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## ALBUQUERQUE HOUSING AUTHORITY

### Attachment 1:

#### **B1. Revision of Plan Elements**

##### Statement of Housing Needs and Strategy for Addressing Housing Needs

**Overview:** The following data was taken from the City of Albuquerque's 2018-2022 Consolidated Plan and the City of Albuquerque/City of Rio Rancho Assessment of Fair Housing 2016-2017

##### **Housing needs by income:**

The most common housing problem by far in the City is being cost burdened and severely cost burdened. Of the 222,491 households in Albuquerque (census 2006), 82,495 households (37%) earn less than 80% of Area Median Income (AMI) which is \$47,989. Of these households, there are **20,374 renter households** and **12,299 homeowner households** that are **severely cost burdened**, i.e., spend >50% of their income on housing costs. More than half of severely cost burdened renter households (12,370 households) and more than one third of severely cost burdened homeowner households (4,220) are extremely low income, earning less than 30% of AMI. An additional 16,010 renter households and 7,700 homeowner households (earning <80 of AMI) are cost burdened (spend >30% of income on housing).

##### **Housing need by population:**

###### *Families:*

The most common household type in Albuquerque is small family households, representing 41.9 percent of all households in the city. Of the total households under 80% of AMI there are 28,110 small family households (30.2% of small family households) and 5,870 large family households (38% of large family households) that earn less than 80% of AMI, indicating significant household economic stress regardless of family size. There are 11,500 severely cost burdened small related families of which 4,595 are renter households and 1,365 are homeowner households. There are 970 severely cost burdened large related families of which 745 are renter households and 225 are homeowner households.

Fourteen percent (14%) of the City's households have one or more children 6 years old or younger. Fifty percent (50%) of these households have earnings under 80 percent of AMI. Of the 12,445 households with one or more children 6 years old or younger earning less than 80% of AMI, 5,235 households earn between 0-30% of AMI, 4,615 households earn between >30-50% of AMI and

6,055 households earn between >50-80% AMI. Sixty percent (60%) of households living in R/ECAP (Racially or Ethnically Concentrated Areas of Poverty) are families with children. Families with children are more likely to live in areas with lower performing schools than other populations.

*Elderly:*

There are 22,730 households with one or more persons 62-74 years of age. Of these households the majority are at or below 80% of AMI with 3,094 at or below 30% of AMI, 3,804 at or below 50% of AMI and 6,035 at or below 80% AMI. 2,760 elderly renter households and 3,819 elderly homeowners are severely cost burdened with majority of these households at or below 50% of AMI. There are 12,201 elderly households which are cost burdened. Of these households 5,435 are renter households (1,435 at or below 30% of AMI and 1,945 at or below 50% of AMI) and 6,769 homeowner households (1,820 at or below 30% of AMI and 2,289 at or below 50% of AMI)

*Disabilities:*

There are over 100,000 people aged 5 years and up in the region that have some type of disability. Of these, approximately 44,000 are elderly. The most common disability is Ambulatory difficulties (7.1% of residents in the region), followed by Cognitive difficulties (5.4%), Independent living difficulties (4.9%), and Hearing difficulties (4%).

Geographically, residents with Ambulatory difficulties are dispersed across the region, with concentrations in the South Valley, East Mountains, Alameda area, the western neighborhoods in the International District, and SE Rio Rancho. Cognitive, Self-Care, and Independent living difficulties are correlated with neighborhoods that have a higher percentage of seniors. Hearing and vision difficulties are less concentrated and are less correlated with any one age group.

While all individuals with disabilities are not income-eligible for publicly assisted housing, Census ACS data show the median earnings of working age adults with a disability are \$21,704 compared to \$30,050 for the same population with no disability showing a correlation between disability and income. According to the City of Albuquerque Consolidated Plan focus group participants there is very little assistance for people who need expensive modifications in their residences, either for themselves or a disabled family member. This is a problem for low income elderly who want to stay in their own homes and for families with disabled family members. Family members with disabled adult children reported the problems they have adapting modifications as their children grow into adulthood.

