



Agenda

DATE 4/11/18 TIME 2:28

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COMMUNITY DEVELOPMENT COMMISSION MEETING

Wednesday, April 18, 2018

4:00 p.m. – 7 p.m.

Genoveva Chavez Center

Community Room

1. Call to Order
2. Roll Call
3. Approval of Agenda
4. Approval of Minutes: February 13, 2018
5. Discussion and Approval of the City's Draft 2018-2023 Consolidated Plan and Draft 2018 HUD Annual Action Plan for the First Program Year (Jacqueline Beam)
 - a. Report on CDBG Funding Allocations from 2013 – 2017 (Jacqueline Beam)
 - b. Citizen Participation Plan (Jacqueline Beam)
 - c. Housing Data Update (BBC Associates)
 - d. Highlights of the Draft Plan (City Staff and BBC)
6. Presentation of City/County Production Strategy for Multifamily Housing (Alexandra Ladd and Joseph Montoya, County of Santa Fe)
7. Items from the Commission
8. Items from the Floor
9. Adjournment
10. Public Open House - until 7 p.m. (Interactive displays and refreshments)

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

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CITY OF SANTA FE
COMMUNITY DEVELOPMENT COMMISSION
MEETING
January 17, 2018

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ROLL CALL	Quorum	1
APPROVAL OF AGENDA	Approved	2
APPROVAL OF MINUTES: December 14, 2017	Approved [as submitted]	2
APPROVAL OF 2018 MEETING DATES & WORK PLAN (Jacqueline Beam)	Approved [as amended]	3
CONSOLIDATED PLAN 2018-2023 (Jacqueline Beam and Alexandra Ladd)		
a. Approval of Goals	Approved	2-5
b. Approval of Priorities	Approved	5-6
c. Discussion of Review and Approved Timeline	Informational	6
CDC Working Group-Designing a better outreach and community engagement process, focused on city-owned land (Councilor Villarreal)	Informational	6-7
ITEMS FROM THE COMMISSION		7
ITEMS FROM THE FLOOR	None	7
ADJOURNMENT	Adjourned at 5:00 p.m.	7

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

January 17, 2018

A meeting of the City of Santa Fe Community Development Commission was called to order by Councilor Renee Villarreal, Chair on this date at 3:30 p.m. in the Market Station Offices, 500 Market Street, Suite 200, Roundhouse Conference Room, Santa Fe, New Mexico.

There was a quorum present to conduct official business as follows:

Members Present:

Councilor Renee Villarreal, Chair
Paul Goblet
Ken Hughes
Carla Lopez
Willie Marquez
Olivia Moreno-Carlson

Member(s) Absent:

John Padilla, excused

Staff Present:

Jacqueline Beam, Planner
Alexandra Ladd, Director, Office of Affordable Housing

Others Present:

Jo Ann G. Valdez, Stenographer

APPROVAL OF AGENDA:

Chair Villarreal asked if staff or any Committee Members have any changes to the agenda. Ms. Ladd said no, but she distributed another handout for the Consolidated Plan.

MOTION: A motion was made by Commissioner Goblet, seconded by Commissioner Hughes to approve the agenda.

VOTE: The motion passed unanimously by voice vote.

DRAFT: SUBJECT TO APPROVAL

APPROVAL OF MINUTES: December 14, 2017

MOTION: A motion was made by Commissioner Hughes, seconded by Commissioner Goblet to approve the Minutes of the December 14, 2017 meeting as presented.

VOTE: The motion passed unanimously by voice vote.

APPROVAL OF 2018 MEETING DATES & WORK PLAN
(Jacqueline Beam)

(Copies of the *2018 Meeting Dates and Work Plan* were distributed in the Members' packets.)

Ms. Beam said this is the meeting schedule for 2018 and the dates that are highlighted are very important and require a quorum for an action item. She asked if the dates were good for everyone.

Commissioner Lopez said she would not be in attendance at the May meeting.

Chair Villarreal noted that there will be a Council meeting on November 14th.

Following discussion, there was consensus that there would be no meeting in November and all agenda items listed on the Work Plan for the November meeting will be moved to the October 17th Commission meeting. A quorum is required for the October 17th meeting.

MOTION: A motion was made by Commissioner Hughes, seconded by Commissioner Goblet to approve the 2018 Meeting Dates and Work Plan as amended above. (No meeting in November).

VOTE: The motion passed unanimously by voice vote.

CONSOLIDATED PLAN 2018-2023
(Jacqueline Beam and Alexandra Ladd)

a. Approval of Goals

(Copies of the Goals were included in the Members' packets. A copy of an excerpt from HUD's Consolidated Planning Guide was also included).

Ms. Ladd said the Commission discussed the goals and priorities at the prior meeting and she refined the list of priorities a little to talk about priorities in terms of funding sources.

Ms. Ladd noted that the Consolidated Plan is done every five years and it includes a

fairly extensive market analysis, housing needs analysis and dives deeper into the relevant housing issues. This is much more detailed in the Action Plan.

HUD has identified 22 Goal Outcome Indicators for which grantees can set numeric goals. Ms. Ladd said Appendix B (on page 20) describes the Goal Outcome Indicators that the Commission discussed briefly at the prior meeting.

Ms. Ladd referred to page 23 which includes a table entitled “*P-25 Priority Needs of the 2018-2023 Consolidated Plan*”. She said this is the table that the Commission discussed last time and she kept it the same but she looked at the CDBG priority levels compared to other funding priority levels. She said if the Commission can approve the CDBG priorities then they can put that into the Action Plan.

She referred to page 26 noting that this is the summary of other funding sources that the City uses to provide support for affordable housing programming, services and emergency shelter. This gives the Commission a sense of where else money is coming from, and how the work of this group to allocate the Trust Funds and CDBG funds, fits into the broader context of the City’s support. She said the Commission should also talk about how all the partners support housing and how all the other funds are leveraged in the community.

Commissioner Goblet asked Ms. Ladd if there was very much money associated with this that comes from the City, and is it comparable to what the Commission does with the Community Development Block Grants.

Ms. Ladd said if you look at page 26, you can see, yes, it is.

Commissioner Goblet asked if it has an amount.

Ms. Ladd said yes, the only thing she did not put a dollar amount on are the two Continuum of Care grants that the City is still passing through because they are intending on handing those over to the subrecipients, which they have done with all the other shelter-plus continuum care grants because they are providing the services directly. She said she did not include the numbers, but she did indicate the number of units. During FY16-17 and FY17-18 Continuum of Care rental assistance funds (HUD) were allocated from the City to its subrecipients to pay rents for very low-income renters transitioning out of being chronically homeless and/or with disabilities, serving approximately 40 households.

She noted that the 12 units at Stagecoach Apartments and the Village Sage apartments are called “project-based vouchers” and they are attached to the unit. It is very helpful when these projects are being built that they can show their funders that they have secured this subsidy on an ongoing basis, as an operating subsidy that would never leave that unit. It is the same with four units at Siringo Senior Apartments.

Ms. Ladd opened up the floor for questions and discussion.

