
ANNUAL ACTION PLAN

July 1, 2022 - June 30, 2023



SUBMITTED BY:

City of Santa Fe
Office of Affordable Housing
P.O. Box 909
500 Market Street, Suite 200
Santa Fe, New Mexico 87501
Phone # (505) 955-6574

As of the date of the release of this plan, the exact amount of the CDBG award is not finalized yet by HUD.

Acknowledgements

Community Development Commission

Councilor Renee Villarreal, Chair

Ken Hughes

Carla Lopez

Gabriella Marquez

John Padilla

Rosario Torres

Anne Watkins

For questions or to comment on the Annual Action Plan, contact Cody Minnich, Project Manager, cjminnich@santafenm.gov

Executive Summary

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

1. Introduction

This document represents the Annual Action Plan for the City of Santa Fe for program year 2022-2023. The Annual Action Plan is required of any city, county or state that receives federal block grant dollars for housing and community development funding from the U.S. Department of Housing and Urban Development (HUD). The City is an entitlement city and receives an annual grant from the Community Development Block Grant (CDBG) program.

For the 2022-23 program year, the City estimates that HUD will entitle approximately \$600,000 in CDBG funding, of which 20% (approximately \$120,000) is set aside for administrative costs. ***As of the date of the release of this plan, the exact amount of the CDBG award is not finalized yet by HUD.*** In the event that the City receives more than the estimated amount, the additional funds will be allocated to the Lamplighter Inn project. In the event that the City receives a CDBG award less than \$600,000, the funding recommendations will be reduced proportionately. Additionally, the City proposes to reprogram \$875,711 of unspent funds from prior year projects and anticipates receiving \$200,000 in program income for a total funding amount of \$1,675,711. To further complement CDBG funds, the City has also made available local funds from its Affordable Housing Trust Fund (AHTF) in the amount of \$3,000,000 for the program year in addition to \$3,000,000 made available during the 2021 – 2022 program year.

This Plan is one of the three components required by HUD to be submitted on an annual basis:

- **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. This process is required annually as part of the Annual Action Plan.
- **Annual Action Plan:** submitted to HUD at the beginning of each funding cycle, the AAP 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.
- **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. Summarize the objectives and outcomes identified in the Plan

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

The City of Santa Fe's focus over the next year is to prioritize offsetting the impacts of the Covid-19 global pandemic, related to keeping people housed and getting them rehoused if they've lost housing. In addition, CDBG funds will be used to improve and sustain affordable housing, rental, homeownership, and economic opportunities for low- to moderate-income households in Santa Fe, as well as to address the needs of those experiencing homelessness or at risk of becoming homeless. The City will accomplish this by administering program funds to service providers, supporting collaboration and strategically applying resources to community needs.

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

Planning objectives include:

- **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.
- **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.
- **Creating Economic Opportunities (EO)** – applies to activities related to economic development, commercial revitalization, or job creation.

HUD-mandated outcomes include:

- **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.
- **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.)

- **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.

3. Evaluation of past performance

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

The following bullets outline progress in meeting goals identified in the 2018-2022 Consolidated Plan, almost all of which are on track to be met, or exceeded. These achievements are a testament to the strong partnerships the City supports with its nonprofit providers and subrecipient contractors.

- The City's goal for **emergency shelters and permanent supported rental housing** as outlined in the 2018-2022 Consolidated Plan was to provide 33 permanent beds and/or longer-term units per year. Through the first half of the current program year (July 1, 2021 - December 31, 2021), AHTF funds were used to support emergency rental and utility assistance provided by The Life Link, New Mexico Coalition to End Homelessness, Santa Fe Recovery Center, SFPS Adelante, and YouthWorks, serving 75 Extremely Low Income (ELI) individuals experiencing homelessness or at risk of homelessness in the community. Additionally, CDBG funds continue to support essential services and shelter beds during the program year. Through the first half of the current program year (July 1, 2021 - December 31, 2021), the Interfaith Women's Summer Safe Haven sheltered 83 individuals. Additionally, Adelante's School Liaison Program assisted 639 students and their families who are currently experiencing homelessness or at risk of becoming homeless with referrals, resources, food, clothing, and other support.
- The City's goal for **rental housing** as stated in the 2018-2022 Consolidated plan was to serve renters earning less than 60 percent of Santa Fe's Area Median Income (AMI). During the 2021-22 program year, the City allocated Affordable Housing Trust Fund (AHTF) and Community Development Block Grant (CDBG) funds to rental facility improvements as well as to support services focused on the homeless, those in danger of becoming homeless, and very low-income renters. Through the first half of the program year (July 1, 2021 - December 31, 2021), more than 102 households were assisted (32-Adelante, 11-Santa Fe Recovery, 17-YouthWorks, 29-New Mexico Coalition to End Homelessness,13-Life Link) with rental assistance (including utilities, rental arrears and rent).
- City's goal for **home ownership housing** as outlined in the 2018-2022 Consolidated Plan was to provide comprehensive assistance to low-to-moderate-income homebuyers in the form

of mortgage principal reduction assistance to an average of 10 households annually. Through the first half of the current program year (July 1, 2021 - December 31, 2021), Homewise has served nine households with CDBG-funded mortgage principal reduction assistance and two households with AHTF-funded mortgage principal reduction assistance.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

The City of Santa Fe's community participation process focuses upon meaningful engagement of residents and stakeholders representing local organizations and coalitions. However, public outreach for the 2022 plan has been modified in response to the State's declaration of a Public Health Emergency, the Mayor's Proclamation of Emergency, and the limits on the numbers of people who can gather in public. All City Committees, including the Governing Body meetings were not be held in person but via Zoom meeting. Links to the City's broadcast channels are provided each week on the meeting agenda, accessible through the City's weekly meeting list. The public meeting schedule for the plan is as follows:

- Community Development Commission public meeting (April 6, 2022)
- Annual Plan posted on City's website for a 30-day public comment period (April 11 – May 11, 2022)
- Santa Fe City Council Approval of Request to Publish Notice of Public Hearing (April 13, 2022)
- Public Works Committee public meeting (April 25, 2022)
- Finance Committee public meeting (May 2, 2022)
- Quality of Life Committee public meeting (May 4, 2022)
- The Santa Fe City Council public hearing (May 11, 2022)

The meetings 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 Spanish. The public hearing at the May 11 City Council meeting will be streamed on the City's YouTube channel, broadcast on KSFR 101.1 and the public can make comments via Zoom during the meeting or prior to the meeting via email.

Methods of engagement. Engagement methods include opportunities for residents and stakeholders to participate in the development of planning strategies. Stakeholders are consulted and public is invited to comment on the AAP and proposed use of funds as participants at virtual public meetings, by reviewing an electronic copy of the plan, and responding to a survey link on the City's website.

Public outreach is promoted through the City of Santa Fe and individual Council members' Facebook pages. Media relations included a press release to local media and postings on the city's website.

Partner outreach. Local stakeholders, including organizations, agencies and coalitions, promote the outreach efforts directly to their members, residents, consumers and clients. In addition to lending their

subject-matter expertise, participating organizations promoted resident engagement opportunities to recruit focus group participants and encourage residents to participate in the community meeting events.

5. Summary of public comments

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

Public comments and feedback will go here

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

Summary of comments will go here

7. Summary

Over the next program year, the Office of Affordable Housing will continue to work on strategies that prevent the most vulnerable City residents from falling into cycles of poverty and chronic homelessness, particularly as a result of the COVID-19 pandemic. Available resources will be deployed as quickly as possible to keep vulnerable people housed, fed and their basic needs met. The City will continue its focus on low income "at risk" neighborhoods with comprehensive programming interventions, and work with the larger community to identify ways that community needs can be more effectively and efficiently identified and met with limited community resources. Note that all projects establish income eligibility by using HUD's Area Median Income (AMI) statistic.

Projects recommended for CDBG funding for FY 2022 – 2023 include:

- Home Repair for Very Low Income Homeowners (Santa Fe Habitat for Humanity): Provides home repair services for people who cannot afford necessary repairs to uphold the structural and functional safety of their homes (roofs, heating systems, windows, etc.). The majority of homeowners who benefit from this program are elderly and considered very low income (VLI). **Proposed CDBG funding amount: \$100,000.**
- School-based Services for Homeless Students and Families (SFPS Adelante School Liaison): Provides referral and support services for students and their families experiencing homelessness. The mission of the program is to support academic achievement by helping with tutoring, case management, school supplies, clothing and advocacy to attain other social services. **Proposed CDBG funding amount: \$35,000.**
- Women's Safe Haven Summer Shelter (Interfaith Shelter): Supports staffing costs to keep the shelter open exclusively for women during the summer months when it would normally be closed. Provides meals, short term support services and connection to longer term case management. **Proposed CDBG funding amount: \$35,000**

- Transitional Living and Street Outreach Programs (Youth Shelters and Family Services): Supports staffing costs to run the Transitional Living and Street Outreach Programs. The Transitional Living Program provides a supervised independent living campus for young people aged 17-22. The Street Outreach Program operates a drop-in center providing homeless young people up to age 21 with necessities for survival as well as referrals and services which seek to end their homelessness. **Proposed CDBG funding amount: \$20,000.**
- Lamplighter Inn Project (JL Gray): Funds will support the rehabilitation and conversion of the Lamplighter Inn on Cerrillos Road into 58 units of affordable housing for low-moderate income residents at 80% AMI or less. **Proposed CDBG funding amount: \$290,000.**
- Consuelo's Place Shelter (New Mexico Coalition to End Homelessness): Supports the continued operations of Consuelo's Place Shelter, an emergency shelter that provides services to those experiencing homelessness and for those at imminent risk of becoming homeless. Consuelo's Place Shelter also provides quarantine services and housing for those who have recently tested positive for COVID-19, have had recent exposure to COVID-19, and/or are awaiting results. CDBG funds will support emergency shelter stays, case management, formal and informal skill building for clients, quarantine services, general upkeep, security services, staff salaries, and administration. **Proposed CDBG funding amount: \$353,162.**
- Ocate SF (Santa Fe Civic Housing Authority): Funds will support public infrastructure costs associated with the development of a new apartment project targeted towards households with children earning 80% AMI or less. **Proposed CDBG funding amount: \$100,000.**

PR-05 Lead & Responsible Agencies – 91.200(b)

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

Describe the agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
Lead Agency	SANTA FE	
CDBG Administrator	SANTA FE	Office of Affordable Housing/City of Santa Fe
HOPWA Administrator		
HOME Administrator		
HOPWA-C Administrator		

Table 1 – Responsible Agencies

Narrative (optional)

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

Consolidated Plan Public Contact Information

Alexandra Ladd, Director
Office of Affordable Housing
City of Santa Fe
505-303-9868 / agladd@santafenm.gov

Cody Minnich, Project Manager / Housing Grant Manager
Office of Affordable Housing
City of Santa Fe
505-955-6574 / cjminnich@santafenm.gov

AP-10 Consultation – 91.100, 91.200(b), 91.215(I)

1. Introduction

Because of the City's long-standing partnerships with community-based organizations, much of the consultation about the Annual Action Plan happens within the context of strategic planning, participation in regional collaborations, and through interdepartmental collaboration. The City's Community Services Department funds several programs through its Youth and Family Services Division that provide emergency housing, healthcare, and safety-net services. The Office of Affordable Housing funds programs through CDBG and local funds to support the housing component that is aligned with the human services programming. Both City divisions rely on Strategic Plans to guide funding decisions and ensure that needs are identified and met in a comprehensive manner. All of the City's housing and human services providers work closely with other governmental agencies and health providers to ensure that the provision of housing services is provided hand in hand with wrap around health and social services. The City also relies on its Office of Emergency Management to provide guidance related to preventing, protecting against, mitigating, preparing for, responding to, and recovering from emergencies or disasters in order to ensure that housing funds are expended with resilience in mind. The City is also designing a project for improving broadband service and accessibility by stimulating competition in services provision to open up economic opportunities for underserved communities and businesses.

