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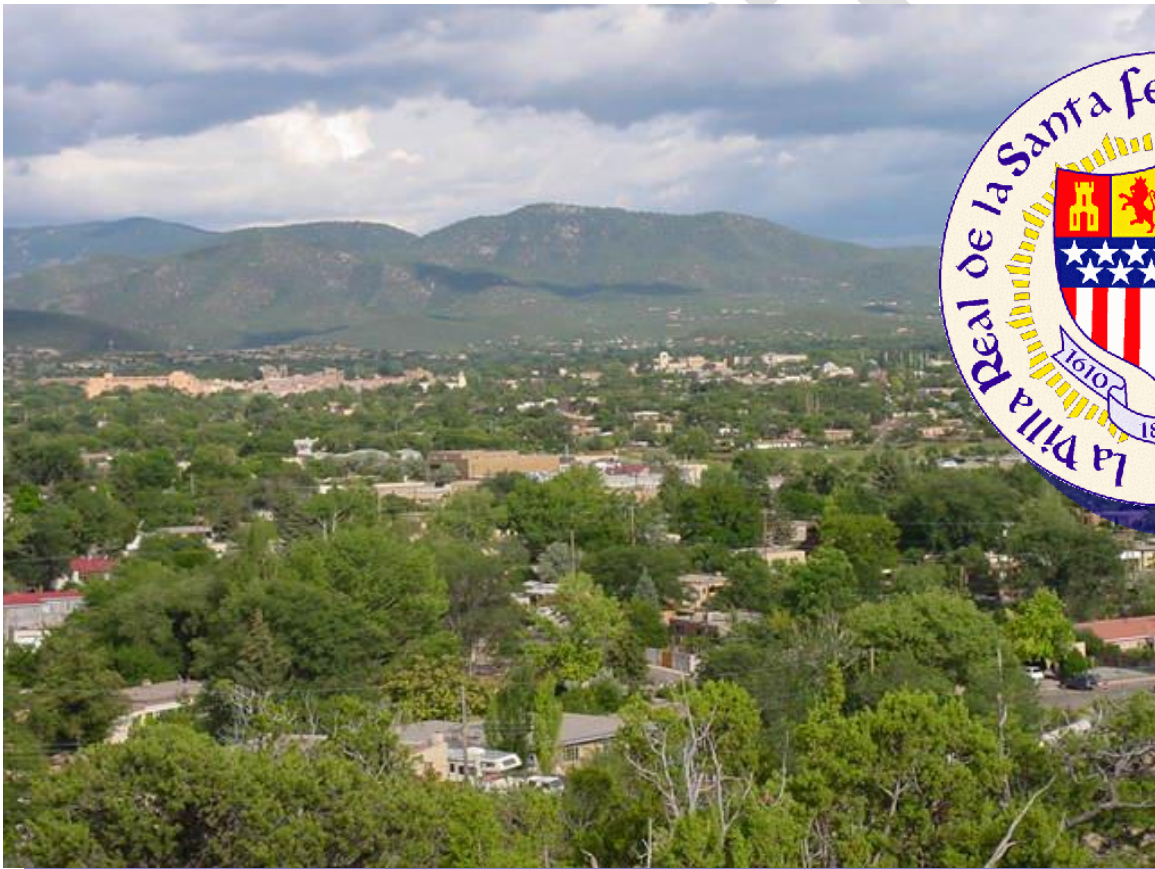
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# **ANNUAL ACTION PLAN**

## **July 1, 2016- June 30, 2017**

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**SUBMITTED BY:**

City of Santa Fe  
Office of Affordable Housing  
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**DRAFT: Finance Committee Meeting April 4, 2016**

# **Acknowledgements**

## **Community Development Commission**

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Silas Peterson

Rusty Tambascio, Vice Chair

# **RESUMEN DEL PLAN DE ACCIÓN**

## **Programa 2016-2017**

### **Ciudad de Santa Fe**

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La Oficina de la División de Vivienda Asequible, del Departamento de Vivienda y Desarrollo Comunitario de la Ciudad de Santa Fe, administra fondos del Departamento de Vivienda y Desarrollo Urbano (HUD por sus siglas en inglés) que incluyen1: La Subvención en Bloque para el Desarrollo de la Comunidad (CDBG por sus siglas en inglés) y al programa del Continuum of Care/Shelter Plus Care program (CoC). También se utilizan otros fondos locales, incluyendo el Fondo para la Vivienda Accesible (AHTF por sus siglas en inglés) y los fondos generales de la Ciudad, para apoyar las actividades a favor de la vivienda asequible y el desarrollo comunitario en Santa Fe.

#### **1. Introducción**

El propósito del Plan de Acción es el de describir la manera en que se asignarán los fondos para las actividades destinadas a la vivienda y desarrollo comunitario en Santa Fe, y es basado en las necesidades, prioridades, metas y estrategias identificadas en el Plan Consolidado 2013-2017. El enfoque de la Ciudad de Santa Fe será, en este año, mejorar y mantener asequible la vivienda en la ciudad, el alquiler, la compra de casas, y mejorar las oportunidades económicas para las familias de bajos y moderados ingresos en Santa Fe.

#### **Para información sobre el Plan de Acción:**

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#### **2. Resumen del proceso de participación ciudadana**

HUD requiere que el Plan de Acción sea presentado 45 días antes del inicio de este nuevo programa anual a partir del 1 de julio, 2016. Las copias del proyecto de Plan de Acción 2016-2017 serán colocadas en ocho lugares en la ciudad para su revisión pública, cumpliendo así con el período de revisión de 30 días requerido por HUD, desde el 4 de abril, 2016 hasta mayo 5, 2016. Se pondrán anuncios en el

periódico *Santa Fe New Mexican* el 1 de abril y el 8 de abril, anunciando el periodo en que el público lo puede revisar y hacer comentarios. Los anuncios dirán los lugares en los que se repartirán las copias, así como información de la persona a la cual se le pueden hacer llegar observaciones y comentarios. Se emitirá un comunicado de prensa a través de la Oficina de Información Pública de la Ciudad con información adicional sobre la disponibilidad del plan y cómo enviar un comentario. Se llevarán a cabo dos consultas públicas y una audiencia pública para buscar la aprobación y los comentarios del público sobre el Plan:

- La Comisión para el Desarrollo Comunitario de la Ciudad de Santa Fe. Presentación en una reunión pública sobre los fondos y cómo son asignados (17 de febrero de 2016)
- El Comité de Finanzas de la Ciudad de Santa Fe, reunión pública (4 de abril de 2016)
- La Comisión de Desarrollo Comunitario de la Ciudad de Santa Fe, reunión pública (20 de abril de 2016)
- Audiencia pública en el Ayuntamiento de la Ciudad de Santa Fe (11 de mayo de 2016)

Estas reuniones son abiertas al público y las agendas a discutir están disponibles en el sitio web. Las copias impresas del plan de la ciudad estarán disponibles en las oficinas del Ayuntamiento y Market Street, así como en otros lugares de la ciudad. Si es necesario y se avisa con anterioridad a la Oficina del Secretario de la Ciudad o (*City Clerk*), las reuniones públicas pueden llevarse a cabo en lugares accesibles para las personas con discapacidad, o si se necesitara el servicio de interpretación en el lenguaje de señas y así como intérpretes en español. La audiencia pública permite a los miembros de la comunidad hacer comentarios como parte del debate con el gobierno. En las reuniones públicas, hay la oportunidad para que cualquier persona hable desde el podio y ofrezca su opinión.

