



DRAFT

CONSOLIDATED PLAN

2018 - 2022

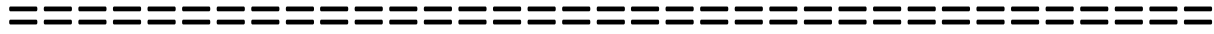


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Executive Summary

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

1. Introduction

This document represents the Five-year Consolidated Plan for the City of Santa Fe. It covers program years 2018 through 2022.

A Consolidated Plan is required of any city, county or state that receives federal block grant dollars for housing and community development funding from the U.S. Department of Housing and Urban Development (HUD). There are four types of HUD block grant housing and community development programs: the Community Development Block Grant (CDBG), the HOME Investment Partnerships Program (HOME), the Emergency Solutions Grant (ESG) and the Housing Opportunities for People with AIDS (HOPWA) program. The City of Santa Fe receives approximately \$500,000 in CDBG dollars each year directly from HUD.

The purpose of the Consolidated Plan is:

- To identify a city's, county's or state's housing and community development needs, priorities, goals and strategies; and
- To stipulate how funds will be allocated to housing and community development activities during the five year planning period.

There are four components required by HUD to be submitted:

- 1) **Consultation and Citizen Participation:** the process through which the grantee engages the community in developing and reviewing the plan as well as consulting with partner stakeholders in the implementation of programs. Required annually as part of the Annual Action Plan.
- 2) **The Consolidated Plan:** on a three or five-year increment, every entitlement community updates demographic and market data, re-evaluates funding priorities and submits the planning document to HUD.
- 3) **Annual Action Plan:** submitted to HUD at the beginning of each funding cycle, the AP provides a concise summary of the actions, activities, and specific federal and non-federal resources that will be used each year to address the priority needs and specific goals identified in the Consolidated Plan.
- 4) **Consolidated Annual Performance and Evaluation Report (CAPER):** the annual report submitted to HUD in which grantees report accomplishments and progress toward meeting Consolidated Plan goals in the prior year.

A new requirement of the Consolidated Plan is incorporation of fair housing goals and strategies. The 2018-2022 Consolidated Plan for Santa Fe includes identification of impediments to fair housing choice

(also called “contributing factors”), a prioritization of fair housing actions, and goals and a plan to address those barriers. The fair housing analysis for this Consolidated Plan follows HUD’s Assessment of Fair Housing framework, or AFH, which was required at the time the fair housing assessment was conducted.

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment

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.

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

- 1) **Creating Suitable Living Environments (SL)** – relates to activities that are designed to benefit communities, families, or individuals by addressing issues in their living environment. This objective relates to activities that are intended to address a wide range of issues faced by low- and moderate-income persons, from physical problems with their environment, such as poor quality infrastructure, to social issues such as crime prevention, literacy, or elderly health services.
- 2) **Providing Decent Housing (DH)** – covers the wide range of housing activities that could be undertaken with CDBG funds. This objective focuses on housing activities whose purpose is to meet individual family or community housing needs. It does not include programs where housing is an element of a larger effort to make community-wide improvements, since such programs would be more appropriately reported under Suitable Living Environments.
- 3) **Creating Economic Opportunities (EO)** – applies to activities related to economic development, commercial revitalization, or job creation.

HUD-mandated outcomes include:

- 1) **Availability/Accessibility** – applies to activities that make services, infrastructure, public services, public facilities, housing, or shelter available or accessible to low- and moderate-income (LMI) people, including persons with disabilities. In this category, accessibility does not refer only to physical barriers, but also to making the basics of daily living available and accessible to LMI people where they live.
- 2) **Affordability** – applies to activities that provide affordability in a variety of ways to LMI people. It can include the creation or maintenance of affordable housing, basic infrastructure hook-ups,

or services such as transportation or day care. Affordability is an appropriate objective whenever an activity is lowering the cost, improving the quality, or increasing the affordability of a product or service to benefit a low-income household. (For instance, a low interest loan program might make loans available to low- and moderate-income microenterprise businesses at 1% interest, which is far below the market rate. This program lowers the cost of the loan, enabling entrepreneurs to start businesses. As a result, the program makes financing more affordable. Another example might be a subsidized day care program that provides services to low- and moderate-income persons/families at lower cost than unsubsidized day care.)

- 3) **Sustainability** – applies to activities that are aimed at improving communities or neighborhoods, helping to make them livable or viable by providing benefit to persons of low- and moderate-income or by removing or eliminating slums or blighted areas, through multiple activities or services that sustain communities or neighborhoods

HUD has identified 22 **Goal Outcome Indicators (GOI)** for which grantees can set numeric goals:

1. Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit
2. Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit
3. Public Service Activities other than Low/Moderate Income Housing Benefit
4. Public Service Activities for Low/Moderate Income Housing Benefit
5. Façade treatment/business building rehabilitation
6. Brownfield acres remediated
7. Rental units constructed
8. Rental units rehabilitated
9. Homeowner housing added
10. Homeowner housing rehabilitated
11. Direct financial assistance to homebuyers
12. Tenant-Based rental assistance/Rapid Re-housing
13. Homeless person overnight shelter
14. Overnight/emergency shelter/transitional housing beds added
15. Homelessness prevention
16. Jobs created/retained
17. Businesses assisted
18. Housing for homeless added
19. Housing for people with HIV/AIDS
20. HIV/AIDS housing operations
21. Buildings demolished
22. Housing code enforcement/foreclosed property care

GOALS		
Description	Funding Opportunities	GOI
<i>Goal 1: Reduced rate of households with cost burden and corresponding drop in poverty rates.</i>		
Preventing homelessness through rental vouchers, emergency assistance, support services, expanding rental choices for households earning less than 30% AMI, providing rehab services, refinancing and support for existing low-income homeowners, preventing wage theft, improving outreach efforts to mono-lingual Spanish speakers	CDBG, AHTF, Shelter Plus Care, LIHTC, RAD, HOME, MFA development funds, HARP, PRA, etc.	7, 12, 14, 15, 10, 18
<i>Goal 2: Inventory of very low income rental units and vouchers is expanded to meet increased demand.</i>		
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	CDBG, AHTF, Shelter Plus Care, LIHTC, RAD	7, 8, 12, 14, 18
<i>Goal 3: Homeownership is an opportunity for current “buyer ready” households and long-term affordability is sustained for current homeowners</i>		
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 and legal aid and refinancing services for existing homeowners, offering accessibility improvements to help “age in place”	CDBG, AHTF, MFA development funds, HOME, CIP Infrastructure, Enterprise Green Communities	9, 10, 16, 17
<i>Goal 4: Housing choices reflect market demand and demographic realities and are aligned with redevelopment projects, economic development objectives and sustainability goals.</i>		
Supporting non-traditional housing types and live/work housing, including housing as a required component of redevelopment projects, prioritizing housing that is located in transit corridors, has access to community facilities, accommodates live/work or other flexible scenarios, is aimed at the “creative” worker, can accommodate needs of aging residents, achieving high standards of sustainability through green building, design, and alternative energy sources	CDBG, AHTF, MFA development funds, HOME, CIP Infrastructure, TOD funds, Enterprise Green Communities, New Market Tax Credits	2, 4, 5, 6, 7, 8, 9, 16, 17, 21

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. These achievements are a testament to the strong partnerships the City supports with its nonprofit partners and subrecipient contractors.

- The City's goal for **rental housing** as stated in the 2016-2017 Action plan was to serve renters earning less than 60 percent of Santa Fe's Area Median Income (AMI). Approximately 20 very low income renters with disabilities, many of whom are transitioning out of homelessness, were served through two Shelter Plus Care grants administered by the City. For the 2017-2018 program year, the City allocated \$400,000 of Affordable Housing Trust Fund (AHTF) to rental facility improvements as well as down payment assistance. The City hopes that surplus funds during the program year will allow the implementation of a new rental assistance program for very low-income renters as was done in prior years.
- The City's goal for **home ownership housing** as outlined in the current 2016-2017 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 12 households for year with CDBG funding alone. As of March 2017, 20 households were served with down payment assistance administered between two sub-recipients receiving CDBG and one AHTF contract that was extended to 12-31-2016. This program exceeded the goal of serving 12 homebuyers.
- The City's goal for **emergency shelters and permanent supported rental housing** as outlined in the 2016-2017 Action Plan is to provide 33 permanent beds and/or longer-term units per year. As of June 30, 2017, approximately 30 shelter beds were provided for 40 families of mainly Female-Headed Households via Casa Familia. In the upcoming 2017-2018 program year, CDBG funds are proposed for services including referrals and support the Interfaith Women's Summer Safe Haven for a minimum of 300 women. Youth Shelters and Family Services will continue the Street Outreach Program to target a minimum of 625 youth and will track those served via outreach who utilize the Drop in Center as well as their Transitional Living Program.
- The City's goal for **home improvement** as outlined in the 2016-2017 Action Plan was to support energy efficiency upgrades, required accessibility renovations and emergency repairs for 13 households between two service providers. As of March 2017, nine (9) 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.

As noted in the 2013-2017 Five Year Consolidated Plan, Santa Fe is a desirable place to live for a variety of reasons. Over the years, as second home owners and retirees relocate here, real estate values

continue to rise with the cost of land remaining prohibitive for building homes. Another challenge in retaining affordable housing is that there is a sizable percentage of older homes that are often more expensive than newer, entry-level homes, making it difficult to maintain a stock of affordable housing. These factors have contributed to the policies and incentives put forth by the City Council to develop, maintain and improve affordable housing. To this end, the City has deployed substantial resources and dedicated programming toward affordable housing including:

- **Santa Fe Homes Program (SFHP).** SFHP is the City's inclusionary zoning program, codified in SFCC-26.1. It requires all residential developments include a percentage of affordably-priced units which is calculated based on a homebuyer or renter paying no more than 1/3 of their monthly income toward their housing costs, including utilities. For single-family owner occupied homes, 20% of new homes must be priced affordably and 15% of rental units. The incentives for this program are a 15% density bonus to the site's underlying zoning, waivers for hook up fees and reductions for building permit fees. When affordable homes are sold to income-certified homebuyers a lien is placed on the home as an affordability control. If the home is sold or transferred, the lien is recycled to another income-certified buyer or repaid to the City. The funds are deposited in the City's AHTF.

In 2016, the ordinance was amended to allow multi-family rental developers to pay a fee based on an "affordability gap" calculation (market rent – affordable rent). The exemption sunsets in 2020 when the requirement will revert back to providing units on site. Revenues collected from multi-family projects will be placed into the Affordable Housing Trust Fund (AHTF).

- **Affordable Housing Trust Fund (AHTF).** The AHTF is funded through development revenues, fees paid by developers, pay off of City-held liens, and land sales from Tierra Contenta. Residents of moderate income below 120% of Area Median Income (AMI) are considered eligible for assistance. Funds are disbursed according to the NM Affordable Housing Act and used to support down payment assistance, home repair, rental assistance, and other projects related to the preservation, construction or creation of affordable housing.
- **CDBG-Funded Down Payment Assistance.** During the 2016-2017 Program Year, \$132,083 was spent on two Down Payment Assistance (DPA) programs, with the goal of funding 12 loans for mainly first-time home buyers. Program Income was generated from the DPA programs in the amount of \$163,278.74 which allowed for a total of 31 homebuyer loans to be funded from this program.
- **Affordable Housing Trust Fund (AHTF)-Funded DPA:** Funds were not made available from the AHTF during the program year due to a lack of revenue into the account. However, the AHTF is a proven source of support for DPA. In 2015 this program offered down payment assistance (DPA) loans through three non-profit organizations: Habitat for Humanity, Homewise and The Housing Trust. These loans reduced the price of the home loan and a lien is placed on the property in the City's name so that the funds will be repaid to the City once a home is sold and then reallocated, allowing the City to retain the funds.

- **HUD-funded Rental Assistance.** For multiple years, the City of Santa Fe has been a HUD grantee for homeless assistance funds through the Shelter Plus Care/Continuum of Care program. The City contracted with local housing providers who administered the rental assistance directly to very-low income renters and those with disabilities. At one time, the City received over \$1.2 million from HUD which was disbursed to three subrecipients: Housing Trust, Life Link and St Elizabeth Shelter. When HUD modified the regulation to allow current nonprofit subrecipients to become the direct grantee, the City turned over six of its eight grants (five to Life Link and one to the Housing Trust). Once the current multi-year grants are in the Continuum of Care renewal cycle, the remaining two grants will also be turned over.
- **Rental Assistance from Local Funds.** In the 2014-2015 Program Year, \$150,000 of the AHTF was spent on rental assistance which served 49 households or 114 individuals For FY 2015-2016, \$60,000 of unused general funds from FY 2014-2015 were added to the program to ensure that vulnerable renters did not lose their housing; however, since then the City cut its general fund budget for affordable housing by 25%. The Office of Affordable housing is working to re-establish this vital funding source. For the 2016-17 budget year, the City's Finance Department is hoping to allocate \$100,000 from an anticipated budget surplus; however, at this time the funds have not yet been secured.
- **CDBG-funded Homeowner Housing Rehabilitation.** \$60,000 of CDBG funds was granted to Habitat for Humanity for rehabilitation of eight (8) single-family residences targeted towards homeowners earning below 60% of the AMI. Through the year, however, Habitat used funds to provide emergency repairs for very low income homeowners, primarily elderly, single female-headed households and assisted 16 homeowners through the program. The Homewise Home Improvement Program generated close to \$85,000 in program income, in addition to the \$12,000 of entitlement funds. HUD requires that program income is spent before entitlement funding can be used which enabled Homewise to almost triple its original goal of assisting 6 homeowners and serve a total of 21 households over the course of the year.
- **AHTF-funded Homeowner Housing Rehabilitation:** Funds were not available from the AHTF during the program year, so no progress is reported. Because the income limit is higher for AHTF (120% of AMI), the program works well in conjunction with CDBG which has a cap of 80%AMI. When possible, the City strives to provide both types of funding to reach as many low- and moderate-income people as possible.

4. Summary of citizen participation process and consultation process

The City of Santa Fe's community participation process focuses upon meaningful engagement of residents and stakeholders representing local organizations and coalitions.

Paper copies of the draft *2018-2022 Consolidated Plan* along with the *2018 Action Plan* will be placed at all City of Santa Fe Public Library branches; Genoveva Chavez Community Center; Mary Esther Gonzales Senior Center, City Hall (April 30, 2018 to May 30, 2018) for public review complying with the 30-day

review period listed in the City's Citizen Participation Plan as adopted by HUD. Advertisements will be placed in the *Santa Fe New Mexican* announcing the public review and comment period. The ads will state where the copies are available for review as well as contact information for submitting comments. A press release will be 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 on the plan will be held on the Plan:

- The City of Santa Fe Community Development Commission public meeting (April 18, 2018)
- The City of Santa Fe Finance Committee public meeting (April 30, 2018)
- The Santa Fe City Council public hearing (May 30, 2018)

These meetings are open to the public and agendas are available on the City's website. 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 meetings are also publicized in languages other than English.

In 2016, the City conducted the Analysis of Impediments (AI) to Fair Housing Choice. Community participation was a fundamental component of the AI. The data and public comments obtained through this community engagement process helped inform the AFH. The City conducted additional outreach in 2017 for the AFH including a resident survey and public meeting.

Methods of engagement. Engagement methods include opportunities for residents and stakeholders to participate in the development of planning strategies. Some of these activities began as part of the 2016 AI and continue currently.

Engagement opportunities include:

- Resident surveys
- Stakeholder surveys
- Focus groups with residents with disabilities
- Community open house meetings
- Public comment period
- Stakeholder consultation

Public outreach for the above activities are promoted through the City of Santa Fe and individual Council members Facebook pages. Media relations include a press release to local media, postings on the city's website, and public radio announcements. English and Spanish language flyers advertise surveys and open house meetings and are distributed to 38 nonprofit organizations, social service providers, and governmental departments.

Partner outreach. Local stakeholders, including organizations, agencies and coalitions, promote the outreach efforts directly to their members, residents, consumers and clients. In addition to lending their subject-matter expertise, participating organizations promote resident engagement opportunities to

recruited focus group participants and encourage residents to attend the community open house events.

5. Summary of public comments

Once the public comment period is complete, staff will address the comments and report them in the final plan.

