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Section I INTRODUCTION

INTRODUCTION

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Assessment Title:

CITY OF ALBUQUERQUE, CITY OF RIO RANCHO AND ALBUQUERQUE HOUSING AUTHORITY ASSESSMENT OF FAIR HOUSING 2017

**Lead Submitter
Contact Information**

Name Douglas H. Chaplin
Title Director
Department Family & Community Services
Street Address 400 Marquette NW
City Albuquerque
State New Mexico
Zip Code 87102

PROGRAM PARTICIPANTS

Participant Id	Name	Lead?	Submission Due Date
856000102	Albuquerque, New Mexico	Yes	10/04/2017
NM001	City of Albuquerque Housing Authority, New Mexico	No	10/04/2017
850288264	Rio Rancho, New Mexico	No	10/04/2017

Section II EXECUTIVE SUMMARY

What is Fair Housing?

The federal Fair Housing Act of 1968 established a policy to provide fair housing by prohibiting discrimination in the sale or rental of housing, financing of housing, or provision of brokerage services; the policy prohibits making unavailable or denying a dwelling to any person, because of race, color, religion, sex, national origin, handicap or familial status. In other words, the law requires equitable treatment in all housing transactions, and it aims to provide fair housing choice to individuals and families—that is, “the information, opportunity, and options to live where they chose without unlawful discrimination and other barriers related to race, color, religion, sex, familial status, national origin or disability.”

What is an Assessment of Fair Housing?

An Assessment of Fair Housing (AFH) is an analysis that complies with federal requirements of discrimination, segregation, inadequacies in affordable housing, and disparities in neighborhood opportunities that constrain fair housing choice. This report provides that analysis for the City of Albuquerque, the City of Rio Rancho, and the Albuquerque Housing Authority.

This Assessment commits the participating jurisdictions to taking concrete actions to work toward goals. It incorporates specific goals and actions—which might be considered an agenda for change—into local plans and planning processes. It has the potential for local jurisdictions to use limited resources more wisely because the analysis increases our understanding of housing barriers and what matters most to residents.

What is the Geographic Region for this AFH?

This AFH covers a four-county area: Bernalillo County, Sandoval County, Torrance County, and Valencia County. It combines data provided by HUD with local data and recommendations that focus on the City of Albuquerque, City of Rio Rancho and Albuquerque Housing Authority.

Who is the Audience?

In addition to the U.S. Department of Housing and Urban Development and the participating jurisdictions, the audience for this Assessment includes housing and service providers, professionals in related fields (such as transportation and public health), underserved population groups, and the general public.

How will the Information be Used?

The information embedded in the Assessment has been used to set priorities, goals, and actions for addressing barriers and expanding fair housing choice. It will also provide the basis for measuring future progress, and create the foundation for further change in the future.

What were the Key Elements of the Planning Process?

The approach to developing this Assessment centered on a) analyzing demographic and housing data provided by HUD and supplemented with local information, b) consulting with local and national

organizations with expertise in fair housing, and c) working with local organizations and individuals to learn about fair housing issues that affect choice. The process included:

1. Interviewing representatives of key interests such as veterans, homeless people, and public health providers
2. Conducting focus groups with consumers and service providers of such groups as seniors, immigrants, people with mental illness, and people with disabilities
3. Gathering feedback on preliminary findings and barriers to fair housing choice. This objective was accomplished through one public meeting, four public hearings, a meeting with public housing and Section 8 tenants, and a meeting with interviewees and service providers who helped to organize the focus groups
4. Setting priorities, goals, and actions, accompanied by metrics to measure progress in meeting the goals
5. Compiling the results in a draft Assessment document, released for public review
6. Revising the Assessment based on comments obtained through the process

What are the key findings?

The key findings are as follows:

- The population in the region has increased nearly 50% since 1990.
- Hispanic population growth accounts for 70% of that increase.
- The region has relatively low racial/ethnic segregation and is becoming increasingly integrated.
- Poverty and Personal Vulnerability are Barriers to Fair Housing:
 - Poverty drives the need for affordable housing, and low education levels contribute to poverty.
 - People with bad credit scores, history of evictions or criminal charges, or mental/behavioral health or severe disability conditions are least likely to have rent applications accepted.
 - Families need technical and legal assistance to negotiate a loan modification or payment schedule with the bank, once they have a late mortgage payment.
- High poverty neighborhoods have higher percentages of residents who are minority, foreign-born or have limited English proficiency than the region as a whole.
- High poverty areas have less access to opportunity than the region. These areas:
 - Have lower performing schools.
 - Have lower rates of labor market participation.
 - Are farther away from jobs.
 - Have higher transportation costs and poorer transit service outside of the Route 66 corridor.
- Transportation is a barrier to access to opportunity and thus is a contributing factor that inhibits fair housing choice:
 - The quality of the transit system is barrier to access to employment and services, which results in inequitable access to opportunities.
 - Most low-income residents have cars but use the bus if their car is in the shop. Experience has shown them that they can't count on transit to take them to work, doctors' appointments, or other destinations because the service is too infrequent and unreliable, and routes are too limited.

- o Seniors and people with disabilities who use public van service report that the system for reserving rides is dysfunctional and the hours of service and service area are far too limited. Jurisdictional issues create additional service limitations for riders who live in Rio Rancho and need transportation back and forth to Albuquerque.
 - o Many neighborhoods have inadequate or missing sidewalks, especially in Rio Rancho.
 - o People often buy or rent beyond their financial means because they don't consider the cost of transportation when they decide to live in areas with limited transit service.
- Many neighborhoods are affordable but unsafe and unattractive;
 - o New affordable development tends to be at the periphery or in undesirable locations.
 - o Neighborhoods with affordable housing are often distant from transit, jobs, and services.
 - o Concentrations of market-rate foreclosed homes are a detriment to the surrounding area.
 - o Many residents prefer to stay in their current neighborhood instead of moving to "opportunity areas."
 - o Safety and crime are significant problems that affect fair housing choice.
- The uniformity of housing types is increasingly a barrier:
 - o The region has mostly single-family housing with a low percentage of apartment development.
 - o There is growing demand for greater housing diversity to meet such needs as affordable rents and mortgage payments, supportive housing in neighborhood settings, and housing that can accommodate large or multi-generational families.
 - o New affordable housing is more dispersed geographically than it was in the past.
- Publicly supported housing is in short supply:
 - o Over three-quarters (78%) of the region's publicly supported housing are in Albuquerque.
 - o There is a vast discrepancy between the number of income-eligible households and the number of publicly supported housing units-only 10% of income-eligible households live in publicly support housing.
 - o Low Income Housing Tax Credit (LIHTC) properties and rental vouchers are the most dispersed types of publicly supported housing.
 - o Most public housing developments were built in the 1970s and are located within the city boundaries of that era.
- There is a shortage of specific types of affordable housing:
 - o There is a severe shortage of supportive housing for homeless and special needs groups.
 - o There is a shortage of emergency housing.
 - o There is a scarcity of wheel-chair accessible units including most single-family homes.
 - o The supply of subsidized housing falls far short of demand.
 - o New privately developed housing too expensive for residents with incomes at the low end of the scale.
- People with disability face significant barriers to access:
 - o People with disabilities live throughout the region.
 - o Most publicly supported housing for people with disabilities is located in Albuquerque.
 - o Most single-family housing is not accessible to wheelchairs.
 - o The supply of accessible units is a fraction of the need.
- Funding constraints have significant impacts on the availability of affordable housing:
 - o Two funding programs dominate provision of affordable housing-Low Income Housing Tax Credits and Section 8 Housing Choice vouchers.

- o NM's LIHTC funding criteria tend to drive up the cost of new affordable housing development.
- o "Payment standards" for Section 8 can increase tenant choice, but many landlords refuse Section 8 vouchers.
- o Funding for affordable development with supportive services is uncoordinated. Different funding requirements apply to the development as opposed to the supportive services. It is therefore difficult to piece together the funding needed for both aspects of such a project.
- Planning barriers also create constraints to affordable development:
 - o Target areas set under Albuquerque's Consolidated Plan eliminate most attractive affordable housing sites near transit, jobs, schools, and services.
 - o It is difficult to obtain LIHTC when the City of Albuquerque's Metropolitan Redevelopment Area plans are out of date or don't set specific development goals.
- Fair housing competes with other community priorities in both the City of Albuquerque and the City of Rio Rancho. For example:
 - o Funding for the City's Work Force Housing Trust Fund has declined since the ordinance was amended in 2014.
 - o Neighborhood opposition often thwarts affordable housing proposals, which often pushes new developments to less desirable sites.
 - o While Rio Rancho has affordable housing and good schools, its inadequate transit and van service systems create barriers to fair housing choice.
- There is a need for local fair housing enforcement:
 - o Currently, there are no fair housing enforcement programs in the region.
 - o Existing educational programs are not coupled with enforcement.
 - o Albuquerque's Human Rights ordinance doesn't include familial status as a "protected characteristic."
 - o Rio Rancho has no local fair housing ordinance.

What are the fair issues, significant contributing factors, and corresponding goals?

The chart on the successive pages of this chapter is a summary of the fair housing issues, significant contributing factors and corresponding goals identified in the Assessment.

Table II-1. FAIR HOUSING ISSUES, CONTRIBUTING FACTORS, AND CORRESPONDING GOALS

Fair Housing Issues	Contributing Factors	Goals
CITY OF ALBUQUERQUE		
Disproportionate housing needs R/ECAPS Access to low poverty areas	• Location and type of affordable housing • Availability of affordable units in a range of sizes • Availability, type, frequency and reliability of public transportation • Availability of affordable, accessible units in a range of units sizes • Location of employment • Location of proficient schools • Access to safe neighborhoods • Access to low poverty neighborhoods • Community opposition • Lack of private investments in specific neighborhoods	• Increase affordable housing options in high opportunity areas, which may be defined as near public transit, low crime areas, proficient elementary schools and employment opportunities • Incentivize investment of affordable housing funds for rehabilitation and/or preservation in areas in need of reinvestment that have an existing concentration of affordable housing • Increase the percentage of affordable accessible units in new development funded by the City
Disproportionate housing needs – Disability and access	• Availability of affordable accessible units in a range of types	• Increase percentage of accessible units within new affordable housing developments funded by the City • Expand the number of low- and moderate-income senior or disabled homeowners receiving disability retrofit modifications
Disproportionate housing needs	• Availability of affordable units in a range of types and sizes • Private discrimination • Federal regulations regarding housing size requirements based on age, gender and number of occupants	• Complete an assessment of the number of units needed for large families and the tenant income range that should be served as part of the Consolidated Plan process
R/ECAPS Segregation/Integration Disability and access Disparities in access to opportunity	• Lack of local private fair housing outreach • Lack of education in fair housing • Location and type of affordable housing • Private discrimination • Impediments to mobility • Lack of private investment in specific neighborhoods	• Expand the City's community outreach and educational efforts regarding tenant/landlord rights by providing education/training
Disproportionate housing needs	• Lack of affordable integrated housing for individuals in need of supportive services • Private discrimination • Lack of affordable in-home or community-based housing services	• Increase housing available to the City's most vulnerable residents, including people with severe mental illness, bad credit ratings, history of eviction and criminal records
Disproportionate housing needs Fair housing enforcement	• Private discrimination	• Reduce eviction of vulnerable individuals and families
CITY OF RIO RANCHO		
Disproportionate in access to opportunity	• The availability, type, frequency and reliability of public transportation • Location of employers • Location and type of affordable housing	• Develop more complete and integrated transit systems
Disproportionate in access to opportunity	• Missing pedestrian and bike infrastructure • Non-ADA compliant ADA ramps	• Complete ADA ramp remediation, sidewalk crossings, and bikeway infrastructure

Fair Housing Issues	Contributing Factors	Goals
Disproportionate housing needs	• Private discrimination • The availability of affordable units in a range of types and sizes	• Adopt, enact, and enforce a Fair Housing ordinance that addresses discrimination of those classes protected by Title VIII of the Civil Rights Act of 1968 • Increase supply of higher density housing in new planned communities and specific area plans by evaluating planning and zoning ordinances and encouraging development of subsidized housing • Increase supply of subsidized high-density housing
Disproportionate Housing Need – disability and access	• The lack of affordable accessible units in a range of unit sizes • Access to publicly supported housing	• Increase supply of higher density housing in new planned communities and specific area plans
ALBUQUERQUE HOUSING AUTHORITY		
Segregation/Integration – disparities in access to opportunities	• Lack of private investment in certain neighborhoods including substandard housing conditions • Lack of public investment in specific neighborhoods including services and amenities • Location and type of affordable housing	• Rehabilitate and expand AHA housing units through generating more funding for investment in public housing
Segregation/Integration – disparities in access to opportunities	• Location and type of affordable housing • Impediments to mobility	• Adjust payment standards to encourage greater dispersion of vouchers throughout Albuquerque and Rio Rancho • Implement landlord incentive programs to increase landlord participation in Section 8 Housing Choice Voucher program
Disproportionate Housing needs – disability and access Publicly supported housing	• Availability of accessible units in publicly supported housing	• Increase number of accessible units in public housing to a total of at least 5% of all public housing units
Disproportionate Housing needs – disability and access	• Lack of assistance for housing accessibility modifications	• Provide financial assistance to landlords for accessibility modifications for Section 8 voucher holders
Disparities to access to opportunity	• Lack of private investment in certain neighborhoods including substandard housing conditions • Lack of public investment in specific neighborhoods including services and amenities • Location and type of affordable housing • Access to low poverty neighborhoods	• Investigate funding sources to bring into Albuquerque for housing and neighborhood revitalization

Section III COMMUNITY PARTICIPATION PROCESS

Describe outreach activities undertaken to encourage and broaden meaningful community participation in the AFH process, including the types of outreach activities and dates of public hearings or meetings. Identify media outlets used and include a description of efforts made to reach those representing populations that are typically underrepresented in the planning process such as persons who reside in areas identified as R/ECAPs, persons who are limited English proficient (LEP), and persons with disabilities. Explain how those communications were designed to reach the broadest audience possible. For PHAs, identify your meetings with the Resident Advisory Board.

Our approach to outreach centered on working with existing organizational networks to design, carry out and gather feedback. There were five elements of the community participation process:

- 1) Consultation with two national organizations and one local housing nonprofit on the design for the overall project.
- 2) Background interviews with technical advisors to inform the consultant team about the various aspects of the scope of the AFH; the technical advisors included directors and professional staff in service-providing organizations and agencies.
- 3) Focus groups with consumers, family members of consumers, and service providers to identify and elucidate the fair housing challenges they face.
- 4) A technical advisors' meeting to gather feedback on project findings as well as suggestions about issues, contributing factors, goals, and actions based on the findings.
- 5) A public meeting, four public hearings, and a meeting with public housing and Section 8 tenants plus the required comment periods.

1. Consultation with National Housing Organizations

Before the project started, a national housing organization, the Poverty and Race Research Action Council (PRRAC), approached the City of Albuquerque with an offer to provide consultation on the project. The Council had worked with HUD on the AFH regulations and was interested in tracking implementation of the new requirements in select U.S. localities including Albuquerque. Throughout the project, we periodically met with and talked by phone with staff of the PRRAC, who vetted and gave feedback on the project design. This included both designing the community participation process as well as identifying possible information sources for the data analysis.

The other national housing organization was the Enterprise Advisors of Enterprise Community Partners. Similarly, a Program Associate gave feedback on the project design, which occurred after the interviews were complete and before the focus groups started.

2. Consultation with Local Housing Organization

The local housing organization that offered advice to the consultants was the Albuquerque Affordable Housing Coalition. In addition to giving informal comments about the project design, the Coalition served as a sounding board on process issues and kept its member organizations informed of the project as it was being carried out. In addition, the AAHC submitted recommended policies for consideration in the priority-setting phase of the project. Further, the Coalition helped to publicize the public meeting and public hearings.

The Coalition has 11 organizational members as well as 4 individual members. The organizational members include the following:

- Albuquerque Health Care for the Homeless-healthcare provider and advocate for homeless people
- Greater Albuquerque Housing Partnership-nonprofit housing developer
- Habitat for Humanity-nonprofit housing developer
- Jaynes Corporation-construction company
- New Mexico Veterans Integration Center-advocacy organization dedicated to assisting veterans
- New Mexico Coalition to End Homelessness-advocacy organization dedicated to assisting homeless people
- Sawmill Community Land Trust-developer and steward of permanently affordable housing
- Transgender Resource Center of New Mexico-clearing house for resources that support transgender and gender non-conforming people and their families
- Wells Fargo Bank-full-service bank
- YES Housing-nonprofit housing developer
- YWCA-advocate for issues that affect women

3. Interviews

Representatives of the City of Albuquerque, City of Rio Rancho, and Albuquerque Housing Authority met periodically with the consultants throughout the project. They worked with the consultants to identify key interests to be interviewed as well as the individuals or organizations that could represent those interests.

We conducted twelve interviews with 25 individuals from the following 14 organizations:

- Albuquerque Public Schools, Student Services Center
- Bernalillo County, Community Health Council
- Bernalillo County, Health Matters
- Albuquerque Public Schools, Student Services Center
- Bernalillo County, Community Health Council
- Bernalillo County, Health Matters
- City of Albuquerque, Office of Diversity and Human Rights
- New Mexico Coalition to End Homelessness
- New Mexico Department of Workforce Solutions
- New Mexico Division of Rehabilitation
- New Mexico Legal Aid, Inc.
- Rio Metro Regional Transit District
- Sandoval County, Permanent Support Housing Program

- South West Organizing Project
- Supportive Housing Coalition of New Mexico
- U.S. Department of Housing and Urban Development
- Veterans Integration Center

4. Focus Groups

The client representatives from the City of Albuquerque, City of Rio Rancho, and Albuquerque Housing Authority also identified the target audiences for the focus groups. Additionally, they served as a conduit to agencies that assisted with organizing the focus groups.

We conducted nine focus groups with about 100 participants. The participants included the following types of consumers and providers:

1. Nonprofit developers of affordable housing
2. Consumers with mental health conditions and service providers of people with those conditions
3. Parents, service providers, supportive housing provider and consumers representing people with such conditions as development disabilities, brain injuries, and fetal and birth conditions
4. Seniors who participate in senior center activities
5. Teachers aides, teachers and early childhood development staff who work daily with parents of young children
6. Section 8 tenants
7. Public housing tenants
8. Low-income homeowners
9. Immigrants and people with limited proficiency in English

The agencies and organizations listed below assisted the AFH process by a) inviting participants and hosting the focus group sessions; b) identifying potential questions to ask the participants; and c) circulating summaries of the focus group discussions to the participants for their review and comment:

- New Mexico Solutions
- Life Roots
- City of Albuquerque, Department of Family and Community Services, Divisions of Community Development, Behavioral Health, and Child and Family Development
- City of Rio Rancho, Community Development Block Grant program
- City of Rio Rancho, Financial Services Department
- City of Rio Rancho, Senior Center
- City of Albuquerque, Department of Senior Affairs
- Albuquerque Housing Authority
- United South Broadway Corporation
- Home Start
- East Central Ministries

5. Media Outreach

The primary method for publicizing the Albuquerque public meeting and the public hearings was to send email invitations to local service providers, the interviewees, and the agencies that organized the focus groups. The messages asked the recipients to forward the notice, in turn, to their email lists. Additionally, the AHA notified participants in the focus groups of the public meeting and hearings by email.

We placed legal advertisements announcing the public meeting and public hearings, the comment periods, and the availability of the draft document in the Albuquerque Journal and the Rio Rancho Observer. The City of Albuquerque and the City of Rio Rancho used their websites, Face Book, and Twitter to publicize the hearings. In addition, the Albuquerque Affordable Housing Coalition posted announcements on its Facebook page and circulated email notices.

The City of Albuquerque held a public meeting on July 25, 2017 and a public hearing on August 15, 2017. The City of Rio Rancho held public hearings on July 26, 2017, and September 13, 2017. The Albuquerque Housing Authority held a public hearing on September 29, 2017.

The City of Rio Rancho chose to hold both of its public hearings during its Governing Body meetings. This method exposed the meeting audience to the public hearing proceedings.

6. Methods for Reaching Historically Underrepresented Groups

The methods for reaching populations that are typically underrepresented in development of housing plans were as follows:

- The July 25th public meeting in Albuquerque took place at a community center that is located in a Racially and Ethnically Concentrated Areas of Poverty (R/ECAPs).
- Three focus groups included participants with disabilities, and the topics of those focus groups centered on their unique housing needs.
- One focus group was composed of immigrants and individuals with limited English proficiency. The meeting took place at the East Central Ministries, which is located in a R/ECAP, and the focus was on the unique housing needs of immigrants as well as people who have English language challenges. Spanish-English translation was provided throughout the meeting.

7. AHA Resident Consultation

The Albuquerque Housing Authority does not have a Resident Advisory Board. However, it does have a highly active group of residents involved in the Family Self Sufficiency program, and some of those residents participated in the two focus groups composed of public housing and Section 8 tenants; in addition, the AHA invited the focus group participants to a meeting on September 23, 2017, to gather comments feedback on the Assessment results and the draft AFH.

Provide a list of organizations consulted during the community participation process.

During the assessment process, we received comments from or consulted with the following organizations through interviews, focus groups, telephone consultations, and meetings:

- Albuquerque Affordable Housing Coalition
- Albuquerque Public Schools, Student Service Center
- Apartment Association of New Mexico
- City of Albuquerque, Behavioral Health Division
- City of Albuquerque, Child and Family Development Division
- City of Albuquerque, Office of Diversity, Human Rights and ADA
- City of Albuquerque, Office of Immigrant and Refugee Affairs
- Barrett House Foundation
- Bernalillo County, Office of Health and Social Services
- Catholic Charities
- Enterprise Advisors, Enterprise Community Partners
- Mid-Regional Council of Governments
- Greater Albuquerque Housing Partnership
- Greater Albuquerque Habitat for Humanity
- Home Start New Mexico
- HELP New Mexico
- Law Access New Mexico
- Life Roots New Mexico
- New Mexico Department of Workforce Solutions
- New Mexico Division of Vocational Rehabilitation
- New Mexico Legal Aid, Inc.
- New Mexico Solutions, ACT Team
- PB&J Family Services
- Place Matters, Bernalillo County
- Poverty and Race Research Action Council
- Rio Rancho Senior Center
- Sandoval County, Permanent Supportive Housing Program
- Sawmill Community Land Trust
- Strell Design, Inc.
- South West Organizing Project
- Supportive Housing Coalition of New Mexico
- Tierra del Sol, Inc.
- United South Broadway Corporation
- Veterans Integration Center
- U.S. Department of Housing and Urban Development, Albuquerque Field Office
- YES Housing, Inc.

How successful were the efforts at eliciting meaningful community participation? If there was low participation, provide the reasons.

With one exception, community participation was excellent throughout the project. People were willing to be interviewed, participate in the focus groups, organize focus groups, serve in advisory capacities, and inform their constituents of the project and opportunities for community participation. There was good attendance at the focus groups and the public meeting. However, attendance was poor at the public hearings, perhaps because the people who wanted to discuss the project results discussed their ideas and concerns in the public meeting, which was held earlier in the planning process.

Summarize all comments obtained in the community participation process. Include a summary of any comments or views not accepted and the reasons why.

The City of Albuquerque received the comments listed below during its 30-day public comment period. A response follows each comment.

Comment: Review the referenced studies above from the TOD planning grant and evaluate the additional contribution to AFH goals from additional approaches (such as location efficiency and benefits of lowering transportation costs) to determine how much additional benefit is possible and whether any should be included in the AFH or Con Plan.

Response: We recognize the work that the City of Albuquerque has done and is continuing to do related to the Integrated Development Ordinance (IDO), the Comprehensive Plan, and Transit-Oriented Development (TOD) along Central Avenue. The results of that work will help to inform decisions about many different types of City investments, among them investments in housing. The Assessment of Fair Housing is a regional study that involved the City of Albuquerque, the City of Rio Rancho and the Albuquerque Housing Authority. One aspect of the study was to look at how people make choices about where to live. It became evident from the focus groups that most people weigh multiple factors in deciding where to live. Those factors often include housing affordability and proximity to employment, schools, transit, and extended family as well as, for some, residence in communities where their families have lived for generations.

In carrying out the AFH, the collaborating jurisdictions followed the HUD guidelines. The purpose of the Consolidated Plan is to allocate funding for housing and community development. We encourage the commenter to participate in the upcoming Consolidated Plan process to advocate for additional investment in transit-oriented development along Central Avenue.

Comment: Reference, incorporate and align resources and policies to contributing to the Central Corridor goals of \$2 billion, \$1 billion of household savings, 9,000 jobs and 25% poverty reduction.

Response: See the response to the proceeding comment.

Comment: Develop performance-based goals and metrics that force the integration of approaches for maximizing impact to the people the AFH is seeking to serve.

Response: The goals included in the AFH aim to maximize impact on the people it seeks to serve, and they are aligned with consumer concerns identified through the citizen participation process as well as the

related the data analysis. One of the process methods for “integrating approaches for maximizing impact” was to form the collaboration among the jurisdictions participating in this AFH process.

Comment: Consider and bring to bear more than local government departments. i.e. energy and broadband strategies need to private utilities and competent nonprofits.

Response: Throughout the AFH process, we worked to consider strategies whose scope extends outside the charge of individual local government departments. That is reflected in the coordination of the three jurisdictions to carry out the Assessment as well as in goals that involve multiple public agencies and for-profit and not-for-profit organizations.

In the AFH, use (or partner with to obtain) more actionable visual data. For example, include street names, indicate specific locations of major employers and other potential assets. All the maps would benefit from showing the road network and transit service. Use block level data instead of “dot” maps, and consider other visual representations that do not mask more granular data—this is particularly true of the maps showing segregation. Those maps seem to suggest conclusions because of their format and data resolution/representation that are probably insufficient to guide policy and decision-making.

Response: Although supplemented with local information, HUD requirements dictated that we rely heavily on data sources and technology that would facilitate comparison of data in jurisdictions across the nation. The HUD technology generated many of the maps. Where we created unique individual maps, they were based on HUD data; when available, the Assessment used block group-level data, which is the smallest unit for which ACS sample data are reported.

Comment: The July 2017 slide deck makes good points about transportation costs but should be augmented with not only the mention, but projected benefits, of ART. Add an exploration of next phase demand or other-driven improvements to the bus system, order of magnitude estimates of their operational costs (obtainable from ABQ Ride), potential sources of such funds, and ideas of the anticipated benefits to households, so that transit is seen for its potential contribution to household cost reductions in specific locations.

Response: The power point that the commenter saw in July was a temporary presentation used to generate discussion. We acknowledge that the Integrated Development Ordinance, City Comprehensive Plan, and TDO for Central Avenue have enriched the context for planning and our understanding of key issues that affect the beneficiaries for the Assessment of Fair Housing. The “next phase demand or other-driven improvements to the bus system” is outside the scope of this study.

Comment: We cannot build our way to a solution to affordability. In older neighborhoods, reinvest in existing units rehabilitations. Define the location and price band of where rehab to affordability is most promising and allocate resources proportionately. Adding new units to areas of high opportunity make sense ONLY IF they also have low T costs, such as in the transit-served areas as DNA, upper Nob Hill (which has lots of vacant land), and elsewhere as shown in figure 1 below, in gold.

Response: The AFH includes goals aimed at defining areas of opportunity as well changing to criteria for allocating housing funds including funds for rehabilitation and/or preservation of housing. In the first year of AFH implementation, a focus group will be created to advise the City on these issues; in addition, the Affordable Housing Committee will review the recommendations from the focus group; the City will incorporate the results from this process into its designation of areas of opportunity and its criteria for

allocation of housing funds. Decisions about the funding amounts for housing rehabilitation and/or preservation will be addressed through the Consolidated Plan process.

Comment: Convene a knowledgeable group of practitioners and others to look at restructuring the priority based ranking index so that it best aligns with policies and other funding streams to leverage and reinforce them. Work with other agencies and organizations to identify useful realignments of their policies and funding streams as well, perhaps as part of the Con Plan process.

Response: As described in the previous response, the focus group and AHC will consider additional funding streams such as funding through the Metropolitan Redevelopment Agency and the NM Mortgage Finance Authority.

Comment: Explicitly include “H+T” as a measure in AFH strategies and outcomes measurement. Seek to reinforce this measure in subsequent and allied plans, documents and policies within the department, City government and other levels of government for strong, multi-layered alignment. TOD planning grant departments will work with its consultants to obtain needed data, if requested.

Response: In the process to define areas of opportunity, the City will consider the combined household cost of housing and transportation, along with other measures identified in the AFH process. The goals, milestones, and metrics established in the AFH will be integrated into the Consolidated Plan process. When the City participates in planning processes led by other agencies, its representatives will look for opportunities to advance the “H+T” concept and measurement.

Comment: Define the elements of a neighborhood of choice. Consider adding the range of cost-reducing/value producing aspects of mixed use, compact dense urban development found in the urban core and the benefits (sic) to the broader neighborhood of more residential density (such as public health improvements, accessibility to services and amenities, aggregate impact to the neighborhood’s safety with “eyes on the street”, the viability of transit, the return on government’s infrastructure investment and tax base, etc.). When more fully considered, these assets and benefits can provide more holistic framework within which to consider policy and resource allocation.

Response: The City of Albuquerque will take this comment into consideration in its process to revise the criteria that guide its housing allocation decisions. (The goals established by the City of Rio Rancho include higher-density development.)

Comment: One issue we felt needed to be addressed is the difficulty gathering funding for supportive housing developments. It would be in the interest of the city to help streamline the process if it’s looking to provide more supportive housing for the city. Many supportive housing developers have to get 20 grants in order to have funding for a development. This can cause some difficulties because we have to make sure the priorities of each grant lines up.

Response: This is a systemic problem that extends beyond solutions that the collaborating jurisdictions can provide. Development of supportive housing requires deep subsidies from multiple sources, as the commenter points out; moreover, funding for the supportive services requires additional and different funding sources that are sometimes coordinated by the housing manager and sometimes independent of housing. We encourage the commenter to advocate for more uniform requirements, better coordination between housing and services and more abundant resources for supportive housing.

Comment: Another issue when it comes to supportive housing is crime. We feel the city could do a better job lighting the streets. Studies have shown putting up lighting helps to reduce the crime rate. Organizations in the international district have tried putting up lights themselves but have run across difficulties. Many of the lights are stolen afterwards and local organizations don't have the funds to constantly replace the lights. We feel this is a cost effective way for the city to reduce crime rates and protect a vulnerable population.

Response: Street lighting to reduce crime is an eligible expense under the Consolidated Plan. We encourage the commenter to participate in the Consolidated Plan process to express the need for better street lighting and other physical improvements that have proven to reduce crime. The need for crime reduction was a major theme in the AFH citizen participation meetings.

Comment: We feel the health care industry has a stake in helping to develop supportive housing units. Studies have shown when you can house people who are homeless or at risk of being homeless, it saves money for the taxpayers and the hospitals. Hospitals would lose less money on emergency room services if the people using those services the most are stabilized in housing. So there is a big incentive for them to participate in the supportive housing process.

Response: The City of Albuquerque will consider inclusion of people from the healthcare industry in focus groups and committees in the future. This point is well taken.

Comment: Finally, we feel providing more education about people with mental illness would be a benefit to the city's supportive housing goal. At times, we've had push back from neighborhood associations on potential developments due to the stigma of mental illness. People need to understand supporting supportive housing will help take many with mental illness off the street, making them less of a danger. It also provides them with the necessary resources to help them stabilize their lives and become a functioning member of society.

Response: The AFH citizen participation process surfaced the stigma that exists toward people with mental illness. The City of Albuquerque's goals include outreach and education, which will address this issue, among others.

The City of Rio Rancho did not receive any comments during its public comment period.

The Albuquerque Housing Authority received the following comments during its 45-day public comment period.

Comment: Instead of using Albuquerque Housing Authority's limited reserves to help pay tenant security deposits, the Albuquerque Housing Authority should consider requiring that tenants set up a surety bond through a brokerage institution. The surety bond would give landlords a direct financial guarantee that they will be compensated for any property damage, it would be less expensive for tenants, and it would avoid potential lawsuits.

(Note: The surety bond would establish a contractual obligation promising that the tenant will uphold the terms of the lease in exchange for the bond; in the event of a valid claim, the Housing Authority would pay the obligation to the landlord, then recover reimbursement from the tenant.)

Response: The Albuquerque Housing Authority has previously researched these programs and determined that they could be replicated more efficiently with our reserves. As reserves are limited, we will continue to look into these options with the information provided by the commenter.

Comment: To address the shortage of subsidized housing in the community, the City of Albuquerque should dedicate a portion of its sales tax to rent vouchers. Residents living in subsidized housing should advocate for this measure.

Response: The AFH clearly shows the shortage of subsidized housing. The City of Albuquerque encourages this commenter to participate in the Consolidated Plan process, which will look in more detail at allocation of resources. The Albuquerque Housing Authority will continue to work with the City of Albuquerque to bring more resources to affordable housing programs.

Comment: Many people with a low level conviction and especially a drug conviction—including Millennials—live on the streets because no one will rent to them; they have difficulty accessing services for the same reason. As a result, it is difficult for them to stabilize their lives. I suggest creating short-term subsidized housing to allow them to move from the streets into housing where they can stabilize their lives.

Response: The City of Albuquerque funds short-term subsidized housing through its motel voucher program, which is designed to move people off the streets into temporary housing. People with a history of convictions are not excluded from this program. If the commenter feels that more resources are needed, the City encourages him to participate in the Consolidated Plan process.

The Albuquerque Housing Authority and City of Albuquerque will continue to work together on solutions to help individuals move from homelessness, through temporary housing, into permanent supportive housing. The AHA's eligibility screening for its housing programs stresses that mitigating circumstances can be considered. It is also clear in the AHA admissions plan that a record of arrests is not a sole criterion for an applicant being disqualified from housing.

Comment: The mobility strategy to allow families to move near good schools doesn't address the inadequacy of the public education system. Similarly, the strategy to allow residents to move into low-crime areas doesn't address the serious crime problems in this community. Tenants of publicly supported housing should organize a tenant organization to advocate on these issues and make sure their voices are heard. The AHA is in a unique position to inform policy- and decision-makers about these problems and serve as a conduit for change.

Response: The Albuquerque Housing Authority will continue to be an advocate for the need for more affordable housing funding and services for the clients we serve. We agree that lower income persons should come together and have a voice to help influence local and national policy makers.

Comment: Programs should focus on building a healthy community with a whole spectrum of services. Parents want a better education; they want to train their children to be successful and self-sufficient. They want their children to have opportunities. Single parents have to work to pay bills. They need more help than only housing.

Response: The participating jurisdictions agree with the comment. The Albuquerque Housing Authority will continue to help connect the families we serve with the supportive services they need to be successful. The City of Albuquerque funds a variety of services. Through the AFH, the City of Albuquerque is

instituting that goals seek to provide housing in areas of greater opportunity to give children access to a better education. One of the goals is to work with a focus group to define what an area of opportunity is. The definition could be broadened through this process to include access to services that help children be more successful and self-sufficient.

Comment: The AHA should consider changing its income eligibility criteria to expand assistance to people with high housing cost burdens whose incomes are barely above the eligibility threshold. Many elderly people who live solely on social security are in this category.

Response: The income limits for the housing authority housing programs as well as programs funded by the City of Albuquerque and the City of Rio Rancho are set by the US Department of Housing and Urban Development. We do not have the option to increase the income eligibility criteria.

Comment: The following is an excerpt of a letter from the Albuquerque Affordable Housing Coalition appears in the Appendix; the Appendix provides the complete letter.

To achieve fair housing goals in Albuquerque and the metro area, the AAHC requests that the following policy commitments be included in the public comment of the Fair Housing Assessment.

Policy Goal 1: Invest in safe, clean, connected neighborhoods. All residents, regardless (sic) where they live, must have safe and clean neighborhoods that have quality services and access to quality jobs and schools. Place-based investments must priorities resources to create equity. Neighborhoods have different mixes of services and jobs, and transportation-based investments must prioritize connectedness by all travel modes including transit.

Policy Goal 2: Increase housing choice and mobility. Residents must have the opportunity to decide where they live. To do this all neighborhoods must have a range of housing options, and neighborhoods must be connected to necessary destinations.

Policy Goal 3: Defend residents' right to stay put. Neighborhood reinvestment can lead to gentrification, leading to displacement and social or political displacement.

Policy Goal 4: End direct discrimination and implicit bias. Too often, residents of color, people with disabilities, lesbian and gay families, people with no housing history, and people who have a felony conviction are denied access to housing.

Response: The participating jurisdictions agree with the first three policy goals, and goal 4 is an objective that that they are working toward continuously. The City of Albuquerque contracts with the Office of Diversity and Human Rights to provide training in fair housing. In addition, the City of Albuquerque has a goal to form a focus group to propose revisions in funding criteria in order to prioritize affordable housing construction in areas of opportunity and rehabilitation and/or preservation in areas with concentrated affordable housing that are in need of reinvestment. The City of Rio Rancho is committed to proposing a fair housing ordinance for approval by its governing body.

Section IV ASSESSMENT OF PAST GOALS, ACTIONS AND STRATEGIES

Indicate what fair housing goals were selected by program participant(s) in recent Analyses of Impediments, Assessments of Fair Housing, or other relevant planning documents.

a. Discuss what progress has been made toward their achievement.

Table II-1 shows the past goals, progress made, degree of success, and future activities for the City of Albuquerque and the City of Rio Rancho relative to implementation of their recent Analysis of Impediments (AI) to Fair Housing.

In the past, the City of Albuquerque's AI covered the Housing Authority, but it didn't commit the AHA to take specific actions. Nonetheless, the AHA seeks to affirmatively further fair housing in its rent assistance programs and has made policy changes to support that work. The bullets below summarize its current activities:

1. Public Housing

The Albuquerque Housing Authority is:

- Significantly expanding the number of wheelchair accessible units to meet increasing demand. This includes remodeling ground-floor units for accessibility at multiple sites spread across the city.
- Implementing the Voluntary Compliance Agreement (VCA) with the HUD Office of Fair Housing and Equal Opportunity (FHEO), which requires AHA to make changes in many policies and procedures as well as physical changes to its offices and apartments.
- Using a citywide waiting list to avoid concentrating people of one protected class at one or more sites.
- Remodeling the office building to help meet Uniform Federal Accessibility Standards.
- Offering services in various languages under the terms of its Limited English Proficiency policy. The AHA has staff members who speak Spanish, Norwegian and other languages in addition to English.

2. Section 8 Housing Choice Vouchers

The Albuquerque Housing Authority has

- Expanded its jurisdiction (service area) to include all areas within the Albuquerque, Bernalillo County, and City of Rio Rancho.
- Increased the Section 8 Rent Payment standards for 2017 to expand the number of units tenants can afford to rent with a Housing Choice Voucher.
- Split the City of Albuquerque into two rent-standard zones and created a third zone in Rio Rancho to allow tenants to move to higher-cost areas. In addition, the AHA helps Section 8 tenants pay for damage deposits to allow them to move to areas of greater opportunity.

The Housing Authority will monitor the results of these activities.

b. Discuss how you have been successful in achieving past goals, and/or how you have fallen short of achieving those goals (including potentially harmful unintended consequences); and

Table IV-1. STATUS OF AI IMPLEMENTATION

Impediments Identified in 2012	Actions Identified in AI to Address Impediments	Actions Taken	Results/Unintended Consequences	Future Actions
CITY OF ALBUQUERQUE				
FH advocacy and outreach; need for increased awareness, outreach and education	Address lack of knowledge about fair housing, policies,	- Entered into contract with COA Office of Diversity and Human Rights (ODHR) to provide outreach and training - ODHR is working with agencies to institute language-access plans - Funded Law Access to administer the landlord tenant hotline	- ODHR completed 2 trainings, which were held during the NM Mortgage Finance Authority conference and National Community Development Association conference - Work on language access plans is ongoing. - Provided information to landlords/tenants as to their rights /responsibilities through a contract with Law Access New Mexico	- Extend ODHR contract - Add fair housing links to City website - Distribute fair housing posters & pamphlets to its agencies under contract - Fund ODHR to attend a national conference to gather additional fair housing training material - Provide training to agencies under contract with DFCS - Provide quarterly training to community - Help fund printing and distribution of renters guide, which is mostly utilized by low-income individuals that do not have access to internet.
Need for increased financial education and outreach to targeted minorities who are underrepresented in the homeownership market	Increase financial education and outreach targeted to groups with high loan denial rates	DFCS has a second 2-year contract with WEST Corp to provide Individual Development Accounts; clients get financial training and 8:1 match of funds that may be used for home purchase, business development, or job training	First-year accomplishments: 51 businesses started 6 homes purchased 34 individuals received job training	Continue funding contract because this project is a success
Limited supply of affordable housing	Develop more affordable housing to relieve cost burden for low income families and make home ownership a choice for more moderate income families	- Obtained Neighborhood Stabilization funding to purchase and rehabilitate 93 affordable multi-family units and 20 single-family homes. - Using additional funding for tenant	Generated 1.5 million in Neighborhood Stabilization program income. The State has approved a program extension to spend remaining funds on rehabilitation of additional foreclosed properties.	Neighborhood Stabilization is a successful program, the City is getting an additional 1.5 million in program income to purchase and rehabilitate additional units, but once the program income is fully expended,

Impediments Identified in 2012	Actions Identified in AI to Address Impediments	Actions Taken	Results/Unintended Consequences	Future Actions
		based rental assistance – 125 vouchers and 571 new units Constructed 571 new units of Affordable Housing from 2012-2017.	- State made available an additional 1.2 million in program income funding through the same program, which will be used for the same purpose. - Constructed 1,116 new affordable units in 2015-16 - Unintended consequences: 1) Neighborhood revitalization in International District reduced the number of affordable units. 2) Revitalization in other neighborhoods failed to reduce concentration of low-income residents	this grant will no longer be available. If more program income is generated in this cycle, the State will allow DFCS to transfer it to CDBG for like projects. Continue to develop and rehabilitate affordable housing units utilizing local and federal funding.
CITY OF RIO RANCHO				
#1-2006 – City staff, officials, housing providers, business leaders, residents and advocates have little knowledge of fair housing and no means to learn about it	City staff will attend webinars and other training opportunities to begin the process of educating city staff on fair housing issues CDBG Staff will work closely with management to develop a training workshop to educate governing body members, department directors and management members of the city on the issues of fair housing and a process for reporting updates and information accumulated on an annual basis.	The City of Rio Rancho purchased an Institutional License for Digital Download package of five HUD Fair Housing modules. The training is located on the City of Rio Rancho website for access by City staff, governing body members, department directors and members of the community. A system was set in place to track who accesses and completes the training. The license will allow the city unlimited utilization until the license expires.	As of this date Finance Department staff has accessed and completed some of the training modules. One member of the community accessed the training from the website and completed the training on Fair Housing Harassment & People with LEP. This person identified herself as a disabled and elderly tenant	CDBG Staff will work together with Department Directors, the governing body, and members of the local housing industry to continue Fair Housing education. A tracking system has been implemented that will allow us to measure the success of the program.
#2-2006 No system to collect and analyze data to assess the extent	Continue to educate CDBG and city staff about fair housing.	CDBG staff maintains a complaint log to document Fair Housing complaints.	As a result of stamping the Fair Housing posters with local contact information, the city has received	Contact logs will continue to be kept documenting Fair Housing complaints filed with the city. Any

Impediments Identified in 2012	Actions Identified in AI to Address Impediments	Actions Taken	Results/Unintended Consequences	Future Actions
of housing discrimination	Continue to work on the city's website to develop a page on Fair Housing that includes information on what the FHA is, how the public can file a claim of discrimination with the appropriate authorities, both in English and Spanish, provide referral sources of affordable housing located in Rio Rancho, and provide information on the housing authorities that work with the city to provide Section 8 housing. Develop a complaint form that will be on the city's website and can be completed on the website that will be forwarded to CDBG staff immediately for an appropriate response.	The city has stamped Fair Housing posters with local contact information directing individuals to call the local CDBG number with complaints. To date the only calls that have come in pertaining to complaints have had to do with Tenant/Landlord relations that were not discriminatory. Website has been updated to include Fair Housing videos that educate the public about different types of housing discrimination. The update to the website includes an update for persons that are hearing impaired.	several complaints; however, the complaints did not pertain to Fair Housing issues. CDBG staff maintains a monthly complaint log with referral information. Complaint forms were ordered from HUD and are available to the public in the downstairs lobby of City Hall at the front desk.	complaints regarding Fair Housing will be referred to HUD. Other complaints pertaining to Landlord/Tenant relations are being referred to the New Mexico Bar Association.
#3 – 2006 Scarcity of leadership for Fair Housing advocacy and intervention	Educate City staff about the Fair Housing Act and provide information to the public. Allocate a portion of the CDBG funding to fair housing activities and continued education and work on developing a Fair Housing Plan.	Continued efforts to increase Fair Housing awareness through information, training, and videos available on the City of Rio Rancho website. Yearly proclamation by the Mayor for Fair Housing Month in April. A display was set up in the lobby of City Hall with a banner and different types of Fair Housing literature in Spanish and English throughout the month of April.	Increased public awareness. Calls have been received in response to posters placed in public places. Training available on the website is beginning to be utilized by the general public.	Information on the website and through public outreach has increased public awareness. City will continue to work with housing providers to promote training opportunities and provide information pertaining to Fair Housing. The city will update the training modules offered on the website once the current license expires
#4-2006 – No system to prevent FH violation from occurring.	The city will develop a system whereby complaints will be	Contact log is being maintained documenting complaints and calls	Fair Housing posters were stamped with local contact information. The	Contact logs will continue to be kept documenting Fair Housing complaints filed

Impediments Identified in 2012	Actions Identified in AI to Address Impediments	Actions Taken	Results/Unintended Consequences	Future Actions
	received and resolutions tracked	pertaining to Fair Housing.	general public perceives this to be an avenue to file complaints concerning Landlord/Tenant relations. Calls are returned promptly and the caller is referred to an agency that is suited to assist. The contact is then logged. To date none of the calls received have been related to Fair Housing discrimination.	with the city. Any complaints regarding Fair Housing will be referred to HUD. Other complaints pertaining to Landlord/Tenant relations are being referred to the New Mexico Bar Association.
#5 – Need for ADA education and evaluation of accessible housing for the disabled	Provide builders with information packets regarding ADA requirements, post requirements on the city's website, and incorporate ADA requirements in the development review and permitting process of housing construction through the building division. Implement recommendations of the ADA task force concerning public facilities disability access. Conduct a comprehensive review of accessible housing unit levels of supply and demand.	- Met with Building Division Director to discuss process for ADA compliance. Construction permits issued and inspection process comply with ADA regulations and guidelines. - Contacted Santa Fe Civic Public Housing and Bernalillo Housing Authority to determine number of accessible housing units available in Rio Rancho. These agencies issue section 8 vouchers to individuals needing assistance and do not keep an inventory of available accessible housing units. Additionally, I was informed that due to budget cuts these agencies are not able to issue Section 8 vouchers at this time: Because housing units are owned by private landlords it was not possible to arrive at	The City of Rio Rancho does not operate its own Housing Authority. Memorandums of Understanding are in place with Bernalillo County Housing Authority and Santa Fe Civic Housing. Additionally, there are no public housing complexes located in the City of Rio Rancho. There are three non-subsidized affordable housing apartment communities in Rio Rancho: Westview Townhomes (44 units), Enchanted Vista Apartments (174 units), and Buena Vista Active Adult Community (258 units). These communities have rents considered affordable for low income families in Rio Rancho. Availability of handicap accessible housing is limited. Buena Vista offers 4 (1 bedroom) units and 3 (2 bedroom) units that are handicap accessible; however, there are no units	Conduct a quarterly survey of accessible and affordable housing available within the City of Rio Rancho. Maintain an up to date housing inventory record to assist public when necessary

Impediments Identified in 2012	Actions Identified in AI to Address Impediments	Actions Taken	Results/Unintended Consequences	Future Actions
		a definite number of accessible housing units located in Rio Rancho. This does not include for profit apartment complexes subsidized or non-subsidized.	available at this time. There are elevators installed that give handicapped residents the ability to live on the second and third levels of the facility and residents can convert the tubs in the bathrooms to walk in showers and install rails at their own expense if needed. Enchanted Vista offers 4 (3 bedroom) units that are handicap accessible. There are no elevators located at this property: Therefore, accommodations for the mobility impaired person is limited to the first floor where there are 66 units available. Information was not available for Westview Townhomes.	
#6 – NIMBYism is prevalent.	Collect and disseminate information about upcoming housing projects in terms of the people to be served by the housing as well as the physical characteristics of the projects. Meet with neighborhood groups and residents in areas where affordable/accessible housing will be developed.	Staff met with Development Services Director to discuss future affordable housing development within the City of Rio Rancho. There are no future plans in place at this time to develop and build affordable housing neighborhoods within the City of Rio Rancho. According to the Development Director a comprehensive plan is in place that identifies zoning and land use for all properties within the city. Policies and procedures are in place to allow for	In relation to the population of Rio Rancho, there are very few neighborhoods that would be considered to be low income neighborhoods. Due to this fact and the fact that there are no new affordable housing developments planned, NIMBYism is not an issue. The city recognizes as a result of this assessment, that there is a shortage of affordable public housing within the city. Due to this shortage, there may be a perception that NIMBYism is prevalent within the city and as such, the city may want to consider	Consider developing incentives that can be offered to developers that build affordable/accessible housing.

Impediments Identified in 2012	Actions Identified in AI to Address Impediments	Actions Taken	Results/Unintended Consequences	Future Actions
		public comment when zoning changes are proposed. If a particular parcel of land is already zoned for public housing, those persons purchasing property in and around that area have access to the comprehensive plan prior to purchasing the property and should be aware of the proposed use of the land in that area. Due to these policies and procedures NIMBYism is minimal.	incentives that may assist and entice developers to build affordable public housing in the future.	

c. Discuss any additional policies, actions, or steps that you could take to achieve past goals, or mitigate the problems you have experienced.

The additional policies, actions and steps described in the AFH goals are intended to achieve past goals as well as new goals.

d. Discuss how the experience of program participant(s) with past goals has influenced the selection of current goals.

3. How Past Experience Influenced Selection of Current Goals

In the past, the City of Albuquerque has made tremendous efforts to revitalize the downtown and International District. The implementation of past goals reveals that the City needs to use housing and community development resources to support both areas of opportunity and areas with concentrations of deteriorating housing. This balance is reflected in the current goals.

The impediments identified in the City of Rio Rancho's 2012 Analysis of Impediments primarily involved a need for fair housing education and awareness for City staff and the larger community. In determining future actions to address those impediments, the City realized that educating the community about Fair Housing issues is key. In considering goals for the future, we emphasized clear communication with the community about fair housing. We recognize that the scope of fair housing not only pertains to buying and

renting a home, but also extends to assisting our residents by providing training classes as well as sharing information through the community website and public postings.

In the past, the City of Albuquerque's Analysis of Impediments covered the Albuquerque Housing Authority. However, that document didn't require specific actions on the part of the AHA. Further, the AHA was not involved in the planning that produced the AI and the Consolidated Plan, though it cooperated on several projects. The Albuquerque Housing Authority complied with the regulations, which included certifications of the Consolidated Plan. On its own the AHA contributed to those goals by investing in regular staff training on Fair Housing and making accessibility improvements to its properties. Additionally, AHA's past work and future goals to address barriers to housing choice are developed by firsthand experience in seeing the challenges the AHA clients face when looking for housing and staying in housing.

Section V FAIR HOUSING ANALYSIS

A. Demographic Summary

1. Population Summary

A. Describe demographic patterns in the jurisdiction and region, and describe trends over time (since 1990).

The four-county Albuquerque Metro Region includes Bernalillo, Sandoval, Valencia, and Tarrant counties. This area includes the municipalities of Albuquerque, Rio Rancho, Bernalillo, Los Lunas, Belen, Moriarty, Edgewood, Los Ranchos de Albuquerque, Corrales, Cuba, and several other unincorporated communities, including the Pueblos of Sandia, Santa Ana, Isleta, and San Felipe.

The region has grown considerably since 1990, from 599,416 residents in 1990, to 887,077 in 2010 – a 48% increase. Between 2000 and 2010, the region grew from 729,649 to 887,077 people, or a 21.6% increase. The communities that have experienced the greatest population growth are Rio Rancho (69% increase), Edgewood (97.3%), and Albuquerque (21.7%).

TABLE V-1. REGIONAL DEMOGRAPHICS SUMMARY, 2010

	ALBUQUERQUE		RIO RANCHO		REGION	
	#	%	#	%	#	%
2015 Estimated Population	559,121		94,171		907,301	
2010 Total Population	545,852		87,521		887,077	
2000 Total Population	448,607		51,765		729,649	
1990 Total Population	384,736		32,505		599,416	
Change 1990-2010	41.88%		169.25%		47.99%	
Change 2000-2010	21.68%		69.07%		21.58%	
Race/Ethnicity						
White, Non-Hispanic	229,933	42.10%	47,124	53.80%	374,214	42.19%
Black, Non-Hispanic	14,878	2.70%	2,236	2.60%	19,766	2.23%
Hispanic	255,055	46.70%	32,153	36.70%	414,222	46.70%
Asian or Pacific Islander, Non-Hispanic	14,092	2.60%	1,660	1.90%	17,412	1.96%
Native American, Non-Hispanic	20,627	3.80%	2,242	2.60%	44,655	5.03%
Other, Non-Hispanic	11,267	2.00%	2,106	2.40%	16,808	1.89%
Foreign Born ^{ACS}	59,644	10.93%	5,318	6.08%	87,813	9.90%
Limited English Proficiency ^{ACS}	-	7.90%	-	3.20%	-	7.20%
Sex						
Male	265,106	48.60%	42,613	48.70%	435,807	49.13%
Female	280,746	51.40%	44,908	51.30%	451,270	50.87%

	ALBUQUERQUE		RIO RANCHO		REGION	
	#	%	#	%	#	%
Age						
Under 18	130,893	24.00%	24,611	28.10%	218,422	25.30%
18-64	349,060	63.90%	53,467	61.10%	559,693	61.90%
65+	65,899	12.10%	9,443	10.80%	108,962	12.80%
Households						
Total Households	224,330	100.00%	31,892	100.00%	347,366	100.00%
Family Households	133,887	59.70%	23,248	72.90%	222,811	68.45%
Families with Children	62,929	28.10%	11,616	36.40%	101,084	29.75%
Median Household Size	2.40	-	2.74	-	2.61	-
Median Family Size	3.05	-	3.19	-	3.13	-
Disability Type ^{ACS} (Ages 5 and up)*	69,613	12.75%	10,878	12.43%	117,115	13.20%
Hearing difficulty	20,267	3.71%	3,497	4.00%	35,660	4.02%
Vision difficulty	13,632	2.50%	1,690	1.93%	22,752	2.56%
Cognitive difficulty	28,353	5.19%	4,305	4.92%	47,420	5.35%
Ambulatory difficulty	36,898	6.76%	5,578	6.37%	62,528	7.05%
Self-care difficulty	15,309	2.80%	2,160	2.47%	25,356	2.86%
Independent living difficulty	25,843	4.73%	4,015	4.59%	43,696	4.93%

Source: Decennial Census 2010, 2000, 1990; ACS 2010-2014 5 Year Estimates

* A person may have more than one disability

1.1 ALBUQUERQUE REGION

1.1.1 AGE

About 25% of the region's population is under 18 years old, while 13% is age 65 and older. The remaining 62% of residents are between 18 and 64. The median age for the region is 38.2 years old. The age distribution in the region has remained fairly steady since 2000, with a slight increase in those over 65 and a slight decrease in those under 18.

1.1.2 GENDER

Gender is almost evenly distributed in the region, with slightly more females than males (50.9% to 49.1% respectively).

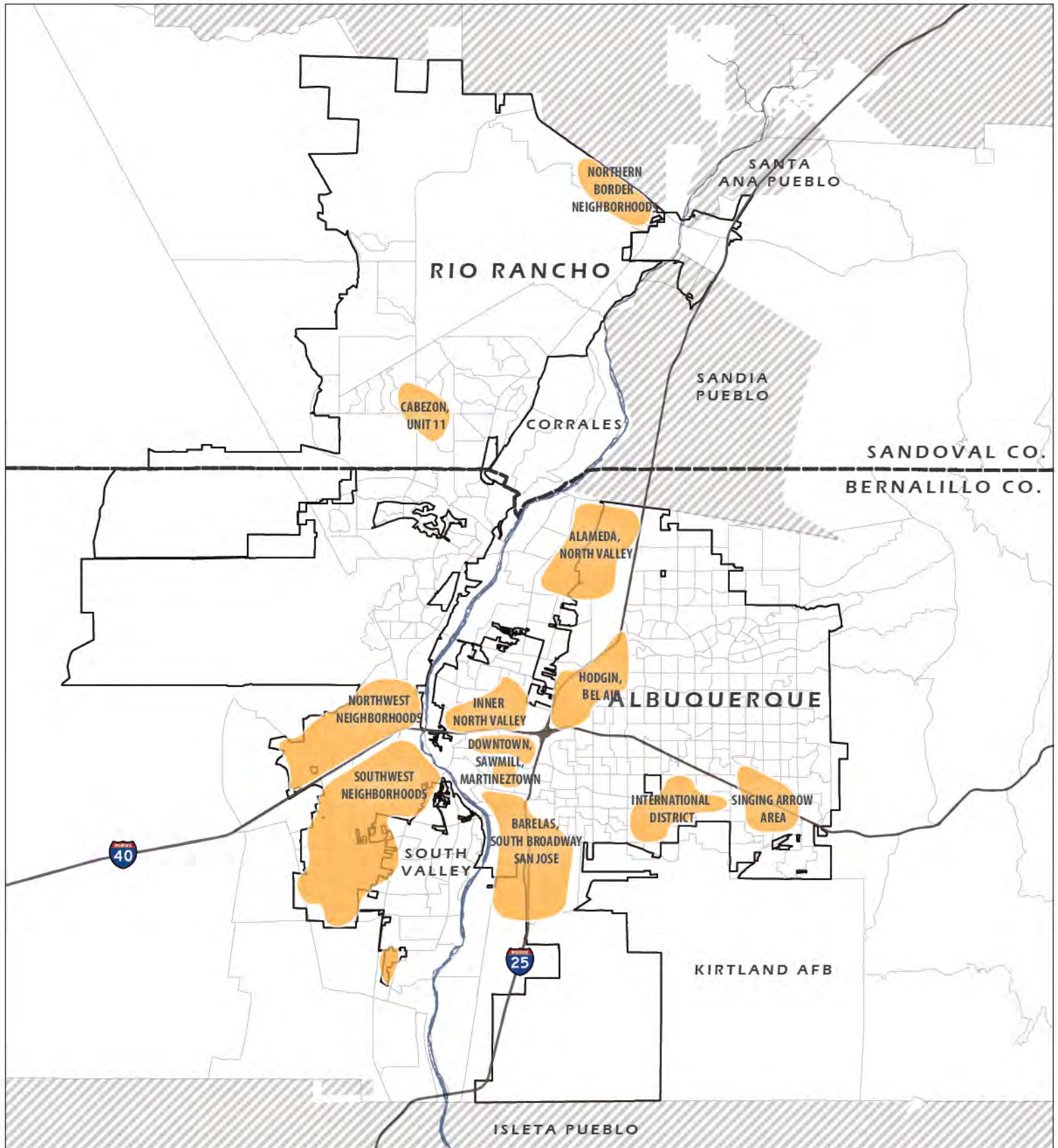
1.1.3 HOUSEHOLDS & FAMILIES

The total number of households in the region was 347,366 in 2010, and the total number of family households was 222,811 (representing 68.5% of all households). Families with children made up nearly 30% of households. This is about a 4% decline in the percentage of families with children since 2000, which is mirrored by a 2.6% decline in the percentage of family households. Average household size was 2.61 for households and 3.13 for family households. Average household and family sizes have declined slightly, reflecting a gradually aging population and slightly fewer families with children. MAP V-1 depicts the percentage of families with children.

TABLE V-2. HOUSEHOLDS BY TYPE, 2000-2010

	2010		2000		CHANGE 2000-2010
	#	%	#	%	%
Households					
Total Households	347,366	100.00%	281,052	100.00%	23.59%
Non-Family Households	124,555	35.86%	94,451	33.61%	31.87%
Family Households	222,811	64.14%	186,601	66.39%	19.41%
Families with Children	101,084	29.10%	92,811	33.02%	8.91%
Married Couples with Children	62,489	19.10%	62,287	22.16%	0.32%
Single Father with Children	11,796	3.40%	ND	ND	ND
Single Mother with Children	26,799	7.71%	21,980		21.92%
Average Household Size	2.61	-	2.72	-	-4.04%
Average Family Size	3.13	-	3.20	-	-2.11%

Source: Decennial Census 2010, 2000



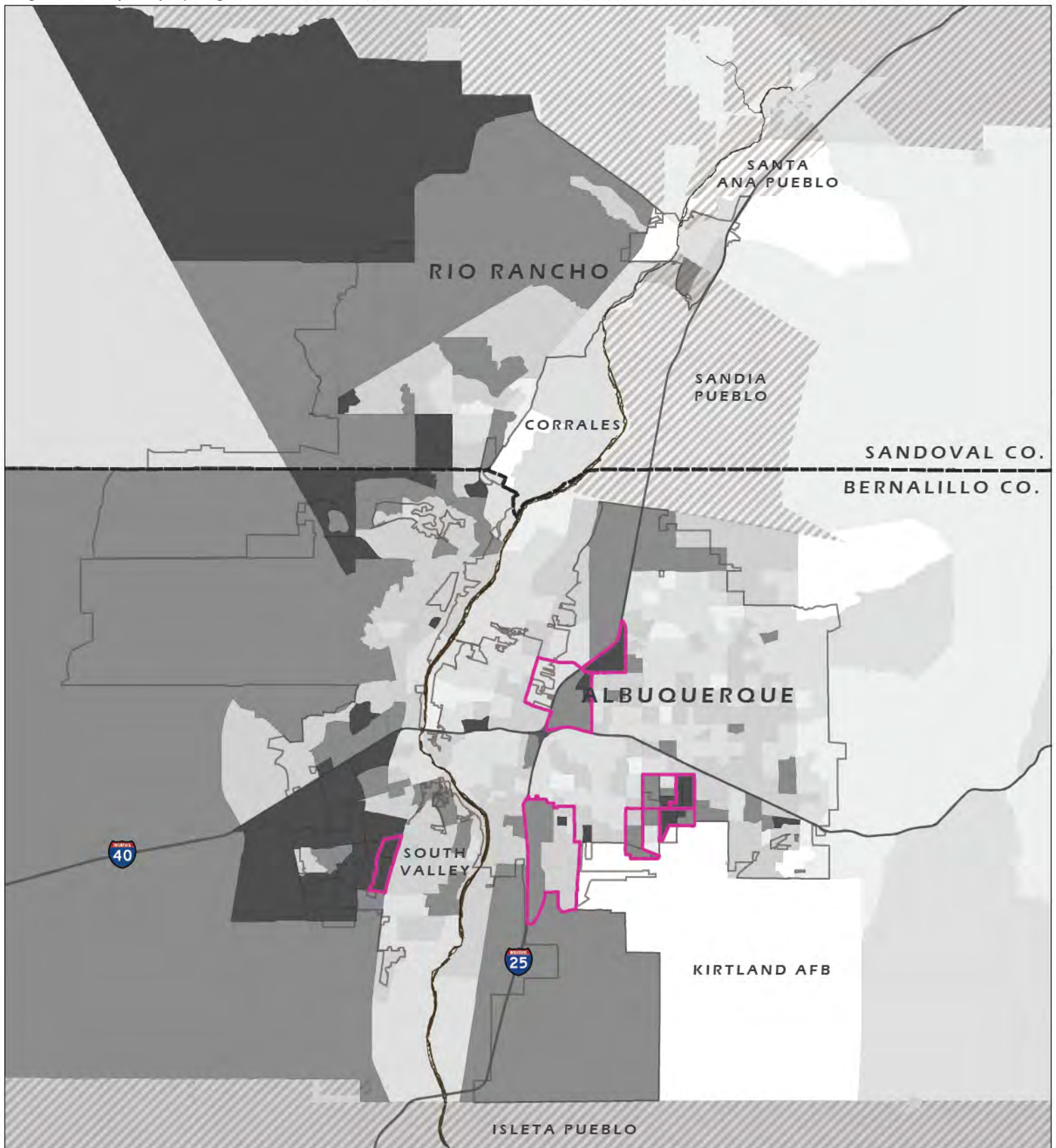
MAP V-1: REGIONAL OVERVIEW MAP WITH FOCUS AREAS

LEGEND

- Major Roads
- Municipal Boundaries
- - - County Boundary
- ▨ Pueblo Lands
- Focus Neighborhood/Area

0 2.5 5 10 MILES





MAP V-2: PERCENT OF FAMILY HOUSEHOLDS WITH CHILDREN BY BLOCK GROUP

LEGEND

- Major Roads
- Municipal Boundaries
- - - County Boundary
- ▨ Pueblo Lands
- R/ECAP

Percent of Families with Children

- 0 - 30.0%
- 30.1% - 40.0%
- 40.1% - 50.0%
- 50.1% - 60.0%
- 60.1% - 75.0%

Data Sources: Census 2010

0 2.5 5 10 MILES



1.1.4 RACE & ETHNICITY

The Albuquerque region has a large Hispanic population with 46.7% of the population identifying as ethnically Hispanic in 2010. Of those not identifying as Hispanic, 42% identified as “White alone,” followed by “Native American” (5%), “Other” (1.9%), “Black” (2.2%), and “Asian/Pacific Islander” (2.0%). Since 2000, there has been a steady increase in the number of residents identifying as Hispanic, with a slight decline in the percentage of those identifying as White, Black, and Asian. There has also been a slight increase in those identifying as Native American. As seen TABLE V-3, the absolute number of White, non-Hispanics has increased only modestly, while minority populations have increased much faster.

TABLE V-3. CHANGES IN RACE & ETHNICITY, ALBUQUERQUE REGION, 2000-2010

Race/Ethnicity	2010		2000		CHANGE 2000-2010
	#	%	#	%	%
White, Non-Hispanic	374,214	42.19%	349,963	47.96%	6.93%
Black, Non-Hispanic	19,766	2.23%	16,072	2.20%	22.98%
Hispanic	414,222	46.70%	302,656	41.48%	36.86%
Asian or Pacific Islander, Non-Hispanic	17,412	1.96%	11,909	1.63%	46.21%
Native American, Non-Hispanic	44,655	5.03%	35,991	4.93%	24.07%
Other, Non-Hispanic	16,808	1.89%	1,236	0.17%	1,259.87%*

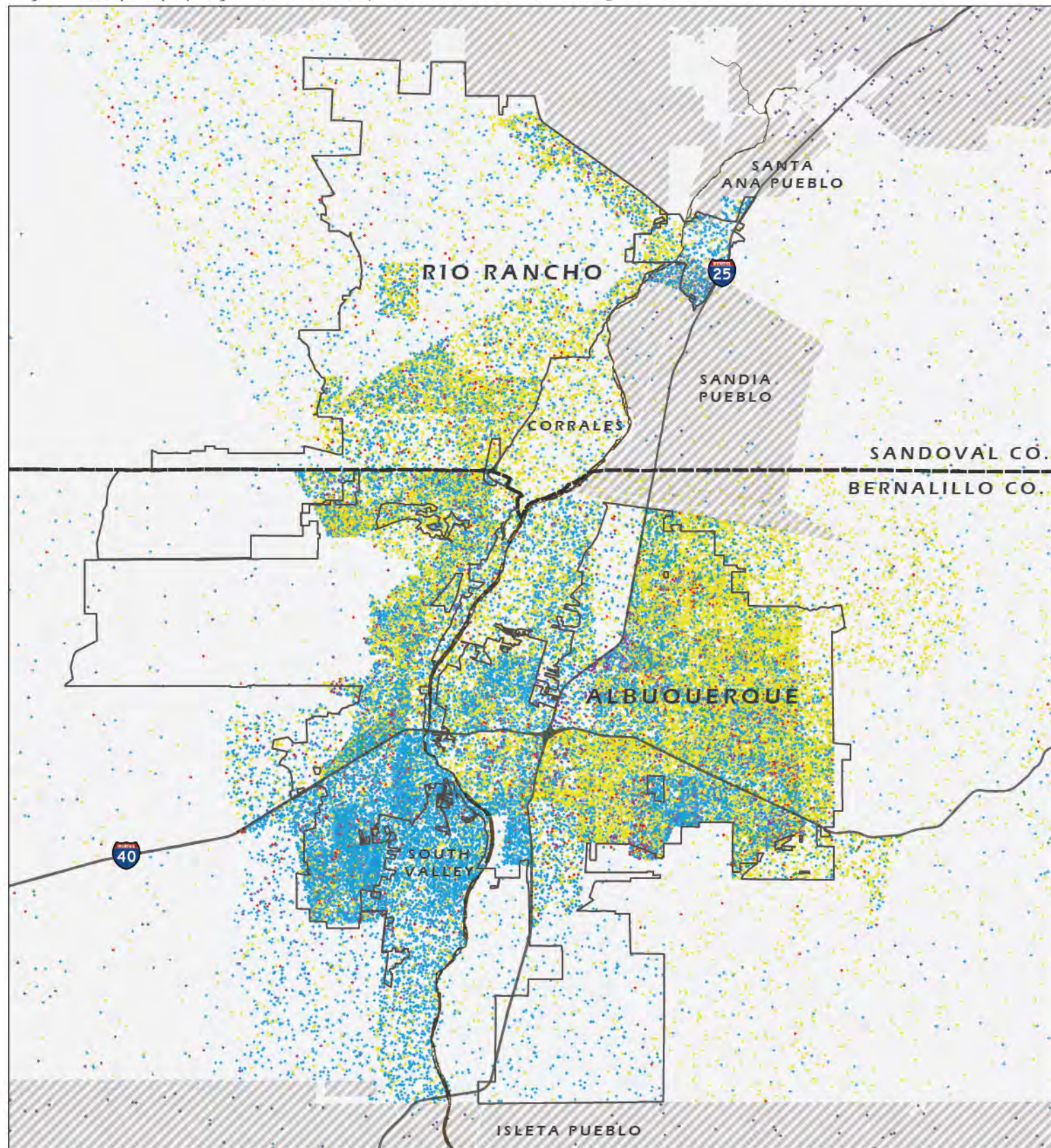
Source: Decennial Census 2010, 2000, 1990; * Most likely due to a change in responses or reporting of this category.

As seen in MAP V-3 and MAP V-4, there are racial and ethnic concentrations throughout the region, which, in many cases, follow historic development patterns. Most predominately, there is a large concentration of Hispanics in southwestern neighborhoods west of the Rio Grande, including the unincorporated South Valley and neighborhoods on Albuquerque’s western edge south of I-40. Other concentrations of Hispanic populations are found in the International District (in SE Albuquerque), Albuquerque’s North Valley, the Village of Los Ranchos, Los Lunas, Belen, and the Town of Bernalillo. These are areas with a long history of having large Hispanic populations, including Spanish land grant settlements along the Rio Grande where families have lived for generations.

White non-Hispanics are concentrated in Albuquerque’s NE Heights neighborhoods, inner SE neighborhoods, Corrales, and Rio Rancho. Neighborhoods with a greater mixture of both Hispanics and White non-Hispanics are found in areas of more recent development, especially neighborhoods west of the Rio Grande and north of I-40. These include neighborhoods that have seen the largest amounts of growth since 1990 as Albuquerque and Rio Rancho have expanded westward.

Because Blacks, Asians, and Native Americans represent a small percentage of the total population, geographic distributions of these populations are more dispersed, although there are neighborhoods with minority concentrations. MAP V-4 shows these concentrations, revealing a cluster of Asian residents in the far NE Heights neighborhoods, as well as in some SE neighborhoods. Black residents are most concentrated in Albuquerque’s SE neighborhoods and at Kirtland Air Force Base, where many deployed airmen live.

Native American populations are most concentrated on Tribal lands, including Sandia, Isleta, and Santa Ana Pueblos. This population group is not highly concentrated within the region’s urban areas, although Native Americans make up the largest minority group after Hispanics.



MAP V-3: POPULATION DISTRIBUTION BY RACE & ETHNICITY

LEGEND

- Major Road
- Municipal Boundaries
- - - County Boundary
- ▨ Pueblo Lands

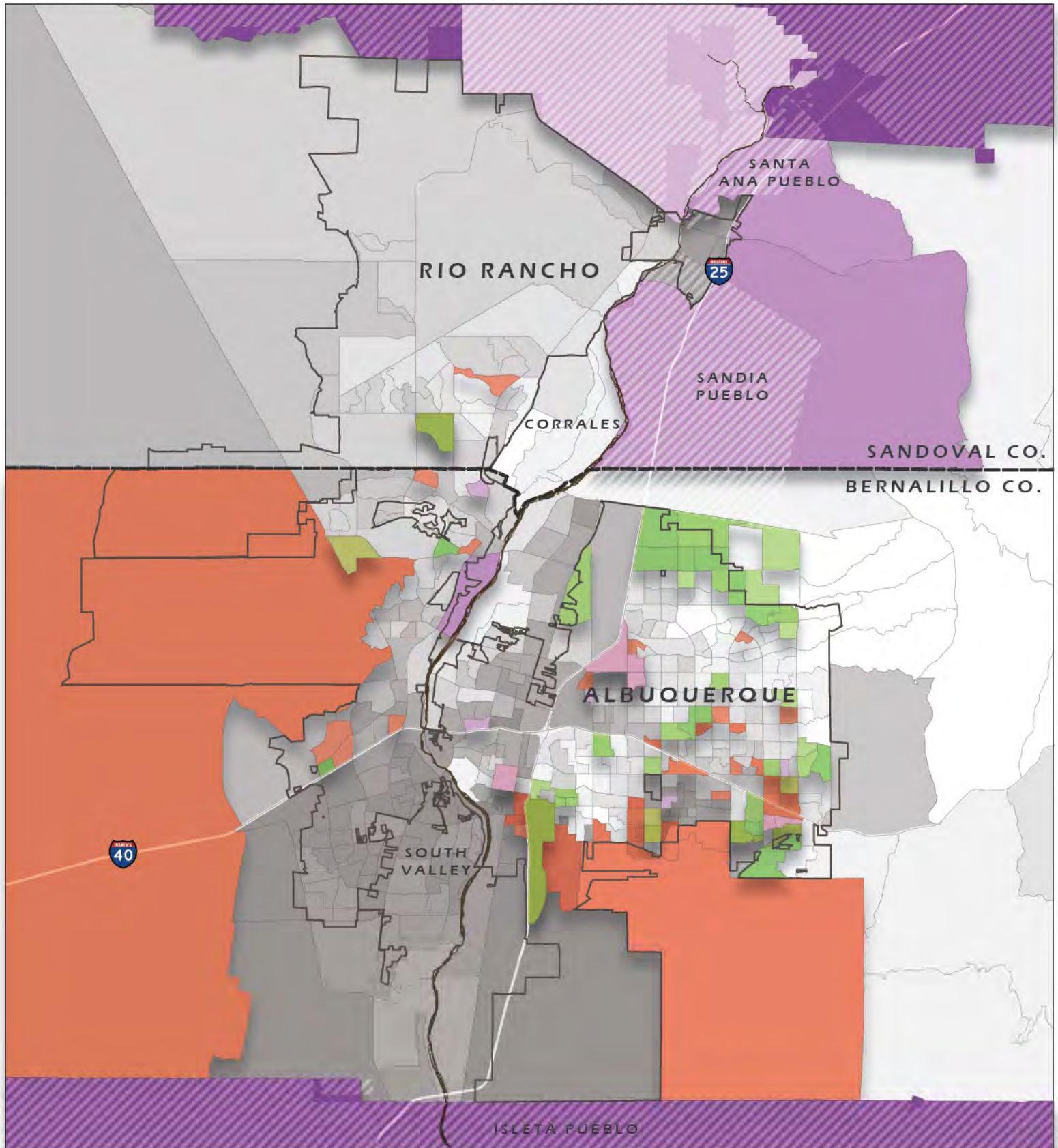
Race & Ethnicity

- Hispanic
- Black, Non-Hispanic
- Native American, Non-Hispanic
- Asian, Non-Hispanic
- White, Non-Hispanic

Data Sources: Census, 2010
1 Dot = 50 People

0 2.5 5 10 MILES





MAP V-4: DISTRIBUTION OF MINORITY RACE & ETHNICITY BY BLOCK GROUP

LEGEND

- Major Roads
- Municipal Boundaries
- - - County Boundary
- ▨ Pueblo Lands

Race & Ethnicity As a Percent of Total Population

- Hispanic (>45% of Population)
- Black, Non-Hispanic (>1 STD)
- Native American, Non-Hispanic (>1 STD)
- Asian, Non-Hispanic (>1 STD)

This map shows relative concentrations of minority groups by Census Block Group in 2010. Because the population of Black, Asian, and Native American residents is small, shaded block groups are those where these residents make up a percentage of the population that is over 1 Standard Deviation over the mean.

0 2.5 5 10 MILES



1.1.5 NATIONAL ORIGIN

The region has an estimated 87,813 foreign born residents (about 9.9% of the population) according to 2014 American Community Survey five-year estimates. This was an increase of 54% since 2000. Current estimates show that a majority (72%) of the foreign-born population is from Latin America, with 63% of individuals having been born in Mexico. The next largest immigrant group is from Asia, with 17% of individuals coming from Asian countries, specifically Vietnam (3%), China (2%), the Philippines (2%), and India (2%). MAP V-6 shows geographic concentrations of the foreign-born population.

