

AAHC Membership Minutes Notes from January 8, 2025

It was an honor to host everyone at the Albuquerque Affordable Housing Coalition's January 8th Membership Meeting focused on the 2025 Legislative Session. We had incredible speakers, very productive Q & A and a great conversation to follow. On our website, you will find the recording of our meeting under the tab "Resources". I am also linking it [here](#) for your reference.

Below you will find a collection of legislative priorities touched on by each of the speakers on our panel. Speakers included: New Mexico Senator O'Malley, House Representative Janelle Anyanonu, House Representative Kathleen Cates, House Representative Andrea Romero, Rubio and Parajon, and the Governor's Office Senior Housing Policy Advisor Daniel Werwath. Please note that the information below is timestamped and will continue to evolve. Thank you and we look forward to continuing to serve as a conduit of information throughout the 2025 New Mexico Legislative Session.

Legislative Panel

House Representative Janelle Anyanonu

1. Housing is a top priority for the International District, which she represents
2. **Credit Worthiness Assistance Program** (not yet filed)
Will give property managers a safety net that if something should occur within the first year of a lease when they rent to someone with a poor credit score, that this program will cover the remainder of the lease. This is to help encourage landlords to rent to people who may have had poor credit score.
3. **Eviction Expungement** (not yet filed)
This bill would allow individuals to remove eviction records from their rental histories under specific circumstances. These records can negatively impact someone's ability to secure housing, even if the eviction was dismissed or occurred long ago.

House Representative Kathleen Cates

1. **[Housing Income to Rent Screening Calculations \(HB 43\)](#)**
Proposes that landlords, when conducting income screenings for rental applicants, should calculate the applicant's income-to-rent ratio after deducting any housing assistance from federal, state, local, or tribal sources from the total rent amount. Additionally, the bill mandates that all lawful and verifiable income sources, such as wages, pensions, alimony, and child support, be considered in the screening process
2. **Owner Occupancy Bill** (not yet filed)
Currently the federal government and then therefore other conventional reputable lenders will not loan and will not do federally-backed loans like FHA and VA loans, which are low payment down, low interest or no payment down, which is where your fixed income and entry level people would be using. This bill would change this.
3. **Housing Incentives for Recruiting Medical Providers** (not yet filed)

[House Representative Andrea Romero](#)

1. **Anti-Donation Clause** (not yet filed)
Discussed efforts to repeal and replace the anti-donation clause to streamline funding for affordable housing, highlighting the challenges posed by current exceptions and the need for supporting legislation to simplify the process.
2. **Sealing Eviction Records** (not yet filed)
3. **Limiting and Eliminating Superfluous Fines and Junk Fees for Renters** (not yet filed)
Working in partnership with Senator Carrie Hamblen
4. **Ban of AI Use for Price Fixing Rents** (not yet filed)
Websites using AI to set rent prices have been manipulating the market in an antitrust manner, reducing landlord competition and contributing to rent increases since the pandemic.

[House Representative Angelica Rubio](#)

Has been working in the House of Representatives to figure out their approach. Emphasized housing as a human right and underscored the need for collaboration to address homelessness and housing affordability across the state.

1. **Create Credit Worthiness Program**
2. **Housing Supports for Healthcare Professionals**
3. **Sealing Eviction Records**
4. **Prohibit Source of Income Discrimination**
5. **Fund Eviction Prevention Funding**
6. **Linkages Funding and Use Increase**
7. **Support Resident Owned Mobile Home Parks**
8. **Changes to the Mobile Home Act**
9. **Require Inventory of Housing Needs on all LEDA Projects**
10. **Limit Housing Fees (Junk Fees) Imposed on Renters**
11. **Legal Counsel for Eviction Proceedings**
12. **Tax Equity in the Construction of Multi-Family Dwelling**
13. **Uniform Co-Habitants Act**
14. **Increase Encampment Supports**
15. **Preemption of Abandoned and Vacant Lots**
16. **Zoning preemption ensuring the ability to build “middle housing”- duplexes, triplexes etc.**
17. **Prohibition of price fixing rents using AI.**

Senator Debbie O'Malley

1. **Middle Rio Grande Housing Collaborative:** Supports this initiative to prioritize affordable housing projects across the Albuquerque and Bernalillo County areas. Advocates for **transitional housing solutions**, including tiny home villages and pallet shelters for individuals experiencing homelessness.
2. **Manufactured Housing Support** (not yet filed)
Focused on creating policies to address challenges in mobile home communities where residents own their homes but rent the land.