Discussion/Questions:

Commissioner Hughes asked how much money is in the Siringo and Stagecoach apartments.

Ms. Ladd said they are just finishing up their first five-year grant and then it will go through the renewal cycle annually, and annually, it has been about \$36,000 for Siringo and \$100,000 for Stagecoach.

Commissioner Hughes asked if this was HUD money or City money.

Ms. Ladd said it is HUD money.

Commissioner Hughes asked who pays the utilities.

Ms. Ladd said there is something called the "utility allowance" which is factored into the amount of the subsidy, and the tenant covers part of it and the subsidy covers the other part.

Commissioner Hughes asked if the Human Services grants were City money.

Ms. Ladd said yes.

Commissioner Hughes asked if this comes out of the General Fund.

Chair Villarreal said no, a percentage comes from the gross receipts taxes. She noted that the Human Services, through the Community Services Department, has a pool of money that they get; and the Children and Youth Commission also makes allocations like this body for non-profits who serve children through youth-related initiatives and projects.

Chair Villarreal asked if the Commissioners had any more questions on the table, matrix, etc.

Commissioner Lopez asked if this is what the Commission worked on at the last meeting.

Ms. Ladd said yes, this was discussed at the last meeting but today, she is seeking conceptional approval of the four goals, so that they can populate their new draft of the Consolidated Plan.

Commissioner Hughes said under *funding opportunities*, are any of the units owned outright by the City.

Ms. Ladd said no, they are all owned by private funders.

Commissioner Hughes mentioned that Ed Romero of the Housing Authority gave

him a tour of the housing units at Hopewell and Mann that were rehabilitated and they installed solar panels on. He said they came out nice and it might be a good thing for the Commission to take a tour to see them.

Commissioner Moreno-Carlson asked if they could change the goals.

Ms. Ladd said no, these are HUD-mandated and the City has to react to them.

Commissioner Moreno-Carlson said she finds goals 3 and 4 confusing because they are similar in wording.

Commissioner Goblet said there are a number of things on this that they have never done and these things are not specific to Santa Fe.

Chair Villarreal said some of these things apply to local projects and some do not; therefore, some of these things are applicable to the City and some are not.

Commissioner Lopez referred to Goal #1 and said she likes that *preventing wage theft* is in there, but what can they do about that and what kinds of activities could the Commission support that would help that.

Ms. Ladd said there is a section in the Consolidated Plan about how to address poverty and breaking cycles of poverty and they include this as one of the things that the City has supported.

Commissioner Lopez said she does not remember the Commission talking about this but she is glad it is in there.

Chair Villarreal asked if these are the goals that the Commission is looking at in terms of the criteria for the grant process.

Ms. Ladd said HUD has a definition of goal and there are some objectives too.

Chair Villarreal asked if there were any more questions on the goals and there were none.

MOTION: A motion was made by Commissioner Lopez, seconded by Commissioner Marquez to approve the Goals for the 2018-2023 Consolidated Plan.

VOTE: The motion passed unanimously by voice vote.

b. Approval of Priorities

Chair Villarreal asked if there were any more questions on the priorities and there were none.

MOTION: A motion was made by Commissioner Lopez, seconded by Commissioner Marquez to approve the Priorities for the 2018-2023 Consolidated Plan.

VOTE: The motion passed unanimously by voice vote.

c. Discussion of Review and Approved Timeline

(Copies of the *2018 AAP & 2018-2023 Consolidated Plan Approval Timeline* were distributed in the Members' packets.)

Ms. Ladd said they do not need a motion to approve this agenda item, it is for informational and discussion purposes only. She said the timeline indicates the public process, the public comment time period, the time period where all the stakeholders can comment and the public meetings and hearings. Then the Plan will be approved by City Council.

CDC Working Group-Designing a better outreach and community engagement process, focused on city-owned land (Councilor Villarreal)

Chair Villarreal said Councilor Peter Ives introduced a resolution that looked at exploring options and opportunities to do affordable housing on a parcel of land that the City owns at the corner of Zia and Yucca. There was pushback from some residents from the area - and after some public hearings and various discussions – the sponsor decided to change the direction of the Resolution and have some kind of community engagement process set up to address concerns and to talk about the properties that the City has and what are the different ways that they can be developed.

Chair Villarreal said the Governing Body charged this Committee to come up with a plan or a community engagement process to educate the public about affordable housing as it relates to city-owned land. She thinks that there are a lot of limitations that people do not know about with city-owned land and the costs of building in Santa Fe.

Chair Villarreal said while she thinks the Committee can have input on this, simultaneously when the Committee had two vacancies, there were quite a bit of applicants and a lot of them were interested in affordable housing and what that means to the community. She noted that she and Ms. Ladd were talking about how they could utilize people who are interested and want to be engaged in some way but could not serve in this more formal setting on the CDC. They talked about creating a working group from the applicants so they could help with thinking of the best way to have a community engagement process or possibly an open house to engage the public. She asked Ms. Ladd if she had anything to add.

Ms. Ladd mentioned that she met with the Community Foundation and they are trying to leverage money to support some kind of community engagement process. She said they will have to see how they can plug into that somewhere down the line but she thinks that one of the concrete deliverables that came out is the question on what is the criteria for donating city land and what standard criteria are they using to determine whether a parcel

of land gets developed.

Commissioner Goblet said people do not know the few choices of land there are in the City.

Chair Villarreal said she would like to see the community engagement process be an educational tool for the public to know what affordable housing is out there, what it looks like and have actual examples of these. Also, for them to know what properties the City owns, where they are located; what is the criteria or priorities that the City uses to make a property viable for affordable housing and what does good and smart development look like. She invited the Committee Members to attend the meeting once the date has been scheduled. The meeting will be to discuss options for a community engagement process, for example: having an open house for the public.

Commissioner Moreno-Carlson expressed interest in attending the meeting.

Commissioner Lopez said that would be a good meeting to televise on the Santa Fe government television, or at some point in that process.

ITEMS FROM THE COMMISSION

There were no items from the Commission.

ITEMS FROM THE FLOOR

There were no items from the floor.

ADJOURNMENT

The next meeting will be on February 13, 2018 from 8:30 a.m. to 5:00 p.m. The applicants for the Community Development Block Grant funding and Affordable Housing Trust Fund will make presentations to the Commission.

Having no further business to discuss, the meeting adjourned at 5:00 p.m.