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

Once the public comment period is complete, staff will address the comments and report them in the final plan.

7. Summary

Over the next five years, 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. At present, the Office of Affordable Housing is involved in the Permanent Supportive Housing Toolkit. The toolkit is a series of sessions conducted by affordable housing professionals and attended by stakeholders across the state to talk with supportive housing developers, understand development budgets, and identify gap funders. These trainings are facilitated by the Pathways Home group, a partnership between LeBeau Development, Enterprise Community Partners and the New Mexico Coalition to End Homelessness.

City staff is also participating in the newly initiated Mayor's Task Force on Homelessness, the goal of which is to update the 2012 Strategy to End Homelessness. A six-month planning period is proposed. By focusing on these strategies in the 2017-2018 Action Plan, the City of Santa Fe works toward the goal of all City residents being able to access affordable, accessible and high quality housing opportunities.

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

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

The following are the agencies/entities 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	City of Santa Fe, New Mexico	

Table 1 – Responsible Agencies

Narrative

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

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PR-10 Consultation - 91.100, 91.200(b), 91.215(I)

1. Introduction

Because of the City's partnerships with community-based organizations, much of the consultation about the Action Plan happens informally and within the City's organization. The City's Community Services Department funds several programs through its Youth and Family Services Division that provide emergency housing, healthcare and social services programs. All of the City's housing and human services providers work closely with other governmental agencies and health providers to ensure that the provision of housing services is provided hand in hand with wrap around health and social services.

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

The City's Office of Affordable Housing coordinates closely with other City departments including the Youth and Family Services Division of the Community Services Department. The Youth and Family Services Division funds emergency housing and community development programs as well as social services and supports a juvenile justice program which provides program planning, service integration, data analysis, and program evaluation to ensure that youth are provided alternatives to detention and referral to support services, including housing, as appropriate. One of the City's partner organizations, YouthWorks has provided several programs to integrate disconnected youth with mainstream educational opportunities, job training and internships, reunification with families, and referral to other support services. Life Link, another of the City's nonprofit partners, provides intake, referral and on-site social services to people with mental illness who are homeless or at risk of becoming homeless. The agency works closely with other governmental, private and nonprofit providers of services. The City's CDBG allocation, its economic development fund and other local funds have supported several of these initiatives. Some beneficiaries of this funding also are recipients of public housing services. The City's CDBG sub-recipients strive to coordinate with the Santa Fe Civic Housing Authority so that outreach activities and some programming 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

Through the NMCEH's efforts to coordinate housing grants and HMIS, and the collaboration of partner agencies that receive funding from the City of Santa Fe's Human Services and Children and Youth funding programs, the vulnerability of discharged patients to becoming homeless is greatly reduced. In September, the City Council will approve a resolution establishing a Homeless Task Force that will consider specifically these coordinated efforts. The Office of Affordable Housing will participate on this task force to ensure that CDBG and other local housing funds are deployed in ways that prevent homelessness.

Additionally, NMCEH operates a statewide system of coordinated assessment where every homeless family and individual is given an assessment based on the nationally recognized VI/SPDAT (Vulnerability Index/Service Prioritization Assessment Tool). The results of the assessment are used to refer homeless people to the type of housing that best fits their needs and the assessment is used to create a prioritized list with chronically homeless people at the top of the list for permanent supportive housing. In addition to HUD funds, the City’s CDBG entitlement funds and local funds are used to support Life Link, St. Elizabeth Shelter, and the Interfaith Shelter to provide shelter to homeless people and help them make the transition to permanent housing. In 2015 City Mayor Javier Gonzales signed on to the Mayor's Challenge to End Veteran Homelessness. Local nonprofits have been meeting monthly with the VA to go over the by-name list of homeless veterans and make sure they are all on their way to permanent housing. In 2016 the City met the requirements of the challenge and has continued to maintain the system that helps any newly homeless veterans quickly access housing through VA, state funded or Continuum of Care resources.

The City of Santa Fe has supported the construction of two LIHTC projects that set aside 25% of units for formerly homeless renters supported through Continuum of Care assistance. A third project is slated for construction during the program year which will also provide units for previously homeless renters.

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

The City of Santa Fe does not directly participate in any ESG (Emergency Solutions Grants) programming to assist the homeless or those at risk. 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 jurisdictions consultations with housing, social service agencies and other entities

1. Agency/Group/Organization	SANTA FE CIVIC HOUSING AUTHORITY
Agency/Group/Organization Type	Housing PHA
What section of the Plan was addressed by Consultation?	Public Housing Needs
How the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The sections of the 2017 Draft AAP are highlighted and the information is emailed for verification or update. Since their organization deals with these issues on a daily basis, accurate and precise data is anticipated. The SFCHA has received a completed copy of the document for review.

2	Agency/Group/Organization	THE LIFE LINK
	Agency/Group/Organization Type	Housing Services - Housing Services-homeless
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans
	How the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The sections of the 2017 Draft AAP are highlighted and emailed for verification or update. Since these organizations deal with these issues on a daily basis, accurate and precise data is provided to inform this plan.
3	Agency/Group/Organization	ST ELIZABETH SHELTER
	Agency/Group/Organization Type	Housing Services - Housing Services-Elderly Persons Services-Persons with HIV/AIDS Services-homeless Services - Victims
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Strategy
	How the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The sections of the 2017 Draft AAP are highlighted and emailed for verification or update. Since these organizations deal with these issues on a daily basis, accurate and precise data is provided to inform this plan.
	4. Agency/Group/Organization	The Housing Trust
	Agency/Group/Organization Type	Housing Services - Housing Service-Fair Housing Business and Civic Leaders Community Development Financial Institution
	What section of the Plan was addressed by Consultation?	HOPWA Strategy
	How the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The sections of the 2017 Draft AAP are highlighted and emailed for verification or update. Since these organizations deal with these issues on a daily basis, accurate and precise data is provided to inform this plan.The City of Santa Fe has worked with the Santa Fe Community Housing Trust to develop three apartment communities where 25% of the units are set aside for people exiting homelessness. The City has contributed financially in various ways to each of these projects.
5	Agency/Group/Organization	NEW MEXICO COALITION TO END HOMELESSNESS
	Agency/Group/Organization Type	Services-homeless Regional organization
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy

How the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City also works with NMCEH to reduce the length of time all families and individuals remain homeless. Reducing the amount of time was one of the goals of the 2012 Santa Fe Mayor's Task Force on Homelessness. NMCEH now has good tools to measure the length of time people remain homeless and this will be a focus of the newly convened City Roundtable on homelessness this fall.
6 Agency/Group/Organization	SANTA FE COUNTY
Agency/Group/Organization Type	Housing PHA Services - Housing Other government - County
What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs

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

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

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	New Mexico Coalition to End Homelessness	Seeks to provide comprehensive support services aligned with housing.
5 Year Strategic Housing Plan	City of Santa Fe	Provides a needs assessment and housing affordability regarding unit inventory and demand; provides basis to shape policy and funding decisions. This document was finalized in January 2017.
PHA 5-Year and Annual Plan	Santa Fe Civic Housing Authority	Many of the goals are incorporated into this plan
Five Year Plan to End Homelessness (2012)	New Mexico Coalition to End Homelessness	The goals of that plan are incorporated into this plan
2012-2017 CIP Plan	City of Santa Fe	Project priorities help shape the funding priorities in this plan.

Transportation Improvement Program	Santa Fe Metropolitan Planning Organization	Includes transportation projects for all modes expected to be funded.
Sustainable Land Use Code	County of Santa Fe	SLDC regulates the development and construction of affordable housing units.
Analysis of Impediments	City of Santa Fe	The AI evaluates barriers to fair housing and recommends strategies for mitigating them which is closely related to housing services for low-income people. In 2017, the City will submit the Assessment of Fair Housing which looks at housing through the lens of opportunity.

Table 2 – Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))

Narrative (optional):

The City solicits comments from local services providers (housing, human services, children and youth) and relies on them to outreach directly to their clientele and/or represent the needs of their clientele. Alternate avenues of public outreach were pursued in the 2016 Analysis of Impediments and the 2017 Assessment of Fair Housing. The City will re-write its Citizen Participation Plan during the upcoming 2018-2023 Consolidated Plan planning process with careful consideration of how to conduct more relevant public outreach that brings voices to the discussion that are not always heard.

PR-15 Citizen Participation

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

As per the City's Citizen Participation Plan, copies of the updated Plan were placed at the following for public review: Main and Southside Santa Fe Public Library branches, the City's Market Street Office and Santa Fe City Hall. A 30-day public comment period was advertised and conducted from April 30 – May 30, 2018, including posting a link on the City's website.

A Press Release about the plan was issued by the City's Public Information Office on April 10, 2018. Legal and display advertisements in Spanish and English were placed in the *Santa Fe New Mexican* on _____ and _____ announcing the public review and comment period, public hearing date and contact information for submitting comments. Notice is provided that Spanish translation is available upon request. Paper copies are also made available for review. Public notices are included in the Addenda to this plan.

Two (2) public meetings (April 18, April 30), and one public hearing (May 30) were held for notification of the Plan and/or review.

Needs Assessment

NA-05 Overview

Needs Assessment Overview

To best understand the need and to work toward meeting these housing goals, the City utilizes the ***Santa Fe Affordable Housing Plan, finalized in December 2016, a five-year plan required by the New Mexico Mortgage Finance Authority***, which assesses housing need in Santa Fe and provides recommendations for addressing the needs. The housing needs analysis portion examines housing needs across all income levels to identify mismatches in supply and demand for all households in Santa Fe. One of the essential items this document provides to the City is a gaps analysis, which compares the demand for and supply of housing by income level. Instead of estimating the type of housing each household in the city would prefer, income is used as a proxy, as it is the most important factor in accessing housing.

The gaps analysis shows the following:

- The greatest need in Santa Fe’s market is for rental units priced between \$375 and \$500 per month, serving renters earning between \$15,000 and \$20,000 per year. In this income range, there is a current shortage of 800 rental units, up from 715 in 2011.
- The rental gap for households earning \$20,000 to \$25,000 also increased between 2011 and 2014—from 169 to 444. However, the cumulative rental gap, for all households earning less than \$25,000 declined from 3,074 in 2011 to 2,435 in 2014.
- The gaps model estimates that as many as 2,435 renters earning \$25,000 and less cannot find affordable units and, as such, are cost burdened. Most of these renters earn less than \$20,000.
- The median home value declined by 8.5 percent between 2011 and 2014, increasing ownership affordability for some city residents. In 2014 nearly one-quarter of renters could afford the median value home, up from 14 percent in 2011. This increase in homeownership affordability is also a result of renters’ incomes increasing since 2011.
- Over 400 homes are in substandard condition (incomplete kitchen/plumbing facilities) and are in probable need of rehabilitation.*

*Source: *City of Santa Fe Office of Affordable Housing, BBC Research & Consulting: City of Santa Fe Affordable Housing Plan (December 2016), pg.III, accessed at www.santafenm.gov/office_of_affordable_housing_policy_research).*

NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

NOTE: The following tables will be populated for the final draft of this Consolidated Plan:

- Housing Needs Assessment Demographics
- Total Households
- Proportion of Households by Income Category
- Housing Needs Summary Tables:
 - Housing Problems
 - Severe Housing Problems (Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)
 - Cost Burden 30%>
 - Crowding (more than 1 person per room)

Describe the number and type of single person households in need of housing assistance.

To be completed based on data presented in above tables.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

To be completed based on data presented in above tables.

What are the most common housing problems? Defined as: 1) Lacks complete kitchen facilities; 2) Lacks complete plumbing facilities; 3) More than one person per room; 4) Cost Burden greater than 30%

Are any populations/household types more affected than others by these problems?

To be completed based on data presented in above tables.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

To be completed based on data presented in above tables.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

To be completed based on data presented in above tables.

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

To be completed based on data presented in above tables.

Discussion

Please see above.

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

This section assesses the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole. Housing problems include:

- Lack of complete kitchen facilities.
- Lack of complete plumbing facilities.
- Overcrowded households with more than 1 person per room, not including bathrooms, porches, foyers, halls, or half-rooms.
- Households with cost burdens of more than 50 percent of income.

Introduction

A disproportionately greater need exists when the members of a racial or ethnic group at a particular income level experience housing problems at a greater rate (10 percentage points or more) than the income level as a whole. For example, assume that 60 percent of all low-income households within a jurisdiction have a housing problem and 72 percent of low-income Hispanic households have a housing problem. In this case, low-income Hispanic households have a disproportionately greater need. Per the regulations at 91.205(b)(2), 91.305(b)(2), and 91.405, a grantee must provide an assessment for each disproportionately greater need identified. Although the purpose of these tables is to analyze the relative level of need for each race and ethnic category, the data also provide information for the jurisdiction as a whole that can be useful in describing overall need.

NOTE: The following tables will be populated for the final draft of this Consolidated Plan:

- Table 15 - Disproportionally Greater Housing Needs (0 – 30%AMI)
- Table 16 - Disproportionally Greater Need (30 - 50% AMI)
- Table 17 - Disproportionally Greater Need 50 - 80% AMI
- Table 3 - Disproportionally Greater Need 80 - 100% AMI

Discussion

NOTE: The following text is from the 2013- 2017 Consolidated Plan and will be updated according to the data presented in the above-listed tables.

This section discusses the income categories in which a racial or ethnic group has a disproportionately greater need. Disproportionate need exists for the following groups:

1) Housing problems. African Americans earning less than 30 percent of AMI have disproportionate housing needs (a 17 percentage point difference from all households). Disproportionate need also exists for Asians earning less than 30 percent AMI (also 17 percentage points higher), 30 - 50 percent AMI (27 percentage points) and 80 - 100 percent and more AMI (66 percentage points). Results for Asian

households earning more than 30 percent of AMI should be interpreted with caution as there are relatively few Asian households in the dataset.

2) Severe housing problems. Disproportionate need resulting from severe housing problems is similar to the racial disparities found in housing problems. African Americans earning less than 30 percent of AMI have disproportionate need (35 percentage point difference). Disproportionate need also exists for Asians in multiple income categories: a 35 percentage point difference for those earning less than 30 percent AMI, a 55 percentage point difference for those earning 30 - 50 percent AMI and a 19 percentage point difference for those earning 80 - 100 percent and more AMI. Again, results for Asian households earning more than 30 percent of AMI should be interpreted with caution as there are relatively few Asian households in the dataset.

3) Cost burden. There are no racial/ethnic groups with a disproportionate need related to housing cost burden. Hispanics have the highest incidence of cost burden (41% compared to 38% for the jurisdiction as a whole). However, Native Americans have a disproportionately high rate of *severe* housing cost burden (31% compared to 18% for the jurisdiction as a whole).

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

This section discusses severe housing needs as defined by HUD, using HUD-prepared housing needs data. The tables show the number of Santa Fe households that have severe housing needs by income, race, and ethnicity. Needs are defined as one or more of the following housing problems: 1. Housing lacks complete kitchen facilities, 2. Housing lacks complete plumbing facilities, 3. Household has more than 1.5 persons per room, 4. Household cost burden exceeds 50 percent.

NOTE: The following tables will be populated for the final draft of this Consolidated Plan:

- Table 4 – Severe Housing Problems 0 - 30% AMI
- Table 5 – Severe Housing Problems 30 - 50% AMI
- Table 6 – Severe Housing Problems 50 - 80% AMI
- Table 7 – Severe Housing Problems 80 - 100% AMI

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

According to HUD, disproportionate need occurs when a household category has a level of need that is at least 10 percentage points higher than the level of need of all households in a particular income category. For example, if 60 percent of households earning between 50 and 80 percent of the area median income (AMI) have a housing problem, and 75 percent of Hispanics in the same income category have a housing problem, Hispanics would have a disproportionate need.

Introduction:

This section provides data on households with disproportionate levels of housing cost burden. Housing cost burden occurs when households pay more than 30 percent of their gross household income toward housing costs, which includes utilities. Severe housing cost burden occurs when housing costs are 50 percent or more of gross household income.

NOTE: The following tables will be populated for the final draft of this Consolidated Plan:

- Table 8 – Greater Need: Housing Cost Burdens AMI

NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

African Americans and Asians earning less than 30 percent AMI experience housing problems 100 percent of the time, compared with 83 percent of households in the city overall. Those same groups experience severe housing problems 100 percent of the time, compared with only 65 percent of households in the jurisdiction as a whole. Overall, households earning less than 30 percent of AMI are far more likely to experience housing problems and cost burden than households in other income brackets. A disproportionately high percentage of African Americans, Asians and Native Americans are low income households (earning less than 50%AMI)

If they have needs not identified above, what are those needs?

