
CONSOLIDATED PLAN

July 1, 2023 - June 30, 2028



SUBMITTED BY: City of Santa Fe
Office of Affordable Housing
P.O. Box 909
500 Market Street, Suite 200
Santa Fe, New Mexico 87501
Phone # (505) 955-6574

Contents

ES-05 Executive Summary	1
The Process	14
PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)	14
PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(l) and 91.315(l).....	15
PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)	30
Needs Assessment	35
NA-05 Overview	35
NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)	37
NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2).....	46
NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)	50
NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2).....	55
NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)	57
NA-35 Public Housing – 91.205(b)	58
NA-40 Homeless Needs Assessment – 91.205(c)	64
NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)	66
NA-50 Non-Housing Community Development Needs – 91.215 (f)	69
Housing Market Analysis	72
MA-05 Overview	72
MA-10 Number of Housing Units – 91.210(a)&(b)(2).....	73
MA-15 Housing Market Analysis: Cost of Housing - 91.210(a).....	77
MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)	80
MA-25 Public and Assisted Housing – 91.210(b)	83
MA-30 Homeless Facilities and Services – 91.210(c).....	87

MA-35 Special Needs Facilities and Services – 91.210(d).....	90
MA-40 Barriers to Affordable Housing – 91.210(e)	92
MA-45 Non-Housing Community Development Assets – 91.215 (f)	93
MA-50 Needs and Market Analysis Discussion.....	101
MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2).....	104
MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3).....	105
Strategic Plan	106
SP-05 Overview	106
SP-10 Geographic Priorities – 91.215 (a)(1).....	107
SP-25 Priority Needs - 91.215(a)(2)	109
SP-30 Influence of Market Conditions – 91.215 (b).....	113
SP-50 Public Housing Accessibility and Involvement – 91.215(c).....	130
SP-55 Barriers to affordable housing – 91.215(h)	131
SP-60 Homelessness Strategy – 91.215(d)	133
SP-65 Lead based paint Hazards – 91.215(i).....	137
SP-70 Anti-Poverty Strategy – 91.215(j)	139
SP-80 Monitoring – 91.230	141
Expected Resources	142
AP-15 Expected Resources – 91.220(c)(1,2)	142
Annual Goals and Objectives	145
AP-35 Projects – 91.220(d)	148
AP-38 Project Summary	149
AP-50 Geographic Distribution – 91.220(f).....	152
Affordable Housing	153

AP-55 Affordable Housing – 91.220(g) 153

AP-60 Public Housing – 91.220(h)..... 155

AP-65 Homeless and Other Special Needs Activities – 91.220(i) 157

AP-75 Barriers to affordable housing – 91.220(j) 163

AP-85 Other Actions – 91.220(k) 165

Program Specific Requirements 170

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

1. Introduction

This document represents the Five-year Consolidated Plan for the City of Santa Fe. It covers program years 2023-24, 2024-25, 2025-26, 2026-27, and 2027-28.

A Consolidated Plan is required of any city, county or state that receives federal block grant dollars for housing and community development funding from the U.S. Department of Housing and Urban Development (HUD). There are four types of HUD block grant housing and community development programs: the Community Development Block Grant (CDBG), the HOME Investment Partnerships Program (HOME), the Emergency Solutions Grant (ESG) and the Housing Opportunities for People with AIDS (HOPWA) program. The City of Santa Fe receives approximately \$600,000 in CDBG dollars each year directly from HUD.

The purpose of the Consolidated Plan is:

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

There are four components required by HUD to be submitted:

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

2. Summary the objectives and outcomes identified in the Plan.

The City of Santa Fe's focus is to improve and sustain affordable housing, rental, homeownership, and economic opportunities for low- to moderate-income households in Santa Fe, as well as addressing the needs of those experiencing homelessness or at risk of becoming homeless. The City will accomplish this by administering program funds to service providers, supporting collaboration and strategically applying resources to community needs.

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

- **Creating Suitable Living Environments (SL)** – relates to activities that are designed to benefit communities, families, or individuals by addressing issues in their living environment. This objective relates to activities that are intended to address a wide range of issues faced by low- and moderate-income persons, from physical problems with their environment, such as poor quality infrastructure, to social issues such as crime prevention, literacy, or elderly health services.
- **Providing Decent Housing (DH)** – covers the wide range of housing activities that could be undertaken with CDBG funds. This objective focuses on housing activities whose purpose is to meet individual family or community housing needs. It does not include programs where housing is an element of a larger effort to make community-wide improvements, since such programs would be more appropriately reported under Suitable Living Environments.
- **Creating Economic Opportunities (EO)** – applies to activities related to economic development, commercial revitalization, or job creation.
- **Prevent, Prepare for, and Respond to Coronavirus (CV)** - relates to any activities that mitigate the repercussions of the COVID-19 pandemic.

HUD-mandated outcomes include:

1) **Availability/Accessibility** – applies to activities that make services, infrastructure, public services, public facilities, housing, or shelter available or accessible to low- and moderate-income (LMI) people, including persons with disabilities. In this category, accessibility does not refer only to physical barriers, but also to making the basics of daily living available and accessible to LMI people where they live.

2) **Affordability** – applies to activities that provide affordability in a variety of ways to LMI people. It can include the creation or maintenance of affordable housing, basic infrastructure hook-ups, or services such as transportation or day care. Affordability is an appropriate objective whenever an activity is lowering the cost, improving the quality, or increasing the affordability of a

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

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

City of Santa Fe Priority Needs Summary

1	Priority Need	Ending Chronic Homelessness
	Need Description	Chronic homelessness is used to describe people who have experienced homelessness for at least a year, or repeatedly, while struggling with a disabling condition such as a serious mental health illness, substance use disorder, or physical disability. The City of Santa Fe strives to reach functional zero (the average number of people experiencing homelessness in a month is less than the number of people exiting homelessness in a month), which is a milestone that indicates a community has measurably solved homelessness and has made homelessness a rare and brief occurrence in the community.
2	Priority Need	Ensuring Housing Stability For All
	Need Description	Housing instability occurs when a household is cost-burdened (spends more than 30% of income on housing) and has to forego essential services or needs, such as food or medical care in order to pay for their housing costs. Stress from being cost-burdened can lead to reduction in physical and mental health, difficulty affording necessities, such as food, clothing, transportation, and medical care, and ultimately displacement from the community. The City of Santa Fe will achieve housing stability for all by increasing affordable housing stock for both rental and homeownership, providing rental and other housing assistance, and exploring other innovative affordability strategies, such as the establishment of resident

		owned coops and community land trusts. These strategies will reduce/eliminate the material hardships households must face and lead to a happier, healthier community.
3	Priority Need	Ensuring Homeownership is Sustainable For All
	Need Description	The City of Santa Fe will make homeownership sustainable for Santa Feans, in terms of both economic and energy efficiency. The City will focus programming on reducing the financial hardships of owning a home, through mortgage principal reduction loans, accessibility retrofits, home repair and energy efficiency upgrades, foreclosure prevention services, and other means necessary to allow Santa Feans to remain safely and comfortably housed in their own homes.
4	Priority Need	Improving Social Determinants of Health and Addressing Emerging Needs
	Need Description	The City of Santa Fe will improve the social determinants of health for all Santa Feans, especially extremely low-, low-, and moderate-income community members. Social determinants of health are non-medical factors that influence health outcomes which may include: socioeconomic status, education, neighborhood and physical environment, employment, and social support networks, as well as access to health care.

City of Santa Fe Consolidated Plan Goal Summary

Goal Name	1A Increase Availability of Supportive Services (<i>Priority Need Addressed: Ending Chronic Homelessness</i>)
Goal Description	Improve and expand availability of supportive services for persons experiencing or at risk of homelessness. Activities include case management, counseling, drug and alcohol rehabilitation, and other wrap around services necessary to transition an individual out of homelessness.
Goal Name	1B Expand Options for Overnight Shelter Beds (<i>Priority Need Addressed: Ending Chronic Homelessness</i>)
Goal Description	Improve and increase the availability of overnight shelter beds through homeless overnight shelter operations.

Goal Name	1C Increase and Improve Street Outreach and Support (<i>Priority Need Addressed: Ending Chronic Homelessness</i>)
Goal Description	Increase and improve street outreach and support services, in order to reach more individuals experiencing homelessness and connect them to the services they need to transition out of homelessness.
Goal Name	1D Increase Available Permanent Supportive Housing (<i>Priority Need Addressed: Ending Chronic Homelessness</i>)
Goal Description	Increase availability and improve existing Permanent Supportive Housing operations. Permanent Supportive Housing pairs housing with case management and supportive services, and is a proven solution to homelessness for the most vulnerable chronically homeless people.
Goal Name	2A Expand Choice for Affordable Rental Opportunities (<i>Priority Need Addressed: Ensuring Housing Stability For All</i>)
Goal Description	Increase affordable rental housing opportunities through rental units constructed and rental units rehabilitated.
Goal Name	2B Expand Choice for Affordable Home Buying Opportunities (<i>Priority Need Addressed: Ensuring Housing Stability For All</i>)
Goal Description	Increase homeownership opportunities through homeowner housing added and direct financial assistance to homebuyers.
Goal Name	2C Improve Condition and Preserve Affordable Rental Housing (<i>Priority Need Addressed: Ensuring Housing Stability For All</i>)
Goal Description	Improve quality of and preserve rental housing for low- and moderate-income households through rehabilitation activities.
Goal Name	3A Provide for Owner Occupied Housing Rehabilitation (<i>Priority Need Addressed: Ensuring Homeownership is Sustainable For All</i>)
Goal Description	Provide for owner occupied housing rehabilitation for low- to moderate-income households.
Goal Name	3B Provide for Energy Efficiency Upgrades and Accessibility Retrofits (<i>Priority Need Addressed: Ensuring Homeownership is Sustainable For All</i>)
Goal Description	Provide for rehab activities in both owner occupied and rental units that makes them more energy efficient or ADA accessible.
Goal Name	3C Maintain Financial Stability for LMI Homeowners (<i>Priority Need Addressed: Ensuring Homeownership is Sustainable For All</i>)

Goal Description	Ensure financial stability for low- to moderate-income homeowners through direct financial assistance and owner occupied housing rehabilitation services.
Goal Name	4A Increase Economic Opportunities for LMI Populations <i>(Priority Need Addressed: Improving Social Determinants of Health and Addressing Emerging Needs)</i>
Goal Description	Increase economic opportunities for low- to moderate-income populations. Activities include, but are not limited to, public facility renovations to be used for job training programs.
Goal Name	4B Expand Public Facilities and Infrastructure for LMI Populations <i>(Priority Need Addressed: Improving Social Determinants of Health and Addressing Emerging Needs)</i>
Goal Description	Improve and expand public facilities and infrastructure in low- to moderate-income neighborhoods. Activities include, but are not limited to, improved access to community centers, neighborhood facilities, and parks, and improvements and expansions to streets, sidewalks, paths, water systems, and ADA improvements.
Goal Name	4C Expand Access to Open Spaces, Parks, and Transportation <i>(Priority Need Addressed: Improving Social Determinants of Health and Addressing Emerging Needs)</i>
Goal Description	Improve and expand access to open spaces, parks, and transportation in low- to moderate-income neighborhoods. Activities include, but are not limited to, park improvements and additions of multi-use paths.
Goal Name	4D Increase Programming to Prevent Displacement <i>(Priority Need Addressed: Improving Social Determinants of Health and Addressing Emerging Needs)</i>
Goal Description	Increase programming designed to prevent displacement of low- and moderate-income households through activities that prevent foreclosure and connect low-income households and individuals to essential services they need to remain stably housed.

3. Evaluation of past performance

The following bullets outline progress in meeting goals identified in the 2018-2022 Consolidated Plan, almost all of which were met, or exceeded. These achievements are a testament to the strong partnerships the City supports with its nonprofit partners and subrecipient contractors.

- The City's goal for **rental housing** as stated in the 2018-2022 Consolidated plan was to serve renters earning less than 60 percent of Santa Fe's Area Median Income (AMI). For the 2018-2022 program years, the City allocated the Affordable Housing Trust Fund (AHTF)

and Community Development Block Grant (CDBG) funds to rental facility improvements, rental and other housing financial assistance, as well as to support services focused on the homeless, those in danger of becoming homeless, and very low-income renters.

- City's goal for **home ownership housing** as outlined in the 2018-2022 Consolidated Plan was to provide comprehensive assistance to low-to-moderate-income homebuyers in the form of mortgage principal reduction loans. From 2018-2022, one hundred nine (109) households were able to purchase their homes with CDBG- and AHTF-funded mortgage principal reduction assistance.
- The City's goal for **emergency shelters and permanent supported rental housing** as outlined in the 2018-2022 Consolidated Plan was to provide 1000 emergency shelter beds over the five year period. As of December 2022, approximately 300 emergency shelter beds were provided to individuals on an annual basis.
- The City's goal for **homeowner housing rehabilitation** as outlined in the 2018-2022 Consolidated Plan was to assist 130 homeowners with necessary and emergency repairs. \$403,414 CDBG funds were utilized for rehabilitation of fifty-one (51) single-family residences targeted towards homeowners earning below 80% of the AMI from 2018-2022. Habitat used funds to provide emergency repairs for very low income homeowners, primarily elderly, single female-headed households.

Deployment of Local Resources and Programming

For decades, Santa Fe's sunny climate, mountain vistas, world class cultural amenities, and its diversity of people have drawn visitors to our city. At best, we've benefited from this economic activity and influx of investment. At worst, our city has lost generations of residents who can no longer afford to live here. Those who stay, particularly the poor, the disabled, the elderly and even many in our workforce often are not able to afford housing that adequately meets their needs.

Unfortunately, there are several factors at play that have amplified Santa Fe's lack of affordability. Some of it is classic supply and demand forces – inventory is low so prices are reset to the highest capacity to pay. We are experiencing ongoing ripple effects from the Covid pandemic (disrupted labor market, supply chain issues, income loss or inconsistent incomes). Like many other desirable Western cities, Santa Fe has also experienced some "Zoom Boom" impact where imported incomes outcompete those relying on the local economy. Sadly, displacement is not a new phenomenon here, as experienced by many generations prior to this one. Another challenge in retaining affordable housing is that there is a sizable percentage of older homes that are often more expensive than newer, entry-level homes, making it difficult to maintain a stock of affordable housing.

Early on, the City recognized that experiencing "housing cost burden" (housing costs that are greater than 30% of monthly income) directly impacts one's ability to build wealth, participate in

civic activities, enjoy leisure time and most of all, to have a decent and safe place to live. In turn, the vibrancy, diversity, culture and overall health of a community suffer directly when its residents aren't housed adequately. These factors have contributed to the policies and incentives put forth by the City Council to develop, maintain and improve affordable housing. To this end, the City has deployed substantial resources and dedicated programming toward affordable housing including:

- **Santa Fe Homes Program (SFHP).** SFHP is the City's inclusionary zoning program, codified in SFCC-26.1. It requires all residential developments include a percentage of affordably-priced units which is calculated based on a homebuyer or renter paying no more than 1/3 of their monthly income toward their housing costs, including utilities. For single-family owner occupied homes, 20% of new homes must be priced affordably and 15% of rental units. The incentives for this program are a 15% density bonus to the site's underlying zoning, waivers for hook-up fees and reductions for building permit fees. When affordable homes are sold to income-certified homebuyers, a lien is placed on the home as an affordability control. If the home is sold or transferred, the lien is recycled to another income-certified buyer or repaid to the City. In 2016, the ordinance was amended to allow multi-family rental developers to pay a fee based on an "affordability gap" calculation (market rent less affordable rent = "market affordability gap"). Revenues collected from multi-family projects are deposited into the Affordable Housing Trust Fund (AHTF).
- **Affordable Housing Trust Fund (AHTF).** The AHTF is funded through development revenues, fees paid by developers, pay off of City-held liens, and land sales from Tierra Contenta. Residents of moderate income below 120% of Area Median Income (AMI) are considered eligible for assistance. Funds are disbursed through community partners according to the NM Affordable Housing Act and used to support down payment assistance, home repair, rental assistance, and other projects related to the preservation, construction or creation of affordable housing.

Specific uses of local funds that directly complement the use of CDBG funds in Santa Fe include the following accomplishments between 2018-2022:

- **Rental Assistance.** Between 2018 and 2022, \$2,125,316.32 of the AHTF was spent on rental assistance which served households earning an average of 60% of area median income and less, including motel stays and emergency housing costs during the COVID-19 pandemic. A total of 1,203 households were served.
- **Mortgage Assistance.** Between 2018 and 2022, \$1,163,492 of AHTF was utilized for mortgage principal reduction loans for households earning 120%AMI or less. 46 households received this assistance and were able to purchase their first homes.

- **Investment in affordable housing construction.** During the previous Consolidated Plan period 2018-2022, \$497,000 of AHTF supported the new construction of 125 affordable units.
- **Investment in rental housing repair and rehabilitation.** \$990,000 of AHTF supported the rehabilitation of 342 affordable rental units between 2018 and 2022.

4. Summary of Needs Assessment and Market Analysis

The housing needs analysis portion examines housing needs across all income levels to identify mismatches in supply and demand for all households in Santa Fe. A gaps analysis, which compares the demand for and supply of housing by income level, shows:

- A shortage of 1,627 rental units priced below \$500 that to meet the needs of households making less than \$20,000 per year.
- A shortage of 349 units priced between \$625 and \$875, affordable to households earning between \$20,000 and \$35,000 per year.
- The cumulative gap in affordable rental units for households earning less than \$25,000 is 1,929.
- Compared to 2015, this gap is less but represents a decrease in the number of renters in these lower income brackets indicating that Santa Fe has experienced an influx of higher income households, increasing displacement pressures among local low income residents.
- An analysis of renters' ability to buy relative to the price of units for sale (using data on home sales from the Home Mortgage Disclosure Act) estimates that in 2021, 66% of the city renters earn less than 120% of the 2 person AMI and only 10% of home sales financed with a mortgage were priced affordably for such households.

5. Projects funded for 2023 - 2024

Over the next program year, the Office of Affordable Housing will continue to work on strategies that prevent the most vulnerable City residents from falling into cycles of poverty and chronic homelessness. Available resources will be deployed as quickly as possible to keep vulnerable people housed, fed and their basic needs met. The City will continue its focus on low income "at risk" households with comprehensive programming interventions, and work with the larger community to identify ways that community needs can be more effectively and efficiently identified and met with limited community resources. Note that all projects establish income eligibility by using HUD's Area Median Income (AMI) statistic.

Projects recommended for CDBG funding for FY 2023 – 2024 include:

- Home Repair for Very Low Income Homeowners (Santa Fe Habitat for Humanity): Provides home repair services for people who can't afford necessary repairs to uphold the structural

and functional safety of their homes (roofs, heating systems, windows, etc.). The majority of homeowners who benefit from this program are elderly and considered very low income (VLI). **Proposed CDBG funding amount: \$100,000.**

- School-based Services for Homeless Students and Families (SFPS Adelante Program): Provides referral and support services for students and their families experiencing homelessness. The mission of the program is to support academic achievement by helping with tutoring, case management, school supplies, clothing and advocacy to attain other social services. **Proposed CDBG funding amount: \$35,000.**
- Summer Safe Haven for All Shelter (Interfaith Shelter): Supports staffing costs to keep the shelter open during the summer months when it would normally be closed. Provides meals, short term support services and connection to longer term case management. **Proposed CDBG funding amount: \$39,076**
- Transitional Living and Street Outreach Programs (Youth Shelters and Family Services): Supports staffing costs to run the Transitional Living and Street Outreach Programs. The Transitional Living Program provides a supervised independent living campus for young people aged 17-22. The Street Outreach Program operates a drop-in center providing homeless young people up to age 21 with necessities for survival as well as referrals and services which seek to end their homelessness. **Proposed CDBG funding amount: \$20,000.**
- Mortgage Principal Reduction Assistance (Homewise): Provides mortgage principal reduction loans to households earning 80% Area Median Income or less in order to buy down the principal and make the monthly payments on the mortgage affordable and sustainable. **Proposed CDBG funding amount: \$144,964.**
- Sonrisa Family Supportive Living Program - Heating/Air Conditioning Project (St Elizabeth Shelters): Funds would replace the current, aging, inefficient, and failing heating systems with new heating/air conditioning systems in all 8 Sonrisa Apartments. Sonrisa provides 8 apartments at or below market rates to homeless families with children along with a full range of supportive services. **Proposed CDBG funding amount: \$104,700.**
- Youthworks Social Justice Kitchen Facility Renovation Project (Youthworks): CDBG will be used for early stages of the conversion of its facility into a commercial training kitchen for job training for at-risk youth to gain hands-on employability skills. **Proposed CDBG funding amount: \$158,000.**
- El Camino Real Connector Trail Project (City of Santa Fe Public Works Department): Utilize CDBG to build a connector trail between Cottonwood Drive and South Meadows Road. Many students from the adjacent Cottonwood Village mobile home park attend the nearby El Camino Real Academy school. Although the school is within walking distance to the mobile home park, no all-weather pathway exists. This project qualifies as a Safe-Routes-to-School project and will make it safer for the students to walk and bike to school and encourage more walking and biking where safety is not a barrier. **Proposed CDBG funding amount: \$257,298.41.**

6. Summary of citizen participation process and consultation process

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

Paper copies of the draft *2023-2028 Consolidated Plan* along with the *2023 Action Plan* was made available on the City of Santa Fe's Office of Affordable Housing website complying with the 30-day review period listed in the City's Citizen Participation Plan as adopted by HUD. The 30 day public comment period took place from April 10, 2023 through May 10, 2023 at which time a public hearing was held at a City Council meeting. Advertisements were placed in the *Santa Fe New Mexican* announcing the public review and comment period. The ads stated where the plans are available for review as well as contact information for submitting comments. A press release was issued through the City's Communications Office with additional information for the public on the availability of the plan and how to submit a comment. Three public meetings and one public hearing on the plan was held on the Plan:

- The City of Santa Fe Community Development Commission public meeting (April 19, 2023)
- The City of Santa Fe Finance Committee public meeting (April 24, 2023)
- The City of Santa Fe Quality of Life public meeting (May 3, 2023)
- The Santa Fe City Council public hearing (May 10, 2023)

These meetings are open to the public and agendas are available on the City's website. The meetings are conveniently timed and located to encourage participation. The meeting can be made accessible to people with disabilities, including sign language interpretation with prior notice to the City Clerk's office. The meetings are also publicized in languages other than English. All of the meetings are available either through the City's Youtube channel, or on zoom (link available on PrimeGov.com)

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

Engagement opportunities include:

- Resident surveys
- Stakeholder surveys
- Focus groups
- Public comment period
- Stakeholder consultation

Public outreach for the above activities are promoted through the City of Santa Fe’s communication team. Media relations include a press release to local media, postings on the city’s website, and furth. English and Spanish language flyers advertise surveys and open house meetings and are distributed to the City’s housing partners, including nonprofit organizations, social service providers, and governmental departments. Great lengths were made to advertise the housing survey, which was advertised through a press release and noticed through various City newsletters, such as the Office of Economic Development’s monthly newsletter and the Santa Fe Public Library’s newsletter.

Partner outreach. Local stakeholders, including organizations, agencies and coalitions, promote the outreach efforts directly to their members, residents, consumers and clients. In addition to lending their subject-matter expertise, participating organizations promote resident engagement opportunities to recruit focus group participants and encourage residents to attend the community open house events.

7. Summary of public comments

A total of 475 residents participated in the resident survey. Survey participants were asked to rank the top 5 items they felt are most needed in Santa Fe. The top three responses were:

- More affordable rental housing;
- More affordable homeownership; and
- Responding to homelessness.

After choosing their top 5 priorities, survey participants were asked to rate a list of programs associated with each of the priorities chosen. The participants rated programs on a scale of 1 to 5 where 5 indicated the programs needed the most and 1 the programs needed the least. The highest rated programs among the three top priorities were:

- 1. More affordable rental housing:**
 - Programs to help households pay for security deposits/first or last month rent requirements, and
 - Increase resources for residents to avoid displacement.
- 2. More affordable homeownership:**
 - Starter homes (smaller and affordable) for first-time homebuyers, and
 - Programs to help households get downpayment assistance to buy a house.
- 3. Responding to homelessness:**

- Expand funding for case management and wrap-around services (mental health, substance abuse, employment, etc.) for people transitioning out of homelessness, and
- Increase the inventory of Permanent Supportive Housing (PSH) rental homes for people transitioning out of shelters and very low income renters at risk of homelessness.

The survey also asked participants “If you were in control of the City's budget, how would you spend resources to meet housing needs in our community?” and were given the option to distribute coins to the strategies they believed are most effective. The top three answers were:

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

Additional comments will be added after the public comment period 4/10/2023 - 5/10/2023

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

This section will be updated after the public comment period 4/10/2023 - 5/10/2023

9. Summary

This section will be further updated after the public comment period 4/10/2023 - 5/10/2023

The Process

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

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

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
Lead Agency	SANTA FE	
CDBG Administrator	SANTA FE	Office of Affordable Housing/City of Santa Fe

Table 1 – Responsible Agencies

Narrative

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

Consolidated Plan Public Contact Information

Alexandra Ladd
 Director
 Office of Affordable Housing
 City of Santa Fe
 505-955-6346 / agladd@santafenm.gov

Cody Minnich
 Project Manager
 Office of Affordable Housing
 City of Santa Fe
 505-955-6574 / cjminnich@santafenm.gov

PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(I)

1. Introduction

Because of the City’s long-standing partnerships with community-based organizations, much of the consultation about the Consolidated Plan happens within the context of strategic planning, participation in regional collaborations, and through interdepartmental collaboration. The Office of Affordable Housing funds programs through CDBG and local funds to support the housing component that is aligned with the human services programming. The City's Community Services Department funds several programs through its Youth and Family Services Division that provide emergency housing, health, and safety-net services. Both City divisions rely on Strategic Plans to guide funding decisions and ensure that needs are identified and met in a comprehensive manner. All of the City’s housing and human services providers work closely with other governmental agencies and health providers to ensure that the provision of housing services is provided hand in hand with wrap-around health and social services. The City also relies on its Office of Emergency Management to provide guidance related to preventing, protecting against, mitigating, preparing for, responding to, and recovering from emergencies or disasters in order to ensure that housing funds are expended with resilience in mind. The City is also designing a project for improving broadband service and accessibility by stimulating competition in services provision to open up economic opportunities for underserved communities and businesses.