Councilor Renee Villarreal, Chair

Respectively submitted by:


Jo Ann G. Valdez, Stenographer

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CITY OF SANTA FE
COMMUNITY DEVELOPMENT COMMISSION
MEETING
February 13, 2018

<u>ITEM</u>	<u>ACTION</u>	<u>PAGE (S)</u>
CALL TO ORDER		
ROLL CALL	Quorum	1
APPROVAL OF AGENDA	Approved [as amended]	2
APPROVAL OF MINUTES: January 22, 2018 meeting	Postponed	2
PROPOSAL/REQUEST FROM ST. ELIZABETH'S SHELTER	Approved	2-3
AFFORDABLE HOUSING TRUST FUND (AHTF) AND COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) 2018 FUNDING PROPOSALS (Jacqueline Beam)		
a. Applicant Presentations: 9:00 a.m.		
b. Adjourn for Lunch: 11:45 a.m.		
c. Call to Order: 1:15 p.m.		3-21
COMMISSION DISCUSSION WITH STAFF ANALYSIS FOR 2018-2019 PROGRAM YEAR AND COMMISSION'S FUNDING ALLOCATION RECOMMENDATIONS (Jacqueline Beam)		
	Motion passed	22
ITEMS FROM THE COMMISSION	None	22
ITEMS FROM THE FLOOR	None	22
ADJOURNMENT	Adjourned at 4:10 p.m.	22

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

February 13, 2018

A meeting of the City of Santa Fe Community Development Commission was called to order by Councilor Renee Villarreal, Chair on this date at 8:45 a.m. in the Market Station Offices, 500 Market Street, Suite 200, Roundhouse Conference Room, Santa Fe, New Mexico.

The presentations of the CDBG proposals were made beginning at 9:00 a.m. with deliberations of the Committee commencing at 2:20 p.m.

Members Present:

Councilor Renee Villarreal, Chair
Paul Goblet
Ken Hughes
Carla Lopez
Willie Marquez
Olivia Moreno-Carlson
John Padilla

Staff Present:

Jacqueline Beam, Planner
Alexandra Ladd, Director, Office of Affordable Housing

Others Present:

Sylvia Barela, SF Recovery Center
Marcie Davis, SF Recovery Center
Denise Benavidez, SF Community Housing Trust
Zack Thomas, SF Community Housing Trust
Ted Swisher, SF Habitat for Humanity
Fritz Denny, SF Habitat for Humanity
Larry A. Martinez, Presbyterian Medical Services
Erica Stubbs, Presbyterian Medical Services
Dominic Maldonado, SF Civic Housing Authority
Dave Martinez, SF Civic Housing Authority
Carol Luna-Anderson, The Life Link
Joseph Jordan-Berenis, Interfaith Community Shelter

DRAFT: SUBJECT TO APPROVAL

Beverly Kellam, Interfaith Community Shelter
Madigan Chandler, YouthWorks
Melynn Schuyler, YouthWorks
Heather Vigil-Clark, YouthWorks
Anthony Romero, YouthWorks
Amy Chavez, YouthWorks
Deborah Tang, St. Elizabeth's Shelter
James Podesta, St. Elizabeth's Shelter
Shelly Felt, Youth Shelters
Mike Loftin, Homewise
Laura Altomare, Homewise
Gail Herling, SFPS Adelante
Jo Ann G. Valdez, Stenographer

Notes for the presentations were taken by staff liaison: Jacqueline Beam

APPROVAL OF AGENDA

The Agenda was amended to add St. Elizabeth's Shelter's request/proposal as Item 5. Approval of the Minutes of the January 22, 2018 CDC meeting was postponed until the next meeting.

MOTION: A motion was made by Commissioner Padilla, seconded by Commissioner Hughes to approve the agenda as amended.

VOTE: The motion passed unanimously by voice vote.

APPROVAL OF MINUTES: January 22, 2018 CDC meeting

Approval of the Minutes of the January 22, 2018 CDC meeting was postponed until the next Commission meeting.

ST. ELIZABETH'S SHELTER REQUEST/PROPOSAL

St. Elizabeth's Shelter is requesting an adjustment to the CDBG grant award Purchase Order #17181184-000-0P. The work involving the attic and ventilation ended up costing only \$8,750.00 to complete, leaving them with a balance of \$35,000.00 for the CDBG award. St. Elizabeth's Shelter would like to use the remaining funds to replace 28 gas-wall heating units which are outdated and causing continual repair expenses.

The three proposals for this work were included with St. Elizabeth's request. They are:

Aranda's Plumbing	\$44,184.00
ATC	\$41,300.00
Southwest Plastering	\$35,000.00

St. Elizabeth's Shelter has a few heaters which are not working and are using electric heaters in the interim.

MOTION: A motion was made by Commissioner Padilla, seconded by Commissioner Moreno-Carlson to approve the request from St. Elizabeth Shelter.

VOTE: The motion passed unanimously by voice vote.

AFFORDABLE HOUSING TRUST FUND (AHTF) AND COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) 2018 FUNDING PROPOSALS
(Jacqueline Beam)

a. Applicant Presentations: 9:00 a.m. to 2:20 p.m.

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

SF Recovery Center (2 projects)

Sylvia Barela and Marcie Davis presented the information regarding the requests for funding, from the Applications, which were distributed in the members’ packets.

1) SF Recovery Center is requesting \$200,000 in CDGB funding for a Women and Children’s Residential Treatment Program. They want to provide an accessible recovery-oriented continuum of care to women and their young children, including women who are pregnant and post-partum by constructing a Women and Children’s Treatment Facility. CDBG funding would be instrumental in assisting Santa Fe Recovery Center to comply with the required City of Santa Fe’s mandated ordinance for accessible sidewalks and landscaping costs for this new construction.

2) SF Recovery Center is requesting \$49,600 in AHTF funding for the Bridge House Sober Living program to provide housing after graduation from the recovery center program. SFRC currently serves over 600 individual clients annually, half of which were opiate addicted. They receive more opioid addicted clients than most substance use disorder programs statewide because they utilize Suboxone as a tool for both detox and recovery maintenance.

In an effort to support a recovery-oriented continuum of care for individuals with opioid use disorder, SFRC established a pilot sobering living Bride House in October 2016. They leased a home located at 1658 Calle Sotero and in close proximity to their main Lucia Lane campus. This four-bedroom home provided an opportunity for eight individuals who completed the residential program to transition into a supportive housing environment; thus, improving outcomes for clients who would otherwise be homeless, return to unsafe living environments and ultimately relapse days or weeks after leaving residential treatment due to a lack of community supports including case management, housing and employment.

Commissioner Goblet asked how is the rental program sustainable and is it successful.

Ms. Barela said they have success in providing the rental vouchers. It gives the graduates a safe and stable place to stay while they look for work after successfully completing the program. The Bridge House has been so successful for supporting individual's sobriety, that SFRC leased a second home located at 1503 Kachina Ridge Drive in April 2017 that accommodates seven more individuals. SFRC now provides a sober living environment for 15 men. 62 individuals were served by this program in 2017. SFRC plans to lease two additional homes in 2018 with one specific to women. They also provide individuals entering the program with a monthly food allowance and other personal necessities until they are able to achieve employment.

Commissioner Padilla asked if the sidewalks and landscaping are City-required features.

Ms. Barela said yes.

Commissioner Padilla asked where the sidewalk is required and where will it go.

Ms. Barela said the road across the street will be paved by the neighbors and SFRC has to provide the sidewalk. The sidewalk will run along the front of the facility and head into the entrance.

Santa Fe Community Housing Trust/The Housing Trust (4 requests)

Denise Benavidez and Zach Thomas presented the information regarding the requests for funding, from the Applications, which were distributed in the members' packets.

