos* contains 28 efficiency apartments for longer term residency for people with physical, mental, and co-occurring substance abuse issues. *Sonrisa Family Shelter* offers eight apartments where families can stay for up to two years while they stabilize their finances and find permanent housing.

Interfaith Shelter. Several faith based organizations support a seasonal shelter from November to May. The shelter offers meals, showers and laundry, in addition to beds and also some case management services. Embedded within the shelter is the Resource Opportunity Center which is open two days per week, serves 120-140 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 mental health center. At *La Luz*, 24 transitional apartment units are provided to people with mental

illness and other co-occurring disorders. The facility also offers extensive outpatient treatment, psycho-social rehabilitation, homeless prevention and rental assistance, peer support services and onsite healthcare screening. Additionally, an offsite facility called *Casa Milagro* offers permanent housing for 12 individuals.

Esperanza. Esperanza is a full service organization offering counseling, case management and advocacy for survivors of domestic violence. The organization 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. 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, counseling and Civic Justice Corps. Special initiatives are the Pregnant and Parenting Project, including referrals, case management, parenting skills; and the Workforce Development/GED Initiative, which helps youth with job readiness skills and GED preparation. Youth can stay at the emergency shelter for up to 30 days and in the transitional, apartment style living program for 18 months. Street Outreach is a drop-in resource center that assists youth with emergency services such as food and warm clothing and provides longer term services to help youth leave the streets. All services are free of charge.

MA-35 Special Needs Facilities and Services

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs.

Shelter Plus Care. The purpose of HUD's Shelter Plus Care program is to subsidize rents for people with disabilities and their families. Shelter Plus Care rental vouchers are administered either on a project basis or directly to tenants to use at privately-owned scattered sites. *Life Link* uses vouchers to subsidize its rents at La Luz, as well as administering them to its clients who are able to live off site. For several years, *the Housing Trust* has administered vouchers to people living with AIDS and is initiating a project-based voucher for its newly constructed subsidized rental projects, the Village Sage and the Stagecoach Apartments. Another Shelter Plus Care grant, initiated in 2012 is administered by *St. Elizabeth* at its Siringo Senior Housing site.

Emergency rent, mortgage and utility assistance. 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 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. Forty-one families in 2011 were provided emergency rent/mortgage assistance through *Esperanza Shelter's* Emergency Assistance Program (EAP), all of whom were female-headed household with presumed household incomes in the 30 – 50 percent AMI range.

In 2010, the city allocated CDBG funds to provide additional safety net services. *Kitchen Angels* delivered meals to homebound and terminally ill residents, serving 278 residents for the year. Over 500 children and their parents were assisted through the *Access Project* with qualifying for public services and benefits. As the 2013 application cycle for CDBG funds gets underway, city staff expects another round of applications to fund ongoing safety net services.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with

respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

MA-40 Barriers to Affordable Housing

Negative Effects of Public Policies on Affordable Housing and Residential Investment

The City of Santa Fe recently 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.

The City plans to apply for Fair Housing funding to implement an outreach program to educate the public about affordable housing and fair housing issues. Once there is funding available, the City will set up a program to address these issues and remove them as barriers.

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

Consequently, over the next five years, there is a continued need for a greater supply of housing that is affordable for low-to-moderate income City residents. Therefore, a main emphasis of the 2013-2017 Consolidated Plan is to increase affordable housing opportunities for Extremely Low and Very Low Income populations using a variety of program interventions such as: providing rental assistance, supporting the development of rental units, continuing down payment, counseling and training for low-income homebuyers, and providing support services for low-income homeowners, including refinancing, foreclosure prevention and home repair.

MA-45 Non-Housing Community Development Assets

Economic Development Market Analysis

1. Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	374	10	1	0	-1
Arts, Entertainment, Accommodations	5,890	7,694	16	16	1
Construction	2,485	1,526	7	3	-3
Education and Health Care Services	7,368	5,900	19	13	-7
Finance, Insurance, and Real Estate	2,500	2,719	7	6	-1
Information	1,153	620	3	1	-2
Manufacturing	824	248	2	1	-2
Other Services	2,182	2,157	6	5	-1
Professional, Scientific, Management Services	5,586	2,102	15	4	-10
Public Administration	3,683	17,055	10	36	27
Retail Trade	4,736	5,819	12	12	0
Transportation and Warehousing	583	347	2	1	-1
Wholesale Trade	579	855	2	2	0
Total	37,943	47,052	--	--	--

Table 42 - Business Activity

Data: 2005-2009 ACS (Workers), 2010 ESRI Business Analyst Package (Jobs)
Source:

2. Labor Force

Total Population in the Civilian Labor Force	40,460
Civilian Employed Population 16 years and over	37,943
Unemployment Rate	6.22
Unemployment Rate for Ages 16-24	24.91
Unemployment Rate for Ages 25-65	3.74

Table 43 - Labor Force

Data Source: 2005-2009 ACS Data

3. Occupations by Sector

Management, business and financial	16,032
Farming, fisheries and forestry occupations	83
Service	8,263
Sales and office	8,459

Construction, extraction, maintenance and repair	2,880
Production, transportation and material moving	2,226

Table 44 – Occupations by Sector

Data Source: 2005-2009 ACS Data

4. Travel Time

Travel Time	Number	Percentage
< 30 Minutes	27,797	82%
30-59 Minutes	4,738	14%
60 or More Minutes	1,387	4%
Total	33,922	100%

Table 45 - Travel Time

Data Source: 2005-2009 ACS Data

5. Education

a. Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	3,484	256	987
High school graduate (includes equivalency)	5,896	366	1,895
Some college or Associate's degree	7,423	422	2,008
Bachelor's degree or higher	14,062	457	2,757

Table 46 - Educational Attainment by Employment Status

Data Source: 2005-2009 ACS Data

b. Educational Attainment by Age

	Age				
	18–24 yrs.	25–34 yrs.	35–44 yrs.	45–65 yrs.	65+ yrs.
Less than 9th grade	278	625	683	836	1,109
9th to 12th grade, no diploma	1,127	966	1,000	617	989
High school graduate, GED, or alternative	2,233	2,136	1,764	4,257	2,236
Some college, no degree	2,185	2,015	1,719	3,966	1,851
Associate's degree	389	512	754	931	421
Bachelor's degree	610	1,918	2,183	5,284	2,008
Graduate or professional degree	0	1,099	1,506	5,317	2,522

Table 47 - Educational Attainment by Age

Data Source: 2005-2009 ACS Data

c. Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	16,650
High school graduate (includes equivalency)	23,820
Some college or Associate's degree	26,869
Bachelor's degree	38,416
Graduate or professional degree	51,425

Table 48 – Median Earnings in the Past 12 Months

Data Source: 2005-2009 ACS Data

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

Education and health care; arts, entertainment and accommodations (tourism); Professional, Scientific, Management Services; Retail trade; Public administration

Describe the workforce and infrastructure needs of the business community:

Infrastructure need: Businesses often report a need for greater access to broadband capacity, especially at a lower rate.

Workforce need: Businesses often report a need for greater basic workforce readiness. Other specialized skills (welding, programming) are also often cited as a need. Increasingly basic technological literacy is also reported as a gap in the workforce.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create

A broadband project is in the final planning stages and is expected to start construction in 2013. The project will enhance broadband speed and capacity in Santa Fe by providing additional ease and bandwidth for a range of service providers. Three key economic development zones are being targeted throughout Santa Fe.

This work is in accordance to the Strategy for Implementation adopted by the City Council for Economic Development work in 2008. This guiding policy provides for work along three specific tracks: business development, workforce development and sites & infrastructure. The Strategy for Implementation was designed to complement the City's adopted economic development plan known as The Angelou Plan (2004).

<http://www.santafenm.gov/index.aspx?nid=592>

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

The region has a highly skilled and highly educated population. With many of the job opportunities being in government (public administration – federal, state, local), the workforce skill level is defined by that industry. Growing industries, especially technology and medical services and devices, often report a deficit of workers with the specialized skills needed. Our robust Community College in Santa Fe, supported by others in the region, provides training programs in these areas and is consistently updating its offerings based on feedback from employers.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan

The Santa Fe Community College actively works to assess the employment opportunities in the region and tailor training programs to provide workers qualified to fill those needs. The Northern Area Workforce Board provides training funds for workers looking to retool skills or develop additional skills. Through the City's Business Ombudsman Office the city provides businesses with counseling on what programs, including job training, might be applicable or helpful for each specific company.

As outlined in the City's Strategy for Implementation, workforce development is one of the tracks of work. To this end, the City funds a program to train at-risk youth for employment in Santa Fe. These young people develop soft skills (timeliness, professional appearance) and are placed in internship with local companies at a subsidized rate so that they gain on the job experience. They are also often simultaneously enrolled in Community College programs which count towards associate degrees or other professional certification.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

N/A

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

The City of Santa Fe's Economic Development Division has refined its strategy to focus on entrepreneurship of its main initiative. Developing home grown entrepreneurs is a proven job

creation strategy as small businesses often create one, two or more jobs and in aggregate these form the largest sector of private sector employment in Santa Fe. The City launched a pilot accelerator program designed to provide a fast track to growth for small businesses. The City also continues to support its business incubator which provides the support of a shared facility and business development services for resident and affiliate companies.

Through these efforts the city is diversifying the local economy through job creation and support for small business creation and growth. The main goal of the City's economic development work is to strengthen the economy by developing industries other than the main employment areas of government and tourism. This is outlined in the policy document adopted in 2008 by the City Council, the Strategy for Implementation in economic development.

MA-50 Needs and Market Analysis Discussion

Are there any populations or households in areas or neighborhoods that are more affected by multiple housing problems?

As discussed previously, cost burden and affordability are the most widespread housing concerns in Santa Fe. Among renters, low income residents are the most impacted by cost-burden, particularly those earning 30 percent of AMI or less. These renters are also more likely to be impacted by other housing problems such as overcrowding and substandard units. Among owners, cost-burden is more evenly distributed across income levels and other housing problems are less common. According to the CPD mapping tool, households experiencing cost burden are spread throughout many neighborhoods in the city but households experiencing other housing problems are more likely to be located in low-income neighborhoods. The northern and eastern portions of the city are least affordable to renters earning 30 percent AMI or less and have fewer households impacted by multiple housing problems.

Are there areas in the Jurisdiction where these populations are concentrated?

For the purposes of this Consolidated Plan, "concentration" is defined as any block group in which the percentage of households in a particular racial or ethnic minority group is at least 20 percentage points higher than the percentage of that minority group for the city as a whole, consistent with HUD's guidelines for the definition in fair housing analyses.

According to the disproportionality analysis, very low income African Americans and Asians of varying income levels have disproportionately high rates of housing problems. However, these groups are not concentrated in certain areas of Santa Fe. Maps of the distribution of Hispanic residents were prepared for the city's Analysis of Impediments to Fair Housing Choice in 2011. These maps showed a handful of 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%)—which suggests a good dispersion of ethnicity. Without data on housing problems and cost burden by Census block group or tract, it is difficult to determine the exact relationship between housing problems and cost burden by race and ethnicity and minority concentrations.

Low income households are clustered in the central portion of the city, which has the highest proportion of rental units affordable to households earning 30 percent of AMI or less.

What are the characteristics of the market in these areas/neighborhoods?

According to the CPD mapping tool, the low income areas in the central portion of the city tend to have older rental stock, lower home value, a higher proportion of renter-occupied housing and a higher proportion of minorities. The areas with Hispanic concentrations, in the southwest portion of the city tend to be neighborhoods of moderate incomes and home values fewer than half of all households are renters.

Are there any community assets in these areas/neighborhoods?

Are there other strategic opportunities in any of these areas?

Strategic Plan

SP-05 Overview

Strategic Plan Overview

SP-10 Geographic Priorities

Geographic Area

Allocations are based on whether a program demonstrates that it serves low- to moderate-income (LMI) residents. Most of the City's programs serve LMI residents on a citywide basis (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 on a citywide basis.

