

2023

# City of Rio Rancho Consolidated Plan



## **Executive Summary**

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

#### **1. Introduction**

As a recipient of federal grant funds, the City of Rio Rancho is required by HUD to produce a Consolidated Plan and Annual Action Plan. Rio Rancho has contracted with WFN Consulting for the development of these planning documents. These plans serve as the application for funding for the Community Development Block Grant, a federal entitlement programs that serve low-income individuals and/or families for the City of Rio Rancho.

The City's Five-Year Consolidated Plan identifies the community's affordable housing, community development and economic development needs and outlines a comprehensive and coordinated strategy for addressing them. This document includes narrative responses to specific questions that grantees must provide a response to achieve compliance with the Consolidated Planning Regulations.

#### **2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview**

During the development of the Consolidated Plan, several priority needs were identified. Guidelines for addressing these priority needs over the five-year time period from 2023-2027 are summarized below:

- Housing Affordability - Rehabilitation
  - Rehabilitation of Existing Units
  - Financial Assistance to Homebuyers
- Public Infrastructure Reinvestment
  - Construct Public Infrastructure
  - Construct Repair Public Infrastructure
- Public Facility Reinvestment
  - Acquire Public Facilities
  - Construct Public Facilities

- Rehabilitate Public Facilities
- Increase Capacity of Public Services
  - Services for the homeless and at-risk populations
  - Youth and childcare programs
  - Transportation for seniors and youth
  - Rental Housing Subsidies to prevent homelessness
  - Senior Services
  - Services for victims of domestic violence, dating violence, sexual assault, or stalking

### **3. Evaluation of past performance**

Each year, the City of Rio Rancho reports its progress in meeting the five-year and annual goals in the Consolidated Annual Performance Evaluation Report (CAPER). Listed below are some of the goals and accomplishments in the City's 2021 CAPER.

The City made progress on housing affordability by engaging contractors from the National Development Council (NDC) to conduct a housing affordability analysis. An electronic survey was circulated to evaluate housing concerns, priorities, and preferences among Rio Rancho's residents and workforce. Paper copies of the survey were made available through the Broadmoor Senior Center, Meadowlark Senior Center, and the Rio Rancho public library system. The CDBG office contributed to survey development and circulation. The CDBG Grants Administrator also connected the City's NDC consultants to stakeholders within Rio Rancho's low-to-moderate income-serving (LMI) organization network. The final housing affordability analysis was made available in the fall of 2022.

The City continued to work with developers to construct affordable, accessible, multi-family dwelling complexes. The site plan of the La Plazuela de Sandoval development was approved by Rio Rancho's Governing Body in June of 2022. It is envisioned as a mixed-use development, containing commercial facilities and multi-family residences. An affordable retirement community is planned to contain 257 apartments, assisted living units, and beds for seniors. La Plazuela will also have a regional park and ride facility offering bus connection to the Albuquerque-Santa Fe commuter rail. These factors were established as goals in the 2017 AFFH and the 2018-2022 Con Plans and are not identified as projects or activities in the Integrated Disbursement and Information System (IDIS); therefore, accomplishments could not be entered for these goals in IDIS.

The City of Rio Rancho utilized CDBG funds to improve public facilities, increase public services, prevent homelessness, and assist first-time homebuyers with the purchase of affordable housing through down payment assistance. ADA-compliance projects were completed at the City Sports Complex Softball Fields and throughout the Sabana Grande neighborhood. Programs offered by Subrecipients such as Haven House, Saint Felix Pantry, and Sandoval County Permanent Supportive Housing provided services and support to victims of domestic violence, low-income households, and people experiencing homelessness. Although dozens of Down Payment

Assistance (DPA) inquiries were fielded by the CDBG office, only one application was completed, and no household qualified for funding in PY21. Local housing market conditions led many homeowners with existing DPA mortgages to refinance or sell their properties. Both actions trigger the DPA mortgages' repayment clause; as a result, the DPA program generated over \$44,000 in program income. These funds were required to be spent first before annual entitlement funds could be drawn.

#### **4. Summary of citizen participation process and consultation process**

During the preparation of the Rio Rancho 2023-2027 Consolidated Plan and PY2023 Action Plan, a public hearing was held on Thursday, April 13, 2023, to obtain the specific housing and related services needs for Rio Rancho. All comments received will be included in this plan at the close of the public comment period on April 16, 2023. The following methods were used to obtain public and private input:

- Public Hearings
- Interviews
- Focus Groups
- Stakeholders Meetings

#### **5. Summary of public comments**

All public comments will be included in the Appendix once the public comment period ends.

#### **6. Summary of comments or views not accepted and the reasons for not accepting**

Any comments or views not accepted not accepted will be entered here at the end of the public comment period.

#### **7. Summary**

Over the next five years, the City will continue to provide low- and moderate-income homeowners with housing repair assistance through the Emergency and Critical Repair Initiative and continue to allocate CDBG funds to local nonprofit organizations to provide essential social services for the non-homeless special needs population.

## 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.

<b>Agency Role</b>	<b>Name</b>	<b>Department/Agency</b>
Lead Agency	Rio Rancho	Financial Services Department
CDBG Administrator	Rio Rancho	Financial Services Department
HOPWA Administrator	N/A	N/A
HOME Administrator	N/A	N/A
HOPWA-C Administrator	N/A	N/A

**Table 1 – Responsible Agencies**

#### Narrative

The City of Rio Rancho is the lead agency for the development and administration of the Consolidated Plan and Annual Action Plan. The Accounting Division of the City of Rio Rancho's Department of Financial Services provides oversight of grants funds allocated through the Community Development Block Grant (CDBG). The City has prepared the Consolidated Plan and First-Year Action plan to provide a comprehensive a strategy to address community development, affordable housing, and homelessness needs with CDBG funds.

#### Consolidated Plan Public Contact Information

Tara Pawley, ALM, CDBG Grants Administrator  
City of Rio Rancho, Financial Services Department  
3200 Civic Center Circle, NE  
Rio Rancho, New Mexico 87144  
(505) 896-8766

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

### **1. Introduction**

The City of Rio Rancho conducted significant consultation through interviews and focus groups with citizens, municipal officials, non-profit agencies, public housing agencies, private developers, governmental agencies, and the Continuum of Care in preparing this plan. The City also held a public meeting prior to the development of the plan and one public meeting to review the draft priorities. These meetings are summarized in the Citizen Participation Section of this plan.

#### **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)).**

The Albuquerque Housing Authority, Santa Fe Civic Housing Authority, and the Town of Bernalillo Housing Authority are the local the local public housing agencies serving Rio Rancho and were consulted in the preparation of this plan. These agencies provided data on tenant and housing choice voucher holder characteristics, waiting lists, and future plans for development. In addition to the public housing agencies, the City consulted with other private and governmental agencies, mental health, and service agencies was instrumental in developing priorities and the preparation of this plan. These agencies also provided input during the charrette process.

#### **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**

Rio Rancho is a part of the New Mexico Balance of State Continuum of Care. The New Mexico Balance of State CoC’s mission is to offer comprehensive services, housing options, resources, funding, and advocacy to support homeless individuals and families. In consultation to develop this plan, the City of Rio Rancho consulted with the Continuum to gain access to all CoC data and an understanding of how the City and the CoC work together. The City was provided data from the Point-in-Time Count (PIT), the Housing Inventory Count, and information from the Annual Homeless Assessment Report (AHAR). Data was available for the Continuum but not isolated to the City of Rio Rancho. Coordination between the City and the CoC ensures that CoC goals and the City’s Consolidated Plan priorities are integrated into the plan.

**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 City of Rio Rancho is a member of the New Mexico Balance of State Continuum of Care. The City does not receive Emergency Solutions Grant funds and therefore does not need to develop performance standards or policies and procedures.

**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**

Representatives from the broad community, nonprofit council, social service agencies, private businesses, housing agencies, community development corporations, housing developers, and other government agencies participated in in person and virtual stakeholder meetings to provide feedback about housing and social service needs. Agencies also provided input by completing an online survey. The agencies that were consulted are listed below:

Agency/Group/Organization	Agency/Group/Organization Type	Section of Plan Addressed by Consultation	How Consulted
City of Rio Rancho	Government	All	Interview
NM Coalition to End Homelessness	Nonprofit Organization	Homelessness Needs	Interview
Sandoval County - Permanent Supportive Housing	Government	Homelessness Needs; Housing Needs	Interview
SCPSH Client Advisory Board	Department and Agencies	Non-Homeless Special Needs	Public Meeting
Homewise	Nonprofit Organization	Homelessness Needs	Interview

Haven House	Nonprofit Organization	Homelessness Needs, Non-Homeless Special Needs	Interview
St. Felix Pantry	Nonprofit Organization	Homelessness Needs, Non-Homeless Special Needs	Interview
City of Rio Rancho Development Services	Department and Agencies	Housing Needs	Interview
Greater Albuquerque Housing Partnership	Nonprofit Organization	Housing Needs	Survey
Capital Improvement Projects Citizens Advisory Committee/ NM Finance Authority	Department and Agencies	Non-Homeless Special Needs	Survey
Titan Development	Private Industry	Housing Needs	Focus Group
MRCOG - Dial A Ride	Department and Agencies	Non-Homeless Special Needs	Survey
Rio Rancho Public Schools	Public Institution	Non-Homeless Special Needs	Survey
Albuquerque Housing Authority	PHA	Housing Needs	Public Meeting

Bernalillo County Housing Department	PHA	Housing Needs	Public Meeting
Santa Fe Civic Housing Authority	PHA	Housing Needs	Public Meeting
Habitat for Humanity Greater ABQ	Nonprofit Organization	Housing Needs	Group Forum

**Table 2 – Agencies, groups, organizations who participated**

**Identify any Agency Types not consulted and provide rationale for not consulting**

The City did not exclude any agency type or agency during this consolidated planning process.

**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?
Rio Rancho Affordable Housing Plan	City of Rio Rancho	Market Analysis
Rio Rancho Comprehensive Plan	City of Rio Rancho	Market Analysis

**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))**

As the City of Rio Rancho implements this 5-Year Consolidated Plan, it will continue to work with other local public and private entities, regional organizations, Sandoval County, and the state of New Mexico. Several public entities provided input during the development of this Plan, including the Bernalillo County Housing Department, Santa Fe Civic Housing Authority, Albuquerque Housing Authority, NM Coalition to End Homelessness, Sandoval County, SCPSH Client Advisory Board, and City of Rio Rancho Development Services.

**Narrative (optional):**

**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**

A Community Needs Survey was conducted to solicit input from residents and workers in the City. Respondents were informed that the City was updating the Consolidated Plan for federal funds that primarily serve low- to moderate-income residents and areas. The questionnaire polled respondents about the level of need in their neighborhood for various types of improvements that can potentially be addressed by the use of Consolidated Plan funds. In order to give as many people as possible the chance to voice their opinion, emphasis was placed on making the survey widely available and gathering a large number of responses rather than administering the survey to a controlled, statistically representative pool. Therefore, the survey results should be viewed as an indicator of the opinions of the respondents, but not as representing the opinions of the City population as a group. The survey was distributed through a number of channels in order to gather responses from a broad sample. It was made available in hard copy format, as well as electronic format via Survey Monkey. Electronic responses were possible via smartphone, tablet, and web browsers. The survey was available online and offline in English and Spanish.

Public meetings were also held in order to provide forums for residents of the study area and other interested parties to contribute to this Consolidated Plan and Annual Action Plan. Meetings were held during the evening in various locations across the county, providing a variety of options for residents to attend. Public notices of the meetings were displayed in local newspapers and through email notifications to stakeholder contacts. Meetings were held at the times and locations shown in the following table throughout the City. A summary of comments received at the meetings is included in the Appendix to this document and a list of meeting times and locations is shown on the next page.

## Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons
1	Public Meetings	Community Stakeholders, Nonprofits, County Departments, CIDS, cities, low-and moderate-income county residents.	One public meeting was held to receive citizen input from residents in on community development, housing, and homeless needs.	Affordable housing, services for the homeless and at-risk of homelessness, public infrastructure needs, housing rehabilitation, and services for domestic violence survivors were the top needs identified. Some other concerns expressed were good of coordination of services from non-profits, but not enough service providers to address needs of residents locally, nimby attitudes throughout the city, lack of amenities, and transportation.	All comments were accepted
2	Public Hearings	Nontargeted/broad community	One public hearing was held to receive citizen input from residents in on community development, housing, and homeless needs.	A summary of comments will be added here at the end of the comment period.	All comments will be accepted.
3	Newspaper Ad	Nontargeted/broad community	The public was notified of the public meetings via a newspaper ad in the ABQ Journal.	Any comments received from this method will be added to the plan at the end of the comment period.	All comments will be accepted.
4	Survey	Nontargeted/broad community	The survey received 103 responses.	The survey was used to capture comments. The survey analysis is attached.	All comments were accepted

**Table 4 – Citizen Participation Outreach**

## **Needs Assessment**

### **NA-05 Overview**

#### **Needs Assessment Overview**

The City of Rio Rancho – Financial Services Department facilitates the development and preservation of quality housing, suitable living environments for persons of low and moderate income through the Consolidated Planning process. The Needs Assessment is based on an analysis of housing problems across Rio Rancho among renters and owners. The following data indicates the number and percentage of renters and homeowners who may be subject to housing problems, based on income level.

Comprehensive Housing Affordability Strategy (CHAS) data is used to demonstrate the number of households in need of housing assistance. HUD’s CHAS data set is a “special tabulation” of 2016-2020 American Community Survey (ACS) data from the Census Bureau. This “special tabulation” data provides counts of the numbers of households’ problems that fit certain combinations of HUD-specified criteria such as housing needs. HUD-defined income limits (primarily 30, 50, and 80% of Area Median Income) and household types of particular interest to planners and policymakers. Since CHAS data requires the Census Bureau to further calculate estimated housing problems at a micro level, CHAS data often lags behind more recent ACS data.

Assessing the specific housing needs of Rio Rancho is critical to creating a realistic and responsive affordable housing strategy. As such, an assessment of the affordable rental and single-family homes was conducted based on available demographic, economic, and housing data for the city. The assessment utilized HUD’s new eCon Planning Suite within the Integrated Disbursement and Information System (IDIS). The eCon Planning Suite pre-populates the most up-to-date housing and economic data available to assist jurisdictions in identifying funding priorities in the Consolidated Plan and Annual Action Plan.

The Needs Assessment concludes with a review of non-housing community development needs, including the need for public facilities, public improvements, and public services. Highlights of the assessment are provided in the sections below.

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

### Summary of Housing Needs

In 2009, Rio Rancho had a population of 75,331 consisting of 28,430 household units with a median income of \$59,182.00 per year. According to the 2013-2017 American Community Survey (ACS), the City of Rio Rancho population grew by 24%; increasing the total population to 93,315 residents consisting of 33,370 households by 2017. The median annual household income increased by 7% to \$63,180.00 annually.

<b>Demographics</b>	<b>Base Year: 2009</b>	<b>Most Recent Year: 2017</b>	<b>% Change</b>
Population	75,331	93,315	24%
Households	28,430	33,370	17%
Median Income	\$59,182.00	\$63,180.00	7%

**Table 5 - Housing Needs Assessment Demographics**

**Data** 2000 Census (Base Year), 2013-2017 ACS (Most Recent Year)  
**Source:**

### Number of Households Table

The table below describes these households in three separate categories (0-30%HAMFI, >30-50%HAMFI, and >50-80% HAMFI); however, these families often face similar housing problems such as overcrowding and cost burden. For the purposes of this plan and HUD's focus on low-income populations, we will focus on families with incomes less than 80% AMFI. Additionally, this plan will identify families with more than five members as large families.

The most common household type in Rio Rancho is small-family households which is defined as a household having at least two non-elderly members up to four members. Small families remain the most common type even when controlled for income. Families with incomes above the median family income ranked the highest in the city, followed by families earning between 50-80% of the Area Median Family Income (AMFI).

	<b>0-30% HAMFI</b>	<b>&gt;30- 50% HAMFI</b>	<b>&gt;50- 80% HAMFI</b>	<b>&gt;80- 100% HAMFI</b>	<b>&gt;100% HAMFI</b>
<b>Total Households</b>	<b>3,060</b>	<b>2,745</b>	<b>4,475</b>	<b>3,855</b>	<b>19,235</b>
Small Family Households	830	845	2,030	1,255	10,290
Large Family Households	285	225	300	680	2,395
Household contains at least one person 62-74 years of age	725	765	1,170	1,035	3,930

	<b>0-30% HAMFI</b>	<b>&gt;30- 50% HAMFI</b>	<b>&gt;50- 80% HAMFI</b>	<b>&gt;80- 100% HAMFI</b>	<b>&gt;100% HAMFI</b>
Household contains at least one person age 75 or older	405	540	650	435	1,260
Households with one or more children 6 years old or younger	580	475	830	700	2,795

**Table 6 - Total Households Table**

**Data** 2013-2017 CHAS

**Source:**

**Housing Needs Summary Tables**

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

In the table below, 9,415 households are facing at least one housing problem according to

2013-2017 CHAS Data. That means that 39.94% Renters and 60.06% of Owners are facing housing problems with housing cost burden being their biggest problem.