1) Soleras Station Rental Development (CDBG)

The Housing Trust is requesting \$200,000 in CDBG funding for the development of the 87-unit Soleras Station Low Income Housing Tax Credit apartment complex. CDBG funding will provide capital for eligible activities associated with the development of the Soleras Station and activities related to improving the energy efficiency of the development. The project received the full requested amount of tax credits from the 2017 funding cycle. The development will provide 73 units affordable to families earning 60% area median income. The units will be located close to the new hospital, transportation services and biking and walking paths. The development of the 87-unit Soleras Station apartment complex will provide crucial affordable rental housing within Santa Fe and the infusion of the rental units will reduce overall rental affordability in the City substantially over the course of the next few years.

Commissioner Hughes asked what the cost per unit is.

Mr. Thomas said \$187,000 per unit.

Commissioner Goblet asked what happens if the low-income tax credits or other funding sources are not received.

Mr. Thomas said they will continue seeking funding through construction loans, federal grant funds and the agencies' own money. The project will suffer in the ability to provide all of the proposed amenities and services in the development. However, if funded, the project provides a large economic benefit to the City by adding more jobs and workforce housing.

Commissioner Marquez asked him if they will be able to fund the project if they do not receive these funds.

Mr. Thomas said they will have to make more sacrifices to the project if they do not receive the funds.

Commissioner Moreno-Carlson asked about the utilities – are they sustainable? She asked what is LEED-certified.

Mr. Thomas said the rent and utilities are combined and measured through a sliding scale based upon income. The project is designed to incorporate solar panels and is energy efficient as far as design elements are concerned, i.e., orientation, Energy Star appliances, landscaping, etc.

Commissioner Hughes explained that LEED stands for Leadership in Energy and Environmental Design. It is a way to certify projects based upon sustainability and efficiency.

Chair Villarreal asked if the funding would go for these amenities and construction.

Mr. Thomas said yes, all of the above.

2) Santa Fe Housing Trust – Down Payment Assistance (CDBG)

Santa Fe Housing Trust is requesting \$200,000 in CDBG funding to provide vital down payment and closing cost assistance to low and moderate-income level home purchasers/clients earning under 80% of the area median income. Lack of down payment has been cited as one of the most endemic obstacles to home purchasing by this demographic. CDBG loans continue to be the primary/sole source of this greatly needed assistance. The loans that are provided are zero-interest, due on sale, transfer, or refinance. The Housing Trust requires potential homebuyers to complete a comprehensive 8-hour training class, in addition to one-on-one housing counseling. CDBG funds will serve an estimated 10-15 households/20-45 family members. Approved homebuyers will receive up to \$20,000 in down payment assistance.

3) Santa Fe Housing Trust- Down Payment Assistance for Moderate Income Workforce (AHTF)

Santa Fe Housing Trust is requesting \$200,000 in AHTF funding for down payment assistance for moderate income workforce. First-time home buyers are challenged to accumulate sufficient funds for down payment and closing costs typically required to purchase a home in Santa Fe. Market rate rent on 2 bedroom and larger units have soared over the \$1000/month mark according to the CBRE Apartment Market Survey, September 2016. Down payment assistance in the amount of \$200,000 can help 8 to 12 households to get the foothold that will help to anchor them in Santa Fe while maintaining predictable and sustainable monthly housing costs. Several thousand of Santa Fe's working households have been assisted in this manner since the Housing Trust started its home buyer assistance program in 1992.

The Affordable Housing Trust Fund is used primarily for those earning in excess of 80% AMI. The Housing Trust has supplemented it from available sources, but those are scarce. Some of the funds distributed through the Affordable Housing Trust Fund can be sourced back to the Housing Trust (resales of Eldergrace/Sand River units) and its affiliate, the Tierra Contenta Corporation. Both are currently challenged for sufficient resources to carry out the activities that would replenish the supply.

The down payment assistance would supplement the home purchasers' own funds and other sources needed for down payment on a modest home. AHTF funds are used for zero interest, non-amortizing, 30-year loans that is repaid at sale or refinance and is capped at \$20,000 per transaction allocated in the minimum amount necessary to secure prime first mortgage loans.

The Housing Trust supplements the subsidies with its MiSaver program. Purchasers can borrow up to 20% of the purchase price in the form of an amortizing, interest bearing second mortgage with an interest rate at or below that on the first mortgage. The Housing Trust was granted \$1,000,000 in for that purpose (out of which about 25% is remaining). When reservations exceeded the funds available in December, 2016, the Board of Directors allocated an additional \$500,000 from other sources to cover the needs anticipated in 2017. All of these funds are in hand.

Commissioner Goblet asked how many of the loans are sold and if the monies paid go back into the program.

Ms. Benavidez said that people tend to stay in their homes, so not many of them are sold.

Chair Villarreal asked if this was the only down payment assistance funding source for them.

Ms. Benavidez said yes, currently, but they are looking at other resources.

Chair Villarreal asked how many loans closed last year.

Ms. Benavidez said a total of 43 with the use of other funding sources.

4) Santa Fe Housing Trust – Soleras Station

Santa Fe Housing Trust is requesting \$200,000 in AFHT funding for the Soleras Station project. Soleras Station is planned as a complex of 12 buildings one to three stories located at 4690 Rail Runner Road, Santa Fe on 4.5 acres in the Las Soleras Master-Planned Community. Soleras Station is an 87-unit (1-3 bedrooms) multi-family residential complex consisting of residential buildings and a 3,600 sq. ft. community building. The project will have 73 units affordable to families earning less than 60% area median income, with 16 units affordable to those earning no more than 30% area median income. Additionally, 20% of the units will be set aside for special needs residents. The project is a result of a partnership between the City of Santa Fe, Pulte Homes, Soleras Group and the Housing Trust.

The funds would be used to cover the cost gaps. The Housing Trust was awarded \$1,081,250 in Low Income Housing Tax Credits, which translates into almost \$10 million in private equity investment in the project. Additionally, through the partnership, the City of Santa Fe facilitated with Pulte Homes and the Soleras Group and this resulted in an additional 1.7 million donated towards the project in land, waived fees and a cash donation. Unfortunately, they have hit a few rough spots along the way – the new tax law lowered the market value of the credits, and the projected cash flow shrunk 10% gross due to falling HUD income indices, interest rates increased a bit, and construction costs went up as well.

Santa Fe Habitat for Humanity (2 projects)

Ted Swisher and Fritz Denny presented the information regarding the requests for funding, from the Applications, which were distributed in the members' packets.

1) Habitat for Humanity-Home Repair

SF Habitat for Humanity is requesting \$90,000 in CDBG funding for the Habitat Repair Program that does emergency home repairs for homeowners earning below 80% area median income at a limit of \$10,000 per household. CDBG funds is proposed to support 20 households/25 persons at or below the 80% area median income. Based on past experience, 90% or more of the clients will be elderly, single woman whose only income is Social Security. Emergency repairs for existing homeowners directly supports housing priority by allowing low-income, senior homeowners to stay in a safe and secure home and preserves the affordable housing stock in Santa Fe.