### 3. Evaluación de lo logrado

- **La renta de vivienda.** El objetivo de la ciudad era la de asistir a los inquilinos que ganan menos del 60 por ciento del ingreso medio del área de Santa Fe (IAM por sus siglas en inglés). Los cupones para la renta del *Department of HUD's Continuum of Care (CoC)/Shelter + Care rental vouchers and project-based assistance*, continúan apoyando a los inquilinos de muy bajos ingresos que están saliendo de la indigencia, y se estima que se van a pagar aproximadamente 1.200 rentas durante el próximo año fiscal.
- **La Compra de Viviendas.** El objetivo de la ciudad es el de proporcionar asistencia integral a las personas de bajos a moderados ingresos que quieren comprar su casa, ayudar con fondos para el enganche a cerca de 35 hogares por año. En lo que va del año hasta marzo de 2016, se ha asistido a 17 hogares con el pago del enganche, administrados entre tres proveedores de servicios, con fondos federales y locales. Están pendientes de concederse aproximadamente 10 préstamos para el 3er trimestre, y este programa está en camino de cumplir o superar la meta de 35 préstamos para finales de año.
- **Mejoras para el hogar.** El objetivo de la ciudad era apoyar a 15 hogares en sus mejoras en ahorro de energía, a que hicieran las renovaciones de accesibilidad requeridas, así como las reparaciones de emergencia. Hasta marzo de 2016, se otorgaron diecisiete (17) préstamos y tres (3) préstamos más están pendientes para su aprobación. Todos estos préstamos ayudan directamente a personas de bajos y moderados ingresos, muchos de los cuales son de la tercera

edad. Hasta el momento, los beneficiados por estos préstamos han sido capaces de reducir significativamente sus gastos de energía a largo plazo, mientras que otros recibieron asistencia para poder hacerle los arreglos necesarios a sus casas para que cumplan con los estándares básicos de calidad.

• **Los refugios de emergencia y las viviendas en renta con apoyo permanente.** La meta de la ciudad es proporcionar 33 camas y/o unidades de más largo plazo por año para las personas en situación de calle. Entre el principio de año y el 30 de junio de 2015, se habían pagado ya 28 rentas de emergencia con fondos del CDBG. En el programa para el 2016-2017, se proponen fondos CDBG para la remodelación en este año, del refugio Casa Familia que beneficiará a 275 familias. Este refugio puede ayudar a 10 familias o hasta 30 personas a la vez.

#### **4. Las metas para asignar fondos**

Las metas que dan la base para la asignación de fondos de la ciudad, tal cual son identificadas en el Plan Consolidado de 2013-2017, en el que las prioridades para este Plan de Acción incluyen:

1. *El aumento de oportunidades para comprar casa y apoyo a la asequibilidad a largo plazo y la accesibilidad para los actuales propietarios.* Este objetivo se logra continuando con: la asistencia para pagos del enganche; con los servicios de asesoramiento y formación de compradores de vivienda; con la producción de viviendas de precio asequible; apoyando asociaciones con las organizaciones no lucrativas, así como con empresas constructoras y otros proveedores de vivienda; teniendo en cuenta los programas de adquisición / rehabilitación para absorber la oferta existente en el mercado; la financiación de las mejoras de eficiencia energética; continuar con la educación para prevenir la ejecución hipotecaria; servicios de asistencia legal y de refinanciamiento para los propietarios legales existentes; y ofreciendo mejoras de accesibilidad para ayudar a "envejecer en casa".

2. *La reducción de porcentajes de hogares con carga de costos\* y la correspondiente disminución de los índices de pobreza.* Este objetivo se logra con la prevención de la indigencia a través de vales de renta, asistencia de emergencia, servicios de apoyo, ampliar las opciones de alquiler para las familias que ganan menos del 30% del AMI, proporcionando servicios de rehabilitación, refinanciamiento y apoyo a los propietarios de viviendas de bajos recursos existentes; prevenir el robo de salarios, e incrementar los esfuerzos de compromiso comunitario sobre el derecho a la vivienda, especialmente a los hispanohablantes que solo hablan castellano.

\* *Los hogares con carga de costos* son aquellos hogares en los que se paga más del 30% de sus ingresos en renta y servicios públicos

3. *Se expande el inventario de las unidades de renta asequibles para inquilinos con ingresos muy bajos y, los cupones de vivienda se utilizan para satisfacer la cada vez mayor demanda de casas en renta.* Este objetivo se consigue mediante el apoyo a proyectos de Créditos Fiscales para la Vivienda

de Personas de Bajos Ingresos (LIHTC por sus siglas en inglés) y la provisión o retención de otras unidades en renta permanentes, subsidiadas, rehabilitando las unidades existentes para ampliar las opciones y calidad de las viviendas, la identificación de fuentes de financiamiento adicionales y / o la creación de fuentes de ingresos para financiar los cupones de renta de vivienda locales.

## **5. Proyectos que serán Financiados en el año fiscal 2016-2017**

La Comisión de Desarrollo Comunitario concede la más alta prioridad al financiamiento de vivienda al asignar fondos para la concesión de la subvención CDBG de la Ciudad. Las solicitudes recibidas para esta categoría fueron para asistencia con el enganche, con la mayoría de los fondos destinados a brindar asistencia a los propietarios – la ayuda con el enganche (DPA por sus siglas en inglés) y mejoras para el hogar (HI por sus siglas en inglés). La alta prioridad final del CDC es financiar las **instalaciones públicas** como lo son albergues, refugios, etc. que trabajan más de cerca con las personas que están en transición de salir de la indigencia, así como financiar **servicios públicos** que ayuden a las personas de muy escasos recursos que estén en momento de transición para salir de la indigencia.

Resumen de los proyectos financiados a través del fondo CDBG:

- **The Housing Trust: Asistencia con Enganche de una casa (\$120,000)**
- **Habitat for Humanity: Mejoras en casas (\$60,000)**
- **Homewise: Mejorías a casa (\$15,000)**
- **Homewise: Asistencia con Enganche de una casa (\$80,000)**
- **New Mexico Legal Aid: Consejería para la prevención de la ejecución hipotecaria (\$10,000)**
- **Kitchen Angels: (\$12,261)**
- **SFPS Adelante Elementary School Liaison: (\$20,188)**
- **Youth Shelters and Family Services: (\$20,551)**
- **St Elizabeth Shelter Facility: Mejoras para la Casa Familia: (\$40,000)**
- **YouthWorks!: Mejoras en sus instalaciones (\$10,000)**

El gobierno de la Ciudad estima que los fondos documentados en este plan será asignados para asistir a las personas con:

- Extremadamente bajos ingresos: 400 personas
- Bajos ingresos: 10 personas
- Ingresos medios: 15 personas

## **6. Acciones previstas para el futuro para hacer frente a los obstáculos que impiden satisfacer las necesidades desatendidas de la población**

Existe una continua necesidad de viviendas económicas en Santa Fe, dado el elevado número de hogares con mucha carga de gastos. En las futuras intervenciones del programa es probable que se

incluyan: proporcionar ayuda para la renta, apoyar el desarrollo de unidades de renta, casas de alquiler, continuar ayudando con el pago de un enganche, el asesoramiento y la formación de compradores de casa de bajos y moderados ingresos, y proporcionar servicios de apoyo a los propietarios de viviendas de bajos ingresos, incluyendo refinanciamiento, la prevención de las ejecuciones hipotecarias y la reparación de casas.

Específicamente, la Alcaldía continúa trabajando con la Autoridad de Finanzas e Hipotecas de Nuevo México o *New Mexico Mortgage Finance Authority* para establecer prioridades para la asignación de créditos de impuestos federales a los desarrollos de unidades de renta de ingresos mixtos en los que al menos el 30% de las unidades de renta será accesible para las familias que ganen menos del 30% de la AMI. Otra de las acciones actualmente en curso es el financiamiento de un programa de vales de renta en vivienda local para asistir a las personas sin hogar o en situación parcialmente de calle. Esta asistencia se otorga en pagos a corto plazo para alquiler, para pago de rentas atrasadas, servicios públicos y depósitos. La financiación de este programa fue cortada del presupuesto del Fondo General de la Ciudad para el año fiscal 2016-2017, sin embargo, el personal de esta oficina tiene la esperanza de que se logre conseguir una fuente de financiación alternativa.