	<b>Renter</b>					<b>Owner</b>				
	<b>0-30% AMI</b>	<b>&gt;30-50% AMI</b>	<b>&gt;50-80% AMI</b>	<b>&gt;80-100% AMI</b>	<b>Total</b>	<b>0-30% AMI</b>	<b>&gt;30-50% AMI</b>	<b>&gt;50-80% AMI</b>	<b>&gt;80-100% AMI</b>	<b>Total</b>
<b>NUMBER OF HOUSEHOLDS</b>										
Substandard Housing - Lacking complete plumbing or kitchen facilities	55	0	25	0	<b>80</b>	0	0	0	35	<b>35</b>
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	0	0	40	0	<b>40</b>	0	0	0	10	<b>10</b>

	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
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	95	75	95	70	335	45	20	20	90	175
Housing cost burden greater than 50% of income (and none of the above problems)	840	520	365	0	1,725	860	730	370	80	2,040
Housing cost burden greater than 30% of income (and none of the above problems)	30	280	650	320	1,280	180	530	1,360	835	2,905
Zero/negative Income (and none of the above problems)	300	0	0	0	300	490	0	0	0	490

**Table 7 – Housing Problems Table**

**Data** 2013-2017 CHAS

**Source:**

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

In the table below, 14,150 households are facing at least one of the four housing problem according to 2013-2017 CHAS Data. That means 31.42% of household are having one or more housing problems, 63.00% have none of the four housing problems and 5.58% household has negative income.

	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
<b>NUMBER OF HOUSEHOLDS</b>										
Having 1 or more of four housing problems	990	595	525	70	<b>2,180</b>	905	755	390	215	<b>2,265</b>
Having none of four housing problems	80	330	850	865	<b>2,125</b>	305	1,065	2,710	2,710	<b>6,790</b>
Household has negative income, but none of the other housing problems	300	0	0	0	<b>300</b>	490	0	0	0	<b>490</b>

**Table 8 – Housing Problems 2**

**Data** 2013-2017 CHAS

**Source:**

**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
<b>NUMBER OF HOUSEHOLDS</b>								
Small Related	315	315	605	<b>1,235</b>	240	430	935	<b>1,605</b>

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Large Related	200	19	155	<b>374</b>	65	165	65	<b>295</b>
Elderly	250	305	140	<b>695</b>	510	510	535	<b>1,555</b>
Other	215	230	245	<b>690</b>	270	180	195	<b>645</b>
Total need by income	980	869	1,145	<b>2,994</b>	1,085	1,285	1,730	<b>4,100</b>

**Table 9 – Cost Burden > 30%**

**Data** 2013-2017 CHAS

**Source:**

#### 4. Cost Burden > 50%

The data in Table 10 indicates that 4.16 percent of total households in Rio Rancho pay half or more of their income for housing cost (1,849 renter households and 2,030 owner-occupied households). Below is a breakdown of family income of renters experiencing cost burden of over 50 percent of family income:

- 47.82% have incomes under 30% AMI
- 32.97% have incomes between 30-50% AMI
- 19.66% have incomes between 50-80% AMI.

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>								
Small Related	285	130	185	<b>600</b>	195	265	150	<b>610</b>
Large Related	200	4	0	<b>204</b>	65	85	0	<b>150</b>
Elderly	250	205	55	<b>510</b>	435	265	150	<b>850</b>
Other	215	185	135	<b>535</b>	210	140	70	<b>420</b>
Total need by income	<b>950</b>	<b>524</b>	<b>375</b>	<b>1,849</b>	<b>905</b>	<b>755</b>	<b>370</b>	<b>2,030</b>

**Table 10 – Cost Burden > 50%**

**Data** 2013-2017 CHAS

**Source:**

#### 5. Crowding (More than one person per room)

HUD defines overcrowding as homes that have more than one person per room. Additionally, there are classifications of severe overcrowding where there are more than 1.5 persons per room. Cost burden occurs when housing costs, including utilities, cost more than 30% of monthly income. Severe cost burden occurs when monthly housing costs exceed 50% of monthly income.

	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
<b>NUMBER OF HOUSEHOLDS</b>										
Single family households	95	60	80	70	<b>305</b>	45	20	4	100	<b>169</b>

	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
Multiple, unrelated family households	0	15	10	0	25	0	0	15	0	15
Other, non-family households	0	0	40	0	40	0	0	0	0	0
Total need by income	95	75	130	70	370	45	20	19	100	184

**Table 11 – Crowding Information – 1/2**

Data 2013-2017 CHAS

Source:

	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.**

While the CHAS data does not estimate the need for housing assistance among single person households, it is likely that single-person households occupied by a person 65 years and older will need housing assistance if the occupant is also cost-burdened and disabled. Such services may include housing repairs, accessibility modifications and tenant-based rental assistance. There is also a need for individuals in shelters or transitional housing programs for homeless people. In order to meet the needs of homeless individuals, the level of services available within shelters for single individuals must be significantly increased. Shelter capacity could be reconfigured into smaller facilities that will have adequate space to this higher level of services to residents; provide more intensive case management services that support individual development; provide comprehensive on-site daytime services instead of forcing residents to exit during the day.

**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.**

According to the New Mexico Coalition to End Homelessness PIT report, there are 43 (16%) Unsheltered Homeless due to domestic violence; 58 (6%) staying in an emergency shelter that identified as adult survivors of domestic violence; and 10 (6%) living in transitional housing that identified as adult survivors of domestic violence.

**What are the most common housing problems?**

The most common housing problems is Cost Burden. Cost burden is when a household pay more than 30% of the household's income for housing and a severe housing cost burden is when a household pay more than 50% for housing costs. According to 2013-2017 CHAS data report, housing cost burden is the most common problem in Rio Rancho, affecting an estimate of 93,586 low- and moderate-income households. 84.44% (44.85% of renters and 43.18% of owners) are paying more than 30-50% of their income towards housing costs. When considering the total number of low- and moderate-income households who pay more than 30-50% of their total monthly income towards housing, the housing trend reflects renters are much more likely to have housing problems than homeowners and higher income households. This housing problem is experienced by all income levels but is more common among renters.

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

Families at less than 80 percent AMFI are most affected by higher housing expenses and lack of decent affordable housing. These income thresholds tend to coincide within the City's racial and ethnic minority populations. These households are disproportionately affected by these problems.

**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**

In Rio Rancho, homelessness is linked to a shortage of housing for individuals and families with very low- and extremely low-incomes. HUD defines very low-income as 50% of the area median income (AMI) and extremely low-income as 30% AMI. There is a need for more transitional housing, financial assistance, affordable childcare, and other supportive services, especially for the first six months to a year after a person leaves a shelter environment. Additional barriers for housing include:

- Poor credit
- Recent criminal history
- Poor rental history, including prior eviction and money owed to property managers
- Active substance use disorder
- Lack of availability of subsidized housing
- Aging housing stock being converted to higher-end homes
- Rents continuing to rise faster than incomes

These are the key needs for individuals who are currently receiving rapid re-housing and are near termination of housing assistance. The primary need of these individuals, as it is for all very low- to extremely low-income individuals, is an increased supply of affordable housing. These needs is addressed in Rio Rancho's goal to provide support for Emergency Housing and Supportive Services for the Homeless individuals that qualify as homeless or at risk of homelessness using other resources to provide overnight or emergency shelter. The location of affordable housing is also an important need. Due to limited public transportation, individuals need to live near their place of employment and education.

**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**

Rio Rancho does receive an estimation of its at-risk population through the New Mexico Coalition to End Homelessness. The New Mexico Coalition to End Homelessness prepares a point in time count, *Joint Albuquerque and Balance of State Report*, to estimate the number of people that are considered at-risk. The most recent data (from 2022) estimated 1,283 individuals were homeless in the Balance of State. This is based on very low or extremely low-income households that are experiencing housing problems. These households have a propensity to be at the brink of homelessness. Due to this data being a point in time count, the scope of what can be seen in a singular night raises questions about the accuracy of the count.

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

Households are considered cost burdened when their housing costs exceed 30 percent of their gross income, and severely cost burdened when their housing costs exceed 50 percent of their gross income. There are large numbers of households in Rio Rancho paying half of their gross monthly income for housing costs. Increased costs (due to inflation) for food, transportation, healthcare, utilities, and other expenditures potentially make these households vulnerable to eviction and homelessness. Consequently, a household can be more vulnerable if unexpected life issues such as illness, job loss or

another circumstances that causes a loss of income or an unexpected expense. Limited or lack of income can be linked to instability and risk of becoming homeless.

The lack of affordable housing units for those who earn very low- and extremely low-incomes is linked with increased risk of becoming homeless. Severe cost burden is the greatest predictor of homelessness risk, with populations paying more than 50% of their income towards housing costs or having incomes at or below 50% AMI. Currently more than 10,973 households (2013-2017 CHAS) are cost burdened or severely cost burdened in Rio Rancho. Additional reasons for instability and increased risk of homeless in Rio Rancho include the continued local housing market recovery after the COVID-19 pandemic, the high unemployment rate, and the lack of financial support and community services available for those families and individuals that are suffering from homelessness.

## **Discussion**

## 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

Housing needs are based primarily on the condition of existing homes and on the ability of residents to maintain and repair their homes, as well as on their ability to afford the costs of rental or home mortgage payments. HUD defines disproportionately greater need as persons of racial or ethnic minority groups that have problems at rate of 10% or more of the entire income group. For the purposes of this analysis, HUD's definition of disproportionately greater need will apply. The four housing problems are as follows:

1. Lacks complete kitchen facilities;
2. Lacks complete plumbing facilities;
3. Overcrowding (more than one person per room); and
4. Cost Burden greater than 30%.

The 2013-2017 CHAS data tables below summarize the percentage of each racial and ethnic group experiencing housing problems by HUD Adjusted Median Income (AMI) levels. The tables are separated into four ranges of 0% - 30% of Area Median Income, 30% - 50% of Area Median Income, 50% - 80% of Area Median Income, and 80% - 100% of Area Median Income.

### 0%-30% of Area Median Income

Table 13 shows 2,105 households with less than 30% AMI have at least one of the four identified housing problems. For those households that experienced one or more housing problems; 55.82% were White, 34.44% were Hispanic, 4.99% were Black/African American and 3.33% were Asian, American Indian, Alaska Native. These number shows White, and Hispanic have the greatest number of housing problems racially and ethnically.

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	2,105	165	790
White	1,175	100	335
Black / African American	105	25	15
Asian	20	0	0
American Indian, Alaska Native	50	0	40

<b>Housing Problems</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Pacific Islander	0	10	0
Hispanic	725	30	395

**Table 13 - Disproportionally 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

Table 14 shows 2,160 households have one or more of the four housing problems with incomes between 30-50%t AMI. White households have the highest housing problems at 56.02%, Hispanic at 38.43%, Black/African American at 2.31%, and Asian, American Indian, Alaska Native at 1.85%. Even though Whites has the highest percentage (56.02%) demographically of having housing problems; racially, Hispanic families have the highest incidence of having housing problems.

<b>Housing Problems</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	2,160	580	0
White	1,210	415	0
Black / African American	50	0	0
Asian	30	0	0
American Indian, Alaska Native	10	0	0
Pacific Islander	0	0	0
Hispanic	830	170	0

**Table 14 - Disproportionally 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

The 50%-80% AMI group has the largest number of households that are suffering from one of the four housing problems at 1,350 is Whites. These households have the majority of household problems at 46.2% and Hispanics at 43.8% respectively. The demographic group that experiences the most housing problems are White at 46.15%, Black/African American at 2.6%, Hispanic at 43.76% and Asian, American Indian, Alaska Native households at 4.96%.

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	2,925	1,545	0
White	1,350	1,190	0
Black / African American	75	0	0
Asian	95	25	0
American Indian, Alaska Native	50	20	0
Pacific Islander	0	0	0
Hispanic	1,280	315	0

**Table 15 - Disproportionally 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

The 80%-100% AMI group is the only group that has more households with no housing problems. A total of 62.16% of all households in this group experience no housing problems. In this income classification, every racial and ethnic demographic group saw a

dramatic reduction in the frequency of households experiencing housing problems.

<b>Housing Problems</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	1,440	2,415	0
White	655	1,480	0
Black / African American	59	10	0
Asian	20	19	0
American Indian, Alaska Native	15	20	0
Pacific Islander	0	0	0
Hispanic	650	810	0

**Table 16 - Disproportionally Greater Need 80 - 100% 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%

### **Discussion**

An overall assessment shows that Whites at all income levels have the greatest need with one or more housing problems. Hispanics are the second-highest category. This is not just a concern for residents that qualify as low-income. There are many residents qualified as moderate to higher income that still experience housing problems. The four housing problems identified are all major concerns that prevent households from functioning adequately and from providing an affordable residence. The condition and availability of housing within Rio Rancho is in need of repair as evidenced by the above data. Efforts to reduce the deterioration of housing through repairs to kitchens and plumbing will provide residents with access to basic needs while also helping to lower their cost burden.

**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**

The ACS based HUD CHAS data points to the fact that housing problems related to overcrowding, severe cost burden, lack of kitchen facilities and lack of complete plumbing are borne by those who are poor and working poor. A disproportionately greater need exists when the percentage of persons in a category of need who are members of a racial or ethnic group is at least 10 percentage points higher than the percentage of persons in the category.

Whites and Hispanics are more likely to live in such housing, while elderly persons are also a substantial portion of those suffering from severe housing problems as well. The data indicate Whites to have a disproportionate number of housing units to have one or more of the four housing problems, followed closely by Hispanics. In addition, Whites, who have a cost burden of 50 to 80 percent, are disproportionately represented at higher than the jurisdiction as a whole.

The data in the tables below is based on special tabulations of the Comprehensive Housing Affordability Strategy (CHAS), provided by HUD, and shows that more low-income households are facing housing problems. The Housing Needs Tables below display these numbers on housing problems, income, and race for Rio Rancho.

**0%-30% of Area Median Income**

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	1,895	385	790
White	1,045	230	335
Black / African American	70	60	15
Asian	20	0	0
American Indian, Alaska Native	50	0	40
Pacific Islander	0	10	0
Hispanic	675	80	395

**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

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	1,350	1,395	0
White	730	900	0
Black / African American	35	15	0
Asian	25	4	0
American Indian, Alaska Native	0	10	0
Pacific Islander	0	0	0
Hispanic	535	465	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

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	915	3,560	0
White	510	2,030	0
Black / African American	40	35	0
Asian	0	125	0

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
American Indian, Alaska Native	35	30	0
Pacific Islander	0	0	0
Hispanic	325	1,275	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**

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	285	3,575	0
White	139	2,000	0
Black / African American	0	69	0
Asian	0	45	0
American Indian, Alaska Native	15	20	0
Pacific Islander	0	0	0
Hispanic	135	1,330	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**

## 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:

Per HUD definitions, a “disproportionate need” exists when any group has a housing need that is 10% or higher than the jurisdiction as a whole. Examination of the given data makes clear that for those at lower incomes ( $\leq 30\%$  MFI) housing cost burden is a major barrier. Although the housing cost burden takes a greater percentage of household income, more White and Hispanic households suffer due to this factor. Regular income plays an important role in determining how much money a household needs to budget for housing expenses, such as a mortgage/rent payment and utilities, compared with income the household may need to maintain their individual standard of living. Regular income is also a strong indicator for mortgage lenders and landlords in determining their potential buyers’ or tenants’ capacity to maintain affordability of their future residence. While budgeting priorities are different for each household, a standard of 30% of household income is utilized as a threshold for housing cost burdens that have evolved over time from rent limits originally established in the United States National Housing Act of 1937. After 1937, rent limits for low-income subsidized households were adjusted again by the Brooke Amendment (1969) of the 1968 Housing and Urban Development Act.

The data provided in Table 21 displays household demographics in relation to the number of households that spend 30% or less of their income on housing costs and compares this population to the number of households with increased housing cost burdens over 30% of their income. Many households were faced with a lack of employment, an inability to fill available positions due to lack of education, inappropriate skill set or lack of transportation. In all but one of the income categories, the racial/ethnic group with disproportionately greater need, within the categories of severe housing problems, is Whites.