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

To enhance coordination and communication between agencies, the City of Santa Fe and Santa Fe County collaborated and formalized the CONNECT network. CONNECT is a network of over 60 local community programs and more than 200 navigators that work together to get residents connected to local resources. Residents are screened for social and health needs using the Social Determinants of Health (SDOH) and Evaluation screening tools, which ask questions about access to safe and stable housing and are then connected to local non-profit resources within the network. The CONNECT network has enhanced the coordination between providers and the clients served, using data from the network, the City has been able to analyze gaps in services, especially in housing and mental health services and drive policy and funding shifts to address critical needs. CONNECT has a leadership team, planning committee and operations team set up with providers and other stakeholders that work together to drive, coordinate and enhance how CONNECT serves the community.

The City's Youth and Family Services Division funds emergency housing and community development programs, social services and supports a juvenile justice program, which provides program planning, service integration, data analysis, and program evaluation to ensure that youth are provided alternatives to detention and referral to support services, including housing, as appropriate. The City’s partner

organizations, YouthWorks, Adelante, and Youth Shelters and Family Services, have provided several programs to integrate disconnected youth with mainstream educational opportunities, job training and internships, reunification with families, and referral to other support services. Life Link, another City nonprofit partner, provides intake, referral and on-site social services to people with mental illness who are homeless or at risk of becoming homeless. The agency works closely with other governmental, private and nonprofit providers of services, as well as hospitals and correctional institutions to ensure that services are continuous. The City's CDBG allocation, its economic development fund and other local funds have supported several of these initiatives. Some beneficiaries of this funding also are recipients of public housing services. The City's CDBG subrecipients strive to coordinate with the Santa Fe Civic Housing Authority so that outreach activities and some programming are located at housing authority sites.

Through the New Mexico Coalition to End Homelessness (NMCEH) efforts are underway to coordinate housing grants and tracking homelessness via HMIS, and the collaboration of partner agencies that receive funding from the City of Santa Fe's Human Services and Children and Youth funding programs, the vulnerability of discharged patients to becoming homeless is greatly reduced.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness

Through the NMCEH's efforts to coordinate housing grants and HMIS, and the collaboration of partner agencies that receive funding from the City of Santa Fe's Human Services and Children and Youth funding programs, the most vulnerable people experiencing homelessness are prioritized for housing. Monthly case conferencing sponsored by NMCEH for veterans and people experiencing chronic homelessness helps to coordinate the placement of the most vulnerable into housing. Youth are prioritized separately, with NMCEH facilitating a monthly case conferencing focused on clients 24 years-old and under, and housing is provided by utilizing the Youth Coordinated Entry System established under the Youth Homelessness Demonstration Program.

NMCEH operates a statewide system of coordinated assessment where every family and individual experiencing homelessness has access to an assessment based on the nationally recognized VI/SPDAT (Vulnerability Index/Service Prioritization Assessment Tool). The results of the assessment are used to refer people experiencing homelessness to the type of housing that best fits their needs. The assessment is used to create a prioritized list with individuals classified as chronically homeless at the top of the list for permanent supportive housing.

In addition to HUD funds, the City's local funds are used to support Life Link, St. Elizabeth Shelter, and the Interfaith Shelter to provide shelter to homeless people and help them make the transition to permanent housing. CDBG funds will be used in the upcoming program year to support staff for the

Youth Shelters Street Outreach Program Drop-in Center which provides food, case management and referrals for disconnected youth, as well as their Transitional Living Program which provides supervised independent housing for youth ages 17-22. CDBG funds will also support the Interfaith Shelter’s Summer Safe Haven for All, which provides shelter services during the hot summer months.

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

The organization within CoC that receives ESG funding is St. Elizabeth Shelters & Supportive Housing. St Elizabeth Shelters works extensively with numerous other service groups in providing assistance to the homeless. Linkage to services include, yet are not limited to, Healthcare for the Homeless (medical issues), The Life Link (housing & counseling), Goodwill (employment and veteran housing), the New Mexico Human Services Department (Medicaid, SNAP and TANF) and the Santa Fe Recovery Center (drug and alcohol treatment). Consumers entering either organization are met with a case manager who assesses their needs and assists them in the development of an Individual Service Plan, outlining the goals they wish to accomplish as a client. The case manager then refers them to the appropriate agency(ies) which will best serve their needs.

The Interfaith Community Shelter (ICS) is the largest minimal barrier homeless shelter in Northern New Mexico and, as such, accepts everyone, regardless of condition or circumstance, including their pets. ICS shelters men and women year-round and provides Resource Days every Tuesday, Wednesday and Friday. By creating a "one-stop shop" ICS has incorporated within its design a service delivery system that will afford those who are chronically homeless the best opportunities to make the transition from homelessness to stable housing. Resource Day Partner Providers include Alcoholics Anonymous, Art for Life, Feed the Hungry, Goodwill Industries, Healthcare for the Homeless, New Mexico Legal Aid, The Life Link, Santa Fe Recovery Center, Southwest Care, Street Homeless Animal Project and Upaya/Mountain Cloud Zen Centers.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	SANTA FE CIVIC HOUSING AUTHORITY
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Public Housing Needs

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The sections of the Draft CP are highlighted and the information is emailed for verification or update. Since their organization deals with these issues on a daily basis, accurate and precise data is anticipated. The SFCHA has received Public Housing sections NA-35 and ma-35 of the document for review.
2	Agency/Group/Organization	THE LIFE LINK
	Agency/Group/Organization Type	Housing Services - Housing Services-Persons with Disabilities Services-homeless Services - Victims
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The sections of the Draft CP for the upcoming year are highlighted and emailed for verification or update. Since these organizations deal with these issues on a daily basis, accurate and precise data is provided to inform this plan. Life Link also helped City staff coordinate a focus group with clients to help inform the plan. Additionally, a representative from Life Link participated in a stakeholder consultation meeting on February 9th, 2023. The Life Link also hosted a focus group with three clients on March 1, 2023 to help inform the development of the Consolidated Plan.
3	Agency/Group/Organization	ST ELIZABETH SHELTER
	Agency/Group/Organization Type	Housing Services - Housing Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The sections of the Draft CP for the upcoming year pertaining to the needs of people experiencing homelessness are highlighted and emailed for verification or update. Since these organizations deal with these issues on a daily basis, accurate and precise data is provided to inform this plan. A representative from St. Elizabeth Shelter also participated in a stakeholder consultation meeting on March 6th, 2023.
4	Agency/Group/Organization	SANTA FE COMMUNITY HOUSING TRUST
	Agency/Group/Organization Type	Housing Services - Housing Services-Persons with HIV/AIDS Community Development Financial Institution
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The sections of the Draft CP pertaining to tax credit properties, homeownership and upcoming development initiatives are highlighted and emailed for verification or update. Since this organization deals with these issues on a daily basis, accurate and precise data is provided to inform this plan. The City of Santa Fe has worked with the Santa Fe Community Housing Trust to develop three apartment communities where 25% of the units are set aside for people exiting homelessness. The City has contributed financially in various ways to each of these projects.
5	Agency/Group/Organization	NEW MEXICO COALITION TO END HOMELESSNESS
	Agency/Group/Organization Type	Services-homeless Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The sections of the Draft CP for the upcoming year pertaining to homelessness and the Continuum of Care are highlighted and emailed for verification or update. Since this organization acts as a regional convener of funding and services, it provides a broad based perspective related to homelessness needs to inform this plan.
6	Agency/Group/Organization	SANTA FE COUNTY PUBLIC HOUSING AUTHORITY
	Agency/Group/Organization Type	Housing PHA Services - Housing Other government - County
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Non-Homeless Special Needs Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	In addition to reviewing the Plan, County staff worked with the City to disperse federal CARES Act funds to renters in arrears because of income loss due to the COVID pandemic.
7	Agency/Group/Organization	HOMEWISE
	Agency/Group/Organization Type	Housing Services - Housing Community Development Financial Institution
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The sections of the Draft CP for the upcoming year pertaining to affordable homeownership are highlighted and emailed for verification or update. Since this organization deals with this priority on a daily basis, accurate and precise data is provided to inform this plan. The City of Santa Fe has worked with Homewise to ensure that financial assistance supports the ability of low/mod income homebuyers to afford homes. Representatives from Homewise also participated in stakeholder consultation meetings on February 14th and February 28th, 2023.
8	Agency/Group/Organization	NEW MEXICO INTERFAITH HOUSING COALITION
	Agency/Group/Organization Type	Housing Services - Housing Other - Affordable Housing Developer

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A representative of the New Mexico Interfaith Housing Coalition participated in a stakeholder consultation meeting on February 9th, 2023. This representative provided information that helped inform the following sections of the Consolidated Plan: needs assessment, non-homeless special needs, and market analysis.
9	Agency/Group/Organization	LUZ DEL SOL, LLC
	Agency/Group/Organization Type	Housing Services - homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A representative of Luz Del Sol, LLC participated in a stakeholder consultation meeting on February 9th, 2023. This representative provided information that helped inform the following sections of the Consolidated Plan: housing needs assessment and homeless needs assessment.
10	Agency/Group/Organization	SANTA FE ASSOCIATION OF REALTORS
	Agency/Group/Organization Type	Housing Business Leaders Other — Realtors' Association
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A representative of the Santa Fe Association of Realtors participated in a stakeholder consultation meeting on February 22nd, 2023. This representative provided information that helped inform the following sections of the Consolidated Plan: needs assessment and market analysis.
11	Agency/Group/Organization	SANTA FE HOUSING ACTION COALITION
	Agency/Group/Organization Type	Housing Business and Civic Leaders

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A representative of the Santa Fe Housing Action Coalition participated in a stakeholder consultation meeting on February 22nd, 2023. This representative provided information that helped inform the following sections of the Consolidated Plan: needs assessment, non-homeless special needs, and market analysis.
12	Agency/Group/Organization	INTERFAITH COMMUNITY SHELTER
	Agency/Group/Organization Type	Housing Services - Housing Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A representative of Interfaith Community Shelter participated in a stakeholder consultation meeting on February 14th, 2023. This representative provided information that helped inform the following sections of the Consolidated Plan: housing needs assessment, homeless needs assessment and homelessness strategy.
13	Agency/Group/Organization	BLUE SKY STUDIO
	Agency/Group/Organization Type	Housing Other - Architectural Services
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A representative of Blue Sky Studio participated in a stakeholder consultation meeting on February 14th, 2023. This representative provided information that helped inform the following sections of the Consolidated Plan: housing needs assessment and market analysis.
14	Agency/Group/Organization	MARTINEZ ARCHITECTURE
	Agency/Group/Organization Type	Housing Other - Architectural Services
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A representative of Martinez Architecture participated in a stakeholder consultation meeting on February 14th, 2023. This representative provided information that helped inform the following sections of the Consolidated Plan: housing needs assessment and market analysis.
15	Agency/Group/Organization	EARTHCARE
	Agency/Group/Organization Type	Services - Housing Services - Children Services - Health Services - Education Other - Environmental justice and community development organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Market Analysis Homelessness Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Two representatives of Earthcare participated in a stakeholder consultation meeting on February 16th, 2023. These representatives provided information that helped inform the following sections of the Consolidated Plan: housing needs assessment, the needs of non-homeless special populations, market analysis, and homelessness strategy.
16	Agency/Group/Organization	FATHERS NEW MEXICO

	Agency/Group/Organization Type	Services - Education Services - Employment Services - Health Services - Education
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A representative of Fathers New Mexico participated in a stakeholder consultation meeting on February 23rd, 2023. This representative provided information that helped inform the following sections of the Consolidated Plan: housing needs assessment and the needs of non-homeless special needs populations
17	Agency/Group/Organization	LA FAMILIA MEDICAL CENTER
	Agency/Group/Organization Type	Services - Health
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Homelessness Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A representative of La Familia Medical Center participated in a stakeholder consultation meeting on February 23rd, 2023. This representative provided information that helped inform the following sections of the Consolidated Plan: housing needs assessment, the needs of non-homeless special needs populations, and homelessness strategy.
18	Agency/Group/Organization	YOUTH SHELTERS
	Agency/Group/Organization Type	Housing Services - Housing Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Market Analysis

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Youth Shelters held two focus groups with clients of its Street Outreach and STAR programs (9 participants) on March 1, 2023, and clients of its Transitional Living Program (4 participants) on March 3, 2023. Participants in these focus groups provided information that helped inform the following sections of the Consolidated Plan: housing needs assessment, homeless needs assessment, homelessness strategy, and market analysis.
19	Agency/Group/Organization	CONSUELO'S PLACE
	Agency/Group/Organization Type	Housing Services - Housing Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Representatives from Consuelo's Place hosted a focus group with four clients on March 2, 2023 to help inform the development of the Consolidated Plan. Participants in these focus groups provided information that helped inform the following sections of the Consolidated Plan: housing needs assessment, homeless needs assessment, homelessness strategy, and market analysis.
20	Agency/Group/Organization	SILER YARD ARTS + CREATIVITY CENTER
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis

<p>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>Representatives from Siler Yard Arts + Creativity Center hosted a focus group with eight participants on March 2, 2023 to help inform the development of the Consolidated Plan. Participants in these focus groups provided information that helped inform the following sections of the Consolidated Plan: housing needs assessment and market analysis.</p>
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Identify any Agency Types not consulted and provide rationale for not consulting

While the City works diligently to foster geographic equity, there are no identified blighted areas within the City limits, or extreme levels of poverty concentrated in census tracts requiring consultation with other entities or organizations at this time. Areas of 30% poverty have been addressed through the Opportunity Zones recently identified for the City which include small pockets of higher poverty rates. The engagement of individuals in these areas is being addressed during the City wide engagement plan process for the Midtown Campus project. Although establishment of services and businesses to contribute to these zones is in the beginning stages, the OpZone neighborhoods continue to be served through the CDBG funds and other service providers.

Additionally, Fair Housing education is made available through the dissemination of fair housing data facts and information (primarily through distribution of the "Tino the Tenant" novella, and the City's website, Office of Affordable Housing page). Currently, there is not capacity to actively develop fair housing materials and distribute them and/or consult regularly with fair housing advocacy providers. All of the City's fair housing partners are subject to fair housing law and provide notices, as applicable. In the event that a resident of Santa Fe reports a fair housing violation, City staff takes appropriate action to ensure that they are referred to an appropriate agency or HUD's fair housing complaint system.

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

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	New Mexico Coalition to End Homelessness	Promotes a comprehensive CoC funding strategy to align services providers with housing opportunities.
5 Year Strategic Housing Plan	City of Santa Fe	Provides a needs assessment and housing affordability analysis of unit inventory and demand and provides policy to shape funding decisions, including CDBG. The City of Santa Fe is currently working on the Strategic Plan and will complete the plan in Fall 2023.
Transportation Improvement Program	Santa Fe Metropolitan Planning Organization	Identifies multi-modal transportation projects that are prioritized for federal transportation funds.
Capital Improvement Plan	City of Santa Fe	Provides project list of capital improvements prioritized for funding.
Sustainable Land Use Code	City of Santa Fe	Regulates the development and construction of affordable housing units.
Analysis of Impediments 2016	City of Santa Fe	Evaluates barriers to fair housing and recommends strategies for mitigating them which is closely related to housing services for low-income people. In 2017, the City updated the study using the the Assessment of Fair Housing format.
Fair Housing Assessment 2017	City of Santa Fe	Evaluates housing need through the lens of equity and recommends strategies for increasing access to housing and economic opportunity.
Office of Emergency Management Strategic Plan	City of Santa Fe	Focuses on planning for, evaluating the impact of, and mitigating the effects of natural disasters, societal disruption and special events.

Table 3 – Other local / regional / federal planning efforts

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

City staff participate in several regional and cooperative planning groups with other governmental entities that affect implementation of the Consolidated Plan including: SF Prevention Alliance, the Veterans Administration, and quarterly meetings of local health and human services funders (SF County, SVH Support, Veterans Administration). On a regular basis, the Office of Affordable Housing communicates with staff from the County of Santa Fe (Community Planning, Community Services and Community Development) to discuss regional planning efforts and to collaborate on the application of affordable housing requirements.

The City of Santa Fe's Office of Emergency Management coordinates with many private/non-profit, local, state, and federal agencies in planning, response and recovery efforts. The City's mission is to create an environment of readiness for the whole-community through a comprehensive program of prevention, protection, mitigation, response, and disaster recovery. Consulting agencies include, but are not limited to: Santa Fe Amateur Radio Emergency Services; Interfaith Alliance of Santa Fe; American Red Cross, Salvation Army, Southern Baptist Disaster Relief, The Food Depot and many other Volunteer Organizations Active in Disaster (VOADs); Santa Fe County; the New Mexico Emergency Management Association (comprised of other local and state emergency management agencies); New Mexico Department of Homeland Security and Emergency Management; New Mexico Department of Health; Federal Emergency Management Agency. These diverse partnerships enable the City to create and sustain broad and sincere relationships among individuals and organizations to encourage trust, advocate a team atmosphere, build consensus, and facilitate communication before, during, and after an emergency or disaster.

The City is also committed to HUD's goals of narrowing the digital divide related to low- and moderate-income households. To this end, the City has actively pursued data-based consultation, legislation, policies, franchises and direct capital investment targeting broadband needs in housing occupied by low- and moderate-income households. Broadband needs have been identified based on an analysis of Ooklah data and the FCC's definition of "well-served". Recommendations were made in a draft Telecommunications Strategy, not yet finalized. To continue improvement of service, the City awarded five new telecommunications franchises in 2018 and installed six new 4G-compatible antenna sites on City property in addition to requiring existing franchisees, Comcast and CenturyLink, to provide wireline connectivity to every residence in the jurisdiction.

The City of Santa Fe also works closely with the State of New Mexico Mortgage Finance Authority (MFA). MFA has reviewed the city's five-year affordable housing plan and production goals. The City also supports applications for Low Income Housing Tax Credit (LIHTC) developments, which are reviewed and allocated by MFA.

The City of Santa Fe's Office of Affordable Housing and Community Health and Safety Department are both active in the S3 Santa Fe Housing Initiative, a collaborative effort between local government and philanthropic organizations including Anchorum St. Vincent, Santa Fe Community Foundation, McCune Charitable Foundation, Santa Fe County, and the New Mexico Coalition to End Homelessness. The S3 group has worked closely together on converting the Lamplighter Inn into 58 units of affordable housing with 25% of the units set aside for formerly unhoused tenants.

Narrative (optional):

The City solicits comments from local service providers (housing, human services, children and youth) and relies on them to reach out directly to their clientele and/or represent the needs of their clientele. Alternate avenues of public outreach were pursued in the 2016 Analysis of Impediments and the 2017 Assessment of Fair Housing. The City updated its Citizen Participation Plan during the 2023-2028 Consolidated Plan planning process with careful consideration of how to conduct more relevant public outreach that brings voices to the discussion that are not always heard, including online surveys (offered in Spanish and English) and partnering with outside organization events related to specific geographic areas.

The City's Office of Emergency Management works closely with the NM Homeland Security and Emergency Management for issues related to flood management and emergency management including hazard mitigation planning and recovery matters. The City also relies on the Santa Fe National Forest regarding hazardous fuel management in the surrounding forest where a catastrophic fire would directly endanger the city's residents and its water supply. The City continues to work closely with the NM Department of Health on issues specific to the global pandemic and other emerging threats to public health.

Another initiative that the City supported was the provision of free WiFi service in Santa Fe's lowest income zip code (87507) that traditionally has the most significant barriers to connectivity. The service was focused on mobile home parks to ensure that children would be able to attend school remotely. The effort was in conjunction with the Santa Fe Chamber of Commerce's broadband group which intends to expand these efforts in the City's lowest income Census tract, located in the Hopewell Mann neighborhood.

PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)

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

As per the City's Citizen Participation Plan, the opportunities for the public to learn about and comment on the 2023-2028 Consolidated Plan includes: three (3) public meetings (April 19, 2023 - Community Development Commission, April 24, 2023 – Finance Committee, May 3, 2023 – Quality of Life Committee) and one Public Hearing (May 10, 2023) which are noticed in the Santa Fe New Mexican and posted on the City's weekly meeting list. All City Committees are held in person in the City Council Chambers at City Hall, but can also be viewed on the City's Youtube channel.

A 30-day public comment period was advertised and conducted from April 10 – May 10, 2023, during which the Plan was available for review on the City's website: <https://www.santafenm.gov/hudrequiredreportingandplans>. Two public notices were published in the Santa Fe New Mexican advertising the beginning of the public comment period (April 10, 2023) and the notice of public hearing (April 27, 2023). Paper copies of the Plan were available on a per request basis.

A brief online survey was also conducted. The survey was available in English and Spanish. The link was posted on the City's website (<https://www.santafenm.gov/hudrequiredreportingandplans>) and distributed via the City's employee list serve (reaching 1,000+ employees) and broadcast to community-based nonprofit and industry group organizations. The Santa Fe Action Coalition actively distributed the survey link to its membership and social media outlets.

To accommodate those who could not attend in person, the Community Development Commission meeting was accessible to the general public through a Zoom meeting link (on the City's PrimeGov website). The City Council Committees and the Governing Body meeting were also available via Zoom link (also on PrimeGov) and streamed on YouTube. The public hearing was also broadcast on KSFR 101.1. All YouTube recordings are posted in the City's YouTube channel for on-demand viewing.

For all public meetings, citizens are given adequate notice and reasonable and timely access to local public meetings. All City of Santa Fe public meetings are published in the weekly meeting list, available at City Hall in the City Clerk's Office and on their website the Friday before the next week's meetings take place. All official notices of public hearings are published in the Legal Advertisements section of the Santa Fe New Mexican. In accordance with Title VI of the Civil Rights Act of 1964, Section 504 of the Rehabilitation Act of 1973, and Title II of the Americans with Disabilities Act, the City of Santa Fe issues public review and meeting notices that achieve the following:

- Effectively communicate with persons with disabilities;

- Utilize auxiliary aids and services;
- Conduct public hearings at physically-accessible locations; and
- Provide meaningful access for Limited English Proficient (LEP) individuals.

This commitment is achieved by advertising public meetings, hearings and public comment periods inviting residents to contact the City to request aids, interpreters or special print documentation including Braille, large print, or as requested by the public. The public is invited on its website to contact the Office of Affordable Housing for any special print document requests. More specifically, advertisements include the following:

- Documents for both public review and public hearing can be provided in alternate formats (i.e. Braille/large print, audio tape) for the disabled upon request; and
- State that the document for public review/hearing can be translated into Spanish (or other languages as requested) for LEP persons upon request.
- All public notices that post a telephone number also include an equivalent method of communication for the deaf (TDD/TTY/711 relay:505-955-6897)

A total of 475 residents participated in the resident survey. Survey participants were asked to rank the top 5 items they felt are most needed in Santa Fe. The top three responses were:

- More affordable rental housing;
- More affordable homeownership; and
- Responding to homelessness.

After choosing their top 5 priorities, survey participants were asked to rate a list of programs associated with each of the priorities chosen. The participants rated programs on a scale of 1 to 5 where 5 indicated the programs needed the most and 1 the programs needed the least. The highest rated programs among the three top priorities were:

More affordable rental housing:

- Programs to help households pay for security deposits/first or last month rent requirements, and
- Increase resources for residents to avoid displacement.

More affordable homeownership:

- Starter homes (smaller and affordable) for first-time homebuyers, and
- Programs to help households get downpayment assistance to buy a house.

Responding to homelessness:

- Expand funding for case management and wrap-around services (mental health, substance abuse, employment, etc.) for people transitioning out of homelessness, and
- Increase the inventory of Permanent Supportive Housing (PSH) rental homes for people transitioning out of shelters and very low income renters at risk of homelessness.

The survey also asked participants “If you were in control of the City's budget, how would you spend resources to meet housing needs in our community?” and were given the option to distribute coins to the strategies they believed are most effective. The top three answers were:

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

Citizen Participation Outreach

Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
Resident Housing Survey - Internet Outreach (February 23, 2023 – March 24, 2023)	Non-English Speaking - Specify other language: Spanish Non-targeted/broad community	<i>Update after survey analysis</i>	<i>Update after survey analysis</i>	<i>Update after survey analysis</i>	https://www.santafenm.gov/hudrequiredreportingandplans
Newspaper Posting – Notice of Public Comment Period (April 10, 2023 – May 10, 2023)	Non-targeted/broad community	N/A	<i>Update after comment period</i>	<i>Update after comment period</i>	N/A
Community Development Commission April 19, 2023 - Public Meeting	Non-targeted/broad community	<i>Update after meeting</i>	<i>Update after meeting</i>	<i>Update after meeting</i>	https://santafe.primegov.com/public/portal
Newspaper Posting – Notice of Public Comment Period (April 10, 2023 – May 10, 2023)	Non-targeted/broad community	N/A	<i>Update after comment period</i>	<i>Update after comment period</i>	N/A

Finance Committee April 24, 2023 – Public Meeting	Non- targeted/broad community	<i>Update after meeting</i>	<i>Update after meeting</i>	<i>Update after meeting</i>	https://santafe.primegov.com/public/portal
Newspaper Posting – Notice of Public Hearing April 27, 2023	Non- targeted/broad community	N/A	N/A	N/A	N/A
Quality of Life Committee May 3, 2023 – Public Meeting	Non- targeted/broad community	<i>Update after meeting</i>	<i>Update after meeting</i>	<i>Update after meeting</i>	https://santafe.primegov.com/public/portal
City Council Public Hearing May 10, 2023 – Public Meeting	Non- targeted/broad community	<i>Update after meeting</i>	<i>Update after meeting</i>	<i>Update after meeting</i>	https://santafe.primegov.com/public/portal

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

This section of the Consolidated Plan examines housing, community, and economic development needs of residents. As required by HUD, the assessment is based on an analysis of “disproportionate needs” tables—discussed below—and informed by resident input and stakeholder consultation. In addition, the City will complement this document with analysis conducted for the “City of Santa Fe Affordable Housing Plan,” which will be finalized in August of 2023. The housing needs analysis portion examines housing needs across all income levels to identify mismatches in supply and demand for all households in Santa Fe. One of the essential items this document provides to the City is a gaps analysis, which compares the demand for and supply of housing by income level. Instead of estimating the type of housing each household in the city would prefer, income is used as a proxy, as it is a top factor in accessing housing.

The gaps analysis shows the following:

- The greatest need in Santa Fe’s market is for rental units priced below \$500 per month, serving renters earning less than \$20,000 per year. Cumulatively, there is a shortage of nearly 1,627 rental units priced below \$500 that would be necessary to meet the needs of households making less than \$20,000 per year.
- There is also a shortage of units priced between \$625 and \$875, affordable to households earning between \$20,000 and \$35,000 per year. While 2,450 renters are in this income range, only 2,101 units are priced in their affordability range.
- The cumulative rental gap for all households earning less than \$25,000 declined from 3,581 in 2015 to 1,929 in 2021. The decrease in the gap was due to a decrease in the number of renters in these lower income brackets. The City of Santa Fe has managed to preserve its affordable inventory despite increasing demand and price pressures. The City has experienced an influx of higher income households, increasing displacement pressures among local low income residents.
- According to ACS data, the median home value in the city increased 29% between 2015 and 2021. Rising interest rates in 2022 and 2023 have significantly decreased the purchasing power of households seeking to purchase homes with mortgages.
- An analysis of renters’ ability to buy relative to the price of units for sale estimates (using data on home sales from the Home Mortgage Disclosure Act) that in 2021, 66% of the city renters earn less than 120% of the 2 person AMI and only 10% of home sales financed with a mortgage were priced affordably for such households.