N/A

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

Except for persons of Hispanic descent, the populations of racial minorities in Santa Fe are very small. Maps of the distribution of Hispanic residents were prepared for the city's Analysis of Impediments to Fair Housing Choice in 2011. These maps showed no concentrations of other racial minority groups. A handful of block groups were identified 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%)—which suggests a good dispersion of ethnicity.

NA-35 Public Housing – 91.205(b)

Introduction

Santa Fe is served by two housing authorities, the Santa Fe Civic Housing Authority and the Santa Fe County Housing Authority. The latter is embedded within the administration of Santa Fe County; the former is independent from the City of Santa Fe, although the Mayor appoints the members of its housing board. Both organizations are considered high functioning by HUD.

Deferred and ongoing maintenance costs, the need to meet updated accessibility requirements, and dwindling federal public housing funds are the biggest challenges faced by Santa Fe's public housing agencies. Both report an approximate two-year waiting list for units. Waiting lists are organized according to established preferences (for people with disabilities, seniors, etc.). Turnover in units is generally slow, especially for those occupied by seniors. Most residents earn less than 50 percent AMI.

While the SF County Housing Authority does not provide rental units within the City limits, they do provide Vouchers that can apply to units in the City and County.

NOTE: The following tables will be populated for the final draft of this Consolidated Plan:

- **Table 9 - Public Housing by Program Type**
- **Table 10 – Characteristics of Public Housing Residents by Program Type**
- **Table 11 – Race of Public Housing Residents by Program Type**
- **Table 12 – Ethnicity of Public Housing Residents by Program Type**

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

Most immediate needs of residents of Public Housing and Housing Choice voucher holders

How do these needs compare to the housing needs of the population at large

Discussion

NOTE: The text in this section will be updated according to the data presented in the above-listed tables.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

People who are homeless or at risk of becoming homeless in Santa Fe are comprised of the chronically homeless, families experiencing temporary or reoccurring homeless, veterans, youth, and those with special needs (mental, physical disabilities, substance abuse, etc.). Because of this diversity of needs, the City of Santa Fe and its nonprofit and governmental partners employ multi-faceted approach to addressing homelessness. The ultimate goal is to help people obtain permanent housing; the services they need to maintain their housing situation and follow up services.

NOTE: The following tables will be populated for the final draft of this Consolidated Plan:

- **Table 13 - Homeless Needs Assessment**

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

Jurisdiction's Rural Homeless Population for persons in rural areas who are homeless or at risk of homelessness, describe the nature and extent of unsheltered and sheltered homelessness within the jurisdiction.

N/A Santa Fe is not a rural jurisdiction.

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

Not applicable because this data is available and shown in the chart above (Table 28).

Nature and Extent of Homelessness by Racial and Ethnic Group

There is no information for the homeless in the City of Santa Fe by racial and/or ethnic group. The only information found was from the City of Albuquerque's Consolidated Plan which provided information from the Annual Performance Report on the Albuquerque Continuum of Care. It found that Hispanics, Native Americans and African Americans received homeless services 3 – 3.5 times more than their proportion in the general population.

Nature and Extent of Unsheltered and Sheltered Homelessness, including Rural Homelessness

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

Discussion:

NOTE: The text in this section will be updated according to the data presented in the above-listed tables.

NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

Introduction:

This section uses a customized model to estimate the population, characteristics and needs of non-homeless special populations in Santa Fe. Section II, which is appended to this section and discusses the findings from stakeholder consultation and the resident survey, supplements this section.

Non-homeless special needs populations include seniors, persons with a serious mental illness, persons with a physical or mental disability and persons with alcohol or other drug addictions. The characteristics of these populations are described below.

NOTE: The following text is from the 2013- 2017 Consolidated Plan and will be updated according to the data presented in the above-listed tables.

- **Seniors.** In Santa Fe, 12,458 residents are 65 years or older, representing 18 percent of the city's population. Approximately 8 percent of seniors are living in poverty. Thirty-four percent of seniors have a disability. Housing challenges faced by seniors include aging in place, the integrity of housing units, affordability and accessibility.
- **Serious mental illness (SMI).** According to 2009 SAMHSA data, 4.8 percent of U.S. residents aged 18 and older have a serious mental illness (SMI). Applying this percentage to Santa Fe indicates that 2,635 Santa Fe residents aged 18 and older have an SMI. An estimated 1,052 of these individuals are either unemployed or have an income less than \$20,000 per year. Challenges to housing for this population include employment/income, rental history, criminal history, co-occurring circumstances and availability.
- **Physical and mental disabilities.** According to the 2011 ACS, 8,276 Santa Fe residents, or 12 percent of the Santa Fe population have a disability. Approximately 2,880 residents have a cognitive disability, 3,120 have a hearing difficulty, 2,220 have a vision difficulty and 3,980 have an ambulatory difficulty. Just over half (53%) of persons with disabilities in Santa Fe have only one type of disability and the remaining 47 percent have two or more types of disability. Twenty-six percent of residents with a disability are living below poverty level. Persons with physical and mental disabilities face unique challenges to housing including accessibility, rental history and employment/income.
- **Substance addiction.** The 2010 National Survey on Drug Use and Health substance addiction and abuse incidence rates for Santa Fe indicate that approximately 2,600 Santa Fe residents aged 18 and older have an alcohol or illicit drug dependence. The same survey indicates approximately 5,200 Santa Fe residents need but are not receiving treatment for drug or alcohol abuse.

What are the housing and supportive service needs of these populations and how are these needs determined?

NOTE: The following text is from the 2013- 2017 Consolidated Plan and will be updated according to the data presented in the above-listed tables.

Housing and supportive service needs for Santa Fe’s non-homeless special needs populations are described below. The most recent CHAS data (2005-2009) do not include housing problem estimates for disabled householders or residents with substance addiction so for these groups poverty and/or employment status was used to estimate housing and supportive service needs.

- **Seniors.** According to the 2005-2009 CHAS data there are 2,449 senior households in Santa Fe earning 50 percent of AMI or less. These are the households most likely to need supportive services. Across all income groups, there are 2,074 cost-burdened senior households in Santa Fe; 1,094 of which are severely cost burdened. These cost-burdened households reflect the housing needs of the elderly in Santa Fe.
- **Serious mental illness (SMI).** An estimated 1,052 individuals with a SMI are either unemployed or have an income less than \$20,000 per year and may have housing/supportive service needs.
- **Physical and mental disabilities.** About 2,100 Santa Fe residents with a disability are living below the poverty level and may have housing/supportive service needs.
- **Substance addiction.** Of the 2,587 Santa Fe residents aged 18 and older who have an alcohol or illicit drug dependence, 1,299 are likely to be unemployed and may have housing needs. Approximately 5,200 Santa Fe residents need but are not receiving treatment for drug or alcohol abuse and are likely to need supportive services.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

N/A; Santa Fe does not receive HOPWA funds directly.

Discussion:

Please see above.

NA-50 Non-Housing Community Development Needs – 91.215 (f)

The Office of Affordable Housing focuses CDBG funding on housing needs and rarely funds for construction of public facilities. Depending on the location or service, CDBG will fund the improvements or purchase the equipment/materials for the improvements for facilities that meet an associated housing needs such as emergency shelters and subsidized rental properties.

Describe the jurisdiction's need for Public Facilities: (Not in the 2013 Con Plan)

If there is a request for CDBG funds for improvements to a public facility, the application will be reviewed by the Community Development Committee (CDC), along with all request for CDBG funding, to decide whether the need is an emergency that would affect the health and safety of the clients and workers or if there are other reasons that would justify redirecting the CDBG funds from their main focus which is housing. The CDC also selects improvement projects to fund with the AHTF if they would benefit the development of an affordable housing development/project. It is not anticipated, with the reduction in funding, that there will be many of these types of projects funded with CDBG over the next five years, but the AHTF and CIP will fund projects on an as need basis as determined by the City.

Many of the CIP projects are located throughout the City and do not necessarily fall in a LMI area (census tract).

How were these needs determined?

NOTE: This narrative will be updated according to the data presented in this section.

Describe the jurisdiction's need for Public Improvements:

- **(LINC/Mid-Campus project?)**
- **(Hopewell/Mann Community Clinic?)**
- **Airport Expansion-** Projects in the Airport program provide for the growth of the Santa Fe Municipal Airport into the regional airport destination of Northern New Mexico. The Airport Master Plan and the Airport Advisory Board provides guidelines in accomplishing this goal. Projects found in this category consist of master planning, feasibility studies, environmental studies, airside, landside, and terminal redevelopment, maintenance, development and expansion. Each project within this category area will maintain, redesign or develop facilities to help meet traveler demand and community growth.
- **Transit-** Projects in the Public Transportation System (PW-B) program provide funding to preserve, maintain and/or enhance the Santa Fe Trails public transportation system inclusive of paratransit and Ridefinders® operations. Projects found in this category cover fleet acquisition, shelter and service location maintenance/development as well as maintenance/minor capital

How were these needs determined?

Describe the jurisdiction's need for Public Services:

The City of Santa Fe has always supported Public Service Programs through the City's Community Services Department as well as CDBG funding for eligible public services activities. The Departments' Youth and Family Services Division, Human Services Division, Senior Services Division and the Children and Youth Commission provide programs through the City itself or by funding nonprofits organizations many of which are public service programs.

The Human Services Division awards approximately \$600,000 annually to various non-profit organizations who provide the basic services of emergency shelter, accessibility to food and crisis services. The funds can pay for non-profit staff positions and operating costs.

The Children and Youth Commission is a city commission through the Community Services Department that funds non-profit and public school programs that serve children from birth to 21 years of age. The Commission conducts an annual community needs assessment to determine emerging needs. Contracts are awarded in the areas of early child care and education, healthy living, environmental education, youth leadership and meaningful work experience, and supplemental educational programs for students in the Santa Fe Public Schools, of whom 75% are eligible for subsidized meals. The commission awards approximately \$1 million dollars a year to these organizations.

How were these needs determined?

The Office of Affordable Housing (OAH) coordinates with both to ensure that any CDBG allocation for public service is awarded to programs that do not receive funding from the City or who are expanding their programs to warrant the additional funding through CDBG. It is anticipated that the City will continue to support public service programs with City and CDBG funds.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

Utilizing data from the Comprehensive Housing Affordability Strategy (CHAS)—a unique dataset maintained by HUD—a customized model was developed to project housing needs over a five year period. The projections were completed for:

- Low and moderate income households by income level,
- Renters and owners,
- Elderly households,
- Single person households,
- Large families, and
- Households with disabilities (by disability type).

NOTE: The following narrative will be updated according to the data presented in the following tables that provide data regarding current and projected housing needs in Santa Fe including:

- Households by income level. XXX
- Households by tenure. XXX
- Elderly households. XXX
- Single person households. XXX
- Large family households. XXX
- Households with disabilities. XXX

MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

According to the 2011 ACS, there are 36,907 (NOT updated) housing units in the City of Santa Fe. Most of these (58%) are detached single-family homes. Only 5 percent are in large multifamily structures (20 or more units). Rental units are most likely to have 2 bedrooms and owner-occupied units are most likely to have three or more bedrooms.

NOTE: The following narrative will be updated according to the data presented in the following tables that provide data regarding current and projected housing needs in Santa Fe including:

- Table 14 – Residential Properties by Unit Number
- Table 15 – Unit Size by Tenure

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

NOTE: The following narrative will be updated once the data analysis for this Plan is completed.

A summary of Santa Fe's assisted housing units is below.

Affordable Housing. Santa Fe has over 2,000 units of affordably-priced rental housing serving families, the elderly and those with disabilities. The projects are funded through low-income housing tax credits (LIHTC), various HUD housing programs, (Section 8, Section 811, Section 202) and public housing funds. By far the most widely used funding source to provide multi-family housing, LIHTC-funded projects provide 1,760 units of housing in Santa Fe. The properties are priced affordably to residents earning from 40 – 80 percent of the AMI, with most projects serving 60 – 65 percent of the AMI.

Public Housing. Santa Fe is served by two housing authorities, the Santa Fe Civic Housing Authority (SFCHA) and the Santa Fe County Housing Authority. The SFCHA provides 492 public housing units in Santa Fe, 261 of which serve seniors. Most residents earn less than 50 percent AMI.

Housing Choice Vouchers. Both housing authorities administer housing choice vouchers. The Santa Fe Civic Housing Authority administers approximately 1,200 vouchers, the majority of which are used within the city limits. The Santa Fe County Housing Authority administers 241 vouchers that can be used throughout the City and County. Both housing authorities have wait lists for vouchers of 2 to 3 years, equivalent to approximately 200 people.

Emergency Housing. Santa Fe's inventory of emergency housing facilities includes 125 winter-only beds, 113 year-round shelter beds, 68 transitional apartment beds and 72 permanent housing units. The city has also provided emergency rent, mortgage and utility assistance using CDBG and Housing Trust funds. Sixty-two families were given three months of emergency assistance in 2010 and another 41 were provided assistance in 2011.

Rental Assistance for Special Needs. Santa Fe’s 2011 CAPER shows 124 rental vouchers for special needs residents. Shelter Plus Care rental vouchers are administered to subsidize rents for people with disabilities and their families. The Housing Trust has administered vouchers to people living with AIDS and is initiating a project-based voucher for its newly constructed subsidized rental projects, the Village Sage and the Stagecoach Apartments.

Inclusionary Zoning. One of the city’s most effective tools for spurring the provision of affordable housing is through its inclusionary zoning programs: Housing Opportunity Program (HOP) and the Santa Fe Homes Program (SFHP). To date, approximately 100 HOP, 27 SFHP and 397 Low-Priced Dwelling Units (LPDU, affordable to 80% AMI and 100% AMI) have been created.

Tierra Contenta. Consistent with past years, production of affordably-priced homeownership units in Santa Fe occurs primarily in Tierra Contenta, a master-planned community of 1,400 acres. On an annual basis, 30 percent of all residential construction permitted in Santa Fe occurs in Tierra Contenta. The Tierra Contenta Corporation, a nonprofit development entity, provides builder ready tracts of land to both nonprofit and for profit builders. More than 2,000 homes have been built since 1995, of which 40 percent are required to be affordable.

Nonprofits. Santa Fe’s three primary nonprofit single-family home developers are Habitat for Humanity, Homewise, and The Housing Trust. To date, Habitat has created 90 affordable homes; Homewise, 468; and the Housing Trust, 480; for a total of 1,038 homes created by nonprofit partners.

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

Does the availability of housing units meet the needs of the population?

NOTE: The following narrative will be updated once the data analysis for this Plan is completed.

Recent survey data indicate that most residents are satisfied with their housing and rental vacancy rates show an increase in availability for all unit types. However, survey data and market data demonstrate a serious need for affordable housing in Santa Fe. Said another way, the type of housing stock in Santa Fe seems to meet the needs of the population but the cost of housing in Santa Fe does not meet the needs of the population.

According to a recent resident survey conducted for Santa Fe’s 2012 Housing Needs Assessment, the vast majority of homeowners and, to a lesser extent, renters are satisfied with their housing. Very few residents expect changes in their housing situation in the next five years. Of renters and in-commuters who have not purchased in the city, 43 percent cited lack of affordable housing as the primary reason.

Among respondents who used to live in the city but moved out of the city the majority did so to find affordable housing (72%). Thirteen percent said the city’s “available housing did not meet my needs” and another 13 percent said “available housing didn’t have enough amenities.”

NOTE: The following market issues will be updated once the data analysis for this Plan is completed.

- Rental gap. XXX.
- Cost burden. XXX.
- Repair needs. XXX.

Describe the need for specific types of housing:

Please see narrative above for details of the need for specific types of housing.

Discussion

Please see above.

DRAFT

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

Introduction

NOTE: The narrative in this section and the following tables will be updated once the data analysis for this Plan is completed.

- Table 16 – Cost of Housing
- Table 17 - Rent Paid
- Table 18 – Housing Affordability
- Table 19 – Monthly Rent

Is there sufficient housing for households at all income levels?