### Housing Cost Burden

Housing Cost Burden	$\leq 30\%$	30-50%	$>50\%$	No / negative income (not computed)
Jurisdiction as a whole	22,825	5,690	4,035	825
White	14,570	2,745	2,265	370
Black / African American	555	190	140	15
Asian	330	160	45	0
American Indian, Alaska Native	295	50	85	40

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Pacific Islander	40	0	0	0
Hispanic	6,555	2,405	1,430	395

**Table 21 – Greater Need: Housing Cost Burdens AMI**

**Data** 2013-2017 CHAS

**Source:**

**Discussion:**

In conjunction with previous CHAS analysis, the most economically disadvantaged are also the most vulnerable. Since low-income residents are clearly identified as those most likely to be suffering from housing cost burden; it is difficult for them to afford high priced homes in higher economic opportunity areas or afford rents that go above fair market value. They pay the highest percentage of their income toward housing. People earning the state minimum wage which is higher than the federal minimum wage have to work 95 hours per week to afford the median rent in their community of residence. This limits housing choice and perpetuates the problems that already exist.

An overall assessment shows that all racial or ethnic groups have housing cost burdens in various income levels. According to 2013-2017 CHAS data, Rio Rancho has an estimated total of 22,825 households that spend 30% or less of their household income toward housing related costs. Table 21 reported that 14,570 White households (63.83%), 555 Black/African American households (2.43%), 330 Asian households (1.45%), 335 American Indian/Alaskan Native, Pacific Islander households (1.47%) and 6,555 of Hispanic households (28.72%) are estimated to have housing cost burdens at 30% or less.

## **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?**

Those households with less than 30 percent AMFI are disproportionately represented. The data supports that White and Hispanic households and the elderly are disproportionately represented. In general, for the city, high housing cost burdens have been associated with lower economic income, the prevalence of housing problems, and the concentration of ethnicity, race, and senior residents within the specific locations of the city's geography.

Regarding housing, it is again, low-income, very low-income, and extremely low-income households in which at least one of the four housing problems is most likely to occur. Housing problems are tied to ethnic/racial groups, and different groups emerge within different categories of problems, such as cost burden, crowding, and severe housing problems. The greatest need is reflected by the cost burden at specific income levels within various demographics.

### **If they have needs not identified above, what are those needs?**

Households that experience a disproportionately greater need may be faced with other needs such as affordable rentals in areas of opportunity (e.g. in proximity to public transit) and accessible to additional supportive services. Additionally, housing problems and severe housing problems can affect persons with disabilities. This group includes people with mental illness, and those with physical, intellectual and developmental disabilities. These individuals have some of the lowest incomes and worst-case housing needs. Income disparity is also reflected in:

- Children in low-income families
- Individuals with disabilities receiving Supplemental Security Income (SSI)
- Seniors on fixed incomes
- Single parent headed families and households
- Households headed by seasonal or temporary workers
- Individuals with low educational levels
- Individuals with limited English proficiency

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

There were not any racially or ethnically concentrated areas of poverty in Rio Rancho.

## NA-35 Public Housing – 91.205(b)

### Introduction

The City of Rio Rancho is covered under the Albuquerque Housing Authority [AHA]. AHA offers assistance to low-income residents in the City of Albuquerque. AHA receives federal funds from the U.S. Department of Housing and Urban Development (HUD) to provide these services. AHA is the owner and manager of approximately 950 housing units scattered throughout Albuquerque. These units provide decent housing for low-income families, the elderly and disabled individuals at rents they can afford. Tenants of public housing units pay 30% of their income toward their rent, then any additional costs are subsidized with federal funding. Through this program AHA is currently assisting more than 900 households who have an average monthly rent of \$152. The average length of stay in the program is 3.6 years.

The Assisted Housing Programs include the Housing Choice Voucher (HCV) Program, also known as the Section 8 program, and the Special Programs which target specific groups such as homeless persons or persons with disabilities. The HCV Program provides eligible low-income individuals and families with the ability to afford decent, safe, and sanitary housing in the private market. Participants are free to choose housing from single-family homes, townhouses, and apartments, as long as the units meet the requirements of the program. This freedom of choice offers participants a chance for a better quality of life by providing them with access to better job opportunities, schools, transportation, and other services. Project Based Section 8 housing, also known as PBV, is a government-funded program that provides rental housing to low-income households in privately owned and managed rental units. AHA accepts Project Based Vouchers funded through HUD.

The mission of AHA is to empower people in the community through affordable housing and self-sufficiency opportunities. The vision is AHA is to become a high performing agency that is dedicated to providing quality housing and services that equip residents to succeed through operational excellence and staff empowerment. Core values provide the foundation for the AHA staff members to perform work and conduct themselves in a professional way. The AHA's core values are so fundamental that they are expected to stand the test of time—regardless of future changes in society, government, politics, or technology.

- **Service** – We empower clients and coworkers through education and opportunities for growth and success.
- **Compassion** – We serve our clients and coworkers with understanding, empathy, and respect.

- **Accountability** – We achieve organizational excellence by operating as a team, investing in staff training, and embracing the belief that every individual has the capacity to solve problems and fulfill personal goals.
- **Integrity** – We are consistent in dealing professionally, honestly, and fairly with the public and each other.
- **Stewardship** – We are committed to growing and sustaining AHA’s financial resources and implementing environmentally friendly practices in all operations and facilities.

**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	15	925	3,873	0	3,825	48	0	0

**Table 22 - Public Housing by Program Type**

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

**Data** PIC (PIH Information Center)  
**Source:**

**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	0	8,559	10,215	11,273	0	11,237	14,142	0
Average length of stay	0	4	5	5	0	5	1	0
Average Household size	0	1	2	2	0	2	1	0
# Homeless at admission	0	0	2	0	0	0	0	0
# of Elderly Program Participants (>62)	0	3	190	815	0	802	13	0
# of Disabled Families	0	9	287	1,427	0	1,416	11	0
# of Families requesting accessibility features	0	15	925	3,873	0	3,825	48	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

**Table 23 – Characteristics of Public Housing Residents by Program Type**

**Data** PIC (PIH Information Center)  
**Source:**

**Race of Residents**

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	15	754	3,281	0	3,241	40	0	0
Black/African American	0	0	70	303	0	298	5	0	0
Asian	0	0	14	78	0	78	0	0	0
American Indian/Alaska Native	0	0	81	181	0	178	3	0	0
Pacific Islander	0	0	6	30	0	30	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 24 – Race of Public Housing Residents by Program Type**

**Data Source:** PIC (PIH Information Center)

**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	10	598	2,330	0	2,313	17	0	0
Not Hispanic	0	5	327	1,543	0	1,512	31	0	0

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

**Table 25 – Ethnicity of Public Housing Residents by Program Type**

**Data** PIC (PIH Information Center)  
**Source:**

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

At this time, there is no immediate needed for accessibility feature accommodations for public housing residents. HUD-collected data may include reporting errors for current public housing residents and current needs. Due to the infrequency of open application periods, there is not an accurate way to keep precise measurements for quantitative data that will indicate how many public housing units are equipped with accessibility features or how many applicants on each housing authority's waiting list for public housing would require accessibility features for disabled or elderly residents. There is no report that shows there is a sufficient number of requests for handicap accessible housing on their waiting lists and at this time do not anticipate urgent needs to increase the number of handicap accessible units.

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

Public housing residents and Housing Choice Voucher holders have extremely low incomes. Becoming independent of governmental assistance is the goal of all non-elderly disabled families. Increased self-sufficiency programs will help increase an individual's employment skills, savings, and other life skills. Residents may also need access to affordable childcare and transportation to and from work. These immediate needs impact day to day success and the ability to maintain housing and employment. The most immediate needs noted by residents of Public Housing and the Housing Choice Voucher Programs include:

- Employment
- Training – skills/trade
- Education – high school diploma or equivalent and secondary education
- Access to affordable grocery stores, retail shopping, and department stores

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

In many ways, the housing needs of the general population are the same as those in public housing. It can safely be said that improved income opportunities are the most immediate need of public housing residents. In Rio Rancho, accessible public transportation is dependent on housing location. However, affordable housing is challenging as extremely low-income residents have less disposable income.

### **Discussion**

## NA-40 Homeless Needs Assessment – 91.205(c)

### Introduction:

The following section provides a general assessment of the City's homeless population and its needs. The U.S. Department of Housing and Urban Development (HUD) uses the following categories to define homelessness:

- **Literally Homeless:**
  - Sheltered Homeless: lives in emergency shelter, transitional housing for the homeless or a hotel or motel with the stay being paid for by an organization.
  - Unsheltered Homeless: lives in a car, park, abandoned building, encampment, dilapidated building, on the sidewalk, or similar location.
- **Imminently Homeless:** is facing loss of housing within two weeks, has no subsequent residence identified, and lacks the resources or support networks needed to obtain other permanent housing.
- **Other Homeless:** in jail, a hospital, or a detox program, but would otherwise have been homeless.
- **Fleeing/Attempting to Flee Domestic Violence:** Is fleeing, or is attempting to flee, domestic violence; has no other residence; and lacks the resources or support networks to obtain other permanent housing

Rio Rancho is a part of the Balance of State for New Mexico. The data below was extracted from HUD's 2022 Continuum of Care Homeless Assistance Programs Homeless Populations and Subpopulations report. This report is based on point-in-time information provided to HUD by Continuums of Care (CoCs) as part of their CoC Program application process, per the Notice of Funding Availability (NOFA) for the Fiscal Year 2022 Continuum of Care Program Competition. CoCs are required to provide an unduplicated count of homeless persons according to HUD standards (explained in HUD's annual HIC and PIT count notice and HUD's Point-in-Time Count Methodology Guide. HUD has conducted a limited data quality review but has not independently verified all of the information submitted by each CoC. Additionally, a shift in the methodology a CoC uses to count the homeless may cause a change in homeless counts between reporting periods.

**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):**

### Nature and Extent of Homelessness: (Optional)

<b>Race:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
<b>Black or African American</b>	<b>182</b>	<b>38</b>
<b>White</b>	<b>1,345</b>	<b>332</b>
<b>Asian</b>	<b>10</b>	<b>2</b>
<b>American Indian or Alaska Native</b>	<b>273</b>	<b>151</b>
<b>Native Hawaiian or Other Pacific Islander</b>	<b>37</b>	<b>7</b>
<b>Multiple Races</b>	<b>159</b>	<b>24</b>
<b>Ethnicity:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
<b>Hispanic/Latino</b>	<b>934</b>	<b>235</b>
<b>Non-Hispanic/Non-Latino</b>	<b>1,072</b>	<b>319</b>

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

According to HUD's 2022 CoC Homeless Assistance Programs Homeless Populations and Subpopulations report there is approximately 180 sheltered families with children and 15 unsheltered families with children in New Mexico. There are 71 sheltered veteran families and 20 unsheltered families in New Mexico.

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

According to HUD's 2022 CoC Homeless Assistance Programs Homeless Populations and Subpopulations report, 66% of people served were White, 17% were American Indian or Alaska Native and the remaining 17% were comprised of Black, Asian, native Hawaiian, and multiple races. Only 46% of program participants identified as Hispanic or Latino.

### Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

Rio Rancho relies on the New Mexico Coalition to End Homeless point-in-time count data to provide a baseline to determine the nature and extent of homelessness for the sheltered and unsheltered population in the Rio Rancho area. The length of homelessness was measured by exploring the differences, sums, and averages of project entry and exit dates by project type.

### Discussion:

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

### **Introduction:**

This section will discuss the characteristics and needs of persons in various subpopulations of Rio Rancho who are not homeless but may require supportive services, including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with HIV/AIDS and their families, persons with alcohol or drug addiction, and victims of domestic violence, persons with a criminal record, those who have limited English proficiency, and those who are transportation disadvantaged. Persons belonging to this population may have additional needs before, during, and after an incident in functional areas including but not limited to maintaining independence, communication, transportation, supervision, and medical care.

### **Describe the characteristics of special needs populations in your community:**

Non-homeless special needs populations experience many of the same housing and service needs and barriers that others in the Rio Rancho area experience. In fact, non-homeless special needs populations tend to be those who have extremely low or very low income who are at risk of becoming homeless as described earlier. Characteristics of non-homeless special needs populations include people who:

- Live on fixed income, limited income, or no income
- Lack available affordable housing
- Wait on long waiting lists for subsidized housing
- Lack housing with supportive services
- Lack credit history, have negative credit or rental history, have criminal backgrounds or other factors that affect their ability to find a willing landlord
- Have health issues, such as substance use or mental health disorders
- Lack job opportunities or are unable to work
- Lack affordable childcare
- Lack dependable transportation

The section below will describe why identifying the characteristics and needs of these sub-populations is essential to the planning process for these federal dollars.

### **Elderly and Frail Elderly**

Elderly and frail elderly are often unable to maintain existing homes or to afford rent. They are often over-housed in homes that have more square footage than the elderly homeowner or renter can maintain on a limited budget. Housing cost burden-related issues are often compounded by the requirement of additional services it takes for elderly and frail-elderly to age in place. These services may include costly medical and other daily living assistance services. Frail and elderly individuals are in a higher state of vulnerability for adverse health outcomes compared to non-frail elderly individuals, either due to slow declines or terminal illnesses.

## **Persons with Physical Disability**

ACS defines ambulatory difficulties as seriously affecting motility and the ability to walk or climb stairs. Finding housing that is both affordable and accessible is a basic challenge for persons with physical disabilities.

The 2017 ACS five-year estimate reports there were approximately 12,258 persons with disabilities in Rio Rancho representing 13.2% of the population. Of this total, 4,864 were elderly disabled, representing 5.2% of the disabled population. There were 6,517 disabled adults ages 18-64, or 7% of the population. Ambulatory difficulties represent 7.2% of the population, consume a small portion of the disabled population.

## **Persons with Developmental Disabilities**

Persons with developmental disabilities are individuals with mental or physical disabilities or a combination of mental and physical conditions resulting in significant impairments to daily functioning, including mental retardation, autism, traumatic brain injury, fetal neurological disorders, epilepsy and cerebral palsy. The disability's origin is in the brain and is usually established early in life and the disability must be expected to last indefinitely. Persons living with developmental disabilities in Rio Rancho include individuals who have hearing, vision, cognitive, developmental, ambulatory, self-care, or independent living difficulties, and many individuals have multiple difficulties.

The 2017 ACS five-year estimate reports 4.45% of the disabled population is identified as have cognitive difficulty. Additional services to help developmentally disabled persons stay with their families as well as additional housing and residential facilities would be welcomed. Other needed services include vocational services, social and community involvement, and transportation.

## **Domestic Violence**

Domestic violence affects families and communities as a whole. The Bureau of Justice Statistics defines domestic violence as victimizations committed by intimate partners (current or former spouses, boyfriends, or girlfriends), immediate family members (parents, children, or siblings), and other relatives.

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

The primary housing and supportive needs of these subpopulations include affordable, safe housing opportunities in areas with access to transportation, commercial and job centers, social services, and for education regarding fair housing rights and actions that can be taken in the event those rights are violated. Persons with disabilities often require accessible features and ground floor housing units. Victims of domestic violence need

safe housing, removal of barriers to relocation, and for perpetrators to be held accountable. Many of the supportive needs of these subpopulations are available through existing nongovernmental organizations. However, there is a strong need for greater collaboration and education among local government agencies and nonprofits in order to serve the various special needs subpopulations more efficiently and comprehensively.

These needs were determined by input from both service providers and the public through the Needs Assessment survey, public meetings, and stakeholder interviews.

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

#### **Persons living with HIV/AIDS**

The City of Rio Rancho does not collect data on persons with HIV/AIDS. Data is collected at the level by the New Mexico Department of Health HIV Surveillance and Epidemiology Program. According to the Diagnosis of HIV Infections Among Adults and Adolescents in New Mexico Annual Report of Cases through 2019, there were 1,861 persons were living with HIV and 2,093 persons were living with AIDS. Case surveillance data provides the basis for understanding the burden of HIV and is used to guide public health action at the federal, state, and local levels. Knowing how many people are diagnosed with HIV infection each year, and their stage of disease at diagnosis, is important for planning and resource allocation and for monitoring trends and disparities between groups. Similarly, monitoring HIV incidence is critical for allocating resources and evaluating the effectiveness of HIV testing and other prevention programs. Improved surveillance methods allow resources to be better directed for programs and resources to the populations most affected. The Centers for Disease Control and Prevention's annual HIV Surveillance Report provides an overview of the current epidemiology of HIV disease in the U.S.

