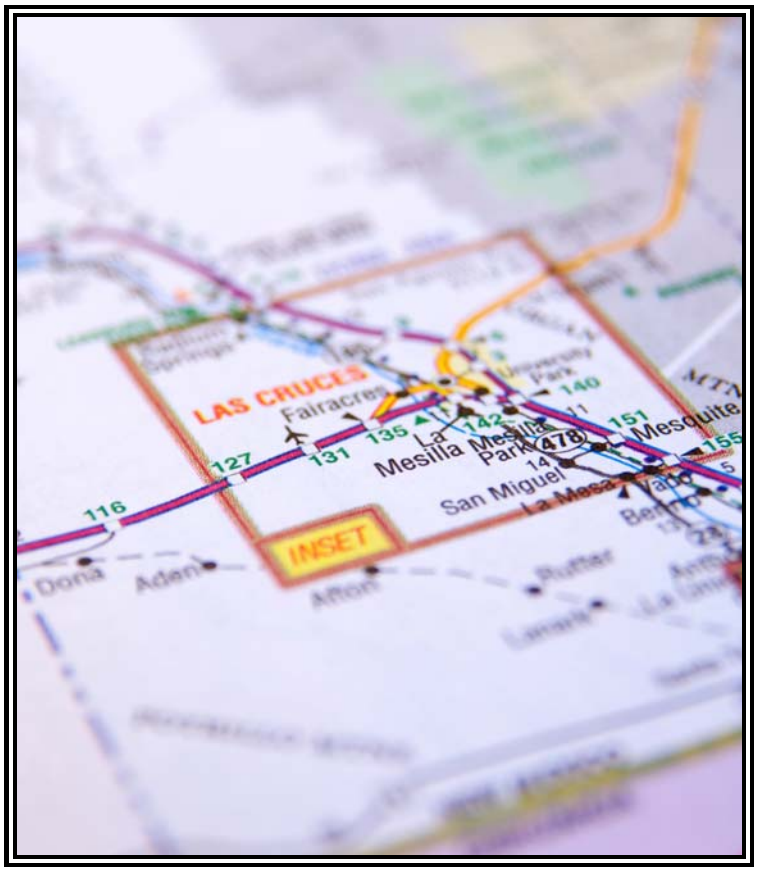
Final Report

2011-2015 Consolidated Plan and 2011 Action Plan

City of Las Cruces, New Mexico



Final Report

August 22, 2011

City of Las Cruces 2011-2015 Consolidated Plan and 2011 Action Plan

Prepared for

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EXECUTIVE SUMMARY

EXECUTIVE SUMMARY

Beginning in fiscal year 1995, the U.S. Department of Housing and Urban Development (HUD) required local communities and states to prepare a Consolidated Plan in order to receive federal housing and community development funding from four programs: the Community Development Block Grant (CDBG), the HOME Investments Partnership Program (HOME); the Emergency Solutions Grant (ESG); and Housing Opportunities for People with AIDS (HOWPA).

The Purpose of the Consolidated Plan is:

1. To identify a jurisdiction's or state's housing and community development needs, priorities, goals and strategies; and

2. To stipulate how funds will be allocated to housing and community development activities.

This report is the FY2011-2015 Five-year Consolidated Plan for the City of Las Cruces (City). The City is a recipient of CDBG and HOME funding.

In addition to the Consolidated Plan, HUD requires that cities and states receiving CDBG funding take actions to affirmatively further fair housing choice. Cities and states report on such activities by completing an Analysis of Impediments to Fair Housing Choice (AI) every three to five years. In general, the AI is a review of impediments to fair housing choice in the public and private sector.

This executive summary reports the findings from the Consolidated Plan research. It also outlines the City's Five-year Strategic Plan and Year One Action Plan which were crafted to respond to the housing and community development needs identified in the research.

Compliance with Consolidated Plan Regulations

This FY2011–2015 Consolidated Plan was prepared in accordance with Sections 91.100 through 91.230 of the U.S. Department of Housing and Urban Development's Consolidated Plan regulations.

Lead Agency and Participating Organizations

The City of Las Cruces, Community Development Department, Neighborhood Services Section, oversees the Consolidated Plan process for the City. Annually, the City is entitled to receive an allocation of the Community Development Block Grant, or CDBG, and the HOME Investment Partnerships Program, or HOME.

In 2011, the City will receive $916,341 in CDBG and $471,428 in HOME. In addition, the City will have $140,000 in CDBG program income and $46,000 in HOME program income.

CDBG is both the oldest and largest of the HUD programs for housing and community development. CDBG can be used for a variety of activities including:

- public infrastructure improvements (streets, sidewalks) in CDBG eligible areas or to support affordable housing development;
- removal of accessibility barriers;
- loans or grants to business for hiring of lower income workers;
- provision of supportive service dollars to social service organizations;
- demolition of property;
- construction and rehabilitation of community facilities including those that help special needs populations (e.g., homeless shelters); and
- downpayment assistance for homeownership.

The HOME program provides federal funds for a variety of housing activities including construction of affordable housing; rehabilitation of affordable housing; acquisition of buildings for affordable housing; first time homebuyer assistance and counseling; and tenant-based rental assistance.

The City retained BBC Research & Consulting (BBC) of Denver to complete the Five-year Consolidated Plan and assist with the 2011 Action Plan.

Top Housing and Community Development Needs

Since the City's last Five-year Consolidated Plan was completed in 2006, Las Cruces has experienced many changes. The 2010 Census, along with 2009 estimates, show that:

- Las Cruces has experienced much stronger population growth than projected earlier in the decade. Between 2000 and 2010, Las Cruces' population increased by 31 percent, or at a compound annual rate of 2.8 percent. As of 2010, the City had 97,618 people.

- Las Cruces' poverty rate has declined over the past 10 years, as resident incomes have shifted upwards. An analysis of the City's household income distribution shows substantial growth in the City's number of high income households and decline in moderate income households. Poverty declined from 23 percent in 2000 to an estimated 19 percent in 2009. This decline in poverty did not occur for the City's children; however—child poverty stayed about the same (34 percent).

- Despite the City's overall increase in incomes, the City still has many very low income renters. Forty-six percent of the City's renters earn less than $20,000 per year. There are 4,700 too few affordable rental units in the City to meet the needs of these renters; as such, many of them are cost burdened. Since 2006, the rental gap in the City has increased by 1,100 units (3,600 in 2006 to 4,700 currently).

- Like most cities in the U.S., Las Cruces' home prices went way up during the past decade—and then dropped. In Las Cruces, however, the decline in the median and average home price was lower than in many cities. Still, because renters in the City have very low incomes, it is difficult for all but about 17 percent of renters to afford to buy homes at current prices.

- Because of budget cuts, social service providers have reduced or eliminated supportive service and affordable housing programs.

Las Cruces residents who were surveyed for this study, and stakeholders and residents who attended public meetings, identified the following primary housing and community development needs:

- Sidewalks and better lighting are needed in central neighborhoods;
- Additional services for persons with special needs, including the homeless, are needed. This includes a detox center, better transportation and expanded health care services.
- The crosswalks connecting the Mesquite neighborhood to Downtown Las Cruces should be improved;
- Services need to be expanded in the Mesquite neighborhood (learning center, transit);
- Accessible housing in the City is very limited;
- Developmentally disabled individuals have difficulty finding transit that takes them to major places of employment; and
- Housing discrimination exists in the City. Landlords are ignorant of reasonable accommodations rules.

Five-year Strategic Plan and 2011 Action Plan

The City of Las Cruces has established the following housing and community development goals, outcomes and objectives to guide the use of funds for the 2011-2015 program years. The primary resource used to fulfill the goals of the Five-year Strategic Plan and the 2011 Action Plan is HUD grant funding.

The Goals below will guide how the city intends to allocate and prioritize HUD grant funding during the next five program years.

The outcomes and objectives that will be achieved are included in each of the planned activities. They are identified using the numbering system that ties to the Community Planning and Development Performance Measurement System (CPMP) developed by HUD.

The outcome/objective numbering framework is:

	Availability/ Accessibility	Affordability	Sustainability
Decent Housing	DH-1	DH-2	DH-3
Suitable Living Environment	SL-1	SL-2	SL-3
Economic Opportunity	EO-1	EO-2	EO-3

DECENT HOUSING:

GOAL 1. Increase the supply of affordable housing units for low to moderate income homebuyers.

- ***Objective DH-2.1 (Affordability).*** Continue to assist developers of affordable housing for low income homebuyers with land acquisition, development, downpayment and operational costs.

  Performance measure: Number of low to moderate income homebuyers who obtain affordable homeownership units.

  - *2011 PY outcome:* Acquire 9 scattered site lots for the development of affordable, owner-occupied housing. This includes the required CHDO Set-aside of $42,028.
    - CDBG or HOME — $89,446 CDBG; $84,633 HOME (Mesilla Valley Habitat for Humanity or MVHFH)

- ***Objective DH-2.2 (Affordability).*** Encourage developers of new housing stock to include housing set aside for low to moderate income homebuyers.
  - *2011 PY outcome:* Continue to pursue changes to development regulations to facilitate development of affordable units.
    - CDBG or HOME — N/A

- ***Objective DH-2.3 (Affordability).*** Assist CHDOs with operational costs.
  - *2011 PY outcome:* Amount dedicated to CHDO assistance.
    - CDBG or HOME — $16,000 HOME ($8,000 each to Tierra del Sol (TdS) and MVHFH).

- ***Objective DH-2.4 (Affordability).*** Provide downpayment assistance to help low and moderate income buyers purchase affordable homes.
  - *2011 PY outcome:* Assist 10 homeowners with downpayments.
    - CDBG or HOME — $37,500 to TdS CHDO; $37,500 to TdS non-CHDO.

GOAL 2. Increase affordability of rental housing for the City's lowest income renters.

- ***Objective DH-2.1 (Affordability).*** Continue to assist developers of affordable housing for low income renters with land acquisition, development and operational costs.

  Performance measure: Number of renters receiving affordable housing as a result of assistance.

  - *2011 PY outcome:* Provision of gap financing and/or hard construction costs to a new LIHTC development that will provide affordable housing to 60 low income renters.
    - CDBG or HOME — $250,000 HOME (Supportive Housing Coalition of NM & Housing Authority of the City of Las Cruces)

SUITABLE LIVING ENVIRONMENT:

GOAL 3. Preserve existing affordable housing stock.

- ***Objective DH-3.1 (Sustainability).*** Continue to assist homeowners with repair needs though the City's homeowner housing rehabilitation program.

  Performance measure: Number of homeowners assisted annually and over a 5 year period with rehabilitation.

  - *2011 PY outcome:* Provide re-roofs to site built homes to 4 qualified low income homeowners in Las Cruces.
    - CDBG or HOME — $40,000 of CDBG (TdS)
  - *2011 PY outcome:* 15 households assisted by the City's home rehabilitation program, including the installation of mobile home ramps (10 new, 5 underway) and overall program administration and staffing.
    - CDBG or HOME — $318,977 of CDBG

- ***Objective SL-1.1 (Availability/Accessibility).*** Reduce the hazards of lead-based paint in housing by providing lead abatement and removal through the City's housing rehabilitation program and if feasible, any such efforts as part of any established rental rehabilitation program.

  Performance measure: Number of households receiving lead-based paint abatement as part of housing rehabilitation program.

  - *2011 PY outcome:* Dependent upon number of homes receiving rehabilitation where lead-based paint is found.

- ***Objective SL-1.2 (Availability/Accessibility).*** Through the City's home rehabilitation program, provide grants that improve access for the disabled (exterior porches/access) and ramp modifications in mobile homes.

  Performance measure: Number of households assisted annually and over a 5 year period with rehabilitation.

  - *2011 PY outcome: See Objective DH-3.1 above.*

- ***Objective SL-1.3 (Availability/Accessibility).*** Evaluate the cost effectiveness of modifying the home rehabilitation program to include demolition and reconstruction of severely substandard homes (including mobile and manufactured homes) or those with extensive lead based paint hazards.

  Performance measure: Accomplishment of evaluation to determine cost effectiveness of home rehabilitation program modification.

  - *2011 PY outcome:* Evaluation process only
    - CDBG or HOME — N/A

- ***Objective SL-2.1 (Affordability).*** Explore programs to assist with septic tank removal and assist homeowners with the costs of connecting to public sewer systems.

Performance measure: Implement during program years on an as-needed basis.

- *2011 PY outcome:* N/A
  - CDBG or HOME — N/A

GOAL 4: Assist special needs populations with social service and housing needs.

- ***Objective SL-1.5. (Availability/Accessibility).*** Continue to fund housing programs and developments targeted to special needs populations.

  Performance measure: Number of households who receive housing.

  - *2011 PY outcome:* N/A
    - CDBG or HOME — N/A

- ***Objective SL-3.1. (Sustainability).*** Implement a variety of public service projects through local non-profits that provide activities including funding to homeless services providers, homeless day care center, homeless medical clinic, domestic violence shelter, and local soup kitchen.

  Performance measure: Number of people assisted

  - *2011 PY outcome:* 1,250 people
    - CDBG or HOME — $136,650 CDBG; specific funding for homeless activities are:
      - Mesilla Valley Community of Hope, Homeless Service Center—$27,330
      - Jardin de los Ninos, Homeless and Near Homeless child care (therapeutic services)—$27,330
      - St. Luke's Health Clinic, Homeless Health Care—a $27,330
      - La Casa, Domestic Violence Emergency Shelter Program—$27,330
      - Mesilla Valley Court Appointed Special Advocates (CASA), Volunteer Coordination for abused & neglected children — $27,330

- ***Objective SL-1.6. (Availability/Accessibility).*** Continue to provide disability-related improvements to disabled homeowners through the City's home rehabilitation program and the mobile home ramp modification program.

  Performance measure: Number of disabled homeowners assisted each year.

  - *2011 PY outcome:* Dependent on number of homeowners who apply for assistance and have disabilities. 15 total households overall assisted.
    - CDBG or HOME — $318,977 CDBG (duplicate listing)

- ***Objective SL-1.7. (Availability/Accessibility).*** Improve accessibility of the City through extension and repair of street and sidewalk systems.

  Performance measure: Streets and sidewalks improved.

  - *2011 PY outcome:* Complete rehabilitation of the substandard street of Midway Avenue, between Mesa Grande and Mesa Avenues on the City's east

mesa. This includes new subgrade and base course, pavement, and installation of sidewalks and curb and gutter.

- CDBG or HOME — $200,000 CDBG; $265,000 other sources

- ***Objective SL-2.2 (Affordability).*** Explore the feasibility of the new housing trust fund to provide emergency rent and mortgage payments and utilities assistance to the City's lowest income renters and owners, special needs populations and persons at risk of homelessness.

  Performance measure: Continued research into a funding source and opportunities for the established trust fund.

  - *2011 PY outcome:* N/A
    - CDBG or HOME — N/A

Goal 5. **Implement the City's 2011 Fair Housing Action Plan.**

Economic Opportunity:

Goal 6: **Improve public infrastructure, economic and housing conditions in low income, economically-challenged and deteriorating neighborhoods.**

- ***Objective EO-3.1.*** Install sidewalks, street and street lighting to specific areas of the City, based on need.

  Performance measure:

  - *2011 PY outcome:* Dependent upon ability to acquire land.
    - N/A

- ***Objective EO-1.1.*** Improve accessibility of the City through extension and repair of sidewalk systems.

  Performance measure: Streets and sidewalks improved.

  - *2011 PY outcome:* Complete rehabilitation of the substandard street of Midway Avenue, between Mesa Grande and Mesa Avenues on the City's east mesa. This includes new subgrade and base course, pavement, and installation of sidewalks and curb and gutter.
    - CDBG or HOME — $300,000 CDBG; $365,000 other sources.

- ***Objective EO-3.2.*** Explore programs, including using Section 108 loans, to assist with septic tank removal and assist homeowners with the costs of connecting to public sewer systems.

  Performance measure: Implement during program years on an as-needed basis.

  - *2011 PY outcome:* N/A
    - CDBG or HOME — N/A

- ***Objective EO-3.3.*** Establish a program (such as through the new land bank ordinance) that to acquire vacant properties to create affordable and mixed-use housing.

Performance measure: Number of affordable housing units that are assisted through a land bank.

- *2011 PY outcome:* Dependent upon ability to acquire land.
  - CDBG or HOME — N/A

SECTION I.
Introduction

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Introduction

Beginning in fiscal year 1995, the U.S. Department of Housing and Urban Development (HUD) required local jurisdictions and states to prepare a Consolidated Plan in order to receive federal housing and community development funding.

A Consolidated Plan is required of any city, county or state that receives federal block grant funding for housing and community development funding, including the Community Development Block Grants (CDBG), the HOME Investment Partnerships Program (HOME), the Emergency Shelter Grant (ESG, now the Emergency Solutions Grant), and the Housing Opportunities for People with AIDS (HOPWA) program. Consolidated Plans are required to be prepared every three to five years; updates are required annually.

The purpose of the Consolidated Plan is:

1. To identify a city's, county's or state's housing and community development (including neighborhood and economic development) needs, priorities, goals and strategies; and
2. To stipulate how funds will be allocated to housing and community development activities.

Consolidated Plan and Action Plan. This report is the FY2011–2015 Five-year Consolidated Plan for the City of Las Cruces (City). It also contains the City's 2011 Year One Action Plan, which details how the City proposes to spend CDBG and HOME funds in the first Consolidated Plan program year (2011).

CAPER. The Consolidated Annual Performance and Evaluation Report (CAPER) is also required yearly. The CAPER reports on how funds were actually spent (versus how proposed in the Action Plan), the households that benefitted from the block grants and how well the jurisdiction met its annual goals for housing and community development activities. The City submits its CAPER report to HUD in September of each year.

Fair housing requirement. HUD requires that recipients of its block grant funds take actions to affirmatively further fair housing choice and, as such, an Analysis of Impediments to Fair Housing Choice (AI) every three to five years. In general, the AI is a review of impediments to fair housing choice in the public and private sector.

Compliance with Consolidated Plan Regulations

This FY2011–2015 Consolidated Plan was prepared in accordance with Sections 91.100 through 91.230 of the U.S. Department of Housing and Urban Development's Consolidated Plan regulations.

Lead Agency and Participating Organizations

The City of Las Cruces, Community Services Department, Neighborhood Services Division, oversees the Consolidated Plan process for the City. Annually, the City is entitled to receive an allocation of

the Community Development Block Grant, or CDBG, and the HOME Investment Partnerships Program, or HOME.

In 2011, the City will receive $916,341 in CDBG and $471,428 in HOME. In addition, the City will have $140,000 in CDBG program income and $46,000 in HOME program income.

CDBG is both the oldest and largest of the HUD programs for housing and community development. CDBG can be used for a variety of activities including:

- public infrastructure improvements (streets, sidewalks) in CDBG eligible areas or to support affordable housing development;
- removal of accessibility barriers;
- loans or grants to business for hiring of lower income workers;
- provision of supportive service dollars to social service organizations;
- demolition of property;
- construction and rehabilitation of community facilities including those that help special needs populations (e.g., homeless shelters); and
- downpayment assistance for homeownership.

The HOME program provides federal funds for a variety of housing activities including construction of affordable housing; rehabilitation of affordable housing; acquisition of buildings for affordable housing; first time homebuyer assistance and counseling; and tenant-based rental assistance.

The City retained BBC Research & Consulting (BBC) of Denver to complete the Five-year Consolidated Plan and assist with the 2011 Action Plan.

Organization of Report

The Consolidated Plan is organized into six sections and five appendices.

- The Executive Summary summarizes the top housing and community development needs for Las Cruces and details how the City intends to allocate CDBG and HOME dollars in the next five years.
- Section I is the introduction to the report.
- Section II contains an analysis of the housing market in Las Cruces.
- Section III contains a review of the housing needs of special needs populations. For the purpose of the Consolidated Plan, special needs populations include elderly, particularly frail elderly; persons with disabilities; persons with substance abuse problems; victims of domestic violence; persons who are homeless and at-risk of homelessness; and any others that have supportive service needs.
- Section IV reports the findings from the public and stakeholder outreach process conducted for the Consolidated Plan.

- Section V contains the City's Five-year Strategic Plan.
- Section VI contains the City's 2011 Action Plan.

The Appendices include:

- Appendix A — HUD Consolidated Plan Certifications and SF 424.
- Appendix B — HUD tables and proposed projects.
- Appendix C — Citizen Participation Plan.
- Appendix D — Public comments received during the development of the Consolidated Plan and 2011 Action Plan and during the 30-day public comment period.
- Appendix E — CDBG Special Benefit Area Designation. This section describes the results of a special survey of target neighborhoods that was conducted to determine the percentage of low and moderate income households, and, as such, the eligibility to directly allocate CDBG into these neighborhoods.

SECTION II.
Community Profile and Housing Market Analysis

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Community Profile and Housing Market Analysis

This section begins with an overview of demographics in Las Cruces, including population levels, economic and household characteristics and employment of residents to set the context of the Consolidated Plan.

The housing market analysis discusses the conditions of housing in the City in terms of supply, demand, condition, and cost and affordability. The housing market analysis contains the information required for the Consolidated Plan by Section 91.210 of the U.S. Department of Housing & Urban Development's (HUD) Consolidated Plan regulations (housing market analysis).

The housing stock available to serve persons who are homeless and/or with special needs—as well as the housing and supportive service needs of these residents—is discussed in Section III. It also details the number and targeting of units currently assisted by local, state, or federally funded programs and an assessment of whether any such units are expected to be lost from the assisted housing inventory.

Section Summary

- According to the 2010 Census, the City of Las Cruces has experienced much stronger population growth than projected earlier in the decade. Between 2000 and 2010, Las Cruces' population increased by 31 percent, or at a compound annual rate of 2.8 percent. As of 2010, the City had 97,618 people. On average, the City gained 2,400 people per year during the past decade.

- Las Cruces' poverty rate has declined over the past 10 years, as resident incomes have shifted upwards. An analysis of the City's household income distribution shows substantial growth in the City's number of high income households and decline in moderate income households. Poverty declined from 23 percent in 2000 to an estimated 19 percent in 2009. This decline in poverty did not occur for the City's children, however—child poverty stayed about the same (34 percent).

- The median value of owner occupied homes in Las Cruces was $155,000 in 2009. This is up from the median value of $91,200 in 2000—or an increase of $63,800. The City has experienced some softening in the for sale market, but nothing as dramatic as in many U.S. cities. Indeed, homeowners would need to earn approximately $19,000 more per year in 2009 than in 2000 to afford the median-valued home in Las Cruces.

- The 2009 median rent in Las Cruces, including utilities, was $629. Fewer than half—44 percent—of renters can afford to pay the median rent and utilities. There is a shortage of approximately 4,700 affordable rental units for renters earning less than $20,000 per year.

Quantification of Needs

The following figure quantifies the City's housing needs, based on the analyses in this section of the report. It is organized by the different ways housing needs can be measured: affordability/cost-burden, housing quality/condition and opportunity for homeownership.

Figure II-1. Quantification of Housing Needs, City of Las Cruces, February 2011

Source:
BBC Research & Consulting.

Measure of Need	Gaps Analysis	2009 Census Data
Renters		
Number needing less expensive housing	4,700 cannot find affordable rental units	7,600 are cost burdened
Number with housing quality problems		367 live in substandard housing
Number who cannot afford to buy	9,600 cannot afford to buy a home	
Owners		
Number needing less expensive housing		5,200 are cost burdened
All Residents		
Number with housing quality problems	2,972 live in housing with lead hazards	350 live in overcrowded conditions

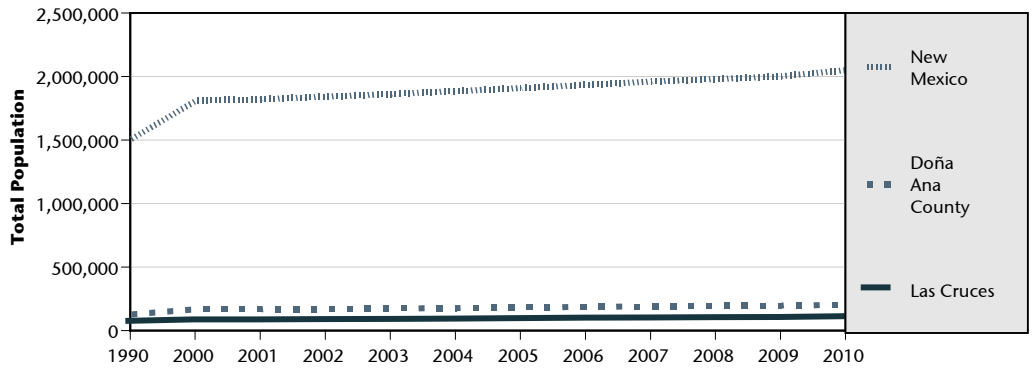
City Demographics

The City of Las Cruces is located in the south-central region of New Mexico in Doña Ana County, about 45 miles from El Paso, Texas. Las Cruces has long been a desired destination for retirees, as well as the working population and students, because of its temperate climate, presence of a major university and relative affordability.

The U.S. Census reported the City's population at 97,618 for 2010. At this level, Las Cruces continues to be New Mexico's second largest City (Albuquerque is first; Rio Rancho is third).

Figure II-2 summarizes population growth in the City, county and state between 1990 and 2010.

Figure II-2. Total Population, 2009



Source: 2009 Claritas and BBC Research & Consulting.

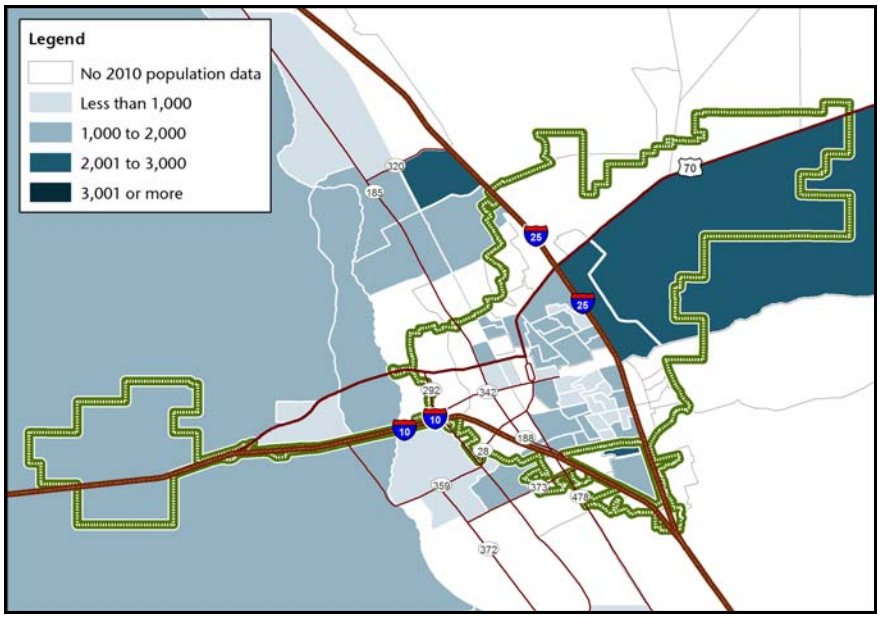
The population of Las Cruces increased 18 percent from 1990 to 2000, or at a compound annual rate of 1.7 percent. Between 2000 and 2010, Las Cruces' population increased by 31 percent, or at a compound annual rate of 2.8 percent.

The City has grown more rapidly than internally projected in 2005, when population was expected to reach 89,874 by 2010. The 2010 Census shows much stronger growth than originally estimated, even as late as 2009.

Figure II-3 displays the population of the City of Las Cruces by block group.[1]

Figure II-3. Population, by Block Group, Las Cruces, 2010

Source: 2010 Census.



Race and ethnicity. The U.S. Census Bureau treats race and ethnicity separately: the Bureau does not classify Hispanic/Latino as a race, but rather as an identification of origin and ethnicity. The 2010 Census changed the race question slightly, which may have encouraged respondents to check more than one racial category. A comparison of the racial breakdown of Las Cruces residents in 2000 and 2010 suggests that many more Hispanic residents marked their race as White in the 2010 Census.

In both Doña Ana County and the City of Las Cruces, Hispanics comprised the majority of residents at 66 percent and 57 percent, respectively. These proportions are the same as in the middle part of the last decade.

[1] At the time this report was prepared, 2010 Census data were only available at the City level and for a limited number of variables. Census data are available at a variety of geographic levels. Block groups are one of the smallest geographic levels for which PCensus data are available. Block groups are made up of Census blocks, which may correspond to individual City blocks bounded by streets. Block groups combine to form Census tracts, which have an average population of about 4,000. The number of block groups in a Census tract varies throughout the country.

Figure II-4 shows the racial distribution of Las Cruces residents as of 2010, along with the proportion of residents in each racial category who consider themselves of Hispanic descent.[2]

Figure II-4. Population by Race and Ethnicity, 2010

Source: 2010 Census.

	2010 Population	Percent of Population by Racial/Ethnic Category	Percent Hispanic Ethnicity by Racial Category (2009 estimates)
American Indian and Alaska Native	1,706	1.7%	5.0%
Asian	1,541	1.6%	0.0%
Black or African American	2,385	2.4%	8.7%
Some other race	14,913	15.3%	97.9%
Two or more races	3,454	3.5%	71.0%
White	73,513	75.4%	57.2%
Total population	**97,512**	**100.0%**	
Hispanic or Latino ethnicity	55,443	56.9%	

One of the key components of a demographic analysis is an examination of the concentration of racial and ethnic minorities within a jurisdiction to detect evidence of segregation. In some cases, minority concentrations are a reflection of preferences—e.g., minorities may choose to live near family and friends of the same race/ethnicities or where they have access to grocery stores or restaurants that cater to them. In other cases, minority populations are intentionally steered away or discouraged from living in certain areas. Housing prices can also heavily influence where minorities live, to the extent that there are economic disparities among persons of different races and ethnicities.

Definition of racial and ethnic concentrations. According to HUD, a disproportionate greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least 10 percentage points higher than the percentage of persons in the category as a whole. Using this definition, an area of racial and ethnic concentration is defined as where the percentage of persons in a particular race or ethnicity is at least 10 percentage points higher than the percentage of persons in the category for the City as a whole.

Figures II-5 through II-7 show the distribution of City residents by the following racial and ethnic categories:

- Residents who report their race as White,
- Residents who report their race as Black or African American, and
- Residents who report their ethnicity as Hispanic/Non-White.

Using the above definition of concentration, block groups in Las Cruces have a concentration if the following exists:

- A White population proportion of 85 percent,
- A Black or African American population proportion of 12 percent or more, and
- A Hispanic population proportion of 67 percent or more.

[2] The 2010 Census reports a much higher White population and, conversely, a much lower Some Other Race population than the 2000 Census. As such, it is not possible to compare growth rates among racial categories due to this reclassification.

Figure II-5 shows the percentage of White residents within each block group in the City. Based on the above definition of White concentration, there are only a few block groups in the City where more than 85 percent of residents are White.

Figure II-5. Percent of Population that is White, 2010

Source:
2010 Census and BBC Research & Consulting.

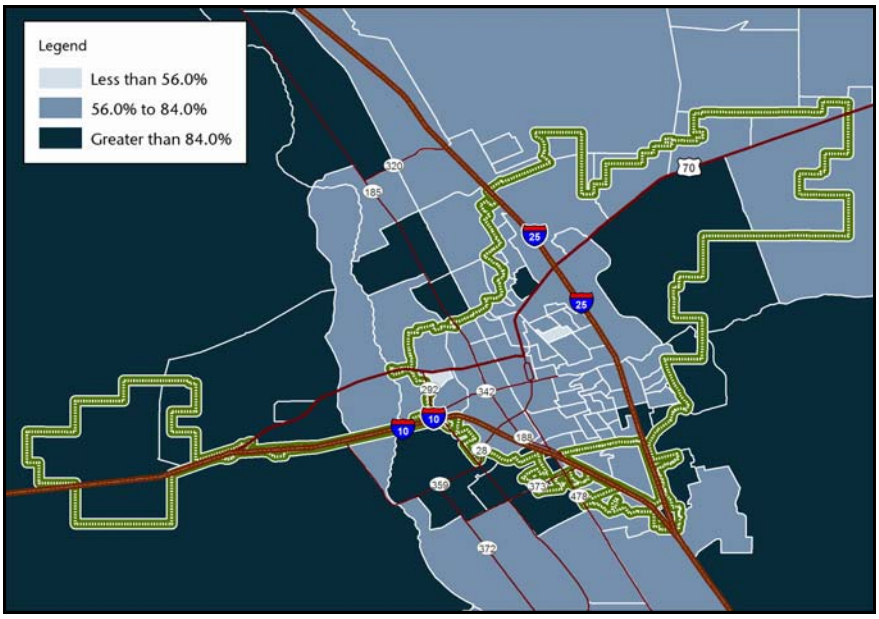


Figure II-6 shows the ratio of Hispanics to total population by block group in the City. As the map demonstrates, there are many block groups in the City, largely south of I-25, with Hispanic concentrations.

Figure II-6. Percent of Population of Hispanic/Latino Ethnicity, 2010

Source:
2010 Census and BBC Research & Consulting.

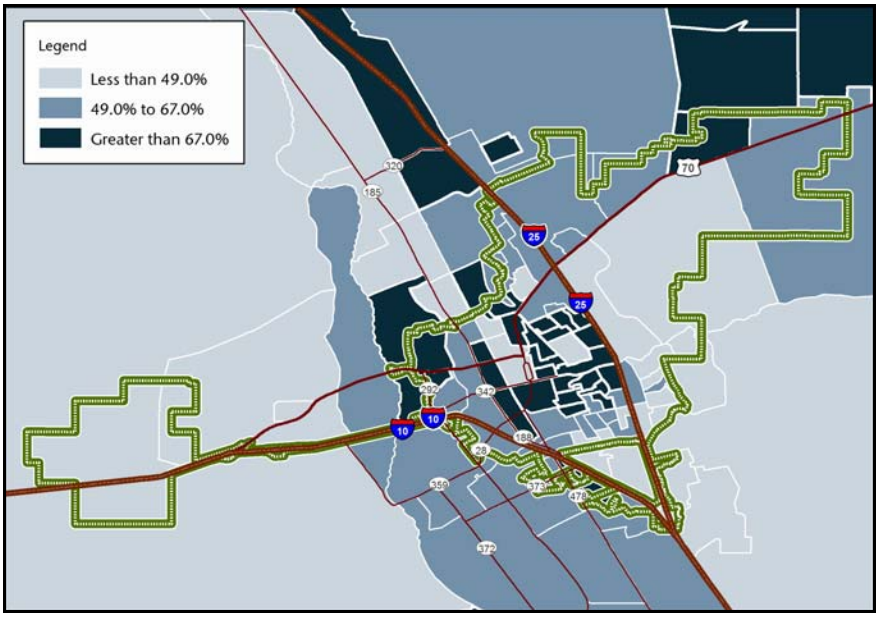
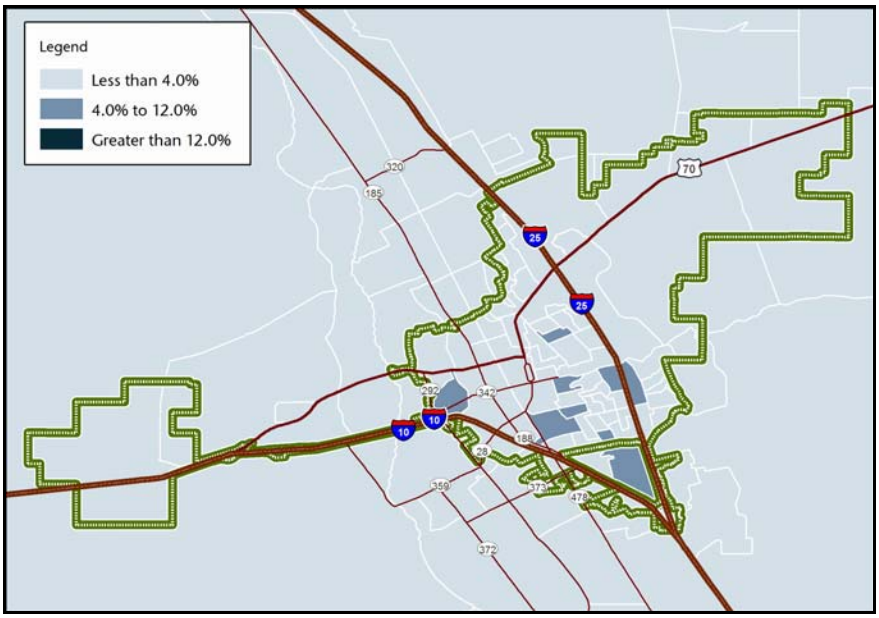


Figure II-7 shows the proportion of African Americans by block group in the City. There are no block groups with concentrations of African Americans.

Figure II-7. Percent of Population that is African American, 2010

Source:
2010 Census and BBC Research & Consulting.



Distribution among block groups. Another way to examine concentration is to examine how the White, Hispanic and African American populations are distributed among the block group (as opposed to looking at what proportions comprise an individual block group). This exercise revealed no evidence of concentration of any of the three categories. Indeed, the percentages of each racial/ethnic group by block group ranged between 1 and 2 percent (with a high of 6 percent for one block group).

Due largely to the almost equal balance of Non-Hispanic and Hispanic or Latino residents, the City is relatively ethnically and racially dispersed. Dispersion appears to have changed slightly since 2005, when there was one block group with 8 percent of the White population and one with 6 percent of the Hispanic population (still very small).

Citizenship status. The U.S. Census Bureau American Community Survey (ACS) estimates citizenship status for 2009. In Las Cruces, the vast majority of residents—86 percent—are U.S. citizens born in the United States. Six percent were born outside of the U.S. and are now citizens; 7 percent are not U.S. citizens.

Age. The median age of the residents in the City of Las Cruces was 31.2 years in 2000. For 2009, the median age is estimated at 31.6, a slight increase from 2000. Both the City and county (31.0 years) had lower median ages than the state, which was 35.5 years, according to the 2009 ACS.

The Census divides the population into a series of age categories or "cohorts". Figure II-8 presents the distribution of the population by age in Las Cruces, as well as the growth rate between 2000 and 2009.

Figure II-8. Distribution of Population by Age, 2000 and 2009

Source: U.S. Census Bureau 2000 Census and 2009 American Community Survey.

	2000		2009		Percent Change Since 2000
	Number	*Percent*	*Number*	*Percent*	
Under 5 years	5,321	7.1%	7,794	8.3%	**46.5%**
5-17 years	13,373	18.0%	14,059	15.0%	**5.1%**
18-24 years	11,839	15.9%	11,609	12.4%	**-1.9%**
25-34 years	9,972	13.4%	17,879	19.1%	**79.3%**
35-44 years	10,451	14.0%	10,790	11.5%	**3.2%**
45-54 years	8,030	10.8%	9,946	10.6%	**23.9%**
55-64 years	5,752	7.7%	7,836	8.4%	**36.2%**
65-74 years	5,560	7.5%	6,287	6.7%	**13.1%**
75 years+	4,185	5.6%	7,249	7.8%	**73.2%**
Total	**74,483**	**100%**	**93,449**	**100%**	

The age cohorts with the fastest growth between 2000 and 2009 were young adults (ages 25 to 34) and 75 years and older. This is followed by the City's youngest residents (under age 5). The very strong growth in the young adult population—the City added nearly 8,000 residents to its 25 to 34 age category—is a sign of an economy that offers new workers jobs, in addition to potentially increasing demand for home purchases by first-time homebuyers.

Figure II-9. Disability by Age Cohort, 2009

	Number	Percent
Las Cruces	**9,772**	**10.9%**
Under 5 years	83	0.8%
5 to 17 years	684	7.0%
18 to 34 years	861	8.8%
35 to 64 years	3,103	31.8%
65 to 74 years	1,352	13.8%
75+ years	3,689	37.8%
Total	**9,772**	**100%**

Source: 2009 American Community Survey.

Persons with disabilities. The 2000 Census reported that 19 percent of Las Cruces residents had a disability. By 2009, the percent of residents with a disability had dropped to 11 percent. This is partially related to the City's strong growth in its younger population cohorts (under 5 years old and 25 to 34 year-olds), who have lower disability incidence rates.

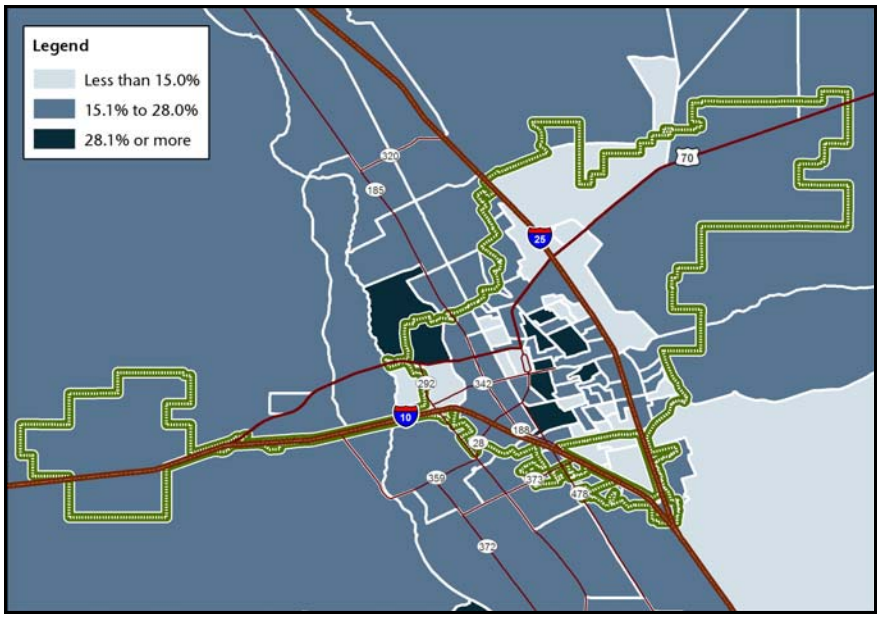
The Census' definition of disability status is based on individual answers to several Census survey questions. According to the Census, individuals have a disability if any of the following three conditions are true: (1) they were 5 years old and over and had a response of "yes" to a sensory, physical, mental or self-care disability; (2) they were 16 years old and over and had a response of "yes" to going outside the home disability; or (3) they were 16 to 64 years old and had a response of "yes" to employment disability.

Of the 9,770 persons with disabilities in the City, more than half percent were seniors. This is a significant change from 2000, when seniors made up 31 percent of persons with disabilities.

Figure II-10 shows the concentration of persons with disabilities in Las Cruces by block group as of 2000, the latest date of availability. A block group is concentrated when 29 percent of residents in a block group have a disability (based on the 2000 Census disability proportion for the City). There are several block groups with concentrations of persons with disabilities, largely located in the central part of the City.

Figure II-10. Percent of Population with Disabilities, 2000

Source:
U.S. Census 2000 and BBC Research & Consulting.



Employment of persons with disabilities. The 2009 ACS estimates the presence of persons with disabilities in the workforce. Of persons with disabilities who are working age (18 to 64), about half were not in the labor force, 39 percent were employed and 10 percent were unemployed.

Household Characteristics

The number of households in Las Cruces increased 23 percent from 1990 to 2000, or by approximately 5,400 households to 29,101 households. Between 2000 and 2009, the City added 6,500 households, for a 2009 total of 35,603 (an increase of 22 percent).

Household size. The average household size in Las Cruces was 2.46 in 2000. This had increased slightly by 2010 to 2.48 persons per household. The number of persons per household remains much lower than in 1990, when the City's average household size was 2.60.

According to the 2009 ACS, the average household size of renters in Las Cruces was slightly smaller (2.41) than the average household size of owners (2.55).

Large households. Large households, defined by the Census as having five or more persons in a household, made up 9 percent of the total households in 2000. The 2009 ACS reports this at a much lower 5.8 percent. The shift is likely due to the growth in the City's young adults without families, who tend to have smaller household sizes.

