AGENDA

Background

Trends

Priority Needs and Goals

Share your perspective!
BACKGROUND
RECENT HOUSING & COMMUNITY DEVELOPMENT STUDIES

- **Affordable Housing Plan (2016)**
  Required by New Mexico Mortgage Finance Authority; assesses housing needs and gaps in existing inventory and services

- **Assessment of Fair Housing (2017)**
  Required by HUD; evaluates civil rights housing issues (barriers to housing choice for protected classes)

- **Consolidated Plan (2018)**
  Required by HUD; 5-year plan to assess housing and community development needs, priorities, goals and strategies; and stipulate how Community Development Block Grant funds will be allocated

Community Engagement:
- resident survey
- stakeholder survey
- focus groups
- community meetings
- in-depth interviews
- public comment period
BACKGROUND ON CONSOLIDATED PLAN

- City of Santa Fe is a HUD-designated “entitlement” community
- City receives the Community Development Block Grant (CDBG) directly from HUD
- To receive funds, the city is required to do a 3-5 year Consolidated Plan, 1-Year Annual Plan, and a Fair Housing Study (AFH/AI)
CDBG —
ELIGIBLE ACTIVITIES

- Reconstruction/rehabilitation of homes or other property (e.g., home repair)
- **Down payment** assistance
- **Construction** of community centers, parks and recreation facilities, facilities to serve special populations (e.g., senior centers)
- **Construction of public facilities and improvements**, including streets and sidewalks
- Demolition of property to prepare land for other uses
- Code enforcement
- Provision of **employment assistance** (e.g., employment training programs)
- Provision of **public services for special needs populations**, including youth, persons with disabilities, persons who are homeless, seniors, victims of domestic violence and for persons with HIV/AIDS ("**public services activities**")
WHAT DOES THE CITY OF SANTA FE RECEIVE FROM HUD?

- Down payment assistance
- Housing rehabilitation and home accessibility modifications
- Property acquisition for infill affordable housing construction
- Kitchen Angels (meal service for chronically ill and homebound residents)
- Legal Aid foreclosure counseling

$500,000 each year

RECENT ACTIVITIES

- Funding Youth Shelters and Family Services for increased hours of street outreach and case management services
- Facility improvements for public service providers (e.g., Youth Works and St Elizabeth Casa Familia Shelter)
DEMOGRAPHIC TRENDS

Population

<table>
<thead>
<tr>
<th>Year</th>
<th>Value</th>
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<tbody>
<tr>
<td>2000</td>
<td>62,000</td>
</tr>
<tr>
<td>2005</td>
<td>70,000</td>
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<tr>
<td>2010</td>
<td>84,000</td>
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Increase in Senior (65+) Residents

- 2010: 18%
- 2014: 20%
- 2016: 21%

Race/Ethnicity

- Hispanic: 42%
- Non-Hispanic white: 54%
- Other race or two or more races: 5%

Age Distribution

- Children (<18): 19%
- Millennials (18-34): 20%
- Middle Age (35-64): 40%
- Seniors (65+): 21%

Stable Ownership Rate

- 2010: 61%
- 2014: 59%
- 2016: 61%
## RENTAL GAP:
COMPARES THE DEMAND FOR AND SUPPLY OF HOUSING BY INCOME LEVEL

<table>
<thead>
<tr>
<th></th>
<th>2011</th>
<th>2014</th>
<th>2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>Renters earning &lt;$25k</td>
<td>5,466</td>
<td>4,362</td>
<td>4,626</td>
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<tr>
<td>Affordable rentals</td>
<td>2,392</td>
<td>1,927</td>
<td>1,989</td>
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<tr>
<td>GAP (shortage)</td>
<td>3,074</td>
<td>2,435</td>
<td>2,637</td>
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</table>
COST BURDEN & HOUSING PROBLEMS

- **Hispanic** households are slightly more likely than non-Hispanic white households to have housing problems.
- **African American** households are the most likely to experience severe cost burden.
- **Large family households** are the most likely household type to experience any of the four housing problems (likely due to a higher propensity to be overcrowded).
- **Non-family households** are the most likely to be severely cost burdened.

### Housing Problems

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</thead>
<tbody>
<tr>
<td>Percent of cost-burdened (30% or more for housing)</td>
<td>34%</td>
<td>46%</td>
<td>38%</td>
<td>33%</td>
</tr>
<tr>
<td>Number of cost-burdened (30% or more for housing)</td>
<td>8,566</td>
<td>14,275</td>
<td>11,313</td>
<td>11,135</td>
</tr>
<tr>
<td>Percent of overcrowded units (1.01 or more persons per room)</td>
<td>4.9%</td>
<td>3.0%</td>
<td>2.4%</td>
<td>3.3%</td>
</tr>
<tr>
<td>Percent of substandard units (incomplete kitchen/plumbing facilities)</td>
<td>0.7%</td>
<td>1.3%</td>
<td>1.4%</td>
<td>1.3%</td>
</tr>
</tbody>
</table>
## Housing Needs