*Race and Ethnicity:*

The racial and ethnic makeup of the City of Albuquerque is: 46.7% Hispanic, 42.1% "White alone," "Native American" (3.8%), "Black" (2.7%), and "Asian/Pacific Islander" (2.6%). Percentages of racial/ethnic households in Albuquerque experiencing any of the four housing problems: Blacks 45.8%, Hispanics 42%, Other non-Hispanics 41.7%, Native American 39.7%, and Asian/Pacific Islander 36.6%).

There are 59,644 foreign-born residents (about 10.9% of the population). Current estimates show that a majority (67%) of the foreign-born population is from Latin America, with 57% of individuals having been born in Mexico. The next largest immigrant group is from Asia, with 21% of individuals coming from Asian countries, including Vietnam (4%), China (3%), the Philippines (2%), and India (2%). There are an estimated 7.9% of the population over the age of 5, or about 40,775 people, who speak English “less than well.” Of this population, about 82% speaks Spanish (33,340 people), while 11% speaks Asian languages (4,300 people). Focus group participants involved with the COA Consolidated Plan needs assessment emphasized that culturally specific, responsive solutions “must look like the people whom they serve.” They also stressed that services must be linguistically appropriate. In the Albuquerque service area, Spanish, Navajo, myriad other native dialects, a variety of Asian languages, and sign language are among the many languages needed for service delivery. However, no funds are currently available for Limited English Proficiency outreach and services to ethnic communities.

*Racial or ethnic groups that have a disproportionately greater level of housing problems and/or severe housing problems than other races/ethnicities in the same income category:*

Asian households with incomes from 0-30% and 80-100% of AMI with severe housing problems and Black / African American households with incomes 50-80 percent of AMI were found to have a disproportionate greater level of housing problems than other races in the same category. According to consultation in Consolidated Plan focus groups, Asian households including more recent immigrants in the International District are likely to encounter landlord-tenant issues. This population would benefit from landlord-tenant counseling services to provide education their rights under the law and remedies for housing problems including but not limited to overcrowding, substandard conditions, and over-market rent.

### **R/ECAPs (Racially or Ethnically Concentrated Areas of Poverty)**

The International District (Los Altos, La Mesa, Trumbull Village, South San Pedro, and Elder Homestead): These neighborhoods have a higher concentration of Black, Asian, and Hispanic residents and poverty rates approaching 50% in some cases. Inner NE Heights: An area that has seen a growth in minority populations and includes a high concentration of Black, Asian, and Native American residents. Minorities make up about 75% of the population in these tracts and the poverty rate is about 40%.

South Broadway and San Jose (Tract 12): This tract has a high concentration of Hispanic, Black, and Asian residents. The tract population is 73% minority and the poverty rate is approximately 31%.

West Mesa (Tract 47.35): Sections between Unser Blvd and Coors Blvd south of Arenal Rd. This R/ECAP has a high concentration of Hispanic residents (87%), and a poverty rate around 39% of all individuals. All opportunity indices are low.

### **Housing supply by income and size:**

There are 25,565 households in the City of Albuquerque earning 0-30% of AMI and only 4,040 units affordable to households at this income level. This equals a need for 21,525 additional housing units affordable to households earning 0-30 percent of AMI. There are 48,640 total households within the City with incomes under 50% of AMI. Of these households, 26,949 are

severely cost burdened. At this income level, there are 20,400 housing units available. According to the Housing Market Analysis conducted for the COA Consolidated Plan, the number and size of housing units in the City of Albuquerque appears adequate for the number and type of households residing in the City according to the 2009-2013 ACS data.

### **Quality of housing stock**

Forty Nine percent (49%) of the Albuquerque homeowner occupied housing stock is over 40 years, with an additional 29% over 20 years. Fifty three percent (53%) of the City's multifamily housing stock is over 40 years old with an additional 32% over 20 years old. As noted in the Assessment of Fair Housing, the majority of the City's multifamily housing stock was constructed prior to 1991 and therefore prior to requirements to meet federal access standards. Also noted in the Assessment of Fair Housing there are 62,528 persons in the region with ambulatory disabilities and only 2,751 publicly supported housing units (2,000 in Albuquerque and 51 in Rio Rancho) occupied by disabled persons.