There is not sufficient housing for households at all income levels. The problem is particularly acute for renters earning 30 percent of AMI or less. A supply and demand comparison (or “gaps model”) of the Santa Fe rental market performed for the Housing Needs Assessment Update found the following:

- The greatest need in Santa Fe’s market is for rental units priced less than \$500 per month, serving renters earning 30 percent of the AMI and less (incomes of less than \$20,000).
- The gaps model estimates that as many as 3,000 renters earning \$25,000 and less cannot find affordable units and, as such, are cost burdened. Most of these renters earn less than \$20,000.
- Future production of rental units in the city should focus on mitigating growth in the gap of units for household earning 30 percent of AMI and less.

An analysis of renters’ ability to buy relative to the price of units for sale was also conducted for the Housing Needs Assessment Update. On average, since 2006, just 14 percent of the city renters made enough to purchase the median home. This is a marked change from 2000, when the median home was affordable to about one-third of the city’s renters. Even the median sales price for condos and townhomes in August 2012 (\$290,000) is priced out of reach for the vast majority of renters.

How is affordability of housing likely to change considering changes to home values and/or rents?

The city’s definition of affordable housing means the monthly cost of a rental unit should not exceed 25% of the monthly income, for a family earning 80% of the area’s median household income. The payments for a home should not exceed 30% of that household’s gross income. Even with the recent declines in sale prices, the residential housing market in Santa Fe has become less affordable since 2000. The growth in median home values and in median sale prices for both single family homes and condos has far outpaced the growth in income from homeowners and renters. This is especially true for renter households, whose median income increased by only 4 percent between 2000 and 2011. As a result, it has become increasingly difficult for renters who wish to buy a home in Santa Fe to find an affordable property for purchase. This trend is not likely to change in the foreseeable future.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

Discussion

Please see above.

DRAFT

MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

Introduction

Definitions

The City defines units in standard condition as those that meet building code. Units that are in “substandard condition but suitable for rehabilitation” are those which need rehabilitation but are not lacking major systems such as plumbing and heating. The units that survey respondents identified as “unlivable” are considered substandard and potentially suitable for rehabilitation.

NOTE: The narrative in this section and the following tables will be updated once the data analysis is completed:

- Table 20 - Condition of Units
- Table 21 – Year Unit Built
- **Table 22 – Risk of Lead-Based Paint**
- **Table 23 - Vacant Units**

Need for Owner and Rental Rehabilitation

Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

As shown in the table above, an estimated 1,239 owner occupied and 730 renter occupied housing units in Santa Fe were constructed before 1980 and have children under the age of 18 living in them. If these units contain a proportionate share of persons in poverty as the city proportion overall (22% of families with children live in poverty in Santa Fe), then as many as 271 owner occupied and 160 renter occupied housing units in Santa Fe could be occupied by low income families with children and contain lead based paint hazards.

MA-25 Public and Assisted Housing – 91.210(b)

Introduction

NOTE: The narrative in this section and the following tables will be updated once the data analysis is completed.

- **Table 24 – Total Number of Units by Program Type**
- **Table 25 - Public Housing Condition**

Describe the supply of public housing developments:

The SFCHA has 8 properties that have a total of 353 public units. Of these 353 public units, 69 are occupied by families and the remaining 261 are occupied by the Elderly. Five were built before 1975. Waiting lists are organized according to established preferences (for people with disabilities, seniors, etc.). Turnover is generally slow, especially for those occupied by seniors.

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

The Santa Fe Civic Housing Authority applied for and has been approved for HUD's Rental Assistance Demonstration (RAD) Program for the conversion of ACC Public Housing Units to long term Rental Assistance. This approval is for the Family Units located in Santa Fe as well as Espanola and Bernalillo. All pertinent regulations and guidelines of the RAD Program will be followed. Tenant meetings were held for all locations prior to submission of the applications to HUD, and residents were informed of the proposed conversion project and the choice mobility options for affected residents. Residents will continue to be informed of RAD activity during conversion. All procedural rights have been included in a Relocation Plan which addresses the required provisions of first right of return for affected residents, as well as payment of relocation expenses. The units to be converted are family units totaling 121 in Santa Fe for the first phase. The SFCHA is applying for RAD in Round II of funding which would include 237 units in Santa Fe.

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

The mission of the Santa Fe Civic Housing Authority (SFCHA) is to improve the living environments of very low income renters by creating and sustaining safe, decent and affordable housing that fosters stability and increased self-sufficiency for people with low incomes. SFCHA promotes personal, economic and social upward mobility by providing families the opportunity to make the transition from subsidized to non-subsidized housing. Their mission emphasizes the efficient and successful management of their resources in today's time of transition.

Specifically the SFCHA plans to improve the community quality of life and economic vitality by (and in some cases has) install or upgrade security improvements, improve interior and exterior of units as well as the common areas. The SFCHA is also taking steps to ensure Equal Opportunity in Housing for all residents and applicants by undertaking affirmative measures to provide a suitable living environment for families living in assisted housing such as improvements to wheelchair accessible, they are going to update their Affirmative Fair Housing Marketing Plan in 2014 and meet the Section 504 requirements for wheelchair accessibility throughout their developments at the required 5%. They have also entered into a Voluntary Compliance Agreement with HUD FFH&EO and all of their documents now meet all FH&EO requirements.

Discussion:

Please see above.

MA-30 Homeless Facilities and Services – 91.210(c)

Introduction

NOTE: The narrative in this section and the following tables will be updated once the data analysis is completed.

Table 26 - Facilities and Housing Targeted to Homeless Households

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

NOTE: The following text is from the 2013- 2017 Consolidated Plan and will be updated according to the data presented in the tables in this section.

Emergency Shelter programs generally provide short-term crisis oriented support services including case management, meals, and crisis counseling. Transitional Housing programs provide a range of longer-term services designed to support client stability and growth, including general case management services to identify client needs and to develop client specific case management plans, general counseling services for mental health, substance abuse services, family counseling, lifeskills education, GED and personal financial counseling, employment counseling and child development classes. Permanent supportive housing programs generally provide case management, counseling, and substance abuse services. Local transportation and healthcare services for the homeless are available and accessible. Homeless Court and Resource Center offer access to basic legal and social service assistance.

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

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

St. Elizabeth. St. Elizabeth provides 28 year-round emergency shelter beds for men at its main facility, in addition to a library, TV room, laundry, showers and some case management. The organization also offers longer term and transitional shelter options. *Casa Familia* offers five family rooms, with 16 additional dormitory beds reserved for women, in addition to supportive services and can house up to 30 people per night. *Casa Cerrillos* contains 28 efficiency apartments for longer term residency for people with physical, mental, and co-occurring substance abuse issues. *Sonrisa Family Shelter* offers eight apartments where families can stay for up to two years while they stabilize their finances and find permanent housing.

Interfaith Shelter. Several faith based organizations support a seasonal shelter from November to May. The shelter offers meals, showers and laundry, in addition to beds and also some case management services. Embedded within the shelter is the Resource Opportunity Center which is open two days per week, serves 120-140 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 mental health center. At *La Luz*, 24 transitional apartment units are provided to people with mental illness and other co-occurring disorders. The facility also offers extensive outpatient treatment, psycho-social rehabilitation, homeless prevention and rental assistance, peer support services and onsite healthcare screening. Additionally, an offsite facility called *Casa Milagro* offers permanent housing for 12 individuals.

Esperanza. Esperanza is a full service organization offering counseling, case management and advocacy for survivors of domestic violence. The organization 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. 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, counseling and Civic Justice Corps. Special initiatives are the Pregnant and Parenting Project, including referrals, case management, parenting skills; and the Workforce Development/GED Initiative, which helps youth with job readiness skills and GED preparation. Youth can stay at the emergency shelter for up to 30 days and in the transitional, apartment style living program for 18 months. Street Outreach is a drop-in resource center that assists youth with emergency services such as food and warm clothing and provides longer term services to help youth leave the streets. All services are free of charge.

MA-35 Special Needs Facilities and Services – 91.210(d)

Introduction

NOTE: The narrative in this section and the following tables will be updated once the data analysis is completed.

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

SF Recovery Center Bridge Rental Assistance Program, LifeLink Rental Assistance Program, Youth Shelters Outreach Program, Youth Works Rental Assistance Program.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e): CFR91.215(e)

Other special needs. With respect to supportive needs of the non-homeless, the [consolidated plan](#) must provide a concise summary of the priority housing and supportive service needs of persons who are not [homeless](#) but require supportive housing, i.e., elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addiction, persons with HIV/AIDS and their families, and public housing residents. If the [state](#) intends to use HOME funds for tenant-based assistance to assist one or more of these subpopulations, it must specify local market conditions that led to the choice of this option.

MA-40 Barriers to Affordable Housing – 91.210(e) BBC

NOTE: The narrative in this section is from the 2013-2017 Consolidated Plan and will be updated once the data analysis is completed.

Negative Effects of Public Policies on Affordable Housing and Residential Investment

The City of Santa Fe recently reviewed its policies and practices to mitigate barriers to housing development--particularly affordable housing development—as part of the 2011 Analysis of Impediments to Fair Housing Choice. This review of city housing policies and land use and zoning regulations found few concerns. However, 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.

The City plans to apply for Fair Housing funding to implement an outreach program to educate the public about affordable housing and fair housing issues. Once there is funding available, the City will set up a program to address these issues and remove them as barriers.

More Interventions for Cost Burdened Populations: Based on the results of the Housing Needs Assessment and the Housing Market Analysis, it seems clear that Santa Fe households experience being cost burdened significantly more often than any other housing problem type. Rising rents, lack of rental options for very low income renters and lowered vacancy rates is likely to worsen the cost burden situation over the next five years.

Consequently, over the next five years, there is a continued need for a greater supply of housing that is affordable for low-to-moderate income City residents. Therefore, a main emphasis of the 2013-2017 Consolidated Plan is to increase affordable housing opportunities for Extremely Low and Very Low Income populations using a variety of program interventions such as: providing rental assistance, supporting the development of rental units, continuing down payment, counseling and training for low-income homebuyers, and providing support services for low-income homeowners, including refinancing, foreclosure prevention and home repair.

MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	322	45	2	0	-2
Arts, Entertainment, Accommodations	2,247	2,605	14	15	1
Construction	882	1,087	6	6	0
Education and Health Care Services	3,413	4,637	21	26	5
Finance, Insurance, and Real Estate	1,014	1,457	6	8	2
Information	280	335	2	2	0
Manufacturing	1,961	1,951	12	11	-1
Other Services	553	704	3	4	1
Professional, Scientific, Management Services	1,282	936	8	5	-3
Public Administration	0	0	0	0	0
Retail Trade	2,697	2,602	17	15	-2
Transportation and Warehousing	497	414	3	2	-1
Wholesale Trade	846	858	5	5	0
Total	15,994	17,631	--	--	--

Table 27 - Business Activity

Data 2007-2011 ACS (Workers), 2011 Longitudinal Employer-Household Dynamics (Jobs)

Source:

Labor Force

Total Population in the Civilian Labor Force	27,835
Civilian Employed Population 16 years and over	25,691
Unemployment Rate	7.70
Unemployment Rate for Ages 16-24	22.21
Unemployment Rate for Ages 25-65	4.52

Table 28 - Labor Force

Alternate Data Source Name:
2010-2014 ACS

Occupations by Sector	Number of People
Management, business and financial	2,765
Farming, fisheries and forestry occupations	112
Service	4,888
Sales and office	6,421
Construction, extraction, maintenance and repair	2,128
Production, transportation and material moving	3,234

Table 29 – Occupations by Sector

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	21,229	88%
30-59 Minutes	1,604	7%
60 or More Minutes	1,312	5%
Total	24,145	100%

Table 30 - Travel Time

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	817	141	613
High school graduate (includes equivalency)	5,170	413	1,484
Some college or Associate's degree	7,114	524	2,156
Bachelor's degree or higher	6,668	123	1,505

Table 31 - Educational Attainment by Employment Status

Alternate Data Source Name:
2010-2014 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	68	202	41	179	292
9th to 12th grade, no diploma	439	318	234	597	582
High school graduate, GED, or alternative	2,436	2,457	1,442	3,168	1,807
Some college, no degree	3,942	2,694	1,792	2,909	1,448
Associate's degree	264	726	370	1,311	301
Bachelor's degree	491	2,074	1,065	2,344	798
Graduate or professional degree	43	658	864	1,291	669

Table 32 - Educational Attainment by Age

Alternate Data Source Name:
2010-2014 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	17,292
High school graduate (includes equivalency)	21,541
Some college or Associate's degree	25,116
Bachelor's degree	36,596
Graduate or professional degree	52,541

Table 33 – Median Earnings in the Past 12 Months

Alternate Data Source Name:

2010-2014 ACS

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

The major employment sectors based on the business activity table are Education and Health Care Services; Public Administration; Arts, Entertainment and Accommodations; and Retail Trade.

Describe the workforce and infrastructure needs of the business community:

The greatest workforce and infrastructure need is a lack of suitable housing especially rental units. The vacancy rates for rental or workforce housing hovers between 2-3% which makes the cost of rental housing unaffordable in Santa Fe. This lack of affordable housing impacts the ability of businesses to attract and retain employees in most sectors. except in the high wage sectors of the economy.

There is a skilled and vocational workforce shortage in Santa Fe. Much of the skilled workforce has to be imported from outside of Santa Fe and even out-of-state. There is a lack of engineers, software engineers, and lawyers with specific skills to support the Finance, Professional, Scientific, Engineering, Management and Healthcare Industry Sectors.

The greatest infrastructure needs of the business community are broadband and water. There are pockets in Santa Fe where broadband connectivity is abundant and robust and other pockets where it is not. The SF Regional Airport is a good example where there is need for more robust broadband service.

Water is a big concern for business growth in Santa Fe. Santa Fe has done much to shore up the availability of water. Santa Fe focuses on targeting industries that are low water users and well as environmentally sensitive.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

There are three major business development expansions that are going to positively impact the Santa Fe economy over the next ten years. These expansion projects are as follows:

- Presbyterian Hospital
- Meow Wolf
- Descartes Labs

Presbyterian Health Services will be completing a new hospital in 2018. This is a \$135 million capital project whose estimated economic impact to the Santa Fe economy is \$57 million by 2021. Presbyterian will create approximately 295 jobs with a direct payroll of \$24.1 million and direct expenditures of \$57.4 million. The construction alone from 2016-2018 is expected to generate over \$117.4 million in positive economic impact to the Santa Fe economy creating approximately 214 temporary construction jobs with a direct payroll of over \$34.2 million. This economic activity will impact the workforce in the construction, health care, professional services and other sectors of Santa Fe's economy. (Southwest Planning Economic Development Fiscal Impact Report, 2016)

Meow Wolf, Inc. is in the process of establishing Santa Fe as their World Headquarters by the acquisition of building and establishing a creative studio and production facility. This is a \$5 million capital project that will generate a fiscal impact to Santa Fe of \$15.3 million over the next ten years. They will create 250-300 direct jobs by 2022. This expansion is expected to generate \$178.9 million in direct payroll over the next ten years which result in a direct economic output of \$696.6 million. This economic activity will create career path employment in manufacturing, fabrication technology, digital media, management and other production and design skill sets in the Santa Fe workforce and other sectors of Santa Fe's economy. (Economic Development Impact Analysis, 2016, NMEDD)

Descartes Labs, Inc. is in the process of establishing Santa Fe as its World Headquarters for its software development company. This is a \$4.2 million capital project that will generate a fiscal impact to Santa Fe of \$7.2 million over the next ten years. Descartes Labs is expected to create 50 direct jobs by 2023. This expansion is expected to generate \$106 million in direct payroll over the next ten years which will result in direct economic output of \$96.6 million. This economic activity will catalyze the growth of an enduring high technology cluster and diversify Santa Fe's economy as well as bolster Santa Fe's innovation, entrepreneurial capacity and ecosystem. (Economic Development Impact Analysis, 2017, NMEDD)

The successful business development efforts necessitate the need for increased workforce development programs in occupations to support the healthcare, technology, professional services, fabrication, digital media, software development, design and other skill sets in Santa Fe. The public schools, Santa Fe Community

College and the four year universities are working on meeting these demands by increasing their offerings and collaborating with Santa Fe businesses.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

Santa Fe has an older highly educated workforce. Approximately 40% of the population has a bachelor's degree or higher. There is also access to International Baccalaureate schools as well as a Waldorf School in Santa Fe. The SF Public School system is the fastest improving school district in the state. Yet, the public school system continues efforts in increasing graduation rates which are among the lowest nationwide. In 2017, on average only 68.9% of high school students went on to graduate in the District. The community regularly supports investment its public schools. Recently, a \$55 million technology bond was approved by the School Board and \$130 million in school bonds were approved by the voters.