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I))

To enhance coordination and communication between agencies the City of Santa Fe and Santa Fe County collaborated and formalized the CONNECT program. CONNECT is a network of nearly 60 local providers and programs and close to 200 navigators that work together to get residents connected to services. Residents are screened for deficiencies using a Social Determinants of Health (SDOH) screening tool, which includes access to safe and stable housing, and are connected to local non-profit resources within the network. The CONNECT program has enhanced the coordination between providers and their clients, using data from the network the City has been able to analyze gaps in services, especially in housing and mental health services and drive policy and funding shifts to address critical needs. CONNECT has a leadership, planning and operations council set up with providers and other stakeholders that work together to drive, coordinate and enhance how CONNECT serves the community.

The City's Youth and Family Services Division funds emergency housing and community development programs, social services and supports a juvenile justice program, which provides program planning, service integration, data analysis, and program evaluation to ensure that youth are provided alternatives to detention and referral to support services, including housing, as appropriate. The City's partner

organizations, YouthWorks, Adelante, and Youth Shelters and Family Services, have provided several programs to integrate disconnected youth with mainstream educational opportunities, job training and internships, reunification with families, and referral to other support services. Life Link, another City nonprofit partner, provides intake, referral and on-site social services to people with mental illness who are homeless or at risk of becoming homeless. The agency works closely with other governmental, private and nonprofit providers of services, as well as hospitals and correctional institutions to ensure that services are continuous. The City's CDBG allocation, its economic development fund and other local funds have supported several of these initiatives. Some beneficiaries of this funding also are recipients of public housing services. The City's CDBG sub-recipients strive to coordinate with the Santa Fe Civic Housing Authority so that outreach activities and some programming are located at housing authority sites.

Through the New Mexico Coalition to End Homelessness (NMCEH) efforts to coordinate housing grants and HMIS, and the collaboration of partner agencies that receive funding from the City of Santa Fe's Human Services and Children and Youth funding programs, the vulnerability of discharged patients to becoming homeless is greatly reduced.

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.

Through the NMCEH's efforts to coordinate housing grants and HMIS, and the collaboration of partner agencies that receive funding from the City of Santa Fe's Human Services and Children and Youth funding programs, the most vulnerable homeless people are prioritized for housing. Monthly case conferencing sponsored by NMCEH for veterans and chronically homeless people helps to coordinate the placement of the most vulnerable into housing. Youth are prioritized separately and housing is provided through the Youth Homelessness Demonstration Program.

NMCEH operates a statewide system of coordinated assessment where every homeless family and individual is given an assessment based on the nationally recognized VI/SPDAT (Vulnerability Index/Service Prioritization Assessment Tool). The results of the assessment are used to refer homeless people to the type of housing that best fits their needs and the assessment is used to create a prioritized list with chronically homeless people at the top of the list for permanent supportive housing.

In addition to HUD funds, the City's local funds are used to support Life Link, St. Elizabeth Shelter, and the Interfaith Shelter to provide shelter to homeless people and help them make the transition to permanent housing. Additionally, the City directly supports Youth and Family Shelters through local administrative contracts to provide services to assist unaccompanied youth with securing housing, rapid rehousing, pregnant and parenting support, counseling, job training, and family re-unification when possible. CDBG funds will be used in the upcoming program year to provide expanded hours for the Youth Shelters Drop-in Center which provides food, case management and referral for disconnected

youth. CDBG funds will also support the Interfaith Shelter's Women's Summer Safe Haven, which provides shelter services during the summer months to women and their children.

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

The organizations within CoC that receive ESG funding are The Interfaith Community Shelter and St. Elizabeth Shelters & Supportive Housing. Both organizations work extensively with numerous other service groups in providing assistance to the homeless. Linkage to services include, yet are not limited to Healthcare for the Homeless (medical issues), The Life Link (housing & counseling), Goodwill (employment and veteran housing), the New Mexico Human Services Department (Medicaid, SNAP and TANF) and the Santa Fe Recovery Center (drug and alcohol treatment). Consumers entering either organization are met with a case manager who assess their needs and assist them in the development of an Individual Service Plan, outlining the goals they wish to accomplish as a client. The case manager then refers them to the appropriate agency(ies) which will best serve their needs.

The Interfaith Community Shelter (ICS) is one of the few minimal barrier shelters in Northern New Mexico and, as such, accepts everyone, regardless of condition or circumstance, including their pets. ICS operates in accordance with US Department of Health and Human Services' strategic action plan and provides Resource Days every Tuesday, Wednesday and Friday, year-round. By creating a "one-stop shop" ICS has incorporated within its design a delivery system that will afford those who are chronically homeless the best opportunities to make the transition from homelessness to stable housing. Resource Partner Providers include those listed above as well as the VA Administration, the Food Depot, Youth Shelters Street Outreach, Street Homeless Animal Project, Upaya Zen Center, Santa Fe Desert Chorale Choir, Legal Clinic, and Homeless Court.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdiction's consultations with housing, social service agencies and other entities

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	SANTA FE CIVIC HA
	Agency/Group/Organization Type	Housing PHA
	What section of the Plan was addressed by Consultation?	Public Housing Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The sections of the 2022 AAP pertaining to public housing are highlighted and the information is emailed for verification or update. Since this organization deals with these issues on a daily basis, accurate and precise data is provided and incorporated into the plan. The SFCHA has received a completed copy of the document for review.
2	Agency/Group/Organization	THE LIFE LINK
	Agency/Group/Organization Type	Housing Services - Housing Services-Persons with Disabilities Services-homeless Services - Victims
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The sections of the 2022 AAP for the upcoming year pertaining to homelessness and needs of people experiencing homelessness are highlighted and emailed for verification or update. Since this organizations deals with these issues on a daily basis, accurate and precise data is provided to inform this plan.
3	Agency/Group/Organization	ST ELIZABETH SHELTER
	Agency/Group/Organization Type	Housing Services - Housing Services-homeless

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The sections of the 2022 AAP for the upcoming year pertaining to the needs of people experiencing homelessness are highlighted and emailed for verification or update. Since these organizations deal with these issues on a daily basis, accurate and precise data is provided to inform this plan.
4	Agency/Group/Organization	NEW MEXICO COALITION TO END HOMELESSNESS
	Agency/Group/Organization Type	Services-homeless Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The sections of the 2022 AAP for the upcoming year pertaining to homelessness are highlighted and emailed for verification or update. Since this organization acts as a regional convener of funding and services, it provides a broadbased perspective related to homelessness needs to inform this plan.
5	Agency/Group/Organization	SANTA FE COMMUNITY HOUSING TRUST
	Agency/Group/Organization Type	Housing Services - Housing Services-Persons with HIV/AIDS Community Development Financial Institution
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Market Analysis Anti-poverty Strategy

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The sections of the 2022 AAP for the upcoming year pertaining to tax credit properties, homeownership and upcoming development initiatives are highlighted and emailed for verification or update. Since this organization deals with these issues on a daily basis, accurate and precise data is provided to inform this plan. The City of Santa Fe has worked with the Santa Fe Community Housing Trust to develop three apartment communities where 25% of the units are set aside for people exiting homelessness. The City has contributed financially in various ways to each of these projects
6	Agency/Group/Organization	SANTA FE COUNTY
	Agency/Group/Organization Type	Housing PHA Services - Housing Other government - County
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Non-Homeless Special Needs Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	In addition to reviewing the Plan, County staff worked with the City to disperse federal CARES Act funds to renters in arrears because of income loss due to the COVID pandemic.
7	Agency/Group/Organization	HOMEWISE
	Agency/Group/Organization Type	Housing Services - Housing Community Development Financial Institution
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Market Analysis Anti-poverty Strategy

<p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>The sections of the 2022 AAP for the upcoming year pertaining to affordable homeownership are highlighted and emailed for verification or update. Since this organization deals with this priority on a daily basis, accurate and precise data is provided to inform this plan. The City of Santa Fe has worked with Homewise to ensure that financial assistance supports the ability of low/mod income homebuyers to afford homes.</p>
---	---

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

While the City works diligently to foster geographic equity, there are no identified blighted areas within the City limits, or extreme levels of poverty concentrated in census tracts requiring consultation with other entities or organizations at this time. Areas of 30% poverty have been addressed through the Opportunity Zones recently identified for the City which include small pockets of higher poverty rates, yet, the engagement of individuals in these areas will be more addressed in the future during the City wide engagement plan process for the Midtown Campus project. Establishment of services and businesses to contribute to these zones is in the beginning stages meanwhile, the OpZone neighborhoods continue to be served through the CDBG funds and other service providers.

Additionally, Fair Housing education is made available through the dissemination of fair housing data facts and information (primarily through distribution of the "Tino the Tenant" novella, and the City's website, Office of Affordable Housing page), there is not capacity to actively develop fair housing materials and distribute them and/or consult regularly with fair housing advocacy providers. All of the City's fair housing partners are subject to fair housing law and provide notices as applicable. In the event that a resident of Santa Fe reports a fair housing violation, City staff takes appropriate action to ensure that they are referred to an appropriate agency or HUD's fair housing complaint system.