Geographic Distribution

The City of Santa Fe does not have priorities for allocating funds and supporting programs geographically, due to the city's lack of population density relative to its size. Concentrated poverty and/or racial characteristics are not reflected on the census tract level, making it difficult to effectively target resources based on location. Instead, the City focuses programs on the household income or an identified characteristic of the participants and/or recipients of assistance. For example, down payment assistance is provided based on the homebuyer's income rather than the location of the home. Likewise, public service programs for at-risk youth serve the citywide population, rather than those youth living in a specific census tract.

Rationale for the priorities for allocating investments geographically

The City does not usually base funding decisions on geographic location as explained in the previous section. However, on occasion, a project proposal will be accepted because allocating funds at that site will also serve other community development goals.

SP-25 Priority Needs

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 cost burden and lessened poverty rates -Increased affordable rental inventory and opportunities
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 cost burden and lessened poverty rates
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 cost burden and lessened poverty rates
Refinancing Services and Support for Current Homeowners	High	Low-income homeowners; homeowners in risk of foreclosure; homeowners in substandard housing	-Reduced cost burden and lessened poverty rates -Increased homeownership opportunities and long term affordability
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	-Increased affordable rental inventory and opportunities -Housing aligned with community development activities
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	-Increased affordable rental inventory and opportunities -Housing aligned with community development activities
Down payment Assistance	High	Low- and moderate-income residents who are "buyer ready"; first responders (fire, police, etc.)	Increased homeownership opportunities and long term affordability
Homebuyer Training & Counseling	High	Low- and moderate-income homebuyers; current renters	Increased homeownership opportunities and long

			term affordability
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 long term affordability -Housing aligned with community development activities
Construction of affordably-priced homes for homeownership	Low	Low- and moderate-income homebuyers and current renters; local workforce	Increased homeownership opportunities and long term affordability
Fair Housing Outreach	High	Low- and moderate-income renters; low-income landlords; persons with disabilities; Spanish speakers; large families; general public	Housing aligned with community development activities
Diversity of Housing Types	Low	Low- and moderate-income renters; seniors; small households; entrepreneurs; aging veterans; entrepreneurs and other self-employed	Housing aligned with community development activities
Non-Housing Community Facilities and Services	High	Low- and moderate-income residents; residents in redeveloping or transitioning neighborhoods; youth	Housing aligned with community development activities

Table 1 – Priority Needs Summary

Narrative (Optional)

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. H

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.

SP-30 Influence of Market Conditions

Influence of Market Conditions

Table 51 – Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	30% of the city's renter population earns less than 30% AMI, and can afford monthly rents of no more than \$500; however, only 10% of the city's rental inventory is priced in this range. TBRA enables these households to pay for higher quality housing that better meets their needs, while also relieving cost burden, making them less vulnerable to other economic stresses.
TBRA for Non-Homeless Special Needs	Given that almost 50% of the city's population experiences cost burden, many households are likely to be especially vulnerable to economic stresses. Preventing homelessness through TBRA is the most effective way to improve the housing opportunities for the city's poorest residents.
New Unit Production	Future production of new units will need to reflect the needs of emerging populations, specifically older, smaller households; the elderly; the self-employed; and special needs groups such as veterans. Market demand for single-family suburban style housing is likely to drop as more households will seek housing that is close to transportation, services and amenities and can be adapted to changing needs to allow "aging in place" and entrepreneurial activities.
Rehabilitation	Rehabilitation of existing housing continues to be an ongoing need, both for homeowners and renters. Improving energy efficiency and adapting existing living situations ensures long-term affordability for low-income homeowners. Improving aging rental stock increases safety, comfort and housing security for low-income renters. The inventory of distressed properties is an opportunity to provide affordable housing, especially if paired with rehabilitation resources to improve the overall quality of the housing.
Acquisition, including preservation	Several of the City's nonprofit housing services providers have taken advantage of recent market realities to buy existing properties. Using NSP funds, Life Link bought homes in foreclosure and converted them into permanent supported rental housing. Several organizations bought distressed properties at discounted prices and are constructing new housing, as well as preserving/converting existing buildings. These activities are likely to continue in the near term but will taper off as the market improves and real estate values recover.

SP 35 Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of Con Plan	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	Public Federal	Housing Public Facilities Public Improvements Public Service Administration Planning Acquisition Economic Development	465,600	250,000	135,721	901,321	2,862,400	The Prior year is a carry forward of 2012-2013 CDBG funding. The project was terminated and the funds will be drawn within 2 weeks of the start of the FY 2013-2014 if not sooner. The assumption is that the yearly CDBG allocation will remain flat for the next four years after the anticipated cut in 2013.
Shelter Plus Care	Public- Federal	Transitional housing Rental assistance	1,098,000	0	0	1,098,000	6,098,000	The City administers eight Shelter Plus Care grants to three subrecipients who provide both tenant-based and project-based vouchers.
Affordable Housing Trust Fund (AHTF)	Public- Local	Housing	0	0	0	0	550,000	Allocation will occur in FY 2014-2015

General Fund	Public- Local	Supportive Services Technical Assistance	350,000	0	0	350,000	1,400,000	Local funds are allocated to housing services providers to support their operations as per performance-based contracts.
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Table 52 - Anticipated Resources

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 of Santa Fe's model of service delivery is to pass through most federal funds to sub-grantees, who provide the services. This ensures that services are provided in the most efficient and relevant manner as possible. The sub-grantees are then able to leverage additional programming and project funds, including LIHTC, HOME, ESG, CDFI, as well as funds allocated through the state's Mortgage Finance Authority.

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

The City of Santa Fe owns the properties on which the Santa Fe Civic Housing Authority units are sited. If the RAD project becomes a reality, the City will dedicate its interest in the properties back into the project. The City also owns the property redeveloped as the Resource Opportunity Center (ROC) which provides support services for homeless people and winter shelter beds, housing up to 100 individuals per night.

SP-40 Institutional Delivery Structure

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Office of Affordable Housing (Division)	Government	Affordable Housing SF Homes Program CDBG Program	Jurisdiction
Senior Services	Government	Non-homeless Special Needs Public Services	Jurisdiction
Children and Youth Commission	Government	Funding for Public Services through non-profits and public schools	Jurisdiction
Youth and Family Services Division	Government	Educational services for Youth Direct Children Services Funding of Non-Profits to provide Public Services	Jurisdiction
Community Development Division	Government	Economic Development Planning	Jurisdiction
Habitat for Humanity	Non-Profit Organization	Low Income Housing DPA assistance	Jurisdiction
Homewise	Non-Profit Organization	Affordable Housing DPA assistance Home Improvement Finance Counseling	Jurisdiction
SFC Housing Trust	Non-Profit Organization	Affordable Housing DPA Assistance Low income Rental Finance Counseling	Jurisdiction
Various Public Service Organizations that include Youth Works!, Youth Shelters, St. Elizabeth's Shelter, SFPS Adelante Program, Esperanza Shelter, Kitchen Angels and more	Non-Profit Organizations	Public Services such as case management, education and life skills, Special meals, Subsistence Payments	Jurisdiction

Table 2 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The City of Santa Fe will carry out the priorities in the *Consolidated Plan* by continuing to collaboratively work with its non-profit partners. The City's philosophy is to help build the capacity of community-based service providers, rather than to increase the size of the City's bureaucracy. The City and its staff serve as advocates and coordinators for its partner non-profits. Another strength of this service delivery model is that a wide diversity of services is 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 services reach a those in the most need, including homeless families and individuals and those in danger of becoming homeless, veterans, senior citizens, victims of domestic violence, very-low income renters, 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 the populations in need with limited financial resources.

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	Yes	Yes	
Legal Assistance	Yes	Yes	Yes
Mortgage Assistance	Yes		Yes
Rental Assistance	Yes	Yes	Yes
Utilities Assistance	Yes	Yes	
Street Outreach Services			
Law Enforcement	Yes	Yes	
Mobile Clinics	Yes	Yes	
Other Street Outreach Services	Yes	Yes	

Supportive Services			
Alcohol & Drug Abuse	Yes	Yes	
Child Care	Yes		
Education	Yes	Yes	
Employment and Employment Training	Yes	Yes	
Healthcare	Yes	Yes	Yes
HIV/AIDS	Yes	Yes	
Life Skills	Yes	Yes	
Mental Health Counseling	Yes	Yes	
Transportation	Yes	Yes	
Other			
Other			

Table 54 - Homeless Prevention Services Summary

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

The City works in partnership with many non-profit organizations who provide a wide range of services that work to prevent “at-risk” populations such as youths, battered families and seniors from becoming homeless and to help existing homeless populations to obtain safe, affordable and sustainable housing opportunities as well as the needed services such as counseling and case management.

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, mentally-ill, veterans, and unaccompanied youth.

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, 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. The City is currently searching for organizations to potentially fund that will serve veterans.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

The main strength of Santa Fe's services delivery system is the ongoing cooperation between the City and non-profits to effectively address identified needs. A recent example is the creation of a one-stop resource center for the homeless in 2010. The City managed the acquisition and redevelopment process and a group of nonprofit service providers collaborated to develop the programming and provide the services. It is now called the SF Resource Opportunity Center (ROC) and offers case management, referral, health care, legal counsel and outreach services, provided by staff representing different nonprofits.

The most obvious gap is the reduction in funding to support these important services. Another effect of the recent economic downturn is the increase in households at risk becoming homeless or experiencing episodic homelessness. Without an increase in resources to support services and facilities, the service providers are grappling with limited capacity to meet emerging needs.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

The City and its partners will continue collaborating on program and project development and leveraging additional resources into the community. The goals outlined in the Consolidated Plan will be used to guide the allocation of resources and development of programming to ensure that the highest priority needs are met in the most strategic and comprehensive manner possible. The City will continue working with its subrecipients to ensure that the reporting, timeliness in spending and all other guidelines listed in the HUD Subrecipient Handbook are followed throughout the funding year.

SP-45 Goal Summary

Goals Summary Information

Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
Reduced rate of households with cost burden and corresponding drop in poverty rates	2013	2017	Affordable Housing Public Housing	City Wide		CDBG AHTF Shelter Plus Care LIHTC RAD HOME MFA development funds Foreclosure Prevention funds (HARP, PRA, etc.)	Rental Units constructed Tenant-Based rental assistance/Rapid Re-housing Overnight/emergency shelter/transitional housing beds added Homeless Prevention Homeowner housing rehabilitated Housing for homeless added
Inventory of very low income rental units and vouchers is expanded to meet increased demand	2013	2017	Affordable Housing Public Housing Homeless	City Wide		CDBG AHTF Shelter Plus Care LIHTC RAD	Rental Units constructed Rental Units Rehabilitated Tenant-Based rental assistance/Rapid Re-housing Overnight/emergency shelter/transitional housing beds added Housing for homeless added
Homeownership is an opportunity for "buyer ready" households and long term affordability is sustained for current homeowners	2013	2017	Affordable Housing Non-Housing Community Development	City Wide		CDBG AHTF MFA Development Funds HOME CIP Infrastructure Enterprise Green Communities	Homeowners housing added Homeowner housing rehabilitated Jobs Created/retained Businesses assisted

Housing Choices reflect market demand and demographics realities and are aligned with redevelopment projects, economic objectives and sustainability goals	2013	2017	Affordable Housing Non-Homeless Special Needs	City wide		CDBG AHTF MFA Development Funds HOME CIP Infrastructure TOD Funds Enterprise Green Communities New Market Tax Credits	Public Facility or Infrastructure Activities other than LOW/Moderate Housing Benefit Public Service Activities for Low/Moderate Income Housing Benefit Façade Treatment/business building rehabilitation Brownfield acres remediated Rental Units Constructed Rental Units Rehabilitated Homeowner housing added Jobs created/retained Businesses assisted Building Demolished
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Table 55 – Goals Summary

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 91.315(b)(2).

SP-50 Public Housing Accessibility and Involvement

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

The Santa Fe Civic Housing Authority (SFCHA) has completed and met all the requirements under their Section 504 Voluntary Compliance Agreement.