<table>
<thead>
<tr>
<th>Household Type</th>
<th>Existing Housing Needs</th>
<th>Housing Needs in 5 Years</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Housing Problems</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total cost-burdened</td>
<td>13,326</td>
<td>13,735</td>
</tr>
<tr>
<td>Renters</td>
<td>7,203</td>
<td>7,424</td>
</tr>
<tr>
<td>Owners</td>
<td>6,123</td>
<td>6,311</td>
</tr>
<tr>
<td>Total overcrowded</td>
<td>1,630</td>
<td>1,680</td>
</tr>
<tr>
<td>Substandard / Needing rehabilitation</td>
<td>517</td>
<td>533</td>
</tr>
<tr>
<td>Renter and Owner Supply Gaps by AMI</td>
<td></td>
<td></td>
</tr>
<tr>
<td>0-30% AMI rental market gap</td>
<td>2,657</td>
<td>2,739</td>
</tr>
<tr>
<td>31-50% AMI ownership market gap</td>
<td>99</td>
<td>102</td>
</tr>
<tr>
<td>51-80% AMI ownership market gap</td>
<td>55</td>
<td>56</td>
</tr>
<tr>
<td><strong>Households with special needs</strong></td>
<td></td>
<td></td>
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<tr>
<td>Households containing persons with a disability</td>
<td>4,104</td>
<td>4,230</td>
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<tr>
<td>Hearing or vision impairment</td>
<td>1,950</td>
<td>2,009</td>
</tr>
<tr>
<td>Ambulatory limitation</td>
<td>2,014</td>
<td>2,076</td>
</tr>
<tr>
<td>Cognitive limitation</td>
<td>1,726</td>
<td>1,779</td>
</tr>
<tr>
<td>Self-care or independent living limitation</td>
<td>1,696</td>
<td>1,748</td>
</tr>
<tr>
<td>Elderly Households</td>
<td>2,443</td>
<td>2,518</td>
</tr>
<tr>
<td>Large families</td>
<td>289</td>
<td>297</td>
</tr>
<tr>
<td>Female headed households with children</td>
<td>498</td>
<td>513</td>
</tr>
<tr>
<td>Homeless</td>
<td>380</td>
<td>392</td>
</tr>
<tr>
<td>Limited English proficiency households</td>
<td>380</td>
<td>392</td>
</tr>
<tr>
<td>At risk of homelessness</td>
<td>6,327</td>
<td>6,521</td>
</tr>
</tbody>
</table>

Cost burden, crowding and condition

Specific household types facing challenges
AFFORDABLE HOUSING PLAN—IDENTIFIED CHALLENGES

Rental Gap: Despite rising incomes for some renters, there is a shortage of 2,600 rental units priced below $625 per month (compares to gap of 3,000 in 2011 and 2,400 in 2014). The greatest need is for units priced between $375 and $500 a month.

Density and affordability: The amount of land that is zoned at densities to support affordable development is inadequate. 16% of residential zoning can support affordable homeownership; only 5% of can support affordable multi-family zoning.

Housing condition: Over 400 homes are in substandard condition (incomplete kitchen/plumbing facilities) and are in probable need of rehabilitation.
FAIR HOUSING PLAN—IDENTIFIED CHALLENGES

Housing issues disproportionately impact protected classes:

- Lack of affordable housing located throughout Santa Fe
- Difficulty using Housing Choice Vouchers in high opportunity areas.
- Challenges with housing condition
- Rising rents causing disproportionate housing needs
- Lack of affordable, accessible housing for persons with disabilities

Access to Opportunity issues:

- Challenges accessing high performing schools
- Lack of well-paying, stable, full time jobs limits economic opportunity
PRIORITY NEEDS AND GOALS
FIVE-YEAR GOALS

- Reduced rate of households with cost burden and corresponding drop in poverty rates (increased opportunities for at risk populations)
- Inventory of very low income rental units and vouchers is expanded to meet increased demand (Increase affordable housing opportunities)
- Increased homeownership opportunities and support for long term affordability and accessibility for current homeowners (increase affordable housing opportunities)
- Housing opportunities reflect emerging needs, changing demographics and are aligned with redevelopment projects, economic development objectives and sustainability goals (address emerging and current needs and changing demographics)
PRIORITY NEEDS

High priority needs (CDBG and other funding sources):
- Rental Vouchers
- Emergency Shelter
- Support services for homeless or people at risk of homelessness
- Provision of rental units and support services for LI/VLI renters
- Rental rehabilitation
- Down payment assistance
- Homebuyer training and counseling
- Homeowner rehabilitation programs, energy efficiency upgrades, accessibility retrofits
- Diversity of housing types

Medium and low priority needs:
- Refining services and support for current homeowners
- Construction of affordably-priced homes for homeownership
- Fair housing outreach
PLEASE SHARE YOUR PERSPECTIVE!
OTHER WAYS TO SHARE YOUR PERSPECTIVE

Map comments: maps show where CDBG investments have been made—what areas do you think need more/fewer investments and what are the greatest needs in those areas?

Video messages: record a video to tell us your housing story, your perspective on housing and community development needs, and/or your ideas about solutions.

Top Needs: fill out our top needs worksheets on housing, homeless, special needs populations, and community development

Goals: what do you think about the city’s five-year goals? Is there anything you would add or change? What types of projects would you recommend to accomplish them?