



**Recommendations from the
Advancing Affordable Housing
and Livable Neighborhoods
Advisory Group**

Strengthening Households and
Neighborhoods by Supporting a
Healthy Housing Spectrum

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Introduction

The term affordable housing is complex. To a homeless person it may mean free because they cannot afford any sort of payment. Affordable for a single mom raising three children is different than for a single person. Some people will be comfortable paying a significant percentage of their income, a percentage others would consider unaffordable, in order to purchase a home because they want the investment benefit of ownership and have confidence in their future earnings. Others will feel stretched even paying the government's typical definition of affordable (1/3 of income) because they face additional cost burdens like paying for medical treatment or supporting distant family. In other words, there is no one definition of affordable housing. A better way to think of the type of housing a community needs is to look at the spectrum of housing that is needed by all members of the community and work to make it accessible and equitable. The goal is to ensure that no one is left out.

The segments of the housing spectrum are interconnected and people move through it over the course of their lives. Helping someone who is homeless transition to permanent housing creates a need for more rental housing. If a renter becomes a homeowner, it frees up a rental unit for someone else and creates new demand in for-sale homes. If a homeowner decides that renting better meets their needs for any reason, a home becomes available for a homebuyer.

Upward mobility within the housing spectrum is usually a positive step for individuals and for our community. People typically seek to move along the housing spectrum in an effort to improve their quality of life and, in some cases, to build financial security. As people move up from subsidized forms of housing into market-rate housing, they reduce their use of scarce public and charitable resources.

Achieving housing affordability in Santa Fe would mean the workforce can live and spend their wages here, children can focus on school instead of adapting to multiple moves, neighborhoods and families are more stable, and the city reaps the benefits of connected and committed members of the community. A healthy housing spectrum contributes to a stronger community overall, creating livable neighborhoods and, ultimately, a thriving city.

The Advancing Affordable Housing and Livable Neighborhoods Advisory Group

The work of this group began when [eight mayoral advisory groups](#) were formed with representation from community leaders in their respective fields. The Advancing Affordable Housing and Livable Neighborhoods group was comprised of more than 20 business, philanthropic, financial, and non-profit leaders who met six different times as a group and in numerous other breakout sessions, resulting in hours of discussion, debate, research and consensus-building. This report is a collation of the work of this advisory group, addressing Santa Fe's housing needs and potential responses with an emphasis on equity. We conclude with recommended actions that the City and the greater community can take to enact real change.

Santa Fe's Housing Problem

Santa Fe has grappled with its affordable housing problem since the early 1990s. In response, city officials and civic leaders designed and implemented programming and committed resources to increase the supply of affordable housing and provide assistance to those struggling to access decent housing. Today, the City continues to support many of these initiatives as well as adapt them to meet emerging housing needs. Santa Fe is nationally recognized for its leadership in addressing an issue other high-housing-cost cities have hardly contemplated. Despite Santa Fe's efforts, the affordable housing problem has gotten worse in recent years, negatively affecting the well-being of families, neighborhoods, and the economy.

According to a 2018 report by UNM's Bureau of Business & Economic Research, 53% of Santa Fe's workforce live outside of the city of Santa Fe. Of these commuters about 32% travel more than 25 miles to their jobs and 20% commute over 50 miles each way. Because people spend the bulk of their wages near where they live, not near where they work, the wages these employees earn in Santa Fe are spent outside the local economy. In 2007, Homewise quantified the loss to Santa Fe's economy due to the high rates of in-commuting, estimating a loss of \$301.6 million each year. The commuting numbers have worsened since then and a new analysis of the economic impact of Santa Fe's workforce living outside the city would likely reveal an even greater loss to Santa Fe's economy today.

More than half of the employers surveyed for the [2013 City of Santa Fe Housing Needs Assessment](#) believe affordable housing is either "one of the more serious problems" or "the most critical problem" facing our community. Affordable housing and the cost of living remain the most common reasons given for leaving or refusing to accept a job. In a survey conducted for Santa Fe's Housing Needs Assessment, 72% of in-commuters who left Santa Fe cited the high cost of housing as their reason for moving.