Activities to Increase Resident Involvements

The SFCHA currently has a Family Self Sufficiency Program which allows for erring escrow funds for goals such as homeownership programs, education and so on for Public Housing and Section 8 clients to participate in.

Is the public housing agency designated as troubled under 24 CFR part 902?

No.

Plan to remove the 'troubled' designation

N/A

SP-55 Barriers to affordable housing

Barriers to Affordable Housing

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The City of Santa Fe recently 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.

The City plans to apply for Fair Housing funding to implement an outreach program to educate the public about affordable housing and fair housing issues. Once there is funding available, the City will set up a program to address these issues and remove them as barriers. Hopefully these funds will be granted and the City will start the program within the FY 2013-2014 but they are federal funds so it is unclear if they will be available at this time.

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

Consequently, over the next five years, there is a continued need for a greater supply of housing that is affordable for low-to-moderate income City residents. Therefore, a main emphasis of the 2013-2017 Consolidated Plan is to increase affordable housing opportunities for Low and Moderate Income populations using a variety of program interventions such as: providing rental assistance, supporting the development of rental units, continuing down payment, counseling and training for low-income homebuyers, and providing support services for low-income homeowners, including refinancing, foreclosure prevention and home repair.

SP-60 Homelessness Strategy

In 2012, Mayor David Coss appointed a blue ribbon panel to develop a plan to end homelessness in Santa Fe. The 2012 panel was given the task of building on the accomplishments from Santa Fe's 2007 Five Year Plan to End Homelessness, and to set the direction for the next five years of working toward the goal of ending homelessness. The New Mexico Coalition to End Homelessness provided the chair for the panel and organizational support and the City paid for a professional facilitator.

Despite the considerable progress made in Santa Fe since 2007, homelessness is still a problem for many in Santa Fe. The intent of this panel was to shift the focus from bed nights and meals, which provide only enough support to sustain life, to person-centered care that catalyze viable and measurable change in the lives of persons who find themselves without a home.

The main goal envisioned in the Plan is that people who are homeless or are at risk of homelessness can access immediate assistance and quickly obtain permanent housing, support services and appropriate follow-up. The vision statement for the plan is summarized by its title "How homelessness will become a temporary experience." This vision will be used to guide the City's funding decisions and support for homelessness prevention, housing provision and other support services.

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

All of Santa Fe's homeless services providers participate in outreach activities to reach the people in need of services. One way this is done is through the Resource Opportunity Center (ROC), a one-stop shop for services to help the homeless. Every Tuesday and Friday, staff from the participating organizations work at the ROC, helping to connect people to services. Healthcare for the Homeless, the Veterans' Administration, the Interfaith Group, Harm Reduction, St. Elizabeth's Shelter and Life Link are some of the partners involved in the outreach effort.

Faith-based organizations, law enforcement and other service providers contribute to outreach efforts by referring people to the organizations that provide services. Life Link also runs the Sojourner Program which provides outreach specifically to women and families at a program site staffed with case managers and peer workers. Several organizations also employ street outreach workers who attempt to connect with unhoused people and help them access services.

Addressing the emergency and transitional housing needs of homeless persons

As part of intake services, services providers assess the needs of homeless persons and then connect them to the appropriate facility or program.

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 recent years, one of the most effective tools for helping homeless persons make the transition to permanent and affordable housing has been Rapid Rehousing Homeless Assistance Funds. These funds serve those earning less than 30% AMI and can be administered in the form of emergency rent payment and other rental assistance. The funds also support job training, help with accessing entitlements, money management and other services as needed. Life Link is the recipient of these funds in Santa Fe. Sadly, despite their efficacy, federal budget cuts have reduced funding from \$150,000 to a current level of \$80,000 for Santa Fe.

Another emerging effort to provide permanent units is to set aside a percentage of units in newly constructed tax credit properties for people transitioning out of homeless. Recent examples include: Village Sage, Villa Alegre, Stagecoach Apartments and a privately-run complex, formerly called Cedar Creek.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

The New Mexico Behavioral Health Institute, located in Las Vegas, NM, is the primary institution with discharge planning policies that affect Santa Fe. As a condition of referring discharged patients to one of the city's programs, the clients must also enroll in a treatment and support program with the ultimate goal of helping them achieve self-sufficiency. St. Elizabeth Shelter also has a contract with the local hospital, Christus St. Vincent, to help with newly discharged patients who need services.

SP-65 Lead based paint Hazards

Actions to address LBP hazards and increase access to housing without LBP hazards

As per federal law pertaining to lead-based paint, any real estate transaction that involves an older home includes information about lead-based paint hazards. If a homebuyer purchases an already existing home with financial assistance from the Housing Trust or Habitat for Humanity, 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.

As part of assisting homebuyers and its home repair program, Homewise tests the paint of a home that was built before 1978 if required by the HUD guidelines when federal funds are used for the home's repair or upgrade. If the project does not require the use of federal funds, Homewise will use informational tool provided by the Environmental Protection Agency. Homewise recommends testing for lead-based paint if the homeowner has children under three years of age. The homeowner must also sign a series of forms acknowledging they were informed of the lead-based paint issue.

How are the actions listed above related to the extent of lead poisoning and hazards?

For many reasons, lead-based paint is usually not an issue in New Mexico. Historically, homes were covered with mortar and plaster or stucco, not paint. Also, paint containing lead was more expensive, because of its durability, than non-lead paint. With New Mexico being a poor state, most homeowners were not able to afford lead paint.

As part of their home repair program, Homewise has tested 60 homes for lead since 2002. Of these, only four tested positive, which is 7% of the homes they tested. Extrapolated to the number of homes in Santa Fe built before 1950 (2,499 homes), a rough estimate is 175 homes could contain lead-based paint.

How are the actions listed above integrated into housing policies and procedures?

The definition of a lead-based paint hazard as stated in Section 1004 of the Residential Lead-Based Paint Hazard Reduction Act of 1992:

The term "lead-based paint hazard" means any condition that causes exposure to lead from lead- contaminated dust, lead-contaminated soil, lead-contaminated paint that is deteriorated or present in accessible surfaces, friction surfaces, or impact surfaces that would result in adverse human health effects as established by the appropriate Federal agency.

There are approximately 14,775 total homes in Santa Fe that possibly contain lead-based paint, according to the 2000 Census. These are homes built before 1980 (1978 is the year specified by Section 1004, but the home built dates are by decades in the Census). According to the New Mexico Department of Health, homes built before 1950 pose the most danger: there are 2,499 homes in Santa Fe built before 1950.

For many reasons, lead-based paint is usually not an issue in New Mexico. Historically, homes were covered with mortar and plaster or stucco, not paint. Also, paint containing lead was more expensive, because of its durability, than non-lead paint. With New Mexico being a poor state, most homeowners were not able to afford lead paint.

As part of their home repair program, Homewise has tested 60 homes for lead since 2002. Of these, only four tested positive, which is 7% of the homes they tested. Extrapolated to the number of homes in Santa Fe built before 1950 (2,499 homes), a rough estimate is 175 homes could contain lead-based paint.

Actions to Address Lead-based Paint

The City of Santa Fe's housing partners; Habitat for Humanity, SFC Housing Trust and Homewise; who deal with homebuyers, must notified 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 Habitat for Humanity, 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.

Homewise helps low-income buyers purchase homes as well as provides funding for home rehabilitation. Homewise tests the paint of a home that was built before 1978 if required by the HUD guidelines for use of federal funds for the home's repair or upgrade. If only Homewise dollars are used, they issue the EPA pamphlet. Homewise also advises to test for lead-based paint if the homeowner has children under three years of age. The homeowner must also sign a series of forms acknowledging they were informed of the lead-based paint issue.

Any additional housing partners will be required to have any potential homebuyer acknowledge that the home they are interested in purchasing or having repaired receive the required lead based paint information and have them sign a disclosure statement that they have received such information. If the home is built prior to 1978 and there is federal funding involved the paint must be tested as required by HUD guidelines.

SP-70 Anti-Poverty Strategy

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

Santa Fe's poverty rate has increased from 12% in 2000 to 18% in 2010, and 40% of all school age children live in poverty. For this reason, the City of Santa Fe is committed to focusing many of its policy and housing initiatives on alleviating poverty. One of Santa Fe's most aggressive policies for reducing the number of poverty-level families is the enactment of its Living Wage regulation. Enacted in 2004, the law mandates that employers in Santa Fe pay their workers at over \$10 per hour, as of 2013. This minimum wage is the second highest in the country.

Likewise, the city's economic development policies focus on creating high wage jobs and creating and/or supporting job training centers and entrepreneurial support.

This plan outlines several funding priorities related specifically to reducing poverty level families. They include: using public and private resources to provide rental housing for low- and very-low income renters and supporting special needs populations including: seniors, veterans, disabled, at-risk youth, chronically homeless, and female-headed households. As part of an anti-poverty strategy, the City will work toward implementing the following:

- 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;
- Fund a local housing voucher program to provide assistance to the homeless and near homeless;
- Modify the Santa Fe Homes Program (SFHP) so that the rental requirement is relevant to the housing needs in the community.
- Work with for-profit and non-profit organizations to develop one new multi-family, mixed income rental property. Total units not to exceed 100 per project;
- Identify all existing affordable rentals and develop a preservation plan as needed.

Given the city's high rate of cost burden, even for homeowners, it is apparent that continued focus on rehabilitation, home repair, and other support services is essential to alleviating poverty in Santa Fe. Specific programs that reduce the number of poverty level families are:

- Conserve and maintain Santa Fe's existing housing stock and residential neighborhoods.
- Continue to support rehabilitation loan programs targeted toward low to moderate income homeowners (50%-80% AMI), which includes home renovations, emergency repairs and energy conservation measures including the purchase of

new appliances, retrofits, and solar water heaters.

- Support the SFCHA's RAD conversion project to renovate 121 public housing units and build 30 new units. Support them if they receive the second round of funding for the conversion of 237 public units for seniors.
- Continue to support foreclosure prevention programs.

How are the Jurisdiction's poverty reducing goals, programs, and policies coordinated with this affordable housing plan?

Most of the goals are the same and are incorporated into this affordable housing plan.

SP-80 Monitoring

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

CDBG Program Monitoring Requirements

The CDBG Funded programs will be monitored by staff through site visits to verify compliance with the objectives of the activity and continually requesting information on the status and effectiveness of the program to meet their goals. 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.

Site Visits

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

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 if 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.

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.

2013-2014 Action Plan

AP-15 Expected Resources

The greatest challenge facing the City of Santa Fe's housing and public service programs is the reduction in funding whether from the federal government or from local sources. 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.

There has been a slight reduction of the City's CDBG funding from 2008 to 2013. The City is anticipating an 8.2% reduction, based on the federal sequester cuts, of the FY 2013-2014 Allocation and anticipate that the City's allocation will remain at this level for the next five years.

The City continues to apply and receive Continuum of Care (C of C) funding through HUD. The C of C funding has remained about the same from 2007 – 2012 at just over a million dollar per year. Of these funds, the City manages the Shelter Plus Care program with Life Link but other C of C funds are granted directly to the non-profit such as St. Elizabeth Shelter and Esperanza Shelter for Battered Families to provide transitional living and supportive services for the homeless.

The City has an affordable housing fund, Affordable Housing Trust Fund (AHTF), which is funded by several sources. One source is the fees that developers are subject to under the City Housing programs based on the number of affordable units to be provided. If there is a fraction of a unit required, then thru an established formula, that is a cash payment that is deposited into the AHTF. Also if the developer can prove a hardship in meeting the unit requirement, they can make an in lieu payment which is deposited into this account. Finally when liens that were placed on the units are paid off, that amount is deposited into the account. Once the amount reaches over \$200,000 an allocation process that coincides with the CDBG timeline is done. There have not been enough funds for an allocation since 2010 because of the lack of development because of the housing market down turn over the last few years. It is anticipated that in 2013, there will be over \$200,000 accumulated and an allocation process will occur with the CDBG FY 2014-2015 allocation process. It will probably take another two years to build that account for another allocation which should occur in 2016-2017. These at least 50 % of these funds must be used for housing down payment assistance and the remainder may be used for other housing projects.