Furthermore the City did not consult directly with the State of NM Department of Health (NMDOH) regarding lead exposure because Santa Fe has low risk factors. 9.6% of its housing stock was built before 1950 and in 2011, 0 children in Santa Fe County tested positively for elevated blood levels. More recent studies by the NMDOH identified Santa Fe County as having "low levels" of lead exposure, as cited in the NM Epidemiology Report, April 2017. The Office of Affordable Housing also conducts environmental reviews on all CDBG-funded activities. In cases where individual homes are older than 1978 and may have lead based paint, the subrecipient is required to follow all applicable law to assess the presence of lead and remediate it, if necessary.

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?
Continuum of Care	New Mexico Coalition to End Homelessness	Promotes a comprehensive CoC funding strategy to align services providers with housing opportunities.
5 Year Strategic Housing Plan	City of Santa Fe	Provides a needs assessment and housing affordability analysis of unit inventory and demand and provides policy to shape funding decisions, including CDBG.
Transportation Improvement Program	Santa Fe Metropolitan Planning Organization	Identifies multi-modal transportation projects that are prioritized for federal transportation funds.
Capital Improvement Plan	City of Santa Fe	Provides project list of capital improvements prioritized for funding.
Sustainable Land Use Code	City of Santa Fe	Regulates the development and construction of affordable housing units.
Analysis of Impediments	City of Santa Fe	Evaluates barriers to fair housing and recommends strategies for mitigating them which is closely related to housing services for low-income people. In 2017, the City submitted the Assessment of Fair Housing which looks at housing through the lens of opportunity
Fair Housing Assessment	City of Santa Fe	Evaluates housing need through the lens of equity and recommends strategies for increasing access to housing and economic opportunity.
Office of Emergency Management Strategic Plan	City of Santa Fe	Focuses on planning for, evaluating the impact of, and mitigating the effects of natural disasters, societal disruption and special events.

Table 3 – Other local / regional / federal planning efforts

Narrative (optional)

The City solicits comments from local service providers (housing, human services, children and youth) and relies on them to outreach directly to their clientele and/or represent the needs of their clientele. Alternate avenues of public outreach were pursued in the 2016 Analysis of Impediments and the 2017 Assessment of Fair Housing. The City updated its Citizen Participation Plan during the 2018-2022 Consolidated Plan planning process with careful consideration of how to conduct more relevant public outreach that brings voices to the discussion that are not always heard to include online surveys and partnering with outside organization events related to specific geographic areas.

The City's Office of Emergency Management works closely with the NM Homeland Security and Emergency Management for issues related to flood management and emergency management including hazard mitigation planning and recovery matters. The City also relies on the Santa Fe National Forest regarding hazardous fuel management in the surrounding forest where a catastrophic fire would directly endanger the city's residents and its water supply. The City continues to work closely with the NM Department of Health on issues specific to the global pandemic and other emerging threats to public health.

Another initiative that the City supported was the provision of free WiFi service in Santa Fe's lowest income zip code (87507) that traditionally has the most significant barriers to connectivity. The service was focused on mobile home parks to ensure that children would be able to attend school remotely. The effort was in conjunction with the Santa Fe Chamber of Commerce's broadband group which intends to expand these efforts in the City's lowest income Census tract, located in the Hopewell Mann neighborhood.

AP-12 Participation – 91.105, 91.200(c)

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

As per the City's Citizen Participation Plan, the opportunities for the public to learn about and comment on the 2022 AAP includes: four (4) public meetings (April 6, 2022 - Community Development Commission, April 25 – Public Works Commission, May 2 – Finance Committee, May 4 – Quality of Life Committee) and one Public Hearing (May 11, 2022) which are noticed in the Santa Fe New Mexican and posted on the City's weekly meeting list. Because of the COVID-19 pandemic, public outreach for the 2022 plan was modified in response to the State's declaration of a Public Health Emergency, the Mayor's Proclamation of Emergency, and the ban on mass public gatherings. All City Committees, including the Governing Body meetings were held via Zoom rather than in-person.

A 30-day public comment period was advertised and conducted from April 11 – May 11, 2022, during which the Plan was available for review on the City's website: <https://www.santafenm.gov/hudrequiredreportingandplans>. Two public notices were published in the Santa Fe New Mexican advertising the beginning of the public comment period (April 11, 2022) and the notice of public hearing (April 27, 2022). Paper copies of the Plan were not distributed because of the need for social distancing; however, City staff made it possible to access paper copies on a per request basis. A brief online survey was also conducted. The link was posted on the City's website (<https://www.santafenm.gov/hudrequiredreportingandplans>) and distributed via the City's employee list serve (reaching 1,000+ employees) and broadcast to community-based nonprofit and industry group organizations. The Santa Fe Action Coalition actively distributed the survey link to its membership and social media outlets.

While virtual meetings are not ideal from a public participation perspective, every effort was made to accommodate the public's ability to participate. The Community Development Commission meeting was accessible to the general public through a Zoom meeting link. The City Council Committees and the Governing Body meeting were also available via Zoom link and streamed on YouTube. The public hearing was also broadcast on KSFR 101.1. All You Tube recordings are posted in the City's archive for on-demand viewing.

Results from the public survey indicate an ongoing need for direct financial assistance to offset the impacts from the global pandemic. This need will continue to shape the City's goal of keeping vulnerable people housed, getting them rehoused and stabilizing the housing situations of those renters and homeowners who are in precarious financial situations.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Community Development Commission April 6, 2022 - Public Meeting	Non-targeted/broad community	Seven Commissioners were present, Three City staff	<i>This will be updated after session</i>	<i>This will be updated after session</i>	https://santafe.primegov.com/public/portal
2	Newspaper Posting – Notice of Public Comment Period (April 11, 2022 – May 11, 2022)	Non-targeted/broad community	<i>This will be updated as comments are received</i>	<i>This will be updated as comments are received</i>	<i>This will be updated as comments are received</i>	N/A
3	Internet Outreach (April 11 – May 11, 2022)	Non-English Speaking - Specify other language: Spanish Non-targeted/broad community	Survey link provided opportunity for residents to comment on housing needs and express opinions on City's focus for use of funds. Approx (This # will be updated as responses to survey are received) residents responded; also available in Spanish	<i>This will be updated as survey responses are received</i>	<i>This will be updated as survey responses are received</i>	https://www.santafenm.gov/hudrequiredreportingandplans

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
4	City Council Approval of Request to Publish Notice of Public Hearing April 13, 2022 – Public Meeting	Non-targeted/broad community	Seven Councilors present + Mayor; public viewed on Youtube	<i>This will be updated after session</i>	<i>This will be updated after session</i>	https://santafe.primegov.com/public/portal
5	Public Works Committee April 25, 2022 – Public Meeting	Non-targeted/broad community	Five Councilors present; public viewed on Youtube	<i>This will be updated after session</i>	<i>This will be updated after session</i>	https://santafe.primegov.com/public/portal
6	Newspaper Posting – Notice of Public Hearing April 27, 2022	Non-targeted/broad community	N/A	N/A	N/A	N/A
7	Finance Committee May 2, 2022 – Public Meeting	Non-targeted/broad community	Five Councilors present; public viewed on Youtube	<i>This will be updated after session</i>	<i>This will be updated after session</i>	https://santafe.primegov.com/public/portal
8	Quality of Life Committee May 4, 2022 – Public Meeting	Non-targeted/broad community	Five Councilors present; public viewed on Youtube	<i>This will be updated after session</i>	<i>This will be updated after session</i>	https://santafe.primegov.com/public/portal
9	City Council Public Hearing May 11, 2022 – Public Meeting	Non-targeted/broad community	Seven Councilors present + Mayor; public viewed on Youtube	<i>This will be updated after session</i>	<i>This will be updated after session</i>	https://santafe.primegov.com/public/portal

Table 4 – Citizen Participation Outreach

Expected Resources

AP-15 Expected Resources – 91.220(c)(1,2)

Introduction

For the 2022-23 program year, the City estimates that HUD will entitle approximately \$600,000 in CDBG funding, of which 20% (approximately \$120,000) is set aside for administrative costs. As of the date of the release of this plan, the exact amount of the CDBG award is not known. In the event that the City receives more than the estimated amount, the additional funds will be allocated to the Lamplighter Inn project. In the event that the City receives a CDBG award less than \$600,000, the funding recommendations will be reduced proportionately. Additionally, the City proposes to reprogram \$875,711 of unspent funds from prior year projects and anticipates receiving \$200,000 in program income for a total funding amount of \$1,675,711. To further complement CDBG funds, the City has also made available local funds from its Affordable Housing Trust Fund (AHTF) in the amount of \$3,000,000 for the program year in addition to \$3,000,000 made available during the 2021 – 2022 program year.

Anticipated Resources

Expected Amount Available Year 5				
Source of Funds	Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$
CDBG – federal	\$600,000	\$200,000	\$875,711	\$1,675,711
Affordable Housing Trust Fund - Local	3,000,000	0	0	0

Table 5 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

The greatest challenge facing the City of Santa Fe's housing and public service programs in 2022 is the recovery from the economic downturn caused by the public health emergency posed by the COVID-19 virus. Early in the pandemic, the sharp decline of gross receipts tax, the need to prevent community spread, and the increase in housing instability for all incomes had far-reaching effects. Many residents fell behind in rent and mortgage payments because of lost income and projections estimate 1000s will lose their homes when federal, state and local moratoria preventing eviction are lifted.

The federal government has responded with several infusions of cash into local government budgets. Using these funds creatively and effectively when there is an increase in need and requirements that must be addressed will be challenging in the upcoming months. The areas most impacted are likely to be in the public services category which supports non housing projects and public facilities improvements, which are generally housing-related. Additionally, the City strives to leverage local funds to ensure that effective and important local services continue to be provided in our community, regardless of the status of federal funds.

The City's nonprofit partners estimate that every dollar of federally-funded down payment assistance leverages \$14 of funding from other state, local, and private sources. Both the Housing Trust and Homewise are Community Development Financial Institutions and actively leverage funds from HOME, Fannie Mae secondary market loans, state-funded mortgage products allocated through the New Mexico Mortgage Finance Authority, Low Income Housing Tax Credits (the Housing Trust), solar tax credits, Federal Home Loan Bank of Dallas' Community Investment Programs, bank and foundation investments, and other DOE funds as well as having substantial organizational resources to use for real estate development and to support programmatic goals.

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

All of the property on which public housing facilities are situated is owned by the City and used by the Santa Fe Civic Housing Authority under long-term leases. The units are rented to income-qualified renters, many of them very low-income seniors. At any time during the year if the City determines that donating and/or using City-owned property will benefit a proposed project that will serve the priority needs and funding objectives outlined in this plan, the City will do so, as allowed under the NM Affordable Housing Act.