1.1.6 LIMITED ENGLISH PROFICIENCY

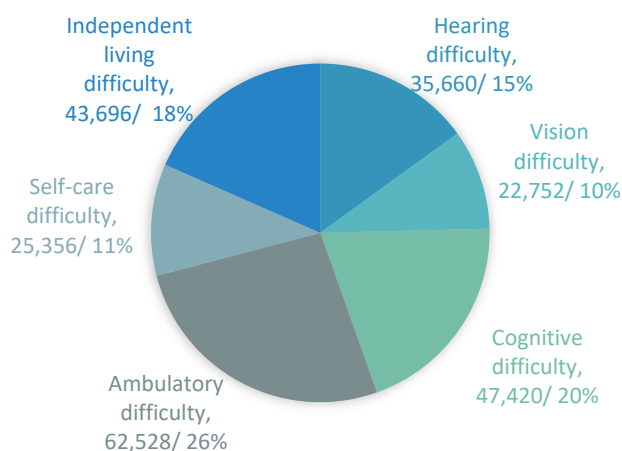
An estimated 7.2% of the regional population over the age of 5, or about 66,401 persons, speaks English “less than well.” Of this population, the largest percentage (86%) speaks Spanish, while 7% speaks an Asian language (e.g. Vietnamese, Chinese, Korean, Japanese) and 5% speaks a Native American language. MAP V-5 shows the geographic location of residents with limited English proficiency.

1.1.7 DISABILITY

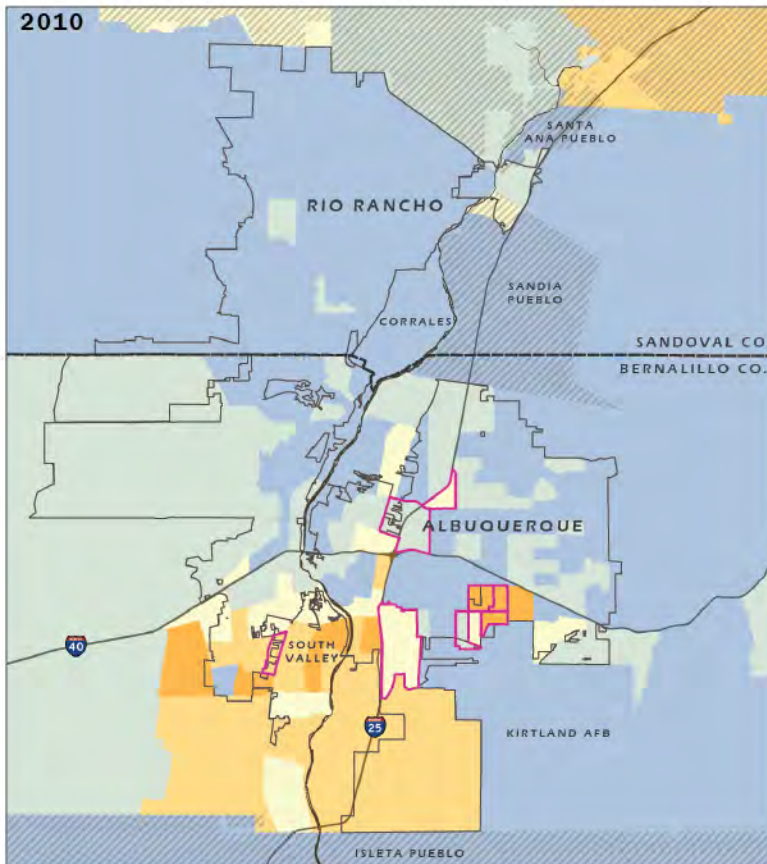
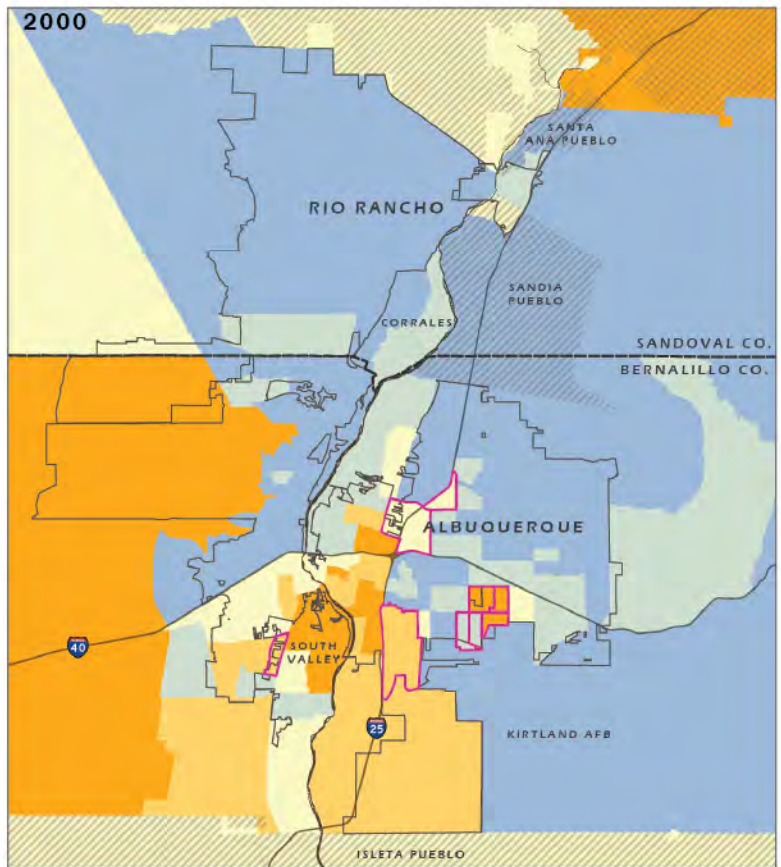
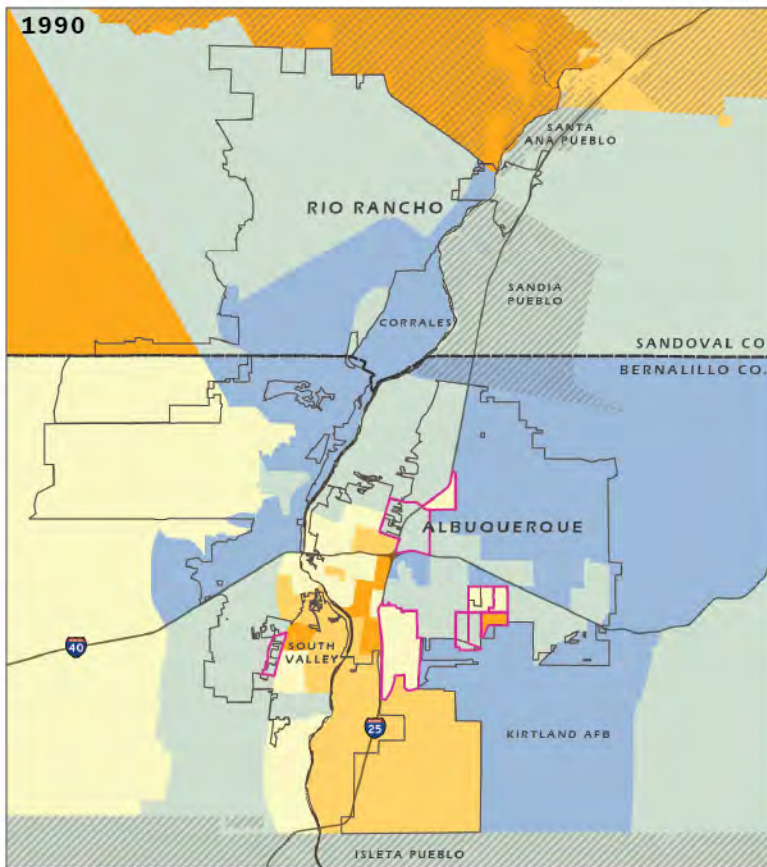
Persons with disabilities are dispersed throughout the Albuquerque region and are not concentrated in specific municipalities. According to the 2010-2014 American Community Survey 5-year estimates, there are 117,115 persons ages 5 or older with one or more disabilities, about 13.2% of the region’s total population. According to Census data, the largest segment of the population with disabilities is made up of people with ambulatory or mobility challenges--about 53% of all disabled persons. Cognitive disabilities afflict 20%; hearing difficulties 15%; self-care disabilities 11%; and vision disabilities 10%. In addition, some 37% of the disabled population have difficulty living independently.¹

By age, 4.7% of those 5 to 17 years in the region has disabilities; 10.9% of the 18-64 population has disabilities, and 37.9% of the 65+ population has disabilities.

Figure V-1. Prevalence of Disabilities by Type, Albuquerque Regional Population, ACS 2010-2014



¹ It should be noted that persons with a disability may have more than one type of disability.



MAP V-5: CHANGE IN LIMITED ENGLISH PROFICIENCY POPULATION, 1990-2010

LEGEND

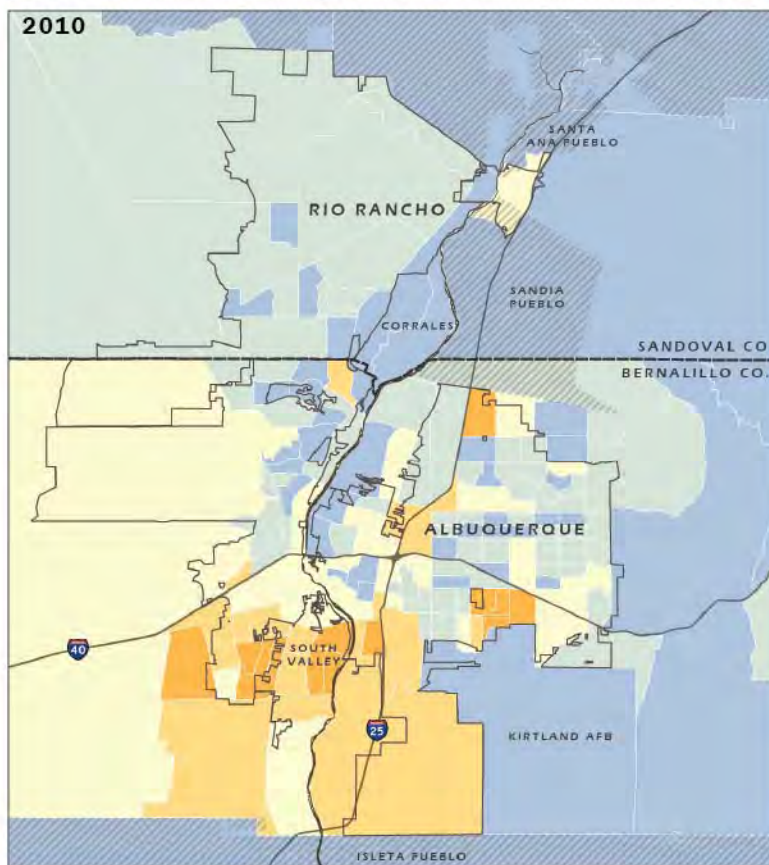
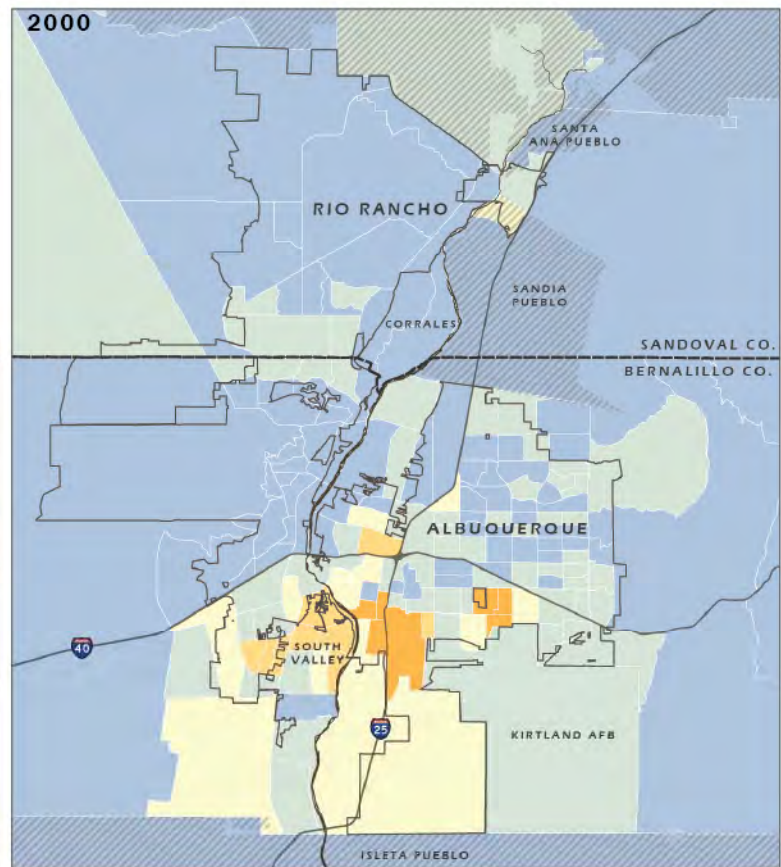
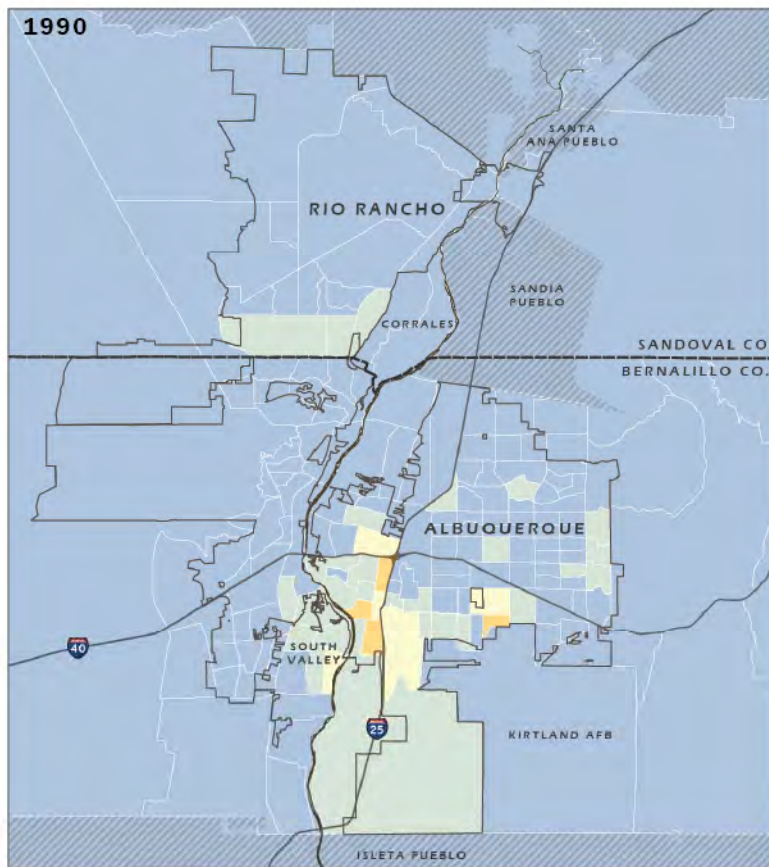
- Major Roads
- Municipal Boundaries
- - - County Boundary
- ▨ Pueblo Lands

Limited English Proficiency Percent

- 0%-5%
- 6%-10%
- 11%-15%
- 16%-20%
- 21% +

0 2.5 5 10 MILES





MAP V-6: CHANGE IN FOREIGN BORN POPULATION, 1990-2010

LEGEND

- Major Roads
- Municipal Boundaries
- - - County Boundary
- ▨ Pueblo Lands

Foreign Born Population

- 0%-5%
- 6%-10%
- 11%-15%
- 16%-20%
- 21% +

0 2.5 5 10 MILES



1.2 CITY OF ALBUQUERQUE

The City of Albuquerque had 545,852 residents in 2010 and had grown to an estimated 559,121 people by 2015. Between 1990 and 2010, the City gained 41.9% more residents, although growth has slowed since the economic recession in 2008-2009.

1.2.1 AGE

The age of residents in Albuquerque mirrors the age of residents in the region. About 24% of the City's population is under 18 years old, while about 12.1% is 65 and older. The majority, or some 63.9% of residents, is between 18 and 64. The median age for the region is 35.1 years old. The age distribution in the City has remained steady since 2000, with a minor (~0.1%) increase in those over 65 and a 0.5% decrease in those under 18.

1.2.2 GENDER

Sex is evenly distributed in the City, with slightly more females than males (51.4% to 48.6%, respectively).

1.2.3 HOUSEHOLDS & FAMILIES

The total number of households in Albuquerque was 224,330 in 2010, and the total number of family households was 133,877 (representing 60% of all households, about 4.5% lower than the region). Families with children made up 28% of households, similar to the region. There has been a 2.0% decline in the percentage of families with children since 2000, which is mirrored by about a 1.8% decline in the percentage of family households. Average household size was 2.40 for households and 3.05 for family households. Average household and family sizes have remained basically unchanged since 2000, with a slight increase in the size of families.

Table V-4. Households by Type, 2000-2010

	2010		2000		CHANGE
	#	%	#	%	2000-2010 %
Households					
Total Households	224,330	100.00%	183,236	100.00%	22.43%
Non-Family Households	90,443	40.30%	70,613	38.54%	28.08%
Family Households	133,887	59.70%	112,623	61.46%	18.88%
Families with Children	62,929	28.10%	55,400	30.23%	13.59%
Married Couples with Children	36,803	16.40%	35,480	19.36%	3.73%
Single Father with Children	7,601	3.40%	-		
Single Mother with Children	18,525	8.30%	14,709	8.03%	25.94%
Average Household Size	2.40	-	2.40	-	0.00%
Average Family Size	3.05	-	3.02	-	0.99%

Source: Decennial Census 2010, 2000

1.2.4 INCOME & POVERTY

As seen in MAP V-2, the primary areas in Albuquerque with low poverty index scores are located in SE Albuquerque and in pockets along the I-40 and I-25 corridors. Specific neighborhoods with low poverty index scores below 20 (indicating high poverty) include the International District (the neighborhoods of South San Pedro, Trumbull Village, La Mesa, South Los Altos, and Siesta Hills), South Broadway, San Jose,

Barelas, Sawmill, Singing Arrow, Alamosa, Westgate Hills, West Mesa, Kirtland Community and Victory Hills. These neighborhoods are almost exclusively in Albuquerque's east side, especially in southeast Albuquerque.

1.2.5 RACE & ETHNICITY

The City of Albuquerque has a large Hispanic population, with 46.7% of the population identifying as ethnically Hispanic in 2010. Of those not identifying as Hispanic, 42.1% identified as "White alone," followed by "Native American" (3.8%), "Black" (2.7%), and "Asian" (2.6%). Between 2000 and 2010, the percentage of residents identifying as Hispanic increased by 42% (75,98042 people). Other minorities, while smaller in number, also grew by about 40%, except for the non-Hispanic Black population, which expanded by 20%. In contrast, non-Hispanic Whites added a net 6,000 people to their ranks during this period, a 3% increase. By 2010, Albuquerque had become a majority minority city.

Table V-5. Changes in Race & Ethnicity, Albuquerque, 2000-2010

	2010		2000		CHANGE 2000-2010
	#	%	#	%	%
Race/Ethnicity					
White, Non-Hispanic	229,933	42.12%	223,895	50.78%	3%
Black, Non-Hispanic	14,878	2.73%	12,376	2.81%	20%
Hispanic	255,055	46.730%	179,075	40.62%	42%
Asian or Pacific Islander, Non-Hispanic	14,092	2.58%	10,028	2.27%	41%
Native American, Non-Hispanic	20,627	3.78%	14,813	3.36%	39%
Other, Non-Hispanic	11,267	2.06%	682	0.15%	1552%

Source: Decennial Census 2010, 2000,

As seen in the previous MAP V-4, there are racial and ethnic concentrations throughout the City, which in many cases follow historic settlement patterns. These neighborhoods are some of Albuquerque's oldest, and families that settled the area have lived in the neighborhoods for generations. Most predominately, there is a large concentration of Hispanics in southwestern neighborhoods west of the Rio Grande and on Albuquerque's western edge south of I-40. Other concentrations of Hispanic populations are found in the International District (in SE Albuquerque) and Albuquerque's near North Valley west of I-25.

Currently, White non-Hispanics are concentrated in Albuquerque's NE Heights neighborhoods, inner SE neighborhoods, and some neighborhoods west of the river and north of I-40. These include neighborhoods that have seen the largest amounts of growth since 1990, as Albuquerque has expanded westward. Perhaps most interestingly, neighborhoods with a greater mixture of both Hispanics and White non-Hispanics are found in areas of more recent development, especially neighborhoods west of the Rio Grande and north of I-40. They are also found in the inner Southeast Heights neighborhoods, which have lost part of the White non-Hispanic population since 1990.

These trends show that White non-Hispanics are declining as the majority racial group and as a result, most neighborhoods are becoming increasingly integrated. The growing Hispanic population has had a major impact, making mixed neighborhoods more common. In fact, between 1990 and 2010, only a few census tracts saw a decline in the minority population, while most saw large increases in the Hispanic population.

Because Blacks, Asians, and Native Americans represent a small percentage of the total population, geographic distributions of these populations are more dispersed throughout the City. However, there is a concentration of Asian residents in the far NE Heights neighborhoods, as well as in some SE neighborhoods. Black residents are most concentrated in Albuquerque's SE neighborhoods and at Kirtland Air Force Base, where many deployed airmen live. As with the Hispanic population, this has led to neighborhoods that are quite diverse, with integrated populations of Blacks, Asians, Whites and Hispanics. These neighborhoods include South Broadway, the far Southeast Heights such as Singing Arrow, Downtown, and neighborhoods directly north of I-40 and east of San Mateo.

1.2.6 NATIONAL ORIGIN

Albuquerque had an estimated 59,644 foreign-born residents (about 10.9% of the population) according to 2014 American Community Survey five-year estimates. Current estimates show that a majority (67%) of the foreign-born population is from Latin America, with 57% of individuals having been born in Mexico. The next largest immigrant group is from Asia, with 21% of individuals coming from Asian countries, including Vietnam (4%), China (3%), the Philippines (2%), and India (2%). The total percentage of foreign-born residents grew to 10.3% of the total population in 2010, which was a 50% increase between 2000 and 2010.

1.2.7 LIMITED ENGLISH PROFICIENCY

An estimated 7.9% of the population over the age of 5, or about 40,775 people, speaks English "less than well." Of this population, about 82% speaks Spanish (33,340 people), while 11% speaks Asian languages (4,300 people).

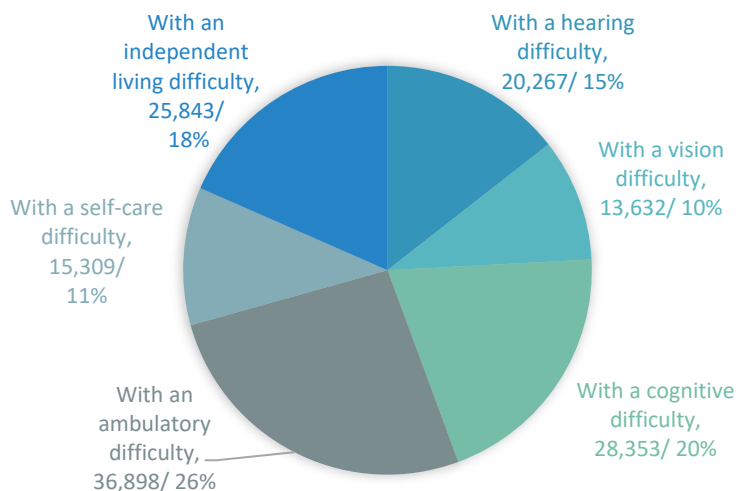
1.2.8 DISABILITY

Persons with disabilities are dispersed throughout Albuquerque and are not concentrated in specific neighborhoods. According to the 2010-2014 American Community Survey 5-year estimates, there are 69,613 persons aged 5 or older with some type of disability, or 12.8% of the City's total population. According to Census data, the largest segment of the population with disabilities is made up of people with ambulatory or mobility challenges or about 53% of all disabled persons. Those with cognitive disabilities represent 41%; those with hearing difficulties 29%; those with self-care disabilities 22%; and those with vision disabilities 20%. In addition, those with difficulty living independently represent 37% of the disabled population.²

By age, 4.7% of those 5 to 17 years old has disabilities; 10.8% of the 18-64 population has disabilities and 38.6% of the 65+ population has disabilities.

² It should be noted that persons with a disability may have more than one type of disability.

Figure V-2. Prevalence of Disabilities by Type, City of Albuquerque, ACS 2010-2014



Source: ACS 2010-2014 5-Year Estimates

1.3. CITY OF RIO RANCHO

The City of Rio Rancho was one of the fastest growing places in the nation in the 1990s and early 2000s. Between 1990 and 2010, the City gained 55,016 people, an increase of 169%. The rate of growth has slowed since then, but Rio Rancho is now the third largest city in the state with an estimated 94,171 residents in 2015.

1.3.1 AGE

Rio Rancho residents are slightly younger than the region's average, reflecting a larger population under 18. About 28.1% of the City's population is under 18 years old, while the senior population 65 and older is about 10.8%. The majority--61.1% of residents--is between 18 and 64. The median age for the City is 35.9 years. The age distribution in the region has remained steady since 2000, with a slight (1.1%) decrease in those over 65, and a 0.9% decrease in those under 18.

1.3.2 GENDER

Gender is evenly distributed in Rio Rancho, with slightly more females than males (51.3% to 48.7% respectively).

1.3.3 HOUSEHOLDS & FAMILIES

The total number of households in Rio Rancho was 31,892 in 2010, and the total number of family households was 23,248, representing 72.9% of all households (about 8.75% more family households than the region). Families with children made up 36.4% of households, a bit higher than in the region. There has been a 12% increase in the percentage of families with children since 2000, although the percentage of family households has remained steady. Average household size was 2.74 for households, and 3.19 for family households. Average household and family sizes have grown slightly since 2000, perhaps reflecting more families with children.

Table V-6. Households by Type, City of Rio Rancho 2000-2010

	2010		2000		CHANGE 2000-2010
	#	%	#	%	%
Households					
Total Households	31,892	100.00%	18,995	100.00%	67.90%
Non-Family Households	8,644	27.10%	4,883	25.71%	77.02%
Family Households	23,248	72.90%	14,112	74.29%	64.74%
Families with Children	11,616	36.40%	4,651	24.49%	149.75%
Married Couples with Children	8,240	25.80%	5,871	30.91%	40.35%
Single Father with Children	1,111	3.50%	-	-	-
Single Mother with Children	2,265	7.10%	1,238	6.52%	82.96%
Average Household Size	2.74	-	2.70	-	1.48%
Average Family Size	3.19	-	3.14	-	1.59%

Source: Decennial Census 2010, 2000

1.3.4 INCOME & POVERTY

Overall, incomes in Rio Rancho are higher than for the region. As seen in MAP V-3, most census tracts within the City have low poverty index scores above 40, with no census tracts having low poverty index scores below 20. Areas to the southwest and along the City's northern border have the highest incomes, while more exurban areas within the City have lower incomes. Generally, unlike Albuquerque, household income and poverty do not follow a clear development pattern, nor is it concentrated in a particular area.

1.3.5 RACE & ETHNICITY

Demographics in the City of Rio Rancho are changing, with the rising percentage of minority residents making up a larger share of the total population. Most noticeably, the number of Hispanics has grown significantly since 2000, with the population more than doubling in size (124% increase). In 2010, Hispanics made up 36.7% of the population, up from 27.7% in 2000. Although the population of White non-Hispanics has also grown, it has not grown as quickly—Whites now make up 53.8% of the population, which is down from 64.1% in 2000.

Of those not identifying as Hispanic or White, 2.6% identified as "Native American" followed by "Black" (2.6%), and "Asian" (1.9%). As seen in Table V-7, in absolute numbers, the number of White non-Hispanics has increased more slowly than other racial and ethnic groups since 2000.

Table V-7. Changes in Race & Ethnicity, City of Rio Rancho, 2000-2010

	2010		2000		CHANGE 2000-2010
	#	%	#	%	%
Race/Ethnicity					
White, Non-Hispanic	47,124	53.80%	33,176	64.09%	42%
Black, Non-Hispanic	2,236	2.60%	1,286	2.48%	74%
Hispanic	32,153	36.70%	14,329	27.68%	124%

	2010		2000		CHANGE
	#	%	#	%	2000-2010 %
Asian or Pacific Islander, Non-Hispanic	1,660	1.90%	816	1.58%	103%
Native American, Non-Hispanic	2,242	2.60%	1,023	1.98%	119%
Other, Non-Hispanic	2,106	2.40%	109	0.21%	1832%*

Source: Decennial Census 2010, 2000, 1990

*Most likely due to a change in responses or reporting of this category

As seen in MAP V-4, there are no clear racial or ethnic concentrations in the City. A majority of census tracts are majority White, with only a few having a significant number of non-Hispanic racial groups. Perhaps the only exception is the Cabezón neighborhood almost immediately north of Rio Rancho's southern boundary. This neighborhood is a newer community that is more diverse, with higher percentages of Asian, Black, and Native American residents than other areas of the City.

1.3.6 NATIONAL ORIGIN

Rio Rancho had an estimated 5,318 foreign-born residents (about 6.1% of the population) according to 2014 American Community Survey five-year estimates. Current estimates show that a majority (65%) of the foreign-born population is from Latin America, with 52% of individuals having been born in Mexico. The next largest immigrant group (21%) is from Asia, with individuals coming primarily from the Philippines (6%), China (6%), and Vietnam (5%). The total percentage of foreign-born residents increased to 6.1% of the total population in 2010, which is a 115% increase in the foreign-born population between 2000 and 2010.

1.3.7 LIMITED ENGLISH PROFICIENCY

An estimated 3.2% of the population over the age of 5 speaks English "less than well," or about 2,708 people. About 34.6% (345 people) of the Asian population that speaks another language other than English speaks English "less than well", while about 15.1% (2,075 people) of those who speak Spanish speak English "less than well."

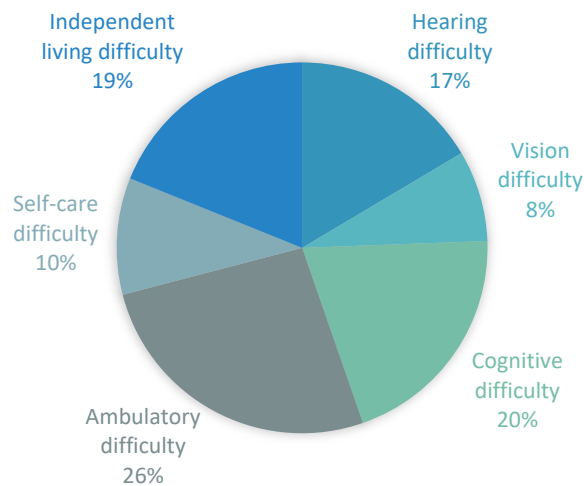
1.3.8 DISABILITY

The percentages of disability types in Rio Rancho mirror those in the region. According to the 2010-2014 American Community Survey 5-year estimates, there are 10,878 persons aged 5 or older with some type of disability, or 12.4% of the City's total population. According to Census data, the largest segment of the population with disabilities comprises people with ambulatory or mobility challenges—about 51% of all disabled persons. Those with cognitive disabilities represent 39%; those with hearing difficulties 32%; those with self-care disabilities 19%; and those with vision disabilities 15.5%. In addition, those with difficulty living independently represent 36.9% of the disabled population.³

By age, 3.7% of those 5 to 17 years old has a disability; 11.2% of the City's 18-64 population has a disability and 36.7% of the 65 and over population has a disability.

³ It should be noted that persons with a disability may have more than one type of disability.

Figure V-3. Prevalence of Disabilities by Type*, City of Rio Rancho, ACS 2010-2014



Source: ACS 2010-2014 5-Year Estimates * Individuals may have more than one disability.

2. Housing Summary

B. Describe the location of homeowners and renters in the jurisdiction and region, and describe trends over time.

2.1 REGIONAL SUMMARY

Data from 2010 show that there are 374,404 housing units in the four-county Albuquerque region, of which 92.8% are occupied and 7.2% are vacant. Of occupied units, 67.2% are owner-occupied and 32.8% are renter-occupied. Regionally, the number of units has grown at the same pace as population growth, with 22.4% more units being added between 2000 and 2010. Since 1990, the total number of housing units has increased by 52%. Table V-8 summarizes housing data for the region and jurisdictions.

The region's housing stock is relatively new: less than 1.0% of the region's housing stock was built in 2010 or later; 37.5% percent between 1990 and 2000; 44% between 1960 and 1990; and 17.3% before 1959. About two-thirds (66.6%) of units in the region are detached, single family homes; 4.8% are attached single-family homes; 6.0% are duplex, triplex, and four-plex buildings; and 14.0% are apartment buildings with more than five units. A further 8.6% of units are mobile homes.

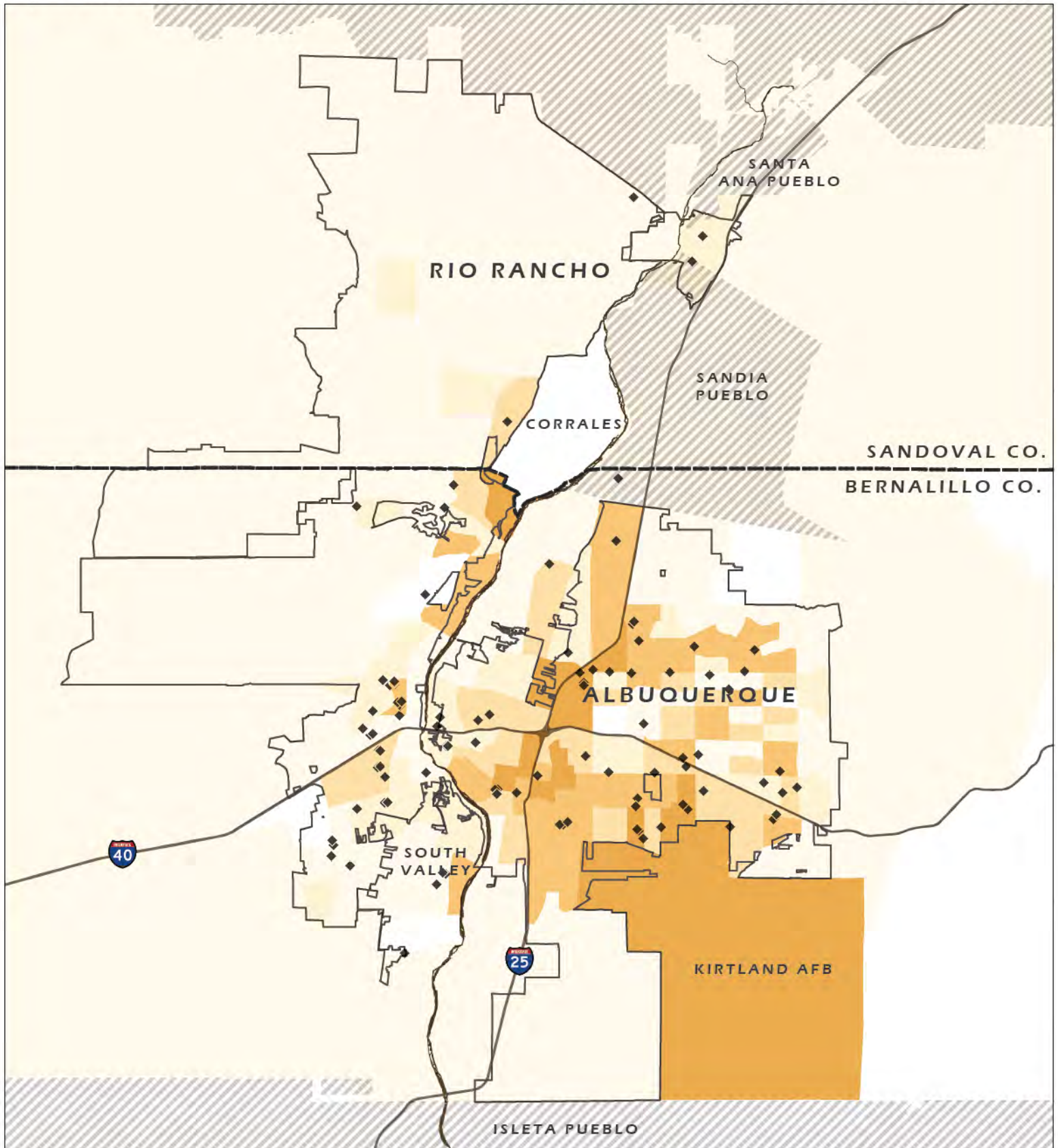
The median value of owner-occupied housing is estimated to be \$177,100, with 68.3% of all owner-occupied units having a mortgage. Slightly more than one-third (35%) of owner-occupied households in the region pay more than 30% or more of their income toward housing.

Renters have an even greater cost burden for housing in the region. Almost 52.7% of renters pay 30% or more of their income for housing. The median monthly rent for rental units is \$811. About 12% of the region's rental units have monthly rents less than \$500. MAP V-7 depicts the geographic distribution of renters in the metro region, showing concentrations in certain census tracts that are discussed below.

Table V-8. Regional Housing Summary, 2010

	ALBUQUERQUE		RIO RANCHO		REGION	
	#	%	#	%	#	%
Total Units	239,166		33,964		374,404	
2000	198,465		20,209		305,840	
1990	166,870		12,325		246,561	
Change 2000-2010	20.51%		68.06%		22.42%	
Change 1990-2010	43.32%		175.57%		51.85%	
Occupancy						
Total Occupied	224,330	93.80%	31,892	93.90%	347,366	92.78%
Owner Occupied	135,267	60.30%	25,149	78.90%	233,579	67.24%
With Mortgage	93,557	70.80%	20,290	79.30%	156,435	68.30%
Without Mortgage	38,587	29.20%	5,300	20.70%	72,658	31.70%
Renter Occupied	89,063	39.70%	6,743	21.10%	113,787	32.76%
Vacant	14,836	6.20%	2,072	6.10%	27,038	7.22%
Median Value ^{ACS}	\$ 185,100		\$ 172,400		\$ 177,100	
Median Owner Cost with Mortgage ^{ACS}	\$ 1,356		\$ 1,353		\$ 1,332	
Median Owner Cost without Mortgage ^{ACS}	\$ 397		\$ 379		\$ 374	
Median Renter Cost ^{ACS}	\$ 798		\$ 1,043		\$ 811	
Number of Units ^{ACS}						
1-unit, detached	149,124	61.90%	30,750	88.40%	251,425	66.60%
1-unit, attached	13,848	5.70%	683	2.00%	18,045	4.80%
2 units	3,974	1.60%	90	0.30%	4,769	1.30%
3 or 4 units	15,354	6.40%	1,236	3.60%	17,696	4.70%
5 to 9 units	12,013	5.00%	396	1.10%	13,060	3.50%
10 to 19 units	15,036	6.20%	229	0.70%	15,817	4.20%
20 or more units	22,244	9.20%	797	2.30%	23,777	6.30%
Mobile home	9,188.00	3.80%	601.00	1.70%	32,503	8.60%
Boat, RV, van, etc.	180.00	0.10%	18.00	0.10%	383	0.10%

	ALBUQUERQUE		RIO RANCHO		REGION	
	#	%	#	%	#	%
Age ^{ACS}						
Built 2010 or later	1,472	0.60%	629	1.80%	2,830	0.70%
Built 2000 to 2009	42,799	17.80%	13,519	38.80%	72,713	19.30%
Built 1990 to 1999	37,462	15.50%	6,957	20.00%	68,623	18.20%
Built 1980 to 1989	36,468	15.10%	8,418	24.20%	63,238	16.80%
Built 1970 to 1979	47,287	19.60%	4,064	11.70%	68,367	18.10%
Built 1960 to 1969	26,610	11.00%	801	2.30%	36,367	9.60%
Built 1950 to 1959	30,451	12.60%	269	0.80%	37,936	10.00%
Built 1940 to 1949	10,665	4.40%	48	0.10%	14,298	3.80%
Built 1939 or earlier	7,747	3.20%	95	0.30%	13,103	3.50%
Gross Rent as Percentage of Household Income ^{ACS}						
Occupied units paying rent	84,849		6,534		105,899	
Less than 15.0 percent	9,438	11.10%	807	12.40%	12,140	11.50%
15.0 to 19.9 percent	10,148	12.00%	638	9.80%	12,621	11.90%
20.0 to 24.9 percent	10,360	12.20%	926	14.20%	12,660	12.00%
25.0 to 29.9 percent	10,498	12.40%	809	12.40%	12,655	12.00%
30.0 to 34.9 percent	7,330	8.60%	669	10.20%	9,200	8.70%
35.0 percent or more	37,075	43.70%	2,685	41.10%	46,623	44.00%



MAP V-7: RENTER HOUSEHOLDS AS A PERCENT OF POPULATION TRACTS

LEGEND

- Major Roads
- Municipal Boundaries
- - - County Boundary
- ▨ Pueblo Lands
- ◆ Publicly Supported Housing

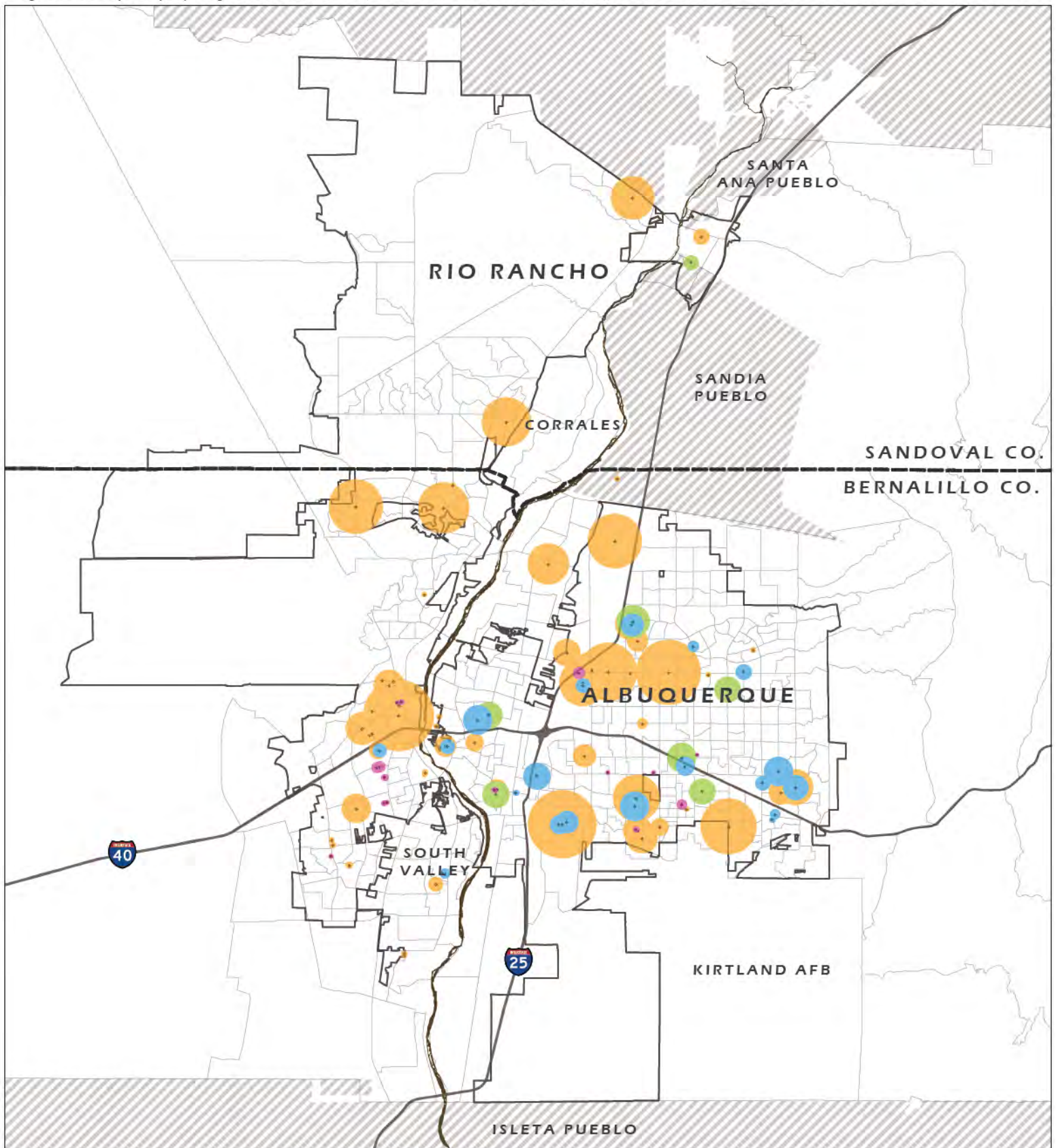
Percent Renter Households

- 0% - 10.0%
- 10.1% - 25.0%
- 25.1% - 35.0%
- 35.1% - 50.0%
- 50.1% - 75.0%
- 75.1% - 100%

Data Sources: Census, 2010

0 2.5 5 10 MILES





MAP V-8: PUBLICLY SUPPORT HOUSING

LEGEND

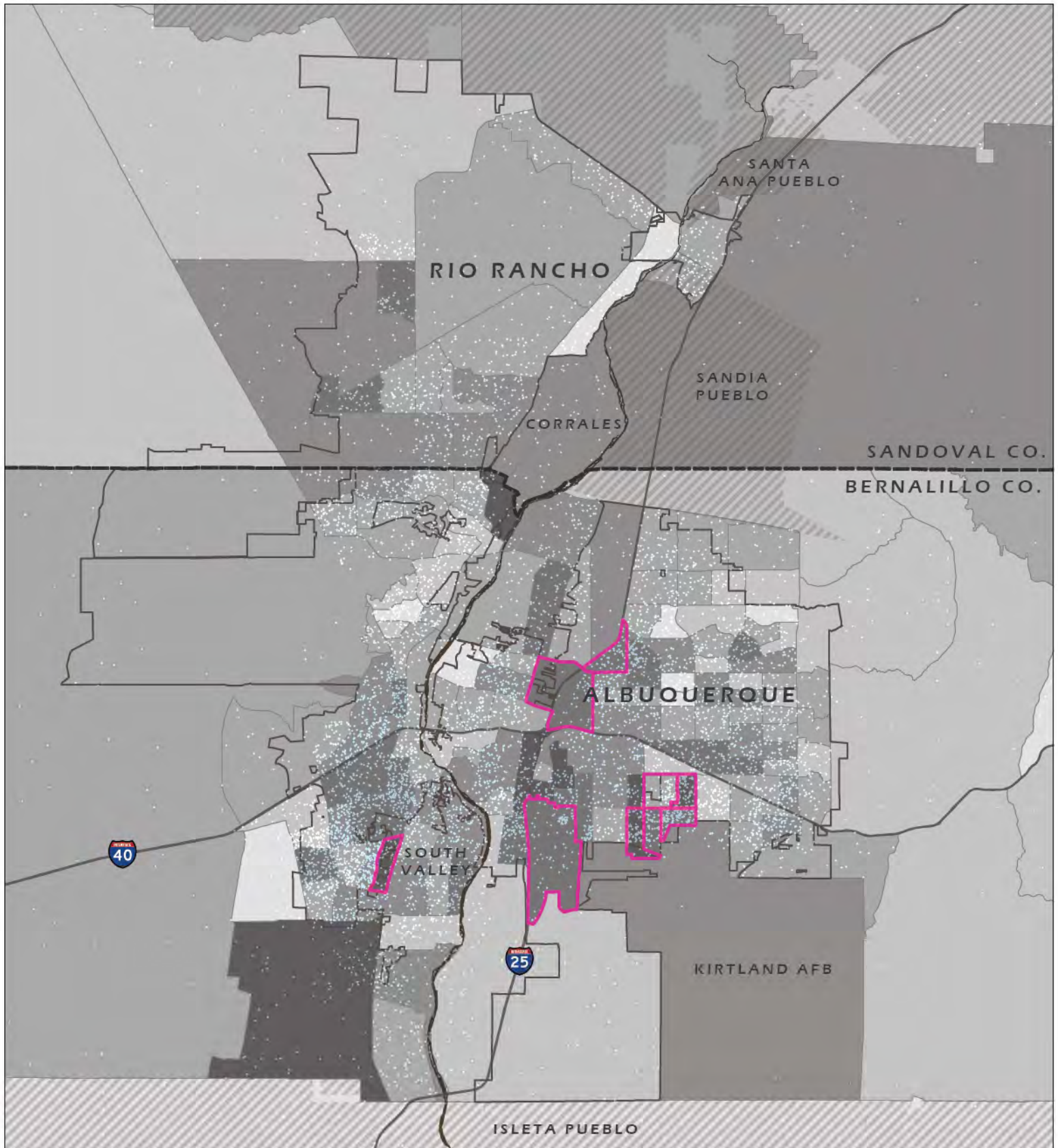
- Major Roads
- Municipal Boundaries
- - - County Boundary
- ▨ Pueblo Lands
- ◆ Publicly Supported Housing Site

Types of Public Housing (Size indicates relative number of units)

- LIHTC
- Public Housing
- Project Based Section 8
- Other Multifamily

0 2.5 5 10 MILES





MAP V-9: HOUSEHOLDS WITH A SEVER COST BURDEN

LEGEND

- Major Roads
- Municipal Boundaries
- - - County Boundary
- ▨ Pueblo Lands
- ▭ R/ECAP

Percent Renter Households

- 0% - 5.0%
- 5.1% - 10.0%
- 10.1% - 15.0%
- 15.1% - 20.0%
- 20.1% - 25.0%
- 25.1% - 35.7%

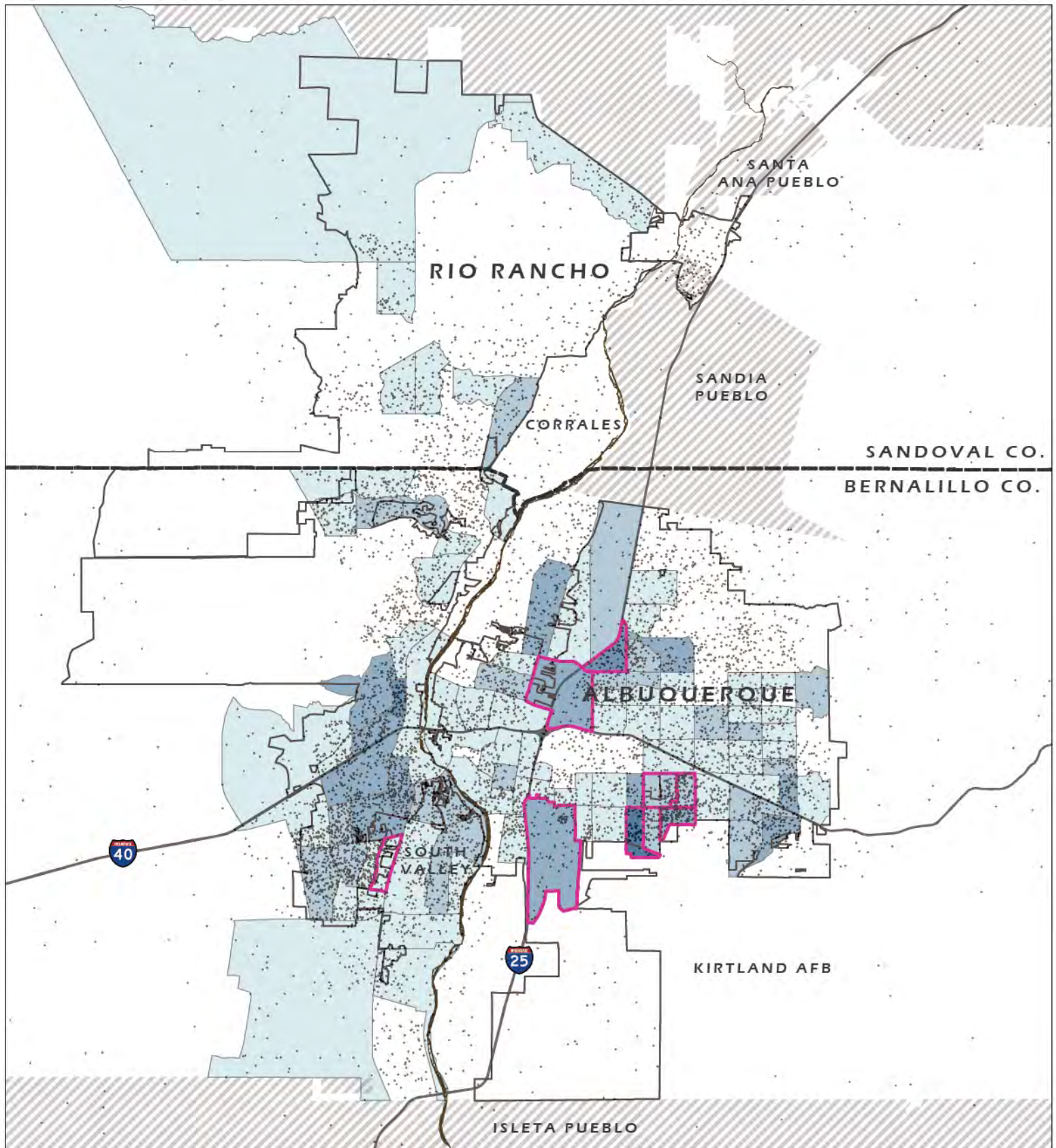
Minority Population

- 1 Dot = 50 People (racial and/or ethnic minority, non-White)

Data Sources: Census, 2010

0 2.5 5 10 MILES





MAP V-10: TOTAL HOUSING CHOICE VOUCHER BY TRACT

LEGEND

- Major Roads
- Municipal Boundaries
- - - County Boundary
- ▨ Pueblo Lands
- R/ECAP

Total HCV

- 11 - 50
- 51 - 100
- 101 - 150
- 151 - 200
- 201 - 304

● 1 Dot = 50 People (Minority, non-White)

Data Sources: Census, 2010

0 2.5 5 10 MILES



2.2 CITY OF ALBUQUERQUE

There are 239,166 housing units within the City of Albuquerque, which represent about 64% of the region's total housing stock. Of these housing units, 93.8% are occupied and 6.2% are vacant. Of occupied units, 60.3% are owner-occupied and 39.7% are renter-occupied. City-wide, the number of units has grown a bit slower than the region, with 43.3% new units being constructed between 1990 and 2010, and 20.5% more units between 2000 and 2010.

2.2.1 AGE & TYPE

Albuquerque's housing stock is relatively new: less than 1% of the region's housing stock was built in 2010 or later; 33.3% percent between 1990 and 2000; 45.7% between 1960 and 1990; and 20.2% before 1959. Housing units are predominately single family detached homes (61.9%), followed by 5.7% attached single family homes; 8% duplex, triplex, and four-plex buildings; and 20.4% apartment buildings with more than 5 units. A further 3.8% of units are mobile homes.

Overall, the housing stock is similar to the region, with slightly more multifamily units and fewer mobile homes. As a percentage, Albuquerque has 94% of the region's multifamily units with more than 5 units and about 86% of 2-4 plex units. However, the City is only home to 59% of the region's single family detached homes.

2.2.2 MEDIAN VALUES & HOUSING COSTS

The median value of owner-occupied housing in Albuquerque is estimated to be \$185,100, which is slightly higher than the regional median, as well as the median housing value in the state as a whole. About 70.8% of all owner-occupied units have a mortgage and about one-third (33.5%) of owner-occupied households in the region pay more than 30% or more of their income toward housing, slightly higher than the regional average. Mirroring the region, renters in Albuquerque have a greater cost burden than homeowners, with 52.3% paying 30% or more of their incomes for housing. However, the median monthly rent of \$798 is slightly lower than the \$811 in the region. About 12% of the city's rental units have monthly rents less than \$500.

Map V-A-8 above depicts the geographic distribution of renters compared with owners in the metro region. As can be seen, there are neighborhoods within Albuquerque that have a much higher percentage of renters, including the International District, neighborhoods immediately north and south of the University of New Mexico (UNM), the core blocks of downtown, the neighborhood immediately south of Corrales, and north along the I-25 corridor. Beyond the block groups which encompass the International District, many of these higher renter areas do not contain significantly more renters than home owners. Downtown neighborhoods (where there are more multifamily units) as well as the UNM area do not have high minority populations compared to the city as a whole.

2.3. CITY OF RIO RANCHO

There are 33,964 housing units within the City of Rio Rancho, which represent about 9% of the region's total housing stock. Of these housing units, 93.9% are occupied, and 6.1% are vacant – both of which are similar to occupancy rates in Albuquerque. Of occupied units, 78.9% are owner-occupied and 21.1% are renter-occupied. This is a significantly higher homeownership rate than the region and reflects both a scarcity of traditional multifamily rental units, and a newer development pattern for the City (see below).

Rio Rancho was one of the fastest growing cities in the United States in the 1990s and early 2000s. As such, the number of housing units there grew much faster than those in the region as a whole, with 175.6% new units constructed between 1990 and 2010, and 68.1% more units between 2000 and 2010.

2.3.1 AGE & TYPE

Given rapid recent growth, Rio Rancho's housing stock is much newer than the region's. About 58% of all housing units were built between 1990 and 2000, with 38.8% being built between 2000 and 2010. An additional 35.9% was built between 1970 and 1980, and few units were built before this (Rio Rancho was incorporated in 1981).

Reflecting the city's more recent development history and resident preferences for single family homes, about 88.4% of the city's units are single family detached units, followed by a small percentage of 3-4 plexes, and apartment buildings with 20 or more units. The city has the lowest percentage of mobile homes, at about 1.7% of all units. Looking at the region, Rio Rancho has 12% of the single-family homes, but only 3% of the multifamily units with more than 5 units, and only 6% of 2 to 4-plex units.

As seen in Map V-A-8, few areas within Rio Rancho have a high percentage of renters, which is partly due to the low numbers of renter households and multifamily units in general.

2.3.2 MEDIAN VALUES & HOUSING COSTS

The median value of owner-occupied housing is estimated to be \$172,400, which is slightly lower than the regional median, but higher than the median housing value in the state as a whole. About 79.3% of all owner-occupied units have a mortgage and about one-third (36.7%) of owner-occupied households in the city pay more than 30% or more of their incomes toward housing, slightly higher than the regional average. Compared with homeowners, a higher percentage of renters in Rio Rancho (51.3%) pay 30% or more of their income for housing. In addition, the median monthly rent for rental units is 75% higher than the region at \$1,043 per month. Only 3.4% of the city's rental units have monthly rents less than \$500.

B. General Issues

1. Segregation/Integration Analysis

1.1. GENERAL PATTERNS IN SEGREGATION

A. Describe and compare segregation levels in the jurisdiction and region. Identify the racial/ethnic groups that experience the highest levels of segregation.

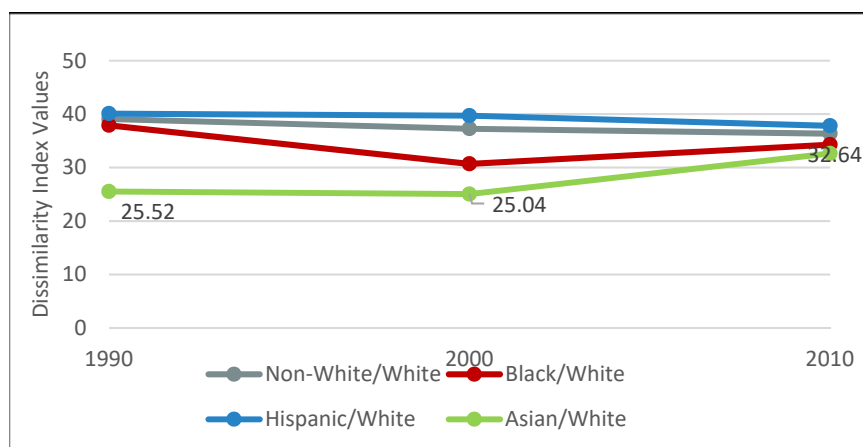
B. Explain how these segregation levels have changed over time (since 1990).

To help analyze the degree of racial/ethnic segregation, the US Department of Housing and Urban Development (HUD) provided a set of data, including a “dissimilarity index,” that predicts racial and ethnic residential patterns and other information. The index measures the percentage of a racial group’s population that would have to relocate for each neighborhood or community to have the same racial/ethnic proportion as the metropolitan area overall. The lowest score (0) indicates that each area has the same racial and ethnic distribution as the region, and the highest (100) represents complete segregation. Scores from 0 to 39 indicate low segregation, 40 to 54 indicate moderate segregation, and 55 to 100 indicate high levels of segregation. The dissimilarity index indicates that segregation is low in the region. Maps V-B 1 to 10 show the location of groups by Race/Ethnicity, National Origin, Limited English Proficiency, Renter Households, and Overall Changes in Patterns of Ethnic Concentrations in the Albuquerque/Rio Rancho urban area.

1.1.1 REGION

In the Albuquerque CBSA Region, the dissimilarity index indicates that segregation is low (dissimilarity less than 40) for all racial/ethnic groups. Segregation by race and ethnicity has been low historically and has continued to decrease over the past 20 years (Figure V-4), except for Asian/Pacific Islanders, which compose 2.6% of the population. Hispanics represent 47% of the region’s population—the largest racial and ethnic group— and all minority racial/ethnic groups represent 58% of the region’s population.

Figure V-4. Regional Racial & Ethnic Integration by Decade



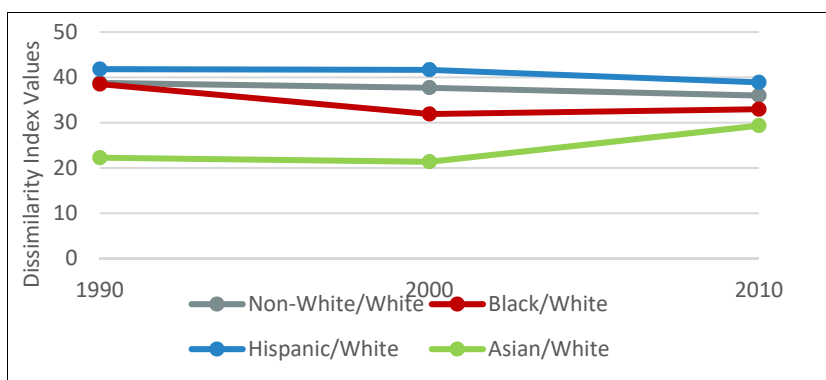
Source: Decennial Census 2010; Brown Longitudinal Tract Database (1990, 2000)

Within the Albuquerque region, the areas with the highest relative concentrations of minority groups are in the City of Albuquerque and in Bernalillo County's South Valley (see Map V-B 1). Maps V-B 1 to 10 show the location of groups by Race/Ethnicity, National Origin, Limited English Proficiency, Renter Households, and Overall Changes in Patterns of Ethnic Concentrations. More detailed discussions for the City of Albuquerque and the City of Rio Rancho are in the following sections.

1.1.2 CITY OF ALBUQUERQUE

Racial/ethnic groups in the City of Albuquerque experienced relatively low segregation with scores ranging from 21 for Asian-Pacific Islanders to 42 for Hispanics between 1990 and 2010. Scores for all groups except Hispanics were below 40 for the 20-year period, indicating low segregation, and the scores for Hispanics dropped to below 40 by 2010 (Figure V-5)

Figure V-5. City of Albuquerque Racial & Ethnic Integration by Decade



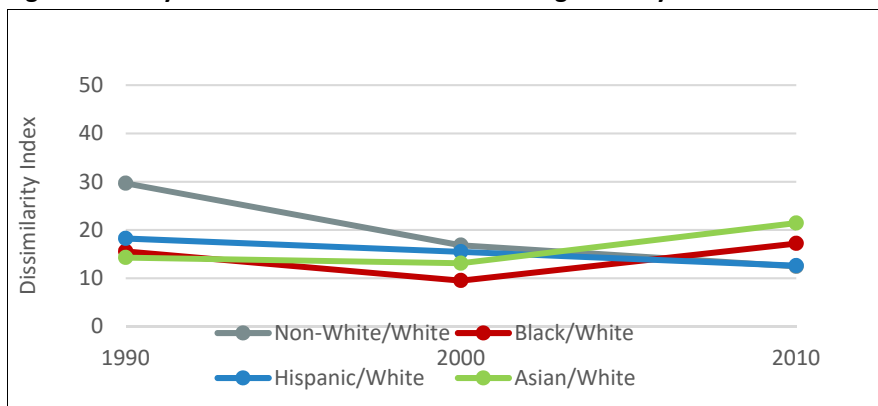
Source: Decennial Census 2010; Brown Longitudinal Tract Database (1990, 2000)

Overall, as seen in Table V-7, racial and ethnic population trends mirrored the region, with a large increase in the Asian, Native American, Hispanic, and Black populations between 1990 and 2010. During this time, the non-Hispanic White population grew 2%.

1.1.3 CITY OF RIO RANCHO

In the City of Rio Rancho, all racial/ethnic groups experienced low segregation, with scores below 30.

Figure V-6. City of Rio Rancho Racial & Ethnic Integration by Decade



Source: Decennial Census 2010; Brown Longitudinal Tract Database (1990, 2000)

Rio Rancho is a relatively new community compared to Albuquerque. As a result, its racial and ethnic integration patterns look more like Albuquerque's newer neighborhoods than Albuquerque as a whole.

The city's majority population in 2010 (53.6%) was non-Hispanic White. Hispanics comprised 37% of Rio Rancho's population; Asian/Pacific Islander 1.9%, Blacks 2.4%, and Native American 2.6%.

1.2. CHANGES IN PATTERNS OF SEGREGATION 1990-2010

1.2.1 REGIONAL CHANGES

Overall, the minority populations in the Albuquerque region (Hispanics and non-Hispanic Native Americans, Blacks and Asian/ Pacific Islanders) have increased since 1990 as a percentage of the total population. In 2010, the minority population was 58% of the population, up from 45% in 1990. Hispanics alone constituted nearly 47%.

These trends are important to keep in mind, as it shows that the region is continuing to move toward having a majority Hispanic population.

Table V-9. Change in Racial and Ethnic Populations

	1990		2000		2010		CHANGE 2000- 2010
	#	%	#	%	#	%	%
Race/Ethnicity							
White, Non-Hispanic	327,140	54.57%	349,930	47.96%	374,214	42.2%	14%
Black, Non-Hispanic	13,090	2.18%	18,785	2.57%	19,766	2.2%	51%
Hispanic	222,207	37.06%	302,621	41.47%	414,222	46.7%	86%
Asian or Pacific Islander, Non-Hispanic	7,204	1.20%	14,619	2.00%	17,412	2.0%	142%
Native American, Non-Hispanic	27,547	4.59%	39,829	5.46%	44,655	5.0%	62%
Other, Non-Hispanic							**

Source: Decennial Census 2010, 2000, 1990. These data exclude those who responded as "other race."

1.2.2 CITY OF ALBUQUERQUE CHANGES

MAP V-4 to MAP V-6 and Table V-10 show changes in patterns of segregation since 1990 for minority groups as well as for individual racial and ethnic groups. The maps show that the minority population has increased in most Census tracts since 1990, and that racial and ethnic groups have become more widely distributed throughout the City of Albuquerque. The minority population is growing much faster than the total population, largely due to growth in the Hispanic population.

Table V-10. Change in Racial and Ethnic Populations, City of Albuquerque

	1990		2000		2010		CHANGE 1990- 2010
	#	%	#	%	#	%	%
Race/Ethnicity							
White, Non-Hispanic	225,869	58.66%	223,895	49.75%	229,933	42.1%	2%
Black, Non-Hispanic	9,933	2.58%	12,376	2.8%	14,878	2.7%	50%

	1990		2000		2010		CHANGE 1990- 2010
	#	%	#	%	#	%	%
Hispanic	131,247	34.09%	179,075	40.6%	255,055	46.7%	94%
Asian or Pacific Islander, Non-Hispanic	5,884	1.53%	10,028	2.3%	15,316	2.6%	260%
Native American, Non-Hispanic	10,591	2.75%	14,813	3.4%	20,627	3.8%	94%
Other, Non-Hispanic			682	.15%	11,267	2.1%	**

Source: Decennial Census 2010, 2000, 1990. In 2010 "Other, Non-Hispanic" those who responded as Not Hispanic or Latino and "Some Other Race alone" and "Two or More Races".

- **Hispanics:** The Hispanic population grew 94% between 1990 and 2010 and accounts for the largest racial/ethnic group in Albuquerque at 46.7% of all residents. Geographically, the Hispanic population has expanded in most of the city's census tracts, although historically Hispanic neighborhoods continue to have a higher than average concentration of Hispanic residents.
- **Blacks:** The population of Black residents increased by 50% between 1990 and 2010. By 2010, Black residents represent about 2.7% of the population. Geographically, like other racial/ethnic groups, the Black population has become more dispersed since 1990.
- **Asians:** In 1990 Asians represented 1.5% of the population. By 2010, the Asian population had more than doubled and was 2.6 percent of the City's population.
- **Native Americans:** The population of Native American residents almost doubled from 1990 to 2010, and these residents now make up 3.8% of the City's population. Native American residents live in neighborhoods throughout Albuquerque.
- **White, Non-Hispanics:** The population of non-Hispanic White residents increased 2% from 1990 to 2010, and they now make up a smaller percentage of the total population than Hispanics of any race (42%). This follows the trend of Albuquerque becoming an increasingly majority minority city. Geographically, White residents have moved to new neighborhoods in west Albuquerque. They are still the majority population in the far NE Heights.

Foreign-Born Population

Growth of foreign-born residents also increased substantially between 1990 and 2010. During that period the foreign-born population expanded by 182%, increasing from 21,107 in 1990 to 59,644 in 2010. The majority (67%) of the foreign-born population is from Latin America, with 57% of individuals having been born in Mexico. The next largest immigrant group is from Asia, with 21% of individuals coming from Asian countries, specifically Vietnam (4%), China (3%), the Philippines (2%), and India (2%). The total percentage of foreign-born residents increased to 10.3% of the total population in 2010. Geographically, both foreign-born residents and those with limited English proficiency live in Albuquerque's South Valley neighborhoods on the west side south of Interstate 40 and in the aptly named "International District" in Southeast Albuquerque.

Limited English Proficiency

An estimated 7.9% of the population over the age of 5, or about 40,775 people, speaks English "less than well." Of this population, some 10.5% speak Asian languages (4,300 people) while about 81.7% speak Spanish (33,340 people).

1.2.3 RIO RANCHO CHANGES

Like the region, Rio Rancho is becoming more diverse, within an increasing percentage of minority groups moving to the city. Rio Rancho is one of the fastest growing communities in New Mexico. As seen in Table V-11, the population in all racial and ethnic groups has increased.

Table V-11. Change in Racial and Ethnic Populations, City of Rio Rancho

Race/Ethnicity	1990		2000		2010		CHANGE 2000- 2010
	#	%	#	%	#	%	%
White, Non-Hispanic	23,214	72.39%	32,734	63.54%	44,782	53.62%	48%
Black, Non-Hispanic	741	2.31%	1,533	2.98%	2,036	2.44%	64%
Hispanic	7,084	22.09%	14,495	28.14%	30,908	37.01%	77%
Asian or Pacific Islander, Non-Hispanic	338	1.05%	1,047	2.03%	1,604	1.92%	79%
Native American, Non-Hispanic	584	1.82%	1,381	2.68%	2,196	2.63%	73%
Other, Non-Hispanic							**

Source: Decennial Census 2010, 2000, 1990. These data exclude those who responded as “other race.”

Among racial and ethnic groups, the following changes in segregation are observed:

- **Hispanic Residents:** The Hispanic population in Rio Rancho grew by 77% between 1990 and 2010. Hispanics represent an increasing share of the population in Rio Rancho, accounting for 37% of the population in 2010. Geographically, Hispanics are not concentrated in any one Rio Rancho neighborhood, but have moved to neighborhoods across the city.
- **Black Residents:** In 2010, Black residents represented about 2.4% of residents in Rio Rancho, which is slightly higher than the regional average. The population of Black residents has grown faster than the regional average, with a 64% increase in population between 1990 and 2010. Geographically, Black residents are distributed in newer Rio Rancho neighborhoods, including those that on the western side of the city and north along the US 550 corridor.
- **Asian Residents:** Between 1990 and 2010, the population of Asian residents increased by 79% in Rio Rancho, and this population group now represents 1.9% of the population – the same as the regional average. By 2010 there was a growing concentration of residents in the Cabezón and Unit 10 neighborhoods of Rio Rancho, as well as along the US 550 corridor. These areas are new subdivisions or areas with custom homes where residents have relatively higher incomes.
- **Native American Residents:** Between 1990 and 2010, the population of Native American residents increased by 73% in Rio Rancho, and this population group now represents 2.6% of the population – about half the regional average. Native American residents are located throughout Rio Rancho, especially along US 550, which is close to the Pueblos of Santa Ana and Zia.
- **White, Non-Hispanic Residents:** The population of non-Hispanic Whites in Rio Rancho has increased much faster than the regional average, growing 47% between 1990 and 2010. Whites represented 53.6% of residents in 2010 – the highest percentage in the region outside of Corrales. However, they now make up a declining share of the population. Geographically, they have remained equally dispersed throughout the City.

Foreign-Born Population

Following trends in the region, the growth of foreign-born residents has increased substantially between 1990 and 2010, from 1,463 residents in 1990 to 5,354 residents in 2010 (a 266% increase). Geographically the highest numbers of foreign-born residents are found in Cabezón, Unit 11, and Unit 10 neighborhoods.

1.3. GEOGRAPHIC AREAS OF SEGREGATION & INTEGRATION

C. Identify areas with relatively high segregation and integration by race/ethnicity, national origin, or LEP group, and indicate the predominant groups living in each area.

1.3.1 REGIONAL AREAS

Within the urban area, the areas with the highest relative concentrations of minority groups are in the City of Albuquerque and in Bernalillo County's South Valley (see Map IV-B 1). HUD provided Map 1 shows concentrations of Hispanic population in historic communities along the Rio Grande valley in Sandoval, Bernalillo and Valencia Counties. The region's 11 Indian Pueblos, the To'hajiilee Navajo Reservation and a portion of the Jicarilla Apache Reservation are predominantly Native American. Each tribe is a sovereign nation with its own government, traditions, life-ways and culture.

As seen in MAP V-3 and MAP V-4, the growth in minority populations has mainly occurred in neighborhoods to the west of the Rio Grande, and within inner Southeast and Northeast Heights neighborhoods. These data show that the newer neighborhoods on the west side of Albuquerque are more integrated and have seen similar rates of growth in Hispanics of any race and non-Hispanic Whites since 1990. In fact, only ten census tracts lost minority populations between 1990 and 2010, whereas up to 50 census tracts lost White residents during the same time.

MAP V-5 to MAP V-6 show the change in minority populations as a percentage of the total population between 1990 and 2010. Because of the small number of non-Hispanic Black, Asian, and Native American residents, these population groups continue to make up a small minority of the total population in each census tract. The maps clearly show, however, that the population of these minority groups has increased throughout the region and that minority groups are more geographically dispersed.

Native American residents live throughout the region, although the largest numbers live in Native American communities, including the Pueblos and Navajo-speaking communities surrounding Albuquerque and Rio Rancho.

Asian residents now are dispersed throughout the region compared to 1990, with the Asian population increasing in the Northeast Heights in Albuquerque and Rio Rancho.

The distribution of African American residents has not changed significantly, with a large percentage of Black residents living in the SE Heights and at Kirtland AFB (outside the Albuquerque City limits).

Hispanic residents have also increased significantly, although the geographic distribution of this population was well distributed in 1990. Since then, more Hispanic residents have moved to upper Northeast Heights neighborhoods, Rio Rancho, and newer housing developments west of the Rio Grande.

1.3.2 CITY OF ALBUQUERQUE

The City of Albuquerque has the most diverse population of any place within the region and also has the largest concentrations of racial and ethnic groups. As described above (and seen in Map IV-B-1), the

primary areas within Albuquerque with higher levels of racial and/or ethnic concentrations include the following neighborhoods:

- **The International District:** Five neighborhoods including South Los Altos, La Mesa, Trumbull Village, South San Pedro, Elder Homestead. These neighborhoods have a higher concentration of Black, Asian, and Hispanic residents. These neighborhoods were identified as R/ECAP areas in 2010.
- **SE Neighborhoods:** South Broadway, San Jose and Baretas and the unincorporated Mountain View neighborhood in Bernalillo County. This area has a higher concentration of Hispanic, Black, and Asian residents. Some of these areas were identified as R/ECAP areas in 2010. They are also considered part of the “pocket of poverty.”
- **Inner North Valley:** traditionally predominately Hispanic neighborhoods.
- **Bel Air and Inner NE Heights:** An area that has seen a growth in minority populations and includes a higher concentration of Black, Asian, and Native American residents.
- **Southwest/West Mesa Neighborhoods:** A high concentration of Hispanic residents lives in these neighborhoods, making up over 55% of the population in all cases.
- **Racially and ethnically concentrated areas of poverty (R/ECAPs)** in the region are all located in Albuquerque. Minority racial/ethnic groups represent a higher percentage of the population in R/ECAPs than in the City. Hispanics represent 47% of the City population but 60% of the population in R/ECAPs. African-Americans represent 2.7% of the City population but 4.8% of the population in R/ECAPs. Native Americans represent 3.8% of the City population but 7.4% of the population in R/ECAPs. Asians are less likely to live in R/ECAPs. They make up 2.6% of the City population but 2.3% of the population in R/ECAPs.