Habitat for Humanity anticipates the repair of 20-25 homes if funded for the full amount of \$90,000 with the maximum expenditure of any one repair at \$10,000. Only emergency or critical home repairs will be undertaken. To their knowledge, this is the only program in the city that provides this type of services. Most of the clients in this program

are not able to maintain their homes due to physical or financial circumstances. On average, they receive 7 to 12 requests a month.

Commissioner Hughes asked what kind of homes are they talking about (stick built or mobile, etc.).

Mr. Swisher and Mr. Denny said any kind of home that needs repairs and they often make repairs to mobile homes.

Chair Villarreal asked if they have used any kind of free advertising because she knows that advertising costs can be an issue.

Mr. Swisher said no, they have not, but they can look into that.

Mr. Denny explained that Habitat for Humanity does not have a shortage of requests for this program/services.

2) SF Habitat for Humanity – Down Payment Assistance

SF Habitat for Humanity is requesting \$40,000 in AHTF for down payment assistance. SFHFH has received two lots donated by Pulte Homes as part of Pulte's affordable housing agreement with the City. They will build two homes on these lots for households at or below 54% area median income. As with all SFHFH homes, the clients will receive a 0% interest mortgage and a majority of the construction will be accomplished by volunteers – thus keeping the costs down and the home affordable for very low-income households.

While in recent years, there has been an increasing need for affordable rental property in Santa Fe, the essence of the workforce housing issues is affordability. Habitat provides home ownership opportunities for households below 65% of the area median income by enlisting volunteers in the construction and provides 0% interest mortgages to the purchasers. This means that a typical Habitat homeowner will have a housing payment of \$600-\$800 and this amount includes principle, insurance taxes and HOA fees. Therefore, Habitat is able to provide homeownership opportunities at or below the cost of rental units.

Commissioner Goblet asked how many have defaulted.

Mr. Swisher said they have had two foreclosures out of the 111 of these types of down payment assistance loans.

Commissioner Marquez asked if the homeowner sells the home is it theirs.

Mr. Swisher said the City would have a lien on it so that is the only one that would be paid back.

Chair Villarreal asked if this was the main piece of their services.

Mr. Swisher said this is not the only thing they do. He explained that banks can provide down payment assistance but MFA is no longer providing this type of thing. Habitat uses the Federal Home Loan Bank program, which is a different structure than typical down payment assistance programs provided by other organizations.

Chair Villarreal asked if this is a different model.

Mr. Swisher said yes.

Chair Villarreal asked him if they already have applicants.

Mr. Swisher said yes, while the final choice of clients could change within the next 12 months, current plans are to build one home for a disabled army veteran (PTSD) and one home for a disabled single man. He noted that the location is perfect for both of them as the Soleras development is a quiet and peaceful place.

Commissioner Moreno-Carlson asked if they choose the home.

Mr. Swisher said there is not many choices on the location of the homes or the homes themselves due to the expense.

Presbyterian Medical Services-River Early Headstart/Rehab of vacant building

Larry Martinez and Erica Stubbs presented the information regarding the request for funding, from the Application, which was distributed in the members' packets.

Presbyterian Medical Services (PMS) is requesting \$100,000 in CDBG funding for the purpose of renovating a closed public service facility at 730 Alto Street in downtown Santa Fe. PMS plans to lease the renovated facility for Early Head Start classrooms for low-moderate income members of the public. The project plan is to completely renovate and upgrade this 1891 facility for the use of very low-income families with infants, toddlers and children (ages 6 weeks to 3 years old) in a new Early Head Start Center. These children and families are temporarily displaced from the former Early Head Start Center at 1320 Agua Fria Street, and are having to travel to the Airport Road area to continue receiving services while another EHS facility is found in their neighborhood.

The location is good for local parents and provides accessibility to reliable caregivers for families in the area. This would also re-purpose a closed public historic facility in the City for low-moderate income families, but the building is over 100 years old and requires extensive renovation before re-occupancy by infants and toddlers. Briefly, its bathroom fixtures are too large, bathrooms are not located inside classrooms and its indoor and outdoor play spaces must also be reconstruction for children just 6 weeks old to 3 years old to use safely. The facility will also need assessment by the Downtown Historical Review Board before any exterior changes may be made. The assessment is currently in progress.

The estimated total cost of the renovation is approximately \$225,000 and PMS is asking the City for CDBG monies in the amount of \$100,000. The remainder will come from the PMS Head Start Program, Federal Administration for Children & Families, or other sources of funding.

Commissioner Goblet asked if they do not receive this funding, where would they go to receive the funding.

Ms. Stubbs said at this point, they are stuck in not being able to move in. She noted that they have looked at other sites but this site is the most economical.

Chair Villarreal said the proposal was a little confusing on the number of students they will have.

Ms. Stubbs said there is the “classroom” amount versus the “additional usage” so the total will fluctuate. However, they are looking at serving up to 60 students.

SF Civic Housing Authority (3 projects)

Dominic Maldonado and Dave Martinez presented the information regarding the requests for funding, from the Applications, which were distributed in the members’ packets.

1) SF Civic Housing Authority is requesting \$75,000 in CDBG funding to establish the Hopewell/Mann Community Clinic. A community clinic will be established within a Qualified Census Tract area in order to provide preventative healthcare as well as curative care as an alternative to an emergency room visit. The clinic will be serving the indigent and low-to-moderate income persons/households. The funds provided by CDBG will finance two structures that will be constructed in order to provide medical resources to indigent and low-income members of the community in addition to a residential building. The residential building’s rent will be used to offset costs that will be incurred in the operation of the clinic.

This clinic will prevent the ailments of patients from becoming too severe that they require an emergency room visit. This will effectively reduce the amount of frivolous cases that an emergency room will see in order to free up their waiting rooms for more appropriate cases. The poverty rate of this census tract area is 31.2%. No client will be turned away because of their ability to pay.

2) SF Civic Housing Authority is requesting \$75,000 in CDBG funding to rehabilitate the Villa Consuelo Senior Living Community with modern amenities to better meet the needs of the community. This upgraded communal space will enhance and diversify the social services provided to the tenants and citizens from throughout the city. They would like to make an addition to the industrial-sized kitchen, expansion of the commons areas, handicap accessible restrooms, a kiln room, and structural updates. The

center will be able to fulfil the role as a hub for the distribution of goods and services. These improvements will enable the Center to continue to serve immediate community members, as well as surrounding communities.

The current Community Center is 45+ years old and is due for a much-needed upgrade. This rehabilitation effort will address infrastructure items such as electrical, plumbing, and HVAC. Other items include insulation, flooring, bathroom and kitchen upgrades (appliances, cabinets and increased square footage).

3) SF Civic Housing Authority is requesting \$75,000 in AHTF funds to rehabilitate the Villa Consuelo Senior Living Community at 1200 Camino Consuelo. Villa Consuelo is a federally subsidized multi-family development built in 1978 and has not received substantial rehabilitation since its construction. They plan to rehabilitate 100 units in compliance with the Green Building Practices - high-efficiency lighting, Energy Star compliance appliances, HVAC insulation, and Radon control.