In November of 2011, the City Council adopted a Resolution in November 2011 for CIP funding for various programs throughout the City and a large allocation was dedicated to the down

payment assistance for residents or local employees who make 120% or less of the AMI. These funds will be handled thru the AHTF. Although this is a two year program, to date there are Purchase Agreements that encumbers all of the allocation of \$800,000 and it is not anticipated that there will be any funds remaining after the end of the FY 2012-2013. It is not anticipated there will be any additional CIP funds for this program thru 2015.

Expected Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	Public-Federal	Housing Public Facilities Public Improvements Public Service Administration Planning Acquisition Economic Development	465,600	25,000	135,721	626,321	1,962,400	The Prior year is a carry forward of 2012-2013 CDBG funding. The project was terminated and the funds will be drawn at the start of the FY 2013-2014. The assumption is that the yearly CDBG allocation will remain flat for the next four years after 2013.

Shelter Plus Care	Public-Federal	Transitional housing Rental assistance	1,098,000	0	0	1,098,000	6,098,000	
Affordable Housing Trust Fund (AHTF)	Public-Local	Housing	0	0	0	0	550,000	An Allocation will occur in FY 2014-2015 at the same time as the CDBG process
City of Santa Office of Affordable Housing	Public-Local	Supportive Services Technical Assistance	350,000	0	0	350,000	1,400,000	
City of Santa Human Services	Public-Local	Supportive Services Technical Assistance	600,000	0	0	600,000	2,400,000	

Table 56 - 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 of Santa Fe's model of service delivery is to pass through most federal funds to sub-grantees, who provide the services. This ensures that services are provided in the most efficient and relevant manner as possible. The sub-grantees are then able to leverage additional programming and project funds, including LIHTC, HOME, ESG, CDFI, as well as funds allocated through the state's Mortgage Finance Authority.

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

The City of Santa Fe owns the properties on which the Santa Fe Civic Housing Authority units are sited. If the RAD project becomes a reality, the City will dedicate its interest in the properties back into the project. The City also owns the property redeveloped as the Resource Opportunity Center (ROC) which provides support services for homeless people and winter shelter beds, housing up to 100 individuals per night.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator 2013
A. Homeownership is an opportunity for "buyer ready" households and long-term affordability is sustained for current homeowners	2013	2017	Affordable Housing	City Wide	1.Down payment assistance	CDBG: \$260,000	Provide at least 25 Down Payment Assistance loans to reduce the amount of principal to help Low- to Moderate-Income homebuyer purchase a home
B. Reduced rate of households with cost burden and corresponding drop in poverty rates	2013	2017	Homeless	City Wide	2.Support Services for Homeless or People at risk of Homelessness 3.Non-Housing Community facilities and Services	CDBG: \$67,500	Provide various supportive services to 213 youths, 375 secondary student and their families (persons) and 50 chronically ill persons.
C. Inventory of very low income rental units and vouchers is expanded to meet increased demand	2013	2017	Homeless Affordable Housing	City Wide	4. Provision of Rental Units and Support Services for VLI Renters	CDBG: \$4880 (2013-2014) CDBG: \$121,721 (2012-2013)	Provide 60 low income rental units with 25 units dedicated to homeless

D. Housing Choices reflect market demand and demographics realities and are aligned with redevelopment projects, economic objectives and sustainability goals	2013	2017	Affordable Housing Non-Homeless Special Needs	City Wide	3. Non-Housing Community Facilities and Services	CDBG: \$40,148	Provide improvements to the Girl's Inc. Building - Public Facility
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Table 57 – Goals Summary

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)

Most of the needs will be met through the services provided by the City's subrecipients who receive funding.

Projects

AP-38 Project Summary

Project Summary Information

* these letters and numbers correspond to the definitions in the chart AP-20

Project Name	Target Area	Goals Supported*	Needs Addressed*	Funding
Homewise Down Payment Assistance	City Wide	A	1	CDBG: \$100,000
Housing Trust Down Payment Assistance	City Wide	A	1	CDBG: \$80,000
Habitat for Humanity Down Payment Assistance	City Wide	A	1	CDBG: \$80,000
Stage Coach Inn – land acquisition	City Wide	C	4	CDBG: \$126,601
Public Facilities Improvements – Girls' Inc.	City Wide	D	3	CDBG: \$40,148
Youth Shelters – Essential Life Skills	City Wide	B	2	CDBG: \$10,000
Youth Works! Hopewell Youth Development Program	LM Census Tract 10.02	B	2	CDBG: \$12,500
SFPA Adelante Graduation Project	City wide	B	2	CDBG: \$15,000
Kitchen Angels Specialty Meals	City wide	B	3	CDBG: \$30,000

Table 58 – Project Summary

AP-35 Projects

#	Project Name
1	Homewise Down Payment Assistance
2	Housing Trust Down Payment Assistance
3	Habitat for Humanity Down Payment Assistance
4	Stage Coach Inn
5	Girl's Inc. Facilities improvement
6	SFPS Adelante Graduation Project
7	Kitchen Angels
8	Youth Shelters Essential Life Skills
9	Youth Works! Hopewell Youth Development

Table 59 – Project Information

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

Based on the House Needs Assessment (HNA) update and the 2012 Five Year Plan to End Homelessness, the projects that were funded support two very important issues – increasing the availability of affordable housing to low- and moderate-income earners and addressing the needs of the homeless, and people with special needs.

AP-50 Geographic Distribution

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

The City of Santa Fe does not have priorities for allocating funds and supporting programs geographically, due to the city's lack of population density relative to its size. Concentrated poverty and/or racial characteristics are not reflected on the census tract level, making it difficult to effectively target resources based on location. Instead, the City focuses programs on the household income or an identified characteristic of the participants and/or recipients of assistance. For example, down payment assistance is provided based on the homebuyer's income rather than the location of the home. Likewise, public service programs for at-risk youth serve the citywide population, rather than those youth living in a specific census tract.

The City does not usually base funding decisions on geographic location as explained in the previous section. However, on occasion, a project proposal will be accepted because allocating funds at that site will also serve other community development goals.

Geographic Distribution

Target Area	Percentage of Funds
Census tract 10.02 Hopewell Mann	2.7%

Table 60 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The one program that will be an area benefit with 2013 CDBG funds is targeted to serve youth who reside within the Hopewell Mann area that is LM. Otherwise the programs will serve the LMI residents throughout the City of Santa Fe.

Affordable Housing

The City of Santa Fe is a desirable place to live with its beautiful weather, culture, arts, history, fine dining and shopping. Over the years, as second home owners and retirees flocked to Santa Fe, real estate values rose and the cost of land became prohibitive for producing affordable homes. Another factor for the difficulty in retaining affordable housing is the fact that there are a large percentage of older homes that are often more expensive than the newer, entry level which makes it difficult to have a stock of affordable housing. These factors have contributed to the policies and incentives put forth by the City Council to develop, maintain and improve affordable housing. Some of the most important and affective programs are:

Santa Fe Homes Program. This is an inclusionary zoning program that requires all residential developments to provide a percentage of the total units as affordable. Originally at the onset when the market was strong, the percentage was set at 30% but in 2011, the City Council adopted a Resolution to reduce this requirement to 20% for the next three years. (Review at the end of 2014). The incentives for this program are the increase in density by 15% of the underlying zoning and fee waivers for infrastructure (sewer and water) for all affordable units which is valued at \$6500 per unit.

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

City's Shared Equity Liens on all affordable units. If the units are sold, that lien is either transferred to the new affordable buyer who is income qualified or the lien amount is repaid and the funds are deposited in the City's Affordable Housing Trust Fund (AHTF) which funds affordable housing programs.

Down Payment Assistance. An allocation of \$800,000 of CIP funds was allocated to the AHTF. It is a homeownership program for City residents who are low to moderate income and where one member of the household works within the City limits. This program offers down payment assistance loans through three non-profit organizations, Homewise, Housing Trust and Habitat for Humanity. These loans reduce the price of the home loan. A lien is placed on the property in the name of the City so that the funds will be repaid to the City and then a reallocation takes place. This allows the City to retain the funds and not with the individual housing organization as a revolving loan fund. As of March, the total allocation has been reserved and 60% has been spent (reimbursed to the non-profit). This was supposed to be a two year program but the monies was all reserved within 6 months of the adoption of the program which only re enforces the need for such an affordable housing program.

The majority of this year's CDBG allocation will be applied to three DPA programs totaling \$260,000 which is 56% of the anticipated allocation. Again these programs will focus on assisting low to moderate income (less than 80% AMI) households with a zero percent deferred loan to reduce the principal mortgage of a home in Santa Fe. This reduction brings the monthly payment within financial reach of the LMI household.

One Year Goals for the Number of Households to be Supported	
Homeless	53
Non-Homeless	13
Special-Needs	
Total	

Table 61 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	53
The Production of New Units	44
Rehab of Existing Units	10
Acquisition of Existing Units	16
Total	123

Table 62 - One Year Goals for Affordable Housing by Support Type

The City awards its CDBG allocation to subrecipients for specific programs and therefore, does not fund any in-house projects. The number of rehab units is based on the carry forward of a rehabilitation project for 2012-2013 because the subrecipient has not drawn any of those funds to date. Another program funded in 2013-2013 for home energy improvement has drawn 30%. Based on this, no additional funding for rehab programs was approved for 2013-2014.

AP-60 Public Housing

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

The Santa Fe Civic Housing Authority (SFCHA) is the public housing agency in Santa Fe. They manage 490 units of public housing, and administer 670 Housing Choice 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. The public housing waiting list is currently open and applications are taken on Wednesdays from 8:30 a.m. to 4:30 p.m. at the SFCHA office at 664 Alta Vista in Santa Fe. The Housing Choice waiting list is closed.

Within the next year, the SFCHA is securing LIHTC funding to participate in the Rental Assistance Demonstration Project (RAD). Newly initiated by HUD, the RAD program enables public housing authorities to recapitalize their facilities and use the funds for complete rehabilitation and redevelopment. Once the renovation is complete, the housing authority operates the facility under a Section 8 contract with HUD. The advantage to this model is that the management fees are not subject to budget cutbacks, allowing the public housing authority to better maintain and manage the units.

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

SFCHA offers a Family Self-Sufficiency (FSS) Program with the goal of helping families become financially independent so they do not need public cash assistance. Families get education, job training, and other services. Participating families will set up a five-year plan with a case manager that identifies financial goals and steps for achieving them. The housing authority will set up an escrow account, into which savings and extra income are deposited. Once the family completes the program, they can use the funds to make a down payment on a house or pay for education.

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

The SF Civic Housing Authority is not designated as troubled.

AP-65 Homeless and Other Special Needs Activities

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

The Five-Year Plan to End Homelessness outlines several goals that will serve to shape homeless programming and project development in Santa Fe. They include:

1. Homeless and at-risk families are stabilized in housing within 90 days.
2. Homeless and at-risk families are stabilized with rapid, comprehensive, supportive services.
3. Chronically homeless individuals with substance abuse and or mental illness and undiagnosed individuals who demonstrate that they are at risk for chronic homelessness are identified and engaged in services that ensure access to appropriate housing within six months.
4. Individuals who are experiencing unexpected situational homelessness or are at risk for same are provided with short-term community support services and housing as well as homeless prevention services to encourage housing retention or rapid re-housing.
5. Veterans who are homeless are identified and engaged in services that ensure access to appropriate housing within 60 days.
6. A transitional supportive housing project is made available for homeless veterans.
7. Santa Fe has increased transitional and independent living programs for youth as well as support services in the community for rapid stabilization.
8. Santa Fe has appropriate emergency shelter for 18-23 year olds.
9. Santa Fe has a community coordinated emergency response team to identify individuals and families who are homeless or at risk, transport them to appropriate facilities, and provide access to appropriate agencies and community services.
10. The Santa Fe Resource and Opportunity Center (ROC) is expanded with extended hours; including 5 intensive case managers to assist and direct people to appropriate agencies and services, and expanded food service.
11. Protect workers' rights and prevent wage theft.