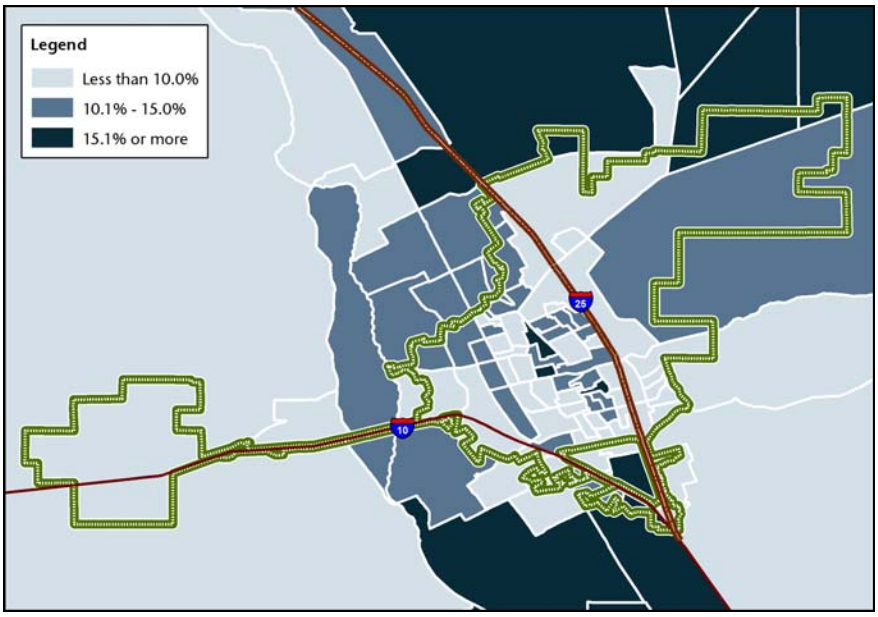
In 2009, the total number of large households was 2,082. All of these were family (related party) households.

Large households can have unique housing needs because of the limited housing stock to serve them—especially rental housing stock—as well as lack of support and understanding of familial status protections in the Federal Fair Housing Act.

The map in Figure II-11 examines the location of large households within the City. Concentrated block groups are those in which large households make up more than 16 percent of households; there are very few concentrated block groups.

Figure II-11. Percentage of Large Households by Block Group, 2009

Source:
2009 Claritas and BBC Research & Consulting.



Familial status. In 2000, the majority of Las Cruces households were households without children (70 percent). This was much higher than 1990 proportion (64.5 percent). The percentage of households without children continued to increase through the 2000s to 71.4 percent by 2009.

Of households with children, the majority (58 percent) were married couple families.

Figure II-12 shows the distribution of Las Cruces households with and without children for 1990, 2000 and 2009. As the table demonstrates, the City has seen steady growth in female-headed households with children and married couple households *without* children; growth and then decline in male-headed households; and decline and then growth in married couple households *with* children.

Figure II-12.
Household Characteristics, 1990, 2000 and 2009

	Number and Percent of Households						Change in Households			
	1990		2000		2009		1990-2000		2000-2009	
	Number	*Percent*	*Number*	*Percent*	*Number*	*Percent*	*Number*	*Percent*	*Number*	*Percent*
Households with children										
Married couples	5,773	24.3%	5,241	18.0%	5,934	16.7%	-532	-9.2%	693	13.2%
Single female-headed	2,140	9.0%	2,890	9.9%	3,799	10.7%	750	35.0%	909	31.5%
Single male-headed	530	2.2%	750	2.6%	438	1.2%	220	41.5%	-312	-41.6%
Households without children	15,354	64.5%	20,303	69.6%	25,393	71.4%	4,949	32.2%	5,090	25.1%
Total households	**23,797**	**100.0%**	**29,184**	**100.0%**	**35,564**	**100.0%**	**5,387**	**22.6%**	**6,380**	**21.9%**

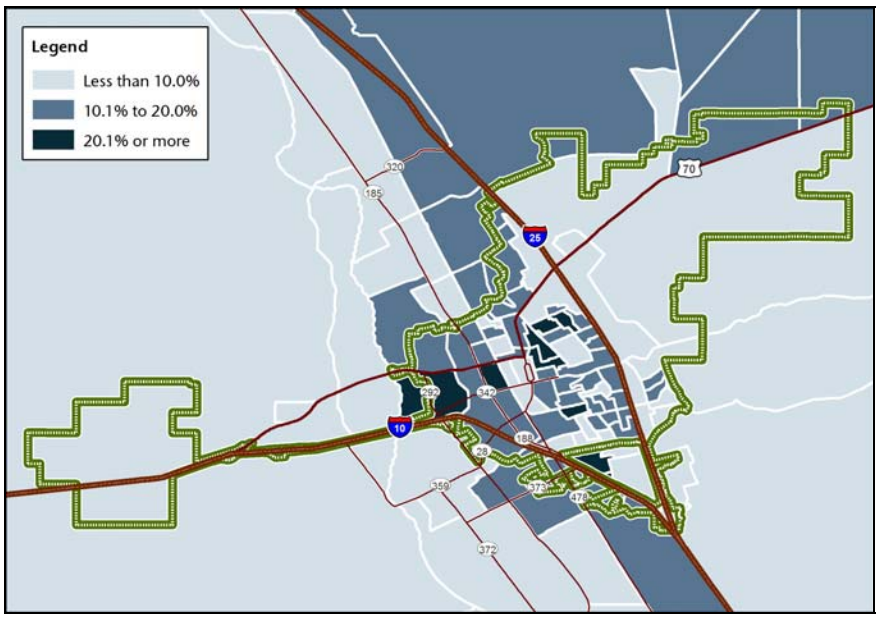
Source: U.S. Census Bureau's 1990 Census and 2000 Censuses and 2009 American Community Survey.

Single parent households with children. Single parent households—especially those with single mothers—have some of the highest rates of poverty in most communities. As such, they have needs for social services (child care, transportation) and affordable housing. Female-headed households with children also face fair housing barriers because of lack of support and knowledge of their rights under the Federal Fair Housing Act.[3]

The map in Figure II-13 shows the percentage of female-headed households with children by block group. Concentrated block groups are those in which female-headed households with children make up more than 21 percent and are mostly located in the central City.

Figure II-13. Percentage of Female-Headed Households with Children by Block Group, 2009

Source:
2009 Claritas and BBC Research & Consulting.



Unmarried partner households. According to the Census, an unmarried partner household is a "household in which the householder and his or her partner are not legally married or participating in a common law marriage." An unmarried partner is "a person who is not related to the householder, who shares living quarters with and who has a close personal relationship with the householder."

The 2000 Census reported a total of 2,114 unmarried partner households in Las Cruces, representing 7 percent of the City's total households. The vast majority of these unmarried partner households—89 percent or 1,886 households—were opposite sex unmarried partner households.

The 2009 ACS reports the number of unmarried partner households in the City at 1,907, down 207 households from 2000.

[3] Surveys of residents conducted by BBC show that in almost every community, support and knowledge of fair housing protections on the basis of familial status is very low.

Subfamilies. The 2000 Census collected and reported data on "subfamilies," which are defined as married-couple, mother-child or father-child families who reside with relatives. Subfamily relationships are thought to have increased with the downturn in the housing market, as families double-up to achieve greater affordability or because they have lost their homes to foreclosure.

In 2000, there were 794 subfamilies and 1,964 persons in subfamilies in the City of Las Cruces, representing 2.6 percent of the total population. Most of the subfamilies (57 percent) consisted of mother-child families. In total, 977 children in Las Cruces lived in subfamily arrangements in 2000. Updates to the subfamily numbers are not available for the City for 2009.

The Census also collected information on grandparents who live with and are responsible for their grandchildren. In 2000, 730 grandparents in Las Cruces were responsible for caring for their grandchildren. Of these grandparents, 26 percent had been caring for their grandchildren for more than 5 years.

In 2009, 3,224 households in Las Cruces were made up of grandparents living with their grandchildren. In the vast majority of these households—78 percent—the parents also lived in the home. A total of 1,168 children in Las Cruces were living with their grandparents only in 2009.

Linguistically isolated. "Linguistically isolated" households are defined as households where any member of the household 14 years and older speaks no English or speaks no English "very well."

In Las Cruces, 1,928 households were linguistically isolated in 2000, or 7 percent of all households in the City. Most of the City's linguistically isolated households (96 percent or 1,850 households) were Spanish-speaking households.

Estimates of linguistically isolated households are not available for the City for 2009.

Income

According to data projections, the median household income in the City of Las Cruces was $37,471 in 2009. Based on this measure, the City's household income has continued to rise, despite the national economic downturn. The median household income was estimated at $32,423 in 2004, $30,375 in 2000 and $23,648 in 1990.

In Las Cruces, median *family* income was $49,318, up from $37,670 in 2000. The U.S. Department of Housing & Urban Development (HUD) estimated a median family income of $43,800 in 2010, less than the ACS estimate.

Figure II-14 shows the median household income for 1990, 2000 and 2009. It also provides actual year dollar amounts and the dollar amounts adjusted for inflation.

As the figure shows, median household income in Las Cruces has consistently been higher than the county's, but lower than the state overall. And, although income levels have increased in dollar amount, actual purchasing power has declined except for the state overall.

Figure II-14. Median Household Income, 1990, 2000 and 2009

Source:
2009 American Community Survey and BBC Research & Consulting.

	1990	2000	2009	2000-2009 change
City of Las Cruces	**$ 23,648**	**$ 30,375**	**$ 37,471**	**$ 7,096**
Doña Ana County	$ 21,859	$ 29,808	$ 35,717	$ 5,909
State of New Mexico	$ 24,087	$ 34,133	$ 43,028	$ 8,895
Adjusted for Inflation				
City of Las Cruces	**$ 38,783**	**$ 37,969**	**$ 37,471**	**$ (498)**
Doña Ana County	$ 35,849	$ 37,260	$ 35,717	$ (1,543)
State of New Mexico	$ 39,503	$ 42,666	$ 43,028	$ 362

For many of its low and moderate income housing grant programs, including Community Development Block Grants, HUD classifies households earning 30 percent and less of the median household income as "extremely low income," those earning 31 to 50 percent of the median household income as "very low income," those earning between 51 and 80 percent of the median household income as "low income" and those earning 81 to 95 percent of the median household income as "moderate income."

Using this definition, low income households would be those earning $35,040 and less. Forty-seven percent of the City's households are low income by this measure, as shown by Figure II-15.

Figure II-15. Distribution of Las Cruces Households by Income Category, 2009

Source:
HUD, 2009 American Community Survey and BBC Research & Consulting.

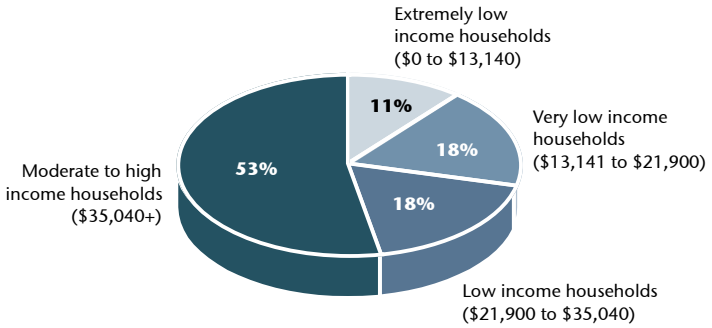
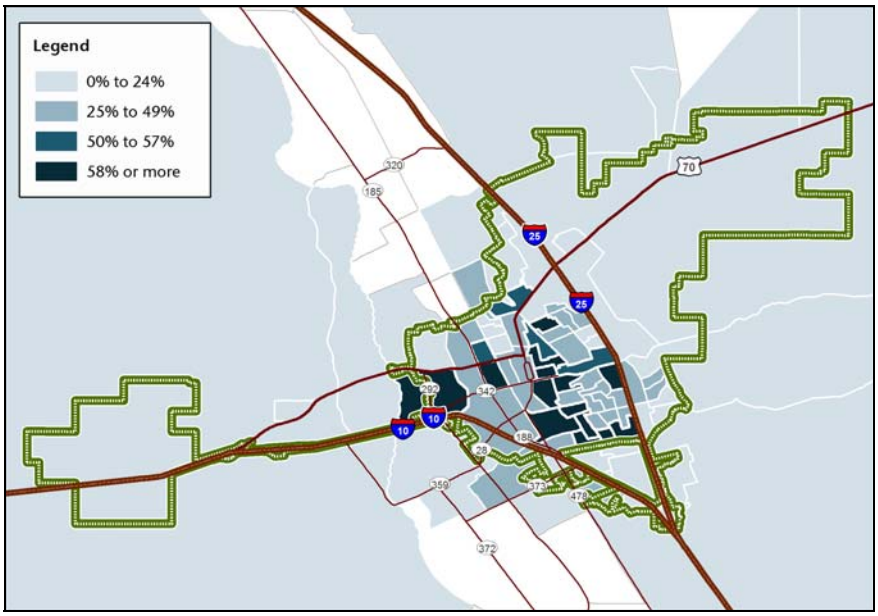


Figure II-16 shows the proportion of low income households by block group. Block groups in which more than 58 percent or more of households are low income are considered to have low income concentrations.

Similar to 2005, low and moderate income households tend to be concentrated near the north border of NMSU and the central part of the City. Households with higher incomes are located on the periphery of the City. However, it is important to note that there are moderate- and high income neighborhoods throughout the City.

Figure II-16. Percent of Low Income Households, 2009

Source:
2009 Claritas and BBC Research & Consulting.



Below poverty level. The Census Bureau uses the federal government's official poverty definition. The Social Security Administration (SSA) developed the original poverty definition in 1964, which federal interagency committees subsequently revised in 1969 and 1980. The Office of Management and Budget's (OMB's) *Directive 14* prescribes this definition as the official poverty measure for federal agencies to use in their statistical work.

Figure II-17. Poverty by Age Cohort, 2009

Source:
2009 American Community Survey.

Age Cohort	Percent Living in Poverty	Number Living in Poverty
Under 5 years	34%	2,644
5 to 17 years	33%	4,612
18 to 34 years	21%	5,633
35 to 64 years	12%	3,326
65 to 74 years	9%	556
75+ years	4%	271
	Overal Poverty Rate	**19%**

To determine a person's poverty status, one compares the person's total family income with the poverty threshold appropriate for that person's family size and composition. If the total income of that person's family is less than the threshold appropriate for that family, then the person is considered poor, together with every member of his or her family. If a person is not living with anyone related by birth, marriage or adoption, then the person's own income is compared with his or her poverty threshold. The same procedure applies for calculating households in poverty.

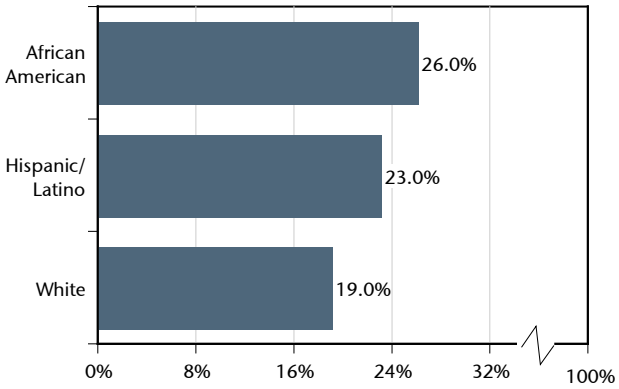
In 2000, 23 percent of Las Cruces' population, or 16,763 people, were living below poverty level. This was a slight increase from the 1990 level of 22 percent, or 13,872 people.

The 2009 ACS shows a decline in the City's poverty rate to 19 percent. This contrasts with national trends; most cities are experiencing increases in poverty levels. In 2009, an estimated 17,042 persons in Las Cruces lived in poverty—just 279 more than in 2000.

Indeed, an analysis of the City's household income distribution shows substantial growth in the City's number of high income households and decline in moderate income households. The city

gained 9,250 households earning more than $150,000 between 2000 and 2009, while it lost 3,900 households earning between $50,000 and $100,000. The City's lowest income households also grew slightly: those earning less than $25,000 increased by 1,150 households.

Figure II-18.
Poverty Level by Race/Ethnicity, 2009



Source: 2009 American Community Survey.

A comparison of poverty rates by age cohort shows a higher incidence of poverty for the City's children: 34 percent of children under 5 years old and 33 percent of children 5 to 17 years lived in poverty in 2009. And, despite a decline in poverty for the City overall, the percentage of children living in poverty has increased slightly.

The incidence of poverty also varies by race and ethnicity as shown in Figure II-18.

Employment

This section presents key employment statistics for the Las Cruces Area, including educational attainment levels, major employment sectors, unemployment rates and future employment projections. Employment statistics are helpful in evaluating housing needs for two primary reasons. First, they provide indicator of the economic health of an area. Second, projections of future employment indicate what type of housing will be needed to serve potential new workers and residents.

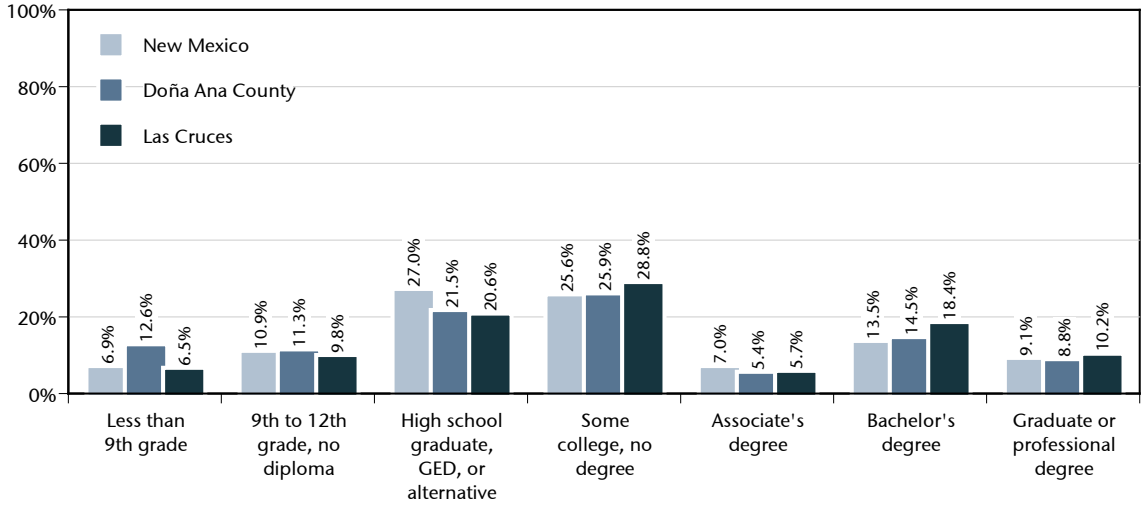
Educational attainment. According to the ACS, in 2009, approximately 16 percent of Las Cruces residents had less than a high school or graduate equivalency degree (GED). This percentage is lower than both Doña Ana County and the State of New Mexico, where 24 percent and 18 percent respectively, did not graduate from high school or earn a GED.

Nearly 35 percent of the residents in Las Cruces have an associates, bachelors or graduate degree. In Doña Ana County and the state, the percentage of residents with advanced degrees is lower at approximately 29 and 30 percent, respectively. Figure II-19 displays the educational attainment of Las Cruces residents.

In Las Cruces, approximately 63 percent of residents age 18 to 34 have had at least some college education, an associates, bachelors or graduate degree. Fifty-five percent of this age group in Doña Ana County and in New Mexico has attained the same level of education.[4]

[4] The 55 percent of residents in Doña Ana County and 51 percent of New Mexico residents who have higher levels of education do not include Las Cruces residents.

Figure II-19.
Percentage of Residents by Educational Attainment, New Mexico, Doña Ana County and Las Cruces, 2009



Note: Doña Ana County and New Mexico estimates include Las Cruces Residents

Source: ACS 5-year estimates, 2005-2009.

Employment. As of January 2011, the Las Cruces Metropolitan Statistical Area (MSA) (which is a lot of Doña Ana County) contained approximately 83,573 employed persons.[5]

According to the New Mexico Labor Analysis Statistics and Economic Research (LASER) division of the Workforce Solutions Department, the Government sector employed the largest number of persons in the Las Cruces MSA. The Government sector alone accounted for 20,100 jobs, or 30 percent of all jobs. Figure II-20 displays employment levels by sector in the Las Cruces MSA for January 2011.

Figure II-20.
Employment by Sector, Las Cruces MSA, January 2011

Note:
Las Cruces MSA includes all of Doña Ana County.

Source:
New Mexico Department of Workforce Solutions' CES unit in conjunction with U.S. Dept. of Labor, BLS.

	Number of Jobs	Percent of all Jobs
Government	20,100	30.0%
Educational and Health Services	11,800	17.6%
Professional and Business Services	7,500	11.2%
Leisure and Hospitality	7,000	10.4%
Retail Trade	6,900	10.3%
Natural Resources and Mining and Const.	3,600	5.4%
Manufacturing	2,600	3.9%
Finance	2,300	3.4%
Transportation Warehousing and Utilities	1,700	2.5%
Other Services	1,600	2.4%
Wholesale Trade	1,200	1.8%
Information	800	1.2%

[5] http://laser.state.nm.us/ New Mexico Department of Workforce Solutions

As of 2009, the Las Cruces MSA's major employers (more than 3,000 employees) included Las Cruces Public Schools, New Mexico State University and White Sands Missile Range.

Figure II-21. Major Employers, Las Cruces MSA, 2009

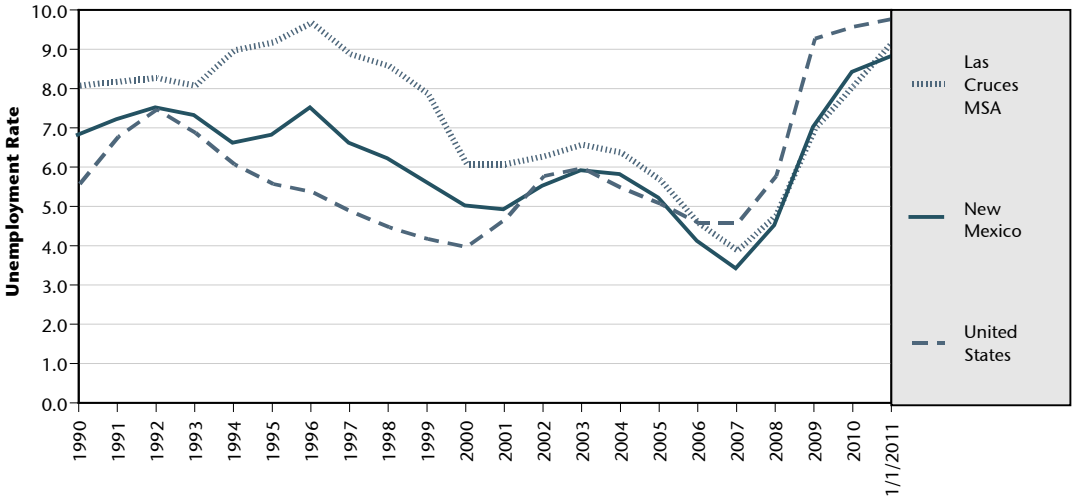
Source: Mesilla Valley Economic Development Alliance.

Major Employers	
3,000 + employees	**500 to 999 employees, continued**
Las Cruces Public Schools	NASA White Sands Test Facility
New Mexico State University	Peak Hospital of Santa Teresa
White Sands Missile Range	Santillan Plumbing
1,000 to 2,999 employees	Sitel
City of Las Cruces	Sunland Park Racetrack & Casino
Gadsden Ind. Schools	Tresco, Inc.
Memorial Medial Center	**250 to 499 employees**
Wal-Mart	Advanced Care Hospital of SNM
500 to 999 employees	Labors Local
Convergys	NewTec
Coordinated Care Corp.	NM Corrections Department
Dona Ana Community College	Physical Science Lab
Dona Ana County	VMC Consulting
Mountail View Regional Medical Center	

Unemployment. The unemployment rate (unadjusted) in the Las Cruces MSA was 9.2 percent in January 2011. The average annual rate for the Las Cruces MSA was 8.1 percent in 2010.

The MSA's unemployment rate peaked in 1996 at 9.7 percent and then began to decline. The MSA's lowest average unemployment rate occurred in 2007, at 3.9 percent. Before the economic downturn began to occur in late 2007, Las Cruces' average unemployment rate was generally higher than the State's by approximately 1.5 percentage points. Since 2007, the City's and state's unemployment rates have been similar.

Figure II-22.
Unemployment Rates, Las Cruces MSA, New Mexico and United States, 1990 to 2011



Note: Not seasonally adjusted.
Source: U.S. Bureau of Labor Statistics (BLS).

Future employment. The New Mexico Department of Labor also forecasts future employment by industry sector for the Las Cruces MSA. By employment sector, the greatest percent growth from 2011 to 2016 is expected to occur for information, natural resources, mining and construction as well as manufacturing and wholesale trade as shown below.[6]

Figure II-23.
Estimated and Projected Employment, Las Cruces MSA, 2011-2016

	January 2011 Employment	2016 Projected Employment	Percent Change 2011-2016
Information	800	1,338	67.3%
Natural Resources and Mining and Construction	3,600	5,762	60.1%
Manufacturing	2,600	3,542	36.2%
Wholesale Trade	1,200	1,445	20.4%
Leisure and Hospitality	7,000	8,283	18.3%
Retail Trade	6,900	8,091	17.3%
Educational and Health Services	11,800	13,700	16.1%
Transportation Warehousing and Utilities	1,700	1,905	12.1%
Finance	2,300	2,450	6.5%
Government	20,100	20,381	1.4%
Professional and Business Services	7,500	7,323	-2.4%
Other Services	1,600	1,410	-11.9%

Note: **Includes Health and Social Services.
Source: New Mexico Department of Workforce Solutions, Economic Research and Analysis Bureau.

Average wages. The data presented in the employment section thus far covered employment by industry within the MSA. Individuals participating in the identified industries may reside outside of the MSA and County. In other words, the previous tables describe the number of jobs supported by the MSA.

In contrast, the wage data presented in the following figure identifies wages by occupation. Industries that are expected to grow the most through 2016 also offer some of the highest wages (e.g., computer professionals, sciences).

[6] Public education and hospitals were excluded from the Government category and is included under Educational and Health Services.

Figure II-24. Annual Entry and Mean Wage by Occupation, Las Cruces MSA, 2010

Source:
New Mexico Department of Workforce Solutions, BLS Occupational Employment and Wage Survey.

	Entry Wage	Mean Wage
Management	$ 41,660	$ 75,386
Computer and Mathematical	$ 44,446	$ 72,837
Heath Care Practicioners and Techincal	$ 34,701	$ 72,222
Architecture and Engineering	$ 39,328	$ 67,536
Education, Training and Library	$ 33,151	$ 60,353
Business and Fianancial Operations	$ 36,781	$ 58,527
Life, Physical, and Social Sciences	$ 31,050	$ 57,013
Legal	$ 32,902	$ 54,550
Community and Social Services	$ 22,691	$ 41,828
Protective Service	$ 21,889	$ 39,335
Arts, Design, Entertainment, Sports and Media	$ 18,200	$ 34,005
Installation, Maintenance and Repair	$ 18,707	$ 32,352
Construction and Extraction	$ 20,111	$ 30,974
Office and Administrative Support	$ 17,661	$ 26,340
Production	$ 17,843	$ 26,309
Sales and Related	$ 16,786	$ 25,222
Transportation and Material Moving	$ 17,305	$ 25,172
Heath Care Support	$ 17,543	$ 22,953
Building and Ground Cleaning and Maintenance	$ 17,041	$ 21,616
Personal Care and Service	$ 17,330	$ 20,038
Food Preparation and Serving Related	$ 16,443	$ 18,734
Farming, Fishing and Forestry	$ 16,102	$ 17,866
All Occupations	**$ 17,538**	**$ 38,229**

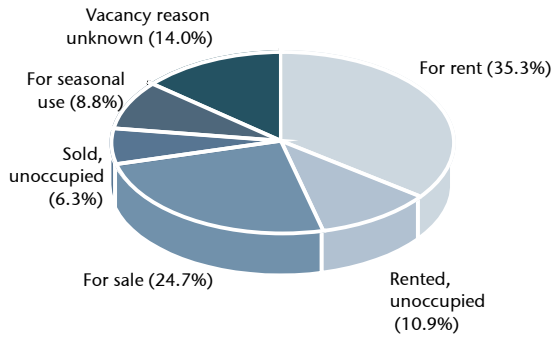
Housing Profile

The 2010 Census reports 42,370 housing units within City limits. This is 10,718 housing units more than in 2000, when the total number of units was estimated at 31,652.

On average, the City built 1,072 new units per year between 2000 and 2010. Like many cities, the height of new construction occurred during the middle of the last decade (2005). Demolitions during the past 5 years have been minimal, about 20 residential units on average per year.

Vacancy. The ACS estimates that about 12 percent of the City's housing units were vacant as of July 2009. The 2010 Census shows a much lower 7 percent. Figure II-25 shows why the units were vacant, according to the ACS.

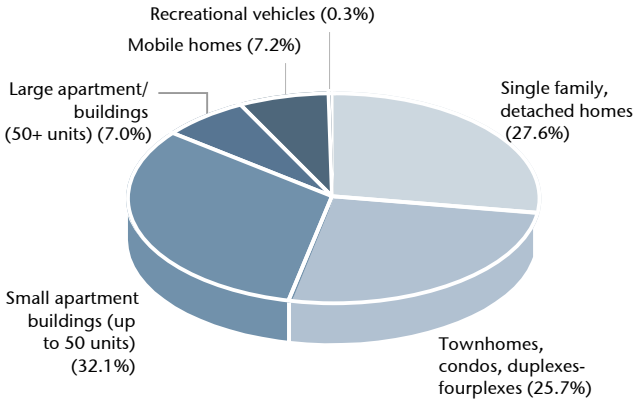
Figure II-25. Vacancy Status, Housing Units, 2009



Source: 2009 American Community Survey.

Tenure. The Census estimates that in the City 60 percent of the units are owner-occupied; 40 percent are renter-occupied. Detached, single family homes—in addition to attached housing and small apartment buildings—are an important part of the rental housing stock, as shown in Figure II-26.

Figure II-26.
Types of Housing Occupied by Renters, 2009



Source: 2009 American Community Survey.

Age. Figure II-27 shows the distribution of residential units in the City by age. One-fourth of the City's units are very new, built in the past 10 years. And, although the City has many historical buildings, just 2 percent of the City's housing stock was built before 1939.

Figure II-27.
Age of Housing, 2009

Year Built	Number of Units	Percentage of Units
1939 and earlier	952	2.4%
1940-1959	4,675	11.5%
1960-1979	9,505	23.5%
1980-1999	15,071	37.2%
2000 and later	10,302	25.4%
Total units	**40,505**	

Source: 2009 American Community Survey.

Lead based paint hazards. Just 2 percent of the City's housing stock was built before 1940, when lead-based paint was most common. Another 12 percent of the City's housing was built between 1940 and 1960, when lead-based paint was still used but the amount of lead in the paint was being reduced.

Altogether, 14 percent of Las Cruces' housing stock was built in periods when lead-based paint was commonly used.

If (as HUD estimates), two-thirds of the pre-1940 units contain lead paint and one-half of the units built between 1940 and 1960 also do, an estimated 2,972 housing units in the City may contain lead-based paint. Together these represent 7 percent of all housing units.

The following maps show the areas in the City that likely have the highest risk of lead-based paint hazards. Figure II-28a shows the number of units with the highest risk; II-28b shows these units that are occupied by the City's lowest income households.

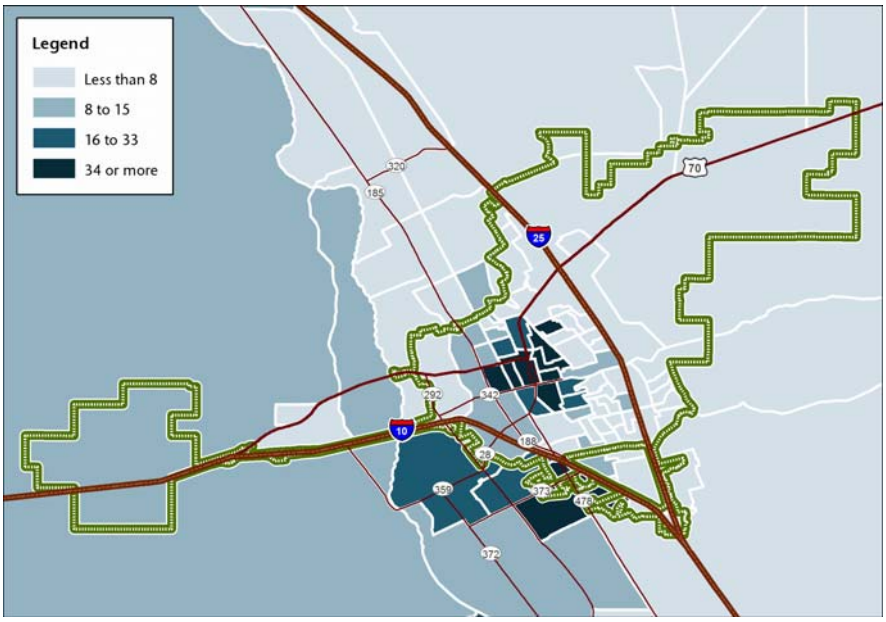
The HUD formula to estimating lead hazards suggests that as many as 1,536 low income households could be living in units with lead hazards. In 2000, this number was estimated at 992.

Figure II-28a. Number of Units with Lead-Based Paint Risk, by Block Group, 2009

Source:
2009 Claritas and BBC Research & Consulting.

Figure II-28b. Number of Units with Lead-Based Paint Risk Occupied by Low Income Households, 2009

Source:
2009 Claritas and BBC Research & Consulting.



Substandard condition. The Census defines severely substandard housing as housing units that are lacking complete plumbing or kitchen facilities and are not intended primarily for recreational use (e.g., a casita used like a cabin). Units without a source of fuel may also fall into the substandard category.

According to the 2009 ACS, 226 housing units in Las Cruces lack complete plumbing. And, 467 units lack complete kitchens. No units are reported to have no source of fuel, although 144 units use wood as their primary fuel source.

Assuming no overlap between units without plumbing and units without kitchens, as many as 693 units in the City could be in severely substandard condition. These units represent 1.7 percent of the total housing stock.

Figure II-29 shows the number of substandard units by tenure. As shown in the figure, according to the ACS, the City's units in substandard condition are entirely rental units.

Figure II-29. Severely Substandard Housing Units, 2009

Source:
2009 American Community Survey.

	Owner-occupied	Renter-occupied
Units lacking complete plumbing	0	226
Units lacking complete kitchens	0	141
Total potentially substandard units	**0**	**367**
Percent of all housing units	***0.0%***	***2.3%***

Respondents to a citizen survey conducted as part of the City's last Five-year Consolidated Plan said that as many as 200 owned homes and 850 renters could be occupying housing that is "unlivable" because of the severity of the repairs that are needed. These units represent about 2.7 percent of the City's housing stock—just about 1 percentage point higher than the substandard estimate using the ACS.

Overcrowding. For the purposes of the Consolidated Plan, overcrowding is defined as a housing unit with more than 1.0 person per room in a housing unit. In 2000, 6 percent of units were overcrowded. Similar data on overcrowding are not yet available in 2010 for the population overall for Las Cruces, although such data by race and ethnicity suggest that just 1 percent of units were overcrowded in 2009. The data also report that 336 White households (1 percent) and 294 Hispanic households (1.7 percent) lived in overcrowded conditions in 2009.

Housing Affordability

This section discusses housing affordability in the City of Las Cruces, both housing to rent and housing to buy.

Affordability defined. In the housing industry, housing affordability is commonly defined in terms of the proportion of household income that is used to pay housing costs. Housing is "affordable" if no more than 30 percent of a household's monthly income is needed for rent, mortgage payments and utilities. When the proportion of household income needed to pay housing costs exceeds 30 percent, a household is considered "cost burdened."

Housing programs generally focus on assisting lower income populations. HUD divides low and moderate income households into four categories, based on their relationship to the area median income: extremely low income (earning 30 percent or less of the area median income), very-low income (earning between 31 and 50 percent of the area median income), low income (earning between 51 and 80 percent of area median income) and moderate income (earning between 81 and 95 percent of area median income).

Rental housing. The 2009 median rent in Las Cruces, including utilities, was $629, according to the ACS.[7] A housing market study associated with White Sands Missile Range that was being completed concurrent with this Consolidated Plan estimated a median rent of $665, based on a survey of landlords and review of rental classifieds.

To afford the City's median rent and average utilities and not be cost burdened, a renter would need to earn $25,160. Fewer than half—44 percent—of the City's renters can afford to pay the median rent and utilities.

Las Cruces' median rent in 2000 was $470. The median rent in 2009 is $159 per month higher than in 2000. To afford this increase, renters in the City would need to earn $6,360 more per year. Renter incomes increased in the decade—but by just $4,539. Therefore, renters have lost purchasing power in the City's rental market during the past 9 years.

For some renters, utilities are a very significant portion of their monthly housing costs. A telephone survey conducted for the last Five-year Consolidated Plan found that the median amount renters pay per month for utilities was $175 in 2005. The 2009 ACS reports that just 9 percent of renters have their utilities included in their monthly rental payment. Therefore, utilities can be a large addition to renters' monthly housing costs.

HUD maintains data on fair market rents (FMR) by bedroom size (the FMRs include utility costs, except for telephones). As shown by Figure II-30, FMRs for two bedroom apartments in Las Cruces have increased steadily during the past decade, from $437 in 2000 to $580 in 2009—an increase of $143 per month. This is similar to the overall increase in the median rent reported by the ACS ($159 per month).

Figure II-30. Trends in Fair Market Rents for Two-Bedroom Apartments, 2000 to 2011

Source:
U.S. Department of Housing and Urban Development, www.huduser.org.

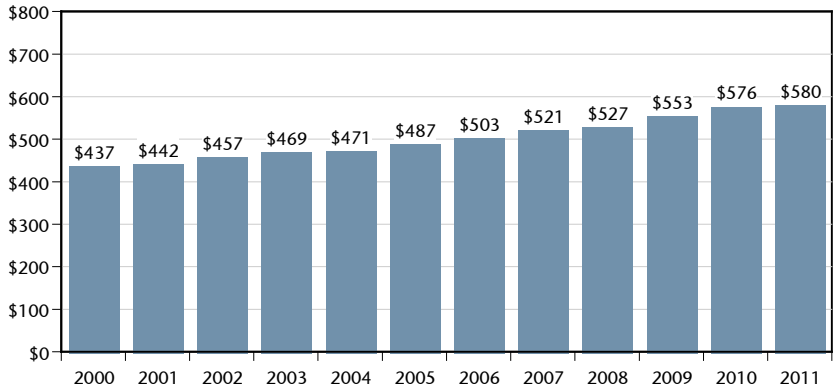


Figure II-31 shows the 2011 FMRs by bedroom size and calculates the affordability by size. It also compares the percentage of renters who could afford the FMR by size in 2011 to 2005. By this measure, studios and one bedroom rental units have increased in affordability relative to renter incomes, while the affordability of other unit sizes has remained the same.

[7] The median rent is the price point at which half of renters pay less and half pay more.

Figure II-31.
Fair Market Rents by Bedroom Size and Affordability, 2011

	Studio	One Bedroom	Two Bedroom	Three Bedroom	Four Bedroom
Fair Market Rent (FMR)	$ 438	$ 451	$ 527	$ 711	$ 865
How much a renter needs to earn to afford FMR	$ 17,520	$ 18,040	$ 21,080	$ 28,440	$ 34,600
Percent of renters who can afford FMR, 2011	63%	66%	46%	35%	30%
Percent of renters who can afford FMR, 2005	54%	51%	47%	35%	32%

Source: U.S. Department of Housing & Urban Development and BBC Research & Consulting.

Figure II-32 presents the FMRs for all bedroom sizes, 2000 through 2011.

Figure II-32.
Fair Market Rent Trends by Bedroom Size, 2000 to 2011

	Studio	One Bedroom	Two Bedroom	Three Bedroom	Four Bedroom
2000	$ 293	$ 368	$ 437	$ 599	$ 706
2001	$ 296	$ 372	$ 442	$ 606	$ 714
2002	$ 306	$ 385	$ 457	$ 627	$ 738
2003	$ 314	$ 395	$ 469	$ 643	$ 758
2004	$ 315	$ 396	$ 471	$ 645	$ 761
2005	$ 405	$ 437	$ 487	$ 672	$ 746
2006	$ 418	$ 451	$ 503	$ 694	$ 771
2007	$ 433	$ 467	$ 521	$ 719	$ 798
2008	$ 438	$ 473	$ 527	$ 727	$ 807
2009	$ 460	$ 496	$ 553	$ 763	$ 847
2010	$ 479	$ 517	$ 576	$ 795	$ 882
2011	$ 483	$ 520	$ 580	$ 800	$ 889
Change 2000-2011	**$ 190**	**$ 152**	**$ 143**	**$ 201**	**$ 183**
Avg. annual increase	***$ 17.27***	***$ 13.82***	***$ 13.00***	***$ 18.27***	***$ 16.64***

Source: U.S. Department of Housing & Urban Development.

Housing to buy. The median value of owner occupied homes in Las Cruces was $155,000 in 2009 according to the ACS. This is up from the median value of $91,200 in 2000—or an increase of $63,800.

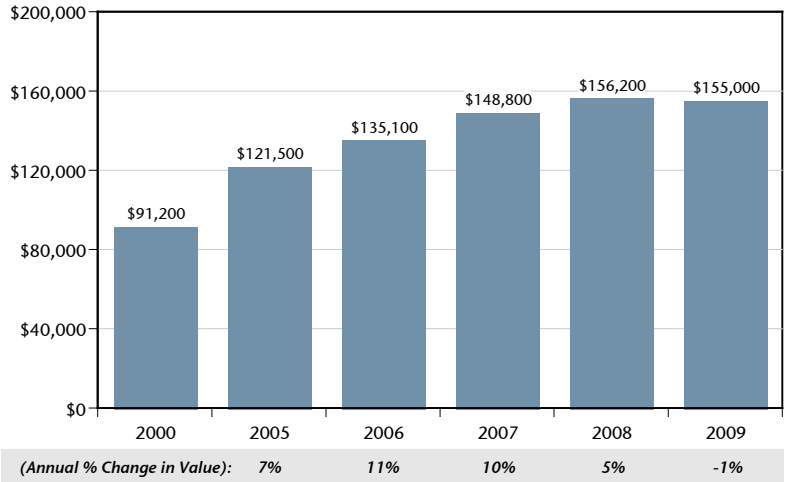
Homeowners would need to earn approximately $19,000 more per year in 2009 than in 2000 to afford the median-valued home. In actuality, the median household income in the city increased by just $7,000. Therefore, like renters, owners lost purchasing power in the city during the past decade.

Like many growing cities in the U.S., Las Cruces saw a dramatic increase in home prices in the middle part of the past decade. The ACS picks up a small decline in value beginning in 2009, as shown in Figure II-33.

Figure II-33. Median Value of Owner-Occupied Units, 2000 to 2009

Note:
Comparable data are not available for the city in 2001, 2002, 2003 and 2004.

Source:
2009 American Community Survey.



Data provided by the Las Cruces Association of Realtors paints a slightly different picture. The average and median prices of homes that were sold show an earlier and more significant decline in prices. However, both the ACS and the Realtors Association data suggest that the median home price is currently around $150,000 to $160,000.