Areas of Integration

Areas of higher integration include those with a broader range of minority and white residents. As stated above, Albuquerque has a small number of non-Hispanic minority residents, although there are a few areas with a larger mixture of residents. These include parts of the inner NE Heights (north of I-40), downtown, Wells Park and Sawmill, and University Heights.

- **Downtown, Sawmill, and Wells Park:** These neighborhoods have a higher concentration of Hispanic residents, although this is one of the few areas that has lost minority populations since 1990. These neighborhoods are becoming more diverse. Along with the SE Neighborhoods listed above, they are also considered part of the “pocket of poverty.”
- **NE Heights Neighborhoods:** Includes portions of Alameda, the North Valley, as well as neighborhoods along Albuquerque’s northern border. These areas have a higher concentration of Asian residents who have been steadily moving there since 1990, as well as Hispanic residents.
- **Southeast and Near Heights Neighborhoods:** Singing Arrow, Mirabella – Miravista, Sandia Vista, and Princess Jeanne. These neighborhoods have a higher number of Asian and Black residents.
- **Northwest Neighborhoods:** More diverse than newer southwest neighborhoods, but a majority minority population in many cases. A mixture of Hispanic residents, as well as areas with more Black and Native American residents.

1.3.3 CITY OF RIO RANCHO

Unlike Albuquerque, there are no priority areas within the City of Rio Rancho that have high levels of minority concentrations and high poverty rates. However, this is due to the lower levels of diversity in Rio Rancho – the percentage of minority groups within the City is lower than the regional average, and median household incomes are higher. The primary areas with a higher concentration of racial and ethnic groups include:

- **Cabazon:** new planned community that has a higher level of Asian residents (8.0%) and Black Residents (4.7%) than the City averages for those racial groups.
- **Neighborhoods along US 550:** majority minority area, with approximately 45% Hispanic residents. This is also a recently developed area with new apartments and single-family homes.
- **Unser Gateway West/Unit 11:** Parts of this area are majority minority and have a higher percentage of Hispanic households (~45% Hispanic).

1.4. GEOGRAPHIC CONCENTRATIONS OF RENTER HOUSEHOLDS

D. Consider and describe the location of owner- and renter-occupied housing in determining whether such housing is located in segregated or integrated areas

1.4.1 REGION

High concentrations of renter households are found in several neighborhoods, which are predominately located in the City of Albuquerque (see Map V-B 2). These include: University Heights near the University of New Mexico, Downtown Albuquerque, Martineztown/Santa Barbara, Kirtland AFB, along sections of Coors Blvd, within the International District, and in neighborhoods adjacent to Interstate 25. In most of these cases, minority groups are the majority population, making up 55% or more of the population. Some of these areas also correspond to R/ECAP areas identified in 2010. Rio Rancho and other regional municipalities have lower numbers of renter households overall.

Although there are high concentrations of minority groups in some areas, there are fewer renter households in these areas. These areas include unincorporated areas in the South Valley and on the west side of the Rio Grande. As discussed in the Publicly Supported Housing Sections (page V-102), there are few multifamily developments on the west side of the Rio Grande, which corresponds to a lower number of renter households. Most multifamily units are located in Southeast and Northeast neighborhoods in Albuquerque, and there are many fewer renter housing opportunities on the west side, which may affect both the number of renter households and concentrations of some racial and ethnic groups.

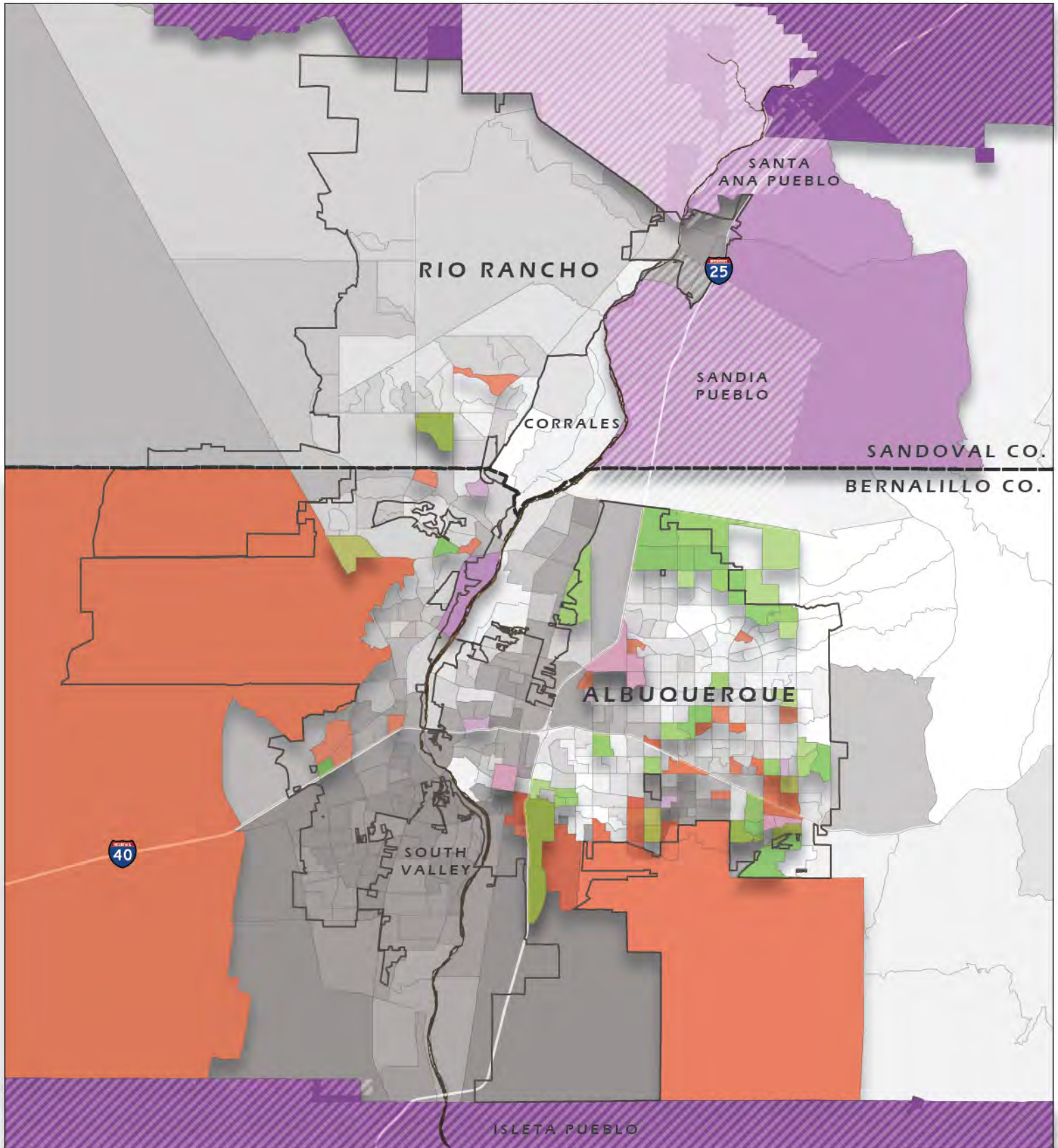
1.4.2 CITY OF ALBUQUERQUE

As discussed above in Section 1.1.2, many neighborhoods with the highest concentrations of renters are found in Albuquerque. These include: University Heights near the University of New Mexico, Downtown Albuquerque, Martineztown/Santa Barbara, Kirtland AFB, along sections of Coors Blvd, within the International District, and in neighborhoods adjacent to Interstate 25. In most of these cases, minority groups make up 55% or more of the population.

One primary factor is that most of the multifamily housing in the region has been built in Albuquerque, resulting in a concentration of renter households in neighborhoods where these apartments and other multifamily housing buildings are located.

1.4.3 CITY OF RIO RANCHO

Given a lack of multifamily housing in Rio Rancho, there are fewer renter households in Rio Rancho. The highest concentration of renters is found in Census Tract 107.16, which borders the Village of Corrales. This tract has about 42% renter households, which can be attributed to some multifamily dwellings in this area, a moderate number of Housing Choice Vouchers, and larger developments such as the Buena Vista Active Community Apartments which leases about 250 units.



MAP V-11: DISTRIBUTION OF MINORITY RACE & ETHNICITY BY BLOCK GROUP

LEGEND

- Major Roads
- Municipal Boundaries
- - - County Boundary
- ▨ Pueblo Lands

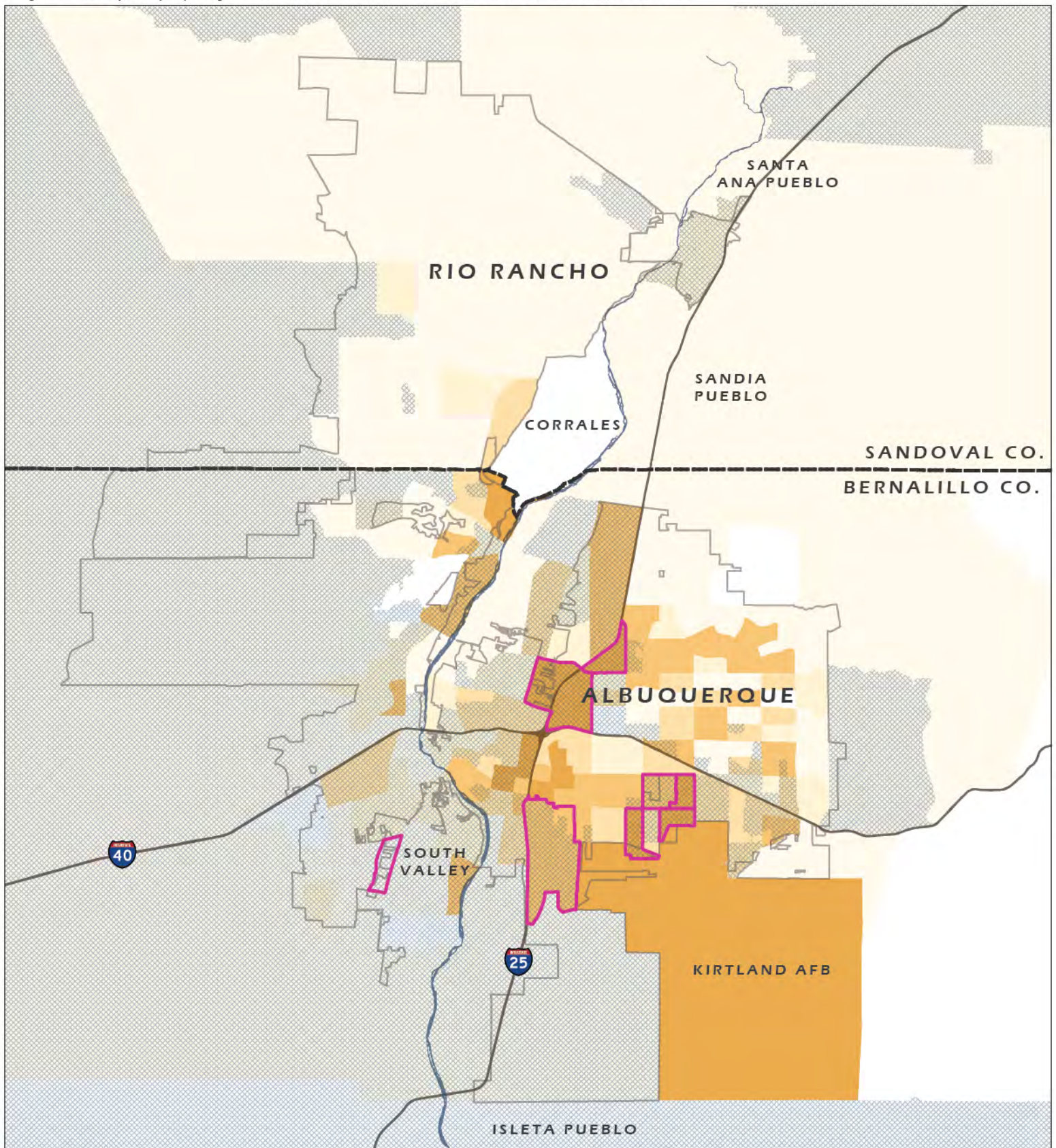
Race & Ethnicity As a Percent of Total Population

- Hispanic (>45% of Population)
- Black, Non-Hispanic (>1 STD)
- Native American, Non-Hispanic (>1 STD)
- Asian, Non-Hispanic (>1 STD)

This map shows relative concentrations of minority groups by Census Block Group in 2010. Because the population of Black, Asian, and Native American residents is small, shaded block groups are those where these residents make up a percentage of the population that is over 1 Standard Deviation over the mean.

0 2.5 5 10 MILES





MAP V-12: RENTER HOUSEHOLDS AND MINORITY BLOCK GROUPS

LEGEND

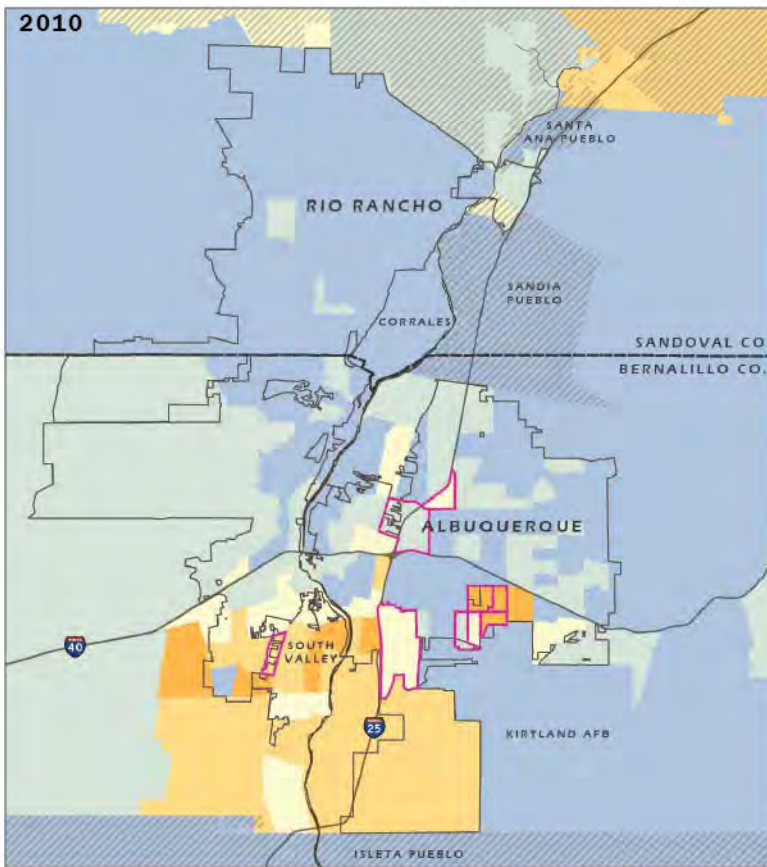
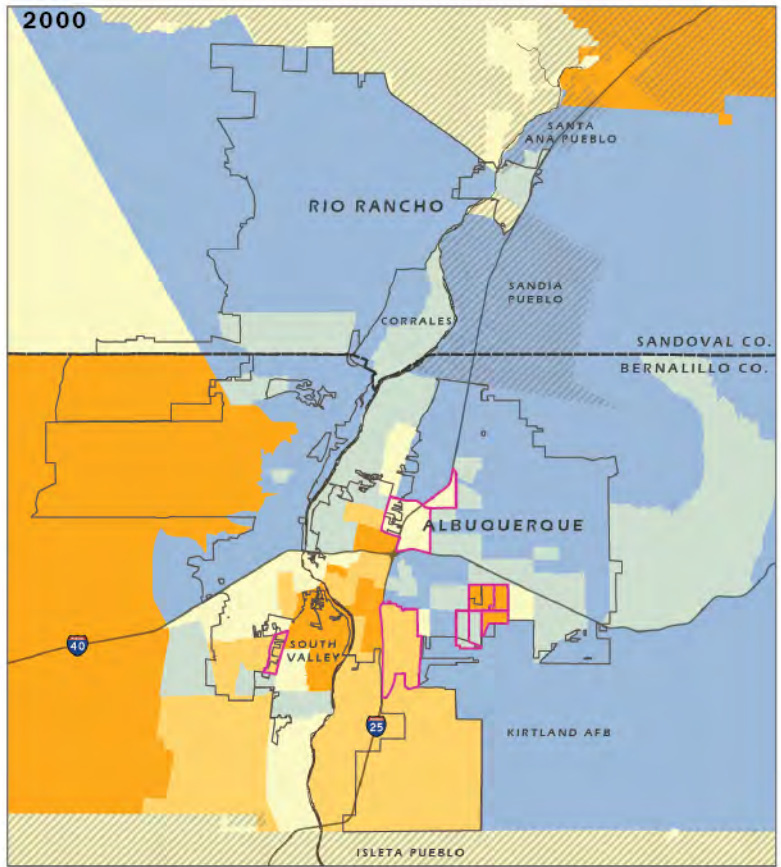
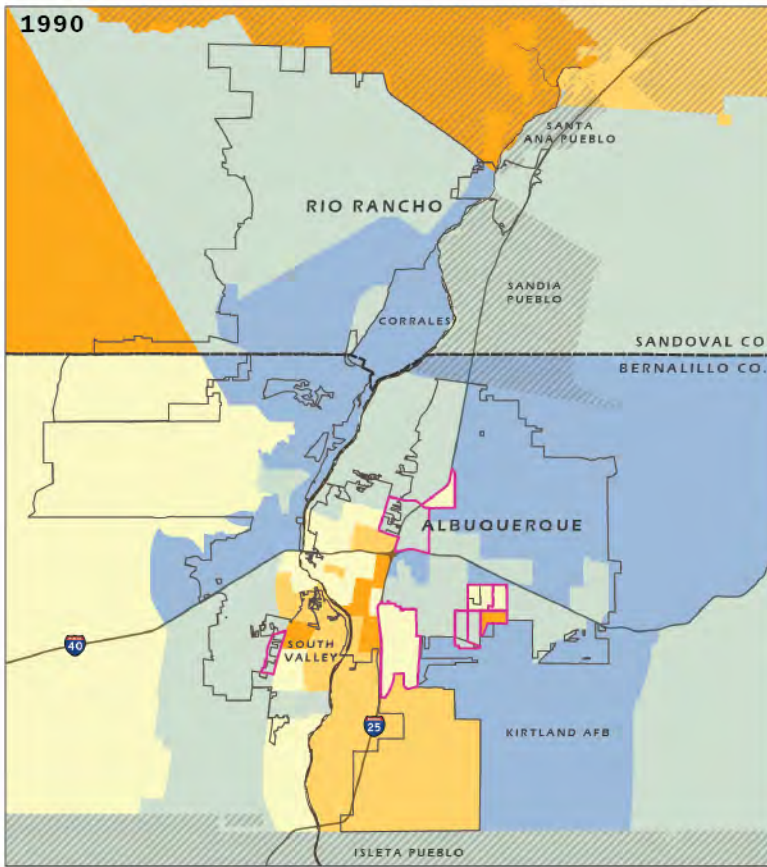
- Major Roads
- ▭ Municipal Boundaries
- - - County Boundary
- ▨ 55%+ Minority Pop
- ▭ R/ECAP

Percent Renter Households

- 0%-10%
- 11%-25%
- 26%-35%
- 36%-50%
- 51%-75%
- 75% +

0 2.5 5 10 MILES





MAP V-13: CHANGE IN LIMITED ENGLISH PROFICIENCY POPULATION, 1990-2010

LEGEND

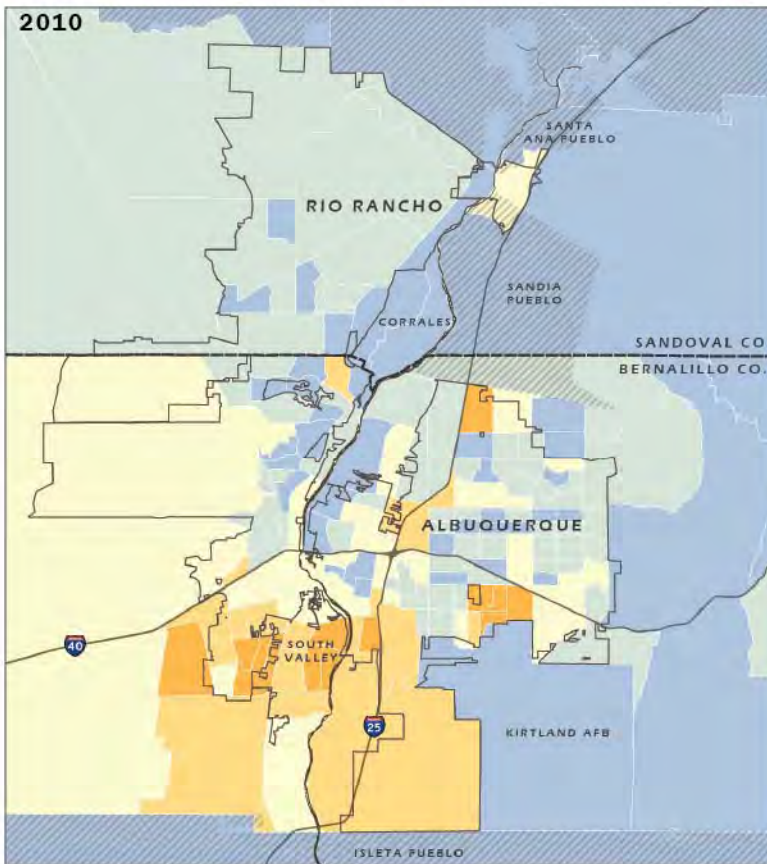
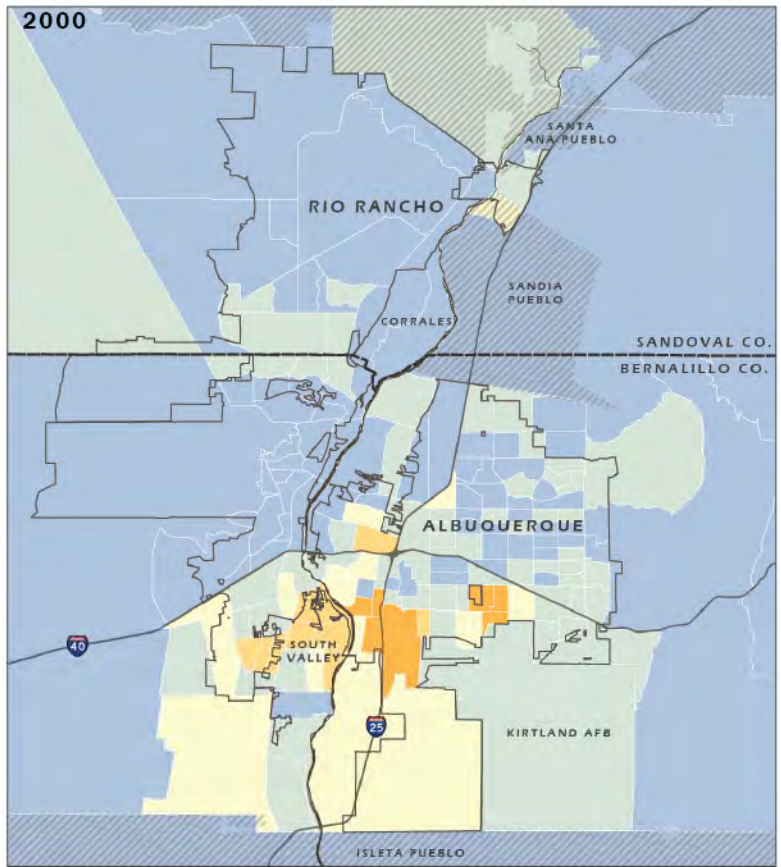
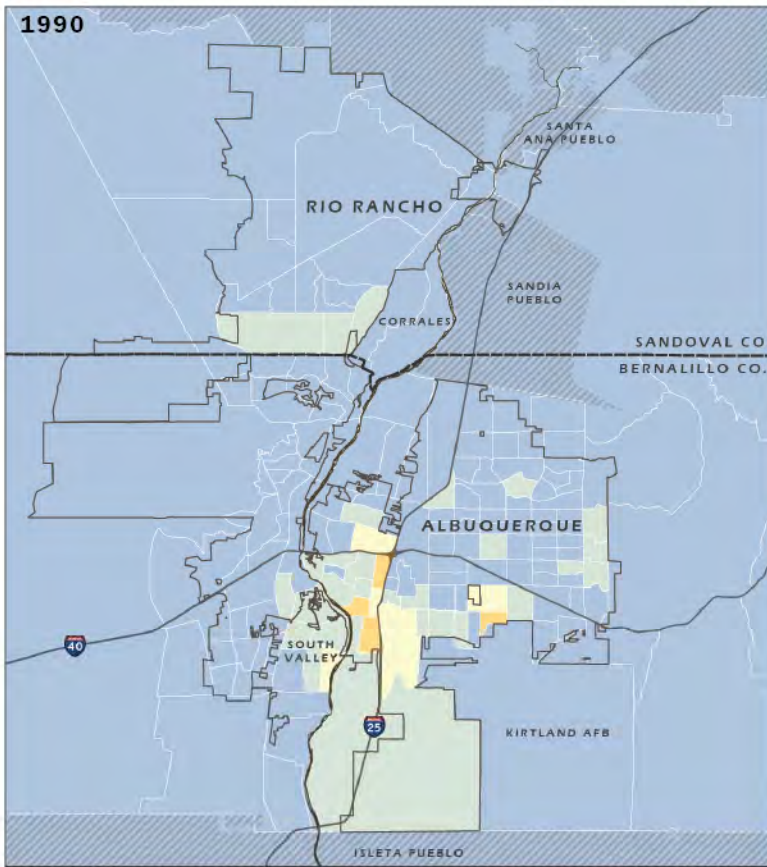
- Major Roads
- Municipal Boundaries
- - - County Boundary
- ▨ Pueblo Lands

Limited English Proficiency Percent

- 0%-5%
- 6%-10%
- 11%-15%
- 16%-20%
- 21% +

0 2.5 5 10 MILES





MAP V-14: CHANGE IN FOREIGN BORN POPULATION, 1990-2010

LEGEND

- Major Roads
- Municipal Boundaries
- - - County Boundary
- ▨ Pueblo Lands

Foreign Born Population

- 0%-5%
- 6%-10%
- 11%-15%
- 16%-20%
- 21% +

0 2.5 5 10 MILES

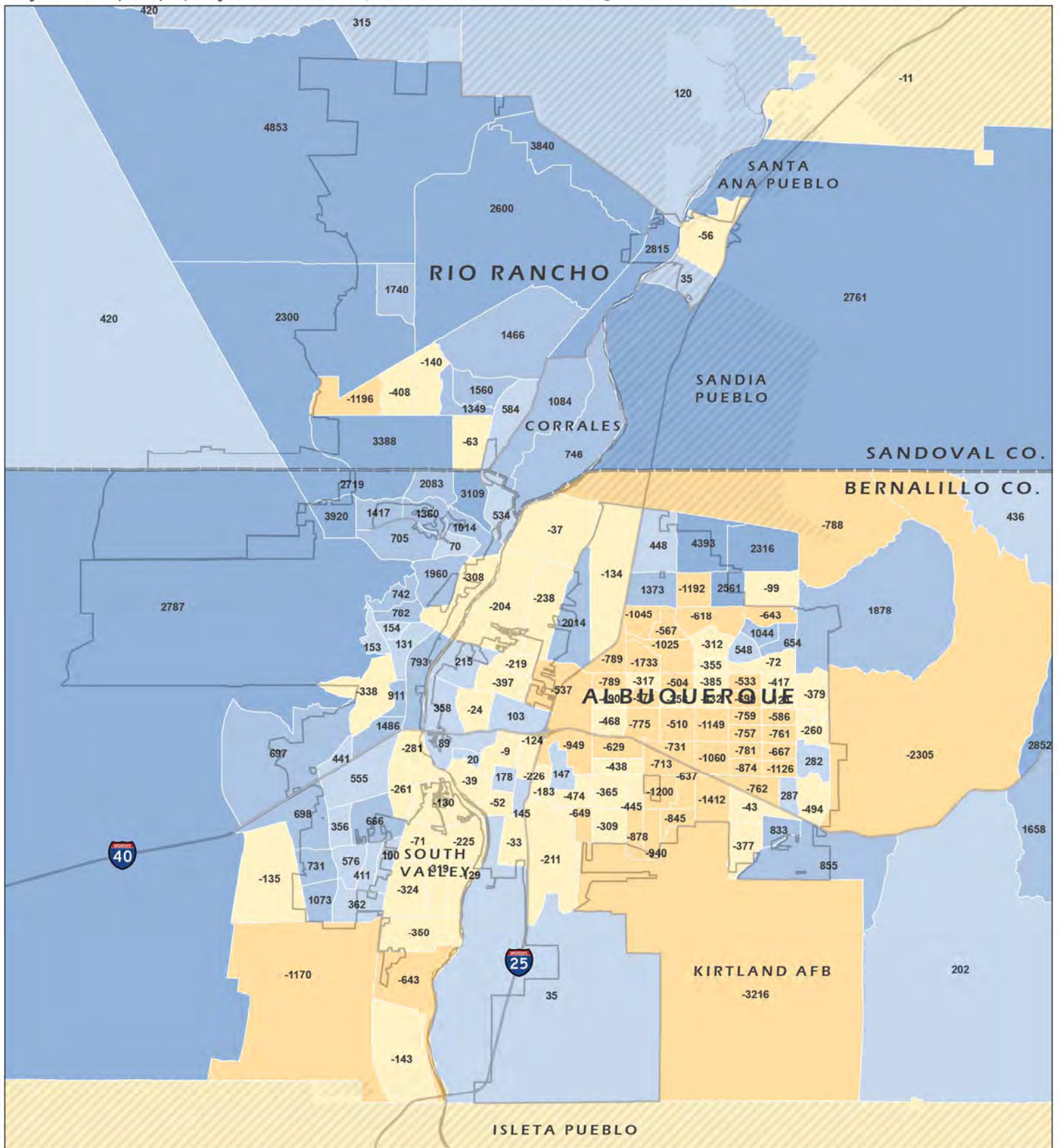


LEGEND

- Major Roads
- Municipal Boundaries
- County Boundary
- Pueblo Lands
- Increase in Minority Population
- Decrease in Minority Population
- 1602 Change in Minority Population

Data Sources: Census, 2010

0 2.5 5 10 MILES



MAP V-16: CHANGE IN WHITE, NON-HISPANIC POPULATIONS BY CENSUS TRACT, 1990-2010

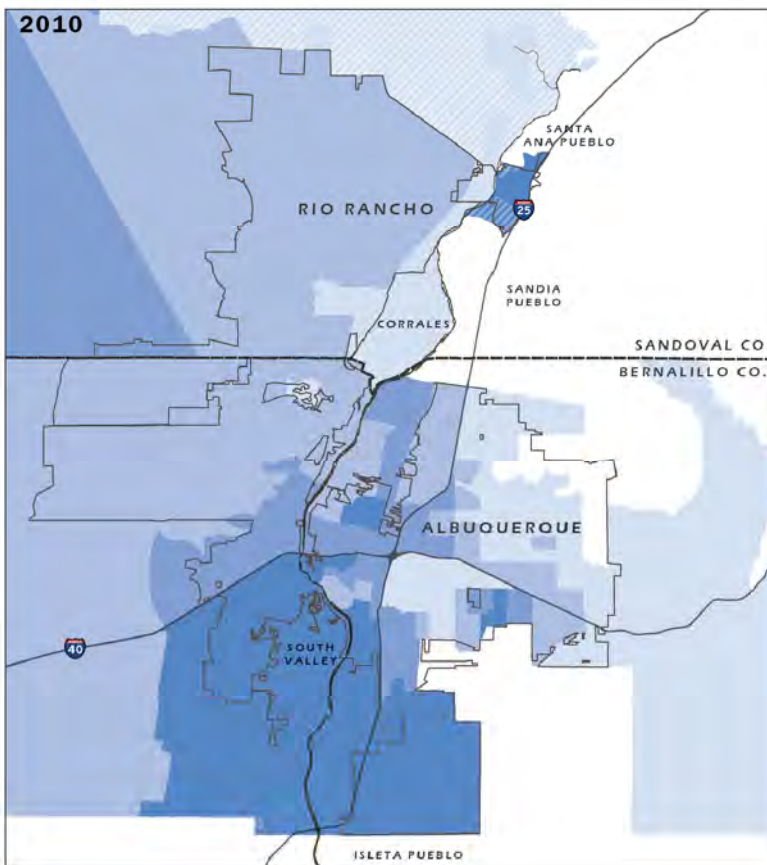
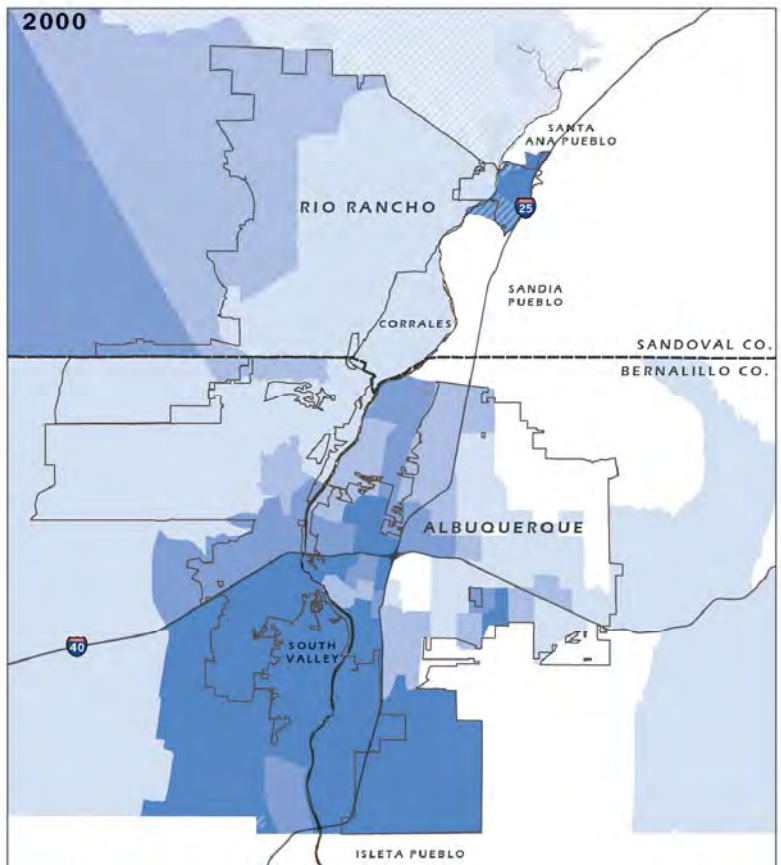
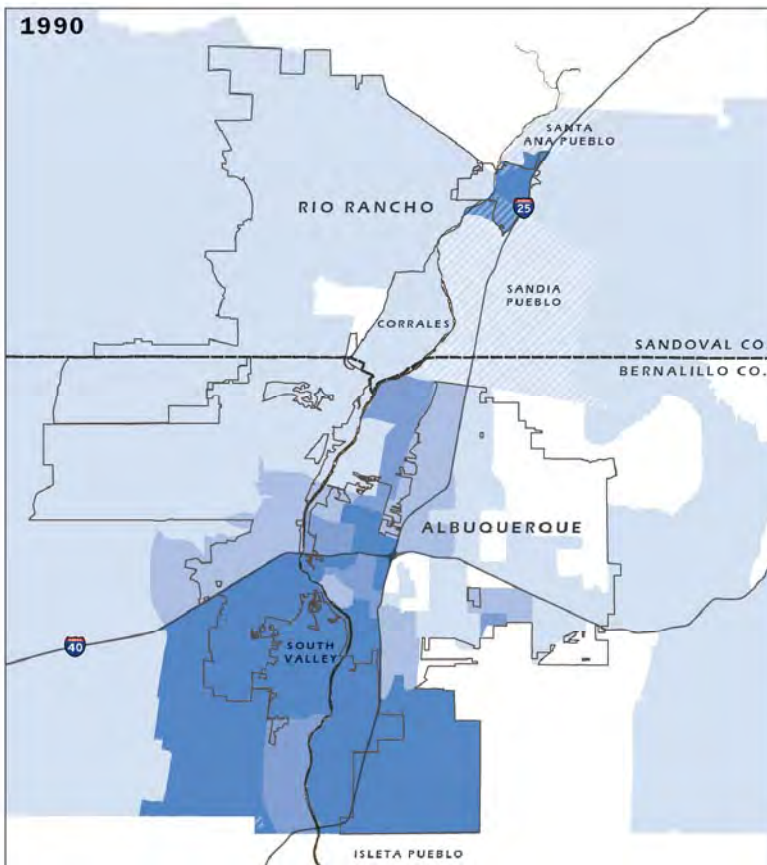
LEGEND

- Major Roads
- Municipal Boundaries
- - - County Boundary
- ▨ Pueblo Lands
- Increase in White Population
- Decrease in White Population
- 1602 Change in White Population

Data Sources: Census, 2010

0 2.5 5 10 MILES





MAP V-17: TREND IN HISPANIC POPULATION, 1990-2010

LEGEND

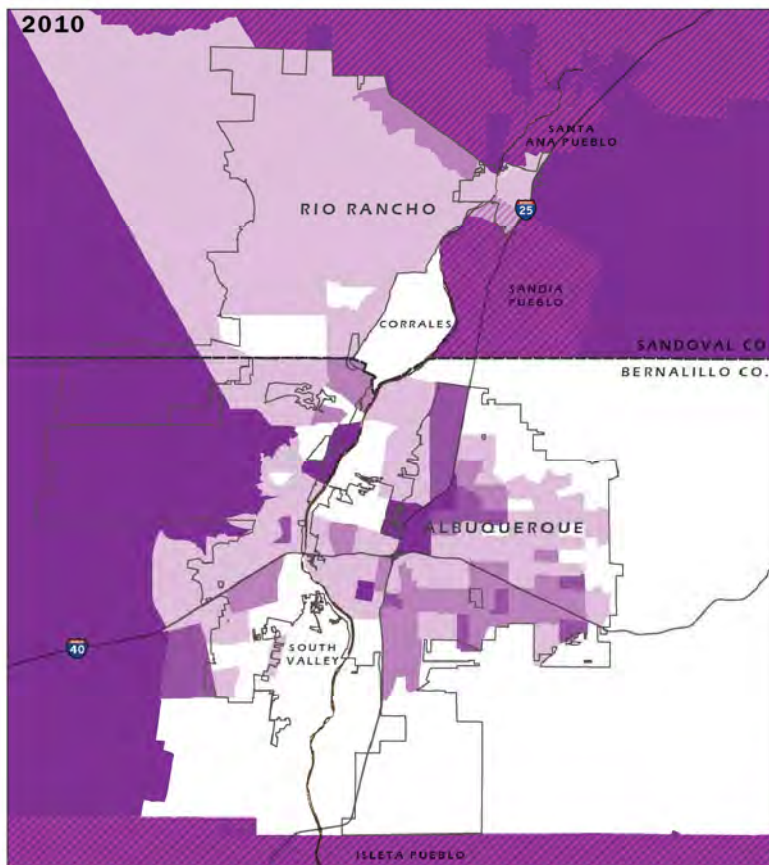
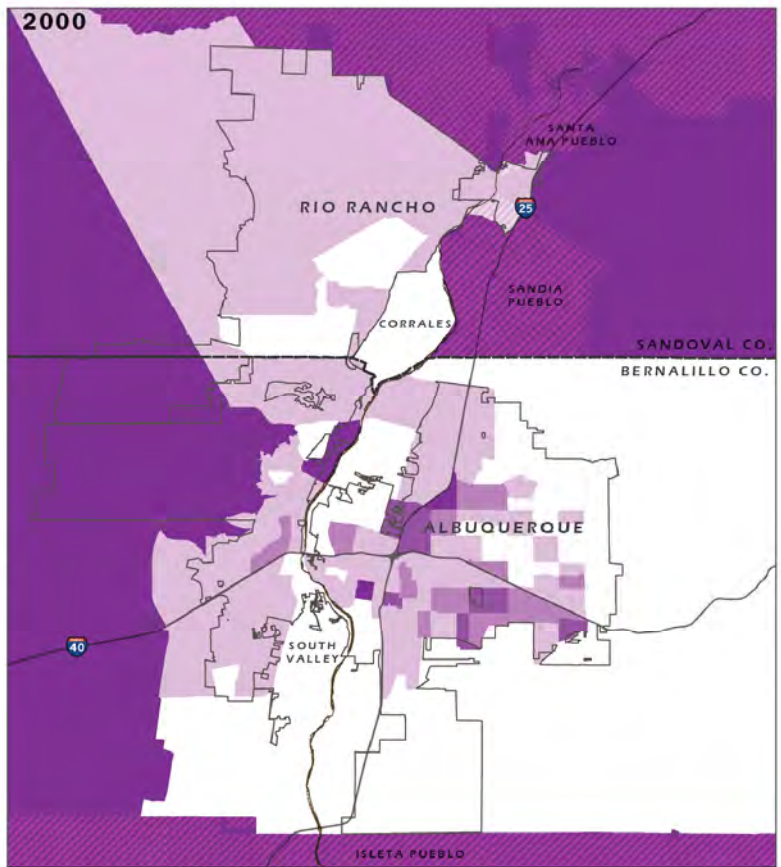
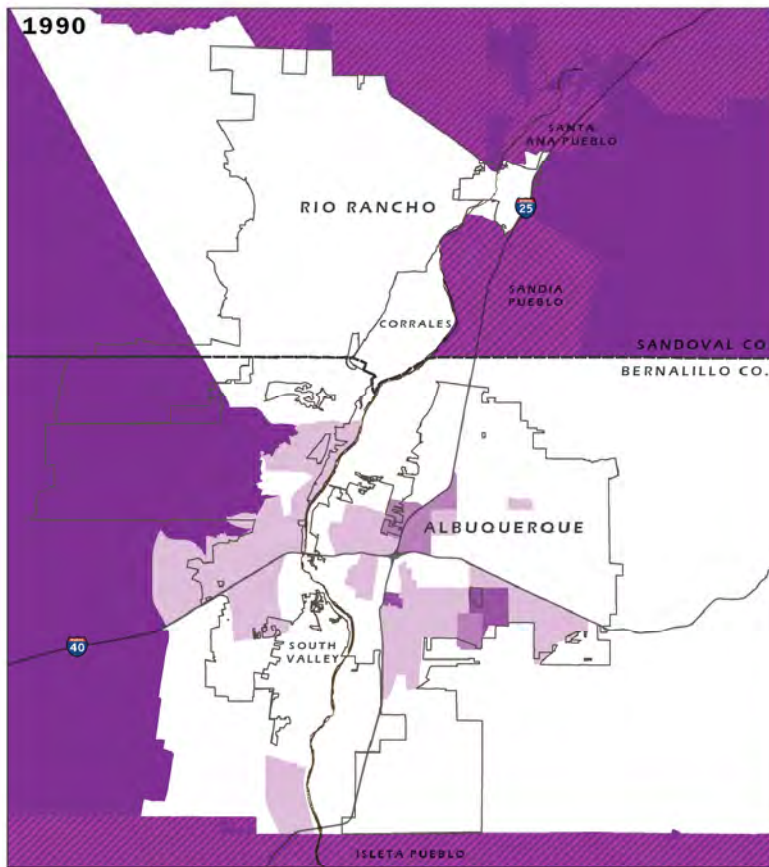
- Major Roads
- Municipal Boundaries
- - - County Boundary
- ▨ Pueblo Lands

Percent Black Population

- 0%-20%
- 20.1%-35%
- 35.1%-50%
- 50.1%-65%
- 65.1% +

0 2.5 5 10 MILES





MAP V-18: TREND IN NATIVE AMERICAN POPULATION, 1990-2010

LEGEND

- Major Roads
- Municipal Boundaries
- - - County Boundary
- ▨ Pueblo Lands

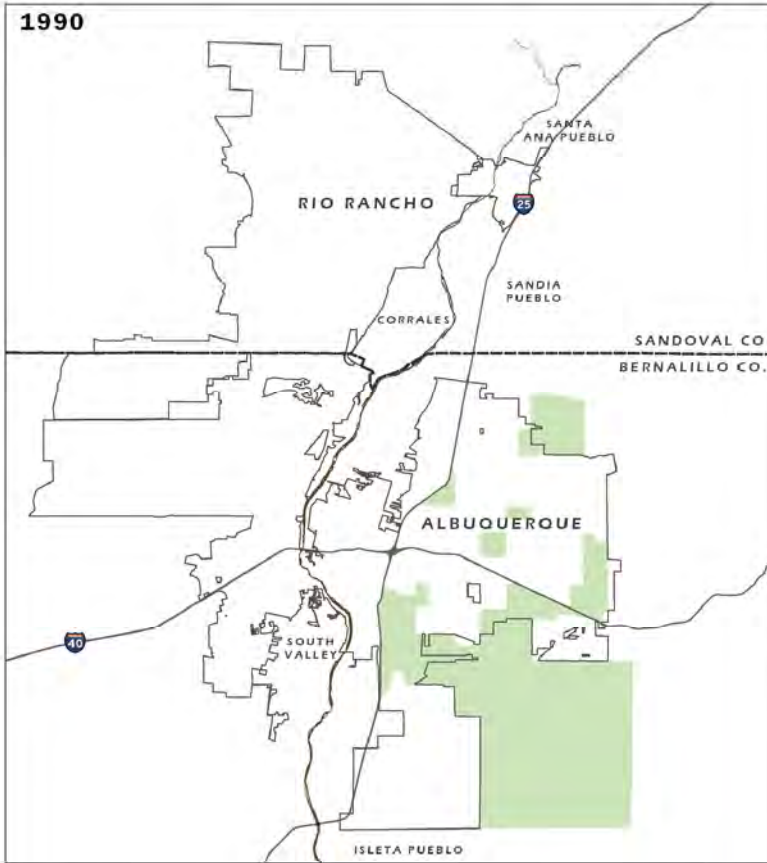
Percent Native Population

- 0%-2.5%
- 2.6%-5%
- 5.1%-7.5%
- 7.5%-10%
- 10.1% +

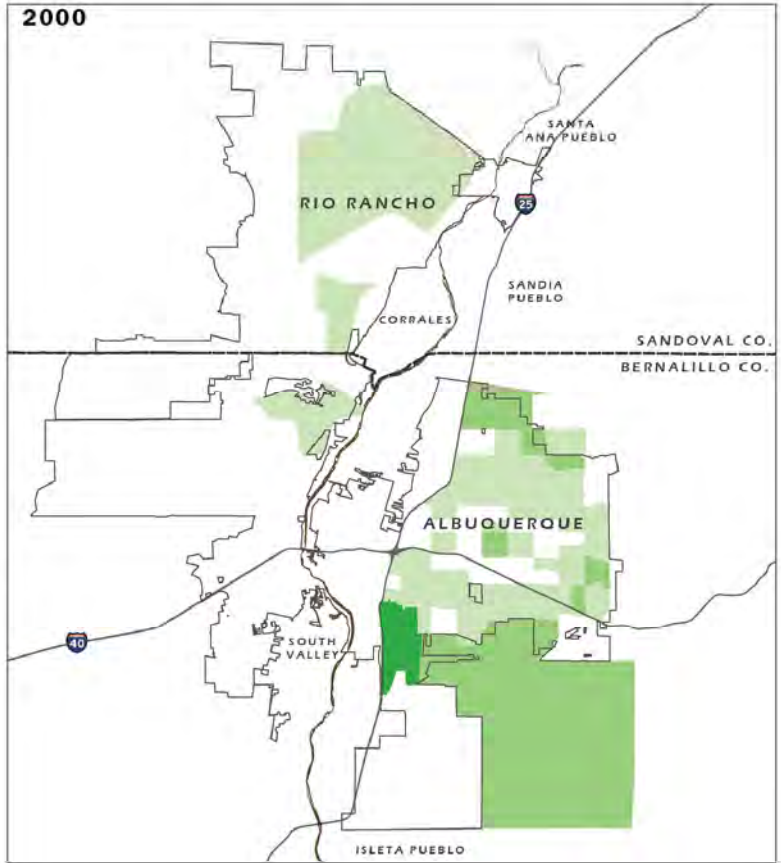
0 2.5 5 10 MILES



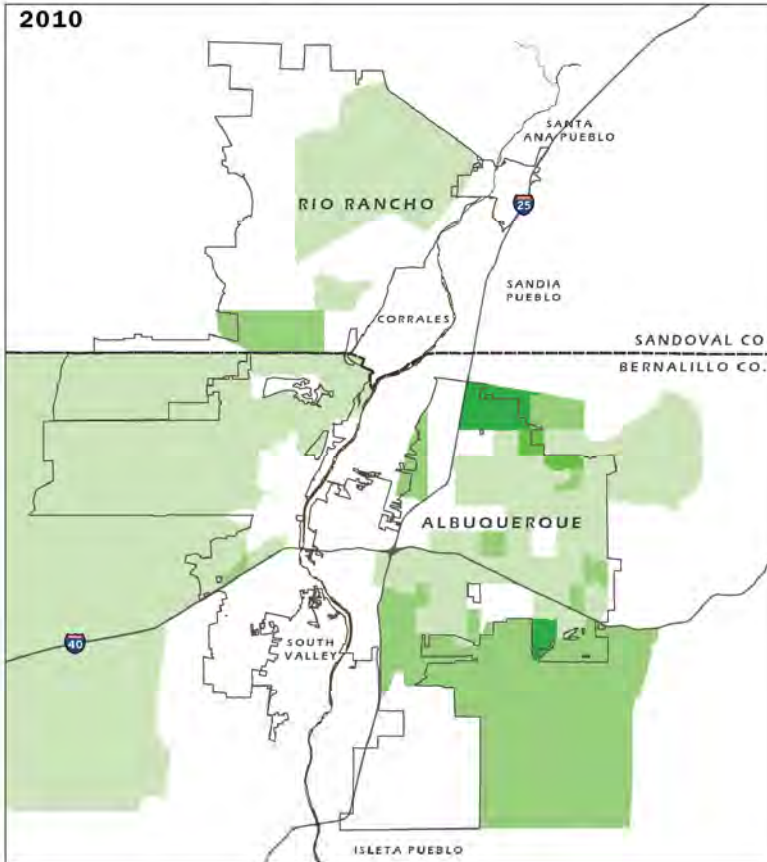
1990



2000



2010



MAP V-19: TREND IN ASIAN POPULATION, 1990-2010

LEGEND

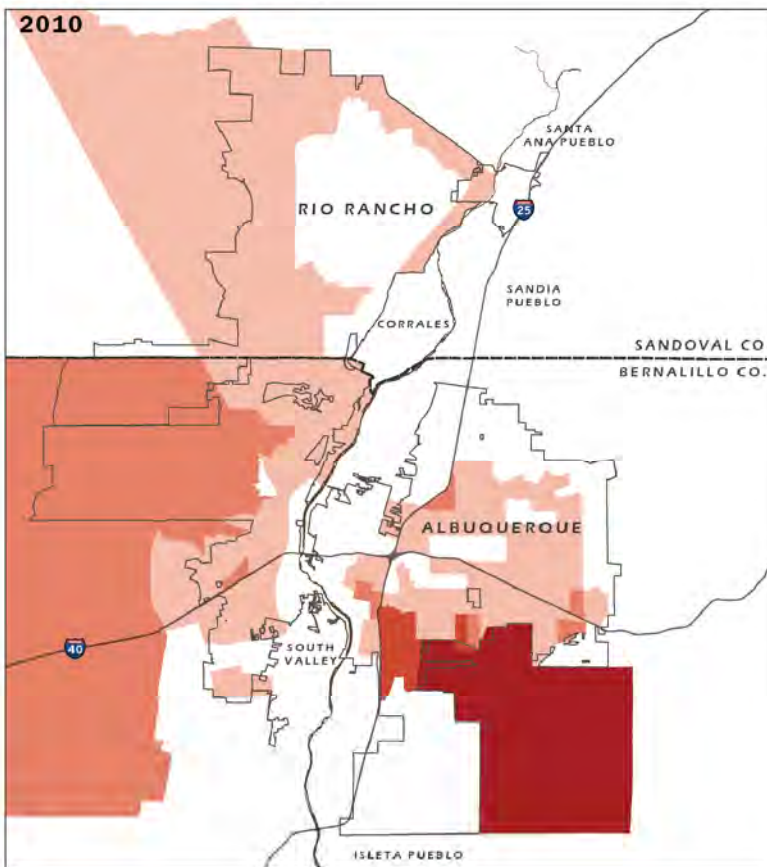
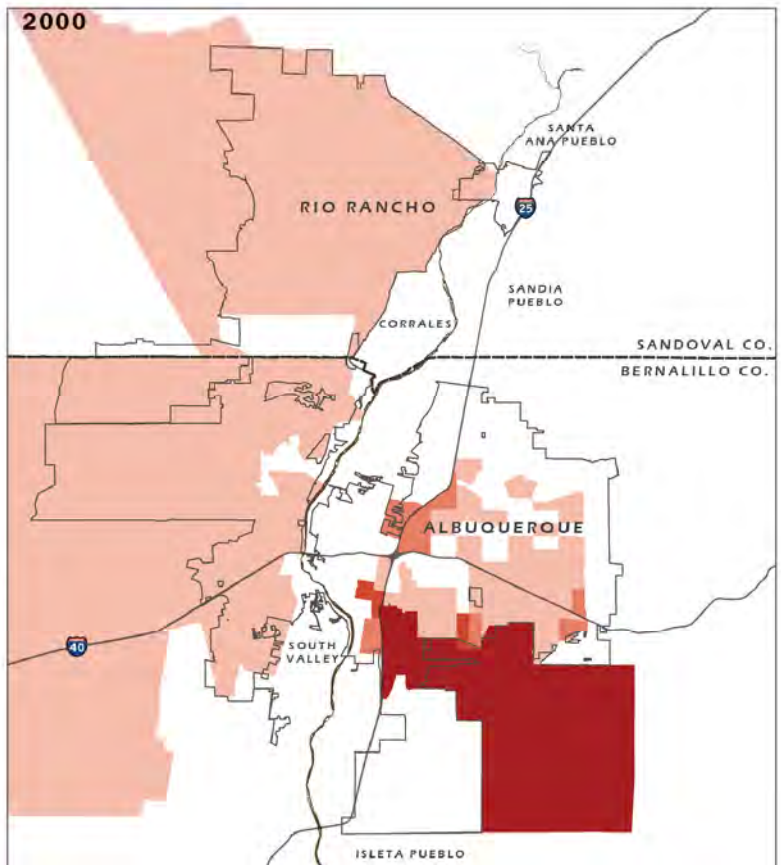
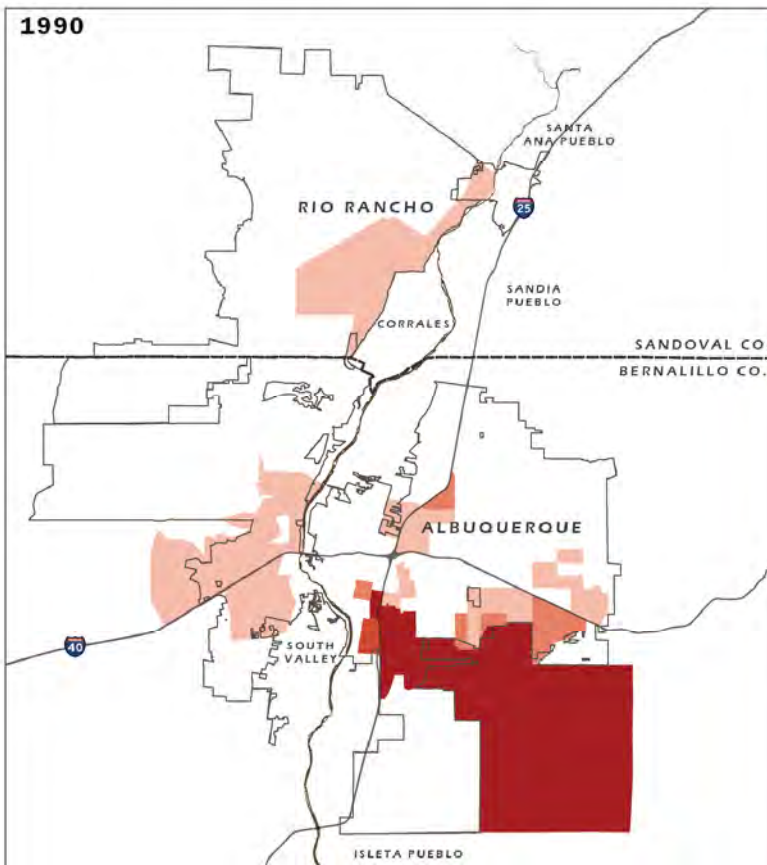
- Major Roads
- Municipal Boundaries
- - - County Boundary
- ▨ Pueblo Lands

Percent Asian Population

- 0%-2.5%
- 2.6%-5%
- 5.1%-7.5%
- 7.5%-10%
- 10.1% +

0 2.5 5 10 MILES





MAP V-20: TREND IN BLACK
POPULATION, 1990-2010

LEGEND

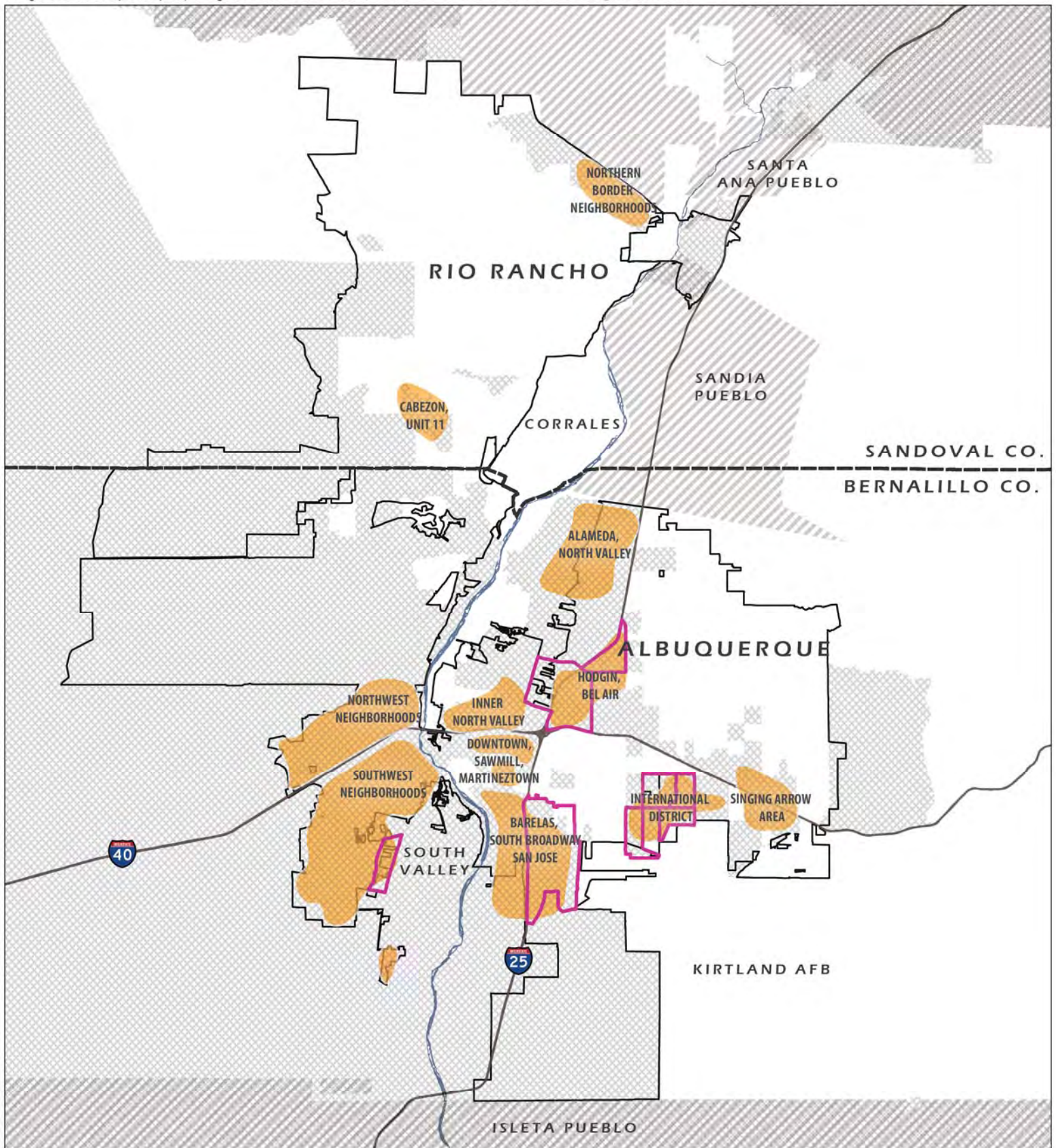
- Major Roads
- Municipal Boundaries
- - - County Boundary
- ▨ Pueblo Lands

Percent Black Population

- 0%-2.5%
- 2.6%-5%
- 5.1%-7.5%
- 7.5%-10%
- 10.1% +

0 2.5 5 10 MILES





MAP V-21: FOCUS NEIGHBORHOODS AND MINORITY POPULATIONS

LEGEND

- Major Roads
- Municipal Boundaries
- - - County Boundary
- ▨ Pueblo Lands
- R/ECAP
- ▨ 51%+ Minority Pop
- Focus Neighborhood

0 2.5 5 10 MILES



E. Discuss how patterns of segregation have changed over time (refer to maps).

As discussed above in Section 1.3.1, although there are not significant patterns of segregation in the Albuquerque region, there have been changes in neighborhoods with concentrations of racial and ethnic groups. The most significant change has been an increase in the diversity of most neighborhoods, especially in newer neighborhoods on the west side of Albuquerque, the near Northeast Heights, and within downtown neighborhoods. Rio Rancho has also become more diverse, with a larger percentage of Hispanic residents than in 2000.

Areas that remain predominantly Hispanic include the South Valley and Southwest neighborhoods of Albuquerque. Communities and land grants in the South Valley and North Valley were originally settled by Hispanic families, and these families have lived in the same communities for generations. Focus group participants from these communities described their choice to live near family and in the community where they grew up.

F. Discuss whether there are any demographic trends, policies or practices that could lead to higher segregation in the jurisdiction in the future.

As explained in the previous sections, demographic trends show a decline in overall segregation in most neighborhoods within the Albuquerque region. This is primarily due to the increase in the Hispanic population, as well as changes in the location of Native American, Asian, and Black residents, who have moved to a wider range of neighborhoods than in 1990. Important to note is that the region has been growing very slowly since the Great Recession and will continue to see a low net-migration of residents from around the country, especially non-Hispanic whites.

Also important to note is that recent growth in racial and ethnic minority populations is most evident in areas of new construction, including new subdivisions on Albuquerque's west side and in Rio Rancho, are more integrated than older neighborhoods that have historically had concentrations of racial and ethnic groups. Newer developments (for example the Cabezon subdivision in Rio Rancho), have higher levels of integration (and more diverse residents) than adjacent neighborhoods that were constructed in the 1980s and 1990s.

1.5 ADDITIONAL INFORMATION

a. Beyond the HUD-provided data, provide additional relevant information, if any, about segregation in the jurisdiction and region affecting groups with other protected characteristics.

The City of Albuquerque's Human Rights Ordinance does not include familial status as a protected class. Focus group participants reported experience of discrimination against families with children, and particularly single mothers. In addition, focus group participants and interviewees mentioned that landlords often do not want to invest in modifications for people with disabilities and do not rent to them. Over half of all fair housing complaints in the region are related to disabilities.

Other instances of perceived discrimination are not directly associated with protected characteristics. A prospective tenant with a criminal record, history of eviction or poor credit is likely to have their rental application turned down. This pushes people with these characteristics to low income areas and substandard housing where landlords do not conduct background checks. The practice of using criminal background checks is considered nationally to have a disparate impact on racial and ethnic minorities.

b. The program participant may also describe other information relevant to its assessment of segregation, including activities such as place-based investments and mobility options for protected class groups.

In choosing locations for affordable housing developments, local non-profit developers say they look for inexpensive land and areas in which they will not encounter stiff and time-consuming neighborhood opposition. These locations are often in lower income areas, where land is cheaper and neighborhoods less organized, or on the city's periphery, where there is less frequent or comprehensive transit service.

In addition, if public financing is desired, the City of Albuquerque's offers funding through its Workforce Housing Trust Fund. Competitive criteria for selecting projects for funding allow for up to 40 out of a total of 210 points for a project location in a Target Area per the City's Consolidated Plan and location in an area prone to disinvestment or gentrification. Non-profit developers pointed out that these criteria encourage locations in low income neighborhoods to be competitive. The New Mexico Qualified Allocation Plan also gives points for "Production of Projects that are located in Qualified Census Tracts and which Projects contribute to the development of a Concerted Community Revitalization Plan." QCT as an area designated by the Secretary of HUD and, for the most recent year for which census data are available on household income in such tract, in which either 50 percent or more of the households have an income which is less than 60 percent of the area median gross income or which has a poverty rate of at least 25 percent. Plans created under the Metropolitan Redevelopment Act, which target areas considered to be blighted, are considered to be community revitalization plans for the purpose of evaluating tax credit applications if they specifically call for housing.

When trying to house the lower income groups, who have household incomes at or below 60% of the area median, gap financing through Albuquerque's Workforce Housing program, the Low-Income Tax Credit program and the HOME program is often needed. The criteria outlined above encourage development in areas that are already predominantly low income.

It might be more possible to use housing vouchers in areas of opportunity, but rents in those areas often are higher than the Fair Market Rents that HUD allows. The Albuquerque Housing Authority has put a process in place to allow for greater choice through its voucher program; however, some landlords will not accept vouchers.

Mobility options are addressed in more detail under Transportation Opportunities. Focus group participants reinforced this information, noting that while buses travel a number of routes but don't come frequently enough (some headways are 30 minutes to an hour) and trips are circuitous and take a long time to complete. While the bus system may be useful to getting to work the service is not convenient for getting kids to school, going to the grocery store, or running errands before or after work. Others noted:

- Van service for seniors and people with disabilities is difficult to access and not convenient. Riders have to call in 48 hours advance to schedule rides and have to wait to be picked up from their destination and taken home.
- SunVan has a two-hour window for pick-up and the van leaves "if you aren't outside when they come."
- In Rio Rancho, Rio Metro is available door-to-door for those 55 and older or 18 and older with a disability. According to users, the van only travels to Albuquerque for medical appointments—not work—and the last bus is at 3 pm. This is a barrier to employment or appointments that run later than 3 pm.

- Each individual has to make appointments separately. In one focus group, a parent of two disabled adult children noted that even though both of them go to the same place at the same time, they have to make separate arrangements for van service.

1.6 CONTRIBUTING FACTORS OF SEGREGATION

The following table provides a summary of the factors that significantly create, contribute to, perpetuate, or increase the severity of segregation within the region as identified through interviews, focus groups and public meetings.

Table V-12. Factors that significantly create, contribute to, perpetuate, or increase the severity of segregation

CONTRIBUTING FACTORS	PRIORITY/COMMENTS
Community Opposition. Participants in the nonprofit developer focus group reported that community opposition is a barrier to siting new affordable housing projects in high opportunity areas. As a result, it is easier to locate new projects at the periphery of the city or in declining neighborhoods where there is less opposition. Over time, there has been a concentration of affordable development in low income neighborhoods that may be remote from employment, transportation, high performing schools and other services. Community opposition is also an issue for group homes, emergency shelters and transitional housing.	Community opposition is a major barrier for developers of affordable housing and market rate higher density products in both Albuquerque and Rio Rancho.
Lack of private investments in specific neighborhoods. Landlords in distressed neighborhoods actively allow their properties to deteriorate. The low rents charged for these properties presents the only opportunities that some low-income residents have to rent housing because there are so few subsidized units relative to the need. However, this has contributed to neighborhood decline, particularly in the International District. Disinvestment has caused people with higher incomes to move out. Low income homeowners may not be able to afford routine maintenance and upgrades. When homeowners have to choose between medications and home repairs, there is an impact on housing quality. When this happens throughout a neighborhood, it depresses property values and lessens the incentive for private investment.	Addressing this issue could make a big difference in maintaining the local housing stock and preserving/upgrading neighborhood quality. Addressing this issue could also prevent displacement of low income homeowners from homes they have lived in for decades.
Location and Type of Affordable Housing. Investments that concentrate publicly supported housing in specific neighborhoods has been both a benefit and a detriment to these neighborhoods. On the one hand, these investments have upgraded the housing opportunities in these neighborhoods. On the other hand, some neighborhoods have indicated that their areas are “saturated” with affordable rental housing. Low Income Housing Tax Credits tend to produce a similar type of	Participants in focus groups and other meetings indicated that the locations of publicly supported housing have tipped the balance in the International District and downtown. This is less of an issue in Sawmill where there is a diversity of housing products and ongoing management support. This approach has attracted a diverse resident mix. This may be a good model for other areas.

CONTRIBUTING FACTORS	PRIORITY/COMMENTS
development when more diversity is needed. Neighborhoods would be more receptive to rehabilitation and homeownership. Note that focus group participants from historically minority neighborhoods of the North and South Valleys and neighborhoods surrounding downtown based their housing choices on living in the neighborhoods where they grew up and where their families have lived for generations. For these families, this is not an issue of segregation/integration. It is a choice.	

2. R/ECAPs (Racially or Ethnically Concentrated Areas of Poverty) Analysis

2.1. LOCATION

A. Identify any R/ECAPs or groupings of R/ECAP tracts within the jurisdiction.

The following eight Census Tracts were identified as R/ECAP areas in 2010. Please note that no R/ECAPs were identified in Rio Rancho.

- **The International District (Tracts 9.03, 6.03, 6.04, 9.01):** Five neighborhoods including South Los Altos, La Mesa, Trumbull Village, South San Pedro, and Elder Homestead. These neighborhoods have a higher concentration of Black, Asian, and Hispanic residents and poverty rates approaching 50% in some cases.
- **Inner NE Heights (Tracts 37.33 and 34):** An area that has seen a growth in minority populations and includes a high concentration of Black, Asian, and Native American residents. Minorities make up about 75% of the population in these tracts and the poverty rate is about 40%.
- **South Broadway and San Jose (Tract 12):** This tract has a high concentration of Hispanic, Black, and Asian residents. The tract population is 73% minority and the poverty rate is approximately 31%.
- **West Mesa (Tract 47.35):** Sections between Unser Blvd and Coors Blvd south of Arenal Rd. This R/ECAP has a high concentration of Hispanic residents (87%), and a poverty rate around 39% of all individuals. All opportunity indices are low.

2.2. R/ECAP DEMOGRAPHICS

B. Which protected classes disproportionately reside in R/ECAPs compared to the jurisdiction and region?

An estimated 47,866 people live in regionally identified R/ECAPs and 38,629 in City of Albuquerque R/ECAPs. This represents 5.4% and 7.0% of the total population, respectively. As seen in Table V-13, Hispanics make up a majority (59.7%) of the racial/ethnic groups in regional R/ECAPs. This is followed by non-Hispanic Whites (20.8%), and Native Americans (11.7%). There are higher levels of both Hispanic and Native American populations in these areas than in the region generally, although the concentrations are lower than some areas where 90% of the population is made up of people of color (for example, areas in SW Albuquerque). About 16% of residents in R/ECAPs are from Mexico, with small fractions coming from other countries. Most households living in R/ECAP areas are families with children (60%).

Table V-13. Demographics in R/ECAPs 2010

R/ECAP RACE/ETHNICITY		CITY OF ALBUQUERQUE		REGION	
		#	%	#	%
Total Population in R/ECAPs		38,629	-	47,866	-
White, Non-Hispanic		8,295	21.47%	9,948	20.78%
Black, Non-Hispanic		1,849	4.79%	1,950	4.07%
Hispanic		23,973	62.06%	28,594	59.74%
Asian or Pacific Islander, Non-Hispanic		891	2.31%	933	1.95%
Native American, Non-Hispanic		2,868	7.42%	5,589	11.68%
Other, Non-Hispanic		88	0.23%	102	
R/ECAP FAMILY TYPE					
Total Families in R/ECAPs		8,153	-	10,142	-
Families with children		4,878	59.83%	5,965	58.81%
R/ECAP NATIONAL ORIGIN		COUNTRY			
Total Population in R/ECAPs		38,629	-	47,866	-
#1 country of origin	Mexico	6,417	16.61%	7,609	15.90%
#2 country of origin	Cuba	483	1.25%	485	1.01%
#3 country of origin	Vietnam	405	1.05%	405	0.85%
#4 country of origin	Guatemala	151	0.39%	152	0.32
#5 country of origin	Iraq	77	0.20%	77	0.16
#6 country of origin	Ireland	55	0.14%	55	0.11
#7 country of origin	Colombia	49	0.13%	49	0.1
#8 country of origin	Philippines	48	0.12%	48	0.1
#9 country of origin	Dominican Republic	46	0.12%	46	0.1
#10 country of origin	Ethiopia	44	0.11%	44	0.09

Note 1: 10 most populous groups at the jurisdiction level may not be the same as the 10 most populous at the Region level, and are thus labeled separately. Note 2: Data Sources: Decennial Census; ACS

2.3. CHANGES IN R/ECAPS

C. Describe how R/ECAPS have changed over time since 1990.

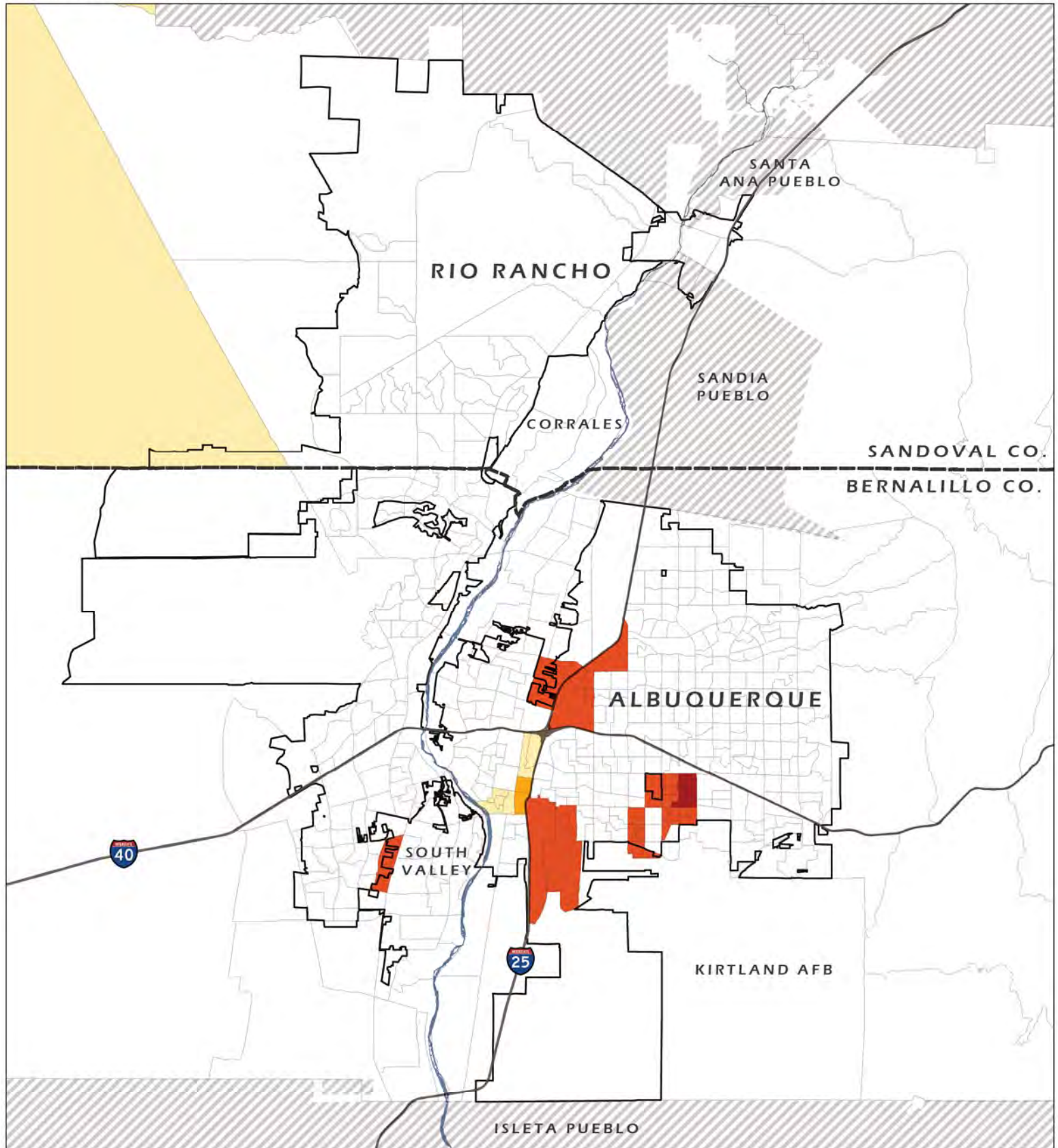
As seen in MAP V-22, the number of R/ECAPs has expanded since 1990 to include eight Census Tracts in Albuquerque. In 1990, there were four R/ECAPs, including one in the International District (Tract 6.03), Barelás (Tract 14), Martineztown/Santa Barbara (Tract 20), western Sandoval County (Tract 109) and a small tract in Valencia County. In 2010, the International District, neighborhoods along I-25 near Montgomery BD and Candelaria NE, the area east of I-25 and south of Lead, and an area off of Coors in the South Valley are R/ECAPS, along with the areas in Sandoval and Valencia Counties.