La Ciudad también está comprometida a reducir el nivel de familias a nivel de pobreza en Santa Fe haciendo lo siguiente:

- Continuar haciendo cumplir la Ley del Salario Justo de la Ciudad de Santa Fe, que es la segunda más alta del país;
- Continuar creando empleos con salarios altos y crear/apoyar a programas y centros de capacitación para los trabajadores;
- Aumentar el acceso a la vivienda de renta asequible para las familias que ganan 30% o menos AMI;
- Proporcionar vivienda en conjunción con servicios de apoyo para tipos especiales de población como las personas mayores, personas con discapacidad, jóvenes en riesgo, las familias sin hogar y a familias sostenidas por mujeres; y,
- Continuar apoyando los programas para la prevención de la ejecución hipotecaria.

# City of Santa Fe 2015-2016 Action Plan

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## Executive Summary

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

#### 1. Introduction

The purpose of the Action Plan is to stipulate how funds will be allocated to housing and community development activities in Santa Fe based on the needs, priorities, goals and strategies identified in the 2013-2017 Consolidated Plan.

#### 2. Summarize the objectives and outcomes identified in the Plan

The City of Santa Fe's focus over the next year is to improve and sustain affordable housing, rental, homeownership, and economic opportunities for low- to moderate-income households in Santa Fe, as well as addressing the needs of 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.

This Plan identifies the following goals as they relate to HUD-mandated objectives and outcomes for its upcoming housing and community development activities:

**GOAL:** Reduced rate of cost burden and corresponding drop in poverty rate for homeless households and those at risk of becoming homeless.

- Objective: Creating Suitable Living Environments
- Outcome: Availability/Accessibility

**GOAL:** Expanded inventory of rental units and vouchers to meet increased needs of renters with very low incomes.

- Objective: Providing Decent Housing
- Outcome: Availability/Accessibility

**GOAL:** Increased homeownership opportunities and support for long-term affordability and accessibility for current homeowners.

- Objective: Providing Decent Housing
- Outcome: Availability/Accessibility



### 3. Evaluation of past performance

The following bullets outline progress in meeting goals identified in the 2013-2017 Consolidated Plan, almost all of which were met, or exceeded. Given the economic downturn, cutbacks in funding, and other emerging challenges, this achievement is a testament to the strong partnerships the City supports with its nonprofit partners and subrecipients.

- The City's goal for **rental housing** as stated in the 2015-2016 Action plan was to serve renters earning less than 60 percent of Santa Fe's Area Median Income (AMI). For the 2016-2017 program year, the City did not allocate Affordable Housing Trust Fund (AHTF) to continue the rental assistance program as was done in the 2015-2016 Program Year, and as previously administered through the Life Link. The purpose of the program was to provide immediate short-term assistance to renters facing difficulties paying their rent, utility payments, deposits, or rental arrears with the objective of keeping renters from becoming homeless. For this year, the AHTF was not at a minimum level of approximately \$270,000 to trigger an allocation for this and other housing. Continuum of Care (CoC)/Shelter + Care rental vouchers and project-based assistance continue to support very low-income renters with disabilities, and is anticipated to pay approximately 1,200 rents over the term of the fiscal year.
- The City's goal for **home ownership housing** as outlined in the current 2015-2016 Action Plan is to provide comprehensive assistance to low-to-moderate-income homebuyers in the form of down payment assistance. The goal states that this funding type will serve approximately 35 households for year with both the CDBG and AHTF funds. As of March 2016, 17 households were served with down payment assistance administered between three sub-recipients from both CDBG and AHTF. Approximately 10 loans are pending for the 3<sup>rd</sup> quarter, and this program is on track to meet or exceed the goal of 35 by the program year end.
- The City's goal for **home improvement** as outlined in the 2015-2016 Action Plan was to support energy efficiency upgrades, required accessibility renovations and emergency repairs for 15 households. As of March 2016, fifteen (15) loans were made and three (3) loans are pending approval, all supporting low and moderate-income homeowners, many of whom are elderly. Thus far, loan recipients have been able to significantly reduce their long-term energy costs, while others received assistance to bring their homes into compliance with basic housing quality standards.
- The City's goal for **emergency shelters and permanent supported rental housing** as outlined in the 2015-2016 Action Plan is to provide 33 permanent beds and/or longer-term units per year. As of June 30, 2015, 28 emergency rents were paid with CDBG funds. In the upcoming 2016-2017 program year, CDBG funds are proposed for the Casa Familia shelter remodel this year, with 275 families to be served. This shelter can serve 10 families or up to 30 individuals at a time.



#### **4. Summary of Citizen Participation Process and consultation process**

In December prior to the start of the program year, a Notice of Funding Availability for CDBG is advertised in the *Santa Fe New Mexican* for two consecutive Fridays. In January, pre-application meetings are held with applicants. Applicant Presentations take place at the Community Development Commission Public Meeting, where funding recommendations are made. Work then begins on the 2016-2017 Draft Action Plan. Once complete, copies are placed at the following locations for public review from April 4, 2016 through May 5, 2016 to comply with the 30-day review period required by the City's Citizen Participation Plan as adopted by HUD. Drafts are available at the Main, Southside and LaFarge Santa Fe Public Library branches; Fort Marcy Recreation Center; Genoveva Chavez Community Center; Mary Esther Gonzales Senior Center, the City's Market Street Office and Santa Fe City Hall.

Display advertisements are placed in the *Santa Fe New Mexican* on Friday, April 1 and April 8, 2016 announcing the public review and comment period. The advertisement includes notice that Spanish translation of the document is available upon request; however, a summary in Spanish of the document is planned to be provided in the Appendix. Additionally, the Notice of Public Hearing will be advertised in the Legal section of the *Santa Fe New Mexican* on April 7, 2016. All ads list the locations of paper copies available for review as well as the contact information for submitting comments. A press release was issued through the City's Public Information Office on April 1, 2016, with information for the public on the availability of the plan and how to submit a comment. Three public meetings and one public hearing are being held on the Plan:

- The Community Development Commission Public Meeting (February 17, 2016)
- The City of Santa Fe's Finance Committee Public Meeting (April 4, 2016)
- The City of Santa Fe's Community Development Commission Public Meeting (April 20, 2016)
- The Santa Fe City Council Public Hearing (May 11, 2016)

These meetings are open to the public and agendas are available on the City's website. The public meetings and public hearing are conveniently timed and located to encourage participation and can all 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 allows members of the public to make comments as part of the Governing Body's discussion of the item. At the public meetings, there is an opportunity for the public to speak from the floor.

#### **5. Summary of public comments**



Comments from the general public as well as plan participants and stakeholders will be noted in this section when received.

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

Comments that are not accepted will be noted if applicable.

## **7. Summary**

Over the next 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, target 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. By focusing on these strategies in the 2016-2017 Action Plan, the City of Santa Fe hopes to ensure that all City residents have access to affordable, accessible and high quality housing opportunities.



## 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	Office of Affordable Housing / City of Santa Fe
CDBG Administrator		
Continuum of Care		
Shelter Plus Care		

Table 1 – Responsible Agencies

### Narrative (optional)

The City of Santa Fe's Department of Housing and Community Development, Office of Affordable Housing Division, administers the Community Development Block Grant (CDBG), the Continuum of Care/Shelter Plus Care program, 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

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## **AP-10 Consultation – 91.100, 91.200(b), 91.215(l)**

### **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(l))**

The city has two sections in the Youth and Family Services Division of the Community Services Department that funds emergency housing and community development programs as well as social services. The Children + Youth commission provides funding and support for local nonprofit organizations and public school programs for kids. Approximately one million dollars is awarded annually in the following five categories: Early Care and Child Development; Healthy Living; Outdoor Education and Environmental Awareness and Supplemental Educational Programs for students in Santa Fe Public Schools. The Human Services Committee makes funding recommendations to City Council from the General Fund for health and human services for local residents to include basic food and shelter, medical, and other safety net services. A Request for Proposals was posted on the City's website in March 2016 and funding recommendations will be made to the governing body in May 2016.