**The statement of housing needs also must describe the ways in which the PHA intends, to the maximum extent practicable, to address those needs and the PHA's reasons for choosing its strategy.**

Goal 1: Increase quantity of affordable housing opportunities for **households at or below 50% of AMI**

#### **Rational:**

**Greatest housing need:** The most common housing problem by far in the City of Albuquerque is being cost burdened and severely cost burdened. Of the 222,491 households in Albuquerque (census 2006), 82,495 households (37%) earn less than 80% of AMI (\$47,989). Of these households, 20,374 renter households and 12,299 homeowner households are severely cost burdened (spend >50% of income on housing costs). The majority of these severely cost burdened households (12,370 renter households and 4,220 homeowner households) are extremely low income, i.e. earn less than 30% of AMI. **Supply of affordable housing units for Very Low and Extremely Low Income populations:** There are 25,565 households in the City of Albuquerque earning 0-30% of AMI and only 4,040 units affordable to households at this income level. This equals a need for 21,525 additional housing units affordable to households earning 0-30 percent of AMI. There are 48,640 total households within the City with incomes under 50% of AMI. Of these households 26,949 are severely cost burdened. There are 20,400 housing units affordable to these income groups.

**Objective 1.1:** Partner with external funding sources to expand housing opportunities for 483 households per year

**Main activities:** Administer City of Albuquerque TBRA monies for transitional housing, Administer Veterans Administration Supportive Housing voucher program

**Objective 1.2:** Increase supply of affordable housing opportunities for families at or below 50% of AMI by identifying and applying for new funding sources.

**Main activities:** Apply for CDBG Funds from CABQ for repair of PH units, Apply for WFHTF from CABQ for RAD projects, Develop relationships with commercial lenders and LIHTC investors and commercial brokers

**Objective 1.3:** Administer current portfolio of 953 public housing units and 3,800 Section 8 vouchers

**Main Activities:** The Albuquerque Housing Authority has 953 public housing units spread across 26 properties and 8 scattered sites within neighborhoods that represent the geographic extent of the City at the time the housing was built. The majority of the housing choice vouchers are distributed to households living in more than 5,000 units throughout the City, with less than 20% concentrated in R/ECAPs.

**Location of Public Housing units:**

- Sunset Gardens, 60th St. NW, Don Gabal, and 2709 12th St. NW - 153 units of low income housing in four apartment communities;
- 701 5th SW, 415 Fruit NE, 615 Arno NE, and 1212 Candelaria - 156 units of low-income housing in four apartment communities;
- 8010 Constitution NE, and 5601 Gibson SE - 163 units of low-income housing in two apartment communities;
- 1840 Broadway NE, 320 Roma NE, 6100 Harper NE, 120 La Plata NW, 3224 Lafayette NE- 189 units of low-income housing in 6 apartment communities;
- 514 Morris, 716 Morris, 124 Pennsylvania, 9109 Copper NE, 608 Grove SE, 140 General Bradley NE, and Scattered Sites - 146 units of low-income housing in 6 apartment communities and 8 single family homes;
- 2905 Chelwood NE, 9725 Comanche NE, 9000 Veranda NE, City View, 903 Nakomis NE -146 units of low-income housing in 5 apartment communities.

Goal 2: Improve the quality of affordable housing opportunities for households at or below 80% of AMI

**Rationale:**

49% ABQ homeowner occupied housing stock is over 40 years, with an additional 29% over 20 years. 53% of the City's multifamily housing stock is over 40 years old with an additional 32% over 20 years old. As noted in the Assessment of Fair Housing, the majority of the City's multifamily housing stock was constructed prior to 1991 and requirements to meet federal access standards. Also noted in the Assessment of Fair Housing there are 62,528 persons in the region with ambulatory disabilities and only 2,751 publicly supported housing units (2,000 in Albuquerque and 51 in Rio Rancho) occupied by disabled persons.