Overall, these trends reflect persistent poverty and a higher than average minority population in the areas that are R/ECAPS in 2010. As discussed in the previous sections, more minorities, including foreign born, have moved into to some of the areas such as the International District and areas within the Inner NE Heights. Similarly, poverty rates have declined in Barelás, Martineztown, and parts of

South Broadway due to recent developments (including new residents moving in). Overall, however, the percentage of minority groups living in R/ECAPs has not changed drastically, with Hispanics being the largest ethnic/racial group living in R/ECAPs during each decade.

Table V-14. R/ECAP Demographic Changes 1990-2010

R/ECAP RACE/ETHNICITY	1990		2000		2010	
	#	%	#	%	#	%
Total Population in R/ECAPs	9,724		10,807		47,014	-
White, Non-Hispanic	1,176	12%	1,808	17%	9,948	21%
Black, Non-Hispanic	89	1%	227	2%	1,950	4%
Hispanic	5,512	57%	5,234	48%	28,594	61%
Asian or Pacific Islander, Non-Hispanic	36	0%	182	2%	933	2%
Native American, Non-Hispanic	2,911	30%	3,356	31%	5,589	12%



MAP V-22: R/ECAPS, 1990-2010

LEGEND

- Major Roads
- Municipal Boundaries
- - - County Boundary
- ▨ Pueblo Lands

R/ECAP DESIGNATION BY YEAR

- 1990
- 2000
- 2010
- R/ECAP in both 2000, 2010

0 2.5 5 10 MILES



2.4. ADDITIONAL INFORMATION

a. Beyond the HUD-provided data, provide additional relevant information, if any, about R/ECAPs in the jurisdiction and region affecting groups with other protected characteristics.

b. The program participant may also describe other information relevant to its assessment of R/ECAPs, including activities such as place-based investments and mobility options for protected class groups (also community revitalization, housing preservation, actions to transform R/ECAPS by addressing combined effects of segregation and poverty. Can include local assets, organizations.

- Non-profit organizations that provide services in R/ECAPS cite lack of education, issues with criminal records, poor credit, histories of eviction and behavioral and mental health issues as contributing to the poverty that persists in R/ECAPS. There are multiple organizations working with residents of these neighborhoods on the issues that perpetuate poverty; however, resources are inadequate to meet the need.
- Non-profit housing developers noted that neighborhood opposition has been a factor in locating affordable housing projects in less desirable areas.
- International District investments have helped improve conditions in this area. However, a development pattern of four-unit and other small apartments with multiple owners and an overall lack of maintenance contribute to disinvestment in these neighborhoods. An immigrant focus group, most of whom are residents of the International District described a cycle where landlords who do not maintain their properties and refuse to refund damage deposits and residents who, knowing that the damage deposit will not be refunded, do not care for their apartments.
- A coalition of health care providers has partnered with a coalition of schools, community organizations and a small farmers network to provide a mobile farmers market to bring fresh, locally produced food to the South Valley and International District. This is an example of the variety of services aimed at improving the quality of life in disadvantaged areas.
- South Valley community based initiatives, such as the South Valley Economic Development Center, are geared to improving economic opportunities and supporting small businesses. These initiatives work towards increasing incomes and elevating people out of poverty. One provider of services to children said that you can see the difference between poverty in the South Valley, a semi-rural area where families help each other, and in the International District, which has less history of extended families living in the same community.
- Crime data collected for the City of Albuquerque from 2014 through 2016 indicates that the International District, the near northeast heights R/ECAP, and the Southwest R/ECAP are areas with a high crime rate relative to other parts of the City. Focus group participants who live in these areas reported that crime is a major issue for them. Local leaders recognize that crime is a problem and are working on programs to reduce crime.
- The City of Albuquerque has embarked on a long-range effort to improve the Central Avenue corridor, including changes in zoning and investments in bus rapid transit. The intent is to improve economic opportunity and reduce the combined cost of housing and transportation along the corridor. Over time, these efforts will improve conditions in the R/ECAPS that are located along Central Avenue, which include the International District, the R/ECAP in southwest Albuquerque and the northern part of the South Broadway R/ECAP.

2.5. CONTRIBUTING FACTORS OF R/ECAPS

The following table provides a summary of the factors that significantly create, contribute to, perpetuate, or increase the severity of R/ECAPS within the region.

Table V-15. Summary of the factors that significantly create, contribute to, perpetuate, or increase the severity of R/ECAPS

CONTRIBUTING FACTORS	PRIORITY/COMMENTS
1. Location and Type of Affordable Housing. Competitive criteria for selecting projects for Low Income Housing Tax Credits or City of Albuquerque Workforce Housing Trust Funds encourage developers to site in target areas and Qualified Census Tracts. These areas are not all R/ECAPS, but all R/ECAPS are in the QCTs. Plans created under the Metropolitan Redevelopment Act, which target areas considered to be blighted, are considered to be community revitalization plans for the purpose of evaluating tax credit applications if they specifically call for housing.	All target areas are not R/ECAPS, but new publicly supported housing has been located in the International District, one area that would like more income diversity.
2. Lack of private investments in specific neighborhoods. Residents of the International District report that landlords do not maintain properties to code. Tenants put up with this because they have limited housing choices. There is a pattern of to responding to tenant complaints about maintenance issues and refusal to refund damage deposits regardless of the condition of the unit. There have been news reports of similar conditions in the neighborhoods near Montgomery and I-25.	Lack of private investment in R/ECAPS has a big impact on neighborhood quality. It probably contributes to the crime problems that were identified because of an overall impression that no one cares.

3. Disparities in Access to Opportunity Analysis

HUD developed a two-stage process for analyzing disparities in the access that racial/ethnic groups have to opportunity. The first stage quantified the degree to which a neighborhood offers features commonly viewed as important opportunity indicators: education, employment, transportation, low poverty, and a healthy environment. Next HUD compared these neighborhood rankings in each opportunity indicator across people, in particular, racial and economic subgroups. The five groups analyzed were Hispanics of any race, non-Hispanic Whites, non-Hispanic Blacks, non-Hispanic Asians/Pacific Islanders, and non-Hispanic Native Americans. The resulting index numbers help assess whether significant disparities exist in the spatial access or exposure of particular groups to these quality of life factors.

3.1 EDUCATIONAL OPPORTUNITIES

The *School Proficiency Index* uses school-level data on the performance of 4th grade students on state exams to describe which neighborhoods are near high-performing elementary schools and which are near lower-performing elementary schools. The index is a function of the percent of students proficient in reading and math. Values are ranked by percentiles and range from 0 to 100. The higher the score, the higher the school system quality in a neighborhood. Table V-16 below compares the scores of different racial/ethnic groups in Albuquerque, Rio Rancho and the region that are above and below the federal poverty line.

Table V-16. School Proficiency Index

POPULATION	ALBUQUERQUE	RIO RANCHO	REGION
White, Non-Hispanic	58.40	78.14	60.62
Black, Non-Hispanic	47.97	78.03	52.17
Hispanic	44.16	78.23	45.35
Asian or Pacific Islander, Non-Hispanic	57.40	81.05	60.82
Native American, Non-Hispanic	46.11	77.41	37.44
Population below federal poverty line			
White, Non-Hispanic	48.53	74.08	50.62
Black, Non-Hispanic	38.69	79.88	40.20
Hispanic	38.75	78.34	39.00
Asian or Pacific Islander, Non-Hispanic	47.91	75.95	52.14
Native American, Non-Hispanic	37.90	76.68	34.32

Source: Data Sources: Decennial Census; ACS; Great Schools; Common Core of Data; SABINS; LAI; LEHD; NATA

A1. Describe any disparities in access to proficient schools based on race/ethnicity, national origin, and family status.

A2. Describe the relationship between the residency patterns of racial/ethnic, national origin, and family status groups and their proximity to proficient schools.

3.1.1 CITY OF ALBUQUERQUE

According to HUD-provided data, Hispanics of any race are the most likely group to live in low-proficiency school attendance areas (44.2), with non-Hispanic Native Americans a close second (46.1), and non-Hispanic Blacks third (48.0). Non-Hispanic Whites and Asians or Pacific Islanders are most likely to live in higher-proficiency school attendance areas (indexes of 58.4 and 57.4, respectively). This disparity holds true for the same populations below the poverty line, although the likelihood of each group living in higher-proficiency school attendance areas drops by five to ten points overall. As seen in Map V-B-14, areas with low school grades correspond to areas with high minority populations, especially the International District, inner North Valley, and SW Albuquerque neighborhoods.

National Origin

Neighborhoods within Albuquerque that have large numbers of foreign-born residents are also correlated with areas with lower school proficiency scores. These include the neighborhoods mentioned above, especially Albuquerque SW, and some of the neighborhoods that make up the International District.

Family Status

Unfortunately, families with children are more likely to live in areas with lower performing schools. Once again, there is a concentration of families with children in the International District, Albuquerque's SW neighborhoods, and within Singing Arrow.

District Policies

A3. Describe how school-related policies, such as school enrollment policies, affect a student's ability to attend a proficient school. Which protected class groups are least successful in accessing proficient schools?

In general, Albuquerque Public Schools (APS) district policies assign students to schools based on residential proximity. The District offers bus service to those living 1 mile from elementary school, 1.5 miles from middle school, and 2 miles from the high school in their area. This makes it difficult, but not impossible, for students living in low-proficiency school attendance areas to attend schools in higher-proficiency school attendance areas without moving to another district. Students may be permitted to transfer to another school without moving if there is space and program available to accommodate them and they are selected by a lottery and priority process. They must find their own transportation to the transfer school, however. Three more recent policies have lowered this barrier somewhat.

1. The first is New Mexico's recently adopted school grading system. New Mexico assigns letter grades to each of its schools based on a complex set of indicators based on student test performance. Albuquerque Public Schools prioritizes transfer requests from students who are enrolled at a school that has received an "F" rating for at least the past two consecutive years and are applying to attend a school with a higher rating. While APS does not track the total number of yearly transfer requests, a staff member estimated that about 70% of requests are granted.
2. Public charter schools, which by law admit students through a random lottery process, offer additional potential opportunities for any student in the district to attend a school that is better-

performing or more suited to their needs and interests. For example, the Public Academy for Performing Arts has a current school grade of B and draws from across the city, educating a student body of 368 middle and high school students that is 58% Hispanic, 35% White, and 42% qualified for free lunch under Title I in 2013. Schools are chartered by either the State of New Mexico or APS and offer various emphases, such as math and science, the performing arts, media arts, the International Baccalaureate degree, etc. Classes in charter schools are often smaller than those in regular public schools. Once again, however, students must find their own transportation to the school in addition to being lucky enough to draw a lottery slot. Some travel to school via Rail Runner train system and local buses, while many depend on their parents or guardians to drive them to school. APS has authorized 19 public charter schools while the State has authorized 18 charter schools in Albuquerque. Despite this, charters educate about 8.3% of the student population at APS and the first admission year is typically sixth grade. A majority of the parents in a focus group representing families with children who live in high poverty neighborhoods had placed their children in charter schools.

3. The NM Veterans Integration Centers (VICs) provide transitional housing and rapid rehousing for homeless and at-risk veterans and their families. According to VIC staff, it is impossible to house families in Albuquerque without a voucher because of the larger unit sizes needed. They try to locate housing near a school and/or bus line, but the families cannot afford housing near better schools even with a voucher, either because of high rental rates or a scarcity of apartments. However, VIC has found Community Schools to be good options. According to APS, a Community School builds partnerships between the school and other community resources and serves as a location where those partnerships may be used. Community Schools focus on the integration of academics, health and social services, and youth, family and community engagement and development, as a strategy to improve student learning and build stronger families and healthier communities. Most of these schools are located in areas where traditional public schools are underperforming.

APS also provides a number of choices of other types of schools for populations with specific needs, among them a high school for pregnant and parenting students (New Futures); an Early Career Academy college where students can graduate high school with an associate's degree or credits towards a bachelor's degree; and a Career Enrichment Center where students can take classes in a variety of career areas including nursing, emergency medicine, engineering, and automotive repair. In addition, full-time virtual school offers classes for credit recovery for students who have previously failed a high school class as well as for academic advancement; schools that offer project-based learning; and School on Wheels, a school-to-work program that allows students to earn a high school diploma along with marketable job skills. Other schools work with students who have been in juvenile detention or had other brushes with the legal system.

3.1.2 CITY OF RIO RANCHO

All racial/ethnic groups in Rio Rancho have access to higher performing elementary schools than in Albuquerque and the region, and there is much less disparity among the groups. Asian/Pacific Islanders had the best access (81.1), but the group with the least access—non-Hispanic Native Americans—was within a few points (77.4). Access by non-Hispanic Whites, Blacks, and Hispanics of any race was nearly the same (78). There was also less disparity in the access of low income racial/ethnic groups to proficient schools in Rio Rancho compared to the total population of such groups. Surprisingly, low income non-Hispanic Whites and Asian/Pacific Islanders had the least access of any group, indicating that income had more effect on access than race or ethnicity.

Rio Rancho schools as a group perform well relative to the region. Judging by the recently instituted New Mexico school grading system, which is based on test scores and other state criteria, 50% of Rio Rancho's ten elementary schools earned a letter grade of A or B for the 2015-2016 school year and 80% received grades of A, B, or C. Twenty percent were rated as D schools and none received an F. By contrast, in the much larger Albuquerque Public School System 19% of its 88 elementary schools earned a grade of A or B; and less than 40% earned grades of A, B, or C. Fully 61% of APS schools earned grades of D or F. The higher percentage of Rio Rancho's elementary schools deemed proficient (80%) compared with those in Albuquerque (39%) makes it more likely for Rio Rancho residents of any race or ethnicity to live in higher-proficiency school attendance areas.

Residency Patterns

aii. Describe the relationship between the residency patterns of racial/ethnic, national origin, and family status groups and their proximity to proficient schools.

These are non-issues in Rio Rancho as Rio Rancho exhibits very low segregation and nearly all the schools are proficient. In an interview with a non-profit organization that provides vouchers for families with mental health disabilities noted that they were able to place families in homes near good schools.

District Policies

aiii. Describe how school-related policies, such as school enrollment policies, that affect a student's ability to attend a proficient school. Which protected class groups are least successful in accessing proficient schools?

These are non-issues in Rio Rancho as nearly all the schools are proficient.

3.1.3 REGION

Access to higher performing schools by racial/ethnic groups in the region was similar to but slightly higher than that in the city of Albuquerque, except for Native Americans. Native Americans had the worst access to well-performing schools in the region, whether they were above the poverty line (37.4) or below (34.3). Access of Blacks and Hispanics ranked in between at (52.2 and 45.4, respectively). Asian/Pacific Islanders (60.8) edged slightly ahead of non-Hispanic Whites (60.6) in their access to proficient elementary schools. Once again, access by all groups below the poverty line, except Native Americans, dropped six to 12 points.

National Origin

In addition to the neighborhoods within the City of Albuquerque with a large concentration of foreign-born residents and lower school proficiency scores, there are several areas within the region that also show these same trends. These include the South Valley and parts of the Town of Bernalillo.

Regionally, outside of the Albuquerque city limits, there is a lower concentration of families with children, although once again, Bernalillo County's South Valley and Pajarito Mesa area are areas with lower school proficiency scores and higher concentrations of families with children.

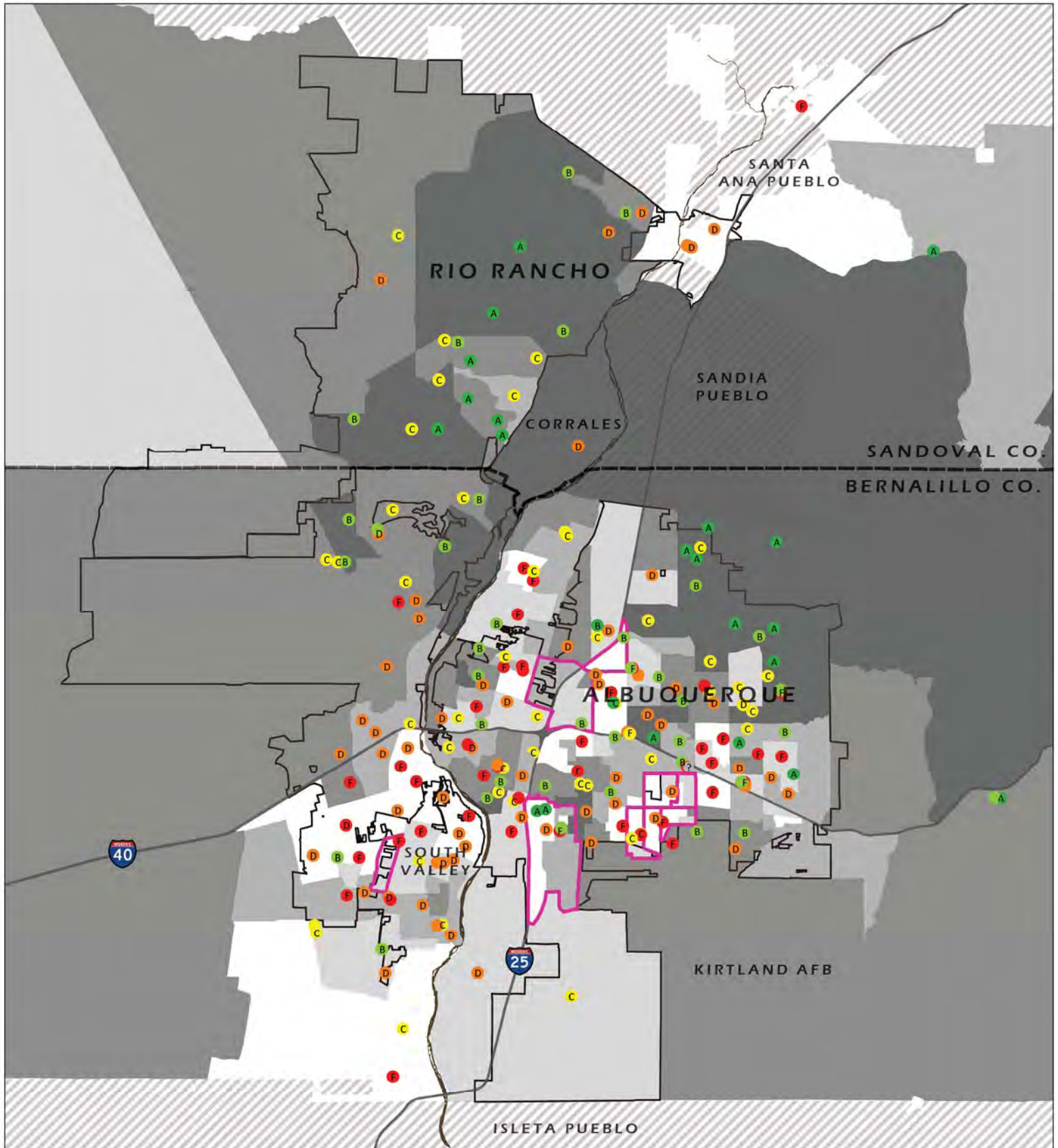
Residency Patterns

aii. Describe the relationship between the residency patterns of racial/ethnic, national origin, and family status groups and their proximity to proficient schools.

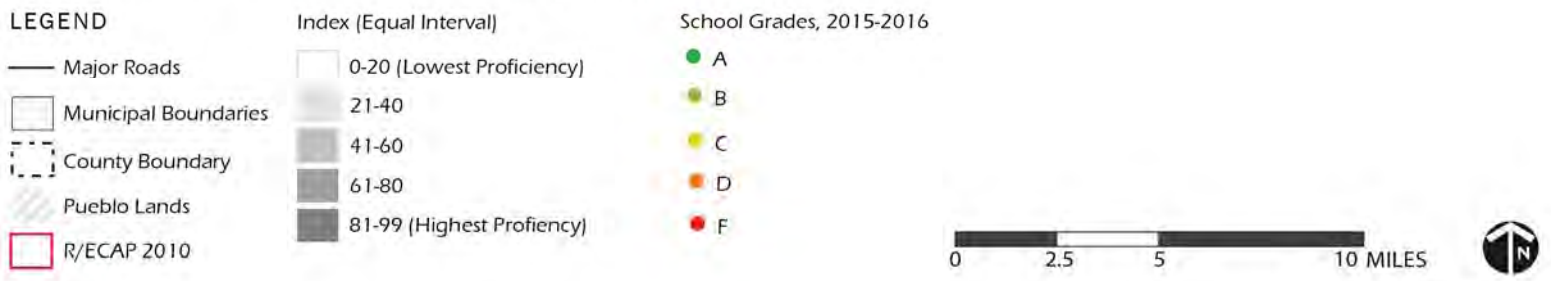
- The biggest challenge for APS is trying to educate children who change schools several times per year due to unstable family situations, poverty or being in foster care. These children are most at-

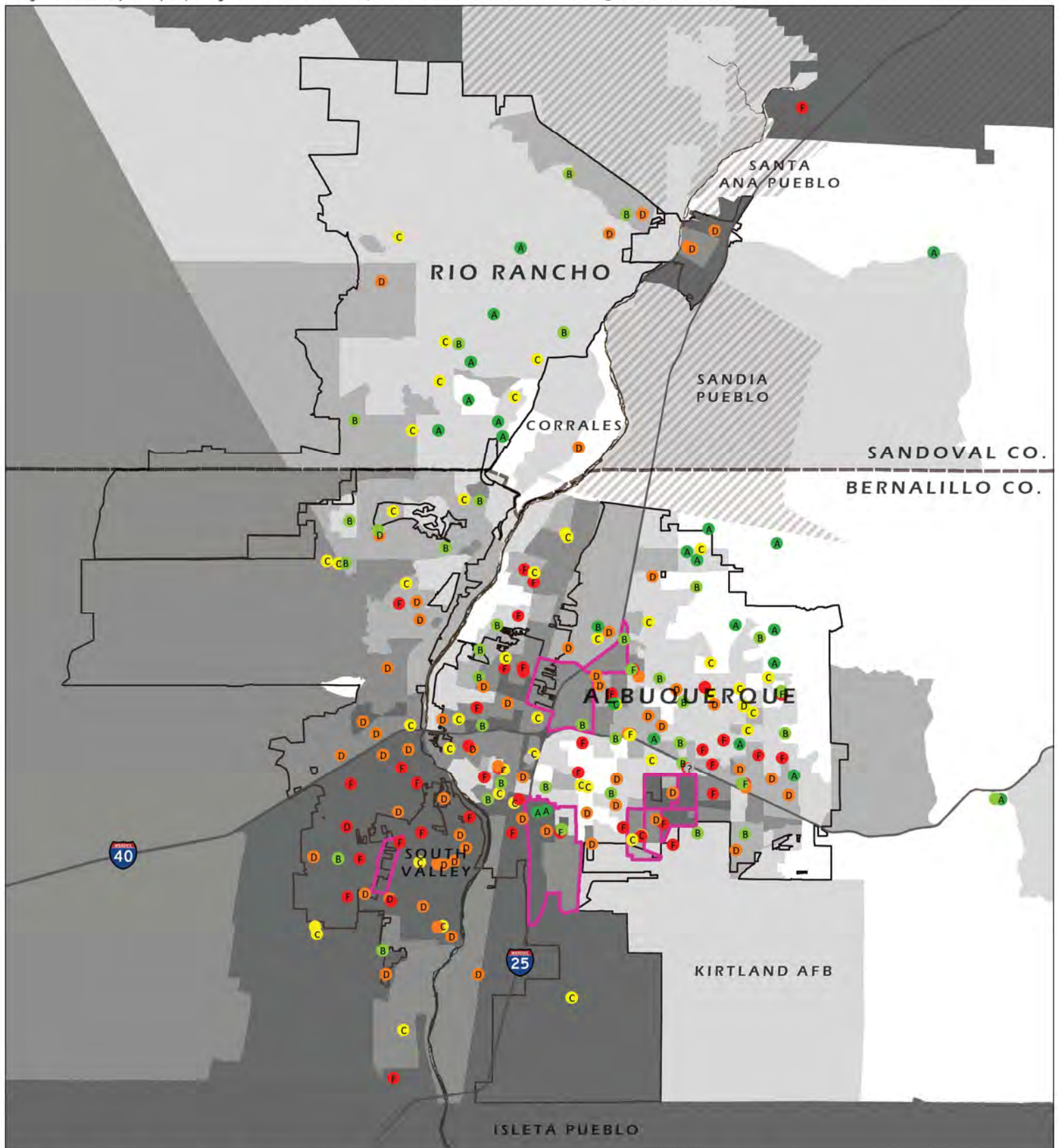
risk of not completing their education, regardless of race or ethnicity. This is compounded by the lack of transportation options that would help keep a student at the same school once their residence changes.

- Bilingual schools tend to be chosen more often in areas inhabited by Hispanic families. There are fewer bilingual schools in Albuquerque's northeast heights so there is less reason for Hispanic families to choose to live there.



MAP V-23: SCHOOL PROFICIENCY INDEX





MAP V-24: SCHOOL GRADES & MINORITY POPULATION AS PERCENT

3.2. EMPLOYMENT OPPORTUNITY ANALYSIS

The *Labor Market Engagement Index* (Table V-17 below) provides a summary description of the relative intensity of labor market engagement and human capital in a neighborhood. It is based upon the level of employment, labor force participation, and educational attainment (population ages 25 and above with at least a bachelor's degree) in a census tract. Values are national percentile ranks that range from 0 to 100. The higher the score, the higher the labor force participation and human capital in a neighborhood.

The *Jobs Proximity Index* in the same table measures the physical distances between place of residence and jobs by race/ethnicity. The higher the index value, the better the access to employment opportunities for residents in a neighborhood. Table V-17 shows the scores for both indices for Albuquerque, Rio Rancho and the region.

Table V-17. Labor Market Engagement and Jobs Proximity Indices

TOTAL POPULATION	LABOR MARKET ENGAGEMENT INDEX			JOBS PROXIMITY INDEX		
	ALBUQUERQUE	RIO RANCHO	REGION	ALBUQUERQUE	RIO RANCHO	REGION
White, Non-Hispanic	65.46	55.16	58.85	49.47	40.19	47.78
Black, Non-Hispanic	52.44	56.30	50.11	48.68	39.13	48.38
Hispanic	49.77	54.80	44.05	46.25	40.00	45.95
Asian or Pacific Islander, Non-Hispanic	65.27	60.67	63.62	49.56	43.71	48.67
Native American, Non-Hispanic	50.39	55.34	37.07	54.54	43.45	47.13
Population below federal poverty line						
White, Non-Hispanic	55.74	50.56	49.37	57.04	33.14	53.00
Black, Non-Hispanic	47.94	58.29	45.84	54.10	50.48	53.86
Hispanic	42.72	50.43	36.63	48.49	40.57	46.75
Asian or Pacific Islander, Non-Hispanic	58.34	56.41	54.01	56.43	41.34	55.42
Native American, Non-Hispanic	39.67	51.83	31.48	51.92	37.21	46.65

Source: HUD; SABINS; LAI; LEHD; NATA

3.2.1 DISPARITIES IN ACCESS AND ENGAGEMENT

i. Describe any disparities in access to jobs and labor markets by protected class groups.

Region

In the region, non-Hispanic Asian/Pacific Islanders and Whites had the highest scores for labor market engagement (61 to 65). Native Americans had the lowest labor engagement scores in the Region (37) but were similar to the other groups in the cities, showing a disparity between Native Americans living in cities compared to the pueblos, where there tend to be fewer jobs. Scores dropped somewhat for the same populations below the poverty line.

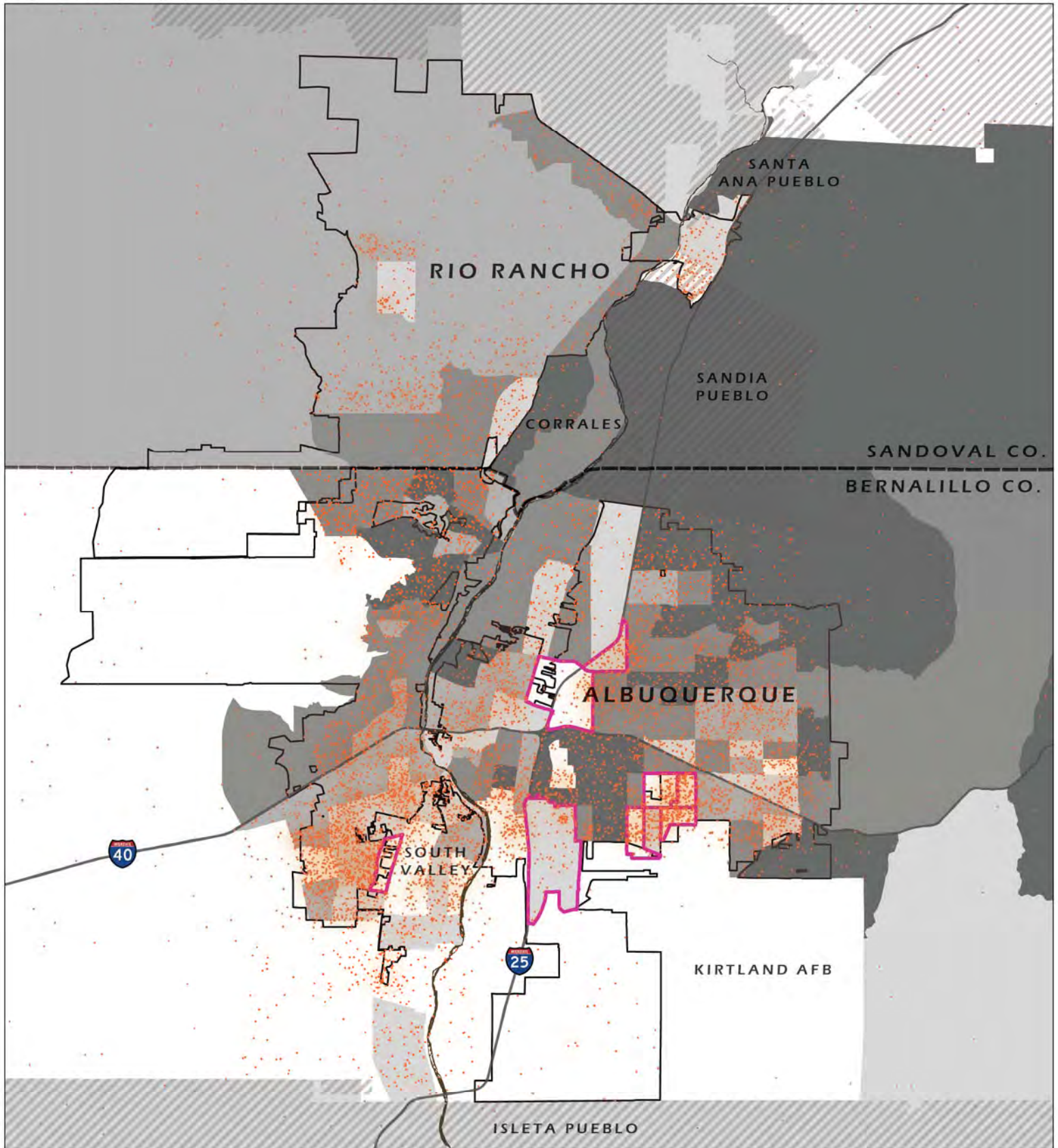
Albuquerque

Non-Hispanic Whites and Asian/Pacific Islanders had the highest labor engagement scores in Albuquerque, while scores for the other three groups were 13 to 15 points less. Scores for the same population groups below the poverty level dropped between 4 and 7 points.

Geographically, areas with a low Labor Market Engagement score in Albuquerque included both R/ECAP areas and areas with a higher concentration of foreign-born residents. Generally, lower scores are found in neighborhoods in the southwest, neighborhoods within the International District, parts of the Singing Arrow area, areas north of UNM, and neighborhoods north along I-25 (the Bel Air/Hodgin area). One of the areas with the lowest market engagement score is Downtown, which also has the highest concentration of jobs, indicating a jobs/skills mismatch in those who live and those who work in downtown. Also of note are the neighborhoods north of I-40 along I-25, which have a high concentration of minorities, residents with lower incomes, and a low labor market engagement score.

Rio Rancho

Labor market engagement scores in Rio Rancho showed the least disparity among the five population groups. Asian/Pacific Islanders had the highest labor market engagement. Scores of the remaining groups were within a point or two of each other and not far behind the leaders. Scores for the same groups below the poverty line all dropped somewhat except for non-Hispanic Blacks, which increased.



MAP V-25: LABOR ENGAGEMENT INDEX & MINORITY POPULATION

LEGEND

- Major Roads
- Municipal Boundaries
- - - County Boundary
- ▨ Pueblo Lands
- R/ECAP 2010

Index (Defined Interval)

- 0-20 (Lowest Engagement)
- 21-40
- 41-60
- 61-80
- 81-99 (Highest Engagement)
- 1 Dot = 50 People (Minority Group, Non-White)

0 2.5 5 10 MILES



3.2.2 PROXIMITY TO JOBS

In general, the closeness of the Jobs Proximity scores within each jurisdiction showed little disparity among the population groups. Rio Rancho residents overall had the least physical access to employment regardless of racial/ethnic group. Surprisingly, the general Native American population had the best physical access of the protected classes to employment opportunities in Albuquerque (54.5), and among the best in Rio Rancho (43.5). Hispanics had the least access to jobs across all three jurisdictions except Rio Rancho, where non-Hispanic Blacks had slightly less access.

Populations below the poverty line largely had better physical access to employment opportunities, regardless of race/ethnicity than the general populations. Populations in Albuquerque had the best access, while those in Rio Rancho had the worst. Despite this, some areas with good physical access to jobs (such as downtown and areas north of UNM) have a low labor market engagement. This could indicate that some residents may live close to jobs not matched to their skills, or they may be students or retirees.

ii. How does a person's place of residence affect their ability to obtain a job?

A person's place of residence affects his ability to obtain a job largely if he doesn't have access to a car or other accessible transportation options. Employment centers in the region are dispersed. Even if people live near a place of employment, a job change or an employer move can result in the need to drive. Having use of a car provides access to most jobs. Those without cars—typically teens and young adults and the less affluent—need to live within a walkable or bikeable distance from their jobs or depend on public transportation. In most cases, the major employment centers in the region have good transit access, as discussed in Section V.B.iii.1.c. East-west transit access in Albuquerque was viewed as better than north-south access.

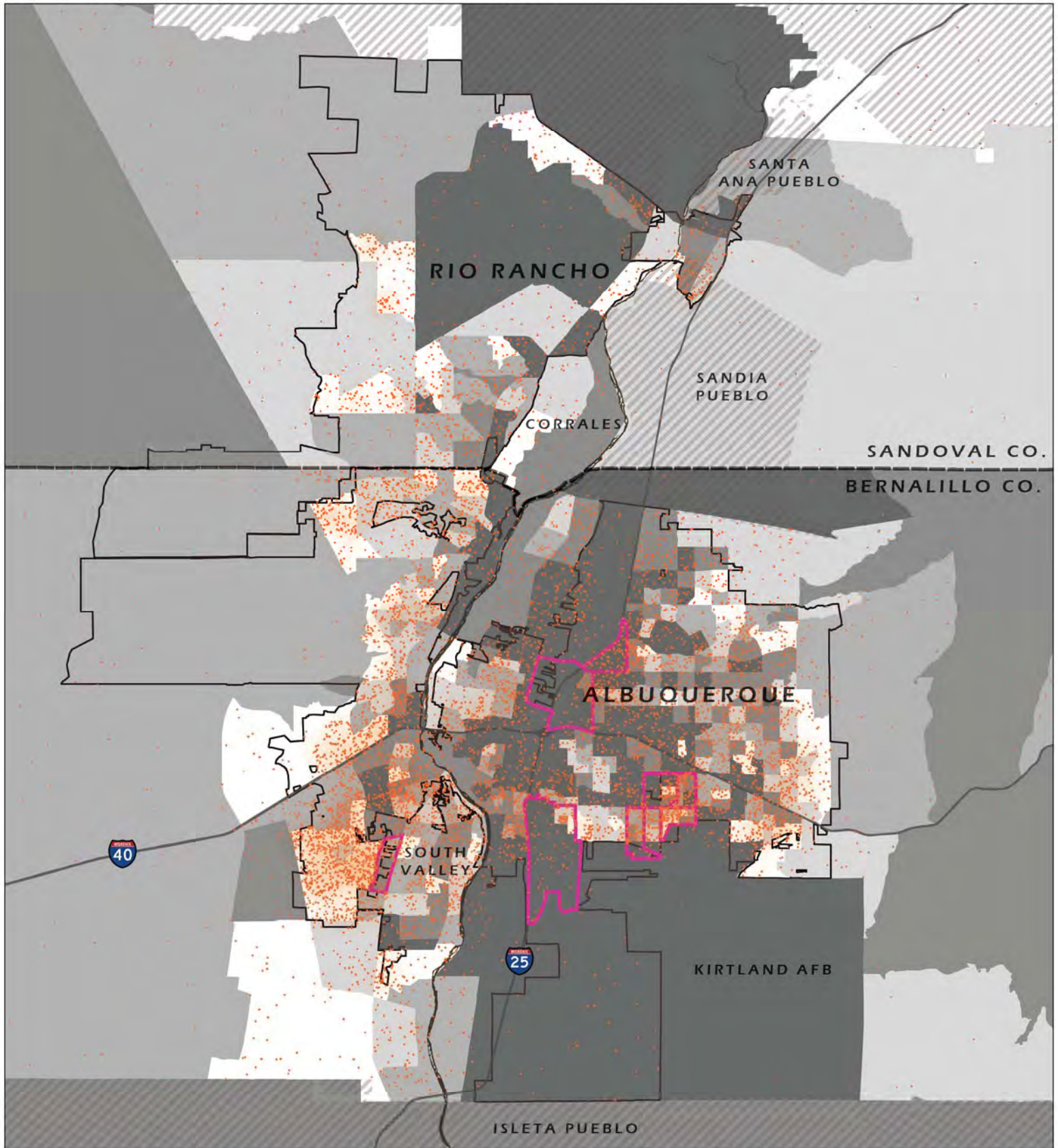
Creation of jobs on the west side of the City (and in Rio Rancho), however, has not kept pace with housing development and population growth; consequently, many residents who live on the Westside commute to jobs east of the river. This has contributed to traffic congestion, air pollution, and higher transportation costs for these workers.

Focus group participants reported that if they find affordable housing or choose to live in a place that is not near their job, they have to own a car. Transit is not a reliable means of transportation to work outside of the Central corridor. This is true regardless of race, ethnicity, national origin or family status.

iii. Which racial/ethnic, national origin, or family status groups are least successful in accessing employment?

Hispanics of any race in Albuquerque and the region, and non-Hispanic Blacks in Rio Rancho have the worst physical access to employment, according to the Jobs Proximity Index, although the differences in scores are small. This is primarily due to the smaller number of jobs in areas with high concentrations of Hispanics, namely the SW and NW quadrants of Albuquerque. UNM, Downtown, Jefferson Center, the Central Corridor, and the Coors Blvd Corridor).

Groups below the poverty line generally had better physical access to jobs in all three areas, although not necessarily jobs for which they were qualified. The exception was Rio Rancho, where non-Hispanic Whites and Native Americans had substantially poorer physical access to jobs. Overall, Native Americans had the best physical access to jobs of all the groups in Albuquerque.



MAP V-26: JOBS PROXIMITY INDEX & MINORITY POPULATION

LEGEND

- Major Roads
- Municipal Boundaries
- County Boundary
- Pueblo Lands
- R/ECAP 2010

Index (Defined Interval)

- 0-20 (Lowest Proximity)
- 21-40
- 41-60
- 61-80
- 81-99 (Highest Proximity)

1 Dot = 50 People
(Minority Group, Non-White)

0 2.5 5 10 MILES



3.3. TRANSPORTATION OPPORTUNITIES

HUD provided two indices for analyzing transportation access: 1) The *Low Transportation Cost Index* measures the *cost of transportation* and the *proximity to public transportation* by Census Tract. 2) The *Transit Trips Index* measures *how often* low-income families in a Census Tract use public transportation. Both indices are based on cost estimates for a 3-person single-parent family with income at 50% of the median income for renters in the region. The higher each index value (nationally ranked percentile), the lower the cost of transportation in the neighborhood or the more likely residents in that neighborhood use public transit. These indices are shown in Table V-18.

3.3.1 TRANSPORTATION COSTS

i. Describe any disparities in access to transportation based on place of residence, cost or other transportation-related factors.

Comparing the three jurisdictions, transportation costs were markedly lower in Albuquerque and higher in Rio Rancho, with regional costs in-between. The index values showed more disparity between the general population and the population below the poverty line than between ethnic/racial groups, with the lower income groups having lower transportation costs. In Albuquerque costs were higher for Hispanics of any race than for other ethnic/racial groups, while in the region they were higher for Native Americans.

Assessment of this index, and information provided by the Mid-Region Council of Governments in the 2040 Metropolitan Transportation Plan (MTP), show a strong connection between higher transportation costs and accessibility to jobs and public transit. There is a higher concentration of jobs within the core neighborhoods of Albuquerque (Downtown, Journal Center, Uptown, and along Central Ave) than in newer neighborhoods on the west side of the Rio Grande, in Rio Rancho, or in far NE Heights neighborhoods. Close proximity of jobs to housing reduces both travel time and travel distance. It also enables workers to use alternative modes (bus, bike, walking) to commute to work. Within the City of Albuquerque there is more frequent public transit service along key corridors. Rio Rancho does not have its own transit service and relies on ABQ Ride to provide service to a limited number of major activity centers.

Transportation costs affect protected groups in a number of ways:

- Transportation is usually a household's second highest monthly expense after housing. Hence, higher transportation costs reduce the available income for many families who are already on a constrained budget, putting off expenditures for healthcare, healthy food, and other necessities.
- Auto use increases a household's exposure to outside risks, such as fluctuations in gas prices, car maintenance issues, crashes, etc.

3.3.2 USE OF PUBLIC TRANSPORTATION

Albuquerque's major transit investments have been focused on the Central Avenue corridor. This corridor has frequent service and longer service hours than other routes. Recent planning work by the City has included allowing a wider range of housing types along this corridor in an attempt to give people an option for lower housing and transportation costs.

However, residents of the South Valley, North Valley, Rio Rancho and other neighborhood that are not along this corridor expressed frustration at the limited service along other routes. The International District, which has a relatively high concentration of racial/ethnic minorities and low income households, is

well served by the transit system. Residents of other predominantly minority and low income neighborhoods do not have a similar level of service.

Transit Trips Index values indicated that the total population of each racial/ethnic group in Albuquerque used transit more frequently than those groups in either Rio Rancho or the region. A subset of the groups in Albuquerque and the region whose incomes fell below the poverty line used transit even more frequently than the general populations. Poverty status had the least effect on frequency of transit use in Rio Rancho, which was low among all racial/ethnic groups regardless of income.

Table V-18. Transportation Indices

LOW TRANSPORTATION COSTS INDEX				TRANSIT TRIPS INDEX		
TOTAL POPULATION	ALBUQUERQUE	RIO RANCHO	REGION	ALBUQUERQUE	RIO RANCHO	REGION
White, Non-Hispanic	53.40	28.63	42.33	53.03	34.70	44.10
Black, Non-Hispanic	54.54	27.44	47.79	54.81	35.25	49.48
Hispanic	50.78	27.24	41.87	53.66	34.21	46.94
Asian or Pacific Islander, Non-Hispanic	52.81	27.07	47.69	53.38	32.68	49.00
Native American, Non-Hispanic	55.74	27.81	36.84	53.56	35.32	38.26
Population below federal poverty line						
White, Non-Hispanic	60.32	31.47	48.40	58.35	36.99	49.18
Black, Non-Hispanic	58.54	30.42	54.51	58.46	30.63	55.54
Hispanic	55.23	31.56	45.50	57.59	34.42	50.59
Asian or Pacific Islander, Non-Hispanic	64.39	32.99	56.32	61.43	36.97	55.00
Native American, Non-Hispanic	59.99	27.86	41.16	57.17	34.16	41.48

Source: LAI; LEHD; NATA

11. Which racial/ethnic, national origin or family status groups are most affected by the lack of a reliable, affordable transportation connection between their place of residence and opportunities?

Based on Table V-18, racial and ethnic groups in the Albuquerque region have similar average Low Transportation Costs scores as well as Transit Trips scores. Regionally, however, Native Americans have lower average scores (37 for Low Transportation Cost), indicating that they may be more affected by higher transportation costs and travel distances between their homes and job opportunities. Hispanics and non-Hispanic Whites had the second lowest regional scores (42 for Transportation Costs), indicating slightly higher costs than for Blacks (48) and Asians (48).

Overall, residents in Albuquerque had lower transportation costs than those in Rio Rancho, indicating a jobs/housing imbalance in Rio Rancho and a lower density of transit opportunities (see discussion below).

The primary areas with large numbers of families with children and higher transportation costs are in the South Valley, West Mesa neighborhoods, and parts of northern Rio Rancho. This is also the case with foreign-born populations, which tend to live in the South Valley and West Mesa neighborhoods and also have higher transportation costs.

111. Describe how the jurisdiction's and region's policies, such as public transportation routes or transportation systems designed for use by personal vehicles, affect the ability of protected class groups to access transportation.

The City of Albuquerque has invested in its public transit system with a number of improvements, including a Bus Rapid Transit route along Central Avenue (a primary jobs corridor), and plans for improved connections to the west side of the City. The City currently operates three “rapid ride” routes to major employment anchors, including one route that runs from UNM to the Westside of Albuquerque (adjacent to Cottonwood Mall). These routes provide access to populations that live along major transit corridors, especially along Central Avenue, Lomas Avenue, 4th Street, parts of Coors Blvd, and neighborhoods around downtown. Areas that are underserved by transit include the South Valley, Albuquerque’s SW neighborhoods, and parts of the NE Heights.

Some areas with higher poverty levels minority concentrations, including protected classes, have good access to transit. These include downtown, the International District, Baretas/South Broadway, Martineztown, and parts of Hodgin/Bel Air. Areas without good transit access tend to have higher overall transportation costs. These include the South Valley, SW neighborhoods, and Singing Arrow. These are all areas with higher concentrations of minority and protected class groups.

The City of Rio Rancho relies on the City of Albuquerque’s transit agency (ABQ Ride) for service along key corridors. This provides access for some residents, but there are sizeable gaps between where stops are located and where residents live. In addition, the City of Rio Rancho does not currently provide monetary support for this transit service, limiting the number of stops, frequency, and hours of operations for most of the routes that operate within the City.

Rio Metro is the regional transit provider offering direct shuttle service within the rural communities in Bernalillo, Sandoval, and Valencia Counties and connecting to the Rail Runner regional train. This regional transit serves residents with disabilities, seniors, and residents in rural locations.

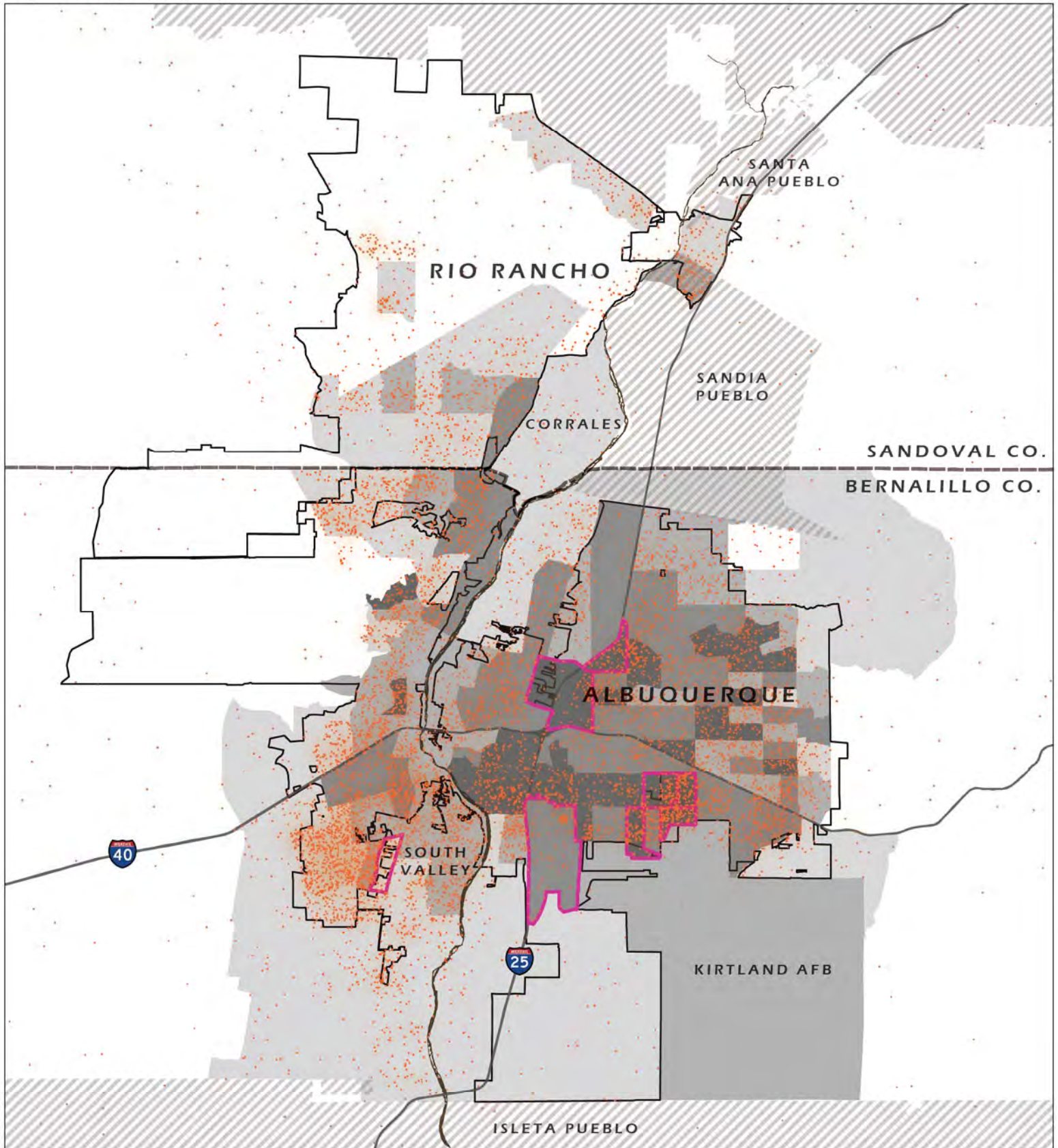
The City of Albuquerque and Bernalillo County have invested in an extensive bikeway system of trails, on-street bike lanes, bike routes, and special connections. These investments provide linkages between many parts of the City, but are not currently used by large numbers of bicycle commuters (1.4% commute to work by bike).[1] However, ongoing investments are being made to continue to improve bicycle facilities, especially in areas with more bicycle crashes or less infrastructure (including the International District, primary corridors in the South Valley, within Downtown, around UNM, and into Old Town).

Focus group participants noted that transit routes outside of the Central Avenue corridor have less frequent service, and that on demand service (primarily for seniors and people with disabilities) is not reliable and is difficult to use. Lack of north/south routes, routes that only offer commuter service, and the length of time required to get from one place to another using the transit system are barriers to using public transit.

The City of Albuquerque's investments in the transit network in key employment centers provides access to many neighborhoods with a high percentage of protected class residents. Although transit is provided to major job centers, the public participants in the AFH identified a lack of connections between where people live and work. This can increase travel times, costs, and make it harder to access primary job locations by transit. In interviews conducted for this project, residents pointed to areas of the Albuquerque, Rio Rancho and Bernalillo County not served by transit. In the words of one resident, “The buses don’t go where people want to go.” Frequency and time of service are also problems. Buses tend to emphasize commuting hours, which is an obstacle for people going to job interviews, part-time jobs, or after-hours shifts. This is particularly important to residents living on the

western side of the Rio Grande, in the South Valley or in Rio Rancho where there are fewer jobs, higher transportation costs (but lower housing costs), lower transit access, more environmental hazards, and, in Southwest neighborhoods, lower performing schools.

These areas have had less investment in alternative transportation, including bike lanes/trails, walkable neighborhoods, and recreation facilities. However, this trend is gradually changing as the City and Bernalillo County invest in bicycle and pedestrian facilities in existing neighborhoods while requiring new subdivisions to include these facilities as part of the development process.



MAP V-27: TRANSPORTATION COSTS INDEX & MINORITY POPULATION

LEGEND

- Major Roads
- Municipal Boundaries
- - - County Boundary
- ▨ Pueblo Lands
- ▭ R/ECAP 2010

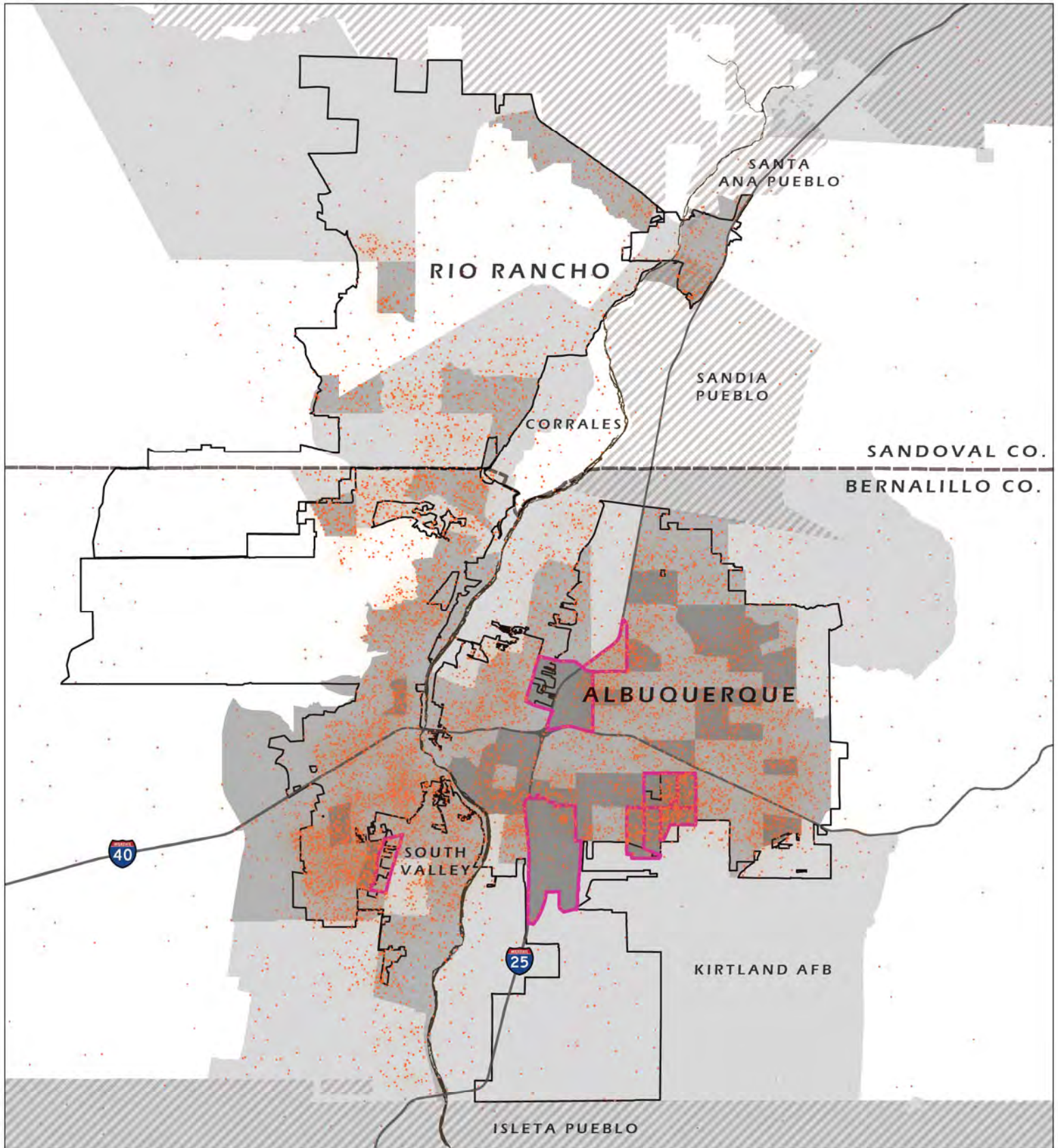
Index (Defined Interval)

- 0-20 (Highest Costs)
- 21-40
- 41-60
- 61-80
- 81-99 (Lowest Costs)

● 1 Dot = 50 People
(Minority Group, Non-White)

0 2.5 5 10 MILES





MAP V-28: TRANSIT TRIPS INDEX & MINORITY POPULATION

LEGEND

- Major Roads
- Municipal Boundaries
- County Boundary
- Pueblo Lands
- R/ECAP 2010

Index (Defined Interval)

- 0-20 (Lowest Trips)
- 21-40
- 41-60
- 61-80
- 81-99 (Highest Trips)

1 Dot = 50 People
(Minority Group, Non-White)

0 2.5 5 10 MILES



LEGEND

	Major Roads		0-34%		Less Frequent Service
	Municipal Boundaries		34.1-50%		
	County Boundary		50.1-61%		More Frequent Service
	Pueblo Lands		61.1-77%		
	R/ECAP 2010		77.1-100%		

0 2.5 5 10 MILES



3.4. LOW POVERTY EXPOSURE

i. Describe any disparities in exposure to poverty by protected class groups.

The *Low Poverty Index* presented in the following HUD-provided data uses rates of family poverty by household (based on the federal poverty line) to measure exposure to low poverty by neighborhood. A high score indicates higher exposure to low poverty (or less exposure to poverty in general) at the neighborhood level.

General populations had less exposure to poverty in Rio Rancho than in the other two jurisdictions, as well as little disparity among racial/ethnic groups. Asian/Pacific Islanders there had the least exposure to poverty (66). In Albuquerque, non-Hispanic Whites and Asian/Pacific Islanders had the least exposure to poverty, while Native Americans, Hispanics of any race and Blacks had the most. A similar pattern was seen in the region generally, with Native Americans being exposed the most to poverty (31.7).

Not surprisingly, exposure to poverty increased substantially for all groups below the federal poverty line. Index scores for these groups, indicating less exposure to poverty, remained highest for Rio Rancho and were lower for Albuquerque and the region. Among the poorer racial/ethnic groups, however, Native Americans in Rio Rancho had the least exposure to poverty.

Table V-19. Low Poverty Index

TOTAL POPULATION	ALBUQUERQUE	RIO RANCHO	REGION
White, Non-Hispanic	54.48	59.53	52.90
Black, Non-Hispanic	40.77	61.20	42.60
Hispanic	38.77	59.60	37.36
Asian or Pacific Islander, Non-Hispanic	54.31	66.04	55.27
Native American, Non-Hispanic	38.05	61.75	31.66
Population below federal poverty line			
White, Non-Hispanic	38.54	51.39	38.22
Black, Non-Hispanic	32.53	52.74	33.02
Hispanic	27.97	49.03	26.27
Asian or Pacific Islander, Non-Hispanic	35.34	42.32	33.57
Native American, Non-Hispanic	27.16	54.47	24.11

Source: *Scores computed by Census tract and ranked nationally

3.4.1 GEOGRAPHIC DISTRIBUTION OF POVERTY

ii. What role does a person's place of residence play in their exposure to poverty?

As seen in MAP V-30, within the region there are areas with higher poverty in the unincorporated South Valley in Bernalillo County, in SE Albuquerque, and in pockets along the I-40 and I-25 corridors (Specific Albuquerque neighborhoods are discussed in more detail below.) Other areas within the region that have higher poverty include rural areas (especially in Tarrant and Valencia counties), Tribal Areas, including Santa Ana and Santa Felipe Pueblos, and rural towns, including Belen and Cuba. In general, these correspond to the R/ECAP areas discussed earlier.

3.4.2 ANALYSIS OF LOW POVERTY INDEX SCORES

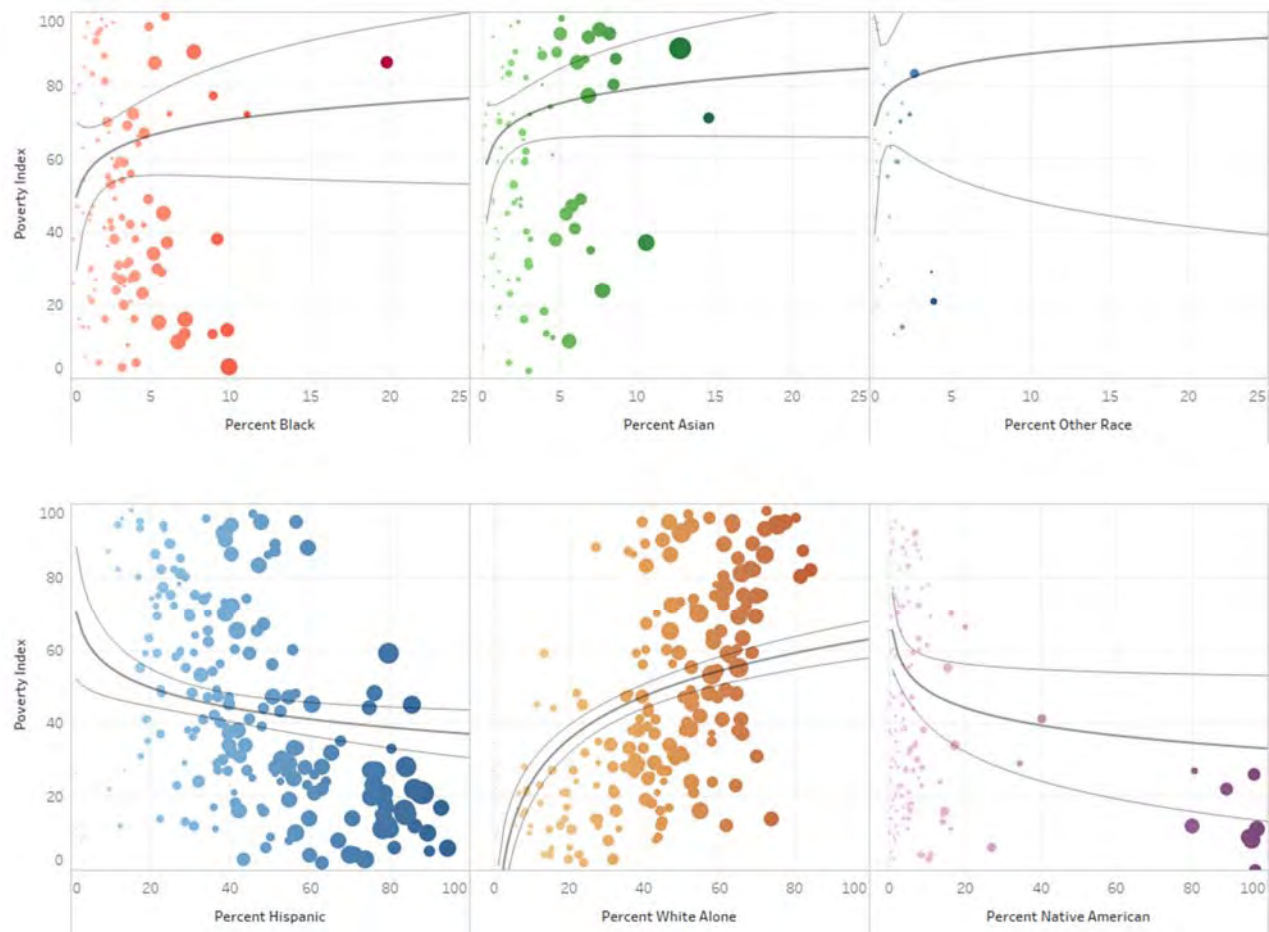
111. Which racial/ethnic, national origin or family status groups are most affected by these poverty indicators?

There is some correlation between poverty and minority populations within the region, although the correlations are complicated and vary widely by geography. As seen in Figure V-7, the correlation between racial/ethnic makeup and Low Poverty Index score is slight. Blacks, Asians, and those identifying as “Other Races” have a low correlation with poverty.

Neighborhoods with larger Black populations, for example, include those that have both high and low poverty index scores, showing no clear pattern between the percentage of the Black population and higher poverty. Asians show a slight positive correlation; neighborhoods with more Asians have slightly lower levels of poverty. Larger populations of Native Americans have higher rates of poverty, although this trend disappears when the high rates of poverty in the region’s pueblos are taken into account.

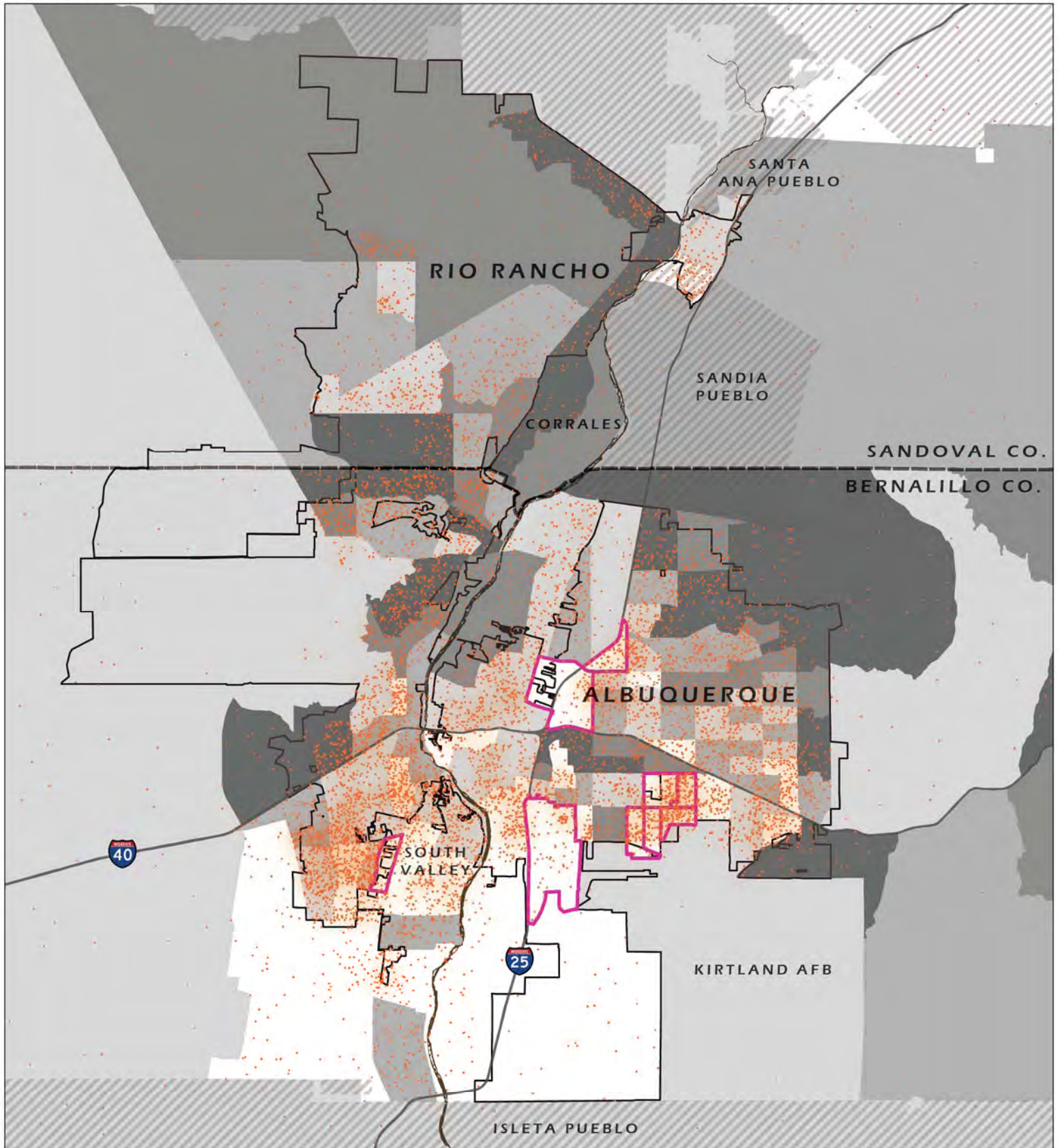
Although slight, there is a small negative correlation between Hispanic populations and higher rates of poverty. In other words, areas with more Hispanics are also more likely to have higher poverty. This is contrasted with non-Hispanic Whites who show the greatest correlation between higher populations (as a percentage) and lower rates of poverty.

Figure V-7. Percent of Racial and Ethnic Populations vs Low Poverty Index Scores



Source: HUD Low Poverty Index Scores by Tract and 2012 ACS Racial and Ethnic Makeup by Percent.

These charts show the relative correlation between the percentage of the population represented by one racial/ethnic group and Poverty Index Scores. Lines represent a logarithmic trend line and 5% confidence bands. Positive slope trend lines indicate a positive correlation between the two variables (a higher percentage of the population is associated with higher Poverty Index Scores). Negative slope trend lines represent the opposite, showing higher population concentrations are associated with Lower Poverty Index Scores. Correlations in most cases are small, with White, non-Hispanics having the most significant correlation ($R^2 = 30\%$)



MAP V-30: LOW POVERTY INDEX & MINORITY POPULATION



3.4.3 EFFECTS OF LOCAL POLICIES

iv. Describe how the jurisdiction's and region's policies affect the ability of protected class groups to access low poverty areas.

A number of local policies create barriers for protected class groups trying to access low poverty areas:

- State policies allow landlords to refuse Section 8 housing vouchers, which can prevent lower income individuals from renting in lower poverty areas. Moreover, landlords are allowed to keep application fees even if they decline to rent to a household with a voucher.
- Rents in lower poverty areas are often higher than what HUD considers the Fair Market Rent, rendering housing in those areas unaffordable to low income households.
- The City Workforce Housing Fund and the NM Mortgage Finance Authority target lower income areas for publicly supported housing development.
- Neighborhood associations in low poverty areas are often well organized and can successfully oppose affordable housing developments in their areas.

3.5. ENVIRONMENTALLY HEALTHY NEIGHBORHOOD OPPORTUNITIES

i. Describe any disparities in access to environmentally healthy neighborhoods by protected class groups.

The Environmental Health Index measures exposure based on EPA estimates of air quality carcinogenic, respiratory and neurological toxins by neighborhood (calculated by Census block group). The higher the index value, the less exposure to toxins harmful to human health. Therefore, the higher the value, the better the environmental quality of a neighborhood.

Of the three jurisdictions, Rio Rancho residents had the least exposure to the estimated air toxins, while Albuquerque residents had the most exposure by 10 to 15 points among the general population and 15 to 24 points among the population below the federal poverty line. In Albuquerque, disparity in exposure was more evident between the general population and the low income population than between racial/ethnic groups. Rio Rancho showed little variation in exposure among ethnic/racial groups, except for Hispanics of any race, and surprisingly less exposure among low income residents compared with the general population, except for Hispanics. Overall, however, most of the racial/ethnic groups ranked in the 60th percentile or higher in nationwide comparisons regardless of income.

Additional data supplied by the NM Department of Health and compiled by the Mid-Region Council of Governments in the 2040 Metropolitan Transportation Plan (MTP), show a strong connection between poorer health outcomes and racial and ethnic minority groups. Data on mortality rates show a higher likelihood of death for many diseases in areas with higher racial and ethnic concentrations. These data show a higher mortality rate in those areas identified as R/ECAPS, as well as those discussed in the preceding sections as areas with large concentrations of lower income residents. These include the International District, Singing Arrow, Hodgin, South Valley, and San Jose/South Broadway.

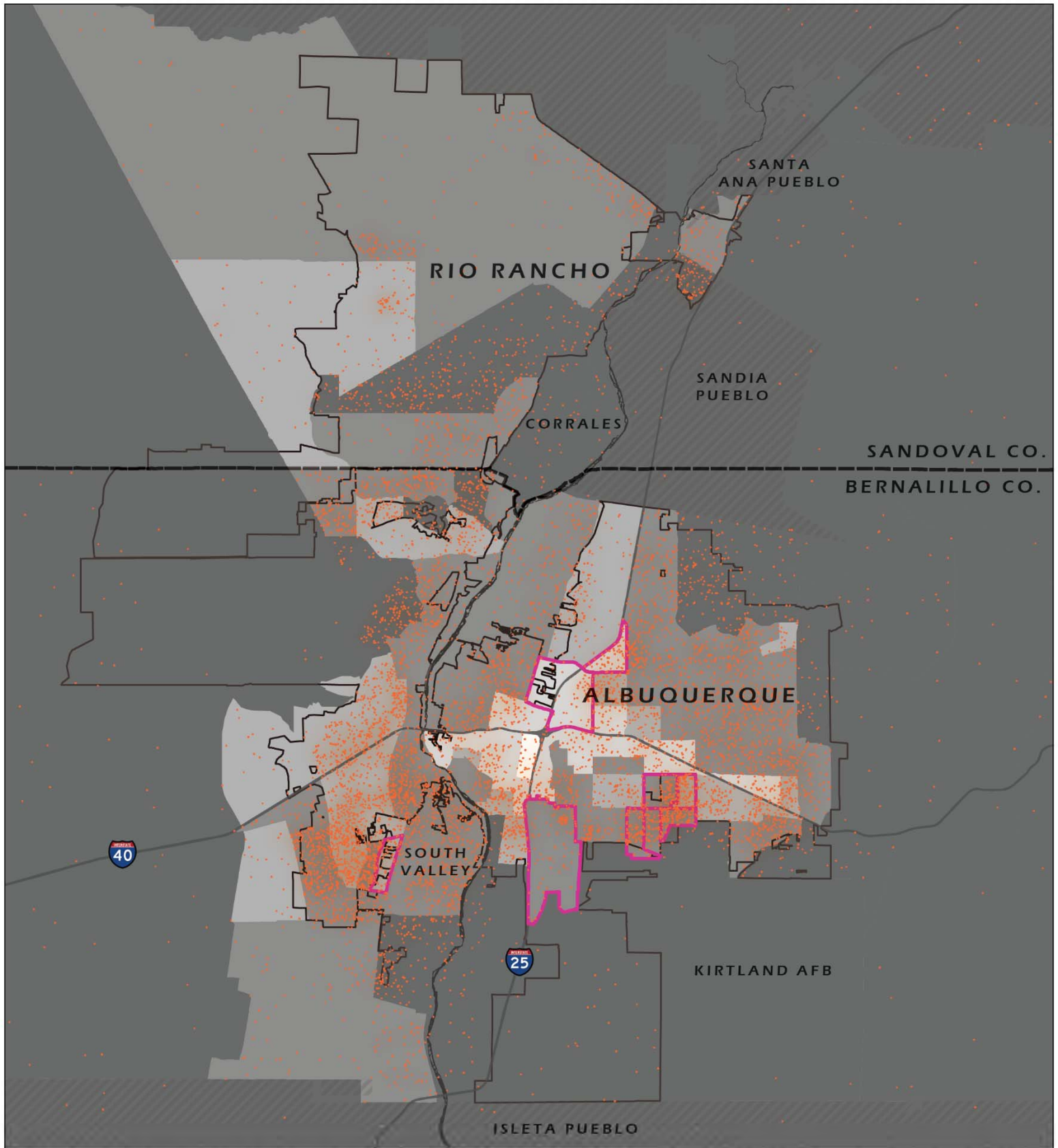
Table V-20. Environmental Health Index

TOTAL POPULATION	ALBUQUERQUE	RIO RANCHO	REGION
White, Non-Hispanic	66.23	78.09	73.37
Black, Non-Hispanic	63.11	77.26	67.72
Hispanic	62.09	77.23	69.89
Asian or Pacific Islander, Non-Hispanic	66.89	77.31	69.81
Native American, Non-Hispanic	62.79	77.84	78.13
Population below federal poverty line			
White, Non-Hispanic	59.32	79.53	68.54
Black, Non-Hispanic	57.88	81.27	60.11
Hispanic	59.80	75.40	68.73
Asian or Pacific Islander, Non-Hispanic	60.07	84.67	67.75
Native American, Non-Hispanic	60.18	80.80	75.05

II. Which racial/ethnic, national origin or family status groups have the least access to environmentally healthy neighborhoods?