According to ACS estimates, there are 271 housing units lacking complete plumbing facilities and 453 housing units lacking complete kitchen facilities in the city and are in probable need of rehabilitation.

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

Summary of Housing Needs

Between 2015 and 2021, Santa Fe's population increased by 5%, from 84,112 to 88,196 residents. The number of households experienced a larger increase of 19%, from 34,179 to 40,641 households. Median household income increased by 13%, a far smaller increase than the increase experienced in home values (29%) and median rents (28%).

According to Table 7, 5,510 renter households and 4,825 owner households under 100% AMI have some type of housing need in Santa Fe. Cost burden is the most common housing problem for households in Santa Fe, impacting 9,380 households under 100% AMI. 60% of cost-burdened households are low income or very low income (0-50% AMI). Overcrowding is a housing problem impacting 729 Santa Fe households, around 65% of these are renter households.

The number of households with housing needs in Santa Fe are quantified by family/household type below. Current need and projected need for five-years from now are both included. Needs calculations are based on the proportion of each household type that has 1 or more housing problem or is living in poverty. Projections apply growth forecasts by household type.

- **Extremely low-income families (less than 30% AMI)** – 3,420 households currently; 3,915 households in five years
- **Very low-income families (30-50% AMI)** – 3,050 households currently; 3,524 households in five years
- **Low-income families (50-80% AMI)** – 3,240 households currently; 3,743 households in five years
- **Elderly low-income households (less than 80% AMI)** – 2,994 households currently; 3,459 households in five years
- **Low-income small related households (less than 80% AMI)**– 2,635 households currently; 3,044 households in five years
- **Low-income large related households (less than 80% AMI)** – 535 households currently; 618 households in five years
- **Low-income renters (less than 80% AMI)** – 4,985 households currently; 5,759 households in five years
- **Low Income owners (less than 80% AMI)** – 4,130 households currently; 4,771 households in five years

The needs of formerly homeless receiving rapid-rehousing assistance are not quantified in the same way, since the number is dependent on program/funding trends instead of demographics. The specific needs of this population are discussed in responses to questions below the data tables.

Demographics	Base Year: 2015	Most Recent Year: 2021	% Change
Population	84,112	88,1961	5%
Households	34,179	40,641	19%
Median Income	\$53,6350	\$60,5170	13%

Table 5 - Housing Needs Assessment Demographics

Alternate Data Source Name:2015 ACS 1-Year Estimates (Base Year), 2021 ACS 1-Year Estimates (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	4,055	4,040	5,715	3,490	18,215
Small Family Households	910	1,210	1,825	1,385	6,515
Large Family Households	210	510	375	180	735
Household contains at least one person 62-74 years of age	935	985	1,165	905	6,055
Household contains at least one person age 75 or older	560	735	860	320	2,045
Households with one or more children 6 years old or younger	434	770	910	510	1,250

Table 6 - Total Households Table

Data Source: 2013-2017 CHAS

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	55	75	45	10	185	25	0	20	10	55
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	20	70	20	65	175	0	0	0	30	30
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	35	50	145	60	290	0	170	50	0	220
Housing cost burden greater than 50% of income (and none of the above problems)	1,410	865	185	40	2,500	935	780	445	200	2,360

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	110	615	1,285	350	2,360	235	425	1,045	455	2,160
Zero/negative Income (and none of the above problems)	280	0	0	0	280	315	0	0	0	315

Table 7 – Housing Problems Table

Data Source: 2013-2017 CHAS

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	1,515	1,065	395	180	3,155	960	950	510	240	2,660
Having none of four housing problems	550	980	2,175	1,270	4,975	430	1,045	2,635	1,800	5,910
Household has negative income, but none of the other housing problems	280	0	0	0	280	315	0	0	0	315

Table 8 – Housing Problems 2

Data Source: 2013-2017 CHAS

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	470	640	445	1,555	260	350	470	1,080
Large Related	85	70	10	165	30	230	110	370
Elderly	375	449	375	1,199	650	515	630	1,795
Other	740	640	775	2,155	260	235	360	855
Total need by income	1,605	1,684	1,545	4,834	1,190	1,260	1,530	3,980

Table 9 – Cost Burden > 30%

Data Source: 2013-2017 CHAS

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	455	250	25	730	220	265	60	545
Large Related	65	0	0	65	30	90	30	150
Elderly	340	264	100	704	475	325	250	1,050
Other	615	375	80	1,070	225	95	110	430
Total need by income	1,475	889	205	2,569	950	775	450	2,175

Table 10 – Cost Burden > 50%

Data Source: 2013-2017 CHAS

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	50	120	160	125	455	0	140	20	30	190
Multiple, unrelated family households	0	0	4	0	4	0	30	40	0	70
Other, non-family households	10	0	0	0	10	0	0	0	0	0
Total need by income	60	120	164	125	469	0	170	60	30	260

Table 11 – Crowding Information – 1/2

Data Source: 2013-2017 CHAS

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present								

Table 12 – Crowding Information – 2/2

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

According to 2021 ACS data, there are 15,525 single person households in Santa Fe and 10% (1,623) of these households have housing needs based on the poverty rate within this population. Around 48% of single person households are elderly and may require accessibility improvements or other health services as they age in place. Single person households in Santa Fe have a median income of \$41,101, compared to \$60,517 for all households. As such, single person households may have more trouble paying rent and other basic necessities.

According to stakeholder consultation, elderly single person households are increasingly becoming homeless or at risk of homelessness in Santa Fe. Finding rental units for these low income households

who tend to be on a fixed income is becoming increasingly difficult. Stakeholders noted that shared living arrangements, where residents can have access to a room instead of an entire unit, is likely to become a more feasible option. Therefore looking into supporting shared housing arrangements can be beneficial for the City.

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

Households with disabilities. According to 2021 ACS data, there are 11,257 households containing a person with a disability in Santa Fe. According to CHAS data, about 4,270 households include a person with a hearing or vision impairment, 4,530 include a person with an ambulatory limitation, 3,195 include a person with a cognitive limitation, and 3,245 include a person with a self-care or independent living limitation (note there is overlap in the specific types of disabilities as some people/households have more than one limitation). Overall, 37% of households that contain a member with a disability have one or more housing problems. By that measure, 3,198 households containing a person with a disability have some type of housing need.

Victims of domestic violence. National incidence rates indicate that 32% of women and 24% of men aged 18 or older have experienced contact sexual violence, physical violence, or stalking with intimate partner violence-related impact in their lifetime. Annual incidence rates—meaning the proportion of people who have experienced contact sexual violence, physical violence, or stalking with intimate partner violence-related impact in the previous year—are 3.1% for women and 3% for men.

Applying these rates to the Santa Fe population of women and men over 18 indicates that 2,178 residents are likely to have experienced some time of domestic violence, dating violence, sexual assault and/or stalking in the previous year. National statistics show that 13.4% of women and 5.3% of men experiencing intimate partner violence are in need of housing services. In Santa Fe, these statistics suggest that 211 victims of domestic violence require housing services each year.

What are the most common housing problems?

Cost burden and severe cost burden, for both renter and owner households, are the most common housing problems in Santa Fe. Table 7 shows that 4,860 renter households under 100% AMI and 4,520 owner households under 100% AMI experience cost burden (total of 9,380 households under 100% AMI that are cost burdened. Of those cost burdened households, 2,500 renter households and 2,360 owner households are severely cost burdened).

More recent ACS data indicates that in 2021, 2,396 renter households face cost burden and 4,163 renter households faced severe cost burden (fifty percent or more of household income went to gross rent).

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

Among renters, low income “small related” renter and “other” renter (“other” may include singles, roommates, people living in group homes, etc.) households represent the largest number of cost burdened households. Table 9 shows 1,555 small related renter households and 1,915 other renter households are cost burdened, which combined make up 72% of all low- to moderate-income renter households that are cost burdened. Among owners, “elderly” households represent the largest number of cost burdened households. The 1,795 cost burdened elderly households represent almost half (45%) of all low- to moderate-income owner households that are cost burdened.

Renters under 100% AMI are more likely than owners to experience housing problems (38% vs 30% according to Table 8).

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

Households spending 50% or more of their income on housing are considered at risk of homelessness. These households have limited capacity to adjust to rising home prices and are vulnerable to even minor shifts in rents, property taxes, and/or incomes. CHAS data in Table 7 indicate that 4,860 Santa Fe Households under 100% AMI (2,500 renters and 2,360 owners) are severely cost burdened, spending 50% or more of their income on housing.

The use of Rapid Rehousing is limited by its applicability to the household in need. Life Link, the City’s primary partner in administering rapid rehousing assistance, assesses each household at intake. For those with fewer barriers, rapid rehousing provides support until the household either increases income or benefits and can manage the housing expense independently. For some homeless households, rapid rehousing resources can be used to stabilize short term housing situations until a permanent supported housing unit becomes available without jeopardizing their eligibility status. Life Link and other rapid rehousing providers emphasize ongoing case management and referral to other services (employment, education, job training, budgeting, health care/insurance, food, transportation, etc.) so that when assistance ends with one program, the household is poised to enter another program if independence has not been achieved.

According to stakeholder and resident engagement, rental units that are affordable to formerly homeless families and individuals who are receiving rapid re-housing assistance is the top need among these residents. It is extremely difficult in the current market to find units for residents transitioning out

of homelessness. In addition, the current market with very low vacancy rates makes landlords less willing to accept a tenant who has been previously homeless.

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

Operational definition of individuals and households at risk of homelessness: Households spending 50% or more of their income on housing are considered to be at risk of homelessness due to extreme cost burden. Extreme cost burden for housing does not allow for the cushion of emergency funds to rely upon in times of economic hardship.

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

Difficulty paying utilities, mental illness, substance abuse, prior episodes of homelessness, prior eviction record, poor credit record, domestic assault, extremely low-income households are all characteristics that have been linked to housing instability and increased risk of homelessness. In addition, rising housing costs in Santa Fe mean a large proportion of low- and moderate-income households are paying more than half of their income on housing. Food, transportation, healthcare, utilities and other costs further reduce disposable income and the ability to save, and thus make these households vulnerable to eviction and homelessness, particularly if their income is suddenly reduced for any reason (e.g., job loss, cut in work hours or government benefits) or they encounter an unexpected expense (e.g., medical emergency, major car repair) or experience serious illness and cannot work.

Discussion

Please see above.

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

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

Introduction

A disproportionately greater need exists when the members of a racial or ethnic group at a particular income level experience housing problems at a greater rate (10 percentage points or more) than the income level as a whole. For example, assume that 60% of all low-income households within a jurisdiction have a housing problem and 72% of low-income Hispanic households have a housing problem. In this case, low-income Hispanic households have a disproportionately greater need.

Per the regulations at 91.205(b)(2), 91.305(b)(2), and 91.405, a grantee must provide an assessment for each disproportionately greater need identified. Although the purpose of these tables is to analyze the relative level of need for each race and ethnic category, the data also provide information for the jurisdiction as a whole that can be useful in describing overall need.

Needs are defined as one or more of the following housing problems: housing lacks complete kitchen facilities, housing lacks complete plumbing facilities, household has more than one person per room, household cost burden exceeds 30%. Income classifications are as follows: 0%-30% AMI is considered extremely low-income, 31%-50% AMI is low-income, 51%-80% AMI is moderate-income, and 81%-100% is middle-income.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,820	635	595
White	1,125	260	235
Black / African American	4	0	4
Asian	25	15	0
American Indian, Alaska Native	55	0	0
Pacific Islander	0	0	0
Hispanic	1,600	340	330

Table 13 - Disproportionately Greater Need 0 - 30% AMI

Data 2013-2017 CHAS
 Source:

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,050	990	0
White	1,375	365	0
Black / African American	10	0	0
Asian	4	25	0
American Indian, Alaska Native	45	20	0
Pacific Islander	0	0	0
Hispanic	1,545	565	0

Table 14 - Disproportionately Greater Need 30 - 50% AMI

Data 2013-2017 CHAS
 Source:

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,240	2,475	0
White	1,720	920	0
Black / African American	45	20	0

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Asian	50	0	0
American Indian, Alaska Native	100	55	0
Pacific Islander	0	0	0
Hispanic	1,295	1,460	0

Table 15 - Disproportionately Greater Need 50 - 80% AMI

Data 2013-2017 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,225	2,260	0
White	645	1,015	0
Black / African American	10	10	0
Asian	10	35	0
American Indian, Alaska Native	0	45	0
Pacific Islander	0	0	0
Hispanic	555	1,120	0

Table 16 - Disproportionately Greater Need 80 - 100% AMI

Data 2009-2013 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

Discussion

This section discusses the income categories in which a racial or ethnic group has a disproportionately greater need.

0-30% AMI. All groups have relatively high rates of housing problems. At this income level, 82% of all households have at least one of the four housing problems. 100% of Black/African American households have one or more housing problems, but there are only four Black/African American households within this income category. Similarly, 100% of American Indian/Alaska Native households report one or more housing problems, but the population is small at 55 households. Therefore, results should be interpreted with caution.

30-50% AMI. Similar to the 0-30% AMI income level, all households in this income group have high rates of housing needs. In the jurisdiction overall, 75% of households have at least one housing problem. Black/African American households at this income level have a disproportionately high rate of housing need—according to the data provided 100% of Black/African American households earning 30-50% of AMI experience a housing problem (a 25 percentage point difference from the jurisdiction overall). It should be noted that there are only 10 Black/African American households at this income level in the dataset so results should be interpreted with caution.

50-80% AMI. At this income level, 57% of households in the jurisdiction overall have at least one of the four housing problems. Disproportionately high housing needs are experienced by Black/African American households (69%) and Asian (100%).

80-100% AMI. 35% of all households earning 80-100% AMI in the jurisdiction have one or more of the four housing problems. Black/African American households have disproportionately greater housing needs compared to other racial groups, with 50% of Black/African American households reporting at least one housing problem— this is 15% higher than the jurisdiction as a whole. It should be noted that the population size is small, with 20 Black/African American households counted in this income category, therefore the result should be interpreted with caution.

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

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

Introduction

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

A disproportionately greater need exists when the members of a racial or ethnic group at a particular income level experience housing problems at a greater rate (10 percentage points or more) than the income level as a whole. For example, assume that 60% of all low-income households within a jurisdiction have a housing problem and 72% of low-income Hispanic households have a housing problem. In this case, low-income Hispanic households have a disproportionately greater need.

Per the regulations at 91.205(b)(2), 91.305(b)(2), and 91.405, a grantee must provide an assessment for each disproportionately greater need identified. Although the purpose of these tables is to analyze the relative level of need for each race and ethnic category, the data also provide information for the jurisdiction as a whole that can be useful in describing overall need. Income classifications are as follows: 0%-30% AMI is considered extremely low-income, 31%-50% AMI is low-income, 51%-80% AMI is moderate-income, and 81%-100% is middle-income.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,475	980	595
White	985	405	235
Black / African American	4	0	4
Asian	25	15	0
American Indian, Alaska Native	55	0	0

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Pacific Islander	0	0	0
Hispanic	1,390	550	330

Table 17 – Severe Housing Problems 0 - 30% AMI

Data 2013-2017 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,015	2,025	0
White	995	745	0
Black / African American	10	0	0
Asian	4	25	0
American Indian, Alaska Native	40	25	0
Pacific Islander	0	0	0
Hispanic	900	1,210	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data 2013-2017 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	905	4,810	0
White	525	2,115	0
Black / African American	14	60	0
Asian	19	30	0
American Indian, Alaska Native	40	115	0
Pacific Islander	0	0	0
Hispanic	305	2,450	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data 2013-2017 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	420	3,070	0
White	155	1,510	0
Black / African American	0	20	0
Asian	10	35	0
American Indian, Alaska Native	0	45	0
Pacific Islander	0	0	0

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Hispanic	255	1,420	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data 2013-2017 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

Discussion

This section discusses the income categories in which a racial or ethnic group has a disproportionately greater severe housing need.

0-30% AMI. At this income level, 72% of all households have a severe housing problem; 100% of Black/African American households and 100% of American Indian/Alaska Native households report one or more severe housing problems. It should be noted, however, that the populations are small. There are only four Black/African American households and 55 American Indian/Alaska Native households in this income category, therefore results should be interpreted with caution.

30-50% AMI. Fifty percent of households earning 30-50% of AMI in the jurisdiction as a whole have a severe housing need. Rates are disproportionately high for Black/African American (100%) households. It should be noted that there are only 10 Black/African American households at this income level in the dataset so results should be interpreted with caution. American Indian/Alaska Native households also have disproportionate housing problems compared to the jurisdiction, with 62% reporting at least one severe housing need— 12% higher than the jurisdiction as a whole. Again, results should be interpreted with caution as there are only 65 American Indian/Alaska Native households within this income category.

50-80% AMI. At this income level, 16% of households in the jurisdiction overall have a severe housing problem. Disproportionately high housing needs are experienced by Asian households, 39% of which have a severe housing need. Results should be interpreted with caution as there are only 49 Asian households within this income category.

80-100% AMI. Twelve percent of all households earning 80-100% AMI in the jurisdiction have a severe housing problem. The data indicate that Asian households at this income level experience severe

housing problems at a disproportionately high rate (22% of households). Again, results should be interpreted with caution as there are only 45 Asian households within this income category.

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

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

Introduction:

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

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

Per the regulations at 91.205(b)(2), 91.305(b)(2), and 91.405, a grantee must provide an assessment for each disproportionately greater need identified. Although the purpose of these tables is to analyze the relative level of need for each race and ethnic category, the data also provide information for the jurisdiction as a whole that can be useful in describing overall need. Income classifications are as follows: 0%-30% AMI is considered extremely low-income, 31%-50% AMI is low-income, 51%-80% AMI is moderate-income, and 81%-100% is middle-income.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	23,455	6,205	5,250	610
White	12,315	3,090	2,760	250
Black / African American	220	50	30	4
Asian	330	70	65	0
American Indian, Alaska Native	305	95	105	0
Pacific Islander	10	0	0	0

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Hispanic	9,895	2,850	2,220	330

Table 21 – Greater Need: Housing Cost Burdens AMI

Data 2013-2017 CHAS
Source:

Discussion:

Table 21 (above) shows housing cost burden by race/ethnicity of householders regardless of income. The proportion of households experiencing cost burden and severe cost burden is similar across racial/ethnic groups—there is no evidence of disproportionately high rates of cost burden when income is removed as a factor.

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

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

As discussed in sections NA-15, NA-20, and NA-25 above, disproportionately high needs exist for the following groups:

- Black/African American households of all incomes, however, it should be noted that population size is consistently small.
- Asian households 50-100% AMI faced disproportionately high rates of severe housing problems relative to the jurisdiction, again, it should be noted that population size is small.
- Black/African American and American Indian/Alaska Native households 0-50% AMI have disproportionately high rates of severe housing problems compared to the jurisdiction.
- Black/African American households in all income categories face disproportionately high rates of housing problems compared to the jurisdiction.
- American Indian/Alaska Native households at 0-30% AMI have disproportionately high rates of housing problems compared to the jurisdiction.
- Asian households 50-80% AMI have disproportionately high rates of housing problems compared to the jurisdiction.

Note that the American Indian/Alaska Native, Black/African American, and Asian populations in Santa Fe are small (less than 100 in each income category), therefore results should be interpreted with caution. The data revealed, however, that these populations consistently faced disproportionate housing problems.

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

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

Except for persons of Hispanic descent, the populations of racial minorities in Santa Fe are relatively small. According to AFFH data, the areas of the City with the highest proportion of households with cost burden are in the southwestern part of Santa Fe, particularly census tracts 13.02, 12.05, 12.04, 12.02, 11.06, and 10.02. These neighborhoods are also areas with higher proportions of Hispanic and American Indian households, as well as people that were born outside the United States—particularly Mexico and Central America— and people with limited English proficiency. See MA-50 for additional discussion of these neighborhoods.

NA-35 Public Housing – 91.205(b)

Introduction

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

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

SF County Housing Authority's main public housing development, Camino de Jacobo, is located within the Santa Fe City limits. This development provides 70 public housing rental units. SF County Housing Authority also provides 338 Vouchers that can apply to units in the City and County.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	732	1,009	0	1,009	0	0	360

Table 22 - Public Housing by Program Type

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Data Source: Santa Fe County Housing Authority and Santa Fe Civic Housing Authority.

Characteristics of Residents

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	
Average Annual Income			18,176						
Average length of stay									
Average Household size			2	2		2			
# Homeless at admission									

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
# of Elderly Program Participants (>62)			22	300		300		
# of Disabled Families			31	328		328		
# of Families requesting accessibility features			10					
# of HIV/AIDS program participants								
# of DV victims								

Table 24 – Characteristics of Public Housing Residents by Program Type

Data Source: Santa Fe County Housing Authority and Santa Fe Civic Housing Authority.

Race of Residents

Race	Certificate	Mod-Rehab	Public Housing	Program Type					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	113	941	0	941	0	0	0
Black/African American	0	0	0	20	0	20	0	0	0
Asian	0	0	2	1	0	1	0	0	0
American Indian/Alaska Native	0	0	0	40	0	40	0	0	0
Pacific Islander	0	0	0	4	0	4	0	0	0
Other	0	0	0	0	0	0	0	0	0

***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

Table 25 – Race of Public Housing Residents by Program Type

Data Source: Santa Fe County Housing Authority and Santa Fe Civic Housing Authority.

Ethnicity of Residents

Ethnicity	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	1,150	751	0	751	0	0	0
Not Hispanic	0	0	219	258	0	258	0	0	0

***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

Table 26 – Ethnicity of Public Housing Residents by Program Type

Data Source: Santa Fe County Housing Authority and Santa Fe Civic Housing Authority.

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

The Santa Fe Civic Housing Authority doesn't have a waiting list for its accessible units. The overall need for units is so high that accessible units are rented to first come, first serve. In the event that a tenant with a mobility impairment or other need for an accessible unit needs to be housed, the non-disabled tenant will be moved to another unit. Most needs are related to the elderly - grab bars, ramps, wide doorways, or other non-age related mobility issues. Because the County units are aging and have not been substantially upgraded since construction, the availability of accessible units (retrofitted) is very limited.

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

The most immediate need of residents served through the SF Civic housing authority are for two-bedroom units, particularly for those affordable to renters earning 30% area median income and below. This need continues to be under-served by available public housing resources. Also, the availability of privately-owned units that pass HQS and meet HUD FMRs is very limited in Santa Fe's current rental market. The County Housing Authority reports that 50% of their renters with vouchers are not housed because they aren't able to find an appropriate unit. For the County Housing Authority, the primary need is for 1-Bedroom units for single person households on fixed income. The current waitlist for such units is 1,136.

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

Needs of these residents tend to be further exacerbated due to lack of financial resources, vulnerability to loss of employment, illness, and other shocks that can compound and create unstable living situations.

Discussion

According to data from the Public Housing Authorities, at least 359 families with a member with a disability live in public housing or have a housing voucher. Lack of landlords willing to accept housing vouchers is an issue for all voucher holders but may be a bigger challenge for voucher holders with disabilities as they also must find housing that meets their accessibility needs.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

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

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

Data are not available for the number of persons experiencing, becoming, and exiting homelessness each year nor are the number of days persons experience homelessness. City level data are not available for chronically homeless families, unaccompanied children or persons with HIV.

In 2021 there were 79 unsheltered homeless individuals counted during the Point in Time count in Santa Fe County. There were another 239 persons reported residing in an emergency shelter in the County, 35 residing in transitional housing, and 310 in permanent supportive housing. According to the 2022 Point in Time Count, there were 58 unsheltered homeless individuals counted in Santa Fe County. The 2022 Point in Time Report does not report the number of persons residing in an emergency shelter, residing in transitional housing, or residing in permanent supportive housing for Santa Fe County. According to stakeholders, based on shelter utilization and current permanent supportive housing occupancy, between 300 and 2,000 residents are currently homeless in the City of Santa Fe. Many of these residents are the “hidden homeless,” who are individuals who are typically working and are staying with friends or family (couch-surfing), staying in hotel/motels, or living in their vehicles, but have no prospects for permanent housing, these residents generally do not access support services and are difficult to quantify, however, whenever affordable housing is available, they represent a large part of the demand for it.

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

The 2021 Point in Time Count indicates there were 79 unsheltered homeless individuals counted during the Point in Time count in Santa Fe County. There were another 239 persons reported residing in an emergency shelter in the County, 35 residing in transitional housing, and 310 in permanent supportive housing. Data on the household or veteran status of the population for the county was not reported. However, for the balance of state, the 2021 PIT reports that 80 families with children were unhoused, 27 are in transitional housing, and 12 are unsheltered. Applying the share of homeless individuals that the county accounts for to the balance of state, an estimated 36 families with children are homeless and in need of housing assistance in Santa Fe County. According to ACS data, 7.7% of residents over 18 are veterans, applying this share to the 2021 PIT estimates 74 homeless veterans in Santa Fe County. Given the data challenges of accurate Point in Time data collection, this is very likely an underestimate of need in Santa Fe.

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

Data were not available at the city-level for homelessness by racial/ethnic group. However, state data from the Balance of the State CoC 2022 PIT report indicate that 43% of the homeless population in emergency shelter is Hispanic, 15% is American Indian/Alaska native, 10% is Black/African American, 5% is multiple races, and the vast majority is white at 68%. American Indian or Alaska natives are overrepresented among the unsheltered homeless population (28%) relative to their share of the state population overall (11%). The report also indicates that 56% of the homeless population in transitional housing is Hispanic, 7% American Indian/Alaska Native, and 7% Black/African American.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

In 2021 there were 79 unsheltered homeless individuals counted during the Point in Time count in Santa Fe County. There were another 239 persons reported residing in an emergency shelter in the County, 35 residing in transitional housing, and 310 in permanent supportive housing. According to the 2022 Point in Time Count, there were 58 unsheltered homeless individuals counted in Santa Fe County. The 2022 Point in Time Report does not report the number of persons residing in an emergency shelter, residing in transitional housing, or residing in permanent supportive housing for Santa Fe County. According to stakeholders, based on shelter utilization and current permanent supportive housing occupancy, between 300 and 2,000 residents are currently homeless in the City of Santa Fe. Many of these residents are the “hidden homeless,” who are individuals who are typically working and are staying with friends or family (couch-surfing), staying in hotel/motels, or living in their vehicles, but have no prospects for permanent housing, these residents generally do not access support services and are difficult to quantify, however, whenever affordable housing is available, they represent a large part of the demand for it.