However, due to the extremely high percentage of Program clients who are living at or below the federal poverty level, individuals living with HIV/AIDS have an acute need for affordable housing. Due to real estate dynamics such as land acquisition costs and construction costs, the real estate market does not produce units with asking rents in the \$300/month range, which is what a single individual living at or below the poverty level would need in order to not be housing cost burdened. Therefore, many Program clients will need direct financial assistance for housing in the form of a voucher or will need to locate a rent-restricted unit in an affordable housing development.

#### **Discussion:**

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

HUD identifies publicly owned facilities and infrastructure such as streets, playgrounds, and underground utilities, and buildings owned by non-profits that are open to the public, as Public Facilities and Improvements under the CDBG program. The continued population growth mandates the need for additional public facilities to meet the needs of the increased population. Publicly owned community facilities include a wide range of recreational uses, including recreation and aquatic centers, senior centers, libraries, specialty parks, and event plazas. These facilities offer a specific stand-alone use, though they can be located within or adjacent to public parks sharing facilities to integrate related programming. Each community facility has location and service levels that need to be evaluated based on land area required, demographics of residents it serves and relationship to other city facilities and parks.

### **How were these needs determined?**

Several sources were considered to determine these public facilities' needs. In preparing the Consolidated Plan, the Financial Services Department of the City of Rio Rancho consulted with the public, other City departments, and outside government and private service agencies. In order to solicit online feedback from stakeholders regarding the Consolidated Plan, the city conducted a resident needs survey in February 2023. An online survey was utilized due to ongoing social distancing protocols related to the COVID-19 pandemic. The SurveyMonkey platform was selected because it has a mobile-friendly interface that allows stakeholders to easily access the survey from a computer or any type of mobile device, including a cell phone. The survey was made available in both English and Spanish.

### **Describe the jurisdiction's need for Public Improvements:**

A suitable living environment supports the quality of life of individuals and communities and can be improved by increasing the livability of neighborhoods. Remedies include eliminating blight, increasing access to quality facilities and services, restoring and preserving properties of special historic, architectural, or aesthetic value, and conserving energy resources. All these actions support quality of life improvement. In consultation with the public and interested parties, and based on past results, the City plans to address the jurisdiction's public facilities needs by constructing and/or rehabilitating neighborhood facilities including streets.

Rio Rancho plans to promote “development that leverages and protects the public's investment in major green infrastructure and natural resources. The City's strategy is to connect and integrate health, affordable housing, economic development, education, transportation, arts and culture, and equitable neighborhood revitalization. When citizens were asked to prioritize the expenditure of funds for public improvement projects, Rio

Rancho residents indicated that streets, roads, and sidewalk improvements were their highest priorities followed closely by public safety offices.

### **How were these needs determined?**

Several sources were considered to determine these public facilities' needs. In preparing the Consolidated Plan, the Financial Services Department of the City of Rio Rancho consulted with the public, other City departments, and outside government and private service agencies. In order to solicit online feedback from stakeholders regarding the Consolidated Plan, the city conducted a resident needs survey in February 2023. An online survey was utilized due to ongoing social distancing protocols related to the COVID-19 pandemic. The SurveyMonkey platform was selected because it has a mobile-friendly interface that allows stakeholders to easily access the survey from a computer or any type of mobile device, including a cell phone. The survey was made available in both English and Spanish.

### **Describe the jurisdiction's need for Public Services:**

The COVID-19 pandemic has caused extreme mental stress and emotional turmoil for individual City residents and their family units. The City of Rio Rancho is committed to serving the needs of low-income and special needs Populations with various community services that aid the families in participating fully in the community. These families include those at or below poverty levels, at risk of homelessness, unemployed or underemployed, physically challenged, aging, lacking access to health care, or lacking education or literacy skills. Another important unmet community service need identified is mental health services. Health care services, senior services, youth activities, and childcare were also prioritized as needs. Some mental health stressors that residents face, include worrying about how to pay their rent/utility bills and experiencing difficulty finding childcare. The following public service activities have been identified as a need in the city.

- Homelessness Solutions
- Legal Services for Homeless Individuals
- Transitional Housing and Transportation Services for transitional residents
- Job Preparedness and Training for Teens and Developmentally Disabled Adults
- Childcare and Afterschool Programs for lower income communities
- Financial Literacy and Single Parenting Education
- Mental Health Counseling

### **How were these needs determined?**

Several sources were considered to determine these public facilities' needs. In preparing the Consolidated Plan, the Financial Services Department of the City of Rio Rancho

consulted with the public, other City departments, and outside government and private service agencies. In order to solicit online feedback from stakeholders regarding the Consolidated Plan, the city conducted a resident needs survey in February 2023. An online survey was utilized due to ongoing social distancing protocols related to the COVID-19 pandemic. The SurveyMonkey platform was selected because it has a mobile-friendly interface that allows stakeholders to easily access the survey from a computer or any type of mobile device, including a cell phone. The survey was made available in both English and Spanish.

## Housing Market Analysis

### MA-05 Overview

#### Housing Market Analysis Overview:

The purpose of the Market Analysis is to provide a clear picture of the environment in which the jurisdiction must administer its programs over the course of the Consolidated Plan. In conjunction with the Needs Assessment, the Market Analysis will provide the basis for the Strategic Plan and the programs and projects to be administered. The Housing Market Analysis provides information on:

- Significant characteristics of Rio Rancho's housing market in general, including the supply, demand, and condition and cost of housing
- Housing stock available to serve persons with disabilities and other special needs
- Condition and need of public and assisted housing
- Brief inventory of facilities, housing, and services to meet the needs of homeless persons
- Regulatory barriers to affordable housing
- Significant characteristics of the jurisdiction's economy

The City of Rio Rancho lacks multi-family units which contributes to a limited supply of affordable rental opportunities. According to the 2013-2017 American Community Survey (ACS), Rio Rancho has an estimated a total of 36,027 housing units. Of those units, 33,372 units are occupied and 87.59% of them are single-family, detached homes. The single unit attached and multi-unit structures account for 10.29% of the housing units while the mobile home, boat, RV, and van dwellings account for only 2.12% of the occupied housing stock. 78.4% of housing units in Rio Rancho are owner-occupied and 21.6% are renter occupied. The city's vacancy rate has decreased from 6.1% in 2010 to 3.8% 2020. The city's housing market is characterized by relatively new housing stock in which more than 79% of Rio Rancho homes were built from 1980-2009. As these homes continue to age, the need for rehabilitation and repair will be necessary.

The City has a shortage of both for-sale and rental properties that are affordable for low- and moderate-income individuals and households. The lack of diversity of housing stock may be one driver of housing affordability, since there are very few townhomes, cottage homes and garden homes. The most prevalent housing unit type is 1-unit detached structures, which account for 87.6% of the housing stock. According to the ACS 2017 5yr estimates the median home value is \$178,000; an 2.8% increase in value

from the reported 2011-2015 ACS value of \$173,100. While housing opportunities can be limited by household income and purchasing power; the lack of affordable housing options can result in a significant hardship for low- moderate income households. Low-moderate income residents often have fewer financial resources available for making monthly rent or mortgage payments often preventing them from meeting other basic needs. Those that choose to purchase a home must ensure more funds are available for taxes, insurance, homeowner's association fees, and home maintenance/ repairs. Many low- moderate income households choose to rent because of the cost burden and long-term responsibility that comes with home ownership. The terms and conditions listed under residential leases require less responsibility and investment from the occupant.

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

### Introduction

This section discusses the supply of housing in Rio Rancho. The tables and narrative below portray the housing market in Rio Rancho by unit number, type, tenure, and size. Data provided by the 2013-2017 ACS, as shown in Table 31, shows that overall, the majority of the housing units are single family detached structures. The remaining housing stock was in a variety of multi-family configurations, ranging from 2- 4-unit structures to structures with 20 or more units. By size, majority of owner-occupied units in the county are large, having three bedrooms and more. Rental units are also quite large as measured by number of bedrooms, where nearly three-fourths of rental units have two or three or more bedrooms.

### All residential properties by number of units

Property Type	Number	%
1-unit detached structure	31,180	87%
1-unit, attached structure	930	3%
2-4 units	1,290	4%
5-19 units	810	2%
20 or more units	915	3%
Mobile Home, boat, RV, van, etc.	895	2%
<b>Total</b>	<b>36,020</b>	<b>100%</b>

**Table 26 – Residential Properties by Unit Number**

Data Source: 2013-2017 ACS

### Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	50	0%	180	3%
1 bedroom	195	1%	695	10%
2 bedrooms	2,605	10%	1,820	25%
3 or more bedrooms	23,330	89%	4,500	63%
<b>Total</b>	<b>26,180</b>	<b>100%</b>	<b>7,195</b>	<b>101%</b>

**Table 27 – Unit Size by Tenure**

Data Source: 2013-2017 ACS

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

The City of Rio Rancho currently has 269 subsidized units available with only 81 units occupied according to the HUD's 2022 Picture of Subsidized Households for Rio Rancho, New Mexico. The average household income per year for this group is \$16,133. Majority of the households fall within the very low and extremely low-income categories, with over 50% having a head of household with a disability. CDBG grant funds are utilized to carry out public facility and public service activities that service individuals at or below 80% Area Median Income (AMI).

Data Source: <https://www.huduser.gov/portal/datasets/assthsg.html>

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

Rio Rancho does not expect to lose any affordable housing units from the inventory during this Consolidated Plan period.

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

The availability of housing units does not fully meet the needs of the population since the city has a shortage of both for-sale and rental properties that are affordable for low- and moderate-income individuals and households. The lack of diversity of housing stock may be one driver of housing affordability. Rental trends indicate that housing costs-burdens are likely to continue to grow as average rents rise at rates that outpace income growth. There is a significant disconnect between the supply and location of affordable housing units and the quality and the condition of these homes.

**Describe the need for specific types of housing:**

There are very few market rate apartments to accommodate single individuals. Households in the market for moderate- to high-priced rentals, homeownership opportunities, and owner-occupied homes with three or more bedrooms have plenty of options. Renters with low-incomes or who need three or more bedrooms, low-moderate income families seeking affordable homeownership opportunities, elderly, and disabled households are likely to find more limited options. Rent has significantly increased as home values have increased but incomes have not drastically increased further widening the gap between low-income wage earners and affordable units. Rio Rancho can work to improve access to affordable housing opportunities by leveraging resources and develop partnerships to create new affordable housing units for renters and homebuyers.

**Discussion**

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

### Introduction

This section contains pre-populated tables that provide an overview of the cost of housing and affordability for homeowners and renters in Rio Rancho based on 2013-2017 ACS data. This section addresses housing cost starting with an overview of how housing costs have changed, examines Fair Market Rents relative to market rents, and summarizes top needs based on the gaps analysis, resident surveys, and stakeholder consultation. The limited stock of affordable housing creates barriers to available homeownership and rental opportunities for low- and moderate-income households. Rapidly rising home sales prices and steadily increasing rents are issues that will negatively affect the ability of low- and moderate-income City residents to secure affordable housing. While rising home sales prices benefit existing homeowners who choose to sell their homes, these higher sales prices prevent low- and moderate-income homebuyers from being able to purchase a home. In recent years there has been a significant uptick in housing prices that is not captured in this data but is important to note as we assess cost of housing for this Consolidated Plan period.

### Cost of Housing

	Base Year: 2009	Most Recent Year: 2017	% Change
Median Home Value	172,100	178,000	3%
Median Contract Rent	789	924	17%

**Table 28 – Cost of Housing**

**Data Source:** 2000 Census (Base Year), 2013-2017 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	43	0.63%
\$500-999	2,629	38.44%
\$1,000-1,499	2,839	41.51%
\$1,500-1,999	1,083	15.84%
\$2,000 or more	245	3.58%

**Table 29 - Rent Paid**

**Data Source:** 2013-2017 ACS

## Housing Affordability

<b>% Units affordable to Households earning</b>	<b>Renter</b>	<b>Owner</b>
30% HAMFI	1,040	1,790
50% HAMFI	1,795	4,100
80% HAMFI	1,285	2,410
100% HAMFI	2,430	17,075

**Table 30 – Housing Affordability**

Data 2015-2019 CHAS  
Source:

## Monthly Rent

<b>Monthly Rent (\$)</b>	<b>Efficiency (no bedroom)</b>	<b>1 Bedroom</b>	<b>2 Bedroom</b>	<b>3 Bedroom</b>	<b>4 Bedroom</b>
Fair Market Rent	\$522	\$670	\$822	\$1,197	\$1,448
High HOME Rent					
Low HOME Rent					

**Table 31 – Monthly Rent**

Data HUD FMR and HOME Rents  
Source:

## Is there sufficient housing for households at all income levels?

No, there is no sufficient housing for households at all income levels. There is a cumulative shortage of rental units and/or subsidies units for renters earning less than \$25,000. An analysis of affordable ownership found a shortage of starter homes for renters who would like to buy. Income is a major factor when determining affordability in the housing market and what factors contribute to associated cost burdens. According to data 2015-2019 CHAS data, 33% of households in Rio Rancho are costs burdened — using more than 30% of their income for housing costs. Individuals and families budget for mandatory expenditures such as the mortgage, rent, and utility payments before determining how much money is available for living expenses, savings, and investments.

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

If housing affordability becomes more of a challenge in the City of Rio Rancho, it is likely that residents seeking affordability and a suburban or ex-urban setting will continue to look to surrounding areas for housing. As the city grows denser, the cost housing will increase if residential development in the area does not keep pace with demand to

accommodate needs. Some residents who have considered moving have not due to the lack of affordable housing in other areas and/or because friends and family live nearby. Given these factors, it is unlikely that turnover of existing housing will play a significant role in meeting demand.

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

Rio Rancho does not receive HOME funds, so this analysis is based on Fair Market Rent (FMR). As Rio Rancho develops its affordable housing strategy, it will review the benefits of using small area rents and other factors in determining affordable housing goals. According to the National Low Income Housing Coalition’s “Out of Reach” 2022 Annual Report, the Fair Market Rent (FMR) for a two-bedroom apartment for the Albuquerque Area (MSA) is \$913. Fair Market Rents are generally lower than actual median rents; however, current FMRs appear sufficiently attractive to developers and affordable to tenants with a moderate level of HOME subsidy. Research shows that rising housing costs undermine equitable access to neighborhoods that offer health and quality of life benefits such as safety, walkability, open space, and healthy food options. The growing demand for housing and associated development is a result of a steady growing population.

**Discussion**

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

### Introduction

This section discusses housing condition. It begins by addressing the new HUD requirement for assessing natural disaster risks; describes challenges in housing condition from the perspective of residents; and concludes with an assessment of lead-based paint risk. The age and condition of housing units in Rio Rancho are also important variables in assessing the overall characteristics of the local housing market. This section will review data to assess important factors that affect the city’s housing stock. For the purposes of this analysis, property located in low-income neighborhoods that are more than 30 years old is considered “older housing stock”.

The tables below we will compare and contrast the condition of homeowner- and renter-occupied units in Rio Rancho, evaluate the age differences between homeowner- and renter-occupied units, and compare the number of vacant units to the number of units that are at risk of having lead-based paint.

### Definitions

Housing Conditions: (1) lacks complete plumbing facilities, (2) lacks complete kitchen facilities, (3) more than one person per room (overcrowding), and (4) cost burden greater than 30%.

A housing unit is considered to have “complete kitchen facilities” if it has a sink with a faucet, a stove or range, and a refrigerator.

Overcrowding is defined by HUD as 1.01 to 1.50 persons per room, while severe overcrowding is 1.51 or more persons per room.

Cost Burden is when a household has expended more than 30% of the gross household income on housing costs (rent or mortgage) that include utilities (electricity, gas, sewer, and water). Cost burdened households will find it difficult to meet all household needs; severely cost burdened households may be in danger of homelessness.

### Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	6,495	25%	3,295	46%
With two selected Conditions	65	0%	340	5%
With three selected Conditions	35	0%	8	0%

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With four selected Conditions	0	0%	0	0%
No selected Conditions	19,580	75%	3,550	49%
<b>Total</b>	<b>26,175</b>	<b>100%</b>	<b>7,193</b>	<b>100%</b>

**Table 32 - Condition of Units**

Data Source: 2013-2017 ACS

### Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	11,285	43%	2,820	39%
1980-1999	11,340	43%	2,980	41%
1950-1979	3,460	13%	1,360	19%
Before 1950	95	0%	39	1%
<b>Total</b>	<b>26,180</b>	<b>99%</b>	<b>7,199</b>	<b>100%</b>

**Table 33 – Year Unit Built**

Data Source: 2013-2017 CHAS

### 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	3,555	14%	1,399	19%
Housing Units build before 1980 with children present	4,975	19%	3,380	47%

**Table 34 – Risk of Lead-Based Paint**

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

### Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units			
Abandoned Vacant Units			
REO Properties			
Abandoned REO Properties			

**Table 35 - Vacant Units**

### Need for Owner and Rental Rehabilitation

Rio Rancho considers a housing unit in “substandard condition” if it is in poor condition and is

both structurally and financially feasible to rehabilitate. Older housing, particularly rentals, often has code and deferred maintenance issues that can impact the longevity of the structure. As a result, housing stock is diminished in terms of accessibility and affordability. For planning purposes, owner- and renter-occupied units that lack a minimum of one out of four selected housing conditions will establish a base number of units that require financial assistance. Among these households, the improvements or modifications needed include:

- Grab bars
- Wider doors
- Ramps
- Fire alarm/doorbell made accessible for person with hearing disability/deaf
- Service or emotional support animal allowed in the home
- Stair lifts
- Reserved accessible parking spot by entrance
- Alarm

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

HUD regulations regarding lead-based paint apply to all federally assisted housing. Exposure to lead-based paint represents one of the most significant environmental threats from a housing perspective. Lead is a highly toxic metal that can cause a range of health problems for individuals, and especially children. The major source of lead exposure comes from lead-contaminated dust found in deteriorating homes and buildings. Lead was banned from residential paint in 1978, prior to which it was a major ingredient in most interior and exterior oil-based house paint. Housing built before 1978, therefore, may present a lead hazard if any coat of paint contains lead. Unfortunately, measuring the exact number of housing units with lead-based paint hazards is difficult. In most circumstances, low-income households that earn between 0 to 50% Median Family Income (MFI) are least able to afford well-maintained housing and, therefore, are often at greater risk of lead poisoning. The potential health hazards of living in a home built prior to 1978 and being exposed to lead-based paint are more likely to have harmful effects on children.

According to the Census data, in the Rio Rancho CDBG service area, 3,380 owner occupied units and 4,975 renter occupied units were built before 1980 and have children living in the home.

### **Discussion**

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

**Introduction**

The City of Rio Rancho does not have its own Public Housing Authority to supply public housing and subsidy vouchers for its low-income families. The City works with the Santa Fe Civic Housing Authority, Bernalillo County Housing Department, and the Albuquerque Housing Authority to distribute and manage housing choice vouchers.

**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	0	18	953	4,102	0	4,102	606	0	444
# of accessible units									
<b>*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition</b>									

**Table 36 – Total Number of Units by Program Type**

**Data** PIC (PIH Information Center)

**Source:**

**Describe the supply of public housing developments:**

There are no public housing developments in the City of Rio Rancho.

**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:**

There are no public housing developments in the City of Rio Rancho.

## Public Housing Condition

<b>Public Housing Development</b>	<b>Average Inspection Score</b>
City of Albuquerque Housing Authority	81
Bernalillo County Housing Department	93
Santa Fe Civic Housing Authority	82

**Table 37 - Public Housing Condition**

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

N/A. The City does not have a public housing authority.

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

N/A. The City does not have public housing authority.

**Discussion:**

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

### Introduction

There are no homeless facilities in the City of Rio Rancho. The information shown in the table below was reported by the New Mexico Balance of State CoC during the annual Point-In-Time Count during the last week of January 2022. The data presented in this report are limited to beds available for occupancy on the night of the count (beds under development are excluded). At this time of this report, the County of Sandoval Shelter Plus Care program was the only participating agency reporting beds available in the Rio Rancho area. The County of Sandoval has a total of 56 beds shelter plus care beds comprised of 9 family beds and 47 adults only beds<sup>1</sup>. There were no beds dedicated to veterans or unaccompanied youth.

The City does however have a domestic violence shelter (Haven House)<sup>2</sup> located in Rio Rancho that serves all of Sandoval County. At capacity, the shelter can serve 20 individuals fleeing domestic violence. St. Felix Pantry provides services such as food, clothing, and referrals for families/individuals experiencing homelessness or at risk of homelessness. Many Rio Rancho residents rely on services offered by agencies in neighboring Albuquerque, which has its own CoC.

### 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)	512	144	166	675	0
Households with Only Adults	737	0	60	877	0
Chronically Homeless Households	n/a	0	0	495	0
Veterans	25	0	0	354	0
Unaccompanied Youth	59	0	56	60	0

**Table 38 - Facilities and Housing Targeted to Homeless Households**

<sup>1</sup> HUD 2022 Continuum of Care Homeless Assistance Programs Housing Inventory Count Report

<sup>2</sup> Haven House Website: Accessed March 10, 2023 - <https://havenhouseinc.org/services/shelter/>

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

There are mainstream services available to complement the other more targeted services offered to people who are homeless, however, their availability is often constrained due to funding. These mainstream services, while not specifically designed for or targeted to people who are homeless, are available and accessible to them and can support their access to healthcare and employment opportunities.

**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.**

Service Provider	Services Provided
City of Rio Rancho	Emergency Rent Assistance, Utility Assistance, and Referrals
Sandoval County - Permanent Supportive Housing	Permanent Supportive Housing
Homewise	Home Ownership and Housing Rehabilitation
Haven House	Emergency Shelter and Transitional Housing for families fleeing Domestic Violence
St. Felix Pantry	Food, clothing, and referrals
Titan Development	Affordable Housing
MRCOG - Dial A Ride	Transportation
Albuquerque Housing Authority	Housing Choice Vouchers
Bernalillo County Housing Department	Housing Choice Vouchers
Santa Fe Civic Housing Authority	Housing Choice Vouchers
Habitat for Humanity Greater ABQ	Home Ownership and Housing Rehabilitation

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

### **Introduction**

Rio Rancho has a limited range of supported services for special needs populations. The city has a network of providers that deliver housing and supportive services to people who are elderly or frail elderly, people with mental, physical and/or developmental disabilities, and people with substance abuse addictions. Rio Rancho does not receive funding through the Housing Opportunities for Persons with AIDS Program (HOPWA) for people living with HIV/AIDS.

### **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**

The elderly and frail elderly have physical, medical, maintenance, social, emotional, and financial needs. Elderly and frail elderly are often unable to maintain existing homes or to afford rent. Housing cost burden related issues are often compounded by the requirement of additional services it takes for elderly and frail elderly to age in place. These services may include costly medical and other daily living assistance services. As the population continues to age, the need for age-related services increases. The housing assistance caseworkers are reliant upon frequent professional assessments, often by a primary care physician, to fully understand and reciprocate an appropriate action and accommodations. Access is particularly important for the physically disabled. Physically disabled persons often require specially designed dwellings to permit access both within the unit, as well as to and from the site.

The Albuquerque Housing Authority provides housing preference for low-income seniors and disabled individuals. Additionally, if other extenuating circumstances are present such as being involuntarily displaced because of flood or fire, fleeing domestic violence, participating in welfare-to-work programs, or job training programs, a higher preference is given. Because the demand for these services far exceeds program resources, there is often a waiting list for this program, and it can be as long as several months.

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

Supportive housing is frequently a need for people with mental health and substance abuse disorders after being discharged from inpatient treatment to prevent homelessness. Local service providers are well-networked and often make referrals to one another to provide shelter, temporary food, clothing, and other immediate services.

### **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)**

Rio Rancho will continue to support the supportive service organizations providing services to vulnerable families in the community. The City will continue to support St. Felix Pantry, which provides food assistance, homelessness prevention, clothing, and referral assistance. The City partners with Sandoval County Permanent Supportive Housing, to assist people with chronic disabilities who experience homelessness. In addition, the City partners with Haven House, which delivers emergency shelter and supportive services to persons experiencing domestic violence traumas. Each of these non-profits applied for CDBG funds for FY 23/24 and have specific number of persons assisted as year one goals for Rio Rancho.

The City will also partner with the Greater Albuquerque Habitat for Humanity to offer home repair services to elderly and/or cost-burdened lower income homeowners (following HUD guidelines) of Rio Rancho living in older neighborhoods through our Emergency/Critical Home Repair Initiatives. Qualifying low- income homeowners, this program provides a variety of services, including water heater, swamp cooler, furnace, and roof repair, ADA compliance and Health and Safety type work.

**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))**

Rio Rancho provides funds (subject to applicable cap) to support emergency shelter operations for domestic violence survivors, homeless prevention, and supportive services for the homeless. Supporting organizations that assist families and individuals with varying circumstances promotes self-sufficiency throughout the city. Additionally, programs are selected based on the ability to collaborate and strengthen the capacity of homelessness service providers and advocacy organizations.

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

### **Negative Effects of Public Policies on Affordable Housing and Residential Investment**

The Rio Rancho Governing Body amended the City's Comprehensive Five-Year Plan in February 2015, to allow increased residential densities. The higher densities are intended to facilitate development of affordable housing as well as service efficiencies. The City's code does not proactively favor high density housing development through regulatory and incentive methods. The current zoning ordinance does not permit density bonuses for affordable and mixed-income housing. Since the City of Rio Rancho has a higher ratio of dirt roads to paved roads than most cities in New Mexico, the development cost of affordable housing may be higher than elsewhere due to the cost of offsite infrastructure and access road development. This increased cost, coupled with lack of incentives and subsidized funding, may limit the amount of affordable housing that can be produced. The scarcity of funding and the cost of home retrofits are barriers to the development of housing for persons with disabilities.

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

### Introduction

In determining priorities for the allocation of federal funds, the City has recognized the need to foster a competitive local economy that expands economic opportunities for present and future residents. This section describes the local workforce, the nature of current employment, and activities that coordinate economic development activities across local and regional agencies.

### 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	201	263	5	1	0	-1
Arts, Entertainment, Accommodations	4,245	4,868	2,578	14	14	0
Construction	3,604	2,468	1,178	7	6	-1
Education and Health Care Services	10,992	6,903	3,364	19	18	-1
Finance, Insurance, and Real Estate	4,627	2,111	741	6	4	-2
Information	1,145	997	168	3	1	-2
Manufacturing	3,048	2,192	2,345	6	12	6
Other Services	1,554	1,183	573	3	3	0
Professional, Scientific, Management Services	5,731	3,586	635	10	3	-7
Public Administration	4,453	0	0	0	0	0
Retail Trade	3,685	5,314	2,552	15	14	-1
Transportation and Warehousing	2,586	942	196	3	1	-2
Wholesale Trade	1,401	1,507	698	4	4	0

<b>Business by Sector</b>		<b>Number of Workers</b>	<b>Number of Jobs</b>	<b>Share of Workers %</b>	<b>Share of Jobs %</b>	<b>Jobs less workers %</b>
Total	47,272	32,334	15,033	--	--	--

**Table 39 - Business Activity**

**Data** 2013-2017 ACS (Workers), 2017 Longitudinal Employer-Household Dynamics (Jobs)

**Source:**

## Labor Force

Total Population in the Civilian Labor Force	45,690
Civilian Employed Population 16 years and over	42,405
Unemployment Rate	7.20
Unemployment Rate for Ages 16-24	24.06
Unemployment Rate for Ages 25-65	4.08

**Table 40 - Labor Force**

**Data** 2013-2017 ACS

**Source:**

## Occupations by Sector

Occupations by Sector	Number of People
Management, business and financial	18,496
Farming, fisheries and forestry occupations	153
Service	6,971
Sales and office	12,626
Construction, extraction, maintenance and repair	3,285
Production, transportation and material moving	3,957

**Table 41 – Occupations by Sector**

**Data** 2013-2017 ACS

**Source:**

## Travel Time

Travel Time	Number	Percentage
< 30 Minutes	17,783	48.48%
30-59 Minutes	14,294	38.97%
60 or More Minutes	4,604	12.55%
Total	36,681	100%

**Table 42 - Travel Time**

**Data Source:** 2013-2017 ACS?

**Education:**

Educational Attainment by Employment Status (Population 25 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	1,429	0	1,483
High school graduate (includes equivalency)	7,924	377	1,608
Some college or Associate's degree	14,192	1,560	7,025
Bachelor's degree or higher	16,113	597	3,026

**Table 43 - Educational Attainment by Employment Status**

**Data** 2021 ACS Estimates

**Source:**

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	2,132	1,253	N/A	N/A	N/A
9th to 12th grade, no diploma	N/A	N/A	N/A	N/A	N/A
High school graduate, GED, or alternative	2,816	13,936	13,764	25,369	42,882
Some college, no degree	N/A	N/A	N/A	N/A	N/A
Associate's degree	2,326	N/A	N/A	N/A	N/A
Bachelor's degree	466	4,013	5,647	10,076	17,625
Graduate or professional degree	N/A	N/A	N/A	N/A	N/A

**Table 44 - Educational Attainment by Age**

**Data** 2013-2017 ACS

**Source:**

## Educational Attainment – Median Earnings in the Past 12 Months

<b>Educational Attainment</b>	<b>Median Earnings in the Past 12 Months</b>
Less than high school graduate	\$31,017
High school graduate (includes equivalency)	\$43,489
Some college or Associate’s degree	\$38,948
Bachelor’s degree	\$52,609
Graduate or professional degree	\$77,458

**Table 45 – Median Earnings in the Past 12 Months**

**Data** 2021 ACS-1 Year Estimates

**Source:**

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

The largest sector of the workforce in Rio Rancho is educational services and health care, making up 19% of the total workforce. The second largest percentage of the workforce is retail trade at 15%, followed by Arts, Entertainment, Accommodations at 13%. A detailed account of the workforce is included in the tables above.

### **Describe the workforce and infrastructure needs of the business community:**

The local economy will depend on a strong workforce skilled in the education, health care, and professional and management sector; the transportation and warehousing sector; and the wholesale trade, retail trade and utilities sector. Affordable land, abundant labor supply, and low cost of living contributes to the city’s attractiveness to expanding industries. The City is committed to securing new industries by providing a complete infrastructure area dedicated to attracting businesses that will advocate the development of secure jobs that provide a living wage. Stakeholders reported that transportation, road improvements and sidewalks were important infrastructure needs.

### **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.**

There are no major changes anticipated that would impact the workforce development, business support, or infrastructure needs identified in this Consolidated Plan.

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

Currently, the largest sector of the workforce in the city is educational services and health care, followed by retail trade, and arts, entertainment, and accommodations. This corresponds with the level of educational attainment in the city with a majority of city residents completing a graduate degree, bachelor's degree, and/or some college. However, with burgeoning new industries in technology, the city could benefit from supporting new education models based on science, technology, engineering, and mathematics to meet the demands of new industries.

**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.**

During the next Consolidated Plan period, the City will continue to partner with Workforce Innovation and Opportunity Act (WIOA) programs to help job seekers access employment, education, training, and support services to succeed in the labor market and match employers with the skilled workers they need to be competitive in the global economy.

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

The City does not participate in a Comprehensive Economic Development Strategy.

**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.**

Not applicable

**Discussion**

## **MA-50 Needs and Market Analysis Discussion**

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

According to the 2017 Assessment of Fair Housing Plan (AFH) there are no priority areas within the City of Rio Rancho that have high concentration of low-income families. There are lower levels of diversity in Rio Rancho.

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

HUD defines an area of racial or ethnic concentration as one in which the minority population share is 20% higher than the group's countywide average. There are no areas of ethnic or minority concentration in Rio Rancho according to HUD's definition on concentration.

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

The characteristics in these neighborhoods, as well as others identified in SP-10, are the age of housing, lack of funds for investment in rehabilitation, old infrastructures, and the concentration of the population with supportive social service needs. These areas are served by numerous social services programs, many of which receive CDBG funding.

### **Are there any community assets in these areas/neighborhoods?**

Community assets include connected social service alliance to assist families in need. Rio Rancho/Corrales has a Dial-A-Ride which is a weekday door-to-door transportation service for Rio Rancho and Village of Corrales residents 62 years of age and older, and for disabled adults 18 years of age and older. This service is for Rio Rancho and Village of Corrales residents only and you must be registered to use the service.

### **Are there other strategic opportunities in any of these areas?**

There are no strategic opportunities in any of these areas.

## **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.**

While broadband service is readily available in Rio Rancho, low- and moderate-income household's ability to access and/or afford these services is limited. In many of the high-poverty census tracts households did not have broadband, fiber optic or DLS internet subscription. Furthermore, over half of very low-income households do not have an internet subscription of any kind. And when this lack of high-speed internet access is examined based on Hispanic ethnicity, a substantial population in the city, more than one quarter of Hispanic households have no internet subscription of any kind. The primary issue around broadband access is a combination of available infrastructure (not wired) or it is not affordable. It all comes down to economics—either the ability to afford broadband or devices (or both).