There will also be a focus on increasing the navigation space in order to allow residents to age in place by standardizing the unit layouts to be configured the same as the ADA units. Villa Consuelo is centrally located with entertainment, public transportation, grocery, and shopping. The central location allows tenants to have easy access to whatever resource they may need.

Commissioner Hughes asked if they had tax credits for this project.

Mr. Maldonado said yes, they are going to shoot for Platinum LEED.

Commissioner Hughes asked him if they could get at least 60 for HERS.

Mr. Maldonado said yes.

Commissioner Goblet said he understands that the tax credit deals are not as valuable as anticipated with the changes that have been made on a federal level.

Mr. Maldonado said they were able to get 1:10 for credit before and now 98 cents, so it is still beneficial.

Commissioner Padilla asked how they are relocating people.

Mr. Maldonado said because they are seniors, they have to handle the transition with care. They vacate in alignment with attrition.

Commissioner Padilla asked if they will still renovate the Community Center if the tax credits are not awarded.

Mr. Maldonado said yes.

Commissioner Goblet asked him what project is the highest priority.

Mr. Maldonado said the rehabilitation of units is number one, but they will do that one way or another. He said the Hopewell/Mann Clinic is important and more complicated. It will benefit St. Vincent Hospital and provide accessibility to health services for the community.

Commissioner Padilla asked him if Hopewell/Mann was recently refurbished.

Mr. Maldonado said yes, it was completely rehabilitated and outfitted with solar.

Chair Villarreal asked what happens if they do not receive funding.

Mr. Maldonado said either way, the 100 units will go forward but the clinic is less certain because they have a finite amount of money.

Commissioner Moreno-Carlson asked if the clinic would provide basic treatment.

Mr. Maldonado said mainly preventative care.

Commissioner Hughes asked if that is planned to be on a vacant lot.

Mr. Maldonado said yes.

Life Link-Rental Housing Assistance (Tenant-based)

Carol Luna-Anderson presented the information regarding the request for funding, from the Application, which was distributed in the members' packets.

Life Link is requesting \$100,000 in AHTF funds for a rental assistance program. The Life Link Rental Assistance Program is targeted to individuals and families who are homeless and/or at risk of homelessness with gross household income at or below 50% area median income. Funds will be used to pay rents, arrears of rents and utilities to prevent homelessness, short and medium-term rental assistance. The Program provides a one-time assistance to tenants for security deposits, utility deposits and/or several months of rent subsidy to allow low-income tenants to secure permanent or transitional housing. The primary objective is to house individuals and families living on very low income to avoid homelessness and to reach a point of housing sufficiency. The number of households projected to be assisted with Program funds is 26 to 34. Some will receive one-month assistance while other will receive six-month assistance.

Commissioner Goblet asked if this is truly a one-time assistance and how would you manage that.

Ms. Luna-Anderson said they track each participant of the program and have a list of criteria they are required to submit prior to assistance and then each action is tracked and

followed up on.

Commissioner Marquez asked if many people return for more help.

Ms. Luna-Anderson said not as many as you would think. She said they have a successful history with this type of assistance and it gives people the boost they need when they need it.

Interfaith Community Shelter

Joseph Jordan-Berenis and Beverly Kellam presented the information regarding the request for funding, from the Application, which was distributed in the members' packets.

Interfaith Community Shelter is requesting \$45,000 in CDBG funding for the Interfaith Community Shelter's Women's Summer Safe Haven (WSSH). WSSH provides safe, hospitable shelter and food to women and children experiencing homelessness in the City of Santa Fe, as well as a point of entry to the other services necessary to make the transition from homelessness to stable housing. WSSH provides these services to women and children from the first Saturday in May until mid-October, when the Interfaith Community Shelter's seasonal night shelter is closed.

The Interfaith Community Shelter is largely a volunteer agency consisting of 40+ faith and community groups and nearly 2,000 volunteers. The Interfaith Community Shelter is the only "come-as-you-are" or "minimal barrier" shelter in northern New Mexico, which means they accept everyone, regardless of condition or circumstance. The majority of the women are over 50 years of age and the most vulnerable segment of the population. This past summer, the Women's Summer Safe Haven served 176 women and children, as opposed to 93 during the prior summer, an increase of 89%, for 4,023 nights.

Commissioner Goblet asked how they managed 2,000 volunteers.

Mr. Jordan-Berenis said they have 40 faith groups and many other organizations and 15-18 people volunteer every night. They have a volunteer manager staff person to manage this. He noted that Desert Chorale is the latest addition and they are creating a wonderful addition to the environment and services. They come to the facility and the residents sing in the choir-giving a voice to the voiceless.

Chair Villarreal asked if the providers for this project are the same year-round.

Mr. Jordan-Berenis said yes, they are the same providers year-round.

Chair Villarreal asked where the women who come to the Shelter are coming from.

Mr. Jordan-Berenis said they are local women and women from all over. Out of the 730 this year, 387 were new, only 14 came from Albuquerque and 42 from out of state.

YouthWorks (2 projects)

Melynn Schuyler, Heather Vigil-Clark, Madigan Chandler, Anthony Romero and Amy Chavez presented the information regarding the requests for funding, from the Application, which were distributed in the members' packets.

1) Youthworks is requesting \$ 30,000 in CDBG funding for the Housing First Program. CDBG funding is requested in the public service category to provide case management services to serve 30-40 young adults ages 18-24 who have unstable housing (homeless or at-risk of homelessness). All participants will meet CDBG low income requirements. The Housing First Program provides case-management support in life-work planning, finding rental property, budgeting for rental expenses, providing rental entry vouchers, covering rental and utility deposits, providing consistent contact with youth in order for them to fulfill the requirements and "hand hold" each youth through what is likely their first rental experience. YouthWorks will also work to match youth in cohousing to expand program funds.

2) Youthworks is requesting \$40,000 in AHTF funding for rental assistance for the Housing First Program. AHTF funding will provide funding for a Rental Entry Voucher to cover first month rent, security deposit and utility deposits for young adults ages 18-24 who are housing insecure (homeless or at-risk of homelessness). The rental entry voucher is part of the YouthWorks Housing First Program. The program pairs unstable youth ages 18-24 with housing case management services focused on assessing basic needs, forming an integrated plan, identifying natural supports, service and resource-referral, working toward self-efficacy through skills development and identifying housing options. Young adults will also access education and paid workforce training and employment placement programs within YouthWorks. When the youth has sufficient earnings to pay for monthly rent and living expenses (often with a roommate), they are eligible for Rental Entry Vouchers to cover first month's rent, security deposit and utility deposits.

Commissioner Padilla asked them if they were able to be creative in where the youth are housed.

Ms. Schuyler said yes.

Ms. Chandler said they can combine several youth members in one place or in a room with a household.

Commissioner Padilla asked how youth are held accountable.

Ms. Chandler said youth have to attend a meeting once a week and the staff checks in with the landlords.

St. Elizabeth Shelter

Deborah Tang and James Podesta presented the information regarding the request for funding, from the Application, which was distributed in the members' packets.

