



# Albuquerque Affordable Housing Coalition

## 2022 Annual Report







## ALBUQUERQUE AFFORDABLE HOUSING COALITION

### A Year in Review

While decent housing that is affordable fulfills every individual's need for shelter, it also contributes to the wellbeing of parents and children, given that children in stable housing do better in school and are less likely to experience disruption in their education due to unwanted moves. Housing that is affordable reduces stress and the experience of infectious disease, which lead to improvement in both physical and mental health. Housing that is affordable frees up funds within families' budgets to spend on health care and food. Studies have shown that children whose parents receive housing assistance benefit from better nutrition. For parents, living in decent, affordable housing also means reduced stress due to a lessening of concerns that high housing costs will lead to foreclosure and eviction; this in turn leads to fewer physical and mental health problems and reduced absenteeism on the job.

Housing that is affordable is important to the economic vitality of communities. Homes that are affordable attract and retain employees to our community which can be a selling point and a competitive advantage for area employers. Homes that are affordable also support the local workforce so workers can live close to their jobs. Shorter commutes can translate into a reduction in traffic congestion, air pollution, and maintenance costs for roads. In revitalizing communities, the construction of affordable homes can also help to stimulate economic growth. A healthy mix of housing options, from market-rate and affordable rental housing, to single-family homes and duplexes, to developments for seniors, ensures opportunities for a broad range of individuals to improve their economic situation and contribute to the community.

The impacts of the global COVID-19 pandemic continue to play out on a number of different levels with many being felt most acutely by those who are housing insecure or who are experiencing homelessness. According to a March 2023 report from the National Low Income Housing Coalition, the United States has a shortage of 7.3 million affordable and available rental homes for extremely low-income renters. Between 2019 and 2021, the shortage increased by more than 500,000 units. In New Mexico, there are only 36 affordable and available rental units for every 100 low-income rental households. Essentially, the state is short 43,226 affordable and available rental housing units.

To help mitigate some of the issues at the local level, the City of Albuquerque adopted six strategies for increasing and protecting affordable housing as part of its 2022-2025 strategic plan:

- Acquire, rehab and convert motels into affordable efficiency apartments with on-site supportive services;
- Develop affordable rental units through new construction or acquisition/rehab of existing multi-family properties;
- Preserve existing affordable units;

- Create more supportive housing vouchers;
- Create project-based vouchers; and
- Increase down payment assistance to help low-and-moderate income homeowners purchase their own homes.

Lack of housing is a public health issue that affects every aspect of our community, from employment to public safety. Sustained and increased investments in housing that is both affordable and safe are investments in our city's future.

It is the belief of every member of the Albuquerque Affordable Housing Coalition that, through our collective efforts, we can eliminate the gap between the number of available homes that are affordable housing units and the need for those homes. The housing crisis is not new but we can change our city's trajectory. We can end our housing crisis.

Our vision remains an affordable, stable, culturally relevant housing system for all people as the underpinning of a prosperous society. We can solve both our immediate affordable housing challenges and move towards a future where no one in our community needs to struggle to obtain housing that is safe, stable, and secure. But it will take all of us, working together, to make this vision a reality.

*Anita Córdova,*

AAHC Board President

## Our Mission and Priorities

The Albuquerque Affordable Housing Coalition (AAHC) is dedicated to preserving, increasing, and diversifying affordable housing in Albuquerque to promote community wellbeing and prosperity by raising awareness about opportunities and innovation in housing funding, policy and production. As a volunteer, member-based grassroots advocacy organization, we have four major goals: raise awareness about the role affordable housing plays in community prosperity and well-being; advocate for innovative programs and policies to increase affordable housing; end active and tacit discrimination in the housing market; and mobilize individuals, organizations, and AAHC's membership around opportunities to strengthen existing affordable housing programs and establish new initiatives and partnerships that promote affordable housing.

## What We Accomplished in 2022

Since its inception, the Coalition has been focused on advocacy and policy development that address the needs of the homeless and those experiencing housing insecurity by increasing access to housing that is both appropriate to the needs of its residents and is affordable. The Coalition's successes may seem slow to accomplish but slow and steady improvements in affordable housing is what the Coalition's advocacy work is all about.

The Workforce Housing Trust Fund is an example of one such success. In 2006, the City of Albuquerque created the Fund and the Coalition was formed shortly thereafter to advocate for both the Fund and the General Obligation Bond initiatives that Albuquerque voters have routinely approved and that provide the money to subsidize the construction or rehabilitation of housing units that are affordable and safe. Since that time, the Fund has contributed \$50,636,455, leveraging more than \$363,190,000 to build 1,795 housing units, 89% of which are deemed "affordable," meaning that they are *"dwelling units serving residents and their families whose annualized income is at or below 80% of the Area Median Income (AMI) for Albuquerque...and whose monthly housing payment does not exceed 30% of the imputed income limit applicable to such unit..."* While this is significant movement in the right direction, it is only one small step in resolving Albuquerque's affordable housing crisis. As the City has stated in its 2022-2023 Workforce Housing Trust Fund Report, *"On any given night in Albuquerque, at least 1,320 people are sleeping outside or in shelters, including families with children, veterans and people with disabilities and their path to independent living upon permanent, affordable housing."* More recently, according to the 2022 Albuquerque Point in Time Count, there are approximately 1,311 homeless individuals in Albuquerque on any one night. Additionally, 52.3% of all renters in Albuquerque are rent burdened (2023 Assessment of Fair Housing). **Therefore, there continues to be an overwhelming need for Affordable Housing opportunities in Albuquerque."**

Another example of the Coalition's advocacy work can be seen in the City of Albuquerque's Zero Fares Program.