Figure II-34. Average and Median Values of Sold Residential Homes, 2006 to 2010

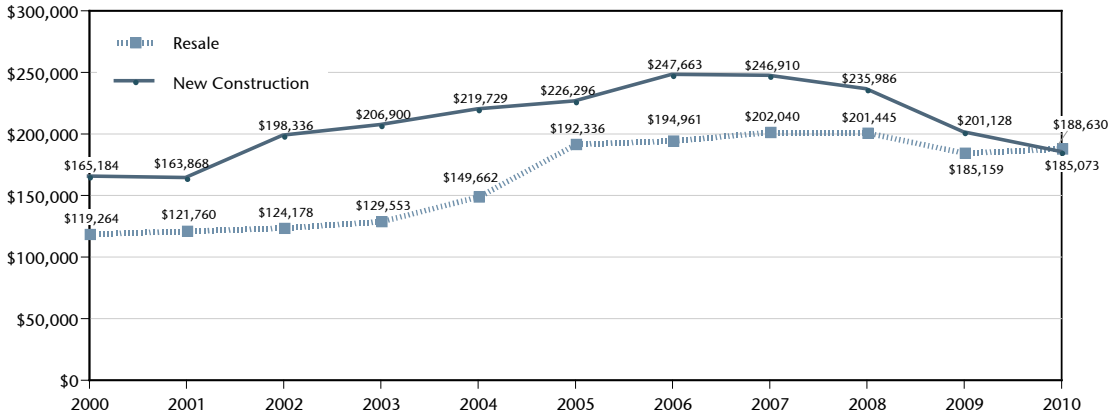
Source:
Las Cruces Association of Realtors.

	Average Price of Sold Homes	Percent Change in Value	Median Price of Sold Homes	Percent Change in Value
2006	$207,862		$180,290	
2007	$219,091	5.4%	$180,000	-0.2%
2008	$212,149	-3.2%	$175,000	-2.8%
2009	$190,663	-10.1%	$162,000	-7.4%
2010	$188,012	-1.4%	$160,000	-1.2%

Figure II-35 shows trends in the prices of resales and new construction. As demonstrated by the Figure, based on sold homes, the average prices of resales peaked in 2007, after a large jump between 2004 and 2005. Resales in 2010 were about 93 percent of their sold value in 2007.

The prices of new homes peaked a year earlier, in 2006, and are now at 75 percent of their peak value. Newly built homes in 2010 were just $20,000 above their average value in 2000. Resales have gained almost $70,000 in value.

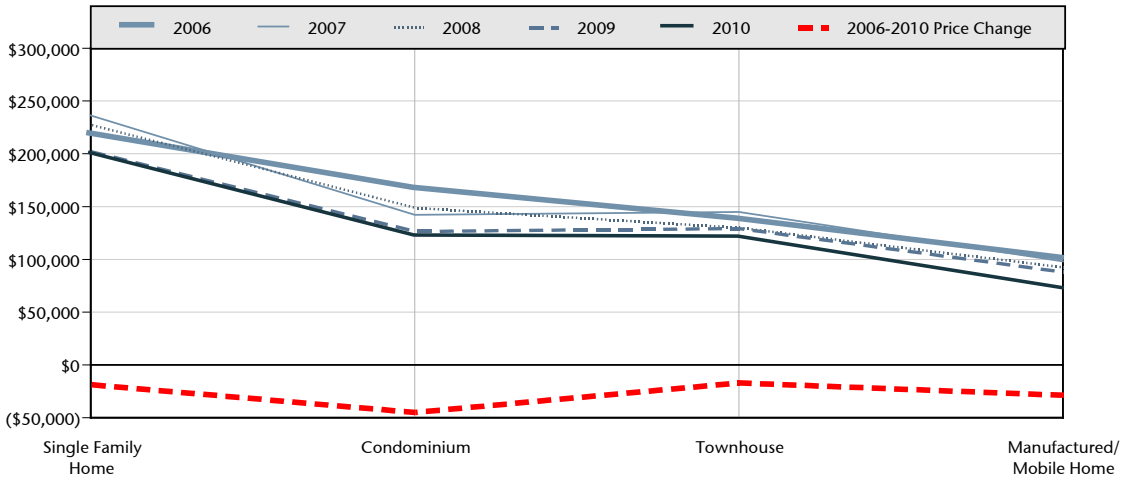
Figure II-35.
Trends in Average Price of For Sale Homes, Residential Resales and New Construction, 2000 to 2010



Source: Las Cruces Association of Realtors.

Figure II-36 shows price trends for homes sold by home type. On average, all home types have lost value between 2006 and 2010, with the largest drops in value occurring for condominiums and mobile homes.

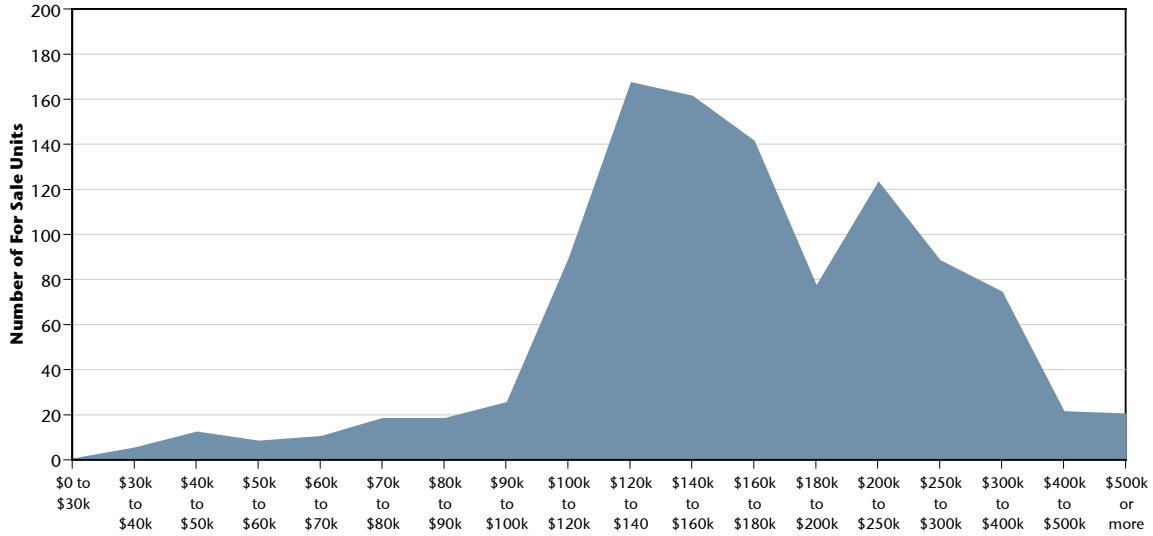
Figure II-36.
Trends in Average For Sale Prices by Home Type, 2006 to 2010



Source: Las Cruces Association of Realtors.

Figure II-37 shows the distribution of units sold in 2010 by price range.

Figure II-37.
Distribution of Sold Housing, Las Cruces, 2010



Source: Las Cruces Association of Realtors.

One-third of homes for sale in 2010 were priced between $100,000 and $150,000. Another 27 percent were priced between $150,000 and $200,000. Sixty percent of the homes sold in 2010 were priced at less than $200,000.

The following maps show the location of homes, by type, affordable to households at 80 percent and 100 percent of median family income (MFI). At 80 percent of MFI, households can afford a home at $117,000 and less. At 100 percent, affordable homes are those priced between $118,000 and $146,000.

Figure II-38.
Location of For Sale Affordable at 80% and 100% of Median Family Income, Condominiums, 2010

Source:
Las Cruces Association of Realtors and BBC Research & Consulting.

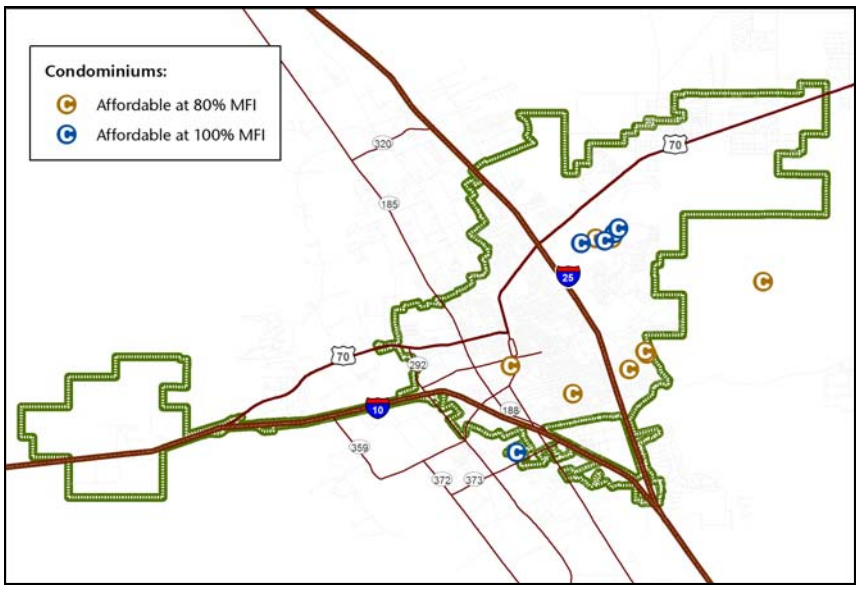


Figure II-39. Location of For Sale Affordable at 80% and 100% of Median Family Income, Single Family Detached, 2010

Source:
Las Cruces Association of Realtors and BBC Research & Consulting.

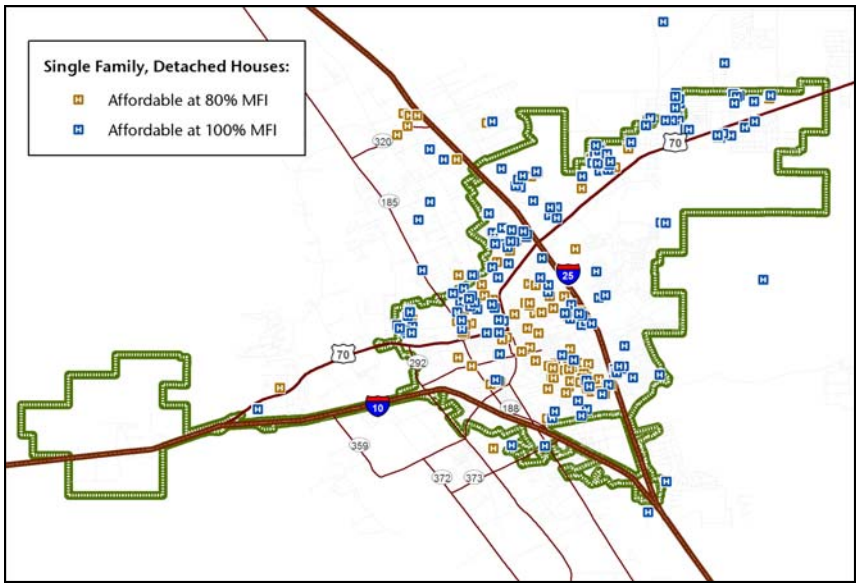


Figure II-40. Location of For Sale Affordable at 80% and 100% of Median Family Income, Manufactured/ Mobile Homes, 2010

Source:
Las Cruces Association of Realtors and BBC Research & Consulting.

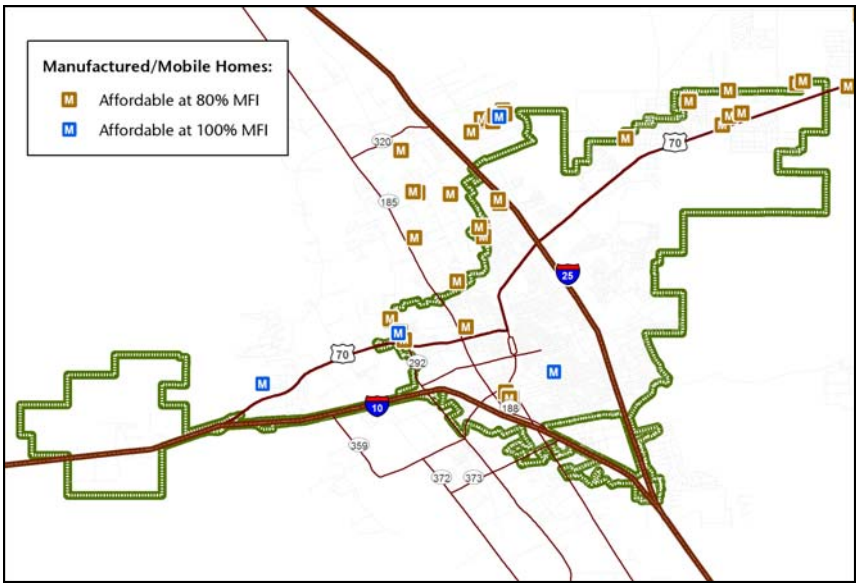
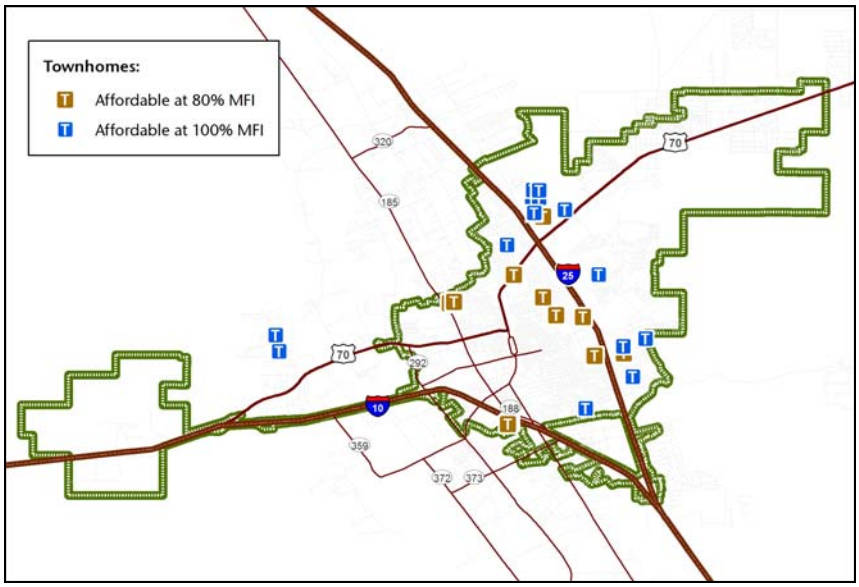


Figure II-41.
Location of For Sale Affordable at 80% and 100% of Median Family Income, Townhomes, 2010

Source:
Las Cruces Association of Realtors and BBC Research & Consulting.



In Las Cruces, the largest most affordable homes are single family detached products, as shown in Figure II-42. Indeed, more than half of homes affordable to households earning 80 percent of MFI and 85 percent of homes affordable to households earning 100 percent of MFI are single family detached (Figure II-43).

Figure II-42.
Types of Homes Affordable to 80% of Median Family Income, 2010 (Priced at $117,000 and less)

Source:
Las Cruces Association of Realtors and BBC Research & Consulting.

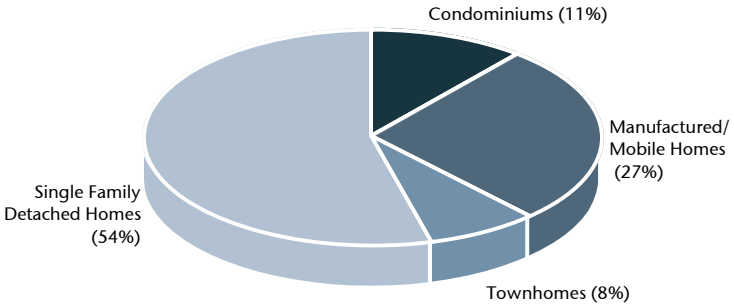
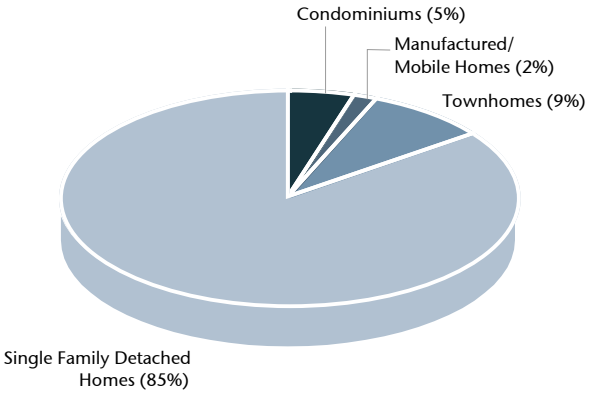


Figure II-43.
Types of Homes Affordable to 100% of Median Family Income, 2010 (Priced between $118,000 and $146,000)

Source:
Las Cruces Association of Realtors and BBC Research & Consulting.



Gaps analysis. The following analysis examines housing need across all income levels, to identify mismatches in supply and demand for households in Las Cruces It reports the results of a modeling effort called a gaps analysis, which compares housing affordability for households at different income levels to the supply of housing units affordable at these income levels.

Because it is impossible to estimate the type of housing each household in the City would prefer, income is used as a proxy, as income is the most important factor in accessing housing.

Figure II-44 presents affordable rents and home prices for the various income categories of renter households in the City. The calculation to determine what is "affordable" to the various income groups assumes the following:

- First, households cannot pay more than 30 percent of their income for housing costs. (Households cannot be cost burdened).

- Second, housing costs for both homeowners and renters must be adjusted to include utility payments. The utility payment for renters is held at $175 per month across income categories; this amount is based on a renter survey conducted in the 2005 Consolidated Plan. For homeowners, the utility payment changes based on price of home.[8]

- Finally, the home price calculations assume a 5 percent down payment, 30 percent of total payments are dedicated to taxes, hazard insurance, mortgage insurance and utilities, a 30 year amortization and a 5.25 percent interest rate.

- In addition, the gaps model also assumes a 15 percent vacancy rate for rental units, based on the number of vacant rental units in the ACS. The model also excludes households who are not paying cash rent (e.g., they are caretakers, nannies and are living in their rental units rent free as exchange for certain services) and uses a total household number from the 2009 ACS.[9]

The analysis compares the number of renter households in Las Cruces in 2009, their income levels, the maximum monthly housing payment they could afford, and the number of units in the market that were affordable to them. The "gaps" columns show the difference between the number of renter households and the number of rental units affordable to them. Negative numbers (in parentheses) indicate a shortage of units at the specific income level; positive units indicate an excess of units.

[8] Utilities are calculated as part of the multiplier that is applied to the maximum affordable mortgage payment per month and which also includes property taxes and insurance.

[9] The 2010 Census reports 42,370 households; the 2009 ACS showed 35,603. Because we could not obtain income distributions or tenure from the 2010 Census at the time the gaps model was prepared, 2009 ACS is used in the model.

Specifically, the gap analysis in Figure II-44 (pg. 32) shows the following:

- In 2009, 6,545 renter households in Las Cruces—46 percent of all renter households—earned less than $20,000. These households could only afford to pay about $500 per month in rent without utilities or $325 with utilities without being cost burdened. There are approximately 1,800 affordable units available to households in this income range, leaving a shortage of approximately 4,700 rental units for these very low income households.[10]

- In contrast, renter households earning more than $20,000 per year have plenty of affordable units available to them. This is because the vast majority of the City's rental units—85 percent—rent between $450 and $1,075 per month, which are affordable to households earning between $25,000 to $50,000 per year.

- Renters in the City must earn $50,000 before more than half of the units sold in 2010 were affordable to them. During 2010, 1,155 homes were sold in Las Cruces. Sixty-three percent of these homes were priced between $166,000 and $250,000, affordable to renters earning between $50,000 and $75,000 per year. Renters earning $35,000 and less would have just 17 percent of the housing stock affordable to them.

Cost burden. An examination of cost burdened households—those who pay more than 30 percent of their incomes in housing cost—helps identify which households have the greatest needs and how housing affordability has changed over time. Cost burdened households may be cutting back on necessary household expenses because of housing costs; they might also be at risk of eviction or foreclosure.

Figure II-45.
Cost Burdened Households, 2009

NEED TITLES	
Cost burdened renters	7,590
Percent of all renters	*55.6%*
Severely cost burdened renters	2,633
Percent of all renters	*19.3%*
Cost burdened owners	5,243
Percent of all owners	*25.1%*
Severely cost burdened owners	1,300
Percent of all owners	*6.2%*

Source: 2009 American Community Survey.

According to the 2009 ACS, cost burden is very high among renters in Las Cruces: 56 percent of renters pay more than 30 percent of their household income in housing costs; 19 percent pay 50 percent or more ("severely" cost burdened). For owners, about one-fourth face cost burden and just 6 percent face severe cost burden.

Figure II-45 shows cost burden for Las Cruces renters and owners.

Student housing. The exact impact of New Mexico State University (NMSU) on the City's rental housing market is unknown, but the effect is probably significant: The University's Las Cruces campus had almost 19,000 students in 2009. According to NMSU, about 3,900 will live on campus as of January 2012. It should be noted that some share of the students who live off campus may live outside of the City, live with parents and/or live with other students or City residents.

[10] We performed a sensitivity analysis on the rental gaps model and found the rental gap for renters earning less than $20,000 per year to be between 4,700 and 5,000 units. Our alternative models used the rental distribution from the White Sands housing market analysis that was conducted in early 2010, adjusted for PHA units and Section 8 voucher, as well as removing rental units that are in substandard condition or overcrowded (a 6 percent reduction in units).

Figure II-44a.
Housing Supply and Demand Comparisons, City of Las Cruces, 2010

Income Range	Renters		Maximum affordable rent, including utilties	Rental Units		Rental Gap	Renters who want to buy: Maximum Affordable Home Price	Sold Homes, 2010		Cumulative Percent of Sold Homes, 2010	Gap Between Renters and Affordable Homes
	Number	*Percent*		*Number*	*Percent*			*Number*	*Percent*		
Less than $5,000	1,098	8%	$ (50)	-	0%	(1,098)	$ -	0	0%	0%	-8%
$5,000 to $9,999	1,012	7%	$ 75	-	0%	(1,012)	$ 33,276	6	1%	1%	-7%
$10,000 to $14,999	1,631	12%	$ 200	597	4%	(1,033)	$ 49,910	17	1%	2%	-17%
$15,000 to $19,999	2,805	20%	$ 325	1,215	7%	(1,590)	$ 66,548	17	1%	3%	-35%
$20,000 to $24,999	1,316	9%	$ 450	3,561	21%	2,245	$ 83,186	38	3%	7%	-41%
$25,000 to $34,999	1,992	14%	$ 700	5,889	35%	3,897	$ 116,462	122	11%	17%	-45%
$35,000 to $49,999	1,704	12%	$ 1,075	4,729	28%	3,025	$ 166,375	427	37%	54%	-20%
$50,000 to $74,999	1,758	12%	$ 1,700	535	3%	(1,223)	$ 249,565	305	26%	81%	-6%
$75,000 to $99,999	509	4%	$ 2,325	87	1%	(421)	$ 332,754	133	12%	92%	2%
$100,000 to $149,999	194	1%	$ 3,575	-	0%	(194)	$ 499,133	66	6%	98%	6%
$150,000 or more	59	0%	$ 4,825	-	0%	(59)	$499,133+	24	2%	100%	8%
Total	**14,077**	**100%**		**16,614**	**100%**			**1,155**	**100%**		
Rental gap for renters earning less than $20,000						***(4,733)***					

Note: HUD median family income = $43,800

Source: BBC Research & Consulting.

Figure II-44b.
Housing Supply and Demand Comparisons by MFI, City of Las Cruces, 2010

Median Family Income Category	Income Cutoff	Renters		Maximum Affordable Rent, Including Utilties	Number of Rental Units	Rental Gap	Renters who want to buy: Maximum Affordable Home Price	Sold Homes, 2010		Cumulative Percent of Sold Homes, 2010	Gap Between Renters and Affordable Homes
		Number	*Percent*					*Number*	*Percent*		
0-30% of MFI	$13,140	3,134	22%	$154	-	(3,134)	$43,724	13	1%		-21%
31-50% of MFI	$21,900	3,911	28%	$373	3,166	(745)	$72,874	37	3%	4%	-25%
51-80% of MFI	$35,040	2,808	20%	$701	8,097	5,289	$116,598	150	13%	17%	-7%
100% of MFI	$43,800	1,000	7%	$920	2,775	1,775	$145,748	250	22%	39%	15%
101-120% of MFI	$52,560	884	6%	$1,139	2,009	1,125	$174,897	239	21%	60%	14%
121-150% of MFI	$65,700	924	7%	$1,468	480	(444)	$218,622	165	14%	74%	8%
More than 150% of MFI	$65,701+	1,416	10%	$1,468	87	(1,329)	$218,622+	301	26%	100%	16%
Total		**14,077**	**100%**		**16,614**	**2,537**		**1,155**			

Note: HUD median family income = $43,800

Source: BBC Research & Consulting.

SECTION III.
Special Needs Housing

SECTION III.
Special Needs Populations

This section discusses the housing and community development needs of special needs populations in the City of Las Cruces, pursuant to Sections 91.205 and 91.215 of the Consolidated Plan Regulations.

Due to lower incomes and the need for supportive services, special needs groups are more likely than the general population to encounter difficulties finding and paying for adequate housing and often require enhanced community services. The groups discussed in this section include:

- The elderly;
- Persons experiencing homelessness;
- Persons with developmental disabilities;
- Persons with HIV/AIDS;
- Persons with physical disabilities;
- Persons with mental illness;
- Persons with substance abuse problems;
- Victims of domestic violence; and
- Migrant farm workers.

Policy makers and advocates often consider individuals with extremely low and very low incomes a special needs group. Because the needs of the lower income group are given attention in other sections of this report and since special needs populations are commonly low income, low income populations are not included here as a specific special needs group.

After a top-level summary of the needs of special populations, this section begins with a discussion of the supply of assisted (subsidized) housing in Las Cruces, which is a critical component of meeting the housing needs of special populations.

Section Summary

- Las Cruces has experienced very strong growth in its senior population: The 2009 ACS estimates the City's elderly population at 13,536—a 40 percent increase from 2000. Many of the City's seniors have adequate incomes and a suitable housing situation. However, according to HUD, an estimated 63 percent of very low income seniors who rent and 80 percent who own their homes have housing problems, including cost burden.

  A 2007 survey of grandparents caring for their grandchildren found that 27 percent had insufficient income for their rent or mortgage. In addition to income constraints, the City's seniors who are disabled (36 percent of all seniors and 50 percent of those over 75 years) may find accessible housing in the City to be limited in supply.

- A January 2011 point-in-time count of persons experiencing homelessness in Las Cruces found 222 persons occupying emergency shelters or living in transitional housing. Another 74 were sleeping on

the streets. Based on a 2006 survey of Las Cruces residents, as many as 4,000 residents are living temporarily with friends or relatives because they cannot afford to live on their own.

- An estimated 1,367 Las Cruces residents have a severe developmental disability. Almost 10,000 have a physical disability, 20 percent of whom live below the poverty level. Supportive services primarily provide case management and counseling services, as well as job placement for those who are able to participate in the employment sector. Service providers note a need for more accessible, affordable housing in the City for all types of persons with disabilities.

- According to the most recent data on HIV/AIDS populations, as many as 100 people living with HIV/AIDS in the City of Las Cruces could need housing.

- There are approximately 5,270 individuals with mental illnesses and 6,400 persons with substance abuse problems in the City of Las Cruces. It is difficult to determine the housing and supportive service needs of these populations since they can fluctuate with the severity of the condition. However, key person interviews continue to express a need for a detox center and expanded mental health services in the Las Cruces area.

- In 2009, law enforcement agencies in Dona Ana reported 3,029 domestic violence incidents; 1,892 of these were reported in Las Cruces. Based on number of incidents per 1,000 people, Las Cruces had a higher rate (21.3) of domestic violence than in both the county (14.7) and state (10.4). La Casa, the main provider of services to victims of domestic violence in Las Cruces, received 7,300 calls in 2009. The organization provided services to 514 victims of domestic violence during the year. The wide disparity between the number of calls and actual individuals served indicates there is a large gap between the number of people potentially needing services and receiving them.

- It is difficult to determine the exact number of migrant farm workers in Las Cruces, but service providers estimate as many as 800 may live within City limits. A survey of farm workers conducted in the past decade found that more than half of farm workers are housing cost-burdened and most workers are renters living in apartments or mobile homes. The survey also found that many workers live in crowded conditions and are in housing with condition problems, most commonly poor and inadequate plumbing and heating/cooling systems.

Assisted Housing

There are several organizations in Las Cruces that are the primary providers of subsidized housing to City residents. These include:

- The Housing Authority of the City of Las Cruces (HACLC);
- Tierra del Sol Housing Corporation; and
- Mesilla Valley Habitat for Humanity.[1]

The housing authority is a provider of rental housing, Habitat for Humanity develops affordable homeownership housing and Tierra del Sol develops both affordable rental and homeownership housing. In addition, these organizations offer their clients supportive services such as homeownership counseling, financing, and self-sufficiency building.

[1] Housing and social service providers that assist certain special needs populations are included under the population group they serve.

Housing Authority of the City of Las Cruces (HACLC). The HACLC is one of the largest providers of rental housing in the City. It offers subsidized rental units through the federal Section 8 program and units it owns and operates (some public housing, some private units).

Section 8 voucher program. As of March 2011, the HACLC was serving 693 tenants through its allocation of funds from the federal Section 8 voucher program. The housing authority is authorized by HUD to issue as many as 917 vouchers. Doña Ana County also receives Section 8 voucher program allocation; 459 households had vouchers through the county in March 2011, but 605 are authorized by HUD.

The housing authority reports that it has as many as 1,200 households on its voucher wait list at any one time. However, many request to be dropped off the list before they reach the top or are unable to be reached (an estimated 25 percent of the wait list). The housing authority reports that voucher holders have difficulty finding affordable units for a number of reasons: landlords prefer to rent to the student market; voucher holders cannot find units they prefer, etc.

Affordable units. The HACLC also owns and manages 724 affordable rental units. Because of the difficulties voucher holders have had in finding landlords who will rent to them, the housing authority has recently purchased rental complexes on the private market to increase the supply of units that will accept vouchers.

Client demographics. The HACLC serves clients who would have a very difficult time renting on the private market. As of March, 2011, the housing authority's clients had very limited incomes, with most (29 percent) receiving General Assistance from the government, averaging $2,200 per year. Another 19 percent earned Social Security Income (SSI), averaging $5,500 per year; 15 percent worked and earned an average of $8,300 per year. Almost 50 percent of the housing authority's residents are children and 7 percent have some type of disability.

Tierra del Sol. Tierra del Sol serves between 450 and 500 people annually purchase affordable homes, obtain homeownership or default counseling and find affordable rental properties. As of February 2011, Tierra del Sol had 6 homes under construction for approved buyers; 7 buyers in pre-approval stages; 9 buyers in process; 16 in short-term counseling; and 214 in mid- to long-term counseling.

The organization's cornerstone program enables potential homeowners buy a home through sweat equity. Buyers contribute 1,200 hours of labor to building the homes in one of Tierra del Sol's subdivisions. About three-quarters of their homes are reserved for households earning 80 percent of MFI and less.

Tierra del Sol also acquires and rehabilitates properties (including foreclosed homes) and then sells them through a lease purchase program. The federal Neighborhood Stabilization Program has assisted the organization in this effort.

Habitat for Humanity. Las Cruces' Habitat for Humanity has built 83 affordable homes in its history. On average, the organization helps 5 households per year earning 50 percent of MFI or less attain homeownership.

Like Tierra del Sol, Habitat uses sweat equity to keep homeownership deeply affordable. Clients must also attend mandatory training and counseling/mentoring classes. The organization maintains a waitlist of approximately 200 families.

Summary of assisted housing. Figure III-1 shows permanent housing available to residents who need affordable housing, although some may have preferences for elderly and disabled.

Figure III-1. Subsidized Rental Housing, Las Cruces, 2011

Source:
Housing Authority of Las Cruces.

Property Name	Owner	Number of Units
Doña Ana Park Apartments	LIHTC	134
Montana Senior Villages (Elderly)	HACLC	132
Walnut Grove	HACLC	100
Desert Palms	LIHTC, HACLC	100
Stone Mountain Place	LIHTC, HACLC	84
Mira Vista Villas (Elderly)		76
Four Hills Apartments	Tierra del Sol	72
Los Altos Apartments	Tierra del Sol	72
Tres Arboles	HACLC	64
Valley Vista	HACLC	61
Alta Tierra Apartments	Tierra Del Sol	57
Highland Park Apartments	LIHTC	50
Mesquite Village Apartments	Tierra Del Sol	49
Jardines Alegres (Elderly/Disabled)	HACLC	47
St. Genevieve's Apartments (Elderly)	Tierra del Sol	43
Jardines Verdes (Elderly/Disabled)	HACLC	40
Chaparral Senior Housing (Elderly)		40
San Pedro Place (Elderly/Disabled)	HACLC	38
Oak Street Apartments (Veterans)	HACLC	20
Pecos Apartments	HACLC	20
Almendra Apartments	HACLC	18
Cactus Gardens	CAA	4
	Total Units	**1,321**
	Section 8 Vouchers (City)	**917**
	Section 8 Vouchers (County; can be used in City)	**605**
	Total Rental Subsidized Units/Vouchers	**2,843**

Expiring use. HUD maintains a database on affordable properties that have some type of public subsidy requiring an affordability period which is set to expire. These are often called "expiring use" properties. As of December 2010, HUD's database showed here are 3 properties in Las Cruces, representing a total of 135 units, which have contract provisions expiring during 2011. These properties include:

St. Genevieve's Village, with forty-one 1-bedroom units, with a contract set to expire:	***March 31, 2011***
Montana Meadows Apartments with eighty 1-bedroom units set to expire:	***June 30, 2011***
Casa de Corazones, with eleven 1-bedroom and three 2-bedroom units set to expire:	***October 31, 2011***

The Elderly

Population. According to 2000 U.S. Census data, there were 9,721 persons over the age of 65 living in Las Cruces in 2000, a 38 percent increase over the 1990 total of 7,027.

The 2009 ACS estimates the City's elderly population at 13,536—a 40 percent increase from 2000. There are 3,800 more seniors living in the City than in 2000. Second to young adults, the strongest growth in the City by age was for residents over 75 years of age; this age cohort gained more than 3,000 people between 2000 and 2009.

Data on where seniors in Las Cruces live are available only from the 2000 Census. In 2000, just 4.5 percent of the City's elderly population lived in group quarters, nursing homes included. Senior households not living in group quarter settings in Las Cruces mostly owned their own homes (78 percent). This is consistent with senior preferences: In most communities, seniors prefer to stay in their own homes as long as possible.[2] If family is not nearby, adequate home health care services are essential for seniors to age in place.

Needs. Low-income seniors face a wide range of housing issues, including substandard housing, a need for modifications due to physical disabilities and a lack of affordable housing.

Substandard housing. HUD's 1999 Elderly Housing Report provides the latest national data available on seniors living in housing in need of repair or rehabilitation.[3] HUD reported that 6 percent of seniors nationwide lived in housing that needed repair or rehabilitation. Applying this estimate to the City of Las Cruces, it is estimated that as many as 800 elderly residents (6 percent of the City's elderly population) were likely to live in substandard housing.

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[2] Indeed, the 2008 *Assessment of the Needs of Grandparents Raising Grandchildren* in Doña Ana County, http://www.las-cruces.org/public-services/senior-programs/ExecutiveSumFinal020408.pdf found that 75 percent of grandparents "would not be willing to move from their current home into affordable housing or public housing programs."

[3] Department of Housing and Urban Development, Housing Our Elders: A Report Card on the Housing Conditions and Needs of Older Americans, 1999.

HUD's Comprehensive Housing Affordability Strategy (CHAS) data estimate that as many as 63 percent of very low income senior renters have housing problems, and 80 percent of very low income senior owners have housing problems (these proportions include seniors who are cost burdened). This total 971 seniors in 2000. Applying this to the growth rate of seniors in Las Cruces since 2000 results in as many as 1,361 seniors with housing problems as of 2009.

A 2008 survey of grandparents raising grandchildren in Doña Ana County conducted by the HACLC and the City's Senior Programs Department found that many grandparents (29 percent, the highest proportion) said they "had no housing challenges." Twenty-eight percent said they did not have enough space and 27 percent said they had insufficient money for their rent or mortgage. Another 12 percent reported "other" issues, including needs for repairs and assistance paying utilities.

Disability. According to the 2009 ACS, 36 percent of seniors in Las Cruces have some type of disability. Fifty percent of seniors age 75 and older have a disability. This compares with 11 percent of all Las Cruces residents with a disability.

Income constraints. An estimated 800 seniors live in poverty in Las Cruces, according to the 2009 ACS. Although many seniors live on fixed incomes and/or may not be able to be fully employed because of a disability, seniors have the lowest poverty rate in the city: 9 percent of seniors between 65 and 74 years old and 4 percent of those 75 years and older live in poverty. This compares to a child poverty rate of 34 percent and an overall poverty rate of 19 percent.

Transportation. Transportation may be an additional burden faced by elderly households in Las Cruces. The 2000 Census reported that 13 percent had no vehicle available to them. Lack of access to a vehicle could severely limit access to health care and other services, unless adequate public transit is in place to serve the elderly.

Resources. Seniors in Las Cruces have almost 500 subsidized housing units to serve them (some of these units are also available to persons with disabilities), in addition to being eligible for Section 8 vouchers if they are income-qualified.

The most pressing issue for elderly in the U.S. and Las Cruces is finding housing located in preferable areas with access to public transit and other needed community services. This can be exacerbated by affordable and supportive service needs.

Housing. The City of Las Cruces has several housing developments that are designed to serve low income elderly. Together, these developments provide 416 units of affordable rentals to low income elderly, in addition to persons with disabilities. Low-income elderly can also receive housing assistance through the Federal Section 8 voucher program administered by the HACLC. The HACLC currently estimates that 294, or 11 percent, of its clients are age 62 and older.

Medicaid is another important federal support for elderly housing. Typically, Medicaid is used to pay for room and board in nursing homes or other institutional settings. Medicaid waivers can also be used to pay for "environmental modifications" to the homes of elderly or disabled individuals. Currently, five nursing homes in the City provide assisted-care living and supportive services to the elderly. Together, these facilities have 464 Medicaid-certified beds.

Services. The City of Las Cruces Senior Programs is the largest provider of senior services in the City. Based out of the Munson Senior Center, they provide a number of services to low income elderly including home delivered meals; general housecleaning, errands, transportation to appointments and grocery shopping assistance; adult day care for elderly with Alzheimer's and/or dementia; and benefits counseling. Other centers providing senior services include the East Side Community Center, the Mesilla Park Community Center and the Henry Benavidez Community Center.

The City of Las Cruces Senior programs administers transportation for registered seniors through the City's RoadRunner paratransit system for seniors and persons with disabilities, Dial-A-Ride. Dial-A-Ride provides curb-to-curb, on-demand transportation service to senior citizens and qualified individuals with disabilities as defined by the ADA.

Persons Experiencing Homelessness

Point in time count. During the preparation of the 2011-2015 Consolidated Plan, one point-in-time count and a week of face-to-face surveys were conducted of persons who are homeless in Las Cruces. The point-in-time count was held on January 30, 2011. Surveys were conducted the week of January 31, 2011 at locations frequented by the homeless.

This count found 224 persons who were occupying emergency shelters or living in transitional housing. Another 74 were sleeping on the streets and (just a few) refused to say where they slept or stayed in a motel.

Therefore, as of January 30, 2011, the population of persons who are homeless in Las Cruces is estimated at 298. This compares to a count of 210 in winter 2006.[4]

Ever homeless. A housing and community needs telephone survey conducted in early 2006 of 395 Las Cruces residents found that 7 percent of Las Cruces residents had been homeless at some point in time; 53 percent of these said they were homeless in Las Cruces. As of 2009, this is equivalent to 3,620 Las Cruces residents who have ever been homeless.

According to this survey, he most common reasons for homelessness included not being able to afford housing, getting divorced and a host of "other" reasons ranging from leaving home as a young person to house fires. Respondents who had been homeless said the most important thing they needed to avoid becoming homeless was an "affordable apartment," followed by "a job that pays enough to afford housing."

Characteristics of persons experiencing homelessness. The January 2011 survey that was conducted as part of the point-in-time count found the following demographic characteristics of the City's homeless population:

- **Age and race.** The vast majority are male. With respect to race, 65 percent of respondents were white, 11 percent Native American and 7 percent African American; 37 percent reported their ethnicity as Hispanic.

[4] The 2006 count is adjusted to remove the number of persons in the county jail and staying at motels. The 2006 count had much higher participation of motels in the count effort.

- **Veteran status.** About one-quarter of those who responded to the survey indicated that they had served in the US Armed Forces.

- **Disability.** Nearly half (48 percent) stated that they personally or someone in their household has a disability.

- **Chronically homeless.** Three-quarters (76 percent) reported being without stable housing for more than 12 months, and 71 percent reported being without stable housing at least four times in the past three years.

The January survey did not ask specific information about health care. However, other studies of persons who are homeless have found:

- **HIV/AIDS.** National estimates place the proportion of homeless persons who are HIV positive at 15 percent.

- **Substance Abuse.** A HUD study found that 31 percent of homeless individuals who contact shelters, food pantries or other assistance providers have an alcohol problem, 19 percent have a drug problem and seven percent have both.[5] Shelter providers who participated in the January 2011 count estimated that 19 percent of their clients had substance abuse problems at the time of the count.

- **Mentally Ill.** HUD estimates that 39 percent of homeless persons who contact an assistance provider are mentally ill.[6] Shelter providers who participated in the January 2011 count estimated that 22 percent of their clients had substance abuse problems at the time of the count.

- **Youth and children.** In many communities, the fastest growing population of persons who are homeless are children and youth. Fifty of the persons living in shelters and transitional housing on the night of the January 2011 count were children. To the extent that families are living in the motel units, the percentage may be higher.

At risk of homelessness. In addition to those who have experienced homelessness in the past or are captured in a point-in-time estimate of current homelessness, many residents in Las Cruces at risk of future homelessness because they cannot afford their current apartment or home or are living in temporary situations.

Respondents to the 2006 telephone survey were asked if anyone in their household (other than a student) lives with them because they cannot afford to live on their own. Ten percent of the respondents answered "yes" to this question.

This suggests that there could be as many as 4,000 Las Cruces residents living temporarily in a home that is not their own because they cannot afford to live on their own. In addition, an estimated 2,600 renters and 1,300 owners in the City are severely cost burdened. Finally, as demonstrated in the

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[5] National Evaluation of the Housing Opportunities for Persons with AIDS Program (HOPWA), ICF Consulting for the U.S. Department of Housing and Urban Development.

[6] National Evaluation of the Housing Opportunities for Persons with AIDS Program (HOPWA), ICF Consulting for the U.S. Department of Housing and Urban Development.

Housing Market Analysis completed for the Consolidated Plan, approximately 4,700 renters in Las Cruces cannot afford to make their monthly rent and utilities payments.

The survey of persons who used services for the homeless during the week following the count found that about one-quarter of those surveyed, or 34 individuals, lived in apartments or were staying with friends.

Homeless inventory/resources. The Mesilla Valley Community of Hope (MVCH) is the umbrella organization for the following resources that serve people experiencing homelessness: St. Luke's Health Clinic, Jardín de Los Niños, El Caldito Soup Kitchen and Casa de Peregrinos Food Bank. All services are provided to persons experiencing homelessness or are near to homelessness and some programs include those who qualify as low income.

St. Luke's Health Clinic offers health care to the working poor and homeless adults who have no other resource for health care such as Medicaid/Medicare or other health insurance. Jardín de Los Niños provides child care and after school programs for children who are homeless or near homeless. El Caldito Soup Kitchen supplies meals to persons who are homeless and low income and serves an estimated 72,000 people annually. Also included in the Community of Hope alliance are Casa de Peregrinos (providing basic food services) and the Mesilla Valley Clothes Closet.

The Las Cruces Gospel Rescue Mission operates an emergency shelter for persons who are homeless. Persons experiencing homelessness are allowed three nights stay every 30 days, provided they are clean and sober. Fourteen slots are available for longer stays up to 90 days, where clients perform employment duties in return for food and shelter. Those who hold jobs or are students qualify for extended stay. Transition into the 90-day program requires a client evaluation, which includes a discussion of church service attendance if clients do not currently attend.