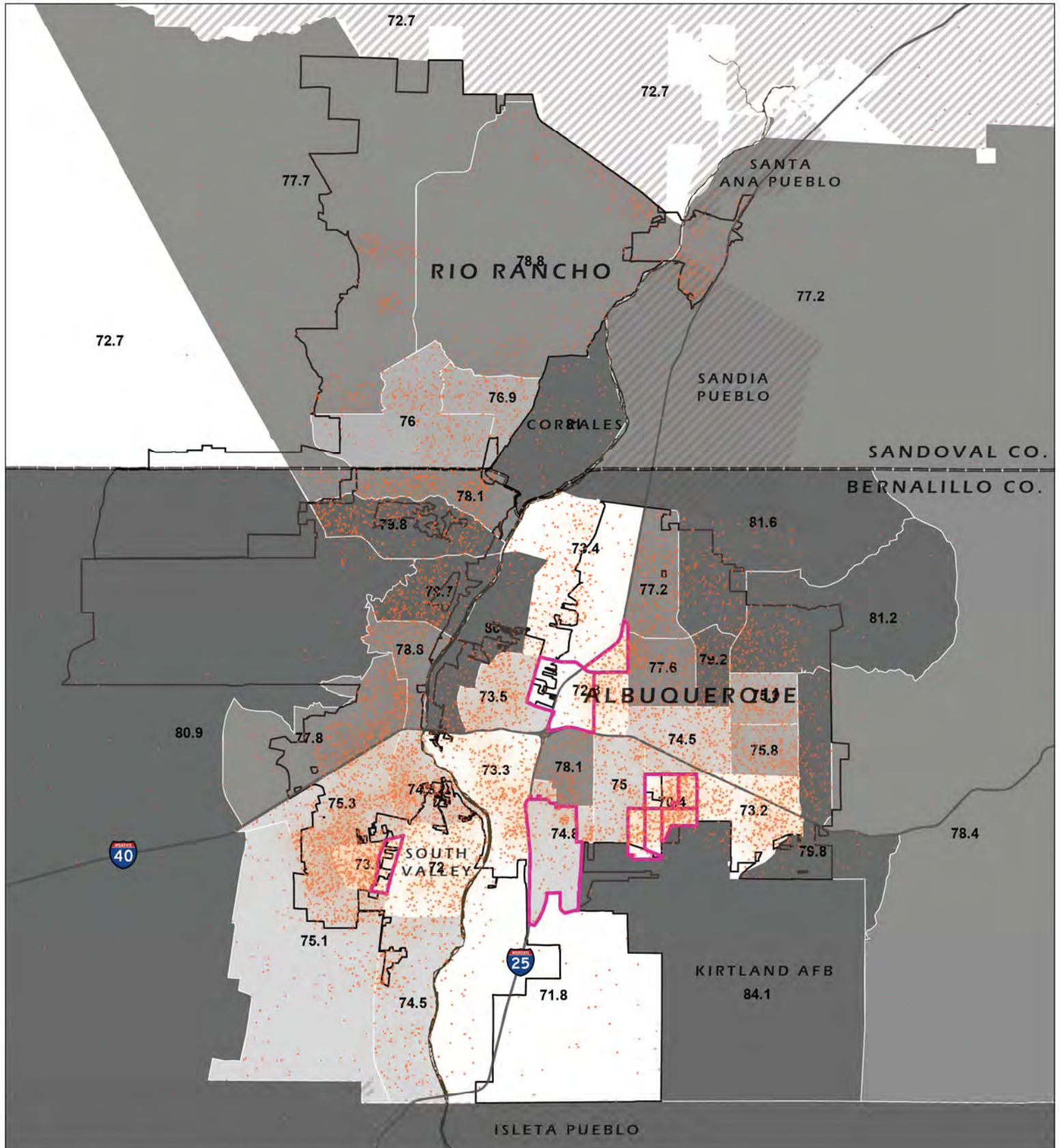
As shown in MAP V-31, neighborhoods with the lowest air quality are located adjacent to the region's freeways and major arterial roads. Several of these areas have concentrations of racial and ethnic minorities, although this is not the case for all. Notable areas include Hodgin/Bel Air, the near North Valley, areas in and around Downtown (especially Wells Park, Santa Barbara/Martineztown), and parts of Singing Arrow. As discussed in previous sections, these are also areas with both lower income households and higher racial and ethnic concentrations. However, other areas with these same sociodemographic makeups have higher air quality scores, indicating better environmental quality, especially areas on the west side and in the South Valley.

Looking at public health data shows a much stronger connection between poor health outcomes and protected groups. This is apparent in the higher mortality rates in the South Valley (where a large percentage of foreign-born residents live) and South Broadway/San Jose neighborhoods, as well as the International District. This underscores that other environmental factors and social determinants of health disproportionately affect minority groups in these areas.



MAP V-31: HAZARD INDEX & MINORITY POPULATION





MAP V-32: LIFE EXPECTANCY AT BIRTH & MINORITY POPULATION



3.6. PATTERNS IN DISPARITIES IN ACCESS TO OPPORTUNITY

i. Identify and discuss any overarching patterns of access to opportunity and exposure to adverse community factors based on race/ethnicity, national origin or familial status. Identify areas that experience an aggregate of poor access to opportunity and high exposure to adverse factors. Include how these patterns compare to patterns of segregation and R/ECAPs.

Considering all the indices, race/ethnicity appears to play a larger role than poverty status in whether a person has access to a proficient elementary school, has high labor engagement, and is more exposed to poverty in Albuquerque and the region. Hispanics of any race, Blacks, and Native Americans were behind Asians and non-Hispanic Whites on nearly all these measures.

On measures of proximity to jobs, transportation costs and transit use, and exposure to a healthy neighborhood, however, poverty status and location had more effect than race and ethnicity. Populations below the poverty line, regardless of race or ethnic, tended to have better physical access to jobs, higher transit use and lower transportation costs, and more exposure to air toxins.

3.6.1 REGION

- **Education:** Native Americans had the least access to proficient elementary schools in all jurisdictions, but the regional difference among groups was far greater than differences in either city. Generally, non-Hispanic Asians and Whites had the best access to proficient schools in all three jurisdictions except Rio Rancho where there was little difference among the five ethnic/racial groups. This relationship basically held for populations below the poverty line, who were even more likely to live in low proficiency school attendance areas. The exception was Rio Rancho, where poor non-Hispanic Whites were actually the least likely to live near a high proficiency elementary school.
- **Employment:** Native Americans had the lowest labor engagement scores regionally compared with other racial/ethnic groups, but their scores were similar to other groups in the cities. In general, non-Hispanic Whites and Asians had the highest scores for labor market engagement, while the remaining protected groups—Hispanic, Black and Native American—had scores 13 to 15 points lower. Group scores in Rio Rancho showed the least disparity.
- **Proximity to Jobs:** While differences in scores were slight, Hispanics of any race in Albuquerque and the Region and non-Hispanic Blacks in Rio Rancho had the least physical access to jobs. The general Native American population had the best physical access to employment in Albuquerque and among the best in Rio Rancho. Populations below the poverty line, regardless of race/ethnicity, largely showed better physical access to employment than the general population.
- **Transportation:** Transportation costs were markedly lower in Albuquerque and higher in Rio Rancho, with regional costs falling in between. There was more disparity between the general population and those below the poverty line than between racial/ethnic groups, with lower income groups having lower costs. Costs in the region were higher for Native Americans than other groups, while costs in Albuquerque were higher for Hispanics. Similar patterns were seen in the frequency of transit use.
- **Exposure to Poverty:** Native Americans, Hispanics, and non-Hispanic Blacks had substantially more exposure to poverty in Albuquerque and the Region than did Asians and non-Hispanic Whites. While Asians had the least exposure to poverty in Rio Rancho, the remaining groups showed similar higher exposure. Regionally, Native Americans were most exposed to poverty.

- **Exposure to Environmental Health:** Regionally, all groups were close to the 70th percentile nationwide in exposure to healthy environments. Native Americans of any income level had the least exposure to air toxins. Compared to the Region and Rio Rancho, Albuquerque residents had more exposure to estimated air toxins, which increased for all populations below the federal poverty line.

3.6.2 CITY OF ALBUQUERQUE

In Albuquerque, **Hispanics of any race and non-Hispanic Blacks and Native Americans** were the most likely protected ethnic/racial groups to live in low-proficiency school attendance areas, have lower labor force engagement, and be most exposed to poverty. Having household incomes below the poverty line compounded these disparities.

For the other indicators—transportation costs, transit use and exposure to healthy neighborhoods—poverty status had more effect than race or ethnicity. Residents with incomes below the poverty line used public transportation more and had lower transportation costs than the population at-large, regardless of race/ethnicity. Among the protected classes, Hispanics had slightly higher transportation costs. Non-Hispanic Whites and Asian/Pacific Islanders had slightly more exposure to healthier neighborhoods, as defined in this study, than the other groups.

- **Education: Hispanics, Blacks and Native Americans** were the most likely ethnic/racial groups to live in low-proficiency school attendance areas. Income below the poverty level compounded this.
- **Employment: Hispanic, Blacks and Native Americans** had substantially lower labor engagement scores than non-Hispanic Whites or Asian/Pacific Islanders. Those with income below the poverty line had even lower scores. There was little disparity among the groups in proximity to jobs. Native Americans had the best physical access to employment.
- **Transportation:** Transportation costs were lower for all groups in Albuquerque than in Rio Rancho or the Region. **Lower income groups** had lower transportation costs regardless of race or ethnicity. Costs were somewhat higher for **Hispanics** of any race compared with the other racial/ethnic groups. Frequency of transit use was higher among those below the poverty line compared to the general population but similar among ethnic/racial groups.
- **Exposure to Poverty: Native Americans, Hispanics of any race, and Blacks** were more exposed to poverty than non-Hispanic Whites and Asian/Pacific Islanders. Exposure to poverty increased and varied less among all groups whose incomes fell below the poverty line.
- **Exposure to Environmental Health:** Disparity in exposure was more evident between low income populations and the general populations than among racial/ethnic groups. While Albuquerque residents had more exposure to environmental toxins than residents in the two other jurisdictions, their exposure to relatively healthy neighborhoods was near the 60th percentile nationwide. **Non-Hispanic Whites and Asian/Pacific Islanders** had slightly more exposure to healthier neighborhoods than the other racial/ethnic groups.

3.6.3 RIO RANCHO

Income level appeared to have more effect on the selected indicators than race or ethnicity in Rio Rancho. Residents with household incomes below the poverty line were more likely to live in low-proficiency school attendance areas, participate less in the labor force, have less proximity to jobs, and more exposure to

poverty than the general population. Transportation costs in Rio Rancho were relatively high for all groups, but slightly less for low income residents. Exposure to healthy neighborhoods was near the 77th nation-wide percentile.

- **Education:** Residents regardless of race/ethnicity or income had better access to good schools than in Albuquerque or the Region. Being low income had more effect on access than race or ethnicity.
- **Employment:** Indices showed little disparity in labor force engagement or proximity to jobs among racial/ethnic groups. Engagement tended to be less among **lower income groups**. Rio Rancho residents in general had the least access to employment compared with residents in the other jurisdictions. Among racial/ethnic groups, non-Hispanic Whites below the poverty line had the least access.
- **Transportation:** Rio Rancho had relatively high transportation costs for all groups (close to the 30th percentile) but slightly lower costs for those below the poverty line, regardless of racial/ethnic group. Neither income level nor race/ethnicity appeared to have much effect on the fairly low rate of transit use among all the groups. This is in part due to the lower levels of transit service offered in Rio Rancho as well as longer commutes associated with traveling to jobs on the west side of the Rio Grande.
- **Exposure to Poverty:** General populations in Rio Rancho had less exposure to poverty than in Albuquerque or the Region, and there was little disparity among racial/ethnic groups. Not surprisingly, populations below the poverty line had more exposure to poverty.
- **Exposure to Environmental Health:** Rio Rancho residents had highest exposure to healthy neighborhoods (near the 77th percentile) compared with residents in Albuquerque or the Region. This healthy exposure increased for all groups below the poverty line, except Hispanics.

3.7. ADDITIONAL INFORMATION

- I. Beyond the HUD-provided data, provide additional relevant information, if any, about disparities in access to opportunity in the jurisdiction and region affecting groups with other protected characteristics.*
- II. The program participant may also describe other information relevant to its assessment of disparities in access to opportunity, including any activities aimed at improving access to opportunities for areas that may lack such access, or in promoting access to opportunity (e.g., proficient schools, employment opportunities, and transportation). (also removal of barriers to access housing in areas of opportunity, development of affordable housing there, housing mobility programs, housing preservation and community revitalization efforts).*

3.8. CONTRIBUTING FACTORS OF DISPARITIES IN ACCESS TO OPPORTUNITY

The City of Albuquerque has recently updated its Comprehensive Plan and its zoning and subdivision regulations. Both the Comprehensive Plan and the new Integrated Development Ordinance are designed to increase the ability to provide a wider range of housing types and better integration of residential areas with commercial and employment areas city-wide.

Investments in bus rapid transit along the Central Avenue corridor with extension north to the Uptown area, with a concentration of retail and service jobs will improve transportation options for residents along the corridor. There are planned improvements to key north/south transit routes that will improve connections to some parts of the rest of the city.

The City of Albuquerque has designated Metropolitan Redevelopment Areas where public entities can incentivize private investment through targeted public investments. This program has yielded positive results in downtown, the Sawmill area, the International District and others. While there has been some push back from residents who feel that investments in new housing have concentrated poverty in downtown and the International District, this program can also incentivize rehabilitation and redevelopment through place based revitalization strategies.

The City of Albuquerque has funded affordable housing projects through its Workforce Housing Trust Fund. This program has the potential to promote access to opportunity through the location of new housing in high opportunity areas.

The City has provided local funding for housing vouchers that enable recipients to any place in the City where they can find a suitable place to rent. Organizations that manage the vouchers work with landlords throughout the City, although as described in this section, landlords can choose not to accept vouchers..

The City of Rio Rancho will be updating its Comprehensive Plan soon, and it also provides for a wider range of housing types thought its Specific Area Plan, which identify areas that are suitable for higher density residential development and employment centers.

The following table provides more detail about the factors in priority order that significantly create, contribute to, perpetuate, or increase the severity of disparities in access to opportunity within the region

Table V-21. Summary of the factors that significantly create, contribute to, perpetuate, or increase the severity of disparities

CONTRIBUTING FACTORS	PRIORITY/COMMENTS
1. The availability, type, frequency and reliability of public transportation. This was a major theme throughout the public participation process. Participants report that they are not able to rely on transit to get to work or appointments and schedules don't work for accomplishing multiple tasks in one trip.	The only direct control that housing agencies have is location of new housing, but would be good to support efforts by transportation agencies to improve service.
2. Location of proficient schools and school assignment policies. Poor performing schools are located in high poverty areas. Many families with children reported sending their children to charter schools or other schools outside their district. In spite of a stated APS policy that allows students to transfer anywhere within the district, with a priority on transfers from failing schools, families use addresses of relatives to get their children into their desired school. Rio Rancho schools are generally high performing, so this is not an issue in Rio Rancho. Households with vouchers are able to find housing in close proximity to good schools.	ABQ-families appear to be able to get around living near a failing school. Students are assigned to their neighborhood school. Albuquerque Public Schools allows transfers within the district through an application process, and charter school slots are awarded through a lottery. Schools in high demand may have capacity constraints. If families do not know how to engage with the transfer or charter school application process, this is a more severe problem. School transfers are not a priority for Rio Rancho.

CONTRIBUTING FACTORS	PRIORITY/COMMENTS
3. Location of employment. Affordable housing that is located at the edge of the city creates lengthy commutes. Most focus group participants own cars, which increases their total costs.	While criteria for publicly supported housing give some preference to proximity to employment, other criteria can outweigh this one.
4. Location and type of affordable housing. The locations of new affordable housing are in areas experiencing disinvestment, which does not broaden choice for people who need housing assistance. The AHA is experimenting with payment standards to broaden to make it easier to move to areas of opportunity.	Existing publicly supported housing is dispersed, but new publicly supported housing is not located in high opportunity areas. There needs to be a mobility strategy as well as place based investment.
5. Access to safe neighborhoods. Low income focus group participants, including public housing residents, immigrants, families with children, people recovering from addiction and people with Section 8 vouchers all mentioned issues of personal and neighborhood safety. Some neighborhoods are unsafe for families with young children and sober addicts who need drug free environments. Female headed households with children feel particularly vulnerable to crime.	In Albuquerque, a perceived lack of neighborhood safety was a common theme across multiple focus groups that included low income residents. This is not an issue in Rio Rancho
6. Access to low poverty neighborhoods. There are few housing and neighborhood options for the 90% of eligible households who do not live in publicly supported housing. Most housing options for these families are in high poverty areas.	Lack of opportunity to move out of high poverty neighborhoods was an issue in Albuquerque. In Rio Rancho, people with vouchers can find housing in low poverty neighborhoods, but there is not much publicly supported housing

4. Disproportionate Housing Needs Analysis

*Which groups (by race/ethnicity and family status) experience **higher rates of housing cost burden, overcrowding, or substandard housing when compared to other groups**? Which groups also experience higher rates of **severe housing burdens when compared to other groups**?*

HUD-provided data for this section looked at which households, by race/ethnicity and family status, experience higher rates of any of four evaluated housing problems. The four problems are 1) incomplete kitchen facilities, 2) incomplete plumbing facilities, 3) overcrowding (more than one person per room), and 4) housing costs greater than 30% of household incomes. HUD also examined which groups pay 50% or more of household income for housing, considered a “severe” housing cost burden.

4.1. REGIONAL CONTEXT

Regionally, an average of 35% of all households experienced one of the four housing problems noted above. The percentages were only slightly higher in Rio Rancho and Albuquerque. Blacks (44.7%), Hispanics and Other non-Hispanics (40.8% and 40.5%) experienced these problems at higher rates than the regional population as a whole. Only non-Hispanic Whites experienced fewer problems than the regional average

(29.8%), even though they make up the largest number of households. Asian/Pacific Islanders and Native Americans, at 37%, were closer to the 35% average for the region. (See Table V-22)

Table V-22. Households with Disproportionate Housing Needs in the Region

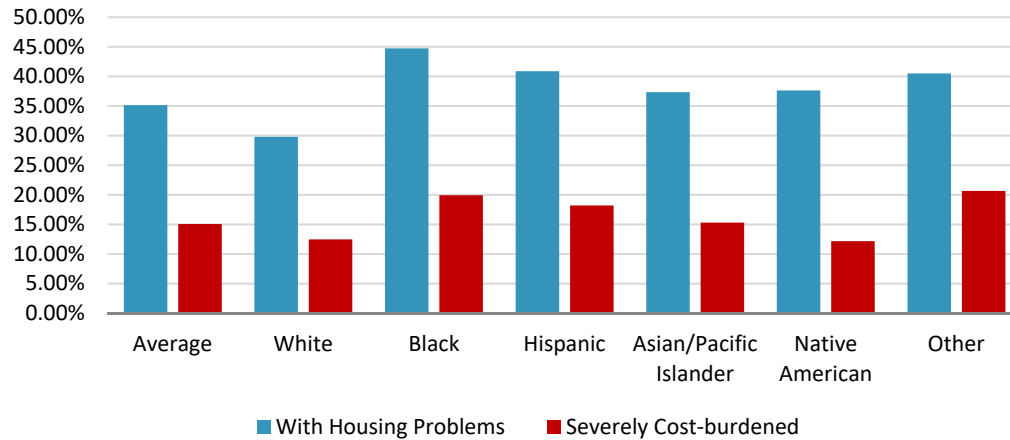
ALBUQUERQUE REGION			
HOUSEHOLDS EXPERIENCING ANY OF 4 HOUSING PROBLEMS*	# WITH PROBLEMS	# HOUSEHOLDS	% WITH PROBLEMS
White, Non-Hispanic	52,190	175,195	29.79%
Black, Non-Hispanic	3,740	8,359	44.74%
Hispanic	55,745	136,365	40.88%
Asian or Pacific Islander, Non-Hispanic	2,119	5,675	37.34%
Native American, Non-Hispanic	4,835	12,848	37.63%
Other, Non-Hispanic	1,990	4,913	40.50%
Total	120,625	343,345	35.13%
Household Type and Size			
Family households, <5 people	53,215	189,275	28.12%
Family households, 5+ people	14,350	30,389	47.22%
Non-family households	53,055	123,670	42.90%
HOUSEHOLDS EXPERIENCING ANY OF 4 SEVERE HOUSING PROBLEMS**	# WITH SEVERE PROBLEMS	# HOUSEHOLDS	% WITH SEVERE PROBLEMS
White, Non-Hispanic	24,630	175,195	14.06%
Black, Non-Hispanic	2,089	8,359	24.99%
Hispanic	29,810	136,365	21.86%
Asian or Pacific Islander, Non-Hispanic	1,052	5,675	18.54%
Native American, Non-Hispanic	3,295	12,848	25.65%
Other, Non-Hispanic	1,054	4,913	21.45%
Total	61,945	343,345	18.04%
# WITH SEVERE COST BURDEN	# HOUSEHOLDS	# WITH SEVERE COST BURDEN	% WITH SEVERE COST BURDEN
White, Non-Hispanic	21,805	175,195	12.45%
Black, Non-Hispanic	1,664	8,359	19.91%
Hispanic	24,785	136,365	18.18%
Asian or Pacific Islander, Non-Hispanic	869	5,675	15.31%
Native American, Non-Hispanic	1,564	12,848	12.17%
Other, Non-Hispanic	1,014	4,913	20.64%
Total	51,701	343,345	15.06%
Household Type and Size			
Family households, <5 people	22,099	189,275	11.68%
Family households, 5+ people	3,473	30,389	11.43%
Non-family households	26,150	123,670	21.14%

Source: HUD Tables 9 & 10, CHAS

Note 1: The four housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 30%. The four severe housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 50%.

Note 2: All % represent a share of the total population within the jurisdiction or region, except household type and size, which is out of total households.

Figure V-8. Regional Racial/Ethnic Housing Needs



Source: HUD

A small subset (15%) of these households shouldered “severe” housing cost burdens; that is, their housing costs consumed more than half of their monthly incomes. Even higher percentages of other demographic groups were severely cost-burdened: Other non-Hispanics (20.7%), Blacks (20%), and Hispanics (18.2%). White non-Hispanics, at 12.5%, and Native Americans at 12.2% were the least likely to have a severe housing cost burden.

Regarding family type, family households with five or more persons and non-family households were at least 1.5 times more likely to experience housing problems than families with fewer than five persons. Similarly, non-family households in general were twice as likely to pay more than 50% of their incomes on housing than family households of any size.

Approximately 14,350 (or 47%) of regional households with five or more people experience severe housing problems. Approximately 3,473 (11.4%) of these households also experience severe housing cost burdens. Rates are similar within the City of Albuquerque and within the City of Rio Rancho.

4.2. ALBUQUERQUE

The percentages of racial/ethnic households in Albuquerque experiencing any of the four housing problems tended to be one or two percentage points higher than in the Region generally but followed a similar pattern (Blacks 45.8%, Hispanics 42%, Other non-Hispanics 41.7%, Native American 39.7%, and Asian/Pacific Islander 36.6%). Non-Hispanic Whites were more than five percentage points below the average of 36%.

Once again, a somewhat lower percentage of these households paid half or more of their incomes for housing (15.8% on average), and non-Hispanic Whites were the least likely of all the racial/ethnic groups to shoulder this burden. Percentages for the other groups ranged from 22% for Blacks and non-Hispanic

Others to 15.4% among Asian/Pacific Islanders. Non-family households were 1.6 times more likely to pay more than 50% of their incomes on housing than family households.

Table V-23. Households with Disproportionate Housing Needs in Albuquerque

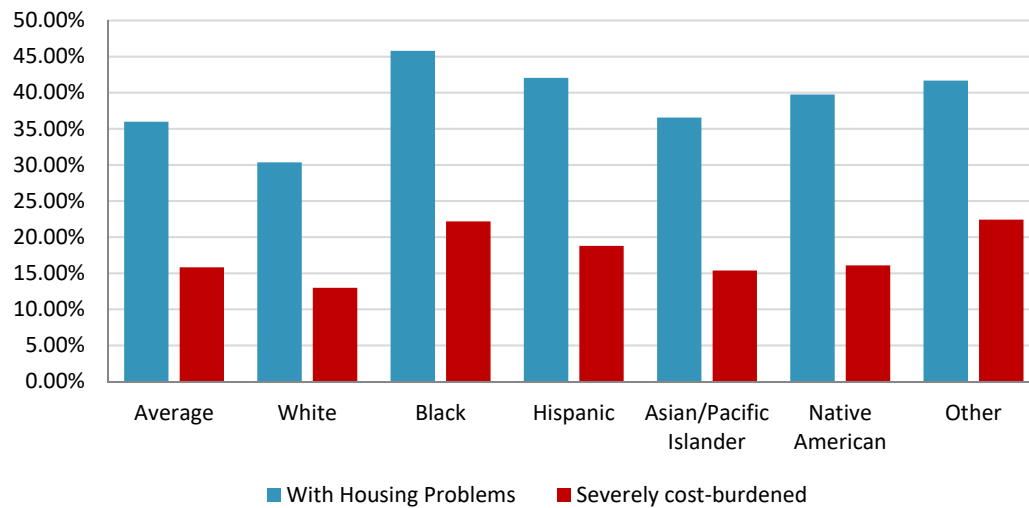
HOUSEHOLDS EXPERIENCING ANY OF 4 HOUSING PROBLEMS*	ALBUQUERQUE		
	# WITH PROBLEMS	# HOUSEHOLDS	% WITH PROBLEMS
White, Non-Hispanic	34,580	113,955	30.35%
Black, Non-Hispanic	3,190	6,965	45.80%
Hispanic	36,375	86,520	42.04%
Asian or Pacific Islander, Non-Hispanic	1,725	4,720	36.55%
Native American, Non-Hispanic	2,755	6,935	39.73%
Other, Non-Hispanic	1,450	3,480	41.67%
<i>Total</i>	80,085	222,585	35.98%
Household Type and Size			
Family households, <5 people	33,660	115,895	29.04%
Family households, 5+ people	7,655	16,750	45.70%
Non-family households	38,770	89,925	43.11%
HOUSEHOLDS EXPERIENCING ANY OF 4 SEVERE HOUSING PROBLEMS**	# WITH SEVERE PROBLEMS	# HOUSEHOLDS	% WITH SEVERE PROBLEMS
White, Non-Hispanic	16,245	113,955	14.26%
Black, Non-Hispanic	1,914	6,965	27.48%
Hispanic	19,095	86,520	22.07%
Asian or Pacific Islander, Non-Hispanic	905	4,720	19.17%
Native American, Non-Hispanic	1,615	6,935	23.29%
Other, Non-Hispanic	794	3,480	22.82%
<i>Total</i>	40,555	222,585	18.22%

Source: HUD Tables 9 & 10, CHAS

Note 1: The four housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 30%. The four severe housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 50%.

Note 2: All % represent a share of the total population within the jurisdiction or region, except household type and size, which is out of total households.

Figure V-9. Disproportionate Housing Needs in Albuquerque



Source: HUD

4.3. RIO RANCHO

Percentages of racial/ethnic households in Rio Rancho experiencing any of the four housing problems were more similar to Albuquerque than the Region, except for Asian/Pacific Islanders, who were twice as likely as non-Hispanic Whites to suffer problems (63.7% versus 30.7%). Moreover, Native American (36.4%) and non-Hispanic Other households (37.9%) were the least likely to have these problems in Rio Rancho, excluding non-Hispanic Whites (30.7%). Once again, family households with five or more persons and non-family households were more than 1.5 times more likely to experience these problems.

Table V-24. Households with Disproportionate Housing Needs in Rio Rancho

HOUSEHOLDS EXPERIENCING ANY OF 4 HOUSING PROBLEMS*	RIO RANCHO		
	# WITH PROBLEMS	# HOUSEHOLDS	% WITH PROBLEMS
White, Non-Hispanic	5,940	19,345	30.71%
Black, Non-Hispanic	380	839	45.29%
Hispanic	4,195	9,850	42.59%
Asian or Pacific Islander, Non-Hispanic	305	479	63.67%
Native American, Non-Hispanic	215	590	36.44%
Other, Non-Hispanic	195	515	37.86%
Total	11,225	31,620	35.50%
Household Type and Size			
Family households, <5 people	5,215	18,935	27.54%
Family households, 5+ people	1,680	3,530	47.59%
Non-family households	4,325	9,150	47.27%
HOUSEHOLDS EXPERIENCING ANY OF 4 SEVERE HOUSING PROBLEMS**	# WITH SEVERE PROBLEMS	# HOUSEHOLDS	% WITH SEVERE PROBLEMS
White, Non-Hispanic	2,805	19,345	14.50%

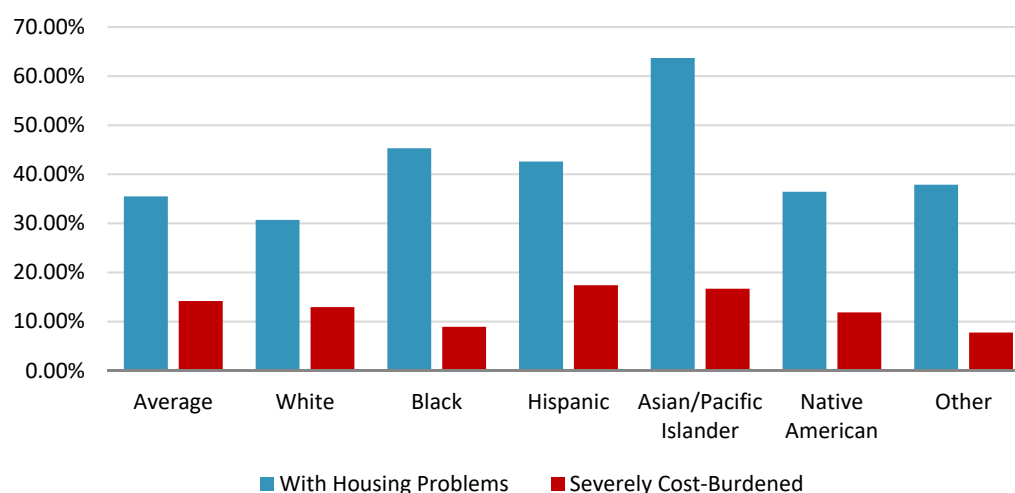
Black, Non-Hispanic	90	839	10.73%
Hispanic	1,990	9,850	20.20%
Asian or Pacific Islander, Non-Hispanic	90	479	18.79%
Native American, Non-Hispanic	105	590	17.80%
Other, Non-Hispanic	60	515	11.65%
Total	5,135	31,620	16.24%

Source: HUD Tables 9 & 10, CHAS

Note 1: The four housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 30%. The four severe housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 50%.

Note 2: All % represent a share of the total population within the jurisdiction or region, except household type and size, which is out of total households.

Figure V-10. Disproportionate Housing Needs in Rio Rancho



Source: HUD

The lowest percentage of households in Rio Rancho experiencing a severe housing cost burden were non-Hispanic Others (7.8%), which was below the 14% average. Blacks (8.9%), Native Americans (11.9%) and non-Hispanic Whites (13%) were next lowest, followed by Asian/Pacific Islanders (16.7%) and Hispanics (17.4%). Non-family households were twice as likely to pay more than 50% of their income on housing compared with family households of any size.

b. Which areas in the jurisdiction and region experience the greatest housing burdens? Which of these areas align with segregated areas, integrated areas, or R/ECAPs and what are the predominant race/ethnicity or national origin groups in such areas? (Refer to Maps 7 and 8)

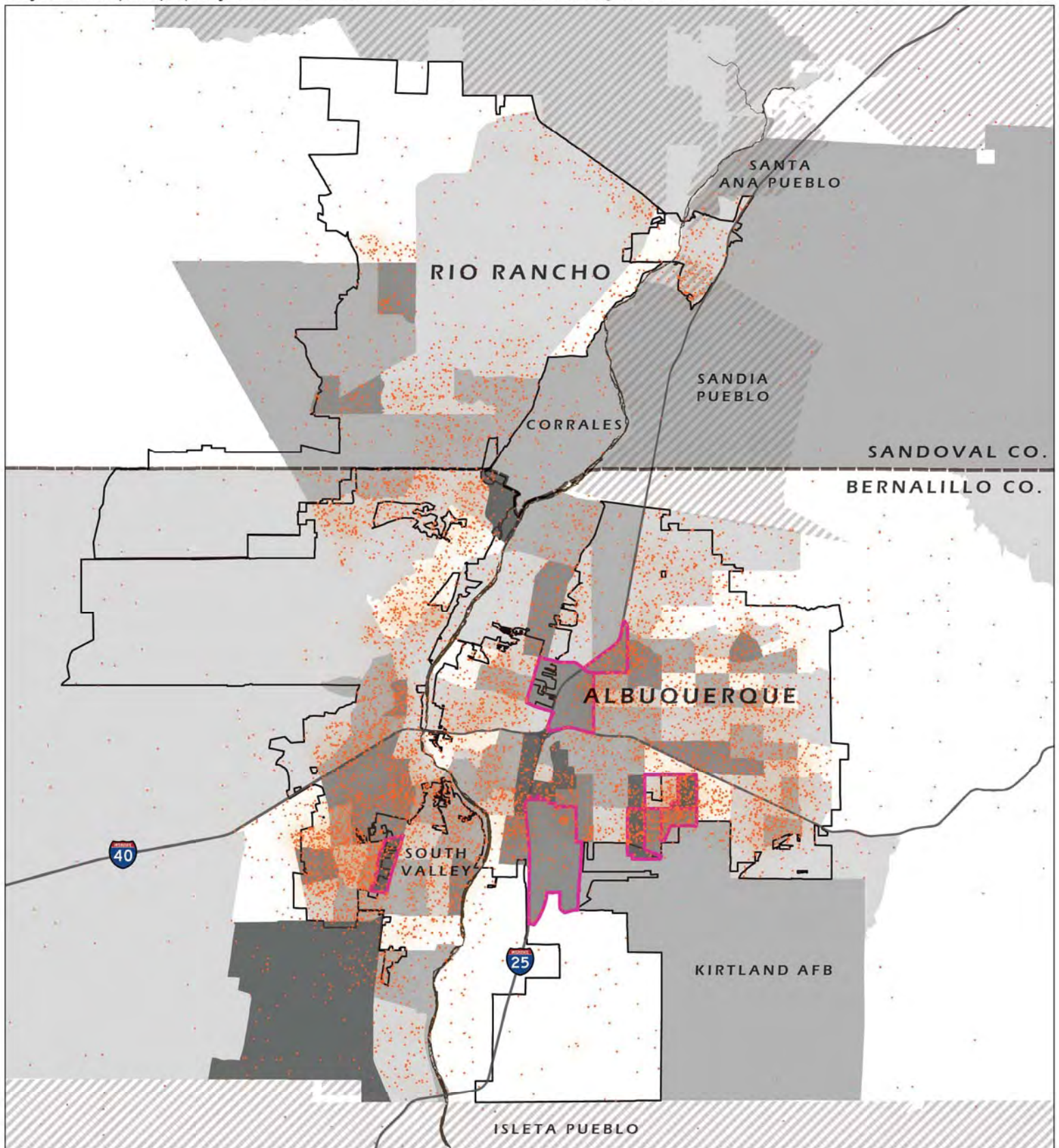
As seen in MAP V-33 and MAP V-34, areas with both higher percentages of cost-burdened households and households with more housing problems closely align with areas of minority populations, households with lower incomes, and areas with large number of foreign-born residents. In general, housing cost burden and the number of households with multiple housing issues go together, although many households may be cost-burdened and not have physical problems with their homes.

This is most prominent in the International District, which has both a large percentage of severely cost-burdened households and households with multiple housing problems. This is also the case with the other R/ECAP areas identified in 2010:

- **The International District (Tracts 9.03, 6.03, 6.04, 9.01):** Five neighborhoods including South Los Altos, La Mesa, Trumbull Village, South San Pedro, and Elder Homestead. These neighborhoods have some of the highest percentage of households with severe cost burdens (between 16-36%) as well as multiple housing problems (over 50% of households). Homes in this area are generally older and may have more maintenance issues than newer neighborhoods on the west side.
- **Inner NE Heights (Tracts 37.33 and 34):** Fewer households are severely cost-burdened in these Census tracts (16-20%) but over 50% have one or more housing problems.
- **South Broadway and San Jose (Tract 12):** 21-25% of households have a severe cost burden in these neighborhoods, and over 50% have multiple housing problems.
- **West Mesa (Tract 47.35):** Sections between Unser Blvd and Coors Blvd south of Arenal Rd; 26-36% of households have a severe cost burden and over 50% have multiple housing problems.

In addition to these R/ECAP areas, households around UNM (UNM Heights), in Santa Barbara/Martineztown, and the Pajarito Mesa area of Bernalillo County are severely cost-burdened. Between 26% and 36% of households in these areas are severely cost-burdened. Other areas having a significant percentage of households with multiple housing problems include Singing Arrow, UNM Heights, Santa Barbara/Martineztown, parts of the South Valley, and some tracts in the SW Mesa area of Albuquerque.

While foreign born residents are located throughout Albuquerque and Rio Rancho, there are concentrations of immigrants, predominantly from Mexico, in the South Valley, Southwest Mesa, South Broadway and International District. The International District and parts of the South Valley and Southwest Mesa are areas with a high percentage of households with a severe cost burden.



MAP V-33: HOUSING COST BURDEN & MINORITY POPULATION

LEGEND

- Major Roads
- Municipal Boundaries
- - - County Boundary
- ▨ Pueblo Lands
- ▭ R/ECAP 2010

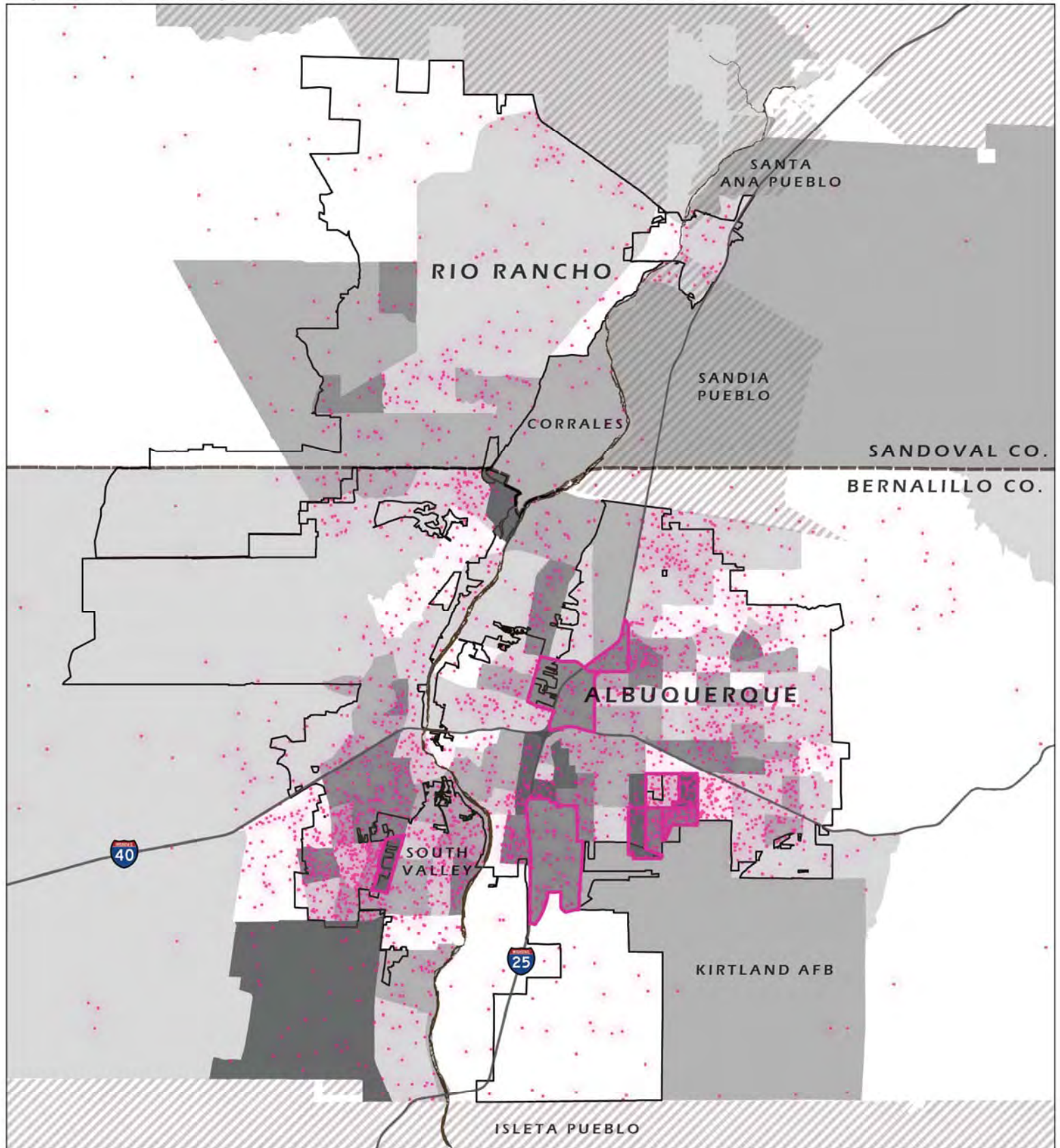
Percent of Households with Severe Cost Burden

- 0-10%
- 11-15%
- 16-20%
- 21-25%
- 26-36%

● 1 Dot = 50 People
(Minority Group, Non-White)

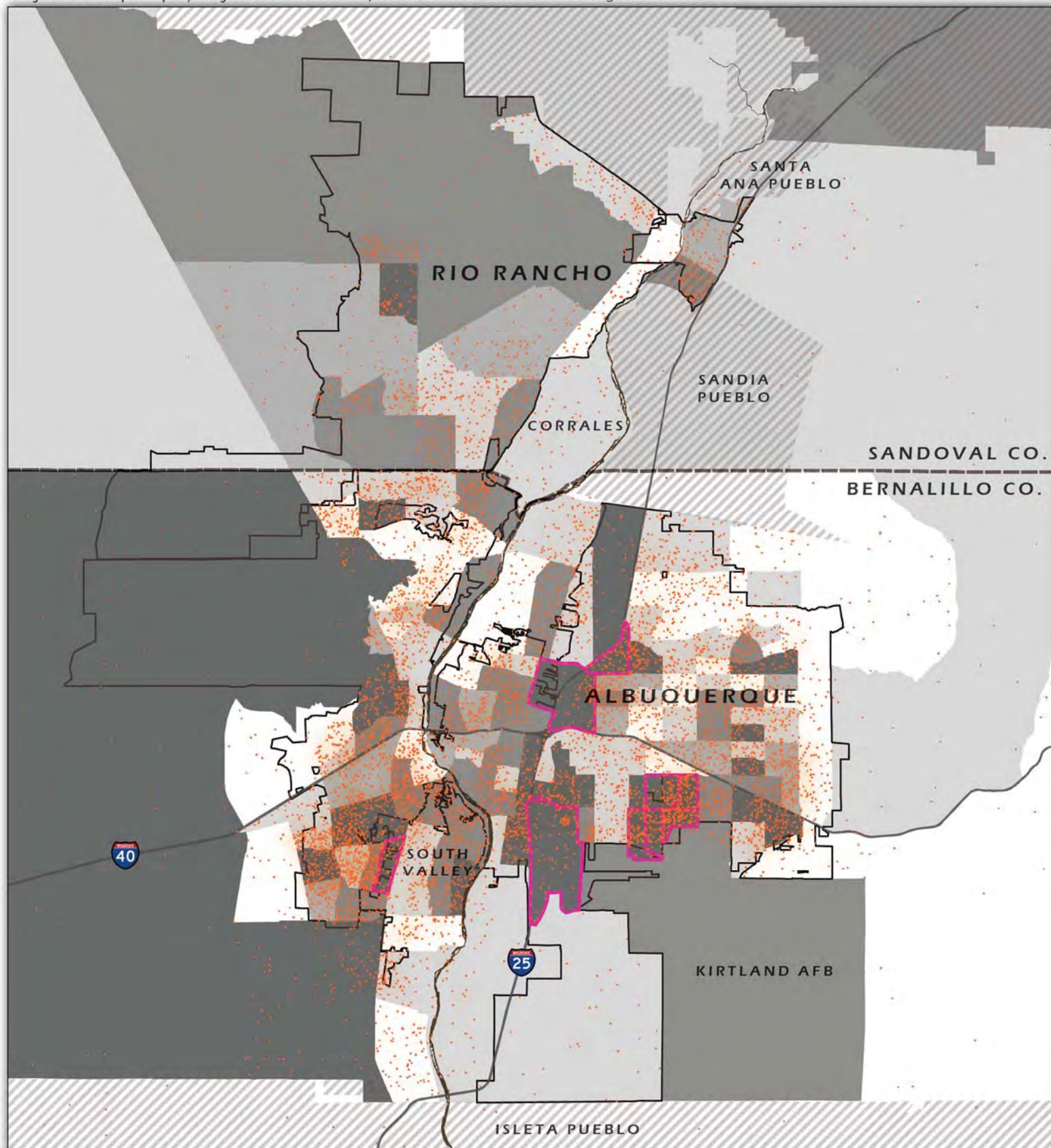
0 2.5 5 10 MILES





MAP V-34: HOUSING COST BURDEN & FOREIGN BORN POPULATION





MAP V-35: HOUSING PROBLEMS & MINORITY POPULATION

LEGEND

- Major Roads
- Municipal Boundaries
- - - County Boundary
- ▨ Pueblo Lands
- ▭ R/ECAP 2010

Percent of Households
with 1 or More Housing Problem

- 0-20%
- 21-30%
- 31-40%
- 41-50%
- 50-61%

● 1 Dot = 50 People
(Minority Group, Non-White)

0 2.5 5 10 MILES



c. Compare the needs of families with children for housing units with two, and three or more bedrooms with the available existing housing stock in **each category** of publicly supported housing.

According to HUD data, approximately 7,655 of families with five or more persons in Albuquerque and 1,680 in Rio Rancho experience the housing problems described previously. Families of this size (which approximate the population of families with children) require housing units with 2 or more bedrooms. This represents a combined need for more than 9,335 housing units larger than one bedroom.

The actual supply of publicly supported units falls far short of the need. Table V-25 below indicates there are 2,199 two-bedroom publicly supported housing units and 2,360 three or more bedroom units— a combined total of 4,559 in Albuquerque and Rio Rancho. A majority of these units are subsidized by Housing Choice Vouchers. Th demonstrate a shortfall of at least 4,700 units in the number of subsidized units available for the number of families with children that may need additional assistance, either with finding affordable housing or with addressing housing problems including overcrowding and inadequate facilities.

Table V-25. Publicly Supported Housing Units in Albuquerque and Rio Rancho by Program Category, Number of Bedrooms and Households with Children

Housing Type	HOUSEHOLDS IN 0-1 BEDROOM UNITS		HOUSEHOLDS IN 2- BEDROOM UNITS		HOUSEHOLDS IN 3+ BEDROOM UNITS		HOUSEHOLDS WITH CHILDREN in Subsidized Units	
	#	%	#	%	#	%	#	%
Public Housing	352	40.00%	174	19.77%	348	39.55%	463	52.61%
Project-Based Section 8	851	55.51%	444	28.96%	223	14.55%	518	33.79%
Other Multifamily	324	92.57%	18	5.14%	0	0.00%	7	2.00%
HCV Program	1,618	32.51%	1,507	30.28%	1,705	34.26%	2,141	43.02%
RIO RANCHO								
Public Housing								
Project-Based Section 8								
Other Multifamily								
HCV Program	34	17.71%	56	29.17%	84	43.75%	91	47.40%
Total	3,179		2,199		2,360		3,220	3,179

HUD Table 11, APSH

d. Describe the differences in rates of renter and owner-occupied housing by race/ethnicity in the jurisdiction and region.

According to 2011-2015 ACS 5-year estimates, 41% or 90,834 housing units in Albuquerque are occupied by renters. Protected racial/ethnic groups in Albuquerque are much more likely to rent housing than non-Hispanic White households. For example, while 35.6% of non-Hispanic White households are renters, the percentage rises to 36% of Asian households and 42.6% of Hispanic households. The highest rental rate is among Native American households (73%) and Black households (61%).

4.4. ADDITIONAL INFORMATION

a. Beyond the HUD-provided data, provide additional relevant information, if any, about disproportionate housing needs in the jurisdiction and region affecting groups with other protected characteristics.

b. The program participant may also describe other information relevant to its assessment of disproportionate housing needs. For PHAs, such information may include a PHA's overriding housing needs analysis. (also removal of barriers to access housing in areas of opportunity, development of affordable housing there, housing mobility programs, housing preservation and community revitalization efforts).

4.5. CONTRIBUTING FACTORS OF DISPROPORTIONATE HOUSING NEEDS

The following table provides a summary of the factors that significantly create, contribute to, perpetuate, or increase the severity of disproportionate housing needs.

Table V-26. Summary of the factors that significantly create, contribute to, perpetuate, or increase the severity of disproportionate housing needs

CONTRIBUTING FACTORS	PRIORITY/COMMENTS
1. Private discrimination. Families with children, particularly single mothers and large families, have difficulty renting.	Large households have the largest percentage of households with housing problems in both Albuquerque and Rio Rancho. The Albuquerque Human Rights Ordinance does not include familial status as a protected class and Rio Rancho has no ordinance.
2. Occupancy codes and restrictions. Large families have a hard time finding affordable rental housing because they can't afford large units. Landlords won't rent to them because of requirements for square footage and number of household members.	Large households is the group with the highest percentage of housing problems.
3. The availability of affordable units in a range of types and sizes. In Rio Rancho there are limited areas where higher density housing is allowed. As a result, Rio Rancho has few housing options other than single family detached. Some of this is due to historic platting and ownership patterns in Rio Rancho and the inability to consolidate lots into suitable parcels. However, when land is consolidated, planned communities could include a range of housing types and sizes.	In Rio Rancho 4,500 households (14%), experience a severe cost burden (they pay 50% or more of their income for housing). We heard about this at Meadowlark Sr Ctr. Data says the problem is more than seniors.
4. The availability of affordable accessible units in a range of types. Participants in focus groups with a variety of disabilities reported a lack of units that meet their needs. Anecdotally, there are few single-family homes that are accessible to people with wheelchairs. Landlords do not want to pay for or make modifications and will refuse to rent to people with mobility disabilities. There is a shortage of affordable housing with supportive services. There is a shortage of accessible units near transit for people who cannot drive. There is a shortage of group homes that are integrated into neighborhood settings.	Affordable accessible housing is where the greatest shortage of units to meet the need is as a percent of need met. The impact on the individual is acute with very few choices. This is true in both ABQ and Rio Rancho.
5. The availability of accessible units in publicly supported housing. The Albuquerque Housing Authority provides few units that are accessible. The AHA is investing in modifications to existing units, but there are still very few. In Rio Rancho, Buena Vista Active Adult Community is an	The AHA is starting to address this through unit renovations to increase the percentage of accessible units.

CONTRIBUTING FACTORS	PRIORITY/COMMENTS
LIHTC project that serves people 55+, but very few units are accessible to people in wheelchairs. Buena Vista is the only publicly supported housing for seniors in Rio Rancho, and there are no publicly supported units set aside for people with disabilities.	There is very little accessible publicly supported housing in Rio Rancho. Buena Vista Active Adult Community has a few accessible units.
6. Private discrimination. People with criminal histories, a history of eviction, credit problems or severe disabilities are most likely to have their rental applications rejected. While criminal history, eviction and credit problems are not protected characteristics, a statewide study done by Voices for Children shows that racial and ethnic minorities are disproportionately impacted by these factors.	Discrimination impacts some of the region's most vulnerable residents and is a factor in their inability to recover.
7. Private discrimination. Focus group participants reported discrimination based on source of income. Many landlords don't accept vouchers.	There is no local ordinance in either Albuquerque or Rio Rancho that prohibits discrimination on the basis of source of income.
8. The availability of assistance to make accessibility modifications to existing housing. There is very little assistance for people who need expensive modifications in their residences, either for themselves or a disabled family member. This is a problem for low income elderly who want to stay in their own homes and for families with disabled family members. Family members with disabled adult children reported the problems they have adapting modifications as their children grow into adulthood.	Assistance with modifications to existing housing could meet a portion of the need for accessible units without the cost of constructing new housing.

C. Publicly Supported Housing Analysis

1. Analysis

This section of the Fair Housing Assessment examines how publicly supported housing contributes to or helps to counteract the racial and ethnic segregation of assisted households. Data on publicly supported housing is grouped into four program categories:

- **Public housing:** Established in 1937 (PL 75-412), HUD's public housing program provides rental housing for eligible low-income families, the elderly and persons with disabilities. Housing types range from scattered single houses to high-rise apartments.
- **Project-based Section 8:** This HUD program, authorized in 1974, contracted with owners of multifamily rental housing to help subsidize rents for families with incomes 50% or less of the area median income (AMI) and a limited number up to 80%. These families generally pay 30% of their adjusted incomes for rent while HUD pays the remainder.
- **Tenant-based Housing Choice Vouchers (HCV):** Established in 1983 and now the predominant HUD rental assistance program, this HUD program provides subsidies for tenants to choose rental units, and sometimes homeownership, in the private market. It targets families with incomes at or below 30% of the area median income although some higher income families are eligible. The subsidy amount is based on a payment standard set by the Public Housing Authority between 90% and 100% of fair market rent.
- Other HUD multifamily housing, including **Section 202 Supportive Housing for the Elderly** and **Section 811 Supportive Housing for Persons with Disabilities:**

Most publicly supported housing in the region is in Albuquerque. There are 14,525 units of publicly supported housing in the city of Albuquerque, of which 40% are low income units in Low Income Housing Tax Credit (LIHCT) properties and 39% are housing choice vouchers. Of 642 publicly supported units in Rio Rancho, 57% are LIHTC units and 43% housing choice vouchers. Approximately 1,000 housing choice vouchers are used elsewhere in the region. (See Table V-27)

Most housing choice vouchers in the region are administered by the City of Albuquerque Housing Authority and the Bernalillo County Housing Authority. In addition, the Santa Fe Civic Housing Authority administers housing choice vouchers in Sandoval County, including Rio Rancho.

Table V-27. Publicly Supported Housing Units by Type

	(ALBUQUERQUE, NM CDBG, HOME, ESG) JURISDICTION		(RIO RANCHO, NM CDBG) JURISDICTION	
HOUSING UNITS	#	%	#	%
Total housing units	230,556	-	32,678	-
Total Publicly Supported Housing Units	14,525	100%	642	100%
Public Housing	947	7%	N/a	N/a
Project-based Section 8	1,631	11%	N/a	N/a
Other Multifamily	458	3%	N/a	N/a
HCV Program	5,660	39%	275	43%
LIHTC Units	4,607	40%	367	57%

Data Sources: Decennial Census; APSH

1.1. PUBLICLY SUPPORTED HOUSING DEMOGRAPHICS

i. Are certain racial/ethnic groups more likely to be residing in one category of publicly supported housing than other categories (public housing, project-based Section 8, Other HUD Multifamily Assisted developments, and Housing Choice Voucher) in the jurisdiction? Compare the racial/ethnic demographics of each category of publicly supported housing for the jurisdiction to the demographics of the same category in the region.

Table V-28 of HUD provided data details the demographic characteristics of publicly supported housing residents in Albuquerque and Rio Rancho.

Hispanic households constitute a half to two-thirds of households living in each type of publicly supported housing in Albuquerque even though they comprise 47% of the households in the city at large. They also are somewhat overrepresented among very low-income households (50%) compared with their percentage of total city households. Hispanic households occupy 65% of public housing units and receive 62% of housing vouchers in the city.

Non-Hispanic White households, make up 42% of all city households but 35% of very low-income households. They occupy 19% to 44% of units in publicly supported housing programs and are slightly more likely to live in project-based Section 8 housing or other HUD multi-family housing. They receive 25% of vouchers in the city.

Black households comprise about 3 to 7 percent of each of the four housing programs compared with 3 percent of the total city population. They receive about 7% of vouchers in the city. Asian/Pacific Islander households occupy publicly supported housing in proportions similar to their percentage of the general population, about 2 to 3%.

Non-Hispanic White households make up 53% of the population in Rio Rancho and 62% of very low-income households. In contrast, Hispanic households make up a slightly lower percentage of very low-income households than their 37% share of total households.

The Section 8 voucher program and the Low-Income Housing Tax Credit program are the only publicly supported housing programs available in Rio Rancho. In the voucher program, Hispanic households make up 61% of recipients, non-Hispanic White households 32% and non-Hispanic Black households the remaining 4%.

Table V-28. Households Residing in Publicly Supported Housing by Race and Ethnicity

	RACE/ETHNICITY							
(ALBUQUERQUE, NM CDBG, HOME, ESG) JURISDICTION	WHITE		BLACK		HISPANIC		ASIAN OR PACIFIC ISLANDER	
HOUSING TYPE	#	%	#	%	#	%	#	%
Public Housing	165	19.05%	58	6.70%	559	64.55%	10	1.15%
Project-Based Section 8	543	36.44%	49	3.29%	799	53.62%	47	3.15%
Other Multifamily	142	43.56%	11	3.37%	165	50.61%	3	0.92%
HCV Program	1,180	24.73%	343	7.19%	2,941	61.64%	120	2.52%
0-30% of AMI	9,750	35.12%	1,445	5.21%	13,980	50.36%	610	2.20%
0-50% of AMI	17,025	32.94%	2,190	4.24%	25,480	49.30%	1,035	2.00%
0-80% of AMI	32,815	37.62%	3,285	3.77%	41,590	47.68%	1,820	2.09%
(Albuquerque, NM CDBG, HOME, ESG) Jurisdiction	220,420	41.96%	14,345	2.73%	246,239	46.87%	13,494	2.57%
(RIO RANCHO, NM CDBG) JURISDICTION	WHITE		BLACK		HISPANIC		ASIAN OR PACIFIC ISLANDER	
HOUSING TYPE	#	%	#	%	#	%	#	%
Public Housing	N/a	N/a	N/a	N/a	N/a	N/a	N/a	N/a
Project-Based Section 8	N/a	N/a	N/a	N/a	N/a	N/a	N/a	N/a
Other Multifamily	N/a	N/a	N/a	N/a	N/a	N/a	N/a	N/a
HCV Program	54	32.34	7	4.19	102	61.08	0	0
0-30% of AMI	1,305	62.14	15	0.71	710	33.81	0	0
0-50% of AMI	1,990	44.52	25	0.56	1,575	35.23	90	2.01
0-80% of AMI	4,695	51.79	99	1.09	3,195	35.25	130	1.43
(Rio Rancho, NM CDBG) Jurisdiction	44,782	53.62	2,036	2.44	30,908	37.01	1,604	1.92
REGION	WHITE		BLACK		HISPANIC		ASIAN OR PACIFIC ISLANDER	
HOUSING TYPE	#	%	#	%	#	%	#	%
Public Housing	171	19.68%	52	5.98%	561	64.56%	7	0.81%
Project-Based Section 8	578	37.19%	81	5.21%	793	51.03%	48	3.09%
Other Multifamily	185	44.26%	15	3.59%	203	48.56%	8	1.91%
HCV Program	1,659	25.72%	422	6.54%	4,028	62.45%	121	1.88%
Total Households	174,320	50.85%	8,284	2.42%	135,915	39.64%	5,964	1.74%
0-30% of AMI	13,130	33.93%	1,330	3.44%	20,015	51.73%	691	1.79%
0-50% of AMI	22,975	30.87%	2,220	2.98%	37,680	50.62%	1,165	1.57%
0-80% of AMI	44,555	35.53%	3,370	2.69%	61,955	49.40%	1,960	1.56%

Data Sources: Decennial Census; APSH; CHAS (2017 dataset)

Note 1: Data Sources: Decennial Census; APSH; CHAS

Note 2: #s presented are numbers of households not individuals.

Note 3: Refer to the Data Documentation for details (www.hudexchange.info).

1.1.1 PROTECTED CLASSES

ii. Compare the **demographics**, in terms of **protected class**, of residents of each category of publicly supported housing (public housing, project-based Section 8, Other HUD Multifamily Assisted developments, and HCV) to the **population in general**, and persons who meet the **income eligibility requirements for the relevant category of publicly supported housing in the jurisdiction and region**. Include in the comparison, a description of whether there is a higher or lower proportion of groups based on protected class.

The following Table V-29 shows the number of households with incomes up to 80 percent of median income that would generally be the upper limit of households eligible for publicly assisted housing. The table shows that over 79,000 households in Albuquerque and over 8,000 households in Rio Rancho may be income-eligible for publicly assisted housing. About 7,300 households currently live in publicly supported housing. The data show that White non-Hispanics are 37% of potentially income-eligible households, Blacks are 4%, Hispanics are 48% and Asian or Pacific Islanders are 2% of income-eligible households. This analysis excludes those living in Low Income Housing Tax Credit units, which could be as many as 5,000 more households.

Black, Hispanic and Asian income-eligible households are more likely to live in publicly supported housing than White, non-Hispanic households in Albuquerque and Rio Rancho.

Table V-29. Publicly Supported Housing Residents by Race/Ethnicity

(ALBUQUERQUE, NM CDBG, HOME, ESG) JURISDICTION	WHITE		BLACK		HISPANIC		ASIAN OR PACIFIC ISLANDER		TOTAL
	#	%	#	%	#	%	#	%	
Total Households	220,420	41.96%	14,345	2.73%	246,239	46.87%	13,494	2.57%	79,510
Income Eligible Households 0-80% of AMI	32,815	37.62%	3,285	3.77%	41,590	47.68%	1,820	2.09%	
Housing Type / Assisted Households	#	%	#	%	#	%	#	%	
Public Housing	165	19.05%	58	6.70%	559	64.55%	10	1.15%	
Project-Based Section 8	543	36.44%	49	3.29%	799	53.62%	47	3.15%	
Other Multifamily	142	43.56%	11	3.37%	165	50.61%	3	0.92%	
HCV Program	1,180	24.73%	343	7.19%	2,941	61.64%	120	2.52%	
Total Households Living in Publicly Supported Housing by Racial/Ethnic Protected Class Category	2,030	6.20%	461	14.00%	4,464	10.70%	180	9.90%	7,135
(RIO RANCHO, NM CDBG) JURISDICTION	WHITE		BLACK		HISPANIC		ASIAN OR PACIFIC ISLANDER		TOTAL
	#	%	#	%	#	%	#	%	
Total Households	44,782	53.62%	2,036	2.44%	30,908	37.01%	1,604	1.92%	8,119
Income Eligible Households 0-80% of AMI	4,695	51.79%	99	1.09%	3,195	35.25%	130	1.43%	
Housing Type / Assisted Households	#	%	#	%	#	%	#	%	
Public Housing	N/a	N/a	N/a	N/a	N/a	N/a	N/a	N/a	
Project-Based Section 8	N/a	N/a	N/a	N/a	N/a	N/a	N/a	N/a	
Other Multifamily	N/a	N/a	N/a	N/a	N/a	N/a	N/a	N/a	
HCV Program	54	32.34%	7	4.19%	102	61.08%	0	0.00%	

Total Households Living in Publicly Supported Housing by Racial/Ethnic Protected Class Category	54	0.01%	7	0.07%	102	0.03%	0	0.00%	163
(ALBUQUERQUE, NM) REGION	ASIAN OR PACIFIC ISLANDER								
	WHITE		BLACK		HISPANIC		ASIAN OR PACIFIC ISLANDER		
	#	%	#	%	#	%	#	%	TOTAL
Total Households	174,320	50.85%	8,284	2.42%	135,915	39.64%	5,964	1.74%	324,483
Income Eligible Households 0-80% of AMI	44,555	35.53%	3,370	2.69%	61,955	49.40%	1,960	1.56%	111,840
Housing Type / Assisted Households	#	%	#	%	#	%	#	%	
Public Housing	171	19.68%	52	5.98%	561	64.56%	7	0.81%	
Project-Based Section 8	578	37.19%	81	5.21%	793	51.03%	48	3.09%	
Other Multifamily	185	44.26%	15	3.59%	203	48.56%	8	1.91%	
HCV Program	1,659	25.72%	422	6.54%	4,028	62.45%	121	1.88%	
Total Households Living in Publicly Supported Housing by Racial/Ethnic Protected Class Category	2,593	1.49%	570	6.88%	5,585	4.11%	184	3.09%	8,932

Source: Decennial Census; APSH; CHAS (2017 dataset)

1.2. HOUSING LOCATION & OCCUPANCY

- i. Describe patterns in the geographic location of publicly supported housing by program category (public housing, project-based Section 8, Other HUD Multifamily Assisted developments, HCV, and LIHTC) in relation to previously discussed segregated areas and R/ECAPs in the jurisdiction and region.
- ii. Describe patterns in the geographic location for publicly supported housing that primarily serves families with children, elderly persons, or persons with disabilities in relation to previously discussed segregated areas or R/ECAPs in the jurisdiction and region?

1.2.1 ALBUQUERQUE

A majority of the region's publicly-supported housing is in Albuquerque. Overall, the city has 78% of the region's renter-occupied units, 61.6% of the region's minority population, and 86% of all publicly-supported housing of all types.

Most publicly-supported housing units in Albuquerque are Low Income Housing Tax Credit (LIHTC) properties, representing about 4,600 units, and 5,660 units subsidized through Housing Choice Vouchers. The Albuquerque Housing Authority has 953 public housing units spread across 26 properties and 8 scattered sites within neighborhoods that represent the geographic extent of the City at the time the housing was built. There are no publicly-owned housing properties in newer neighborhoods on Albuquerque's west side. In addition, only one of the City's 21 Project-based Section 8 buildings is on the west side. This is also the case with LIHTC properties, with about 32% of these units being on Albuquerque's west side (the west side is home to about 38% of residents).

Most of the housing choice vouchers are distributed to households living in more than 5,000 units throughout the City, with less than 20% concentrated in R/ECAPs. These include the International District neighborhoods, South Broadway Neighborhood, areas north along the I-25 corridor, and on Albuquerque's west side south and north of I-40.

The largest percentage of Other HUD Multifamily units (Section 202 Elderly Housing and Section 811 for those with disabilities) are devoted to housing the elderly and those with disabilities, but about 30% of these units are in R/ECAP tracts. Elderly renters also live in more than half the Project-based Section 8 units but make up smaller proportions of the public housing and voucher programs.

Altogether 84% of publicly supported housing units occupied by elderly persons, those with disabilities, and families with children are located outside of the City's R/ECAP areas.

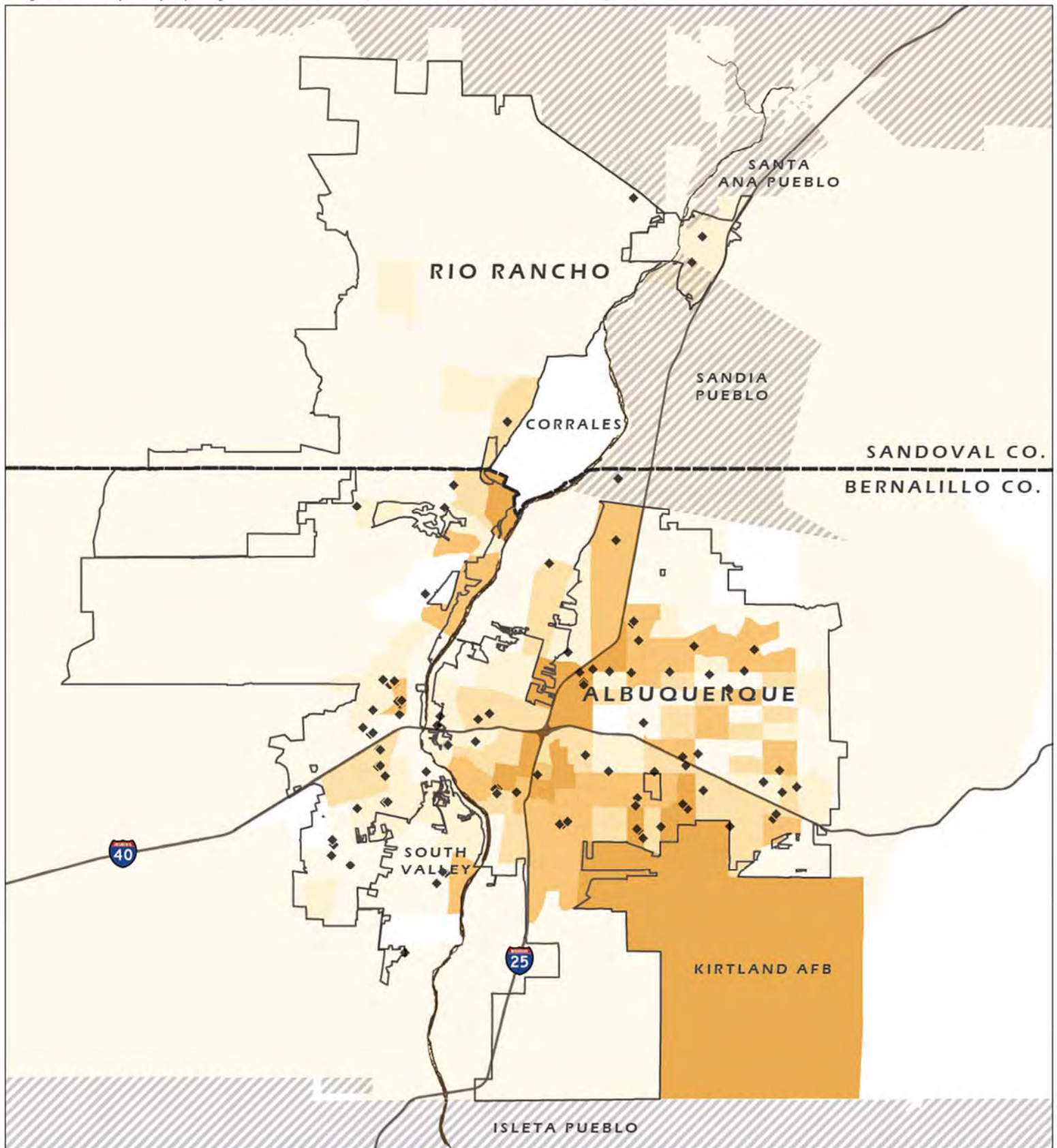
1.2.2 RIO RANCHO

Rio Rancho has very little publicly-supported housing and very few renters. The City has 6% of the region's renter-occupied units, and 4% of publicly-supported housing of all types. Most of these units are LIHTC properties, with a 163 units supported by housing vouchers.

Two larger LIHTC properties are in Rio Rancho: Buena Vista Active Adult Community along NM 528 in southern Rio Rancho, which has 193 units, and the newer Enchanted Vista Apartment complex along US 550 in northern Rio Rancho, which has 174 units that are set aside for low income households. (See MAP V-36 to MAP V-38).

In Rio Rancho, Buena Vista Active Adult Community is located next to the Meadowlark Senior Center and close to one of Rio Rancho's commercial centers. There are no R/ECAPs in Rio Rancho.

MAP V-39 and MAP V-40 show the locations of publicly supported housing for seniors, persons with disabilities.



MAP V-36: RENTER HOUSEHOLDS AS A PERCENT OF POPULATION, TRACTS

LEGEND

- Major Roads
- Municipal Boundaries
- - - County Boundary
- ▨ Pueblo Lands
- ◆ Publicly Supported Housing

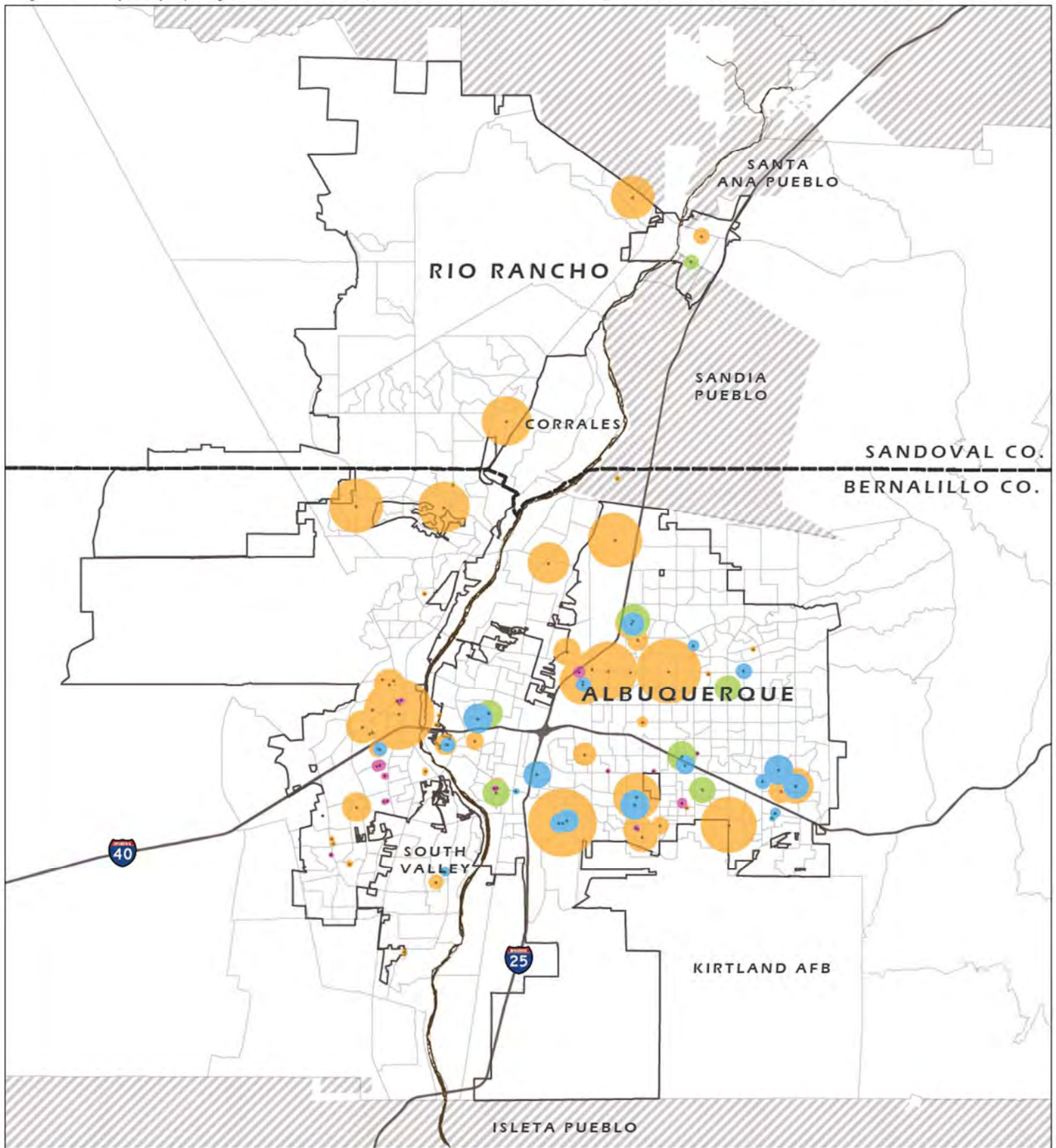
Percent Renter Households

- 0% - 10.0%
- 10.1% - 25.0%
- 25.1% - 35.0%
- 35.1% - 50.0%
- 50.1% - 75.0%
- 75.1% - 100%

Data Sources: Census, 2010

0 2.5 5 10 MILES





MAP V-37: PUBLICLY SUPPORTED HOUSING

LEGEND

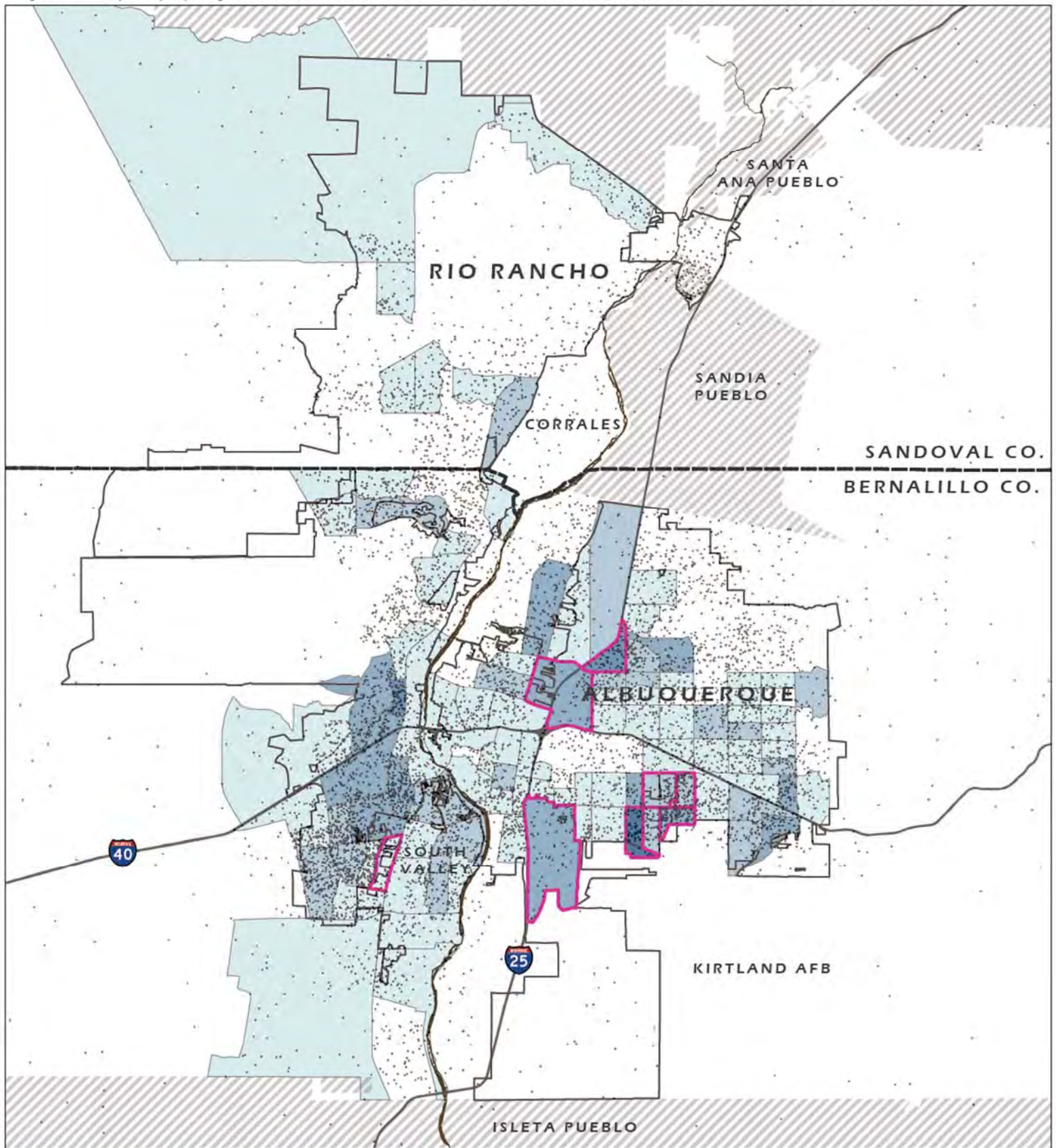
- Major Roads
- Municipal Boundaries
- - - County Boundary
- ▨ Pueblo Lands
- ◆ Publicly Supported Housing Site

Types of Public Housing (Size indicates relative number of units)

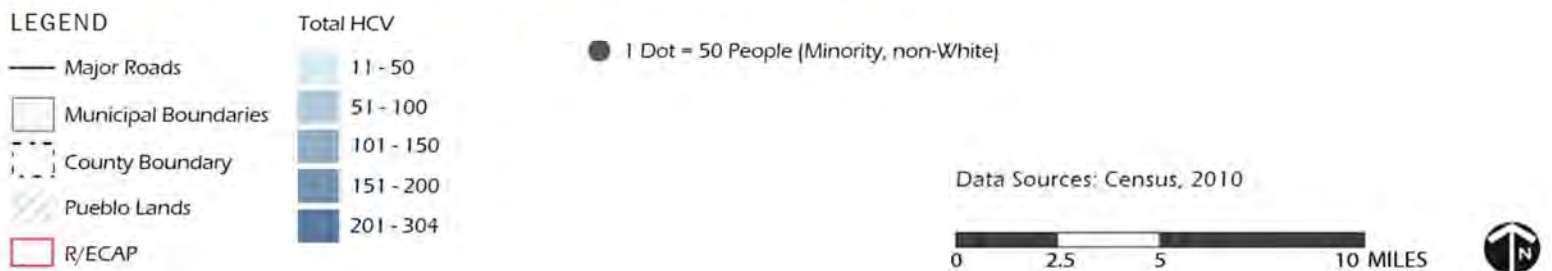
- LIHTC
- Public Housing
- Project Based Section 8
- Other Multifamily

0 2.5 5 10 MILES





MAP V-38: TOTAL HOUSING CHOICE VOUCHER BY TRACT



1.2.3 R/ECAPS

iii. *How does the demographic composition of occupants of publicly supported housing in R/ECAPS compare to the demographic composition of occupants of publicly supported housing outside of R/ECAPS in the jurisdiction and region?*

Overall, 18% of publicly supported housing units (excluding LIHTC properties) in Albuquerque are located within R/ECAP tracts compared with 82% located outside of R/ECAPS. Approximately 13% of public housing units located within R/ECAP tracts, and approximately 18% of project based Section 8 units and Housing Choice vouchers are located within R/ECAPS. Approximately 1/4 of other HUD Multifamily units are in R/ECAPS, but this program has a small number of units. As shown in Table V-C-4, the demographics in each publicly supported housing category vary. Whites and Hispanics are the largest racial/ethnic groups in Albuquerque, and this is reflected in the percentages of White and Hispanic residents of publicly supported housing. In some categories, Hispanics are disproportionately represented in R/ECAP tracts, and in other program categories, whites are disproportionately represented in R/ECAP tracts. Hispanic households represent a larger share of residents of project-based Section 8 units located in R/ECAP tracts, while the percentage of white and Hispanic households in project-based Section 8 units in non-R/ECAP tracts is similar. For Housing Choice Vouchers, Black households are more likely to live in R/ECAP tracts than outside, white households are equally represented inside and outside of R/ECAP tracts, and Hispanics are more likely to live outside of R/ECAP tracts.