During 2019, the City donated a 5-acre portion of a City-owned parcel on Siler Road. This donation supported the construction, currently underway, of 65 units of affordable live/work housing targeted to “creatives” – technology entrepreneurs, visual and performance artists, craft manufacturers, self-employed, etc. A shared resource center will be included with a performance and display space, retail areas and other workshops. The project, called the “Siler Yard” is being developed by the New Mexico Interfaith Housing Coalition. Low Income Housing Tax Credit (LIHTC) funds were secured providing over \$10M of equity. Additionally, the City is continuing from 2019 a public outreach process and study of other City-owned parcels to prioritize several for future affordable housing development.

Additionally, the City is assessing the future viability of redeveloping the Midtown campus site (formerly the location of the College of Santa Fe and then, the Santa Fe University of Art and Design). The community’s vision for the site is to include public gathering spaces, mixed uses (public services, entertainment, job centers, high tech, film and education) and affordable and mixed income housing. The affordability of future housing on this site will be subsidized through the City’s donation of land, fee waivers, and water offsets.

Discussion

All of the donations described above are intended to support the uses of CDBG resources, both by increasing access to community facilities and programs but also to support the City's subrecipients in their efforts to leverage additional housing and community development resources into the community.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Increase Opportunities for At-Risk Populations	Affordable Housing Public Housing Homeless	Citywide	Rental Vouchers Emergency Shelter Support Services for Homeless and At Risk Rental Rehabilitation Fair Housing Outreach AFH Factor: Aging Housing Stock AFH Factor: Work opportunities for disabled people AFH Factor: Accessible Housing for Disabled AFH Factor: Access to Schools & Transportation AFH Factor: Fair Housing Information and Resources	CDBG: \$643,162	Public service activities for Low/Moderate Income Housing Benefit: 1,235 Households Assisted; Rental units rehabilitated: 58 Household Housing Unit

Sort Order	Goal Name	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	Increase Affordable Rental Housing Opportunities	Affordable Housing	Citywide	Rental Vouchers Rental Units & Support Services Rental Rehabilitation Fair Housing Outreach Diversity of Housing Types AFH Factor: High Housing Costs AFH Factor: Aging Housing Stock AFH Factor: Accessible Housing for Disabled AFH Factor: Fair Housing Information and Resources	CDBG: \$643,162	Rental units rehabilitated: 58 Household Housing Unit; Tenant-based rental assistance: 800 Households Assisted

Sort Order	Goal Name	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Increase Affordable Homeowner Opportunities	Affordable Housing	Citywide	Refinancing Services & Support-Current Homeowners Mortgage Principal Reduction Homebuyer Training and Counseling Homeowner Rehab, Upgrades and Retrofits Construction of Affordably-priced Homes Fair Housing Outreach AFH Factor: High Housing Costs AFH Factor: Aging Housing Stock AFH Factor: Accessible Housing for Disabled	CDBG: \$100,000	Homeowner Housing Rehabilitated: 12 Household Housing Unit

4	Align Housing Opportunities With Emerging Needs	2018	2022	Affordable Housing Non-Homeless Special Needs Non-Housing Community Development	Citywide	Rental Vouchers Support Services for Homeless and At Risk Rental Units & Support Services Rental Rehabilitation Mortgage Principal Reduction Fair Housing Outreach Diversity of Housing Types AFH Factor: High Housing Costs AFH Factor: Aging Housing Stock AFH Factor: Fair Housing Information and Resources	CDBG: \$843,162	Rental units rehabilitated: 58 Household Housing Unit; Homeowner Housing Rehabilitated: 12 Households Assisted; Tenant-based rental assistance / Rapid Rehousing: 800 Households Assisted; Direct Financial Assistance to Homebuyers: 5 Households Assisted
---	---	------	------	---	----------	---	--------------------	--

5	AFH Goal #1: Create more affordable, quality housing	2018	2022	Affordable Housing	Citywide	Rental Vouchers Support Services for Homeless and At Risk Rental Units & Support Services Rental Rehabilitation Mortgage Principal Reduction Homeowner Rehab, Upgrades and Retrofits Construction of Affordably-priced Homes Fair Housing Outreach Diversity of Housing Types AFH Factor: High Housing Costs AFH Factor: Aging Housing Stock AFH Factor: Accessible Housing for Disabled AFH Factor: Fair Housing Information and Resources	CDBG: \$843,162	Public service activities for Low/Moderate Income Housing Benefit: 1,235 Households Assisted; Rental units rehabilitated: 58 Household Housing Unit; Homeowner Housing Rehabilitated: 12 Households Assisted; Tenant-based rental assistance / Rapid Rehousing: 800 Households Assisted; Direct Financial Assistance to Homebuyers: 5 Households Assisted
---	---	------	------	--------------------	----------	--	--------------------	---

6	AFH Goal #2: Preserve and improve existing housing	2018	2022	Affordable Housing	Citywide	Rental Vouchers Support Services for Homeless and At Risk Rental Units & Support Services Rental Rehabilitation Homeowner Rehab, Upgrades and Retrofits Fair Housing Outreach AFH Factor: High Housing Costs AFH Factor: Aging Housing Stock AFH Factor: Accessible Housing for Disabled AFH Factor: Fair Housing Information and Resources	CDBG: \$643,162	Public service activities for Low/Moderate Income Housing Benefit: 1,235 Households Assisted Rental units rehabilitated: 58 Household Housing Unit Homeowner Housing Rehabilitated: 12 Household Housing Unit Direct Financial Assistance to Homebuyers: 10 Households Assisted Tenant-based rental assistance / Rapid Rehousing: 800 Households Assisted
7	AFH Goal #3: Continue to work to improve economic	2018	2022	Non-Homeless Special Needs	Citywide	AFH Factor: Work opportunities for disabled people	CDBG: \$0	

8	AFH Goal #4: Create more accessible, affordable, q	2018	2022	Affordable Housing Non-Homeless Special Needs	Citywide	Rental Vouchers Emergency Shelter Support Services for Homeless and At Risk Rental Rehabilitation Homeowner Rehab, Upgrades and Retrofits AFH Factor: Aging Housing Stock AFH Factor: Accessible Housing for Disabled AFH Factor: Fair Housing Information and Resources	CDBG: \$643,162	Public service activities for Low/Moderate Income Housing Benefit: 1,235 Households Assisted Rental units rehabilitated: 58 Household Housing Unit Homeowner Housing Rehabilitated: 12 Household Housing Unit Tenant-based rental assistance / Rapid Rehousing: 800 Households Assisted
9	AFH Goal #5: Improve access to high quality school	2018	2022	Affordable Housing Homeless	Citywide	Support Services for Homeless and At Risk AFH Factor: High Housing Costs AFH Factor: Work opportunities for disabled people AFH Factor: Access to Schools & Transportation	CDBG: \$643,162	Public service activities for Low/Moderate Income Housing Benefit: 1,235 Households Assisted Rental units rehabilitated: 58 Household Housing Unit

10	AFH Goal #6: Strengthen access to fair housing and	2018	2022	Fair Housing & Renters Rights	Citywide	Fair Housing Outreach AFH Factor: Fair Housing Information and Resources	CDBG: \$0	Public service activities for Low/Moderate Income Housing Benefit: 1,235 Households Assisted
-----------	---	------	------	-------------------------------------	----------	---	--------------	--

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	Increase Opportunities for At-Risk Populations
	Goal Description	<p>This goal focuses on reducing the rate of Households with cost burden. Actions include preventing homelessness through rental vouchers, emergency assistance, support services expanding rental choices for households earning less than 30% AMI, providing rehab services for rental properties serving very low income renters, improving outreach efforts to mono-lingual Spanish speakers. This goal incorporates actions from the following AFH Goals:</p> <ol style="list-style-type: none"> 1. Create more affordable, quality housing that is equitably distributed throughout the City 2. Preserve and improve existing housing occupied by low and moderate income renters and owners 3. Strengthen access to fair housing and knowledge of fair housing among residents and landlords
2	Goal Name	Increase Affordable Rental Housing Opportunities
	Goal Description	<p>This goal focuses on expanded inventory of very low income rental units and vouchers to meet increased demand: Supporting LIHTC projects and the provision or retention of permanent, subsidized rental units, rental units reserved for persons transitioning out of homelessness, rehabilitating existing rentals to expand choice and housing quality, identifying additional funding sources and/or creating revenue streams to fund local rental vouchers. This goal incorporates actions from the following AFH Goals:</p> <ol style="list-style-type: none"> 1. Create more affordable, quality housing that is equitably distributed throughout the City 2. Preserve and improve existing housing occupied by low and moderate income renters and owners 3. Create more accessible, affordable, quality housing, to accommodate persons with disabilities 3. Strengthen access to fair housing and knowledge of fair housing among residents and landlords

3	Goal Name	Increase Affordable Homeowner Opportunities
	Goal Description	<p>Increased homeownership opportunities and support for long term affordability and accessibility for current homeowners is accomplished through continuing mortgage principal reduction loans, 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” and multi-generational transfers. This goal incorporates actions from the following AFH Goals:</p> <ol style="list-style-type: none"> 1. Create more affordable, quality housing that is equitably distributed throughout the City 2. Preserve and improve existing housing occupied by low and moderate income renters and owners 3. Create more accessible, affordable, quality housing, to accommodate persons with disabilities 4. Strengthen access to fair housing and knowledge of fair housing among residents and landlords
4	Goal Name	Align Housing Opportunities With Emerging Needs
	Goal Description	<p>Housing opportunities reflect emerging needs, changing demographics and are aligned with redevelopment objectives and sustainability goals: 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. This goal incorporates actions from the following AFH Goals:</p> <ol style="list-style-type: none"> 1. Create more affordable, quality housing that is equitably distributed throughout the City 2. Continue to work to improve economic conditions of persons with disabilities 3. Improve access to high quality schools and public transportation <p>Note that the funding, programs and anticipated accomplishments related to this goal are also reported for the preceding goals.</p>