Gospel Rescue Mission provides a total of 131 beds in the main shelter and another 11 in an attached house. The shelter primarily serves single men (30 beds available to single women; another 16 for women and children) who qualify for the 90 day program. At the time of the January count, 83 of these beds were occupied.

Other resources include La Casa, Inc., which provides short-term transitional housing, an emergency shelter and counseling for domestic violence victims and their children. At the time of the January 2011 point-in-time count, 33 people were staying at the emergency shelter (17 were children) and 35 people were living in transitional housing (25 were children).

Families and Youth, Inc. also provides emergency shelter for up to 90-days and transitional housing for up to 18 months for youth (a total of 12 beds for girls and 16 beds for boys). At the time of the January 2011 count, 14 young people were occupying beds in the transitional housing program and 14 were at the shelter.

In addition to its youth shelter, FYI maintains two group homes (one for young women, one for young men) that provide transitional housing to youth who have left their homes because of problems within the family or behavioral issues. At the time of the January 2011 count, there were 5 girls and 13 boys living in these homes.

Southwest Counseling Center's Transitional Living Center (Abode) is the largest provider for persons with mental illnesses who are homeless, supplying 16 beds for transitional living. Fourteen of these beds were occupied as of the January count.

Figure III-2 summarizes the shelters and transitional housing available to serve persons and families who are homeless.

Figure III-2.
Shelters and Transitional Housing, 2011

Source:
BBC Research & Consulting.

Organization Providing Housing/Beds	Emergency Shelter Beds	Transitional Housing Units or Beds
Gospel Rescue Mission	142	
La Casa	35	10 units
Abode		16 beds
FYI Youth Shelter	28	
Total	**205 beds**	**10 units/16 beds**

In addition the housing units above, the Community Action Agency of Southern New Mexico's (CAASNM) mission is to help people achieve economic success in southern New Mexico. Primarily focused on families and youth, residents of the City of Las Cruces benefit from several CAASNM services including home weatherization, Single Stop benefits financial counseling, individual development accounts (IDA) for high school students that enable them to secure up to $5,000 for higher education, free tax preparation, and enrollment and renewal for Covering Kids, a Medicaid enrollment program. CAASNM provides over 2,000 referrals per year to residents seeking emergency services and information about local services. At the end of 2010, Community Action Agency closed its Teen Parent Program due to lack of State funding and transitioned the food bank to Road Runner Food Bank in Albuquerque, NM. The Elev8 program for students at Gadsden Middle School also concluded at the end of 2010.

In FY 2010 CAASNM served about 4,800 families in Las Cruces/Dona Ana County with free tax services. There were 44 active IDA accounts in Dona Ana County during FY 2010. In addition 1,117 families enrolled in Medicaid through Covering Kids. Approximately 210 families received home weatherization services. Approximately 1,000 families were screened via Single Stop.

Persons with Developmental Disabilities

Population. The State of New Mexico definition of a developmental disability includes persons who have a severe, chronic disability that:

- Is attributed to a mental or physical impairment or combination of mental and physical impairments;
- Is manifested before the person attains the age twenty-two;
- Is likely to continue indefinitely;
- Results in substantial functional limitation in three or more of the following areas of major life activity: self-care, receptive and expressive language, learning, mobility, self-direction, capacity for independent living and economic self-sufficiency; and

- Reflects the person's need for a combination and sequence of special, interdisciplinary, or generic care, treatment, or other services which are of lifelong or extended duration and are individually planned and coordinated.

The Administration on Development Disabilities (ADD) estimates there are nearly four million Americans, or 1.4 percent of the total population, with a severe developmental disability. Applying this percentage to the City of Las Cruces' 2010 population, approximately 1,367 residents would have a developmental disability.

The Centers for Disease Control and Prevention (CDC) estimates that about 17 percent of U.S. children under 18 years of age have a developmental disability. Applying this incidence rate to the population of children in Las Cruces would suggest that approximately 3,700 children have some form of physical, cognitive, psychological, sensory or speech impairment. The CDC estimates that approximately two percent of school-aged children in the U.S. have a *serious* developmental disability, such as mental retardation or cerebral palsy and need special education services or supportive care. Applying this percentage would indicate that 437 children in the City of Las Cruces have a serious developmental disability.

The 2009 ACS estimates that just 767 children in Las Cruces have some type of disability. Therefore, the number of children with disabilities in the City likely ranges from 450 (severe developmental disability) to 3,700 (any type of disability).

Needs. Finding affordable housing can be a significant problem for persons with disabilities if they require housing near transit and supportive services and/or have a limited ability to work. The annual *Out of Reach* study, which estimates what households living on Social Security Income (SSI) can afford, found that an individual earning SSI in Las Cruces ($674 per month) would only be able to afford a rental unit priced at $202. This is about $425 per month lower than the median-priced rental unit.

Resources. Tresco, a nonprofit in Las Cruces with "the sole purpose of making a positive impact in the lives of children with developmental delays, and people with disabilities in the community," provides community living, vocational and early intervention services to people with disabilities. Tresco serves approximately 1,700 people with developmental disabilities per year.[7] Of the people they serve, approximately 25 percent need some type of specialized housing.

Although Tresco does not own units, they serve individuals through their residential services program provided through housing providers with units set aside to serve persons with disabilities. Often, to meet the needs of their clients they have gone to the private market. Tresco will pay for adaptations, updates or returning adapted units to their original state.

Community of Hope administers the Shelter+Care facility for persons with disabilities, which provides 28 units of housing.

The HACLC estimates that 192 of its clients have some type of disability, with 61 of these clients having a mental disability.

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[7] Tresco's services are not limited to residents of Las Cruces; Tresco provides services in Doña Ana, Sierra and Socorro Counties.

Persons with HIV/AIDS

Population. The Centers for Disease Control and Prevention (CDC) estimates there are 800,000 to 900,000 people, or approximately 0.3 percent of the nation's population, currently living with HIV/AIDS, with approximately 40,000 new HIV/AIDS infections occurring in the U.S. every year.[8] Applying this percentage to Las Cruces' 2010 population, approximately 290 residents would have been living with HIV/AIDS.

Needs. Providers of services to people with HIV/AIDS estimate that between 30 and 50 percent of the number of people with HIV/AIDS are in need of housing. This estimate translates into a need of housing for approximately 100 people living with HIV/AIDS in the City of Las Cruces. According to the advocacy group AIDS Housing of Washington, 65 percent of people living with HIV/AIDS nationwide cite stable housing as their greatest need next to healthcare. The organization also estimates that one-third to one-half of people living with AIDS are either homeless or in imminent danger of losing their homes.

In addition to living with their illness and inadequate housing situations, persons with HIV and AIDS in need of housing face a number of barriers, including discrimination, housing availability, transportation and housing affordability. The co-incidence of other special needs problems with HIV/AIDS can make some individuals even more difficult to house. For example, an estimated 20 percent of people currently living with HIV/AIDS use or abuse substances other than their own prescription medicine and 36 percent have abused substances in the past. The incidence of mental illness among the HIV/AIDS community is also high. Approximately 17 percent of people currently living with HIV/AIDS have a persistent mental illness; 5 percent have AIDS related dementia. Because of frequent concurrence of substance abuse and mental illness with HIV/AIDS, housing providers often struggle to serve this population.

Resources. The primary source of funding for HIV/AIDS housing is the Housing Opportunities for People with AIDS (HOPWA) program. This grant program is now administered at the state level by the New Mexico Mortgage Finance Authority (MFA) since the closure of the former Camino de Vida Center for HIV Services.

Other organizations that provide indirect aid to people with HIV/AIDS include the Mesilla Valley Community of Hope and the Gospel Rescue Mission, both providers to persons experiencing homelessness or near homelessness. Families and Youth, Inc. employs one full-time person for HIV/AIDS education and prevention, but provides no direct service to those with HIV/AIDS. Additionally, to the extent that persons with HIV/AIDS qualify, they may access the City's general supply of affordable and subsidized housing.

Persons with Physical Disabilities

Population. The U.S. Census definition of disability encompasses a broad range of categories, including physical, sensory and mental disability. Within these categories are people who have difficulties:

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[8] Centers for Disease Control and Prevention, "A Glance at the HIV Epidemic", http://www.cdc.gov/nchstp/od/news/At-a-Glance.pdf

- Performing certain activities such as dressing, bathing or getting around inside the home (self-care disability);
- Going outside the home alone (go-outside-home disability); or
- Working at a job or business (employment disability).

The Census definition of people with disabilities includes individuals with both long-lasting conditions, such as blindness and individuals that have a physical, mental or emotional condition lasting 6 months or more that makes it difficult to perform certain activities. All disability data from the Census is self-reported by respondents.

As discussed in Section II and in the Elderly subcategory in this section, the incidence of disability is highest for the City's elderly.

Figure III-3. Distribution of Population by Age, 2000 and 2009

Source:
U.S. Census Bureau 2000 Census and 2009 American Community Survey.

	2000		2009		Percent Change Since 2000
	Number	*Percent*	*Number*	*Percent*	
Under 5 years	5,321	7.1%	7,794	8.3%	**46.5%**
5-17 years	13,373	18.0%	14,059	15.0%	**5.1%**
18-24 years	11,839	15.9%	11,609	12.4%	**-1.9%**
25-34 years	9,972	13.4%	17,879	19.1%	**79.3%**
35-44 years	10,451	14.0%	10,790	11.5%	**3.2%**
45-54 years	8,030	10.8%	9,946	10.6%	**23.9%**
55-64 years	5,752	7.7%	7,836	8.4%	**36.2%**
65-74 years	5,560	7.5%	6,287	6.7%	**13.1%**
75 years+	4,185	5.6%	7,249	7.8%	**73.2%**
Total	**74,483**	**100%**	**93,449**	**100%**	

Needs. According to the 2009 ACS, of the 9,772 persons in Las Cruces with a disability, 2,006 lived below the poverty level. At 20.5 percent, this rate is only slightly higher than for all residents (19 percent). Most of the City's residents who are disabled and living in poverty are between the ages of 35 and 64 (839 residents, or 42 percent of all of persons with disabilities who are poor).

Resources. In determining the resources available to people with physical disabilities in Las Cruces, it should be noted that individuals may have access to the following federal and state supportive programs to help meet their housing needs:

- Social Security Income (SSI) is a federal support program that is available to people who have disabilities and limited income and resources. However, the 2010 *Out of Reach* study found that an individual earning SSI in Las Cruces would only be able to afford a rental unit priced at $202. This is about $425 lower than the median priced-rental.

- Social Security Disability Income (SSDI) is available to workers who become disabled while working. In general, the program serves people who have had to leave the workforce because of a disability. Persons with disabilities who have not worked are not eligible.

- Medicaid services that are available to individuals in nursing homes or hospital care. Medicaid waivers make Medicaid available for home and community based services, such as transportation.

They cannot be used to cover the cost of housing, although up to $10,000 can be used for environmental modifications; and

- The New Mexico Division of Vocational Rehabilitation (DVR), a state agency, supported by state and federal funds, to help people with disabilities achieve a "suitable employment outcome." Funds can be used for a number of employment related services, such adaptations to vehicles used to travel to the place of employment.

Tresco provides services for persons with physical disabilities, primarily through their job placement program. They estimate that about 30 percent of their clients, or 60 persons, have a physical disability, which may be in conjunction with some other type of disability.

The Ability Center also provides assistance to persons with physical disabilities through their independent living and Social Security representative payee program. The independent living program provides advocacy, information and referral, peer mentoring and independent skills training, including employment training. The nonprofit serves six counties, including Doña Ana.

Transportation for the physically disabled is provided through the City of Las Cruces RoadRunner pararansit program, Dial-A-Ride. Persons eligible for Dial-A-Ride must qualify under the ADA or be a senior at least 60 years or older.

The majority of persons with physical disabilities live independently or with family members or friends. For those wanting to live independently, there are limited housing resources available. Five percent of the total public housing units are accessible. If units are needed beyond 5 percent, additional units will be retrofitted to be made accessible on an as needed basis. Two percent of the public housing units are accessible to persons who are visually and/or hearing impaired. The HACLC estimates that 192 of its clients have some type of disability, with the majority of these clients (63 percent) having a physical disability.

Much of the affordable housing stock in the City is manufactured housing. Until recently, there was not a program that made accessibility improvements to manufactured homes. The City's new ramp modification program, perhaps the only of its kind, has been a huge benefit in adding accessibility features to manufactured and mobile homes occupied by low income households.

Additionally, to the extent that persons with physical disabilities qualify, they are also able access the City's general supply of affordable and subsidized housing. However, these units may not contain the accessibility modifications needed. Indeed, members of the City's ADA committee who were interviewed for this study noted that accessible housing in the City is severely lacking.

Persons with Substance Abuse

Population. A 2002 study by the New Mexico Department of Health (DOH), *Behavioral Health Needs and Gaps in New Mexico*, estimated that 19,000 youth and 131,000 adults (including 3,000 individuals in the state's jails and prisons) in New Mexico have substance abuse or use disorders. Together, these equate to 8.25 percent of the state's population with a substance abuse or use disorder.

The U.S. Department of Health and Human Services, Substance Abuse and Mental Health Services Administration (SAMHSA), estimates that 8.26 percent of residents in Doña Ana County use drugs regularly (4.07 percent if marijuana is excluded). This suggests that as many as 6,400 residents in Las Cruces are regular drug users (3,150 excluding the use of marijuana).

Needs. SAMHSA estimates that most drug users are not receiving help for their substance abuse.

The *2002 Behavioral Health Needs and Gaps in New Mexico* estimates that 20 percent of individuals aged 18 years and older in Doña Ana County with a mental illness or substance abuse problem is being served. The rates are notably higher for those under age 18, with 62 percent of those age nine to 17 being served and 61 percent of those aged eight and under being served.

Resources. Almost all resources to those with substance abuse problems are administered or receive funding through Rio Grande Behavioral Health Services, part of the New Mexico Department of Health. The largest provider of services in the City of Las Cruces is the Southwest Counseling Center. The Center serves Doña Ana and Sierra Counties and has approximately 3,300 open client cases throughout its various locations. Services provided include adult outpatient, nursing and medical, case management, psychosocial rehabilitation, a crisis triage center and child and adolescent services.

The Forensic Intervention Consortium of Doña Ana County (FICDAC) provides jail diversion training to individuals with mental illness and developmental disabilities who have committed minor crimes. The goal is to divert these individuals away from detention and into recovery and productive lives. The organization used to provide a handful of transitional housing and emergency motel vouchers to clients in its programs; however, these have been eliminated due to budget cuts.

Persons with Mental Illness

Population. The 2002, *Behavioral Health Needs and Gaps in New Mexico* report found that approximately 368,700 individuals in New Mexico had some type of mental disorder. This is equivalent to about 20 percent of the state's population.

According to the National Alliance for Mentally Ill (NAMI) of New Mexico, nearly 11,000 individuals who reside in Doña Ana County have a severe mental illness and another 27,000 have some form of mental illness.

SAMHSA estimates 5.4 percent of the U.S. population has a severe mental illness. Applying this percentage of the City's 2010 population suggests that as many as 5,270 residents in Las Cruces have a severe mental illness.

The Southwest Counseling Center, the largest provider of services to people with mental illness, estimate their caseload at 1,500 patients at any point-in-time.

Needs. The housing and social service needs of those with mental illness depend on the severity of the condition. Some adults may live independently, some may live with limited supportive services and others may need intensive supports. For those who are unable to work, they may be eligible to receive SSI, SSDI and Medicaid waivers—however, as discussed above, these programs are not sufficient to cover the median rent in Las Cruces.

Resources. The National Alliance for Mental Illness (NAMI) is the largest proponent of education about mental illness. Representatives of NAMI indicate there is a shortage of psychiatrists, caseworkers and those who work with people with mental illnesses. Southern New Mexico Human Development provides outpatient mental health, alcohol and drug services, case management and other services. Those eligible for Medicaid services can access various medical and community services. Additionally, the Mesilla Valley Community of Hope and the Gospel Rescue Mission provide referrals and work in conjunction with other providers for the mentally ill and those with substance abuse issues.

Victims of Domestic Violence

Population. The New Mexico Interpersonal Violence Data Central Repository, supported by State of New Mexico Department of Health, Office of Injury Prevention and Behavioral Health Services Division and the New Mexico Crime Victims Reparation Commission Violence Against Women STOP Grant Program, published the *Domestic Violence Trends in New Mexico 2005-2009* in February 2011.[9] The report identified a 32 percent decrease in domestic violence rates per 1,000 people between 2005 and 2009 throughout the state. Dona Ana County experienced a similar decrease (28 percent) during the same time period.

In 2009, law enforcement agencies in Dona Ana reported 3,029 domestic violence incidents; 1,892 of these were reported in Las Cruces. This indicates that there were 21.3 reported domestic violence incidents per 1,000 people in Las Cruces—higher than in the county (14.7) and state (10.4).

Needs. According to the Domestic Violence Trends report, the three services most often sought by victims of domestic violence in New Mexico are crisis intervention, crisis management and counseling. Most often, these victims are a boyfriend, girlfriend or spouse of the offender. In more than half of reported incidents statewide, a child witnessed the domestic violence. Most children who were victims or witnesses of domestic violence receive emergency shelter, counseling and case management services.

In addition to the victims and their children, offenders also need and receive services or treatment. The Domestic Violence Trends report identifies that between 2005 and 2009, the top three services utilized by offenders were counseling, psycho-education classes and case management services.

Resources. The lead organization in Las Cruces that provides and partners with local agencies to serve domestic violence victims is La Casa, Inc.

La Casa assists domestic violence victims and their children to live safe, health and independent lives. La Casa also works with the offenders and educates the community about alternatives to violence.

La Casa provides a 45-bed emergency shelter, counseling, case management and advocacy services, legal advocacy, assistance with domestic violence-related immigration issues, non-residential counseling and advocacy, children's counseling, children's educational and recreational activities, offenders counseling, transitional housing, civil legal assistance, as well as education and outreach.

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[9] Information in the report was developed through a statewide survey in 2005 and data from the Central Repository, a database which receives input from law enforcement, district magistrate courts, domestic violence service providers, rape crisis centers, mental health centers and sexual assault nurse examiner units

In 2009, there were 22,389 calls to domestic violence crisis/hotlines statewide. La Casa responded to approximately one-third of these calls (7,312)—the most of any domestic violence organization in the state. During 2009, La Casa provided services to 514 victims of domestic violence. The wide disparity between the number of calls and actual individuals served indicates there is a large gap between the number of people potentially needing services and receiving them.

Migrant Agricultural Workers

Population. Another population that could potentially have housing needs in the City of Las Cruces is migrant agricultural workers. Many workers are very transient, living in motels, affordable rentals and publicly subsidized housing. Their inability to find and afford housing requires frequent moves, which is reportedly very difficult for their children and affects educational success.

Needs. The latest survey of migrant workers in the Las Cruces area was completed in 2002. Tierra del Sol contracted with Williams Demographics to conduct a study to evaluate the housing market demand in Las Cruces for migrant farm workers. The study surveyed 135 households who were eligible for or interested in a proposed farm worker housing development. Findings from the study included the following:

- The average household size of those surveyed was much larger than the average for Las Cruces residents overall at 4.6 persons. The median household size was 5 persons.
- Household incomes ranged from a low of $1,700 annually to a high of $21,000 annually. The average household income was $9,795; the mean was $9,000.
- Monthly housing costs ranged from none to $880 per month. The average monthly payment was $273; the median was $295.
- Based on the above income and housing cost data, the study determined that more than half of the households surveyed were cost-burdened. The average percentage of household income covering housing costs was 39.5 percent; the median was 37 percent.
- The majority of households surveyed were renters. Most lived in mobile homes or apartments.
- The survey also asked about housing condition. Most households reported that they needed more space. The most common condition problems included plumbing and poor heating and/or cooling systems. Eighty-six percent of households reported that they were not satisfied with their current housing arrangements.

Aside from the 2002 survey, local data on the housing needs and conditions of workers is scarce; however, national studies offer some insight into the conditions that migrant agricultural workers may face:

- Historically, growers have provided housing for migrant workers. Aside from grower provided housing, migrant workers are left to find housing for themselves. A 2001 Housing Assistance Council (HAC) survey indicated that 45 percent of migrant agricultural workers live in either

single or multifamily housing. Employers owned 25 percent of all units and 57 percent of employer-owned units were provided free of charge[10].

- The HAC survey also found that the median monthly income for migrant worker respondents was $860 and the median monthly housing cost was $345, which indicates that many workers are cost burdened. Three in five units were occupied by households with incomes at 80 percent or less of Area Median Income (AMI). Thirty-eight percent of migrant worker households surveyed had incomes of 50 percent or less of AMI and 17 percent had incomes 30 percent or less of AMI.

- Serious structural problems, including sagging roofs, house frames or porches, were evident in 22 percent of the units surveyed for the HAC study, and 15 percent had holes or large sections of shingles missing from their roofs. Foundation damage was evident in 10 percent of all units and windows with broken glass or screens were found in 36 percent of the units. Unsanitary conditions, such as rodent or insect infestation, were evident in 19 percent of the units surveyed and 9 percent had frayed wiring or other electrical problems present. More than 10 percent of units lacked a working stove, 8 percent lacked a working bath or shower and more than 9 percent lacked a working toilet.

- The HAC survey also found that crowding was extremely prevalent among migrant worker housing units. Excluding dormitories and barracks (structures designed for high occupancy), almost 52 percent of all units were crowded (defined as having a mean of more than one person per room, excluding bathrooms). Among crowded units, 74 percent had children present. Sixteen percent reported not having water with which to wash and 13 percent reported that toilets were not available at work.

[10] The Housing Assistance Council is a nonprofit organization that assists in the development of both single- and multi-family homes and promotes homeownership for working low income rural families through a self-help, "sweat equity" construction method. The Housing Assistance Council offers services to public, nonprofit and private organizations throughout the rural United States.

SECTION IV.
Public Input

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This section provides information on housing and community development needs in Las Cruces from the perspective of its residents and stakeholders. Needs of Las Cruces citizens were gathered through:

- A survey of residents living in low and moderate income areas;
- Six community meetings, three during the development of the Consolidated Plan and three during the 30-day public comment period;
- Key person interviews; and
- Presentations to the City's committees involved in housing and community development issues.

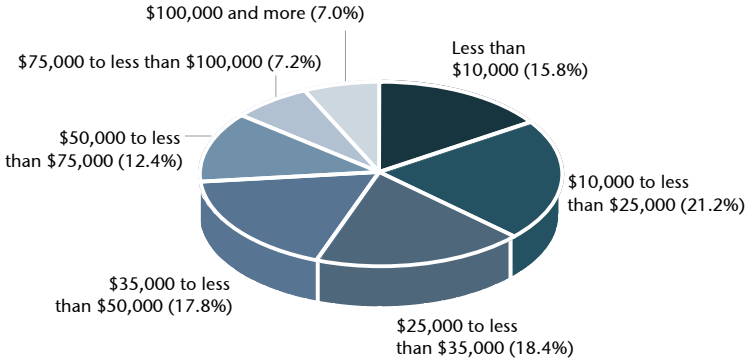
Resident Survey

In January and February 2011, 5,600 paper surveys were sent to Las Cruces addresses within the City's low and moderate income neighborhoods. By March 2011, 527 residents had responded and 500 had been returned due to bad addresses, for a response rate of 10 percent. The survey was offered in Spanish and English. The survey focused on issues related to housing discrimination.

Respondent characteristics. Survey respondents were asked to indicate the ethnic or cultural group they consider themselves to be a member of and their total household income.

Race/ethnicity. Nearly half of the respondents (49 percent) consider themselves to be "Hispanic/Chicano/Latino," 38 percent "White/Anglo," and 5 percent "Multi-Racial"—the next most common ethnic or cultural group selected. Data from the Census are not directly comparable with the survey data since the Census considers race and ethnicity separately (and the survey did not).

Figure IV-1.
Total Household Income, Las Cruces, 2011



Note: n=499.
Source: BBC Research & Consulting from 2011 City of Las Cruces Resident Housing Survey.

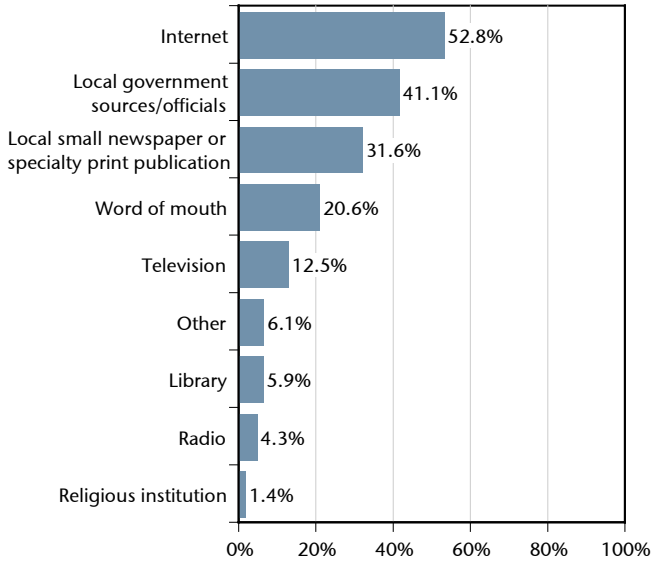
Household income. As shown in Figure IV-1, about 16 percent of respondents reported total household incomes of less than $10,000. Because the surveys were sent only to the City's low to moderate income neighborhoods, the income data reported in Figure IV-1 should not be compared to the city at large, but rather to the neighborhoods surveyed.

Information sources. Survey respondents noted the types of information sources they rely upon when they want to learn about housing or government issues in Las Cruces. As shown in Figure IV-2, about half of respondents would rely on the Internet, and 41 percent would turn to local government information sources, including government officials.

Figure IV-2.
Sources for Information about Housing or Government Issues in Las Cruces, 2011

Note:
n=506.

Source:
BBC Research & Consulting from 2011 City of Las Cruces Resident Housing Survey.



Housing discrimination. Survey respondents were asked about their personal experience with housing discrimination, their recommendation for how they would respond to housing discrimination and who to contact to file a complaint.

Prevalence of housing discrimination. About 9 percent of respondents believe that they have experienced housing discrimination, similar to the finding in the 2006 city-wide telephone survey (8 percent of respondents). This indicates that approximately 742 residents living in the City's low to moderate income neighborhoods have experienced housing discrimination. If this finding applies citywide, it suggests that about 5,727 adult residents of Las Cruces have experienced discrimination at some point.

Reason for discrimination. When asked why they thought they had been discriminated against, familial status and race/ethnicity were the most common responses. The following quotations provide more specific examples of residents' perception of their housing discrimination experiences:

- "Racial slur made regarding Hispanics being able to legally have the money to buy a house. 'Only drug dealers that are Mexican can have money.' Can you believe in this day and age someone actually believes or says something like this?"
- "Our age, he wouldn't even show us the inside of the apartment even though we set up an appointment. We arrived and he said he couldn't help us."
- "I have six children. The place that I was trying to rent only allowed two kids and no pets."
- "My wife and step daughter were from Mexico."

- "Disabled daughter was told she did not qualify for a two bedroom apartment for her, her husband and baby; they could have slept in one bedroom, the baby in the other."
- "Single parent with two kids and Hispanic."
- "Being black."

Response to housing discrimination. When asked what they would do or recommend if they or someone they know experienced housing discrimination, 70 percent reported that they would file a complaint; 9 percent would move and 2 percent would do nothing. Among the 7 percent who suggested "other" responses to housing discrimination, their comments included:

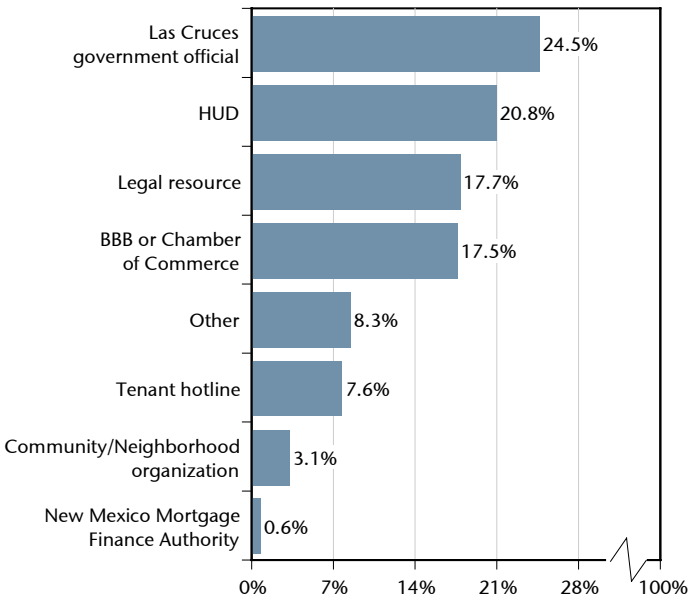
- "Move on, keep trying."
- "Probably would not feel comfortable there anyways."
- "Research the situation and contact the appropriate people."
- "Seek advice, many people think there is a problem but in actuality they were not subject to discrimination."
- "I believe the owner has a right to choose the renter for whatever reason, to protect it in every way from condition to value, from keeping property clean and kept up to making payments on time."
- "Move to another state, Las Cruces discriminates."
- "Get a lawyer."

Reporting housing discrimination. Overall, 31 percent of respondents stated that they knew who to contact to report housing discrimination. As shown in Figure IV-3, 25 percent would contact a Las Cruces government official first, if they wanted to report housing discrimination.

Figure IV-3.
***Survey question:* "Who would you call first for information about reporting housing discrimination?"**

Note:
n=515.

Source:
BBC Research & Consulting from 2011 City of Las Cruces Resident Housing Survey.



Public Forums

In addition to the resident survey, 3 public forums were held to receive public input into the Consolidated Plan. Input was also solicited from the City's Planning & Zoning Committee and ADA Committee. These forums were focused primarily on impediments to fair housing.

Each forum included a summary of the purpose of the Consolidated Plan, descriptions of the HUD programs administered by the City, a summary of how the City has historically allocated the HUD grants, group discussion about the community's strengths and weaknesses and a charrette designed to elicit resident recommendations for housing, community development and services priorities in low to moderate income areas. In the charettes, participants marked up maps of the City with suggestions ranging from sidewalk improvements to siting a new facility for substance abuse treatment. Upon completion of the mapping exercise, participants prioritized the changes they desired.

A total of 21 participants attended the public forums. Figure IV-4 presents participation totals by forum site.

Figure IV-4.
Number of Forum Participants by Site

Source:
Public Forums, February 2011 and BBC Research & Consulting.

Forum Site	Number of Participants
Sunrise Elementary	5
Central Avenue Elementary School	7
Hermosa Heights Elementary School	9
Total	**21**

Discussion of housing and community development needs. In each forum, participants discussed range of topics, including the quality of the housing stock, affordable housing, and community development needs.

Housing quality. With respect to housing quality, participants generally reviewed the quality as "mixed" and varying by neighborhood. One participant commented that, "Houses in the Bellamah area need insulation to make them more energy efficient."

Affordable housing. With respect to affordable housing, in general, participants characterized Las Cruces as being affordable for most people, but not for seniors, nor low income populations. It should be noted that most participants did not use the word "affordable" in the strict sense employed by HUD, but rather than people in general could afford to buy a home in the City. Participants felt that there were limited options for affordable and safe housing for seniors.

- "There needs to be another level of care or 'prevention' so people don't become homeless. There are needs for childcare, transportation and affordable housing."
- "There isn't a lack of affordable housing, per se, it's that people are expecting unrealistic things—two car garages, two bathrooms, etc."
- "A couple of years ago there was nowhere in the City that was affordable in terms of fixed incomes, however, prices have dropped a little bit but there are a lot of places in the City that are too high."

- "It's hard to find affordable housing that is safe and decent for seniors."
- "There is limited affordable housing for seniors on fixed income, but there are opportunities."

Community development needs. With respect to community development needs, service providers tended to describe the need for services and affordable housing for special needs populations, while members of the general public focused more on sidewalk/sewer/lighting improvements.

- "A clinic that provides basic medical care. St. Luke's is a clinic that provides basic medical care of homeless persons. They see lots of medical needs there, but have had to cut back on medications due to funding shortage."
- "An alcohol treatment center is in great need here. Also, the number of people going to the soup kitchen has risen dramatically."
- "Las Cruces is a nice area, but there are a lot of unfinished roads throughout the community. The city always says nobody has developed the area yet to finish the roads. In reference to sewer/waste water, there is need throughout the outer edges of the city on this."
- "There are key roadways that would benefit from lighting, as well as basic roadways in the Hacienda area."
- Participants stated that sidewalks, parks, lighting, change from septic to City sewer (Hacienda area) and a senior center were the most pressing community development needs in their area.

Identification of needs in low to moderate income areas. Using overhead maps of the low to moderate income areas in the City, participants indicated housing, community development and public services needs. These results apply to specific areas and are reported as such.

Needs identified at the Sunrise Elementary School in East Mesa:

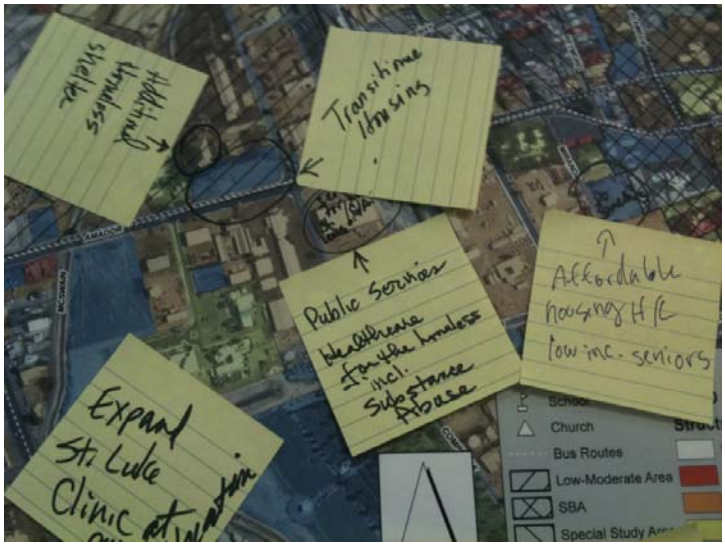
- Small community park on vacant property located at the northeast corner of Mesa Grande and Central.
- Small community park on vacant property located at the northwest corner of Central and Mesa.
- Santa Cruz Ave., dirt road, City of Las Cruces just received the right-of-way, needs basic paving, one-eighth mile.
- Pecan Lane, Poose Creek to Wilt, dirt road, City of Las Cruces obtaining right of way, needs basic paving meaning to City standards.

- Property located on Griggs Avenue, west of Manzanita – Blighted property – Recommendation for land banking.
- Property located at the northeast Corner of Alameda and Lohman, Senior Housing –Section 202.
- Bon Burt Housing for the Elderly appears rundown and needs repairs, located at Idaho and Medpark.
- Clean up the sewer in the East Park area (Its unsafe and stinks).
- More and brighter streetlights on South Solano.
- Bus line on North and South Solano connecting north to south.
- Potholes on Baldwin, Boston and Corbett Streets.

Needs identified at the Central Avenue Elementary School:

- Appropriate, affordable housing for young families (not students) and single parents families in the University area.
- Convert Sun-News Building to MVM Food Cooperative.
- Convert old City offices location at Lohman and Alameda to affordable housing (being done).
- Site on Miranda Street between Lohman and El Molino Street to affordable housing H/L, low income /seniors.
- Billy the Kid development (going nowhere) – affordable housing mixed families/seniors/individuals (homeless).
- Site at northwest corner of Lohman Avenue and Compress Street for Transition Housing
- Building behind property at northwest corner of Lohman Avenue and Compress Street for an additional homeless shelter.
- Expand St. Luke Clinic at current location, public services, healthcare for the homeless including substance abuse.
- Site on Picacho Boulevard, east of Mesilla Street, between Picacho Blvd. and Newcombe Street – Do Something.

Needs identified at the Hermosa Heights Elementary School:



- Need sidewalk on Soledad between San Pedro and Tornillo.
- Sidewalk missing between Mesquite and Tornillo, also poor lighting.
- Pedestrian crosswalks at Bowman, May, Griggs, Organ, Court Hadley. Mountain and Lucero along Campo Street or slow traffic with flashing lights.
- Senior housing in Downtown area with accessible bus lines.
- Bus route on Mesquite.
- Vacant lot at northeast corner of Mesquite and Soledad for infill.
- Library annex on south side of town.
- Install public bathrooms at development at El Paseo and Farney.
- East-West Park often smells of open sewage - needs to be cleaned up.
- Improved street lighting on S. Solano.
- An extended bus line that covers all of North and South Solano.

Prioritization of needs. Forum participants were given six colored dot stickers to allocate to activities that they considered to be a priority. A few chose to allocate all of their resources to one activity, while others selected up to six individual priorities. As shown in Figure IV-5, most of the prioritized activities are very specific to particular low to moderate income neighborhoods in the City. Overall, residents prioritized ten community development projects, eight public services projects and eight projects related to affordable housing or housing in general.

Figure IV-5.
Priority Level of Activities

Prioritized Activity	Number of Votes
Sidewalk between Mesquite and Tornillo also better lighting throughout neighborhood	6
Homeless services/housing (general)	5
Convert vacant lot to St. Lukes/S.A.	5
Services for the vulnerable populations to prevent poverty (childcare, job training)	5
Sidewalk on Soledad	5
Sidewalk on McGuffy	5
Pedestrian crosswalks connecting Mesquite Neighborhood to Downtown	4
Help Mesquite Learning Center expand capacity	4
Bus line on Mesquite	4
Insulate Bellamah houses	4
Expand St. Luke's current location	3
Affordable housing for young families/single parents in University Area	3
Additional homeless shelter	3
Fix University area park sewage smell	3
Pave local roads on East Mesa	3
Remove septic on East mesa	3
Affordable housing for mixed families/seniors/homeless individuals	2
Reducing the number of random vacant residential lots	2
Remove pedestrian lights, people do not want	2
Senior housing Downtown with bus access	2
Do something with vacant pool site	1
Childcare	1
Transitional housing	1
Improved lighting on Solano	1
New house on vacant lot – Mesquite/Soledad	1
MVM Food Cooperative	

Note: Each activity reflects the number of "votes" assigned by participants.
Source: Public Forums, February 2011 and BBC Research & Consulting.

Draft Consolidated Plan comments. The 30-day comment period for the Las Cruces 2011-2015 Consolidated Plan, 2011 Action Plan and AI ran from April 1 through April 30, 2011. The City mailed out 5,300 postcards to residents living in designated low and moderate income areas to inform them of the hearings.

Detailed minutes from the hearings appear in Appendix D. Public Comments. In sum, the stakeholder and resident comments during the hearings consisted of:

- The public housing authority's wait list for units and vouchers is very long. There are many people who are homeless and need units right away, who were told they would have housing in 2-3 weeks and now (after the lottery) must wait 8 months.

- It is much easier to get housing through the PHA for veterans. Why is it so hard to get another type of housing? The background checks, etc. for veterans move much more quickly.

- Can CDBG be used for job training and economic development activities that benefit persons who are homeless? This seems like a good idea. Funds would be used to both reduce homelessness and increase self sustainability.

- The objectives should address housing needed for persons with disabilities. There is a lack of accessible units in multifamily housing. Can the City's requirement be changed?

- Las Cruces has a "real problem" with gangs. Can CDBG be used to address this?

- A lot of homes need rehabilitation in the Mesquite neighborhood—e.g., to accommodate seniors moving in with their children to get care. The neighborhood is also concerned about maintaining its historic character.

- How can we get more sidewalks in areas where they are lacking (e.g., Soledad/Texas/Colorado)?

- More housing is needed in the downtown area.

- Could funds be used for the restoration of the historic Phillips Chapel in the Mesquite neighborhood?

- The City should provide at least 50 percent of funding for infrastructure and facility projects from general funds; these projects should not be funded completely by CDBG.

- Many residents are concerned about the long housing authority wait lists.

- Does it make sense for the City to fund one project at a time rather than spread dollars across multiple projects each year?

Key Person Interviews and Committee Presentations

In addition to the mail surveys and public forums discussed previously, key persons involved in housing and community development in City of Las Cruces were interviewed to obtain their input on housing and community development needs. Presentations about the Consolidated Plan and AI were made to the City's Planning & Zoning and ADA Committee. The Mayor and Councillors were invited to participate in the process through an email presentation and survey, in addition to a verbal discussion, depending on their preferences.

Key findings from the interviews include the following:

Housing accessibility

- Accessible housing is very much lacking in Las Cruces. People with disabilities, especially veterans, have the hardest time finding housing they can afford.
- Making accessibility improvements is difficult because of the age of the City's housing.
- Landlords who have accessible units are not required to rent them to tenants with disabilities—therefore, able-bodied renters are living in the City's very limited accessible housing stock.
- The City should adopt a higher standard for accessible units on new projects (more than 3 percent).
- Landlords do not allow service animals, even when they are required to. They do not understand that service animals also serve the needs of people with emotional needs.
- Landlords do not understand their requirements under the Fair Housing Act—e.g., are landlords required to provide flashing lights (alarms) for persons who are deaf/hard of hearing?
- The new Department of Vocational Rehabilitation is not on a bus route and there are not sidewalks along the streets.

Housing needs

- The last decade has taught us that not everyone is an owner. We need to help residents improve their rental situation.
- Credit markets remain very tight. Loans through credit unions and lease purchase agreements are working well to accommodate moderate income buyers in the current market.
- Downpayment needs are growing. Individual Development Fund accounts are one solution, as is a citywide housing trust fund.
- People are afraid to complain about their housing situation because they think they may lose their housing subsidy.
- Old Town should be a focus of City programs, especially acquisition and rehabilitation of the many (estimated at 85) vacant homes.
- Housing rehabilitation remains a huge need in the City.
- Could the local labor office be used to rehabilitate homes that are acquired through the City's new land bank?
- HOME funds could be used as a revolving loan for an 18-month lease purchase program.
- There is too much of a focus on workforce housing in the downtown area. Affordable housing is needed citywide.
- Could the City work with local banks to encourage them to fund a community development financial institution or invest more directly into affordable housing development to get Community Reinvestment Act (CRA) credit?

- There should be a centralized homeownership training course/center that all service providers can use. A model might be the Habitat for Humanity program, as the Las Cruces program has never experienced a foreclosure.
- Rentals are very difficult to find under $600/month.
- The land bank is an exciting program. Are there lots in the county that are up for auction which could be given to affordable housing providers?
- Inclusionary zoning would be a good solution to affordable housing needs.
- Many landlords and tenants operate on verbal agreements, which give the tenants few rights. Many agree to rent-to-own situations without written contracts.
- Some trailer park owners charge fees for people if they are outside past 8 p.m. Other landlords charge rental applicants a $35 background check/application fee that is not returned if they are selected for the unit.

Planning and development

- Affordable housing providers commend the City on the fee waivers it currently grants, but would like to see waivers for other development fees too.
- The process for sewer and water lines seems to involve a lot of change orders, which costs time and money. Can this be avoided through better communication?
- Could the required environmental and archeological reviews for home lots be done at the same time?
- How can the City create more incentives for infill development? Infill is expensive, but badly needed.
- Waiving parking requirements is tricky because low income residents needs cars to access job opportunities. They also like having cars and need a place to park them.

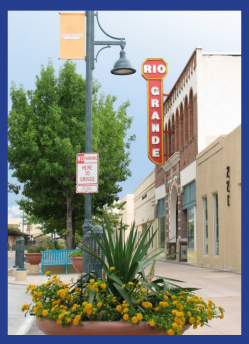
Housing and special needs

- There is no place for inpatient 30-day alcohol treatment in the City. Many of the City's homeless have alcohol problems, which require many resources (emergency room visits, ambulances, jail time). Detox facilities could potentially save on these costs.
- There are 60 to 70 people with developmental disabilities in Las Cruces who are employed at White Sands. The City's bus does not extend to White Sands; as such, service providers are forced to pay for this very costly transportation to clients' place of employment.

