# City of Santa Fe

Five Year Affordable Housing Strategic Plan

## **EXECUTIVE SUMMARY**



## **Prepared by Root Policy Research for:**

Office of Affordable Housing Community Development Department

For Submission to the New Mexico Mortgage Finance Authority (MFA)

### INTRODUCTION

This document represents a summary of the five-year strategic housing plan prepared for the New Mexico Mortgage Finance Authority. The plan's purpose is to characterize the city's housing and community development needs, priorities, goals and strategies to ensure that public dollars are spent in accordance with the New Mexico Affordable Housing Act. The plan is organized into the following five sections:

- 1. Community and Housing Profile
- 2. Housing Needs Assessment
- 3. Community Engagement and Input
- 4. Land Use and Policy Review
- 5. Goals, Policies, and Recommendations

### **Summary of the Community and Housing Profile**

The following paragraphs summarize the key findings in the community and housing profiles prepared for the housing needs assessment,

*Population Trends.* Based on IRS data, it appears that more households are moving into the county than leaving. The data also suggest that higher income households are relocating to the area, while those with middle incomes are moving out. Specifically, in 2016, the average adjusted gross income for households coming in was approximately \$74,900, while the average for those leaving was around \$74,800. However, as of 2021, the average adjusted gross income for incoming households has risen to about \$100,800, while those leaving have an average of \$73,400.

- Since 2016, the inflow of returns exceeds the outflow, suggesting positive net migration into the county. Additionally, the gap between the average adjusted gross income of inflow and outflow returns has been increasing over time, indicating higher income households moving into the county and middle-income households moving out.
- The data indicate that lower income households—with incomes below \$50,000—tended to relocate to counties such as Rio Arriba, San Miguel, Torrance, Doña Ana, Valencia, and other parts of the state. Higher income households—with incomes above \$100,000—tended to come from other states such as California, Colorado, Texas, Washington, Arizona, and New York, as well as from Los Alamos County.

*Income Changes*. Overall household income increased by 13%, driven by a substantial 33% increase in renter median income, while median owner income increased by only 2%. Income growth was significantly higher among larger households of 3 or more persons, and income growth was also higher among younger households. The shift has been much more pronounced among renters than owners.

Between 2015 and 2021, the share of renters with income below \$25,000 decreased from 37% to 24%, while the share of renters with income over \$75,000 increased from 18% to 30%. By comparison, the percentage of owners with income below \$25,000 decreased from 15% to 13%, while the share of owners with income over \$75,000 increased from 41% to 47%.

Age Distribution and Household Characteristics. Between 2015 and 2021 the City of Santa Fe added 6,400 households, this increase occurred almost exclusively among owner households. The average household size decreased among both owner and renter households. Renter households exhibited a larger shift in demographic characteristics.

- Renters are now twice as likely to be between ages 35 to 44, slightly more likely to be living alone, and slightly less likely to be living in family households without children.
- While the overall ownership rate increased from 63% to 69%, the ownership rate among those aged between 35 and 44—residents considered to be in prime homebuying years— decreased from 63% in 2015 to 57% in 2021.

*Market Conditions and Housing Costs.* Building activity steeply declined during the Great Recession of 2008, and single-family home development has not reached prerecession levels. Since 2019, permitting for multifamily structures with 5 or more units has rapidly accelerated.

- Over half (56%) of the occupied housing stock in the City of Santa Fe is comprised of detached single-family homes, followed by townhomes and du-/tri-/fourplexes (19%) and apartment buildings with less than 50 units (12%).
- Most owners (70%) live in single-family detached homes and most renters (60%) live in multifamily units; these include townhomes, du-/tri-/fourplexes (28%), and apartment buildings with 5 to 49 units in the structure (32%).
- One in four renters live in single-family detached homes (25%) and 8% live in apartment buildings with more than 50 units in structure.