Table V-30. R/ECAP and Non-R/ECAP Demographics by Publicly Supported Housing Program Category

(Albuquerque, NM CDBG, HOME, ESG) Jurisdiction	Total # units (occupied)	% White	% Black	% Hispanic	% Asian or Pacific Islander	% Families with children	% Elderly	% with a disability
Public Housing								
R/ECAP tracts	116	18.1%	11.2%	61.2%	1.8%	41.4%	36.2%	55.2%
Non R/ECAP tracts	796	20.7%	7.3%	62.4%	1.0%	53.0%	22.7%	45.1%
Project-based Section 8								
R/ECAP tracts	285	14.34%	7.53%	68.46%	4.30%	49.65%	24.13%	14.69%
Non R/ECAP tracts	1,270	42.20%	4.71%	47.22%	2.82%	26.22%	50.38%	25.23%
Other HUD Multifamily								
R/ECAP tracts	107	53.64%	2.73%	35.45%	3.64%	0.88%	89.38%	15.93%
Non R/ECAP tracts	315	40.91%	3.90%	53.25%	1.30%	1.43%	71.63%	26.36%
HCV Program								
R/ECAP tracts	950	26.18%	13.04%	52.68%	2.42%	26.82%	23.54%	44.83%
Non R/ECAP tracts	4,264	26.32%	6.06%	62.25%	2.11%	41.43%	23.29%	35.96%
Note 1: Disability information is often reported for heads of household or spouse/co-head only. Here, the data reflect information on all members of the household.								
Note 2: Data Sources: APSH								

Most units that fall into the “other HUD multifamily” program category are targeted to the elderly and disabled, so there are very few families with children in these units. About 1/4 of these units are located in R/ECAP tracts. The occupants are predominantly elderly within and outside of R/ECAPs, with the elderly occupying a higher percentage of the units within R/ECAPS and those with disabilities occupying a higher percentage of these units outside of R/ECAPs.

Maps indicate that LIHTC properties are dispersed across the city, with higher concentrations of units in the southeast, mid-Heights, and lower west side of Albuquerque.

1.2.4 BY PROGRAM CATEGORY - ALBUQUERQUE

iv. (A) Do any developments of public housing, properties converted under the RAD, and LIHTC developments have a significantly different demographic composition, in terms of protected class, than other developments of the same category for the jurisdiction? Describe how these developments differ. (B) Provide additional relevant information, if any, about occupancy, by protected class, in other types of publicly supported housing in the jurisdiction and region.

Table V-31 provides demographics of Publicly Supported Housing Developments by program category. White and Hispanic households are the largest racial/ethnic groups in all projects, consistent with their predominance in the overall population. Black and Asian households are less than 10% of the residents in almost all developments. Black households make up more than ten percent of the households in four developments, all of which are set aside for seniors or people with special needs. Of the developments for which race/ethnicity data are available, the percentage of Hispanic households is more than 2/3 in nine of the projects, the percentage of White households is more than 2/3 in four of the projects, and the remaining 27 projects are a more integrated mix.

1.2.5 HOUSEHOLDS WITH CHILDREN

Households with children primarily occupy units in Public Housing or Project-based Section 8, as other HUD Multifamily Assisted Housing is primarily for the elderly and those with disabilities. Households with children comprise from 45% to 94% of public housing units except for seven developments, 615 Arno NE, 701 Fifth SW, 8010 Constitution NE, 1212 Candelaria NW, 415 Fruit, 5601 Gibson, and 9725 Comanche NE, which serve the elderly and disabled. They also occupy between 36% and 83% of the units in project-based Section 8 developments not specifically designated for the elderly or people with disabilities.

Table V-31. Publicly Supported Housing Complexes and Demographic Makeup

Development Name	# Units	White	Black	Hispanic	Asian	Households with Children
120 La Plata	29	24%	7%	62%	3%	90%
1212 Candelaria NW	49	14%	4%	78%	0%	0%
124 Pennsylvania	20	0%	20%	70%	0%	85%
140 General Bradley	15	20%	7%	73%	0%	87%
2709 12TH Steet NW	18	6%	11%	72%	0%	89%
2905 Chelwood NE	22	27%	14%	45%	5%	91%
320 Roma	47	28%	6%	57%	0%	62%
3224 Lafayette	18	11%	11%	50%	6%	89%
415 Fruit	38	11%	11%	76%	0%	3%
514 Morris	19	32%	16%	37%	5%	89%
5601 Gibson (Wainwright)	61	30%	8%	59%	2%	0%
608 Grove	16	6%	13%	69%	0%	94%
60TH Street NW	40	8%	8%	63%	0%	88%
6100 Harper- 21	32	16%	9%	59%	0%	91%
6100 Harper-020	25	36%	0%	56%	0%	88%
615 Arno NE	8	25%	0%	75%	0%	0%
701 5TH Street SW (Barelas)	60	13%	7%	77%	0%	0%

Development Name	# Units	White	Black	Hispanic	Asian	Households with Children
716 Morris	12	42%	8%	33%	0%	67%
8010 Constitution (Embudo)	97	38%	3%	54%	1%	0%
9000 Veranda	33	9%	6%	58%	3%	91%
903 Nakomis	16	6%	6%	75%	0%	94%
9109 Copper	47	32%	9%	49%	0%	45%
9725 Comanche NE	20	35%	5%	55%	5%	0%
Broadway & McKnight NE	30	3%	13%	70%	3%	80%
City View (Grady; Jason; Knox; Nambe)	49	18%	8%	69%	0%	69%
Don Gabal	29	14%	10%	59%	0%	93%
Multiple Sites(NM-30)	7	14%	0%	86%	0%	86%
Sunset Gardens	55	15%	9%	65%	2%	89%
PROJECT-BASED SECTION 8						
Mountain View II Apartments	100	16%	6%	69%	7%	36%
Brentwood Gardens Apts.	122	61%	3%	34%	2%	N/a
Solar Villa Apartments	100	68%	3%	26%	1%	N/a
Plaza David Chavez (Sunny Acres)	75	6%	6%	86%	N/a	60%
Vern Jolly	8	N/a	N/a	N/a	N/a	N/a
La Resolana Apartments	166	66%	4%	24%	5%	N/a
Sandia Vista Apartments	108	32%	10%	42%	9%	60%
Encino House Midtown	30	37%	23%	30%	3%	N/a
Montgomery Manor Apartments	80	23%	9%	54%	6%	81%
St. Anthony Plaza	160	3%	1%	91%	1%	59%
Ranchitos Village	40	55%	N/a	43%	N/a	N/a
David Spector Shalom House	47	80%	N/a	18%	2%	N/a
Canyon Point Apartments	16	29%	N/a	65%	N/a	83%
Encino House East	164	49%	3%	42%	6%	N/a
Rio Vista Apts.	75	61%	6%	28%	3%	N/a
Westwood Village Apartments	64	11%	6%	75%	N/a	62%
Mountain View III Apartments	124	12%	8%	68%	5%	49%
Vista Grande	13	36%	9%	45%	9%	64%
Canyon Ridge Apartments	44	30%	11%	47%	2%	58%
Villas Esperanza - Lafayette Square	75	17%	10%	64%	N/a	72%
El Paseo Village	20	41%	18%	29%	N/a	N/a
OTHER HUD MULTIFAMILY ASSISTED HOUSING						
AHEPA 501 Phase I	48	17%	2%	81%	N/a	N/a

Development Name	# Units	White	Black	Hispanic	Asian	Households with Children
NLH 3	14	21%	14%	64%	N/a	N/a
AHEPA 501 Phase II	50	35%	6%	54%	6%	N/a
NLH 5	14	29%	N/a	71%	N/a	14%
Hibernian House	19	42%	5%	53%	N/a	N/a
Project 1	17	82%	N/a	12%	N/a	N/a
Albuquerque	55	46%	2%	41%	2%	N/a
AHEPA 501 III Apartments	52	23%	10%	65%	2%	N/a
CBS (Split-Site)	5	N/a	N/a	N/a	N/a	N/a
NLH 2	17	37%	N/a	56%	N/a	N/a
NLH 6	9	N/a	N/a	N/a	N/a	N/a
Agua Azul Apartments	24	50%	4%	46%	N/a	17%
Concha Ortiz Y Pino De Kleven	10	58%	17%	25%	N/a	N/a
Frank Gray	8	N/a	N/a	N/a	N/a	N/a
RS & VP Property One	17	59%	6%	29%	6%	6%
Edward Romero Terrace	40	60%	3%	33%	5%	N/a
Mesa Hills	59	71%	2%	25%	N/a	N/a

Source: APSH

1.2.6 DEMOGRAPHIC COMPARISON

v. **Compare the demographics of occupants of developments, for each category of publicly supported housing (public housing, project-based Section 8, Other HUD Multifamily Assisted developments, properties converted under RAD, and LIHTC) to the demographic composition of the areas in which they are located.** For the jurisdiction, describe whether developments that are primarily occupied by one race/ethnicity are located in areas occupied largely by the same race/ethnicity. Describe any differences for housing that primarily serves families with children, elderly persons, or persons with disabilities.

Public Housing

Of public housing developments located in the region, four have demographic compositions similar to the census tracts in which they are located. As shown in Table V-32, these include 140 General Bradley, 320 Roma, 2601 Gibson, and 701 Fifth Street SW. Six housing complexes have highly divergent demographic compositions: 1212 Candelaria NW, 6100 Harper, 9000 Veranda, 903 Nakomis, 9725 Comanche NE, and City View have a much higher percentage of Hispanic residents, and lower percentage of non-Hispanic White residents than the surrounding census tracts. It should be noted that all public housing complexes had slightly higher percentages of Black residents than the surrounding census tracts, while the percentage of Asian residents was similar to the surrounding tracts.

In general, for those apartments not designated for seniors, the percentage of families with children living in these units is much higher than their percentage in each corresponding census tract.

Project-Based Section 8 Housing

The demographic composition of Project-based Section 8 Housing complexes is very similar to the demographic composition of the census tracts in which they are located. Fifteen of twenty-one complexes are well integrated. Generally, these complexes tend to have a higher percentage of the majority racial/ethnic group within the surrounding census tract, although some complexes are both well integrated and have very similar compositions to the census tract in which they are located.

The outliers include Montgomery Manor Apartments, Saint Anthony's Plaza Apartments, Ranchitos Village, Rio Vista Apartments, and Plaza David Chavez – all of which have greater than 20% divergence from one or more racial/ethnic group in the surrounding census tract. Unlike public housing complexes, these apartments generally have lower percentages of families with children, or these percentages are similar to their surrounding census tracts.

Other Multifamily

Other HUD Multifamily Assisted Housing developments show the greatest divergence in demographic composition compared to the census tracts in which they are located. This may partially be explained by the specialized nature of some of these complexes, including those that are devoted to seniors and those with disabilities. Of 16 complexes, seven had demographic compositions very different from their census tracts. These include: Edward Romero Terrace, Gene Gilbert Manor, AHEPA 501 II Apartments, Agua Azul Apts, Redlands Apts, Hibernian House Senior Housing, and New Life Homes 2.

LIHTC Properties

Since 1987, 6,342 units have been constructed using Low Income Housing Tax Credits, of which 5,927 are designated for low income households at 60% of the Area Median Income or below. LIHTC properties are a significant addition to affordable housing in Albuquerque, especially in the past 20 years. Over the past 10 years, projects have gotten smaller, but both the City and the State Mortgage Finance Authority have imposed more stringent design and sustainability criteria, which has increased the quality of new projects. The City has contributed to these recent projects by adding funding through HOME/CDBG and the City's Workforce Housing Trust Fund.

LIHTC projects are geographically dispersed, but recent projects in Albuquerque that have been approved for tax credits are overwhelmingly located in zip codes that represent Downtown/Old Town, the International District, and East Central. Of 1,000 tax credit units allocated since 2007, early half are in Downtown and the Sawmill neighborhood, 30% are in or near the International District, and ten percent each are along East Central and the older neighborhoods of the west side.

Recent LIHTC awards represent City policy that has emphasized investments in downtown development and new development in the neighborhoods surrounding downtown, upgraded housing in the International District and East Central and the development of land owned by the Sawmill Community Land Trust. Interviews and focus groups indicate support for continued investment in these neighborhoods, particularly new market rate housing and investments in schools, community facilities and infrastructure. Because the real estate markets in these neighborhoods has not supported new privately developed market rate housing, the mixed income and affordable rentals and homeownership are seen as a first step.

Table V-32. Publicly Supported Housing Complexes and Demographic Comparison to Census Tracts

DEVELOPMENT NAME	# UNITS	WHITE	BLACK	HISPANIC	ASIAN	HOUSEHOLDS WITH CHILDREN
PUBLIC HOUSING						
Tract 35.01		34%	1%	61%	1%	24%
120 La Plata	29	24%	7%	62%	3%	90%
Tract 30.01		33%	1%	58%	0%	26%
1212 Candelaria NW	49	14%	4%	78%	0%	0%
2709 12TH Steet NW	18	6%	11%	72%	0%	89%
Tract 6.03		13%	3%	73%	1%	40%
124 Pennsylvania	20	0%	20%	70%	0%	85%
Tract 7.07		26%	3%	63%	2%	32%
140 General Bradley	15	20%	7%	73%	0%	87%
Tract 1.13		59%	3%	30%	2%	27%
2905 Chelwood NE	22	27%	14%	45%	5%	91%
Tract 20		23%	3%	63%	2%	18%
320 Roma NE	47	28%	6%	57%	0%	62%
415 Fruit	38	11%	11%	76%	0%	3%
615 Arno NE	8	25%	0%	75%	0%	0%
Tract 34		27%	3%	57%	1%	31%
3224 Lafayette	18	11%	11%	50%	6%	89%
Tract 7.08		40%	3%	45%	4%	34%
514 Morris	19	32%	16%	37%	5%	89%
716 Morris	12	42%	8%	33%	0%	67%
Tract 9.03		31%	9%	47%	3%	20%
5601 Gibson (Wainwright)	61	30%	8%	59%	2%	0%
Tract 9.01		14%	3%	73%	2%	36%
608 Grove	16	6%	13%	69%	0%	94%
Tract 24.02		9%	2%	86%	0%	35%
60TH Street NW	40	8%	8%	63%	0%	88%
Sunset Gardens	55	15%	9%	65%	2%	89%
Tract 37.25		53%	2%	36%	2%	35%
6100 Harper- 21	32	16%	9%	59%	0%	91%
6100 Harper-020	25	36%	0%	56%	0%	88%
Tract 14		16%	2%	77%	0%	23%
701 5TH Street SW (Barelas)	60	13%	7%	77%	0%	0%
Tract 1.24		47%	4%	39%	2%	14%
8010 Constitution (Embudo)	97	38%	3%	54%	1%	0%
Tract 1.2		56%	2%	33%	2%	28%
9000 Veranda	33	9%	6%	58%	3%	91%

DEVELOPMENT NAME	# UNITS	WHITE	BLACK	HISPANIC	ASIAN	HOUSEHOLDS WITH CHILDREN
Tract 1.29		50%	4%	33%	4%	22%
903 Nakomis	16	6%	6%	75%	0%	94%
Tract 7.07		26%	3%	63%	2%	32%
9109 Copper	47	32%	9%	49%	0%	45%
Tract 1.09		65%	2%	26%	3%	27%
9725 Comanche NE	20	35%	5%	55%	5%	0%
Tract 27		40%	2%	53%	1%	14%
Broadway & McKnight NE	30	3%	13%	70%	3%	80%
Tract 7.11		62%	3%	26%	3%	25%
City View (Grady; Jason; Knox; Nambe)	49	18%	8%	69%	0%	69%
Tract 25		28%	,021	66%	0%	25%
Don Gabal	29	14%	10%	59%	0%	93%
PROJECT-BASED SECTION 8						
Tract 25		28%	2%	66%	0%	
Plaza David Chavez	75	6%	6%	86%	N/a	60%
Tract 7.13		39%	6%	41%	4%	75%
Canyon Point Apartments	16	29%	N/a	65%	N/a	83%
Tract 37.25	191	53%	3%	36%	3%	49%
Brentwood Gardens Apartments	122	61%	3%	34%	2%	N/a
Tract 1.29		50%	4%	33%	3%	
La Resolana Apartments	166	66%	4%	24%	5%	N/a
Tract 21		32%	5%	47%	2%	
El Paseo Village Apartments	30	37%	23%	30%	3%	N/a
Tract 7.04		44%	4%	42%	3%	
Rio Vista Apartments	75	61%	6%	28%	3%	N/a
Tract 12		27%	8%	54%	6%	
Mountain View Ii Apts	100	16%	6%	69%	7%	36%
Mountain View Iii Apartments	124	12%	8%	68%	5%	49%
Tract 34	227	27%	4%	57%	1%	66%
Villa Esperanza	75	17%	10%	64%	N/a	72%
Tract 37.19		86%	3%	24%	2%	
Montgomery Manor Apartments	80	23%	9%	54%	6%	81%
Tract 6.01		57%	3%	31%	3%	
Solar Villas	100	68%	3%	26%	1%	N/a

DEVELOPMENT NAME	# UNITS	WHITE	BLACK	HISPANIC	ASIAN	HOUSEHOLDS WITH CHILDREN
Tract 47.41	317	13%	3%	75%	2%	60%
Westwood Village Apartments	64	11%	6%	75%	N/a	62%
Tract 30.01	298	31%	2%	58%	1%	65%
Saint Anthony's Plaza Apartments	160	3%	1%	91%	1%	59%
Tract 7.12		41%	6%	41%	5%	
Sandia Vista Apartments	108	32%	10%	42%	9%	60%
Vista Grande	13	36%	9%	45%	9%	64%
Tract 7.08		40%	3%	45%	4%	
Canyon Ridge Apartments	44	30%	11%	47%	2%	58%
Tract 19		67%	2%	23%	3%	
Encino Terrace	153	43%	5%	33%	0%	0%
Tract 37.17		65%	2%	24%	3%	
David Specter Shalom House Apts	47	80%	N/a	18%	2%	N/a
Tract 15		33%	6%	56%	2%	
El Paseo Village	20	41%	18%	29%	N/a	N/a
Tract 37.23		81%	4%	5%	5%	
Ranchitos Village	40	55%	N/a	43%	N/a	N/a
Tract 5.01		47%	4%	38%	3%	
Encino Gardens	164	49%	3%	42%	6%	N/a
OTHER HUD MULTIFAMILY ASSISTED HOUSING						
Tract 34	227	27%	4%	57%	1%	58%
Albuquerque Silvercrest Residences	55	46%	2%	41%	2%	N/a
Tract 6.03	112	13%	4%	73%	2%	64%
Edward Romero Terrace	40	60%	3%	33%	5%	N/a
Tract 9.03	354	31%	10%	47%	3%	53%
Gene Gilbert Manor	18	72%	17%	11%	0%	0%
Tract 47.41	317	13%	3%	75%	2%	60%
Ahepa 501 Ii Apartments	50	35%	6%	54%	6%	N/a
Ahepa 501 Apartments	48	17%	2%	81%	N/a	N/a
Ahepa 501 Iii Apartments	52	23%	10%	65%	2%	N/a
Agua Azul Apts	24	50%	4%	46%	N/a	17%
Tract 47.13	87	12%	2%	82%	1%	55%
New Life Homes 5	14	29%	N/a	71%	N/a	14%
Tract 47.49	178	26%	4%	60%	2%	50%

DEVELOPMENT NAME	# UNITS	WHITE	BLACK	HISPANIC	ASIAN	HOUSEHOLDS WITH CHILDREN
Redlands Apts	18	67%	7%	27%	0%	0%
Center For Behavioral Services Homes	6	N/a	N/a	N/a	N/a	N/a
Tract 14	113	16%	2%	77%	0%	38%
Hibernian House Senior Housing	19	42%	5%	53%	N/a	N/a
Tract 47.40	150	13%	4%	79%	1%	47%
New Life Homes 2	17	37%	N/a	56%	N/a	N/a
New Life Homes 3	14	21%	14%	64%	N/a	N/a
Tract 4.02		64%	2%	27%	3%	29%
Concha Ortiz Y Pino De Kleven	10	58%	17%	25%	N/a	N/a
Tract 6.01		81%	2%	7%	8%	35%
Frank Gray	8	N/a	N/a	N/a	N/a	N/a
Mesa Hills	59	71%	2%	25%	N/a	N/a

Source: APSH, Albuquerque Housing Authority

2. Disparities in Access to Opportunity

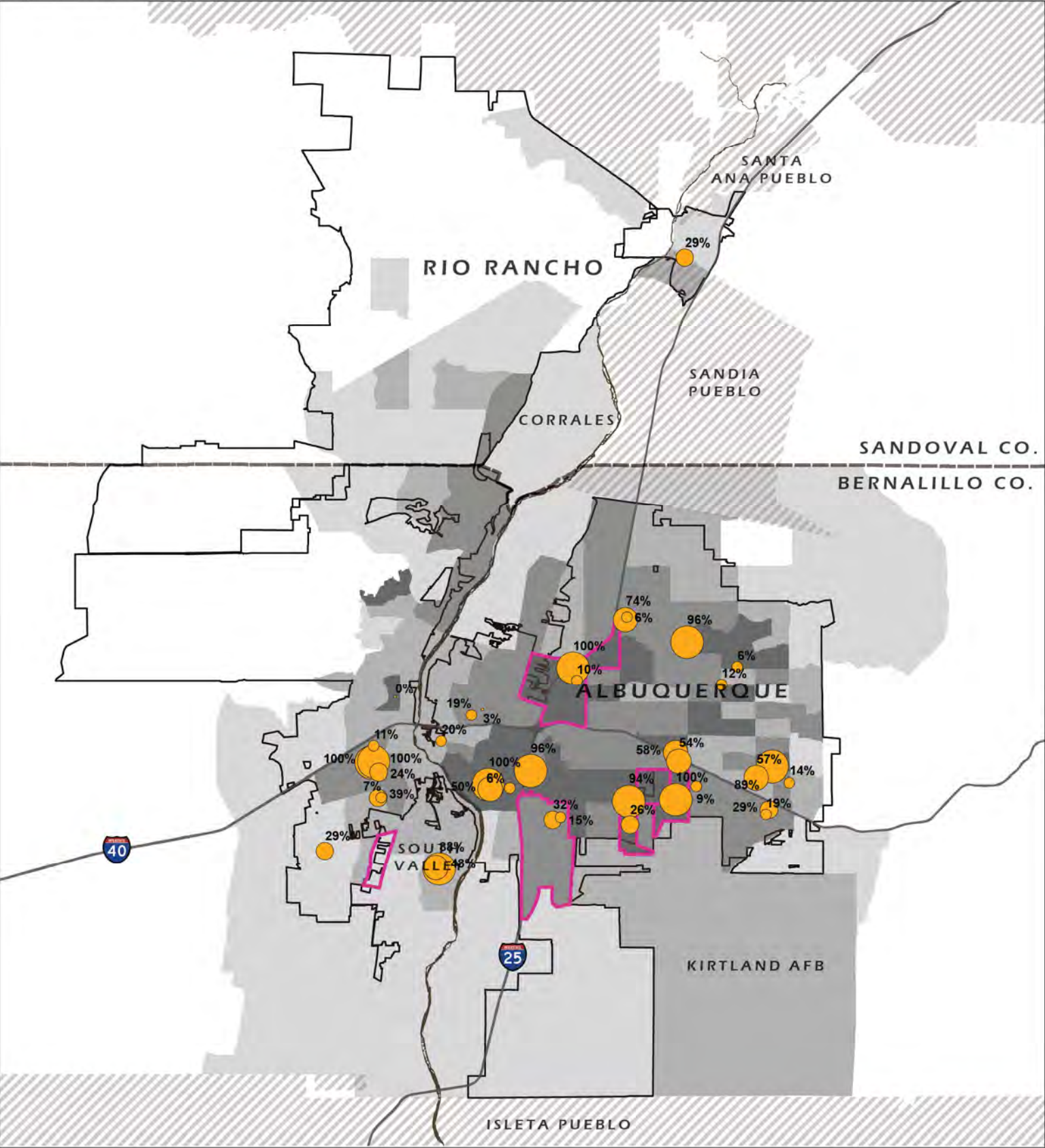
Describe any disparities in access to opportunity for residents of publicly supported housing in the jurisdiction and region, including within different program categories (public housing, project-based Section 8, Other HUD Multifamily Assisted Developments, HCV, and LIHTC) and between types (housing primarily serving families with children, elderly persons, and persons with disabilities) of publicly supported housing.

Public housing is dispersed throughout the area that was within the City of Albuquerque municipal limits at the time the housing was built. Most public housing was built before 1980, so there is no public housing in newer areas of the City. However, because of the geographic diversity of public housing, a number of these properties are located in areas with access to proficient schools. Public housing residents who participated in focus groups noted that the various locations have different opportunities associated with them. Some are near employment or good schools, but may not have good access to transit. Others are in low poverty areas near good schools, but not near employment, and still others are located in low income areas with poorly performing schools. Disparities in access to opportunity vary by the opportunities that are important to residents and the individual properties.

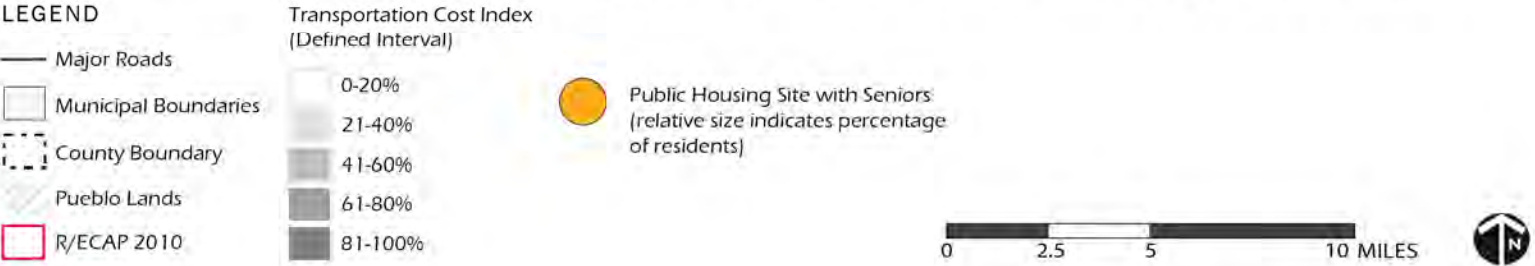
The same is true for project based Section 8 and other multifamily properties.

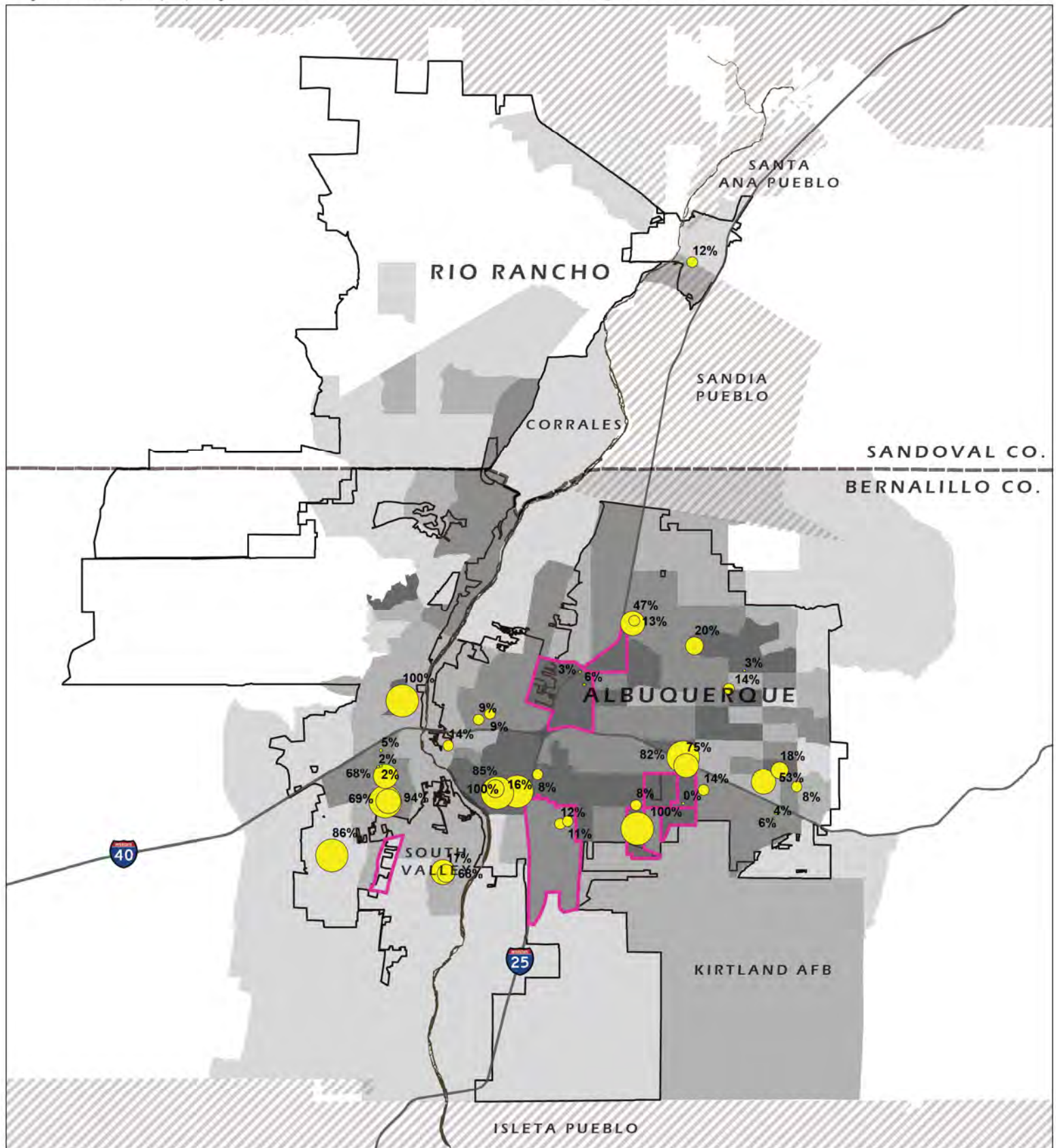
LIHTC properties and Housing Choice Vouchers are the most dispersed publicly supported housing types. There are relatively high numbers of vouchers in R/ECAPs, but households with vouchers are distributed through all but the most affluent neighborhoods in Albuquerque and though many of Rio Rancho's neighborhoods. Voucher holders live in older and newer neighborhoods in both communities.

As pointed out earlier in this section, the most recent LIHTC projects in Albuquerque have focused on neighborhood revitalization. However, LIHTC projects overall are dispersed throughout Albuquerque.



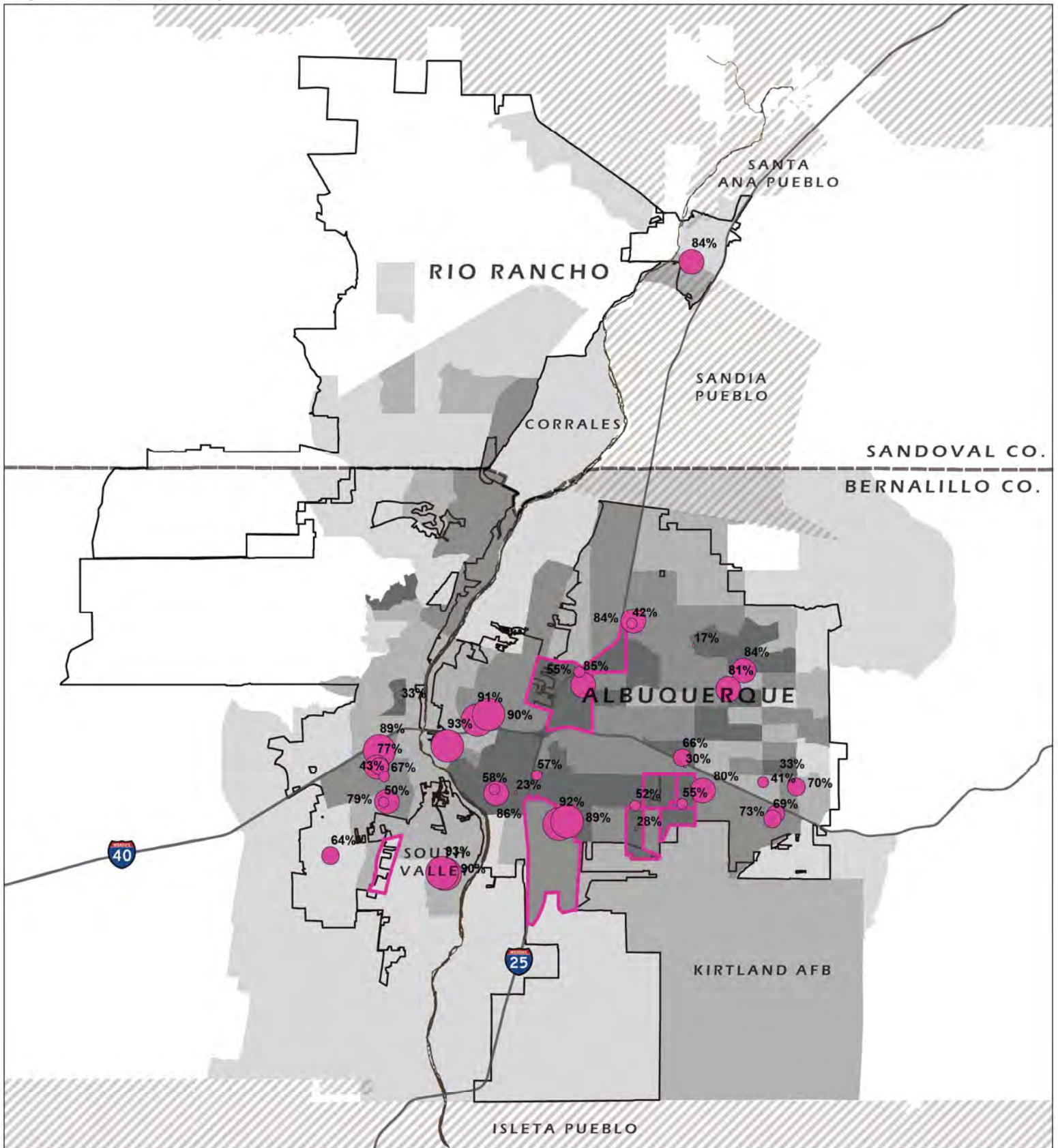
MAP V-39: LOCATION OF PUBLICLY SUPPORTED HOUSING, RESIDENTS 62 YEARS OR OLDER



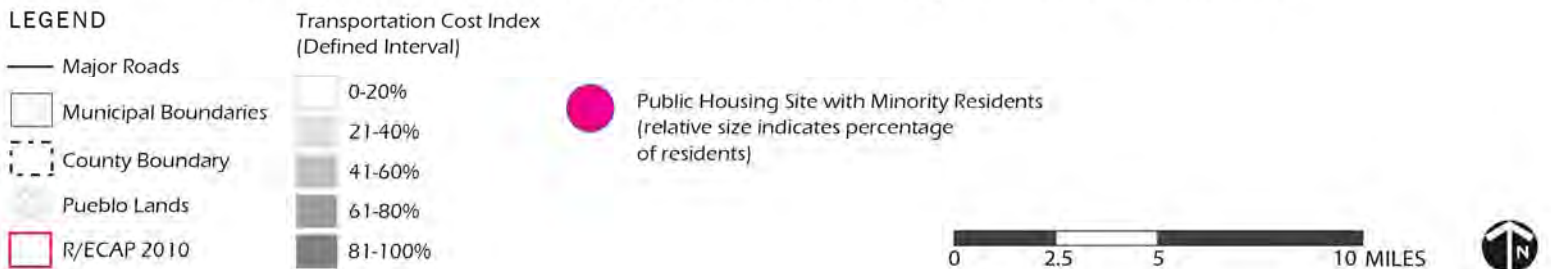


MAP V-40: LOCATION OF PUBLICLY SUPPORTED HOUSING, RESIDENTS AND DISABILITIES





MAP V-41: LOCATION OF PUBLICLY SUPPORTED HOUSING, MINORITY RESIDENTS



3. Additional Information

There are three housing authorities that serve the region. In addition to the Albuquerque Housing Authority, the El Camino Real Housing Authority manages housing and vouchers in Valencia County. The Santa Fe Civic Housing Authority manages public housing in the Town of Bernalillo and issues vouchers for all of Sandoval County, including Rio Rancho. This publicly supported housing is included in regional totals. As with the participating jurisdictions, the resources provided through these entities are much less than the need.

- a. *Beyond the HUD-provided data, provide additional relevant information, if any, about publicly supported housing in the jurisdiction and region, particularly information about groups with other protected characteristics and about housing not captured in the HUD-provided data.*
- b. *The program participant may also describe other information relevant to its assessment of publicly supported housing. Information may include relevant programs, actions, or activities, such as tenant self-sufficiency, place-based investments, or mobility programs.*

4. Contributing Factors of Publicly-Supported Housing Locations and Occupancy

The following table provides more information about the factors that significantly create, contribute to perpetuate, or increase the severity of fair housing issues related to publicly supported housing, including Segregation, R/ECAPs, Disparities in Access to Opportunity, and Disproportionate Housing Needs.

Table V-33. Summary of the factors that significantly create, contribute to perpetuate, or increase the severity of fair housing issues

CONTRIBUTING FACTORS	PRIORITY/COMMENTS
1. Community Opposition. Neighborhood opposition makes siting new publicly supported housing difficult. Opposition can be to both higher densities and affordable development.	Non-profit housing developers noted that community opposition is a significant barrier to location of new publicly supported housing in areas with access to opportunity. Consequently, new housing is often located in less desirable neighborhoods or at the edges of the two cities, away from jobs and transportation.
2. Source of Income Discrimination. Landlords do not have to accept Housing Choice Vouchers, and many do not.	Finding landlords who are willing to participate in the HCV program can be difficult for voucher holders. It is especially hard to find properties that meet housing quality standards, that are in areas of opportunity and that have rents within an acceptable range.
3. Siting selection policies, practices and decisions for publicly supported housing, including discretionary aspects of Qualified Allocation Plans	Both the City of Albuquerque's Workforce Housing Trust Fund criteria and QAP criteria for LIHTC projects provide points for locations in target neighborhoods. Developers believe that they must locate in these neighborhoods to receive enough points to

and other programs. Criteria for selecting projects in the Albuquerque region have favored locations in redevelopment areas.	qualify for funds in a highly competitive selection process. Housing authorities are not eligible entities to apply for workforce housing funds, and as a result these dollars have not been available for public housing.
4. Lack of private investment in specific neighborhoods. Past site selection policies have stimulated little investment by public/private partnerships outside of redevelopment areas in Albuquerque. Additionally, Rio Rancho has little private investment in housing that is partially supported by public subsidies.	In recent years, new LIHTC projects, which bring private funds to affordable housing projects, have been located primarily in areas that need revitalization. The result is that there is comparatively little private investment in affordable housing within opportunity areas, particularly those areas with proficient schools. These new projects are located near employment and transit, but are in a limited geographic area.
5. Lack of public investment in specific neighborhoods. Recent publicly supported housing investments in new construction as well as public investment in rehabilitation have focused primarily in redevelopment areas.	As with publicly incentivized private investment, recent public investments have targeted redevelopment areas, offering a limited range of choice in new development.
6. Quality of affordable housing information programs. The low level of landlord participation in affordable housing programs was partially attributed to a lack of information.	Landlords are not aware of the advantages of participation in the HCV program, and better information would encourage more landlords to participate.

D. Disability & Access Analysis

1. Population Profile

- A. *How are persons with disabilities geographically dispersed or concentrated in the jurisdiction and region, including R/ECAPs and other segregated areas identified in previous sections?*

As seen in Table V-34 and Table V-35, as well as maps MAP V-42 to MAP V-44, there is an equal distribution of those with disabilities within the City of Albuquerque, the City of Rio Rancho, and within the Region. Regionally, the percentage of residents with a disability of any kind is 13.2% - similar to the percentages for Albuquerque (12.8%) and Rio Rancho (12.4%). With a few exceptions, census tracts with a higher percentage of residents with disabilities do not follow R/ECAP areas. For example, the International District has a higher percentage of residents with a disability than average, as does the Hodgin/Bel Air area. Other census tracts, however, including Downtown, along I-25/West Alameda, and SE Rio Rancho, have higher concentrations of persons with disabilities than most R/ECAP areas.

1.1 BY AGE

- B. Describe whether these geographic patterns vary for persons with each type of disability or for persons with disabilities in different age ranges. Maps 16 and 17 and Table 15 (or 14) Dot density by age.

MAP V-42 to MAP V-44 show the geographic distribution of those with disabilities by age. Those with disabilities between the ages of 18 and 64 follow the general distribution of people with disabilities, with higher concentrations of people with disabilities living in the International District, South Valley, along the I-25 corridor (Bel Air, Hodgin, and Alameda), as well as in a few pockets on Albuquerque's west side. Children with disabilities are mainly concentrated at Kirtland Air Force Base, in the Alameda area west of I-25, and in neighborhoods on Albuquerque's west side. There are also a few census tracts in the NE Heights with a higher concentration of children with disabilities. It should be noted that the percentage of 5-17-year-olds with disabilities—less than 1% in each jurisdiction—is much lower than it is for the general population.

As seen in MAP V-42, the geographic concentration of those over the age of 64 is different than the younger cohorts. Those over 64 with a disability are more concentrated in the NE Heights, Downtown, Santa Ana Pueblo, around Tijeras, and within SE Rio Rancho. In general, these are areas with an older population, which increases the potential prevalence of seniors who have a disability compared with census tracts with a younger population.

1.2. BY DISABILITY TYPE

The most common disability is Ambulatory difficulties (7.1% of residents in the region), followed by Cognitive difficulties (5.4%), Independent living difficulties (4.9%), and Hearing difficulties (4%). Geographically, residents with Ambulatory difficulties are dispersed across the region, with concentrations in the South Valley, East Mountains, Alameda area, the western neighborhoods in the International District, and SE Rio Rancho. Cognitive, Self-Care, and Independent living difficulties are correlated with neighborhoods that have a higher percentage of seniors. Hearing and vision difficulties are less concentrated and are less correlated with any one age group.

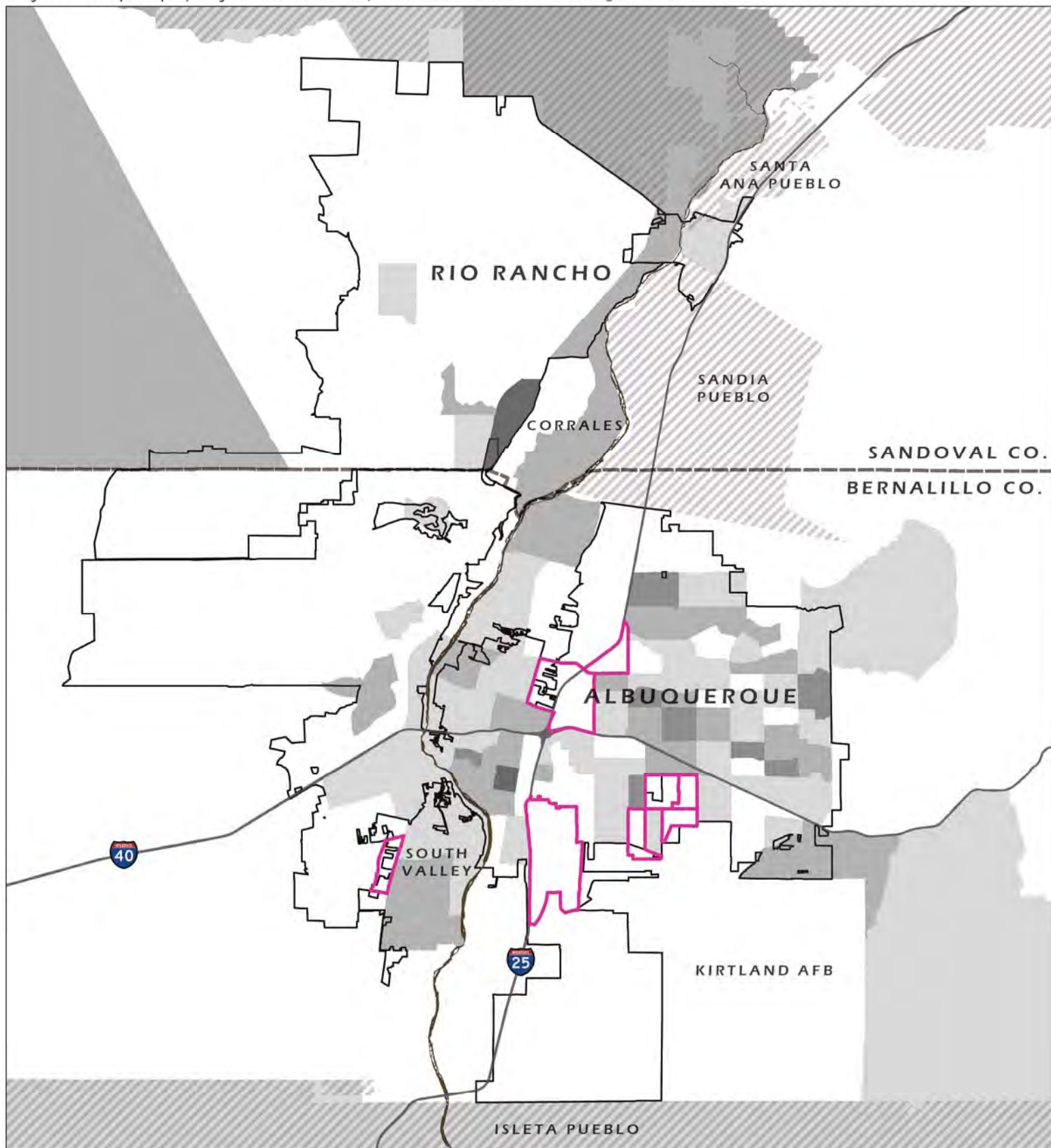
Table V-34. Percent of Population with Disabilities by Type

	ALBUQUERQUE		RIO RANCHO		REGION	
	#	%	#	%	#	%
Disability Type ^{ACS} (Ages 5 and up)*	69,613	12.75%	10,878	12.43%	117,115	13.20%
Hearing difficulty	20,267	3.71%	3,497	4.00%	35,660	4.02%
Vision difficulty	13,632	2.50%	1,690	1.93%	22,752	2.56%
Cognitive difficulty	28,353	5.19%	4,305	4.92%	47,420	5.35%
Ambulatory difficulty	36,898	6.76%	5,578	6.37%	62,528	7.05%
Self-care difficulty	15,309	2.80%	2,160	2.47%	25,356	2.86%
Independent living difficulty	25,843	4.73%	4,015	4.59%	43,696	4.93%

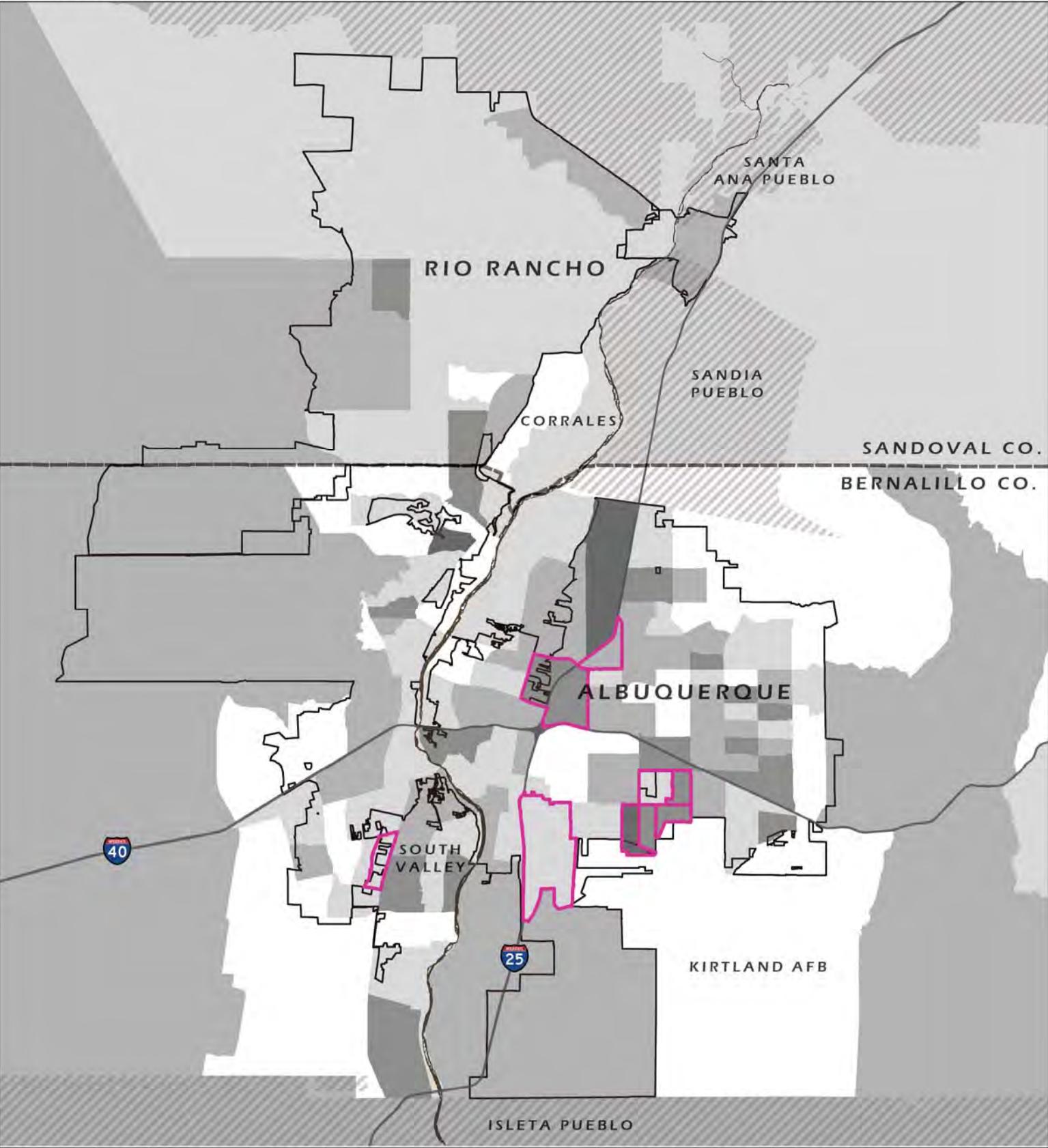
Source: ACS 2010-2014 5 Year Estimates * A person may have more than one disability

Table V-35. Percent of Population with Disabilities by Age

	ALBUQUERQUE		RIO RANCHO		REGION	
AGE OF PEOPLE WITH DISABILITIES	#	%	#	%	#	%
age 5-17 with Disabilities	4,025	0.79%	596	0.72%	6,969	0.85%
age 18-64 with Disabilities	36,867	7.25%	5,933	7.20%	61,686	7.49%
age 65+ with Disabilities	26,603	5.23%	4,186	5.08%	44,026	5.35%

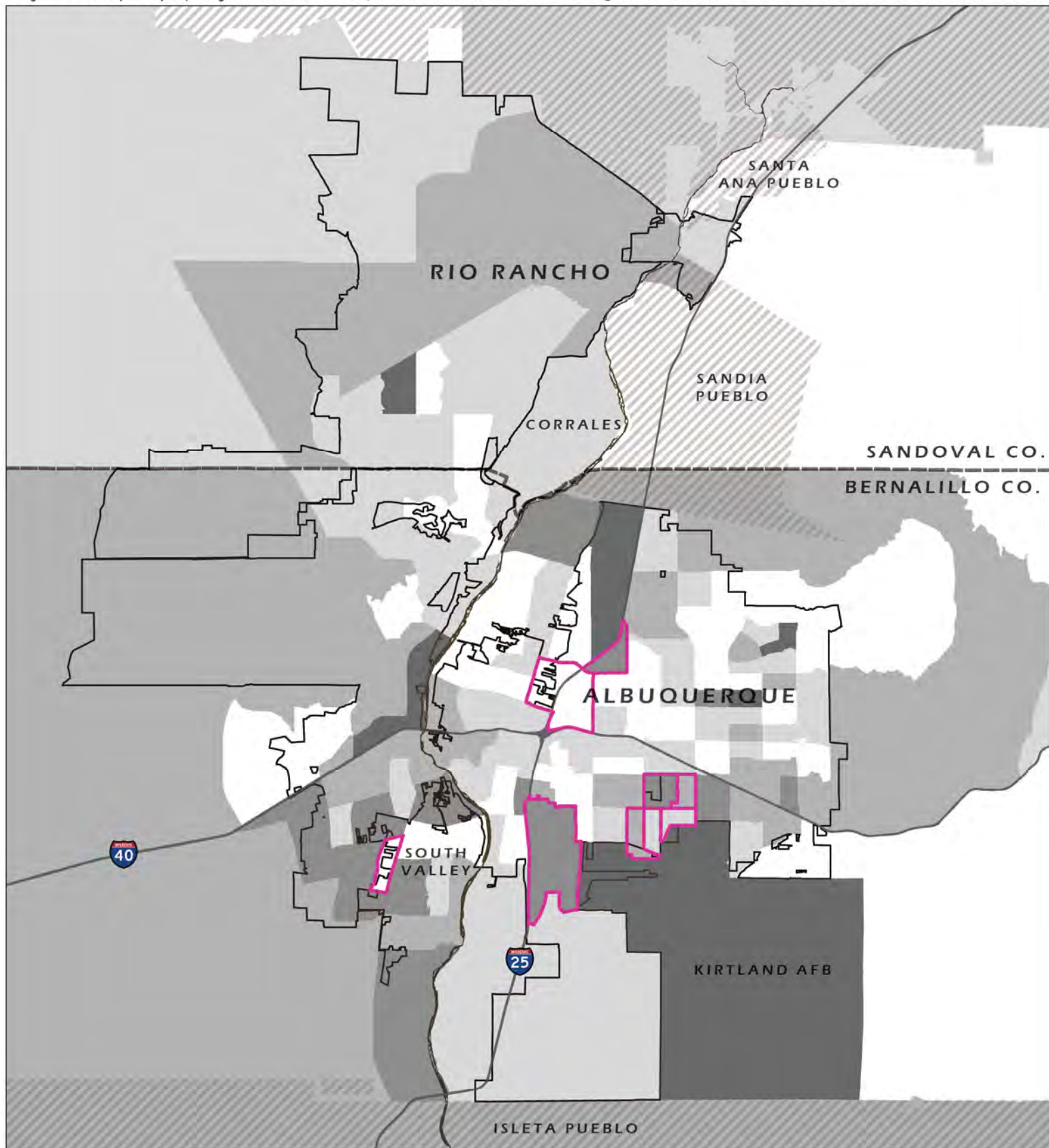


MAP V-42: PERCENT OF POP OVER 64 YEARS OLD WITH DISABILITY BY CENSUS TRACT



MAP V-43: PERCENT OF POP AGES 18-64 WITH DISABILITY BY CENSUS TRACT





MAP V-44: PERCENT OF 5-17 YEAR OLDS WITH DISABILITY BY CENSUS TRACT

LEGEND

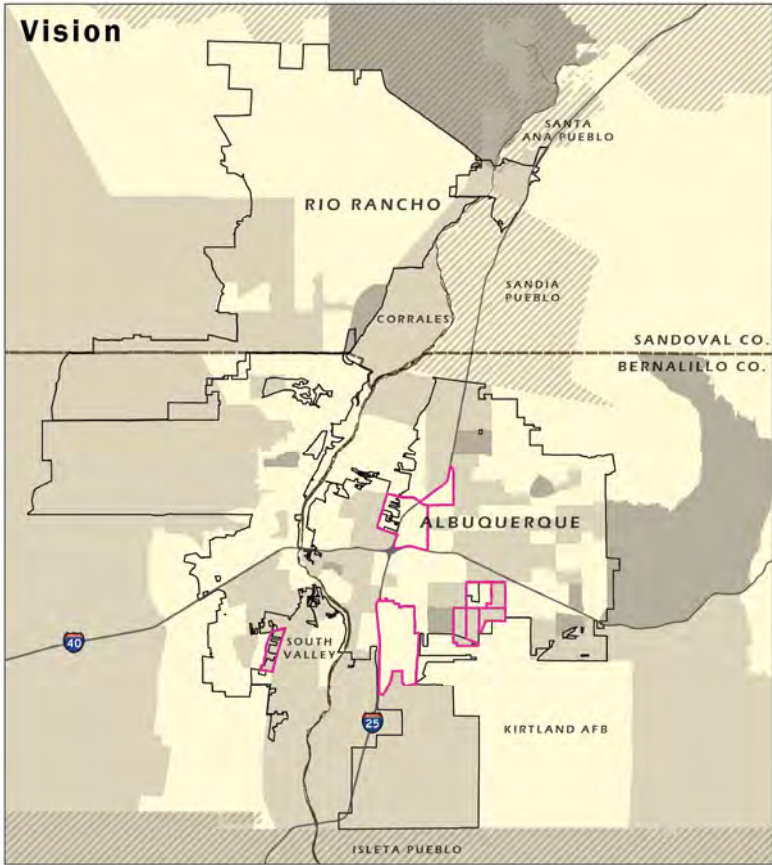
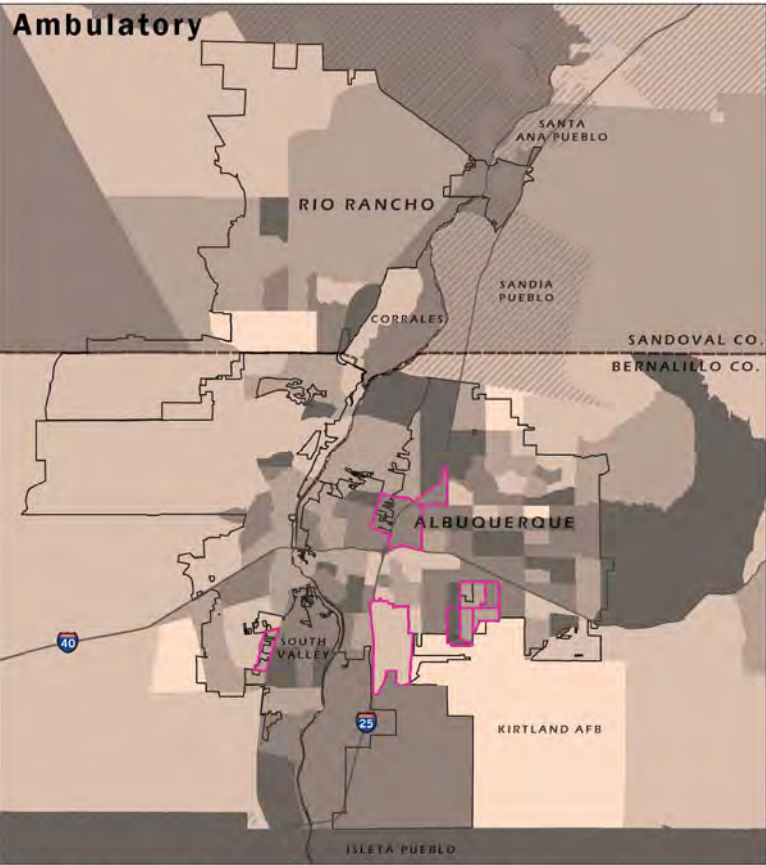
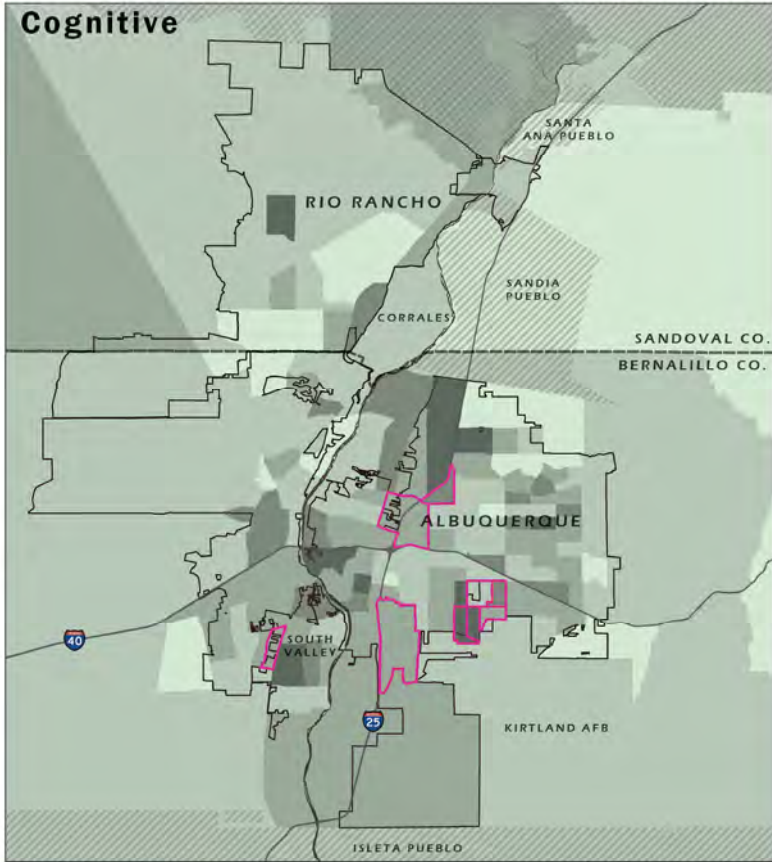
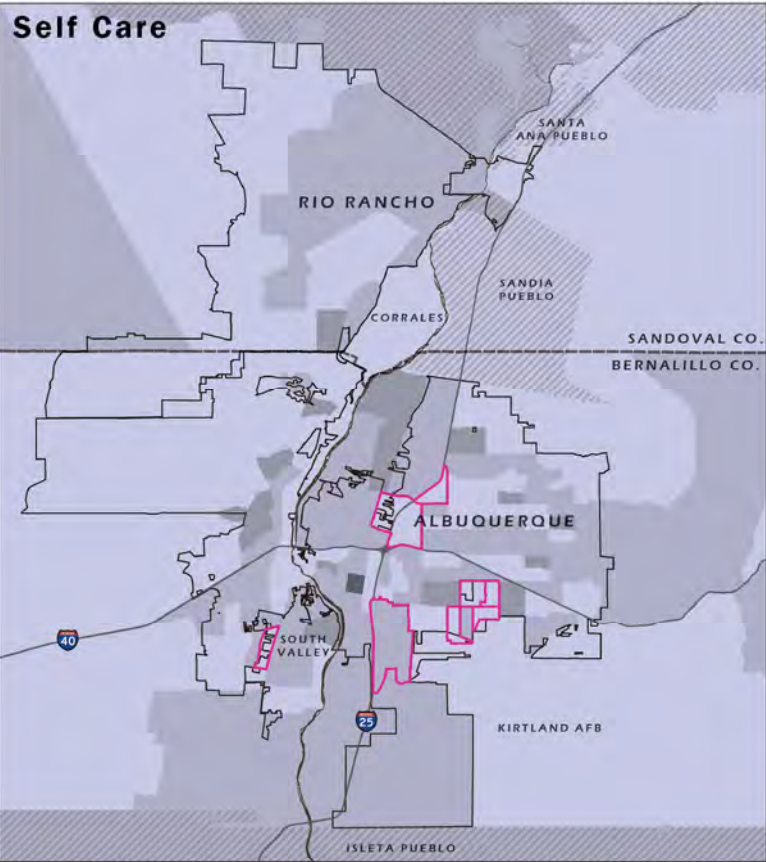
- Major Roads
- Municipal Boundaries
- - - County Boundary
- ▨ Pueblo Lands
- R/ECAP 2010

Percent of Total Population
with Disability

- 0 - 0.25%
- 0.26 - 0.75%
- 0.76 - 1.5%
- 1.6 - 2.5%
- 2.6 - 3.3%

0 2.5 5 10 MILES



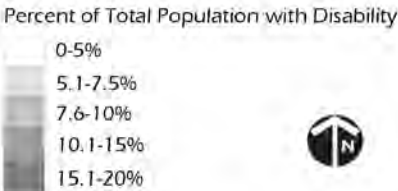


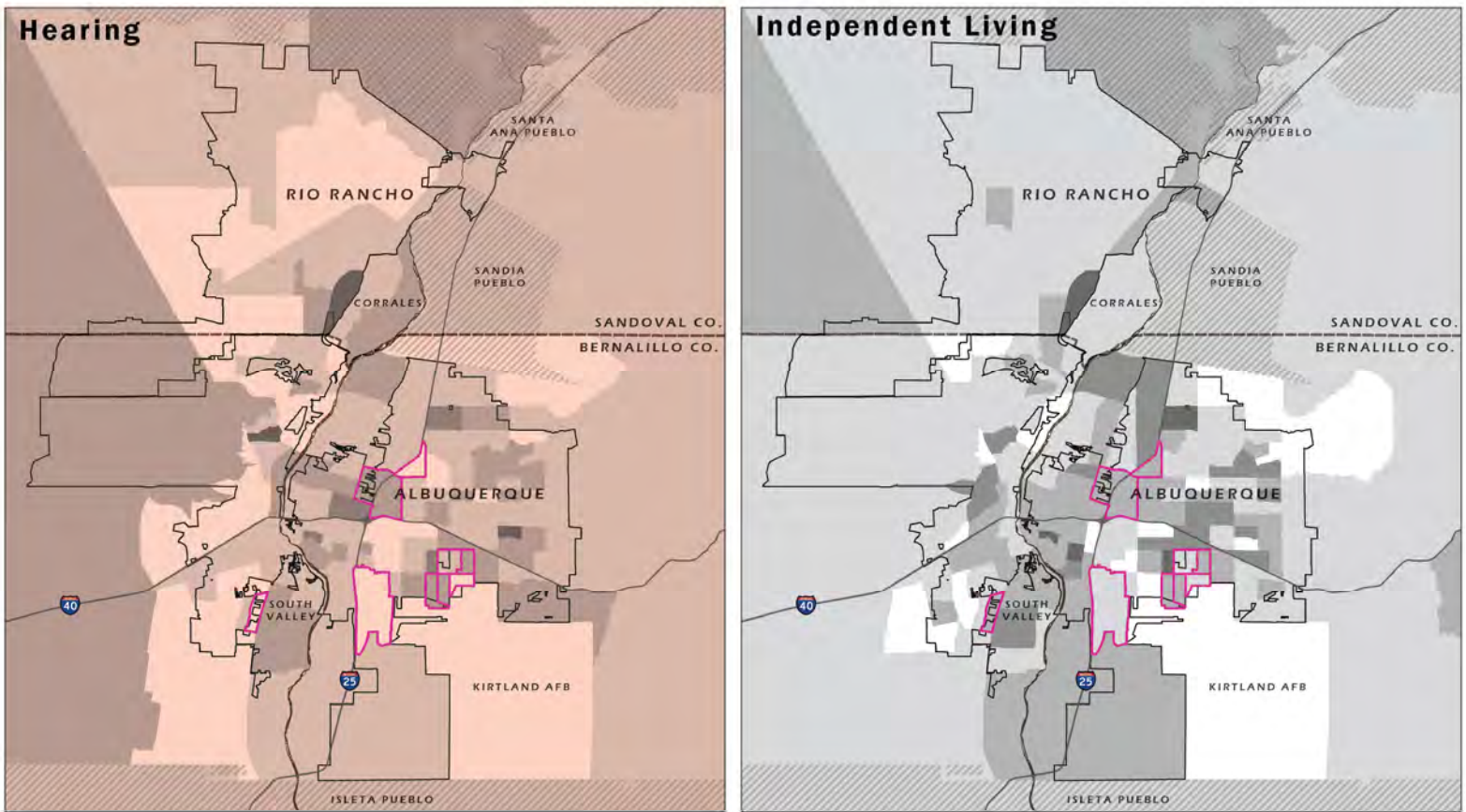
MAP V-45: DISABILITIES BY TYPE

LEGEND

- Major Roads
- Municipal Boundaries
- County Boundary

- R/ECAP 2010
- Pueblo Lands





MAP V-46: DISABILITIES BY TYPE, CONTINUED

LEGEND

- Major Roads
- Municipal Boundaries
- County Boundary

- R/ECAP 2010
- Pueblo Lands

Percent of Total Population with Disability

- 0-5%
- 5.1-7.5%
- 7.6-10%
- 10.1-15%
- 15.1-20%



2. Housing Accessibility

- A. Describe whether the jurisdiction and region have sufficient affordable, accessible housing in a range of unit sizes.

There are over 100,000 people aged 5 years and up in the region that have some type of disability. Of these, approximately 44,000 are elderly. The population with disabilities is distributed over all disability types and includes people with multiple disabilities. Comparing the number of people with disabilities to the number of publicly assisted housing units available indicates that there is a very large discrepancy between need and the number of units available. Approximately 2,500 publicly supported housing units in Albuquerque and 39 in Rio Rancho are occupied by elderly persons, and 2,700 in Albuquerque and 51 in Rio Rancho are occupied by those with disabilities. The need for affordable, accessible housing units is far greater than the publicly-supported housing that is provided for this protected class.

Looking at individual disabilities, there are 62,528 persons in the region with ambulatory disabilities compared with 2,751 publicly supported housing units occupied by disabled persons. Of the individuals with ambulatory disabilities, 36,898 live in Albuquerque and 5,578 in Rio Rancho.

While all individuals with disabilities are not income-eligible for publicly assisted housing, Census ACS data show the median earnings of working age adults with a disability are \$21,704 compared to \$30,050 for the same population with no disability. There is a correlation between disability and income, indicating a need for more affordable, accessible housing.

- B. Describe the areas where **affordable accessible housing** units are located. Do they align with R/ECAPs or other areas that are segregated for the jurisdiction and region?

Individuals with disabilities are dispersed throughout the region. Persons with disabilities who occupy publicly supported housing are more likely to live outside of R/ECAP tracts than inside for most types of publicly supported housing. As shown in Table V-36, public housing in R/ECAPS has a higher percentage of people with disabilities than public housing outside of R/ECAPS. However, only 12.7 percent of public housing is located in R/ECAPS..

Other types of publicly supported housing are also located primarily outside of R/ECAPs. With the exception of units subsidized by Housing Choice Vouchers in Albuquerque, the percentage of units occupied by persons with disabilities is lower within R/ECAPs than in non-R/ECAP tracts.

Table V-36. R/ECAP and Non-R/ECAP Demographics by Publicly Supported Housing Program Category

	(Albuquerque, NM CDBG, HOME, ESG) Jurisdiction		(Rio Rancho, NM CDBG) Jurisdiction	
(Albuquerque, NM CDBG, HOME, ESG) Jurisdiction	Total # units (occupied)	% with a disability	Total # units (occupied)	% with a disability
Public Housing				
R/ECAP tracts	116	55.2%	N/a	N/a
Non R/ECAP tracts	796	45.1%	N/a	N/a

	(Albuquerque, NM CDBG, HOME, ESG) Jurisdiction		(Rio Rancho, NM CDBG) Jurisdiction	
Project-based Section 8				
R/ECAP tracts	285	14.69%	N/a	N/a
Non R/ECAP tracts	1,270	25.23%	N/a	N/a
Other HUD Multifamily				
R/ECAP tracts	107	15.93%	N/a	N/a
Non R/ECAP tracts	315	26.36%	N/a	N/a
HCV Program				
R/ECAP tracts	950	44.83%	N/a	N/a
Non R/ECAP tracts	4,264	35.96%	208	24.48%
Note 1: Disability information is often reported for heads of household or spouse/co-head only. Here, the data reflect information on all members of the household.				

C. To what extent are persons with different disabilities able to access and live in the different categories of publicly supported housing for the jurisdiction and region?

- Most single-family housing is not accessible to people with disabilities unless state or local government requires it, it is part of a HUD program, or a homeowner has made modifications for themselves. Most multifamily properties built after 1991 are required to meet federal access standards so the age of housing can be a useful gauge).
- Affordable housing subject to 504 of Rehab Act must include % of units accessible to those with mobility impairments and hearing or vision issues.
- Section 202 housing generally are accessible for seniors and disabled.