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

All of Santa Fe's homeless services providers participate in outreach activities to reach the people in need of services. One way this is done is through the Resource Opportunity Center (ROC), a one-stop shop for services to help the homeless. Every Tuesday and Friday, staff from the participating organizations work at the ROC, helping to connect people to services. Healthcare for the Homeless, the Veterans' Administration, the Interfaith Group, Harm Reduction, St. Elizabeth's Shelter and Life Link are some of the partners involved in the outreach effort.

Faith-based organizations, law enforcement and other service providers contribute to outreach efforts by referring people to the organizations that provide services. Life Link also runs the Sojourner Program which provides outreach specifically to women and families at a program site staffed with case managers and peer workers. Several organizations also employ street outreach workers who attempt to connect with unhoused people and help them access services.

Addressing the emergency shelter and transitional housing needs of homeless persons

As part of intake services, services providers assess the needs of homeless persons and then connect them to the appropriate facility or program.

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 recent years, one of the most effective tools for helping homeless persons make the transition to permanent and affordable housing has been Rapid Rehousing Homeless Assistance Funds. These funds serve those earning less than 30% AMI and can be administered in the form of emergency rent payment and other rental assistance. The funds also support job training, help with accessing entitlements, money management and other services as needed. Life Link is

the recipient of these funds in Santa Fe. Sadly, despite their efficacy, federal budget cuts have reduced funding from \$150,000 to a current level of \$80,000 for Santa Fe.

Another emerging effort to provide permanent units is to set aside a percentage of units in newly constructed tax credit properties for people transitioning out of homeless. Recent examples include: Village Sage, Villa Alegre, Stagecoach Apartments and a privately-run complex, formerly called Cedar Creek.

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.

The New Mexico Behavioral Health Institute, located in Las Vegas, NM, is the primary institution with discharge planning policies that affect Santa Fe. As a condition of referring discharged patients to one of the city's programs, the clients must also enroll in a treatment and support program with the ultimate goal of helping them achieve self-sufficiency. St. Elizabeth Shelter also has a contract with the local hospital, Christus St. Vincent, to help with newly discharged patients who need services.

AP-75 Barriers to affordable housing

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

The City of Santa Fe recently 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 sometimes oppose affordable development.

The City plans to apply for Fair Housing funding to implement an outreach program to educate the public about affordable housing and fair housing issues. Once there is funding available, the City will set up a program to address these issues and remove them as barriers. Hopefully these funds will be granted and the City will start the program within the FY 2013-2014 but they are federal funds so it is unclear if they will be available at this time.

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

Consequently, over the next five years, there is a continued need for a greater supply of housing that is affordable for low-to-moderate income City residents. Therefore, a main emphasis of the 2013-2017 Consolidated Plan is to increase affordable housing opportunities for Extremely Low and Very Low Income populations using a variety of program interventions such as: providing rental assistance, supporting the development of rental units, continuing down payment, counseling and training for low-income homebuyers, and providing support services for low-income homeowners, including refinancing, foreclosure prevention and home repair.

AP-85 Other Actions

Actions planned to address obstacles to meeting underserved needs

Actions planned to foster and maintain affordable housing

Actions planned to reduce lead-based paint hazards

Actions planned to reduce the number of poverty-level families

Actions planned to develop institutional structure

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

Program Specific Requirements

AP-90 Program Specific Requirements

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220.(I)(1)

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

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

Other CDBG Requirements

1. The amount of urgent need activities	0
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SECTION III.

Survey Results

This section presents results of the household and employer surveys conducted to update the housing needs assessment.

Approach

In consultation with the City of Santa Fe, BBC adapted the 2007 Housing Needs Assessment (HNA) surveys for residents and employers. Printed copies were distributed in English and Spanish and online links to the surveys were promoted on the city's website. Residents were eligible to participate in a random drawing for a \$100 Visa gift card.

- A total of 299 residents responded—229 in English and 70 in Spanish;
- For the employer survey, 34 responded—18 in English and 16 in Spanish.

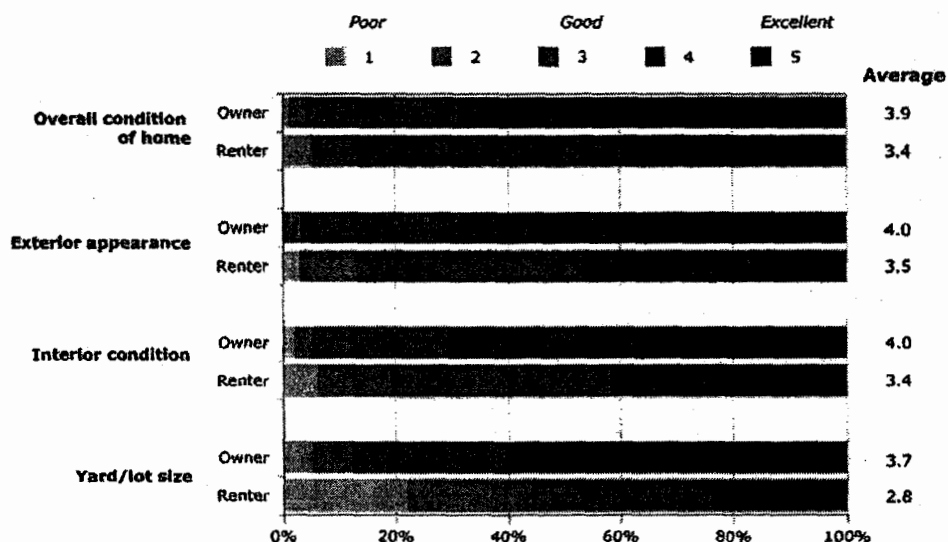
The resident survey included questions regarding where people live, housing quality, the importance of various factors related to selecting a housing unit, housing costs, opinions on housing policies and characteristics of the household. Where appropriate, comparisons are made by tenure—renters versus owners—and between residents who responded to the survey in English compared to Spanish-language respondents. The employer survey examined current and planned employment levels, the impact of access to affordable housing on their ability to attract and retain employees and perspectives on housing programs.

Summary Findings

- The majority of resident survey respondents live in the City of Santa Fe. Only a small proportion of those living outside the city limits are former city residents. The majority of these former residents left the city because of housing affordability.
- Most homeowners (82%) and one-quarter of renters live in single family homes. Overall, most owners and renters are satisfied with the quality of their housing, with homeowners being slightly more satisfied.
- Among the many factors associated with choosing a home, the overall quality and condition was most important to homeowners and renters, followed by energy efficiency. Having a garage is more important to homeowners than to renters.
- The average monthly mortgage paid by homeowners is \$1,577 and renters pay an average of \$827 in rent.
- Most homeowners do not anticipate any changes in their living situation in the next five years. About two in five renters plan to purchase a home in the City of Santa Fe in the next five years.

Quality of home. Participants rated the quality of aspects of their current home on a scale from one (poor) to five (excellent). As shown in Figure III-16, both renters and owners rate the overall condition of their home in Santa Fe as better than “good.” More than one in four owners rates the condition of their home as excellent. Renters rate their yard/lot size more poorly than homeowners.

Figure III-16.
Home Quality Ratings: Condition, Appearance and Yard/Lot Size

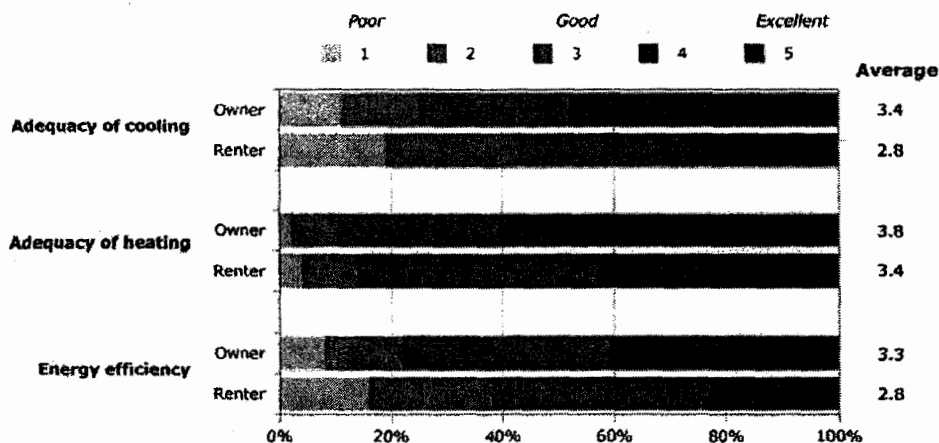


Note: n=115 owners and 70 renters.

Source: BBC Research & Consulting 2012 Resident Survey.

Owners rated their home’s cooling, heating and overall energy efficiency more highly than renters. For example, one in five renters consider their home’s cooling to be “poor” compared to one in ten owners. Figure III-17 presents respondents ratings for cooling, heating and energy efficiency.

Figure III-17.
Home Quality Ratings: Cooling, Heating and Energy Efficiency

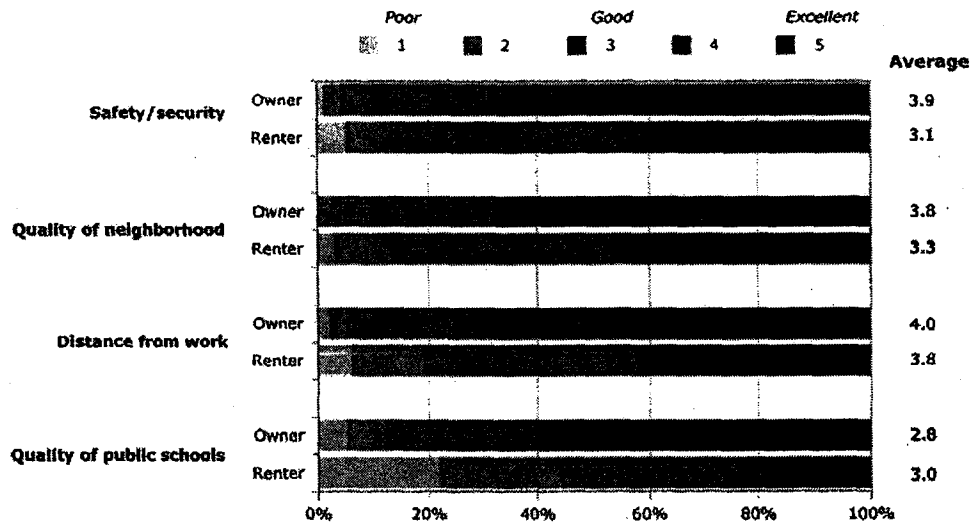


Note: n=115 owners and 70 renters.

Source: BBC Research & Consulting 2012 Resident Survey.

Figure III-18 presents respondents' ratings of safety/security, neighborhood quality, distance of their home to their workplace and the quality of public schools. On average, renters and owners gave similar ratings for distance from work. However, nearly half of owners rated distance to work as "excellent," compared to 25 percent of renters. Owners are twice as likely as renters to rate public school quality as "poor."

Figure III-18.
Home Quality Ratings: Safety, Neighborhood, Commute Distance, School Quality

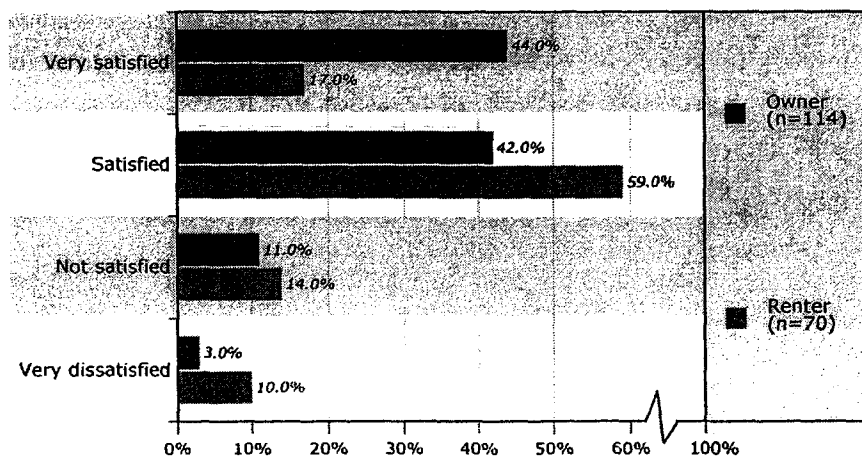


Note: n=115 owners and 70 renters.