5	Goal Name	AFH Goal #1: Create more affordable, quality housing
	Goal Description	<p>This AFH goal corresponds to Consolidated Plan goals: 1, 2, 3, 4. The following milestones and metrics are established in the AFH to guide the achievement of this goal: support 60 rental units (min); revise SFCC 26-1 to require <50%AMI units in LIHTC (15 units); dedicate local funding to rental assistance to support 40 renter households (HH); Down Payment Assistance + homebuyer support services to 30 HH; revise SFCC 26-1 to create menu of compliance options to support inclusion of 100 rent-restricted units in market rate projects.</p> <p>Note that the accomplishments and funding relevant to this section are also relevant to preceding sections.</p>
6	Goal Name	AFH Goal #2: Preserve and improve existing housing
	Goal Description	<p>This goal corresponds with Consolidated Plan Goals: 1, 2, 3. Metrics and milestones include: continue support of emergency repair grants to serve 15 – 30 HH; design program for historic districts to offset costs of repair to serve 3 – 5; rehab of affordable rental units to rehab 129 affordable units in the rental market.</p> <p>Note that funding and accomplishments are also reported in Goals 1 - 3.</p>
7	Goal Name	AFH Goal #3: Continue to work to improve economic
	Goal Description	<p>The metrics and milestones associated with this AFH goal are to establish and expand job creation opportunities for under-employed workers with disabilities. This work would be supported by the City's Office of Affordable Housing but is carried out primarily by other City divisions, government agencies and nonprofit partners. None of the funding would be housing-related.</p>
8	Goal Name	AFH Goal #4: Create more accessible, affordable, q
	Goal Description	<p>This AFH goal corresponds with Consolidated Plan Goals: 2, 3. Metrics and milestones include focusing housing rehabilitation programs (both homeownership and rental) on serving the needs of the disabled, including the mentally ill, chronically ill, developmentally disabled, mobility-impaired and those in recovery to rehab an additional 10 - 15 housing units. Also, this goal necessitates supporting the efforts of current homeless and special needs providers to link resources and align the provision of services. This would build on the model established by the NMCEH in its successful effort to meet the USICH's criteria for ending veteran homelessness</p> <p>Funding and accomplishments also reported in related to Goals 1 -3.</p>
9	Goal Name	AFH Goal #5: Improve access to high quality school
	Goal Description	<p>This AFH goal does not have a Consolidated Plan equivalent because it is not directly related to housing; however, it establishes the following metrics and milestones: align housing resources with efforts serving young people at risk of being homeless; align housing resources with school based social services and workforce training/support program; align housing resources with transit planning to expand services and improve access.</p> <p>Note that funding and accomplishments also reported in Goals 1 - 3.</p>

10	Goal Name	AFH Goal #6: Strengthen access to fair housing and
	Goal Description	This AFH Goal corresponds with all Consolidated Planning Goals; however it is directly related to the City's obligation to further fair housing. Metrics and milestones include: continuing to support fair housing training (1 event/year) through donation of City meeting space, assistance with marketing, PSAs with trainers, etc.; dedicating local resources to support bi-lingual Landlord/Tenant counseling and assistance through Hotline, including focus on Landlord responsibilities under FHA (serving 300 renters/year). Using local funds, the City is establishing a hotline and navigation services to help renters avoid eviction and to connect them to rental payment resources.

Projects

AP-35 Projects – 91.220(d)

Introduction

Projects funded for FY 2022-23 reflect a variety of programs, facilities improvements and public services in addition to programs focused upon increasing affordable housing to include rental and homeowner rehabilitation and mortgage principal reduction for homebuyers for low-to moderate income households. Additionally, the City operates a local affordable housing trust fund (AHTF) that is funded through developer fees, pay off of City-held affordability liens, and land sales revenues from City-held mortgages. The trust funds are monitored by the NM Mortgage Finance Authority for compliance with the NM Affordable Housing Act which allows funds to be used for beneficiaries earning up to 120% AMI (area median income). This enables subrecipients to serve a full range of incomes as CDBG funds are used for those at 80% AMI and below and the AHTF can be used for those at 81-120% AMI. Additionally, program income provides additional revenue for eligible programs. In the past, PI has been used for mortgage principal reduction loans and home repair loans. For the upcoming program year, the City anticipates that \$200,000 will be generated and used for mortgage principal reduction loans. Reprogrammed funds from prior years make up the balance of available funds.

Projects

#	Project Name
1	Housing
2	Public Services
3	Public Improvements
4	Program Administration

Table 7 - Project Information

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

The City continues to prioritize supporting the work of its nonprofit partners who provide the majority of housing related services and shelter. All applicants for CDBG funds are required to match the funds at a 1:1 basis, ensuring that funded projects are viable.

AP-38 Project Summary

1	Category	Housing
	Target Area	Citywide
	Goals Supported	Increase Opportunities for At-Risk Populations Increase Affordable Rental Housing Opportunities Increase Affordable Homeowner Opportunities Align Housing Opportunities With Emerging Needs AFH Goal #1: Create more affordable, quality housing AFH Goal #2: Preserve and improve existing housing AFH Goal #3: Continue to work to improve economic AFH Goal #4: Create more accessible, affordable, q AFH Goal #5: Improve access to high quality school AFH Goal #6: Strengthen access to fair housing and
	Needs Addressed	Support Services for Homeless and At Risk Rental Units & Support Services Rental Rehabilitation Homeowner Rehab, Upgrades and Retrofits AFH Factor: High Housing Costs
	Funding	\$1,012,549
	Description	A means of providing or producing affordable housing – such as production, rehabilitation, or acquisition.
	Target Date	Completed by June 30, 2023
	Estimate the number and type of families that will benefit from the proposed activities	12-15 homeowners served; 58 renter households served
	Location Description	Citywide
	Planned Activities	1) JL Gray - Lamplighter Inn Project (\$290,000); 2) Santa Fe Habitat for Humanity - Habitat Home Repair Program (\$100,000); 3) City of Santa Fe's Office of Affordable Housing and Public Works Department - Acquisition of property for affordable housing (\$422,549) 4) Program Income-funded Mortgage Principal Reduction Loans (estimated amount \$200,000)
2	Category	Public Services
	Target Area	Citywide

	Goals Supported	Increase Opportunities for At-Risk Populations Increase Affordable Rental Housing Opportunities Align Housing Opportunities With Emerging Needs AFH Goal #5: Improve access to high quality school AFH Goal #6: Strengthen access to fair housing and
	Needs Addressed	Rental Vouchers Emergency Shelter Support Services for Homeless and At Risk AFH Factor: High Housing Costs AFH Factor: Access to Schools & Transportation
	Funding	\$443,162
	Description	Provision of public services (including labor, supplies, and materials) including but not limited to those concerned with employment, crime prevention, child care, health, drug abuse, education, fair housing counseling, energy conservation, welfare (but excluding the provision of income payments) homebuyer downpayment assistance, or recreational needs
	Target Date	Completed by June 30, 2023
	Estimate the number and type of families that will benefit from the proposed activities	800 renter households; 160 chronically homeless woman and their children; 60 homeless persons; 215 youth experiencing or at risk of homelessness
	Location Description	Citywide
	Planned Activities	1) Adelante (SFPS) - Expanded School Liaison Project (\$35,000); 2) Interfaith Community Shelter - Women's Summer Safe Haven Shelter (\$35,000); 3) Youth Shelters and Family Services - Transitional Living and Street Outreach Programs (\$20,000); 4) New Mexico Coalition to End Homelessness - Consuelo's Place Shelter (\$353,162);
3	Category	Public Improvements
	Target Area	Ocate Road (off of Cerrillos near the Subaru and Honda dealerships)
	Goals Supported	Increase Affordable Rental Housing Opportunities Align Housing Opportunities With Emerging Needs AFH Goal #1: Create more affordable, quality housi
	Needs Addressed	Rental Units & Support Services look up needs – infrastructure?
	Funding	\$100,000

	Description	The CDBG program identifies publicly-owned facilities and infrastructure such as, streets, playgrounds, and underground utilities, and buildings owned by non-profits that are open to the general public, as Public Facilities and Improvements
	Target Date	Completed by June 30, 2023
	Estimate the number and type of families that will benefit from the proposed activities	60 renter households
	Location Description	Ocate Road (off of Cerrillos near the Subaru and Honda dealerships)
	Planned Activities	Santa Fe Civic Housing Authority - Public Infrastructure costs associated with the development of the Ocate SF Apartments (\$100,000)
4	Category	Program Administration
	Target Area	Citywide
	Goals Supported	N/A
	Needs Addressed	N/A
	Funding	\$120,000 (estimated):
	Description	General management, oversight, and coordination of administering the CDBG program
	Target Date	Completed by June 30, 2023
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	City-wide
	Planned Activities	N/A

AP-50 Geographic Distribution – 91.220(f)

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

The Community Development Commission placed the highest funding priority on affordable housing and the provision of related services citywide, rather than focusing on a specific area or neighborhood. The final high priority of the CDC is funding public facilities that most closely serve households transitioning out of homelessness as well as funding public services that help very low income individuals and households to transition out of homelessness. Again, because of Santa Fe's relatively compact geography, funds are not prioritized for a particular area as all facilities serve city-wide residents.

Geographic Distribution

Target Area	Percentage of Funds
Citywide	100

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

All programs for the 2022 CDBG program year will serve extremely low to moderate-income residents throughout the city as the City of Santa Fe does not have priorities for allocating resources geographically.

Discussion

The City's policy of city-wide distribution of resources is due in part because the population of low income/minority residents is not substantial enough relative to specific areas of concentration in Santa Fe. In contrast, a larger urban area with more population is more likely to have higher numbers of low income/minority residents living in concentrated areas which makes geographic priorities more feasible and effective. In Santa Fe, eligibility is defined based on household (income) versus the location of the project or program. For example the City allocates funding programs for mortgage principal reduction assistance which is dependent on the household income versus the location of the home, which is also the same standard for home improvement funds. Likewise, public service programs that serve at risk youth, for example, focus on serving citywide residents versus those coming from a specific geographic area.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The City of Santa Fe's expenditure of funds - federal and local - supports projects and programming that serve the spectrum of housing needs from the homeless to the homeowner. The City identifies needs and evaluates existing housing gaps to ensure that programs and projects increase and improve access to the community's housing opportunities. Delivery of these services is provided through the City's network of nonprofit partners which ensures they are effective, responsive and timely. For the upcoming program year, the City will immediately deploy Affordable Housing Trust Funds (AHTF) in the amount of \$1,225,000 in conjunction with CDBG funds, serving almost 800 additional households and individuals.