The Program, which began January 1, 2022, as a pilot initiative, eliminated fares for individuals to use ABQ RIDE, ART and Sun Van. Access to affordable transportation is closely related to access to housing that is affordable in that people with limited incomes still need to commute to school, work, shopping and healthcare. Housing is only one component to creating a healthy, vibrant community. As a City representative said at the time the Program began, *“Access to safe, affordable public transit is one of the best ways for us to create a more inclusive, equitable city and an economy that works for everyone.”*

A third example of the Coalition’s efforts can be seen in the Source of Income Amendment to the Albuquerque Human Rights Ordinance. Passed by the City Council in June 2022, the Amendment prohibits discrimination in housing, including most rentals, based on a person’s source of income. In short, a landlord cannot refuse to rent to an otherwise qualified tenant based on the tenant’s lawful, verifiable source of income which includes:

- Income from a job;
- Social security or disability income;
- Any federal, state, or local public assistance, including housing choice vouchers;
- A pension;
- Child support;
- Alimony; and
- Any other lawful, recurring income or benefit.

These examples show the impact that coalitions and sustained advocacy can have on public policy. Our members, and the members of many other community advocacy groups, ensured a sustained flow of information to the community and policy makers to help move the city’s policies and programs toward better housing accessibility, greater housing equity, and an improved quality of life for everyone.

In addition to its advocacy work, the Coalition also took time to look inward and address some of its own needs.

The two primary goals of the Coalition’s Strategic Plan for 2024/2025, are ***housing stability that leads to improved community health, educational attainment, and career outcomes*** and ***implementation of public policies that effectively meet current and future affordable housing needs***. While these are noble and worthwhile goals to pursue, no organization can survive if it doesn’t take some time to reflect inward and ensure the needs of the organization are being met while it works to make the world a better place. And that’s something else the Coalition did in 2022.

Funding is a critical need for any organization to be successful. To this end, the Coalition began seeking grant funds to support both capacity building and expanding its impact across the broader community. The Coalition was successful in securing a two-year federal grant through the New Mexico Community Trust to provide information and training to ensure renters and landlords know about the resources available to prevent evictions in the near-term and to strengthen coalitional and organizational capacity to create housing stability for renters. The funding comes from the federal Emergency Rental Assistance Program (ERAP) which was created to help renters dealing with financial challenges related to the COVID-19 pandemic. Funding will continue through September 2023. The

Community Trust is the flow-through agency for ERAP funding received by the State of New Mexico. Working closely with the Housing Narrative Lab, a Washington, DC-based non-profit narrative research and communications hub that works to shift public understanding about the root causes of homelessness and unstable housing. The funds were originally intended to target immediate eviction prevention through the distribution of cash to individuals, but the Trust recognized that helping people understand how to better advocate for themselves during difficult circumstances could reduce the likelihood of future evictions.

The Coalition sought grants from the McCune Foundation and the United Way of Central New Mexico. United Way funding was secured in 2023.

The Coalition also worked to reach out to other affordable housing organizations across New Mexico as well as those in Colorado and Texas. Members met with representatives from the Santa Fe Housing Action Coalition, Las Cruces housing advocates, the Austin Housing Coalition, and the Colorado Springs Housing 4 All Coalition, creating relationships and researching best practices. The Las Cruces affordable housing initiative was seeking information and assistance on a general obligation bond initiative, much like that used to fund Albuquerque's Housing Workforce Trust Fund, and with which the Coalition was heavily involved. This community outreach development and relationship will help strengthen the Coalition and enhance its impact by aligning strategies across the region and creating synergies that individual organizations cannot create on their own.

Finally, as part of her commitment to address the availability of housing that is affordable state-wide, Governor Lujan-Grisham appointed Amy Whitfield as housing and homelessness advisor to the Office of the Governor in November. The position is focused on spearheading innovative and effective solutions that bolster the state's affordable housing options and work to reduce homeless in the state. Ms. Whitfield has had a close working relationship with the Coalition for a number of years.

The Coalition continued to hold its bi-monthly membership meetings to provide members with the opportunity to share information, learn about activities happening around the state and the country, and coordinate advocacy efforts. Some of the topics covered in 2022 included state legislative efforts to increase the timeline for evictions and updates to the Housing Modernization Act, the City's Zero Fares Program, and anti-eviction efforts occurring around the country.