Many beneficiaries of this funding also are recipients of public housing services. The City's subrecipients and the public housing authority coordinate outreach activities and some programming is located at housing authority sites.

### **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.**

Santa Fe is not served by a local Continuum of Care but rather is covered by New Mexico's Balance of State Continuum of Care, as administered by the New Mexico Coalition to End Homelessness. City staff from the Housing and Community Development Department serve on the Board for the Balance of State Continuum of Care, which entails attending monthly meetings by conference call and quarterly meetings of the all the stakeholder agencies. Staff also attends the annual Housing for All Conference, hosted by the NM Coalition to End Homelessness.

Activities to address the mentioned groups in need are described in the following section.

### **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 City of Santa Fe does not directly participate in any ESG programming. The Continuum of Care Board has developed standards based on the HUD established outcome measures for housing stability and increasing client income for Continuum of Care Programs. The Board is working with the staff of the New Mexico Coalition to End Homelessness and the New Mexico Mortgage Finance Authority on the standards and evaluation of ESG-funded projects.

**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	<b>Agency/Group/Organization</b>	<b>SANTA FE CIVIC HOUSING AUTHORITY</b>
	<b>Agency/Group/Organization Type</b>	PHA
	<b>What section of the Plan was addressed by Consultation?</b>	Public Housing Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The sections were highlighted and the information was emailed for verification or update. Since their organization deals with these issues on a daily basis, accurate and precise data is anticipated. The SFCHA will receive a completed copy of the document for review.
2	<b>Agency/Group/Organization</b>	<b>THE LIFE LINK / ST. ELIZABETH SHELTER / THE HOUSING TRUST / YOUTH SHELTERS AND FAMILY SERVICES / YOUTH WORKS / SFPS ADELANTE PROGRAM</b>
	<b>Agency/Group/Organization Type</b>	Continuum of Care; Services-Victims of Domestic Violence Services; Homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Chronically homeless; Homeless Needs- Unaccompanied Youth; Homeless Needs- Families with children
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The sections were highlighted and emailed for verification or update. Since these organizations deal with these issues on a daily basis, accurate and precise data is anticipated.
3	<b>Agency/Group/Organization</b>	<b>NEW MEXICO COALITION TO END HOMELESSNESS</b>
	<b>Agency/Group/Organization Type</b>	Lead agency for the Balance of State Continuum of Care





	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Chronically homeless; Families with children; Veterans; Unaccompanied youth Homelessness Strategy Anti-poverty Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The sections were highlighted and emailed for verification or update. Since these organizations deal with these issues on a daily basis, accurate and precise data is anticipated.
4	<b>Agency/Group/Organization</b>	<b>HOMEWISE / THE HOUSING TRUST</b>
	<b>Agency/Group/Organization Type</b>	Housing Services-Education Business and Civic Leaders
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Market Analysis Lead-based Paint Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	A copy of the document was emailed for their review of the specific sections that are relevant.

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

There were none.



**Other local/regional/state/federal planning efforts considered when preparing the Plan**

<b>Name of Plan</b>	<b>Lead Organization</b>	<b>How do the goals of your Strategic Plan overlap with the goals of each plan?</b>
2013 Housing Needs Assessment for Santa Fe	City of Santa Fe	The Housing Needs Assessment document looks at housing affordability as it relates to unit inventory and demand; it is used by the City to shape policy and funding decisions. This document is in the process of being updated.
PHA 5-Year and Annual Plan	Santa Fe Civic Housing Authority	Many of the goals are incorporated into this plan
2012-2017 CIP Plan	City of Santa Fe	Project priorities were used in this plan
Five Year Plan to End Homelessness (2012)	NM Coalition to End Homelessness	The goals of that plan are incorporated into this plan
Analysis of Impediments to Fair Housing Choices (A/I - 2011)	City of Santa Fe	The actions required to reduce impediments are listed in this plan, which is in the process of being updated and a completion date prior to December 2016
City of Santa Fe Economic Development Strategy for Implementation	City of Santa Fe	ED goals as relating to housing were summarized throughout this plan
2015 Santa Fe Trends Report	City of Santa Fe	There are no goals listed in this report but information and statistics from this report were incorporated into this plan

**Table 3 – Other local / regional / federal planning efforts**



## **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**

Paper copies of the draft *2016-2017 Action Plan* are placed at eight locations for public review from April 4, 2016 through May 5, 2016, complying with HUD's required 30-day review period. Advertisements are placed in the *Santa Fe New Mexican* on Friday, April 1 and April 8 announcing the public review and comment period. The ads state where the copies are available for review as well as contact information for submitting comments. A press release is issued through the City's Public Information Office with additional information for the public on the availability of the plan and how to submit a comment. Two public meetings and one public hearing are held seeking approval and public comments regarding the Plan:

- The City of Santa Fe Finance Committee public meeting (April 4, 2016)
- The City of Santa Fe Community Development Commission public meeting (April 20, 2016)
- The Santa Fe City Council public hearing (May 11, 2016)

These meetings are open to the public and agendas are available on the City's website. Copies of the plan are printed and available at City Hall and Market Station offices along with other city locations. The meetings are conveniently timed and located to encourage participation. The meeting can be made accessible to people with disabilities, including sign language interpretation with prior notice to the City Clerk's office. The public hearing allows members of the public to make comments as part of the Governing Body's discussion of the item. At the public meetings, there is an opportunity for the public to speak from the floor.

All of these meeting dates are set to correspond with the date that the Action Plan is submitted to meet HUD's required 45-day review prior to the start of the new program year beginning July 1, 2016. This year, although the City received the actual 2016 allocation amount after the allocation recommendations were made by the Community Development Commission (CDC), project funding recommendations are complete and incorporated into this plan. They were based on an estimated \$500,000 allocation at the time of the CDC allocation public meeting. An additional \$24,408 is available to be allocated at a future date but will be held in reserves until the Community Development Commission or staff makes a recommendation. Pending approval of the City Council and HUD, no revisions to project funding will need to be made, but amendments to this Action Plan may be required after July 1 to explain to the public how the additional funds are allocated.



## Citizen Participation Outreach

Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments	Summary of comments not accepted and reasons	URL (If applicable)
Media Outreach	Non-targeted/General Public	Press Release by City of Santa Fe Public Information Office planned for April 1, 2016; Paid display and legal section ads announcing the plan and public hearing appeared in the Santa Fe New Mexican on April 1 and 8, 2016 (Fridays) for Display ads and April 7 for Legal ad noticing the public hearing. Approval of the notice to publish for public hearing at the March 30, 2016 City Council meeting.	TBD	None	<a href="http://www.santafenm.gov">www.santafenm.gov</a>  Front page under “News and Announcements”
Public Review	Non-targeted/Broad Community	April 4 – May 5, 2016: copies of the plan are available at public facilities and on the City’s website. Week of March 21: Plan sent for review to collaborating agencies			<a href="http://www.santafenm.gov/policyresearch">www.santafenm.gov/policyresearch</a>



## Expected Resources

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

#### Introduction

The greatest challenge facing the City of Santa Fe's housing and public service programs in 2016 is the reduction in funding from all sources: federal, state, or local. This requires creative use of funds as well as a reduction in the funding of some programs even when there is an increase in need and requirements that must be addressed. Although there has been a slight increase of the City's CDBG funding from 2013 to 2015, there was an approximate three percent reduction in funding from 2015 to 2016.

The City continues to apply for and receive Continuum of Care (CoC) funding through HUD. The CoC funding has increased since 2007 with the addition of two new grants, for approximately \$1.2 million in Shelter Plus Care funds being used to support renters with disabilities who would otherwise be homeless. The City administers funding to support Life Link's permanent supportive housing projects (98 units), the Housing Trust's Village Sage and Stagecoach Apartments (30 special needs tenants out of the total LIHTC 120 units), St. Elizabeth's Shelter Siringo Senior Project (8 units) and pays over 900 rents annually with rental vouchers.