For many, the housing problem is truly a crisis. Hundreds of Santa Feans are homeless or at risk of becoming homeless. More than 6,000 households are paying more than half their income on rent, leaving little else for basic needs like food and medicine (let alone long-term financial security and upward mobility that comes from saving and investing). The unavailability of affordable housing within reach across all parts of the spectrum puts thousands of Santa Fe residents and workers in a financially precarious position. The fabric of the community is weakened as precious resources—people's time, energy, and money—are drawn away by high housing costs or long commutes. Short-term rentals such as Airbnb and VRBO are popular in our historic city and may be impacting the long-term rental market. The advisory group recognizes that this issue needs more study and accurate data to determine the true scope of the problem.

Santa Fe's current housing situation includes unmet needs along every aspect of the housing spectrum. By addressing the needs across the entire spectrum and focusing on adapting services and opportunities within that spectrum, we can maximize our impact and help people improve their housing and overall well-being. The housing spectrum encompasses a continuum of needs broken down into the following broad categories:

- **Preventing and Providing Pathways Out of Homelessness**
- **Increasing the Availability and Affordability of Rental Housing**
- **Improving the Accessibility and Affordability of Homeownership**

Preventing and Providing Pathways Out of Homelessness

PROBLEM:

Efforts to quantify the extent of the homelessness problem are notoriously challenging because the population is fluid and often invisible. The most widely used technique is called the Point in Time Count conducted regularly by the U.S. Department of Housing and Urban Development, which reports there are an estimated 112 individuals in Santa Fe at any given time who are chronically homeless and need housing assistance with long-term support services. There are an additional 112 people who are temporarily homeless due to an immediate crisis (domestic violence, eviction, etc.) and who would benefit from the [Rapid Re-housing model](#). Taken together, the total number of individuals in need of permanent supportive housing and rapid rehousing is at least 224 (according to HUD data), although most homelessness experts agree the actual number is probably higher.

In addition, the City of Santa Fe reported in its 2017 Affordable Housing Plan that an additional 6,327 households were at risk of becoming homeless because they were paying more than half their income for housing. Santa Fe's high cost of housing, as demonstrated by the number of households paying half their income for housing, combined with our low vacancy rate exacerbates the risk of homelessness. One analysis¹ indicates that for people who were once homeless, the risk of returning to homelessness was 60% more likely in housing markets with vacancy rates of less than 5%. Santa Fe's current vacancy rate of less than 3% increases the risk of homelessness for those who are precariously housed.

People who experience homelessness are a diverse group with a variety of factors contributing to their homelessness.² Local advocates and service providers agree that a Housing First approach is most effective in preventing extended homelessness and providing a pathway to stable housing. [Housing First](#) is the philosophy and best practice framework of ensuring that safe housing is the number one priority for homeless people irrespective of any status that would exclude them from housing, such as active substance use, legal status, or criminal history. The Housing First strategy combines rapid rehousing to meet immediate housing needs of those experiencing homelessness and permanent supportive housing to provide a long-term path to stable housing.

Permanent supportive housing refers to housing that offers residents a range of support services designed to promote wellness, recovery, and resiliency. These services include case management, behavioral health and prescription management, navigating medical and social service systems, and relationship support, such as volunteers and mentors. Supportive housing creates a continuum of care that maximizes positive outcomes and puts individuals on a stronger foundation for long-term success.

Increasing the number of market-rate rental units along the pricing spectrum also expands opportunities for subsidized renters who become more financially stable to afford market-rate rents. Once currently subsidized households reduce their dependence on subsidy sources, units and resources are freed up for those with more severe and/or chronic needs.

¹Office of Policy Development and Research (PD&R) U.S. Department of Housing and Urban Development, "Evaluation of the Rapid Re-housing For Homeless Families Demonstration (RRHD) Program", April 2016.
<http://nlihc.org/article/hud-releases-final-report-rapid-re-housing-outcomes>

²<http://www.nmceh.org/pages/homelessness.html>

RECOMMENDED STRATEGIES:

The Advisory Group created a list of recommended strategies which contain a variety of actions that can be taken immediately and some that will take more time. Some of these tactics are private sector based, others are in the public sector realm, and still others require a public-private partnership. The recommendations fall into three main categories: supportive social services, rental assistance, and new units. Supportive social services provide assistance and guidance to help people understand and connect to the resources that address their housing issues as well as the underlying challenges that contribute to their homelessness. Rental assistance helps renter households afford available housing and meet other housing-related costs, such as utilities. Creating new units increases our rental housing supply, reduces the upward pressure on rental rates, and provides more rental options. Strategies can also include increasing the availability and capacity of existing buildings through acquisition, rehabilitation, and preservation.