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

Competition for broadband service already exists in Rio Rancho, as there are at least 12 internet service providers that provide services that allow for download speeds of up to 1000 MBS, according to [www.highspeedinternet.com](http://www.highspeedinternet.com).

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

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

HUD now requires that jurisdictions assess natural hazard risks to low- and moderate-income residents, including risks expected to increase due to climate change. The Department of Fire/Rescue, Emergency Management Division, conducts planning, training, hazard identification, risk and vulnerability analyses, and resource identification for the City of Rio Rancho to further individual, business and community preparedness for all hazards thereby promoting a safe working environment and a sustainable community in pursuit of the mission of the City of Rio Rancho. The goal of this division is to mitigate the effects of potential hazards, prepare/plan for measures to be taken which will preserve life and minimize damage to property, respond during emergencies and provide necessary assistance, and ensure a rapid recovery from disasters by restoring the community to its pre-disaster condition.

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

Low-and-moderate income households are always the most vulnerable to risks including natural hazards as a result of climate change. To mitigate natural disaster risks and address the needs of low- and moderate-income households who are most likely to be affected the following approaches are suggested:

**Outreach and education:** Provide residents with information about obtaining flood insurance and what to do when a flood occurs. To make this outreach effective, public entities need to build relationships with residents who are least likely to seek out help for various reasons (either they don't know about what assistance is available or they don't trust the government). Cities/counties should partner with already trusted community sources who can help bridge the gap including churches, Community Health Workers, trusted doctors/health care workers, and offices that offer other types of assistance and operate in rural areas, such as USDA.

**Focused outreach:** Outreach should focus on low-income renters and elderly and Limited English Proficiency (LEP) residents. Information needs to be in Spanish, as well as English, and be user-friendly. This applies to both outreach and education materials and post-flood damage assessment procedures and forms.

Standardize and simplify the process for damage assessments: Different types of assessments are required by different government agencies. Streamlining these requirements is needed.

## Strategic Plan

### SP-05 Overview

#### Strategic Plan Overview

The purpose of the Strategic Plan is to guide the use of CDBG funds in Rio Rancho over the next five years. The plan is guided by three overarching goals that are applied according to identified needs. The goals are:

- To provide decent housing by preserving the affordable housing stock, increasing the availability of affordable housing, reducing discriminatory barriers, increasing the supply of supportive housing for those with special needs, and transitioning homeless persons and families into housing.
- To provide a suitable living environment through safer, more livable neighborhoods, greater integration of low- and moderate-income residents throughout the County, increased housing opportunities, and reinvestment in deteriorating neighborhoods.
- To expand economic opportunities through more jobs paying self-sufficient wages, homeownership opportunities, development activities that promote long-term community viability, and the empowerment of low- and moderate-income persons to achieve self-sufficiency.

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

### Geographic Area

Rio Rancho is the third largest City in New Mexico with just over 100,000 in population. Rio Rancho is the most populous and only city in Sandoval County and part of the expansive Albuquerque metropolitan area of New Mexico. Although Rio Rancho is the third largest city in New Mexico, the area covers over 103 square miles making the low-to moderate – income population less concentrated. The City relies on widely accepted data such as American Community Survey (ACS), HUD low and moderate-income summary data, and Federal Financial Institutions Examinations Council (FFIEC) data to determine areas throughout the community with concentrations of low- and moderate-income communities. Program resources are allocated citywide based on low-mod areas which can coincide with areas of minority concentration. Over the next five years, the City intends to use its resources in the geographical boundaries of the City. The City has elected not to use geographic priority areas as show in the table below:

<b>1</b>	Area Name	Citywide
	Other target area description	N/A
	Revitalization type	N/A
	Neighborhood boundaries	N/A
	Housing and commercial characteristics	N/A
	Consultation and citizen participation	N/A
	Target area needs	N/A
	Opportunities for improvement	N/A
	Barriers to improvement	N/A

**Table 46 - Geographic Priority Areas**

### General Allocation Priorities

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

Federal CDBG funds are intended to provide low and moderate income (LMI) households with viable communities, including decent housing, a suitable living environment and expanded economic opportunities. Eligible activities include community facilities and improvements, housing rehabilitation and preservation, affordable housing development activities, public services, economic development, planning, and administration. The system for establishing the priority for the selection of these projects is predicated upon

the following criteria:

- Meeting the statutory requirements of the CDBG program
- Meeting the needs of LMI residents
- Focusing on LMI areas or neighborhoods
- Coordination and leveraging of resources
- Response to expressed needs
- Sustainability and/or long-term impact
- The ability to demonstrate measurable progress and success

Public facility and infrastructure activities will be provided for areas where the percentage of LMI persons is 51% or higher. CDBG will also be used for beneficiaries that meet criteria under limited clientele beneficiary, such as the elderly, persons with disabilities, the homeless, etc. It is also expected that funding will be provided to assist low- and moderate- income homeowners. Public facilities and infrastructure activities will be based in the qualified census tracts according to the quartile method.

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

### **Priority Needs**

During the development of the Consolidated Plan, several priority needs were identified. Guidelines for addressing these priority needs over the five-year time frame of 2023-2027 are summarized below:

- Housing Affordability - Rehabilitation
  - Rehabilitation of Existing Units
  - Financial Assistance to Homebuyers
- Public Infrastructure Reinvestment
  - Construct Public Infrastructure
  - Construct Repair Public Infrastructure
- Public Facility Reinvestment
- Acquire Public Facilities
  - Construct Public Facilities
  - Rehabilitate Public Facilities
- Increase Capacity of Public Services
  - Services for the homeless and at-risk populations
  - Youth and childcare programs
  - Transportation for seniors and youth
  - Rental Housing Subsidies to prevent homelessness
  - Senior Services
  - Services for victims of domestic violence, dating violence, sexual assault, or stalking

1	Priority Need Name	Housing Affordability - Rehabilitation
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families
	Associated Goals	Provide Administrative Structure Rehabilitation of Existing Units
	Description	Provide financial assistance for low-to moderate - income homeowners to improve the quality of housing conditions.
	Basis for Relative Priority	Priority based on feedback through community meetings and agency interviews as well review of demographic information for the City resulted in this activity having the highest priority need. The city recognizes that as housing ages and the cost of housing increases, maintaining existing housing allows low- to moderate-income persons to maintain permanent housing and prevent homelessness.
2	Priority Need Name	Housing Affordability - Homebuyer Assistance
	Priority Level	Medium
	Population	Extremely Low Low Moderate Large Families
	Associated Goals	Provide Administrative Structure Financial Assistance to Homebuyers
	Description	Provide homeownership opportunities for households through down payment or closing cost assistance to increase affordability.

	Basis for Relative Priority	Priority based on feedback through community meetings and agency interviews as well review of demographic information for the City resulted in this activity having a medium priority need. Developers are building new housing that is out of reach for clients in the low-and moderate-income range.
3	Priority Need Name	Public Infrastructure Improvements
	Priority Level	Medium
	Population	Chronic Homelessness Veterans Extremely Low Victims of Domestic Violence Families with Children Persons with Developmental Disabilities Persons with Mental Disabilities Victims of Domestic Violence Individuals Low Persons with Alcohol or Other Addictions Elderly Chronic Substance Abuse Non-housing Community Development Persons with Physical Disabilities Elderly Mentally Ill Unaccompanied Youth Large Families Families with Children Moderate
	Associated Goals	Construct Public Infrastructure Construct Repair Public Infrastructure

	Description	Fund non-housing community development proposals that eliminate a threat to public health and safety to include water/sewer improvements, flood/drainage improvements, sidewalks, street improvements, and other infrastructure improvements.
	Basis for Relative Priority	Interviews with key community stakeholders, CHAS and other data on cost burden, market analysis
4	Priority Need Name	Public Facility Reinvestment
	Priority Level	High
	Population	Chronic Homelessness Veterans Extremely Low Victims of Domestic Violence Families with Children Persons with Developmental Disabilities Persons with Mental Disabilities Victims of Domestic Violence Individuals Low Persons with Alcohol or Other Addictions Elderly Chronic Substance Abuse Non-housing Community Development Persons with Physical Disabilities Elderly Mentally Ill Unaccompanied Youth Large Families Families with Children Moderate
	Associated Goals	Acquire Public Facilities Construct Public Facilities Rehabilitate Public Facilities

	Description	Fund public facility improvements in throughout the County that benefit low-income households and persons, and persons with special needs to include senior centers, neighborhood facilities, youth centers, childcare centers, health facilities, handicapped centers, abused and neglected children facilities, parks and recreational facilities, and other facilities.
	Basis for Relative Priority	Interviews with key community stakeholders, CHAS and other data on cost burden, market analysis
5	Priority Need Name	Increase Capacity of Public Services
	Priority Level	High
	Population	Chronic Homelessness Veterans Extremely Low Victims of Domestic Violence Families with Children Persons with Developmental Disabilities Persons with Mental Disabilities Victims of Domestic Violence Individuals Low Persons with Alcohol or Other Addictions Elderly Chronic Substance Abuse Non-housing Community Development Persons with Physical Disabilities Elderly Mentally Ill Unaccompanied Youth Large Families Families with Children Moderate

Associated Goals	<p>Services for the homeless and at-risk populations</p> <p>Youth and childcare programs</p> <p>Transportation for seniors and youth</p> <p>Rental Housing Subsidies to prevent homelessness</p> <p>Senior Services</p> <p>Services for victims of domestic violence, dating violence, sexual assault, or stalking</p> <p>Services for victims of domestic violence, dating violence, sexual assault, or stalking</p> <p>Provide Administrative Structure</p>
Description	<p>Fund projects that provide emergency services to families in crisis including rental assistance payments, services for the homeless, services for survivors of domestic violence, supportive services to low- and moderate-income households and persons with special needs; recreational activities, educational opportunities, and job skills to youth; and support for job training, continuing education, and employment services designed to assist low- and moderate-income persons obtain jobs.</p>
Basis for Relative Priority	<p>Interviews with key community stakeholders, CHAS and other data on cost burden, market analysis</p>

**Table 47 – Priority Needs Summary**

**Narrative (Optional)**

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

**Influence of Market Conditions**

<b>Affordable Housing Type</b>	<b>Market Characteristics that will influence the use of funds available for housing type</b>
Tenant Based Rental Assistance (TBRA)	The cost of housing is increasing at a faster rate than income, which contributes to unaffordable rent for people with low income. TBRA is an important tool for families to maintain affordable housing. Severe cost burden is the greatest predictor of homelessness risk, with populations paying more than 50% of their income towards housing costs or having incomes at or below 50% AMI at greatest risk of becoming homeless.
TBRA for Non-Homeless Special Needs	Lack of units with supportive services Influences this program. Based upon consultations with homeless housing and social service agencies, a need for supportive housing has been identified as a priority. The special needs households include those with disabilities as well as dysfunctional households facing a variety of issues. Market characteristics impacting this priority relate to the shortage of privately-owned housing units which are available to provide supportive housing programs. This problem is intensified by the lack of public funds.
New Unit Production	A shortage of affordable, decent housing units is an identified need. The market characteristics influencing this priority include the age and condition of the existing housing stock without the rent levels to support rehabilitation. New construction faces the same market conditions.
Rehabilitation	City resulted in this activity having the highest priority need. The city recognizes that as housing ages and the cost of housing increases, maintaining existing housing allows low- to moderate-income persons to maintain permanent housing and prevent homelessness.
Acquisition, including preservation	Lack of Funding Available to Finance Projects There are opportunities to improve the conditions and affordability of housing by the acquisition of vacant, deteriorating structures. These structures are for the most part multi-unit in nature or previously nonresidential buildings appropriate for conversion. The cost and complexity of acquisition and rehabilitation of these structures usually requires implementations by an experienced housing development entity and financial assistance. When structures are of historic or architectural value, the cost can be increased.

**Table 48 – Influence of Market Conditions**

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

**Introduction**

Rio Rancho receives CDBG entitlement funding and the Financial Services Department CDBG Program Office administers the funding for the City. Rio Rancho received \$489,772 in CDBG funds. Based on the FY2023 CDBG allocation, the City estimates that it will receive approximately \$2,448,860 over the next 5 years and the duration of this Consolidated Plan.

**Anticipated Resources**

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of Con Plan	Narrative Description
			Annual Allocation:	Program Income:	Prior Year Resources:	Total:		
CDBG	Public-Federal	Admin and Planning Housing Public Improvements Public Services Public Facility	\$489,772	\$0	\$0	\$489,772	\$2,448,860	CDBG funds will be used to carry out activities related to administration and planning, housing, public facility and infrastructure improvements, and public services.

**Table 49 - 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 City of Rio Rancho will use a combination of public and private funding to carry out activities identified in this plan. During this Consolidated Plan period, the City will research opportunities to apply for additional funding streams which are consistent with the goals of the Consolidated Plan. Rio Rancho will continue to investigate other sources of funding that are consistent with the goals of the 2023-2027 Consolidated Plan by working with community partners and non-profit organizations to encourage leveraging of available funding sources and strengthen capacity building.

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

The City does not anticipate addressing the identified needs with publicly owned land or property located within city limits.

**Discussion**

**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.

<b>Responsible Entity</b>	<b>Responsible Entity Type</b>	<b>Role</b>	<b>Geographic Area Served</b>
City of Rio Rancho	Government	Affordable Housing, Homelessness, Non-Homeless Special Needs, Public Facilities, Neighborhood Improvements, Public Services, Economic Development	Jurisdiction
NM Coalition to End Homelessness	Nonprofit Organization	Homelessness	State
Sandoval County - Permanent Supportive Housing	Government	Homelessness, Ownership, Rental	Region
SCPSH Client Advisory Board	Department and Agencies	Public Services	Jurisdiction
Homewise	Nonprofit Organization	Ownership	Jurisdiction
Haven House	Nonprofit Organization	Homelessness, Ownership,	Jurisdiction
St. Felix Pantry	Nonprofit Organization	Homelessness	Jurisdiction
City of Rio Rancho Development Services	Department and Agencies	Affordable Housing	Jurisdiction
Greater Albuquerque Housing Partnership	Nonprofit Organization	Affordable Housing	Region
Capital Improvement Projects Citizens Advisory Committee/ NM Finance Authority	Department and Agencies	Planning	Region
Titan Development	Private Industry	Affordable Housing	State
MRCOG - Dial A Ride	Department and Agencies	Public Services	Region
Rio Rancho Public Schools	Public Institution	Public Services	Jurisdiction
Albuquerque Housing Authority	PHA	Public Housing	Region
Bernalillo County Housing Department	PHA	Public Housing	Region

Santa Fe Civic Housing Authority	PHA	Public Housing	Region
Habitat for Humanity Greater ABQ	Nonprofit Organization	Affordable Housing, Ownership	Region

**Table 50 - Institutional Delivery Structure**

## Assess of Strengths and Gaps in the Institutional Delivery System

The City of Rio Rancho works collaboratively with partners throughout the community and maintains strong communication and partnerships with many local organizations including state and local government agencies, as well as other service providers to coordinate the delivery of services to City residents. Financial Services Department consulted with various housing, social services, elderly, and disability agencies to data and identify service gaps. The Nonprofit Alliance & Community Foundation collaborates with non-profit organizations to analyze existing needs and to assist in identifying gaps in services. Members of the Nonprofit Alliance noted the following strengths and gaps in the City’s institutional delivery system:

### Strengths:

- High level of coordination among partner agencies
- Robust outreach to vulnerable residents
- Cultivation of new partners to provide services
- Reliable food service assistance
- Services are welcoming and inclusive

### Gaps:

- No diversity in housing choices
- Lack of transportation in areas of town with newer housing stock, frontier area
- Bus routes do not coincide with work hours
- Not enough resources for childcare or job training
- Lack of shelter options and services for persons experiencing homelessness

## 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
<b>Homelessness Prevention Services</b>			
Counseling/Advocacy	X	X	-
Legal Assistance	X	X	-
Mortgage Assistance	X	X	-
Rental Assistance	X	X	-
Utilities Assistance	X	X	-

<b>Street Outreach Services</b>			
Law Enforcement	-	-	-
Mobile Clinics	X	-	-
Other Street Outreach Services	X	X	-
<b>Supportive Services</b>			
Alcohol & Drug Abuse	X	X	-
Child Care	X	X	-
Education	X	X	-
Employment and Employment Training	X	X	-
Healthcare	X	-	X
HIV/AIDS	-	-	-
Life Skills	X	X	-
Mental Health Counseling	X	-	-
Transportation	X	X	-
<b>Other</b>			
Other	-	-	-

**Table 51 - 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)**

Services are provided to homeless persons, including chronically homeless individuals and families, families with children, veterans and their families and unaccompanied youth through a highly cooperative and collaborative network of service providers. Agencies provide essential services like food assistance, transportation access, and referrals to area (Albuquerque) shelters for homeless persons include chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. Agencies also provide rent assistance, utility assistance, and housing referrals for persons at risk of homelessness. The City supports increasing housing options and self-sufficiency for persons experiencing homelessness and near homeless by providing support for the following:

- Emergency housing and supportive services for homeless families and individuals.
- Developing transitional housing; and
- Preventing persons released from institutions from entering homelessness.