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

Introduction:

This section uses a customized model to estimate the population, characteristics and needs of non-homeless special populations in Santa Fe. The model was used to estimate existing special needs populations and forecast needs over a five-year period. Stakeholder consultation and the resident survey supplement this section.

Non-homeless special needs populations include households containing persons with a disability (hearing/vision limitation, ambulatory limitation, cognitive limitation or self-care/independent living limitation), elderly households, large families, female headed households with children, limited English proficient households, those at risk of homelessness, persons with alcohol or other drug addiction, and victims of domestic violence, dating violence, sexual assault, and stalking. The characteristics of these populations are described below.

Describe the characteristics of special needs populations in your community:

Housing and supportive service needs for Santa Fe's non-homeless special needs populations are described below. Needs were determined either through occurrence of HUD-defined housing problems, income/employment status, and stakeholder and resident engagement.

- **Disability.** There are 8,610 households containing a person with a disability in Santa Fe. About 4,270 households include a person with a hearing or vision impairment, 4,530 include a person with an ambulatory limitation, 3,195 include a person with a cognitive limitation, and 3,245 include a person with a self-care or independent living limitation (note there is overlap in the specific types of disabilities as some people/households have more than one limitation). Overall, 37% of households that contain a member with a disability have one or more housing problems. By that measure, 3,198 households containing a person with a disability have some type of housing need.
- **Elderly.** In Santa Fe, there are 23,566 people 62 years or older, accounting for 27% of the population. Of the elderly population under 80% AMI, 57% are cost burdened and 33% are severely cost burdened. Senior households may be less able to cope with increasing housing costs (rents for renters and property taxes for owners) as they are more likely to be living on a fixed retirement income. Most seniors desire to age in place but may need accessibility modifications as they age and may need additional support services in order to properly maintain their home and property. Many may also require transportation services and in-home health care at certain stages.
- **Large families.** CHAS data indicate there are 1,095 large family households under 80% AMI in Santa Fe, 49% of which are cost burdened and 20% severely cost burdened. Large households

may also be more susceptible to overcrowding, though CHAS data do not provide enough detail to quantify the number of large family households that are overcrowded.

- **Female headed households with children.** There are about 3,852 female headed households with children in Santa Fe. The poverty rate for these households is 47%—much higher than the citywide poverty rate of 13%. The 498 female headed households with children living in poverty are the most likely to struggle with rising housing costs and may need unique supports given the challenges they face.
- **Limited English proficient households.** 1,574 Santa Fe households have limited English proficiency (LEP), meaning they speak English less than very well. The most common languages spoken by LEP households are Spanish (93% of all LEP households). 6% speak Asian and Pacific Island languages. The 13% of limited English proficient households that are living in poverty are most likely to have acute housing needs.
- **At risk of homelessness.** Households spending 50% or more of their income on housing are considered at risk of homelessness. These households have limited capacity to adjust to rising home prices and are vulnerable to even minor shifts in rents, property taxes, and/or incomes. In Santa Fe, 4,774 households under 80% AMI (19% of households under 80% AMI) are severely cost burdened and therefore at risk of homelessness.
- **Substance Abuse.** According to the 2021 National Survey on Drug Use and Health 17.3% of the population 18 or older had a substance abuse disorder during the previous year. Applying national incidence rates to the Santa Fe population estimates that approximately 11,760 people have a substance use disorder. According to national incidence rates 7.6% of the population 18 and older are classified as needing illicit drug use treatment; applying this rate to the Santa Fe population estimates that approximately 4,985 people need illicit drug use treatment. People who suffer from alcohol/other drug abuse require counseling and rehabilitation services and may also need recovery homes or transitional sober living facilities.
- **Victims of domestic violence, dating violence, sexual assault, and stalking.** National incidence rates indicate that 32% of women and 24% of men aged 18 or older have experienced contact sexual violence, physical violence, or stalking with intimate partner violence-related impact in their lifetime. Annual incidence rates—meaning the proportion of people who have experienced contact sexual violence, physical violence, or stalking with intimate partner violence-related impact in the previous year—are 3.1% for women and 3% for men. In Santa Fe, applying these rates suggest that 2,178 residents are likely to have experienced some time of domestic violence, dating violence, sexual assault and/or stalking in the previous year. National statistics show that 13.4% of women and 5.3% of men experiencing intimate partner violence are in need of housing services. In Santa Fe, these statistics suggest that 211 victims of domestic violence require housing services each year. According to data from the National Alliance to End Homelessness (endhomelessness.org), the supportive and housing services needed by domestic violence victims may vary, but most need health care and counseling immediately following a crisis and continued mental health support to assist with the traumatic stress related to the violence. Victims may also require assistance with substance abuse and mental health issues,

both of which are common among domestic violence victims. Affordable housing is also critical. The National Alliance to End Homelessness argues that a “strong investment in housing is crucial [to victims of domestic violence]...so that the family or woman is able to leave the shelter system as quickly as possible without returning to the abuse.” The Alliance also reports that studies on homelessness have shown a correlation between domestic violence and homelessness.

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

The non-homeless special needs populations in the City of Santa Fe have a wide range of service needs, including accessibility modifications, transitional housing, supportive housing, counseling, care management, transportation to health care facilities and employment, and more. According to stakeholder and resident engagement the quantity of available supportive services for people with disabilities in the city is insufficient to meet the need. Stakeholders and residents also called for more investment in substance abuse and rehabilitation programs. Stakeholders noted more affordable housing was the top housing need among all special needs populations, in addition, they noted these populations are vulnerable to housing instability and displacement; therefore, preservation of the current affordable housing stock is crucial for special needs households to remain housed in the City. Once such households move out of the city in search for more affordable housing, transportation and lack of reliable internet access presents a barrier to accessing the services they need, which tend to be located in the city.

According to the resident survey, respondents that indicated they are over age 65 and respondents that indicated they or someone in their household has a disability ranked “more affordable rental housing” as the top priority. Within that priority, the programs they rated as most needed in the City were “Programs to help households pay for security deposits/first or last month rent requirements” among respondents over 65 and “Increase resources for residents to avoid displacement” among respondents with disability or a household member with a disability.

Needs were determined using ACS, CHAS, and other federal data sources, as well as supplemented by stakeholder consultations and results from the resident and survey.

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

Although Santa Fe does not receive HOPWA funding, estimates of the number of people living with HIV/AIDS (PLWHA) are provided below.

Based on CDC data at the state level, New Mexico has a rate of 187.1 PLWHA per 100,000. Based on the state estimate, Santa Fe may have 165 people living with HIV/AIDS.

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

Describe the jurisdiction’s need for Public Facilities:

The Office of Affordable Housing focuses CDBG funding on housing needs , including funding for housing facilities that provide supportive housing for people transitioning out of homelessness. Mostly, these funds are used to pay for repairs and physical improvements needed for expanded programming for the residents living there or the clients served by the organization. The City rarely uses funds for the construction of public facilities that don’t have a related housing purpose. Depending on the location or service, CDBG will fund the improvements or purchase the equipment/materials for the improvements for facilities that meet an associated housing need such as emergency shelters and subsidized rental properties.

According to stakeholder and resident engagement, more shelters and safe spaces for unhoused people (especially the youth, who are very vulnerable to crime), including places where they can shower, and store belongings are needed in the city. Stakeholders also noted the need for more public investment in the southside of the city. They noted the need for convening places such as community centers, plazas, community gardens and main streets. They emphasized the need to balance housing development in the southside with community spaces such as libraries, parks, and health clinics that cater to the residents who already live there.

How were these needs determined?

If there is a request for CDBG funds for improvements to a public facility, the application is reviewed by the Community Development Commission (CDC), along with all requests for CDBG funding. The CDC also selects improvement projects to fund with the AHTF if they would benefit from the development of an affordable housing development/project. It is not anticipated that there will be many of these types of projects funded with CDBG over the next five years, but the AHTF and CIP will fund projects on an as need basis as determined by the City.

The community engagement process, which included stakeholder consultation, resident focus groups, and a resident survey helped identify needs.

Describe the jurisdiction’s need for Public Improvements:

Stakeholders and residents noted the southside of the city needs public investment in infrastructure. They noted road infrastructure needs improvements, there is also need for more paved streets as well as expansion of sewer and utilities infrastructure.

According to the City’s Infrastructure Capital Improvement Plan, the City will continue to expand investment in facilities and improvements that will build a better future for families in the southside of

Santa Fe. For example, the City has been setting up broadband hotspots across the city to provide critical connectivity to underserved neighborhoods. The City plans to continue deploying broadband infrastructure to neighborhoods in need, including mobile home parks. The City is also in the engineering design process of Acequia Trail extension from Rufina to San Felipe St, terminating at Agua Fria/River Trail crossing; which is critical to improve safety, connectivity, reduce greenhouse gas emissions (GHG) and vehicle miles traveled (VMT), and mitigate heat island effect and related stormwater impacts. The City is also working on a project that will extend the Tierra Contenta Trail from Buffalo Grass to South Meadows to provide a safe route to school access particularly to Sweeney Elementary School and Ortiz Middle School.

The City is currently utilizing CDBG to fund a Safe-Routes-To-School connector trail from the Cottonwood Village Mobile Home Community to El Camino Real Academy. The school and the MHC fall within a LMI census block tract and the activity qualifies for CDBG funding under area benefit. The community and key stakeholders from the school have been requesting the paved multi-use path for years and without CDBG funding the project would have not come to fruition.

How were these needs determined?

Capital improvement needs are compiled from the public, Councilors, and staff input throughout the year. In addition, the community engagement process, which included stakeholder consultation, resident focus groups, and a resident survey helped identify needs.

Describe the jurisdiction's need for Public Services:

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

The Human Services Committee is a city committee through the Youth and Family Services Division that funds non-profits that serve adults age 18+, the committee awards approximately \$875,000 annually to organizations who provide services based on the social determinants of health, these include emergency shelter, housing, medical care, access to food and crisis services. The funds can pay for non-profit staff positions and operating costs.

The Children and Youth Commission is a city commission through the Youth and Family Services Division that funds non-profit and public school programs that serve children from birth to 21 years of age. Contracts are awarded in the areas of early child care and early intervention, healthy living, behavioral health, school support, alternatives to youth incarceration, youth leadership, mentorship, and internships, and supplemental educational programs for students in the Santa Fe Public Schools, of

whom 75% are eligible for subsidized meals. The commission awards approximately \$1 million dollars a year to these organizations.

Throughout the community engagement process, several public services were identified as needed throughout the city, including mental health and substance abuse services, supportive services for vulnerable populations, childcare services, affordable and accessible laundry and shower services, youth activities, financial education classes for youth, driving classes for unhoused youth, and job training and placement programs. Some of the clinics that take Medicaid are not accessible with the current bus routes, creating a barrier to healthcare access for lower income residents. Therefore, residents highlighted the need for more safety in public transit, expansion of bus routes and higher frequency of bus rides in the south part of the city, as well as expansion of library hours of operation. In addition, stakeholders noted the need to have more information regarding services and signs around public transit in Spanish.

How were these needs determined?

The Commission conducts an annual community needs assessment to determine emerging needs. Importantly, recipients of funding are required to report on accomplishments according to a matrix that relates them to performance goals. Importantly, recipients of funding are required to report on accomplishments utilizing the Results Based Accountability framework. Data consultants work with funded agencies to identify performance measures. These data are reported biannually and provide a snapshot as to whether a funded agency is meeting their goals.

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

The community engagement process, which included stakeholder consultation, resident focus groups, and a resident survey helped identify needs.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

According to ACS data, between 2015 and 2021 the median gross rent increased by 28% and the median home value by 29%. In comparison, the median income for owner households increased by 2% and the median income for renter households increased by 33%, driven by an influx of higher income renters.

The rental gaps analysis reveals a shortage of 1,929 rental units priced below \$625 per month; this is smaller than the shortage of 3,581 units estimated for 2015. The smaller 2021 gap is primarily due to a shift in the income distribution of renters.

The City has been able to maintain the supply of affordable units that would have otherwise migrated to higher price brackets under the tight current market condition. However, many low income renters who are no longer able to find affordable available rental units in Santa Fe and middle income renters who have not been to transition into homeownership—due to the steady rise in home prices and recent increases in mortgage interest rates— have moved out of the city or county and the city has experienced an influx of higher income renters and owners.

The share of renters with household income below \$25,000 decreased from 37% in 2015 to 24% in 2021, while the share of renters with household income over \$75,000 increased from 18% to 30% during the same period. In comparison, the income distribution of homeowners has remained more stable, the share of owners with household income below \$25,000 decreased from 15% in 2015 to 13% in 2021, while the share of renters with household income over \$75,000 increased from 41% to 47% during the same period. Rental affordability is a particular challenge for renters earning less than \$35,000 due to the mismatch of supply and demand of units priced in that affordability range (22% of units compared to 38% of renters).

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

Introduction

According to 2021 ACS data, there are 45,246 housing units in the City of Santa Fe. Most of these (55%) are detached single-family homes. Only 8% are in large multifamily structures (20 or more units). Rental units are most likely to have 2 bedrooms and owner-occupied units are most likely to have three or more bedrooms.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	24,780	55%
1-unit, attached structure	6,311	14%
2-4 units	2,495	6%
5-19 units	3,190	7%
20 or more units	3,624	8%
Mobile Home, boat, RV, van, etc	4,846	11%
Total	45,246	100%

Table 31 – Residential Properties by Unit Number

Alternate Data Source Name:
2021 ACS 1-Year Estimates.

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	150	1%	1,751	14%
1 bedroom	1,319	5%	2,806	22%
2 bedrooms	8,010	29%	4,899	38%
3 or more bedrooms	18,382	66%	3,324	26%
Total	27,861	100%	12,780	100%

Table 32 – Unit Size by Tenure

Alternate Data Source Name:
2021 ACS 1-Year Estimates.

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

The City of Santa Fe works proactively with the public, nonprofit, and private sectors to increase affordable housing opportunities for Santa Fe's low- and moderate-income residents, addressing the needs of all residents from the homeless to the homeowner. The City of Santa Fe and its nonprofit and governmental partners employ a multi-faceted approach to addressing homelessness with the goal of helping people obtain permanent housing. Shelter programs generally provide short-term crisis oriented support services including case management, meals, and crisis counseling and include: St. Elizabeth, Interfaith Shelter, Life Link, Esperanza, Consuelo's Place, and Youth Shelters.

The City also has over 2,000 units of affordable rental housing serving families, the elderly, and those with disabilities. The projects are funded through low-income housing tax credits (LIHTC), various HUD housing programs (Section 8, Section 811, Section 202), and public housing funds. The most widely used funding source to provide multi-family housing, LIHTC-funded projects provide 1,760 units in Santa Fe. The properties are affordable to residents earning from 40% to 80% of the AMI, with most projects serving residents making 60% to 65% of the AMI. Several properties use LIHTC funds in conjunction with other funding sources to serve diverse needs and income levels. Other sources include the City's Affordable Housing Trust Fund, HOME funds, CDBG, Section 202, and private funds.

The most widely used rental vouchers in Santa Fe are Housing Choice Vouchers (formerly Section 8) provided through the two area housing authorities, Santa Fe Civic Housing Authority and The Santa Fe County Housing Authority.

Another form of rental assistance is provided through HUD's Continuum of Care program. Tenants must have verified disabilities and earn no more than 30% AMI for their household. Continuum of Care rental vouchers are administered on a project basis or directly to tenants to use at privately owned scattered sites.

On the homeownership side, in partnership with Homewise and the Housing Trust, the City supports homebuyer training and counseling through administrative contracts. The City and its nonprofit partners dedicate several funding sources to provide financial assistance to "buyer-ready" residents including CDBG and the Affordable Housing Trust Fund.

In addition, through the Santa Fe Homes Program (SFHP), the City of Santa Fe requires that all new housing developments provide a percentage of the homes as affordable. City Council passed changes to the Ordinance in 2011 to require 20% of all new developments to be priced affordably for purchasers earning 80% or less of the Area Median Income. The percentage of affordable rentals required is 15%. The requirement allows developers of ten units or less to pay a fee in lieu of providing affordable units. In 2016, the requirement was amended to allow developers of multifamily market-rate housing to pay a fee in lieu of by right. This provision was made permanent in 2019, in addition to including a "menu" of

compliance options to incentivize developers to provide on-site rent restrictions. To date, two projects, still in the pipeline approval process are proposing to include the rent-restricted homes.

Santa Fe Civic Housing Authority. The Santa Fe Civic Housing Authority (SFCHA) is the public housing agency in Santa Fe. It manages 662 units of public housing, and administers 1,009 housing vouchers in Santa Fe. There are a total of 328 voucher recipients with a member with a disability, and 300 voucher recipients are elderly.

Nonprofit production. Santa Fe's three primary nonprofit single-family home developers are Habitat for Humanity, Homewise, and The Housing Trust. Homewise recently added 82 new homes in their Desert Sage community, accommodating a mix of income levels with 40% of the homes priced to be affordable to families under 80% AMI. They also added 20 live/work condominiums designed for the operation of a small business or home workplace. To date, Habitat has created 133 affordable homes; Homewise, 784; and the Housing Trust, 711; for a total of 1,628 homes created by nonprofit partners.

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

According to 2021 data from the National Housing Preservation Database there are 5 federally assisted rental properties with subsidies expiring in the next 5 years, these properties amount to 137 rental homes with subsidies expiring in the next 10 years.

MFA, as the subsidy regulator for LIHTC and other funding sources, has not notified the City of any affordable housing LURAs with imminent expiration dates. In the event that any units come up for conversion to market rate (e.g., expiration of affordability contracts) the city will work with its housing partners to maintain affordability.

Santa Fe's inventory of subsidized rental units is fairly robust. However, with the exception of the units constructed by the Housing Trust and those rehabilitated by the Housing Authority, many are aging and in need of renovation. It doesn't appear that any will revert to market rate.

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

No. as mentioned above, there is a shortage of 1,929 rental units priced below \$625 per month and the greatest need is for units priced below \$500 a month. Over half (64%) of all low to moderate income households in Santa Fe (both renters and owners) are cost burdened and 34% of all low to moderate income households are severely cost burdened and in need of more affordable housing options.

According to ACS estimates, there are 271 housing units lacking complete plumbing facilities and 453 housing units lacking complete kitchen facilities in the city and are in probable need of rehabilitation. This also doesn't include the number of substandard homes that are owned by lower-income landlords

("Mom and Pop") which have traditionally provided "naturally occurring" affordable rental options. As these homes age, they aren't passing HQS, making them unavailable for tenants with vouchers.

According to stakeholder engagement, lack of housing inventory has created an affordability crisis in the city that impacts low as well as moderate income households.

Describe the need for specific types of housing:

The primary need in Santa Fe is for affordable housing units, particularly units priced below \$625 a month, discussed in greater detail in the following section (MA-15). In addition, entry level affordable ownership options for low- and moderate-income households are needed. According to stakeholder and resident engagement, more affordable smaller apartments—one bed priced around \$600 to \$800— are needed so people do not have to live in overcrowded conditions. They also highlighted the need for more options for first-time home buyers and other types of housing including missing middle and casitas that are used to house local residents instead of being used as short-term rentals. The majority of residents and many stakeholders feel the short term rental industry has massive negative impacts on the housing market.

Discussion

Please see above.

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

Introduction

This section contains updated cost of housing data from the 2021 ACS.

The median home value increased 29% between 2015 and 2021, and the median contract rent increased by 23% during the same period. There is a shortage of homes available to those who are currently renting. Thirty two percent of homes are valued at a level that is currently affordable for those making below \$75,000, however, renters in this income category make up 70% of all renters. A rental gaps analysis reveals a shortage of 1,929 rental units priced below \$625 per month.

Rental affordability is a particular challenge for renters earning less than 50% of AMI due to mismatch of supply and demand of units priced in that affordability range.

Cost of Housing

	Base Year: 2015	Most Recent Year: 2021	% Change
Median Home Value	\$271,000	\$349,900	29%
Median Contract Rent	\$870	\$1,071	23%

Alternate Data Source Name:

2015 ACS 1-Year Estimates (Base Year), 2021 ACS 1-Year Estimates (Most Recent Year)

Rent Paid	Number	%
Less than \$500	981	7%
\$500-999	3,211	24%
\$1,000-1,499	5,270	40%
\$1,500-1,999	2,374	18%
\$2,000 or more	1,423	11%
Total	13,259	100%

Table 34 - Rent Paid

Alternate Data Source Name:

2017-2021 ACS 5-Year Estimates

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	715	No Data
50% HAMFI	1,840	1,070
80% HAMFI	6,435	3,190
100% HAMFI	No Data	5,160
Total	8,990	9,420

Table 35 – Housing Affordability

Data Source: 2013-2017 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	842	975	1,113	1,419	1,729
High HOME Rent	842	963	1,113	1,329	1,463
Low HOME Rent	706	756	907	1,048	1,168

Table 36 – Monthly Rent

Data Source: 2022 HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

No. There is not sufficient housing for households at all income levels. A supply and demand comparison (or “gaps model”) of the Santa Fe rental market found that 38% of renter households earn less than \$35,000 while only 22% of units rent at a price affordable to those households, most of these renters earn less than \$25,000. The gaps model estimates that as many as 1,929 renters earning \$25,000 and less cannot find affordable units and, as such, are cost burdened.

An analysis of renters’ ability to buy relative to the price of units for sale estimates (using data on home sales from the Home Mortgage Disclosure Act) that in 2021, 66% of the city renters earn less than 120% of the 2 person AMI and only 10% of home sales financed with a mortgage were priced affordably for such households.

Stakeholders and residents also noted they would like affordable housing in all parts of the city, not just clustered in the southside. They also noted that workforce housing is lacking, even for workers in the middle of the income distribution—earning between \$50,000 and \$70,000—the current housing choices are not adequate. Resident Survey participants were asked to rank the top 5 items they felt are most needed in Santa Fe; among the top 3 priorities across all income categories were “more affordable rental housing” and “more affordable homeownership.”

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

According to stakeholders, rents might soften with the recent increase in multifamily construction. However, the undersupply of units over the last decade means that the filtering process will be very slow, and prices are not expected to drop significantly. Another concern is that the rise in interest rates will increase the cost of borrowing and will slowdown home building, increasing price pressures again. Rising interest rates also decrease affordability among potential home buyers as the costs of mortgages increase. Given an anticipated slowdown in home building, stakeholders note that affordable housing preservation along with increased funding for services and program interventions (such as providing rental assistance, supporting the development of rental units, continuing down payment, counseling and training for low-income homebuyers, and providing support services for low-income homeowners, including refinancing, foreclosure prevention and home repair) is crucial.

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

According to ACS data, median contract rent in Santa Fe is \$1,071, higher than HUD’s 1-bedroom FMR but lower than HUD’s 2-bedroom FMR. However, the median gross rent is \$1,245, higher than HUD’s 2-bedroom FMR.

Discussion

Please see above.

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

Introduction

This section will provide an overview of the condition of Santa Fe’s housing stock. The numbers come from the 2021 American Community Survey (ACS), which are the most recent data available.

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

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	6,812	28%	6,141	45%
With two selected Conditions	103	0%	205	1%
With three selected Conditions	0	0%	29	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	17,226	71%	7,362	54%
Total	24,141	100%	13,737	100%

Table 37 - Condition of Units

Alternate Data Source Name:
2021 ACS 1-Year Estimates.

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	6,796	24%	2,876	23%
1980-1999	11,979	43%	4,409	34%
1950-1979	6,949	25%	4,779	37%
Before 1950	2,137	8%	716	6%
Total	27,861	100%	12,780	100%

Table 38 – Year Unit Built

Alternate Data Source Name:
2021 ACS 1-Year Estimates.

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	9,385	42%	6,250	47%
Housing Units built before 1980 with children present	2,865	13%	1,685	13%

Table 39 – Risk of Lead-Based Paint

Alternate Data Source Name:
2013-2017 ACS (Total Units) 2013-2017 CHAS (Units with Children present)

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	n/a	n/a	4,605
Abandoned Vacant Units	n/a	n/a	n/a
REO Properties	n/a	n/a	n/a
Abandoned REO Properties	n/a	n/a	n/a

Table 40 - Vacant Units

Data Source: 2005-2009 CHAS

The ACS estimates there are 1,213 vacant units in the city that are not listed for rent, for sale, or for seasonal, recreational, or occasional use. Data are not available for rehabilitation suitability or REO properties.

Need for Owner and Rental Rehabilitation

Data are not available for suitability of rehabilitation. The City's permitting and inspection records do not show the status and condition of vacant buildings. However, ACS data indicate that 271 homes in the city are lacking complete plumbing and 453 are lacking complete kitchen facilities—and in probable need of rehabilitation.

ACS data also indicate that 2,757 total units in the City are vacant for reasons other than seasonal/recreational use. Most of these units (1,137) are either for rent or for sale. Seventy five units are rented but not occupied and 1,213 vacant units in the city that are not listed for rent, for sale, or for seasonal, recreational, or occasional use.

According to stakeholder and resident consultation the tight rental market makes landlords less likely to respond to maintenance requests. Renters end up occupying units that need significant repairs since there are no other rental places they can move to. Residents noted the need for more tenant's rights and more enforcement of the current tenant protections. Residents also noted that the current fee for the landlord & tenant hotline presents a barrier among low income residents accessing the needed counseling.

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

As shown in the table above, an estimated 2,865 owner occupied and 1,685 renter occupied housing units in Santa Fe were constructed before 1980 and have children under the age of 18 living in them. If these units contain a proportionate share of persons in poverty as the city proportion overall (22% of families with children live in poverty in Santa Fe), then as many as 625 owner occupied and 367 renter occupied housing units in Santa Fe could be occupied by low income families with children and contain lead based paint hazards.

Discussion

Please see above.

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

Introduction

Santa Fe is served by two housing authorities, the Santa Fe Civic Housing Authority (SFCHA) and the Santa Fe County Housing Authority. The latter is embedded within the administration of Santa Fe County; the former is independent from the City of Santa Fe, although the Mayor appoints the members of its housing board. Both organizations are considered high functioning by HUD. SF County Housing Authority's main public housing development, Camino de Jacobo, is located within the Santa Fe City limits. This development provides 70 public housing rental units. SF County Housing Authority also provides 338 Vouchers that can apply to units in the City and County.

Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available			732	1,009					360
# of accessible units			6						

***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

Table 41 – Total Number of Units by Program Type

Data Santa Fe County Housing Authority and Santa Fe Civic Housing Authority.
Source:

Describe the supply of public housing developments:

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

The SFCHA provides a variety of housing opportunities to low income residents in Santa Fe. Specifically, the housing authority:

- Owns and manages seven Public Housing sites with 662 units;
- Manages 1,009 Housing Choice Vouchers; and
- 328 families with a voucher have a member with a disability, and 300 voucher participants are elderly.