Supportive social services

- Create a client navigation [tool](#) to help people connect with the right service for them.
- Expand scope of tenant/landlord hotline to include outreach with bilingual capacity, focusing on collaborative funding partnerships to continue and support expansion.
- Expand workforce training programs such as [Better Way](#) to help people transition into the workforce.
- Develop a pilot program for the City to contract with a social enterprise such as Better Way that hires homeless people to provide appropriate city services, such as park maintenance, watershed management, etc.
- Use City funds to help leverage federal and other funding to fill gaps where federal funding cannot be used.
- Improve access to existing behavioral health programs.

Provide rental assistance to vulnerable populations

- Dedicate new and expand existing funding sources for rapid rehousing: emergency rental and/or utility assistance over a long enough period of time to stabilize the household.
- Continue to seek funding for, and deploy, rental assistance for permanent supportive housing.

Create and/or acquire new scattered-site rental units and existing rental units that will rent to vulnerable populations who also need supportive services

- Provide incentives to landlords to accept rental vouchers, including helping landlords comply with [Housing Quality Standards](#), providing repair insurance, etc.
- Provide City-owned land to subsidize the construction of permanent supportive housing units.
- Support congregate housing model that allows for shared leases in order to accommodate more than one person under one lease.
- Revise the Santa Fe Homes Program so that it is feasible to include rent-restricted units within market-rate rental projects.

Increasing the Availability and Affordability of Rental Housing

PROBLEM:

The city's rental vacancy rate is at a historic low of 3%, or half of the rate of 6-7% that is considered healthy.³ This shows that demand for rental housing is in excess of available supply. Various reports have indicated that Santa Fe has a shortage of approximately 5,000 rental housing units. According to the City's Affordable Housing Plan, 2,435 units need to be affordable to households earning less than \$25,000 a year in order to fill the gap of what's needed. In order for these units to be affordable, the monthly rent needs to be below \$625, a rent that typically is not possible without the help of some kind of affordable housing subsidy. The shortage of market-rate rental units contributes to the shortage of affordable units because too many people are pursuing too few rental units, pushing up the rental rates across the price spectrum and putting pressure on families with lower incomes who are in the same market for the available supply. Additional units, even market-rate units, all along the price spectrum would help to relieve the pressure placed on the limited supply. It is important to note that some households with annual incomes above \$25,000 are also candidates for homeownership. When they do pursue the homeownership option, they reduce the need for new rental housing affordable to that income level.

RECOMMENDED STRATEGIES:

The Advisory Group's recommendations focus on creating new rental units and making better use of existing units. The strategies fall into three categories: (1) Developing and preserving rental units. (2) Leveraging rental opportunities in existing neighborhoods, referring to strategies that would help the community make better use of existing rental units and land capacity. (3) Creating mixed-use zoning standards, encouraging the inclusion of rental housing in many areas of the city; this would also encourage the type of development that is responsive to the needs of the entire community in a changing economy.

Develop new and preserve existing affordable and market-rate rental housing projects

- Make City-owned land available for the development of new rental housing that is affordable to a range of income levels.
- Support the development of new affordable and market-rate rental housing projects, including projects financed with Low-Income Housing Tax Credits, 9% Tax Credits, and private sector financing. City support could include providing gap financing, land donations, fee waivers, density bonuses, and streamlining land use development approvals.
- Revise the Santa Fe Homes Program to incentivize the inclusion of rent-restricted units reserved for income-qualified tenants within market-rate rental projects.
- Develop strategies to preserve existing subsidized units so that they remain affordable into the future beyond the term of their initial compliance period.
- Encourage the development of live/work units that meet the needs of the new economy.
- Move the development of Tierra Contenta forward so that it can provide land for new multi-family housing.
- Modify the Affordable Housing Trust Fund funding process so that it can provide funding commitments to leverage stronger Low-Income Housing Tax Credit program applications.