Santa Fe is also the center of an educational hub for both private and public universities, colleges and technical schools within a 55 mile radius. There are six colleges within a 30 mile radius of Santa Fe. Of those six colleges, four of the colleges are located in Santa Fe. They each have their own strength. These colleges graduate approximately 1233 people per year. (American Community Surveys, 2012-2016)

However, there is a skilled and vocational workforce shortage in Santa Fe. Much of the skilled workforce has to be imported from outside of Santa Fe and even out-of-state. There is a lack of engineers, software engineers, and lawyers with specific skills to support the Finance, Professional, Scientific, Engineering, Management and Healthcare Industry Sectors (CEDS Plan, NNMED 2015-2016)

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

The Department of Workforce Solutions Integrated Workforce Plan from 2012-2016 supports the consolidated plan by providing integrated workforce solutions between business and industry, educational institutions, workforce training agencies and economic development initiatives. The current integrated plan is under development to be updated for the State of New Mexico and local Workforce Investment Boards.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

Yes, the City of Santa Fe participates in the CEDS development with North Central Economic Development District.

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

Santa Fe Community College Policy 3-20 created an academic advisory committee that is a link between SFCC and professional, occupational and special groups to identify skills and provide suggestions to assure their

programs are up to date and relevant with current industry standards. Additionally, SFCC will identify work experience opportunities, apprenticeships and internships for students as well as refer job opportunities for graduates from the college. In accordance with this policy, SFC is working in the construction, culinary, automotive repair, renewable energy, early childhood education, health care and dentistry to offer programs to alleviate the vocational shortage identified by the CEDS.

DRAFT

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

What are the characteristics of the market in these areas/neighborhoods?

Are there any community assets in these areas/neighborhoods?

Are there other strategic opportunities in any of these areas?

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Strategic Plan

SP-05 Overview

Strategic Plan Overview:

This section of the 2018-2022 Consolidated Plan for the City of Santa Fe describes the goals and strategies that will guide housing and community development investments and resources during the next five years.

It is organized around HUD's requirements for the Consolidated Plan and discusses:

- Geographic priorities
- Priority housing and community development needs
- How current and changing market conditions will influence investments
- Anticipated resources available to meet needs
- Partners in delivery of resources and activities to address housing and community development needs
- Strategies to address homelessness, lead-based paint risks and poverty
- Barriers to housing choice and how they will be addressed
- How the activities of subrecipients will be monitored

SP-10 Geographic Priorities – 91.215 (a)(1)

NOTE: The following text is from the 2013- 2017 Consolidated Plan and will be updated according to the data presented in the tables in this section.

Allocations are based on whether a program demonstrates that it serves low-to moderate-income (LMI) residents. Most of the City's programs serve LMI residents on a citywide basis (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 on a citywide basis.

The Community Development Commission placed the highest funding priority on affordable housing provided citywide, rather than focusing on a specific area or neighborhood. 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 Apartments 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**.

Geographic Distribution

The City of Santa Fe does not have priorities for allocating funds and supporting programs geographically, due to the city's lack of population density relative to its size. Concentrated poverty and/or racial characteristics are not reflected on the census tract level, making it difficult to effectively target resources based on location. Instead, the City focuses programs on the household income or an identified characteristic of the participants and/or recipients of assistance. For example, down payment assistance is provided based on the homebuyer's income rather than the location of the home. Likewise, public service programs for at-risk youth serve the citywide population, rather than those youth living in a specific census tract.

Rationale for the priorities for allocating investments geographically

All programs for the 2018 CDBG program year will serve low to moderate-income residents throughout the City as the City of Santa Fe does not have priorities for allocating resources geographically.

General Allocation Priorities

The City's policy of city-wide distribution of resources is due in part because the population of low income/minority residents is not substantial enough relative to specific areas of concentration in Santa Fe. In

contrast, a larger urban area with more population is more likely to have higher numbers of low income/minority residents living in concentrated areas which makes geographic priorities more feasible and effective. In Santa Fe, eligibility is defined based on household (income) versus the location of the project or program. For example the City allocates funds programs for down payment assistance which is dependent on the household income versus the location of the home, which is also the same standard for home improvement funds. Likewise, public service programs that serve at risk youth, for example, focus on serving citywide residents versus those coming from a specific geographic area.

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SP-25 Priority Needs - 91.215(a)(2)

Priority Needs

Table 34 – Priority Needs Summary

Narrative (Optional)

DRAFT

P-25 Priority Needs of the 2018-2023 Consolidated Plan

Priority Need Name	CDBG Priority Level	Other Funding Priority Level	Population	Goals Addressed
Rental Vouchers	Low	High	Extremely low-income renters; people at risk of being homeless; persons with disabilities; homeless youth; veterans; elderly; families in transition; persons with HIV/AIDS and their families; public housing residents; mentally ill; chronic substance abusers; victims of domestic violence	Reduced rate of cost burden and corresponding drop in poverty rate for homeless households and those in danger of becoming homeless. <i>(Increase Opportunities for At Risk Populations)</i> ; Inventory of rental units and vouchers expanded to meet increased demand <i>(Increase Affordable Housing Opportunities)</i>
Emergency Shelter	Med	High	Extremely low-income residents; chronic homeless; homeless youth; veterans; families in transition; mentally ill; chronic substance abusers; victims of domestic violence	Reduced rate of cost burden and corresponding drop in poverty rate for homeless households and those in danger of becoming homeless. <i>(Increase Opportunities for At Risk Populations)</i>
Support Services for Homeless or People at Risk of Homelessness	High	High	Extremely low-income renters; people at risk of being homeless; persons with disabilities; homeless youth; veterans; elderly; families in transition; persons with HIV/AIDS and their families; public housing residents; mentally ill; chronic substance abusers; victims of domestic violence	Reduced rate of cost burden and corresponding drop in poverty rate for homeless households and those in danger of becoming homeless. <i>(Increase Opportunities for At Risk Populations)</i>

Refinancing Services and Support for Current Homeowners	Med	Low	Low-income homeowners; homeowners in risk of foreclosure; homeowners in substandard housing	Reduced rate of cost burden and corresponding drop in poverty rate for homeless households and those in danger of becoming homeless. <i>(Increase Opportunities for At Risk Populations)</i> ; Increased homeownership opportunities and support for long term affordability and accessibility for current homeowners. <i>(Increase affordable housing opportunities)</i>
Priority Need Name	CDBG Priority Level	Other Funding Priority Level	Population	Goals Addressed
Provision of Rental Units and Support Services for LI/ VLI Renters	High	High	Low- and very low-income renters; persons transitioning out of homelessness; renters in need of support services; public housing residents	Inventory of rental units and vouchers expanded to meet increased demand <i>(Increase Affordable Housing Opportunities)</i> ; Housing opportunities reflect emerging needs, changing demographics and are aligned with redevelopment projects, economic development objectives and sustainability goals <i>(Address Emerging and Current Needs and Changing Demographics)</i>

Rental Rehabilitation	High	Medium	Low- and moderate-income renters; low-income landlords; residents of low-income neighborhoods that are redeveloping or in transition; public housing residents	Inventory of rental units and vouchers expanded to meet increased demand (<i>Increase Affordable Housing Opportunities</i>); Housing opportunities reflect emerging needs, changing demographics and are aligned with redevelopment projects, economic development objectives and sustainability goals (<i>Address Emerging and Current Needs and Changing Demographics</i>)
Down Payment Assistance	High	High	Low- and moderate-income residents who are “buyer ready”; first responders (fire, police, etc.)	Increased homeownership opportunities and support for long term affordability and accessibility for current homeowners. (<i>Increase Affordable Housing Opportunities</i>)
Homebuyer Training & Counseling	Low	High	Low- and moderate-income homebuyers; current renters	Increased homeownership opportunities and support for long term affordability and accessibility for current homeowners. (<i>Increase Affordable Housing Opportunities</i>)
Priority Need Name	CDBG Priority Level	Other Funding Priority Level	Population	Goals Addressed

Homeowner Rehabilitation Programs, Energy-efficiency Upgrades, Accessibility Retrofits	High	High	Low- and moderate-income homeowners; residents in redeveloping or transitioning neighborhoods; homeowners living in aging or substandard housing stock; seniors who need to “age in place;” people with disabilities	Increased homeownership opportunities and support for long term affordability and accessibility for current homeowners. <i>(Increase Affordable Housing Opportunities);</i> Housing opportunities reflect emerging needs, changing demographics and are aligned with redevelopment projects, economic development objectives and sustainability goals <i>(Address Emerging and Current Needs and Changing Demographics)</i>
Construction of affordably-priced homes for homeownership	Low	Med	Low- and moderate-income homebuyers and current renters; local workforce	Increased homeownership opportunities and support for long term affordability and accessibility for current homeowners. <i>(Increase Affordable Housing Opportunities)</i>
Fair Housing Outreach	Med	Med	Low- and moderate-income renters; low-income landlords; persons with disabilities; Spanish speakers; large families; general public	Housing opportunities reflect emerging needs, changing demographics and are aligned with redevelopment projects, economic development objectives and sustainability goals <i>(Address Emerging and Current Needs and Changing Demographics)</i>
Diversity of Housing Types	High	High	Low- and moderate-income renters; seniors; small households; entrepreneurs; aging veterans; entrepreneurs and other self-employed	Housing opportunities reflect emerging needs, changing demographics and are aligned with redevelopment projects, economic development objectives and sustainability goals <i>(Address Emerging and Current needs)</i>

SP-30 Influence of Market Conditions – 91.215 (b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	
TBRA for Non-Homeless Special Needs	
New Unit Production	Population growth, price increases, growth in demand for affordable housing
Rehabilitation	Continued need for rehabilitation assistance. Growth in fixed income residents.
Acquisition, including preservation	Population growth, housing price growth, private revitalization activity in affordable neighborhoods

Table 35 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

Introduction

The primary resource used to fulfill the goals and strategies of the Five year Consolidated Plan is CDBG. As available, the City of Santa Fe will provide direct, general fund contributions to assist with the Plan.

OTHER FUNDING SOURCES DEDICATED TO AFFORDABLE HOUSING & SHELTER/HOUSING SERVICES

City funds (whether from local sources or pass through funds from the federal government) are never granted to individuals. Instead they are allocated through fee for services agreements with local service providers on a reimbursable basis. Note that funding amounts are for EACH fiscal year, unless the project is a one-time improvement or the program has only been funded for one year. In addition to CDBG and AHTF funding, the following sources are dedicated to affordable housing, emergency shelter, rental assistance and other housing services.

Human Services Grant

For FY 17-18 and FY 18-19, the City committed funds for each fiscal year to the following emergency shelter services providers through fee for services agreements (Human Services Grant):

- St Elizabeth Shelter: \$74,000
- Interfaith Community Shelter: \$155,000
- Youth Shelters: \$86,000
- Adelante: \$70,000

Other HUD Funds

During FY 16-17 and FY 17-18 Continuum of Care rental assistance funds (HUD) were allocated from the City to its subrecipients to pay rents for very low-income renters transitioning out of being chronically homeless and/or with disabilities, serving approx. 40 households:

- 4 units at Siringo Senior Apartments (St Elizabeth)
- 12 units at Stagecoach Apartments and Village Sage Apartments (Housing Trust)

Other Local Funds

Each fiscal year, the Office of Affordable Housing (OAH) oversees contracts with affordable housing agencies and partners who provide services to support affordable housing policies and programs adopted by the Governing Body. The programs focus on creating affordable housing for Santa Feans, as well as providing coordination of local affordable housing efforts. RFP #14/44/P procured services from two local providers, Homewise (\$190,000) and the Housing Trust (\$110,000) to provide the following services:

- Provide homebuyer assistance for low to moderate income households.

- Assist the City with income-verifications and certifications and other activities necessary for carrying out the Santa Fe Homes Program (SFHP) and Housing Opportunity Program (HOP).
- Assist the City with program agreements for the purposes of securing City liens.

Reimbursement is provided based on a \$15,000 quarterly fee as well as \$1,000 per transaction that is closed, either through a home repair loan, Home Equity Conversion Mortgage, or home purchase.

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Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder 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	530,468	200,000	269,553	1,000,021	200,000	\$500,000 of entitlement funds (\$400,000 for projects, \$100,000) provide the basis for the projects presented in this plan. Additional funds from the actual allocation will be added to current projects. Program income (\$200,000) is re-used by the subrecipient to provide additional services and available funds to be reprogrammed with will allocated 50% to existing projects, with the remaining amount set aside to support LIHTC housing.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Shelter Plus Care	public - federal	Other	121,704	0	0	121,704	50,000	St Elizabeth Shelter and Housing Trust administer two of the City's Shelter Plus Care grants which are used to support renters with disabilities who would otherwise be homeless. The Village Sage and Stagecoach Apartments (12-15 special needs tenants out of the total LIHTC 120 units), St. Elizabeth's Shelter Siringo Senior Project (8 units). The City anticipates turning these grants over to the subrecipients when the Continuum of Care renewal projects are going to renew. All other Continuum of Care projects from prior years were turned over to Life Link, the subrecipient.
Other	public - local	Housing	400,000	0	0	400,000	400,000	Funds serve earners up to 120%AMI and are allocated to support three activities: downpayment assistance, home improvement, rental facility repair

Table 36 - Expected Resources – Priority Table

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

The greatest challenge facing the City of Santa Fe's housing and public service programs in 2018 is the threat of 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, such as with the public services category which supports non housing projects and public facilities improvements, which are generally housing-related. Additionally, the City strives to leverage local funds to ensure that effective and important local services continue to be provided in our community, regardless of the status of federal funds. The City's nonprofit partners estimate that every dollar of federally-funded down payment assistance leverages \$14 of funding from other state, local, and private sources. Both the Housing Trust and Homewise are 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.

In the current fiscal year, 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 will be resubmitted for the 2018 LIHTC funding cycle.

SP-40 Institutional Delivery Structure – 91.215(k)

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Office of Affordable Housing (Division)	Government	Affordable Housing SF Homes Program CDBG Program AHTF?	Jurisdiction
Senior Services	Government	Non-homeless Special Needs Public Services	Jurisdiction
Children and Youth Commission	Government	Funding for Public Services through non-profits and public schools	Jurisdiction
Youth and Family Services Division	Government	Educational services for Youth Direct Children Services Funding of Non-Profits to Provide Public Services	Jurisdiction
Community Development Division	Government	Economic Development Planning	Jurisdiction
Habitat for Humanity	Non-Profit Organization	Low Income Housing Assistance Home Improvement	Jurisdiction
Homewise	Non-Profit Organization	Affordable Housing DPA assistance Home Improvement Finance Counseling	Jurisdiction
SFC Housing Trust	Non-Profit Organization	Affordable Housing DPA Assistance Low income Rental Finance Counseling	Jurisdiction
Various Public Service Organizations that include Youth Shelters and Family Services, Youth Works, Interfaith Shelter, St. Elizabeth Shelter, Esperanza, SFPS Adelante, PMS, Kitchen Angels, Life Link, SF Recovery Center, and NMCEH	Non-Profit Organization	Public Services such as Emergency shelters, Case management, education and life skills, meals, rental vouchers and subsistence payments	Jurisdiction

Table 37 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System:

NOTE: The following narrative is from the 2013 – 2017 Consolidated Plan and will be updated according to the data presented in earlier sections of the Plan.