One Year Goals for the Number of Households to be Supported	
Homeless	435
Non-Homeless	930
Special-Needs	0
Total	1,365

Table 9 - One Year Goals for Affordable Housing by Support Requirement (CDBG funded activities only)

One Year Goals for the Number of Households Supported Through	
Rental Assistance	800
The Production of New Units	58
Rehab of Existing Units	12
Acquisition of Existing Units	0
Total	870

Table 10 - One Year Goals for Affordable Housing by Support Type (CDBG funded activities only)

Discussion

The projects addressing homelessness for the 2022-23 fiscal year will serve the following through public service and shelters: 800 households served through Adelante; 160 women provided shelter at the Women's Safe Haven; 215 youth through the Youth Shelters and Family Services Transitional Living and Street Outreach Programs; and 60 homeless persons at Consuelo's Place Shelter, where emergency quarantine services is available for individuals who have been infected with, or have been exposed to, COVID-19. Non-homeless households shown above to be supported through CDBG funded affordable housing in 2022-23 include the following: Habitat for Humanity will rehabilitate a minimum of twelve (12) units owned by low-income households; Adelante will support the previously mentioned 800 households that are at risk of becoming homeless through rental, utility, and arrears assistance; and JL Gray will rehabilitate and convert the Lamplighter Inn into 58 units of affordable housing. The 2020-2021 projects listed also address the fair

housing goals outlined in the City's AFH Plan.

In addition to the above stated CDBG funded projects, Affordable Housing Trust Funds (AHTF) will be used to support affordable housing provision, rehabilitation, and direct financial assistance to income-qualified individuals. Rental assistance will be provided through six organizations, (Adelante, Life Link, New Mexico Coalition to End Homelessness, Santa Fe Recovery Center, St. Elizabeth Shelters, and Youthworks) serving a cumulative total of 459 households, all of whom are at risk of or presently experiencing homelessness. Of these 459 households, 90 are individuals who have completed Santa Fe Recovery Center's residential treatment program and will be provided 2-6 months of housing assistance in SFCR's Bridge Home Sober Living apartments. Homewise, Habitat for Humanity, and the Santa Fe Community Housing Trust will use AHTF to support mortgage principal reduction loans for thirty (30) homebuyer households. Additionally, the Housing Trust will use AHTF funds to support a community design process and the creation of a schematic design for a new housing development for seniors. Arbor Lodging Partners will use AHTF to support the acquisition and conversion of the Green Tree Inn into an income- and rent-restricted senior housing complex containing 84 studio apartment units.

AP-60 Public Housing – 91.220(h)

Introduction

The Santa Fe Civic Housing Authority (SFCHA) is the primary public housing agency in Santa Fe. It oversees 28 units of public housing, 491 units of HUD Project based rental assistance (PBRA) – 459 of which are also LIHTC units, and 145 Low Income Housing Tax Credit (LIHTC). SFCHA also manages 670 housing choice vouchers in Santa Fe. Of the PBRA there are a total of 359 units for seniors and 132 units for families. Currently, over 300 people are on the waiting lists for a housing authority apartment unit, and approximately 300 people on the Section 8 waiting list for Santa Fe. SFCHA receives approximately 35 applications per month for housing. The wait for a unit is between 18 and 24 months; however, the waiting lists are usually only open on a lottery basis at designated times during the year. In addition SFCHA owns and operates affordable units in the City of Espanola and the Town of Bernalillo.

Santa Fe County also manages 200 units of public housing and administers 241 housing choice vouchers (44 VASH). Some vouchers are used within city limits.

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

Maintenance of aging units is a continuous effort so the housing authority is systematically converting its units under the Rental Assistance Demonstration (RAD) project. For the upcoming year, funds will be used to rehabilitate public housing units to bring them up to current code requirements, improve energy efficiency, and update other quality of life amenities. SFCHA has a 45 unit Family project currently under construction and planned for completion by the end of 2022. This project was awarded AHTF money for the 2020/2021 round. SFCHA has also received an additional \$500,000 of AHTF funding in the 21-22 round to rehabilitate the Paseo del Sol Apartments and preserve 80 units of affordable housing.

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

Both Public Housing Authority's (PHA) provide a Family Self-Sufficiency Program which supports self-sufficiency with the eventual goal of becoming viable homeowners. The family enters into a five-year Contract of Participation with the Housing Authority and sets specific goals to be achieved over the term of the Contract. As part of the Contract, the Housing Authority opens an escrow account for each participating family and any time there is an increase to the family's earned income during the term of the Contract, money is deposited into the family's escrow account. Upon successful completion of the Program, the family receives the balance in their escrow account to use for home ownership and educational goals.

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

provided or other assistance

The PHA is not designated as troubled.

Discussion

As an active developer of LIHTC projects, the Santa Fe Civic Housing Authority is considered a partner of the City of Santa Fe's in the provision of affordable rental housing beyond the typical housing authority functions. The City has to subordinate and amend its lease agreements with the housing authority every time a funding application is submitted. The City is providing support for the Calle Resolana project, 45- townhomes proposed for construction that were awarded LIHTC funding in 2019. During the program year, the City expects to put out for RFP the donation of another parcel of City-owned land and anticipates that the housing authority will submit a proposal to develop approximately 60 units of affordable rental housing.

AP-65 Homeless and Other Special Needs Activities – 91.220(i)

Introduction

The City works in partnership with many non-profit organizations who provide a wide range of services to prevent “at-risk” populations such as unaccompanied youth, families with children, veterans, battered families, people with disabilities and seniors from becoming homeless. Another objective is to help existing homeless populations obtain safe, affordable and sustainable housing opportunities as well as needed services such as health care, transportation and counseling.

These activities necessarily run along a continuum of housing program options that range from emergency shelter services to transitional housing and permanent supportive housing services to the new construction of mixed income and mixed use affordable rental development projects. Currently the City has in place emergency and transitional housing programs for homeless individuals, families with children, veterans, and unaccompanied youth.

The City has incorporated the mission of "Built for Zero" (BFZ) to address chronic homelessness in 2019. The BFZ project is a national, evidence based model used to end homelessness:

<https://www.community.solutions/what-we-do/built-for-zero>. The first step to the model was to identify those who are homeless by August 2019, within the community, by name, followed by a strategic, coordinated outreach and networking system of linking homeless individuals and families to services as well as housing. The goal indicator for the BFZ program is a significant reduction (30%) in homelessness by January 2020. Service prioritization is made through the development of a simplified VI-SPDAT (Vulnerability Index-Service Prioritization Decision Assistance Tool). Finance consultants at Community Solutions, the umbrella organization for the BFZ program identify innovative funding structures that will allow Santa Fe to expand its stock of affordable and supportive housing that will remain tied to the coordinated entry system providing a continuous housing supply for those in need.

Those who are facing homelessness or special needs are now able to benefit from long range transportation for access to VA services in Albuquerque and SOAR model benefits application assistance through YSFS, Life Link and Adelante. These are added services that are currently provided by organizations throughout the City and greatly contribute expanding access for consumers.

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

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

All of the city’s nonprofit partners who work with homeless persons have extensive outreach activities that the City seeks to improve over the next program year. The City’s one year goal is to identify, by-name, all the currently chronically homeless individuals and those precariously housed –this will be

completed through an online database that can access and screen for basic social determinants of health. The City is working with local non-profit service providers, the HMIS continuum site as well as housing partners.

In the winter, the Interfaith Shelter, St. Elizabeth's and Youth Shelters provide emergency beds, meals and clothing. Most importantly, the organization brings together outreach coordinators to case consult and provide information about available services. Medical care, job counseling, meals, clothing, transportation are a few of the services provided at the Interfaith Shelter, St. Elizabeth's and Youth and Family Services, which is partially funded through local funds allocated through the City's Community Services Department. In response to direct community need, Interfaith now has the Women's Summer Safe Haven when shelter staff and first responders noted that women were particularly vulnerable on the streets during summer months when the shelter is closed for the season.

The City is now working with the New Mexico Coalition to End Homelessness in response to the COVID-19 crisis to expand outreach to unsheltered people. The City is using some unused dormitories at the old College of Santa Fe campus as temporary housing for homeless people. Unsheltered people will be given the uniform housing assessment and placed on the by-name list for housing. Using the COVID-19 emergency funding, the City hopes to place almost all homeless people in rapid rehousing.

The City of Santa Fe works closely with the New Mexico Coalition to End Homelessness to coordinate services for homeless individuals and families. NMCEH operates a statewide system of coordinated entry where every homeless family and individual is given an assessment based on the nationally recognized VI/SPDAT (Vulnerability Index/Service Prioritization Assessment Tool). The results of the assessment are used to refer homeless people to the type of housing that best fits their needs and the permanent supportive housing. As previously stated, the City recently signed up to be part of Built for Zero, a national movement to end chronic and veteran homelessness in participating communities. Since Santa Fe has met the federal benchmarks for effectively ending veteran homelessness, current efforts are focused on housing all of those in

the City who are chronically homeless. The coordinated entry system is used to create a regularly updated by-name list of those who are homeless, and the City is working with its nonprofit partners to develop more permanent supportive housing to meet the needs of the approximately 100 individuals who are currently chronically homeless in Santa Fe. In December 2020 the City worked with its partners to purchase a 123 unit residence hotel and is using it to provide permanent supportive housing to 40 chronically homeless households and as affordable housing for other low income renters. The City and its partners hope to purchase another property for permanent supportive housing in 2021. In addition to helping provide funds for purchase and renovation, the City also plans to provide operating support to these projects.

2) Addressing the emergency shelter and transitional housing needs of homeless persons

The City relies on a network of services providers to address the emergency shelter and transitional needs of homeless persons. These programs are supported through fee-for services agreements and pass through funds from federal and local sources. The City's partners include:

St. Elizabeth Shelter. Operates the Men's Emergency Shelter (28 beds) and Casa Familia (30 beds for women and children) and three transitional/supportive housing properties: Casa Cerrillos (28 apartments), Sonrisa Family Shelter (8 apartments) and the Santa Fe Suites (120 apartments). St. Elizabeth's recently took on management of the Suites, which is a mixed-income program for those coming out of homelessness and/or those who are working with low to moderate incomes. The shelters provide respite care for those who are in need of a place to recover from illnesses and behavioral health issues. Both have a program manager, case managers and supervisory staff. The supportive housing programs have on-site program/case managers that work closely with each guest and monitor their progress.

Interfaith Community Shelter (ICS). Through partnership with 40+ faith and community groups and nearly 2,000 active volunteers, ICS provides shelter and services to men, women and children who are experiencing homelessness in Santa Fe, and provides a point of entry to the other services necessary to make the transition from homelessness to stable housing. As a minimal barrier shelter, it offers the Seasonal Night Shelter; the Day Services Program; and the Women's Summer Safe Haven. Resource Days operate 3 days/week, year round, with 12 partner provider agencies.