The low vacancy rates reflect the inability of supply to keep pace with demand for housing across the region. The gap between what households can afford and home values has skyrocketed with the increase in home prices and interest rates. This increased gap makes it more challenging for prospective homebuyers, adding pressure on the rental market.

- In 2021, the gap was already large at close to \$225,000 and it is estimated to have increased to close to \$370,000 in 2022.
- According to CoStar data as of June 2023, the rental vacancy rate in the City of Santa Fe stands at 4%. Units priced below \$2,000 have a very low average vacancy rate of 3% or less, indicating an extremely tight rental market for the more affordable units and those just below market rate.

• According to ACS 1-year estimates, the homeowner vacancy rate decreased from 3.1% in 2015 to 1% in 2021, indicating an extremely tight homeownership market.

### **Summary of the Housing Needs Assessment**

This section summarizes housing needs for ownership and rentals in the City of Santa Fe market as well as needs among special populations. This section includes analyses of affordability gaps to identify the mismatches in housing supply and demand for ownership and rental markets. The section also includes projected housing needs by tenure.

Cost Burden and Affordability. According to 2021 ACS estimates, 6,559 renter households and 8,192 owner households were cost burdened (spending 30% or more of household income on housing). Over half (53%) of renters are cost burdened. Although the rate of cost burden has not increased from the 2015 rate, the rate of severe cost burden, spending 50% or more of household income on housing, among renters increased from 26% in 2015 to 33% in 2021.

- There has been a significant increase in cost burden and severe cost burden rates among middle income households. The rate of cost burden continues to be extremely high among very low-income residents.
- An analysis of affordability by industry shows that the average wage worker in just six industries in Santa Fe can afford the median rent in the city. Conversely, the median sale price in the city is out of reach for the average worker in all industries. Even with two workers per household, only workers in the information and financial services industries can afford the median home price.

Housing for the Elderly Population. The estimated number of residents 65 and older increased from 19,966 in 2019 to 20,470 in 2021. Senior households may be less able to cope with increasing housing costs as they are more likely to be living on a fixed retirement income. For instance, many seniors desire to age in place but may need accessibility modifications and additional support services to properly maintain their homes.

 According to 2019 data from HUD's Comprehensive Housing Affordability Strategy (CHAS) data, 62% of elderly households (members aged 62 or older) with incomes under 80% AMI were cost burdened, with 37% experiencing severe cost burden.

Shelter Utilization. Between 300 and 2,000 residents are currently unhoused or at risk of homelessness in the City of Santa Fe, based on shelter use and permanent supportive housing occupancy rates. A growing proportion of these residents are "hidden homeless"—individuals who are typically working and are staying with friends or family (couch-surfing), staying in hotels/motels, or living in their vehicles, but have no prospects for permanent housing, these residents generally do not access support services and are difficult to quantify.

Households with Special Interests. Residents with disabilities, large families, limited English proficiency, households with substance abuse disorders, and victims of domestic violence have unique or severe housing needs. These groups, including female headed households, may need unique support given the financial challenges they face.

- There are an estimated 8,610 households containing a person with a disability in Santa Fe. 37% of these households have one or more housing problems.
- Households with large families may be more susceptible to overcrowding. In addition, according to CHAS data, 49% of them are cost burdened and 20% are severely cost burdened.
- The poverty rate for female headed households with children is 47%—much higher than the citywide poverty rate of 13%.

Supply Gaps Analysis for Homeowners and Renters. The gap analysis, a modeling tool, examines how the housing marking is meeting current residents' affordability needs. The gaps analysis compares the supply of housing at various price points to the number of households who can afford such housing. This tool evaluates affordability needs among current residents.

- A rental affordability gaps analysis shows that there is an estimated shortage of 1,299 units affordable for households with income at 30% AMI or below, and a shortage of 1,361 units affordable for households with income between 30% and 50% AMI. Cumulatively, there is a shortage of 2,660 units affordable for households with income below 50% AMI.
- Between 2018 and 2022, the for-sale affordability gap expanded to higher incomes.
   In 2018 and 2021 20% of renters had income between 100% and 150% AMI; in 2018
   31% of home sales were sold in their affordability range but this share dropped to just 9% in 2022.