St. Elizabeth Shelter is requesting \$24,475 in CDBG funding to remodel the upstairs shower room at Casa Familia. Casa Familia is their emergency shelter for homeless single women and families with children that houses more than 300 people per year, providing food, intensive case management and a wide range of supportive services designed to place these people back into housing.

The upstairs shower room at Casa Familia has been in continual use by 300 people annually since the program opened in 2009. They plan to convert the current two-stall shower space in to a one-stall shower and separate room with a bathtub. In addition, the adjoining large hot water heater room will be remodeled by closing off the heater unit and then using the remaining space for much-needed storage.

Commissioner Padilla asked where the shelter is located.

Mr. Podesta said it is on Berry Street, the American Legion is across the street.

Chair Villarreal asked if they had bids for the project.

Mr. Podesta said yes.

Commissioner Moreno-Carlson said the facility seems hidden. She asked if that works for them.

Ms. Tang said yes, the residents (women and children) are more secure with a less visible location.

Lunch break-reconvened at 1:10 p.m.

SFPS Adelante (2 projects)

Gaile Herling presented the information regarding the requests for funding, from the Applications, which were distributed in the members' packets.

1) SFPS Adelante is requesting \$35,000 in CDBG funding for the Expanded School Liaison Project that spans Pre-K through 12th grade linking Adelante students, families, the Adelante adult case manager, school personnel and other relevant agencies to promote the children's success through accessing stable housing, public benefits, food, clothing, school supplies, transportation and family well-being via more effective services, resources, referrals and linkages.

During the past eight years, CDBG funds have enabled Adelante to focus on and develop best practices with separate age groups experiencing homelessness in need of their specific trauma-informed approach to increase success in family stability and accessing housing and public benefits.

CDBG funds will provide SFPS Adelante and elementary liaison assistance for 28 additional weekly hours, which would enable them to work with 850 Pre-K through 12th grade students and their families who are experiencing homelessness. The Expanded School Liaison Project will focus on the most invisible and ignored population experiencing homelessness both nationally and locally – families with children. Through applying the best practice of supporting Pre-K through 12th grade Adelante Students with basic and academic needs, school liaisons will assist their families in accessing affordable, safe, stable housing and supportive services.

From August 2017 until January 24, 2018, SFPS Adelante used their Homeless Emergency Fund and leveraged funds from elsewhere for prevention eviction and/or utility disconnect/reconnect for 82 families. Having more school liaisons on the ground will increase this number significantly, since they will be in close contact with the teachers, counselors and others that hear which children are living without utilities or without a home.

2) SFPS Adelante is requesting \$50,000 in AHTF funding for SFPS Adelante Family Housing Assistance Project which will fill in the gaps and provide support for up to 25 families or more using an average of \$2,000 per family to assist with eviction prevention, utility disconnect prevention, utility reconnection and housing deposit/first month's/last month's rent. They also help to pay for past unpaid utility bills in order to access new housing, utility deposits for entering in new housing and breaking a lease, if the reason is for accessing more affordable, safer housing, thus preventing a poor reference or credit rating for a family when it's not appropriate. The total per family will range from about \$2,000-\$6,000 depending on the family's situation. The amounts beyond AHTF funds per family will be obtained from Adelante's Homeless Emergency Fund (via their fiscal agent PIE Foundation), through their partnership with other service/housing assistance agencies and two anonymous foundations. More than 25 families may be assisted with these funds, since each family's situation varies.

Commissioner Goblet said the budget does not quite fit as far as he can tell. He asked Ms. Herling to explain it further.

Ms. Herling explained that they will be raising salaries and they are just asking for a portion of the salaries.

Ms. Beam asked if she could clarify the difference between what the "Communities in Schools" provides in services and what Adelante provides.

Ms. Herling said homelessness is the focus of Adelante and Community in Schools is not able to provide many of the services that they provide. They are in the schools and

they connect the youth to organizations and are able to provide services that the Community in Schools are not allowed to provide.

Commissioner Hughes asked her what it cost to restore PNM services.

Ms. Herling said it depends upon the situation. She said deposits are based upon the last tenant's average bill.

Commissioner Goblet asked her if they can serve 100-200 families per year with the rental assistance.

Ms. Herling said yes, this has gone up for this year and she will have the figures later.

Commissioner Moreno-Carlson asked who is being served.

Ms. Herling said the youth who qualify under the McKenny Vento Homelessness Act.

Chair Villarreal said there are many voucher request programs. She asked how the priorities in the distribution of funds is best determined.

Ms. Herling said they go through a resource list and try to use other avenues first. If not, they can use these funds and sometimes organizations can come together to provide the resources for a family.

Youth Shelters (2 projects)

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

1) Youth Shelters is requesting \$21,032 in CDBG funding to expand their Street Outreach Program for homeless youth by adding the number of youth served. The Street Outreach Program provides street-based critical services such as food, water, clothing, emergency aid supplies, tents, backpacks, sleeping bags and blankets to youth up to age 21. Street Outreach also has a Drop-In Center where youth who do not have a safe place to live can shower, do laundry and receive case management support services.

Youth Shelters and Family Services Street Outreach Program will expand staff hours at the Interfaith Community Shelter at Pete's Place and the Street Outreach Drop-In Center, in order to provide more resources to homeless youth. Additional relief staff hours will also be added at the Street Outreach Drop-In Center to ensure all shifts are covered by a known staff member. CDBG funds will allow them to expand their services at Pete's Place for an additional 8 hours per week year-round, as well as 12 hours per week during the months when the winter shelter is open. With additional relief staff for 10 hours per week at the Drop-In Center, they can have two staff members available on Sundays, and

fully trained relief staff available when full-time staff are on unscheduled or scheduled leave.

2) Youth Shelters is requesting \$17,181.21 in CDBG funding to install enhanced facility security systems to increase safety and security at the Youth Emergency Shelter, the Transitional Living Program and Cold Weather Shelter. The Transitional Living Program is a supervised home and apartment setting for youth ages 17-21 while in school, job training, or working as they transition to independence. This program is specifically designed to address the needs of any homeless youth by serving a diverse population with a full range of services.

In order to increase safety and security at Youth Shelters and Family Services' Youth Shelter, Transitional Living Program and the Cold Weather Shelter, they will install automatic locking doors with a keypad for front door entry, security cameras and a monitor at the 24 hour/day, year-round Shelter. Increasing safety measures will allow them to continue to offer the intensive support and full-time supervision they maintain at every program. There have been several incidents which make it clear that they need additional security at their programs. Recently, at the Transitional Living Program, emotionally unstable and dangerous people have illicitly harmed staff and clients and personal property including a client's vehicle, have been vandalized and required extensive repairs.

Commissioner Hughes asked if they were using LED lights for the security system.

Ms. Felt said she is not sure if they are LED or not, but she will check.

Chair Villarreal asked what will happen if the funds are not available.

Ms. Felt said they will have to wait for the security system and they will continue to try and come up with the funds for the Outreach Program.

Homewise (3 projects)

Mike Loftin and Laura Altomare presented the information regarding the requests for funding, from the Applications, which were distributed in the members' packets.