- The Section 8 program's limit on the number of unrelated persons living together creates an obstacle for persons with developmental disabilities, who do best living together with 3 roommates and one caregiver. This is also the most cost effective living arrangement.
- Persons who are homeless need very basic job training/skill building.
- Indigent health care clinics lack the capacity to serve populations in need. Persons without jobs and/or who are homeless cannot afford the copay at other clinics. In addition, the buses do not run out to the indigent clinic.
- There is an urgent need for case management for persons who are homeless.
- It is very difficult for persons with mental illnesses to find adequate housing, as many of them have past criminal behavior. Las Cruces needs to adopt a "triage center" model, where a nonprofit owns homes where person with mental illness live and receive support from in-home staff.

General comments

- A priority should be placed on youth activities, particularly providing youth with financial literacy programs and increasing their civic involvement.



The City of Las Cruces Needs Your Input...

...to identify housing and community development needs in your neighborhood and the city.

Why is the City interested?

The City of Las Cruces needs your input about how to spend the federal housing and community development funds it will receive during the next five years (2011-2015). Activities must generally benefit low and moderate income persons. The City is starting a process called the Consolidated Plan, which will determine how the federal funds will be spent. Citizen participation is a vital step in determining the community's needs.

What do we want to know?

- What do you consider to be the most critical housing needs in your neighborhood and for the City overall?
- What are the most critical community development needs? (e.g.; where sidewalks are needed, streets paved, drainage problems solved)
- What can the City do to improve housing opportunities and community development?

How to Get Involved

Community Meetings

On February 8, 9 and 10, three community meetings will be held to gather public input on housing and community development needs. During these forums, citizens, social service agencies, developers, homeless and housing providers, health professionals and advocates will come together to discuss the most pressing needs in the City. Please join us at one of the forums listed to the right.

Public Hearings

The draft Consolidated Plan will be available for review on April 2, 2011. On April 6 and 7, hearings will be held to take public comments on the draft Plan. Dates, times and locations are listed to the right.

Questions?

If you cannot join us, be sure to complete a survey about housing and community development needs by going to www.surveymonkey.com/s/LCHousingSurvey. Also feel free to provide written comments about the Consolidated Plan to the contact below.

For more information about the Consolidated Plan process, or to make disability accommodations, contact:

Jeffrey Mann
Senior Planner, Parametrix
tel: 575.522.7400 X: 5535
email: jmann@parametrix.com

Public Forum Schedule

Community Meetings

February 8, 2011
6:00 to 7:30 p.m.
Sunrise Elementary School
5300 Holman Road
Las Cruces, NM 88012

February 9, 2011
6:00 to 7:30 p.m.
Central Elementary School
150 N. Alameda Blvd.
Las Cruces, NM 88005

February 10, 2011
6:00 to 7:30 p.m.
Hermosa Heights Elementary School
1655 E. Amador Ave.
Las Cruces, NM 88001

Public Hearings

April 6, 2011
2:00 to 3:30 p.m.
Mesilla Valley Community of Hope
Resource Room; Building 3
99 West Amador Avenue
Las Cruces, NM 88005

April 6, 2011
6:00 to 7:30 p.m.
Munson Senior Center
975 S. Mesquite Street
Las Cruces, NM 88001

April 7, 2011
9:00 to 10:30 a.m.
Las Cruces City Hall
Council Chambers
700 N. Main Street
Las Cruces, NM 88001

May 2, 2011
City Council Adoption of the Consolidated Plan

NOTE: All locations are accessible to persons with disabilities.

City of Las Cruces

Resident Housing Survey

Dear Resident,

The City of Las Cruces is in the process of conducting a housing and community development needs assessment. The study is required for the City to obtain their annual allocation of federal housing and community development funding. As part of the study, we are collecting input from residents about their housing needs. Please take a few moments to complete this survey and send it in the attached envelope **by the end of the day on February 15, 2011**.

1. Suppose you or someone you knew thought they'd been discriminated against in trying to find a place to rent or a house to buy. What would you do or recommend they do? Please choose only 1 response.

- ❑ Nothing
- ❑ File a complaint
- ❑ Move to another house/apartment
- ❑ I don't know
- ❑ Other (please specify):_____

2. If you or someone you knew ever felt you were discriminated against and wanted to report it, do you know who you or others should contact?

- ❑ Yes
- ❑ No

3. If you felt you had been discriminated against, which person/organization would you call first for information? Please choose only 1 response.

- ❑ Business Organization – Better Business Bureau or Chamber of Commerce
- ❑ Las Cruces government official/mayor's office/city council member
- ❑ Community/Neighborhood organization
- ❑ HUD (U.S. Department of Housing and Urban Development)
- ❑ New Mexico Mortgage Finance Authority
- ❑ Legal resource (e.g., an attorney/Legal Aid/ACLU)
- ❑ Tenant hotline
- ❑ Other (please specify):_____

4. Do you think you have ever experienced housing discrimination?

- ❑ Yes
- ❑ No [SKIP TO QUESTION 5]
- ❑ Not sure [SKIP TO QUESTION 5]

4a. If "Yes," what was the reason you were discriminated against? _____

_____

5. In general, when you want to learn about housing or government issues in Las Cruces, what information sources do you use? Please choose up to 2 responses.

- ❑ Internet
- ❑ Library
- ❑ Local government information sources/officials
- ❑ Local small newspaper or specialty print publication
- ❑ Radio
- ❑ Religious institution (e.g., church, synagogue, parish)
- ❑ Television
- ❑ Word of mouth/conversations with friends/colleagues
- ❑ Other (please specify):_____

6. Which ethnic or cultural group do you consider yourself a member of?

- ❑ African American/Black
- ❑ American Indian/Native American
- ❑ Anglo/White
- ❑ Asian/Pacific Islander
- ❑ Hispanic/Chicano/Latino
- ❑ Multi-racial
- ❑ Other (please specify):_____

7. Just for classification purposes, into what category does your total household income fall?

- ❑ Less than $10,000
- ❑ $10,000 to less than $25,000
- ❑ $25,000 to less than $35,000
- ❑ $35,000 to less than $50,000
- ❑ $50,000 to less than $75,000
- ❑ $75,000 to less than $100,000
- ❑ $100,000 or more

La Ciudad de Las Cruces Necesita su Opinion ...

...para identificar las necesidades de vivienda y desarollo urbano para su vecindad y la cuidad.

¿Porqué necesita la Ciudad su respuesta?

La Ciudad de Las Cruces necesita su opinion acerca de como invertir los fondos federales de vivienda y desarrollo urbano qué recibirá durante los próximos cinco años. Generalmente, las actividades seleccionadas deben beneficiar a personas con ingresos bajos o moderados. La Ciudad está empezando un proceso que se llama el Plan Consolidado, que determinará como se invertirán estos fondos federales. La participación de los cuidadanos es una parte muy importante en este proceso para determinar las necesidades de la comunidad.

¿Lo que necesitamos que nos diga?

- ¿Qué piensa usted es la necesidad más importante sobre viviendas en su vecindad y en la Ciudad en general?
- ¿Cuáles son las necesidades mas críticas sobre el desarrollo urbano? (Por ejemplo: donde se necesitan aceras, pavimento para calles, o resolución de problemas con agua)
- ¿Qué puede hacer la Ciudad para mejorar las oportunidades de viviendas y desarrollo urbano?

Como Participar

Reuniones Comunitarias

Habrá tres reuniones comunitarias los días 8, 9 y 10 de febrero, 2011. El propósito es recibir respuestas de la comunidad acerca de lo que necesita la Ciudad en lo que respecta a viviendas y desarrollo urbano. Durante estas reuniones, ciudadanos, agencias de servicios sociales, los que construyen viviendas, los que proveen servicios a las personas sin hogar y los que necesitan vivienda, profesionales de la salud, y otros representantes, llegarán para platicar acerca de las necesidades más criticas de la Cuidad. Por favor asista a una de las reuniones anotadas al lado derecho de este boletín.

Reuniones de Evaluación Pública

El informe preliminar del Plan Consolidado estará disponible el 2 de Abril, 2011. Después, Habrá dos Reuniones de Evaluación Pública el 6 y 7 de Abril, 2011 para recibir comentarios sobre el informe. Fechas, horas y lugares están anotadas al lado derecho de este boletín.

¿Preguntas?

Si no puede asistir a una de las reuniones, asegúrese de completar el cuestionario acerca las viviendas y desarrollo urbano que se halla en el Web con el la dirección de www.surveymonkey.com/s/LCHousingSurvey. También les invitamos a mandar comentarios escritos acerca del Plan Consolidado a la persona anotada abajo.

Para recibir más información acerca del Plano Consolidado o pedir arreglos para acomodar a personas incapacitadas, favor de llamar o escribir a:

Jeffrey Mann
Senior Planner, Parametrix
Teléfono: 575.522.7400 X: 5535
Correo Electrónico: jmann@parametrix.com

Horario de Reuniones

Reuniones Comunitarias

8 de febrero, 2011
6:00 to 7:30 p.m.
Sunrise Elementary School
5300 Holman Road
Las Cruces, NM 88012

9 de febrero, 2011
6:00 to 7:30 p.m.
Central Elementary School
150 N. Alameda Blvd.
Las Cruces, NM 88005

10 de febrero, 2011
6:00 to 7:30 p.m.
Hermosa Heights Elementary School
1655 E. Amador Ave.
Las Cruces, NM 88001

Reuniones de Evaluación Públicas

6 de abril, 2011
2:00 to 3:30 p.m.
Mesilla Valley Community of Hope
Resource Room; Building 3
99 West Amador Avenue
Las Cruces, NM 88005

6 de abril, 2011
6:00 to 7:30 p.m.
Munson Senior Center
975 S. Mesquite Street
Las Cruces, NM 88001

7 de abril, 2011
9:00 to 10:30 a.m.
Las Cruces City Hall
Council Chambers
700 N. Main Street
Las Cruces, NM 88001

2 de mayo, 2011
El Concejo de la Ciudad de las Cruces votara para aceptar el Plan Consolidado

Nota: Todos los lugares tienen acceso para acomodar a personas incapacitadas.

Ciudad de Las Cruces

Encuesta de Viviendas

Estimado Residente,

La Ciudad de Las Cruces está comenzando un estudio de las necesidades de viviendas y desarrollo comunitario. La Ciudad requiere este estudio para obtener fondos federales que cada año se destinan al desarrollo comunitario y de vivienda. . Como parte de este estudio, estamos preguntando a los residentes cuáles son sus necesidades de vivienda . Por favor, dedique unos minutos para completar esta encuesta y envíela en el sobre adjunto. Las encuestas deben ser enviados a nosotros antes del **15 de Febrero, 2011**.

1. ¿Suponga que usted o alguien que usted conoce cree que ha sido discriminado al tratar de encontrar un lugar para alquilar o para comprar Qué haría usted o que recomendaría? Por favor escoga una (1) respuesta.

- ❑ Nada
- ❑ Presentar una queja formal
- ❑ Cambiar a otrao casa o apartmento
- ❑ No sé
- ❑ Otro (especifique por favor):_____

_____

2. ¿Si usted o alguien que usted sintió que lo han discriminado y quisiera denunciarlo, ¿Sabe a quién contactar?

- ❑ Sí
- ❑ No

3. ¿Si alguna vez sintió que lo han discriminado, a cual persona u organización llamaría primero para información?

- ❑ Una organización de negocios – Better Business Bureau or Chamber of Commerce
- ❑ Un oficial del gobierno local/alcaldía/ayuntamiento
- ❑ Organización de la Comunidad o Barrio
- ❑ Departamento de Vivienda y Desarollo Comunitario de E.E. U.U.
- ❑ Un recurso legal: abogado/Legal Aid/ACLU
- ❑ Teléfono Directo para quejas de Arrendatarios
- ❑ Otro (especifique por favor)_____

4. ¿Alguna vez ha experimentado discriminación en la vivienda?

- ❑ Sí
- ❑ No (Vaya a Pregunta 5)
- ❑ No se (Vaya a Pregunta 5)]

4a. ¿Si "Sí", ¿Por qué siente que le han discriminado?_____

_____

5. ¿Generalmente, cuando usted quiere aprender de asuntos de vivienda o del gobierno de la ciudad de Las Cruces, qué tipo de información utiliza usted ? Escoja solo dos opciones, por favor.

- ❑ Web/Internet
- ❑ Biblioteca
- ❑ Oficial del gobierno local
- ❑ El periódico local o otra revista/publicación
- ❑ La radio
- ❑ Organización religiosa (por ejemplo, iglesia, sinagoga, o parroquia)
- ❑ La televisión
- ❑ Conversación con amigos y otros
- ❑ Otro (especifique por favor)_____

_____

6. ¿Qué grupo étnico o cultural se considera usted?

- ❑ Afro-Americano /Negro
- ❑ Indio Americano/Americano Nativo
- ❑ Caucásico /Blanco
- ❑ Asiatico/De las Islas Pacíficos
- ❑ Hispano/Chicano/ Latino
- ❑ Mestizo
- ❑ Otro (especifique por favor):_____

_____

7. ¿Sólo para poder clasificarlo, ¿a qué categoría pertenece su ingreso total del hogar?

- ❑ Menos que $10,000
- ❑ $10,000 a menos de$25,000
- ❑ $25,000 a menos de $35,000
- ❑ $35,000 a menos de $50,000
- ❑ $50,000 a menos de $75,000
- ❑ $75,000 a menos de $100,000
- ❑ $100,000 o más

Consolidated Plan for 2011-2015
Public Forum Meeting
February 8, 2011

Following are the summary minutes of the Consolidated Plan for 2011-2015 Public Forum Meeting held on February 8, 2011, at 6:00 p.m. at Sunrise Elementary School cafeteria, 5300 Holman Rd., Las Cruces, New Mexico.

Community Development

Staff Present:	Vera Zamora Jan Lauterbach Jean Barnhouse-Garcia Maria Fahrenkrog Natalie Green Raymond Burchfield Diana Garcia-Parra
Consultants/Interpreter:	Jen Garner (BBC Research and Consulting) Jeff Mann (Parametrix) Magdalena Giron (Inttra Services)
Councillor Present:	Gil Sorg
Public Present:	J.D. Rodriguez Art Marrujo (Tierra del Sol) Harlo Dynek (Summit Building and Development) Stephen Green

Jen Garner gave a powerpoint presentation of the FY2011-2015 Consolidated Plan (see attached). The following comments were made:

J.D. Rodriguez asked what the funding amount for 2011 would be.

Ms. Garner advised that the amount funded for 2011 would be determined fairly soon and would come from Housing and Urban Development (HUD). The amount funded should be about the same as 2010.

In reference to neighborhood strengths and needs, Ms. Garner asked the participants what their primary reason was for the neighborhood that they have chosen.

Harlo Dynek stated he chose his neighborhood for the safety, affordability, schools and proximity to work.

Mr. Rodriguez stated he lives in the Mesa Development, which is a poor community. Most of the people living in that community like to be left alone and the quiet serenity of the

neighborhood. Mesa Development is close to being designated a colonia. It is the area between Mesa Drive and Highway 70 and Mesa Grande and Peachtree Hills. This community is in need of lighting, sidewalks and pavement. They just received sewer services in the late 1980's, early 90's, which has been great. There is always weed problems in the area as there are many lots and houses are not close together, however, Codes Enforcement is very annoying in reference to this.

Ms. Garner asked the participants if they had a friend moving to Las Cruces, where would they recommend.

Raymond Burchfield stated a nice family neighborhood is the Del Rey/Settlers Pass area.

Stephen Green stated it would be based on their income.

Ms. Garner asked the participants if it was a senior living on a fixed income, where would they recommend that would be safe and affordable.

Mr. Dynek stated that there is limited affordable housing for seniors on fixed income, but there are opportunities.

Mr. Rodriguez stated not in his neighborhood as it is a low-income neighborhood.

Mr. Dynek commented that in reference to affordable housing, there isn't a lack of affordable housing, per say, it's that people are expecting unrealistic things, i.e. 2 car garages, 2 bathrooms, etc.

Mr. Rodriguez asked for the definition of affordable housing.

Ms. Garner stated paying 1/3 of a person's income toward housing is considered affordable housing by HUD standards.

Art Marrujo commented that it's tough to build affordable housing or more 202 projects because they can't find affordable land in the city to build them. Tierra del Sol does build housing without the 2 car garages; however, it still is adding up to $80,000 to build.

Mr. Rodriguez suggested a map of Las Cruces identifying the land throughout the city as urban, suburbs and rural.

Mr. Marrujo stated Las Cruces is a nice area, but there are a lot of unfinished roads throughout the community. The city always says nobody has developed the area yet to finish the roads. In reference to sewer/waste water, there is need throughout the outer edges of the city on this.

Mr. Rodriguez suggested that the City should do a study based on this information. Citizens are paying a lot of property taxes and are not getting the services they need.

Mr. Dynek interjected that he doesn't think Las Cruces pays high taxes, but that the developer does have to put in the infrastructure and then give it to the city. The pot is only so big. The dollars we are looking at are not just for this area, they are for the whole city.

Ms. Garner then explained the mapping exercise to the participants.

Councillor Sorg advised the participants to prioritize the needs on the maps because they wouldn't be able to get it all.

For comments made on maps, see Jeff Mann's report.

Meeting ended at 7:30 p.m.

_____
Minutes Approved by Staff

Consolidated Plan for 2011-2015
Public Forum Meeting
February 9, 2011

Following are the summary minutes of the Consolidated Plan for 2011-2015 Public Forum Meeting held on February 9, 2011, at 6:00 p.m. at Central Elementary School cafeteria, 150 N. Alameda Blvd., Las Cruces, New Mexico.

Community Development

Staff Present:	David Dollahon Vera Zamora Jan Lauterbach Maria Fahrenkrog Diana Garcia-Parra
Consultants/Interpreter:	Jen Garner (BBC Research and Consulting) Jeff Mann (Parametrix) Magdalena Giron (Inttra Services)
Public Present:	Fran Alvis (St. Luke's) Donna Wood (El Caldito) Pamela Angell (Mesilla Valley Community of Hope) Sean Davis (Williams Demographics) Nancy Barnes-Smith Paul Miller Chris Zeigler

David Dollahon began the presentation with a powerpoint of the FY2011-2015 Consolidated Plan (see attached). The following comments were made:

Chris Zeigler asked what New Mexico gets as a whole in CDBG funding.

Mr. Dollahon advised there are five cities; Farmington, Albuquerque, Santa Fe, Rio Rancho and Las Cruces, along with the State of New Mexico that receive CDBG funding and it comes to about $23 million statewide.

Nancy Barnes-Smith asked if the amount is based on a formula or do they survey the communities and their needs.

Mr. Dollahon stated the amount of funding is based primarily on the population of the city, but they do also take into account housing and poverty levels.

Mr. Zeigler asked if economic development was part of CDBG.

Mr. Dollahon stated that was a separate part of the City.

Pamela Angell asked if she can use CDBG money for job training.

Mr. Dollahon stated yes, but it is extremely complicated to implement. The City has never done Economic Development and job creation activities before. The City has never used CDBG funds for codes enforcement activities either because the City does have its own Codes Enforcement Department, which is paid out of the general fund.

Mr. Zeigler asked what was going to happen to the old, abandoned hospital on Alameda.

Mr. Dollahon advised it would be torn down and a housing project for the low-income would be built in its place.

Mr. Zeigler asked what the timeframe was for Section 8 housing.

Mr. Dollahon stated there was an open waiting list, which was done on the lottery system.

Ms. Barnes-Smith asked how $850,000 would help rental housing as it doesn't seem like that much money.

Mr. Dollahon agreed it wasn't a big amount of money so they use it for such things as Gap Financing on housing projects, i.e. the City Office Center housing project. Sometimes gap money is needed between the loans on a project and they provide it to make the project work. Mr. Dollahon also stated they provide funding to rental assistance programs, such as the Tenant Based Rental Assistance (TBRA). Staff is now in the first year of a two-year cycle with TBRA. The amount used is $100,000 to last the two-year cycle.

Ms. Barnes-Smith asked if there are programs to move people out of homelessness and into training programs, or do they just move from one program to another program.

Paul Miller asked if there was a system to track the progress of homeless persons in a program(s).

Vera Zamora stated some programs, such as the Shelter Plus Care (S+C) Program, do track the progress of the clients and where they go once they leave the program. In most cases they become self-sufficient. The Transitional Housing Program helps the clients' transition out of homelessness and they do track their progress.

Mr. Dollahon stated staff does implement other grants outside of CDBG, such as the S+C and Transitional Housing Programs. These are competitive grants that require application and/or renewal. Mr. Dollahon also stated the City had applied for and been granted the award for a Brownsfield Economic Development Initiative (BEDI) grant and a Section 108 loan to redo the old Rio Grande Bank at the Downtown Mall into a museum.

Jen Garner then asked about Neighborhood Strengths and Needs. She began by asking what the primary reason was for choosing to live in the neighborhood the participants were in.

Ms. Angell stated she lives in the El Molino area and chose it because it is close to downtown, mixed-income and a diverse neighborhood.

Mr. Miller stated he lives in the Desert Hills area and chose it because it is close to the university and hospital.

Ms. Barnes-Smith stated she lives in the High Range area and chose it because it is safe.

Mr. Zeigler stated he lives in the South Miranda area and chose it because it is an old, safe neighborhood with convenience to the university, stores, library and people he knows live in the neighborhood.

Sean Davis stated he lives in the University area and chose it because it is close to shopping; it's safe and has nice roads.

Fran Alvis stated she lives in the East Mesa/Porter area and chose it because it has open space.

Ms. Garner then asked if a friend was moving to Las Cruces, where would they recommend their friend to live.

Most of the participants stated it depends where they work, their income and if they are students, and if so, the university area is best for them.

Ms. Angell said Mesilla Park.

Mr. Zeigler stated there were a lot of nice places around the city.

Ms. Garner asked if there was someplace they would tell them to avoid.

Ms. Angell stated the West Picacho, Mesquite neighborhood and some areas in the East Mesa.

Ms. Garner asked if it was someone living on a fixed income, like a senior on social security, what neighborhood would be safe and affordable for them.

Mr. Zeigler stated the area off of Madrid and Solano known as the Mira Vista Senior Village.

Ms. Barnes-Smith stated that it's hard to find affordable housing that is safe and decent for seniors.
Ms. Garner asked the participants when they think about community development activities

and services, what do they think the greatest needs are in the neighborhood.

Fran Alvis stated a clinic that provides basic medical care. St. Luke's is a clinic that provides basic medical care of homeless persons. They see lots of medical needs there, but have had to cut back on medications due to funding shortage.

Ms. Angell stated an alcohol treatment center is in great need here. The number of people going to the soup kitchen has also risen dramatically.

Donna Wood stated a place to help people in limited situations, such as depending on child support only, etc. to help them become self-sufficient.

Ms. Angell stated that she feels homeownership is not a priority right now with the economic downturn.

Ms. Wood also added educating parents and having services available and affordable to meet their needs and those of their children.

Mr. Zeigler stated that the city does need some affordable childcare services as many of the clients he has seen can't seem to find any affordable childcare and thus, don't go forward trying to better themselves with a job and/or education.

Ms. Barnes-Smith stated there needs to be another level of care or "prevention" so people don't become homeless. There are needs for childcare, transportation and affordable housing.

Mr. Miller stated there needs to be a program to teach people to live modestly and budget efficiently.

Ms. Barnes-Smith suggested life skills programs.

Ms. Garner then explained the mapping exercise to the participants.

For comments made on maps, see Jeff Mann's report.

Meeting ended at 7:45 p.m.

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Minutes Approved by Staff

Consolidated Plan for 2011-2015
Public Forum Meeting
February 10, 2011

Following are the summary minutes of the Consolidated Plan for 2011-2015 Public Forum Meeting held on February 10, 2011, at 6:00 p.m. at Hermosa Heights Elementary School cafeteria, 1655 E. Amador Avenue, Las Cruces, New Mexico.

Community Development

Staff Present: David Dollahon
Jean Barnhouse-Garcia
Raymond Burchfield
Natalie Green
Diana Garcia-Parra

Consultants/Interpreter: Jen Garner (BBC Research and Consulting)
Jeff Mann (Parametrix)
Magdalena Giron (Inttra Services)

Public Present: Estella Sanchez
Lorrie Meeks
Matt Durning
Linda Durning
David Chavez
Faith Hutson
Andy Hume
Pat Temple
Ron Carter

David Dollahon and Jen Garner began the presentation with a powerpoint of the FY2011-2015 Consolidated Plan (see attached). The following comments were made:

Ron Carter asked what the other uses would be with demolished property.

Mr. Dollahon stated that generally demolished property can be acquired to build a public facility, such as a senior center, recreation center, park, storm water retention pond or an affordable house.

David Chavez asked how one qualifies for the Home Rehab Program.

Mr. Dollahon stated to qualify for the Home Rehab Program, eligibility requirements are based on income and one must be the owner of the house, living on the property. There is a formula set by HUD that determines the income.

Mr. Chavez asked if there was a dollar limit to Home Rehab.

Mr. Dollahon stated yes, for the standard program a grant is limited to $19,000 and a loan is limited to $40,000. It is also dependant upon the equity in the house. For a severely dilapidated house, with City Council approval, the house can be demolished and rebuilt. That is generally staff recommended to the City Council. The tear-down is limited between $100,000 and $120,000, which includes relocation for the family. The money does come back to the program with all loans.

Matt Durning asked in reference to sidewalks, how much would $60,000 accomplish.

Mr. Dollahon stated $60,000 would complete three to four blocks of sidewalks.

Jen Garner then asked about Neighborhood Strengths and Needs. She began by asking what the primary reason was for choosing to live in the neighborhood the participants were in.

Participants stated they chose their areas because of location to downtown, family homes, affordability, and proximity to relatives.

Ms. Garner then asked the participants to describe the types of housing that were available in their neighborhoods to someone who is thinking of moving there.

Participants stated the types of housing available in their neighborhoods were old, low- to medium-income, well-built, historic, and adobe houses.

Ms. Garner asked what quality of housing stock was it.

Participants stated mixed quality.

Ms. Garner then asked if a friend was moving to Las Cruces, where would they recommend their friend to live.

Lorrie Meeks stated the Mesquite area because it is historic and unique. It's a good neighborhood.

Andy Hume stated the Mesquite or Alameda area. They are both centrally located and well-established neighborhoods.

Mr. Chavez commented that the crime rate has been lower in the Mesquite area for the past few years as compared to other parts of the City.

Ms. Garner asked if there was someplace they would tell them to avoid.

Ms. Meeks stated that a realtor once told her to avoid the Mesquite area.

Mr. Hume stated the Bellamah area because it is run down, and the Hacienda Acres area because it is far from the center of town.

Ms. Garner asked if it was someone living on a fixed income, like a senior on social security, what neighborhood would be safe and affordable for them.

Faith Hutson stated a couple of years ago there was nowhere in the City that was affordable in terms of fixed incomes, however, prices have dropped a little bit but she still thinks there are a lot of places in the City that are to high.

Mr. Carter stated the old Las Cruces Country Club area is a pretty good neighborhood for seniors.

Ms. Garner asked the participants when they think about community development activities and services, what do they think the greatest needs are in the neighborhood.

Participants stated sidewalks, parks, lighting, change from septic to City sewer (Hacienda area) and a senior center.

Mr. Carter commented that the LC Country Club is not a high-density neighborhood and would like it left as a park.

Ms. Meeks stated to preserve the historic areas in the City as a lot of them have adobe walls that are crumbling. It would be nice to save the historic areas.

Mr. Chavez suggested educating the community on the programs out there and how they can use them.

Pat Temple stated houses in the Bellamah area need insulation to make them more energy efficient.

Mr. Durning stated better transportation and parks in the East Mesa.

Mr. Hume stated there are key roadways that would benefit from lighting, as well as basic roadways in the Hacienda area.

Ms. Meeks also suggested education on the Weatherization Program so people would know it is out there.

Mr. Dollahon commented on a couple of things: 1) Historic structures are generally impossible to demolish not matter what condition they are in; 2) CDBG funds cannot be used in industrial and commercial areas, or to built arterial or collector roadways. They can only be used in local streets and residential neighborhoods.

Ms. Meeks asked how long the Home Rehab waiting list was.

Mr. Dollahon advised there was currently a 6 – 12 month waiting list.

Ms. Meeks asked if the downtown was considered a low-income area.

Mr. Dollahon advised that the downtown area is considered a slum and blight area by the state definition, which makes it eligible for CDBG funding.

Mr. Durning asked if the public recommendations go to the City Council.

Mr. Dollahon stated not directly, staff will develop all recommendations among each other. But most of the money is application driven that we give to outside agencies. Our public service funds and our housing activities, we give that money to other agencies to implement.

Mr. Durning asked if they could use the funds for missing links of sidewalks between two newer subdivisions.

Mr. Dollahon stated yes, but they would need to coordinate with the Public Works Department as well.

Mr. Durning asked where the recommendations from staff go.

Mr. Dollahon advised that staff would develop a draft plan which would be presented in public hearings in the early part of April and which time they would identify priorities or areas of focus in a broad sense, with some areas of specifics. The draft plan would be part of a five year plan with an annual Action Plan every year for the next four years. After the meetings in April, and with public input, staff will revise and finalize the plan, which would then go to the City Council for adoption in May.

Jeff Mann then explained the mapping exercise to the participants.

For comments made on maps, see Mr. Mann's report.

Meeting ended at 7:40 p.m.

_____

Minutes Approved by Staff

SECTION V.
Strategic Plan

3-5 Year Strategic Plan

This document includes Narrative Responses to specific questions that grantees of the Community Development Block Grant, HOME Investment Partnership, Housing Opportunities for People with AIDS and Emergency Shelter Grants Programs must respond to in order to be compliant with the Consolidated Planning Regulations.

GENERAL

Executive Summary

The Executive Summary is required. Include the objectives and outcomes identified in the plan and an evaluation of past performance.

3-5 Year Strategic Plan Executive Summary: Please see the Executive Summary included with the Consolidated Plan.

Strategic Plan

Due every three, four, or five years (length of period is at the grantee's discretion) no less than 45 days prior to the start of the grantee's program year start date. HUD does not accept plans between August 15 and November 15.

Mission: This is the City of Las Cruces' Five Year Consolidated Plan covering program years 2011 through 2015.

General Questions

1. Describe the geographic areas of the jurisdiction (including areas of low income families and/or racial/minority concentration) in which assistance will be directed.

2. Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA) (91.215(a)(1)) and the basis for assigning the priority (including the relative priority, where required) given to each category of priority needs (91.215(a)(2)). Where appropriate, the jurisdiction should estimate the percentage of funds the jurisdiction plans to dedicate to target areas.

3. Identify any obstacles to meeting underserved needs (91.215(a)(3)).

3-5 Year Strategic Plan General Questions response:

Geographic areas. The City of Las Cruces will direct assistance to low to moderate income Census Tracts in the City, in addition to segments of Census Tracts that were found to qualify as low to moderate income ("CDBG Special Benefit Areas"). Appendix E of the Consolidated Plan contains the documentation of the door-to-door surveys that were conducted in December 2010 and January 2011 to qualify the special benefit areas. Based on the surveys, the 2011-2015 special benefit areas will continue to include the Stanley Area, the Alameda Area, the South Hacienda Area, the Mesa Area and the Second Street Area. In addition to directing assistance to low to moderate income areas, the City will provide direct assistance to limited clientele populations.

Geographic allocation. The City's primary method of allocating CDBG and HOME dollars is to assist low to moderate income and special needs populations. To the extent that specific geographic areas have greater needs than other areas in the City and/or if service and housing organizations are located in certain areas, they will receive a larger proportionate share of the funding. For sidewalk improvements, the City will focus on the geographic areas where sidewalks, streets, curb cuts and related ADA accommodations are lacking. Finally, to provide affordable rental and single family housing, the City's dollars will be allocated in areas of new development where affordable housing is lacking and/or infill areas that can accommodate affordable housing.

Obstacles to meeting underserved needs. The greatest obstacle to meeting underserved needs in Las Cruces continues to be lack of funding. Although the City has experienced a reduction in poverty and growth in higher income households since 2000, there are still many very low income renters (an estimated 4,700) who cannot find affordable units and are cost burdened. In addition, one-quarter of homeowners are cost burdened and likely have difficulty affording needed repairs; street and sidewalk repairs are needed to improve accessibility; and housing and services agencies face funding constraints and growing demand for their services. Obstacles have also been created through reductions in programs and services that benefit the City's special needs populations.

Managing the Process (91.200 (b))

1. Lead Agency. Identify the lead agency or entity for overseeing the development of the plan and the major public and private agencies responsible for administering programs covered by the consolidated plan.

2. Identify the significant aspects of the process by which the plan was developed, and the agencies, groups, organizations, and others who participated in the process.

3. Describe the jurisdiction's consultations with housing, social service agencies, and other entities, including those focusing on services to children, elderly persons, persons with disabilities, persons with HIV/AIDS and their families, and homeless persons.

   *Note: HOPWA grantees must consult broadly to develop a metropolitan-wide strategy and other jurisdictions must assist in the preparation of the HOPWA submission.

3-5 Year Strategic Plan Managing the Process response:

Lead agency. The lead agency for overseeing the development of the FY2011-2015 Consolidated Plan and administering the CDBG and HOME block grants is the City of Las Cruces Community Development Department, Neighborhood Services Section.

Development of the plan and consultation. The development of the 2011-2015 Consolidated Plan included many opportunities for citizen and stakeholder input. During the week of February 7, 2011, the City gave presentations on the Consolidated Plan and fair housing update to its Planning & Zoning and ADA Committees during their work sessions. A self-directed presentation with an online survey link was circulated to the Mayor and all Councilors.

Three community meetings were held to elicit input from both citizens and stakeholders. These meetings were held from 6-7:30 p.m. on February 8, 9 and 10, 2011. In addition, the City mailed 5,000 surveys to residents living in low and moderate income areas. Finally, interviews with the primary organizations in the City that provide housing and social services to residents in need were conducted by phone and in person.

During the 30-day public comment period, three public hearings were held (April 6 and 7, 2011). The City also circulated the Draft Consolidated Plan, 2011 Action Plan and AI to adjacent units of government (Mesilla and Dona Ana County), the metropolitan planning organization and the State of New Mexico (Mortgage Finance Authority and Department of Finance and Administration). The director of the public housing authority was interviewed as part of the Consolidated Plan research process.

The following chart shows the groups that were consulted with and/or participated in the Consolidated Plan process:

Consultation			
24CFR	**Requirement**	**Yes**	**No**
91.100(a)(1)	Housing Services	☒	☐
	Social Services	☒	☐
	Fair Housing Services	☒	☐
	Health Services	☒	☐
	Homeless Services	☒	☐
91.100(a)(2)*	Chronically Homeless	☒	☐
91.100(a)(3)**	Lead-based Paint	☒	☐
91.100(a)(4)***	Adjacent Government	☒	☐
	State (Non-housing)	☒	☐
	County (Metro. City)	☒	☐
91.100(a)(5)	Metro. Planning Agencies	☒	☐
91.100(b)	HOPWA	☐	☐
91.100(c)	PHA Plan	☒	☐

These organizations serve and represent persons who are homeless, including homeless families; at-risk youth; victims of domestic violence; renters earning less than 50 percent of AMI; low to moderate income renters who want to be homebuyers; low income homeowners; and persons with disabilities. Please see Section IV of the full Consolidated Plan for the findings from the surveys received by low income residents and comments from the stakeholders who participated in the process, as well as meeting minutes.

Citizen Participation (91.200 (b))

1. Provide a summary of the citizen participation process.

2. Provide a summary of citizen comments or views on the plan.

3. Provide a summary of efforts made to broaden public participation in the development of the consolidated plan, including outreach to minorities and non-English speaking persons, as well as persons with disabilities.

4. Provide a written explanation of comments not accepted and the reasons why these comments were not accepted.

   *Please note that Citizen Comments and Responses may be included as additional files within the CPMP Tool.

3-5 Year Strategic Plan Citizen Participation response:

Summary of the citizen participation process. Citizens had many opportunities to participate in the City of Las Cruces 2001-2015 Consolidated Plan:

1. A one-page survey in English and Spanish was mailed to all households located in low and moderate income areas. The survey asked residents about housing barriers and housing needs. More than 5,000 surveys were mailed; 527 completed surveys were received back.

2. The survey mailing included flyers (in English and Spanish) with information about the Consolidated Plan community meetings held during February and April.

3. Three community meetings were held February 8, 9 and 10 from 6-7:30 p.m. to collect citizens' opinions about housing and community development needs. The meetings were held in a "charette" format, where citizens had the opportunity to mark up a neighborhood map with the changes they would like to see to housing, neighborhood facilities and infrastructure (streets and sidewalks).

4. Three public hearings were held on April 6 and 7, 2011 in the morning, afternoon and evening to collect input about the draft Consolidated Plan. The hearings were held at the Mesilla Valley Community of Hope (homeless shelter), the Munson Senior Citizens Center and Las Cruces City Hall—all locations that are accessible to persons with disabilities.

   5,300 postcards were mailed to low and moderate income residents to notify them of the events two weeks before the hearings. As mentioned above, one of these meetings was held at Community of Hope, to give persons and families who are homeless and at-risk of homelessness an opportunity to participate in the hearings.

5. During the 30 day public comment period, adjacent municipalities (Mesilla, Dona Ana County, the Metropolitan Planning Organization, and state government, including the New Mexico Mortgage Finance Authority) received a letter from the City encouraging them to review the Draft Consolidated Plan.

Citizen comments and views. Appendix D of the Consolidated Plan contains copies of all written comments that were received during the development of the Plan and 30-day public comment period. Section IV. describes the format and content of the public meetings, citizen comments and results of the key person interviews. In sum, the citizen comments focused on the need to improve the housing situation of the City's lowest income households, housing stock rehabilitation, acquiring and redeveloping vacant lots and adding sidewalks where they do not exist.

Efforts made to broaden citizen participation. As noted above, the City made a significant investment of time and cost to mail more than 5,000 flyers about the Consolidated Plan and community meetings to low and moderate income households. This resulted in more than 500 citizens participating in the Consolidated Plan process.

Acceptance of comments. All citizen comments received during the Consolidated Plan public input process and at the public hearings are accepted.

Institutional Structure (91.215 (i))

1. Explain the institutional structure through which the jurisdiction will carry out its consolidated plan, including private industry, non-profit organizations, and public institutions.

2. Assess the strengths and gaps in the delivery system.

3. Assess the strengths and gaps in the delivery system for public housing, including a description of the organizational relationship between the jurisdiction and the public housing agency, including the appointing authority for the commissioners or board of housing agency, relationship regarding hiring, contracting and procurement; provision of services funded by the jurisdiction; review by the jurisdiction of proposed capital improvements as well as proposed development, demolition or disposition of public housing developments.

3-5 Year Strategic Plan Institutional Structure response:

Institutional structure. The City of Las Cruces will use the following institutional structure to accomplish the goals established in the Consolidated Plan:

Housing rehabilitation and mobile home ramp program. The City of Las Cruces, Community Development Department, will administer the Housing Rehabilitation Program and the Mobile Home Ramp Installation Program.

ADA and infrastructure improvements. The City will administer all activities associated with ADA and infrastructure (street, sidewalk, alley) improvements.

Affordable housing development. The City's Community Development Department will partner with local Community Housing Development Organizations (CHDOs) to develop affordable housing. This will include funding property acquisition, operating support and development funds. At the time of this Consolidated Plan, the City's CHDOs included Tierra del Sol, Habitat for Humanity and the Community Action Agency (CAA).

Public services. Programs serving persons who are homeless will be provided by nonprofit organizations within the Mesilla Valley Community of Hope Alliance of organizations, including those providing day and after school care, counseling and case management, meals, emergency assistance, transitional housing and homeless prevention activities.

La Casa, the City's domestic violence shelter and provider of transitional housing to victims of domestic violence will provide shelter, counseling, case management and classes to serve women and children who are homeless and/or domestic violence victims.

Tresco, the City's primary nonprofit organization serving persons with disabilities, will deliver housing and supportive services to assist persons with disabilities.

Families and Youth Incorporated (FYI) will provide emergency and transitional housing and supportive services to at-risk youth.

Senior meal services will be provided by Road Runner Food Bank and the City's Senior Programs and senior centers.

Strengths and gaps. The City's institutional structure for carrying out housing and community development activities is efficient. Duplication of services is limited. The City benefits from having a relatively small group of nonprofit organizations specializing in serving certain populations. Gaps in the system are primarily related to lack of funding for activities, which creates long waiting lists for programs.

The City has worked diligently to foster and develop strong relationships with its organizations that provide housing and supportive services to low income and special needs populations. City staff are accessible to its providers of housing and services and the City works to make the CDBG and HOME application processes transparent. In recent years, the City has been very proactive in implementing policies and programs that remove barriers and support the provision of needed housing and services, such as the establishment of a land bank, streamlining the development process and implementing fee waivers for affordable housing development. These efforts will continue during the next five-year period.

Housing authority. The Commissioners of the Housing Authority of the City of Las Cruces (HACLC) are appointed by the Mayor. Other than this arrangement, the HACLC operates separately from the City.

The HACLC has formed a nonprofit corporation that develops, owns, manages and preserves affordable housing and housing for special needs populations. This organization competes with other nonprofit developers within the City to access funding for affordable housing development.

Monitoring (91.230)

1. Describe the standards and procedures the jurisdiction will use to monitor its housing and community development projects and ensure long-term compliance with program requirements and comprehensive planning requirements.

3-5 Year Strategic Plan Monitoring response:

The City of Las Cruces has an adopted Evaluation & Monitoring Policy that identifies the methods in which applications and agencies will be determined to be evaluated each year. In addition to the Evaluation Policy, which determines the number of monitoring reviews that are to be accomplished each year, the Program Compliance Specialist is charged with conducting the monitoring visits for each agency each year. The monitoring conducted is for both financial and programmatic review in accordance with the CDBG, HOME and applicable OMB circulars. This is in addition to technical assistance provided by the City's Affordable Housing Coordinator (HOME) and CDBG Public Services Specialist.

Priority Needs Analysis and Strategies (91.215 (a))

1. Describe the basis for assigning the priority given to each category of priority needs.
2. Identify any obstacles to meeting underserved needs.

3-5 Year Strategic Plan Priority Needs Analysis and Strategies response:

The activities outlined in the Action Plan cannot be implemented simultaneously due to limitations of funding and organizational capacity. Therefore, the City must prioritize how funds will be allocated to address the unmet housing and community development needs.

For the 2011-2015 Consolidated Plan period, the City has developed the following priorities for meeting the housing and community development needs identified in the Consolidated Plan and AI. These priorities are based on the quantitative needs identified through the housing market analysis; analysis of the needs of special populations; and input from citizens and stakeholders through the community meetings, resident survey and key person interviews.

High priority needs

- Provide housing and support services for special needs populations.
- Increase the supply of affordable housing for renters earning less than $20,000 per year.
- Preserve the supply of affordable ownership stock through rehabilitation.
- Increase accessibility in the City for persons with disabilities, including sidewalks and accessible housing.
- Provide programs and services to assist families and persons who are homeless find shelter and transitional housing and access needed services.
- Increase awareness and knowledge of fair housing among City Departments, Boards and residents.

Medium priority needs

- Improve economic conditions in economically challenged neighborhoods and/or for low income residents.
- Assist low and moderate income residents with septic tank removal and connections to public sewer systems.
- Assist residents with job training and employment needs.
- Reduce lead-based paint hazards in housing.

Low priority needs

- Assess the need for affordable child and after school care.

Obstacles to meeting underserved needs As mentioned above, the primary obstacles to meeting the needs of underserved residents in Las Cruces are lack of funding, especially give the high proportion (46 percent) of very low income renters, earning less than $20,000. Obstacles have also been created through reductions in programs and services that benefit the City's special needs populations.