³ <http://www.northeastern.edu/rugglesmedia/2016/04/20/how-vacancy-rate-points-to-an-unaffordable-housing-market/>

Incentivize the affordability of rental units in existing neighborhoods through Accessory Dwelling Units and facilitating small infill and/or conversion projects

- Make regulations governing Accessory Dwelling Units (ADUs) more flexible so that it is easier for homeowners to add a casita (an ADU) to their property.
- Encourage the development, conversion, and preservation of live/work units that meet the needs of the new economy.
- Encourage the development of small-scale infill rental units in existing neighborhoods.
- Provide incentives to landlords so that they are better able and more willing to accept rental vouchers.

Create mixed-use zoning standards that encourage affordable housing development accompanied with a mix of uses that benefit local residents and the city as a whole

- Ensure the Midtown LINC area and the City-owned Midtown Campus include affordable rental housing.
- Expand the Midtown Overlay Zoning type to other appropriate areas of the city to encourage higher-density development that includes affordable housing and other amenities.
- Revise current zoning code to make it easier to provide live/work spaces as well as provide amenities that benefit new and existing neighborhoods.

Improving the Accessibility and Affordability of Homeownership

PROBLEM:

Homeownership is an opportunity many Santa Feans would like to pursue, but most current renters face two main obstacles to home purchase. First, there is a lack of entry-level homes that are affordable to working families, even for those with stable incomes. This is why so many of these families and individuals move to Albuquerque and Rio Rancho where their wages are sufficient to purchase a home. Second, even when the Santa Fe market does offer homes a working family can afford, oftentimes this household cannot access the kind of financing they need, especially when they have to compete with investors and speculators who are vying for the same homes.

In most housing markets in New Mexico a household with an annual income of at least \$25,000 can afford to purchase a home. For these families homeownership is an effective way to stabilize their housing expense and build long-term financial security. Because of Santa Fe's high-cost homeownership market, many families with incomes above \$25,000 cannot purchase a home without some form of assistance. Census data show there are just over 12,000 renter households in Santa Fe earning \$25,000 or more, accounting for 65% of all renter households. But there is a mismatch between the sales price of homes and the purchasing power of those renter households. Sales data from the 12 months leading up to May 2018 shows the majority of homes sold were above the \$200,000 price point. Below that price, the inventory was relatively scarce. Just 307 homes sold for \$200,000 or less in the one-year period, representing only 13% of all sales. Of those sales, 40% were bought on a cash basis, a strong indicator that the purchaser was an investor. This data suggests that if Santa Fe is going to provide homeownership opportunities to working families and individuals, it will need to increase efforts to prepare the buyers so

that they can qualify for financing to purchase homes currently being snapped up by investors. Of those 12,000 renter households that are good candidates for homeownership, just over 5,300 would need to find a home priced below \$200,000. This is 44% of the likely homeownership demand pool, but in the current market (2018) only 13% of the sales are in this price range. This data shows a compelling need to increase the supply of homes priced below \$200,000.

In addition to the affordability challenge, people also have other obstacles to buying a home, most especially the difficulty in qualifying for a mortgage. Credit score challenges, consumer debt, and savings for a down payment are all common challenges for would-be buyers. Homewise finds that over 75% of households who come to Homewise are not qualified for a mortgage and need help to save for a down payment, improve their credit rating, and/or reduce consumer debt. Those who are not mortgage qualified benefit from coaching and education to improve their financial profile, but this kind of assistance is time intensive and is not provided by traditional mortgage lenders.

RECOMMENDED STRATEGIES:

The City of Santa Fe has long been supportive of efforts to help Santa Feans achieve homeownership as evidenced by its direct support of local housing providers, the Tierra Contenta initiative, and inclusionary housing policies. But with Santa Fe's continued popularity and limited supply of available homes, homeownership continues to be a vexing problem. The Advisory Group identified additional recommendations to improve access to homeownership, which fall into two categories: increasing the supply of affordable homes and helping families overcome barriers to mortgage qualification. Increasing supply refers to those recommendations that help local builders and landowners create more units, especially those units affordable to low- and modest-income households. However, an affordable unit will be of no use to a family if they can't qualify for the loan, so the strategies to help families overcome barriers to mortgage qualification should be expanded.