The main strengths of the current institutional delivery system is the wide range of services provided by the City or the funding of Non-profit organizations to offer an array of services to low to moderate income residents. The City of Santa Fe will carry out the priorities in the *Consolidated Plan* by continuing to collaboratively work with our non-profit partners. The City’s philosophy is to help build the capacity of our service providers, rather than increase the size of the City’s bureaucracy. The City and its staff serve as advocates and coordinators for our partner non-profits. Another strength is the diversity of services provided with little overlap because of the coordination between City departments as well as between the City and the non-profit organizations. This communication and cooperation are key to ensuring that the services reach a wide range of the population who are in need, including homeless, senior citizens, low/mod income, at risk youth and people with special needs and disabilities. The biggest challenge for the City of Santa Fe over the next five years will be to continue to address the increasing demands of the populations in need with limited financial resources.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	Yes	Yes	
Legal Assistance	Yes	Yes	Yes
Mortgage Assistance	Yes		Yes
Rental Assistance	Yes	Yes	Yes
Utilities Assistance	Yes	Yes	
Street Outreach Services			
Law Enforcement	Yes	Yes	
Mobile Clinics	Yes	Yes	
Other Street Outreach Services	Yes	Yes	
Supportive Services			
Alcohol & Drug Abuse	Yes	Yes	
Child Care	Yes		
Education	Yes	Yes	
Employment/Employment Training	Yes	Yes	
Healthcare	Yes	Yes	
HIV/AIDS	Yes	Yes	
Life Skills	Yes	Yes	Yes
Mental Health Counseling	Yes	Yes	
Transportation	Yes	Yes	

Table 38 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

The City works in partnership with many non-profit organizations who provide a wide range of services that work to prevent “at-risk” populations such as youths, battered families and seniors from becoming homeless and to help existing homeless populations to obtain safe, affordable and sustainable housing opportunities as well as the needed services such as counseling and c.

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.

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.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

The main strength is the cooperation between the City and non-profits to address the needs. An example was collaboration of non-profits along with the City to create a One Stop shop for the homeless, which started in 2010. It involved the purchase and remodeling of a commercial building. It is now called the SF Resource Opportunity Center (ROC) that offers an array of services from a group of non-profits to address the needs of the homeless. The most obvious gap is the reduction in funding to support these important services. One of the other gaps is the drastic increase in the at- risk populations and the lack of resources of the non-profits organizations to address this increase. This is not just funding but simply no room because they are at capacity.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

The City and its partners will continue collaborating on program and project development and leveraging additional resources into the community. The goals outlined in the Consolidated Plan will be used to guide the allocation of resources and development of programming to ensure that the highest priority needs are met in the most strategic and comprehensive manner possible. The City will continue working with its subrecipients to ensure that the reporting, timeliness in spending and all other guidelines listed in the HUD Subrecipient Handbook are followed throughout the funding year.

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Goals Summary Information

Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
Reduced rate of households with cost burden and corresponding drop in poverty rates (Increased Opportunities for At Risk Populations)	2018	2022	Affordable Housing, Public Housing, Homeless	City Wide	Emergency Shelters; Support Services for Homeless or People at risk of becoming homeless; Rental Rehabilitation	CDBG AHTF Shelter Plus Care LIHTC RAD HOME MFA Development funds Foreclosure Prevention funds (HARP, PRA, etc.)	Rental Units constructed; Tenant-Based rental assistance/Rapid Re-housing; Overnight/emergency shelter/transitional housing beds added; Homeless Prevention; Homeowner housing rehabilitated; Housing for homeless added
Inventory of very low income rental units and vouchers is expanded to meet increased demand (Increase Affordable Housing Opportunities)	2018	2022	Affordable Housing	City Wide	Rental vouchers; Rental Rehabilitation; Provision of Rental Units and Support Services for LI/LVI Renters; Non-Housing Community Facilities and Services; Fair Housing Outreach	CDBG AHTF Shelter Plus Care LIHTC RAD	Rental Units constructed; Rental Units rehabilitated; Tenant-Based rental assistance/Rapid Re-housing; Housing for homeless added

Increased homeownership opportunities and support for long term affordability and accessibility for current homeowners. (Increase Affordable Housing Opportunities)	2018	2022	Affordable Housing	City Wide	Down Payment Assistance; Homeowner Rehabilitation; Diversity in Housing Types; Homebuyer Training and Counseling; Fair Housing Outreach Support for Current Homeowners	CDBG AHTF Shelter Plus Care LIHTC RAD	Homeowners housing added; Homeowner housing rehabilitated; Direct Financial Assistance to Homebuyers; Jobs Created/Retained Businesses Assisted
Housing opportunities reflect emerging needs, changing demographics and are aligned with redevelopment projects, economic development objectives and sustainability goals (Address Emerging and Current Needs and Changing Demographics)	2018	2022	Affordable Housing Non-Homeless Special Needs	City Wide	Non-Housing Community Facilities and Services; Diversity of Housing Types	CDBG AHTF MFA Development Funds HOME CIP Infrastructure TOD Funds Enterprise Green Communities New Market Tax Credits	Public Facility or Infrastructure Activities other than Low/Moderate Housing Benefit; Public Service Activities for Low/Moderate Income Housing Benefit; Façade Treatment/business building rehabilitation; Rental Units Constructed; Rental Units Rehabilitated; Homeowner housing added; Jobs created/retained; Businesses assisted; Building Demolished

Table 55-Goals Summary

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 91.315(b)(2)

Based on the previous four years of activity and the projected allocations, the City estimates that on () Extremely Low Income, five () Low Income and () Moderate Income households will receive CDBG funded Down Payments Assistance Loans from our housing partners (subrecipients) each year.

Also The City also estimates that () Extremely Low, () Low Income and () Moderate Income households will receive CDBG funded Home Improvement Loans from our housing partners

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SP-50 Public Housing Accessibility and Involvement – 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

Activities to Increase Resident Involvements

Is the public housing agency designated as troubled under 24 CFR part 902?

No.

Plan to remove the 'troubled' designation

N/A

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SP-55 Barriers to affordable housing – 91.215(h)

Barriers to Affordable Housing

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

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

1. Lack of affordable housing located throughout Santa Fe is a major challenge to housing choice;
2. Some residents lack equal access to opportunity due to lower performing schools in high-poverty neighborhoods, and the lack of public transportation;
3. Lack of fair housing information and supportive services creates a challenge;
4. Stakeholders continue to view neighborhood resistance or NIMBYism (Not-In-My-Backyard Syndrome) as a barrier to fair housing choice; one quarter of these survey respondents identified this as a “very serious” contributing factor.

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. These include the Siler Road corridor and the Midtown Local Innovation Corridor District, or Midtown LINC, at St. Michael's Drive.

Additionally, there has been a recently approved amendment to the City's Chapter 26 of the city's code which governs the Santa Fe Homes Program. The amendment allows multi-family developers of rental housing to pay a fee-in-lieu by right, rather than incorporating subsidized units on-site. Fees are established on an "affordability gap" basis, estimating the difference between an affordable rent, averaged over three income tiers, and HUD's Fair Market Rent. The objective is to generate enough revenue to fund a rental assistance program for tenants that can be used citywide and does not have high requirements for eligibility. The assistance could be used for a variety of needs - rent, utilities, rental/utility arrears, rental deposits, etc. Another objective is to remove a financing barrier for multi-family housing with the expectation that the development of multi-family units will also loosen up some of the demand for existing units, stemming rising rental rates but also providing more options for voucher holders to use their subsidies. As with any revenue generated or earmarked for affordable housing, use of the funds is dictacted by city code and must be compliant with the NM Affordable Housing Act.

SP-60 Homelessness Strategy – 91.215(d)

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

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.

All of the city’s nonprofit partners who work with homeless persons have extensive outreach activities. The Resource Opportunity Center (ROC), once called Pete’s Place, is part of the existing Interfaith Shelter and offers emergency beds in winter, meals and clothing. Most importantly, the organization 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. In response to direct community need, Interfaith proposed the Women’s Summer Safe Haven when shelter staff and first responders noted that women were particularly vulnerable on the streets during summer months when the shelter is closed for the season. For the 2017-18 program year, the City allocated CDBG funds to provide safe shelter for women and expect to serve up to 20 women.

The City of Santa Fe works closely with the New Mexico Coalition to End Homelessness to coordinate services for homeless individuals and families. NMCEH operates a statewide system of coordinated assessment where every homeless family and individual is given an assessment based on the nationally recognized VI/SPDAT (Vulnerability Index/Service Prioritization Assessment Tool). The results of the assessment are used to refer homeless people to the type of housing that best fits their needs and the permanent supportive housing.

Addressing the emergency 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 City relies on its network of community partners to facilitate coordination of services and ensure that those vulnerable to homelessness don't "fall through the cracks". A newly formed Homeless Task Force will begin meeting in October of 2017 to analyze and provide recommendations to the Governing Body "to ensure that homelessness is prevented whenever possible or is otherwise a rare, brief and non-recurring experience." Within 6 months, the task force will report back to the Governing Body and these recommendations will shape the 2018-2023 Consolidated Plan planning process. Also, the NMCEH continues to implement systems for ensuring that homeless who seek services are tracked through HMIS through a statewide system of coordinated assessment. Every homeless family and individual is given an assessment based on the nationally recognized VI/SPDAT (Vulnerability Index/Service Prioritization Assessment Tool). The results of the assessment are used to refer homeless people to the type of housing that best fits their needs and the assessment is used to create a prioritized list. Chronically homeless people are placed at the top of the list for permanent supportive housing.

The City of Santa Fe has worked closely with the Santa Fe Community Housing Trust to develop three apartment communities - Village Sage (60 units), Stagecoach Apartments (60 units) and the soon-to-be constructed Las Soleras Station (87 units) where 25% of the units are set aside for people exiting homelessness. On-site support services and referral to other service providers is also provided. The City has contributed financially in various ways to each of these projects. During the 2017-18 program year, the City proposes to use \$134,777 of reprogrammed funds to support the construction of Las Soleras Station, an 87-unit LIHTC property that will break ground in late 2017 and be ready for lease up during the 2018-19 program year. Twenty-five (25) percent of the units will also be reserved for very-low income (less than 30%AMI) renters and those transitioning out of homelessness.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

In addition to HUD funds, the City's CDBG entitlement funds and local funds are used to support Life Link, St. Elizabeth Shelter, and the Interfaith Shelter to provide shelter to homeless people and help them make the transition to permanent housing. The City's Family and Youth Services Office funds numerous transitional homeless programs including: Youth Shelters (outreach, transitional living, and emergency shelter), Interfaith (Women's and Community Shelter), St Elizabeth Shelter (Men and Family shelter). In addition, the Veterans Advisory Board funds a veteran support worker through the Veterans Integration Center (VIC) and rental space at Interfaith for a homeless veterans coordinator through the

Veterans Administration. The City also funds Adelante school based program and Communities in Schools to identify and work with homeless families in Santa Fe Public Schools. CDBG funds are being used to provide renovation of a permanent supportive housing program (Casa Cerrillos) run by St Elizabeth Shelter, as well as the funding necessary to support an outreach coordinator for the Drop In Center run by Youth Shelters.

The City is also exploring funding sources and other support for the proposed Shelter NOW project, a collaboration of youth-serving organizations (YouthWorks!, SFPS Adelante Program, among others) that have joined forces to address the gap in housing availability and homelessness for young adults ages 18 to 24. It was formed from a working group of concerned organizations that work daily to serve the highest-need youth and young adults in Santa Fe. The project intends to provide a mobile shelter from December 2017 through April 2018. This collaborative shelter working group will provide training, supplies, wraparound services, staff and administrative support and interagency referrals to youth.

Discussion: The City continues to administer two Shelter Plus Care grants which are finishing up their fifth years before they will be renewed under the Continuum of Care program. Twelve units are assisted at two sites owned and managed by the Housing Trust: the Stagecoach Apartments and Village Sage. All recipients of assistance must meet the definition of homelessness and have a certifiable disability. Four of the eight units at the Siringo Senior Apartments, owned and managed by St Elizabeth's are similarly assisted. Affordable Housing Trust Funds are allocated for 2017-18 to provide accessibility retrofits at Siringo to remove bath tubs, install grab bars, and widen doorways so that mobility impairments can be accommodated. Most senior housing in Santa Fe is provided through the Santa Fe Civic Housing Authority which is systematically renovating and updating each site, a process with which the City's Office of Affordable Housing continues to assist. Additionally, in late 2017, the Housing Trust will break ground on Las Soleras Station, an 87-unit apartment complex in which 25% of units are reserved for those transitioning out of homelessness. The City has contributed land and resources to support this project.

SP-65 Lead based paint Hazards – 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

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

Additionally, the City of Santa Fe’s housing partners - Habitat for Humanity, The Housing Trust and Homewise - must notify homeowners of any potential lead-based paint issues as part of every home-buying transaction. If a homebuyer purchases an 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. Any presence of lead-based paint is remediated by a certified professional.

How are the actions listed above related to the extent of lead poisoning and hazards?

For many reasons, lead-based paint is usually not an issue in New Mexico. Historically, homes were covered with mortar and plaster or stucco, not paint. Also, paint containing lead was more expensive, because of its durability, than non-lead paint. With New Mexico being a poor state, most homeowners were not able to afford lead paint.

As part of their home repair program, Homewise has tested 60 homes for lead since 2002. Of these, only four tested positive, which is 7% of the homes they tested. Extrapolated to the number of homes in Santa Fe built before 1950 (2,499 homes), a rough estimate is 175 homes could contain lead-based paint.

How are the actions listed above integrated into housing policies and procedures?

The definition of a lead-based paint hazard as stated in Section 1004 of the Residential Lead-Based Paint Hazard Reduction Act of 1992:

The term "lead-based paint hazard" means any condition that causes exposure to lead from lead-contaminated dust, lead-contaminated soil, lead-contaminated paint that is deteriorated or present in accessible surfaces, friction surfaces, or impact surfaces that would result in adverse human health effects as established by the appropriate Federal agency.

There are approximately 14,775 total homes in Santa Fe that possibly contain lead-based paint, according to the 2000 Census. These are homes built before 1980 (1978 is the year specified by Section 1004, but the home built dates are by decades in the Census). According to the New Mexico Department of Health, homes built before 1950 pose the most danger: there are 2,499 homes in Santa Fe built before 1950.

DRAFT

SP-70 Anti-Poverty Strategy – 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

Santa Fe's poverty rate has increased from 12% in 2000 to 18% in 2010, and 40% of all school age children live in poverty. For this reason, the City of Santa Fe is committed to focusing many of its policy and housing initiatives on alleviating poverty. One of Santa Fe's most aggressive policies for reducing the number of poverty-level families is the enactment of its Living Wage regulation. Enacted in 2004, the law mandates that employers in Santa Fe pay their workers at over \$10 per hour, as of 2013. This minimum wage is the second highest in the country.

Likewise, the city's economic development policies focus on creating high wage jobs and creating and/or supporting job training centers and entrepreneurial support. This plan outlines several funding priorities related specifically to reducing poverty level families. They include: using public and private resources to provide rental housing for low- and very-low income renters and supporting special needs populations including: seniors, veterans, disabled, at-risk youth, chronically homeless, and female-headed households.

As part of an anti-poverty strategy, the City will work toward implementing the following:

- Establish priorities for allocating federal tax credits to mixed income rental developments where at least 30% of the rental units will be affordable to households earning less than 50% of the AMI;
- Fund a local housing voucher program to provide assistance to the homeless and near homeless;
- Modify the Santa Fe Homes Program (SFHP) so that the rental requirement is relevant to the housing needs in the community.
- Work with for-profit and non-profit organizations to develop one new multi-family, mixed income rental property. Total units not to exceed 100 per project;
- Identify all existing affordable rentals and develop a preservation plan as needed.

Given the city's high rate of cost burden, even for homeowners, it is apparent that continued focus on rehabilitation, home repair, and other support services is essential to alleviating poverty in Santa Fe.

Specific programs that reduce the number of poverty level families are:

- Conserve and maintain Santa Fe's existing housing stock and residential neighborhoods.
- Continue to support rehabilitation loan programs targeted toward low to moderate income homeowners (50%-80% AMI), which includes home renovations, emergency repairs and energy conservation measures including the purchase of new appliances, retrofits, and solar water heaters.
- Support the SFCHA's RAD conversion project to renovate 121 public housing units and build 30 new units. Support them if they receive the second round of funding for the conversion of 237 public units for seniors.

How are the Jurisdiction’s poverty reducing goals, programs, and policies coordinated with this affordable housing plan?

Most of the goals are the same and are incorporated into this affordable housing plan.

