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# City of Santa Fe CONSOLIDATED PLAN

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**Prepared for:**

**Santa Fe Community Development  
Commission and Open House**

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# AGENDA

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Background

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Trends

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Priority Needs and Goals

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Share your perspective!

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# BACKGROUND

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# RECENT HOUSING & COMMUNITY DEVELOPMENT STUDIES

## Community Engagement:

- resident survey
- stakeholder survey
- focus groups
- community meetings
- in-depth interviews
- public comment period

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- ▶ **Affordable Housing Plan (2016)**  
*Required by New Mexico Mortgage Finance Authority; assesses housing needs and gaps in existing inventory and services*
  - ▶ **Assessment of Fair Housing (2017)**  
*Required by HUD; evaluates civil rights housing issues (barriers to housing choice for protected classes)*
  - ▶ **Consolidated Plan (2018)**  
*Required by HUD; 5-year plan to assess housing and community development needs, priorities, goals and strategies; and stipulate how Community Development Block Grant funds will be allocated*

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## **BACKGROUND ON CONSOLIDATED PLAN**

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

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## CDBG — ELIGIBLE ACTIVITIES

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

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## WHAT DOES THE CITY OF SANTA FE RECEIVE FROM HUD?

**\$500,000**  
each year

### RECENT ACTIVITIES

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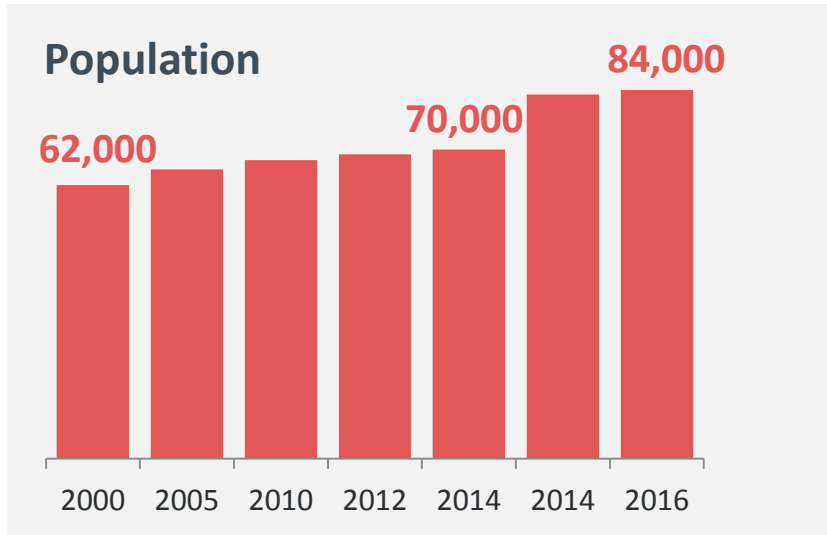
- ▶ Down payment assistance
- ▶ Housing rehabilitation and home accessibility modifications
- ▶ Property acquisition for infill affordable housing construction
- ▶ Kitchen Angels (meal service for chronically ill and homebound residents)
- ▶ Legal Aid foreclosure counseling
- ▶ Funding Youth Shelters and Family Services for increased hours of street outreach and case management services
- ▶ Facility improvements for public service providers (e.g., Youth Works and St Elizabeth Casa Familia Shelter)

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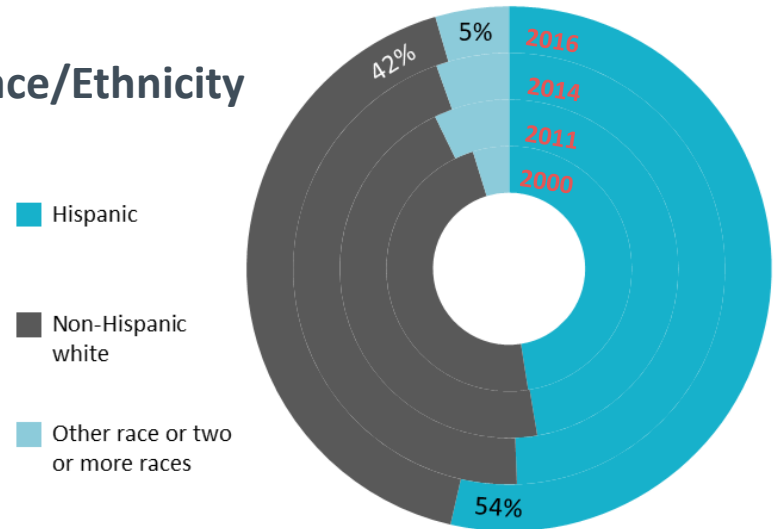
# DATA TRENDS