Waiting lists are organized according to established preferences (for people with disabilities, seniors, etc.). Turnover is generally slow, up to a two year period of time for the waiting list, and often longer for those occupied by seniors.

The County of SF maintains 6 accessible units at its main housing site and otherwise, the authority is compliant with the 5% requirement. Because the majority of the SF Civic Housing Authority units have been converted to RAD units, they meet modern ADA standards and maintain a ratio of 65 fully ADA-compliant. Additionally, both housing authorities will customize accessibility features as needed.

Public Housing Condition

Public Housing Development	Average Inspection Score
Santa Fe Civic Housing Authority	90
Santa Fe County Housing Authority	90

Table 42 - Public Housing Condition

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

The Santa Fe Civic Housing Authority continues to use HUD’s Rental Assistance Demonstration (RAD) to renovate and construct additional affordable housing while addressing the needs of those with disabilities as well as those that are homeless. Maintenance of aging units is a continuous effort so the housing authority is systematically converting its units under the Rental Assistance Demonstration (RAD) project. For the upcoming year, funds will be used to rehabilitate public housing units to bring them up to current code requirements, improve energy efficiency, and update other quality of life amenities. SFCHA successfully completed a 45 unit family project at the end of 2022.

The SF County Housing Authority has received approximately \$5,000,000 in outside funding (State, Congressional) since 2020 to upgrade their public housing units. They are also moving forward with a new 130-unit tax credit project which will be located next to their Camino de Jacobo development within the City limits.

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

The mission of the SFCHA is to improve the living environments of very low income renters by creating and sustaining safe, decent and affordable housing that fosters stability and increased self-sufficiency for people with low incomes. SFCHA promotes personal, economic and social upward mobility by providing families the opportunity to make the transition from subsidized to non-subsidized housing. Their mission emphasizes the efficient and successful management of their resources in today's time of transition. As an active developer of LIHTC projects, the Santa Fe Civic Housing Authority is considered a partner of the City of Santa Fe's in the provision of affordable rental housing beyond the typical housing authority functions. The City has to subordinate and amend its lease agreements with the housing authority every time a funding application is submitted. The City provided support for the Calle Resolana project, 45- townhomes that were awarded LIHTC funding in 2019.

The agency's strategy for improving community quality of life and economic vitality include:

- Implement public housing security improvements through the remodel, creating police officer units and installing security surveillance systems where required;
- Improve both the interiors and exteriors of units, as well as common areas, all addressed under the RAD Initiative—landscaping is included in all complex remodels creating a more social atmosphere.

The agency also promotes self-sufficiency and asset development by increasing the availability of housing for Section 8 participants where a significant number are employed and implementing programs to assist folks including the requirement for contractors to offer jobs to Section 3 residents.

The SFCHA has met the provisions of Section 504, Title VI, and the Fair Housing Act and has completed all requirements mandated by its HUD Voluntary Compliance Agreement. It continues to meet as well as seek to increase Section 504 availability.

Discussion:

Please see above.

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

Introduction

The facilities and services in Santa Fe available to persons experiencing homelessness are summarized in the following table. The last count and survey of homeless persons found 58 unsheltered individuals.

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	141	0	63	45	0
Households with Only Adults	56	0	22	158	0
Chronically Homeless Households	0	0	40	47	0
Veterans	0	0	0	0	0
Unaccompanied Youth	24	0	16	0	0

Table 43 - Facilities and Housing Targeted to Homeless Households

Data Source Comments:

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

The City of Santa Fe and its nonprofit and governmental partners employ a multi-faceted approach to addressing homelessness; with the ultimate goal to help people obtain permanent housing and have access to the services they need to maintain their housing situation. Emergency Shelter programs generally provide short-term crisis oriented support services including case management, meals, and crisis counseling. Transitional Housing programs provide a range of longer-term services designed to support client stability and growth, including general case management services to identify client needs and to develop client specific case management plans, general counseling services for mental health, substance abuse services, family counseling, life skills education, GED and personal financial counseling, employment counseling and child development classes. Permanent supportive housing programs generally provide case management, counseling, and substance abuse services. The Outreach Court is a collaborative effort among the Municipal Judge, City Prosecutor, Public Defender, and various service providers to assist homeless people with outstanding non-DUI (DWI) criminal, misdemeanor, and traffic cases.

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

Families with children and chronically homeless individuals and families. The following facilities provide services to these population groups:

- **St. Elizabeth.** St. Elizabeth provides year-round emergency shelter beds for men at its main facility, in addition to a library, TV room, laundry, showers, and some case management. The organization also offers longer-term and transitional shelter options. Casa Familia offers 6 family rooms, with 16 additional dormitory beds reserved for women, in addition to supportive services. Casa Familia can house up to 30 people per night. Casa Cerrillos contains 28 efficiency apartments for longer-term residency for people with physical, mental, and co-occurring substance-abuse issues. Sonrisa Family Shelter offers 8 apartments where families can stay for up to two years while they stabilize their finances and find permanent housing.
- **Interfaith Shelter.** Several faith-based organizations support a shelter that offers meals, showers, and laundry, in addition to beds and also some case-management services. Embedded within the shelter is the Resource Opportunity Center which is open 2 days per week, serves 120-140 people per day, and offers more intensive case management and legal services.
- **Life Link.** Operates 24 apartment units at La Luz, administers Continuum of Care vouchers to support 70 scattered-site units for people with mental illness and other co-occurring disorders.

They also administer 78 linkage vouchers in Santa Fe. The Life Link provides extensive outpatient treatment, psychiatric and medication assisted treatment, psychosocial rehabilitation, homeless outreach, prevention, and rental assistance, peer support services, onsite healthcare screening, and comprehensive human trafficking outreach and aftercare services.

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

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

Veterans and their families. The County of Santa Fe PHA administers 44 VASH vouchers to veterans in Santa Fe. The Veterans' Administration provides support services and case management. Some of the assistance for which referrals are provided include initial enrollment in the VA, counseling/mental help services, substance abuse programs, SNAP, Medicaid, General Assistance, getting their IDs, information about food resources, VA pension, residential treatment at the VA if necessary, bus and train passes, Santa Fe Trails and Santa Fe Senior Rides Vans, etc. Community partners who administer the assistance funded through Support Services for Veteran Families (SSVF) include: Goodwill, Interfaith Shelter, St. Elizabeth Shelter, The Life Link, The New Mexico Coalition to End Homelessness, Christus St. Vincent Hospital, the Santa Fe Vet Center, the Santa Fe Community Based Outpatient Clinic.

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

Introduction

Non-homeless special needs populations are quantified and discussed in the NA-45 Section of this Consolidated Plan. This section, MA-35, focuses on the facilities/services needed in Santa Fe to help meet the housing and supportive service needs of those populations.

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

Non-homeless special needs populations are quantified and discussed in the NA-45 Section of this Consolidated Plan.

Stakeholders and residents highlighted the importance of case management and access to supportive services to achieve stability in housing for residents with mental illness. Residents with special needs or substance abuse are particularly vulnerable to eviction. Case management and supportive services help the resident stay housed as case managers can collaborate with landlords to address problems and to work with the resident to manage symptoms. Other supportive service needs identified were help with accessing public benefits, treatment for mental health and/or substance abuse issues, job training, quality childcare, entrepreneurial training, and better public transportation (increase & expand bus schedule). They also noted there is a need for more collaboration across systems and agencies. Residents noted that there is a need for more outreach about the current services that are available, so people find them and get help stabilizing themselves before their situation worsens.

As discussed in NA-45, Santa Fe does not receive HOPWA funding but does estimate the number of persons living with HIV/AIDS and their housing needs. Based on CDC data at the state level, New Mexico has a rate of 187.1 PLWHA per 100,000. Based on the state estimate, Santa Fe may have 165 people living with HIV/AIDS. The HOPWA Program operated by the Housing Trust is the only homeownership HOPWA program in the U.S. The program includes a rental component to assist clients with saving money for down payments to support their home purchase goals. The goal for each three year renewal period of the grant is to enroll 18 households in the rental down payment savings plan and to assist 24 households with home purchase or refinancing an existing housing situation to make it more affordable for their long term needs. The grant also provides general information and counseling services to an additional 225 clients. Additionally, the Housing Trust administers a tenant-based Continuum of Care grant to renters with HIV/AIDS. The grant serves 16 – 20 households per month and has been in place since 1998.

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

Existing programs that provide services to address these challenges include SF Recovery Center Bridge Rental Assistance Program, LifeLink Rental Assistance Program, Youth Shelters Outreach Program, YouthWorks Rental Assistance Program.

According to stakeholder and resident engagement, there is a need for more collaboration across systems and agencies. Medical facilities need to be informed of the resources available so they can guide patients exiting healthcare facilities to the organization that can provide they type of health they need. Stakeholders also noted the city needs more permanent supportive housing; currently, there is not enough supply to meet the needs of the community.

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

In the upcoming program year (23-24), the City will address the housing and supportive services needs for non-homeless special needs through the following funded projects:

- St. Elizabeth Shelters’ Sonrisa Family Supportive Living Program (\$104,700): replace failing heaters in all 8 Sonrisa apartments with new heating/air conditioning units (Goal 1D, Goal 2A, Goal 2C).
- Santa Fe Habitat (\$100,000): home repair grants serving predominantly elderly, female-headed, and disabled households (Goal 3A, Goal 3B, Goal 4D);
- Youthworks (\$158,000): facility renovation/conversion into a commercial kitchen to provide job training to at-risk youth who will gain hands-on employability skills (Goal 4A, Goal 4B).

Additionally, the City will use local funds during the FY 23 - 24 program year to support the housing and related needs for non-homeless households include rental assistance allocated through Life Link (\$250,000), New Mexico Coalition to End Homelessness (\$200,000), SFPS Adelante (\$60,000), St Elizabeth Shelters (\$250,000), SF Recovery Center (\$60,000), and Youthworks (\$200,000).

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

N/A

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

Negative Effects of Public Policies on Affordable Housing and Residential Investment

According to stakeholder engagement, land use and zoning regulations constrain the ability to increase housing supply. The land use approval processes are a big barrier to infill and having zone changes go through city council creates barriers to housing. Affordable housing would benefit from a model that incorporates a more holistic community impact analysis—including looking at economic development, sustainability, and other City-identified goals—and is guided by an updated general plan.

Stakeholders and residents also raised concerns about NIMBYism affecting approvals for affordable developments. The empowerment of existing residents to veto or lower the density of infill projects lifts up the voices of existing residents at the expense of lower income residents who would benefit from more affordable housing and pushes new development to outer rings of the city. Stakeholders would like to see a more proactive outreach approach to development from the City; one which takes into account the needs of residents who need affordable housing.

The city is currently working on a land use code update.

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

Introduction

This section considers the non-housing community development assets, needs, and activities in Santa Fe. Data are provided by HUD and derived from special employer household and business censuses. The discussion incorporates perspectives gathered through resident and community engagement.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	270	300	1%	1%	0%
Arts, Entertainment, Accommodations	5,542	7,084	16%	16%	-1%
Construction	1,636	1,948	5%	4%	0%
Education and Health Care Services	7,618	9,488	22%	21%	-1%
Finance, Insurance, and Real Estate	1,484	2,002	4%	4%	0%
Information	693	931	2%	2%	0%
Manufacturing	566	596	2%	1%	0%
Other Services	3,306	4,199	10%	9%	0%
Professional, Scientific, Management Services	3,544	3,082	10%	7%	-4%
Public Administration	3,612	7,101	11%	16%	5%
Retail Trade	4,364	6,545	13%	15%	2%
Transportation and Warehousing	662	832	2%	2%	0%

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Wholesale Trade	665	846	2%	2%	0%
Total	33,962	44,954	--	--	

Table 45 - Business Activity

Alternate Data Source Name:
2019 Longitudinal Employer-Household Dynamics

Labor Force

Total Population in the Civilian Labor Force	46,420
Civilian Employed Population 16 years and over	42,469
Unemployment Rate	8.50%
Unemployment Rate for Ages 16-24	18.61%
Unemployment Rate for Ages 25-65	7.55%

Table 46 - Labor Force

Alternate Data Source Name:
2021 ACS 1-Year Estimates.

Occupations by Sector	Number of People
Management, business and financial	22,497
Farming, fisheries and forestry occupations	103
Service	6,839
Sales and office	6,198
Construction, extraction, maintenance and repair	3,268
Production, transportation and material moving	3,564

Table 47 – Occupations by Sector

Alternate Data Source Name:
2021 ACS 1-Year Estimates.

Travel Time	Number	Percentage
< 30 Minutes	22,140	72%
30-59 Minutes	6,796	22%
60 or More Minutes	1,603	5%
Total	30,539	100%

Table 48 - Travel Time

Alternate Data Source Name:
2021 ACS 1-Year Estimates.

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	2,914	0	1,024
High school graduate (includes equivalency)	4,442	1,387	2,189
Some college or Associate's degree	9,125	1,003	2,676
Bachelor's degree or higher	16,599	321	2,395

Table 49 - Educational Attainment by Employment Status

Alternate Data Source Name:
2021 ACS 1-Year Estimates.

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	0	427	622	663	401
9th to 12th grade, no diploma	2,193	419	1,410	397	146
High school graduate, GED, or alternative	1,573	1,889	2,938	3,191	3,307
Some college, no degree	1,518	1,935	3,285	4,542	3,099
Associate's degree	167	1,289	813	939	1,382
Bachelor's degree	907	1,731	2,246	4,330	5,300
Graduate or professional degree	469	2,393	2,230	6,386	6,795

Table 50 - Educational Attainment by Age

Alternate Data Source Name:
2021 ACS 1-Year Estimates.

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	14,312
High school graduate (includes equivalency)	38,947
Some college or Associate's degree	34,366
Bachelor's degree	41,550
Graduate or professional degree	64,037

Table 51 – Median Earnings in the Past 12 Months

Alternate Data Source Name:
2021 ACS 1-Year Estimates.

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

The top employment sectors based on the business activity table are Education and Health Services; Public Administration; Arts, Entertainment and Accommodations; and Retail Trade. Santa Fe houses less workers than jobs. The “Jobs less workers” column number in the far right column of the Business Activity table suggests that Santa Fe has more jobs than workers in the Public Administration and Retail Trade industries.

Santa Fe has a well-established tourism economy. While tourism can foster economic growth, reliance on tourism can have negative impacts. Economies with a high concentration of tourism-related jobs tend to have lower wages, more seasonal and part-time employment and higher costs of living, making it difficult for local residents, particularly young people and families, to stay in their home communities and build wealth over time, according to the Comprehensive Economic Development Strategy (CEDs).

Describe the workforce and infrastructure needs of the business community:

According to the CEDs, an aging of the population and lower birth rates in the region create holes in the middle economy that supports sectors like distribution, manufacturing, and outdoor recreation. In addition, dollars coming into the housing market through retirement homes and second home ownership are making some communities like the Taos and Santa Fe less affordable for local residents. Gradual increases in housing prices, over time, leave the region on the precipice of a shrinking labor force because the younger and less affluent workforce cannot afford to live in the communities where they work. An aging population also makes local governments unsustainably reliant on the social security system and Medicaid dollars. An increasingly aging population exacerbates other threats and weaknesses including brain drain and outmigration, limited tax base and income inequality, creating a

vicious cycle of negative impacts. The CEDS also notes that due to low population density and the rural nature of many of the towns, communities struggle to support local and regional transportation.

According to stakeholder engagement, lack of affordable housing impacts the ability of businesses to attract and retain employees in most sectors except in the high wage sectors of the economy. Social workers, case managers, and all the workers who provide supportive services are themselves cost burdened and/or enduring long commutes and in need of better housing options. Furthermore, a lot of workers were destabilized during covid and rehousing them in the current market is very difficult.

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

The City is targeting efforts to expand the current economic clusters in the region. These include outdoor recreation, film and media, and hospitality and tourism industries. However, other important industries such as healthcare and education are experiencing labor shortages due to lack of affordable housing, impeding their growth. The film and media industries also bring unique housing challenges due to the seasonality of the jobs that require temporary housing arrangements.

A major change in the area has been the growth in employment in Los Alamos National Laboratory (LANL.) LANL is located about 35 miles northwest of Santa Fe, LANL is a multi-program, federally funded research and development center for the National Nuclear Security Administration of the U.S. Department of Energy. LANL's total workforce is over 14,000, around 35% of employees live in Los Alamos, the remainder commute from Santa Fe, Española, Taos, Albuquerque, and other places. Over 2,000 of those employees were hired in fiscal year 2022, adding to pressures in the housing market across the region.

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

Santa Fe has an educated workforce. According to Table 49, 47% of the population between the ages 25 to 64 has a bachelor's degree or higher, and another 28% has some college or associate's degree. The area also has access to International Baccalaureate schools as well as a Waldorf School in Santa Fe.

Lack of affordable housing contributes to out migration and makes it difficult to house the local workforce or new workers relocating from other places. The lack of affordable housing in the city has an "overflow" effect of high housing prices throughout the region. As in the U.S. more generally, the lack of land for development and new construction also constrains the supply of homes, thus increasing housing costs throughout the region (CEDS Plan.) During the community engagement process, the need

for more job training and job placement programs for unsheltered youth, such as YouthWorks, was noted.

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

The City of Santa Fe's Economic Development Division supports the Consolidated Plan by working to build a diverse, innovative economy that provides opportunity and prosperity for the community.

In addition to small business support and business and entrepreneurial initiatives, some of the initiatives that continue to support the jurisdiction's Consolidated Plan are listed below:

- **iYouthWorks!** - This program engages disconnected youth through apprenticeships at local businesses coupled with an education plan (GED or college).
- **Young Professionals Project** -The Young Professionals Project is a program to recruit recent graduates in New Mexico and connect them to jobs and housing.
- **Santa Fe Fiber** - The Santa Fe Fiber project is designed to improve speed, reliability, access and pricing of internet service in Santa Fe.

In addition, the 2020-2023 Strategic Plan of the Northern Area Local Workforce Development Board notes that one of its goals is to align priorities and programs with municipal, county, and regional economic development organizations. This will support the Consolidated Plan by working to increase efforts in removing barriers to employment and training.

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

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

Yes, the City of Santa Fe participates in the CEDS development with the North Central Economic Development District. The region continues to foster trades programs, including those in renewable energy and construction, which are available through local community colleges and other training programs. Many educational institutions in the region are taking collaborative approaches to their development of trade certificate programs, like the collaboration of the International Center for Appropriate and Sustainable Technology (ICAST) and Santa Fe Community College for renewable energy training.

In addition, the CEDS calls for working towards ensuring that quality affordable housing options exist for young adults, families, and the workforce. Recommended actions for the region include to provide technical assistance on affordable and workforce housing policies, opportunities, and projects to communities throughout the region as well as to encourage partnerships between communities and developers consistent with the state's Affordable Housing Act.

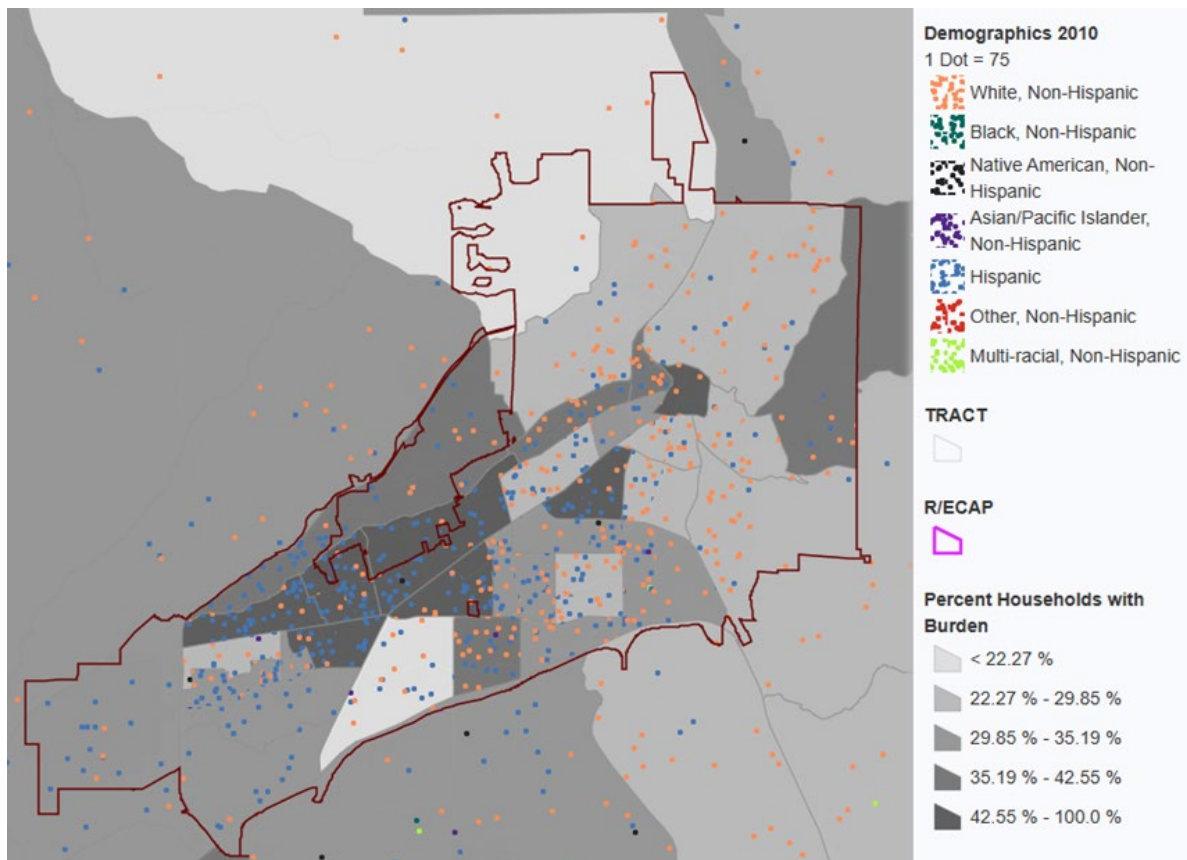
Discussion

Please see above.

MA-50 Needs and Market Analysis Discussion

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

This section uses HUD-provided maps and data from the Affirmatively Furthering Fair Housing Tool to evaluate concentrations of housing problems, where concentrations are defined as tracts with burden in the highest quintile of the distribution. Those maps indicate, in general, that housing burden is moderate to high in Santa Fe. The highest rates of housing burden and multiple housing problems exist in the south Census tracts, where there are higher clusters of Hispanic residents.



Source: HUD AFFH maps.

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

Defining a concentration as tracts with the percent of minority residents in the highest quintile of the distribution, 2021 ACS 5-year data indicates tracts with concentrations of racial and ethnic minorities include tracts 12.07, 12.06, 12.02, 12.05, 13.02, and 13.04. As shown in the AFFH map, Census tracts with concentrations of racial and ethnic minorities are largely located in clusters in the southwestern part of the city. According to AFFH data, the areas of the city with the highest proportion of households with cost burden are in the south and western parts of Santa Fe, particularly census tracts 13.02, 12.05, 12.04, 12.02, 11.06, and 10.02. These neighborhoods are also areas with higher proportions of Hispanic and American Indian households, as well as people that were born outside the United States— particularly Mexico and Central America— and people with limited English proficiency.

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

As discussed above, these areas have a higher proportion of immigrant and limited English proficient populations. These areas tend to have more rental housing than other parts of the city, however they score lower in HUD’s school proficiency index and labor market index, indicating that residents may not have the right training/education to access higher paying jobs.

Stakeholders also noted the need for more public investment in the southside of the city. They noted the need for convening places such as community centers, plazas, community gardens and main streets. They emphasized the need to balance housing development in the southside with community spaces such as libraries, parks, and health clinics that cater to the residents who already live there.

Are there any community assets in these areas/neighborhoods?

These areas tend to have more affordable housing than other parts of the city and a younger population. Investments in these neighborhoods can produce significantly high returns due to the concentration of younger residents that form a key part of the workforce of the city. Investments in neighborhoods with higher shares of children also produce higher long term benefits and can increase the economic vitality of the City.

In addition, these areas have decent access to transportation and also offer some of the most affordable rents in the City. These areas also offer relatively close proximity to jobs.

Are there other strategic opportunities in any of these areas?

A strategic opportunity in this area is the preservation of affordable housing stock, which combined with strategic infrastructure investments in these neighborhoods can meaningfully increase the access to opportunity for low income residents. As noted above, stakeholders emphasized the need to balance

housing development in the southside with community spaces such as libraries, parks, and health clinics that cater to the residents who already live there.

These challenges, identified as part of the City's AFH guide opportunities for strategic investment in these neighborhoods, as well as direction for expanding access to housing for affected populations in other, higher opportunity neighborhoods.

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

According to ACS 2021 1-year estimates, 83% of households have a desktop/laptop, 90% of households have a smartphone, and 92% have broadband of any type. However, ACS data indicate that access is much lower for low- and moderate-income households. In Santa Fe, just 5% of households with income of \$75,000 or more per year are without an internet subscription compared to 20% of households with income less than \$20,000.

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

According to the 2021 CEDS Plan, the region is taking steps to increase broadband accessibility, and the need for increased infrastructure is acknowledged by members in every county. Due to a combination of geographical difficulties in constructing fiber networks and a lack of internet service providers in the area, costs for broadband are prohibitively high for many residents, creating gaps for education, telehealth, and access to remote or technology reliant jobs.

A review of Federal Communications Commission (FCC) maps showing Residential Fixed and Mobile Broadband coverage indicate that all areas of Santa Fe have broadband access. According to stakeholder and resident engagement internet access is an issue for many low income families, but the main barrier to access is cost, rather than lack of providers in the city. Often, the internet services that are available at an affordable price are too slow or cannot deal with the usage of a family with several school aged children. In addition, there are few providers outside city limits, so people that have had to move outside the city struggle to find adequate access. Many families rely on the Lifeline program, but the program covers only one wireless or wireline account per household, which is not enough to serve families and larger households.

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction's increased natural hazard risks associated with climate change.

As noted in the CEDS Plan, droughts and wildfires pose a unique threat to north central New Mexico. According to the City's 2020 Mitigation Plan, natural hazards identified and investigated for the Mitigation Plan development include: dam failure, drought, flood, severe weather (thunderstorms, hail, lightning, extreme temperatures, high wind, winter storms), tornado, and wildfire/wildland urban interface.