DRAFT

SP-80 Monitoring – 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

CDBG Program Monitoring Requirements

The CDBG Funded programs will be monitored by staff through site visits to verify compliance with the objectives of the activity and continually requesting information on the status and effectiveness of the program to meet their goals. The City of Santa Fe utilizes HUD's "Guidebook for Grantee's on Subrecipient Oversight, Managing CDBG", and "Ensuring CDBG Sub-recipient Timeliness Guidelines" to ensure compliance.

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.

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, ensuring the physical work has been completed as outlined in the contract such as a home improvement project.

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 if 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.

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.

The City's administers the Shelter + Care Program and the monitoring ESG program follows the same steps as the CDBG program except there is no committee or individual plans that exists for this program.

Expected Resources

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

Introduction

The primary resource used to fulfill the goals and strategies of the Five year Consolidated Plan is CDBG.

As of this date, the City has not received notification of its 2018 allocation amount for 2018. In order to ensure that the delivery of vital services is not interrupted, the City allocated \$400,000 of anticipated CDBG resources (plus \$100,000 set aside for administrative costs) so that funded projects could begin immediately at the start of the new program year.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder 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	500,000	200,000	0	1,000,021	2,500,000	\$500,000 of entitlement funds (\$400,000 for projects, \$100,000) provide the basis for the projects presented in this plan. Additional funds from the actual allocation will be added to current projects. Program income (\$200,000) is re-used by the subrecipient to provide additional services.
Shelter Plus Care	public - federal	Other	121,704	0	0	121,704	0	St Elizabeth Shelter and Housing Trust administer two of the City's Shelter Plus Care grants which are used to support renters with disabilities who would otherwise be homeless. The Village Sage and Stagecoach Apartments (12-15 special needs tenants out of the total LIHTC 120 units), St. Elizabeth's Shelter Siringo Senior Project (8 units). The City anticipates turning these grants over to the subrecipients when the Continuum of Care renewal projects are going to renew. All other Continuum of Care projects from prior years were turned over to Life Link, the subrecipient.
Other	public - local	Housing	400,000	0	0	0	1,600,000	Funds serve earners up to 120%AMI and are allocated to support three activities: downpayment assistance, home improvement, rental facility repair

Table 39 - Expected Resources – Priority Table

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

The greatest challenge facing the City of Santa Fe’s housing and public service programs in 2018 is the threat of 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, such as with the public services category which supports non housing projects and public facilities improvements, which are generally housing-related. Additionally, the City strives to leverage local funds to ensure that effective and important local services continue to be provided in our community, regardless of the status of federal funds. The City’s nonprofit partners estimate that every dollar of federally-funded down payment assistance leverages \$14 of funding from other state, local, and private sources. Both the Housing Trust and Homewise are 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.

In the current fiscal year, 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 will be resubmitted for the 2018 LIHTC funding cycle.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Increase Affordable Housing Opportunities	2018	2019	Affordable Housing	citywide	Services and Support for Current Homeowners Provision of Rental Units and Support Services Rental Rehabilitation Down Payment Assistance Homebuyer Training and Counseling Home Rehabilitation/Improvement Construction of Affordably-Priced Homes Diversity of Housing Types	CDBG: \$325,000	Rental units rehabilitated: 28 Household Housing Unit Homeowner Housing Rehabilitated: 13 Household Housing Unit Direct Financial Assistance to Homebuyers: 30 Households Assisted
2	Increase Opportunities for At Risk Populations	2018	2019	Public Housing Homeless	citywide	Rental Vouchers Emergency Shelters Support Services for At Risk Population Fair Housing Outreach Non-Housing Community Facilities & Services	CDBG: \$75,000 Shelter Plus Care: \$250,000	Public service activities for Low/Moderate Income Housing Benefit: 800 Households Assisted Homeless Person Overnight Shelter: 93 Persons Assisted
3	Address Current and Emerging Needs	2018	2019	Affordable Housing Non-Homeless Special Needs	citywide	Rental Rehabilitation	CDBG: \$43,750	Rental units rehabilitated: 28 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
	<i>Housing choices reflect market demand and demographic realities and are aligned with redevelopment projects, economic development objectives and sustainability goals</i>	2018	2019	Affordable Housing	citywide	Services and Support for Current Homeowners Provision of Rental Units and Support Services Rental Rehabilitation Down Payment Assistance Homebuyer Training and Counseling Home Rehabilitation/Improvement Construction of Affordably-Priced Homes Diversity of Housing Types		

Table 40 – Goals Summary

Projects

AP-35 Projects – 91.220(d)

Introduction

Projects funded for FY 18-19 reflect a variety of programs, facilities and services in addition to the programs that are most commonly funded by the City – down payment assistance for homebuyers and home improvement for low-to moderate-income households. Additionally, the City operates a local affordable housing trust fund (AHTF) that is funded through developer fees, pay off of City-held affordability liens, and land sales revenues from City-held mortgages. When a funding balance is accrued to support an allocation of local funds, the City disburses them in alignment with CDBG funds. The trust funds are monitored by the NM Mortgage Finance Authority for compliance with the NM Affordable Housing Act which allows funds to be used for beneficiaries earning up to 120% AMI (area median income). This enables the subrecipients to serve a full range of incomes as CDBG funds are used for those at 80%AMI and below and the AHTF can be used for those 81-120AMI%.

Projects

#	CDBG-Project Name	Description	Amount
1	Homewise Home Improvement	Home repair loans 8-10 homeowners under 80% AMI	\$75,000
2	Santa Fe Housing Trust-Soleras Station	73 Rental Units LMI & MI/LEED/WELL certification Serving 60% AMI	\$70,000
3	Santa Fe Habitat for Humanity-Home Repair	Home repair for 20 Households at or below 80% AMI	\$75,000
4	Presbyterian Medical Services-River Early Head Start Center	Rehab of Alto St. vacated building: Early Head Start for 60 children below 60% AMI	\$40,000
5	Santa Fe Civic Housing Authority-Hopewell Mann Community Clinic	Community Clinic/Medical/Dental serving 350 indigent & LMI area residents	\$55,000

6	Youth Shelters and Family Services-Security	Security System & Locks for Youth Emergency/Cold Weather Shelter/TLP: 140 served	\$10,000
7	Adelante-School Liaison Project	Expanded Homeless Liaison services through K-12: Serving 850 ELI children & Families	\$25,000
8	Interfaith Shelter-Women's Summer Safe Haven Shelter	Emergency Shelter & Support Services: Serving 180 ELI Women from May-October 2018, and May-June 2019	\$30,000
9	Youth Shelters and Family Services-Street Outreach	Street Outreach expansion/Homeless Services & Prevention: 650 ELI Youth Served	\$20,000

Table 41 – Project Information

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

AP-38 Project Summary

Project Summary Information

AP-50 Geographic Distribution – 91.220(f) City staff

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

The Community Development Commission placed the highest funding priority on affordable housing provided citywide, rather than focusing on a specific area or neighborhood. 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 Apartments 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.

Geographic Distribution

Target Area	Percentage of Funds

Table 42 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

All programs for the 2017 CDBG program year will serve low to moderate-income residents throughout the City as the City of Santa Fe does not have priorities for allocating resources geographically.

Discussion

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

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The City of Santa Fe's expenditure of funds - federal and local - supports projects and programming that serve the spectrum of housing needs from the homeless to the homeowner. The City identifies needs and evaluates existing housing gaps to ensure that programs and projects increase and improve the City's housing opportunities. Reflecting that objective, the funded projects in this plan serve the homeless both through public services that provide support and referral to housing (Adelante School Liaison, Youth Shelters Outreach and Drop In, Interfaith Shelter's Women Safe Haven); facility improvements to serve very low income renters (Casa Cerrillos); potential homebuyers with downpayment assistance (Homewise DPA and Housing Trust DPA); and existing homeowners with emergency home repair needs (Habitat for Humanity) and/or desire to improve their homes and achieve better energy efficiency (Homewise Home Improvement). Delivery of these services is provided through the City's network of nonprofit partners which ensures they are effective, responsive and timely.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	157
Special-Needs	24
Total	181

Table 43 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	16
The Production of New Units	87
Rehab of Existing Units	50
Acquisition of Existing Units	20
Total	173

Table 44 - One Year Goals for Affordable Housing by Support Type

Discussion

Homeless households are not supported directly by housing units provided by CDBG and other federal funds for the upcoming program year. Services that support homeless but do not meet the HOME regulation definition include the following: 820 Homeless (200 households served through Adelante; 20 women provided shelter at the Women's Safe Haven; 600 youth households reached through outreach and other services). Non-homeless households include: 157 Non-homeless (20 households provided downpayment assistance; 15 households served with emergency home repair; 7 households served with home improvement; 28 tenant households served with unit rehab; 87 newly constructed LIHTC units for

low- and very low-income renters); Special Needs (16 renters with disabilities served through Shelter Plus Care). In addition to federal funds, local trust funds will be used to renovate and make accessible eight (8) bathrooms at Siringo Senior Apartments.

Rental assistance represents an average monthly number of rents paid from July 2016 through February 2017 for the City's remaining two Shelter Plus Care grants, with the projected monthly number being about the same as reported for the prior program year and for the duration of these grants. The expected number for the production of new units (87) reflects the recent award of Low Income Housing Tax Credits for the proposed Soleras Station apartment project developed by the Santa Fe Community Housing Trust. Additionally, a new LITHC proposal was submitted for 60 units at the Arts+Creativity Center but funding was not granted for 2017 so the project will be resubmitted for consideration in 2018. The projected number for rehabilitation of single family households is the sum of the Habitat for Humanity and Homewise Home Improvement projects (22 households total) awarded funding in this upcoming grant year. The total number representing the rehab of existing units also includes 28 rental units for very low-income renters and thirteen single-family home rehabs for low-mod income homeowners. The acquisition of existing units includes 20 downpayment assistance loans provided to homebuyers through Homewise's and the Housing Trust's homebuyer assistance programs.

AP-60 Public Housing – 91.220(h)

Introduction

This section describes how the City and the housing authority will work together to address the needs of residents of public housing, Housing Choice Voucher holders and other extremely low income residents.

As reported in 2016, the Santa Fe Civic Housing Authority (SFCHA) is the public housing agency in Santa Fe. It oversees 490 units of public housing, and manages 670 Section 8 vouchers in Santa Fe. There are a total of 369 units for seniors and 121 units for families. Currently, 269 people are on the public housing waiting list for a housing authority apartment unit, and approximately 171 people on the Section 8 waiting list for Santa Fe. SFCHA receives approximately 35 applications per month for public housing. The wait for a unit is between 18 and 24 months; however, the waiting list is only open on a lottery basis at designated times during the year.

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

Maintenance of aging units is a continuous effort so the housing authority is systematically converting its units under the Rental Assistance Demonstration (RAD) project. For the upcoming year, funds will be used to rehabilitate public housing units to bring them up to current code requirements, improve energy efficiency, and update other quality of life amenities.

As noted by the Santa Fe Civic Housing Authority, this year via the HUD RAD program and LIHTC, 100 units at Villa Consuelo are proposed for rehab award. In 2016, 116 units at Villa Hermosa received a nine (9) percent tax credit award, and Pasa Tiempo on Alta Vista received a four (4) percent award to renovate 121 units of senior housing.

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.

Discussion

As an active developer of LIHTC projects, the City of Santa Fe considers the Santa Fe Civic Housing Authority a partner in the provision of affordable rental housing beyond the typical housing authority functions. The City has to subordinate and amend its lease agreements with the housing authority every

time a funding application is submitted. During the program year, the City expects to put out for RFP the donation of another parcel of City-owned land and anticipates that the housing authority will submit a proposal to develop approximately 60 units of affordable rental housing.

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

Introduction

The City works in partnership with many non-profit organizations who provide a wide range of services to prevent “at-risk” populations such as 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), once called Pete’s Place, is part of the existing Interfaith Shelter and offers emergency beds in winter, meals and clothing. Most importantly, the organization 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. In response to direct community need, Interfaith proposed the Women’s Summer Safe Haven when shelter staff and first responders noted that women were particularly vulnerable on the streets during summer months when the shelter is closed for the season. For the 2017-18 program year, the City allocated CDBG funds to provide safe shelter for women and expect to serve up to 20 women.

The City of Santa Fe works closely with the New Mexico Coalition to End Homelessness to coordinate services for homeless individuals and families. NMCEH operates a statewide system of coordinated assessment where every homeless family and individual is given an assessment based on the nationally recognized VI/SPDAT (Vulnerability Index/Service Prioritization Assessment Tool). The results of the assessment are used to refer homeless people to the type of housing that best fits their needs and the

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 City relies on its network of community partners to facilitate coordination of services and ensure that those vulnerable to homelessness don't "fall through the cracks". A newly formed Homeless Task Force will begin meeting in October of 2017 to analyze and provide recommendations to the Governing Body "to ensure that homelessness is prevented whenever possible or is otherwise a rare, brief and non-recurring experience." Within 6 months, the task force will report back to the Governing Body and these recommendations will shape the 2018-2023 Consolidated Plan planning process. Also, the NMCEH continues to implement systems for ensuring that homeless who seek services are tracked through HMIS through a statewide system of coordinated assessment. Every homeless family and individual is given an assessment based on the nationally recognized VI/SPDAT (Vulnerability Index/Service Prioritization Assessment Tool). The results of the assessment are used to refer homeless people to the type of housing that best fits their needs and the assessment is used to create a prioritized list. Chronically homeless people are placed at the top of the list for permanent supportive housing.

The City of Santa Fe has worked closely with the Santa Fe Community Housing Trust to develop three apartment communities - Village Sage (60 units), Stagecoach Apartments (60 units) and the soon-to-be constructed Las Soleras Station (87 units) where 25% of the units are set aside for people exiting homelessness. On-site support services and referral to other service providers is also provided. The City has contributed financially in various ways to each of these projects. During the 2017-18 program year, the City proposes to use \$134,777 of reprogrammed funds to support the construction of Las Soleras Station, an 87-unit LIHTC property that will break ground in late 2017 and be ready for lease up during the 2018-19 program year. Twenty-five (25) percent of the units will also be reserved for very-low income (less than 30%AMI) renters and those transitioning out of homelessness.

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

In addition to HUD funds, the City's CDBG entitlement funds and local funds are used to support Life Link, St. Elizabeth Shelter, and the Interfaith Shelter to provide shelter to homeless people and help them make the transition to permanent housing. The City's Family and Youth Services Office funds numerous transitional homeless programs including: Youth Shelters (outreach, transitional living, and emergency shelter), Interfaith (Women's and Community Shelter), St Elizabeth Shelter (Men and Family shelter). In addition, the Veterans Advisory Board funds a veteran support worker through the Veterans

Integration Center (VIC) and rental space at Interfaith for a homeless veterans coordinator through the Veterans Administration. The City also funds Adelante school based program and Communities in Schools to identify and work with homeless families in Santa Fe Public Schools. CDBG funds are being used to provide renovation of a permanent supportive housing program (Casa Cerrillos) run by St Elizabeth Shelter, as well as the funding necessary to support an outreach coordinator for the Drop In Center run by Youth Shelters.

The City is also exploring funding sources and other support for the proposed Shelter NOW project, a collaboration of youth-serving organizations (YouthWorks!, SFPS Adelante Program, among others) that have joined forces to address the gap in housing availability and homelessness for young adults ages 18 to 24. It was formed from a working group of concerned organizations that work daily to serve the highest-need youth and young adults in Santa Fe. The project intends to provide a mobile shelter from December 2017 through April 2018. This collaborative shelter working group will provide training, supplies, wraparound services, staff and administrative support and interagency referrals to youth.

Discussion

The City continues to administer two Shelter Plus Care grants which are finishing up their fifth years before they will be renewed under the Continuum of Care program. Twelve units are assisted at two sites owned and managed by the Housing Trust: the Stagecoach Apartments and Village Sage. All recipients of assistance must meet the definition of homelessness and have a certifiable disability. Four of the eight units at the Siringo Senior Apartments, owned and managed by St Elizabeth's are similarly assisted. Affordable Housing Trust Funds are allocated for 2017-18 to provide accessibility retrofits at Siringo to remove bath tubs, install grab bars, and widen doorways so that mobility impairments can be accommodated. Most senior housing in Santa Fe is provided through the Santa Fe Civic Housing Authority which is systematically renovating and updating each site, a process with which the City's Office of Affordable Housing continues to assist. Additionally, in late 2017, the Housing Trust will break ground on Las Soleras Station, an 87-unit apartment complex in which 25% of units are reserved for those transitioning out of homelessness. The City has contributed land and resources to support this project.