The City has an affordable housing fund, Affordable Housing Trust Fund (AHTF), funded by revenue generated through development fees (paid for fractions of units owed under the City's inclusionary zoning program) in lieu payments, (when alternate means of compliance with the inclusionary zoning requirements are granted), and the payoffs of City-held liens. Once the fund's balance reaches a threshold amount, an allocation process that coincides with the CDBG funding timeline is advertised and administered. Fifty percent (50%) of the allocation must support homeownership activities. The threshold balance was not achieved during the fiscal year so no AHTF allocation was made for 2016.

On February 17, 2016, the Community Development Commission approved CDBG proposals funding a variety of housing, facility improvement and public service projects. This funding will be made available after environmental reviews are approved in July or August 2016. City funds that support administrative contracts with nonprofit service providers (Homewise and the Housing Trust) and are generally allocated to support homeownership programs. This includes homebuyer training and counseling, financial counseling and assistance, and other activities to support achievement of "buyer-ready" status of income-qualified homebuyers, as well as home repair services, refinancing, foreclosure prevention and reverse mortgage counseling for current homeowners.



## Priority Table

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 4				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	Public - Federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	512,408	\$340,000	0	512,408	500,000	Program Income earned and Allocation amount expected are estimates. The assumption is that the yearly CDBG allocation will remain flat or decrease for the next several years.
General Fund	Public – Local	Homebuyer programs; Technical Assistance; Data Analysis; Professional Development	300,000	0	0	300,000	1,025,250	FY 16-17 is the third year of a four-year grant so funding levels will remain the same.
Continuum of Care / Shelter Plus Care	Public - Federal	Other	847,340	0	0	847,340	3,898,412	In 2012, two additional grants were funded.

**Table 4 - Expected Resources – Priority Table**



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

The City'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 CDFIs 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 fiscal year 2016-2017, the City expects to donate a 5-acre portion of a City-owned parcel on Siler Road. This donation will support the construction of at least 50 units of affordable live/work housing targeted to "creatives" – technology entrepreneurs, visual and performance artists, craft manufacturers, self-employed, etc. Ten additional market-rate units may also be included in the project, as well as a shared resource center that would include performance and display space, retail areas and other workshops. The project, called the "Arts + Creativity Center," is proposed to be developed by the New Mexico Interfaith Housing Coalition and Creative Santa Fe, two local nonprofit organizations. The donation is contingent on the project securing Low Income Housing Tax Credit (LIHTC) funds, an application which is to be submitted in early 2017.



## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e)

#### Goals Summary Information

Goal Name		Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Increase Affordable Housing Opportunities	2013	2017	Affordable Housing	Citywide	Services and Support for Current Homeowners Down Payment Assistance Homebuyer Training and Counseling Home Rehabilitation/Improvement Construction of Affordably-Priced Homes	DPA:  CDBG: \$200,000 <u>Home Repair:</u>  CDBG: \$75,000	Direct Financial Assistance to Homebuyers: 12 Households Assisted; Rehabilitation loans or direct assistance to 13 homeowners  New Rental Units: 80 (Soleras Station)





Goal Name		Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	<b>Increase Opportunities for At Risk Populations</b>	2013	2017	Public Housing Homeless	Citywide	Rental Vouchers; Emergency Shelters; Support Services for At Risk Population; Fair Housing Outreach	CDBG: \$42,449;	Support services to 100 homeless children and families (Adelante via CDBG); 22 households in or at risk of foreclosure (NM Legal Aid); case management and supplies for up to 450 homeless youth (YSFS)
3	<b>Address Current and Emerging Needs</b>	2014	2017	Affordable Housing Non-Homeless Special Needs	Citywide	Provision of Rental Units and Support Services; Public Facility Repairs	CDBG: \$50,000 General Fund: \$0 CoC/Shelter Plus Care: \$1.2 million	Facility repair serving 275 female-headed homeless households (Casa Familia); Voucher and project-based assistance paying 1,200 rents along with services administered through Housing Trust and Life Link (CoC); meal deliveries to 8 new households (KA); facility repair serving 450 youth (YouthWorks!)

**Table 5 – Goals Summary**



## Goal Descriptions

1	<b>Goal Name</b>	Increase Affordable Housing Opportunities
	<b>Goal Description</b>	<i>Increased homeownership opportunities and support for long-term affordability and accessibility for current homeowners.</i> This goal is achieved through continuing down payment assistance; homebuyer counseling and training services; production of affordably-priced homes; supporting partnerships with nonprofits, for-profit builders and other housing providers; considering acquisition/rehab programs to absorb existing market supply; funding energy efficiency upgrades; continuing foreclosure prevention; legal assistance and refinancing services for existing homeowners; and offering accessibility improvements to help “age in place”.
2	<b>Goal Name</b>	Increase Opportunities for At Risk Populations
	<b>Goal Description</b>	<i>Reduced rate of households with cost burden and corresponding drop in poverty rates.</i> This goal is achieved through preventing homelessness through rental vouchers, emergency assistance, support services, expanding rental choices for households earning less than 30% AMI, providing rehabilitation services, refinancing and support for existing low-income homeowners, preventing wage theft, and improving outreach efforts about housing rights especially to mono-lingual Spanish speakers.
3	<b>Goal Name</b>	Address Current and Emerging Needs
	<b>Goal Description</b>	<i>Inventory of rental units affordable to renters with very low incomes is expanded and vouchers are used to meet increased demand.</i> This goal is achieved through supporting LIHTC projects and the provision or retention of other permanent, subsidized rental units, rehabilitating existing rentals to expand choice and housing quality, identifying additional funding sources and/or creating revenue streams to fund local rental vouchers.

Table 6 – Goal Descriptions



**Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.215(b):**

The City estimates that the funding deployed to accomplish the goals documented in Table 6: Goals Summary will serve the following:

- Extremely low-income: 400 households
- Low income: 10 households
- Moderate income: 15 households



## AP-35 Projects – 91.220(d)

### Introduction

Projects funded for FY 16-17 reflect a variety of programs, facilities and services in addition to the programs that are more commonly funded by the City – down payment assistance and home improvement.

#	Project Name
1	Santa Fe Community Housing Trust
2	Habitat for Humanity SF Home Improvements
3	Homewise Home Improvement
4	Homewise Down Payment Assistance
5	New Mexico Legal Aid Foreclosure Prevention Counseling
6	Kitchen Angels
7	SFPS Adelante Elementary School Liaison
8	Youth Shelters and Family Services
9	St Elizabeth's Casa Familia Shelter Facility Improvement
10	YouthWorks! Facility Improvement

Table 7 – Project Information

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

The Community Development Commission placed the highest funding priority on housing. The applications received for this category were for down payment assistance, with the majority of funding directed to providing assistance to homeowners (DPA and Home Improvement). Assistance for rental units is also high priority; however no applications for CDBG funding were received to work towards satisfying this need in the community. Though it is desired to utilize CDBG towards rental units; the developer expense of constructing these is challenging in the absence of Low Income Housing Tax Credits. LIHTC projects have an application and award timeline that does not synchronize with that of CDBG; however, if future projects of this type are awarded and CDBG funding becomes available later in the year, it can be used towards them, such as in the case of Stage Coach in previous years.

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.