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

The City's mitigation Plan notes that low income and homeless and precariously housed residents are vulnerable to temperature extremes. Exposure to extreme cold can cause frostbite or hypothermia and, in some cases, even death. Extreme heat can cause heat stroke or even fatality. Homes with little or no air conditioning can be dangerous during high heat days. Those most vulnerable to heat-related illness include people 65 years of age and older, young children, people with chronic health problems such as heart disease, people who are obese, people who are socially isolated, and people who are on certain medications. Low income families are less likely to have air conditioning and may be disproportionately impacted by rising utility costs. Stakeholders noted that mobile homes are the least energy efficient and utility bills—which can reach up to \$600 a month—leave households cost burdened.

According to the City of Santa Fe's Wildland Urban Interface Wildland Fire Hazard and Risk Analysis, the neighborhoods with the highest risk are those in the northeastern portion of the city. Low- and moderate-income neighborhoods, for the most part, have low or moderate risk.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

This section of the 2023-2028 Consolidated Plan for the City of Santa Fe describes the goals and strategies that will guide housing and community development investments and resources during the next five years.

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

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

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

Geographic Area

Table 52 - Geographic Priority Areas

1	Area Name:	Citywide
	Area Type:	Citywide
	Other Target Area Description:	Citywide
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	

General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

Allocations are based on whether a program demonstrates that it serves low-to moderate-income (LMI) residents. Most of the City’s programs serve LMI residents on a citywide basis (limited clientele or housing) versus a specific LMI area (Area Benefit). If an application is submitted for a program that serves a specific LMI area as normally defined by census tract, it is given the same consideration as the applications for programs that serve LMI residents on a citywide basis.

The Community Development Commission placed the highest funding priority on affordable housing provided citywide, rather than focusing on a specific area or neighborhood. The majority of funding was directed to providing assistance to homeowners and improvements to public facilities. Assistance for rental units is also a high priority and the City will support the construction of new affordable rental units. Additionally, the City will use local trust funds to support rental assistance programs administered

by partner organizations, such as Life Link, SF Recovery Center, Adelante, NM Coalition to End Homelessness, and Youthworks.

Geographic Distribution

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

Rationale for the priorities for allocating investments geographically

All programs for the 2023 CDBG program year will serve low to moderate-income residents throughout the City as the City of Santa Fe does not have priorities for allocating resources geographically.

General Allocation Priorities

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

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

Priority Needs

Table 53 – Priority Needs Summary

1	Priority Need Name	Ending Chronic Homelessness
	Priority Level	High
	Population	Extremely Low Chronic Homelessness Families with Children Mentally Ill Chronic Substance Abuse Veterans Victims of Domestic Violence Unaccompanied Youth Persons with Mental Disabilities Persons with Alcohol or Other Addictions Victims of Domestic Violence
	Geographic Areas Affected	Citywide
	Associated Goals	1A Increase Availability of Supportive Services 1B Expand Options for Overnight Shelter Beds 1C Increase and Improve Street Outreach and Support 1D Increase Available Permanent Supportive Housing
	Description	Chronic homelessness is used to describe people who have experienced homelessness for at least a year, or repeatedly, while struggling with a disabling condition such as a serious mental health illness, substance use disorder, or physical disability. The City of Santa Fe strives to reach functional zero (the average number of people experiencing homelessness in a month is less than the number of people exiting homelessness in a month), which is a milestone that indicates a community has measurably solved homelessness and has made homelessness a rare and brief occurrence in the community.
	Basis for Relative Priority	Chronic homelessness has become a prevalent issue in the City of Santa Fe. This priority need is a high CDBG priority and a high priority for other funding sources as well.
2	Priority Need Name	Ensuring Housing Stability for All

Priority Level	High
Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Mentally Ill Chronic Substance Abuse Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
Geographic Areas Affected	Citywide
Associated Goals	2A Expand Choice for Affordable Rental Opportunities 2B Expand Choice for Affordable Home Buying Opportunities 2C Improve Condition and Preserve Affordable Rental Housing
Description	Housing instability occurs when a household is cost-burdened (spends more than 30% of income on housing) and has to forego essential services or needs, such as food or medical care in order to pay for their housing costs. Stress from being cost-burdened can lead to reduction in physical and mental health, difficulty affording necessities, such as food, clothing, transportation, and medical care, and ultimately displacement from the community. The City of Santa Fe strives to achieve housing stability for all by increasing affordable housing stock for both rental and homeownership, providing rental and other housing assistance, and exploring other innovative affordability strategies, such as the establishment of resident owned coops and community land trusts. These strategies will reduce/eliminate the material hardships households must face and lead to a happier, healthier community.
Basis for Relative Priority	This priority need is rated high at both the CDBG, and Other Funding priority levels.

3	Priority Need Name	Ensuring Homeownership is Sustainable for All
	Priority Level	High
	Population	Low Moderate Middle Large Families Families With Children Elderly
	Geographic Areas Affected	Citywide
	Associated Goals	3A Provide for Owner Occupied Housing Rehabilitation 3B Provide for Energy Efficiency Upgrades and Accessibility Retrofits 3C Maintain Financial Stability for LMI Homeowners
	Description	The City of Santa Fe will make homeownership sustainable for Santa Feans, in terms of both economic and energy efficiency. The City will focus programming on reducing the financial hardships of owning a home, through mortgage principal reduction loans, accessibility retrofits, home repair and energy efficiency upgrades, foreclosure prevention services, and other means necessary to allow Santa Feans to remain safely and comfortably housed in their own homes.
	Basis for Relative Priority	This priority need is a high priority for CDBG level funding and a high priority for other funding sources.
4	Priority Need Name	Improving Social Determinants of Health and Addressing Emerging Needs
	Priority Level	High

Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Victims of Domestic Violence Persons With Mental Disabilities Persons With Physical Disabilities Persons With Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Non-housing Community Development
Geographic Areas Affected	Citywide
Associated Goals	4A Increase Economic Opportunities for LMI Populations 4B Expand Public Facilities and Infrastructure for LMI Populations 4C Expand Access to Open Spaces, Parks, and Transportation 4D Increase Programming to Prevent Displacement
Description	The City of Santa Fe will improve the social determinants of health for all Santa Feans, especially extremely low-, low-, and moderate-income community members. Social determinants of health are non-medical factors that influence health outcomes which may include: socioeconomic status, education, neighborhood and physical environment, employment, and social support networks, as well as access to health care.
Basis for Relative Priority	This priority need is high level for both CDBG and other funding sources.

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

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	Rate of homelessness and at-risk for homelessness increase; rental rates in the market continue to rise; rental market maintains <3% vacancy.
TBRA for Non-Homeless Special Needs	Rate of increase for special needs accommodation; aging population; rental rates in the market continue to rise; rental market maintains <3% vacancy.
New Unit Production	Population growth; general market values increase; job growth accelerates demand for affordable housing;
Rehabilitation	Aging housing stock; need for energy efficiency retrofits to lower long term housing costs; Continued need for rehabilitation assistance. Growth in fixed income residents.
Acquisition, including preservation	Population growth, housing price growth, private revitalization activity in affordable neighborhoods, neighborhoods vulnerable to displacement

Table 54 – Influence of Market Conditions

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

Introduction

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

The City received notification of its 2023 allocation amount on February 27, 2023. The total awarded amount is \$627,175 of which \$125,435 will be reserved for administrative costs. The City also has a balance of \$357,298.41 of unexpended CDBG from previous years that will be reprogrammed in the 23-24 program year. \$257,298.41 of reprogrammed CDBG from previous years will be allocated to the existing El Camino Real Academy Connector Trail activity. The City estimates that roughly \$200,000 of program income will be generated throughout the program year and will either be recycled into those program income generating activities, or reprogrammed to different uses.

The City's Office of Affordable Housing also anticipates \$3,000,000 to be budgeted in the Affordable Housing Trust Fund for the 23-24 FY and will allocate these funds to support capital improvements at permanent supportive housing facilities, rental assistance, mortgage principal reduction loans, and other needed contributions to affordable housing efforts.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	627,175	200,000	357,298.41	1,184,473.41	2,400,000	\$984,473.41 of entitlement funds (\$859,038.41 for projects, \$125,435 for admin) and \$200,000 of program income provide the basis for the projects presented in this plan.
Other	public - local	Acquisition Housing	3,000,000	0	0	3,000,000	3,000,000	Affordable Housing Trust Fund (AHTF) is a local fund that provides financing for affordable housing construction, rehabilitation, and mortgage principal reduction programs. The use of funds is regulated by SFCC 26-3 and must be compliant with the NM Affordable Housing Act.

Table 55 - Anticipated Resources

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

The greatest challenge facing the City of Santa Fe’s housing and public service programs in 2023 is the threat of reduction in funding from all sources: federal, state, or local. This requires creative use of funds as well as a reduction in the funding of some programs even when there is an increase in need and requirements that must be addressed, such as with the public services category which supports non housing projects and public facilities improvements, which are generally housing-related. Additionally, the City strives to leverage local funds to ensure that effective and important local services continue to be provided in our community, regardless of the status of federal funds. The City’s nonprofit partners estimate that every dollar of federally-funded down payment assistance leverages \$14 of funding from other state, local, and private sources. Both the Housing Trust and Homewise are CDFIs and actively leverage funds from HOME, Fannie Mae secondary market loans, state-funded mortgage products allocated through the New Mexico Mortgage Finance Authority, Low Income Housing Tax Credits (the Housing Trust), solar tax credits, Federal Home Loan Bank of Dallas’ Community Investment Programs, bank and foundation investments, and other DOE funds as well as having substantial organizational resources to use for real estate development and to support programmatic goals.

If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

All of the property on which public housing facilities are situated is owned by the City and used by the Santa Fe Civic Housing Authority under long-term leases. The units are rented to income-qualified renters, many of them very low-income seniors. At any time during the year if the City determines that donating and/or using City-owned property will benefit a proposed project that will serve the priority needs and funding objectives outlined in this plan, the City will do so, as allowed under the NM Affordable Housing Act.

In recent years, the City donated a 5-acre portion of a City-owned parcel on Siler Road. This donation supported the construction of 65 units of affordable live/work housing targeted to “creatives” – technology entrepreneurs, visual and performance artists, craft manufacturers, self-employed, etc. Also included in the project is a shared resource center that includes performance and display space, retail areas and other workshops. The project, called Siler Yard Arts and Creativity Center, was developed by the New Mexico Interfaith Housing Coalition and Creative Santa Fe, two local nonprofit organizations. The donation was contingent on the project securing Low Income Housing Tax Credit (LIHTC) funds. Additionally, the City is beginning a public outreach process and study of other City-owned parcels to prioritize several for future affordable housing development.

The City also owns the Midtown Campus, formerly home to both the College of Santa Fe and the Santa Fe University of Art and Design. Recently, City staff managing the Midtown redevelopment project had

the Midtown Master Plan, as well as the Midtown Community Development Plan, approved by City Council. Although the plan is fluid and allows for the development of the campus to change according to need over the coming years, the plan calls for a baseline of 1,100 homes of which 30% will be affordable and income-restricted. Currently the community is discussing using some of these residential parcels to implement innovative housing models, such as a community land trust.

Discussion

The City of Santa Fe expects to use local funds to provide additional support for CDBG-funded activities. The City has dedicated a local trust fund, codified in SFCC 26-3, called the Affordable Housing Trust Fund (AHTF) that outlines allowable uses for local funds to support affordable housing construction, preservation, rehabilitation, and infrastructure, as well as direct financial support to individual homeowners and homebuyers. The funds are allocated through fee-for-services contracts with local nonprofit services providers and must be compliant with the NM Affordable Housing Act (which provides an exemption to the state's Anti-Donation Clause). AHTF funds serve earners up to 120%AMI. For 2023, AHTF funds will support home repair, mortgage principal reduction loans, rental assistance, and capital improvements for affordable housing projects.

SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
City of Santa Fe Office of Affordable Housing	Government	Ownership, Rental, Community Development (public facilities, neighborhood improvements, public services), Planning	Jurisdiction
City of Santa Fe Senior Services	Government	Non-homeless special needs public services	Jurisdiction
City of Santa Fe Youth and Family Services Division	Government	Homelessness, Non-homeless special needs, public services	Jurisdiction
Habitat for Humanity	Non-profit organizations	Ownership public services	Other
Homewise	Non-profit organizations	Ownership	Other
Santa Fe Civic Housing Authority	PHA	Rental	Other
Santa Fe Community Housing Trust	Non-profit organizations	Ownership Rental	Other
Youth Shelters and Family Services	Non-profit organizations	Homelessness, non-homeless special needs, public services	Other

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
YouthWorks	Non-profit organizations	Non-homeless special needs, public services, economic development	Other
Interfaith Community Shelter at Pete's Place	Non-profit organizations	Homelessness, Non-homeless special needs, public services	Other
St. Elizabeth Shelter	Non-profit organizations	Homelessness, non-homeless special needs, public services	Other
Esperanza Shelter	Non-profit organizations	Non-homeless special needs, public services	Other
SFPS Adelante Program	Non-profit organizations	Homelessness, public services	Other
Presbyterian Medical Services (PMS)	Community/Faith-based organization	Homelessness Non-homeless special needs	State
The Life Link	Non-profit organizations	Homelessness Non-homeless special needs	Other
Santa Fe Recovery Center	Non-profit organizations	Non-homeless special needs	Other
New Mexico Coalition to End Homelessness	Non-profit organizations	Homelessness	State
Community Solutions	Non-profit organizations	Homelessness	Nation
Bella Luz Apartments	Subrecipient	Rental, homelessness	Other

Table 56 - Institutional Delivery Structure

Assessment of Strengths and Gaps in the Institutional Delivery System

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

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

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	
Legal Assistance	X	X	X
Mortgage Assistance	X		X
Rental Assistance	X	X	X
Utilities Assistance	X	X	

Street Outreach Services			
Law Enforcement	X	X	
Mobile Clinics	X	X	
Other Street Outreach Services	X	X	

Supportive Services			
Alcohol & Drug Abuse	X	X	
Child Care	X	X	
Education	X	X	
Employment and Employment Training	X	X	
Healthcare	X	X	
HIV/AIDS	X	X	
Life Skills	X	X	X
Mental Health Counseling	X	X	
Transportation	X	X	

Other			
	X	X	

Table 57 - Homeless Prevention Services Summary

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

The City works in partnership with many non-profit organizations who provide a wide range of services that work to prevent “at-risk” populations such as youths, battered families and seniors from becoming homeless and to help existing homeless populations to obtain safe, affordable and sustainable housing opportunities as well as the needed services such as counseling. These activities necessarily run along a continuum of housing program options that range from emergency shelter services to transitional housing and permanent supportive housing services to the new construction of mixed income and mixed use affordable rental development projects.

In addition to ensuring the availability of a range of housing program options for these homeless populations, the City also ensures a range of social service program options for homeless individuals, families, veterans and unaccompanied youth that work to increase access for these populations to the health, education, employment, and housing sectors. These services include behavioral health

counseling for adults and youth, dental healthcare for individuals and families, independent life skills training for homeless youth, and early childhood development and education for homeless families.

For chronically homeless individuals, the service delivery system relies on a network of housing providers, and services coordinated through the Continuum of Care, the City's funding cycles (through the Children and Youth Commission, the Human Services Commission and the Community Development Commission), and other regional efforts. Upon intake each homeless or at-risk household is assessed to determine whether they qualify for rapid rehousing or whether their needs are more intensive. If the household has few barriers then they can use rental assistance until they are able to manage the housing expense on their own - either through income or an increase in benefits. Homeless individuals or families can also use Rapid Rehousing to get out of the shelter system and into housing without losing their homelessness status (dependent on the funding source). It is the responsibility of the Case Manager to be knowledgeable about housing programs and other resources in the community and to work closely with the household to identify areas that need support which include but are not limited to: permanent supportive housing, employment, education, job training, budgeting, health insurance, food, transportation, and support services. Another aspect once a household is stabilized is to continue working with case management so that housing stability is maintained when assistance ends or circumstances change.

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

The main strength is the cooperation between the City and nonprofits to address the needs. An example of this collaboration was exemplified by the community responses to the COVID-19 pandemic. In early 2020, the country began to shelter in place. With directions to isolate, the emergency shelters were no longer a viable option for Santa Fe's growing unhoused population. The City of Santa Fe responded by temporarily housing people experiencing homelessness at the vacant student dorms at the Midtown Campus, the city-owned campus that used to be home to the College of Santa Fe and later the Santa Fe University of Art and Design. Three years later, the Midtown Emergency Shelter has evolved into Santa Fe's first and only non-congregate shelter, Consuelo's Place Shelter. With major support from New Mexico Coalition to End Homelessness, which acts as Consuelo's fiscal agent, and support from other community partners, what was initially intended to provide unhoused individuals with a place to quarantine or isolate from the coronavirus has become a proven and necessary community resource to stabilize a vulnerable population and eventually connect them to permanent housing.

The most obvious gap is the reduction in funding to support these important services. One of the other gaps is the drastic increase in the at-risk populations and the lack of resources of the non-profits

organizations to address this increase. This is not just funding but simply no room because they are at capacity.

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

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

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1A Increase Availability of Supportive Services	2023	2028	Homeless	Citywide	Ending Chronic Homelessness	CDBG: \$470,380	Public service activities other than Low/Moderate Income Housing Benefit: 4,000 Persons Assisted Homeless Person Overnight Shelter: 2,150 Persons Assisted
1B Expand Options for Overnight Shelter Beds	2023	2028	Homeless	Citywide	Ending Chronic Homelessness	CDBG: \$295,380	Homeless Person Overnight Shelter: 2,150 Persons Assisted
1C Increase and Improve Street Outreach and Support	2023	2028	Homeless	Citywide	Ending Chronic Homelessness	CDBG: \$100,000	Homeless Person Overnight Shelter: 550 Persons Assisted
1D Increase Available Permanent Supportive Housing	2023	2028	Homeless	Citywide	Ending Chronic Homelessness	CDBG: \$523,500	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 50 households assisted
2A Expand Choice for Affordable Rental Opportunities	2023	2028	Affordable Housing	Citywide	Ensuring Housing Stability for All	CDBG: \$523,500	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 50 households assisted

Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2B Expand Choice for Affordable Home Buying Opportunities	2023	2028	Affordable Housing	Citywide	Ensuring Housing Stability for All	CDBG: \$724,820	Direct Financial Assistance to Homebuyers: 20 households assisted
2C Improve Condition and Preserve Affordable Rental Housing	2023	2028	Affordable Housing	Citywide	Ensuring Housing Stability for All	CDBG: \$523,500	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 50 households assisted
3A Provide for Owner Occupied Housing Rehabilitation	2023	2028	Affordable Housing	Citywide	Homeownership is Sustainable for All	CDBG: \$500,000	Homeowner Housing Rehabilitated: 60 household housing units
3B Provide for Energy Efficiency Upgrades and Accessibility Retrofits	2023	2028	Affordable Housing	Citywide	Homeownership is Sustainable for All	CDBG: \$500,000	Homeowner Housing Rehabilitated: 60 household housing units
3C Maintain Financial Stability for LMI Homeowners	2023	2028	Non-Housing Community Development	Citywide	Homeownership is Sustainable for All	CDBG: \$724,820	Direct Financial Assistance to Homebuyers: 20 households assisted
4A Increase Economic Opportunities for LMI Populations	2023	2028	Non-Housing Community Development	Citywide	Improving Social Determinants of Health and Addressing Emerging Needs	CDBG: \$790,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 400

Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4B Expand Public Facilities and Infrastructure for LMI Populations	2023	2028	Non-Housing Community Development	Citywide	Improving Social Determinants of Health and Addressing Emerging Needs	CDBG: \$790,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 400
4C Expand Access to Open Spaces, Parks, and Transportation	2023	2028	Non-Housing Community Development	Citywide	Improving Social Determinants of Health and Addressing Emerging Needs	CDBG: \$300,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 300
4D Increase Programming to Prevent Displacement	2023	2028	Affordable Housing	Citywide	Improving Social Determinants of Health and Addressing Emerging Needs	CDBG: \$675,000	Homeowner Housing Rehabilitated: 60 household housing units Public service activities other than Low/Moderate Income Housing Benefit: 4,000 Persons Assisted

Table 58 – Goals Summary

Goal Name	1A Increase Availability of Supportive Services <i>(Priority Need Addressed: Ending Chronic Homelessness)</i>
Goal Description	Improve and expand availability of supportive services for persons experiencing or at risk of homelessness. Activities include case management, counseling, drug and alcohol rehabilitation, and other wrap around services necessary to transition an individual out of homelessness.
Goal Name	1B Expand Options for Overnight Shelter Beds <i>(Priority Need Addressed: Ending Chronic Homelessness)</i>
Goal Description	Improve and increase the availability of overnight shelter beds through homeless persons overnight shelter operations.
Goal Name	1C Increase and Improve Street Outreach and Support <i>(Priority Need Addressed: Ending Chronic Homelessness)</i>
Goal Description	Increase and improve street outreach and support services, in order to reach more individuals experiencing homelessness and connect them to the services they need to transition out of homelessness.
Goal Name	1D Increase Available Permanent Supportive Housing <i>(Priority Need Addressed: Ending Chronic Homelessness)</i>
Goal Description	Increase availability and improve existing Permanent Supportive Housing operations. Permanent Supportive Housing pairs housing with case management and supportive services, and is a proven solution to homelessness for the most vulnerable chronically homeless people.
Goal Name	2A Expand Choice for Affordable Rental Opportunities
Goal Description	Increase affordable rental housing opportunities through rental units constructed and rental units rehabilitated.
Goal Name	2B Expand Choice for Affordable Home Buying Opportunities
Goal Description	Increase homeownership opportunities through homeowner housing added and direct financial assistance to homebuyers.
Goal Name	2C Improve Condition and Preserve Affordable Rental Housing
Goal Description	Improve quality of and preserve rental housing for low- and moderate-income households through rehabilitation activities.

Goal Name	3A Provide for Owner Occupied Housing Rehabilitation
Goal Description	Provide for owner occupied housing rehabilitation for low- to moderate-income households.
Goal Name	3B Provide for Energy Efficiency Upgrades and Accessibility Retrofits
Goal Description	Provide for rehab activities in both owner occupied and rental units that makes them more energy efficient or ADA accessible.
Goal Name	3C Maintain Financial Stability for LMI Homeowners
Goal Description	Ensure financial stability for low- to moderate-income homeowners through direct financial assistance and owner occupied housing rehabilitation services.
Goal Name	4A Increase Economic Opportunities for LMI Populations
Goal Description	Increase economic opportunities for low- to moderate-income populations. Activities include, but are not limited to, public facility renovations to be used for job training programs.
Goal Name	4B Expand Public Facilities and Infrastructure for LMI Populations
Goal Description	Improve and expand public facilities and infrastructure in low- to moderate-income neighborhoods. Activities include, but are not limited to, improved access to community centers, neighborhood facilities, and parks, and improvements and expansions to streets, sidewalks, paths, water systems, and ADA improvements.

Goal Name	4C Expand Access to Open Spaces, Parks, and Transportation
Goal Description	Improve and expand access to open spaces, parks, and transportation in low- to moderate-income neighborhoods. Activities include, but are not limited to, park improvements and additions of multi-use paths.
Goal Name	4D Increase Programming to Prevent Displacement
Goal Description	Increase programming designed to prevent displacement of low- and moderate-income households through activities that prevent foreclosure and connect low-income households and individuals to essential services they need to remain stably housed.

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

Based on the previous four years of activity and the projected allocations, the City estimates that approximately (10) Low Income and (10) Moderate Income households will receive CDBG funded Mortgage Principal Reduction Loans from our housing partners (subrecipients) each year.

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

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

Both Housing Authorities (Santa Fe Civic Housing Authority) and the County of SF are within compliance guidelines of offering at least 5% of their units as accessible.

Activities to Increase Resident Involvements

Both PHAs provide a Family Self-Sufficiency Program which supports self-sufficiency with the eventual goal of becoming viable homeowners. The family enters into a five-year Contract of Participation with the Housing Authority and sets specific goals to be achieved over the term of the Contract. As part of the Contract, the Housing Authority opens an escrow account for each participating family and any time there is an increase to the family's earned income during the term of the Contract, money is deposited into the family's escrow account. Upon successful completion of the Program, the family receives the balance in their escrow account to use for home ownership and educational goals.

Furthermore, both PHAs include resident representatives on their Boards to guide management processes.

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

No

Plan to remove the 'troubled' designation

N/A

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

Barriers to Affordable Housing

The City of Santa Fe recently reviewed its policies and practices to mitigate barriers to housing development--particularly affordable housing development—as part of the City’s Affordable Housing Plan.

The land use policy review revealed several things the City of Santa Fe could improve to help foster affordable development:

- Increase the current low density limits for multifamily residential construction in high density residential zones. If that is not possible, provide height bonus as an affordable development incentive;
- Add an intent to comply with state and federal fair housing laws and regulations in the general code purpose statement or in the residential district purpose statement;
- Provide exemptions for affordable housing to nonconforming structure requirements; and
- Provide assistance to homeowners living in historic district with necessary repairs either through existing homeowner programs or through a new program designed specifically for such a purpose.

In addition, stakeholders raised concerns about NIMBYism affecting approvals for affordable development. According to stakeholder interviews and private sector focus groups there is a stigma associated with affordable housing developments and neighborhood associations make strong efforts to impede affordable development.

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

Consequently, over the next five years, there is a continued need for a greater supply of housing that is affordable for low-to-moderate income City residents. The goals outlined in the Strategic Plan section of this Consolidated Plan reflect a focus on increasing affordable housing opportunities for Extremely Low and Very Low Income populations using a variety of program interventions such as: providing rental assistance, supporting the development of rental units, continuing down payment, counseling and training for low-income homebuyers, and providing support services for low-income homeowners, including refinancing, foreclosure prevention and home repair.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

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

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

The City of Santa Fe has been exploring efforts to potentially redevelop several of its underused corridors that have infrastructure and could support rental housing, and which wouldn’t have existing residential neighbors concerned about higher density housing developments, while also providing easy access to transportation. These include the Siler Road corridor and the Midtown Local Innovation Corridor District, or Midtown LINC, at St. Michael’s Drive.

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

SP-60 Homelessness Strategy – 91.215(d)

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

The City works in partnership with many non-profit organizations who provide a wide range of services to prevent “at-risk” populations such as unaccompanied youth, families with children, veterans, battered families, people with disabilities and seniors from becoming homeless. Another objective is to help existing homeless populations obtain safe, affordable and sustainable housing opportunities as well as needed services such as health care, transportation and counseling.

These activities necessarily run along a continuum of housing program options that range from emergency shelter services to transitional housing and permanent supportive housing services to the new construction of mixed income and mixed use affordable rental development projects. Currently the City has in place emergency and transitional housing programs for homeless individuals, families with children, veterans, and unaccompanied youth.