Life Link. Operates 24 apartment units at La Luz, administers Continuum of Care vouchers to support 70 scattered-site units for people with mental illness and other co-occurring disorders. They also administer 78 linkage vouchers in Santa Fe. The Life Link provides extensive outpatient treatment, psychiatric and medication assisted treatment, psychosocial rehabilitation, homeless outreach, prevention, and rental assistance, peer support services, onsite healthcare screening, and comprehensive human trafficking outreach and aftercare services.

Esperanza Shelter. Offers no cost services to victims of domestic violence. The organization provides community navigation, advocacy, safety planning, therapy, substance abuse therapy, case management,

child/family therapy, parenting classes, infant mental health, psycho educational groups for both survivors and offenders and legal advocacy. It operates a 24/7 crisis hotline 1-800-473-5220, and emergency shelter services for those needing to escape domestic violence.

Youth Shelters and Family Services. Youth Shelters and Family Services helps hundreds of homeless, runaway, and at-risk youth and their dependent children each year. The organization provides thousands of bed nights for unaccompanied youth experiencing homelessness through its emergency shelter, cold weather shelter, transitional living, and rapid rehousing programs.

In addition, services are provided through the organization's drop-in center, street outreach, counseling center, pregnant and parenting initiative, youth appropriate referrals, case management, skill building services and activities geared toward self-sufficiency and readiness for adulthood.

3) 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

The City relies on its network of community partners to facilitate coordination of services and ensure that those vulnerable to homelessness don't "fall through the cracks". In October of 2017 a homeless task force held a series of meetings to provide recommendations to the Governing Body "to ensure that homelessness is prevented whenever possible or is otherwise a rare, brief and non-recurring experience." These recommendations shaped the 2018-2022 Consolidated Plan planning process. Also, the NMCEH continues to implement systems for ensuring that homeless who seek services are tracked through HMIS through a statewide system of coordinated assessment. Every homeless family and individual is given an assessment based on the nationally recognized VI/SPDAT (Vulnerability Index/Service Prioritization Assessment Tool). The results of the assessment are used to refer homeless people to the type of housing that best fits their needs and the assessment is used to create a prioritized list. Chronically homeless people are placed at the top of the list for permanent supportive housing.

The City of Santa Fe has worked closely with the Santa Fe Community Housing Trust to develop three apartment communities - Village Sage (60 units), Stagecoach Apartments (60 units) and Las Soleras Station (87 units) where 25% of the units are set aside for people exiting homelessness. On-site support services and referral to other service providers is also provided. The City has contributed financially in various ways to each of these projects.

The City, along with other local housing funding partners, has contributed funds to the Lamplighter Inn project, which will convert a local motel into 58 units of affordable housing with 25% of the units reserved for people exiting homelessness. The City has previously allocated AHTF funds to this project

and will contribute CDBG funds in the 22-23 program year.

4) 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 City's CDBG entitlement funds and local funds will be used to support those with special needs through Adelante, Life Link, the Interfaith Shelter, and NM Coalition to End Homelessness programs which will provide services to homeless, veterans, and people with special needs in order to help them in the area of their specific need(s) and/or to make the transition to permanent housing. The City's Family and Youth Services Office funds numerous transitional homeless programs including: Youth Shelters (outreach, transitional living, rapid rehousing, and emergency shelter for youth and their dependent children with special needs and/or at risk of homelessness), Interfaith (Women's and Community Shelter for women with special needs and/or at risk for homelessness). In addition, these programs work with the Veterans Advisory Board which funds a veteran support worker through the Veterans Integration Center (VIC) and rental space at Interfaith for a Homeless Veterans Coordinator through the Veterans Administration. Casa Cielo addresses housing and care needs of elderly and/or terminally ill individuals, including people who are homeless, facing end of life transitions, regardless of their ability to pay.

The City also funds Adelante, a school-based program and Communities in Schools (CIS), who work directly with students in Santa Fe Public Schools. CIS works with students to empower and encourage academic achievement and supports the work of Adelante by referring prospective students to Adelante staff members who work with students and their families' to qualify them for services through the McKinney-Vento Homeless Assistance Act and provide support focusing on housing instability, food instability, and academic success. CDBG funds are being used to provide enhanced security for homeless youth, such as Youth Shelters and Family Services' Transitional Living and Street Outreach Programs. Apart from HUD funding, the City also supports the Santa Fe Recovery Center to provide housing for individuals who have graduated from their addiction recovery program.

The City has set aside funding for supplementation of rental assistance programs provided by a collaboration of at-risk-for-homelessness-serving organizations (LifeLink, SFPS Adelante Program, YouthWorks, the Santa Fe Recovery Center, and NM Coalition to End Homelessness). These organizations have joined forces to address the gap in housing availability and homelessness for young adults to seniors, those young people who are unstably housed but working or attending higher education or trades training, and those starting a new chapter toward addiction recovery within the community. The collaboration was formed from a working group of concerned organizations that work daily to serve the populations with the highest-needs in Santa Fe. In addition to the rental assistance,

the organizations will work together in a complimentary manner to provide a coordinated system of entry, wraparound services, staff and administrative support and interagency referrals for optimal placement of residents. The City works closely with its network of housing partners to ensure that the needs of those discharged from institutions are also being met. Many women have entered Casa Familia after giving birth once discharged from the hospital. Likewise, Youthworks receives many referrals from juvenile corrections systems and assists youth and their families with support to overcome obstacles such as housing instability, and other wrap-around services.

Discussion

As a result of the COVID-19 pandemic, the City re-commissioned several dormitory rooms and campus apartments to house homeless people or people without access to a safe place to stay if they needed to self-quarantine. CARES Act funding was deployed to support the ongoing use of this site as a shelter. Since October 2020, The Life Link has provided case management and clinical services to 97 individuals and families housed at the Coyote South Motel in a partnership with the City and County to decrease homeless numbers during the pandemic. The 2nd round of CARES Act funding will soon be distributed by the City of Santa Fe to the Santa Fe Suites, a hotel conversion project that offers support services to their tenant base that is largely made up of individuals transitioning out of homelessness.

AP-75 Barriers to affordable housing – 91.220(j)

Introduction:

Typically, those who are most heavily cost-burdened, have the lowest incomes. The City of Santa Fe reviewed its policies and practices to mitigate barriers to housing development-- particularly affordable housing development—as part of the 2011 Analysis of Impediments (AI) to Fair Housing Choice. The City also submitted the 2016 AI update which was made available for public review with its successor, the City’s 2017 Assessment of Fair Housing (AFH). HUD required both documents to be submitted in consecutive years, though the 2016 AI contains much of the framework as required by the AFH, per the new federal rule to Affirmatively Further Fair Housing. This update provides an in-depth review of city housing policies and land use and zoning regulations and also incorporates elements of the successor study as required by HUD. This study examines in further depth any groups or individual citizens not captured in the 2016 AI participation, especially such persons who reside in areas identified as Racially or Ethnically-Concentrated Areas of Poverty (R/ECAP's), Limited English Proficient (LEP) persons, and persons with disabilities. Some of the barriers or impediments to affordable housing identified in the 2011 AI still exist according to the 2016 analysis and mitigation steps are incorporated in the 2018-22 Consolidated Plan as well as the 2020 Annual Action Plan.

Actions it 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

According to the City’s most recent AI, there are four substantial barriers to fair housing:

1. Lack of affordable housing: The City continues to undertake several activities to address its lack of affordable housing. In 2019, an ordinance amendment to the Santa Fe land use code eased restrictions on building accessory dwelling units. The objective was to provide incentives for incremental infill development and open up potential options for naturally occurring affordable rental units. The City also amended its inclusionary zoning program (SFCC 26-1, 26-2) to provide incentives and flexible options for the purpose of encouraging development that meets the community's current needs. The funds generated through allowable fees-in-lieu are expected to generate enough revenue to continue funding tenant-based rental assistance to meet a variety of needs - rent, utilities, rental/utility arrears, rental deposits, etc. As with any revenue generated or earmarked for affordable housing, use of the funds is dictated by city code and must be compliant with the NM Affordable Housing Act.
2. Some residents lack equal access to opportunity due to lower performing schools in high-poverty neighborhoods, *and* the lack of public transportation. CDBG projects funded through the RFA process are scored based upon livability and sustainability to include higher scoring for walkability to services, transportation and quality schools.

3. There is a lack of fair housing information and supportive services to assist people facing housing discrimination. The City's Fair Housing Assessment is accessible to the public on the City website and is updated every few years. The Annual Action Plan and projects chosen for the year are largely influenced by the needs outlined in the FHA.
4. Stakeholders continue to view neighborhood resistance or NIMBYism (Not-In-My-Backyard mentality) as a barrier to fair housing choice. One quarter of these survey respondents identified this as a "very serious" contributing factor. By expanding outreach tools and through partnerships with advocacy organizations, the City seeks a more demographically diverse representation in voices and opinions to be shared throughout the City.

Discussion:

The most recent data shows a current occupancy of almost 98% for all rental housing in Santa Fe. Almost half of the city's renter population is cost-burdened and three quarters of them do not earn enough to afford the median priced home for purchase. For that reason, the City continues to proactively enforce its inclusionary zoning requirement and to support the construction of housing, both affordable and market rate units. The City's objective is to support a healthy housing market that offers all types and price ranges. To that end, the City's been exploring efforts to potentially redevelop several of its underused corridors that have infrastructure and could support rental housing, and which wouldn't have existing residential neighbors concerned about higher density housing developments, while also providing easy access to transportation. These areas include the Siler Road corridor, the Midtown Local Innovation Corridor District (Midtown LINC), at St. Michael's Drive, the Airport Road corridor and the Midtown campus property.

Real estate development activity remains strong in Santa Fe. Update: As of February 2022, there were 2,544 housing units under construction and 125 in the review and approval pipeline. Of these, 273 are affordable single family homes under construction, with an additional 23 affordable units in the approval pipeline.

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 decreasing as more households seek housing that is close to transportation, economic centers, services and amenities and can be adapted to changing needs to allow "aging in place" and entrepreneurial activities.

A focus in 2022 will be on the development of new, sustainable (in location, as well as efficiency) affordable units and sustainable rehabilitation of existing units in order to maintain affordable rent and housing stock as well as increase the availability of affordable housing. The City of Santa Fe's 25-Year Sustainability Plan was adopted in December 2018 and is focused upon taking the necessary steps to become carbon neutral by 2040, while increasing ecological resilience, economic vitality, quality of life and social equity for Santa Feans. Increasingly, interdisciplinary efforts are being made throughout the City to address the triple bottom line needs outlined in the 25-Year Plan for resiliency and

sustainability through scaling and scoring each project's impact in environmental, economic and social health giving preference to the projects that will provide the most positive impact(s).