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

Introduction:

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

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

1. Lack of affordable housing located throughout Santa Fe is a major challenge to housing choice;
2. Some residents lack equal access to opportunity due to lower performing schools in high-poverty neighborhoods, and the lack of public transportation;
3. Lack of fair housing information and supportive services creates a challenge;
4. Stakeholders continue to view neighborhood resistance or NIMBYism (Not-In-My-Backyard Syndrome) as a barrier to fair housing choice; one quarter of these survey respondents identified this as a “very serious” contributing factor.

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. These include the Siler Road corridor and the Midtown Local Innovation Corridor District, or Midtown LINC, at St. Michael's Drive.

Additionally, there has been a recently approved amendment to the City's Chapter 26 of the city's code which governs the Santa Fe Homes Program. The amendment allows multi-family developers of rental housing to pay a fee-in-lieu by right, rather than incorporating subsidized units on-site. Fees are established on an "affordability gap" basis, estimating the difference between an affordable rent, averaged over three income tiers, and HUD's Fair Market Rent. The objective is to generate enough revenue to fund a rental assistance program for tenants that can be used citywide and does not have high requirements for eligibility. The assistance could be used for a variety of needs - rent, utilities, rental/utility arrears, rental deposits, etc. Another objective is to remove a financing barrier for multi-family housing with the expectation that the development of multi-family units will also loosen up some of the demand for existing units, stemming rising rental rates but also providing more options for voucher holders to use their subsidies. As with any revenue generated or earmarked for affordable housing, use of the funds is dictated by city code and must be compliant with the NM Affordable Housing Act.

Discussion:

The most recent data shows a current occupancy of almost 98 percent for all rental housing in Santa Fe. In the furtherance of planned actions to ameliorate barriers, the City has researched development proposals with the Land Use department, affordable housing service providers and with the County and as a result, provides general information on developments in this section. The Office of Affordable Housing is tracking the following apartment development proposals that have come up within the past year which are in varying stages:

Rodeo Village: a proposed 188-unit market-rate apartment project located on Rodeo Road, just west of St. Francis Drive and adjacent to the railroad tracks. The site area is just over eight acres, and the project will include multiple buildings of two and three stories, plus amenities to include a fitness center and pool. Approvals are in progress and construction is anticipated to commence by the end of 2017.

Gerhart Apartments: A 258-unit apartment complex proposed for an approximate 11-12-acre site on South Meadows Road in SW Santa Fe. It has not received development approvals, but was recently awarded an upgrade in zoning from R-1 to R-21. All units would be available at market rent (no income-restricted) and would target a mid-price apartment tenant. At this time, an affordable housing payment fee-in-lieu has been discussed.

The Apartments @ 599: A 355-proposed apartment complex that is currently seeking land use approvals for a zoning change to accommodate higher density use. Located near Gerhardt and with easy access to the bypass route, the units could provide much needed workforce housing for those commuting downtown or even to Albuquerque.

Soleras

Arts + Creativity Center

Midtown Campus Project

Railyard Apartment Development

AP-85 Other Actions – 91.220(k)

Introduction:

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

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

In Santa Fe, this situation is compounded by the fact that as a tourist destination, the city has attracted people from all over the world to live here, driving up the value of real estate beyond the ability of many locals to afford housing. As noted earlier, the recession helped to level out skyrocketing appreciation, which has made homeownership more affordable for those with moderate incomes. However, those earning low incomes, mostly renters, are even more hard-pressed to attain affordable housing.

Actions planned to address obstacles to meeting underserved needs

The primary obstacle to meeting underserved needs is the lack of available resources. With continuing reductions in the available resources, the number of people and the extent to which they can be served is declining. The local economic environment is generally positive. Unemployment is low and the community has seen some commercial growth. However, recovery from the damage that was done to the financial status of many households, especially low and moderate income households, is still slow; for many, recovery has not happened. The City remains committed to using its limited financial resources in the most effective and efficient manner possible and to collaborate with other agencies and programs to address the community's needs.

To make the City's programs more useful for the low and moderate income population, three major changes were made. First, for homeownership assistance loans, loan terms were amended from 0 percent, deferred payment until sale of the home, to 20 percent forgiveness in each of years six, seven, eight, nine, and ten. This will allow these homeowners to build some wealth of homeownership. Second, sidewalk reconstruction assistance was changed from half grant, half loan, to full grant. Third, for rehab loans to households at 50 percent or below of area median income, the entire loan will be deferred at 0 percent interest, until sale of the home. Finally, beginning in PY2018, accessibility modification projects will be done as grants, rather than as loans requiring repayment. With these changes, the City of Santa Fe hopes to make its programs more useful to the **LMI population we are striving to serve.**

Even before the economic downturn, a common obstacle to the underserved need of homeownership for Santa Feans was lack of creditworthiness and the inability to save a down payment for a home. Several of the City's partner organizations offer assistance in the rebuilding of credit history, as well as homebuyer education programs. The City's down payment and closing cost assistance can also help in this regard, though is restricted to use by purchasers of homes associated with the CDBG affordable housing program.

Actions planned to foster and maintain affordable housing

Providing new affordable housing continues to be a challenge. Though average housing prices have rebounded well, the cost of building new infill houses has increased at a far greater rate. NeighborWorks Santa Fe, the City's primary partner in affordable housing construction, has had difficulty recouping the cost of construction. Acquisition and rehab of existing homes has been tried; however, because these frequently are in poor condition, a great deal of money must be spent bringing them to code. Additionally, New Mexico Housing and Finance Association will not provide financial assistance for acquisition and rehab for properties built before 1978, preventing rehab for acquisition of a large portion of Santa Fe's affordable housing stock. Plus, with no contractors in the area certified for lead based paint abatement work, the older homes that are likely to be more affordable cannot be rehabbed. So that option has not proven as useful as hoped.

In the current program year, the City will continue to move forward with its support of affordable housing. Planned activities using prior year funding include property acquisition for infill housing construction by one of the City's affordable housing partners, demolition of unsafe or blighting structures, down payment and closing cost assistance, and housing rehab (through both the City's and NWP's programs). The housing programs will directly benefit LMI households, as well as reduce blight in Santa Fe's central neighborhoods. In total, 30 households will be directly affected by the proposed CDBG activities.

For this program year, no capital expenditures for rental housing activities are planned; service delivery will be provided to NWP for at least two rental rehab projects, with capital provided by the Housing Authority of the City of Santa Fe. Highlights of the City's affordable housing program include:

- Windshield surveys have been and will continue to be conducted by City staff to generate potential projects and identify worst-case needs. Referrals from individuals and neighborhood associations are encouraged and accepted. Advertising is done through the Mayor's newsletter, press releases, and on the City's website. In addition, "door hangers" are placed on homes within approximately one block of individual projects and current customers are encouraged to let others know of our programs. When the City's programs cannot assist, referrals are made to community partners such as SEICAA for weatherization and NWP for rehab loans utilizing Neighborhood Reinvestment Corporation funds to home owners who do not meet LMI criteria.
- Santa Fe includes a restrictive deed on its homebuyer assistance projects that ensure the

property will remain owner-occupied for a minimum of fifteen years.

- NWP and SEICAA continue to operate credit counseling services and City staff continues to refer potential clients to these programs.
- Limited personal funds prevent many existing homeowners from keeping their current residences decent, safe, and sanitary. By providing rehab loans, the City and its partners help address this obstacle.

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. The City also provides administrative funding to nonprofit partners to provide housing and/or housing-related services. The Youth and Family Services Division funds several programs that serve homeless and those with special needs and the City's Office of Affordable Housing provides funding to support homebuyer training and counseling and support for existing homeowners through home repair, refinancing, and Home Equity Conversion Mortgages (HECM).

The City's inclusionary zoning program requires all residential developments to provide a percentage of the total units as affordable, 20% for homeownership units and 15% for rental units. As mentioned in AP-75, an ordinance amendment allows for a fee in lieu to be paid, by right, for multi-family rental development. The fee is calculated using an "affordability gap" basis: the subsidized rent amount subtracted from the area's fair market rent. Fees paid support the Affordable Housing Trust Fund, which, in turn, can fund rental assistance throughout the City as well as down payment assistance. The incentives for this program are a 15% density bonus, fee reductions for water and wastewater connections and fee waivers for development review and permit fees. The affordability of homes created through the SFHP is controlled by the placement of a lien on the property that constitutes the difference between the appraised value of the home and the subsidized/effective sales price paid by the income-qualified buyer. If the unit is sold, the lien is either transferred to the new affordable buyer who is income qualified or repaid into the City's Affordable Housing Trust Fund (AHTF).

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.

Actions planned to reduce lead-based paint hazards

The City will continue working to improve local awareness of the potential hazards lead based paint poses, especially to children. As an EPA Certified Risk Assessor, the City's Property Rehabilitation Specialist utilizes an XRF handheld analyzer and certified labs to sample lead in paint, dust, and

soil. Appropriate and accurate risk assessment report writing and testing procedures are utilized on all projects. Also, the NWP Construction Manager is an EPA Certified Risk Assessor and the organization owns an XRF analyzer. This allows testing of NWP projects and the ability to offer lead testing to the community at large.

Because the City of Santa Fe has some of the oldest housing stock in New Mexico, especially within the central neighborhoods, it is imperative that the contractor pool be well educated, trained, and certified in proper lead based paint handling during renovation projects. To this end, the City has sponsored training to allow local contractors to become EPA RRP certified renovators. Because there are so few certified contractors in the area, the City will annually evaluate sponsoring initial EPA-RRP certification training as funding allows.

Outreach and education about the hazards of lead and how to protect against lead poisoning may include an article in the Mayor's Newsletter (a monthly publication inserted into utility bills) and participation in the City's Environmental Fair each April. Plans are to again offer **healthy homes** information to approximately 4,000 attendees (based on past attendance), with lead based paint awareness a central focus. Awareness is also promoted through participation in the Head Start information fair each September.

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

Additionally, the City of Santa Fe's housing partners - Habitat for Humanity, The Housing Trust and Homewise - must notify homeowners of any potential lead-based paint issues as part of every home-buying transaction. If a homebuyer purchases an 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. Any presence of lead-based paint is remediated by a certified professional.

Actions planned to reduce the number of poverty-level families

The City's collaboration with nonprofit partners on housing and supportive services assists in community wide actions to raise families out of poverty. The Southeast New Mexico Homeless and Housing Coalition regularly discusses efforts to combat poverty. SEICAA's Family Development Program helps

households confront the challenges of poverty, while School District #25 facilitates the area's Head Start programs. A number of training programs at New Mexico State University assist with the area's workforce development. The City of Santa Fe's affordable housing programs reduce housing costs for its beneficiaries, preserving a household's limited resources for other pressing expenditures. Santa Fe's ongoing economic development activities continue to create jobs within the community for all individuals, including those living in poverty.

Within the City's CDBG program, a Section 3 preference policy has been adopted. As part of that program, a wide network of social agencies are provided with copies of bid opportunities, with the hope that these will reach Section 3-eligible businesses.

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 50% 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

During the current program, the City will continue the successful institutional delivery efforts and, when needs arise, work with partners to address those challenges with program delivery:

The biggest challenge for the City of Santa Fe over the next five years will be to continue to address the increasing demands of housing needs with limited financial resources. The City of Santa Fe's model of service delivery is to pass through most federal funds to sub-grantees and enter into administrative contracts with service providers who provide the services. This ensures that services are provided in the most efficient and relevant manner as possible. The sub-grantees are then able to leverage additional programming and project funds, including LIHTC, HOME, ESG, CDFI, as well as funds allocated through the state's Mortgage Finance Authority.

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

The City of Santa Fe has a long and successful history of working with the nonprofit, private, and

governmental sectors to create collaborative partnerships. The City encourages partnerships with the state and federal governments to expand funding for affordable housing, especially housing for people with disabilities, seniors, minorities, female-headed populations and various special needs populations. The City acts as a convener through its use of funds to support a variety of housing services and programs related to housing security. Through its various citizen committees (Community Development Commission, Veterans Affairs Committee, the Mayor's Panel on Disability, the newly formed Mayor's Task Force on Homelessness, the Children and Youth Committee, etc.) the City ensures that funds are deployed to maximum benefit in the community. The Family and Youth Services Office funds numerous transitional homeless programs including: Youth Shelters (outreach, transitional living, and emergency shelter), Interfaith (Women's and Community Shelter), St Elizabeth Shelter (Men and Family shelter). In addition, the Veterans Advisory Board funds a veteran support worker through the Veterans Integration Center (VIC) and rental space at Interfaith for a homeless veterans coordinator through the Veterans Administration. The City also funds Adelante school based program and Communities in Schools to identify and work with homeless families in Santa Fe Public Schools. CDBG funds are being used to provide renovation of a permanent supportive housing program (Casa Cerrillos) run by St Elizabeth Shelter, as well as the funding necessary to support an outreach coordinator for the Drop In Center run by Youth Shelters.

Discussion:

The most obvious gap is the reduction in funding on all levels from the federal to the local levels. Another effect of the recent economic downturn is the increase in households at risk becoming homeless or experiencing episodic homelessness. Without an increase in resources to support services and facilities, the service providers are grappling with limited capacity to meet emerging needs. 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.

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

Another strength of the City's service delivery model is that a wide diversity of services is provided with little overlap because of the coordination between City departments as well as between the City and the non-profit organizations. This communication and cooperation are key to ensuring that services reach a those in the most need, including homeless families and individuals and those in danger of becoming homeless, veterans, senior citizens, victims of domestic violence, very-low income renters, at risk youth and people with special needs and disabilities.

Future production of new units will need to reflect the needs of emerging populations, specifically

older, smaller households; the elderly; the self-employed; and special needs groups such as veterans. Market demand for single-family suburban style housing is likely to drop as more households will seek housing that is close to transportation, services and amenities and can be adapted to changing needs to allow “aging in place” and entrepreneurial activities.

Program Specific Requirements

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

Introduction:

This section identifies program income that is available to the City of Santa Fe for use that is included in projects to be carried out during PY2018.

Projects funded for FY 17-18 reflect a variety of programs, facilities and services in addition to the programs that are most commonly funded by the City – down payment assistance for homebuyers and home improvement for low-to moderate-income households. Public services are limited to 15% of the entitlement award and for 2017-18, four projects were funded: Adelante Elementary School liaison, Youth Shelters Outreach and Drop In Center and the Womens Summer Safe Haven. Additionally, the City operates a local affordable housing trust fund (AHTF) that is funded through developer fees, pay off of City-held affordability liens, and land sales revenues from City-held mortgages. When a funding balance is accrued to support an allocation of local funds, the City disburses them in alignment with CDBG funds. The trust funds are monitored by the NM Mortgage Finance Authority for compliance with the NM Affordable Housing Act which allows funds to be used for beneficiaries earning up to 120% AMI (area median income). This enables the subrecipients to serve a full range of incomes as CDBG funds are used for those at 80%AMI and below and the AHTF can be used for those 81-120AMI%.

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	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	0

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	100%

Appendix - Alternate/Local Data Sources

1	<p>Data Source Name 2000 Census (Base Year), 2010-2014 ACS</p> <p>List the name of the organization or individual who originated the data set. U.S. Department of HUD</p>
	<p>Provide a brief summary of the data set.</p>
	<p>What was the purpose for developing this data set?</p>
	<p>Provide the year (and optionally month, or month and day) for when the data was collected.</p>
	<p>Briefly describe the methodology for the data collection.</p>
	<p>Describe the total population from which the sample was taken. City of Santa Fe, New Mexico</p>
	<p>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</p>
	2
<p>Provide a brief summary of the data set.</p>	
<p>What was the purpose for developing this data set?</p>	
<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p>	
<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p>	
<p>What is the status of the data set (complete, in progress, or planned)?</p>	

3	Data Source Name 2010-2014 ACS
	List the name of the organization or individual who originated the data set. U.S. Department of HUD
	Provide a brief summary of the data set. Population statistics
	What was the purpose for developing this data set?
	Provide the year (and optionally month, or month and day) for when the data was collected.
	Briefly describe the methodology for the data collection.
	Describe the total population from which the sample was taken.
	Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.