Population Growth Estimates. According to population projections, the city will require 1,702 ownership units and 1,045 rental units to accommodate household growth by 2030. Overall, around 1,100 units affordable to households under 80% AMI will be needed, including around 530 ownership units and around 570 rental units. However, recent population and household formation trends suggest that these estimates may be an underestimate and should be considered a lower bound. Additionally, these units are needed to accommodate year-round residents and do not account for demand in second homes.

### **Community Input Informing the Strategic Housing Plan**

This section reports the findings from the community engagement used to inform this study and the *2023-2027 Consolidated Plan*. Engagement methods included resident surveys, resident focus groups, and stakeholder focus groups with interviews. Altogether,

475 residents responded to the survey and 42 residents and stakeholders representing 12 local organizations, services providers, and private industry stakeholders participated in focus groups and interviews.

The survey asked participants to complete three exercises related to priorities, strategies, and programs related to housing and community needs. After choosing their top five priorities, survey participants rated items from a list of programs associated with each of their selected priorities. The table below shows the highest rated programs among the top three priorities:

Priorities	Programs	
More affordable rental housing:	Programs to help households pay for security deposits/first or last month rent requirement	
	Increase resources for residents to avoid displacement.	
More affordable homeownership:	Starter homes (smaller and affordable) for first-time homebuyers	
·	Programs to help households get downpayment assistance to buy a house	
Responding to homelessness:	Expand funding for case management and wrap-around services (mental health, substance abuse, employment, etc.) for people transitioning out of homelessness	
	Increase the inventory of Permanent Supportive Housing (PSH) rental homes for people transitioning out of shelters and very low-income renters at risk of homelessness	

The survey also asked participants, "If you were in control of the City's budget, how would you spend resources to meet housing needs in our community?" and were given the option to allocate "coins" from a fixed budget to the strategies they believed are most effective.

The top three answers were:

- "Increasing affordable rental housing opportunities;"
- "Building infrastructure to support the construction of affordable housing;" and
- "Helping people become homeowners."

Resident Focus Group Findings. Local organizations helped to recruit participants for the focus groups with diverse housing need experiences. These organizations include: LifeLink, Youth Shelters (through the Street Outreach and STAR programs), Consuelo's Place, Siler Yard, and the Lived Experience Advisory Board. Discussions from the six focus

groups elicited solutions to production and services to address the following housing challenges:

- Lack of Affordable Housing
- Difficulty connecting residents with services
- Issues with Landlords
- Difficulty using housing vouchers
- Other barriers to rental housing

### **Summary of Land Use and Policy Review**

This section discusses current constraints for housing supply related to land use, zoning, and other barriers and constraints to developing affordable housing in the city of Santa Fe. This section also includes analyses of housing development financial feasibility, using affordability metrics to illustrate the minimum zoning densities required to achieve affordable housing development, for both homeownership and rental housing.

To inform both the City of Santa Fe's Consolidated Plan and Housing Strategic Plan, a variety of stakeholders were consulted to better understand current barriers to housing development and recommendations. Stakeholders provided the following feedback related to significant development barriers impacting affordable housing development:

- Land Use Approval and Development Review Processes
- Maximum Density
- Overlay Zones
- Availability of Land
- Neighborhood Opposition

Housing Development Feasibility Analysis. To demonstrate the challenges above from a housing development financing perspective, the analyses in this section use scenarios that vary densities on one acre of land for single family housing development and multifamily development. Increasing the density decreases the per unit costs to develop housing for both single family and multifamily development. These analyses focus on the prices that low and moderate-income buyers or renters would need to pay for housing, rental or ownership, without being cost-burdened.