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

All of the city’s nonprofit partners who work with homeless persons have extensive outreach activities. Pete’s Place, is part of the existing Interfaith Shelter and offers emergency beds in winter, meals and clothing. Most importantly, the organization brings together outreach coordinators to provide information about available services. Medical care, job counseling, meals, clothing, transportation are a few of the services provided at Pete’s, which is partially funded through local funds allocated through the City’s Youth and Family Services Division. In response to direct community need, Interfaith proposed the Women’s Summer Safe Haven when shelter staff and first responders noted that women were particularly vulnerable on the streets during summer months when the shelter is closed for the season. For the 2023-24 program year, Interfaith reprogrammed this service to the Summer Safe Haven for All, opening up the program to men as well. The City allocated CDBG funds towards this program, which anticipates serving 320 individuals.

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

Additionally, the City became a Built for Zero (BFZ) community in 2019, joining a national movement committed to end homelessness measurably and equitably. Communities in BFZ focus on achieving

“functional zero” for one population, as a step on the way toward solving homelessness for all populations. This evidence-based model uses quality data to guide communities to reach functional zero, which when reached, makes homelessness rare and brief. BFZ is a data driven model. Quality data is maintained by collecting real-time, by-name data through coordinated outreach efforts to create a list of every individual experiencing homelessness in the community. A “by-name list” helps providers understand the unique needs of an individual experiencing homelessness and recognizes that unhoused individuals all have their own story. Functional zero is indicated by inflow and outflow. A community has reached functional zero when the number of people being housed surpasses the number of individuals being added to the by-name list. Santa Fe is committed to have a complete and active by-name list by September 2023 and reach Functional zero for homeless veterans by March 2024. A critical aspect of BFZ relies on affordable housing stock. Community Solutions, the driving organization for BFZ, is motivated to identify innovative funding structures that will allow Santa Fe to expand its stock of affordable and supportive housing to ensure a continuous housing supply for individuals exiting homelessness.

Addressing the emergency and transitional housing needs of homeless persons

St. Elizabeth Shelter. Operates the Men’s Emergency Shelter (28 beds) and Casa Familia (30 beds for women and children) and three transitional/supportive housing properties: Casa Cerrillos (28 apartments), Sonrisa Family Shelter (8 apartments) and the Santa Fe Suites (120 apartments). St. Elizabeth’s recently took on management of the Suites, which is a mixed- income program for those coming out of homelessness and/or those who are working with low to moderate incomes. The shelters provide respite care for those who are in need of a place to recover from illnesses and behavioral health issues. Both have a program manager, case managers and supervisory staff. The supportive housing programs have on-site program/case managers that work closely with each guest and monitor their progress.

Consuelo’s Place Shelter. Consuelo's Place Shelter (CPS) provides emergency shelter and services for those experiencing homelessness and for those at imminent risk of becoming homeless. CPS also provides quarantine services and housing for those who have recently tested positive with COVID-19, have had recent exposure to COVID-19 and/or are awaiting results. The latter service is offered to individuals and families who lack a safe space to quarantine during the period of infection. CPS provides safe and stable emergency housing, intensive and high-quality case management, connects those facing a variety of housing related crises to appropriate resources and information and assists clients in securing and maintaining permanent housing after residency at CPS.

Interfaith Community Shelter (ICS). Through partnership with 40+ faith and community groups and nearly 2,000 active volunteers, ICS provides shelter and services to men, women and children who are experiencing homelessness in Santa Fe, and provides a point of entry to the other services necessary to make the transition from homelessness to stable housing. As a minimal barrier shelter, it offers the

Seasonal Night Shelter; the Day Services Program; and the Summer Safe Haven for All. Resource Days operate 3 days/week, year round, with 12 partner provider agencies.

Life Link. Operates 24 apartment units at La Luz, administers Continuum of Care vouchers to support 70 scattered-site units for people with mental illness and other co-occurring disorders. They also administer 78 linkage vouchers in Santa Fe. The Life Link provides extensive outpatient treatment, psychiatric and medication assisted treatment, psychosocial rehabilitation, homeless outreach, prevention, and rental assistance, peer support services, onsite healthcare screening, and comprehensive human trafficking outreach and aftercare services.

Esperanza Shelter. Offers no cost services to victims of domestic violence. The organization provides community navigation, advocacy, safety planning, therapy, substance abuse therapy, case management, child/family therapy, parenting classes, infant mental health, psycho educational groups for both survivors and offenders and legal advocacy. It operates a 24/7 crisis hotline 1-800-473-5220, and emergency shelter services for those needing to escape domestic violence.

Youth Shelters and Family Services. Youth Shelters and Family Services helps hundreds of homeless, runaway, and at-risk youth and their dependent children each year. The organization provides thousands of bed nights for unaccompanied youth experiencing homelessness through its emergency shelter, cold weather shelter, transitional living, and rapid rehousing programs. In addition, services are provided through the organization's drop-in center, street outreach, counseling center, pregnant and parenting initiative, youth appropriate referrals, case management, skill building services and activities geared toward self-sufficiency and readiness for adulthood.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

The City relies on its network of community partners to facilitate coordination of services and ensure that those vulnerable to homelessness don't "fall through the cracks". NMCEH continues to implement systems for ensuring that homeless who seek services are tracked through HMIS through a statewide system of coordinated assessment. Every homeless family and individual is given an assessment based on the nationally recognized VI/SPDAT (Vulnerability Index/Service Prioritization Assessment Tool). The results of the assessment are used to refer homeless people to the type of housing that best fits their needs and the assessment is used to create a prioritized list. Chronically homeless people are placed at the top of the list for permanent supportive housing.

The City of Santa Fe has worked closely with the Santa Fe Community Housing Trust to develop three apartment communities - Village Sage (60 units), Stagecoach Apartments (60 units) and Las Soleras Station (87 units) where 25% of the units are set aside for people exiting homelessness. On-site support services and referral to other service providers is also provided. The City has contributed financially in various ways to each of these projects.

The City, along with other local housing funding partners, has contributed funds to the Lamplighter Inn project, which will convert a local motel into 58 units of affordable housing with 25% of the units reserved for people exiting homelessness. The City has supported this project using AHTF, CDBG, as well as \$2 million in ARPA funds towards the acquisition of the property.

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

In addition to HUD funds, the City's CDBG entitlement funds and local funds are used to support Life Link, St. Elizabeth Shelter, and the Interfaith Shelter to provide shelter to homeless people and help them make the transition to permanent housing. The City's Youth and Family Services Division funds numerous transitional homeless programs including: Youth Shelters (outreach, transitional living, and emergency shelter), Interfaith (Community Shelter), St Elizabeth Shelter (Men and Family shelter). In addition, the Veterans Advisory Board funds a veteran support worker through the Veterans Integration Center (VIC) and rental space at Interfaith for a Homeless Veterans Coordinator through the Veterans Administration. The City also funds Santa Fe Public School's Adelante Program to identify and work with homeless families in Santa Fe Public Schools. CDBG funds are being used to pay for staffing for Adelante School Liaisons at SF Public Schools, staffing for Youth Shelters and Family Services' Transitional Living and Street Outreach programs, as well as staffing for Interfaith Community Shelters' Summer Safe Haven for All.

The City works closely with its network of housing partners to ensure that the needs of those discharged from institutions are also being met. Many women have entered Casa Familia after giving birth once discharged from the hospital. Likewise, Youthworks receives many referrals from juvenile corrections systems.

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

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

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

Additionally, the City of Santa Fe’s housing partners - Habitat for Humanity, The Housing Trust and Homewise - must notify homeowners of any potential lead-based paint issues as part of every home-buying transaction. If a homebuyer purchases an already existing home with financial assistance from the Housing Trust or Homewise, they are given a lead-based paint disclosure form that must be signed. If a home is purchased that was built before 1978, the EPA lead-based paint pamphlet entitled “Protect Your Family from Lead in Your Home” is also given to the homeowner. All federally funded home-repair activities are also subject to stringent guidelines for lead-based paint assessment and remediation. Both Habitat and Homewise are experienced in addressing the presence of lead-based paint in their home rehabilitation programs. Any presence of lead-based paint is remediated by a certified professional.

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

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

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

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

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

The term "lead-based paint hazard" means any condition that causes exposure to lead from lead-contaminated dust, lead-contaminated soil, lead-contaminated paint that is deteriorated or present in

accessible surfaces, friction surfaces, or impact surfaces that would result in adverse human health effects as established by the appropriate Federal agency.

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

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

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

Santa Fe's poverty rate has remained mostly flat since 2015. Between 2015 and 2021 the individual poverty rate slightly decreased from 12.8% to 12.7%. According to 2021 ACS data, an estimated 40% of children under 5 live in poverty. For this reason, the City of Santa Fe is committed to focusing many of its policy and housing initiatives on alleviating poverty. One of Santa Fe's most aggressive policies for reducing the number of poverty-level families is the enactment of its Living Wage regulation. Enacted in 2018, the law mandates that employers in Santa Fe adjust the Living Wage with the annual cost of living in order to help ensure that workers' wages would keep pace with inflation. Santa Fe workers will see the Living Wage increase to \$14.03 an hour as of March 1, 2023. The Living Wage for 2022 was \$12.95 an hour.

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

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

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

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

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

- Conserve and maintain Santa Fe’s existing housing stock and residential neighborhoods.
- Continue to support rehabilitation loan programs targeted toward low to moderate income homeowners (50%-80% AMI), which includes home renovations, emergency repairs and energy conservation measures including the purchase of new appliances, retrofits, and solar water heaters.
- Support the SFCHA’s ongoing RAD conversion projects to renovate public housing units, building new units when feasible.

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

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

SP-80 Monitoring – 91.230

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

All of the CDBG Funded programs are monitored by staff including desk reviews, weekly correspondence with sub-recipients, and, through informal site visits for technical training, as well as formal, annual site monitoring visits to verify compliance with the objectives of the activity. Staff requests information on the status and effectiveness of the program to meet their goals on an ongoing basis through regular weekly contact with sub-recipients and the collection of / data input from Quarterly Reports. Clear documentation and financial records, tracking of demographics and project activities are tracked quarterly. The City of Santa Fe utilizes HUD’s “Guidebook for Grantees on Subrecipient Oversight, Managing CDBG”, and “Ensuring CDBG Subrecipient Timeliness Guidelines” as well as portions of the CPD Monitoring Handbook (6509.2) to ensure compliance.

Expected Resources

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

Introduction

The City received notification of its 2023 allocation amount on February 27, 2023. The total awarded amount is \$627,175 of which \$125,435 will be reserved for administrative costs. The City also has a balance of \$357,298.41 of unexpended CDBG from previous years that will be reprogrammed in the 23-24 program year. \$257,298.41 of these reprogrammed funds will be utilized for the existing 2022 El Camino Real Academy Connector Trail activity. Additionally, the City estimates that roughly \$200,000 of program income will be generated and utilized over the next program year.

The City’s Office of Affordable Housing also anticipates \$3,000,000 to be budgeted in the Affordable Housing Trust Fund for the 23-24 FY and will allocate these funds to support capital improvements at permanent supportive housing facilities, rental assistance, mortgage principal reduction loans, and other needed contributions to affordable housing efforts.

Anticipated Resources

Expected Amount Available Year 1				
Source of Funds	Annual Allocation:	Program Income:	Prior Year Resources:	Total:
CDBG – federal	\$627,175	\$200,000	\$357,298.41	\$1,184,473.41
Affordable Housing Trust Fund - Local	\$3,000,000	n/a	0	\$3,000,000

Table 1 - Expected Resources – Priority Table

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

The federal government has responded with several infusions of cash into local government budgets. Using these funds creatively and effectively when there is an increase in need and requirements that must be addressed will be challenging in the upcoming months. The areas most impacted are likely to be in the public services category which supports non housing projects and public facilities improvements, which are generally housing-related. Additionally, the City strives to leverage local funds to ensure that effective and important local services continue to be provided in our community, regardless of the status of federal funds.

The City's nonprofit partners estimate that every dollar of federally-funded down payment assistance leverages \$14 of funding from other state, local, and private sources. Both the Housing Trust and Homewise are Community Development Financial Institutions and actively leverage funds from HOME, Fannie Mae secondary market loans, state-funded mortgage products allocated through the New Mexico Mortgage Finance Authority, Low Income Housing Tax Credits (the Housing Trust), solar tax credits, Federal Home Loan Bank of Dallas' Community Investment Programs, bank and foundation investments, and other DOE funds as well as having substantial organizational resources to use for real estate development and to support programmatic goals.

If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

All of the property on which public housing facilities are situated is owned by the City and used by the Santa Fe Civic Housing Authority under long-term leases. The units are rented to income-qualified renters, many of them very low-income seniors. At any time during the year if the City determines that donating and/or using City-owned property will benefit a proposed project that will serve the priority needs and funding objectives outlined in this plan, the City will do so, as allowed under the NM Affordable Housing Act.

During 2019, the City donated a 5-acre portion of a City-owned parcel on Siler Road. This donation supported the construction, currently underway, of 65 units of affordable live/work housing targeted to “creatives” – technology entrepreneurs, visual and performance artists, craft manufacturers, self-employed, etc. A shared resource center will be included with a performance and display space, retail areas and other workshops. The project, called the “Siler Yard” was developed by the New Mexico Interfaith Housing Coalition. Low Income Housing Tax Credit (LIHTC) funds were secured providing over \$10M of equity. Additionally, the City is continuing from 2019 a public outreach process and study of other City-owned parcels to prioritize several for future affordable housing development.

Additionally, the City is undertaking the long process of redeveloping the Midtown campus site (formerly the location of the College of Santa Fe and then, the Santa Fe University of Art and Design). The community’s vision for the site is to include public gathering spaces, mixed uses (public services, entertainment, job centers, high tech, film and education) and affordable and mixed income housing. The affordability of future housing on this site will be subsidized through the City’s donation of land, fee waivers, and water offsets.

Discussion

All of the donations described above are intended to support the uses of CDBG resources, both by increasing access to community facilities and programs but also to support the City’s subrecipients in their efforts to leverage additional housing and community development resources into the community.

The infusion of federal rescue plan funds into the community was profound and allowed the City and its partners to leverage additional resources. The City’s Office of Affordable Housing utilized CARES Act funds towards the purchase of the Santa Fe Suites Hotel, which was converted into 120 units of affordable housing - 40 apartments for chronically homeless individuals and 80 apartments for low- to moderate- income individuals. Further CDBG-CV funds were used to pay for supportive services and case management at the Suites. The City leveraged these federal funds and utilized local funds for capital improvements at the project as well.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Goal Name	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1A Increase Availability of Supportive Services	Homeless	Citywide	Ending Chronic Homelessness	CDBG: \$94,076	Public service activities other than Low/Moderate Income Housing Benefit: 800 Persons Assisted Homeless Person Overnight Shelter: 430 persons assisted
1B Expand Options for Overnight Shelter Beds	Homeless	Citywide	Ending Chronic Homelessness	CDBG: \$59,076	Homeless Person Overnight Shelter: 430 persons assisted
1C Increase and Improve Street Outreach and Support	Homeless	Citywide	Ending Chronic Homelessness	CDBG: \$20,000	Homeless Person Overnight Shelter: 110 persons assisted
1D Increase Available Permanent Supportive Housing	Homelessness	Citywide	Ending Chronic Homelessness	CDBG: \$104,700	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 10 households assisted
2A Expand Choice for Affordable Rental Opportunities	Affordable Housing	Citywide	Ensuring Housing Stability for All	CDBG: \$104,700	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 10 households assisted
2B Expand Choice for Affordable Home Buying Opportunities	Affordable Housing	Citywide	Ensuring Housing Stability for All	CDBG: \$144,964	Direct Financial Assistance to Homebuyers: 2 households assisted

2C Improve Condition and Preserve Affordable Rental Housing	Affordable Housing	Citywide	Ensuring Housing Stability for All	CDBG: \$104,700	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 10 households assisted
3A Provide for Owner Occupied Housing Rehabilitation	Affordable Housing	Citywide	Homeownership Sustainable for All	CDBG: \$100,000	Homeowner Housing Rehabilitated: 12 household housing units
3B Provide for Energy Efficiency Upgrades and Accessibility Retrofits	Affordable Housing	Citywide	Homeownership Sustainable for All	CDBG: \$100,000	Homeowner Housing Rehabilitated: 12 household housing units
3C Maintain Financial Stability for LMI Homeowners	Affordable Housing	Citywide	Homeownership Sustainable for All	CDBG: \$144,964	Direct Financial Assistance to Homebuyers: 2 households assisted
4A Increase Economic Opportunities for LMI Populations	Non-Housing Community Development	Citywide	Improving Social Determinants of Health and Addressing Emerging Needs	CDBG: \$158,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 80 persons assisted
4B Expand Public Facilities and Infrastructure for LMI Populations	Non-Housing Community Development	Citywide	Improving Social Determinants of Health and Addressing Emerging Needs	CDBG: \$415,298.41	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 180 persons assisted

4C Expand Access to Open Spaces, Parks, and Transportation	Non-Housing Community Development	Citywide	Improving Social Determinants of Health and Addressing Emerging Needs	CDBG: \$257,298 .41	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 100 persons assisted
4D Increase Programming to Prevent Displacement	Affordable Housing	Citywide	Improving Social Determinants of Health and Addressing Emerging Needs	CDBG: \$135,000	Homeowner Housing Rehabilitated: 12 household housing units Public service activities other than Low/Moderate Income Housing Benefit: 800 Persons Assisted

Table 2 – Goals Summary

AP-35 Projects – 91.220(d)

Introduction

Projects funded for FY 2023-24 reflect a variety of programs, public infrastructure, facility improvements and public services in addition to programs focused upon increasing affordable housing to include homeowner rehabilitation and mortgage principal reduction for homebuyers for low-to moderate income households. Additionally, the City operates a local affordable housing trust fund (AHTF) that is funded through developer fees, pay off of City-held affordability liens, and land sales revenues from City-held mortgages. The trust funds are monitored by the NM Mortgage Finance Authority for compliance with the NM Affordable Housing Act which allows funds to be used for beneficiaries earning up to 120% AMI (area median income). This enables subrecipients to serve a full range of incomes as CDBG funds are used for those at 80% AMI and below and the AHTF can be used for those at 81-120% AMI. Additionally, program income provides additional revenue for eligible programs. In the past, PI has been used for mortgage principal reduction loans and home repair loans. For the upcoming program year, the City estimates that roughly \$200,000 will be generated and used for mortgage principal reduction loans. Reprogrammed funds from prior years make up the balance of available funds.

Projects

#	Project Name (Eligible Use Categories)
1	Housing
2	Public Services
3	Public Facilities and Infrastructure
5	Program Administration

Table 3 - Project Information

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

The City continues to prioritize supporting the work of its nonprofit partners who provide the majority of housing related services and shelter. The applicants must demonstrate the need for their allocation through data evidence. All applicants for CDBG funds are required to match the funds at a 1:1 basis, ensuring that funded projects are viable.

AP-38 Project Summary

1	Category	Housing
	Target Area	Citywide
	Goals Supported	2B Expand Choices for Affordable Home Buying Opportunities 3A Provide for Owner Occupied Housing Rehabilitation 3B Provide for Energy Efficiency Upgrades and Accessibility Retrofits 3C Maintain Financial Stability for LMI Homeowners 4D Increase Programming to Prevent Displacement
	Needs Addressed	Ensuring Housing Stability For All Ensuring Homeownership is Sustainable Improving Social Determinants of Health and Addressing Emerging Needs
	Funding	\$244,964 (2023 CDBG-EN) + \$200,000 (Program Income) = \$444,964
	Description	A means of providing or producing affordable housing – such as production, rehabilitation, or acquisition.
	Target Date	Completed by June 30, 2024
	Estimate the number and type of families that will benefit from the proposed activities	14-15 homeowners served
	Location Description	Citywide
	Planned Activities	1) Homewise - Mortgage Principal Reduction (\$144,964 (2023 CDBG-EN) + \$200,000 (Program Income) = \$344,964); 2) Santa Fe Habitat for Humanity - Habitat Home Repair Program (\$100,000)
2	Category	Public Services
	Target Area	Citywide
	Goals Supported	1A Increase Availability of Supportive Services 1B Expand Options for Overnight Shelter Beds 1C Increase and Improve Street Outreach & Support 4D Increase Programming to Prevent Displacement
	Needs Addressed	Ending Chronic Homelessness Improving Social Determinants of Health and Addressing Emerging Needs
	Funding	\$94,076

	Description	Provision of public services (including labor, supplies, and materials) including but not limited to those concerned with homelessness response, employment, crime prevention, child care, health, drug abuse, education, fair housing counseling, energy conservation, welfare (but excluding the provision of income payments), or recreational needs
	Target Date	Completed by June 30, 2024
	Estimate the number and type of families that will benefit from the proposed activities	800 renter households; 320 chronically homeless persons; 110 youth experiencing or at risk of homelessness
	Location Description	Citywide
	Planned Activities	1) Adelante (SFPS) - Expanded School Liaison Project (\$35,000); 2) Interfaith Community Shelter - Summer Safe Haven for All (\$39,076); 3) Youth Shelters and Family Services - Transitional Living and Street Outreach Programs (\$20,000)
3	Category	Public Facilities and Infrastructure
	Target Area	Citywide
	Goals Supported	1D Increase Available Permanent Supportive Housing 2A Expand Choice for Affordable Rental Opportunities 2C Improve Condition and Preserve Affordable Rental Housing 4A Increase Economic Opportunities for LMI Populations 4B Expand Public Facilities and Infrastructure for LMI Populations 4C Expand Access to Open Spaces, Parks, and Transportation
	Needs Addressed	Ending Chronic Homelessness Ensuring Housing Stability for All Improving Social Determinants of Health and Addressing Emerging Needs
	Funding	\$519,998.41
	Description	The CDBG program identifies publicly-owned facilities and infrastructure such as, streets, playgrounds, and underground utilities, and buildings owned by non-profits that are open to the general public, as Public Facilities and Improvements
	Target Date	Completed by June 30, 2024

	Estimate the number and type of families that will benefit from the proposed activities	10 households; 80 at-risk youth; 100 households
	Location Description	Sonrisa Family Supportive Living Program (6321 Jaguar Drive), Youthworks Social Justice Kitchen (1504 Cerrillos Road), and El Camino Real Academy Connector Trail (Between Cottonwood Drive and South Meadows Road)
	Planned Activities	1) St Elizabeth Shelters - Sonrisa Family Supportive Living Program Heating/Air Conditioning Project (\$104,700); 2) Youthworks - Social Justice Kitchen Facility Renovation Project (\$158,000); 3) ECRA Connector Trail Project (\$257,298.41)
4	Category	Program Administration
	Target Area	Citywide
	Goals Supported	N/A
	Needs Addressed	N/A
	Funding	\$125,435
	Description	General management, oversight, and coordination of administering the CDBG program
	Target Date	Completed by June 30, 2024
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	City-wide
Planned Activities	Program Administration (\$125,435)	

AP-50 Geographic Distribution – 91.220(f)

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

The Community Development Commission placed the highest funding priority on affordable housing and the provision of related services citywide, rather than focusing on a specific area or neighborhood. The final high priority of the CDC is funding public facilities that most closely serve households transitioning out of homelessness as well as funding public services that help very low income individuals and households to transition out of homelessness. Again, because of Santa Fe's relatively compact geography, funds are not prioritized for a particular area as all facilities serve city-wide residents.

Geographic Distribution

Target Area	Percentage of Funds
Citywide	100

Table 4 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

All programs for the 2023 CDBG program year will serve extremely low to moderate-income residents throughout the city as the City of Santa Fe does not have priorities for allocating resources geographically.

Discussion

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

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The City of Santa Fe's expenditure of funds - federal and local - supports projects and programming that serve the spectrum of housing needs from the homeless to the homeowner. The City identifies needs and evaluates existing housing gaps to ensure that programs and projects increase and improve access to the community's housing opportunities. Delivery of these services is provided through the City's network of nonprofit partners which ensures they are effective, responsive and timely. For the upcoming program year, the City will immediately deploy Affordable Housing Trust Funds (AHTF) in the amount of \$3,000,000 in conjunction with CDBG funds, serving almost 500 additional households and individuals.

One Year Goals for the Number of Households to be Supported	
Homeless	1230
Non-Homeless	24
Special-Needs	8
Total	1,365

Table 6 - One Year Goals for Affordable Housing by Support Requirement (CDBG funded activities only)

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	0
Rehab of Existing Units	22
Acquisition of Existing Units	2
Total	24

Table 7 - One Year Goals for Affordable Housing by Support Type (CDBG funded activities only)

Discussion

The projects addressing homelessness for the 2023-24 fiscal year will serve the following through public service and shelters: 800 households served through Adelante; 320 chronically homeless persons provided shelter at Interfaith Shelter's Summer Safe Haven for All; and 110 youth through the Youth Shelters and

Family Services Transitional Living and Street Outreach Programs. Non-homeless households shown above to be supported through CDBG funded affordable housing in 2023-24 include the following: Habitat for Humanity will rehabilitate a minimum of twelve (12) units owned by low-income households; and Homewise will prove mortgage principal reductions loans to 2-3 low- to moderate-income households. Two public facilities projects will be funded with CDBG in the 2023-24 program year: the aging heating and air conditioning units will be replaced at St Elizabeth Shelters' Sonrisa Family Supportive Living Program, 8 apartments at below market rates that provide a full range of supportive services and are only available to homeless families with children; and the rehabilitation/conversion of Youthworks' nonprofit facility into a commercial training kitchen for at-risk youth to gain hands-on employability skills. Finally, CDBG will be used to complete construction of the El Camino Real Academy connector trail, a multi-use path between Cottonwood Village mobile home park and the school. This project is a Safe-Routes-to-School project and has been a community development need in the area for many years.

In addition to the above stated CDBG funded projects, Affordable Housing Trust Funds (AHTF) will be used to support affordable housing provision, rehabilitation, and direct financial assistance to income-qualified individuals. Rental assistance will be provided through six organizations, (Adelante, Life Link, New Mexico Coalition to End Homelessness, Santa Fe Recovery Center, St. Elizabeth Shelters, and Youthworks) serving a cumulative total of 517 households, all of whom are at risk of or presently experiencing homelessness. Of these 517 households, 70 are individuals who have completed Santa Fe Recovery Center's residential treatment program and will be provided 2-6 months of housing assistance in SFCR's Bridge Home Sober Living apartments. Homewise and the Santa Fe Community Housing Trust will use AHTF to support mortgage principal reduction loans for thirty (30) homebuyer households. Community Solutions will use AHTF for necessary capital improvements at the Santa Fe Suites, a 123 unit permanent supportive housing apartment complex at which 85 of the units are currently leased to formerly homeless and low-income adults. Finally, AHTF will be used to partially fund operations at Consuelo's Place Shelter, which is currently Santa Fe's only non-congregate shelter.