**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 strength of the delivery system for special needs populations and persons experiencing homelessness is an active Nonprofit Alliance representing numerous agencies/programs that coordinates to ensure no duplications of services. A gap exists in the lack of permanent affordable housing and supportive housing. There is also a gap in the lack of services for homeless persons living with HIV/AIDS.

**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 will overcome gaps and improve the institutional structure by:

- Continuing to be involved with the many cooperative groups such as the Nonprofit Alliance and the New Mexico Coalition to End Homelessness, and other agencies described throughout the Consolidated Plan that offer services to residents. The City will work cooperatively with these groups to identify gaps in services that may arise.
- Using City staff or procuring private sector entities to implement the non-housing portions of the Consolidated Plan, such as public facility and infrastructure improvements
- Contracting with nonprofit agencies to administer public service.
- Maintaining a strong working relationship with the regional housing authorities (City of Albuquerque Housing Authority, the Bernalillo County Housing Department, and the Santa Fe Civic Housing Authority) based on the mutually shared goal of providing suitable housing for low- and extremely low-income persons.
- Using established lines of communication to identify opportunities for joint ventures with agencies that provide funding to construct affordable housing and/or finance homeownership opportunities.

**SP-45 Goals Summary – 91.215(a)(4)**

**Goals Summary Information**

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Rehabilitation of Existing Units	2023	2027	Affordable Housing	Citywide	Access to Affordable Housing;	CDBG	Homeowner Housing Added: 30
2	Financial Assistance to Homebuyers	2023	2027	Affordable Housing	Citywide	Access to Affordable Housing	CDBG	Direct Financial Assistance to Homebuyers: 15
3	Construct or Repair Public Infrastructure	2023	2027	Non-Housing Community Development	Citywide	Construct or Repair Public Infrastructure	CDBG	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 3000
4	Acquire, Construct, or Rehabilitate Public, Public Facilities	2023	2027	Non-Housing Community Development	Citywide	Public Facility Improvements	CDBG	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 3000
5	Provide Funding to Support Public service programs	2023	2027	Non-Housing Community Development	Citywide	Increase the Capacity of Public Services	CDBG	Public Service Activities other than Low/Moderate Income Housing Benefit: 750
6	Provide Administrative Structure	2023	2027	Administration	Citywide	Planning & Administration	CDBG	Planning & Administration: 5

**Table 52 – Goals Summary**

## Goal Descriptions

Goal #1. Rehabilitation of Existing Units - Provide financial assistance for low-to moderate - income homeowners to improve the quality of housing conditions.

Goal #2. Financial Assistance to Homebuyers - Provide homeownership opportunities for households through down payment or closing cost assistance to increase affordability.

Goal #3. Construct or Repair Public Infrastructure – Fund non-housing community development proposals that eliminate a threat to public health and safety to include water/sewer improvements, flood/drainage improvements, sidewalks, street improvements, and other infrastructure improvements.

Goal #4. Acquire, Construct, or Rehabilitate Public Facilities - Fund public facility improvements in throughout the County that benefit low-income households and persons, and persons with special needs to include senior centers, neighborhood facilities, youth centers, childcare centers, health facilities, handicapped centers, abused and neglected children facilities, parks and recreational facilities, and other facilities.

Goal #5. Provide Funding to Support Public Service Programs - Fund projects that provide emergency services to families in crisis including rental assistance payments, services for the homeless, services for survivors of domestic violence, supportive services to low and moderate income households and persons with special needs; recreational activities, educational opportunities, and job skills to youth; and support for job training, continuing education, and employment services designed to assist low and moderate income persons obtain jobs.

Goal #6: Provide Administrative Structure – Planning and Administration

### **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)**

The City anticipates providing affordable housing for 50 extremely low, low-income, and moderate-income families by rehabilitating 30 owner-occupied homes and providing down payment assistance to 15 households.

## **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)**

Not Applicable. The City of Rio Rancho does not have a public housing authority.

### **Activities to Increase Resident Involvements**

The Albuquerque Housing Authority, the Bernalillo County Housing Department, and the Santa Fe Civic Housing Authority undertakes a variety of initiatives to increase resident involvement, including a comprehensive, updated website that provides information on all facets of the housing authority operations, policies, and procedures. These housing providers have established programs that serve Rio Rancho residents living in housing developments. These providers coordinate programs, activities, and services offered to residents, including:

- Family Self Sufficiency Program - designed to assist residents with achieving self-sufficiency. This effort is accomplished through goal setting, intervention, advocacy, and community collaboration. When entering the program, the residents meet with a Family Self Sufficiency (FSS) Program Coordinator to discuss their needs and to set goals. Residents can receive assistance with seeking employment, job training, and educational opportunities.
- Homeownership Program – designed to help interested participants find an appropriate mortgage lender and work with the participant through the process of buying a home.

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

There are no public housing developments in the City of Rio Rancho. The Albuquerque Housing Authority, the Bernalillo County Housing Department, and the Santa Fe Civic Housing Authority are in good standing and not designated as troubled.

### **Plan to remove the ‘troubled’ designation**

Not Applicable. The City of Rio Rancho does not have a public housing authority.

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

### **Barriers to Affordable Housing**

This section of the plan explains whether the cost of housing or the incentives to develop, maintain, or improve affordable housing is affected by policies that may affect land and other property, zoning ordinances, building codes, growth limits, and policies that affect the return on residential investment. These issues are presented based on programmatic experience, previous analyses, and were explored as part of the Assessment to Fair Housing portion of the Consolidated Planning process.

The City of Rio Rancho in partnership with the City of Albuquerque, and the Albuquerque Housing Authority in 2017 conducted an Assessment of Fair Housing. The AFH included the following four-county area: Bernalillo County, Sandoval County, Tarrant County and Valencia County. The City is currently in the process of preparing the 2023 Assessment to Fair Housing.

### **Strategy to Remove or Ameliorate the Barriers to Affordable Housing**

As noted in the AFH, the City has committed to the following goals to remove or ameliorate barriers to affordable housing:

- Increase affordable housing options in high opportunity areas, which may be defined as near public transit, low crime areas, proficient elementary schools and employment opportunities.
- Incentivize investment of affordable housing funds for rehabilitation and /or preservation in areas in need of reinvestment that have an existing concentration of affordable housing.
- Increase the percentage of affordable accessible units in new developments funded by the City.
- Expand the City's community outreach and educational efforts regarding tenant/landlord rights by providing education/training.
- Expand the number of low and moderate-income senior or disabled homeowners receiving disability retrofit modifications.
- Increase housing available to the City's most vulnerable residents, including people with severe mental illness, bad credit ratings, history of eviction and criminal records.

- Rehabilitate and expand Albuquerque Housing Authority (AHA) housing units through generating more funding for investment in public housing.
- Adjust payment standards to encourage greater dispersion of vouchers throughout Albuquerque and Rio Rancho.
- Increase supply of higher density housing in new planned communities and specific area plans by evaluating planning and zoning ordinances and encouraging development of subsidized housing.
- Increase supply of subsidized accessible high-density housing.

## **SP-60 Homelessness Strategy – 91.215(d)**

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

The primary source of funding for homelessness programs and services in the City of Rio Rancho is through the New Mexico State Homeless Continuum of Care. The local organizations receiving funding from this stream will continue to be engaged in the work of outreach to homeless persons in order to assess individual needs and share information about available resources. The County of Sandoval Shelter Plus Care program offers residents of Bernalillo and Rio Rancho with supportive housing rental assistance coupled with optional tenancy-based case management, service coordination and advocacy services to chronically disabled persons. While the City of Rio Rancho is not an ESG recipient, the City will continue to utilize its CDBG resources to support homeless initiatives throughout the City.

### **Addressing the emergency and transitional housing needs of homeless persons**

**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.**

While the City is not a recipient of ESG funds, the City does support and collaborate with the Sandoval County Permanent Supportive Housing (PSH) Program which provides services social services for chronically homeless individuals and families throughout The New Mexico Mortgage Finance Authority (NM MFA) manages the Continuum of Care program that supports nonprofit agencies that provide homelessness prevention services throughout the County. The program is funded through New Mexico State Homeless funds. NW MFA partners with the New Mexico Coalition to End Homelessness to provide funding through this program to agencies across the state. At-risk households with a history of housing instability will receive case management to address barriers & link to mainstream resources such as SNAP, TANF, SSI and mainstream rental assistance programs.

**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**

The Continuum of Care is continuing to work to reduce length of stay in homelessness. The CoC uses a coordinated housing referral process to refer, prioritize & match participants to CoC housing. Length of Stay is one factor considered when prioritizing. Individuals and families experiencing homelessness have access to case management services to help link them to services and housing resources. Housing Locators work with adults and families in shelter to identify housing options and help them move more quickly into permanent housing.

Homeless providers assist participants to develop independent living skills, increase income & access services to reduce returns to homelessness. Those existing homeless persons who are unable to maintain housing on their own are linked Permanent Supportive Housing, subsidized housing, or family/friends with whom they can live. Homelessness prevention assistance including financial assistance & case management is provided to those who are at risk of returning to homelessness. Program participants with multiple service needs & significant housing instability participate in an intensive integrated teaming that brings to together the participant with service providers to identify needed supports.

Returns to homelessness are tracked at the client & the program level. At the client level, the common assessment tool documents housing history and identifies those with a prior spell of homelessness. In addition, the CoC's open HMIS system is used to verify previous spells within the CoC.

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

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

The City will continue to implement countermeasures to minimize exposure of lead-based paint hazards found in existing housing built prior to 1978. The City provides lead-based paint disclosure for participants utilized down-payment assistance with CDBG funds to educate residents on the hazards of lead-based paint and protecting children. According to the 2021 Census ACS estimates, a total of 6,298 homes (15%) of the City's housing stock was built prior to 1978 that may have the potential to contain lead-based paint.

During this 5-year Consolidated Plan period the City will ensure homes assisted through the City's CDBG Home Repair Assistance and Down Payment Assistance programs that were built prior to 1978 will be assessed for potential lead-based paint hazards.

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

Children under the age of six years and pregnant women are most at risk. Attention deficit disorder, hyperactivity, learning disabilities, convulsions, hearing loss, or mental retardation may result from too much lead in the blood. The major source of exposure for children is lead paint dust from deteriorated lead paint or from home renovation. Most childhood exposure occurs through children's normal hand- to-mouth activity after contact with a source of leaded dust. The most effective prevention of childhood lead poisoning is to reduce or eliminate being around lead.

The New Mexico Lead Poisoning Prevention Program collects blood lead level data and provides case management services to Children and Adults with elevated blood lead levels. In an effort to prevent lead poisoning and decrease elevated lead levels in exposed children, the program provides:

- Education
- Home Visits
- Lead Risk Assessment
- Cuestionario de Exposición al Plomo Para Niños
- Consultation with Healthcare Providers

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

The City annually reviews and updates its policies for the CDBG Home Repair Assistance and Down Payment Assistance programs to ensure that all housing built before 1980 is evaluated for lead-based paint. Lead-Based paint testing and inspections will occur prior

to disturbing any surfaces. The City also provides Lead-Based Paint Disclosures for all participants in the Down Payment Assistance Program and will conduct abatement of lead, if necessary, prior to purchase.

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

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

The core premise of the anti-poverty strategy is that employment is the vehicle through which those who are impoverished can best achieve the goal of self-sufficiency. The most efficient method for reaching this goal is for the City to strive for an economic climate that leads to the availability of a wide range of possible jobs available for these individuals.

Sandoval County has an economic mix that includes manufacturing, customer service centers, healthcare, education, retail and tourism. The Sandoval County is located within the Albuquerque Metropolitan Statistical Area – which consists of Rio Rancho, Bernalillo and Corrales. Rio Rancho is the 3rd largest New Mexico city with a population of more than 100,000, making it one of the fastest growing cities within the region. The Rio Rancho Regional Chamber partners with Sandoval Economic Alliance to deliver economic development programs.

The City's anti-poverty strategies were derived from the need to increase economic development activities in the jurisdiction which included: creating jobs, retaining jobs, enhancing the tax base, improving residents' quality of life, and provide additional economic options for residents.

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

The City will continue to increase its efforts to implement anti-poverty strategies for the citizens of the City over the next five years. The City will strive to increase its efforts in assisting homeowners and low-income households with housing rehabilitation and renovation of affordable housing to decrease the financial burden on low-to-moderate-income residents.

### **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**

The City's Consolidated Plan must describe the standards and procedures that the City will use to monitor activities carried out in furtherance of the Consolidated Plan.

The City will conduct annual subrecipient monitoring and site visits during the program year. CDBG activities are monitored according to program requirements. Subrecipients and contractors are required to submit periodic progress, personnel policies and procedures, conflict of interest certification, beneficiary income qualification documents and financial reports and submit quarterly benefit data reports. DHCA staff maintains regular telephone and email contact with subrecipients and contractors.

Subrecipients will be notified in writing of deficiencies identified during monitoring with a request from the City to respond with corrective actions within 30 days from the notice of deficiency. Depending on the severity of the deficiency further funding of the City may suspend Subrecipient expenditure requests and the Subrecipient will be held responsible for reimbursing the City's CDBG program for any ineligible CDBG expenses.

**Expected Resources**

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

**Introduction**

**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	\$489,772	\$0	\$0	\$489,772	\$2,448,860	CDBG funds will be used to carry out activities related to acquisition, administration and planning, housing, economic development, public facility improvements, and public services.

**Table 53 - 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 City of Rio Rancho will use a combination of public and private funding to carry out activities identified in this plan. During this Consolidated Plan period, the City will research opportunities to apply for additional funding streams which are consistent with the goals of the Consolidated Plan. Rio Rancho will continue to investigate other sources of funding that are consistent with the goals of the 2023-2027 Consolidated Plan by working with community partners and non-profit organizations to encourage leveraging of available funding sources and strengthen capacity building.

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

The City does not anticipate addressing the identified needs with publicly owned land or property located within city limits.

**Discussion**



## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives

#### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Rehabilitation of Existing Units	2023	2027	Affordable Housing	Citywide	Access to Affordable Housing;	CDBG	Homeowner Housing Added: 10
2	Services for the homeless and at-risk populations	2023	2027	Non-Housing Community Development	Citywide	Increase the Capacity of Public Services	CDBG	Public Service Activities other than Low/Moderate Income Housing Income Benefit: 150
3	Services for victims of domestic violence, dating violence, sexual assault, or stalking	2023	2027	Non-Housing Community Development	Citywide	Increase the Capacity of Public Services	CDBG	Public Service Activities other than Low/Moderate Income Housing Income Benefit: 100
4	Provide Administrative Structure	2023	2027	Administration	Citywide	Planning & Administration	CDBG	Planning & Administration: 1

**Table 54 – Goals Summary**

#### Goal Descriptions

Goal #1. Rehabilitation of Existing Units - Provide financial assistance for low-to moderate - income homeowners to improve the quality of housing conditions.

Goal #2. Services for the homeless and at-risk populations - Fund projects that provide emergency services to families in crisis including rental assistance payments and other basic needs for the homeless.

Goal #3. Services for victims of domestic violence, dating violence, sexual assault, or stalking - Fund projects that provide services for survivors of domestic violence.

Goal #4: Provide Administrative Structure – Planning and Administration

## Projects

### AP-35 Projects – 91.220(d)

#### Introduction

Projects planned for the 2023-2027 program year are identified in the table below, with additional detail provided in AP-38. Over the next year, the City of Rio Rancho anticipates assisting low- and moderate- income homeowners with home rehabilitation and emergency repair. The City will also use CDBG funds for the provision of public services such as providing rental assistance to prevent homelessness, services for domestic violence survivors, services for the homeless, and permanent supportive housing.