Lead-based Paint (91.215 (g))

1. Estimate the number of housing units that contain lead-based paint hazards, as defined in section 1004 of the Residential Lead-Based Paint Hazard Reduction Act of 1992, and are occupied by extremely low income, low income, and moderate income families.

2. Outline actions proposed or being taken to evaluate and reduce lead-based paint hazards and describe how lead based paint hazards will be integrated into housing policies and programs, and how the plan for the reduction of lead-based hazards is related to the extent of lead poisoning and hazards.

3-5 Year Strategic Plan Lead-based Paint response:

Number of units and low income households affected. Just 2 percent of the City's housing stock was built before 1940, when lead-based paint was most common. Another 12 percent of the City's housing was built between 1940 and 1960, when lead-based paint was still used, but the amount of lead in the paint was being reduced. Altogether, 14 percent of Las Cruces' housing stock was built in periods when lead-based paint was commonly used.

Based on HUD estimates that two-thirds of the pre-1940 units contain lead paint, and one-half of the units built between 1940 and 1960 also do, an estimated 2,972 housing units in the City may contain lead paint. Together, these represent 7 percent of all housing units. Adjusting for the number of low income households, an estimated 1,536 low income households could be living in units with lead hazards. In 2000, this number was estimated at 992.

According to the New Mexico Department of Health, rates of elevated blood lead levels have remained relatively constant for children aged 1-5 years in the state. Between 2006 and 2008, just 3 of every 1,000 children tested for lead exposure had elevated blood level. This is a lower rate than for the U.S. overall.

Actions take to reduce lead paint hazards. The primary programs that will mitigate lead based paint hazards will be the City's Home Rehabilitation Program, which includes provisions to reduce lead-based paint hazards, and new construction of affordable units to increase the supply of quality affordable housing.

Table I, from the City's Home Rehabilitation Handbook, summarizes the procedures taken to remove or mitigate lead paint during rehabilitation work.

TABLE I: SUMMARY OF LEAD-BASED PAINT REQUIREMENTS FOR REHABILITATION (24 CFR 35; Subpart J)

Total Project Cost	<$5,000	$5,000 - $25,000	>$25,000
Strategy	Do no harm	Assess and Control Lead Hazards	Assess and Abate Lead Hazards
Notification	All 3 types	All 3 types	All 3 types
Lead Hazard Evaluation	Paint Testing or Presume Lead	Paint Testing and Risk Assessment or Presume Lead	Paint Testing and Risk Assessment or Presume Lead
Lead Hazard Reduction	Repair Surfaces disturbed during rehabilitation	Interim Controls and Standard Treatments	Abatement (Interim controls on exterior surfaces not disturbed by rehabilitation)
Work Practices	Safe work practices Clearance of site	Safe work practices Clearance of site	Safe work practices Clearance of site
Documentation	Notice Evaluation Clearance Report	Notice Evaluation Clearance Report	Notice Evaluation Clearance Report

HOUSING

Housing Needs (91.205)

*Please also refer to the Housing Needs Table in the Needs.xls workbook

1. Describe the estimated housing needs projected for the next five year period for the following categories of persons: extremely low income, low income, moderate income, and middle income families, renters and owners, elderly persons, persons with disabilities, including persons with HIV/AIDS and their families, single persons, large families, public housing residents, victims of domestic violence, families on the public housing and section 8 tenant-based waiting list, and discuss specific housing problems, including: cost-burden, severe cost- burden, substandard housing, and overcrowding (especially large families).

2. To the extent that any racial or ethnic group has a disproportionately greater need for any income category in comparison to the needs of that category as a whole, the jurisdiction must complete an assessment of that specific need. For this purpose, disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least ten percentage points higher than the percentage of persons in the category as a whole.

3-5 Year Strategic Plan Housing Needs response:

A full discussion of the housing needs for low income residents and special populations can be found in Sections II. and III. of the Consolidated Plan. Section II., in particular, discusses the housing problems of cost burden, severe cost burden, substandard housing and overcrowding.

Projected needs, 2015:

Extremely and very low income renters. The gaps analysis completed for the Consolidated Plan found a current need for 4,700 rental units for renters earning less than $20,000 per year. If the City maintains its current population growth, very low income renters experience the same population growth as the City overall, and no new units are developed to assist this group, this need will increase to 5,400 units in 2015.

Low income renters. No affordability gap currently; no future gap estimated.

Moderate income renters. No current need; no future need estimated.

Middle income renters. No current need; no future need estimated.

Extremely low and low income owners. 5,200 owners were cost burdened in 2009. By 2015, this could exceed 6,000.

Moderate income owners. No current need; no future need estimated.

Middle income owners. No current need; no future need estimated.

Elderly persons. The housing needs table completed for the Plan indicates that there is a gap of 216 units to serve the City's frail elderly population. From 2000 to 2010, the City's population of elderly grew faster than the general population overall. If this continues through 2015, the number of frail elderly with housing needs will increase to 260.

Persons with disabilities. For developmentally disabled, housing needs are expected to increase to 276 in 2015. For physically disabled, housing needs will increase to 3,000.

Persons with HIV/AIDS. Housing needs are expected to increase to as many as 115 unserved residents in 2015.

Families. New data on the specific housing needs of residents by family type are not available for 2010. To the extent that these populations have housing needs in the next five years, they are captured in the needs projections by income categories above.

Public housing residents/Section 8 voucher holders. It is difficult to determine the number of potential public housing residents and Section 8 voucher holders, since the HACLC has modified the way they manage their wait list. There is currently an estimated 900 households who have inquired about Section 8 vouchers and not received them. This could increase to 1,035 by 2015.

Disproportionate need. According to HUD CHAS data, persons of Hispanic descent had twice the rate of condition problems than Whites. American Indians were almost seven times more likely to have incomplete plumbing and kitchens than Whites and 3 times more likely than Hispanic/Latinos.

Severe Condition Problems by Race and Ethnicity, 2000

Source:

U.S. Census Bureau, 2000 Census

Race/Ethnicity	Percent Lacking Complete Plumbing	Percent Lacking Complete Kitchens
White	0.3%	0.3%
Hispanic/Latino	0.7%	0.6%
American Indian	2.0%	2.0%

In addition, households with members of Hispanic/Latino origin are much more likely to be living in overcrowded conditions than White households. According to 2000 Census data, approximately 1 percent of White households lived in overcrowded conditions in Las Cruces, compared to 11 percent of Hispanic/Latino households who lived in overcrowded conditions. In this case, Hispanic/Latino households are disproportionately more likely to be living in overcrowded conditions than White households.

Priority Housing Needs (91.215 (b))

1. Identify the priority housing needs and activities in accordance with the categories specified in the Housing Needs Table (formerly Table 2A). These categories correspond with special tabulations of U.S. census data provided by HUD for the preparation of the Consolidated Plan.

2. Provide an analysis of how the characteristics of the housing market and the severity of housing problems and needs of each category of residents provided the basis for determining the relative priority of each priority housing need category.

   Note: Family and income types may be grouped in the case of closely related categories of residents where the analysis would apply to more than one family or income type.

3. Describe the basis for assigning the priority given to each category of priority needs.

4. Identify any obstacles to meeting underserved needs.

3-5 Year Strategic Plan Priority Housing Needs response:

For the 2011-2015 Consolidated Planning period, priority needs included: 1) Homeowners who are cost burdened and have difficulty making repairs; 2) Renters who cannot find affordable rental units or units to purchase; and 3) Special needs populations with housing and supportive service needs.

These priorities reflect the needs identified in the Housing Market and Special Needs Analysis (Sections II and III) completed for this Consolidated Plan. Specifically, the Housing Market analysis found that, unlike many cities in the U.S., homeowners have lost purchasing power during the last decade. Las Cruces homeowners would need to earn approximately $19,000 more per year in 2009 than in 2000 to afford the median-valued home in the City. Fewer than half of the City's renters can afford to pay the median rent and utilities. There is a shortage of approximately 4,700 affordable rental units for renters earning less than $20,000 per year.

As the following exhibit shows, the areas of highest need include cost burdened renters, cost burdened owners and residents living with housing quality problems. These data were used to prioritize needs for the five year Consolidated Plan period.

Quantification of Housing Needs, City of Las Cruces, February 2011

Source:

BBC Research & Consulting.

Measure of Need	Gaps Analysis	2009 Census Data
Renters		
Number needing less expensive housing	4,700 cannot find affordable rental units	7,600 are cost burdened
Number with housing quality problems		367 live in substandard housing
Number who cannot afford to buy	9,600 cannot afford to buy a home	
Owners		
Number needing less expensive housing		5,200 are cost burdened
All Residents		
Number with housing quality problems	2,972 live in housing with lead hazards	350 live in overcrowded conditions

Obstacles to meeting underserved needs. The greatest obstacle to meeting underserved needs in Las Cruces continues to be lack of funding. Although the City has experienced a reduction in poverty and growth in higher income households since 2000, there are still many very low income renters (an estimated 4,700) who cannot find affordable units and are cost burdened. In addition, one-quarter of homeowners are cost burdened and likely have difficulty affording needed repairs. Obstacles have also been created through reductions in programs and services that benefit the City's special needs populations.

Housing Market Analysis (91.210)

*Please also refer to the Housing Market Analysis Table in the Needs.xls workbook

1. Based on information available to the jurisdiction, describe the significant characteristics of the housing market in terms of supply, demand, condition, and the cost of housing; the housing stock available to serve persons with disabilities; and to serve persons with HIV/AIDS and their families. Data on the housing market should include, to the extent information is available, an estimate of the number of vacant or abandoned buildings and whether units in these buildings are suitable for rehabilitation.

2. Describe the number and targeting (income level and type of household served) of units currently assisted by local, state, or federally funded programs, and an assessment of whether any such units are expected to be lost from the assisted housing inventory for any reason, (i.e. expiration of Section 8 contracts).

3. Indicate how the characteristics of the housing market will influence the use of funds made available for rental assistance, production of new units, rehabilitation of old units, or acquisition of existing units. Please note, the goal of affordable housing is not met by beds in nursing homes.

3-5 Year Strategic Plan Housing Market Analysis responses:

Housing market analysis. Please see Section II. for a complete analysis of the Las Cruces Housing Market, including a gaps exercise that estimates unmet demand for low income renters and renters who want to buy a home. The city does not maintain a current inventory of vacant or abandoned buildings and their suitability for rehabilitation.

Assisted units. Section III., page 2 begins a discussion of assisted housing units in Las Cruces.

As of December 2010, HUD's database showed here are 3 properties in Las Cruces, representing a total of 135 units, that have contract provisions expiring during 2011. These properties include:

- St. Genevieve's Village, with 41 1-bedroom units, with a contract set to expire on March 31, 2011;
- Montana Meadows Apartments with 80 1-bedroom units set to expire June 30, 2011; and
- Casa de Corazones, with 11 1-bedroom and 3 2-bedroom units, set to expire on October 31, 2011.

Influence of housing market characteristics. The findings of the Housing Market Analysis will be used to guide the City to direct funds to the greatest housing needs during the next five years. For the current program year, the lack of affordable units for rent (as identified in the Housing Market Analysis) and reduction in special needs housing and services, has resulted in an allocation of block grant funds for creation of new affordable units, ideally with supportive services.

Specific Housing Objectives (91.215 (b))

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve over a specified time period.

2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the strategic plan.

3-5 Year Strategic Plan Specific Housing Objectives response:

DECENT HOUSING:

GOAL 1. **Increase the supply of affordable housing units for low to moderate income homebuyers.**

- ***Objective DH-2.1 (Affordability).*** Continue to assist developers of affordable housing for low income homebuyers with land acquisition, development, downpayment and operational costs.

  Performance measure: Number of low to moderate income homebuyers who obtain affordable homeownership units.

- ***Objective DH-2.2 (Affordability).*** Encourage developers of new housing stock to include housing set aside for low to moderate income homebuyers.

- ***Objective DH-2.3 (Affordability).*** Assist CHDOs with operational costs.

- ***Objective DH-2.4 (Affordability).*** Provide downpayment assistance to help low and moderate income buyers purchase affordable homes.

GOAL 2. Increase affordability of rental housing for the City's lowest income renters.

- ***Objective DH-2.1 (Affordability).*** Continue to assist developers of affordable housing for low income renters with land acquisition, development and operational costs.

  Performance measure: Number of renters receiving affordable housing as a result of assistance.

SUITABLE LIVING ENVIRONMENT:

GOAL 3. Preserve existing affordable housing stock.

- ***Objective DH-3.1 (Sustainability).*** Continue to assist homeowners with repair needs though the City's homeowner housing rehabilitation program.

  Performance measure: Number of homeowners assisted annually and over a 5 year period with rehabilitation.

- ***Objective SL-1.1 (Availability/Accessibility).*** Reduce the hazards of lead-based paint in housing by providing lead abatement and removal through the City's housing rehabilitation program and if feasible, any such efforts as part of any established rental rehabilitation program.

  Performance measure: Number of households receiving lead-based paint abatement as part of housing rehabilitation program.

- ***Objective SL-1.2 (Availability/Accessibility).*** Through the City's home rehabilitation program, provide grants that improve access for the disabled (exterior porches/access) and ramp modifications in mobile homes.

  Performance measure: Number of households assisted annually and over a 5 year period with rehabilitation.

- ***Objective SL-1.3 (Availability/Accessibility).*** Evaluate the cost effectiveness of modifying the home rehabilitation program to include demolition and reconstruction of severely substandard homes (including mobile and manufactured homes) or those with extensive lead based paint hazards.

  Performance measure: Accomplishment of evaluation to determine cost effectiveness of home rehabilitation program modification.

GOAL 5. Implement the City's 2011 Fair Housing Action Plan.

ECONOMIC OPPORTUNITY:

GOAL 6: Improve public infrastructure, economic and housing conditions in low income, economically-challenged and deteriorating neighborhoods.

- ***Objective EO-3.3.*** Establish a program (such as through the new land bank ordinance) that to acquire vacant properties to create affordable and mixed-use housing.

  Performance measure: Number of affordable housing units that are assisted through a land bank.

Available resources. The following resources are available to the City and will be used to carry out the PY 2011 – 2015 Strategic Plan and the 2011 Action Plan of the 2011-2015 Consolidated Plan.

Federal Programs — directly received/implemented by the City of Las Cruces.

HOME Investment Partnerships Program. Entitlement grant program that has flexibility to assist in housing programs; participating jurisdictions decide how to use money for: Acquisition, Rehabilitation, New Construction, Tenant Based Rental Assistance (TBRA), Home Buyer Assistance, Planning, and Operating Assistance for CHDOs.

For the 2011 Action Plan, the City anticipates it will receive $535,181 of HOME Entitlement funds. It will also receive approximately $45,000 in Program Income from previous Home Rehabilitation projects that are paying off their mortgages or other HOME projects (rental properties) with loans that require repayment to the City's HOME Program. This will give the City's 2010 HOME Program a full funding amount of $580,181. These funds have been allocated in the listing of proposed projects. The HOME funds usually require a 25% match; however, due to federal guidelines for HOME match waivers, the City of Las Cruces currently recieves and expects to continue to receive a 100% match liability waiver for PY2010.

Community Development Block Grant (CDBG) Program. Urban communities may use funds to address neighborhood revitalization, economic development, provisions of improved community facilities, prevention and elimination of slums or blight, and activities aiding low and moderate income families.

For the 2011 Action Plan, the City will be receiving $1,096,221 of CDBG Entitlement funds and an anticipated $100,300 of program income from houses which have been previously rehabilitated. These funds have been allocated as indicated in the listing of Proposed Projects. There is no match required for these funds. This will give the City's 2009 CDBG Program a full funding amount of $1,196,521.

Federal Program – administered by other and/or State agencies:

American Dream Downpayment Initiative (ADDI). ADDI provides downpayment, closing costs, and rehabilitation assistance to eligible individuals. The amount of ADDI assistance provided may not exceed $10,000 or six percent of the purchase price of the home, whichever is greater. The rehabilitation must be completed within one year of the home purchase. Rehabilitation may include, but is not limited to, the reduction of lead paint hazards and the remediation of other home health hazards. ADDI is administered in New Mexico, excluding Albuquerque, by the NMMFA.

HOPE I (Public Housing Homeownership) Program. Assistance to provide affordable homeownership for residents of Public and Indian Housing. These funds are awarded through a competitive grant application by HUD.

HOPE II (Homeownership of Multifamily Units) Program. Assistance for developing homeownership opportunities for low income persons through the use of multi-family rental properties. These funds are awarded through a competitive grant application by HUD.

The Supportive Housing Program. Grants to public and private non-profit entities to promote the development of supportive housing and services. These funds are awarded through a competitive grant application by HUD in cooperation with the New Mexico Coalition to End Homelessness. Some local non-profits may receive funding for use in the Las Cruces area under this program.

Section 8 Housing Choice Voucher Program. Rental assistance payments to private owners who lease their units to assisted families. This program is implemented by the City of Las Cruces Housing Authority.

Section 8 Moderate Rehabilitation Program for Single Room Occupancy (SRO). Funding to provide rental assistance on behalf of homeless individuals in connection with the moderate rehabilitation of SRO dwellings. Resources to fund the cost of rehabilitating the dwellings must be from other sources.

Public Housing Development. To develop public housing, PHA's choose: "Turnkey" – using private developers; conventional-bid – PHA is its own developer; or acquire existing housing. Funding can be used for: 100% development costs; annual contributions for operating subsidy, modernization funds, acquisition, rehabilitation, new construction, rental assistance, and supportive services.

Safe Havens Demonstration Program. Grants to provide extremely low income housing for homeless persons with serious mental illnesses.

Housing Opportunities for Persons with AIDS Program (HOPWA); two types of grants, entitlement and competitive, for housing assistance and supportive services for low income persons with AIDS or related diseases and their families. Funds can be used for: acquisition, rehabilitation, conversion, lease, and repair of facilities; new construction; project-based or tenant-based rental assistance; planning; support services; operating costs; short-term rent, mortgage, and utility payments; administrative expenses; and other proposed activities (for competitive grants only). In New Mexico, HOPWA funds are administered by the New Mexico Mortgage Finance Authority. Through a state-wide competitive application process, local non-profits via for this funding to provide various HOPWA services to eligible clients. Camino de Vida Center for HIV Services has been the recipient of HOPWA funds for the southwest section of New Mexico, including Las Cruces.

Supportive Housing of the Elderly (Section 202) Program. Capital advances to private, non-profit sponsors to finance elderly housing that also offers supportive services. The non-interest bearing advances are based on development cost limits published periodically in the Federal Register. Project rental assistance covers only the difference between HUD approved cost per unit and the amount the resident pays. No money can be used for debt service. Funds can be used for: acquisition; rehabilitation; new construction; rental assistance; and support services.

E**mergency Shelter Grants (ESG) Program.** Grants to improve the quality of existing emergency shelters and to increase the number of developing shelters for the homeless. Funds can be used for: renovation; conversion of buildings; rehabilitation; essential social services, and operating costs, but not staff payroll. Organizations in the City expect to receive ESG funds passed down through the State by the New Mexico Mortgage Finance Authority and State Homeless funds for 2011 through 2015. These organizations provide the match required for the ESG funds in the form of donated in-kind goods and services. The funds themselves leverage private donations and local support from United Way and other organizations.

Shelter Plus Care Program. Grants for rental assistance that are offered with support services to homeless with disabilities. Rental assistance can be: 1) Section 8 Moderate Rehabilitation Program (SRO) – project-based rental assistance administered by the local PHA with state or local government application; 2) Sponsor-Based Rental Assistance (SRA) – provides rental assistance through an applicant to a private non-profit sponsor who wins or leases dwelling units in which participating residents reside; 3) Tenant Based Rental Assistance (TBRA) – grants for rental assistance whereby the qualifying tenant receives a voucher for the rent of a unit available in the private rental market; or 4) Project-Based Rental Assistance – grants to provide rental assistance through contracts between grant recipients and owners of existing structures.

The City of Las Cruces has a Tenant Based Rental Assistance Shelter + Care Grant that was awarded in 2004 and will have completed its full 5-year award. This grant has been renewed by HUD on a 1-year basis, and we are seeking to implement the third one-year renewal period in PY 2011. A new 5-year grant for Shelter + Care has been awarded to the City for an additional 10 rental housing units. The S+C Grant is for homeless persons with any of the

qualifying disabilities authorized under the S+C regulations (i.e. severe mental illness, drug and alcohol dependence, physical disabilities, or suffering from HIV or AIDS). The S+C Programs in Las Cruces, known as Community Housing Connections I and Community Housing Connections II, is a partnership between the City of Las Cruces (Fiscal Agent/Awarded Agency), the Housing Authority of the City of Las Cruces (Rental Voucher Management Entity), Mesilla Valley Community of Hope (Program Sponsor), and Southwest Counseling Center, Inc. (Supportive Services Provider).

Supportive Housing for Persons with Disabilities (Section 811). Funding to expand housing with supportive services: group homes; independent living facilities; and Intermediate care facilities. Two types of financing include capital advances based on the development cost limits published in Federal Register; and project rental assistance to cover the difference between the HUD approved operating costs and 30% of resident's adjusted income.

CDBG Section 108 Loan Guarantee. Allows CDBG communities to use their CDBG funds to guarantee loans/notes for development projects. Eligible Activities include: real property acquisition; rehabilitation of publicly-owned real property; housing rehabilitation; relocation, clearance, and site improvements; interest payments on guaranteed loan an issuance cost of public offerings; and debt service reserves. The City of Las Cruces has amended it Consolidated Plan to allow for the use of these funds. The City has been awarded a Section 108 Loan Guarantee for the rehabilitation of an old bank building within Downtown Las Cruces to create the Museum of Nature and Science. This project was started in early PY 2010 with completion in mid-PY 2012. The City is considering the pursuit of another project (septic removal and wastewater infrastructure implementation in older mobile home parks). The downtown project is to eliminate slum or blight efforts in Downtown Las Cruces, while the mobile home park sewer access would help low and moderate income homeowners and renters.

Low Income Housing Preservation Program. Offers financial incentives to retain project-subsidized housing projects whose federal assistance is expiring and to sell to purchaser that will keep it for low income persons.

Comprehensive Grant Program, a formula-based funding program for PHA's and IHA's to make physical and management improvements, including upgrades to living conditions, correction to physical deficiencies, and achieving operating efficiency.

Lead Based Paint Abatement. Grant program to develop cost-effective community strategies; funds can be used for: 1) Rehabilitation, 2) Planning, and 3) Operating costs.

Surplus Housing for Use to Assist the Homeless. Rent-free, suitable Federal properties that are leased to homeless organizations. These organizations must pay operating and any rehabilitation and/or renovation costs.

Supplemental Assistance for Facilities to Assist the Homeless (SAFAH). Grants for innovative homeless programs.

Low Income Housing Tax Credits (LIHTC). The low income housing credit is a credit against regular tax liability for investments in low income housing projects acquired, constructed or rehabilitated after 1986. The credit is available annually over a 10-year period beginning with the tax year in which the project is placed in service or, at the owner's election, the next tax year, and is based on the qualified basis of the low income buildings. The low income project must comply with a number of requirements regarding tenant income levels, gross rents, and occupancy. The compliance period is 45 years. In New Mexico, the LIHTC program is administered by the New Mexico Mortgage Finance Authority.

Projects for Assistance to Transition from Homelessness (PATH). The PATH is a federal formula grant program that provides funds to states and territories for serving homeless persons who have serious mental illnesses, including those with concurrent substance abuse disorders.

Needs of Public Housing (91.210 (b))

In cooperation with the public housing agency or agencies located within its boundaries, describe the needs of public housing, including the number of public housing units in the jurisdiction, the physical condition of such units, the restoration and revitalization needs of public housing projects within the jurisdiction, and other factors, including the number of families on public housing and tenant-based waiting lists and results from the Section 504 needs assessment of public housing projects located within its boundaries (i.e. assessment of needs of tenants and applicants on waiting list for accessible units as required by 24 CFR 8.25). The public housing agency and jurisdiction can use the optional Priority Public Housing Needs Table (formerly Table 4) of the Consolidated Plan to identify priority public housing needs to assist in this process.

3-5 Year Strategic Plan Needs of Public Housing response:

The HACLC is one of the largest providers of rental housing in the City. It offers subsidized rental units through the federal Section 8 program and units it owns and operates (some public housing, some private units).

In January 2006, the HACLC served 693 tenants through its allocation of funds from the federal Section 8 voucher program; 459 households were assisted through the county's Section 8 program.

The housing authority reports that it has as many as 1,200 households on its voucher wait list at any one time. However, many request to be dropped off the list before they reach the top or are unable to be reached (an estimated 25 percent of the wait list). The housing authority reports that voucher holders have difficulty finding affordable units for a number of reasons: landlords prefer to rent to the student market; voucher holders cannot find units they prefer, etc.

The HACLC serves clients who would have a very difficult time renting on the private market. As of March, 2011, the housing authority's clients had very limited incomes, with most (29 percent) receiving General Assistance from the government, averaging $2,200 per year. Another 19 percent earned Social Security Income (SSI), averaging $5,500 per year; 15 percent worked and earned an average of $8,300 per year. Almost 50 percent of the housing authority's residents are children and 7 percent have some type of disability.

The HACLC also owns and manages 883 affordable rental units. Because of the difficulties voucher holders have had in finding landlords who will rent to them, the housing authority has recently purchased rental complexes on the private market to increase the supply of units that will accept vouchers.

The existing public housing units are over 50 years old. HACLC receives capital fund program funding in the amount of approximately $350,000 annually which can be used for the substantial rehabilitation of public housing units and administrative offices. There is also a maintenance budget that allows for the day-to-day repairs and upkeep of the units by our maintenance staff.

Although the units are relatively old, they are in better than average condition. The HACLC has a 20 year physical needs assessment (PNA) that was developed based on the estimated replacement/repair life cycles of the structures and systems. The PNA dollar estimates are equated to the estimated capital fund program funding on an annual basis over the 20 year period. HACLC believes that it would be more cost effective to consider the replacement of the existing housing stock with newly constructed units and increasing the density of the units on the existing parcels. This would allow the housing authority to gain better efficiency through building "greener," more sustainable units. The HACLC believes it could serve more persons by increasing the number of units. Response maintenance would also be reduced.

HUD's last 504 audit found some deficiencies in meeting accessibility requirements such as thresholds in the Administration building being too high; ramps not the right height; some minor issues (e.g., location of toilet paper rolls) in residential housing. The HACLC has worked to correct these and for the past year has been in compliance.

Public Housing Strategy (91.210)

1. Describe the public housing agency's strategy to serve the needs of extremely low income, low income, and moderate income families residing in the jurisdiction served by the public housing agency (including families on the public housing and section 8 tenant-based waiting list), the public housing agency's strategy for addressing the revitalization and restoration needs of public housing projects within the jurisdiction and improving the management and operation of such public housing, and the public housing agency's strategy for improving the living environment of extremely low income, low income, and moderate families residing in public housing.

2. Describe the manner in which the plan of the jurisdiction will help address the needs of public housing and activities it will undertake to encourage public housing residents to become more involved in management and participate in homeownership. (NAHA Sec. 105 (b)(11) and (91.215 (k))

3. If the public housing agency is designated as "troubled" by HUD or otherwise is performing poorly, the jurisdiction shall describe the manner in which it will provide financial or other assistance in improving its operations to remove such designation. (NAHA Sec. 105 (g))

3-5 Year Strategic Plan Public Housing Strategy response:

The HACLC plans to continue to meet the needs of extremely low, low income and moderate income families through the continued provision of affordable, quality rental housing units. The HACLC has applied for Low Income Housing Tax Credits to create two new affordable rental properties. In addition, the HACLC is exploring redeveloping some of its current properties into mixed income, more dense and newer developments that can serve a larger number of low to moderate income households.

The HACLC is proactive in recruiting resident commissioners. It has a small resident council with which meets on a monthly basis.

The HACLC is not a troubled agency, nor is it performing poorly.

The HACLC reports that it has, for a number of years "done more with less" due to cuts in federal funding. They have outsourced our Section 8 program to a private consultant. In a number of ways this has helped administratively but in other ways it has also brought its own problems which the housing authority is working to resolve.
Housing authority administration is concerned that the proposed deep cuts in funding or the total removal of program funds for some programs that are being proposed in the current congressional session will have an extremely negative impact on HACLC clients. They believe that they could continue to deliver services with our limited personnel if HUD would allow program reform that would alleviate much of the administrative burden that exists currently. The HACLC and Dona Ana County Housing Authority (DACHA) is currently working to effect a merger of the two entities that will also alleviate some of the administrative burden.

Barriers to Affordable Housing (91.210 (e) and 91.215 (f))

1. Explain whether the cost of housing or the incentives to develop, maintain, or improve affordable housing are affected by public policies, particularly those of the local jurisdiction. Such policies include tax policy affecting land and other property, land use controls, zoning ordinances, building codes, fees and charges, growth limits, and policies that affect the return on residential investment.

2. Describe the strategy to remove or ameliorate negative effects of public policies that serve as barriers to affordable housing, except that, if a State requires a unit of general local government to submit a regulatory barrier assessment that is substantially equivalent to the information required under this part, as determined by HUD, the unit of general local government may submit that assessment to HUD and it shall be considered to have complied with this requirement.

3-5 Year Strategic Plan Barriers to Affordable Housing response:

Examination of barriers. In Las Cruces, the primary barriers to affordable housing are not created through local policies. The City has made a concerted effort to streamline the development process, offers fee waivers for some development fees and completed a study in 2008 that examined barriers to housing development. This study did not reveal any significant barriers to affordable housing, although it did contain recommendations to facilitate affordable housing development, which the City is in the process of implementing.

According to stakeholders interviewed for the Consolidated Plan, the largest barriers to affordable access include:

- The Section 8 program's limit on the number of unrelated persons living together creates an obstacle for persons with developmental disabilities, who do best living together with 3 roommates and one caregiver. This is also the most cost effective living arrangement.

- Landlords who have accessible units are not required to rent them to tenants with disabilities—therefore, able-bodied renters are living in the city's very limited accessible housing stock.

- Landlords do not understand their requirements under the Fair Housing Act. They do not allow service animals when they are legally required to.

- This study did not examine the appropriate proportion of accessible housing in the City; however, stakeholders did remark that the City's standard for accessible units on new projects is too low and should be more than 3 percent.

Removing barriers. To remove the barriers identified through the 2011 Analysis of Impediments to Fair Housing Choice, the City proposes the following Action Plan:

1. Improve fair housing visibility on the City's website. The City's website contains general information about fair housing and instructs residents about their options if they feel they have experienced fair housing violations. The information is available in English and Spanish. The website a bit hard to locate, however, as the link on the City's home page appears at the bottom. We recommend that the City periodically rotate the positioning of the fair housing link to ensure adequate visibility.

2. Ensure that existing credit counseling programs are available—and targeted. Programs that provide credit counseling should be geographically targeted to areas in the community where loan denial rates are the highest. These programs should also contain information on predatory lending and counsel potential borrowers about the risks of carrying high levels of consumer debt. Finally, these programs should contain information about how to access government sponsored and subsidized loans that have more flexible underwriting standards, as well as the types of lenders to avoid.

3. Implement the development recommendations from the Affordable Housing Strategy plan to facilitate affordable housing development.

4. Apply for fair housing grant funds to conduct testing. Residents in the City would benefit from fair housing testing to determine the extent of discrimination based on race, familial status and failure to make reasonable accommodations, as well as predatory lending practices. It is difficult to identify the prevalence of discrimination and implicate violators when there are so few legal cases and the evidence of fair housing violations is mostly anecdotal. That said, the anecdotes that stakeholders described were very serious in nature with adverse consequences—e.g., residents losing their homes, residents being required to live without service animals, etc.

5. Conduct a review of accessibility needs. The City of Las Cruces will adopt a new building code in 2011. As part of this code adoption, the City should review the adequacy of its current requirement for accessible units. If after consulting with service providers and surveying people with disabilities about how well their homes meet their accessibility needs, the City may want to consider raising the required percentage of accessible units in new construction. In addition, the City should create and maintain a list of providers of accessible rental units and provide this list to nonprofits and have it available at the senior center. The City may also want to sponsor an event like an "accessibility fair" where residents who have questions about accessibility improvements learn about how these improvements can be made and the reasonable cost range for such repairs, as well as what the repairs should cost.

6. Update the City's fair housing ordinance. The City needs to update its fair housing ordinance to accurately reflect the actions the City can take when fair housing complaints are received. Because the City is not a HUD-designated enforcement agency, it cannot file complaints on behalf of residents.

HOMELESS

Homeless Needs (91.205 (b) and 91.215 (c))

*Please also refer to the Homeless Needs Table in the Needs.xls workbook

Homeless Needs— The jurisdiction must provide a concise summary of the nature and extent of homelessness in the jurisdiction, (including rural homelessness and chronic homelessness where applicable), addressing separately the need for facilities and services for homeless persons and homeless families with children, both sheltered and unsheltered, and homeless subpopulations, in accordance with Table 1A. The summary must include the characteristics and needs of low income individuals and children, (especially extremely low income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered. In addition, to the extent information is available, the plan must include a description of the nature and extent of homelessness by racial and ethnic group. A quantitative analysis is not required. 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 to generate the estimates.

3-5 Year Strategic Plan Homeless Needs response:

Please see the discussion of the extent and nature of homelessness in Las Cruces in Section III., beginning on page 7.

Priority Homeless Needs

1. Using the results of the Continuum of Care planning process, identify the jurisdiction's homeless and homeless prevention priorities specified in Table 1A, the Homeless and Special Needs Populations Chart. The description of the jurisdiction's choice of priority needs and allocation priorities must be based on reliable data meeting HUD standards and should reflect the required consultation with homeless assistance providers, homeless persons, and other concerned citizens regarding the needs of homeless families with children and individuals. The jurisdiction must provide an analysis of how the needs of each category of residents provided the basis for determining the relative priority of each priority homeless need category. A separate brief narrative should be directed to addressing gaps in services and housing for the sheltered and unsheltered chronic homeless.

2. A community should give a high priority to chronically homeless persons, where the jurisdiction identifies sheltered and unsheltered chronic homeless persons in its Homeless Needs Table - Homeless Populations and Subpopulations.

3-5 Year Strategic Plan Priority Homeless Needs response: Please see the Homeless Populations Chart that is attached in Appendix B.

The City intends to do the following to assist persons who are homeless in Las Cruces:

GOAL 4: **Assist special needs populations with social service and housing needs.**

- ***Objective SL-1.5. (Availability/Accessibility).*** Continue to fund housing programs and developments targeted to special needs populations.

  Performance measure: Number of households who receive housing.

- ***Objective SL-1.6. (Availability/Accessibility).*** Implement a variety of public service projects through local non-profits that provide activities including funding to homeless services providers, homeless day care center, homeless medical clinic, domestic violence shelter, and local soup kitchen.

  Performance measure: Number of people assisted

Homeless Inventory (91.210 (c))

The jurisdiction shall provide a concise summary of the existing facilities and services (including a brief inventory) that assist homeless persons and families with children and subpopulations identified in Table 1A. These include outreach and assessment, emergency shelters and services, transitional housing, permanent supportive housing, access to permanent housing, and activities to prevent low income individuals and families with children (especially extremely low income) from becoming homeless. The jurisdiction can use the optional Continuum of Care Housing Activity Chart and Service Activity Chart to meet this requirement.

3-5 Year Strategic Plan Homeless Inventory response:

Please see the discussion of resources to assist persons who are homeless in Section III., beginning on page 7.

Homeless Strategic Plan (91.215 (c))

1. *Homelessness*— Describe the jurisdiction's strategy for developing a system to address homelessness and the priority needs of homeless persons and families (including the subpopulations identified in the needs section). The jurisdiction's strategy must consider the housing and supportive services needed in each stage of the process which includes preventing homelessness, outreach/assessment, emergency shelters and services, transitional housing, and helping homeless persons (especially any persons that are chronically homeless) make the transition to permanent housing and independent living. The jurisdiction must also describe its strategy for helping extremely low and low income individuals and families who are at imminent risk of becoming homeless.

2. *Chronic homelessness*—Describe the jurisdiction's strategy for eliminating chronic homelessness by 2012. This should include the strategy for helping homeless persons make the transition to permanent housing and independent living. This strategy should, to the maximum extent feasible, be coordinated with the strategy presented Exhibit 1 of the Continuum of Care (CoC) application and any other strategy or plan to eliminate chronic homelessness. Also describe, in a narrative, relationships and efforts to coordinate the Conplan, CoC, and any other strategy or plan to address chronic homelessness.

3. *Homelessness Prevention*—Describe the jurisdiction's strategy to help prevent homelessness for individuals and families with children who are at imminent risk of becoming homeless.

4. *Institutional Structure*—Briefly describe the institutional structure, including private industry, non-profit organizations, and public institutions, through which the jurisdiction will carry out its homelessness strategy.

5. *Discharge Coordination Policy*—Every jurisdiction receiving McKinney-Vento Homeless Assistance Act Emergency Shelter Grant (ESG), Supportive Housing, Shelter Plus Care, or Section 8 SRO Program funds must develop and implement a Discharge Coordination Policy, to the maximum extent practicable. Such a policy should include "policies and protocols for the discharge of persons from publicly funded institutions or systems of care (such as health care facilities, foster care or other youth facilities, or correction programs and institutions) in order to prevent such discharge from immediately resulting in homelessness for such persons." The jurisdiction should describe its planned activities to implement a cohesive, community-wide Discharge Coordination Policy, and how the community will move toward such a policy.

3-5 Year Homeless Strategic Plan response:

Persons who are homeless and at-risk of homelessness in Las Cruces will be assisted by the City through the provision of block grant funds to homeless service and housing providers. This includes:

GOAL 4: Assist special needs populations with social service and housing needs.

- ***Objective SL-1.5. (Availability/Accessibility).*** Continue to fund housing programs and developments targeted to special needs populations.

  Performance measure: Number of households who receive housing.

- ***Objective SL-3.1. (Sustainability).*** Implement a variety of public service projects through local non-profits that provide activities including funding to homeless services providers, homeless day care center, homeless medical clinic, domestic violence shelter, and local soup kitchen.

  Performance measure: Number of people assisted

- ***Objective SL-2.2 (Affordability).*** Explore the feasibility of the new housing trust fund to provide emergency rent and mortgage payments and utilities assistance to the City's lowest income renters and owners, special needs populations and persons at risk of homelessness.

  Performance measure: Continued research into a funding source and opportunities for the established trust fund.

Homeless strategy and funding. Persons who are homeless and at-risk of homelessness in Las Cruces will be assisted by the City through the provision of block grant funds to homeless service and housing providers. For those activties that assist the homeless that are served by funds administered by the City of Las Cruces include the use of CDBG funds for public service activities and HOME funds for Tenant Based Rental Assistance and some housing development activities. The City of Las Cruces does have two Shelter Plus Care Grants and a Transitional Housing Grant award.

The City has non-HUD funds that it uses to provide needed public services from non-profit agencies to the community that would include assistance to the homeless and chronically homeless. For PY2011 (which is City Fiscal Year 2012), approximately $300,000 is available for health care funding, some of which may be dedicated to homeless service providers.

Obstacles for both the homeless and chronically homeless are primarily associated with funding and agencies to provide the needed services. The City's former Transitional Housing Shelter, on the Mesilla Valley Community of Hope campus and ran by Hacienda del Sol until 2005, has been converted to a child crisis center for potentially abused and neglected children and/or a safe place for families to leave children temporary while they resolve other family crises.

The shelter's conversion was due to some much needed rehabilitation to the building and the lack of an agency to operate the facility as a shelter. The City along with agencies on the campus of Mesilla Valley Community of Hope are developing a long-range plan for the entire campus that includes both management and facility planning. We hope to have the campus plan approved within the 2011-15 Consolidated Plan period, which will allow us to commence on long-term implementation activities.

Discharge planning coordination. The City will work to implement its adopted ten-year plan to end homelessness at the local level using both CDBG and HUD technical assistance funds. We will utilize this process to assist all homeless programs in Las Cruces with Discharge Coordination Policy.

Emergency Shelter Grants (ESG)

(States only) Describe the process for awarding grants to State recipients, and a description of how the allocation will be made available to units of local government.

3-5 Year Strategic Plan ESG response:

N/A

COMMUNITY DEVELOPMENT

Community Development (91.215 (e))

*Please also refer to the Community Development Table in the Needs.xls workbook

1. Identify the jurisdiction's priority non-housing community development needs eligible for

assistance by CDBG eligibility category specified in the Community Development Needs Table (formerly Table 2B), – i.e., public facilities, public improvements, public services and economic development.

2. Describe the basis for assigning the priority given to each category of priority needs.

3. Identify any obstacles to meeting underserved needs.

4. Identify specific long-term and short-term community development objectives (including economic development activities that create jobs), developed in accordance with the statutory goals described in section 24 CFR 91.1 and the primary objective of the CDBG program to provide decent housing and a suitable living environment and expand economic opportunities, principally for low and moderate income persons.

   NOTE: Each specific objective developed to address a priority need, must be identified by number and contain proposed accomplishments, the time period (i.e., one, two, three, or more years), and annual program year numeric goals the jurisdiction hopes to achieve in quantitative terms, or in other measurable terms as identified and defined by the jurisdiction.

3-5 Year Strategic Plan Community Development response:

Please see the Needs tables for the City's goals for housing and community development in Program Year 2011. The City prioritized its community development activities largely in response to the needs identified in the public forums and citizen survey. Citizens placed a high priority on improving sidewalk access in the City, in addition to reducing vacant parcels.

GOAL 6: Improve public infrastructure, economic and housing conditions in low income, economically-challenged and deteriorating neighborhoods.

- ***Objective EO-3.1.*** Install sidewalks, street and street lighting to specific areas of the City, based on need.

  Performance measure: Dependent upon ability to acquire land.

- ***Objective EO-1.1.*** Improve accessibility of the City through extension and repair of sidewalk systems.

  Performance measure: Streets and sidewalks improved.

- ***Objective EO-3.2.*** Explore programs, including using Section 108 loans, to assist with septic tank removal and assist homeowners with the costs of connecting to public sewer systems.

  Performance measure: Implement during program years on an as-needed basis.

- ***Objective EO-3.3.*** Establish a program (such as through the new land bank ordinance) that to acquire vacant properties to create affordable and mixed-use housing.

  Performance measure: Number of affordable housing units that are assisted through a land bank.

Obstacles to meeting needs. Community development projects generally require large funding amounts. With current and potential reductions in CDBG funding, it is more difficult to fund community development projects and address priority housing and special needs. Lack of funding is a large obstacle to adequately meeting community development needs in the City.

Objectives. There aren't any specific quantifiable numeric goals for the above listed efforts due to lack of funding. With future funding, quantifiable numeric goals would be available but they would be limited within the 5-year period.

Antipoverty Strategy (91.215 (h))

1. Describe the jurisdiction's goals, programs, and policies for reducing the number of poverty level families (as defined by the Office of Management and Budget and revised annually). In consultation with other appropriate public and private agencies, (i.e. TANF agency) state how the jurisdiction's goals, programs, and policies for producing and preserving affordable housing set forth in the housing component of the consolidated plan will be coordinated with other programs and services for which the jurisdiction is responsible.

2. Identify the extent to which this strategy will reduce (or assist in reducing) the number of poverty level families, taking into consideration factors over which the jurisdiction has control.

3-5 Year Strategic Plan Antipoverty Strategy response:

The City's primary emphasis locally in regard to anti-poverty strategies is to provide adequate housing to low income families and fund a range of support services that will assist them in meeting their basic needs, including food, health care, supportive services and transportation. A number of such support programs are funded through the annual Action Plan, public services process. Other programs are provided locally through other funding mechanisms.

One of the largest constraints to an effective anti-poverty plan is lack of funding, especially in the current climate. Many service provides in the City have been forced to cut back programs and housing provision due to funding cuts, which further exacerbates poverty and limits opportunities for self-sufficiency.