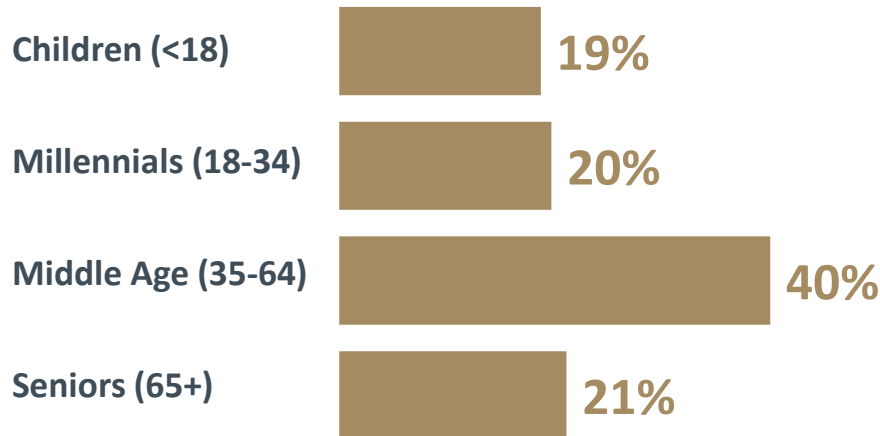
# DEMOGRAPHIC TRENDS



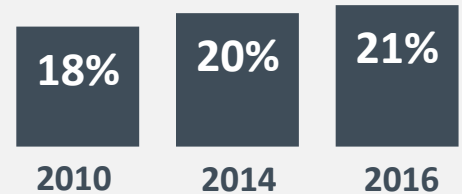
### Race/Ethnicity



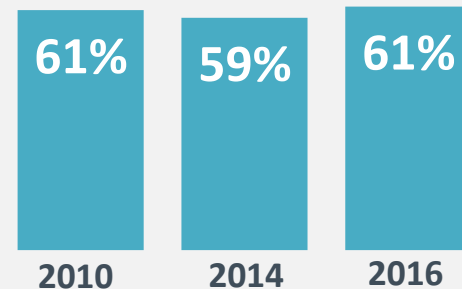