The City also emphasizes the future utilization of City-owned land to build affordable housing. The Community Development Commission is passionate about exploring ways to present City-owned land to the City Council to be used for this effort. There is a shortage of affordable rental housing in Santa Fe, which puts the existing housing vouchers in the City at risk of being remitted to the State if not put to use. Utilizing City-owned land to build affordable housing will be a priority of the CDC and the City moving forward, in order to provide more voucher opportunities for the Housing Authority.

AP-60 Public Housing – 91.220(h)

Introduction

The Santa Fe Civic Housing Authority (SFCHA) is the primary public housing agency in Santa Fe. It oversees 28 units of public housing, 491 units of HUD Project based rental assistance (PBRA) – 459 of which are also LIHTC units, and 145 Low Income Housing Tax Credit (LIHTC). SFCHA also manages 670 housing choice vouchers in Santa Fe. Of the PBRA there are a total of 359 units for seniors and 132 units for families. Currently, over 300 people are on the waiting lists for a housing authority apartment unit, and approximately 300 people on the Section 8 waiting list for Santa Fe. SFCHA receives approximately 35 applications per month for housing. The wait for a unit is between 18 and 24 months; however, the waiting lists are usually only open on a lottery basis at designated times during the year. In addition SFCHA owns and operates affordable units in the City of Espanola and the Town of Bernalillo.

Santa Fe County also manages 200 units of public housing and administers 241 housing choice vouchers (44 VASH). Some vouchers are used within city limits.

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

Maintenance of aging units is a continuous effort so the housing authority is systematically converting its units under the Rental Assistance Demonstration (RAD) project. Additionally, SFCHA successfully applied for and completed a 45 unit family project at the end of 2022 using Low Income Housing Tax Credits.

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

Both Public Housing Authority's (PHA) provide a Family Self-Sufficiency Program which supports self-sufficiency with the eventual goal of becoming viable homeowners. The family enters into a five-year Contract of Participation with the Housing Authority and sets specific goals to be achieved over the term of the Contract. As part of the Contract, the Housing Authority opens an escrow account for each participating family and any time there is an increase to the family's earned income during the term of the Contract, money is deposited into the family's escrow account. Upon successful completion of the Program, the family receives the balance in their escrow account to use for home ownership and educational goals.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance The PHA is not designated as troubled.

Discussion

As an active developer of LIHTC projects, the Santa Fe Civic Housing Authority is considered a partner of the City of Santa Fe's in the provision of affordable rental housing beyond the typical housing authority functions.

The City has to subordinate and amend its lease agreements with the housing authority every time a funding application is submitted. The City provided support for the Calle Resolana project, 45- townhomes that were awarded LIHTC funding in 2019.

As mentioned in the Affordable Housing section, the Community Development Commission is adamant about utilizing City-owned land to build affordable housing and wants to establish this as part of the City's values. The City desperately needs more affordable rental units to be available to the Housing Authorities to use their vouchers. The Community Development Commission wants to address this pressing problem and make this a priority moving forward.

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

Introduction

The City works in partnership with many non-profit organizations who provide a wide range of services to prevent “at-risk” populations such as unaccompanied youth, families with children, veterans, battered families, people with disabilities and seniors from becoming homeless. Another objective is to help existing homeless populations obtain safe, affordable and sustainable housing opportunities as well as needed services such as health care, transportation and counseling.

These activities necessarily run along a continuum of housing program options that range from emergency shelter services to transitional housing and permanent supportive housing services to the new construction of mixed income and mixed use affordable rental development projects. Currently the City has in place emergency and transitional housing programs for homeless individuals, families with children, veterans, and unaccompanied youth.

The City became a Built for Zero (BFZ) community in 2019, joining a national movement committed to end homelessness measurably and equitably. Communities in BFZ focus on achieving “functional zero” for one population, as a step on the way toward solving homelessness for all populations. This evidence-based model uses quality data to guide communities to reach functional zero, which when reached, makes homelessness rare and brief. BFZ is a data driven model. Quality data is maintained by collecting real-time, by-name data through coordinated outreach efforts to create a list of every individual experiencing homelessness in the community. A “by-name list” helps providers understand the unique needs of an individual experiencing homelessness and recognizes that unhoused individuals all have their own story. Functional zero is indicated by inflow and outflow. A community has reached functional zero when the number of people being housed surpasses the number of individuals being added to the by-name list. Santa Fe is committed to have a complete and active by-name list by September 2023 and reach Functional zero for homeless veterans by March 2024. A critical aspect of BFZ relies on affordable housing stock. Community Solutions, the driving organization for BFZ, is motivated to identify innovative funding structures that will allow Santa Fe to expand its stock of affordable and supportive housing to ensure a continuous housing supply for individuals exiting homelessness.

Those who are facing homelessness or special needs are now able to benefit from long range transportation for access to VA services in Albuquerque and SOAR model benefits application assistance through YSFS, Life Link and Adelante. Importantly, recipients of funding are required to report on accomplishments utilizing the Results Based Accountability framework. Data consultants work with funded agencies to identify performance measures. These data are reported biannually and provide a snapshot as to whether a funded agency is meeting their goals.

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

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

All of the city's nonprofit partners who work with homeless persons have extensive outreach activities that the City seeks to improve over the next program year. The City's one year goal is to identify, by-name, all the currently chronically homeless individuals and those precariously housed –this will be completed through an online database that can access and screen for basic social determinants of health. The City is working with local non-profit service providers, the HMIS continuum site as well as housing partners.

In the winter, the Interfaith Shelter, St. Elizabeth's and Youth Shelters provide emergency beds, meals and clothing. Most importantly, the organization brings together outreach coordinators to case consult and provide information about available services. Medical care, job counseling, meals, clothing, transportation are a few of the services provided at the Interfaith Shelter, St. Elizabeth's, and Youth Shelters and Family Services, which is partially funded through local funds allocated through the City's Youth and Family Services Division.

The City of Santa Fe works closely with the New Mexico Coalition to End Homelessness to coordinate services for homeless individuals and families. NMCEH operates a statewide system of coordinated entry where every homeless family and individual is given an assessment based on the nationally recognized VI/SPDAT (Vulnerability Index/Service Prioritization Assessment Tool). The results of the assessment are used to refer homeless people to the type of housing that best fits their needs and the permanent supportive housing. As previously stated, the City recently signed up to be part of Built for Zero, a national movement to end chronic and veteran homelessness in participating communities. Since Santa Fe has met the federal benchmarks for effectively ending veteran homelessness, current efforts are focused on housing all of those in the City who are chronically homeless. The coordinated entry system is used to create a regularly updated by-name list of those who are homeless, and the City is working with its nonprofit partners to develop more permanent supportive housing to meet the needs of the individuals who are currently chronically homeless in Santa Fe. In December 2020 the City helped a national nonprofit, Community Solutions, in conjunction with St Elizabeth Shelter, its local partner, to purchase the Santa Fe Suites, a 123 unit residence hotel and is using it to provide permanent supportive housing to 40 chronically homeless households and as affordable housing for other low income renters. The City provided funding to purchase another property, the Lamplighter Inn, which is currently being converted into residential use for permanent supportive housing. The Lamplighter's conversion into affordable housing is well under way and should be occupied by October 2023. In addition to helping provide funds for purchase and renovation, the City plans to provide operating support to these projects.

2) Addressing the emergency shelter and transitional housing needs of homeless persons

The City relies on a network of services providers to address the emergency shelter and transitional needs of homeless persons. These programs are supported through fee-for services agreements and pass through funds from federal and local sources. The City's partners include:

St. Elizabeth Shelter. Operates the Men's Emergency Shelter (28 beds) and Casa Familia (30 beds for women and children) and three transitional/supportive housing properties: Casa Cerrillos (28 apartments), Sonrisa Family Shelter (8 apartments) and the Santa Fe Suites (120 apartments). St. Elizabeths recently took on management of the Suites, which is a mixed-income program for those coming out of homelessness and/or those who are working with low to moderate incomes. The shelters provide respite care for those who are in need of a place to recover from illnesses and behavioral health issues. Both have a program manager, case managers and supervisory staff. The supportive housing programs have on-site program/case managers that work closely with each guest and monitor their progress.

Consuelo's Place Shelter. Consuelo's Place Shelter (CPS) provides emergency shelter and services for those experiencing homelessness and for those at imminent risk of becoming homeless. CPS also provides quarantine services and housing for those who have recently tested positive with COVID-19, have had recent exposure to COVID-19 and/or are awaiting results. The latter service is offered to individuals and families who lack a safe space to quarantine during the period of infection. CPS provides safe and stable emergency housing, intensive and high-quality case management, connects those facing a variety of housing related crises to appropriate resources and information and assists clients in securing and maintaining permanent housing after residency at CPS.

Interfaith Community Shelter (ICS). Through partnership with 40+ faith and community groups and nearly 2,000 active volunteers, ICS provides shelter and services to men, women and children who are experiencing homelessness in Santa Fe, and provides a point of entry to the other services necessary to make the transition from homelessness to stable housing. As a minimal barrier shelter, it offers the Seasonal Night Shelter; the Day Services Program; and the Summer Safe Haven for All. Resource Days operate 3 days/week, year round, with 12 partner provider agencies.

Life Link. Operates 24 apartment units at La Luz, administers Continuum of Care vouchers to support 70 scattered-site units for people with mental illness and other co-occurring disorders. They also administer 78 linkage vouchers in Santa Fe. The Life Link provides extensive outpatient treatment, psychiatric and medication assisted treatment, psychosocial rehabilitation, homeless outreach, prevention, and rental assistance, peer support services, onsite healthcare screening, and comprehensive human trafficking outreach and aftercare services.

Esperanza Shelter. Offers no cost services to victims of domestic violence. The organization provides community navigation, advocacy, safety planning, therapy, substance abuse therapy, case management,

child/family therapy, parenting classes, infant mental health, psycho educational groups for both survivors and offenders and legal advocacy. It operates a 24/7 crisis hotline 1-800-473-5220, and emergency shelter services for those needing to escape domestic violence.

Youth Shelters and Family Services. Youth Shelters and Family Services helps hundreds of homeless, runaway, and at-risk youth and their dependent children each year. The organization provides thousands of bed nights for unaccompanied youth experiencing homelessness through its emergency shelter, cold weather shelter, transitional living, and rapid rehousing programs.

In addition, services are provided through the organization's drop-in center, street outreach, counseling center, pregnant and parenting initiative, youth appropriate referrals, case management, skill building services and activities geared toward self-sufficiency and readiness for adulthood.

3) Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

The City relies on its network of community partners to facilitate coordination of services and ensure that those vulnerable to homelessness don't "fall through the cracks". NMCEH continues to implement systems for ensuring that homeless who seek services are tracked through HMIS through a statewide system of coordinated assessment. Every homeless family and individual is given an assessment based on the nationally recognized VI/SPDAT (Vulnerability Index/Service Prioritization Assessment Tool). The results of the assessment are used to refer homeless people to the type of housing that best fits their needs and the assessment is used to create a prioritized list. Chronically homeless people are placed at the top of the list for permanent supportive housing.

The City, along with other local housing funding partners, has contributed funds to the Lamplighter Inn project, which will convert a local motel into 58 units of affordable housing with 25% of the units reserved for people exiting homelessness. The City has supported this project using AHTF, CDBG, as well as \$2 million in ARPA funds towards the acquisition of the property.

4) Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment,

education, or youth needs.

The City's CDBG entitlement funds and local funds will be used to support those with special needs through Adelante, Life Link, the Interfaith Shelter, and NM Coalition to End Homelessness programs which will provide services to homeless, veterans, and people with special needs in order to help them in the area of their specific need(s) and/or to make the transition to permanent housing. The City's Youth and Family Services Division funds numerous transitional homeless programs including: Youth Shelters (outreach, transitional living, rapid rehousing, and emergency shelter for youth and their dependent children with special needs and/or at risk of homelessness), Interfaith (Community Shelter with special needs and/or at risk for homelessness). In addition, these programs work with the Veterans Advisory Board which funds a veteran support worker through the Veterans Integration Center (VIC) and rental space at Interfaith for a Homeless Veterans Coordinator through the Veterans Administration.

The City also funds SFPS Adelante Program which works directly with students in Santa Fe Public Schools. The Adelante staff members work with students and their families' to qualify them for services through the McKinney-Vento Homeless Assistance Act and provide support focusing on housing instability, food instability, and academic success. CDBG funds are being used to provide enhanced security for homeless youth, such as Youth Shelters and Family Services' Transitional Living and Street Outreach Programs. Apart from HUD funding, the City also supports the Santa Fe Recovery Center to provide housing for individuals who have graduated from their addiction recovery program.

The City has set aside funding for supplementation of rental assistance programs provided by a collaboration of organizations serving those who are, or are at risk of becoming, homeless (Life Link, SFPS Adelante Program, YouthWorks, the Santa Fe Recovery Center, and NM Coalition to End Homelessness). These organizations have joined forces to address the gap in housing availability and homelessness for young adults to seniors, those young people who are unstably housed but working or attending higher education or trades training, and those starting a new chapter toward addiction recovery within the community. The collaboration was formed from a working group of concerned organizations that work daily to serve the populations with the highest-needs in Santa Fe. In addition to the rental assistance, the organizations will work together in a complimentary manner to provide a coordinated system of entry, wraparound services, staff and administrative support and interagency referrals for optimal placement of residents.

The City works closely with its network of housing partners to ensure that the needs of those discharged from institutions are also being met. Many women have entered Casa Familia after giving birth once discharged from the hospital. Likewise, Youthworks receives many referrals from juvenile corrections systems and assists youth and their families with support to overcome obstacles such as housing instability, and other wrap-around services. Additionally, Consuelo's Place Shelter takes in individuals who have been discharged

from the county jail, the hospital, and recovery programs.

Discussion

As a result of the COVID-19 pandemic, the City re-commissioned several dormitory rooms and campus apartments at the Midtown Campus to house homeless people or people without access to a safe place to stay if they needed to self-quarantine. Three years later, the Midtown Emergency Shelter has evolved into Santa Fe's first and only non-congregate shelter, Consuelo's Place Shelter. What was initially intended to provide unhoused individuals with a place to quarantine or isolate from the coronavirus has become a proven and necessary community resource to stabilize a vulnerable population and eventually connect them to permanent housing. The City has deployed various funding streams to support the operations of Consuelo's, including CDBG, Affordable Housing Trust Fund, as well as CARES and ARPA federal rescue act funds. The City recognizes the importance and need of non-congregate shelter in the community and intends to build the capacity of Consuelo's to continue its operations.

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

Introduction:

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

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

According to the City's most recent AI, there are four substantial barriers to fair housing:

1. Lack of affordable housing: The City continues to undertake several activities to address its lack of affordable housing. In 2019, an ordinance amendment to the Santa Fe land use code eased restrictions on building accessory dwelling units. The objective was to provide incentives for incremental infill development and open up potential options for naturally occurring affordable rental units. The City also amended its inclusionary zoning program (SFCC 26-1, 26-2) to provide incentives and flexible options for the purpose of encouraging development that meets the community's current needs. The funds generated through allowable fees-in-lieu are expected to generate enough revenue to continue funding tenant-based rental assistance to meet a variety of needs - rent, utilities, rental/utility arrears, rental deposits, etc. As with any revenue generated or earmarked for affordable housing, use of the funds is dictated by city code and must be compliant with the NM Affordable Housing Act.
2. Some residents lack equal access to opportunity due to lower performing schools in high-poverty neighborhoods, and the lack of public transportation. Applicants for CDBG funds are required to demonstrate how their project will promote livability, sustainability, walkability to services, transportation and quality schools.

3. There is a lack of fair housing information and supportive services to assist people facing housing discrimination. The City's Fair Housing Assessment is accessible to the public on the City website and is updated every few years. The City also provides referrals to HUD's Fair Housing resources.
4. Stakeholders continue to view neighborhood resistance or NIMBYism (Not-In-My-Backyard mentality) as a barrier to fair housing choice. One quarter of these survey respondents identified this as a "very serious" contributing factor. By expanding outreach tools and through partnerships with advocacy organizations, the City seeks a more demographically diverse representation in voices and opinions to be shared throughout the City.

Discussion:

The most recent data shows a current occupancy of almost 98% for all rental housing in Santa Fe. Almost half of the city's renter population is cost-burdened and three quarters of them do not earn enough to afford the median priced home for purchase. For that reason, the City continues to proactively enforce its inclusionary zoning requirement and to support the construction of housing, both affordable and market rate units. The City's objective is to support a healthy housing market that offers all types and price ranges. To that end, the City's been exploring efforts to potentially redevelop several of its underused corridors that have infrastructure and could support rental housing, and which wouldn't have existing residential neighbors concerned about higher density housing developments, while also providing easy access to transportation. These areas include the Siler Road corridor, the Midtown Local Innovation Corridor District (Midtown LINC), at St. Michael's Drive, the Airport Road corridor and the Midtown campus property.

Future production of new units will need to reflect the needs of emerging populations, specifically older, smaller households; the elderly; the self-employed; and special needs groups such as veterans. Market demand for single-family suburban style housing is decreasing as more households seek housing that is close to transportation, economic centers, services and amenities and can be adapted to changing needs to allow "aging in place" and entrepreneurial activities.

A focus in 2023 will be on the development of new, sustainable (in location, as well as efficiency) affordable units and sustainable rehabilitation of existing units in order to maintain affordable rent and housing stock as well as increase the availability of affordable housing. The City of Santa Fe's 25-Year Sustainability Plan was adopted in December 2018 and is focused upon taking the necessary steps to become carbon neutral by 2040, while increasing ecological resilience, economic vitality, quality of life and social equity for Santa Feans. Increasingly, interdisciplinary efforts are being made throughout the City to address the triple bottom line needs outlined in the 25-Year Plan for resiliency and sustainability through scaling and scoring each project's impact in environmental, economic and social health giving preference to the projects that will provide the most positive impact(s).

AP-85 Other Actions – 91.220(k)

Introduction:

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

In Santa Fe, this situation is compounded by the fact that as a tourist destination and a place where wealthy people have second homes or choose for retirement, the city has attracted people from all over the world to live here, driving up the value of real estate beyond the ability of many who rely on the local economy to afford housing. Furthermore, due to the rise of remote work from the COVID-19 pandemic, Santa Fe has seen an influx of remote workers move to the city who earn far more than the average Santa Fean and drive up market rate rents. A common obstacle to the underserved need of homeownership for Santa Fe residents is lack of credit worthiness and the inability to save a down payment for a home. Several of the City's partner organizations offer assistance in the rebuilding of credit history, as well as homebuyer education programs. However, those earning low incomes, mostly renters, are even more hard-pressed to attain affordable housing.

Actions planned to address obstacles to meeting underserved needs

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

The primary obstacle to meeting underserved needs is the lack of capacity to address systems gaps with available resources. The local economic environment is generally positive. Unemployment is low and the community has seen some commercial growth. Because of the predominance of tourism and service-oriented jobs, as well as the high numbers of self-employed and gig economy workers, the effects of the pandemic were initially devastating, but the economy is in a recovery period.

The City remains committed to using its limited financial resources in the most effective and efficient manner possible and to collaborate with other agencies and programs to address the community's needs, particularly those arising from the pandemic. More importantly, the City will dedicate its resources to keeping safely

housed those who are recently unemployed, precariously housed or homeless.

Actions planned to foster and maintain affordable housing

The City of Santa Fe is committed to providing funding that supports innovative and sustainable housing solutions that result in permanently affordable and sustainable housing for residents who live and/or work in Santa Fe. It will continue to prioritize the use of CDBG and the Affordable Housing Trust Fund allocations to support mortgage principal reduction assistance, home repair and rental assistance. The City also provides administrative funding to nonprofit partners to provide housing and/or housing-related services.

The City's inclusionary zoning program requires all residential developments to provide a percentage of the total units as affordable, 20% for homeownership units and three options for compliance for rental units: 1) paying a "fee-in-lieu of" (calculated using an "affordability gap" basis: the subsidized rent amount subtracted from the area's fair market rent); 2) constructing "Low Priced Dwelling Units" (affordable to renters earning up to 120% AMI); or 3) setting aside 15% for renters earning less than 80%AMI. Fees paid support the Affordable Housing Trust Fund, which, in turn, can fund rental assistance throughout the City as well as down payment assistance. The incentives for this program are a 15% density bonus, fee reductions for water and wastewater connections and fee waivers for development review and permit fees.

The affordability of homes created through the SFHP is controlled by the placement of a lien on the property that constitutes the difference between the appraised value of the home and the subsidized/effective sales price paid by the income-qualified buyer. If the unit is sold, the lien is either transferred to the new affordable buyer who is income qualified or repaid into the City's Affordable Housing Trust Fund (AHTF).

Actions planned to reduce lead-based paint hazards

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

Additionally, the City of Santa Fe's housing partners - Habitat for Humanity, The Housing Trust and Homewise - must notify homeowners of any potential lead-based paint issues as part of every home-buying transaction. If a homebuyer purchases an existing home with financial assistance from the Housing Trust or Homewise, they are given a lead-based paint disclosure form that must be signed. If a home is purchased that was built before 1978, the EPA lead-based paint pamphlet entitled "Protect Your Family from Lead in Your Home" is also given to the homeowner. All federally funded home-repair activities are also subject to

stringent guidelines for lead-based paint assessment and remediation. Both Habitat and Homewise are experienced in addressing the presence of lead-based paint in their home rehabilitation programs. Any presence of lead-based paint is remediated by a certified professional.

Actions planned to reduce the number of poverty-level families

As part of an anti-poverty strategy, the City is implementing the following:

- Establish priorities for allocating federal tax credits to mixed income rental developments where at least 30% of the rental units will be affordable to households earning less than 50% of the AMI; (The Soleras Station project funded through CDBG initiated this strategy. The Siler Yard and Calle Resolana projects both followed suit and implemented this approach.)
- Continue funding a local housing voucher program to provide assistance to the homeless and near homeless; (Local funds will support a voucher program administered through Life Link, Adelante, NM Coalition to End Homelessness, YouthWorks, and Santa Fe Recovery Center.)
- Work with for-profit and nonprofit organizations to develop new multi-family, mixed income rental property;
- Identify all existing affordable rentals and develop a preservation plan as needed. (Underway as part of the revitalization of the Midtown Campus project.)

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

- Dedicating capital impact programming and resources to Santa Fe's existing lower-income residential neighborhoods.
- Supporting youth recreation programs, meal delivery and afterschool resources to serve the needs of poverty level individuals and families.
- Continuing to support rehabilitation loan programs targeted toward low to moderate income homeowners (50%-80% AMI), which includes home renovations, emergency repairs and energy conservation measures including the purchase of new appliances, retrofits, and solar water heaters.
- Supporting the SFCHA's ongoing RAD conversion projects to renovate public housing units, building new units when feasible.

Actions planned to develop institutional structure

The biggest challenge for the City of Santa Fe over the next five years will be to continue to address the increasing demands of housing needs with limited financial resources. The City of Santa Fe's model of service delivery is to pass through most federal funds to sub-grantees and enter into administrative contracts with service providers who provide the services. This ensures that services are provided in the most efficient and

relevant manner possible. The sub-grantees are then able to leverage additional programming and project funds, including LIHTC, HOME, ESG, CDFI, as well as funds allocated through the state's Mortgage Finance Authority.

The City of Santa Fe will carry out the priorities in the Consolidated Plan and subsequently, the 2023 Annual Action Plan, by continuing to collaboratively work with our non-profit partners. The City's philosophy is to help build the capacity of our service providers, rather than increase the size of the City's bureaucracy. The City and its staff serve as advocates and coordinators for our partner non-profits. Another strength is the diversity of services provided with little overlap because of the coordination between City departments as well as between the City and the non-profit organizations. This communication and cooperation are key to ensuring that the services reach a wide range of the population who are in need, including homeless, senior citizens, low/mod income, at-risk youth and people with special needs and disabilities.

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

The City of Santa Fe has a long and successful history of working with the nonprofit, private, and governmental sectors to create collaborative partnerships. The City encourages partnerships with the state and federal governments to expand funding for affordable housing, especially housing for people with disabilities, seniors, minorities, female-headed populations and various special needs populations. The City acts as a convener through its use of funds to support a variety of housing services and programs related to housing security. Through its various citizen committees (Community Development Commission, Veterans Affairs Committee, the Mayor's Panel on Disability, Built for Zero Initiative with Community Services, the Children and Youth Committee, and more efforts to network with Economic Development Division for the increase of affordable workforce housing stock, etc.) the City ensures that funds are deployed to maximum benefit in the community.

The Youth and Family Services Division funds numerous transitional homeless programs including: Youth Shelters (outreach, transitional living, and emergency shelter), Interfaith (Women's and Community Shelter), St Elizabeth Shelter (Men and Family shelter). In addition, the Veterans Advisory Board funds a veteran support worker through the Santa Fe Veterans Alliance and rental space at Interfaith for a Homeless Veterans Coordinator through the Veterans Administration. The City also funds Adelante, a school based program, and Communities in Schools to identify and work with homeless families in Santa Fe Public Schools. The City will continue to support these organizations along with providing support for case consulting meetings. These partners, among others, are using a new City purchased database, the CONNECT Platform, that allows for better client center coordination and getting individuals and families connected to resources. While this is a new data system, we have already seen positive results, including better identification of those precariously housed, getting those families/individuals into programs or referrals to housing assistance to avoid falling into homelessness. CDBG funds have been used to provide renovation of a permanent supportive housing

program (Casa Cerrillos) run by St Elizabeth Shelter, as well as the funding necessary to support an outreach coordinator for the Drop In Center run by Youth Shelters.

Specific projects that bridge economic development needs with that of housing providers and social services agencies include: redevelopment of the Midtown Campus; support of the Siler Yard live/work affordable housing project; support of the housing needs for youth participating in the Youthworks Culinary job training program; and support for low-mod homebuyers and homeowners which directly supports the local economy and the triple bottom line address of social, economic and environmental sustainability practices adoption throughout the City.

Discussion:

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

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

Due to the devastating economic effects of the COVID-19 pandemic, the number of households at risk of becoming homeless or experiencing episodic homelessness has increased dramatically. Without an increase in resources to support services and facilities, the service providers will grapple with limited capacity to meet emerging needs. The Santa Fe City Council will continue to support an innovative combination of regulation, policy and financial support for the development, preservation and improvement of affordable housing.

Program Specific Requirements

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

Introduction:

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

Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(I)(1)

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

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	100.00%

Projects funded for FY2023-2024 reflect a variety of programs, facilities and services in addition to the programs that are most commonly funded by the City – home improvement for low-to moderate-income households, rental rehab projects, as well as rental, utility, and arrears assistance. Program income funds generated from previous program years will be recycled by the City's subrecipients to provide additional mortgage principal reduction assistance.