1) Homewise is requesting \$100,000 in CDBG funding for home improvement loans for low-to-moderate income homeowners below 80% or area median income to assist homeowners in the City of Santa Fe to maintain their asset through home improvement services. These services include loans needed for repairs related to the health and safety of the homeowner, emergency repairs and handicap modifications and in recent years, a focus on energy and water saving improvements and repairs to address the rising cost of energy and the conservation of water in our community.

With the \$100,000 CDBG funding, they anticipate that they will provide assistance between 8 to 10 households. Homewise offers a 0% interest loan, ensuring that the owner will not be financially burdened by interest rate fluctuations.

Chair Villarreal asked him to describe the process.

Mr. Loftin said the application is the first step. The request for repairs have to be for the safety and integrity of the house. The homeowners find the contractors and education is provided by Homewise on how to select contractors. The process is then monitored by Homewise but the homeowner has more choices and control this way.

He noted that mostly seniors and the extremely low-income population used this program.

2) Homewise is requesting \$200,000 in CDBG funding to assist families and individuals whose incomes are under 80% area median income with down payment assistance to first-time homebuyers. This effective tool helps potential home buyers bridge the gap between their purchasing power and current home prices in Santa Fe. Dedicated down payment assistance helps make homeownership possible for low income Santa Feans.

3) Homewise is requesting \$200,000 in AHTF funding for down payment assistance for home purchase customers/families below 120% area median income. Homewise's down payment assistance program is a critical part of their integrated home purchase services.

Chair Villarreal asked how it worked with the 0% interest loan.

Mr. Loftin said there is a lien placed on the property. Through this program, they help Santa Fe families overcome their challenges to home purchase, which typically include affordability, down payment, and credit. They provide down payment assistance in the form of a 0% interest, deferred loan that is due upon sale or transfer of title. The loans range in size from \$5,000 to \$20,000 based on the borrower's need. Because no monthly payments are required on the deferred down payment assistance loan, the homeowners' overall monthly mortgage is significantly lower than without the assistance. The loan is repaid when the owner sells the home (or otherwise transfers ownership) and those loan payments are then revolved to assist future buyers. In addition to down payment assistance, Homewise provides amortizing second mortgages to homebuyers that eliminate the cost of mortgage insurance thereby reducing the monthly mortgage payment and maximizing the amount which a homebuyer can borrow.

The requested funds of \$200,000 would help an estimated 20 homebuyers to achieve their home purchase goals. Homewise will utilize those funds in conjunction with the Homewise mortgage product which allows them to offer a 30-year fixed rate loan and eliminate mortgage insurance. In addition, this lowers the up-front cash required for buyers compared to other loan options in the marketplace.

Commissioner Padilla asked what the demographics of employment was for the buyers and are any of them entrepreneurs.

Ms. Altomare said she is not sure but they will start tracking that. She said in Camino Crossing, that is definitely a focus.

Commissioner Marquez asked how many applications are on the waiting list.

Ms. Altomare said they do not have a waiting list.

Commissioner Marquez asked if they do not receive this funding, do they have other resources.

Ms. Altomare and Mr. Loftin explained that the average loan size would not change, but they would have to make less homes available.

Commissioner Goblet asked what would happen as jobs are being created but housing is not available.

Mr. Loftin said down payment assistance from employers would be ideal.

Chair Villarreal asked if homes are sold later.

Mr. Loftin said there are a handful of sales and this can be episodic and jumps around a lot.

Chair Villarreal asked if the process is different with down payment assistance to that of sales with your own home.

Mr. Loftin said there is some difference, however, it depends upon the cost of the land.

Commissioner Goblet asked if there is down payment assistance for homes other than just those built by Homewise.

Mr. Loftin said yes, actually the majority of down payment assistance is for homes that are not built by Homewise.

Commissioner Hughes asked about the budget and asked Mr. Loftin to explain the financing, particularly what does the word "amortizing" mean.

Mr. Loftin said Homewise uses grants for equity. He said the word "amortizing" is just a fancy word for debt.

Commissioner Goblet asked how they prioritize between down payment assistance and home improvement assistance.

Mr. Loftin said down payment assistance is a priority because it helps to stabilize

the buyer's situation and market.

End of Presentations

**COMMISSION DISCUSSION WITH STAFF ANALYSIS FOR 2018-2019
PROGRAM YEAR AND COMMISSION'S FUNDING ALLOCATION
RECOMMENDATIONS (Jacqueline Beam)**

The discussion and deliberations of the 2018-2019 Program Year and funding allocations began at 2:20 p.m.

Expected Total 2018-2019 Funding	\$400,000
Administration	\$100,000
Total project funding	\$400,000
Public Service Limit not to exceed 15%	\$ 75,000
Remainder to fund for housing, public facilities	\$325,000

The Commissioners completed proposal score sheets for all of the requests and presentations.

After discussion and deliberations, the following motion was made:

MOTION: A motion was made by Commissioner Padilla, seconded by Commissioner Hughes to recommend approval to fund the CDBG and AHTF requests as follows:

Housing

Housing Trust-Soleras Station Rental Development	\$ 70,000.00
SF Habitat-Home Repair Program	\$ 75,000.00
Homewise-Home Improvement	\$ <u>75,000.00</u>
SUBTOTAL HOUSING	\$ 220,000.00

Public Service (15% cap)

SFPS Adelante-Elementary School Liaison	\$ 25,000.00
Interfaith Community Shelter-Women's Safe Haven	\$ 30,000.00
Youth Shelters-Street Outreach Program Expansion	\$ <u>20,000.00</u>
SUBTOTAL PUBLIC SERVICE	\$ 75,000.00

Public Facilities

Presbyterian Medical Services-Early Head Start Center	\$ 40,000.00
SF Civic Housing Authority- Hopewell Mann Clinic	\$ 55,000.00
Youth Shelters-Security Systems	\$ <u>10,000.00</u>
SUBTOTAL PUBLIC FACILITIES	\$ 105,000.00

TOTAL CDBG REQUEST	\$ 400,000.00
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Adelante/SFPS – Rental Housing Assistance	\$ 40,000.00
Homewise – Down Payment Assistance	\$ 80,000.00
Housing Trust – Down Payment Assistance	\$ 80,000.00
Life Link – Rental Housing Assistance (Tenant-based)	\$ 90,000.00
SF Habitat – Down Payment Assistance	\$ 40,000.00
SF Recovery Center – Rental Assistance (Bridge House)	\$ 40,000.00
YouthWorks – Rental Assistance (Housing First Program)	\$ <u>30,000.00</u>

TOTAL AHTF REQUEST **\$400,000.00**

Administration **\$ 100,000.00**

Total **\$ 900,000.00**

***VOTE:** The motion passed unanimously by voice vote.

ITEMS FROM THE COMMISSION

There were no items from the Commission.

ITEMS FROM THE FLOOR

There were no items from the floor.

ADJOURNMENT

Its business being completed, Commissioner Padilla moved to adjourn the meeting, second by Commissioner Goblet, the meeting adjourned at 4:10 p.m.

Councilor Renee Villarreal, Chair

Respectively submitted by:


Jo Ann G. Valdez, Stenographer