Increase supply of affordable homes

- Make City-owned land available for the development of new affordable homes.
- Support the development of new affordable and market-rate for-sale homes, including projects financed with New Markets Tax Credits and private sector financing. City support could include providing gap financing, land donations, fee waivers, density bonuses, and other means.
- Maintain the Santa Fe Homes Program to incentivize the inclusion of affordable units within market-rate home projects.
- Move development in Tierra Contenta forward so that it can provide land for new housing.
- Promote new models of homeownership including smaller homes on smaller lots and multi-unit homeownership units such as townhomes and condos as a way to reduce the cost of homeownership.

Help families overcome barriers to mortgage qualification

- Increase funding for mortgage principal buy-down resources in order to increase buyer capacity to afford homes.
- Expand the diversity and availability of mortgage financing with low down payment requirements and without mortgage insurance.
- Continue to support homebuyer and financial education and coaching.

Supporting Neighborhoods

The Advisory Group members agree that the ultimate goal of Santa Fe's affordable housing efforts is to create a vibrant and inclusive community for all Santa Feans. To achieve this goal requires attention not just to individual households but to neighborhoods as well. Housing efforts often raise concerns in nearby neighborhoods: How will the character of the neighborhood change? Will existing residents be displaced if projects increase surrounding property values? How can we help support the quality of life and conditions in neighborhoods?

Housing can, and should, be consistent with the goals to improve the equity, vibrancy, and quality of life in neighborhoods, and the community can take additional steps to support that effort. The Advisory Group developed several recommendations that would support neighborhood vitality, and these fall into three general categories. First, we should ensure that our land use and real estate development process is sensitive to existing neighborhoods and prevents displacement. This means having an open and transparent development process that welcomes input. The second and third categories focus on preserving and promoting rental housing and homeownership opportunities to help existing residents stay in their neighborhoods.

Ensure a land use and real estate development process that is sensitive to enhancing neighborhood quality of life and preventing involuntary displacement

- Ensure there is early and representative neighborhood engagement and a transparent development approval process.
- Ensure there is high-quality design work for both site plans and vertical construction.
- When appropriate, provide for the inclusion of other uses that would benefit residents of existing neighborhoods (restaurants, day care centers, parks, etc.).
- Support developments that are accessible to, and appropriate for, existing neighborhood residents to help avoid displacement.

Create and preserve affordable rental housing in vulnerable neighborhoods while helping tenants stay in their homes

- Make it easier for homeowners to add Accessory Dwelling Units that can accommodate aging parents or caregivers.
- Encourage the development of small-scale infill rental units in existing neighborhoods.
- Identify existing affordable housing projects and develop strategies to preserve them as affordable into the future to help avoid displacement.
- Provide incentives, such as subsidies for deposit and maintenance for landlords to rent to low-income and underserved populations.
- Focus on collaborative funding partnerships to continue and support expansion of the tenant/landlord hotline to include outreach with bilingual capacity.
- Pursue strategies that help protect mobile home owners who rent their spaces.

Help low- and moderate-income households purchase homes and maintain their homes in vulnerable neighborhoods

- Provide affordable home improvement loans to low- and moderate-income homeowners, including loans for solar and weatherization, helping homeowners to sustain their investments and maintain property values.
- Provide homebuyer assistance to low- and moderate-income households to purchase homes to avoid displacement, encouraging family cohesion.
- Provide homebuyer classes, financial education, and foreclosure counseling.
- Provide support and educational classes to help families passing housing on to the next generation, including estate planning services, financing, etc.
- Preserve the affordability of homeownership through subsidy recapture provisions, land trusts, and other strategies.
- Provide assistance for home improvements, including improvements that enable seniors to age in place.



What Can the City of Santa Fe Do?

A key charge of the Advisory Group was to develop actionable recommendations that the City of Santa Fe could initiate in short order. The Advisory Group agreed upon the following most critical actions, many of which would benefit more than one aspect of the housing spectrum.