The City's reduction in poverty which occurred during the past decade was largely driven by a shift in the City's income distribution toward higher income households.

Low Income Housing Tax Credit (LIHTC) Coordination (91.315 (k))

1. (States only) Describe the strategy to coordinate the Low income Housing Tax Credit (LIHTC) with the development of housing that is affordable to low and moderate income families.

3-5 Year Strategic Plan LIHTC Coordination response:

N/A

NON-HOMELESS SPECIAL NEEDS

Specific Special Needs Objectives (91.215)

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve over a specified time period.

2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the strategic plan.

GOAL 4: Assist special needs populations with social service and housing needs.

- ***Objective SL-1.5. (Availability/Accessibility).*** Continue to fund housing programs and developments targeted to special needs populations.

  Performance measure: Number of households who receive housing.

- ***Objective SL-3.1. (Sustainability).*** Implement a variety of public service projects through local non-profits that provide activities including funding to homeless services providers, homeless day care center, homeless medical clinic, domestic violence shelter, and local soup kitchen.

  Performance measure: Number of people assisted

- ***Objective SL-1.6. (Availability/Accessibility).*** Continue to provide disability-related improvements to disabled homeowners through the City's home rehabilitation program and the mobile home ramp modification program.

  Performance measure: Number of disabled homeowners assisted each year.

- ***Objective SL-1.7. (Availability/Accessibility).*** Improve accessibility of the City through extension and repair of street and sidewalk systems.

  Performance measure: Streets and sidewalks improved.

- ***Objective SL-2.2 (Affordability).*** Explore the feasibility of the new housing trust fund to provide emergency rent and mortgage payments and utilities assistance to the City's lowest income renters and owners, special needs populations and persons at risk of homelessness.

  Performance measure: Continued research into a funding source and opportunities for the established trust fund.

Non-homeless Special Needs (91.205 (d) and 91.210 (d)) Analysis (including HOPWA)

*Please also refer to the Non-homeless Special Needs Table in the Needs.xls workbook.

1. Estimate, to the extent practicable, the number of persons in various subpopulations that are not homeless but may require housing or supportive services, including the elderly, frail elderly, persons with disabilities (mental, physical, developmental, persons with HIV/AIDS and their families), persons with alcohol or other drug addiction, victims of domestic violence, and any other categories the jurisdiction may specify and describe their supportive housing needs. The jurisdiction can use the Non-Homeless Special Needs Table (formerly Table 1B) of their Consolidated Plan to help identify these needs.

   *****Note: HOPWA recipients must identify the size and characteristics of the population with HIV/AIDS and their families that will be served in the metropolitan area.

2. Identify the priority housing and supportive service needs of persons who are not homeless but may or may not require supportive housing, i.e., elderly, frail elderly, persons with disabilities (mental, physical, developmental, persons with HIV/AIDS and their families), persons with alcohol or other drug addiction by using the Non-homeless Special Needs Table.

3. Describe the basis for assigning the priority given to each category of priority needs.

4. Identify any obstacles to meeting underserved needs.

5. To the extent information is available, describe the facilities and services that assist persons who are not homeless but require supportive housing, and programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing.

6. If the jurisdiction plans to use HOME or other tenant based rental assistance to assist one or more of these subpopulations, it must justify the need for such assistance in the plan.

3-5 Year Non-homeless Special Needs Analysis response:

Nonhomeless special needs housing and services estimates. Please see Section III. of the Consolidated Plan for a discussion of the needs of special populations. This section includes an estimate of the population level, needs and available resources for each special needs category. These are summarized in the Non-Homeless Special Needs Table in Appendix B.

Priority needs. Based on the special need analysis conducted for this Consolidated Plan and input from service providers, priority needs include: 1) Increasing accessibility of housing and public infrastructure for persons with disabilities; 2) Increasing the transportation and housing options for persons who are developmentally disabled; and 3) Increasing supportive services for persons with substance abuse additions.

Obstacles to meeting underserved needs. Service providers interviewed for the Consolidated Plan mentioned many obstacles to meeting the needs of nonhomeless special populations:

Landlords who have accessible units are not required to rent them to tenants with disabilities—therefore, able-bodied renters are living in the city's very limited accessible housing stock.

The city's standard for accessible units on new projects is too low and should be more than 3 percent.

Landlords do not understand their requirements under the Fair Housing Act. They do not allow service animals when they are legally required to.

There are 60 to 70 people with developmental disabilities in Las Cruces who are employed at White Sands. The City's bus does not extend to White Sands; as such, service providers are forced to pay for this very costly transportation to clients' place of employment. In addition, the new Department of Vocational Rehabilitation is not on a bus route and there are not sidewalks along that street.

Indigent health care clinics lack the capacity to serve populations in need. Persons without jobs and/or who are homeless cannot afford the copay at other clinics. In addition, the buses do not run out to the indigent clinic.

The Section 8 program's limit on the number of unrelated persons living together creates an obstacle for persons with developmental disabilities, who do best living together with 3 roommates and one caregiver. This is also the most cost effective living arrangement.

There is no place for inpatient 30-day alcohol treatment in the city. Many of the City's homeless have alcohol problems, which require many resources (emergency room visits, ambulances, jail time). Detox facilities could potentially save on these costs.

Facilities and services. Section III. of the Consolidated Plan discusses available resources for each of the special needs populations. The supply of supportive housing is limited in Las Cruces, as in many cities and funding cuts have eliminated small transitional housing programs offered to persons with developmental disabilities and mental illness. The current supply includes:

1. FYI has 12 beds for girls and 16 beds for boys in group home settings. Supportive services include behavioral management, therapy and counseling, pre-employment training, paid/unpaid work experiences, and family reunification. FYI also has a youth community corrections program.

2. Community of Hope manages a Shelter+Care program with 25 units.

3. Southwest Counseling offers a wide variety of behavioral health programs and has a group home.

4. La Casa, which provides services to victims of domestic violence, has 35 beds in an emergency shelter and 10 transitional living beds. The organization also provides counseling, parenting classes, outreach and advocacy services.

Use of TBRA. The City does plan to use HOME for tenant based rental assistance during the Consolidated Plan period. HOME funds may be used to construct or support (through CDHO operating dollars) housing that benefits one or more of the special needs populations, however. The use of HOME to assist special needs populations is determined annually as nonprofits submit applications for project funding.

Housing Opportunities for People with AIDS (HOPWA)

*Please also refer to the HOPWA Table in the Needs.xls workbook.

1. The Plan includes a description of the activities to be undertaken with its HOPWA Program funds to address priority unmet housing needs for the eligible population. Activities will assist persons who are not homeless but require supportive housing, such as efforts to prevent low income individuals and families from becoming homeless and may address the housing needs of persons who are homeless in order to help homeless persons make the transition to permanent housing and independent living. The plan would identify any obstacles to meeting underserved needs and summarize the priorities and specific objectives, describing how funds made available will be used to address identified needs.

2. The Plan must establish annual HOPWA output goals for the planned number of households to be assisted during the year in: (1) short-term rent, mortgage and utility payments to avoid homelessness; (2) rental assistance programs; and (3) in housing facilities, such as community residences and SRO dwellings, where funds are used to develop and/or operate these facilities. The plan can also describe the special features or needs being addressed, such as support for persons who are homeless or chronically homeless. These outputs are to be used in connection with an assessment of client outcomes for achieving housing stability, reduced risks of homelessness and improved access to care.

3. For housing facility projects being developed, a target date for the completion of each development activity must be included and information on the continued use of these units for the eligible population based on their stewardship requirements (e.g. within the ten-year use periods for projects involving acquisition, new construction or substantial rehabilitation).

4. The Plan includes an explanation of how the funds will be allocated including a description of the geographic area in which assistance will be directed and the rationale for these geographic allocations and priorities. Include the name of each project sponsor, the zip code for the primary area(s) of planned activities, amounts committed to that sponsor, and whether the sponsor is a faith-based and/or grassroots organization.

5. The Plan describes the role of the lead jurisdiction in the eligible metropolitan statistical area (EMSA), involving (a) consultation to develop a metropolitan-wide strategy for addressing the needs of persons with HIV/AIDS and their families living throughout the EMSA with the other jurisdictions within the EMSA; (b) the standards and procedures to be used to monitor HOPWA Program activities in order to ensure compliance by project

sponsors of the requirements of the program.

6. The Plan includes the certifications relevant to the HOPWA Program.

3-5 Year Strategic Plan HOPWA response: N/A

Specific HOPWA Objectives

1. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the strategic plan.

3-5 Year Specific HOPWA Objectives response: N/A

OTHER NARRATIVE

Include any Strategic Plan information that was not covered by a narrative in any other section.

Specific Program Requirements (not included above)
CDBG 91.220(l)(1)

1. Identify program income expected to be received during the program year, including: N/A, the City does not have any revolving or float-funded activities and does not plan to use them during the Con Plan period.
   - amount expected to be generated by and deposited to revolving loan funds;
   - total amount expected to be received from each new float-funded activity included in this plan; and
   - amount expected to be received during the current program year from a float-funded activity described in a prior statement or plan.

2. Program income received in the preceding program year that has not been included in a statement or plan. None

3. Proceeds from Section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in its strategic plan. 100% or $1,980,000

4. Surplus funds from any urban renewal settlement for community development and housing activities. None.

5. Any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan. None.

6. Income from float-funded activities. None.

7. Urgent need activities, only if the jurisdiction certifies. None; however should an urgent need arise, the City will process the necessary Action Plan amendments to address such need.

8. Estimated amount of CDBG funds that will be used for activities that benefit persons of low- and moderate income. 95%

Changing conditions provision. As market changes occur within Las Cruces, the City will re-dedicate funding sources to address the market needs in other areas.

- Market changes in Payment$aver will result in rededication of funds to: Home Rehabilitation, Property acquisition for affordable housing, either rental or owner-occupied units, or for gap financing for LIHTC (or other tax credit) projects, where applicable.

- Market changes in Home Rehabilitation will result in rededication of funds to property acquisition for affordable housing, either rental or owner-occupied units, for other eligible housing programs, or to Public Facilities and Improvements.
- Market changes in property acquisition will result in rededication of funds to the Home Rehabilitation Programs, Payment$aver (or other downpayment assistance programs), and/or for Tenant Based Rental Assistance.

- Market changes or projects not being funded for LIHTC will result in rededication of funds to other LIHTC projects within the community, Payment$aver or down payment assistance, property acquisition for affordable housing development and/or for Tenant Based Rental Assistance.

- Priority changes in public facilities and infrastructure needs will be rededicated to emergency shelter and/or transitional housing needs, to the removal of architectural barriers to public facilities, or to the Home Rehabilitation Program.

- Funding changes or elimination of Public Service activities will be rededicated to other, eligible Public Service activities and providers that submitted eligible applications and programs within the previous (most current) year's application cycle.

- Completion of one project, with additional funding, primarily for public facilities and/or infrastructure, will be rededicated to another public facilities or infrastructure project. However, this market change will apply to any situation in which a project is completed and the additional funding can be re-dedicated to a similar project or in accordance with the market change policies above.

Other Policies

a. Cost-sharing for infrastructure, public facilities, and economic development activities that result in capital or facility improvements. The City of Las Cruces will require that no more than 50% of CDBG funds may be dedicated to infrastructure, public facilities, or economic development activities that result in capital or facility improvements and that the remaining 50% or more may come from other sources. Other sources can include other federal, state, local, and private funds. For improvements made to City-owned facilities that are occupied by non-city operated programs, the other 50% must come from other federal, state and private (non-City of Las Cruces) sources.

b. HOME funds – limits on awards and alternating fund priorities.

1. Due to limited funding, the City of Las Cruces will require that no more than $200,000 of HOME funds, starting in Program Year 2012, may be dedicated to a single project (but not necessarily one single agency in one program year). Should the dedication or financing of a land bank and trust fund be established, the City may evaluate and update this policy as appropriate.

2. Due to limited HOME funding each program year, the City of Las Cruces will alternate the priority between dedicating of HOME funds between affordable rental housing development and single family homeownership developments. Starting in Program Year 2011, funding will be priority to affordable rental housing development and continue in odd numbered years (i.e. 2013 and 2015). Single family housing development will receive priority in even numbered program years (i.e. 2012 and 2014). However, given the number, type, and quality of

applications for funding and any undedicated funds available, HOME funds may be provided to the other priority in any given program year.

Fair Housing Efforts:
In accordance with the Goals and Objectives outlined within the Analysis of Impediments to Fair Housing Choice of the 2011-2015 Consolidated Plan, the City will be implementing efforts to address one of these items within the 2011 Action Plan, through continued implementation of fair housing awarness and referral assistance for both City staff and Boards.
The City in PY 2011 will evaluate the need to update its current Fair Housing Ordinance to include formal referral authority to HUD or the State Human Rights Commission, or pursuing Fair Housing Assistance Partner (FHAP) or "substantially equivalent" status from HUD under the Fair Housing Act, to assist with potential fair housing testing.

Further, the City will evaluate the need to increase the number of potential accessible rental units with an update to the next version of the City's building code and look to implement a program of available accessible units within apartment complexes and a connection with disability providers to gain access for their clients. Providers include the City's Senior Programs, the Ability Center, and Tresco, Inc.

Section 3 – Program Implementation:
The City of Las Cruces will continue to implement efforts related to Section 3. The three components are: 1) notifying all public and Section 8 tenants about the opportunity to register as a Section 3 qualified business if they should own one as well as being on the City's vendor list with the Housing Authority; 2) for specific projects that are subject to Section 3, have potential bidders identify workforce needs as part of the bidding process; and 3) for any identified contractor needs for Section 3 projects, coordinate a mini-job fair between the contractor or subcontractors and public housing tenants for recruitment opportunity.

HOME Match:
The HOME funds generally require a match of local monies; however, through CPD Notice 07-05, issued July 11, 2007 and expiring July 11, 2008, the City's HOME match percentage and been waived or reduced by 100% since Program Year 2004, due to our local family poverty rate and per capita income. As such, the City has discontinued the HOME match requirement for any HOME assisted activity for PY 2011.

MBE/WBE:
The City of Las Cruces 2011 Action Plan is governed by City Municipal Code related to procurement, more specifically the City's Procurement Code. In Chapter 24 of the Ls Cruces Municipal Code, 1997, as amended, the Procurement Code dictates efforts that the City will undertake related to federally funded projects and procurement, including women and minority business enterprises. Follows is the applicable section of the City's Procurement Code. Please note that Section 24-417 discusses the requirements for MBE/WBE and Section 24-418 discuss Labor Surplus Area Businesses, which satisfies the City's obligation under 24 CFR 85.36.

ARTICLE XI.
FEDERALLY FUNDED PROCUREMENT

Sec. 24-411. Contractor records.

If a city contract is being funded in whole or in part by assistance from a federal agency, the contract shall include provisions requiring the contractor and subcontractors at any tier to:

(1) Maintain for three years from the date of final payment under the contract all books, documents, papers, and records pertinent to the contract; and

(2) Provide to the city, the federal grantor agency, the Comptroller General of the United States, or any of their duly authorized representatives access to such books, documents, papers, and records for the purposes of examining, auditing, and copying them. (Code 1988, § 25.5-161)

Sec. 24-412.
Patents.

If a city contract involving research and development, experimental, or demonstration work is being funded in whole or in part by assistance from a federal agency, the contract shall include provisions:

(1) Giving notice to the contractor of the applicable grantor agency requirements and regulations concerning reporting of and rights to any discovery or invention arising out of the contract; and

(2) Requiring a contractor to include a similar provision in all subcontracts involving research and development, experimental, or demonstration work. (Code 1988, § 25.5-162)

Sec. 24-413.
Copyrights and rights in data.

If a city contract is being funded in whole or in part by assistance from a federal agency, the contract shall include a provision giving the contractor notice of the applicable regulations concerning the rights of the United States to any plans, drawings, specifications, computer programs, technical reports, operating manuals, and similar work products developed and paid for under the contract. (Code 1988, § 25.5-163)

Sec. 24-414.
Notice of federal public policy requirements.

If the city contract is being funded in whole or in part by assistance from a federal agency, and the contract is subject to one or more federal public policy requirements, such as: (i) equal employment opportunity; (ii) fair labor standards; (iii) energy conservation; (iv) environmental protection; or (v) other similar socioeconomic programs, the purchase manager shall include contract provisions giving the contractor notice of these requirements and, where appropriate, including in those contract provisions the requirement that the contractor give a similar notice to all of its subcontractors. (Code 1988, § 25.5-164; Ord. No. 1923, § 1, 6-17-02)

Sec. 24-415.
Buy American requirements.

If a city contract is being funded in whole or in part by assistance from a federal agency, the city shall adhere to the appropriate buy American requirements of the federal agency providing the assistance. (Code 1988, § 25.5-165)

Sec. 24-416.
Energy conservation.

If a city contract is being funded in whole or in part by assistance form a federal agency, the city's solicitation shall seek to promote energy conservation and shall comply with any mandatory standards and policies which are contained in the state energy conservation plan issued in compliance with the Energy Policy and Conservation Act (PL 94-163). (Code 1988, § 25.5-166)

Sec. 24-417.
Small, women-owned and minority business enterprises.

(a) Expand participation. If a city contract is being funded in whole or in part by assistance from a federal agency, the purchasing manager shall take affirmative steps to ensure that small, women-owned, and minority businesses are utilized when possible as sources of supplies, services, and construction items.

(b) Examples of affirmative steps. Affirmative steps to be taken shall include the following:

(1) Including qualified small, women-owned, and minority businesses on solicitation lists;

(2) Ensuring that small, women-owned, and minority businesses are solicited whenever they are potential sources;

(3) When economically feasible, dividing total requirements into small tasks or quantities to permit maximum small, women-owned, and minority business participation;

(4) Where the requirement permits, establishing delivery schedules which will encourage participation by small, women-owned, and minority business; and

(5) Using the services and assistance of the small business administration or the office of minority business enterprise of the Department of Commence, as required.

(c) Pass-through to subcontracts. A contractor awarded a federally funded contract shall take the affirmative steps, as linked in subsection (b) of this section, in awarding its subcontracts. (Code 1988, § 25.5-168; Ord. No. 1923, § 1, 6-17-02)

Sec. 24-418.
Labor surplus area businesses.

If a city contract is being funded in whole or in part by assistance from a federal agency, the purchasing manager is encouraged to procure supplies, services, and construction items from businesses located in labor surplus areas.
(Code 1988, § 25.5-168; Ord. No. 1923, § 1, 6-17-02)

Sec. 24-419.
Architectural and engineering services

(a) If a city contract is being funded in whole or in part by assistance from a federal agency, the city shall use qualifications-based competitive proposal procedures when contracting for Architectural and engineering services as defined in 40 U.S.C. §541 et seq. and 49 U.S.C. §5325(d). Services subject to this requirement include but are not necessarily limited to program management, construction management, feasibility studies, preliminary engineering, design, architectural, engineering, surveying, mapping, and related services.

(b) Qualifications-based competitive proposal procedures require that:

(1) An offeror's qualifications be evaluated;

(2) Price be excluded as an evaluation factor;

(3) Negotiations be conducted with only the most qualified offeror; and

(4) Failing agreement on price, negotiations with the next most qualified offeror be conducted until a contract award can be made to the most qualified offeror whose price is fair and reasonable to the city.

(c) These qualifications-based competitive proposal procedures will be used for the procurement of the services listed above. This method of procurement will not be used to obtain other types of services even though a firm that provides architectural and engineering services is also a potential source to perform other types of services.

(d) The city will use article III, source selection and contract information, division 1, professional and technical services procurement to procure architectural and engineering services in accordance with the city's procurement code as amended.

(Ord. No. 2132, § I, 9-7-04)

Neighborhood Stabilization Program (NSP):
The City will continue with implementation of the $1.5 million NSP grant that we received from the State of New Mexico Department of Finance Administration, Local Government Division. The City meet the September 2010 obligation deadline for all funds and continue implementation of the grant to it expiration in April 2013.

SECTION VI.
Year One (2011) Action Plan

First Program Year Action Plan

The CPMP First Annual Action Plan includes the SF 424 and Narrative Responses to Action Plan questions that CDBG, HOME, HOPWA, and ESG grantees must respond to each year in order to be compliant with the Consolidated Planning Regulations. The Executive Summary narratives are optional.

Narrative Responses

Executive Summary

The Executive Summary is required. Include the objectives and outcomes identified in the plan and an evaluation of past performance.

Program Year 1 Action Plan Executive Summary:

Please see the Executive Summary included with the Consolidated Plan. In addition, please see the worksheets at the end of the Action Plan which summarize the proposed activities and funding levels for FY2011.

General Questions

1. Describe the geographic areas of the jurisdiction (including areas of low income families and/or racial/minority concentration) in which assistance will be directed during the next year. Where appropriate, the jurisdiction should estimate the percentage of funds the jurisdiction plans to dedicate to target areas.

2. Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA) (91.215(a)(1)) during the next year and the rationale for assigning the priorities.

3. Describe actions that will take place during the next year to address obstacles to meeting underserved needs.

4. Identify the federal, state, and local resources expected to be made available to address the needs identified in the plan. Federal resources should include Section 8 funds made available to the jurisdiction, Low Income Housing Tax Credits, and competitive McKinney-Vento Homeless Assistance Act funds expected to be available to address priority needs and specific objectives identified in the strategic plan. Explain how federal funds will leverage resources from private and non-federal public sources.

Program Year 1 Action Plan General Questions response:

Geographic areas. The City of Las Cruces will direct assistance to low to moderate income Census Tracts in the City, in addition to segments of Census Tracts that were found to qualify as low to moderate income ("CDBG Special Benefit Areas"). Appendix E of the Consolidated Plan contains the documentation of the door-to-door surveys that were conducted in December 2010 and January 2011 to qualify the special benefit areas. Based on the surveys, the 2011-2015 special benefit areas will continue to include the Stanley Area, the Alameda Area, the South Hacienda Area, the Mesa Area and the Second Street Area. In addition to directing assistance to low to moderate income areas, the City will provide direct assistance to limited clientele populations.

Geographic allocation. The City's primary method of allocating CDBG and HOME dollars is to assist low to moderate income and special needs populations. To the extent that specific geographic areas have greater needs than other areas in the City and /or if service and housing organizations are located in certain areas, they will receive a larger proportionate share of the funding. For sidewalk improvements, the City will focus on the geographic areas where sidewalks, curb cuts and related ADA accommodations are lacking. Finally, to provide affordable rental and single family housing, the City's dollars will be allocated in areas of new development where affordable housing is lacking and /or infill areas that can accommodate affordable housing.

Actions to address obstacles to meeting underserved needs. As mentioned in the Strategic Plan, the greatest obstacle to meeting underserved needs is lack of funding. The City has many needs that exceed available funding, including street/sidewalk repair, provision of affordable housing, housing and services to special needs populations and comprehensive housing and services to assist persons who are chronically homeless move into supportive housing environments.

To this end, as part of its PY2011-2015 Strategic Plan, the City has a goal to continued implementation of the recommendations of the 2009 Affordable Housing Strategic Plan, namely, the establishment and implementation of a land bank and housing trust fund that would, in part, provide housing development or downpayment assistance to first time homebuyers or low income renters. The City also intends to "Seek and obtain alternative funding sources to assist the lowest income renters with rent and utilities payments, including exploring the feasibility of a housing trust fund that would, in part, provide emergency rent payment and utilities assistance to the City's lowest income renters." The City will continue with implementation of identified policies and potential programs to establishing the local land bank and local housing trust fund.

This is in addition to implementing the Shelter Plus Care grant, Community Housing Connections, which was renewed by HUD for PY 2009. Additionally, the City will continue the process with our local partners to implement the newly awarded Shelter Plus Care grant, Community Housing Connections II, which provides for an additional 10 units of disabled, rental housing for the homeless, as well as the first-year of a 3-year Transitional Housing grant with Mesilla Valley Community of Hope.

The City will begin or continue to implement the Brownfield Economic Development Initiative (BEDI) and Section 108 Loan Guarantee application for the creation of our Museum of Nature and Science, as part of an effort to eliminate blight within our Downtown Area.

Available resources. The following resources are available to the City and will be used to carry out the PY 2011 – 2015 Strategic Plan and the 2011 Action Plan of the 2011-2015 Consolidated Plan.

FEDERAL PROGRAMS:
Directly received/implemented by the City of Las Cruces.

HOME Investment Partnerships Program. Entitlement grant program that has flexibility to assist in housing programs; participating jurisdictions decide how to use money for: Acquisition, Rehabilitation, New Construction, Tenant Based Rental Assistance (TBRA), Home Buyer Assistance, Planning, and Operating Assistance for CHDOs.

For the 2011 Action Plan, the City anticipates it will receive $535,181 of HOME Entitlement funds. It will also receive approximately $45,000 in Program Income from previous Home Rehabilitation projects that are paying off their mortgages or other HOME projects (rental properties) with loans that require repayment to the City's HOME Program. This will give the City's 2010 HOME Program a full funding amount of $580,181. These funds have been allocated in the listing of proposed projects. The HOME funds usually require a 25% match; however, due to federal guidelines for HOME match waivers, the City of Las Cruces currently recieves and expects to continue to receive a 100% match liability waiver for PY2010.

Community Development Block Grant (CDBG) Program. Urban communities may use funds to address neighborhood revitalization, economic development, provisions of improved community facilities, prevention and elimination of slums or blight, and activities aiding low and moderate income families.

For the 2011 Action Plan, the City will be receiving $1,096,221 of CDBG Entitlement funds and an anticipated $100,300 of program income from houses which have been previously rehabilitated. These funds have been allocated as indicated in the listing of Proposed Projects. There is no match required for these funds. This will give the City's 2009 CDBG Program a full funding amount of $1,196,521.

FEDERAL PROGRAM:
Administered by other and/or State agencies:

American Dream Downpayment Initiative (ADDI). ADDI provides downpayment, closing costs, and rehabilitation assistance to eligible individuals. The amount of ADDI assistance provided may not exceed $10,000 or six percent of the purchase price of the home, whichever is greater. The rehabilitation must be completed within one year of the home purchase. Rehabilitation may include, but is not limited to, the reduction of lead paint hazards and the remediation of other home health hazards. ADDI is administered in New Mexico, excluding Albuquerque, by the NMMFA.

HOPE I (Public Housing Homeownership) Program. Assistance to provide affordable homeownership for residents of Public and Indian Housing. These funds are awarded through a competitive grant application by HUD.

HOPE II (Homeownership of Multifamily Units) Program. Assistance for developing homeownership opportunities for low income persons through the use of multi-family rental properties. These funds are awarded through a competitive grant application by HUD.

The Supportive Housing Program. Grants to public and private non-profit entities to promote the development of supportive housing and services. These funds are awarded through a competitive grant application by HUD in cooperation with the New Mexico Coalition to End Homelessness. Some local non-profits may receive funding for use in the Las Cruces area under this program.

Section 8 Housing Choice Voucher Program. Rental assistance payments to private owners who lease their units to assisted families. This program is implemented by the City of Las Cruces Housing Authority.

Section 8 Moderate Rehabilitation Program for Single Room Occupancy (SRO). Funding to provide rental assistance on behalf of homeless individuals in connection with the moderate rehabilitation of SRO dwellings. Resources to fund the cost of rehabilitating the dwellings must be from other sources.

Public Housing Development. To develop public housing, PHA's choose:
"Turnkey" – using private developers; conventional-bid – PHA is its own developer; or acquire existing housing. Funding can be used for: 100% development costs; annual contributions for operating subsidy, modernization funds, acquisition, rehabilitation, new construction, rental assistance, and supportive services.

Safe Havens Demonstration Program. Grants to provide extremely low income housing for homeless persons with serious mental illnesses.

Housing Opportunities for Persons with AIDS Program (HOPWA); two types of grants, entitlement and competitive, for housing assistance and supportive services for low income persons with AIDS or related diseases and their families. Funds can be used for: acquisition, rehabilitation, conversion, lease, and repair of facilities; new construction; project-based or

tenant-based rental assistance; planning; support services; operating costs; short-term rent, mortgage, and utility payments; administrative expenses; and other proposed activities (for competitive grants only). In New Mexico, HOPWA funds are administered by the New Mexico Mortgage Finance Authority. Through a state-wide competitive application process, local non-profits via for this funding to provide various HOPWA services to eligible clients. Camino de Vida Center for HIV Services has been the recipient of HOPWA funds for the southwest section of New Mexico, including Las Cruces.

Supportive Housing of the Elderly (Section 202) Program. Capital advances to private, non-profit sponsors to finance elderly housing that also offers supportive services. The non-interest bearing advances are based on development cost limits published periodically in the Federal Register. Project rental assistance covers only the difference between HUD approved cost per unit and the amount the resident pays. No money can be used for debt service. Funds can be used for: acquisition; rehabilitation; new construction; rental assistance; and support services.

Emergency Shelter Grants (ESG) Program. Grants to improve the quality of existing emergency shelters and to increase the number of developing shelters for the homeless. Funds can be used for: renovation; conversion of buildings; rehabilitation; essential social services, and operating costs, but not staff payroll. Organizations in the City expect to receive ESG funds passed down through the State by the New Mexico Mortgage Finance Authority and State Homeless funds for 2011 through 2015. These organizations provide the match required for the ESG funds in the form of donated in-kind goods and services.

Leverage. The funds themselves leverage private donations and local support from United Way and other organizations.

Shelter Plus Care Program. Grants for rental assistance that are offered with support services to homeless with disabilities. Rental assistance can be: 1) Section 8 Moderate Rehabilitation Program (SRO) – project-based rental assistance administered by the local PHA with state or local government application; 2) Sponsor-Based Rental Assistance (SRA) – provides rental assistance through an applicant to a private non-profit sponsor who wins or leases dwelling units in which participating residents reside; 3) Tenant Based Rental Assistance (TBRA) – grants for rental assistance whereby the qualifying tenant receives a voucher for the rent of a unit available in the private rental market; or 4) Project-Based Rental Assistance – grants to provide rental assistance through contracts between grant recipients and owners of existing structures.

The City of Las Cruces has a Tenant Based Rental Assistance Shelter + Care Grant that was awarded in 2004 and will have completed its full 5-year award. This grant has been renewed by HUD on a 1-year basis, and we are seeking to implement the third one-year renewal period in PY 2011. A new 5-year grant for Shelter + Care has been awarded to the City for an additional 10 rental housing units. The S+C Grant is for homeless persons with any of the qualifying disabilities authorized under the S+C regulations (i.e. severe mental illness, drug and alcohol dependence, physical disabilities, or suffering from HIV or AIDS). The S+C Programs in Las Cruces, known as Community Housing Connections I and Community Housing Connections II, is a partnership between the City of Las Cruces (Fiscal Agent/Awarded Agency), the Housing Authority of the City of Las Cruces (Rental Voucher Management Entity), Mesilla Valley Community of Hope (Program Sponsor), and Southwest Counseling Center, Inc. (Supportive Services Provider).

Supportive Housing for Persons with Disabilities (Section 811). Funding to expand housing with supportive services: group homes; independent living facilities; and Intermediate care facilities. Two types of financing include capital advances based on the development cost limits published in Federal Register; and project rental assistance to cover the difference between the HUD approved operating costs and 30% of resident's adjusted income.

DBG Section 108 Loan Guarantee. Allows CDBG communities to use their CDBG funds to guarantee loans/notes for development projects. Eligible Activities include: real property acquisition; rehabilitation of publicly-owned real property; housing rehabilitation; relocation, clearance, and site improvements; interest payments on guaranteed loan an issuance cost of public offerings; and debt service reserves. The City of Las Cruces has amended it Consolidated Plan to allow for the use of these funds. The City has been awarded a Section 108 Loan Guarantee for the rehabilitation of an old bank building within Downtown Las Cruces to create the Museum of Nature and Science. This project was started in early PY 2010 with completion in mid-PY 2012. The City is considering the pursuit of another project (septic removal and wastewater infrastructure implementation in older mobile home parks). The downtown project is to eliminate slum or blight efforts in Downtown Las Cruces, while the mobile home park sewer access would help low and moderate income homeowners and renters.

Low Income Housing Preservation Program. Offers financial incentives to retain project-subsidized housing projects whose federal assistance is expiring and to sell to purchaser that will keep it for low income persons.

Comprehensive Grant Program, a formula-based funding program for PHA's and IHA's to make physical and management improvements, including upgrades to living conditions, correction to physical deficiencies, and achieving operating efficiency.

Lead Based Paint Abatement. Grant program to develop cost-effective community strategies; funds can be used for: 1) Rehabilitation, 2) Planning, and 3) Operating costs.

Surplus Housing for Use to Assist the Homeless. Rent-free, suitable Federal properties that are leased to homeless organizations. These organizations must pay operating and any rehabilitation and/or renovation costs.

Supplemental Assistance for Facilities to Assist the Homeless (SAFAH). Grants for innovative homeless programs.

Low Income Housing Tax Credits (LIHTC). The low income housing credit is a credit against regular tax liability for investments in low income housing projects acquired, constructed or rehabilitated after 1986. The credit is available annually over a 10-year period beginning with the tax year in which the project is placed in service or, at the owner's election, the next tax year, and is based on the qualified basis of the low income buildings. The low income project must comply with a number of requirements regarding tenant income levels, gross rents, and occupancy. The compliance period is 45 years. In New Mexico, the LIHTC program is administered by the New Mexico Mortgage Finance Authority.

Projects for Assistance to Transition from Homelessness (PATH). The PATH is a federal formula grant program that provides funds to states and territories for serving homeless persons who have serious mental illnesses, including those with concurrent substance abuse disorders.

Managing the Process

1. Identify the lead agency, entity, and agencies responsible for administering programs covered by the consolidated plan.

2. Identify the significant aspects of the process by which the plan was developed, and the agencies, groups, organizations, and others who participated in the process.

3. Describe actions that will take place during the next year to enhance coordination between public and private housing, health, and social service agencies.

Program Year 1 Action Plan Managing the Process response:

Lead agency. The lead agency for administering CDBG and HOME block grants is the City of Las Cruces Community Development Department, Neighborhood Services Section.

Development of the plan and consultation. The development of the 2011-2015 Consolidated Plan included many opportunities for citizen and stakeholder input. During the week of February 7, 2011, the City gave presentations on the Consolidated Plan and fair housing update to its Planning & Zoning and ADA Committees during their work sessions. A self-directed presentation with an online survey link was circulated to the Mayor and all Councilors.

Three community meetings were held to elicit input from both citizens and stakeholders. These meetings were held from 6-7:30 p.m. on February 8, 9 and 10, 2011. In addition, the City mailed 5,000 surveys to residents living in low and moderate income areas. Finally, interviews with the primary organizations in the City that provide housing and social services to residents in need were conducted by phone and in person.

During the 30-day public comment period, three public hearings were held (April 6 and 7, 2011). The City also circulated the Draft Consolidated Plan, 2011 Action Plan and AI to adjacent units of government (Mesilla and Dona Ana County), the metropolitan planning organization and the State of New Mexico (Mortgage Finance Authority and Department of Finance and Administration).

The following chart shows the groups that were consulted with and/or participated in the Consolidated Plan process:

Consultation			
24CFR	***Requirement***	***Yes***	***No***
91.100(a)(1)	Housing Services	☒	☐
	Social Services	☒	☐
	Fair Housing Services	☒	☐
	Health Services	☒	☐
	Homeless Services	☒	☐
91.100(a)(2)*	Chronically Homeless	☒	☐
91.100(a)(3)**	Lead-based Paint	☒	☐
91.100(a)(4)***	Adjacent Government	☒	☐
	State (Non-housing)	☒	☐
	County (Metro. City)	☒	☐
91.100(a)(5)	Metro. Planning Agencies	☒	☐
91.100(b)	HOPWA	☒	☐
91.100(c)	PHA Plan	☒	☐

These organizations serve and represent persons who are homeless, including homeless families; at-risk youth; victims of domestic violence; renters earning less than 50 percent of AMI; low to moderate income renters who want to be homebuyers; low income homeowners; and persons with disabilities.

Efforts to enhance coordination. The City will provide public service funding over the next year to local non-profit funds for agencies that serve special needs populations, primarily to the homeless, victims of domestic violence, the disabled, and low income youth and young adults. Additionally, the City will provide HOME funds to private, non-profit housing providers for the development of single-family housing and affordable rental development(s).

PY2011 will see the continued implementation of a development impact fee waiver for an additional 15 affordable housing units using City General Fund monies. This program provides approximatly $70,000 in fee waiver value ($50,000 in cash for utility fee waivers and $20,000 for park fee waivers in non-cash form) in accordance with the State's Affordable Housing Act and Development Fees Act. This is in addition to the funds provided in previous program years for the same purpose. Due to state law restrictions on the waiver of a impact fee, City staff will be evaluating other options to increase participation in the fee waiver program.

The City is undertaking the effort to improve coordination related to enhancing efforts in the areas of homeless services and ending homelessness by assigning a staff person to and further implement the City's 10-year Plan to End Homelessness, including chronic homelessness.

The City will participate in meetings with outside partners in efforts to improve overall delivery of CDBG and HOME-funded projects, as well as public service and homeless providers on a regular basis.

Annual Objectives 91.220(c)(3)

***If not using the CPMP Tool:** Complete and submit Table 3A.*

** **If using the CPMP Tool:** Complete and submit the Summary of Specific Annual Objectives Worksheets or Summaries.xls*

Please see the attached Projects sheets in Appendix B and the objectives that are listed throughout this section under the appropriate headings (affordable housing, nonhomeless and special needs housing, homeless activities and community development).

Goals and objectives to be carried out during the action plan period are indicated by placing a check in the following boxes.

	Objective Category **Decent Housing** Which includes:		**Objective Category: Suitable Living Environment** Which includes:		**Objective Category: Expanded Economic Opportunities** Which includes:
☒	assisting homeless persons obtain affordable housing	☒	improving the safety and livability of neighborhoods	☐	job creation and retention
☒	assisting persons at risk of becoming homeless	☐	eliminating blighting influences and the deterioration of property and facilities	☐	establishment, stabilization and expansion of small business (including micro-businesses)
☒	retaining the affordable housing stock	☐	increasing the access to quality public and private facilities	☐	the provision of public services concerned with employment
☒	increasing the availability of affordable permanent housing in standard condition to low-income and moderate-income families, particularly to members of disadvantaged minorities without discrimination on the basis of race, color, religion, sex, national origin, familial status, or disability	☐	reducing the isolation of income groups within areas through spatial deconcentration of housing opportunities for lower income persons and the revitalization of deteriorating neighborhoods	☐	the provision of jobs to low-income persons living in areas affected by those programs and activities under programs covered by the plan
☐	increasing the supply of supportive housing which includes structural features and services to enable persons with special needs (including persons with HIV/ADOS) to live in dignity and independence	☐	restoring and preserving properties of special historic, architectural, or aesthetic value	☐	availability of mortgage financing for low income persons at reasonable rates using non-discriminatory lending practices
☐	providing affordable housing that is accessible to job opportunities	☐	conserving energy resources and use of renewable energy sources	☐	access to capital and credit for development activities that promote the long-term economic social viability of the community

Citizen Participation

1. Provide a summary of the citizen participation process.

2. Provide a summary of citizen comments or views on the plan.

3. Provide a summary of efforts made to broaden public participation in the development of the consolidated plan, including outreach to minorities and non-English speaking persons, as well as persons with disabilities.

4. Provide a written explanation of comments not accepted and the reasons why these comments were not accepted.

*Please note that Citizen Comments and Responses may be included as additional files within the CPMP Tool.

Program Year 1 Action Plan Citizen Participation response:

Summary of the citizen participation process. Citizens had many opportunities to participate in the City of Las Cruces 2001-2015 Consolidated Plan:

1. A one-page survey in English and Spanish was mailed to all households located in low and moderate income areas. The survey asked residents about housing barriers and housing needs. More than 5,000 surveys were mailed; 527 completed surveys were received back.

2. The survey mailing included flyers (in English and Spanish) with information about the Consolidated Plan community meetings held during February and April.

3. Three community meetings were held February 8, 9 and 10 from 6-7:30 p.m. to collect citizens' opinions about housing and community development needs. The meetings were held in a "charrette" format, where citizens had the opportunity to mark up a neighborhood map with the changes they would like to see to housing, neighborhood facilities and infrastructure (streets and sidewalks).

4. Three community meetings were held on April 6 and 7, 2011 in the morning, afternoon and evening to collect input about the draft Consolidated Plan. One of these meetings was held at Community of Hope, to give persons and families who are homeless and at-risk of homelessness an opportunity to participate in the hearings. Reminder "postcards" of the April meetings were mailed to over 5,000 residences within the designated low and moderate income areas a week before the scheduled hearings.

Citizen comments and views. Appendix D of the Consolidated Plan contains copies of all written comments that were received during the development of the Plan and 30-day public comment period. Section IV. describes the format and content of the public meetings, citizen comments and results of the key person interviews. In sum, the citizen comments focused on the need to improve the housing situation of the City's lowest income households, housing stock rehabilitation, acquiring and redeveloping vacant lots and adding sidewalks where they do not exist.

Efforts made to broaden citizen participation. As noted above, the City made a significant investment of time and cost to mail more than 5,000 flyers and postcards about the Consolidated Plan and community meetings to low and moderate income households. This resulted in more than 500 citizens participating in the Consolidated Plan process.

Acceptance of comments. All citizen comments received during the Consolidated Plan public input process and at the public hearings are accepted.

Institutional Structure

1. Describe actions that will take place during the next year to develop institutional structure.

Program Year 1 Action Plan Institutional Structure response:

Institutional Structure. The City's institutional structure for carrying out housing and community development activities is efficient. Duplication of services is limited. The City benefits from having a relatively small group of nonprofit organizations specializing in serving certain populations.

The City has worked diligently to foster and develop strong relationships with its organizations that provide housing and supportive services to low income and special needs populations. City staff are accessible to its providers of housing and services and the City works to make the CDBG and HOME application processes transparent. In recent years, the City has been very proactive in implementing policies and programs that remove barriers and support the provision of needed housing and services, such as the establishment of a land bank, streamlining the development process and implementing fee waivers for affordable housing development. These efforts will continue during the next five-year period.

Monitoring

1. Describe actions that will take place during the next year to monitor its housing and community development projects and ensure long-term compliance with program requirements and comprehensive planning requirements.

Program Year 1 Action Plan Monitoring response:

Monitoring. The City of Las Cruces has an adopted Evaluation & Monitoring Policy that identifies the methods in which applications and agencies will be determined to be evaluated each year. In addition to the Evaluation Policy, which determines the number of monitoring reviews that are to be accomplished each year, the Program Compliance Specialist is charged with conducting the monitoring visits for each agency each year. The monitoring conducted is for both financial and programmatic review in accordance with the CDBG, HOME and applicable OMB circulars. This is in addition to technical assistance provided by the City's Affordable Housing Coordinator (HOME) and CDBG Public Services Specialist.

Lead-based Paint

1. Describe the actions that will take place during the next year to evaluate and reduce the number of housing units containing lead-based paint hazards in order to increase the inventory of lead-safe housing available to extremely low income, low income, and moderate income families, and how the plan for the reduction of lead-based hazards is related to the extent of lead poisoning and hazards.

Program Year 1 Action Plan Lead-based Paint response:

Lead based paint hazards – evaluation and reduction. Two Consolidated Plan activities will help to mitigate lead-based paint hazards:

Through the City's home rehabilitation program, homeowners occupying units with lead-based paint will have the hazard removed when their units are rehabilitated. This program only benefits low to moderate income owners in the City.

Through the creation of new affordable rental and owner-occupied housing, families and individuals occupying units with lead-based paint will have greater opportunities to relocate into lead-free units.

Table I below, from the City's Home Rehabilitation Handbook, summarizes the procedures taken to remove or mitigate lead paint during rehabilitation work.