### Age Distribution



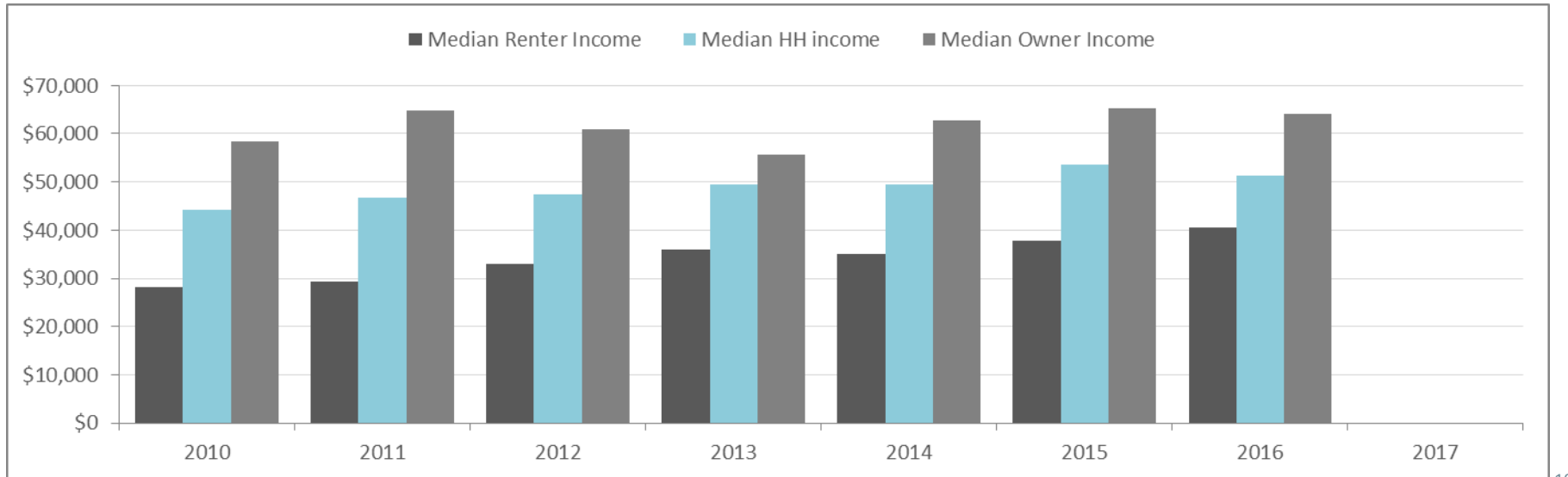
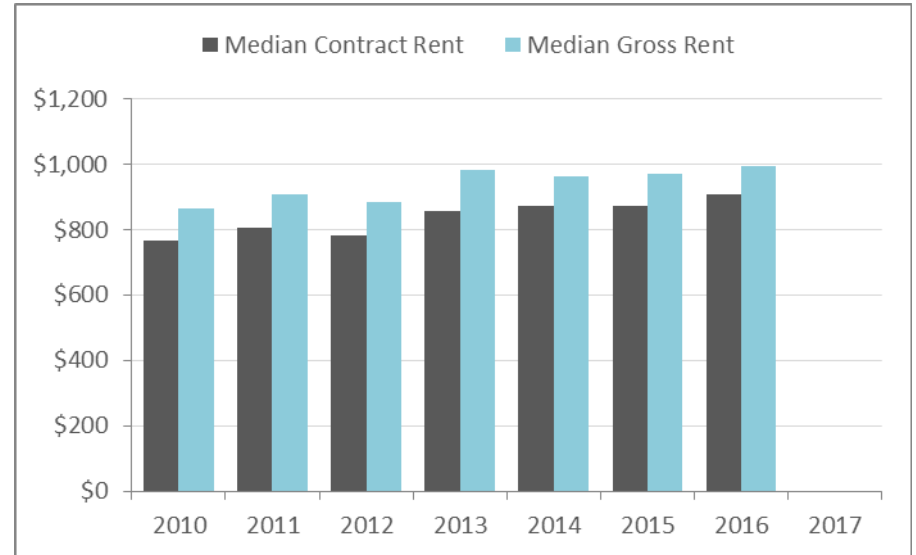
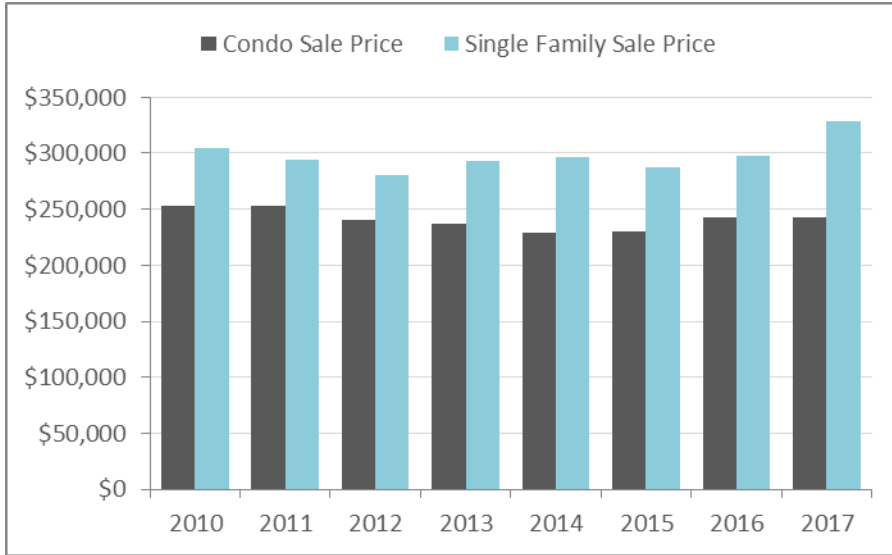
### Increase in Senior (65+) Residents