Funding and Financing

- Dedicate \$3 million annually in predictable funding to the Affordable Housing Trust Fund (AHTF) through resources such as revenue from short-term rentals or dedicating a portion of CIP Funds, GRT revenue, or property tax revenue to affordable housing. General obligation bonds can also provide a predictable source of funding as evidenced in [Albuquerque](#).
- Help to create and capitalize a venture capital fund for affordable housing that would provide financing and technical assistance to housing providers who are able to complete some functions, such as building homes and operating permanent supportive housing, but need help with other aspects, such as real estate acquisition and infrastructure development.
- Create a program in which the City contracts for the provision of certain city functions with social enterprises that provide workforce training and employment to low-income and homeless people as a way to provide important city services while helping people escape poverty and enter into permanent housing. The program could be modeled after past and existing efforts, such as Life Link's Better Way program that cleans up trash in public areas or YouthWorks' program that improved the area's watershed. Services the City could contract for might include park and roadside maintenance, trail maintenance and improvements, and watershed management.

- Utilize existing City financial resources dedicated to affordable housing in ways that maximize their effectiveness, leverage, etc. Look for more flexible sources for smaller programs (rather than HUD sources that have intensive compliance requirements), allowing staff to be more efficient in using their time on housing needs.
- Investigate the use of revenue bonds as a possible way to finance the construction of affordable housing.

City-Owned or Controlled Property

- Donate appropriate City-owned land for affordable housing through a transparent RFP process. This will encourage innovation from the private sector and ensure the City is leveraging local resources.
- Move development in Tierra Contenta forward so that it can provide opportunities for constructing new rental and homeownership housing.
- Ensure the Midtown LINC includes a significant amount of affordable rental and ownership housing. The City should consider utilizing overlay zoning similar to that used in the Midtown LINC area in other appropriate areas of the city to encourage higher-density development that includes affordable housing and other amenities.
- Explore how the City could acquire land controlled by other public sector entities, such as state, federal, and public school land near the Midtown Campus and other areas, for the development of mixed-use projects that include affordable housing.
- Develop and initiate strategies for how to use other large parcels of City-owned land, such as the Northwest Quadrant, Siler Road, and the Water Street parking lot.

City Policy

- Initiate a process to obtain accurate data that is driven by the City to be used across sectors (Office of Affordable Housing, Public Works, Economic Development), allowing the City and the community to better understand problems and leverage data to make good decisions.
- Ensure appropriate funding and staff for the City Office of Affordable Housing to effectively implement these recommendations.
- Promote the development of [Accessory Dwelling Units \(ADUs\)](#) by making the requirements and approval process less burdensome and by supporting the creation of a loan program that would help homeowners finance the construction of ADUs.
- Revise City codes and guidance so that current zoning categories are not essentially downzoned because of conflicting requirements and overlays.
- Improve the process of neighborhood engagement during the development approval process.
- Develop a more efficient development approval method that speeds up the costly process while ensuring adequate community input.
- Revise the Santa Fe Homes Program to facilitate the development of more rental units for low-income renters and those in need of permanent supportive housing that includes the right incentives to reduce costs related to compliance. For example, the City could reduce a greater portion of permit and impact fees as well as provide for a greater portion of water rights than it does currently.

Another option would be to provide a greater density bonus for affordable projects than is allowed under the current ordinance. These solutions can still allow for a fee-in-lieu-of option but would incentivize building permanently affordable units where the greatest housing needs exist.

- Improve mixed-use zoning standards to encourage affordable housing development accompanied with a mix of uses that benefit existing neighborhood residents.

Conclusion

In 1959, famed football coach Vince Lombardi took the helm of the Green Bay Packers, a team that had suffered eleven losing seasons in a row. A reporter asked Lombardi what he was going to change to turn the losing team around, and Lombardi explained that he wasn't going to change anything. Rather, the team was going to concentrate on becoming brilliant on the basics. Five championships later, Lombardi had demonstrated the power of effective execution, which is exactly what Santa Fe needs in order to make progress on one of our most important challenges.

Santa Fe's affordable housing issue is vexing and will require resources, tenacity and, most of all, leadership to address it. But it is not a problem that requires any new genius; it is a problem that requires us, as a community, to do more of what we already know works: effectively deploy financial resources available to us, take advantage of the land we already control, and adapt our policies to align with our housing goals. With a focus on brilliant execution, backed by the kind of leadership that tough problems demand, we can create the opportunity for all Santa Feans to live within their means in the city they love.