**Objective 2.1:** Implement a Rental Assistance Demonstration Program (RAD) to renovate and address deferred maintenance needs

**Main Activities:** Submit new RAD application for 60th ST NW, Submit financing plans (RAD) for: 1) The Commons at Martineztown (Fruit 415, 615 Arno, and 320 Roma), Apply for WFHTF from CABQ for RAD projects.

**Objective 2.2:** Increase the number of accessible public housing units for families at or below 50 % of AMI by 48 units.

**Main Activities:** Complete VCA new 504 units and Implement a capital fund public housing program. Partner with COA Senior Affairs on modifications on public housing, use volunteer labor to build ramps, Identify agencies that can assist with accessibility issues, Identify property needs, i.e., elderly/disability properties for rehab (example showers instead of tub units).

**Objective 2.3** Increase accessibility modifications for Section 8 Voucher holders for families at or below 50% of AMI by providing financial assistance to eligible landlords.

**Main Activities:** Create AHA workgroup to research possible incentives and funding to motivate outside landlords to modify units for accessibility, create forum for tenants to identify needs, Meet with COA Department of Senior Affairs regarding wheel chair ramp program to develop partnerships to build ramps, Research best practices for landlord incentives, Survey Section 8 and PBV tenants for modification needs, Complete and evaluate data currently have on accessibility needs.

**Objective 2.4:** Maintain portfolio of 75 units of senior housing

Goal 3: Improve access to higher income neighborhoods for families at or below 50% of AMI.

**Rationale:**

The most common household type in Albuquerque is small family households, representing 41.9 percent of all households in the city. 50% of households with young children have earnings under 80% of AMI. 60% of households living in R/ECAP (Racially or Ethnically Concentrated Areas of Poverty) are families with children. Families with children are more likely to live in areas with lower performing schools (concentration of families with children in the International District, Albuquerque's SW neighborhoods, and within Singing Arrow.

**Objective 3.1:** Increase dispersion of Section 8 Housing Choice Vouchers by effectively adjusting payment standards

**Main Activities:** Implement the 3 areas of payment standards, change bedroom occupancy policy to lower per unit cost, develop tracking mechanism to analyze impact of payment standard changes to deconcentration of poverty, evaluate systems for determining utility allowances, create a workgroup to research possible cost savings of splitting payments into more areas, review possibility of raising payment standards in more zip codes,

**Objective 3.2:** Increase landlord participation in Section 8 Housing Choice Voucher program by implementing landlord incentive programs for eligible landlords

**Main Activities:** Create workgroup to figure out how to implement landlord incentives to help assist tenants with security deposits, research best practices for landlord incentives.

Goal 4: Increase affordable housing and neighborhood revitalization efforts that support families at or below 50% of AMI.

**Rationale:**

The most common household type in Albuquerque is small family households, representing 41.9 percent of all households in the city. 50% of households with young children have earnings under 80% of AMI. 60% of households living in R/ECAP (Racially or Ethnically Concentrated Areas of Poverty) are families with children. Families with children are more likely to live in areas with lower performing schools (concentration of families with children in the International District, Albuquerque's SW neighborhoods, and within Singing Arrow.

**Objective 4.1:** Work in collaboration with community partners to identify new funding sources and build political awareness of the importance of affordable housing and neighborhood revitalization efforts.

**Main Activities:** set-up an exploratory group to identify relevant stakeholders, necessary resources and focus area

Goal 5: Improve placement rates and housing success rates for vulnerable populations

**Rationale:**

The 2018 Section 8 waiting list had a 30% placement rate. The 2018 Section 8 Lottery had an estimated 32.3% placement rate. For Public Housing, of the 1334 households that were contacted 178 (13%) were able to be placed, During the same time period 51 evictions - Includes tenants that moved prior to court action or left owing money.

**Objective 4.2:** Increase housing readiness and housing success of vulnerable populations

**Main Activities:** Review referral and intake processes and implementation of self-sufficiency programs in partnership with community stakeholders, and create exploratory group to research potential partners.