AP-85 Other Actions – 91.220(k)

Introduction:

Having a roof over one's head is one of our essential needs as human beings, as important as eating, sleeping, and receiving medical care. Yet, too often, the poor, the disabled, the elderly and even many in the workforce are not able to afford a house that meets their needs. A lack of high quality housing directly affects one's ability to build wealth, participate in civic activities, enjoy leisure time, and most of all, to have a decent and safe place to live. The overall health and vitality of a community suffers directly when its residents aren't housed adequately.

In Santa Fe, this situation is compounded by the fact that as a tourist destination and a place where wealthy people have second homes or choose for retirement, the city has attracted people from all over the world to live here, driving up the value of real estate beyond the ability of many who rely on the local economy to afford housing. Furthermore, due to the rise of remote work from the COVID-19 pandemic, Santa Fe has seen an influx of remote workers move to the city who earn far more than the average Santa Fean and drive up market rate rents. A common obstacle to the underserved need of homeownership for Santa Fe residents is lack of credit worthiness and the inability to save a down payment for a home. Several of the City's partner organizations offer assistance in the rebuilding of credit history, as well as homebuyer education programs. However, those earning low incomes, mostly renters, are even more hard-pressed to attain affordable housing.

Actions planned to address obstacles to meeting underserved needs

This section describes additional efforts to address obstacles to meeting underserved needs, promote efforts to coordinate and facilitate the many elements related to housing, create suitable living environments, and promote economic development for low and moderate income persons.

The primary obstacle to meeting underserved needs is the lack of available resources. With continuing reductions in the available resources, the number of people and the extent to which they can be served is declining. The local economic environment is generally positive. Unemployment is low and the community has seen some commercial growth. Because of the predominance of tourism and service-oriented jobs, as well as the high numbers of self-employed and gig economy workers, the effects of the pandemic have been devastating.

The City remains committed to using its limited financial resources in the most effective and efficient manner possible and to collaborate with other agencies and programs to address the community's needs, particularly those arising from the pandemic. More importantly, the City will dedicate its resources to keeping safely housed those who are recently unemployed, precariously housed or

homeless.

Actions planned to foster and maintain affordable housing

The City of Santa Fe is committed to providing funding that supports innovative and sustainable housing solutions that result in permanently affordable and sustainable housing for residents who live and/or work in Santa Fe. It will continue to prioritize the use of CDBG and the Affordable Housing Trust Fund allocations to support mortgage principal reduction assistance, home repair and rental assistance. The City also provides administrative funding to nonprofit partners to provide housing and/or housing-related services. The Youth and Family Services Division funds several programs that serve homeless and those with special needs and the City's Office of Affordable Housing provides funding to support homebuyer training and counseling and support for existing homeowners through home repair, refinancing, and Home Equity Conversion Mortgages (HECM).

The City's inclusionary zoning program requires all residential developments to provide a percentage of the total units as affordable, 20% for homeownership units and three options for compliance for rental units: 1) paying a "fee-in-lieu of" (calculated using an "affordability gap" basis: the subsidized rent amount subtracted from the area's fair market rent); 2) constructing "Low Priced Dwelling Units" (affordable to renters earning up to 120% AMI); or 3) setting aside 15% for renters earning less than 80%AMI. Fees paid support the Affordable Housing Trust Fund, which, in turn, can fund rental assistance throughout the City as well as down payment assistance. The incentives for this program are a 15% density bonus, fee reductions for water and wastewater connections and fee waivers for development review and permit fees.

The affordability of homes created through the SFHP is controlled by the placement of a lien on the property that constitutes the difference between the appraised value of the home and the subsidized/effective sales price paid by the income-qualified buyer. If the unit is sold, the lien is either transferred to the new affordable buyer who is income qualified or repaid into the City's Affordable Housing Trust Fund (AHTF).

Actions planned to reduce lead-based paint hazards

According to the State of NM Department of Health (NMDOH), Santa Fe has low risk factors for lead exposure in children. 9.6% of its housing stock was built before 1950 and in 2011, 0 children in Santa Fe County tested positively for elevated blood levels. More recent studies by the NMDOH identified Santa Fe County as having "low levels" of lead exposure, as cited in the NM Epidemiology Report, April 2017. The Office of Affordable Housing also conducts environmental reviews on all CDBG-funded activities. In cases where individual homes are older than 1978 and may have lead based paint, the subrecipient is required to follow all applicable law to assess the presence of lead and remediate it, if necessary.

Additionally, the City of Santa Fe's housing partners - Habitat for Humanity, The Housing Trust and Homewise - must notify homeowners of any potential lead-based paint issues as part of every home-

buying transaction. If a homebuyer purchases an existing home with financial assistance from the Housing Trust or Homewise, they are given a lead-based paint disclosure form that must be signed. If a home is purchased that was built before 1978, the EPA lead-based paint pamphlet entitled “Protect Your Family from Lead in Your Home” is also given to the homeowner. All federally funded home-repair activities are also subject to stringent guidelines for lead-based paint assessment and remediation. Both Habitat and Homewise are experienced in addressing the presence of lead-based paint in their home rehabilitation programs. Any presence of lead-based paint is remediated by a certified professional.

Actions planned to reduce the number of poverty-level families

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; (The Soleras Station project funded through CDBG initiated this strategy. The Siler Yard and Calle Resolana projects which broke ground in 2020-2021 both followed suit and implemented this approach.)
- Fund a local housing voucher program to provide assistance to the homeless and near homeless; (Local funds will support a voucher program administered through Life Link, Adelante, NM Coalition to End Homelessness, YouthWorks, and Santa Fe Recovery Center.)
- 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 (Support for the Siler Yards project and Calle Resolana is ongoing);
- Identify all existing affordable rentals and develop a preservation plan as needed. (Underway as part of the revitalization of the Midtown Campus project.)

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:

- Dedicating capital impact programming and resources to Santa Fe’s existing lower-income residential neighborhoods.
- Supporting youth recreation programs, meal delivery and afterschool resources to serve the needs of poverty level individuals and families.
- Continuing 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.
- Supporting the SFCHA’s ongoing RAD conversion projects to renovate public housing units,

building new units when feasible.

Actions planned to develop institutional structure

The biggest challenge for the City of Santa Fe over the next five years will be to continue to address the increasing demands of housing needs with limited financial resources. The City of Santa Fe's model of service delivery is to pass through most federal funds to sub-grantees and enter into administrative contracts with service providers 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.

The City of Santa Fe will carry out the priorities in the Consolidated Plan and subsequently, the 2022 Annual Action Plan, by continuing to collaboratively work with our non-profit partners. The City's philosophy is to help build the capacity of our service providers, rather than increase the size of the City's bureaucracy. The City and its staff serve as advocates and coordinators for our partner non-profits. Another strength is the diversity of services provided with little overlap because of the coordination between City departments as well as between the City and the non-profit organizations. This communication and cooperation are key to ensuring that the services reach a wide range of the population who are in need, including homeless, senior citizens, low/mod income, at risk youth and people with special needs and disabilities.

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

The City of Santa Fe has a long and successful history of working with the nonprofit, private, and governmental sectors to create collaborative partnerships. The City encourages partnerships with the state and federal governments to expand funding for affordable housing, especially housing for people with disabilities, seniors, minorities, female-headed populations and various special needs populations. The City acts as a convener through its use of funds to support a variety of housing services and programs related to housing security. Through its various citizen committees (Community Development Commission, Veterans Affairs Committee, the Mayor's Panel on Disability, the newly formed Mayor's Task Force on Homelessness, Built for Zero Initiative with Community Services, the Children and Youth Committee, and more efforts to network with Economic Development for the increase of affordable workforce housing stock, etc.) the City ensures that funds are deployed to maximum benefit in the community.

The Community Services Department funds numerous transitional homeless programs including: Youth Shelters (outreach, transitional living, and emergency shelter), Interfaith (Women's and Community Shelter), St Elizabeth Shelter (Men and Family shelter). In addition, the Veterans Advisory Board funds a veteran support worker through the Santa Fe Veterans Alliance and rental space at Interfaith for a

Homeless Veterans Coordinator through the Veterans Administration. The City also funds Adelante a school based program and Communities in Schools to identify and work with homeless families in Santa Fe Public Schools. The City will continue to support these organizations along with providing support for case consulting meetings. These partners, among others, are using a new City purchased data base that allows for better client center coordination and getting individuals and families connected to resources. While this is a new data system, we have already seen positive results, including better identification of those precariously housed, getting those families/individuals into programs or referrals to housing assistance to avoid falling into homelessness. CDBG funds are being used to provide renovation of a permanent supportive housing program (Casa Cerrillos) run by St Elizabeth Shelter, as well as the funding necessary to support an outreach coordinator for the Drop In Center run by Youth Shelters.

Specific projects that bridge economic development needs with that of housing providers and social services agencies include: redevelopment of the Midtown Campus; support of the Siler Yard live/work affordable housing project; support of the housing needs for youth participating in the Youthworks Culinary job training program; and support for low-mod homebuyers and homeowners which directly supports the local economy and the triple bottom line address of social, economic and environmental sustainability practices adoption throughout the City.

Discussion:

The City's philosophy is to help build the capacity of community-based service providers, rather than to increase the size of its bureaucracy. This has been achieved by providing local funding to support administrative contracts in all areas of nonprofit services – affordable housing, youth programs, human services and economic development. As a result, the nonprofit network in Santa Fe is among the strongest in the state of New Mexico. Many pilot programs initiated in Santa Fe have been replicated not only statewide, but across the nation.

Another strength of the City's 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.

Due to the devastating economic effects of the COVID-19 pandemic, the number of households at risk of becoming homeless or experiencing episodic homelessness has increased dramatically. Without an increase in resources to support services and facilities, the service providers will grapple with limited capacity to meet emerging needs. The Santa Fe City Council will continue to support an innovative combination of regulation, policy and financial support for the development, preservation and improvement of affordable housing.

Program Specific Requirements

AP-90 Program Specific Requirements – 91.220(I)(1,2,4)

Introduction:

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

Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(I)(1)

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	\$58,155
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:	\$58,155

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	100.00%

Projects funded for FY2022-2023 reflect a variety of programs, facilities and services in addition to the programs that are most commonly funded by the City – home improvement for low-to moderate-income households, rental rehab projects, as well as rental, utility, and arrears assistance. Program income funds generated from previous program years will be recycled by the City's subrecipients to provide additional mortgage principal reduction assistance.