- There is an affordability gap for all scenarios building single family development from very low density (1DU/ acre) to the current maximum density (10 DU/ acre) for all levels of affordability considered (30-120% AMI).
- The development feasibility analysis for single-family development found that households up to 120% of area median income (AMI) need significant financial subsidy to be able to purchase a home at their respective affordability level

• The development feasibility analysis for multifamily development found that there are also financial subsidies required for households up to 120% AMI to be able to rent at their respective affordability level.

Single family housing can be developed between approximately \$518,278 to \$886,851 per unit. In addition to zoning barriers, several factors contribute to these high development costs, such as higher construction costs, high interest rates, and lack of available land.

Rental housing can be developed between approximately \$320,000 to \$450,000 per unit with rents between approximately \$2,400 to \$3,100. While building multifamily housing at higher densities helps lower the amount of rent needed to cover operating costs per unit (which is assumed to translate into lower rents), the scenario shows that even a slight subsidy is still needed for renters at both 100% and 120% AMI levels with the current costs of development.

Analysis of Current Zoning. The City of Santa Fe has approximately 27,700 acres dedicated to residential housing within its city limits; however, the amount of land zoned at densities to support affordable housing development remains inadequate. Over three quarters (76%) of the residential land (both developed and undeveloped) in the city is zoned for residential housing at densities of five dwelling units per acre (5 DU) or less. This is comparable to a similar analysis in the City's previous 2017 affordable housing plan with 78% of land zoned at densities of 5 DU or less.

## **Summary of Goals, Policies, and Quantifiable Objectives**

This final section focuses on the continuum of need and the housing ecosystem. These include the current initiatives that the City is undertaking and the community capacity through partners that provide essential services and housing development. Finally, this section includes a production and services plan for the continuum of need and a policy recommendation table for the City to consider in developing its funding and programming priorities.

The City recognizes that lack of affordable housing impedes the ability of households to be self-sufficient and invest in economic growth for their families. Current trends in market prices are putting homeownerships goals in the city out of reach for low/middle income households, particularly as housing prices continue to increase faster than incomes. The lack of affordability amplifies housing instability, thus fueling the displacement rates among lower-income residents.

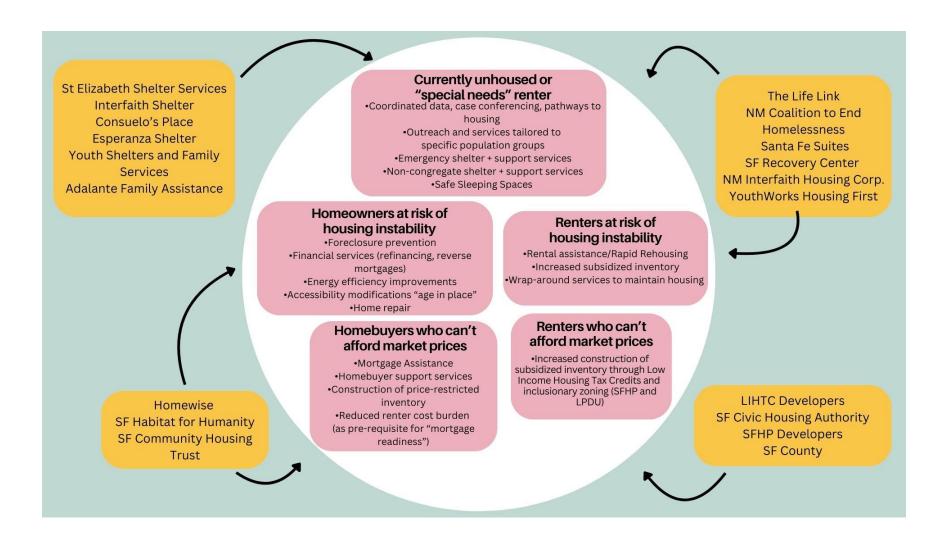
The City of Santa Fe's focus is to improve and sustain affordable housing across a range of housing types and choices, including rental, homeownership, and those experiencing homelessness or at risk of becoming homeless. A functional housing market provides a range of housing options by price, type, and size to meet the needs of everyone in the community.