## Projects

### AP-38 Projects Summary

#### Project Summary Information

Table 8 – Project Summary

1	<b>Project Name</b>	<b>Santa Fe Community Housing Trust</b>
	<b>Target Area</b>	Housing for both low-to-moderate (LMI) and moderate-income households
	<b>Goals Supported</b>	Increase Affordable Housing Opportunities
	<b>Needs Addressed</b>	Down Payment Assistance
	<b>Funding</b>	CDBG: \$120,000
	<b>Description</b>	Down Payment Assistance
	<b>Target Date</b>	6/30/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Six (6) households or 15-25 individuals.
	<b>Location Description</b>	Citywide
	<b>Planned Activities</b>	Provide down payment assistance funding to a minimum of six (6) client households below 80% AMI that have completed homebuyer training.
2	<b>Project Name</b>	<b>Habitat for Humanity Single-Family Home Improvements</b>



	<b>Target Area</b>	Housing: Homeowner Rehabilitation-Emergency
	<b>Goals Supported</b>	Increase Opportunities for At Risk Populations Address Current and Emerging Needs
	<b>Needs Addressed</b>	Housing rehab for low to moderate-income households
	<b>Funding</b>	CDBG: \$60,000
	<b>Description</b>	Provide emergency home improvement funding to a minimum of six (6) homeowners below 60% AMI for emergency home repairs for mostly, but not limited to, elderly homeowners.
	<b>Target Date</b>	6/30/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Six (6) homeowners or 6-12 individuals.
	<b>Location Description</b>	Citywide
	<b>Planned Activities</b>	Emergency Home Improvement for primarily elderly homeowners
<b>3</b>	<b>Project Name</b>	<b>Homewise Home Improvement</b>
	<b>Target Area</b>	Housing: Homeowner Rehabilitation
	<b>Goals Supported</b>	Address Current and Emerging Needs
	<b>Needs Addressed</b>	Services and Support for Current Homeowners Home Rehabilitation/Improvement
	<b>Funding</b>	CDBG: \$15,000
	<b>Description</b>	Provide home improvement funding to a minimum of seven (7) homeowners below 80% AMI
	<b>Target Date</b>	6/30/2017



	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Seven (7) homeowners or 20-30 individuals
	<b>Location Description</b>	Citywide
	<b>Planned Activities</b>	Provide home improvement funding to a minimum of seven (7) homeowners below 80% AMI
4	<b>Project Name</b>	<b>Homewise Down Payment Assistance</b>
	<b>Target Area</b>	Housing for both low-to-moderate-income (LMI) and moderate-income households
	<b>Goals Supported</b>	Increase Affordable Housing Opportunities
	<b>Needs Addressed</b>	Homebuyer Training and Counseling; DPA
	<b>Funding</b>	CDBG: \$80,000
	<b>Description</b>	Provide down payment assistance funding to a minimum of six (6) client households below 80% AMI that have completed homebuyer training.
	<b>Target Date</b>	6/30/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Six (6) client households or 15-20 individuals below 80% AMI that have completed homebuyer training.
	<b>Location Description</b>	Citywide
	<b>Planned Activities</b>	Down payment assistance would serve households for buyers that have completed homebuyer training and counseling.
5	<b>Project Name</b>	<b>New Mexico Legal Aid Foreclosure Prevention Counseling</b>
	<b>Target Area</b>	Public Service-related Housing Needs: Foreclosure prevention counseling



	<b>Goals Supported</b>	Address Current and Emerging Needs
	<b>Needs Addressed</b>	Services and Support for Current Homeowners
	<b>Funding</b>	CDBG: \$10,000
	<b>Description</b>	Provide legal assistance for 22 Santa Fe household cases in active foreclosure.
	<b>Target Date</b>	6/30/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	22 households or 22-40 individuals.
	<b>Location Description</b>	Citywide
<b>6</b>	<b>Planned Activities</b>	Legal assistance aids households through the foreclosure process to achieve a graceful exit to their home, or, where feasible, negotiation to remain in home
	<b>Project Name</b>	<b>Kitchen Angels</b>
	<b>Target Area</b>	Public Service
	<b>Goals Supported</b>	Increase Opportunities for At Risk Populations Address Current and Emerging Needs
	<b>Needs Addressed</b>	Support Services for At Risk Population
	<b>Funding</b>	CDBG: \$12,261
	<b>Description</b>	Provide home delivery, nutritionally-appropriate meals to eight (8) new client households.
	<b>Target Date</b>	6/30/2017





	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	eight (8) households / eight individuals
	<b>Location Description</b>	Citywide
	<b>Planned Activities</b>	Support home-delivery service of meals to people who are homebound because of chronic illness or disability.
<b>7</b>	<b>Project Name</b>	<b>SFPS Adelante Elementary School Liaison</b>
	<b>Target Area</b>	Public Service
	<b>Goals Supported</b>	Increase Opportunities for At Risk Populations Address Current and Emerging Needs
	<b>Needs Addressed</b>	Support Services for At Risk Population
	<b>Funding</b>	CDBG: \$20,188
	<b>Description</b>	Funding will add staff hours to the elementary school liaison
	<b>Target Date</b>	6/30/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	100 families
	<b>Location Description</b>	Citywide
	<b>Planned Activities</b>	Funding will add staff hours to the elementary school liaison to consult with families, provide support via school supplies, housing services, food, etc., to elementary students whose families are homeless (minimum 100 families); funding may also enable the provision of rental units.
<b>8</b>	<b>Project Name</b>	Youth Shelters and Family Services



	<b>Target Area</b>	Public Service
	<b>Goals Supported</b>	Increase Opportunities for At Risk Populations
	<b>Needs Addressed</b>	Emergency Shelters; Support Services for At Risk Population; Non-Housing Community Facilities & Services
	<b>Funding</b>	CDBG: \$20,551
	<b>Description</b>	Grant funding will allow YSFS to add an additional street outreach worker to serve a minimum of 500 homeless youth in Santa Fe as well as adding Sunday hours to the Drop In Center which provides additional support to youth.
	<b>Target Date</b>	6/30/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	500 individual youth.
	<b>Location Description</b>	Citywide
	<b>Planned Activities</b>	Grant funding will allow YSFS to add an additional street outreach worker to serve a minimum of 500 homeless youth in Santa Fe as well as adding Sunday hours to the Drop In Center which provides additional support to youth.
<b>9</b>	<b>Project Name</b>	<b>St Elizabeth's Casa Familia Shelter Facility Improvement</b>
	<b>Target Area</b>	Public Facilities
	<b>Goals Supported</b>	Increase Opportunities for At Risk Populations
	<b>Needs Addressed</b>	Emergency Shelters Support Services for At Risk Population Non-Housing Community Facilities & Services



	<b>Funding</b>	CDBG: \$40,000
	<b>Description</b>	Expand and remodel the front office space of the family emergency shelter
	<b>Target Date</b>	6/30/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	A minimum of 275 households will be served by Casa Familia in the program year.
	<b>Location Description</b>	Citywide
	<b>Planned Activities</b>	Expand and remodel the front office space of the family emergency shelter for homeless single women and families, to secure the residents' living/sleeping area, and reconfigure staff offices for client privacy in consultation for a minimum of 275 households.
10	<b>Project Name</b>	<b>YouthWorks! Facility Improvement</b>
	<b>Target Area</b>	Public Facilities
	<b>Goals Supported</b>	Increase Opportunities for At Risk Populations
	<b>Needs Addressed</b>	Non-Housing Community Facilities & Services
	<b>Funding</b>	CDBG: \$10,000
	<b>Description</b>	Facility roof upgrade for energy efficiency and as preliminary step to installation of solar panels.
	<b>Target Date</b>	6/30/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	A minimum of 500 youth will be served in the program year.
	<b>Location Description</b>	Citywide



	<b>Planned Activities</b>	Facility roof upgrade for energy efficiency and as preliminary step to installation of solar panels. Facility proposes to serve 500 youth in the program year.
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## 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

Allocations are based on need as to whether a program serves low to moderate-income (LMI) residents. Most of the City's programs serve LMI residents citywide (limited clientele or housing) versus a specific LMI area (Area Benefit). If an application is submitted for a program that serves a specific LMI area as normally defined by census tract, it is given the same consideration as the applications for programs that serve LMI residents City Wide. As noted in the 2013-2017 Consolidated Plan, maps of the distribution of Hispanic residents were prepared for the city's Analysis of Impediments to Fair Housing Choice in 2011, indicating block groups with Hispanic concentrations (where the proportion of Hispanic residents is 59% or more), primarily in the southwest portion of the city. However, it is important to note that the city has many block groups with relatively large proportions of Hispanic residents (between 30% and 59%).