Source: BBC Research & Consulting 2012 Resident Survey.

Satisfaction. The majority of respondents are satisfied with their current residence in the City of Santa Fe. Owners are more likely to be "very satisfied," while the greatest proportion of renters (59%) are "satisfied" with their housing. One in ten renters are "very dissatisfied" with their housing, as shown in Figure III-19.

Figure III-19.
Satisfaction with Current Residence



Note: n=114 owners and 70 renters.

Source: BBC Research & Consulting 2012 Resident Survey.

Respondents who were not satisfied with their housing had a range of explanations, ranging from needing more square footage, repairs, or deterioration of their neighborhood.

Renters expressed their dissatisfaction with their current housing in terms of affordability, crime and safety, and the responsive of landlords to repair needs.

- "Half of my income goes to pay rent. The carpet and flooring in my apartment is very bad but owner won't clean or replace it. The dishwasher is on a recall list as a fire hazard but owner won't replace it. There is no recycling at this complex."
- "I have had to downsize the square footage of my home and move into a complex on the south side of town because it is the only affordable housing in Santa Fe. The area is low-income with a higher crime rate, consistently poor performing schools and limited commerce tailored towards the industrial and the underclass; dollar stores, liquor stores, etc."
- "Poorly constructed, house is not built to code, rent is way too expensive for what we're paying for. The neighborhood is dismal."
- "Neighborhood drug dealers, domestic violence, unleashed dogs on the streets every day, feral cats everywhere, neighbors have lots of trash and debris in yards. I love our little house but it seems like the more time goes on, the more I seem to live in the ghetto as neighbors allow their homes and property to deteriorate."

Homeowner dissatisfaction was primarily related to maintenance, and crime and safety.

Two homeowners bought through an affordable housing program.

- "As a single mother it's hard to maintain a house and keep up with repairs."
- "I currently own a house through an affordable housing program. Due to extreme restrictions, I have been trying to sell for two years without being able to find a qualified buyer. This speaks to the un-sustainability of some programs. I can't move on, and someone who needs affordable housing is unable to buy mine."

Importance of various factors when choosing a place to live. Participants rated the importance of a number of factors when looking for a place to live on a scale from one (not at all important) to five (extremely important). Figure III-20 summarizes the average importance of these factors for homeowners and renters. In general, owners and renters placed similar importance on a number of factors, including overall condition and energy efficiency. A garage or carport is less important to renters than owners. Proximity to work and access to transit are more important to renters than owners.

Figure III-20.
Average Importance of Various Factors When Choosing a Place to Live

	Average Importance	
	Owner (n=113)	Renter (n=66)
Overall condition of home	4.6	4.4
Energy efficiency/low heating costs	4.2	4.3
Garage or carport	4.2	3.8
Community character (family-oriented, neighborhood appeal, etc.)	4.1	3.9
Allows pets (dogs, cats, etc.)	3.9	4.0
Common amenities, like landscaping and play areas	3.7	3.6
Views	3.6	3.7
Proximity to services (medical, shopping, etc.)	3.6	3.5
Community amenities (parks, libraries, etc.)	3.6	3.8
Low maintenance property (e.g., minimal yard)	3.5	3.4
Proximity to my place of employment	3.4	3.9
Age—want newer home	3.4	3.0
Quality of public schools	3.5	3.5
Property with acreage/rural property	3.0	2.9
Proximity to employment for others in my household	2.9	3.3
Availability of public transportation	2.7	3.2
More than 3 bedrooms	2.7	2.5
City/downtown location	2.5	2.8
Age—want older home	2.4	2.5
Suburban location	2.3	2.3
Proximity to family member(s)	2.2	2.4
Historic district	2.0	2.4
Rural location	1.9	2.1
Proximity to daycare	1.8	2.0

Note: n=113 owners and n=66 renters.

Source: BBC Research & Consulting 2012 Resident Survey.

Cost of housing. Figure III-21 presents the average housing and utility costs reported by respondents. Homeowners' average monthly mortgage payment is \$1,567 and renters pay an average of \$827 per month in rent. Homeowners report higher average utility costs than renters, which is to be expected.

Figure III-21.
Average Housing and Utility Costs

Note:

Sample sizes for each item range for two primary factors—non-response and the inapplicability of the item to the respondent. For example, only a small proportion of homeowners pay HOA dues. With respect to sewer, some respondents are on septic systems or their sewer is included with their water bill.

Source:

BBC Research & Consulting 2012 Resident Survey.

Average Housing Costs		Owners	n	Renters	n
Monthly rent				\$827	
Monthly mortgage		\$1,567	106		
Monthly HOA dues		\$74	104	\$111	39
Average Utility Costs		Owners	n	Renters	n
Monthly					
Water		\$74	104	\$54	39
Sewer		\$10	71		0
Gas		\$69	116	\$53	52
Insurance		\$130	72		0

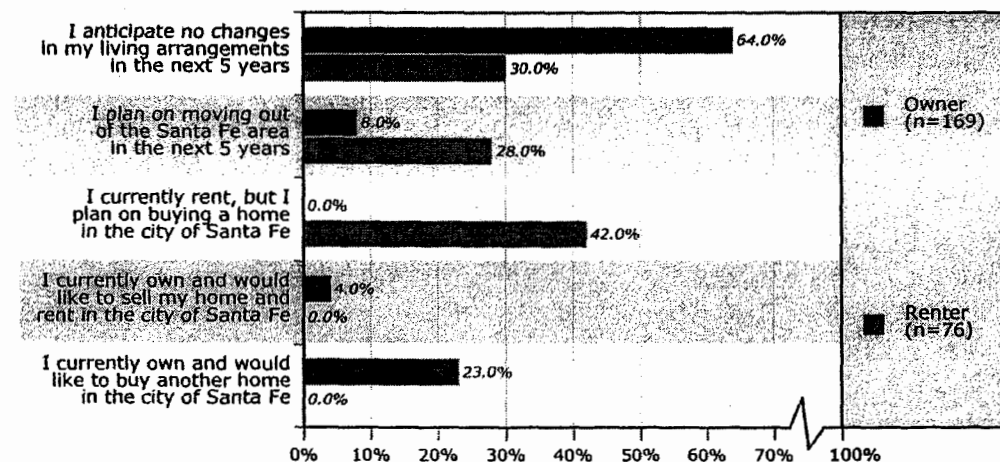
Future Housing Plans

Resident survey respondents answered a series of questions about their housing plans in the next five years.

Anticipated housing choice in five years. Nearly two-thirds of homeowners anticipate no changes to their living arrangements in the next five years, compared to less than one-third of renters. The greatest proportion of renters (42%) plan to buy a home in the City of Santa Fe in the next five years. As shown in Figure III-22, about one in five homeowners would like to purchase another home in Santa Fe. Those homeowners wishing to purchase a different home offered several reasons for wanting a different home. The primary reasons include a bigger home, a bigger yard, and moving to a more desirable neighborhood. Some want to purchase another home as an investment property.

Figure III-22.

Which of the following best describes where you see yourself in the next five years?

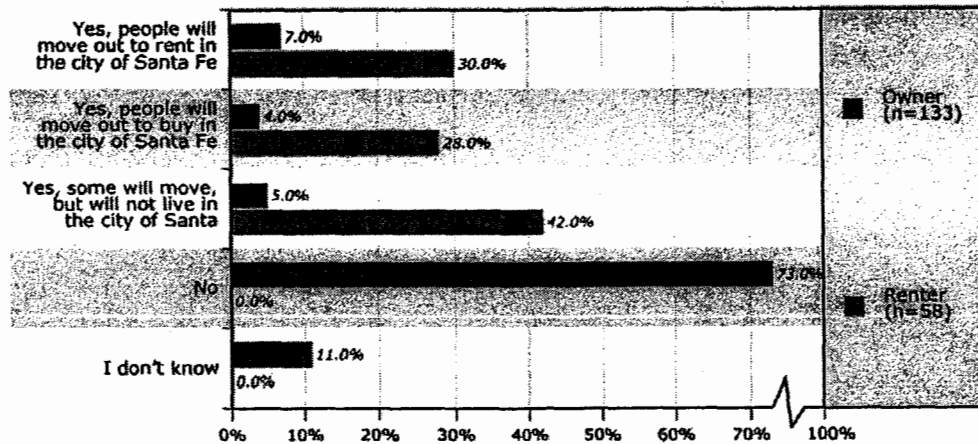


Note: n=169 owners and n=76 renters.

Source: BBC Research & Consulting 2012 Resident Survey.

Anticipated household changes in five years. The majority of homeowners and renters do not anticipate any changes to their household or housing situation in the next five years. Figure III-23 presents anticipated household changes. As shown, about 7 percent of homeowners and 7 percent of renters believe that household members will leave to rent in Santa Fe and a slightly smaller proportion (4% and 5% respectively) believe that household members will leave to purchase a home in Santa Fe.

Figure III-23.
Anticipated Household Changes in the Next Five Years



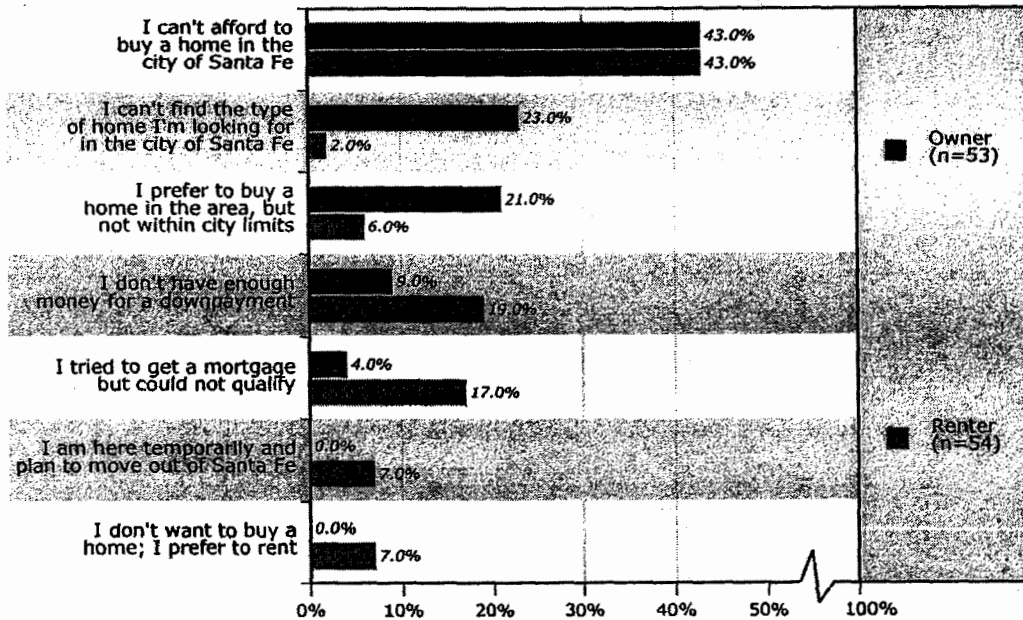
Note: n=133 owners and n=58 renters.

Source: BBC Research & Consulting 2012 Resident Survey.

Reasons why renters and in-commuters have not purchased a home in the City of Santa Fe. Renters and in-commuters could select up to two reasons for why they have not purchased a home in the City of Santa Fe. These participants cite a lack of affordability as one of the two primary reasons why they have not yet purchased a home (43% of responses). Among reasons offered by renters, 19 percent of responses noted insufficient funds for a downpayment.

Figure III-24.

If you rent or work in the City of Santa Fe, but own a home outside of Santa Fe, what are the top two reasons why you have not bought a home in the City of Santa Fe?