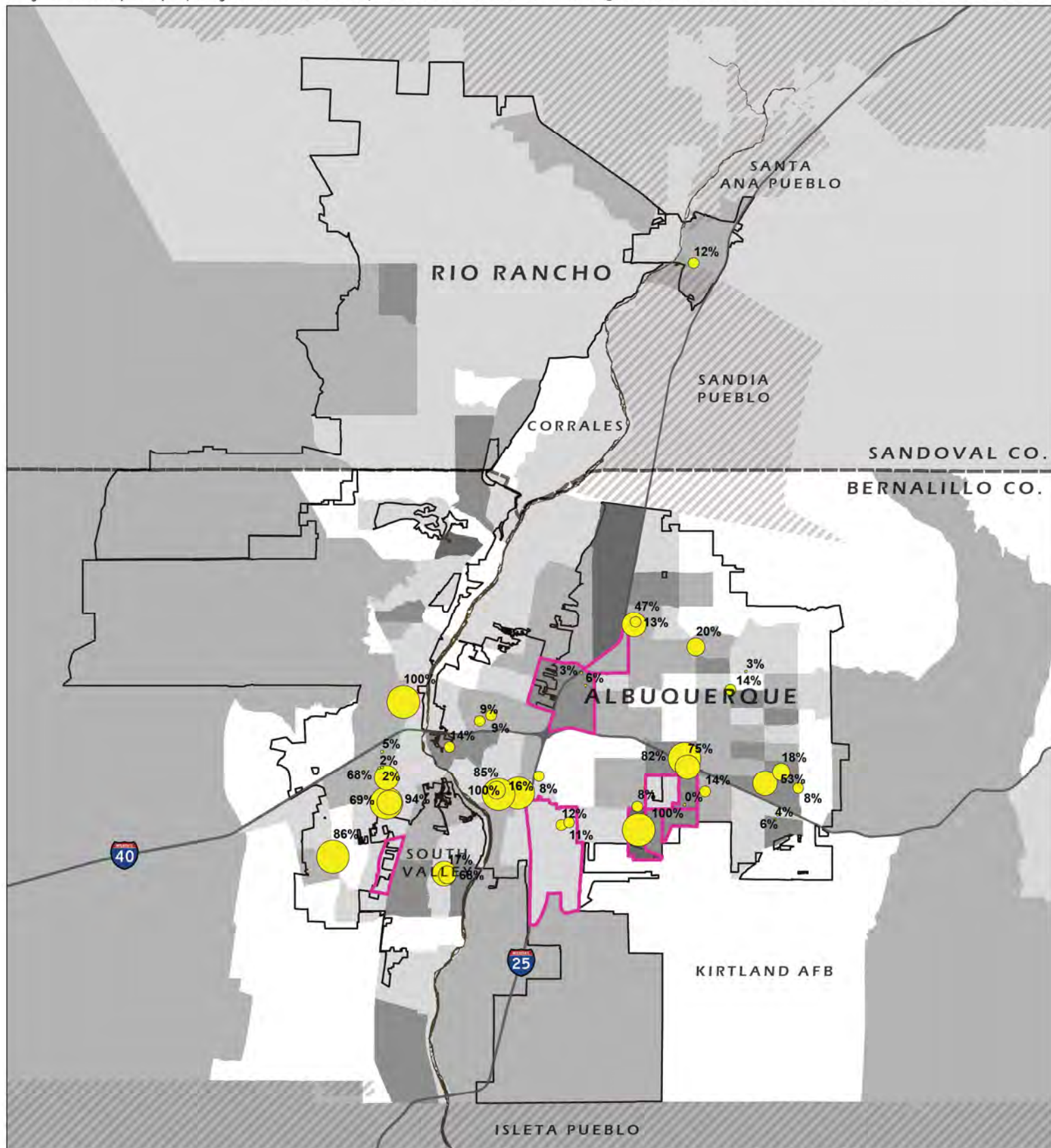
A major issue for persons with disabilities in Albuquerque, Rio Rancho and the region is the lack of affordable, accessible housing. There are some resources available in addition to the publicly supported housing listed in Table V-36. Many of these are intended to prevent or reduce homelessness, and many of the recipients of permanent supportive housing assistance have behavioral health disabilities.

Families with family members with physical and mental disabilities often care for their family members at home. The focus group participants for people with physical and mental disabilities cited a lack of acceptable housing situations in the region. There are not enough high-quality group homes to meet the need, and families can have problems coordinating services in a group home because different service providers have different processes and rules. Participants also cited the limited number of group homes integrated into neighborhood settings, problems with staffing related to low salaries and high turnover, and the trend for group homes to be like institutional settings that limit resident autonomy.

One focus group participant has built an accessible home for a disabled adult child. The intent is for this home to house up to three people. The home is well integrated into an existing neighborhood, and the family has worked to introduce their child to neighbors and involve her in neighborhood activities.

This effort has been at the family's expense and is not publicly supported. There is no publicly supported housing that compares to this, which the family feels could be an ideal situation and a model for other group homes. However, the family has had issues finding roommates because of the differences in how support services are provided among programs.

Focus group participants are concerned about new CMS rules that mandate integration of people with and without disabilities. They fear that this requirement would have a negative impact on small group homes. Their concern is that a mixed situation would not be safe for either disabled or non-disabled residents. Disabled residents are particularly vulnerable to abuse. For some disabilities, like traumatic brain injury, disabled tenants can be unpredictable and could present a safety concern for non-disabled residents.



MAP V-47: PUBLICLY SUPPORTED HOUSING & POPULATION WITH DISABILITIES

LEGEND

- Major Roads
- Municipal Boundaries
- - - County Boundary
- Pueblo Lands
- R/ECAP 2010

Percent of Population 18-64 with Disability (any type)

- 0-5%
- 5.1-7.5%
- 7.6-10%
- 10.1-15%
- 15.1-20%



Public Housing Site with Residents with Disabilities
(relative size indicates percentage of residents)

0 2.5 5 10 MILES



3. Integration of Persons with Disabilities Living in Institutions and Other Segregated Settings

C. To what extent do persons with disabilities in or from the jurisdiction or region reside in segregated or integrated settings?

Through their land use regulations, the City of Albuquerque and the City of Rio Rancho provide for integration of community residential facilities, or group homes, into neighborhoods.

Community residential programs are a permissive use in residential zones in the City of Albuquerque Comprehensive Zoning Code subject to licensing, design and management criteria. The code specifies that such programs be located a minimum of 1,500 feet apart and that the total combined number of emergency shelters and community residential programs in any City Council district not exceed one facility for each 1,000 dwelling units within that City Council district. Emergency shelters with up to 18 clients normally present are a conditional use in residential zones subject to design, staffing and management criteria. An emergency shelter must be located a minimum of 1,500 feet from any other emergency shelter, and no more than one other emergency shelter can be within one mile of the proposed emergency shelter. These criteria serve to disperse community residential programs, but service providers noted that the limits in any single Council District make it difficult to develop new homes in some districts.

Community residential care facilities for up to 10 persons are a conditional use in the City of Rio Rancho residential districts, subject to licensing, design and management conditions.

Even though community residential care facilities are allowed in residential zones and owners do not have to make their status as a group home public, there is neighborhood opposition to group homes. One focus group participant said that there is a big public misunderstanding about disability and behavioral health. She reported opposition to a group home that located in her neighborhood. As the parent of a disabled adult child, she feels that community education is extremely important. She built a home for her child and has reached out and maintained communication with neighbors to make sure that her daughter is accepted as part of the neighborhood.

D. Describe the range of options for persons with disabilities to access affordable housing and supportive services in the jurisdiction and region.

There are a number of agencies who work with clients with disabilities, providing supportive services, employment assistance, and/or housing. Organizations have relationships with related agencies to meet a range of needs. The lack of supply is a barrier for all people needing affordable housing, but supportive housing and accessible housing is in short supply.

The following are supportive services for emergency, transitional and permanent supportive housing.

- Albuquerque Heading Home Initiative is a partnership of multiple for-profit, non-profit, private, public, and faith-based organizations that work together to coordinate housing resources and services.

- The City of Albuquerque provides funding for approximately 200 vouchers that subsidize permanent supportive housing for homeless individuals. The City funds several rental assistance programs with HUD Continuum of Care grants.
 - o Sevagram
 - o Pathways
 - o Homeward
- NM Veterans Integration Centers (VIC) provides transitional housing, emergency housing, rapid rehousing, and supportive services for homeless and at-risk veterans. Most have mental and/or physical disabilities. VIC works through VASH and HUD rental assistance programs as well as the City of Albuquerque's Heading Home initiative. VIC has a mission to help program participants set goals and work toward achieving them. Stable income and stable housing are typically goals for program participants. VIC staff have difficulty finding affordable housing for clients in neighborhoods that are safe, close to services and transportation, and well maintained. Because market rents are high, it is impossible to house a family without rental assistance. VIC tries to find housing that is close to school or a bus line. They often find that rents are too high close to better schools, and that there is a lack of apartments in those areas. It is easier to find housing in Rio Rancho, but transportation to the VA Hospital is difficult. VIC has waiting lists for all its programs.
- The Sandoval County Permanent Supportive Housing Program, a community service provided by Sandoval County, provides rental assistance for program participants throughout Sandoval County. Most participants in the program have housing in Rio Rancho, but there are thirteen participants in rural parts of Sandoval County. The program is through a HUD Continuum of Care grant. Program participants have to be disabled and chronically homeless. The program currently serves 45 households (82 people). The program works with landlords in Sandoval County and noted some difficulty in finding new landlords to join the program. Participants with a criminal background are hard to place. However, the program is able to find single family homes with suitable rents for families, and it is possible to find houses to rent near high performing schools. Students who do not live within walking distance of school have transportation by school bus. Otherwise, transportation is a barrier for participants, given the limited public transportation available in Sandoval County. Most program participants do not have cars, so access to employment and services can be difficult. The program works with the county's senior program, which provides on-demand transit service. Most program participants do not work because they are disabled, but spouses may work. The Permanent Supportive Housing Program refers participants to supportive services to help them live independently.
- NewLife Homes provides permanent supportive housing in several Albuquerque locations. Tenants include those challenged by disabilities, fixed income, veteran re-integration, as well as other socially determined issues. NewLife Homes' projects have facilities, on-site managers, service coordinators, and other support for residents.
- The Supportive Housing Coalition provides housing for people with a history of homelessness and behavioral health disorders. SHC-NM owns and manages 349 units supportive housing, and partners with service providers for supportive services. SHC-NM also manages vouchers from several sources.
- Group homes are located throughout the metro area, subject to the restrictions of local zoning codes.

The New Mexico Department of Workforce Solutions and the Department of Vocational Rehabilitation focus on job training and placement. However, they coordinate with agencies that provide services and supportive housing.

4. Disparities in Access to Opportunity

- E. *A. To what extent are persons with disabilities able to access the following? Identify major barriers faced concerning:*

4.1 GOVERNMENT SERVICES AND FACILITIES

Public buildings are generally accessible. New facilities are designed to meet ADA standards, and capital improvements funds are being used to retrofit existing facilities to meet ADA standards. The City of Albuquerque has included installation of ADA facilities in its street maintenance budget and has a separate budget for ADA sidewalk improvements in its streets CIP. In addition, road improvements projects include ADA-sidewalk improvements for specific streets. The City of Albuquerque is updating its ADA Transition Plan and has set aside additional funds in future years to implement that plan. Park renovation projects include ADA improvements as part of the park renovation. These improvements are included in bi-annual general obligation bond programs and improvements are made on an ongoing basis.

The City of Rio Rancho also includes an ongoing program of ADA-sidewalk improvements in its Capital Improvements Program. The City of Rio Rancho recently developed A Park Above in collaboration with local sponsors and volunteers. A Park Above is constructed to universal design standards and is fully inclusive and accessible.

However, in both communities, older areas of town may not have well designed sidewalks and ADA improvements in place yet. In Rio Rancho, the development pattern has resulted in developed neighborhoods surrounded by undeveloped land, so pedestrian improvements may not be completed between developed areas. Seniors in Rio Rancho reported difficulty in walking and wheelchair access from their residences to nearby shopping. Completion of improvements was a high priority for them.

4.2 PUBLIC INFRASTRUCTURE

Both the City of Albuquerque and the City of Rio Rancho have invested in ADA accessibility improvements, including curb cuts at street crossings, accessible trails and accessibility modifications to public buildings. As described above, ADA improvements are included in bi-annual capital improvements programs both as standalone projects and part of all street rehabilitation projects.

4.3 TRANSPORTATION

People with disabilities often depend on transit, both fixed route service and on-demand or dial-a-ride type programs. The City of Albuquerque has good route coverage, but bus stops may be difficult to get to. In addition, many routes have limited hours of service, poor connections between routes or long headways, which makes transit unworkable for some trips.

Rio Rancho offers very little fixed route service. ABQ Ride serves commuter routes at peak hours only along NM 528 and Southern, Unser to Southern, and along Golf Course to Unser. Both of these routes serve large

employers and only run during commute times. All day service is provided along NM 528 and Southern during the week that is coordinated with commuter rail service at the Rail Runner El Pueblo Station.

Buses are wheelchair accessible, but the routes and schedules are not well designed for mid-day trips and appointments. Focus group participants find transit to be an unreliable way to get to work unless they live and work close to high frequency routes along Central Avenue and Coors Boulevard.

People with disabilities rely on existing on-demand service in Rio Rancho and Albuquerque. This system is also unreliable for getting to and from work and appointments. Trips must be scheduled 24 to 48 hours in advance; the last reservation time is 3:30 pm; there is a large window of time to wait for a bus on either end of the trip (30 minutes on scheduled SunVan trips, 75 minutes on “call when ready” SunVan return trips); if an appointment goes over its allotted time or extends after hours of service, it is difficult to return home; reservations are made for one person and one trip at a time. One parent of two disabled adult children reported having to make separate reservations for two separate vans to take her children to the same place at the same time on a regular basis. Another parent of a disabled adult child complained of having to schedule each trip separately for her child’s routine work trips. Because of schedule constraints, dial-a-ride services are not reliable for getting to work on time.

Jurisdictional issues between systems make it difficult for a resident of Rio Rancho to get from Rio Rancho to appointments in Albuquerque and vice versa. Rio Metro’s Rio Rancho dial-a-ride service makes one morning trip to Albuquerque and one afternoon trip to Rio Rancho for medical appointments only. Veterans have a difficult time getting to appointments at the VA in southeast Albuquerque. Trips from Rio Rancho to Cottonwood Mall in Albuquerque are on Mondays and Tuesdays only.

The SunVan paratransit service in Albuquerque has more routes and hours of service that are the same as ABQ Ride fixed route service. Reservations are accepted three days in advance Saturday through Thursday and five days in advance on Fridays. SunVan is a shared ride service, so trips may involve multiple stops for multiple passengers. Subscription ride services are available for trips to the same location two or more times a week on the same days and times. However, focus group participants report a wait to receive subscription ride services. SunVan provides “call when ready” service for return trips when the exact time of the return is unknown. SunVan has 75 minutes to pick up the rider.

4.4 PROFICIENT SCHOOLS AND EDUCATIONAL PROGRAMS

Albuquerque Public Schools served 14,225 students with disabilities during the 2014-2015 school year, which was approximately 16% of all students. Rio Rancho Public Schools served 2,443 students with disabilities, which was approximately 14% of all students. Both school districts have policies for serving students with disabilities in the least restrictive environment, in compliance with the Individuals with Disabilities Education Act. Students go to the school where they would normally go if they were not disabled.

Parents of disabled students reported that they have to “stay on top of” the school district to make sure that their child receives services and is integrated into a regular classroom. They report that the state Public Education Department does not foster inclusion at the school level. They also stated that inclusion a regular classroom makes a big difference in their child’s happiness and progress towards independence.

4.5 JOBS—AVAILABILITY

The New Mexico Department of Workforce Solutions provides disability resource specialists to assist individuals with disabilities access available programs and services and enter the workforce successfully. The Division of Vocational Rehabilitation assists with skills training and job placement.

In interviews with DVR and DWS representatives, a lack of employer awareness was cited as the biggest barrier to jobs, but these agencies work with employers to make them aware of employee rights and incentives for hiring their clients. They also collaborate with organizations that serve the disabled to provide training and job placement. Adelante and Best Buddies were mentioned as long-term providers of employment related services.

Basic needs have to be met first – food, shelter, and safety – and then the client can look at employment. For clients, finding affordable housing is a barrier to the stability needed to secure and hold a job. Transportation is also a major barrier for clients who depend on transit, as described above.

The top five barriers to employment were lack of understanding in the community – both employers and clients; transportation; clients maintaining communication with their service provider; a criminal history; and financial literacy.

B. Describe the processes that exist in the jurisdiction and region for persons with disabilities to request and obtain reasonable accommodations and accessibility modifications to address the barriers discussed above.

The Department of Vocational Rehabilitation works with their clients and employers to obtain reasonable accommodations in the workplace.

Focus group participants and interviewees who serve the disabled reported that it is difficult to get landlords to invest in accommodations for the disabled. Landlords do not want to front the cost of modifications and they are concerned that modifications will make their units less attractive to non-disabled tenants in the future. Parents of disabled children reported difficulty in providing accommodations for their children as they grow from childhood to adulthood. Public assistance for these improvements is limited and is inadequate for major costs like a wheelchair accessible van.

C. Describe any difficulties in achieving homeownership experienced by persons with disabilities and by persons with different types of disabilities in the jurisdiction and region.

Lack of income is a barrier to homeownership for people with disabilities. Participants in focus groups with adequate income had not experienced difficulties in buying a home. However, the limitations imposed by a physical or mental disability that affects a person's ability to work and the need for modifications or support services stress a homeowners budget, making it difficult to remain in their own home.

One focus group participant with a disability is a homeowner in a townhouse. His housing costs include a mortgage and homeowners association fee. He has strong family support but still needs outside support, especially as his parents and siblings age and their situations change. He has been waiting for over 10 years for a DD Waiver that would help him pay for outside services that will enable him to stay in his home.

Another participant in a senior focus group has built an accessible home with a separate apartment. Her plan is to provide housing for a caregiver as a way to help her afford care should she become disabled. Housing costs are high for her now, and she is considering moving into the apartment and renting the larger house to help her with housing costs.

5. Disproportionate Housing Needs

- F. A. Describe any disproportionate housing needs experienced by persons with disabilities and by persons with certain types of disabilities.*

Based on interviews with service providers and focus group participants with knowledge of mobility, mental, behavioral and other disabilities, people with disabilities are among those who are least likely to have their rent applications accepted. People with mental and/or behavioral health disorders are vulnerable to eviction, which becomes an additional barrier to finding housing.

Service provider reported that people with a physical disability are often pushed out of housing. Landlords are able to find ways to evict these tenants.

FHEO filed cases data show that from 2006 to 2015, 56% of all cases filed were cases with a disability basis.

6. Additional Information

- A. Beyond the HUD-provided data, provide additional relevant information, if any, about disability and access issues in the jurisdiction and region affecting groups with other protected characteristics.*

- B. The program participant may also describe other information relevant to its assessment of disability and access issues.*

7. Disability & Access Issues Contributing Factors

Additional information about contributing factors to disability and access issues is described below.

Table V-37. Summary of the factors that significantly create, contribute to perpetuate, or increase the severity of disability and access issues and the fair housing issues

CONTRIBUTING FACTORS	PRIORITY/COMMENTS
The availability, type, frequency and reliability of public transportation. This was a major theme throughout the public participation process. Participants report that they are not able to rely on transit to get to work or appointments and schedules don't work for accomplishing multiple tasks in one trip. Persons with disabilities rely on transit service to get to work and appointments.	Lack of transportation was mentioned as a barrier in every focus group and interview with people with disabilities and their advocates.
Community Opposition. There is opposition to group homes located in neighborhoods. A lack of understanding of behavioral health and disabilities contributes to opposition.	Group homes are permissive or conditional in all residential zoning districts in Albuquerque and Rio Rancho. In both communities, there are criteria for licensing, design, staffing and management
Private discrimination. People with criminal histories, a history of eviction, credit problems or severe disabilities are most likely to have their rental applications rejected. While criminal history, eviction and credit problems are not protected characteristics, a statewide study done by Voices for Children shows that racial and ethnic minorities are disproportionately impacted by these factors.	This barrier impacts some of the region's most vulnerable residents and is a factor in their inability to recover.
The availability of assistance to make accessibility modifications to existing housing. There is very little assistance for people who need expensive modifications in their residences, either for themselves or a disabled family member. This is a problem for low income elderly who want to stay in their own homes and for families with disabled family members. Family members with disabled adult children reported the problems they have adapting modifications as their children grow into adulthood.	Assistance with modifications to existing housing could meet a portion of the need for accessible units without the cost of constructing new housing.
The availability of accessible units in publicly supported housing. The Albuquerque Housing Authority provides few units that are accessible. The AHA is investing in modifications to existing units, but there are still very few. In Rio Rancho, Buena Vista Active Adult Community is an LIHTC project that serves people 55+, but very few units are accessible to people in wheelchairs. Buena Vista is the only publicly supported housing for seniors in Rio Rancho, and there are no publicly supported units set aside for people with disabilities.	In Albuquerque, the AHA is starting to address this by increasing the number of accessible units. In Rio Rancho there is no accessible publicly supported housing
Displacement of residents due to economic pressures. Disabled homeowners can have difficulty providing the modifications needed in their homes and paying for supportive services. The combination of expenses is a burden and a potential threat to continued homeownership.	Financial assistance with modifications and support services would enable disabled homeowners to remain in their homes.

E. Fair Housing Enforcement, Outreach Capacity, and Resources Analysis

A. *Describe demographic patterns in the jurisdiction and region, and describe trends over time (since 1990).*

- The Albuquerque Region (Bernalillo, Sandoval, Valencia, and Tarrant counties) has grown by nearly half since 1990, reaching 887,077 in 2010. The fastest growing communities are Albuquerque (545,852) are Rio Rancho (87,521) and Edgewood (3,735).
- The age distribution in the region has remained fairly steady since 2000, with a slight increase in those over 65 and a slight decrease in those under 18. Average household and family sizes have declined slightly, reflecting a gradually aging population and slightly fewer families with children.
- Since 1990, minority populations have grown much faster in the region than the non-Hispanic White population. By 2010, the largest minority group, ethnic Hispanics of any race, made up nearly 47% percent of the population in Albuquerque and in the region, compared with non-Hispanic Whites, who comprised 42%. Non-Hispanic Whites remained the largest racial/ethnic group in Rio Rancho (54%) compared with Hispanics (37%).
- Other minority groups—Native Americans, Asian/Pacific Islanders, Blacks, and other non-Hispanic groups—together made up the other 11% of the population in the region and Albuquerque. They constituted just under 10% of the Rio Rancho population. Native Americans were the most prevalent in the region and the least prevalent in Rio Rancho.
- Between 12% and 13% of the population in all three areas are persons with disabilities, with more than half experiencing ambulatory or mobility difficulties. They were dispersed throughout the region rather than being concentrated in particular neighborhoods.
- The region's housing stock consists of two-thirds single-family detached homes and one-third attached single-family homes; duplex, triplex and four-plex buildings; and apartment buildings with more than five units; and mobile homes. Albuquerque has 94% of the region's multi-family units and about 86% of 2-4-plex units. In contrast, Rio Rancho has only 3% of the region's multi-family units and 6% of its 2-4-plex units.
- Of the three jurisdictions, Albuquerque had the highest median house price (\$185,100) but lowest median rent (\$798).
- Some 52% of renters in Albuquerque are cost-burdened and 16% severely cost-burdened, particularly non-Hispanic Other Races and Blacks, followed by Hispanics and Native Americans.
- Rio Rancho had the lowest median house price (\$172,400) compared to Albuquerque and the region, and the highest percentage of owner-occupied units (79%) but the highest median rent (\$1,042). Slightly fewer renters were cost-burdened or severely cost-burdened. The most severe cost burdens fell on Hispanic and Asian households, followed by non-Hispanic Whites.

1. *List and summarize any of the following that have not been resolved:*

- A charge or letter of finding from HUD concerning a violation of a civil rights-related law,
- A cause determination from a substantially equivalent state or local fair housing agency concerning a violation of a state or local fair housing law,
- A letter of findings issued by or lawsuit filed or joined by the Department of Justice alleging a pattern or practice or systemic violation of a fair housing or civil rights law, or
- A claim under the False Claims Act related to fair housing, nondiscrimination, or civil rights generally, including an alleged failure to affirmatively further fair housing.

None of the three partners in this study – the City of Albuquerque, the City of Rio Rancho, and the Albuquerque Housing Authority – have unresolved findings, cause determinations, law suits, claims or other issues of the nature described above.

2. Describe any state or local fair housing laws. What characteristics are protected under each law?

- The Fair Housing Act prohibits discrimination in the sale or rental of housing, residential real estate-related transactions, or provision of brokerage services based on race, color, religion, sex, national origin, familial status, or handicap. The chart on the next page summarizes the major differences between the federal law, the New Mexico Human Rights Act and the Albuquerque Human Rights Ordinance. The City of Rio Rancho doesn't have a fair housing ordinance.
- In general, the New Mexico Human Rights Act and the Albuquerque Human Rights Ordinance echo the goals and housing transactions specifically identified in the federal law. However, neither law includes familial status as a protected characteristic. The federal government doesn't consider these laws "substantially equivalent" to the federal Fair Housing Act because of this omission.
- The NM Human Rights Act includes three protected characteristics not covered by the federal statute or the Albuquerque ordinance: Sexual orientation, gender identity, and spousal affiliation. Additionally, the state law specifically prohibits discrimination "in the terms, conditions or privileges of the sale or rental of housing."

Table V-38. Comparison of Protected Characteristics

FAIR HOUSING ACT (FEDERAL)	HUMAN RIGHTS ACT (NM)	HUMAN RIGHTS ORDINANCE (CITY OF ABQ)
Race	Race	Race
Color	Color	Color
Religion	Religion	Religion
Sex	Sex	Sex
National Origin	National Origin	National origin
	Ancestry	Ancestry
Disability	Physical or Mental Handicap	Physical handicap
Familial Status		
	Sexual orientation	
	Gender identity	
	Spousal Affiliation	

3. Identify any local and regional agencies and organizations that provide fair housing information, outreach, and enforcement, including their capacity and the resources available to them.

- **City of Albuquerque, Office of Diversity and Human Rights** – assists individuals to identify whether or not they have a fair housing issue that violates the law. When the Office determines a complaint has a legitimate legal basis, the staff tries to resolve the issue and otherwise refers the individual to HUD for enforcement.
 - o The Office closes about 50 cases per year. Some cases are referred and others involve brief or extensive services; the staff refers about two complaints a year to HUD.

- o By City ordinance, the Human Rights Board oversees the staff and has the power to file a case in municipal court, but limited resources are a determining factor.
- **City of Albuquerque, Department of Family and Community Services**—funds the landlord-tenant help line, which is staffed by Law Access New Mexico.
- **Albuquerque Housing Authority** – has a staff attorney who handles fair housing issues. The AHA contracts with Law Access New Mexico to provide training workshops for tenants (including Section 8 and Public Housing tenants) and landlords (especially landlords who accept Section 8 vouchers) as well as newly hired AHA staff.
- **New Mexico Mortgage Finance Authority** – refers fair housing complaints to HUD.
- **Apartment Association of New Mexico** – provides fair housing information and seminars on fair housing to its members.
- **Law Access New Mexico** – staffs the landlord-tenant helpline. In addition, the organization provides the landlord-tenant training described above.
- **New Mexico Legal Aid** – publishes the New Mexico Renters Guide. Legal Aid also provides legal advice on fair housing issues, landlord-tenant disputes, foreclosures, and mobile home ownership issues. Fair housing is not a high priority for the organization, as it lacks funding to support enforcement work.
- **United South Broadway Corporation** – provides training and technical assistance to homeowners in preventing home foreclosure, representing themselves in foreclosure court cases, and/or negotiating loan modifications.

4. *Additional Information*

a. Provide additional relevant information, in any, about fair housing enforcement, outreach capacity, and resources in the jurisdiction and region.

- HUD has two funding programs that could provide, but are not currently providing, funding for fair housing enforcement. One is the Fair Housing Assistance Program (FHAP), which provides funding to state and local agencies that enforce fair housing laws that are substantially equivalent to the federal Fair Housing Act. Neither the City of Albuquerque nor the City of Rio Rancho has an ordinance that is substantially equivalent to the Fair Housing Act, so neither qualifies for this noncompetitive grant program.
- The other HUD funding program is called the Fair Housing Initiative Program (FHIP). It provides funding to fair housing organizations and other nonprofits to help people identify government agencies that handle housing discrimination complaints; the organizations also conduct preliminary investigations into complaints. Last year, New Mexico Legal Aid applied for a FHIP grant but was turned down; the staff intends to reapply in the next funding cycle.

b. The program participant may also include information relevant to programs, actions, or activities that promote fair housing outcomes and capacity.

5. *Fair Housing Enforcement, Outreach Capacity, and Resources Contributing Factors*

Consider the listed factors and any other factors affecting the jurisdiction and region. Identify factors that significantly create, contribute to perpetuate, or increase the severity of fair housing enforcement, RECAPs, Disparities in Access to Opportunity, and Disproportionate Housing Needs. For each significant contributing factor, note which fair housing issue(s) the selected contributing factor impacts.

- a. Lack of local private fair housing outreach and enforcement
- b. Lack of local public fair housing enforcement
- c. Lack of resources for fair housing agencies and organizations
- d. Lack of state or local fair housing laws

a. Lack of local private fair housing outreach and enforcement

- Section 3 above describes the only local private fair housing outreach and enforcement activities. In the current economic environment, this is unlikely to change without a FHIP grant.

b. Lack of local public fair housing enforcement

- Some years ago, the Human Rights Office (now called the Office of Diversity and Human Rights) had a staff person dedicated to fair housing. That is no longer the case.
- The New Mexico Human Rights Division primarily focuses on employment discrimination, and it refers fair housing complaints to the Department of Justice. The New Mexico Mortgage Finance Authority also refers complaints to HUD.

c. Lack of resources for fair housing agencies and organizations

- Given the current economic climate in the state and region, it is likely that the state and local governments will continue to rely on federal resources to support fair housing outreach. Without federal resources, it is unlikely that significant enforcement will take place.

d. Lack of state or local fair housing laws

- The City of Rio Rancho intends to propose a fair housing ordinance to the Governing Body, which would be substantially equivalent to the federal law. It would include familial status as well as income source. If the Governing Body enacts the ordinance, it would qualify the City for FHAP funding to support enforcement activities. The chart on the next page shows the contributing factors, goals, milestones and metrics to address enforcement, outreach capacity and resources.
- Similarly, if Albuquerque amended its ordinance to include familial status, it too would qualify for FHAP funding. In light of the fall elections for Mayor and City Councilors, the City of Albuquerque intends to postpone action on this possibility.

e. Unresolved violations of fair housing or civil rights law

- None

f. Other – NA

Section VI FAIR HOUSING GOALS AND PRIORITIES

This section of the Assessment of Fair Housing presents the goals and priorities that the Albuquerque regional collaboration and participating jurisdictions will pursue as a result of the analysis.

1. Priorities among the Contributing Factors

To set priorities among the contributing factors we considered the following questions:

- Does the contributing factor relate to multiple fair housing issues?
- Could the contributing factor affect both place-based and mobility-based strategies?
- How frequently did the interviewees and focus group express concerns about the contributing factor?
- Is there a need to address the contributing factor to alleviate acute suffering?
- What is likely to be the impact from addressing the contributing factor and/or fair housing issue on (a) protected class(es)?
- What change can reasonably be expected to occur?
- Other considerations such as urgency or agency capacity to influence change.

2. Contributing Factors for Albuquerque

Based on the questions outlined above, the priorities among the contributing factors for the City of Albuquerque are as follows:

2.1 HIGH PRIORITY

- **Location and type of affordable housing** – This contributing factor relates to multiple fair housing issues, and it is well within the lead agency’s capacity to influence change. Some locations, such as the International District and downtown, are saturated with affordable housing and risk advancing beyond a tipping point that makes it harder and more expensive to improve neighborhood quality even with significant investment.
- **Private discrimination** – This contributing factor relates to fair housing enforcement and disproportionate housing needs, particularly for single mothers with children, large families, and people with disabilities, bad credit histories or criminal records. Further, addressing private discrimination could be part of both place-based and mobility-based strategies.
- **Lack of private investments in specific neighborhoods** – Interviewees and focus groups repeatedly mentioned this contributing factor as a barrier to fair housing. Addressing this contributing factor could be part of both place-based and mobility-based strategies. For people who have lived in their neighborhoods for decades or generations, this is a high priority issue. It is well within the lead agency’s capacity to address this contributing factor.
- **Community opposition** – Community opposition affects multiple fair housing issues such as the siting of group homes and development of new affordable housing. It was often mentioned throughout the public participation process as a barrier to fair housing. Addressing it in an effective way could reduce conditions in the community that are contrary to fair housing.

- **Availability of affordable accessible units in a range of types and sizes** – There are significant shortages of housing for people with disabilities including homes that are accessible to wheelchairs and other necessary modifications. There is a shortage of housing with supportive services. There is a shortage of group homes that are integrated into neighborhood settings. There is a shortage of accessible units near transit for those who can't drive. This contributing factor rates “high priority” for people with severe disabilities and “medium” for those with less severe needs.

2.2 MEDIUM PRIORITY

- **Availability, type, frequency and reliability of public transportation** – This contributing factor would be a high priority if the lead agency had greater opportunity to influence the public transportation system. It was one of the contributing factors mentioned most often by people involved in the public participation process, and it could affect both place-based and mobility-based strategies. It is rated as a “medium priority,” because housing agencies have little direct control over public transportation systems other than siting new development near transit.
- **Access to safe neighborhoods** – Among the contributing factors related to access to opportunity, this one was also mentioned often by interviewees and focus group participants, second only to transportation. Fear of crime and personal safety clearly affects the behavior of many residents in the community, particularly seniors, people with disabilities, and parents (some of whom keep their young children indoors). Among the contributing factors related to disparities in access to opportunity, this one was second only to transportation in the number of times it was identified as a barrier to fair housing.
- **Access to low poverty neighborhoods** – Most housing options for the un-served are in high poverty areas, and the data analysis shows that 90% of households eligible are not living in subsidized housing because of a shortage. Research shows that access to low poverty neighborhoods has a profound effect on childhood development. Participants in the public participation process identified this contributing factor, among others, as a disparity in access to opportunity.
- **Availability of affordable units in a range of types and sizes** – Almost all new affordable developments are properties supported with Low Income Housing Tax Credits, a program that mostly produces large apartment complexes. With regard to unit size, there is a shortage of units that can accommodate large families. Although participants in the interviews and focus groups recommended that the community diversify its affordable housing stock, other contributing factors seemed more important to most of them.
- **Occupancy codes and restrictions** – Large households is the group with the highest percentage of housing problems. Not only is there a shortage of large units, but also some landlords reportedly refuse to rent small units to large families because of requirements for square footage and number of household members. This contributing factor affects a small population group, but there are few options for those affected.
- **Availability of assistance to make accessibility modifications to existing housing** – Many disabled individuals need assistance to make and pay for accessibility modifications to their homes. By addressing this contributing factor, there is an opportunity to keep seniors and people with disabilities in their homes as well as increase the number of accessible units in the jurisdiction. Further, this is a contributing factor that the lead agency can readily influence. This contributing factor has a “medium priority” rating because there are other factors that are more likely to have a greater impact on overall fair housing conditions.

2.3 LOW PRIORITY

- **Location of proficient schools and school assignment policies** – The data analysis shows that poor performing schools are located in high poverty areas. Many families with children report sending their children to charter schools or other schools outside their district. For the most part, families appear to be able to avoid enrolling their children in failing schools. However, if a family doesn't know how to “work the system,” this contributing factor can be a more significant problem that has a lasting effect on the child. The public participation process revealed that this is a lower priority than access to public transportation and access to safe neighborhoods.
- **Location of employment** – Affordable housing that is located at the edge of the city creates lengthy commutes. While criteria for publicly supported housing give some preference to proximity to employment, other criteria can outweigh this one. This contributing factor was a lesser priority than others for participants in the citizen participation process.
- **Availability of accessible units in publicly supported housing** – The Albuquerque Housing Authority is addressing this contributing factor.

3. Contributing Factors for Rio Rancho

Based on the questions outlined above, the priorities among the contributing factors for Rio Rancho are as follows:

3.1 HIGH PRIORITY

- **Lack of state or local fair housing law** – A local fair housing ordinance would give Rio Rancho the legal basis to take enforcement action. It would also make the City eligible for federal fair housing funding for education, outreach and enforcement.
- **Lack of availability of affordable accessible units in a range of types** – Rio Rancho has a great shortage of affordable, accessible private housing, and this is the greatest shortage of units as a percent of need. Anecdotally, there are few single-family homes that are accessible to people in wheelchairs. The impact on individuals is acute, and there are few options for those in need of such units.
- **Availability of accessible units in publicly supported housing** – Additionally, Rio Rancho has no accessible units in publicly supported housing other than Buena Vista Active Adult Community, which has very few units for seniors who use wheelchairs. The impact on individuals is acute, and there are few options for those in need of such units.

3.2 MEDIUM

- **Availability, type, frequency and reliability of public transportation** – Participants in the community participation process were adamant about the failures of public transportation in Rio Rancho. Participants reported that they are unable to rely on transit to get to work or appointments, and schedules make it impossible to accomplish multiple tasks in one trip. This contributing factor would have rated “high priority” except that housing agencies have little control over decisions about public transportation.

4. Contributing Factors for the Albuquerque Housing Authority

Based on the questions outlined above, the priorities among the contributing factors for the Albuquerque Housing Authority are as follows:

4.1 HIGH PRIORITY

- **Lack of private investment in certain neighborhoods including substandard housing conditions** – Comments received through interviews and focus groups indicate a need to preserve and upgrade neighborhood quality in distressed neighborhoods and oversaturated areas, and provide affordable housing in neighborhoods with access to good transportation, schools and employment opportunities. The AHA is well positioned to assist with this contributing factor through its public housing developments, especially where there is an opportunity to add community facilities to deliver resources to the residents.
- **Location and type of affordable housing** – AHA has created various tiers of payment standards to increase mobility for voucher holders, so they can move to areas of opportunity. The AHA's work on this contributing factor promotes regional mobility.
- **Access to low poverty neighborhoods** – The AHA is instituting a number of initiatives and pilot programs aimed at increasing the number of participating landlords and dispelling stereotypes of Section 8 renters. The programs will be designed to offer voucher holders more choice including the choice to move to a low poverty neighborhood.
- **Availability of accessible units in publicly supported housing** – Because the AHA's public housing dates back to the 1960s and 1970s, many of its public housing units are not accessible for people with disabilities. Accessibility modifications are ongoing and will increase the availability of accessible subsidized units.
- **Availability of assistance to make accessibility modifications to existing housing** – Without assistance, renters who need an accessibility modification may be forced to move out of their unit. Due to the scarcity of subsidized housing, this contributing factor has an acute effect on those tenants.

5. Goals, Related Contributing Factors and Fair Housing Issues, and Metrics and Milestones

In a series of charts, each jurisdiction participating in the Albuquerque regional collaboration presents the goals it is committed to pursuing. Goals that will be jointly pursued by two jurisdictions appear in the charts for each of the two jurisdictions.

Each goal is designed to address one or more contributing factors and relates to a fair housing issue. Specific metrics and milestones will be carried out to accomplish the goal and determine the results of those efforts.

The Goals include the following information:

- The Goal or related goals
- The Contributing Factors that the goal is designed to address.
- The Fair Housing Issues that the goal targets.
- The Metrics and Milestones that will be used for determining the fair housing results will be achieved and the timeframe for achievement.
- Responsible participants that will implement the goal
- A Discussion of how the goal addresses the contributing factors and related fair housing issue.

Goal

- Increase affordable housing options in high opportunity areas, which may be defined as near public transit, low crime areas, proficient elementary schools and employment opportunities.
- Incentivize investment of affordable housing funds for rehabilitation and /or preservation in areas in need of reinvestment that have an existing concentration of affordable housing.
- Increase the percentage of affordable accessible units in new developments funded by the City.

Contributing Factors

1. Location and type of affordable housing
2. Availability of affordable units in a range of sizes
3. Availability, type, frequency and reliability of public transportation
4. Availability of affordable, accessible units in a range of unit sizes
5. Location of employment
6. Location of proficient schools
7. Access to safe neighborhoods
8. Access to low poverty neighborhoods
9. Community opposition
10. Lack of private investments in specific neighborhoods

Fair Housing Issues

1. Disproportionate housing needs
2. R/ECAPS
3. Access to low poverty areas

Metrics, Milestones, and Timeframe for Achievement

Year 1 –

1. Meet with the City's Metropolitan Redevelopment Agency and the State's Mortgage Finance Authority (MFA) to discuss Qualified Allocation Plan (QAP) priorities and provide formal comment to MFA during its QAP comment period.
2. Create and hold a meeting with a focus group comprised of affordable housing developers, affordable housing residents and potential residents, neighborhood leaders, and school representatives to evaluate areas of opportunity, areas in need of reinvestment, and areas of over-

concentration of affordable housing in addition to the feasibility of increasing the percentage of affordable accessible units in new developments funded by the City.

Metric: Revised matrix

Year 2 – Evaluate results of the focus group and propose revisions in the City of Albuquerque Community Development Division’s Policy Based Ranking Matrix to the Affordable Housing Committee. The proposed revisions will reflect a point system that prioritizes new construction of affordable housing investment in areas of opportunity and incentives for investment of affordable housing funds for rehabilitation and/or preservation in areas in need of re-investment that have an existing concentration of affordable housing. The revisions will also reflect a point system that encourages an increase in the percentage of affordable accessible units in new developments funded by the City. The Affordable Housing Committee will consider the revisions at one of the Committee’s semi-monthly meetings.

Metric – Revised matrix

Year 3-5 – Implement revised Policy Based Ranking Matrix approved by the Affordable Housing Committee.

Metric - Strive to produce 60 affordable units in high opportunity areas, and rehabilitate and/ or preserve 60 affordable units in areas in need of reinvestment over the five year period. Increase the percentage of accessible units from the existing baseline of five percent to seven percent in new affordable housing construction developments funded by the City of Albuquerque.

Responsible Program Participant(s)

Albuquerque, NM

Discussion

Interviewees and focus group participants identified the factors listed above as contributing to disparities in access to opportunity; the nonprofit developer focus group identified the factors as contributing to development patterns that result in concentration of affordable housing in low-income areas including R/ECAPs. The Policy Based Ranking Matrix is the mechanism the Department of Family and Community Services uses to rank housing development proposals. Changes in the criteria embedded in the Matrix for ranking the development proposals will directly affect the identified fair housing issues and simultaneously address the contributing factors. Over time, this strategy can be expected to have a significant impact, reducing concentration of affordable development in low-income neighborhoods and expanding it in high-opportunity areas, diluting the effect of neighborhood opposition, increasing private investment, and improving access to affordable and affordable, accessible housing in safe, low-poverty areas that have access to good schools, employment, and other opportunities.

Goal

Expand the number of low and moderate-income senior or disabled homeowners receiving disability retrofit modifications.

Contributing Factors

Lack of assistance for housing accessibility modifications

Fair Housing Issues

Disproportionate housing needs – Disability Access

Metrics, Milestones, and Timeframe for Achievement

Years 1-5 – Increase funding, in comparison to calendar year 2016, of the home retrofit program administered by the City’s Department of Senior Affairs to increase the accessibility of owner-occupied properties.

Metric – Provide 500 low and moderate- income senior or disabled homeowners with retrofit modifications over the five-year period

Responsible Program Participant(s)

Albuquerque, NM

Discussion

The focus groups that included people with disabilities and seniors identified the shortage of affordable accessible units and the need for modification of existing units. Development of affordable accessible units, over what is minimally required by the City building code, will increase housing options for people with disabilities, a protected class. Often landlords do not want to pay for or make accessibility modifications, and many homeowners and their families have difficulty paying for these modifications. The home retrofit program helps to keep senior/disabled homeowners in their homes.

Goal

Expand the City’s community outreach and educational efforts regarding tenant/landlord rights by providing education/training.

Contributing Factors

1. Lack of local private fair housing outreach
2. Lack of Education in Fair Housing
3. Location and type of affordable housing
4. Private discrimination
5. Impediments to mobility
6. Lack of Private investment in specific neighborhoods

Fair Housing Issues

1. R/ECAPs
2. Segregation/Integration
3. Disability and access
4. Disparities in Access to Opportunity

Metrics, Milestones, and Timeframe for Achievement

Year 1 – Enter into a Memorandum of Understanding (MOU) with the City of Albuquerque Office of Diversity and Human Rights (ODHR) to promote tenant/landlord education and report the number of discrimination cases to HUD. **Metric** – MOU

Year 1-5 – Continue to fund Law Access New Mexico (LANM), which is a hotline where tenants and landlords may call for information on their legal rights and/or obligations. **Metric** – Contract with LANM

Year 2-5 – Implement education/training program for tenants, landlords and the Apartment Association of New Mexico through the ODHR. Metrics – A minimum of 2 training sessions per year. **Metric** - Track and report results.

Responsible Program Participant(s)

Albuquerque, NM

Discussion

This goal will address a cluster of intertwined factors that contribute to the existence of Albuquerque's RECAPs, segregation/integration, disability and access, and disparities in access to opportunity. The interviewees and focus group participants reported that some landlords in distressed neighborhoods actively allow their properties to deteriorate. The low rents charged for these properties offer the only opportunity for some people to rent housing (due to the scarcity of subsidized units), which limits their mobility. This private property disinvestment has contributed to neighborhood decline in the International District, and people tend to move out of that neighborhood when they can afford to. Also, there is a pattern of ignoring tenant complaints about maintenance issues and refusal to refund damage deposits regardless of the condition of the units. In addition, the scarcity of affordable accessible units further restricts housing choice for low-income disabled people living in deteriorated neighborhoods.

This goal will address landlord/tenant issues that are prevalent in R/ECAPs and other deteriorating neighborhoods. It will promote mobility of tenants to areas of opportunity and inform both landlords and tenants of their rights and obligations under the federal Fair Housing statute and the local ordinance. The City Office of Diversity and Human Rights and Law Access New Mexico have expertise in providing fair housing outreach and education to landlords and tenants. The Apartment Association represents member landlords.

Goal

Increase housing available to the City's most vulnerable residents, including people with severe mental illness, bad credit ratings, history of eviction and criminal records.

Contributing Factors

1. Lack of affordable integrated housing for individuals in need of supportive services.
2. Private discrimination
3. Lack of affordable in-home or community based housing services

Fair Housing Issues

Disproportionate housing needs

Metrics, Milestones, and Timeframe for Achievement

Year 1 – Increase funding allocations to providers for tenant-based rental assistance in comparison to calendar year 2016. Metric – Increase in total funding allocations

Year 1 - Meet with Albuquerque Heading Home, the Apartment Association and other agencies that serve the same clientele to discuss concerns and coordinate efforts to house and provide supportive services where warranted. **Metric** – Provide housing and supportive services through TBRA and/or Housing First vouchers to 250 vulnerable residents of the City of Albuquerque over the 5-year period. Report on results.

Responsible Program Participant(s)

Albuquerque, NM

Discussion

According to interviewees and focus group participants, there is a severe scarcity of integrated housing for people in need of support services. This is compounded by a lack of affordable in-home or community-based housing services. Further, private discrimination often excludes people with mental illness, bad credit ratings, a history of eviction or criminal records from housing that meets code, that is not overcrowded, and that is affordable within HUD guidelines. The strategy to address this cluster of contributing factors has two parts. First, the Department of Family and Community Services will work with Albuquerque Heading Home (AHH) to house some of the city's most vulnerable residents; AHH has a solid record in doing that. The Apartment Association serves landlords, many of whom rent to tenants with significant vulnerabilities. Second, the Department will work with the Albuquerque Housing Authority to disseminate information on eviction prevention to tenants and people on the waiting list. Landlords often discriminate against applicants with a prior eviction, and the information will be designed to help applicants avoid that situation.

Goal

Rehabilitate and expand Albuquerque Housing Authority (AHA) housing units through generating more funding for investment in public housing

Contributing Factors

1. Lack of private investment in certain neighborhoods including substandard housing conditions
2. Lack of public investment in specific neighborhoods including services and amenities
3. Location and Type of Affordable Housing

Fair Housing Issues

1. Segregation/Integration
2. Disparities to Access to Opportunity

Metrics, Milestones, and Timeframe for Achievement

Year 1 – Continue working with COA to seek funding for public housing in the Consolidated Plan and to make changes to the Workforce Housing Trust Fund rules to allow Housing Authorities to apply. Track and report progress.

Seek funding to upgrade housing in deteriorated neighborhoods. **Metric** - Submit written comments on the COA Consolidated Plan. Track and report progress..

Year 2-5 – Continue to develop Rental Assistance Demonstration Program applications to implement AHA Housing Development Plan and seek additional sources of funding. **Metric** - Submit letter of intent to get on RAD waitlist for a minimum of 30% of AHA public housing units. Submit RAD application for the Broadway & McKnight public housing site. Track and report progress

Responsible Program Participant(s)

City of Albuquerque Housing Authority, NM

Discussion

Comments from the citizen participation process indicate a need to preserve and upgrade neighborhood quality in distressed neighborhoods and oversaturated neighborhoods, and provide affordable housing in neighborhoods with access to good transportation, schools and employment opportunities. The AHA can help the City meet its goals with both place based and mobility strategies by investing in the rehabilitation

and expansion of existing public housing. The AHA has public housing sites at 26 different sites throughout the City, which are located in 19 different census tracts. FHEO identified 55 census tracts in Albuquerque that may be appropriate for mobility strategies. AHA has public housing in five of those census tracts for a total of 146 units. On at least one of these sites there is opportunity to increase density, and there is opportunity on several of the sites to add community facilities to deliver greater resources to the residents. Investment in the preservation and expansion of these housing communities can help provide greater choice for extremely low-income renters. Additionally, AHA has six public housing sites in 5 of the nine neighborhoods targeted by the City of Albuquerque's Consolidated Plan. The public housing sites in areas of higher poverty or minority concentration are deserving of investment to contribute to revitalization in those areas. As these neighborhoods experience revitalization, it is important to invest in and preserve the existing housing to insure the neighborhoods continue to have quality, affordable housing options.

Goal

Adjust payment standards to encourage greater dispersion of vouchers throughout Albuquerque and Rio Rancho

Contributing Factors

1. Location and Type of Affordable Housing
2. Impediments to mobility

Fair Housing Issues

1. Segregation/Integration
2. Disparities to Access to Opportunity

Metrics, Milestones, and Timeframe for Achievement

Year 1 – Study results of change in payment standards to monitor mobility-based choices and other impacts. **Metric** - Report results.

Year 2-5 – Evaluate any changes in the dispersion of vouchers. Modify payment standards, as needed, to promote geographic diversity. **Metric** - Strive for 5% increase in voucher utilization in areas identified as Area 2 over the 5-year period from the current baseline of vouchers used in that area. Report results.

Responsible Program Participant(s)

City of Albuquerque Housing Authority, NM

Discussion

In 2017 AHA created different tiers of payments standards with a goal to increase mobility for voucher holders, so that they can move to areas of more opportunity. The AHA has created a higher payment standard tier for areas of Albuquerque identified based on a combination of high average household incomes and low usage of vouchers, and another tier for Rio Rancho to encourage increased mobility by AHA voucher holders in that area. The goal in proposing these areas is to provide incentive to voucher holders to move to higher income areas as well as landlords to rent to them. The overall goal is to de-concentrate poverty in the AHA service area. In selecting these areas, we have looked at two primary factors: Average Household Income and low voucher utilization. AHA has also reviewed a number of census tracts identified by the HUD Office of Fair Housing and Equal Opportunity and has taken this information into consideration to promote ethnic and racial diversity. AHA will monitor the effect of the change in payment standards and continue to adjust as needed to promote mobility.

Goal

Implement landlord incentive programs (described below) to increase landlord participation in Section 8 Housing Choice Voucher program.

Contributing Factors

1. Location and Type of Affordable Housing
2. Impediments to mobility

Fair Housing Issues

1. Segregation/Integration
2. Disparities to Access to Opportunity

Metrics, Milestones, and Timeframe for Achievement

Year 1 – Implement new landlord initiatives. **Metric** - Set up system to track and report results.

Year 2-5 – Continue landlord initiatives as funding allows. **Metric** - Strive for 5% increase in properties accepting vouchers over the 5-year period. Report results.

Responsible Program Participant(s)

City of Albuquerque Housing Authority, NM

Discussion

The landlord initiatives are being funded out of limited AHA reserves. These initiatives include: 1) Reimbursement to Section 8 landlords who have received a court ordered judgment for damages against an AHA HCV Voucher Holder; and 2) Compensation to landlords who agree to rent to Section 8 Vouchers Holders and incur vacancy expenses due to waiting for Section 8 HQS Inspections. The goal in these programs is to increase the number of participating landlords and help dispel negative stereotypes of Section 8 renters. With greater landlord participation, Section 8 voucher holders should have more choice in housing options. These programs will have limits and requirements on participation. These are pilot programs subject to availability of funding.

Goal

Increase number of accessible units to a total of at least 5% of all public housing units.

Contributing Factors

The availability of accessible units in publicly supported housing

Fair Housing Issues

1. Disproportionate Housing Needs
2. Disability Access
3. Publicly Supported Housing

Metrics, Milestones, and Timeframe for Achievement

Year 1 – Complete the renovations of public housing units to bring the percentage of accessible units to 5%. **Metric** - Track completion of the 48 units and report results.

Year 2-5 – Continue to increase the number of accessible units as funding allows. Sites that receive additional funding for substantial rehab will add accessible units to provide a minimum of 5% accessible units. Sites that receive funding for new construction will include more than 5% accessible units.

Responsible Program Participant(s)

City of Albuquerque Housing Authority, NM

Discussion

The completion of the accessibility work on AHA public housing units will increase the number of accessible units to 48. As opportunities and funding allows, AHA will continue to increase that number.

Goal

Provide financial assistance to landlords for accessibility modifications for Section 8 Voucher holders

Contributing Factors

Lack of assistance for housing accessibility modifications

Fair Housing Issues

1. Disproportionate Housing Needs
2. Disability Access

Metrics, Milestones, and Timeframe for Achievement

Year 1 – Implement program to provide financial assistance to landlords for accessibility modifications

Year 2-5 – Continue program, as funding allows.

Metric - Track number of units/households assisted. Strive to have 5 landlords utilize the program to make accessibility modifications over the 5 year period.

Responsible Program Participant(s)

City of Albuquerque Housing Authority, NM

Discussion

This program will allow renters to stay in their units when an accessibility modification is needed.

Goal

Investigate new funding sources to bring into Albuquerque for housing and neighborhood revitalization

Contributing Factors

1. Lack of private investment in certain neighborhoods including substandard housing conditions
2. Lack of public investment in specific neighborhoods including services and amenities
3. Location and type of affordable housing
4. Access to low poverty neighborhoods

Fair Housing Issues

Disparities to Access to Opportunity

Metrics, Milestones, and Timeframe for Achievement

Year 1 – Form collaboration among public entities; investigate grant opportunities

Year 2-5 – Identify grant opportunities, and submit grant applications as opportunities allow.

Metric - By the end of the 5 year period, submit a collaborative joint Choice Neighborhood planning grant application

Responsible Program Participant(s)

Albuquerque, NM

City of Albuquerque Housing Authority, NM

Discussion

Planning efforts need to be coordinated between public entities such as the City of Albuquerque, the Albuquerque Housing Authority and perhaps the Bernalillo County Housing Department to bring new funding to Albuquerque for planning and development.

Goal

Develop more complete and integrated transit systems

Contributing Factors

1. The availability, type, frequency and reliability of public transportation
2. Location of employers
3. Location and type of affordable housing

Fair Housing Issues

Disparities in Access to Opportunity

Metrics, Milestones, and Timeframe for Achievement

Year 1 - Create Regional Transit Task Force - Include MRCOG (Rio Metro) Sandoval County, CORR Senior Affairs, City of ABQ (ABQ Ride)

Year 3 - Create Rio Rancho Transit Plan – Estimate costs and seek funding to implement the Regional Transit Plan.

Metric: Funding application submitted.

Year 5 - Present RTP to Governing Body - Request authorization to move forward towards implementation

Metric: Plan and authorization request

Responsible Program Participant(s)

Rio Rancho, NM

Discussion

This was a major theme throughout the public participation process. Participants report that they are not able to rely on transit to get to work or appointments and schedules don't work for accomplishing multiple tasks in one trip. There is a need for routes to underserved neighborhoods and more reliable service and coordination of transfers between buses.

Goal

Complete ADA Ramp Remediation, Sidewalk, Crossing, and Bikeway Infrastructure Improvement

Contributing Factors

1. Missing pedestrian and bike infrastructure.
2. ADA ramps are non-ADA compliant

Fair Housing Issues

Disparities in Access to Opportunity

Metrics, Milestones, and Timeframe for Achievement

Year 1 - Identify and prioritize existing and planned curb ramps and sidewalks in need of remediation

Year 2 - 5 Use a portion of CDBG grant appropriation to implement highest priority projects with a goal of completing 60 ADA ramps per year, each year for the next five years, for a total of 300 ramps

Metric - Ramps completed

Responsible Program Participant(s)

Rio Rancho, NM

Discussion

Non-compliant sidewalks and ramps make transportation difficult for the disabled population who are not able to drive and must walk or use a wheel chair to get to their destination. Missing sidewalks and other infrastructure for pedestrians, bicyclists, and the disabled is a barrier for people with mobility issues, those who don't drive, and low-income residents wanting to curtail auto expenses

Goal

Increase supply of higher density housing in new planned communities and specific area plans by evaluating planning and zoning ordinances and encouraging development of subsidized housing.

Contributing Factors

The availability of affordable units in a range of types and sizes

Fair Housing Issues

Disproportionate Housing Need

Metrics, Milestones, and Timeframe for Achievement

Year 1 – Work with AHA, BCHA, and SFCHA to identify vouchers that could be set aside as project-based vouchers. Solicit participation by Rio Rancho landlords, in particular LIHTC projects.

Metric: Creation of partnerships

Year 2 - While in the process of updating the 5-year Comprehensive Plan for the CORR, meet with Development Services and CORR Administration to review existing Planning and Zoning Ordinances; designate areas in the Master Plan that would accommodate higher density housing.

Metric: Identification of areas that could accommodate higher density housing

Year 1-3 As part of the work with AHA, BCHA, SFCHA to secure Project Based Vouchers, develop an educational outreach plan to recruit participant Landlords to enlist and receive Project Based Vouchers for qualified tenants.

Metric: Meetings with partners and landlords contacted.

Responsible Program Participant(s)

Rio Rancho, NM

Discussion

In Rio Rancho, there are 4,500 households (14% of the population) that experience a severe cost burden (they pay 50% or more of their income for housing). Two Low Income Housing Tax Credit (LIHTC) projects in Rio Rancho have set rents to meet the needs of households with income at 60% of area median income or less. Subsidies for households with incomes below 60% of AMI are extremely limited. We heard clearly that this is a problem for seniors with Social Security as their main income source. A partnership with one or more of the housing authorities that provide vouchers in Rio Rancho and landlords would benefit the low and very low-income residents in these projects. The Comprehensive Plan expense has been included in the approved 2018.

Goal

Increase supply of subsidized accessible high-density housing

Contributing Factors

1. Private discrimination
2. The availability of affordable units in a range of types and sizes
3. Access to publicly supported housing

Fair Housing Issues

Disproportionate Housing Need

Metrics, Milestones, and Timeframe for Achievement

Year 2 - The CORR will seek partnerships with not-for-profit developers to encourage construction of affordable, accessible units in excess of current minimum standards. **Metric** - Creation of partnerships.

Responsible Program Participant(s)

Rio Rancho, NM

Discussion

The greatest type of housing shortage is for affordable accessible units. The impact on the individual is acute with very few choices. There are few single-family homes that are accessible to people with wheelchairs. Landlords do not want to pay for or make modifications and will refuse to rent to people with mobility disabilities. There is a shortage of affordable accessible housing with supportive services or near transit for people who cannot drive. In Rio Rancho, Buena Vista Active Adult Community is an LIHTC project that serves people 55+, but very few units are accessible to people in wheelchairs. Buena Vista is the only publicly supported housing for seniors in Rio Rancho, and there are no publicly supported units set aside for people with disabilities.

Goal

Adopt, enact, and enforce a Fair Housing Ordinance that addresses discrimination of those classes protected by Title VIII of the Civil Rights Act of 1968.

Contributing Factors

1. Private discrimination
2. The lack of affordable accessible units in a range of unit sizes
3. Access to publicly supported housing

Fair Housing Issues

Disproportionate housing need – disability and access

Metrics, Milestones, and Timeframe for Achievement

Year 1-2 – Develop and present to the Governing Body for approval a Fair Housing ordinance that addresses and enforces anti-discrimination within the City of Rio Rancho

Metric: Legislation and request for approval

Year 2 – While in the process of updating the 5-year Comprehensive Plan for the CORR, meet with Development Services and CORR Administration to review existing planning and zoning ordinances; designate areas in the Master Plan that would accommodate higher density housing

Metric: Identification areas that could accommodate higher density housing

Responsible Program Participant(s)

Rio Rancho, NM

Discussion

The greatest type of housing shortage is for affordable accessible units. The impact on the individual is acute with very few choices. There are few single-family homes that are accessible to people with wheelchairs. Landlords do not want to pay for or make modifications and will refuse to rent to people with mobility disabilities. There is a shortage of affordable accessible housing with supportive services or near transit for people who cannot drive.

Goal

Reduced eviction of vulnerable individuals and families.

Contributing Factors

- Private discrimination

Fair Housing Issues

- Disproportionate housing needs
- Fair Housing enforcement

Metrics, Milestones, and Timeframe for Achievement

Year 1-5 - Increase funding of the City's Eviction Prevention Program compared to 2016 calendar year.

Metric - Increased funding compared to calendar year 2016

Year 1-5 - Collaborate with AHA to reduce evictions by providing information on the City's eviction program to AHA voucher holders and people on the waiting list.

Metric - Provide 2500 low and moderate income individuals with eviction prevention assistance over the five year period.

Responsible Program Participant(s)

Albuquerque, NM

City of Albuquerque Housing Authority, NM

Discussion

According to interviewees and focus group participants, there is a severe scarcity of integrated housing for people in need of support services. This is compounded by a lack of affordable in-home or community based housing services. Further, private discrimination often excludes people with mental illness, bad credit ratings, a history of eviction or criminal records from housing that meets code, that is not overcrowded, and that is affordable within HUD guidelines. The strategy to address this cluster of contributing factors has two parts. First, the Department of Family and Community Services will work with the Albuquerque Heading Home (AHH) to house some of the city's most vulnerable residents. AHH has a solid record of doing that. The City will also work with the Apartment Association. The Apartment Association serves landlords, many of whom rent to tenants with significant vulnerabilities. Second, the Department will work with the Albuquerque Housing Authority to disseminate information on eviction prevention to tenants and people on the waiting list. Landlords often discriminate against applicants with a prior eviction, and the information will be designed to help applicants avoid that situation.

Section VII Appendices

Community Participation Meeting Summaries

Comments and Responses

INTERVIEW THEMES AND FOCUS GROUP SUMMARIES

Interview Themes

The interviews carried out as part of the citizen participation process elicited the following themes about barriers and contributing factors:

Barriers	Contributing Factors
Shortage of affordable housing including affordable units near transit, units that are wheelchair accessible, and units that accommodate large families	• New private development too expensive for working poor, disabled persons, and elderly on fixed incomes • Too few vouchers and subsidized units • Many landlords unwilling to accept rent vouchers
Concentrations of deteriorated housing in undesirable neighborhoods	• Sparse inventory of affordable housing in better parts of Albuquerque • Substandard single-family rental housing often too far from transit, jobs, good schools and other opportunities • Some neighborhoods unsafe for young families and sober addict in need of drug-free community settings • Persistence of areas with concentrated poverty and high minority populations
Tenant challenges with securing and keeping housing	• Difficult for low-income tenants to pay security deposit • Those with bad credit scores, history of eviction, mental or behavioral health challenges, and criminal conviction most likely to have rent application declined • Those with severe disability often unable to work; therefore most people with this condition require deep housing subsidies • Poor educational and skill attainment, resulting in low-wage jobs
Displacement of homeowners	• Rising property values/gentrification in certain neighborhoods, most notably Nob Hill • Seniors prone to displacement when property taxes, insurance, and home maintenance costs are unaffordable • Foreclosure, usually due to death of spouse, loss of employment, injury/ disability, and/or subprime loan
Inadequate transit system	• Too few and infrequent routes, limited access to jobs, education, schools, groceries, etc. • Low-cost housing that is too far from bus routes • Some routes only provide service during traditional commuting hours • Routes for disabled by appointment in advance only; return rides can be difficult to arrange, sometimes leaving riders stranded

Legal and enforcement issues	• No testing being done in region • Ignorance about Fair Housing/ADA requirements including legal basis for eviction, accessibility modifications and reasonable accommodation • Ignorance about legal requirements in employment • No right to legal counsel in civil cases even when tenant at risk of becoming homeless • Court schedules, which favor landlords over tenants
NIMBYism and conflicting community priorities	• Housing investments compete for funding with other community priorities • Parochial/discriminatory attitudes about subsidized housing with regard to property values and crime in surrounding neighborhoods

Focus Group Summaries

The successive pages of this Appendix provide summaries of each of the nine focus groups.

NONPROFIT DEVELOPMENT FOCUS GROUP

Assessment of Fair Housing

Wednesday, May 17, 2017

Overview

This report summarizes the discussion among representatives from five nonprofit development organizations who participated in a focus group as part of the Assessment of Fair Housing. There were seven participants in the focus group.

Development Locations

When asked where they are locating their developments, the participants identified the Southwest Mesa and South Valley as locations for homeownership and the International District, downtown core, and target areas as locations for rental housing. The participants report that their organizations primarily look for affordable land and neighborhoods where the development is unlikely to spark opposition.

Barriers to Development of Affordable Housing

To explore factors that slow or limit production of affordable housing, the facilitator asked the participants to identify local barriers to development. Themes from the discussion included the following:

- It is difficult to score high enough to receive Low Income Housing Tax Credits (administered by the NM Mortgage Finance Authority) when the City's Metropolitan Redevelopment Area (MRA) plans are out of date or don't set specific housing development goals.
- City of Albuquerque funding for development is limited to the target areas set under the *Consolidated Plan*, making it impossible to develop attractive sites near transit and other community amenities.
- The existing development code and sector and overlay planning processes are onerous and make it almost impossible to develop affordable housing in certain neighborhoods. The requirements written into the Integrated Development Ordinance (IDO), currently being prepared by the City of Albuquerque, will be important to future development.
- Neighborhood associations tend to have the power to stop projects when they take an appeal to the City Council.

In further discussion, participants said that neighborhood opposition is an impediment to integrating neighborhoods, and it causes developers to turn to poorer parts of the community. Opposition to senior housing is least intense, followed by mixed-income housing with the most intense opposition generally occurring over housing for low-income residents and people with disabilities. For some residents, the phrase "affordable housing" sparks the mistaken fear that property values will decline when the development brings "those people in here."

A further barrier to affordable development is the difficult entry to this work by service organizations with limited development experience. The specific comments about this topic were as follows:

- The financing package for each affordable development is complex and involves multiple sources of funding, each with its own requirements.
- Years after construction, the original packaging can make financial management of the project a challenge.
- Deep project subsidies and complex financing impose a steep learning curve on new executive directors with limited experience in affordable development.
- To help with the learning curve, it would be helpful for the City of Albuquerque to provide more outreach and training as well as information sessions on the City's requirements and expectations of nonprofit developers.

Gentrification

The developers identified two areas in Albuquerque where gentrification is occurring—EDO (East Downtown) and Nob Hill. One participant commented that the gentrification in Nob Hill not only makes the area more vibrant but it is also attracting young adults who want to live in an area where they can walk and bike to nearby destinations.

Neighborhoods go through life cycles as the residents move from young and mature adulthood to their senior years. Many retired people on fixed incomes choose between buying medications and making home repairs, and the choice is reflected in their homes. Although no one wants to force people out of their homes or neighborhood, to ignore and not encourage some gentrification depress lower property values. Further, concentration of affordable development in poor neighborhoods eventually leads to decline.

As one participant noted, the neighborhood associations argue both sides of this policy issue. In some cases, they argue for investment that can revitalize the area, and in other cases they argue that a well-built, well-designed multifamily complex will drive up property values, pricing them out of their homes.

Strategies for Increasing Affordable Development and Creating Vibrant, Integrated Neighborhoods

HUD's intent is that the centerpiece of the Assessment of Fair Housing should be a strategy that balances "place-based" investment with "mobility-based" actions. Place-based investments are designed to create and maintain vibrant, integrated neighborhoods. Mobility-based actions give residents more realistic choices about whether to move to another part of town to be near employment centers, good schools and other community amenities. At the end of the meeting, the facilitator asked for actions that could be included in the Assessment.

Suggestions about ways to revitalize older neighborhoods while reducing the risk of resident displacement were as follows:

- Institute an exemption or freeze on property taxes for elderly people on fixed incomes who live in their own homes.
- Expand the resources for rehabilitation of owner-occupied homes to maintain property values and avoid displacement of low-income residents.
- Provide good policing and public services and policing, so people feel safe in their neighborhoods.
- Locate "living services" in areas with lots of seniors such as health clinics and grocery stores, especially in older parts of the city. This could include creating incentives for amenities such as additional grocery stores in older parts of the city.

Suggestions about city plans, funding criteria and process, and cross-agency decision-making were as follows:

- Create target areas for investment that are within a ¼ mile of transit, hospitals, schools and employment centers. Involve the nonprofit developers in defining the target areas.
- Award funding on the basis of criteria written in the RFP, not on politics.
- Rework funding criteria to award extra points to mixed-income developments that meet goals set by the City.
- Keep MRA plans updated, and make sure they include specific housing goals.
- Bring together staffs from the Departments of Planning, Transit, and Family and Community Services to determine routes for the buses that have been providing rapid transit prior to ART. A joint decision now would allow housing developers to consider transit routes as they decide on locations for development.

Finally, participant ideas about ways developers can contribute to a more vibrant, integrated community were as follows:

- Provide mentorship to organizations that are new to housing development, particularly in how to combine funding streams into mixes that will support development projects in both the short and long terms.
- Work together to find ways to market housing to groups that are difficult to reach.

- Showcase successful developments by giving home tours to the community.
- Actively work with neighborhoods to address their concerns. (Habitat for Humanity made changes in the design of a development to accommodate resident concerns, and the project is moving forward.)
- Provide education to first-time homebuyers as well as renters to teach them skills in financial budgeting, home maintenance, how to transition from renting to owning a home, and ways to build strong connections to the broader community.

FOCUS GROUP WITH PEOPLE WITH MENTAL HEALTH CONDITIONS

Assessment of Fair Housing

June 7, 2017

Overview

This report summarizes the discussion among representatives of people with mental health conditions during a focus group held on June 7th. New Mexico Solutions, Assertive Community Treatment (ACT) Program, hosted the meeting and invited the participants. (ACT provides support, monitoring and therapies to adults with chronic mental illness.) The participants included six clients and two members of the staff. To help keep the identity of the participants confidential, this summary alternates the use of the male and female pronouns.

Living Situations

Two of the six consumers live in group homes, one lives in a supportive housing apartment, and the other three are living independently in their own apartments. Two people mentioned that they had lived in the past with family.

One of the two residents of group homes said that he had lived in seven different group homes. He had been living in his present home for three months, and he commented that it is a better place to live than many of the other homes because it is clean and well kept. The thing he likes best about his current living situation is his roommate. He also commented, however, that he doesn't always feel safe in his group home because of the other residents.

The other person living in a group home was satisfied with the living environment. She appreciated having her own room, and the home is air-conditioned and provides three meals a day.

In addition, the participants mentioned characteristics of their housing situations that they liked. For example, one person has an apartment with a balcony and a good view. Several participants have homes that are convenient to stores and services; for instance, one lives within walking distance of a bus stop, restaurants, Wal-Mart, and a grocery store, while another said restaurants were "handy." In contrast, one participant said that perhaps the only quality of her apartment that she really likes is that it is quiet.

Additional comments about aspects of their living environments included the following:

- The apartment is well maintained; work orders are taken care of promptly.
- The landlord accepts Section 8 vouchers.
- The landlord permits pets.

Housing Search Process

The last time the participants looked for a place to live, most were able to find the size and type of apartment they wanted that was in a neighborhood that they liked. Further, they found choices they could afford. They could find housing near a bus stop as well as group homes near parks, libraries, and recreation centers.

However, participants also reported that background checks and credit histories shut them out of some living situations. A number of participants complained that every application requires a non-refundable application fee, which is an economic hardship for low-income applicants. Often the participants can discern from body language when a property manager has no intention of renting a unit to them, which allows them to avoid paying the application fee unnecessarily. Some landlords don't accept rental vouchers.

Eviction

One participant mentioned that he has a felony charge from three or four years ago. Although staff in a psychiatric institution made a wrongful accusation against him, he was not convicted; since then, he has had to live in a group home.

A second participant gave a detailed account of an eviction and its impacts on her life:

About two and a half years ago, the Albuquerque Housing Authority evicted the participant from an apartment due to a problem between that agency and her landlord over the gas heater; she had until 5pm on the day of the eviction to vacate her apartment. It happened so suddenly that she lost all of her identity cards and documents in the move except her driver's license. Without those documents, the Section 8 Housing Choice Voucher application process was too cumbersome and the time before the application deadline too short to reapply for housing assistance through the Housing Authority.

Because she has a felony charge (but not a conviction), it was difficult to find another apartment to rent. She described the apartment building where she is living now as a "last resort place." The management staff is unprofessional and unresponsive to requests for repairs. The property attracts transient people, and the new owner seems to be disinvesting in the property by delaying needed repairs. Unfortunately, she feels she doesn't have other housing options.

The eviction has caused lasting hardships. She lost 75% of her personal belongings; two and a half years later, she is still replacing her possessions. She was grateful to have a roof over her head when her sister rented a motel room for her, and later she was able to rent her current apartment. However, she said, "The eviction sent me down a path of being in the wrong place."

Supportive Services

Two participants said the only supportive services they receive are from the New Mexico Solutions. When one participant was discharged from the hospital, the ACT team found him a room in a group home and drove him from the hospital to the house, where he is living comfortably. Other participants receive assistance in managing their medications. Additional services received by the participants include:

- Case management
- Medication management
- Psychiatry (sometimes over the internet)
- Counseling
- Addiction counseling
- Nursing
- Job development and training
- Transit by buses equipped with bicycle racks
- Recreational activities, such as outings to parks and other destinations
- Social activities, such as dining in restaurants

In reflecting on their experiences with these services, however, one participant remarked that the quality of the medical staff in some psychiatric institutions should be better: "If they were there to help patients, I wouldn't be in [the] predicament [of living in a group home]."

Participant Recommendations

At the end of the meeting, the facilitator asked the participants for their suggestions about ways to decrease the housing barriers for people with mental health conditions face. The question elicited the following comments and suggestions:

- Enforce prohibitions against discrimination in housing based on disability; landlords are responsible for knowing the law.
- Set standards for renting homes and apartments. (A landlord or property manager currently can decide to reject an application from an applicant who would not cause harm.)
- Expand the law to affirm housing opportunities for people with felony charges who don't have a conviction.
- Require that rental application fees be refunded if the property is rented to someone other than the applicant.
- Provide education to the public on how to interact respectfully with people with mental health conditions.
- Simplify the application process for subsidized housing to facilitate applications by people with mental conditions such as PTSD and other forms of trauma.
- Expand quality medical care.
- When the Albuquerque Housing Authority purges its waiting list, inform people why their name is no longer on the list.
- When there is a risk that a Section 8 tenant might be evicted due to a dispute between the Housing Authority and the landlord, notify the tenant in advance that she might have to move.
- Ensure that when tenants report maintenance issues the repairs are promptly investigated and carried out.

FOCUS GROUP – PEOPLE WITH DISABILITIES

Assessment of Fair Housing

Thursday, June 8, 2017

Overview

This report summarizes the focus group on housing challenges experienced by people with disabilities and their families. LifeRoots hosted the focus group and invited the participants. (LifeRoots is a nonprofit organization that provides a broad range of programs and services for children and adults with developmental, physical and behavioral disabilities in Albuquerque, Rio Rancho and the surrounding area.)

The participants included five people with disabilities or their family members as well as representatives from two nonprofit organizations that serve people with disabilities. The consumers represented by the group have a mix of chronic conditions such as brain injury, adult onset behavioral illnesses and developmental disabilities.

Consumers' Living Arrangements

The participants described a mix of living situations. Several disabled individuals live with their families, one lives in a group home, one lives independently in a home he owns, and one is living in a home built by her family that is designed to accommodate housemates. In some cases, consumers lived with their families for a time and then moved into a group home or another living arrangement.

.Barriers to Affordable Housing for People with Disabilities

To explore factors that limit the housing choices available to people with disabilities, the facilitator asked the participants to identify issues that affect the ability to find and maintain housing that is both affordable and suited to individual needs. The discussion themes ranged across seven topics:

1. Funding for Housing and Supportive Services
2. Regulation of Group Homes
3. Home Modifications
4. Transportation Services
5. Education
6. Integration into the Community
7. Support for Parents

1. Funding for Housing and Supportive Services

- Supportive services are crucial for this population. In the words of one participant, “Without funding programs, there would be no supportive services, and without services there would be no housing to meet the needs of people with disabilities.”
- It takes many years after being placed on a waiting list to receive funding through the state’s Medicaid waiver program. One consumer has been waiting 10 years and still doesn’t have benefits, and another received assistance after a 12-year wait.
- One aging parent would like to move with her adult child to another state where there is a better support system for seniors. Because she would have to place her adult child’s name on the Medicaid waiver waiting list for that state, that option is not an acceptable choice.
- Even consumers whose incomes are now adequate to pay for housing will eventually need outside supportive services as their parents age or their family circumstances change.
- The focus group participants advocated for flexibility in use of Medicaid waiver funds to address a diverse range of needs. Currently, those funds may only be used to pay for services, not room and board. Typical SSI income is \$735; after paying for housing, utilities, and transportation, those consumers have hardly any money left to buy food and other necessities.