### Geographic Distribution

Target Area	Percentage of Funds
Citywide	100

Table 9 - Geographic Distribution

### Rationale for the priorities for allocating investments geographically

The City of Santa Fe does not have priorities for allocating geographically. The types of programs funded focus on the household (income) versus the location of the project. For example the City allocates funds programs for down payment assistance for home purchase which is dependent on the household versus the location of the home. The City funds public service programs that serve at risk youth throughout the City versus in a concentrated area. The one program that will be an area benefit with 2016 CDBG funds, as indicated in Table 10 above, is targeted to serve residents in the Hopewell-Mann district for legal assistance. Otherwise the programs will serve the LMI residents throughout the City.



## Affordable Housing

### AP-55 Affordable Housing – 91.220(g)

#### Introduction

One Year Goals for the Number of Households to be Supported	
Homeless	875
Non-Homeless	719
Special-Needs	8
Total	1,602

**Table 10 - One Year Goals for Affordable Housing by Support Requirement**

One Year Goals for the Number of Households Supported Through	
Rental Assistance	109
The Production of New Units	280
Rehab of Existing Units	14
Acquisition of Existing Units	0
Total	403

**Table 11 - One Year Goals for Affordable Housing by Support Type**

#### Discussion

Projects funded for FY 16-17 reflect a variety of public service programs that best demonstrate assisting households with securing housing or preventing homeless. Some facility improvements were funded as well in addition to the programs that are more commonly funded by the City – down payment assistance and home improvement. For this year, no Affordable Housing Trust Fund (AHTF) funding was available.

Rental assistance represents an average monthly number of rents paid from July 2015 through February 2016, with the projected monthly number being about the same for 2016-2017 and/or for the duration of these grants. The expected number for the production of new units is pending the award of Low Income Housing Tax Credits for the proposed Soleras Station apartment project being coordinated by a private developer along with the Santa Fe Community Housing Trust. The projected number for rehabilitation of single family households is the sum of the Habitat for Humanity and Homewise Home Improvement projects awarded funding in this upcoming grant year. Lastly, no acquisition of existing units was proposed for the grant year.



## **AP-60 Public Housing – 91.220(h)**

### **Introduction**

As reported in 2015, the Santa Fe Civic Housing Authority (SFCHA) is the public housing agency in Santa Fe. They oversee 490 units of public housing, and manage 670 Section 8 vouchers in Santa Fe. There are a total of 369 units for seniors, leaving 121 for families. All of the units are in livable condition but maintenance is a continuous effort. Currently, 399 people are on the public housing waiting list, and 171 people on the Section 8 waiting list for Santa Fe. SFCHA receives approximately 35 applications per month for public housing.

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

The SFCHA received approval to participate in the Rental Assistance Demonstration (RAD) Project and has currently closed on financing for its first project. Funds will be used to rehabilitate 116 public housing units to bring them up to current code requirements, improve energy efficiency, and update other quality of life amenities.

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

The SFCHA runs a Family Self-Sufficiency Program which supports residents and voucher holders to place funds in escrow to achieve 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.



## **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 youth, 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.

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

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

#### **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. The Resource Opportunity Center (ROC) is part of the existing Interfaith Shelter and offers emergency beds in winter, meals and clothing but more importantly, brings together outreach coordinators to provide information about available services. Medical care, job counseling, meals, clothing, transportation are a few of the services provided at the ROC, which is partially funded through local funds allocated through the City’s Human Services Division. Additionally, the New Mexico Coalition to End Homelessness (NMCEH) is continuing to work with the existing Coordinated Risk Assessment Model.

#### **Addressing the emergency shelter and transitional housing needs of homeless persons**

**St. Elizabeth.** St. Elizabeth Shelter operates two emergency shelters and three longer-term supportive





housing programs. Its Men's Emergency Shelter has 28 year-round beds along with a library, TV room, laundry, showers and intensive case management. The organization also offers longer term and transitional shelter options. *Casa Familia* has 10 beds for single women, eight rooms for individual families, and can accommodate up to 30 people, depending on family size. It also has a TV/play room, dining room, laundry and donations room where clothing and toys are available for guests. Both emergency shelters provide respite care for those who are in need of a place to recover from illnesses and behavioral health issues and both have a program manager, case managers and supervisory staff. *Casa Cerrillos* is a permanent housing program with 28 apartments for adults with disabilities, many with co-occurring substance abuse problems. Siringo Apartment is a permanent housing program with eight apartments for seniors. *Sonrisa Family Shelter* is a transitional housing program with eight apartments for families with children. It has a two-year stay limit within which time families are expected to have overcome the issues leading to their becoming homeless and have saved enough funds to successfully move in to housing of their own. All three supportive housing programs have on-site program/case managers that work closely with each guest and monitor their progress.

**ROC/Interfaith Shelter.** Several faith based organizations support a seasonal shelter from November to May through meals, showers and laundry, in addition to beds and also some case management services. The Resource Opportunity Center is open two days per week, serves 120 to 140 people per day, and offers more intensive case management and legal services.

**Life Link.** Established in 1987 in a motel, Life Link has evolved into a highly effective behavioral health and supportive housing center. At *La Luz*, 24 apartment units and an additional 74 City wide scattered-site units are provided to people with mental illness and other co-occurring disorders, based on the permanent supportive housing model. Life Link provides extensive outpatient treatment, psycho-social rehabilitation, homeless prevention and rental assistance, peer support services and onsite healthcare screening.

**Esperanza.** Esperanza is a full service organization offering counseling, case management and advocacy for survivors of domestic violence. It operates a shelter that can house up to 42 people, as well as 21 beds of transitional housing to allow clients establish independence while still receiving supportive services. The organization also offers comprehensive non-residential counseling services.

**Youth Shelters and Family Services.** On any given night, the organization estimates that 100 youth may be homeless on the streets of Santa Fe. Services are provided to homeless, runaway and in-crisis youth and their families including street outreach, emergency shelter, transitional living and counseling. Special initiatives are the Pregnant and Parenting Project, including referrals, case management, parenting skills and donated items and the ACCESS Program, which helps youth with job readiness skills. Youth can stay at the emergency shelter for up to 30 days and in the transitional, apartment style living program for 18 months.



**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 Office of Affordable Housing has been in discussion with new local non-profit service provider Solace Village, who, in addition to working to secure housing for veterans, is exploring site and neighborhood suitability options for a day facility to serve homeless adults. This center, named Sedeka Center, would enable the homeless population to support one another through peer-to-peer interaction, skill/trade building with center activities, providing participants with customized action plans to help them shift from poverty. OAH will continue to be a liaison with Sedeka and the City's Land Use Division to identify potential sites for the center to be located. Casa Familia, as mentioned above, has been recommended for funding by this year's CDBG grant to modify the facility to better accommodate case management and provide an environment of confidentiality for client consultations.

In addition to ensuring the availability of a range of housing program options for these homeless populations, the City also ensures a range of social service program options for homeless individuals, families, veterans and unaccompanied youth that work to increase access for these populations to the health, education, employment, and housing sectors. These services include behavioral health counseling for adults and youth, dental healthcare for individuals and families, independent living skill training for homeless youth, and early childhood development and education for homeless families.

**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.**

Given the effects of the economic recession along with decreased 2016 CDBG funding and a lack of Affordable Housing Trust Funds (AHTF), concerted efforts have been made to expand the safety net of services in Santa Fe. A total of 26 families at the close of the 2014-15 CDBG Program Year were provided emergency rent/mortgage assistance through *Esperanza Shelter's* Emergency Assistance Program (EAP),



all of whom were female-headed household with household incomes in the 30 –50 percent AMI range. *Kitchen Angels* continues to deliver meals to homebound and terminally ill residents, having served it's one millionth meal as of October 2015 and proposes to serve more clients this year. Lastly, over 500 children and their parents were assisted through the *Access Project*, qualifying for public services and benefits.