The City's Direct Interventions. The City has deployed substantial resources (beyond federal funding), implemented regulations, and dedicated programming toward affordable housing in the community. The following list summarizes ongoing, existing strategies:

- **Santa Fe Homes Program (SFHP)**, the City's inclusionary zoning program in the municipal code (SFCC-26.1), which requires all residential developments, single and multifamily, to include a percentage of affordably priced units.
- **Low Priced Dwelling Units (LPDU)**, the City's other affordably priced housing program to support affordable housing supply for moderate income homebuyers (100%AMI) and renters (80%) AMI.
- **Affordable Housing Trust Fund (AHTF)**, a municipal fund to benefit actions for income-eligible residents according to the NM Affordable Housing Act.
- **Donation of City-Owned Land**, through eligible donations of city-owned land, the City has supported housing supply by reducing a key construction cost.

Capacity Building. The City has actively built the capacity of a robust network of nonprofit services providers and affordable housing builders and does not directly manage services or housing units. This approach ensures that every need on the housing continuum from the person experiencing homelessness to the homeowner can be addressed. The City relies on its community partners, including service providers and housing developers, who can provide housing services that are responsive to emerging needs to serve the housing continuum.

### Santa Fe Continuum of Need and Affordable Housing Ecosystem



#### **Production and Services Plan**

The combination of non-profits, market offerings, and public investments by the City of Santa Fe will continue working to meet the identified needs. The city's production and service goals for the next five years aim to address a portion of the need based on the city's budget, capacity, and goals identified in the city's most recent Consolidated Plan.

Type of Housing Tenure with Qualitative Need	Current and Projected Qualitative Need	Five Year Service and Programming Goals	Five Year Production Goals
Very low-income renter or experiencing homelessness - 30% AMI and under Population: All ages (youth, adult, seniors)  Households need direct financial subsidy and social services to be navigated to and access appropriate units and ongoing support to maintain their housing situations.	households are currently likely to need supportive rental units.  300 additional households will need supportive units by 2040.	Develop a centralized housing navigation hub to help residents with various housing insecurity find appropriate units from congregate and non-congregate shelter to permanent supportive housing (PSH)  Support 300 unhoused or unstably housed attain PSH through rental assistance, landlord liaison programs	Construction of <b>100</b> "special needs" rental homes in LIHTC projects, ADU's, or newly rehabbed multifamily projects  Establishment of permanent noncongregate shelter facility with <b>60</b> rooms/beds to house up to <b>100</b> individuals (including children)  Additional Safe Outdoor Spaces (SOS) ( <b>100</b> shelters) to accommodate nontraditional shelter options.

Type of Housing Tenure with Qualitative Need	Current and Projected Qualitative Need	Five Year Service and Programming Goals	Five Year Production Goals
Severely cost- burdened renter (paying more than 50% of their income on housing costs) - 80% AMI and under Population: All ages (youth, adult, seniors)  Households need direct subsidy and robust support services to stay in affordably-priced units. They need rent restricted and/or subsidized units, monthly assistance, rapid rehousing support, arrears, and eviction prevention support.	households are likely to need financial assistance or price-restricted rents to afford their rental costs  200 additional households will need support by 2040	Support 1,000 renters with eviction- prevention support, through the CONNECT program or community development partners  Establish landlord-tenant counseling programs and supporting 50 households to prevent evictions or other court-involved proceedings  Replace federal recovery fact funds with a dedicated funding stream (\$500,000) for local rental assistance and eviction prevention programs  Reduce housing provider and landlord concerns about renting to "higher risk" tenants through a pilot collaboration to cover damages and other liabilities	Construction of <b>300</b> rental homes in LIHTC, Section 811, ADUs, or small scale (20 homes or less) multifamily (includes master-planned areas - Midtown and Tierra Contenta)  Preservation of long-term affordability restrictions of <b>150</b> current units through building improvements or other recapitalization efforts <b>10%</b> increase in issuing building permits for market projects with setaside affordable rental homes (especially in districts with fewer affordable homes)