#### Projects

#	Project Name
1	Habitat for Humanity – Residential Emergency and Critical Repair
2	Haven House Shelter Services
3	Sandoval County Permanent Supportive Housing
4	Sandoval County Permanent Supportive Housing
5	CoRR Administration

**Table 55 – Project Information**

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

The projects were selected to meet identified needs in the community with the resources provided. The greatest obstacle to meeting the City’s underserved needs is limited financial resources. Rio Rancho will continue to estimate allocations for this Consolidated Plan period based on the final allocation amount and the priorities identified in the PY2023-2027 Consolidated Plan, community input, qualified applications for funding, and Department of Finance and City Council. The City recognizes there are multiple needs for low and moderate-income persons of the City that are met through the use of CDBG funds. These needs include access to affordable housing for low and moderate-income persons, services for homeless and at-risk populations; increased capacity for public services and addressing community development needs. The City prioritizes grant allocations by ensuring that all proposed projects will:

- Directly benefit low and moderate-income persons or households as defined by HUD’s Income Limit Guidelines based on the Albuquerque Metropolitan Statistical Area (MSA); or
- Take place in an area where more than 51% of the population is lower income according to HUD Income Limits.

**AP-38 Project Summary**

**Project Summary Information**

Project Name	Haven House Shelter Salary Support
Target Area	Citywide
Goals Supported	Services for victims of domestic violence, dating violence, sexual assault, or stalking
Needs Addressed	Increase Capacity of Public Services
Funding	CDBG: \$28,450.00
Description	CDBG funds will be used to offset administrative costs by providing salary support for staff who provide shelter and services to domestic violence victims and their children. In addition to offering shelter beds, help victims achieve not only immediate safety but also the knowledge, skills, and resources to move on with their daily lives.
Target Date	6/23/2024
Estimate the number and type of families that will benefit from the proposed activity	Approximately 250 abuse victims and their children.
Location Description	Haven House, Inc.'s physical location is confidential. PO Box 15611, Rio Rancho, NM 87174
Planned Activities	CDBG funds will be used to offset administrative costs by providing salary support for staff who provide shelter and services to Domestic Violence victims and their children. In addition to offering shelter beds, help victims achieve not only immediate safety but also the knowledge, skills and resources to move on with their daily lives.
Project Name	Sandoval County Permanent Supportive Housing
Target Area	Citywide
Goals Supported	Services for the homeless and at-risk populations
Needs Addressed	Increase Capacity of Public Services
Funding	CDBG: \$16,500.00

Description	CDBG funds will be used to offset administrative costs by providing salary support for staff who provide long-term supportive housing assistance and comprehensive outreach, case management, and advocacy services to chronically disabled persons who are experiencing homelessness. In addition, the grant provides salary support for ongoing HUD-funded rental assistance to help persons exit homelessness by securing housing and providing support necessary for the participant to retain housing and successfully build self-sufficiency.
Target Date	6/23/2024
Estimate the number and type of families that will benefit from the proposed activity	The Sandoval Permanent Supportive Housing program will serve 56 persons.
Location Description	711 S. Camino Del Pueblo Bernalillo, NM 87004
Planned Activities	CDBG funds will be used to offset administrative costs by providing salary support for staff who provide long-term supportive housing assistance and comprehensive outreach, case management, and advocacy services to chronically disabled persons who are experiencing homelessness. In addition, the grant provides salary support for ongoing HUD-funded rental assistance to help persons exit homelessness by securing housing and providing support necessary for the participant to retain housing and successfully build self-sufficiency.
Project Name	St. Felix Pantry Homelessness Prevention
Target Area	Citywide
Goals Supported	Services for the homeless and at-risk populations
Needs Addressed	Increase Capacity of Public Services
Funding	CDBG: \$28,450.00
Description	Homelessness prevention to assist in-need Rio Rancho households with utility and mortgage/rent monies resulting from continued economic concerns for low-income households.
Target Date	6/23/2024
Estimate the number and type of families	170 Homeless Persons

that will benefit from the proposed activity	
Location Description	4020 Barbara Loop SE, Rio Rancho, NM 87124
Planned Activities	Homelessness prevention to assist in-need Rio Rancho households with utility and mortgage/rent monies resulting from continued economic concerns for low-income households.
Project Name	Habitat for Humanity - Residential Emergency and Critical Repair
Target Area	Citywide
Goals Supported	Rehabilitation of Existing Units
Needs Addressed	Housing Affordability - Rehabilitation
Funding	CDBG: \$318,417.60
Description	CDBG funds will be used to make home repairs for elderly and cost burdened low-income families living in older neighborhoods. This program provides a variety of services, including water heater, swamp cooler, furnace, and roof repair, ADA compliance and Health and Safety type work. Each home would receive situational repairs on one area of focus for each home.
Target Date	6/23/2024
Estimate the number and type of families that will benefit from the proposed activity	10 Homeowner Units Rehabbed
Location Description	Various Addresses
Planned Activities	CDBG funds will be used to make home repairs for elderly and cost burdened low income families living in older neighborhoods. This program provides a variety of services, including water heater, swamp cooler, furnace, and roof repair, ADA compliance and Health and Safety type work. Each home would receive situational repairs on one area of focus for each home.
Project Name	CoRR Administration
Target Area	Citywide
Goals Supported	Planning and Administration

Needs Addressed	Planning and Administration
Funding	CDBG: \$97,954.40
Description	Planning and Administration costs determined-by and subject-to 20% federally mandated spending cap.
Target Date	6/23/2024
Estimate the number and type of families that will benefit from the proposed activity	1
Location Description	3200 Civic Center Circle NE, Rio Rancho, NM 78144
Planned Activities	Planning and Administration costs determined-by and subject-to 20% federally mandated spending cap.

## **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 City of Rio Rancho receives entitlement program funds directly from HUD and assistance will be provided throughout low-income census tracts and directly to low and moderate-income residents.

### **Geographic Distribution**

<b>Target Area</b>	<b>Percentage of Funds</b>
Citywide	<b>80%</b>

**Table 56 - Geographic Distribution**

### **Rationale for the priorities for allocating investments geographically**

Rio Rancho covers over 103 square miles which causes the low and moderate- income population to be less concentrated as in most centralized cities. The City relies on widely accepted data such as American Community Survey, HUD’s low and moderate-income summary data, and Federal Financial Institutions Examinations Council’s (FFIEC) data to determine areas throughout the community with concentrations of low and moderate-income communities. Program resources are allocated City-wide based on low-mod areas which often coincide with areas of minority concentration.

### **Discussion**

## Affordable Housing

### AP-55 Affordable Housing – 91.220(g)

#### Introduction

The City will continue its priority of serving low-income families and underserved populations such as veteran families, single parent head of households, seniors, homelessness, and near-homeless populations within the City of Rio Rancho. The City will also continue to fund CDBG activities specific to housing and supportive housing needs of homeless and near homeless populations. The City will also provide down payment assistance to ensure housing is affordable for low-income residents.

<b>One Year Goals for the Number of Households to be Supported</b>	
Homeless	306
Non-Homeless	170
Special-Needs	0
Total	476

**Table 57 - One Year Goals for Affordable Housing by Support Requirement**

<b>One Year Goals for the Number of Households Supported Through</b>	
Rental Assistance	0
The Production of New Units	0
Rehab of Existing Units	20
Acquisition of Existing Units	0
Total	20

**Table 58 - One Year Goals for Affordable Housing by Support Type Discussion**

## **AP-60 Public Housing – 91.220(h)**

### **Introduction**

The City of Rio Rancho does not have a Public Housing Agency. The Town of Bernalillo provides Section 8 Vouchers for residents in Rio Rancho. The Santa Fe Civic Housing Authority (SFCHA) manages a Housing Choice Voucher Homeownership Program, Resident Opportunities and Self-Sufficiency Program (ROSS), Family Self-Sufficiency Program (FSS), and the Capital Fund Program (CFP).

The Housing Authority currently manages 198 public housing units and 307 Housing Choice Vouchers between its various voucher programs. This program assists very low-income families, the elderly, and the disabled to afford decent, safe, and sanitary housing in the private market.

To qualify for housing assistance, families must qualify as low income (below 80 percent of the area median income). The Housing Authority also implements a Working Family Preference in which families working a minimum of 24 hours per week qualify and full-time students for participating in the self-sufficiency program. The Guidelines that regulate the Housing Choice Voucher Program are stipulated in the Administrative Plan. The Family Self-Sufficiency Program guidelines are contained in the Program's Action Plan. These guidelines are posted in the lobby of the Housing Authority's Administration Office.

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

The City does not have any plans to address the needs of public housing.

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

The City does not have any actions to encourage public housing residents during the next consolidated plan period.

### **If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance**

HUD's Real Estate Assessment Center conducts physical property inspections of properties that are owned, insured or subsidized by HUD, including public housing and multifamily assisted housing. According to HUD's 2021 Public Housing Agency Score (PHAS), the Santa Fe Civic Housing Authority scored a 77 in its last HUD inspection held on June 23, 2015 and is designated a standard performer and is not considered by HUD to be troubled or poorly performing.

### **Discussion**

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

### **Introduction**

The City goals and actions for supporting homeless and other special needs activities consist of providing homeless prevention activities and public services for ending homelessness. The City will continue to support Saint Felix Pantry that provides homeless prevention services for families with children, veterans, chronically homeless, and youth. The City will also provide funding to the Sandoval County Permanent Supportive Housing to provide supportive housing rental assistance for persons who may be chronically disabled and in need of housing assistance.

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

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

The City will continue to support agencies in the area that provide homeless and other services to low and moderate-income individuals. While the City has not adopted any specific strategies to address homelessness and the priority needs of homeless persons, the CoC continues to strengthen the street outreach network to address the needs of the unsheltered population. The New Mexico Coalition to End Homelessness utilizes the Homeless Management Information System (HMIS) to help quantify the shelter and unsheltered homeless persons.

NMHELP offers emergency assistance, on the job training, work experience, training related support services, classroom training, specialized training, supportive housing, child and adult care food program, OLAO program (daycare), Foster Grandparent and Senior Companion programs, and a variety of other trainings such as financial literacy, job readiness, pesticide training, and tractor safety.

#### **Addressing the emergency shelter and transitional housing needs of homeless persons**

Emergency shelter is provided 24 hours / 7 days for individuals & families. Access to services and shelters are provided through the outreach providers and Regional Housing Stabilization Services Offices, and the Crisis Center nights and weekends. Help is also provided to those at-risk of homelessness to preserve housing. A common assessment tool is used to screen, assess & refer households to all emergency, transitional & permanent housing programs. The tool screens for household vulnerability and acuity of needs to ensure those most in need are prioritized for housing.

The CoC implemented a centralized shelter intake and diversion program for single adults

with a goal of reducing inflow to homelessness. All individuals seeking emergency shelter will be assessed for diversion as an attempt to resolve their housing emergency without the need to enter the homeless continuum. The CoC meets regularly to identify vacancies, prioritize persons for housing, & facilitate referrals.

**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 Continuum of Care is continuing to work to reduce length of stay in homelessness. The CoC uses a coordinated housing referral process to refer, prioritize & match participants to CoC housing. Length of Stay is one factor considered when prioritizing. Housing Locators will work with adults and families in shelter to identify housing options and help them move more quickly into permanent housing.

Homeless providers will assist participants to develop independent living skills, increase income & access services to reduce returns to homelessness. Those existing homeless who are unable to maintain housing on their own will be linked to Permanent Supportive Housing, subsidized housing or family/friends with whom they can live. Homelessness prevention assistance including financial assistance & case management will be provided to those who are at risk of returning to homelessness.

**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.**

At-risk households with a history of housing instability will receive case management to address barriers & link to mainstream resources such as SNAP, TANF, SSI and mainstream rental assistance programs. The CoC has received significant federal resources for eviction/ homeless prevention due to the pandemic. To ensure households with the greatest risk of homelessness are prioritized for assistance, the CoC developed a Homeless Prevention Index that uses local data on community-level predictors of homelessness to identify census tracts with the greatest need.

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

### **Introduction:**

The City's AFH identifies the following key issues impacting the development of affordable housing and residential investment:

- Lack of state or local fair housing law
- Lack of availability of affordable accessible units in a range of types
- Availability of accessible units in publicly supported housing

While the City has taken steps towards limit barriers to affordable housing, such as adopting Zoning Ordinances that allow for mixed-use and increased density the City in its AFH highlighted the goals to increase affordable housing options in high opportunity areas.

**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.**

Over the next Consolidated Plan period, the City will continue to analyze its Comprehensive Plan to seek to increase supply of higher density housing in new planned communities and evaluate zoning ordinances to encourage development of subsidized housing. The provision of adequate and affordable housing for all residents is an important goal for the City, but many factors constrain the development, maintenance, and improvement of the housing stock. These factors as discussed in the City's AFH impact the cost and amount of housing produced, thereby disproportionately affecting the LMI community.

### **Discussion:**

According to the City's AFH, the greatest type of housing shortage is for affordable accessible units. City households have limited housing choices for accessible single-family housing. Various land use policies, zoning provisions, and development regulations may affect the range of housing choice available within the City and region. Barriers such as permit processing times, zoning, outdated community plans, and environmental review requirements continue to be a barrier for the location and cost of affordable housing projects. State and local policies can also prohibit well established housing programs such as mandatory inclusionary zoning further limit options for the development of affordable housing.

## **AP-85 Other Actions – 91.220(k)**

### **Introduction:**

The Consolidated Plan addresses the issue of meeting underserved needs of Rio Rancho residents through a variety of initiatives. Several of these initiatives are proposed for funding in this Annual Action Plan. As has been the situation in the past and most likely in the future, the primary obstacle to these actions is a lack of funding.

### **Actions planned to address obstacles to meeting underserved needs**

One of the primary obstacles to meeting underserved needs of residents is the availability of funding. While the City actively seeks additional funding opportunities and will continue to do so, its ability to address underserved needs depends largely on the availability of additional resources. Historically, due to limited funding, the City has not been able award funding full funding requests for CDBG applicants. However, has utilized CDBG, funding to support established public services programs for youth, homeless persons, disabled persons, and the overall low-income population of Rio Rancho.

### **Actions planned to foster and maintain affordable housing**

During the next Consolidated Plan period, the City will continue to administer the Home Repair Assistance Program which provides affordable housing sustainability for the City's low to moderate-income residents. The City will also allocate funding for down payment assistance and closing costs for low-income households for first-time homebuyers.

### **Actions planned to reduce lead-based paint hazards**

The City will continue to implement counter-measures to minimize exposure of lead-based paint hazards found in existing housing built prior to 1978. The City provides lead-based paint disclosure for participants utilized down-payment assistance with CDBG funds to educate residents on the hazards of lead-based paint and protecting children. According to the 2021 Census ACS estimates, a total of 6,298 homes (15%) of the City's housing stock was built prior to 1978 that may have the potential to contain lead-based paint.

### **Actions planned to reduce the number of poverty-level families**

All activities described in this Plan are designed with poverty reduction in mind. Programs to prevent and end homelessness help bring people and households out of poverty and into self-sufficiency. Rental assistance helps stabilize households and allow them to build savings, gain skills, and engage in other positive behaviors associated with a rise out of poverty. Sandoval County has an economic mix that includes manufacturing, customer

service centers, healthcare, education, retail and tourism.

### **Actions planned to develop institutional structure**

The City adopted the Infrastructure Capital Improvement Plan (ICIP) for Fiscal Years 2018– 2023. This ICIP plan reflects the collective efforts of several City departments and various levels of management and staff and is intended to be a planning document and financial management tool that projects the capital needs and priorities of the City while identifying future financing requirements over the planning period.

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

The City will continue to work with a broad cross-section of public, private, faith-based, and community organizations to identify the needs of its citizens. The City will also seek to strengthen partnerships with nonprofit organizations and private developers to increase affordable housing and quality of life for residents in the jurisdiction.

**Program Specific Requirements**

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

**Introduction:**

**Community Development Block Grant Program (CDBG)**

**Reference 24 CFR 91.220(I)(1)**

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.

<b>CDBG Available Program Funding</b>	
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
<b>Total Program Income</b>	<b>\$0</b>

**Other CDBG Requirements**

<b>Other CDBG Requirements</b>	
1. The amount of urgent need activities	\$0

**Appendix - Alternate/Local Data Sources**

<b>1</b>	<b>Data Source Name</b> Albuquerque 2013-17 Consolidated Plan and 2013 Act
	<b>List the name of the organization or individual who originated the data set.</b> City of Albuquerque
	<b>Provide a brief summary of the data set.</b> <b>Facilities Targeted to Homeless Persons Source: Albuquerque 2013-17 Consolidated Plan and 2013 Action Plan</b>
	<b>What was the purpose for developing this data set?</b> For the City of Albuquerque's Consolidated Plan
	<b>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</b> Data is concentrated among a certain population
	<b>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</b> 2010-2011
	<b>What is the status of the data set (complete, in progress, or planned)?</b> Complete