- Under current funding programs, it is financially infeasible to provide housing for people with disabilities unless the service provider is also the landlord. According to the group, agencies lose money on room and board, and there must be a funding stream to pay the mortgage and ongoing maintenance.
- Landlords and agencies depend on consistent funding. If funding becomes unreliable, agencies may go out of business, and clients sometimes become homeless as a result.

2. Regulation of Group Homes

- Some of the participants were concerned about new regulations proposed by the Centers for Medicare and Medicaid (CMS), which would make a three-bedroom home with three disabled residents—the typical number of residents for a group home in New Mexico—non-compliant. One participant commented that the new rule could eliminate one of the highest quality models for the lowest price.
- An additional concern was that if the new regulations make “inclusivity” mandatory, it would limit choice by eliminating supportive housing designed exclusively for people with disabilities. Further, some participants were concerned that mixing people with disabilities with other group home residents could create a safety issues; disabled individuals can be both vulnerable as well as capable of putting other residents at risk.
- Yet another concern for some participants was that group homes have gradually institutionalized the way they run residential programs. Most have rules that can unnecessarily inhibit individual choice and personal growth for some residents. For instance, many group homes have set meal times and set bedtimes, and they assign roommates and may even dictate activities. Residents capable of cooking are sometimes restricted to warming food in a microwave.
- Staff turnover in group homes is a problem, and many group homes are understaffed due, in part, to low wages.

3. Home Modifications

- It is expensive to adapt a home to the requirements of the Americans with Disabilities Act (ADA). Although ADA requirements are not optional, HUD does not provide financial assistance for accessibility modifications or “reasonable accommodations” of rental properties.
- Consequently, many landlords cannot afford, or choose not, to modify their units. Some find illegal ways to evict tenants who need a reasonable accommodation.
- Expensive modifications, such as expanding the width of door openings for wheelchairs, are less likely to be made in low-rent units, according to participants.
- Further, it may be necessary for a family to modify their home as a child moves from infancy through progressive stages in life. The \$5,000 grant for home modifications that the federal government makes available every five years is completely inadequate.

4. Transportation Services

- Public transportation is often unreliable, and bus routes are often inconvenient. Those issues often cause riders to be late to work or appointments.
- The reservation system for Sun Van is especially inconvenient. When one parent wants to reserve a ride for her two disabled children to go to the same destination at the same time, she has to make two phone reservations; often two vans arrive at her home to give separate rides to the two passengers.
- Rural areas have no public transportation. Without transportation, most disabled residents can’t hold a job and therefore can’t afford housing. If they are able to drive, their gas and car maintenance expenses make housing unaffordable.
- The purchase price of a van equipped for a wheelchair is \$70,000, a significant expense for a family that already has major expenses to support a disabled family member.

5. Education

- “Seventy percent of people with disabilities go from school to couch,” according to one participant.

- The State doesn't foster integration of disabled students in regular classrooms. In fact, participants said that integration depends on parent insistence and persistence in holding the school system accountable. In commenting on why integration was important, one parent said, "Inclusion was the key to my daughter's high level of functioning."
- For education to support children with disabilities, parents must involve the NM Public Education Department from the time when the child first enters school.
- The schools often want to "graduate" disabled students as soon as possible. One parent obtained an "educational power of attorney" over her son to prevent the school from graduating him after he turned 18; she noted that a parent with educational power of attorney is the only person who may make decisions about the education of his or her child once they reach age 18.
- Another parent had to file four complaints before the school placed her son, accompanied by an educational aide, in a mainstream classroom, where he excelled.

6. Integration into the Community

- Neighborhood opposition to group homes and scattered site housing for disabled tenants limits housing options for people with disabilities. Those with a history of arrests or incarceration face even greater housing barriers.
- One participant commented, "The stigma won't go away until our people are in the community."
- Another said that it is essential to include "the [neighbor] who doesn't understand" in the "conversation," adding that parents and advocates should go to neighborhood associations to get them to the table.
- A key to cultivating community acceptance is to build relationships. One participant invites her neighbors to events where they can meet disabled consumers and their families, and she observed that her guests enjoy seeing plays in which some of the actors are people with disabilities.
- Traumatic brain injury (TBI) is widely seen as a veterans' issue; that perspective has raised awareness of the problem and will hopefully result in greater community understanding. However, as one participant noted, people with TBI can lose housing if they appear to have a behavioral issue.
- In the International District there is a veterans' housing development with an on-site peer counselor. Participants said that approach "is a step towards natural support," and a similar approach might help in other living situations.

7. Need for Parent Support

- The group saw a community trend of decreasing parent advocacy and involvement as people age or become burned out; too many parents and guardians stop pushing the housing, education, employment, transportation, and funding systems to meet the needs of their disabled children.
- It is hard work to push against bureaucratic resistance, and it is crucial to change, they said. One participant added, "You have to have thick skin."
- There is a need for more meetings and gatherings for families, so they can support one another and stay motivated.

Strategies for Improving Housing Choices and Integration of People with Disabilities into Neighborhoods and the Broader Community

HUD's intent is that the centerpiece of the [Assessment of Fair Housing](#) should be a strategy that balances "place-based" investment with "mobility-based" actions. Place-based investments are designed to create and maintain vibrant, integrated neighborhoods. Mobility-based actions give residents more realistic choices about whether to move to another part of town to be near employment centers, good schools and other community amenities.

The facilitator asked the participants for suggestions about ways to improve housing options for people with disabilities. The suggestions ranged across five topics:

1. Increase the supply of housing for people with disabilities
2. Coordinate and integrate services provided by multiple sources

3. Integrate housing into the community
4. Expand and improve transportation
5. Innovate with housing design and living arrangements

1. Increase the supply of housing for people with disabilities

- Create funding incentives for housing modifications. With adequate incentives, more landlords and families would adapt their properties, and that in turn would increase the supply of accessible units.
- Educate developers and landlords about the value and marketing appeal of incorporating universal design features into housing for the general public as well as those with disabilities.
- Make a change in the law to lower the risk of landlord liability. Many landlords are leery of renting to people with disabilities because of concern over liability.
- Create an incentive for landlords to rent to a mix of disabled residents with other community residents. That would integrate people with disabilities into the community and strengthen community acceptance.

2. Coordinate and integrate services provided by multiple sources:

- Hold a summit to bring together families, service providers, group home staff, and educators to plan integration of services.
- Regardless of the home setting, make sure the group home staff, case manager, supportive service providers and family work as a team.
- Improve the caliber of group home staffs by increasing wages, requiring higher levels of education, providing training, and screening staff performance.
- Provide transition specialists who are well informed about the range of housing and supportive services. When a living situation changes, the specialist would assist families in assessing choices for their loved one.
- Foster inclusion at schools, which would improve the education of disabled students as well as strengthen awareness and acceptance.
- Make Medicaid waivers portable to give families the option of moving to another state without having to start over on the new state's waiting list.

3. Integrate housing for people with disabilities into the community

- Work with neighborhood associations to build the community's understanding of what people with disabilities want and need.

4. Expand and improve transportation for people with disabilities

- Provide financial assistance programs to help families buy a van equipped for a wheelchair. The vehicle will help families integrate their children into the community.
- Improve van service for people with disabilities, so it is more efficient for the transit system, passenger, and family.

5. Innovate with Housing Design and Living Arrangements

- One parent found group homes to be socially isolating and wanted a living arrangement for her adult daughter that would encourage interaction with people in the neighborhood. She and her husband built a home that provides bedrooms for her daughter and two housemates; now they are working to establish natural supports systems through relationships with nearby neighbors, church members, and library staff.
- There is an example of an apartment complex in Santa Fe designed for people with traumatic brain injury. The apartments have an auto-off mechanism for stoves, some units have microwave-only kitchens, and residents may choose their roommate.

SENIORS FOCUS GROUP
MEADOWLARK SENIOR CENTER, RIO RANCHO
Assessment of Fair Housing
Friday, June 9, 2017

Overview

This report summarizes the discussion that took place during a focus group on housing challenges experienced by seniors who reside in Rio Rancho. The Meadowlark Senior Center in Rio Rancho hosted the focus group and invited the participants. The group included two working professionals, many retired professionals, and several community volunteers. The group was evenly divided between homeowners and renters living in market-rate senior housing. Of the ten participants, eight were women and two were men.

What do you like best about the place where you live?

When the facilitator asked this question, several participants said they like the other residents in their senior complex, and one person appreciated the availability of senior housing. Others mentioned the beauty of the natural environment:

“I love the sunsets, the light that comes in my windows, the views. We live in a beautiful place, and the mountains and the clean air is free.”

“I like my yard and garden, my home. I like being outside.”

Additional comments had to do with Rio Rancho’s advantages for seniors:

“Rio Rancho is more affordable than other parts of the country, and that’s why I moved here.”

“Rio Rancho is safer and has less crime than Albuquerque.”

“Rio Rancho has a hospital.”

The participants reported that they had no difficulty finding a place to live the last time they were looking for a house to buy or an apartment to rent. One said that there was a short wait to get into a senior rental complex. None of them had to make modifications to the unit to meet their needs.

What concerns do you have about housing for seniors?

Housing affordability was the chief concern that the participants had about housing for Rio Rancho seniors.

Most of the homeowners in the focus group had paid off their mortgages. One participant said that most Americans have 60% of their wealth tied up in their home. As people age, that choice can become a significant financial risk.

The group noted that there are limited housing choices for seniors in Rio Rancho. First, there is a shortage of affordable senior housing with yards or garden space. Second, most of the community’s housing consists of conventional single-family development with relatively few rental complexes for seniors. One participant mentioned a multigenerational housing complex in Santa Fe as an example of the diversity that is missing in Rio Rancho.

Many seniors depend on SSI income, which the participants considered subsistence income at \$700 to \$800 per month. The lowest rents at the market-rate senior apartment complexes in the city are \$600-\$800 per month, which is unaffordable for these seniors.

There is a shortage of housing subsidies for seniors through the Section 8 housing choice voucher program with long waits to receive assistance. Moreover, the program gives priority to veterans, patients recently released from rehab and single parents.

Many seniors have incomes that are too high to qualify for Section 8 vouchers but too low to afford the market-rate housing. One participant has observed some residents turning off lights and heat, even in the winter, to save money. She thinks the plight of these people is invisible to policy makers and unaddressed in local policy goals.

Many people start retirement thinking they have enough savings to support themselves for the rest of their lives and then are surprised at how difficult it is to live on a fixed income. Some people rent a room in another person's home to cut housing costs. One focus group participant lives with his adult child to save on costs but feels the loss of privacy and independence. A second participant is considering applying for a Section 8 voucher. A third might rent the caregiver suite she built into her home, which has universal design features for her to "age in place."

The group noted the following additional housing challenges faced by seniors:

- The rents in the market-rate complexes go up every year.
- Small single-story homes are easier to sell than larger homes; consequently, some seniors end up renting their larger homes rather than selling them.
- Some multigenerational families rent or buy mobile homes that are situated on large lots.

One senior apartment complex has access and maintenance issues:

- There is inadequate lighting in the parking lot.
- Within the complex, there is a long walk from the parking lot to the central entrance. That is a problem for those with mobility challenges.
- Although the complex was built and designed for seniors, there are no walk-in showers; the bathrooms have tubs without grab bars, which the tenants have to purchase and install.
- There are few accessible units, and the hallways in the other units are narrow.
- In the common areas, the carpets need cleaning, the walls need painting, and there are no fire sprinklers.

Finally, the City provides little assistance to people who are homeless. One participant commented that City policy makers believe that provision of services would attract more homeless people to the city.

What makes access to services difficult for you?

The group had a lengthy conversation about the need for better public transportation in Rio Rancho. Their specific comments were as follows:

- For people who rely on public transportation, "what is available isn't good." People can walk to a grocery store from centrally located senior apartment complexes, but not from other parts of the city.
- For van service, seniors have to schedule rides one to two weeks in advance, depending on whether the provider is Rio Transit or Sandoval County.
- The County's van service is limited to people over 60, and there is no service for disabled individuals through the senior program. However, Rio Metro's van service is also available for those over 55 and disabled riders who are at least 18.
- The Rio Metro van will not go into Albuquerque except for medical appointments, and the last ride from Albuquerque to Rio Rancho leaves at 3 pm.
- Seniors who have an urgent medical problem depend on friends to give them rides to the hospital.
- If a patient gets out of the emergency room at Sandoval Regional Hospital after hours, there is no transportation to take them home, and some can't afford a taxi.
- A friend of one of the participants walked 10-12 miles from the hospital to her home, and the client of another participant accepted a ride from a stranger.

- The inadequacy of the transit system prevents some seniors from working and others from taking part in the community as fully as they would like.

Related concerns centered on inadequate street infrastructure:

- Buses can't provide service on streets that are not paved.
- It is difficult and dangerous for seniors to walk along streets that don't have sidewalks.
- The Rio Rancho development pattern with satellite developments makes it hard for non-driving seniors to access some services and community amenities.

What services, facilities or resources would help you maintain your independence while at the same time allow you to feel connected to people in community?

The senior center plays a big role in the lives of the participants:

- Meadowlark is an active place, and it is the only senior center in Rio Rancho. Membership is free.
- The best thing about the center is the people—there are 250 volunteers, and the center has a great staff.
- The center offers a great mix of activities.
- The County also has an office at Meadowlark. The County's senior programs provide meals, including a lunch program and in-home meals, and transportation to the center.
- However, Meadowlark has outgrown the capacity of its facility. The City needs to have another center in the northern part of the city.
- Also, the senior programs primarily focus on activities for healthy seniors.

Additional community services that the participants take advantage of include the library and facilities offered by the Parks and Recreation Department.

The group had the following ideas about ways to help seniors maintain their independence and stay connected with other people in the community:

- Build more apartments near the center of town within walking distance of shopping and services.
- Attract small businesses to vacant retail space near the town center; many of the stores near Southern Boulevard and NM 528 are closing, so most people shop at Wal-Mart or at Cottonwood Mall. Further, there are few banks or good restaurants in the area.
- Expand meal services to prevent isolation. Meals provide important social occasions at Meadowlark, and promotion of the meals could encourage more seniors to leave their homes and interact with others.

The participants noted that once seniors are isolated, their focus narrows and it can become harder to engage them in the community. They pinpointed the following factors that contribute to senior isolation:

- Need for transportation
- Need for wi-fi access, which some people can't afford
- Chronic medical conditions including hearing loss and problems with balance, mobility, and stamina

What additional suggestions do you have about ways to improve the quality of life for seniors?

- Establish the following priorities for the growing senior population of Rio Rancho: 1) revamp the public transportation system, 2) expand the housing choices for seniors, and 3) develop additional senior centers in the community.
- Create affordable assisted living for those whose incomes are higher than the Medicaid maximum.

- Create affordable in-home care services. That would give seniors an alternative to a nursing home on a Medicaid waiver, which is a lengthy, complicated process.
- Incorporate universal design into the construction of homes intended for seniors, including “roll in” showers, lighting and safety features.

MEDCottage was mentioned as a solution to temporary housing on a property with another home. The MEDCottage is a mobile, modular medical dwelling designed to be temporarily placed on a caregiver's property for rehabilitation and extended care. The MEDCottage has lighted pathways and sensors for safety.

FOCUS GROUP – SUBSIDIZED HOUSING FOR FAMILIES AND ELDERLY

Assessment of Fair Housing

Wednesday, June 14, 2017

Overview

This report summarizes the discussion that took place during a focus group on housing challenges experienced by people living in subsidized housing. The Albuquerque Housing Authority hosted the focus group and invited the participants. The group included four women and one man; four represented families and one was an elderly resident; four receive housing assistance through the Section 8 Housing Choice Voucher program and one through the Public Housing program.

What do you like best about the place where you are living?

The participants gave the following answers to this question:

“I like having a stable home, ... it’s a house.”

“It is three minutes from where I work, and there is good access because my home is right by the freeway.”

“I live in a two-bedroom townhouse in a nice complex that is well maintained.”

“It’s close to my grandchildren.”

The only choice for one participant was whether or not to accept the Public Housing unit that the Albuquerque Housing Authority offered her; she didn’t have a choice among units.

What is your experience with looking for a place to rent?

The Section 8 tenants signed a lease within 30 to 60 days from the time they started searching for a unit. One person secured an apartment two days after she submitted an application to the landlord; she moved in after the inspection, two weeks later.

The landlord of another participant wanted to rent her townhouse to a relative, and it took her 60 days to rent another place. Recently, she had to move again, but this time she had a good network of landlords in the area, or “I might still be looking.” It took a third participant, who had an eviction on her record, almost two months to lease a place.

Although the units turned out to be acceptable places to live, two participants had trouble fitting furniture of standard size into their new homes:

- When a sectional sofa that wouldn’t fit past a wall in front of the exterior door, one participant traded furniture with her grandmother.
- When some things won’t fit past the stairs in a townhouse, another participant removed a section of fence to bring the furniture through a sliding door.

None of the participants had difficulty paying the rental deposit. Two participants mentioned they had savings set aside for it.

One participant occasionally finds it challenging to pay the rent because her income varies from month to month, which causes her rent to vary accordingly. In addition, she has to report changes in her income to the Housing

Authority. Several other participants have jobs with steady incomes, and they pay the rent on time without any difficulty.

When you search for a place to live, what are you looking for?

In talking about what they look for in a place to live, the first priority for the participants is to find a landlord who accepts Section 8 vouchers, and the second priority is to find housing near transit. One participant, who had been forced to move from his Nob Hill residence, said he would only consider units that were within one block of the Central Avenue bus. He had to shift his search east from Nob Hill until he found a place he could afford.

The affordability of a particular neighborhood or part of town was a factor in making decisions about finding housing. A prior eviction forced one participant to stay in a neighborhood she had wanted to leave, but now she has lived there for five years. A second participant once rented a small two-bedroom unit in a bad neighborhood because it matched the Section 8 payment.

Sometimes the character of the housing itself or its location was the deciding factor. The essential characteristic for one person was that the unit had to be on the ground floor to accommodate a medical condition. A second participant particularly wanted a yard. Others wanted housing near CNM or UNM, where they were students.

All but one of the participants have cars, but they still depend on transit, and some are only willing to rent housing that is near a bus stop. They had the following comments about the transportation system and their choices about using it:

“I use [transit], but it is a lousy system. There is little service during certain parts of the day, and the West Side and South Valley have little service.”

“If you don’t live on one of the major routes, you’re out of luck.”

“I’m against the current ART project [because it isn’t expanding service] to where regular people live. The emphasis on that corridor is not helping people in other parts of the city.”

“I have a car, but I like to take public transportation. I have a student ID and free bus pass. And it helps the environment.”

“I also use transit, but I have a car, [which is important to me] especially with kids.”

Additional considerations about housing and neighborhood choices included neighborhood safety, proximity to jobs and family, and convenience to shopping and community services. One person commented that she is five minutes away from destinations that are important to her.

How hard is it to find a place to rent that accepts a rental voucher?

The participants agreed that use of a rental voucher makes it harder to find a place to rent. They had the following comments about this challenge:

“A lot of landlords won’t accept Section 8, so I learned to go to places that accept it. It is challenging to shop with a voucher.”

“It is especially challenging shopping for housing with young children, and being Black and a large size can intimidate people. We stick out like a sore thumb and have to live with it every day.”

“There is a stigma about people on Section 8. Often the landlord or manager feels we’ll destroy the apartment; I can tell from their body language. In fact, I lived in the last place for 12 years and have good references.”

"I am a disabled, older man. I had a battle with the interim landlord over handicapped parking.... He didn't want to hear about it. I doubt they will rent to another old man."

How satisfied are you with your child's school?

Although she is dissatisfied with some schools her children have attended, one participant who has a job with Albuquerque Public Schools enrolls her children in the school where she is working. Another participant said that parents don't have a choice among schools because the school system bases enrollment on the student's home address.

The short discussion on this topic made it evident, however, that the participants are not completely satisfied with the schools their children attend:

"I put in for a transfer [for my grandson] but was denied because he is a special education student.... I wanted to get him away from some of the kids; he gets bullied, jumped on.... APS doesn't really want to work with you."

"I try to be one of the head volunteers all the time. I keep more control just by showing up."

Another participant took an assertive approach to getting her daughter into the elementary school of her choice, which was out of district. She was dissatisfied with her daughter's middle school but didn't have a choice about it. Her daughter is now a student at UNM.

What would it take to transform neighborhoods that are in bad shape into neighborhoods that are thriving?

The participants had a range of suggestions about ways to improve neighborhood conditions. One suggestion was to encourage mixed-income housing: "It transforms the neighborhood."

Crime was at the heart of most of the comments. In describing her neighborhood, one participant said, "It's so bad that they took out all the bus stops," then added that the murder rate for the area has worsened. Participants made the following comments about crime and ways to lower it:

"Everyone needs to meet their neighbors and watch out for each other."

"There is crime no matter where you live. [My neighborhood] is a good area, but the National Guard came and closed the road when they were looking for three guys. There was a very dangerous person living next to my apartment. You never know."

"I've been involved with my neighborhood association. We had seven vehicles stolen in the last two months, and someone tried to break into a house two or three times. We live next to the park, and [there are no lights, so] it is dark at night. We offered to put in wireless lights, [but my landlord wouldn't let us. There are six in our group, and we text each other at night and watch for cars.]"

In response to the last comment, one participant suggested, "Put together ten to fifteen neighborhood residents and have a different person call your City Councilor every day about the issue. And call the news media."

Additional ideas about ways to transform neighborhoods were to prosecute landlords who don't follow housing regulations and organize a tenant lobby to represent tenant interests, such as altering widely used lease contracts, which the participant perceived as biased in favor of landlords.

FOCUS GROUP – FAMILIES WITH CHILDREN

Assessment of Fair Housing

Friday, June 16, 2017

Overview

This report summarizes the discussion that took place during a focus group on housing challenges experienced by families raising children. The City of Albuquerque, Division of Child and Family Development, hosted the focus group and invited the participants. The group included twelve women and one man, and the group was a mix of teachers, teaching assistants, and representatives of the division. All of the participants had full-time employment. About one-third of the participants in the group rent and the remaining two-thirds own their homes.

Best Qualities of Current Housing

As the meeting opened, the participants talked about the aspects of their homes that they like best. Notably, affordability and location were the most important qualities for most of the participants. A number of participants live in the North or South Valleys, while others live in other parts of Albuquerque. Examples of their comments about location included the following:

“My home is close to the freeway, so it has great access [to the entire metropolitan area].”

“I live in a quiet neighborhood, which is great.”

“I enjoy living near the city’s walking and biking trails....”

“I love the tight-knit community in my neighborhood, where I know all their neighbors and have family.”

“The thing I like best is living next to a community school; it’s next to a community center, so many people [gather] there.”

Housing Location

As the conversation continued, the participants discussed what they looked for when they were last looking for a place to live. In general, the participants were well satisfied with their choices. Most looked for a mix of amenities in both the home and the neighborhood. While affordability was the most important decision factor, participants also mentioned the following as sought-after characteristics in the home itself:

- Adequate space for the family.
- A nice yard because, “I like to garden.”
- Two bathrooms. “My first housing only had one, which is not good for a family.”
- One level. “It’s too hard to carry babies up and down stairs.”

While most of the participants lived in older homes, the age of the home was a factor in choices made by several participants. One participant wanted a new house, so she wouldn’t have to make a lot of repairs. A second participant regretted buying an older home that she and her husband planned to rehab; they found that repairs are more costly and time consuming they realized. However, a third participant is happy to have an older, affordable home; by staying in their home in retirement, she and her husband will avoid taking on higher mortgage payments and be able to live within their means.

When she got divorced, another participant who is a single mother bought a home that needed work; because the condition of the house made it affordable, she is content with that choice. Yet another participant wished she had paid more attention to the resale value of her home now that she would like to move; unfortunately, there are several foreclosed homes nearby, which are having a negative effect on her property value.

Desirable Neighborhood Qualities

The facilitator asked the group to talk about the qualities of their neighborhoods that make them good places to raise children. Three of the participants either live in the same neighborhood where they grew up or in a neighborhood that reminds them of their childhood environment:

“I grew up in [the neighborhood] where I live. The parks are run down and old, but now there’s a Wal-Mart and movie theater. I love the area even though I wish it was more updated and better maintained.”

“I live in the same neighborhood [where I grew up], too. It feels safe, I know the people there, and I do volunteer work to help kids in the community. The city has done a lot of good things in the area, and the area has improved.”

“I live in the far South Valley. I grew up in a small, rural town, so I like that choice now that I live in Albuquerque.

Others didn’t feel as deeply rooted to the place itself. As a group, they preferred neighborhoods where neighbors get along well, where the roads are well maintained roads, and where city services are available such as trash service and code compliance. One person commented that she likes the character of her neighborhood because businesses are moving into the area, and it is a “thriving place.”

Neighborhood safety was a serious consideration for some participants. One person who is presently looking for a home to buy said that many neighborhoods don’t feel safe. After her car was broken into, another participant moved to a gated community where she feels safer. Others added that they want to live in a place where it is safe for their children to play outside and where “neighbors look out for each other.” The safety of neighborhood parks was a concern for some: One person said the police should patrol the parks much more often, and another said that used needles make the parks near her house unsafe, particularly for children.

Schools as a Factor in Home Choice

The children of about 2/3 of the focus group participants attend charter schools, and most of the remaining 1/3 attend their public neighborhood school. However, one family sends the children to a private school, while another family has children in a church school where there is financial aid.

In discussing the influence of schools on their home buying and renting decisions, the participants made the following comments:

“I wish I had thought about the school district more thoroughly when I bought my house.”

“The credibility of the school is important.”

“But the grade of the school – A or F – doesn’t matter. Education comes from the home.”

The group noted that it is getting harder and harder to get transfers, and the charter schools select students by lottery. The reasons for sending children to schools outside the family’s district varied:

- Their school is close to my work.
- I prefer charter schools because they are smaller.
- The charter school is close to where their grandma lives, so it’s convenient for afterschool babysitting.
- I need affordable afterschool care, so I chose the school that offered that.
- The school in our neighborhood has a year-round schedule, which we didn’t want.
- We wanted the sports program at our kids’ school.
- The size and layout of their school is better than the size and layout of the school in our neighborhood.

Those who moved their children from one school to another, did so for the following range of reasons:

- Our family moved, so the children changed schools.
- One of my children had a need that a certain school could meet.
- We moved our child to a private school for middle school because of the academics.

One single mom is moving her kids to Rio Rancho where there is affordable housing and good schools. In contrast, one dad explained his choice to send his six kids to the elementary school where he was once a student, which is about three blocks from where they live: It is a “community school” that also serves as a community center that has many programs. For example, it has a community garden, which families tend in the summer. It also has a “homework diner” program that provides hot meals and a food bank for families along with help with homework.

To send their children to out-of-district schools, families have to provide transportation because there is no bus service for transfer students. For many, that involves getting up early in the morning. One participant drives her children to

schools in the North Valley from her home on the West Side. Another said she uses the grandmother's address to register her children and changed the address on her driver's license to match.

Economic Opportunities in the Community

Several focus group participants received associate degrees and/or certifications from Central New Mexico Community College (CNM), which one person described as an important community resource. One participant received a TEACH (Teacher Education and Compensation Helps) scholarship, which helped her cover tuition and books and paid her a bonus when she completed her education; she commented that similar scholarship programs should be available for other career fields such as trades. Another participant said that volunteer opportunities make a difference for future generations and strengthen the community.

The group also noted the following barriers to economic opportunity:

- Cost and hassles with signing kids up for some programs create barriers to youth development. Some community programs for youth and children are limited by lottery.
- The time constraints of a parent with young children can limit adult education. One single mother dropped out of her educational program when she realized that her studies were affecting her ability to give her kids the attention they needed. Greater community support for single parents would allow more adults to complete their educations.
- Many parents with young children are also caring for elderly parents. They, too, would benefit from support programs, which few communities offer.

When the facilitator asked the participants if they would move to another area of town if there were better opportunities there, some participants responded by saying they would only move if they could afford to live there; they have to live within their means and have to balance all of the family's expenses including rent, food, transportation, and school costs.

The cost of renting is a special problem for single mothers; one moved back home with her parents. The adult children of another participant are moving in to help with the rent. In addition, members of the focus group see some unrelated families moving into together as roommates. In the current housing market, one participant commented, rents are "ridiculously expensive, \$1000 plus deposit," which is more expensive than a monthly mortgage payment. The group also noted that background checks and credit checks can be barriers to renting housing.

Experiences with Using the Transit System

All of the participants have cars. Some take the bus when their car is being repaired. They explained the preference to drive as follows:

- Transit doesn't work for grocery store trips. You can only buy what you can comfortably carry.
- Transit doesn't work for taking kids to a school that is out of district and then going to work.
- Transit isn't good if you have to go places during the day or run errands before or after work.

Although they like the transit app, the participants had many complaints about the transit system:

- Although there are lots of routes, only Central Avenue has frequent service.
- The transit system provides stops that are close to most people in Albuquerque, but the buses don't run often enough.
- If you miss a bus on one of the commuter routes, there is a 30-minute wait for the next bus.
- Routes may be circuitous and take a long time to complete a trip.
- Transit doesn't go to areas that are far out in the county.
- The transit department is understaffed with drivers, and some drivers are rude to passengers.

Ideas about How to Improve the Quality of Life for Families in the Region

As the meeting closed, the participants made the following suggestions about ways to improve quality of life for families:

- Provide more affordable housing
- Increase neighborhood safety so that children grow up in safe settings and can play outside.
- Create a network of volunteer drivers who would give rides to families that need transportation.

FOCUS GROUP – PUBLIC HOUSING RESIDENTS

Assessment of Fair Housing

Wednesday, June 23, 2017

Overview

This report summarizes the discussion that took place during a focus group on housing challenges experienced by people living in subsidized housing. The Albuquerque Housing Authority hosted the focus group and invited the participants. The participants were residents who live at two different public housing complexes. Two participants had only lived in public housing for two to seven months; however, the majority had lived there between one and five years with a few others who had lived there for up to thirteen years. Of the fifteen participants, ten were women and five were men; thirteen participants represented seniors and two represented families with children.

Characteristics of their Home

At the beginning of the meeting, the participants talked about the best characteristics of their homes. In addition to the affordability of living in public housing, they mentioned:

- Location: “I like the location; it’s convenient to Wal-Mart.”
- Access to transit: “I don’t have a car, but I can walk to the places where I want to go.” “I have access to the bus on Lomas.”
- Housing Unit: “It has a clothes washer.” “I like the yard.”
- Neighbors: “I’ve gotten to know and I’ve made friends with my neighbors.” “Some neighbors help others; some are caregivers for others.”

A few comments were specific to the housing complex. Residents of one complex like the proximity to a grocery store, a discount store, a pharmacy, and downtown Albuquerque. Residents of the other complex enjoy living in a quiet neighborhood that has a park.

All of the participants felt that the units provide enough space, and one person described his home as “roomy.” Further, all are able to pay their utilities without difficulty. None of the senior apartments needed modifications, such as bathroom grab bars, when the residents moved into their homes. One senior participant said the only change she had made was to put plants and pottery in her yard.

For most participants, their current home was the best available choice when they moved into the unit. Several had a choice between public housing complexes, and they chose between them on the basis of the location of the complex and its attractiveness. For example, one person chose her complex because it is in the part of town as where she grew up. Another chose a different complex because of the trees and landscaping. Still others had no choice because only one unit was available.

Now that there is a mix of seniors and families with children in her complex, one senior participant finds the development a less inviting place to live than before. A resident with disabilities added that people with physical or mental disabilities are vulnerable when they live in a complex with the general population of public housing residents.

Access to Transportation, Schools and Community Opportunities

The next part of the conversation explored access to opportunities in the community including access to transit, good schools, and employment and other economic opportunities.

One or two participants walk or take the bus instead of owning a car; that works for them because they live near a bus stop. One of the family representatives drives to her job but struggles to make her monthly car payments and pay for gas. Most participants own cars and only use the transit system occasionally when their car is being repaired.

They expressed frustration as they made the following comments about Albuquerque's transit system:

- On some routes, there are long waits between buses.
- Few participants use the van service run by the Senior Affairs Department. Riders have to call in advance to make a reservation and wait to be picked up.
- Sun Van also requires reservations and gives riders a two-hour window within which to pick them up. Riders have wait outside, and the van leaves if the rider isn't waiting outside.
- There should be better transportation options for people who don't own cars.

Most of the children living in the complexes walk to the neighborhood school. The family representatives were satisfied with the school.

One of the family representatives had moved into a better job and is now earning higher wages. That was the only comment about access to economic opportunities in the community, although the facilitator probed the question several times.

Creating Better Living Environments for Families and Seniors

The facilitator asked participants to suggest ideas about ways to make the community a better place for parents to raise children and for seniors to grow old. A family representative suggested that the addition of outdoor amenities in the complex would create a better environment for families; examples were play areas, a basketball court, tables, a barbeque grill, and a covered gazebo.

The participants suggested the numerous ways to make the housing complexes and surrounding community a better environment for seniors:

- Provide more public housing for seniors—there isn't enough.
- Provide more handicapped parking spaces.
- Install ramps and other ADA modifications.
- Make sidewalk improvements; even surfaces would be safer and encourage people to walk more often.
- Improve the landscaping and landscape irrigation systems.
- Remove weeds and litter, and provide better pest control.
- Allow cosmetic changes in the apartments such as a wider range of paint colors.
- Address maintenance and janitorial issues (such as malfunctioning air conditioners and elevator cleanliness). One person added that some public housing complexes are so old they require rehabilitation. "When the units go down so far, it takes a lot to bring them back."

The key to maintaining the independence of seniors, in the view of the participants, is for seniors to stay active. That can be accomplished by encouraging them to engage in activities at senior centers and community centers and go to parks and dog parks.

Quality of Life

Three major themes emerged from the discussion:

1. Safety
2. Dangerous activities by non-residents
3. Neighbor relations

Safety

As a group, the seniors were highly concerned about their safety, and some seniors carry personal security alarms. The participants offered the following ideas about ways to increase the safety of their housing complexes:

- Install better lighting, and make sure all the outdoor lighting works.
- Replace flimsy exterior doors on the complexes with secure doors designed to keep people out who don't belong there.
- Prevent people from propping the exterior doors open, which places everyone at risk.
- Make sure that the hinges on all exterior apartment doors are inside the apartment to increase safety. The double dead bolts are a good security measure.
- Make sure there are operating cameras in all parking lots to cut down on car break-ins, thefts, and vandalism.

Dangerous Activities by Non-Residents

The group described a range of activities by non-residents that contribute to the dangers that seniors and families face, which included the following:

- Homeless people often loiter outside one of the complexes, and they sleep in a nearby vacant house as well as the neighborhood park.
- The panhandling that takes place in the neighborhood troubles many participants.
- Non-residents often put their trash in the bins for the complex, and some people sort through the trash, leaving a mess.
- Some of the adult children of residents use drugs and get violent when they are at the property.
- Residents often find used needles and heroin left in bags in the park and surrounding neighborhood. Although some residents make a point of disposing of used syringes, they worry that the children living in the complex walk themselves to the elementary school and play outdoors.

The participants recognized that the police are short-staffed. However, they made the point emphatically that for them security is a priority, and control of dangerous activity by non-residents is critical to creating a better quality of life for residents.

Neighbor Relations

Finally, better neighbor relations would contribute to a safer and more peaceful living environment for residents. The participants recognized that public housing residents don't choose their neighbors. However, they would like to see the Albuquerque Housing Authority screen applicants more thoroughly, institute stricter rules, enforce those rules, and evict those who break the rules much more promptly. They made the point that "bad" tenants attract other bad people. Examples of comments about the problems among neighbors included the following:

- Some neighbors fight and yell.
- At some apartments, there is a lot of door slamming and loud noise after 10pm.
- People who don't follow rules ruin it for people who waited 3 years to get housing.

The meeting ended on a light note when one of the participants said that she and the other members of the focus group like the affordability of their housing, and they were grateful for all they have.

FOCUS GROUP – HOMEOWNERS

Assessment of Fair Housing

Wednesday, June 27, 2017

Overview

This report summarizes the discussion that took place during a focus group on housing challenges experienced by homeowners. United South Broadway Corporation (USBC) hosted the focus group and invited the participants. Of the eight participants in the group, four were men and four were women. Two participants were USBC employees including a paralegal and an attorney. All of the participants grew up in families that had owned their own homes. They themselves had purchased their homes as recently as a year ago to as long as twenty years ago.

Effect of Home Ownership on the Participants' Families

In reflecting on the ways that owning a home has affected their families, one participant said, "You can build memories in a house you own. [Some are good memories and some are bad memories,] but the roots and connection are still there." Another participant agreed that owning a home establishes roots in the community and added that it also gives the family a connection to the land. Additional comments included the following:

- A home is a safe house for family.
- A home provides stability for the children in the family.
- The home can also provide shelter for the extended family.

Three of the homeowners have allowed relatives to live with them, sometimes for lengthy periods. In their view, one of the advantages of homeownership is that it creates the opportunity to take in a brother and his family or a granddaughter when they need a safe, stable and affordable place to live.

Effect of Homeownership on Wealth and Attainment of Financial Goals

For most of the participants, the reasons for owning a home pertain more to family stability, building roots in the community, and creating memories than the desire to build wealth. However, members of the group agreed with a comment by one person that the house payments force the owner to save money.

Only one participant thought he could sell his house for more than he paid. He bought his home on a short sale and was confident he could increase the home's value by fixing it up.

Those who owned their homes for more than ten years had experienced the economic downturn. Some struggled to keep up with payments during that time, which had depended on jobs, wages, health, and the local economy.

Experience with Code Enforcement

Only one member of the group had interacted with Code Enforcement. The incident occurred when Code Enforcement cited one of the participants for weeds in his neighbor's side yard. The participant helped his neighbor clean up the side yard but felt that he had been penalized for his neighbor's problem.

Experiences with Risk of Foreclosure

Three of the focus group participants had experiences dealing with financial institutions when a life crisis caused them to have late payments. Their comments about these experiences were as follows:

- One homeowner fell behind on his mortgage payments when he got sick and had surgery. Soon after that, he lost his job and later started a new one. After 90 days, the mortgage company refused to take payments. He learned that the bank wanted to foreclose on his home when he was summoned to court; there was no prior communication from the bank. With assistance from USBC to prevent the foreclosure, he is now working on a loan modification. He commented that the foreclosure/loan modification processes are hard to understand and deal with, and USBC's assistance was crucial to his ability to keep his home.
- One family represented in the focus group consisted of two self-employed people who work in the real estate industry. Their businesses survived but hit hard times as the construction and real estate industries shrank during the recession. When they were a month behind on their mortgage payment, the mortgage servicer harassed them and became abusive, but they did not lose their home.
- Another person has been in risk of foreclosure twice. The first time occurred when he was late on payments because he lost his job. The mortgage holder wanted the total payment and wouldn't allow him to make extra payments incrementally. Only after he filed for bankruptcy was he able to catch up on his mortgage payments. The second time occurred when his employer went out of business and his child needed surgery. Although the new mortgage holder was better to work with, he too got USBC to assist in negotiating a loan modification.

The facilitator asked the three participants to talk about how their struggles over late mortgage payments affected their families. One participant kept the problem to himself. Another had no children, facing the crisis with her spouse. The third reported that when he nearly lost his home there was a big effect on his family: Less food, worse nutrition, and the nervousness of their father caused his children to have problems at school.

The perception of the group was that local credit unions are willing to work with borrowers to resolve issues, while outside financial institutions are disconnected from the borrowers and are unwilling to do that. If a homeowner misses a payment, the lender sends a bill and "piles on late fees," and the borrower's credit rating goes down. One participant felt that if a borrower only owes late fees, the bank should suspend the fees.

None of the participants had tried to secure a loan since the recession, but several said they don't trust banks and one said he carries out his financial transactions in cash. Because none of the participants had lost their home to foreclosure, they were unaware of the challenges that people face after a foreclosure in renting or purchasing a new home. All of the participants had selected their mortgage companies on the basis of a recommendation from their realtor. In retrospect, they recognized the importance of doing independent research when selecting a lender.

Advantages of Homeownership

Despite any struggles they had had with financial institutions, all of the focus group participants would advise their children to buy a home. In their view, homeownership provides a "cushion" to get through tough times because the homeowner can borrow against the equity. Further, in this market rents are as costly as monthly mortgage payments, but a mortgage payment is also an investment for the homeowner. Most important they repeated, were the roots to the community and the memories they have in the house where they live with their families.

However, one participant would make sure to advise his children to investigate the neighborhoods where their potential home purchases are located. When he bought his home, he didn't consider the quality of the schools in the area. Fortunately, his home is near a great new charter school; graduates of the school go to college, which is a dream he has for his own kids.

Recommendations

At the end of the meeting, the participants made the following suggestions about ways to support successful homeownership:

- Expand home counseling programs for prospective buyers. The programs help buyers make better home buying choices (such as selection of the mortgage company) and teach people how to protect their investments after they have bought their homes.
- Invest in programs that help people keep their homes. There are many more people at risk of foreclosure than the few who are receiving the assistance they need.
- Increase publicity of programs that offer foreclosure prevention services and other types of housing assistance.
- Advise homeowners, especially seniors, in how to select reputable repair contractors.

FOCUS GROUP – IMMIGRANTS
Assessment of Fair Housing
Thursday, July 6, 2017

Overview

This report summarizes the discussion that took place during a focus group on housing challenges experienced by immigrants. It also incorporates information from a background interview with two representatives of East Central Ministries (ECM). ECM hosted and invited participants to the focus group.

Two of the eighteen focus group participants were men; six were staff or volunteers at East Central Ministries. Two participants were owners of mobile homes and four were owners of residences; one person lives with family or friends. The remaining eleven participants rent housing. An ECM staff person served as the Spanish-English translator for the focus group.

Transportation

All of the participants have cars. When the car is being repaired, they walk or get rides from friends. The facilitator asked why they don't take the bus in that situation. One person took the bus for a while, but the service was too infrequent; sometimes she had to wait as much as an hour for a bus. Another person didn't like crowded buses. A third person had lived in Rio Rancho, but the transportation there was so expensive, she moved closer to her job. The participants had the following specific complaints about the transit system:

- There are very few bus routes unless you only want to go up and down Central Avenue.
- Commuter routes only have service twice in the morning and twice in the afternoon.
- Some of the drivers are rude and snap at riders.
- Some drivers drive away from the bus stop as people are approaching to board.
- Some drivers don't wait for riders to sit down before stepping on the accelerator.

Best Characteristics of their Housing

When asked what they like best about the place where they live, many of the participants mentioned affordability and other favorable characteristics of their housing unit or yard:

“My place is affordable.”

“The utilities are included in the rent.”

“It is well maintained and cleaned weekly, and there is pest control.”

“My two-bedroom apartment has a back yard.”

“I like being able to have pets.”

Others liked the location or qualities of the neighborhood:

“I have a townhouse in the near North Valley, and it is a quiet mixed area with affordable homes.”

“I like it when the area is peaceful, but it isn't always peaceful.

“I like the people around me. Families with kids are separated from adults.”

“I like the trees in the area.”

Choices about Where to Live

Next, the group discussed what they had looked for the last time they were searching for a place to live. One participant said, “I wanted a house. I didn’t think about anything else.” One of the homeowners looked for a home with low taxes. Others shopped for a house with a yard, a certain number of bedrooms, a lease that covers the utilities, and enough room for the family and their dogs.

Many of the participants wanted to live near a grocery store and other shopping, schools and transit. In addition, most searched for a safe, secure neighborhood:

- A safe place for children, and neighbors with families
- Good friendly neighbors
- An area without a lot of traffic

Unfortunately for some of the participants, affordability prevented them from moving into the neighborhood where they had wanted to live. When one person was priced out of the Nob Hill area, she bought a home with the same qualities in the Near North Valley.

Requests for Maintenance and Repairs

Members of the focus group had often experienced landlord neglect of needed repairs or delays in carrying out the repairs. One interviewee stated that many landlords take the attitude that they will make the repair “when they are good and ready.” One focus group member waited three months for the landlord to repair a toilet in one of her two bathrooms. Another tenant had to move out of her unit when the roof was being repaired; when it was done, the landlord never called to let her know she could move back into the apartment. A third tenant had unresolved pest control issues.

The participants agreed that it is important to document conditions during the move-in inspection in case there is a disagreement later with the landlord. People often don’t want to go to court because they worry about discrimination within the legal system.

Several suggestions emerged from the discussion about ways to put pressure on the landlord to complete repairs. For instance, one participant said that under state law, if a tenant documents a problem in writing, the landlord has 7 days to make the repair; if the problem isn’t fixed, the tenant is allowed to move without penalty. Another suggestion was to call an agency for assistance with getting the landlord to do necessary repairs.

Difficulties with the Lease

The group noted that it is important for tenants to read the lease and make sure they understand it. Tenants with limited English proficiency should request a copy of the lease in their native language. All of the tenants in the focus group felt they understand their lease.

The tenants had experienced numerous problems with landlords who do not comply with the terms of the lease. The most common infraction is failure to return all or part of the deposit when the tenant moves out. Some people go to extraordinary measures to clean an apartment and still don’t get the entire deposit back. Because landlords rarely return the deposit even when the apartment is clean, apartments are often left dirty.

Often, there are unresolved differences between the tenant and landlord that occur over the definition of “wear and tear.” The term is vague and not clearly defined in the lease. Many of the participants believe that landlords often charge damages for normal wear and tear even though they should only make deductions from the deposit when items

are damaged or broken. Participants told the following anecdotes about struggles over return of their deposits and other difficulties with the landlord:

- One tenant was told the apartment was OK during the final walkthrough, but then did not receive her deposit. She was able to get it back after she threatened to get an advocate to make her case to the landlord.
- Another participant gave one month's notice. Then the building was sold, and the tenant had a problem with the new owner, which caused her to move quickly. She never got her deposit.
- Yet another participant had moved into the unit but hadn't unpacked yet when the landlord decided to remodel the apartment. The family was only able to unpack after the remodel.

Some participants had experienced problems with renewing leases. For example, some landlords allow the tenant to continue living in the unit but without signing a new lease; depending on the rent contract, the rent may be significantly increased. Some landlords participating in rent voucher programs increase the rent above the maximum allowed by HUD at the end lease; by doing that, they exclude future tenants with rent vouchers. When this happens, the existing tenant has less than 30 days to find a new place to live.

Staff from East Central Ministries used to work with tenants who couldn't pay the rent. If the tenant stayed in the unit for a while before moving, he could face back rent, late charges, and court fees.

Home Loan Applications

The facilitator asked the homeowners in the group about their experiences with applying for a home loan. For the most part, they were able to get a loan for a home in the neighborhood they wanted. However, one person had been denied a loan, and another felt that the lenders had asked intrusive questions that were disrespectful to an applicant who is Hispanic and has limited proficiency in English.

One of the six homeowners had received counseling from Home Wise and had a positive experience. She commented on the quantity of documentation and paperwork involved in getting the loan.

Barriers to Obtaining Better Housing

The facilitator asked the group, "What keeps you from renting a better apartment or buying a better house than the one you have?" The initial responses were that low incomes, poor credit ratings, and the need for immigration papers are barriers. Additional reflections included the following:

- Rent is high. Many people don't earn enough to cover the cost of an apartment even if the rent is only 30-35% of their income.
- Some people have incomes too high to qualify for assistance, but they still can't afford rent.
- Some landlords don't want kids, which is especially problematic for single mothers.
- One woman who has six kids can't afford a big place, but landlords won't rent a small place to her. Unit size is based on the number of family members and square footage.
- A potential landlord questioned one participant whether her daughters had had any interactions with police. He insisted on a police report, which offended her, so she didn't rent the unit.

Making Albuquerque a Better Place for Immigrants

The final question for the focus group was, "What would make Albuquerque a better place for immigrants to live?" An initial response to the question was to end discrimination. Additional responses included the following:

- Increase the amount of affordable housing and improve subsidy programs: In the words of one participant, “We feel we are drowning in rent with no help.” In the words of another, “Renters can’t win even with the housing assistance programs that exist.”
 - o The Housing Authority closes the waiting list, and there are three-year waits for to get housing. There is not enough housing and other assistance for those who qualify.
 - o The system for providing subsidized housing is hard no matter how long immigrants have lived in this country. As their income goes up, so does their rent. If they save money in a savings account, their rent goes up. If they keep money at home, the police take it because they suspect it is money from a drug deal.
 - o When the federal government recently changed the poverty line, suddenly people who had qualified for assistance were no longer eligible.

- Design housing programs to be friendly to Non-English Speakers:
 - o Landlords are often unfriendly because they are dealing with so many complex HUD requirements. One participant identified this as an issue that is embedded in the system.
 - o One owner of a market-rate complex in the area hired a Spanish-speaking member of the community to be responsible for showing apartments and taking applications from prospective tenants. It is a best practice.
 - o Immigrants need to educate themselves even though it is hard to accomplish with all of life’s demands.

- Increase employment that pays decent wages: Better-paying jobs increase the ability to pay the rent.

- Reduce crime: The interviewees gave the following examples of ways that crime affects residents of the community:
 - o A van owned by a couple in the neighborhood of the ECM was broken into while it was parked at their apartment complex. The couple filed a police report, but their landlord refused to let the couple see the videotapes of the parking lot and refused to let them break the lease.
 - o Even residents with legitimate immigration documents are afraid to go to court to enforce their rights under the law. They believe they don’t have the same rights as citizens.
 - o When there is an incident—even a domestic violence incident—the police generally show up three hours after receiving the complaint.
 - o Neighbors are afraid to intervene because of the possibility that someone involved in the incident might have a gun.

Public Comments and Responses

The City of Albuquerque received the comments listed below during its 30-day public comment period. A response follows each comment.

1. Comment: Review the referenced studies above from the TOD planning grant and evaluate the additional contribution to AFH goals from additional approaches (such as location efficiency and benefits of lowering transportation costs) to determine how much additional benefit is possible and whether any should be included in the AFH or Con Plan.

Response: We recognize the work that the City of Albuquerque has done and is continuing to do related to the Integrated Development Ordinance (IDO), the Comprehensive Plan, and Transit-Oriented Development (TOD) along Central Avenue. The results of that work will help to inform decisions about many different types of City investments, among them investments in housing. The Assessment of Fair Housing is a regional study that involved the City of Albuquerque, the City of Rio Rancho and the Albuquerque Housing Authority. One aspect of the study was to look at how people make choices about where to live. It became evident from the focus groups that most people weigh multiple factors in deciding where to live. Those factors often include housing affordability and proximity to employment, schools, transit, and extended family as well as, for some, residence in communities where their families have lived for generations.

In carrying out the AFH, the collaborating jurisdictions followed the HUD guidelines. The purpose of the Consolidated Plan is to allocate funding for housing and community development. We encourage the commenter to participate in the upcoming Consolidated Plan process to advocate for additional investment in transit-oriented development along Central Avenue.

2. Comment: Reference, incorporate and align resources and policies to contributing to the Central Corridor goals of \$2 billion, \$1 billion of household savings, 9,000 jobs and 25% poverty reduction.

Response: See the response to the proceeding comment.

3. Comment: Develop performance-based goals and metrics that force the integration of approaches for maximizing impact to the people the AFH is seeking to serve.

Response: The goals included in the AFH aim to maximize impact on the people it seeks to serve, and they are aligned with consumer concerns identified through the citizen participation process as well as the related the data analysis. One of the process methods for “integrat[ing] approaches for maximizing impact” was to form the collaboration among the jurisdictions participating in this AFH process.

4. Comment: Consider and bring to bear more than local government departments. i.e. energy and broadband strategies need to private utilities and competent nonprofits.

Response: Throughout the AFH process, we worked to consider strategies whose scope extends outside the charge of individual local government departments. That is reflected in the coordination of the three jurisdictions to carry out the Assessment as well as in goals that involve multiple public agencies and for-profit and not-for-profit organizations.

5. In the AFH, use (or partner with to obtain) more actionable visual data. For example, include street names, indicate specific locations of major employers and other potential assets. All the maps would benefit from showing the road network and transit service. Use block level data instead of “dot” maps, and consider other visual representations that do not mask more granular data—this is particularly true of the maps showing segregation. Those maps seem to suggest conclusions because of their format and data resolution/representation that are probably insufficient to guide policy and decision-making.

Response: Although supplemented with local information, HUD requirements dictated that we rely heavily on data sources and technology that would facilitate comparison of data in jurisdictions across the nation. The HUD technology generated many of the maps. Where we created unique individual maps, they were based on HUD data; when available, the Assessment used block group-level data, which is the smallest unit for which ACS sample data are reported.

6. Comment: The July 2017 slide deck makes good points about transportation costs but should be augmented with not only the mention, but projected benefits, of ART. Add an exploration of next phase demand or other-driven improvements to the bus system, order of magnitude estimates of their operational costs (obtainable from ABQ Ride), potential sources of such funds, and ideas of the anticipated benefits to households, so that transit is seen for its potential contribution to household cost reductions in specific locations.

Response: The power point that the commenter saw in July was a temporary presentation used to generate discussion. We acknowledge that the Integrated Development Ordinance, City Comprehensive Plan, and TDO for Central Avenue have enriched the context for planning and our understanding of key issues that affect the beneficiaries for the Assessment of Fair Housing. The “next phase demand or other-driven improvements to the bus system” is outside the scope of this study.

7. Comment: We cannot build our way to a solution to affordability. In older neighborhoods, reinvest in existing units rehabilitations. Define the location and price band of where rehab to affordability is most promising and allocate resources proportionately. Adding new units to areas of high opportunity make sense ONLY IF they also have low T costs, such as in the transit-served areas as DNA, upper Nob Hill (which has lots of vacant land), and elsewhere as shown in figure 1 below, in gold.

Response: The AFH includes goals aimed at defining areas of opportunity as well as changing to criteria for allocating housing funds including funds for rehabilitation and/or preservation of housing. In the first year of AFH implementation, a focus group will be created to advise the City on these issues; in addition, the Affordable Housing Committee will review the recommendations from the focus group; the City will incorporate the results from this process into its designation of areas of opportunity and its criteria for allocation of housing funds. Decisions about the funding amounts for housing rehabilitation and/or preservation will be addressed through the Consolidated Plan process.

8. Comment: Convene a knowledgeable group of practitioners and others to look at restructuring the priority based ranking index so that it best aligns with policies and other funding streams to leverage and reinforce them. Work with other agencies and organizations to identify useful realignments of their policies and funding streams as well, perhaps as part of the Con Plan process.

Response: As described in the previous response, the focus group and AHC will consider additional funding streams such as funding through the Metropolitan Redevelopment Agency and the NM Mortgage Finance Authority.

9. Comment: Explicitly include “H+T” as a measure in AFH strategies and outcomes measurement. Seek to reinforce this measure in subsequent and allied plans, documents and policies within the department, City government and other levels of government for strong, multi-layered alignment. TOD planning grant departments will work with its consultants to obtain needed data, if requested.

Response: In the process to define areas of opportunity, the City will consider the combined household cost of housing and transportation, along with other measures identified in the AFH process. The goals, milestones, and metrics established in the AFH will be integrated into the Consolidated Plan process. When the City participates in planning processes led by other agencies, its representatives will look for opportunities to advance the “H+T” concept and measurement.

10. Comment: Define the elements of a neighborhood of choice. Consider adding the range of cost-reducing/value producing aspects of mixed use, compact dense urban development found in the urban core and the benefits (sic) to the broader neighborhood of more residential density (such as public health improvements, accessibility to services and amenities, aggregate impact to the neighborhood’s safety with “eyes on the street”, the viability of transit, the return on government’s infrastructure investment and tax base, etc.). When more fully considered, these assets and benefits can provide more holistic framework within which to consider policy and resource allocation.

Response: The City of Albuquerque will take this comment into consideration in its process to revise the criteria that guide its housing allocation decisions. (The goals established by the City of Rio Rancho include higher-density development.)

11. Comment: One issue we felt needed to be addressed is the difficulty gathering funding for supportive housing developments. It would be in the interest of the city to help streamline the process if it's looking to provide more supportive housing for the city. Many supportive housing developers have to get 20 grants in order to have funding for a development. This can cause some difficulties because we have to make sure the priorities of each grant lines up.

Response: This is a systemic problem that extends beyond solutions that the collaborating jurisdictions can provide. Development of supportive housing requires deep subsidies from multiple sources, as the commenter points out; moreover, funding for the supportive services requires additional and different funding sources that are sometimes coordinated by the housing manager and sometimes independent of housing. We encourage the commenter to advocate for more uniform requirements, better coordination between housing and services and more abundant resources for supportive housing.

12. Comment: Another issue when it comes to supportive housing is crime. We feel the city could do a better job lighting the streets. Studies have shown putting up lighting helps to reduce the crime rate. Organizations in the international district have tried putting up lights themselves but have run across difficulties. Many of the lights are stolen afterwards and local organizations don't have the funds to constantly replace the lights. We feel this is a cost effective way for the city to reduce crime rates and protect a vulnerable population.

Response: Street lighting to reduce crime is an eligible expense under the Consolidated Plan. We encourage the commenter to participate in the Consolidated Plan process to express the need for better street lighting and other physical improvements that have proven to reduce crime. The need for crime reduction was a major theme in the AFH citizen participation meetings.

13. Comment: We feel the health care industry has a stake in helping to develop supportive housing units. Studies have shown when you can house people who are homeless or at risk of being homeless, it saves money for the taxpayers and the hospitals. Hospitals would lose less money on emergency room services if the people using those services the most are stabilized in housing. So there is a big incentive for them to participate in the supportive housing process.

Response: The City of Albuquerque will consider inclusion of people from the healthcare industry in focus groups and committees in the future. This point is well taken.

14. Comment: Finally, we feel providing more education about people with mental illness would be a benefit to the city's supportive housing goal. At times, we've had push back from neighborhood associations on potential developments due to the stigma of mental illness. People need to understand supporting supportive housing will help take many with mental illness off the street, making them less of a danger. It also provides them with the necessary resources to help them stabilize their lives and become a functioning member of society.

Response: The AFH citizen participation process surfaced the stigma that exists toward people with mental illness. The City of Albuquerque's goals include outreach and education, which will address this issue, among others.

The City of Rio Rancho did not receive any comments during its public comment period.

The Albuquerque Housing Authority received the following comments during its 45-day public comment period.

15. Comment: Instead of using Albuquerque Housing Authority's limited reserves to help pay tenant security deposits, the Albuquerque Housing Authority should consider requiring that tenants set up a surety bond through a brokerage institution. The surety bond would give landlords a direct financial guarantee that they will be compensated for any property damage, it would be less expensive for tenants, and it would avoid potential lawsuits.

(Note: The surety bond would establish a contractual obligation promising that the tenant will uphold the terms of the lease in exchange for the bond; in the event of a valid claim, the Housing Authority would pay the obligation to the landlord, then recover reimbursement from the tenant.)

The Albuquerque Housing Authority has previously researched these programs and determined that they could be replicated more efficiently with our reserves. As reserves are limited, we will continue to look into these options with the information provided by the commenter.

17. Comment: To address the shortage of subsidized housing in the community, the City of Albuquerque should dedicate a portion of its sales tax to rent vouchers. Residents living in subsidized housing should advocate for this measure.

The AFH clearly shows the shortage of subsidized housing. The City of Albuquerque encourages this commenter to participate in the Consolidated Plan process, which will look in more detail at allocation of resources. The Albuquerque Housing Authority will continue to work with the City of Albuquerque to bring more resources to affordable housing programs.

18. Comment: Many people with a low level conviction and especially a drug conviction—including Millennials—live on the streets because no one will rent to them; they have difficulty accessing services for the same reason. As a result, it is difficult for them to stabilize their lives. I suggest creating short-term subsidized housing to allow them to move from the streets into housing where they can stabilize their lives.

The City of Albuquerque funds short-term subsidized housing through its motel voucher program, which is designed to move people off the streets into temporary housing. People with a history of convictions are not excluded from this program. If the commenter feels that more resources are needed, the City encourages him to participate in the

Consolidated Plan process.

The Albuquerque Housing Authority and City of Albuquerque will continue to work together on solutions to help individuals move from homelessness, through temporary housing, into permanent supportive housing. The AHA's eligibility screening for its housing programs stresses that mitigating circumstances can be considered. It is also clear in the AHA admissions plan that a record of arrests is not a sole criterion for an applicant being disqualified from housing.

19. Comment: The mobility strategy to allow families to move near good schools doesn't address the inadequacy of the public education system. Similarly, the strategy to allow residents to move into low-crime areas doesn't address the serious crime problems in this community. Tenants of publicly supported housing should organize a tenant organization to advocate on these issues and make sure their voices are heard. The AHA is in a unique position to inform policy- and decision-makers about these problems and serve as a conduit for change.

The Albuquerque Housing Authority will continue to be an advocate for the need for more affordable housing funding and services for the clients we serve. We agree that lower income persons should come together and have a voice to help influence local and national policy makers.

20. Comment: Programs should focus on building a healthy community with a whole spectrum of services. Parents want a better education; they want to train their children to be successful and self-sufficient. They want their children to have opportunities. Single parents have to work to pay bills. They need more help than only housing.

The participating jurisdictions agree with the comment. The Albuquerque Housing Authority will continue to help connect the families we serve with the supportive services they need to be successful. The City of Albuquerque funds a variety of services. Through the AFH, the City of Albuquerque is instituting that goals seek to provide housing in areas of greater opportunity to give children access to a better education. One of the goals is to work with a focus group to define what an area of opportunity is. The definition could be broadened through this process to include access to services that help children be more successful and self-sufficient.

21. Comment: The AHA should consider changing its income eligibility criteria to expand assistance to people with high housing cost burdens whose incomes are barely above the eligibility threshold. Many elderly people who live solely on social security are in this category.

The income limits for the housing authority housing programs as well as programs funded by the City of Albuquerque and the City of Rio Rancho are set by the US Department of Housing and Urban Development. We do not have the option to increase the income eligibility criteria.

22. *Comment: The following is an excerpt of a letter from the Albuquerque Affordable Housing Coalition appears in the Appendix; the Appendix provides the complete letter.*

To achieve fair housing goals in Albuquerque and the metro area, the AAHC requests that the following policy commitments be included in the public comment of the Fair Housing Assessment.

Policy Goal 1: Invest in safe, clean, connected neighborhoods. All residents, regardless (sic) where they live, must have safe and clean neighborhoods that have quality services and access to quality jobs and schools. Place-based investments must priorities resources to create equity. Neighborhoods have different mixes of services and jobs, and transportation-based investments must prioritize connectedness by all travel modes including transit.

Policy Goal 2: Increase housing choice and mobility. Residents must have the opportunity to decide where they live. To do this all neighborhoods must have a range of housing options, and neighborhoods must be connected to necessary destinations.

Policy Goal 3: Defend residents' right to stay put. Neighborhood reinvestment can lead to gentrification, leading to displacement and social or political displacement.

Policy Goal 4: End direct discrimination and implicit bias. Too often, residents of color, people with disabilities, lesbian and gay families, people with no housing history, and people who have a felony conviction are denied access to housing.

The participating jurisdictions agree with the first three policy goals, and goal 4 is an objective that that they are working toward continuously. The City of Albuquerque contracts with the Office of Diversity and Human Rights to provide training in fair housing. In addition, the City of Albuquerque has a goal to form a focus group to propose revisions in funding criteria in order to prioritize affordable housing construction in areas of opportunity and rehabilitation and/or preservation in areas with concentrated affordable housing that are in need of reinvestment. The City of Rio Rancho is committed to proposing a fair housing ordinance for approval by its governing body.

September 14, 2017

To: Department of Family & Community Services

**From: Brian Reilly, Manager, Transit Oriented Development Planning Grant
for the City of Albuquerque's Economic Development, Planning and Transit Departments**

Subject: Recommendations on Draft Assessment of Fair Housing

For more than the last year, the Planning, Transit and Economic Development Departments have been jointly working on a federal Transit Oriented Development planning grant to better understand the opportunities coordinated land use and transportation planning in the 12,000-acre Central Avenue Corridor have for the City and its residents. This work has identified the achievable goal of attracting \$2 billion of real estate (re)investment into the corridor, \$1 billion of collective savings to households primarily through better access to transit, the creation of 9,000 jobs (6,000 office and tech, 3,000 restaurant and retail) and the reduction of poverty by 25%.

Through a deep research agenda, and broad stakeholder outreach, the City has identified ways to advance these goals that are largely within the City's control: first through a "once in a lifetime" update to the City's zoning code, and second through the largest ever investment in public transit in the form of a Central Avenue bus rapid transit line. A number of studies and analyses are also potentially useful to the AFH process including

The Scale of the Prize: An Analysis of Potential Development in the Albuquerque Rapid Transit Corridor Based on Comparisons with Development Achieved Nationally in Transit Station Areas and Corridors

Albuquerque Urban Opportunity Agenda Strategies for Achieving \$1 Billion in Household Cost of Living Savings and 25% Poverty Reduction

Energy & Broadband Opportunities to Support Central Corridor Development

TOD Chapter of Route 66 Action Plan (proposed) which includes chapters on equity and inclusion, and detail about incorporating "H+T" for leveraging locational efficiency, among other approaches and strategies potentially relevant to housing goals and household benefit.

In the course of this interdisciplinary work, we have learned so far the need for information sharing and cross-departmental coordination. City governments have evolved to quite specialized and often routinized approaches whose individual outcomes after many times less than what's possible if information can be shared, and collaborations can be designed, up front. Nowhere is this more apparent to us than in the net benefits of thinking about transportation and housing together. Land use planning a zoning and the largest factor in where and in what form housing takes shape. It's not only important because of the resulting costs of housing due to location, but of the many other (usually unmeasured) costs and benefits of location that when considered together can significantly impact a household's costs.

That the AFH has identified a housing gap that can never be met with existing resources and trend lines, it's imperative that other sources of aggregate benefit be considered and brought to bear on the "affordable housing" problem.

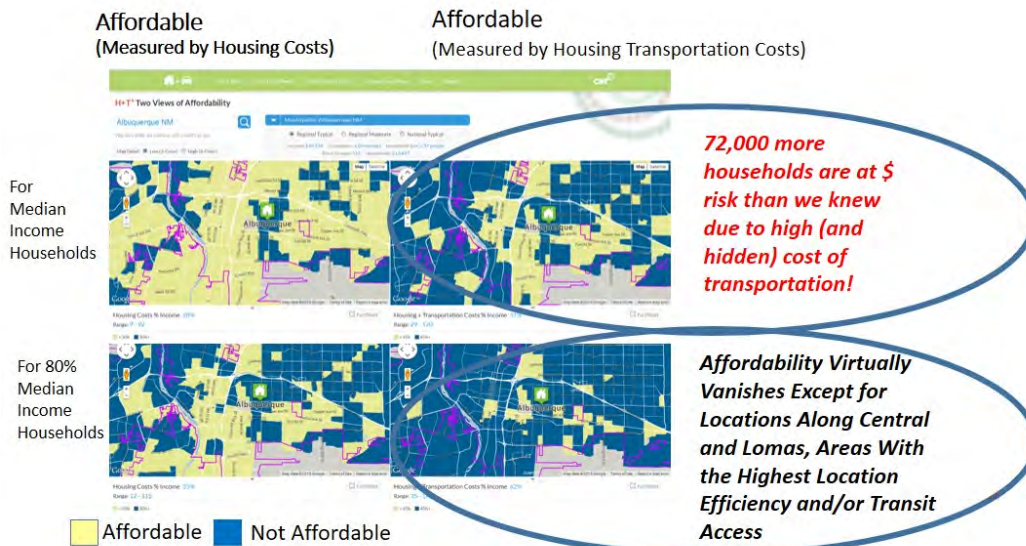
In this spirit, the following recommendations for action and process about the draft AFH are offered, rather than simply technical edits and points to be considered, which undoubtedly are being provided by other commenters.

1. Review the referenced studies above from the TOD planning grant and evaluate the additional contribution to AFH goals from additional approaches (such as location efficiency and benefits of lowering transportation costs) to determine how much additional benefit is possible and whether any should be included in the AFH or Con Plan.
2. Reference, incorporate and align resources and policies to contributing to the Central Corridor goals of \$2 billion, \$1 billion of household savings, 9,000 jobs and 25% poverty reduction
3. Develop performance based goals and metrics that force the integration of approaches for maximizing impact to the people the AFH is seeking to serve.
4. Consider and bring to bear more than local government departments. i.e. energy and broadband strategies need to private utilities and competent nonprofits.
5. In the AFH, use (or partner with to obtain) more actionable visual data. For example, include street names, indicate specific locations of major employers and other potential assets. All the maps would benefit from showing the road network and transit service. Use block level data instead of "dot" maps, and consider other visual representations that do not mask more granular data—this is particularly true of the maps showing segregation. Those maps seem to suggest conclusions because of their format and data resolution/representation that are probably insufficient to guide policy and decision-making.
6. The July 2017 slide deck makes good points about transportation costs but should be augmented with not only the mention, but projected benefits, of ART. Add an exploration of next phase demand or other-driven improvements to the bus system, order of magnitude estimates of their operational costs (obtainable from ABQ Ride), potential sources of such funds, and ideas of the anticipated benefits to households, so that transit is seen for its potential contribution to household cost reductions in specific locations. From a three-day action forum on affordable housing issues co convened by the University of New Mexico, TOD planning grant and others:
7. We cannot build our way to a solution to affordability. In older neighborhoods, reinvest in existing units rehabilitations. Define the location and price band of where rehab to affordability is most promising and allocate resources proportionately. Adding new units to areas of high opportunity make sense ONLY IF they also have low T costs, such as in the transit-served areas as DNA, upper Nob Hill (which has lots of vacant land), and elsewhere as shown in figure 1 below, in gold.
8. Convene a knowledgeable group of practitioners and others to look at restructuring the priority based ranking index so that it best aligns with policies and other funding streams to leverage and reinforce them. Work with other agencies and organizations to identify useful realignments of their policies and funding streams as well, perhaps as part of the Con Plan process.
9. Explicitly include "H+T" as a measure in AFH strategies and outcomes measurement. Seek to reinforce this measure in subsequent and allied plans, documents and policies within the department, City government and other levels of government for strong, multi-layered alignment. TOD planning grant departments will work with its consultants to obtain needed data, if requested.

10. Define the elements of a neighborhood of choice. Consider adding the range of cost-reducing/value producing aspects of mixed use, compact dense urban development found in the urban core and the benefits to the broader neighborhood of more residential density such as (such as public health improvements, accessibility to services and amenities, aggregate impact to the neighborhood's safety with "eyes on the street", the viability of transit, the return on government's infrastructure investment and tax base, etc). When more fully considered, these assets and benefits can provide more holistic framework within which to consider policy and resource allocation.

We appreciate your consideration of these recommendations and stand willing to share data and coordinate our remaining TOD planning grant efforts to better shape the AFH as it will set the basis for the next 5 year Consolidated Plan whose alignment with this TOD work is essential in accelerating the reinvestment, household cost of living, job and poverty reduction goals that have been identified.

Figure 1



From: John Peterson [<mailto:johncalvin91@gmail.com>]

Sent: Thursday, September 14, 2017 3:00 PM

To: Giron II, Richard <rickgiron@cabq.gov>

Subject: Public Comments

Hi Rick,

My name is John Peterson, I'm an Americorps VISTA with NewLife homes looking to add to the discussion over the Fair Housing Assessment plan.

One issue we felt needed to be addressed is the difficulty gathering funding for supportive housing developments. It would be in the interest of the city to help streamline the process if it's looking to provide more supportive housing for the city. Many supportive housing developers have to get 20 grants in order to have funding for a development. This can cause some difficulties because we have to make sure the priorities of each grant lines up.

Another issue when it comes to supportive housing is crime. We feel the city could do a better job lighting the streets. Studies have shown putting up lighting helps to reduce the crime rate. Organizations in the international district have tried putting up lights themselves but have run across difficulties. Many of the lights are stolen afterwards and local organizations don't have the funds to constantly replace the lights. We feel this is a cost effective way for the city to reduce crime rates and protect a vulnerable population.

We feel the health care industry has a stake in helping to develop supportive housing units. Studies have shown when you can house people who are homeless or at risk of being homeless, it saves money for the taxpayers and the hospitals. Hospitals would lose less money on emergency room services if the people using those services the most are stabilized in housing. So there is a big incentive for them to participate in the supportive housing process.

Finally, we feel providing more education about people with mental illness would be a benefit to the city's supportive housing goal. At times, we've had push back from neighborhood associations on potential developments due to the stigma of mental illness. People need to understand supporting supportive housing will help take many with mental illness off the street, making them less of a danger. It also provides them with the necessary resources to help them stabilize their lives and become a functioning member of society.

Thank you for taking the time to read my comments.

-John Peterson



September 25, 2017

Linda Bridge
Albuquerque Housing Authority
Fair Housing Assessment
Public Comment

Dear Linda Bridge:

To achieve fair housing goals in Albuquerque and the metro area, the AAHC requests that the following policy commitments be included in the public comment of the Fair Housing Assessment. We would welcome the opportunity to work further on specific policies that will be effective in our region and further the goal of fair and affordable housing for everyone.

Policy Goal 1: Invest in safe, clean, connected neighborhoods

All residents, regardless where they live, must have safe and clean neighborhoods that have quality services and access to quality jobs and schools.

Place-based investments must prioritize resources to create equity by

- Remediating brownfields
- Furthering environmental justice including ensuring safe drinking water, housing quality and equitable access to parks and public spaces
- Ensuring homeowners and landlords of small rental properties (up to 12 units) can access resources to maintain and upgrade properties
- Maintaining and upgrading existing public and affordable housing

Neighborhoods have different mixes of services and jobs, and transportation-based investments must prioritize connectedness by all travel modes including transit to ensure

- Convenient access to fresh food
- Access to job centers
- Access to schools
- Access to services and medical care

Policy Goal 2: Increase housing choice and mobility

Residents must have the opportunity to decide where they live. To do this, all neighborhoods must have a range of housing options, and neighborhoods must be connected to necessary destinations (see transportation-based investments above).

Revisions to plans and policies can actively remove barriers to affordable housing by

- Providing technical assistance to establish community land trusts, cohousing or alternative housing arrangements
- Reducing lot size restrictions that prohibit small houses on small lots

- Reducing density restrictions that effectively exclude multifamily properties (including doubles, triples and small apartments)
- Reducing barriers to accessory dwelling units and conversion to doubles
- Preserving manufactured home communities and removing complex regulations that create barriers to establishing new communities
- Reducing barriers to providing supportive housing by allowing supportive housing and services by right in residential zones

*Municipalities can actively create **mechanisms to increase affordable housing** by*

- Enacting inclusionary zoning for large developments to increase affordable units
- Increasing funding for the Workforce Housing Trust Fund
- Allowing development bonuses tied to affordable and fair housing outcomes
- Reduce regulatory barriers (such as conditional use requirements) for multi-family housing
- Replace density and housing type restrictions with form based guidance
- Remove regulatory barriers for supportive housing and services to allow them outright in all residential zones

Policy Goal 3: Defend residents right to stay put

Neighborhood reinvestment can lead to gentrification, leading to displacement and social or political displacement.

To ensure people are not priced out, municipalities can

- Cap property taxes for seniors and low-income homeowners at the baseline tax established by assessing the rate prior to gentrification
- Support community land trusts and shared equity ownership
- New Mexico state law prohibits rent control. However, limit to annual rent increases or new fees can be an mechanism to reduce how rapidly a neighborhood becomes unaffordable to existing residents
- Promote long term affordable housing through mechanism to increase affordable housing (above)
- Provide financial assistance to low and moderate-income residents to make a unit that they want to rent accessible
- Provide financial assistance for landlords of small rental properties (up to 12 units) for reasonable accommodations
- Provide technical assistance for longtime independent local businesses to prevent their displacement

To ensure people are not driven out, municipalities can

- Offer eviction and foreclosure technical assistance for tenants and homeowners
- Adopt ordinances that guarantee tenants have representation to protect their legal rights in eviction proceedings
- Provide tenant rights and small businesses technical assistance
- Provide financial assistance to help residents maintain and upgrade their properties rather than fines and code enforcement
- Use code enforcement to ensure absentee landlords maintain decent housing and property quality

To reduce social displacement, municipalities can

- Recognize and seek the voices of diverse and representative longtime residents
- Acknowledge that communities can be exclusive, and recognize how patterns of policing can change as neighborhoods gentrify
- Avoid policing everyday activities of youth and people who appear homeless

Policy Goal 4: End direct discrimination and implicit bias

Too often, residents of color, people with disabilities, lesbian and gay families, people with no housing history, and people who have a felony conviction are denied access to housing.

To reduce discrimination, municipalities can

- Provide technical assistance to landlords on rights and responsibilities
- Provide technical assistance to tenants on rights and responsibilities
- Track occurrences of discrimination, and then distribute disaggregated information about the discrimination
- Encourage reporting about discrimination
- Create a centralized hub for assistance and information about rights and discrimination
- Conduct housing audits during which different people (based on ethnicity/race, ability or other characteristics) using the same credentials attempt to acquire housing to determine whether these factors influence access to housing
- Adopt incentives to avoid siting affordable housing in places that are environmentally burdened (noise pollution, air pollution, soil contamination) or underserved (fresh food, job centers, schools, services and medical care)

Thank you for taking the time to review these four policy goals, which aim to achieve fair housing in Albuquerque, NM.

Sincerely,

The Albuquerque Affordable Housing Coalition