Note: n=53 responses from homeowners and n=54 responses by renters.

Source: BBC Research & Consulting 2012 Resident Survey.

Desired type of housing for potential City of Santa Fe homebuyers. Figure III-25 presents the first and second choice housing types potential City of Santa Fe homebuyers prefer. As shown, the greatest proportion of homeowners and renters selected a mid-size home with freestanding walls as their first choice, followed by a smaller home with freestanding walls.

Figure III-25.

Desired Housing Type—First and Second Choice

	Owners (n=68)		Renters (n=57)	
	First Choice	Second Choice	First Choice	Second Choice
Large home with freestanding walls (5 or more bedrooms)	7%	21%	1%	7%
Midsize home with freestanding walls (3 to 4 bedrooms)	62%	15%	46%	33%
Smaller home with freestanding walls (1 or 2 bedrooms)	4%	3%	1%	3%
Homes with walls attached to another unit	1%	25%	0%	25%
Manufactured home	1%	3%	0%	2%
Mobile home	1%	15%	0%	16%

Note: n=68 homeowners and n=57 renters. Percentages for second choice housing type add to greater than 100 percent due to multiple responses.

Source: BBC Research & Consulting 2012 Resident Survey.

Desired price point for potential City of Santa Fe homebuyers. As shown in Figure III-26, both homeowners and renters would be willing to pay a wide range of price points for their preferred housing type in the City of Santa Fe. Not surprisingly, homeowners are willing to pay higher prices than renters, on average. Slightly more than one in four homeowners would be willing to pay \$200,000 to \$249,999 for their first choice home. The greatest proportion of renters (25%) would be willing to pay less than \$95,000 for their first choice.

Figure III-26.
Desired Price Point—First and Second Choice

	Owner (n=68)		Renter (n=57)	
	First Choice	Second Choice	First Choice	Second Choice
Less than \$95,000	9%	12%	14%	26%
\$95,000 to \$124,999	18%	15%	23%	13%
\$125,000 to \$149,999	13%	22%	19%	23%
\$150,000 to \$199,999	26%	15%	12%	25%
\$200,000 to \$249,999	12%	19%	5%	11%
\$250,000 to \$299,999	10%	9%	4%	11%
\$300,000 to \$349,999	6%	12%	2%	11%
\$350,000 to \$399,999	3%	15%	0%	9%
\$400,000 to \$499,999	4%	15%	2%	9%
\$500,000 to \$599,999	3%	10%	0%	8%
\$600,000 or more	0%	0%	0%	0%

Note: n=68 homeowners and n=57 renters. Percentages add to greater than 100 percent due to multiple responses.

Source: BBC Research & Consulting 2012 Resident Survey.

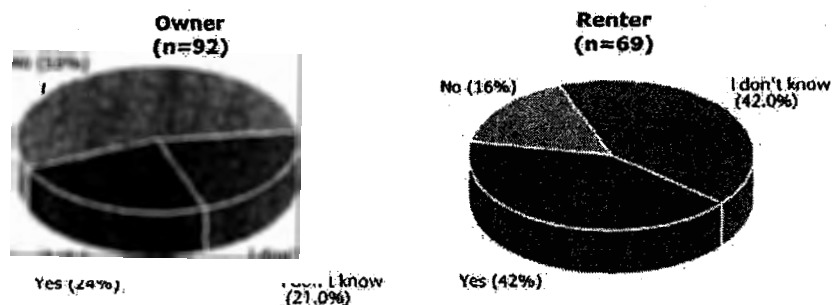
Housing Programs

Residents responded to a series of questions related to housing programs, including assistance for residents over the age of 65.

Consideration of deed-restricted homeownership. Respondents were asked whether they would consider purchasing a home priced below market rate and affordable to their household, but which has a restriction on how much it can appreciate or grow in value in the future. Figure III-27 demonstrates that a much greater proportion of renters (42%) would consider this arrangement than homeowners (24%).

Figure III-27.
Consideration of Deed-Restricted Homeownership

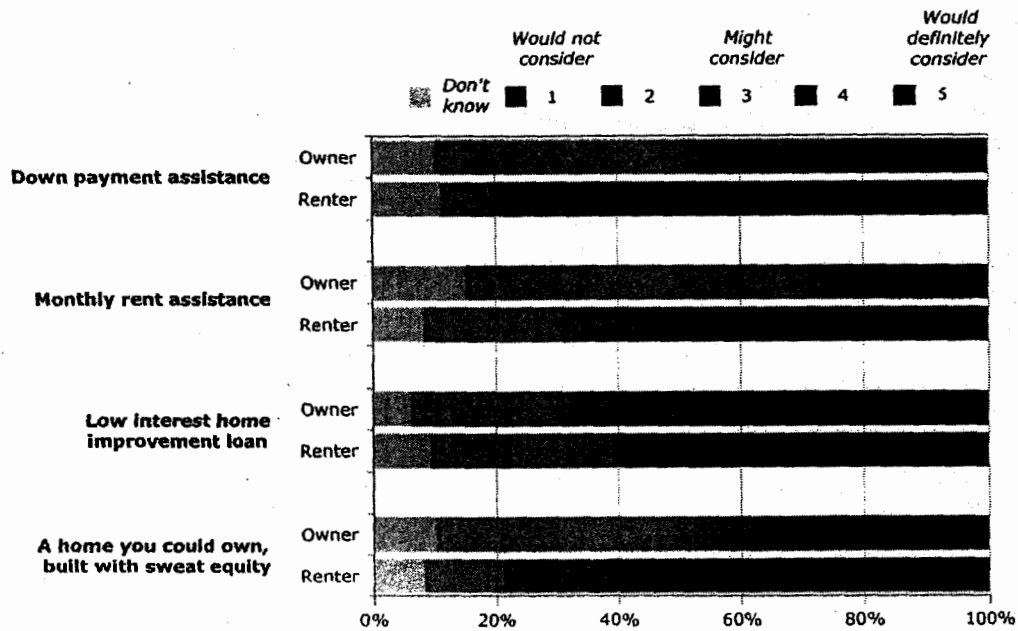
Source:
BBC Research & Consulting 2012
Resident Survey.



Consideration of homeownership assistance. Residents reviewed four types of homeownership assistance and indicated the degree to which they would consider using each type. As shown, nearly two-thirds of renters would definitely consider down payment assistance, and half would consider monthly rent assistance. One-third of homeowners would definitely consider a low interest home improvement loan, as shown in Figure III-28.

Figure III-28.

Please indicate which of the following types of housing assistance you might consider.



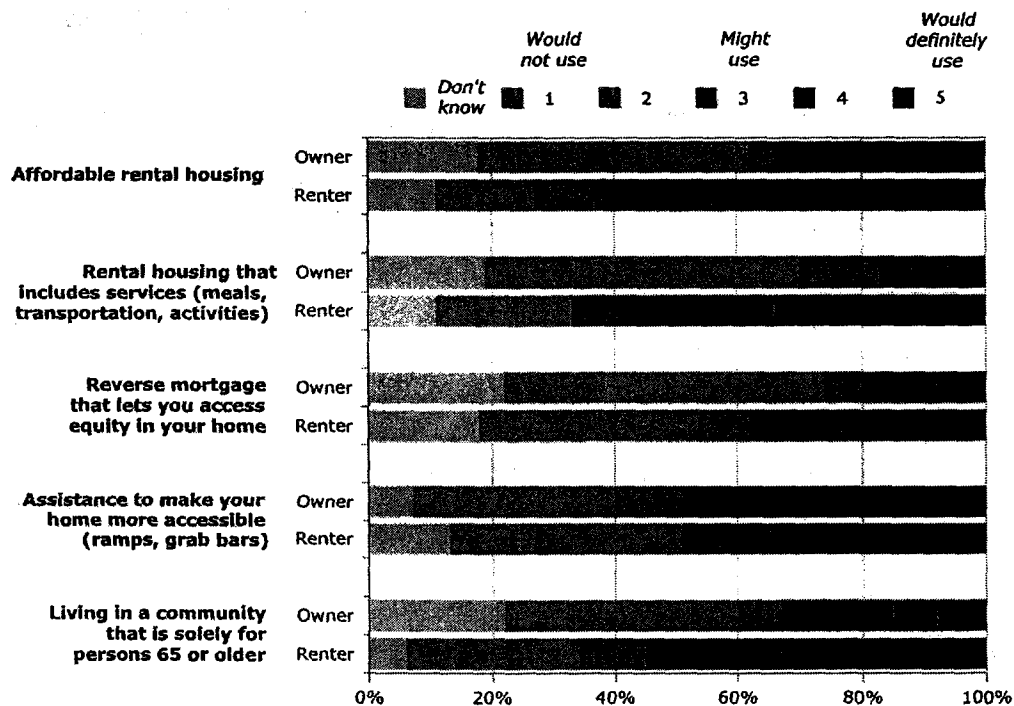
Note: n=132 homeowners and 66 renters.

Source: BBC Research & Consulting 2012 Resident Survey.

Consideration of assistance for persons age 65 and older. Those respondents with at least one household member age 65 or older reviewed four types of housing assistance for older adults and the indicated the likelihood that they would use the service. The likelihood of using assistance varied by service and correlated with programs tailored to renters or homeowners. For example, few homeowners would definitely use affordable rental housing or rental housing with services, while one-quarter and one-third of renters would definitely use these services.

Figure III-29.

If at least one person in your household is age 65 or older, please indicate how likely that household member would be to use the following services.



Note: n=55 owners and 19 renters.

Source: BBC Research & Consulting 2012 Resident Survey.

Employer Survey Results

A total of 34 business owners responded to the city of Santa Fe employer survey. Surveys were distributed by city staff and through the city of Santa Fe Chamber of Commerce. With one exception, responses represented small businesses. Due to the small number of surveys received, numbers should be interpreted with caution, and should not be projected across all employers. Rather, these responses provide a snapshot of a segment of the city of Santa Fe small business community. Figure III-30 shows the types of businesses represented by the survey responses.

Figure III-30.
Types of Businesses Represented

Note:

n=34.

Numbers add to greater than 100 percent due to multiple response.

Source:

BBC Research & Consulting 2012 Employer Survey.

Type of Business	
Nonprofit service provider	26%
Construction/development	21%
Bar/restaurant	15%
Professional services	15%
Real estate/property management	15%
Education	12%
Arts and culture	6%
Commercial and personal services	3%
Finance/banking	3%
Government, public utilities	3%
Lodging/hotel	3%
Manufacturing/wholesale trade	3%

Current and projected employment. As shown in Figure III-31, most businesses employ at least one full-time employee and half employ at least one part-time employee. Overall, one-quarter of businesses have an unfilled full-time position and 11 percent have an unfilled part-time position. Explanations for unfilled positions were split between not hiring due to increased efficiencies and not being able to find qualified people. Looking to the future, most business anticipate expanding the number of employees above today's level.

Figure III-31.
Current and Projected Employment

	Type of Employee	
	Full-Time	Part-Time
% of businesses with employees	86%	55%
Median number of employees in 2012	4	1
Average number of employees in 2012	10	3
% with open (unfilled) positions at time of survey	25%	11%
% projecting additional employees in 2017	53%	37%
Median number of additional employees in 2017	5	4
Average number of additional employees in 2017	8	9
% projecting additional employees in 2022	44%	28%
Median number of additional employees in 2022	6	3
Average number of additional employees in 2022	13	15

Note: n ranges from 25 to 29.

Source: BBC Research & Consulting 2012 Employer Survey.

Reasons for employees' leaving or not accepting jobs. Most of the employers responding to the survey (76%) did not indicate that employees leave their job or refuse job offers because of factors presented in Figure III-32. About one in four employers responding to the survey has had an employee leave or not accept an offer because of the cost of living in Santa Fe. In addition to the factors displayed in the figure, employers cited other factors, including moving out of the area, commute times, and leaving the business for a higher salary elsewhere.