Type of Housing Tenure with Qualitative Need	Current and Projected Qualitative Need	Five Year Service and Programming Goals	Five Year Production Goals
Cost burdened renters (paying more than 30% of their income on housing costs) - 30-80% AMI Population: Adults and seniors  Households can't afford to rent with the high market conditions and are not in the homeownership market. They need affordably priced units through landlord engagement and other "missing middle" strategies	households are likely to need financial assistance, restricted rents, or lower-market rental opportunities  250 additional households will need support by 2040	Support <b>1,000</b> renters with tenant-based rental support, through the CONNECT program or community development partners  Support <b>2,500</b> households with children with housing, social services, and other public service support  Develop a landlord engagement toolkit to complement the landlord engagement pilot program  Engage <b>50</b> small-scale, local landlords in the landlord engagement pilot program	Construction of <b>300</b> rental homes in LIHTC, Section 811, ADUs, or small scale (20 homes or less) multifamily (includes master-planned areas - Midtown and Tierra Contenta)  Increase affordable rental housing supply with <b>250</b> "naturally occurring" units by engaging small-scale, local landlords with:  ADU conversions with set asides for dedicated vouchers  Other home repair programs  Converting existing rentals to long term tenant relationship

Type of Housing Tenure with Qualitative Need	Current and Projected Qualitative Need	Five Year Service and Programming Goals	Five Year Production Goals
Low- and moderate- income renters, prospective homebuyers - 80 - 150% AMI Population: Families, Single adults  There is a limited market for these renters to transition to homeownership. They need homebuyer support services and greater supply at the lower end of the market (either "naturally occurring" affordability or subsidized prices)	4,900 households cannot afford to buy a home and transition to homeownership  250 additional households are likely to be facing this challenge in 2040	Continue investments in homebuyer education to support <b>4,000</b> residents' pathway to homeownership  Expand capacity for alternative homeownership models (land trust, cohousing, employer assisted, shared equity) especially in master-planned communities (Midtown, Tierra Contenta)  Provide density bonuses, or other incentives, for market rate projects that include affordable homeownership homes in higher cost neighborhoods	<ul> <li>350 newly constructed homeownership units, priced affordably as per SFHP or LPDU or other subsidy</li> <li>150 home purchases subsidized through mortgage assistance (new + existing)</li> <li>40 homes kept affordable through restricted sales, building improvements, conversions, or other housing preservation efforts</li> </ul>

Type of Housing Tenure with Qualitative Need	Current and Projected Qualitative Need	Five Year Service and Programming Goals	Five Year Production Goals
Cost burdened homeowners (paying more than 30% of their income on housing costs) 100% AMI and under Population: Adults and seniors  Households need home repair and other housing quality improvements, including accessibility, "age in place" retrofits, energy efficiency upgrade, refinancing and foreclosure prevention services to be able to stay in their homes.	households may be vulnerable to not being able to maintain homeownership  150 additional households are likely to be facing this challenge in 2040	Support <b>400</b> households with home repair and other homeowner housing upgrades  Support <b>150</b> households with foreclosure prevention programs  Engage <b>150</b> households with financial empowerment services to find financial assistance to reduce monthly housing costs including HECM/ reverse mortgage financing	250 newly constructed "missing middle" homes for smaller households, including ADUs  100 homes made or kept affordable through energy- efficiency upgrades, accessibility improvements, reverse mortgages

#### Recommendations

The following list of recommendations, under three organizing principles, would complement the current range of programs the City has to meet housing affordability needs:

- Increasing housing production to grow strategically and sustainably;
- Increasing housing stabilization to mitigate against displacement pressures; and
- Sustaining and expanding opportunities for residents with the highest housing instability risks.