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

### **Introduction**

**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**

Disproportionately, 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 and is currently re-assessing with the 2016 AI update. This update will provide an in-depth review of city housing policies and land use and zoning regulations.

In the past, stakeholders raised concerns about inconsistent and unpredictable development approval decisions and “NIMBYism” affecting approvals. According to stakeholder interviews and private sector focus groups there is a stigma associated with affordable housing developments and neighborhood associations make strong efforts to impede affordable development. In 2014 the City prepared several outreach materials regarding housing laws including the Federal Fair Housing Act, the New Mexico Uniform Owner Resident Relations Act (UORRA) and the NM Mobile Home Act. Often non-English speakers are further affected by not being aware of the rights and protections to which they are entitled under these laws. The outreach materials consist of Fair Housing Frequently Asked Questions brochures in English and Spanish and a tenant rights “Novella” with distribution continuing throughout the year. The City works with Spanish speaking fair housing advocates that actively meet with approximately 75 local small businesses and non-profit organizations that distribute fair housing literature published by the City and describe tenant rights.

The City of Santa Fe has 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. There has been a recently approved amendment to the City’s Chapter 26 of the Land Use code which governs the Santa Fe Homes program. This amendment removes a barrier to local home development in Santa Fe, which is the requirement to provide affordable units per the program, and allows the developer to pay a fee-in-lieu by-right, rather than seeking an Alternate Means of Compliance to pay the fee, which previously had to be approved by the Governing Body.



Lastly, High Desert Fair Housing Consultants provided a training on March 1, 2016 attended by 20 affordable housing service providers and advocate organizations, and covered the following topics: financial assistance provided by the federal government; laws the office of Fair Housing and Equal Opportunity enforces (FHEO); protected classes covered both under the federal Fair Housing Act and the NM State Statute; non-jurisdictional issues such as criminal history; differences between landlord/tenant law and fair housing law; differences between reasonable accommodation/modification; and resources for people with disabilities.



## **AP-85 Other Actions – 91.220(k)**

### **Introduction**

Santa Fe is a desirable place to live with beautiful weather, culture, arts, history and many outdoor recreation opportunities. This desirability has put upward pressure on real estate values by attracting real estate investors, second homeowners and wealthy retirees. High land costs have been prohibitive for developing more affordably-priced homes, driving the market rate homes out of reach for many of the community's workforce. In response, the Santa Fe City Council has supported an innovative combination of regulation, policy and financial support for the development, preservation and improvement of affordable housing.

### **Actions planned to address obstacles to meeting underserved needs**

There is a continued need for more affordable housing in Santa Fe, given the high numbers of cost-burdened households. Likely program interventions include: providing rental assistance, supporting the development of rental units, continuing down payment, counseling and training for low-and-moderate-income homebuyers, and providing support services for low-income homeowners, including refinancing, foreclosure prevention and home repair. Specifically, the City continues to work with the New Mexico Mortgage Finance Authority to 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. Another action currently underway is the funding of a local housing voucher program to provide assistance to the homeless and near homeless through the Affordable Housing Trust Fund. This assistance is used in the form of short-term payments for rent, rental arrears, utilities and deposits, though this funding is unlikely to continue.

### **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 down payment assistance, home repair and rental assistance.

### **Actions planned to reduce lead-based paint hazards**

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 when federal funding is involved. If a homebuyer purchases an already 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.

### **Actions planned to reduce the number of poverty-level families**

The following is a list of actions supported by the City of Santa Fe to help reduce the number of poverty-level families:

- Continue to enforce the City of Santa Fe Living Wage Law, which is the second highest in the country.
- Continue to create high wage jobs and to create/support job training centers and programs.
- Increase access to rental housing that is affordable to households earning 30% or less AMI;
- Provide housing in conjunction with supportive services for special populations including seniors, disabled, at risk youth, homeless and female-headed households.
- Continue to support foreclosure prevention programs.

### **Actions planned to develop institutional structure**

The City has amended its inclusionary zoning program to reduce the required percentage of affordable units in order to facilitate development and support the city’s economic recovery.

### **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. Within the City’s internal structure, funding is provided to support service providers through its Human Services grant and Children and Youth Grant, in addition to housing resources. In addition to the programs described in the preceding sections, the City directly supports the creation, preservation and quality of affordable housing through several regulatory and programmatic actions, including the Santa Fe Homes Program (SFHP). 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 15% for rental units, but, as mentioned in AP-75, an ordinance amendment allows for a calculated fee in lieu to

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be paid, by right. 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.

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

Currently impact fees are levied at 50% of their usual rates, after two years of being suspended altogether.

#### *City's Affordability Liens*

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).

#### *Down Payment Assistance*

Down payment assistance is provided through a deferred-payment, no-interest due "soft" second mortgage that is used to buy down the principal of the homebuyer's mortgage, thereby lowering their monthly payment and increasing their buying power. These loans are due upon sale or transfer of title. Homewise, Housing Trust and Habitat for Humanity income-qualify and make "buyer ready" the eligible homebuyers.





## Program Specific Requirements

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

#### Introduction

#### Community Development Block Grant Program (CDBG)

##### Reference 24 CFR 91.220(I)(1)

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

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	340,000
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
<b>Total Program Income:</b>	<b>340,000</b>

#### 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.	0.97%



## **Monitoring**

### **Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan**

#### *CDBG Program Monitoring Requirements*

All of the CDBG Funded programs will be monitored by staff including desk reviews, weekly correspondents with sub-recipients, and, where feasible, conducting site visits to verify compliance with the objectives of the activity. Staff requests information on the status and effectiveness of the program to meet their goals on an ongoing basis through regular weekly contact with sub-recipients and the collection of / data input from Quarterly Reports. The City of Santa Fe utilizes HUD's "Guidebook for Grantee's on Sub-recipient Oversight, Managing CDBG", and "Ensuring CDBG Sub-recipient Timeliness Guidelines" as well as portions of the CPD Monitoring Handbook (6509.2) to ensure compliance. In 2016 monitoring forms will be better customized for relevance to the respective project work scopes.

### **Describe actions to be taken to monitor performance in meeting goals and objectives set forth in the Consolidated Plan, and actions to be taken to ensure compliance with program requirements, including requirements involving the timeliness of expenditures**

#### *Committee Meetings*

The staff liaison for the Community Development Commission (CDC) is responsible for coordinating, advising and reviewing the Consolidated Plan, Action Plan and CAPERs.

#### *Reporting and Fiscal Management*

Staff ensures that all sub-recipients keep track of detailed information for the Performance Measurement System to evaluate the effectiveness of the project in meeting the needs of targeted populations. Relevant data includes the number of clients served, ethnicity, income-and employment (locally and with the City depending on the program), assets breakdown (when appropriate) and Performance Measurement data by project type (Housing, Economic Development, Public Service or Facilities & Improvements), ethnicity and age breakdown. This information is submitted quarterly. The reports track completion of the contracted scope of services and track program demand and utilization by demographic category for services provided by the program. The program also must submit financial statements which include a breakdown of the expenditures and revenue (including Program Income



where relevant) and a specific description of the charges as defined in the contract. Staff from the Office of Affordable Housing is responsible for reviewing and approving the sub-recipient's account payment requests (invoices) and then submitting the request to the City's Accounts Payable Department for payment.

### **Describe actions to be taken to monitor sub-recipients**

#### *Site Visits*

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

#### *Evaluation*

At the end of each program year, staff completes a detailed evaluation of the sub-recipients performance. Based on information from the quarterly and final reports, staff evaluates whether the needs of low income people are being met. These findings are reported in the CAPER at year end. The Consolidated Plan provides a framework for setting program goals, monitoring performance and evaluating the City's progress in meeting community development needs.



# APPENDIX

To be added upon completion of notices

- A. Santa Fe New Mexican Public Comment Advertisements
- B. Affidavit of Publication to Santa Fe New Mexican
- C. Service Provider Feedback Table
- D. Public Comment Summary
- E. Press Release
- F. HUD 2016 Award Letter