House Representative Cristina Parajon

1. **Mobile Home Parks Act Reform** (not yet filed)
Includes provisions for tenant protections, right to cure violations, opportunity-to-purchase options, and potential rent stabilization measures.

2. **Eviction Legal Aid Funding** (not yet filed)

Proposes expanding funding for eviction-related legal aid, including services for undocumented residents

Daniel Werwath (Governor's Office Senior Housing Policy Advisor)

1. **Statewide Homeless Initiatives:** \$50 million proposed to supplement existing federal funding for homelessness, focusing on both programmatic and capital needs.
2. **Homeownership Development:** \$50 million proposed for entry-level homeownership programs, aimed at constructing affordable units and assisting first-time buyers.
3. **Affordable Housing Tax Credit Expansion:** Plans to make this tax credit more flexible and usable for projects like land banking.
4. **State Housing Office Creation:** Proposes statutory establishment of a housing office to improve data collection, interagency coordination, and support for local governments.
5. **Housing Systems Improvement:** Advocates for reforms to reduce construction costs and regulatory barriers, particularly for smaller affordable housing projects.

Audience Questions

- a. What is the impact of AI tools used in rental screening and rent price fixing?
 - i. **Response by Representative Andrea Romero:**
 - ii. AI is being used by landlords through platforms like RealPage to manipulate rent prices in an antitrust manner, reducing competition and artificially inflating rents.
 - iii. Proposed legislation would ban the use of such algorithms in New Mexico and require transparency around how rent prices are calculated by these tools.
 - iv. A stronger bill modeled after New Jersey's legislation will be introduced to address these concerns.
- b. Are there any legislative efforts to protect property owners renting to higher-risk tenants?
 - i. **Response by Daniel Werwath (Governor's Office):**

- ii. The statewide landlord support program is being updated to include signing bonuses, financial support for basic repairs, and additional assistance for damages.
 - iii. The program focuses on incentivizing landlords to accept vouchers but does not currently include statutory provisions.
 - iv. **Follow-up:** Representative Anya Nanornu is reintroducing a bill to address creditworthiness issues for high-risk tenants, offering an insurance model to mitigate landlord concerns.
- c. Are there any efforts to promote homeownership for low-income professionals (e.g., teachers, EMTs, first responders)?
- i. **Response by Representative Kathleen Cates:**
 - ii. The Owner Occupancy Bill is designed to free up federally backed loans (FHA/VA) for entry-level housing like condominiums and townhomes, which are often restricted by high investor ownership rates.
 - iii. The bill targets professionals seeking affordable homeownership opportunities.
- d. How can advocates support housing bills during the session?
- i. **Response by Representatives Nanornu and Romero:**
 - ii. Advocates should track legislation via the **New Mexico Legislature website (www.nmlegis.gov)** for committee assignments and hearing dates.
 - iii. Public comment during committee hearings (in-person or via Zoom) is highly encouraged. Emails to committee chairs and members expressing support for specific bills are also effective.
 - iv. Advocacy organizations were encouraged to explore tools like Roadrunner Capital Reports for real-time legislative tracking.
- e. How will the proposed Mobile Home Parks Act support residents in purchasing the land they live on?
- i. **Response by Maria Griego (NM Center on Law and Poverty):**
 - ii. The bill introduces a **notice of intent to sell** requirement for property owners, ensuring residents are informed and given the opportunity to purchase the land.
 - iii. Transparency in offers, including competing bids, will allow residents to make competitive offers.
 - iv. Partnerships with organizations like ROC USA (Resident-Owned Communities) can assist residents with forming cooperatives, financing, and management training.

- f. Are there efforts to support local land use incentives for affordable housing?
 - i. **Response by Daniel Werwath and AAHC Representatives:**
 - ii. Efforts are ongoing to explore strategies like reducing barriers to multi-family housing development, encouraging permissive zoning, and incentivizing affordable housing projects through local ordinances.
 - iii. Daniel Werwath noted the importance of collaborative strategies between state and local governments to meet housing needs.
- g. What financial instruments are being considered to address housing gaps?
 - i. **Response by Daniel Werwath:**
 - ii. Expansion of the state's affordable housing tax credit to include land banking and other flexible uses.
 - iii. A \$50 million proposal for first-time homeownership development focused on subsidized construction costs that convert to down payment assistance.
 - iv. Long-term advocacy for stable, recurring state funding to support a broader range of housing solutions beyond gap financing.

Thank you again for joining us for our first meeting of 2025 and please consider becoming a supporter of the Albuquerque Affordable Housing Coalition and our programming.

Applications for membership can be found at

<https://albuquerqueaffordablehousingcoalition.org/membership/>.