### Stable Ownership Rate



# HOME PRICES AND INCOMES



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## RENTAL GAP: COMPARES THE DEMAND FOR AND SUPPLY OF HOUSING BY INCOME LEVEL

	2011	2014	2016
Renters earning <\$25k	5,466	4,362	4,626
Affordable rentals	2,392	1,927	1,989
GAP (shortage)	3,074	2,435	2,637

# COST BURDEN & HOUSING PROBLEMS

Housing Problems	2000	2010	2014	2016
<b>Percent of cost-burdened</b> <i>(30% or more for housing)</i>	<b>34%</b>	<b>46%</b>	<b>38%</b>	<b>33%</b>
<b>Number of cost-burdened</b> <i>(30% or more for housing)</i>	<b>8,566</b>	<b>14,275</b>	<b>11,313</b>	<b>11,135</b>
<b>Percent of overcrowded units</b> <i>(1.01 or more persons per room)</i>	<b>4.9%</b>	<b>3.0%</b>	<b>2.4%</b>	<b>3.3%</b>
<b>Percent of substandard units</b> <i>(incomplete kitchen/plumbing facilities)</i>	<b>0.7%</b>	<b>1.3%</b>	<b>1.4%</b>	<b>1.3%</b>

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

# HOUSING NEEDS

Cost burden, crowding and condition

Specific household types facing challenges

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

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## AFFORDABLE HOUSING PLAN— IDENTIFIED CHALLENGES

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

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

**Housing condition:** Over **400 homes** are in substandard condition (incomplete kitchen/plumbing facilities) and are in probable need of rehabilitation.

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# FAIR HOUSING PLAN— IDENTIFIED CHALLENGES

## Housing issues disproportionately impact protected classes:

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

## Access to Opportunity issues:

- ▶ Challenges accessing high performing schools
- ▶ Lack of well-paying, stable, full time jobs limits economic opportunity

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# PRIORITY NEEDS AND GOALS



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## FIVE-YEAR GOALS

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

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# PRIORITY NEEDS

## High priority needs (CDBG and other funding sources):

- ▶ Rental Vouchers
- ▶ Emergency Shelter
- ▶ Support services for homeless or people at risk of homelessness
- ▶ Provision of rental units and support services for LI/VLI renters
- ▶ Rental rehabilitation
- ▶ Down payment assistance
- ▶ Homebuyer training and counseling
- ▶ Homeowner rehabilitation programs, energy efficiency upgrades, accessibility retrofits
- ▶ Diversity of housing types

## Medium and low priority needs:

- ▶ Refining services and support for current homeowners
- ▶ Construction of affordably-priced homes for homeownership
- ▶ Fair housing outreach

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**PLEASE SHARE YOUR  
PERSPECTIVE!**

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## OTHER WAYS TO SHARE YOUR PERSPECTIVE

What are  
Santa Fe's greatest  
housing needs?  
Community  
development  
needs?

- ▶ **Map comments:** *maps show where CDBG investments have been made—what areas do you think need more/fewer investments and what are the greatest needs in those areas?*
- ▶ **Video messages:** *record a video to tell us your housing story, your perspective on housing and community development needs, and/or your ideas about solutions.*
- ▶ **Top Needs:** *fill out our top needs worksheets on housing, homeless, special needs populations, and community development*
- ▶ **Goals:** *what do you think about the city's five-year goals? Is there anything you would add or change? What types of projects would you recommend to accomplish them?*