Figure III-32.
Reasons Why Employee(s) Left Job/Did Not Accept Job Offer

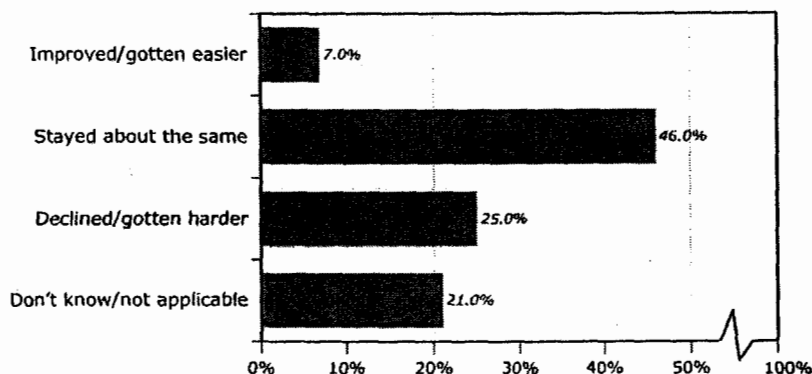
Reason	% of businesses impacted	# of employees impacted
Found cost of living in Santa Fe was too high	24%	18
Lacked/could not find affordable housing to rent	15%	215
Lacked/could not find affordable housing to buy	7%	20
Lacked access to public transit	9%	54
Lacked day care		

Note: n=34. "Number of estimated employees impacted" is weighted heavily toward the response of one large employer (200 impacted employees from this single respondent).

Source: BBC Research & Consulting 2012 Employer Survey.

Recruiting and retaining employees. Nearly half of employers rate their ability to recruit and retain employees as about the same over the past three years. For one-quarter, this task has gotten harder. Of those who believe it has gotten harder to recruit and retain employees, most named the high cost of living as the primary reason.

Figure III-33.
How has the ability to recruit and retain qualified employees for your business changed over the past three years?

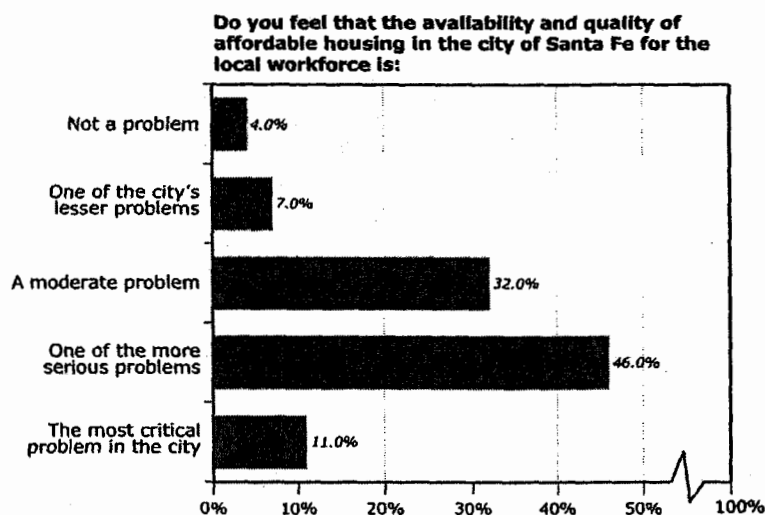


Note: n=28.

Source: BBC Research & Consulting 2012 Employer Survey.

Affordable workforce housing. As shown in Figure III-34, more than half of employers responding to the survey believe that the availability and quality of affordable housing in the city of Santa Fe is one of the city's more serious problems. Both rental and for sale housing were considered a serious problem.

Figure III-34.
Availability and Quality of Affordable Housing in the City of Santa Fe

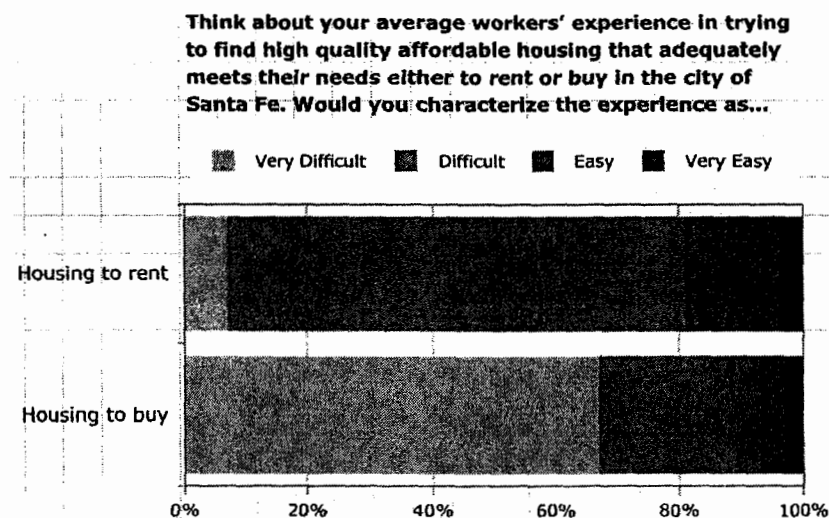


Note: n=28.

Source: BBC Research & Consulting 2012 Employer Survey.

Employers were asked to characterize employees' experience finding high quality affordable housing in the city. As presented in Figure III-35, employees experience difficulties finding affordable housing to rent or buy that meets their needs in the city of Santa Fe.

Figure III-35.
Ease of Finding Affordable Workforce Housing in the City of Santa Fe



Note: n=27.

Source: BBC Research & Consulting 2012 Employer Survey.

Location of employees' housing. Despite the difficulties alluded to above, most of the employees represented in the survey live within the city of Santa Fe. Their residence in the city limits does not necessarily mean that their housing is quality affordable housing that meets their needs. Overall, 87 percent of the employees represented in the survey live in the city of Santa Fe, similar to the housing location profile found in the resident survey.

Figure III-36.
Location of Employees' Housing

Note:
n=27.

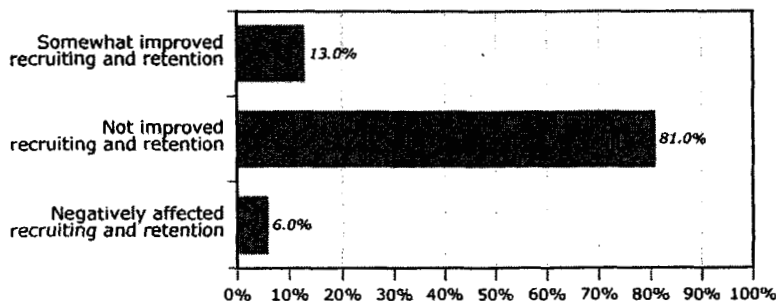
Source:
BBC Research & Consulting 2012 Employer Survey.



Rail Runner and commute options. The impact of Rail Runner on recruiting and retention is modest, based on responses from the employer survey. About one in ten employers believe that the availability of Rail Runner has somewhat improved employee recruiting and retention. It is important to note that only 16 employers responded to this question, which limits interpretation of Rail Runner's actual impact. With respect to Rail Runner, employers included the following comments:

- "It costs less than driving, but they have to work by the schedule of the Rail Runner."
- "The Rail Runner is an inefficient mode of transportation because it does not connect to other reliable sources of transportation. Further, the hours of operation for the RailRunner are not business friendly."
- "Time spent commuting in the Rail Runner is longer than driving and people usually have to get on early train to get to Santa Fe before 8."
- "All hourly paid employees in New Mexico want to work in Santa Fe since minimum wage is the highest in the country."
- "This does not apply to me but I am a big fan of the Rail Runner and believe it is a tremendous resource."

Figure III-37.
Impact of Rail Runner on Recruiting and Retention



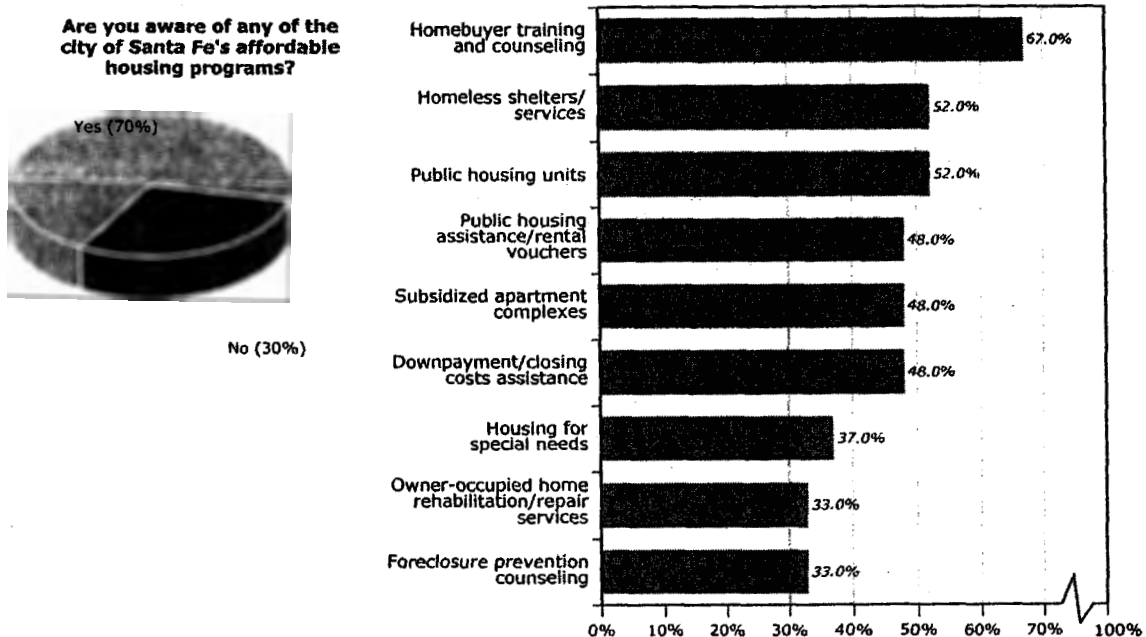
Note: n=16.

Source: BBC Research & Consulting 2012 Employer Survey.

Few employers participating in the survey offer work commute options. None offer telecommuting. Four provide company vehicles and four provide some form of travel stipend. Two offer an employee shuttle service and one offers bus/light rail passes.

City affordable housing programs. Most employers (70%) are aware of one or more city of Santa Fe affordable housing programs. As shown in Figure III-38, the greatest proportion of employers are aware of the homebuyer training and counseling program, followed by homeless shelters and services and public housing units. Employers were least aware of home rehabilitation and foreclosure prevention services.

Figure III-38.
Awareness of City of Santa Fe Affordable Housing Programs



Note: n=27.

Source: BBC Research & Consulting 2012 Employer Survey.

Employee housing assistance. Overall, four of the employers responding to the survey provide some form of employee housing assistance. The types of employee housing assistance provided include:

- "Down payment assistance."
- "Providing a bedroom."
- "Lending money to put down for housing."
- "Reduced rents."

Employer perspectives on affordable housing. Employers shared their perspectives on city or county policies they would change to increase housing affordability as well as general comments about housing issues. Financing infrastructure and affordable home loans were two common topics, in addition to overall comments regarding a lack of affordability in the city. One employer commented that the city has sufficient affordable housing but lacks a sufficient entry-level workforce.

- “A long time issue is the development of affordable housing can be negatively affected by infrastructure minimum standards that add costs.”
- “City should purchase vacant subdivision lots for re-sale to local builders and guarantee construction and development loans to get local builders back to work and to allow them to compete with Homewise and Centex.”
- “Increase in single family rental housing would be a plus.”
- “Rents are expensive in Santa Fe, due to high taxes paid—property and many other services.”
- “Housing in Santa Fe is very expensive compared to other cities in New Mexico.”
- “Put GO bonds to public vote to finance infrastructure development for new housing construction.”
- “Have more loans with lower interest.”
- “More affordable mortgages and bill payments.”
- “Should be more accessible to everyone, so we all have an equal opportunity to rent or buy.”
- “Santa Fe has a ton of affordable housing. In my experience, the problem with Santa Fe is that it does not have a qualified entry-level workforce. Finding people to stay put and have the ‘want’ to learn a business is almost non-existing.”