#### **Recommendations for Increasing Housing Production**

#### Promote and support the efficient utilization of land resources

- Continue redevelopment efforts of underused corridors
- Create an inventory of City land holdings that could be used for the development of affordable housing
- Expand on critical infrastructure and predevelopment work to support future housing construction at the Midtown LINC
- Expand on critical infrastructure and predevelopment work to support future housing construction for Tierra Contenta

## Update the Land Use Code and Implement Improvements to Community Engagement

- Focus LDC update to make new residential development more efficient and easier to execute. Key projects include infill, redevelopment, and building conversions to residential uses.
- Develop policies and procedures to make ADU construction and conversions easier for homeowners to understand and undertake
- Refine data measurements and quality to more accurately characterize current and anticipated residential supply
- Streamline development processes to reduce construction project timelines while retaining quality and safety
- Refine community engagement events and opportunities in the development oversight process

## Expand regional coordination through existing networks as well as establishing new processes

- Sustain funding and partnership for the city-county CONNECT network and continue participation in the S3 Coalition
- Expand partnerships with government partners (County, State, Federal) to improve housing supply production across the housing continuum, including housing navigation services to open pathways to permanent housing stability (i.e. not just for persons experiencing homelessness).

- Create an affordability preservation plan based on an inventory of existing affordable rentals to ensure that currently subsidized units remain affordably priced after their current compliance periods.
- Consider a regional housing partnership that promotes coordination and resourcesharing across jurisdictions

#### Expand support and financing channels for housing development

- Support development partners' applications for State and Federal Programs such as New Market Tax Credits, Choice Neighborhoods program, Historic Tax Credits, and Opportunity Zone investments
- Continue leveraging local funds to attract and retain larger housing investments (LIHTC, private funders, etc.)
- Increasing total investments in new housing development from the AHTF and its expanded revenue sources

## Recommendations for Stabilizing Housing Affordability and Displacement Pressures

#### Continued investment in low- and moderate-income neighborhoods

- Support the CONNECT program
- Expand home repair and weatherization services to reduce utility and other housing costs, while furthering sustainability and housing preservation goals
- Employ and enact strategies from the Midtown Community Development Plan to strengthen existing communities surrounding the Midtown Redevelopment Corridor
- Focus infrastructure and transportation improvements in existing neighborhoods with lowest incomes and greatest social services need.

## Implementation of strategies for mobile home and subsidized housing communities

- Expand home repair services to reduce utility costs and expand programs to support renters at subsidized properties.
- Support alternative homeownership models (e.g. land trust, shared equity) that promote community ownership
- Engage advocates and legislators to explore "right of first refusal and notification" laws at a statewide level to preserve existing parks and other vulnerable households
- Implement "Landlord Engagement" toolkit to increase inventory and improve quality of rental homes

#### Improvement of housing stability for residents facing displacement pressure

Support current homeownership by reducing long-term energy costs, supporting
 "age in place" or special needs modifications, funding emergency repair and home
 improvements necessary for continued occupancy, and reducing long-term
 financial risk (refinancing, reverse mortgages, emergency foreclosure prevention)

- Sustain funding for downpayment assistance and homebuyer support services (including homebuyer education)
- Replace federal recovery fact funds with a dedicated funding stream to sustain local rental assistance and eviction prevention programs
- Seek outside funding and/or technical assistance programs to support nontraditional ownership models and other grassroots wealth building opportunities

## Recommendations for Expanding Housing Opportunities and Addressing Homelessness

#### **Employ alternative solutions for ending homelessness**

- Developing a housing navigation hub that aligns coordinated social supports to a housing first model
- Sustaining funding and partnership in coordinated efforts through the Coalition to End Homelessness; efforts may include participating in shared resource databases and other data-driven initiatives, including the Built for Zero model
- Increasing locations and capacity to expand pilot programs such as the Safe Outdoor Spaces

#### Expand rental assistance and voucher programs

 Developing a dedicated funding stream for tenant and project based rental assistance programs

#### **Expand landlord engagement**

- Create a funding stream for landlord / tenant counseling
- Create a pilot landlord collaboration program similar to the statewide MFA program and formalize landlord liaison roles to increase available housing stock