TABLE I: SUMMARY OF LEAD-BASED PAINT REQUIREMENTS FOR REHABILITATION (24 CFR 35; Subpart J)

Total Project Cost	Less than $5,000	$5,000 to $25,000	More than $25,000
Strategy	Do no harm	Assess and Control Lead Hazards	Assess and Abate Lead Hazards
Notification	All 3 types	All 3 types	All 3 types
Lead Hazard Evaluation	Paint Testing or Presume Lead	Paint Testing and Risk Assessment or Presume Lead	Paint Testing and Risk Assessment or Presume Lead
Lead Hazard Reduction	Repair Surfaces disturbed during rehabilitation	Interim Controls and Standard Treatments	Abatement (Interim controls on exterior surfaces not disturbed by rehabilitation)
Work Practices	Safe work practices Clearance of site	Safe work practices Clearance of site	Safe work practices Clearance of site
Documentation	Notice Evaluation Clearance Report	Notice Evaluation Clearance Report	Notice Evaluation Clearance Report

Specific Housing Objectives

*Please also refer to the Housing Needs Table in the Needs.xls workbook.

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve during the next year.

2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by this Action Plan.

Program Year 1 Action Plan Specific Objectives response:

Priorities and specific objectives. Please see the Needs tables for the City's quantified housing goals. Specific housing objectives for the PY2011-2015 Consolidated Plan include:

DECENT HOUSING:

GOAL 1. Increase the supply of affordable housing units for low to moderate income homebuyers.

- ***Objective DH-2.1 (Affordability).*** Continue to assist developers of affordable housing for low income homebuyers with land acquisition, development, down payment and operational costs.

  Performance measure: Number of low to moderate income homebuyers who obtain affordable homeownership units.

  - *2011 PY outcome:* Acquire 9 scattered site lots for the development of affordable, owner-occupied housing. This includes the required CHDO Set-aside of $42,028.
    - CDBG or HOME — $89,446 CDBG; $84,633 HOME (Mesilla Valley Habitat for Humanity or MVHFH)
- ***Objective DH-2.2 (Affordability).*** Encourage developers of new housing stock to include housing set aside for low to moderate income homebuyers.
  - *2011 PY outcome:* Continue to pursue changes to development regulations to facilitate development of affordable units.
    - CDBG or HOME — N/A
- ***Objective DH-2.3 (Affordability).*** Assist CHDOs with operational costs.
  - *2011 PY outcome:* Amount dedicated to CHDO assistance.
    - CDBG or HOME — $16,000 HOME ($8,000 each to TdS & MVHFH)
- ***Objective DH-2.4 (Affordability).*** Provide down payment assistance to help low and moderate income buyers purchase affordable homes.
  - *2011 PY outcome:* Assist 10 homeowners with down payments.
    - CDBG or HOME — $37,500 HOME (Tierra del Sol or TdS - CHDO)
    - CDBG or HOME — $37,500 HOME (TdS – non-CHDO)

GOAL 2. Increase affordability of rental housing for the City's lowest income renters.

- ***Objective DH-2.1 (Affordability).*** Continue to assist developers of affordable housing for low income renters with land acquisition, development and operational costs.

  Performance measure: Number of renters receiving affordable housing as a result of assistance.

  - *2011 PY outcome:* Provision of gap financing and/or hard construction costs to a new LIHTC development that will provide affordable housing to 60 low income renters.
    - CDBG or HOME — $250,000 HOME (Supportive Housing Coalition of NM & Housing Authority of the City of Las Cruces)

SUITABLE LIVING ENVIRONMENT:

GOAL 3. **Preserve existing affordable housing stock.**

- ***Objective DH-3.1 (Sustainability).*** Continue to assist homeowners with repair needs though the City's homeowner housing rehabilitation program.

  Performance measure: Number of homeowners assisted annually and over a 5 year period with rehabilitation.

  - *2011 PY outcome:* Provide re-roofs to site built homes to 4 qualified low income home *owners* in Las Cruces.
    - CDBG or HOME — $40,000 of CDBG (TdS)
  - *2011 PY outcome:* 15 households assisted by the City's home rehabilitation program, including the installation of mobile home ramps (10 new, 5 underway), and overall program administration and staffing.
    - CDBG or HOME — $318,977

- ***Objective SL-1.1 (Availability/Accessibility).*** Reduce the hazards of lead-based paint in housing by providing lead abatement and removal through the City's housing rehabilitation program and if feasible, any such efforts as part of any established rental rehabilitation program.

  Performance measure: Number of households receiving lead-based paint abatement as part of housing rehabilitation program.

  - *2011 PY outcome:* Dependent upon number of homes receiving rehabilitation where lead-based paint is found.

- ***Objective SL-1.2 (Availability/Accessibility).*** Through the City's home rehabilitation program, provide grants that improve access for the disabled (exterior porches/access) and ramp modifications in mobile homes.

  Performance measure: Number of households assisted annually and over a 5 year period with rehabilitation.

  - *2011 PY outcome: See Objective DH-3.1 above.*

- ***Objective SL-1.3 (Availability/Accessibility).*** Evaluate the cost effectiveness of modifying the home rehabilitation program to include demolition and reconstruction of severely substandard homes (including mobile and manufactured homes) or those with extensive lead based paint hazards.

  Performance measure: Accomplishment of evaluation to determine cost effectiveness of home rehabilitation program modification.

  - *2011 PY outcome:* Evaluation process only.
    - CDBG or HOME — N/A

- ***Objective SL-2.1 (Affordability).*** Explore programs, including Section 108 loans, to assist with septic tank removal and assist homeowners with the costs of connecting to public sewer systems.

Performance measure: Implement during program years on an as-needed basis.

- *2011 PY outcome:* N/A
  - CDBG or HOME — N/A

GOAL 5. **Implement the City's 2011 Fair Housing Action Plan.**

ECONOMIC OPPORTUNITY:

GOAL 6: **Improve public infrastructure, economic and housing conditions in low income, economically-challenged and deteriorating neighborhoods.**

- ***Objective EO-3.3.*** Establish a program (such as through the new land bank ordinance) that to acquire vacant properties to create affordable and mixed-use housing.

  Performance measure: Number of affordable housing units that are assisted through a land bank.

  - *2011 PY outcome:* Dependent upon ability to acquire land.
    - CDBG or HOME — N/A

Resources. Please see the answer to question #4 on Page 3 previously discussed.

Needs of Public Housing

1. Describe the manner in which the plan of the jurisdiction will help address the needs of public housing and activities it will undertake during the next year to encourage public housing residents to become more involved in management and participate in homeownership.

2. If the public housing agency is designated as "troubled" by HUD or otherwise is performing poorly, the jurisdiction shall describe the manner in which it will provide financial or other assistance in improving its operations to remove such designation during the next year.

Program Year 1 Action Plan Public Housing Strategy response:

Public Housing Assistance. The Housing Authority of the City of Las Cruces is independent of the City of Las Cruces except for the board of commissioners is appointed by the Mayor and that their audit is part of the City's annual audit (as required by State Auditor rules). There is a proposal for the City and the Dona Ana County Housing Authority to merge as one joint housing authority as authorized by New Mexico Statute. The City and County are both weighing the advantages to this proposed merger before taking action. Any merger would be conditioned upon efforts to include a resident commissioner and participation by public housing residents.

The Housing Authority of the City of Las Cruces (HACLC) has two programs that are targeted to current voucher holders to assist them with homeownership. These include the following:

- *Section 8 Housing Choice Voucher Homeownership Program*. This program allows the first-time homebuyer to use the voucher subsidy to meet monthly homeowner expenses.

- *Workforce Homeownership.* Working in collaboration with Construction Trades Partnership program to build homes for workforce and they will continue to work to develop homeownership as opportunities arise.

Housing Authority status. The HACLC is neither a "troubled" or poorly performing public housing agency. HACLC Annual and 5 Year Plans are prepared in conjunction with and are consistent with the City's comprehensive housing affordability strategy and the Consolidated Plan.

Barriers to Affordable Housing

1. Describe the actions that will take place during the next year to remove barriers to affordable housing.

Program Year 1 Action Plan Barriers to Affordable Housing response:

Remove barriers to affordable housing. In 2008, the City of Las Cruces formed a Mayor's Ad Hoc Committee to complete an affordable housing strategy. This Committee was tasked with: 1) Evaluating the City's existing policies and programs; 2) Identifying opportunities for modification of policies and programs; and 3) Recommending new programs and policies to better meet housing needs, including programs to help finance the development of affordable housing. The study completed by the Ad Hoc Committee also included a detailed review of the City's land use codes and ordinances to identify barriers to affordable housing creation.

The Ad Hoc Committee developed a set of recommendations which were adopted by City Council. These recommendations have guided the City's efforts in the past 2 years and will continue to do so during the 2011-2015 Consolidated Plan period. Specifically, the City has established a land bank to acquire vacant and underutilized parcels for affordable and mixed-use housing development. The City also established a trust fund for affordable housing. In the 2011 and subsequent Action Plan years, the City will explore a revenue source for the trust fund, acquire and redevelop land through the land banking program and implement the recommended land use and zoning changes to facilitate affordable housing development. A full copy of the study can be found at:

http://www.las-cruces.org/cd/neighborhood_dev/reports/Affordable_Housing_Strategic_Plan.pdf

HOME/ American Dream Down payment Initiative (ADDI)

1. Describe other forms of investment not described in § 92.205(b).

2. If the participating jurisdiction (PJ) will use HOME or ADDI funds for homebuyers, it must state the guidelines for resale or recapture, as required in § 92.254 of the HOME rule.

3. If the PJ will use HOME funds to refinance existing debt secured by multifamily housing that is that is being rehabilitated with HOME funds, it must state its refinancing guidelines required under § 92.206(b). The guidelines shall describe the conditions under which the PJ will refinance existing debt. At a minimum these guidelines must:

    a. Demonstrate that rehabilitation is the primary eligible activity and ensure that this requirement is met by establishing a minimum level of rehabilitation per unit or a required ratio between rehabilitation and refinancing.

    b. Require a review of management practices to demonstrate that disinvestments in the property has not occurred; that the long-term needs of the project can be met; and that the feasibility of serving the targeted population over an extended affordability period can be demonstrated.

    c. State whether the new investment is being made to maintain current affordable units, create additional affordable units, or both.

d. Specify the required period of affordability, whether it is the minimum 15 years or longer.

e. Specify whether the investment of HOME funds may be jurisdiction-wide or limited to a specific geographic area, such as a neighborhood identified in a neighborhood revitalization strategy under 24 CFR 91.215(e)(2) or a Federally designated Empowerment Zone or Enterprise Community.

f. State that HOME funds cannot be used to refinance multifamily loans made or insured by any federal program, including CDBG.

2. If the PJ is going to receive American Dream Down payment Initiative (ADDI) funds, please complete the following narratives:

a. Describe the planned use of the ADDI funds.

b. Describe the PJ's plan for conducting targeted outreach to residents and tenants of public housing and manufactured housing and to other families assisted by public housing agencies, for the purposes of ensuring that the ADDI funds are used to provide down payment assistance for such residents, tenants, and families.

c. Describe the actions to be taken to ensure the suitability of families receiving ADDI funds to undertake and maintain homeownership, such as provision of housing counseling to homebuyers.

Program Year 1 Action Plan HOME/ADDI response:

Section 92.205(b) – other forms of investment. The City of Las Cruces will not undertake any other activity that what is allowed under Section 92.205(b).

Resale or Recapture provisions. The City of Las Cruces utilizes the following provisions for its various activities under 92.254.

For homeownership development projects using HOME funds, the City relies on the resale provision, and generally this is accomplished through a covenant or deed restriction with our primary developers, Habitat for Humanity, Community Action Agency, and Tierra del Sol. The specific Resale Provisions as outlined within our covenant and/or deed restriction are as follows:

Resale Provisions. During the affordability period, the Lender provided the Owner consent to sell the property to a another qualified low income buyer as outlined in Section D, Transfer of Property, of this Agreement, the Lender and Owner agree to the resale provisions as follows:

1. Ensuring Affordability to Subsequent Buyers: If during the affordability period the property is sold to a subsequent buyer, the price at resale must ensure the original HOME-assisted Owner a fair return on investment, including the homeowner's original investment and any capital improvement, and ensure that the housing will remain affordable to a reasonable range of low-income homebuyers. The period of affordability is based on the total amount of HOME funds invested in the housing. The purchase price at subsequent sale during the affordability period is required to be at a price that is affordable to a family earning not more than 80% of area median income (AMI) that will pay not more than 30% of their income for principal and interest. The percentage of AMI is based on income levels adjusted for family size established by the Department of Housing and Urban Development (HUD), for the Las Cruces Metropolitan Statistical Area at the time of the proposed sale.
2. Resale Provisions related to Net Proceeds- Provided that #1 immediately above is complied with, Net Proceeds due to the seller and HOME Funds prorations credited to the new buyer are applicable in the following scenarios:
    i. Net Proceeds of new Sales Price in excess of 10% of the Original Sales Prices: If during the affordability period the property is sold to a subsequent buyer at a sales price that is an increase of more than

10% of the original HOME-assisted Owner's sales price, the Owner/Seller shall provide a credit to the new buyer for the full amount of the HOME funds grant provided and must also provide a credit to the new buyer on the net proceeds in excess of 10% based on a prorated amount of the net proceeds due less the homeowner's investment and any capital improvements. Net proceeds defined is the amount of money received by the seller from the sales transaction after deducting the costs involved in making the transaction.

ii. Net Proceeds of new Sales Price between 1% and 10% above the Original Sales Price: If during the affordability period the property is sold to a subsequent buyer at a sales price that is an increase of 10% or less than the original HOME-assisted Owners sales price, the Owner/Seller shall provide a credit to the new Homeowner for the full amount of the HOME funds grant provided and Owner/Seller may retain all other net proceeds from the sale.

iii. New Sales Price that is equal to Original Sales Price: If during the affordability period the property is sold to a subsequent buyer at a sales price that is equal to the Owner's original sales price, the Owner/Seller shall provide a credit to the new buyer in an amount equal to the prorated amount of HOME funds provided over the affordability period and must also provide a credit to the new buyer based on a prorated amount of the net proceeds due.

iv. New Sales Price that is less than the Original Sales Price: If during the affordability period the property is sold to a subsequent buyer at a sales price that is less than the Owner's original sales price, the Owner/Seller shall provide a credit to the new buyer in an amount equal to the prorated amount of HOME funds provided over the affordability period that is based upon the percentage of decrease between the original sales price and the sales price to the subsequent owner. The original owner is entitled to any remaining net proceeds.

v. Net Proceeds – Pro-rata Calculations Defined: Net Proceeds and HOME Funds credits will be prorated to the subsequent buyer based on the term of the affordability period and the year during the affordability period that the property is being sold. For example, if the affordability period is five years, the proration is based on 20% per year. Likewise, if the affordability period is 10 years, the proration is based on 10% per year, and if the affordability period is 15 years, the proration is 6.67% per year. The time period for prorated amounts is calculated on the earliest whole year period from the sales date. For example, if the home is sold at 4 years and 6 months, year 4 will be considered the sale year. The chart below is provided to outline the seller/buyer proration percentages for net proceeds and HOME funds due to seller and the subsequent buyer during the term of the affordability period:

Subsequent Sale Year	**Affordability Period (years)**		
	5	10	15
	Owner/Subsequent Buyer Proration (%)		
1	20/80	10/90	7/93
2	40/60	20/80	13/87
3	60/40	30/70	20/80
4	80/20	40/60	27/73
5	100/0	50/50	34/66
6		60/40	40/60
7		70/30	47/53
8		80/20	54/46
9		90/10	60/40
10		100/0	67/33
11			74/26

12			80/20
13			87/13
14			94/6
15			100/0

Recapture Provisions. For homebuying projects (i.e. direct downpayment assistance), the City relies on the recapture provision. For home rehabilitation projects, while funded primarily with CDBG funds, the City relies on the recapture provisions regardless of whether it is funded by HOME or CDBG. The specific Recapture Provisions are as follows:

The City of Las Cruces shall only use the Recapture provisions for the HOME program for the following activities and methods of recapture:

1) Home Rehabilitation Program (currently only applicable to previously made loans and grants: In accordance with 24 CFR 92.254(a)(5)(ii)(A)(1) – Recapture entire amount. The City of Las Cruces will recapture the entire amount of the HOME investment from the homeowner.
2) Direct Down Payment Assistance (Future use only - currently not provided by the City; however, we do provide direct down payment assistance with new housing development by non-profits – which we rely on the Resale Provisions): In accordance with 24 CFR 92.254(a)(5)(ii)(A)(2) – Reduction during the affordability period. The City of Las Cruces will reduce the HOME investment amount to be recaptured on a pro-rata basis for the time the homeowner has owned and occupied the housing measured against the required affordability period.

For downpayment assistance, the amount of recapture will be limited to the amount authorized under 92.254. However, in the event that the recapture requirment is triggered by a sale (voluntary or involuntary) of the housing unit, and there are no net proceeds or the net proceeds are insufficient to repay the HOME investment due, the City will only recapture the net proceeds, if any. The net proceeds are the sales price minus superior loan repayment (other than HOME funds) and any closing costs.
Refinancing of existing debt. Not applicable.

American Dream Down payment Initiative. Not Applicable. ADDI funds for the City are provided directly to the NM Mortgage Finance Authority as part of the State's ADDI entitlement.

Specific Homeless Prevention Elements

*Please also refer to the Homeless Needs Table in the Needs.xls workbook.

1. Sources of Funds—Identify the private and public resources that the jurisdiction expects to receive during the next year to address homeless needs and to prevent homelessness. These include the McKinney-Vento Homeless Assistance Act programs, other special federal, state and local and private funds targeted to homeless individuals and families with children, especially the chronically homeless, the HUD formula programs, and any publicly-owned land or property. Please describe, briefly, the jurisdiction's plan for the investment and use of funds directed toward homelessness.

2. Homelessness—In a narrative, describe how the action plan will address the specific objectives of the Strategic Plan and, ultimately, the priority needs identified. Please also identify potential obstacles to completing these action steps.

3. Chronic homelessness—The jurisdiction must describe the specific planned action steps it will take over the next year aimed at eliminating chronic homelessness by 2012. Again, please identify barriers to achieving this.

4. Homelessness Prevention—The jurisdiction must describe its planned action steps over the next year to address the individual and families with children at imminent risk of becoming homeless.

5. Discharge Coordination Policy—Explain planned activities to implement a cohesive, community-wide Discharge Coordination Policy, and how, in the coming year, the community will move toward such a policy.

Program Year 1 Action Plan Special Needs response:

Sources of Funds. Persons who are homeless and at-risk of homelessness in Las Cruces will be assisted by the City through the provision of block grant funds to homeless service and housing providers. For those activties that assist the homeless that are served by funds administered by the City of Las Cruces include the use of CDBG funds for public service activities and HOME funds for Tenant Based Rental Assistance and some housing development activities. The City of Las Cruces does have two Shelter Plus Care Grants and a Transitional Housing Grant awarded under the McKinney-Vento Act that are discussed further below.

Homelessness; Chronic homelessness; and Homelessness Prevention.

GOAL 4: Assist special needs populations with social service and housing needs.

- ***Objective SL-1.5. (Availability/Accessibility).*** Continue to fund housing programs and developments targeted to special needs populations.

  Performance measure: Number of households who receive housing.

  - *2011 PY outcome:* N/A
    - CDBG or HOME — N/A

- ***Objective SL-3.1. (Sustainability).*** Implement a variety of public service projects through local non-profits that provide activities including funding to homeless services providers, homeless day care center, homeless medical clinic, domestic violence shelter, and local soup kitchen.

  Performance measure: Number of people assisted

  - *2011 PY outcome:* 1,000 people
    - CDBG or HOME — $109,320 CDBG; specific funding for homeless activities are:
    - Mesilla Valley Community of Hope, Homeless Service Center — $27,330
    - Jardin de los Ninos, Homeless and Near Homeless child care (therapeutic services) — $27,330
    - St. Luke's Health Clinic, Homeless Health Care - $27,330
    - La Casa, Domestic Violence Emergency Shelter Program— $27,330

- ***Objective SL-1.6. (Availability/Accessibility).*** Continue to provide disability- related improvements to disabled homeowners through the City's home rehabilitation program and the mobile home ramp modification program.

  Performance measure: Number of disabled homeowners assisted each year.

  - *2011 PY outcome:* Dependent on number of homeowners who apply for assistance and have disabilities. 15 total households overall assisted.
    - CDBG or HOME — $318,977 (CDBG) (duplicate listing)

- ***Objective SL-1.7. (Availability/Accessibility).*** Improve accessibility of the City through extension and repair of street and sidewalk systems.

  Performance measure: Streets and sidewalks improved.

  - *2011 PY outcome:* Complete rehabilitation of the substandard street of Midway Avenue, between Mesa Grande Avenue and Gasline Road on the City's east mesa. This includes new sub-grade and base course, pavement, and installation of sidewalks and curb and gutter.

    - CDBG or HOME — $200,000 CDBG; $265,000 other sources

- ***Objective SL-2.2 (Affordability).*** Explore the feasibility of the new housing trust fund to provide emergency rent and mortgage payments and utilities assistance to the City's lowest income renters and owners, special needs populations and persons at risk of homelessness.

  Performance measure: Continued research into a funding source and opportunities for the established trust fund.

  - *2011 PY outcome:* N/A

    - CDBG or HOME — N/A

Additional resources. The City has non-HUD funds that it uses to provide needed public services from non-profit agencies to the community that would include assistance to the homeless and chronically homeless. For PY2011 (which is City Fiscal Year 2012), approximately $300,000 is available for health care funding, some of which may be dedicated to homeless service providers.

Obstacles for both the homeless and chronically homeless are primarily associated with funding and agencies to provide the needed services. The City's former Transitional Housing Shelter, on the Mesilla Valley Community of Hope campus and ran by Hacienda del Sol until 2005, has been converted to a child crisis center for potentially abused and neglected children and/or a safe place for families to leave children temporary while they resolve other family crises.

The shelter's conversion was due to some much needed rehabilitation to the building and the lack of an agency to operate the facility as a shelter.

The City along with agencies on the campus of Mesilla Valley Community of Hope are developing a long-range plan for the entire campus that includes both management and facility planning. We hope to have the campus plan approved within the 2011-15 Consolidated Plan period, which will allow us to commence on long-term implementation activities.

Discharge planning coordination. The City will work to implement its adopted ten-year plan to end homelessness at the local level using both CDBG and HUD technical assistance funds. We will utilize this process to assist all homeless programs in Las Cruces with Discharge Coordination Policy.

Emergency Shelter Grants (ESG)

(States only) Describe the process for awarding grants to State recipients, and a description of how the allocation will be made available to units of local government.

Program Year 1 Action Plan ESG response: Not applicable.

Community Development

*Please also refer to the Community Development Table in the Needs.xls workbook.

1. Identify the jurisdiction's priority non-housing community development needs eligible for assistance by CDBG eligibility category specified in the Community Development Needs Table (formerly Table 2B), public facilities, public improvements, public services and economic development.

2. Identify specific long-term and short-term community development objectives (including economic development activities that create jobs), developed in accordance with the statutory goals described in section 24 CFR 91.1 and the primary objective of the CDBG program to provide decent housing and a suitable living environment and expand economic opportunities, principally for low and moderate income persons.
   *Note: Each specific objective developed to address a priority need, must be identified by number and contain proposed accomplishments, the time period (i.e., one, two, three, or more years), and annual program year numeric goals the jurisdiction hopes to achieve in quantitative terms, or in other measurable terms as identified and defined by the jurisdiction.

Program Year 1 Action Plan Community Development response:

Non-housing community development needs and long-term & short-term community development objectives. Please see the Needs tables for the City's goals for housing and community development. The City prioritized its community development activities largely in response to the needs identified in the public forums and citizen survey. Citizens showed a strong interest in allocating funds to revitalization and improvement of deteriorating areas in the City. To that end, the City developed the following Consolidated Plan goals and objectives for PY2011-2015: (Please note that public services dollars are allocated to assist special needs populations and are captured in the goals for serving special needs groups, including homeless).

The specific goals and objectives are:

GOAL 4: **Assist special needs populations with social service and housing needs.**

- ***Objective SL-1.7. (Availability/Accessibility).*** Improve accessibility of the City through extension and repair of sidewalk systems.

  Performance measure: Sidewalks improved.

  - *2011 PY outcome:* N/A
    - CDBG or HOME - N/A

GOAL 6: **Improve public infrastructure, economic and housing conditions in low income, economically-challenged and deteriorating neighborhoods.**

- ***Objective EO-3.1.*** Install sidewalks, street and street lighting to specific areas of the City, based on need.

  Performance measure: Streets and sidewalks improved.

  - *2011 PY outcome:* Complete rehabilitation of the substandard street of Midway Avenue, between Mesa Grande Avenue and Gasline Road on the

City's east mesa. This includes new sub-grade and base course, pavement, and installation of sidewalks and curb and gutter.

- CDBG or HOME — $200,000 CDBG; $265,000 other sources (duplicate listing)

- ***Objective EO-3.2.*** Explore programs, including Section 108 loans, to assist with septic tank removal and assist homeowners with the costs of connecting to public sewer systems.

  Performance measure: Implement during program years on an as needed basis.

  - *2011 PY outcome:* N/A

    - CDBG or HOME — N/A

There aren't any specific quantifiable numeric goals for the above listed efforts due to lack of funding. With future funding, quantifiable numeric goals would be available but they would be limited within the 5-year period.

Antipoverty Strategy

1. Describe the actions that will take place during the next year to reduce the number of poverty level families.

Program Year 1 Action Plan Antipoverty Strategy response:

Reducing poverty. The City of Las Cruces has undertaken efforts to assist with reducing the number of poverty level families. The first is the implementation of the Homebuyer Education program under an EDI grant from the U.S. Department of Housing and Urban Development. Two nonprofits, Tierra del Sol and YWCA Paso del Norte are charged to establish homebuyer centers in order to have access to long-term funding for this program. This program is intended to assist families with improving both their credit and money management skills and then to get them into a potential homeownership. For most low income families, if they are able to ever afford a home, the greatest amount of wealth that they will possess is the equity they can obtain in their home. This grant expired in July 2007, which is the first month of the prior program year (PY 2007). However, both agencies have established themselves as viable and continuing homebuyer centers, in order for the program to continue without federal funding.

The City will implement those efforts that assist with housing services to the homeless and near homeless as described in the "HOMELESS" Section above. While not a direct anti-poverty strategy, assistance to house the homeless first (i.e. Housing First) relieves some pressures to resolve other issues with this population (i.e. job training, job obtaining, health care, and other social issues) are just as effective as those tasks that resolve the homelessness issue after the other issues are resolved.

The City will also pursue additional funding or use CDBG funds for economic development activities, where viable and needed. With the designation of the Downtown Area as a “Blight Area” in accordance with NM State Statutes, this has availed the Downtown area to use Metropolitan Redevelopment Agency authority and Tax Increment Financing for improving this area. A Section 108 Loan Guarantee has been awarded for use in the Downtown Las Cruces area, specifically for the rehabilitation of a vacant building to create the City’s Museum of Nature and Science that would reverse the blight on a project level basis. This Section 108 Loan is inconjunction with a Brownfield Economic Development Initiative (BEDI) grant for the same project. This project will provide a destination for visitors to the area and improve the economic vitality of downtown.

Under various goals outlined within the previously identified Strategic Plan Goals, the following objectives have been outlined that would also, through implementation, help to reduce poverty for residents. These objectives are:

- ***Objective DH-2.2 (Affordability).*** Encourage developers of new housing stock to include housing set aside for low to moderate income homebuyers.
  - *2011 PY outcome:* Continue to pursue changes to development regulations to facilitate development of affordable units.
    - CDBG or HOME — N/A
- ***Objective SL-2.2 (Affordability).*** Explore the feasibility of the new housing trust fund to provide emergency rent and mortgage payments and utilities assistance to the City's lowest income renters and owners, special needs populations and persons at risk of homelessness.

  Performance measure: Continued research into a funding source and opportunities for the established trust fund.
  - *2011 PY outcome:* N/A
    - CDBG or HOME — N/A
- ***Objective EO-3.3.*** Establish a program (such as through the new land bank ordinance) that to acquire vacant properties to create affordable and mixed-use housing.

  Performance measure: Number of affordable housing units that are assisted through a land bank.
  - *2011 PY outcome:* Dependent upon ability to acquire land.
    - CDBG or HOME — N/A

Non-homeless Special Needs (91.220 (c) and (e))

*Please also refer to the Non-homeless Special Needs Table in the Needs.xls workbook.

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve for the period covered by the Action Plan.

2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by this Action Plan.

Program Year 1 Action Plan Specific Objectives response:

Priorities & specific objectives and resources. Please see the Needs tables for the City's goals for assisting non-homeless special needs populations.

GOAL 4: **Assist special needs populations with social service and housing needs.**

- ***Objective SL-1.5. (Availability/Accessibility).*** Continue to fund housing programs and developments targeted to special needs populations.

  Performance measure: Number of households who receive housing.

  - *2011 PY outcome:* N/A
    - CDBG or HOME — N/A

- ***Objective SL-3.1. (Sustainability).*** Implement a variety of public service projects through local non-profits that provide activities including funding to homeless services providers, homeless day care center, homeless medical clinic, domestic violence shelter, and local soup kitchen.

  Performance measure: Number of people assisted

  - *2011 PY outcome:* 250 people
    - CDBG or HOME — $27,330 CDBG, specific non-homeless activities are:
      - Mesilla Valley Court Appointed Special Advocates (CASA), Volunteer Coordination for abused & neglected children — $27,330

- ***Objective SL-1.6. (Availability/Accessibility).*** Continue to provide disability- related improvements to disabled homeowners through the City's home rehabilitation program and the mobile home ramp modification program.

  Performance measure: Number of disabled homeowners assisted each year.

  - *2011 PY outcome:* Dependent on number of homeowners who apply for assistance and have disabilities. 15 total households overall assisted.
    - CDBG or HOME — $318,977 (CDBG) (duplicate listing)

- ***Objective SL-1.7. (Availability/Accessibility).*** Improve accessibility of the City through extension and repair of street and sidewalk systems.

  Performance measure: Streets and sidewalks improved.

  - *2011 PY outcome:* Complete rehabilitation of the substandard street of Midway Avenue, between Mesa Grande Avenue and Gasline Road on the City's east mesa. This includes new sub-grade and base course, pavement, and installation of sidewalks and curb and gutter.
    - CDBG or HOME — $200,000 CDBG; $265,000 other sources (duplicate listing)

- ***Objective SL-2.2 (Affordability).*** Explore the feasibility of the new housing trust fund to provide emergency rent and mortgage payments and utilities assistance to the City's lowest income renters and owners, special needs populations and persons at risk of homelessness.

  Performance measure: Continued research into a funding source and opportunities for the established trust fund.

  - *2011 PY outcome:* N/A
    - CDBG or HOME — N/A

Resources. Please see the answer to question #4 on Page 3 previously discussed.

Housing Opportunities for People with AIDS

*Please also refer to the HOPWA Table in the Needs.xls workbook.

1. Provide a Brief description of the organization, the area of service, the name of the program contacts, and a broad overview of the range/ type of housing activities to be done during the next year.

2. Report on the actions taken during the year that addressed the special needs of persons who are not homeless but require supportive housing, and assistance for persons who are homeless.

3. Evaluate the progress in meeting its specific objective of providing affordable housing, including a comparison of actual outputs and outcomes to proposed goals and progress made on the other planned actions indicated in the strategic and action plans. The evaluation can address any related program adjustments or future plans.

4. Report on annual HOPWA output goals for the number of households assisted during the year in: (1) short-term rent, mortgage and utility payments to avoid homelessness; (2) rental assistance programs; and (3) in housing facilities, such as community residences and SRO dwellings, where funds are used to develop and/or operate these facilities. Include any assessment of client outcomes for achieving housing stability, reduced risks of homelessness and improved access to care.

5. Report on the use of committed leveraging from other public and private resources that helped to address needs identified in the plan.

6. Provide an analysis of the extent to which HOPWA funds were distributed among different categories of housing needs consistent with the geographic distribution plans identified in its approved Consolidated Plan.

7. Describe any barriers (including non-regulatory) encountered, actions in response to barriers, and recommendations for program improvement.

8. Please describe the expected trends facing the community in meeting the needs of persons living with HIV/AIDS and provide additional information regarding the administration of services to people with HIV/AIDS.

9. Please note any evaluations, studies or other assessments that will be conducted on the local HOPWA program during the next year.

Program Year 1 Action Plan HOPWA response: Not Applicable.

Specific HOPWA Objectives

Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the Action Plan.

Program Year 1 Specific HOPWA Objectives response: Not Applicable.

OTHER NARRATIVE

Include any Action Plan information that was not covered by a narrative in any other section.

Specific Program Requirements (not included above)
CDBG 91.220(l)(1)

1. Identify program income expected to be received during the program year, including: N/A, the City does not have any revolving or float-funded activities and does not plan to use them during the Con Plan period.
   - amount expected to be generated by and deposited to revolving loan funds;
   - total amount expected to be received from each new float-funded activity included in this plan; and
   - amount expected to be received during the current program year from a float-funded activity described in a prior statement or plan.

2. Program income received in the preceding program year that has not been included in a statement or plan. None

3. Proceeds from Section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in its strategic plan. 100% or $1,980,000

4. Surplus funds from any urban renewal settlement for community development and housing activities. None.

5. Any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan. None.

6. Income from float-funded activities. None.

7. Urgent need activities, only if the jurisdiction certifies. None; however should an urgent need arise, the City will process the necessary Action Plan amendments to address such need.

8. Estimated amount of CDBG funds that will be used for activities that benefit persons of low- and moderate income. 95%

Changing conditions provision. As market changes occur within Las Cruces, the City will re-dedicate funding sources to address the market needs in other areas.

Market changes in Payment$aver will result in rededication of funds to:

- Home Rehabilitation, Property acquisition for affordable housing, either rental or owner-occupied units, or for gap financing for LIHTC (or other tax credit) projects, where applicable.

- Market changes in Home Rehabilitation will result in rededication of funds to property acquisition for affordable housing, either rental or owner-occupied units, for other eligible housing programs, or to Public Facilities and Improvements.

- Market changes in property acquisition will result in rededication of funds to the Home Rehabilitation Programs, Payment$aver (or other downpayment assistance programs), and/or for Tenant Based Rental Assistance.

- Market changes or projects not being funded for LIHTC will result in rededication of funds to other LIHTC projects within the community, Payment$aver or down payment assistance, property acquisition for affordable housing development and/or for Tenant Based Rental Assistance.

- Priority changes in public facilities and infrastructure needs will be rededicated to emergency shelter and/or transitional housing needs, to the removal of architectural barriers to public facilities, or to the Home Rehabilitation Program.

- Funding changes or elimination of Public Service activities will be rededicated to other, eligible Public Service activities and providers that submitted eligible applications and programs within the previous (most current) year's application cycle.

- Completion of one project, with additional funding, primarily for public facilities and/or infrastructure, will be rededicated to another public facilities or infrastructure project. However, this market change will apply to any situation in which a project is completed and the additional funding can be re-dedicated to a similar project or in accordance with the market change policies above.

Other Policies

a. **Cost-sharing for infrastructure, public facilities, and economic development activities that result in capital or facility improvements.** The City of Las Cruces will require that no more than 50% of CDBG funds may be dedicated to infrastructure, public facilities, or economic development activities that result in capital or facility improvements and that the remaining 50% or more may come from other sources. Other sources can include other federal, state, local, and private funds. For improvements made to City-owned facilities that are occupied by non-city operated programs, the other 50% must come from other federal, state and private (non-City of Las Cruces) sources.

b. **HOME funds – limits on awards and alternating fund priorities.**

   1. Due to limited funding, the City of Las Cruces will require that no more than $200,000 of HOME funds, starting in Program Year 2012, may be dedicated to a single project (but not necessarily one single agency in one program year). Should the dedication or financing of a land bank and trust fund be established, the City may evaluate and update this policy as appropriate.

   2. Due to limited HOME funding each program year, the City of Las Cruces will alternate the priority between dedicating of HOME funds between affordable rental housing development and single family homeownership developments. Starting in Program Year 2011, funding will be priority to affordable rental housing development and continue in odd numbered years (i.e. 2013 and 2015). Single family housing development will receive priority in even numbered program years (i.e. 2012 and 2014). However, given the number, type, and quality of applications for funding and any undedicated funds available, HOME funds may be provided to the other priority in any given program year.

Fair Housing Efforts:
In accordance with the Goals and Objectives outlined within the Analysis of Impediments to Fair Housing Choice of the 2011-2015 Consolidated Plan, the City will be implementing efforts to address one of these items within the 2011 Action Plan, through continued implementation of fair housing awarness and referral assistance for both City staff and Boards.

The City in PY 2011 will evaluate the need to update its current Fair Housing Ordinance to include formal referral authority to HUD or the State Human Rights Commission, or pursuing Fair Housing Assistance Partner (FHAP) or "substantially equivalent" status from HUD under the Fair Housing Act, to assist with potential fair housing testing.

Further, the City will evaluate the need to increase the number of potential accessible rental units with an update to the next version of the City's building code and look to implement a program of available accessible units within apartment complexes and a connection with disability providers to gain access for their clients. Providers include the City's Senior Programs, the Ability Center, and Tresco, Inc.

Section 3 – Program Implementation:
The City of Las Cruces will continue to implement efforts related to Section 3. The three components are: 1) notifying all public and Section 8 tenants about the opportunity to register as a Section 3 qualified business if they should own one as well as being on the City's vendor list with the Housing Authority; 2) for specific projects that are subject to Section 3, have potential bidders identify workforce needs as part of the bidding process; and 3) for any identified contractor needs for Section 3 projects, coordinate a mini-job fair between the contractor or subcontractors and public housing tenants for recruitment opportunity.

HOME Match:
The HOME funds generally require a match of local monies; however, through CPD Notice 07-05, issued July 11, 2007 and expiring July 11, 2008, the City's HOME match percentage and been waived or reduced by 100% since Program Year 2004, due to our local family poverty rate and per capita income. As such, the City has discontinued the HOME match requirement for any HOME assisted activity for PY 2011.

MBE/WBE:
The City of Las Cruces 2011 Action Plan is governed by City Municipal Code related to procurement, more specifically the City's Procurement Code. In Chapter 24 of the Ls Cruces Municipal Code, 1997, as amended, the Procurement Code dictates efforts that the City will undertake related to federally funded projects and procurement, including women and minority business enterprises. Follows is the applicable section of the City's Procurement Code. Please note that Section 24-417 discusses the requirements for MBE/WBE and Section 24-418 discuss Labor Surplus Area Businesses, which satisfies the City's obligation under 24 CFR 85.36.

ARTICLE XI.

FEDERALLY FUNDED PROCUREMENT
Sec. 24-411. Contractor records.

If a city contract is being funded in whole or in part by assistance from a federal agency, the contract shall include provisions requiring the contractor and subcontractors at any tier to:

(1) Maintain for three years from the date of final payment under the contract all books, documents, papers, and records pertinent to the contract; and

(2) Provide to the city, the federal grantor agency, the Comptroller General of the United States, or any of their duly authorized representatives access to such books, documents, papers, and records for the purposes of examining, auditing, and copying them. (Code 1988, § 25.5-161)

Sec. 24-412. Patents.

If a city contract involving research and development, experimental, or demonstration work is being funded in whole or in part by assistance from a federal agency, the contract shall include provisions:

(1) Giving notice to the contractor of the applicable grantor agency requirements and regulations concerning reporting of and rights to any discovery or invention arising out of the contract; and

(2) Requiring a contractor to include a similar provision in all subcontracts involving research and development, experimental, or demonstration work. (Code 1988, § 25.5-162)

Sec. 24-413.
Copyrights and rights in data.

If a city contract is being funded in whole or in part by assistance from a federal agency, the contract shall include a provision giving the contractor notice of the applicable regulations concerning the rights of the United States to any plans, drawings, specifications, computer programs, technical reports, operating manuals, and similar work products developed and paid for under the contract. (Code 1988, § 25.5-163)

Sec. 24-414.
Notice of federal public policy requirements.

If the city contract is being funded in whole or in part by assistance from a federal agency, and the contract is subject to one or more federal public policy requirements, such as: (i) equal employment opportunity; (ii) fair labor standards; (iii) energy conservation; (iv) environmental protection; or (v) other similar socioeconomic programs, the purchase manager shall include contract provisions giving the contractor notice of these requirements and, where appropriate, including in those contract provisions the requirement that the contractor give a similar notice to all of its subcontractors. (Code 1988, § 25.5-164; Ord. No. 1923, § 1, 6-17-02)

Sec. 24-415.
Buy American requirements.

If a city contract is being funded in whole or in part by assistance from a federal agency, the city shall adhere to the appropriate buy American requirements of the federal agency providing the assistance. (Code 1988, § 25.5-165)

Sec. 24-416.
Energy conservation.

If a city contract is being funded in whole or in part by assistance form a federal agency, the city's solicitation shall seek to promote energy conservation and shall comply with any mandatory standards and policies which are contained in the state energy conservation plan issued in compliance with the Energy Policy and Conservation Act (PL 94-163). (Code 1988, § 25.5-166)

Sec. 24-417.
Small, women-owned and minority business enterprises.

(a) Expand participation. If a city contract is being funded in whole or in part by assistance from a federal agency, the purchasing manager shall take affirmative steps to ensure that small, women-owned, and minority businesses are utilized when possible as sources of supplies, services, and construction items.

(b) Examples of affirmative steps. Affirmative steps to be taken shall include the following:

(1) Including qualified small, women-owned, and minority businesses on solicitation lists;

(2) Ensuring that small, women-owned, and minority businesses are solicited whenever they are potential sources;

(3) When economically feasible, dividing total requirements into small tasks or quantities to permit maximum small, women-owned, and minority business participation;

(4) Where the requirement permits, establishing delivery schedules which will encourage participation by small, women-owned, and minority business; and

(5) Using the services and assistance of the small business administration or the office of minority business enterprise of the Department of Commence, as required.

(c) Pass-through to subcontracts. A contractor awarded a federally funded contract shall take the affirmative steps, as linked in subsection (b) of this section, in awarding its subcontracts. (Code 1988, § 25.5-168; Ord. No. 1923, § 1, 6-17-02)

Sec. 24-418.
Labor surplus area businesses.

If a city contract is being funded in whole or in part by assistance from a federal agency, the purchasing manager is encouraged to procure supplies, services, and construction items from businesses located in labor surplus areas.
(Code 1988, § 25.5-168; Ord. No. 1923, § 1, 6-17-02)

Sec. 24-419.
Architectural and engineering services

(a) If a city contract is being funded in whole or in part by assistance from a federal agency, the city shall use qualifications-based competitive proposal procedures when contracting for Architectural and engineering services as defined in 40 U.S.C. §541 et seq. and 49 U.S.C. §5325(d). Services subject to this requirement include but are not necessarily limited to program management, construction management, feasibility studies, preliminary engineering, design, architectural, engineering, surveying, mapping, and related services.

(b) Qualifications-based competitive proposal procedures require that:

(1) An offeror's qualifications be evaluated;

(2) Price be excluded as an evaluation factor;

(3) Negotiations be conducted with only the most qualified offeror; and

(4) Failing agreement on price, negotiations with the next most qualified offeror be conducted until a contract award can be made to the most qualified offeror whose price is fair and reasonable to the city.

(c) These qualifications-based competitive proposal procedures will be used for the procurement of the services listed above. This method of procurement will not be used to obtain other types of services even though a firm that provides architectural and engineering services is also a potential source to perform other types of services.

(d) The city will use article III, source selection and contract information, division 1, professional and technical services procurement to procure architectural and engineering services in accordance with the city's procurement code as amended.

(Ord. No. 2132, § I, 9-7-04)

Neighborhood Stabilization Program (NSP):
The City will continue with implementation of the $1.5 million NSP grant that we received from the State of New Mexico Department of Finance Administration, Local Government Division. The City meet the September 2010 obligation deadline for all funds and continue implementation of the grant to it expiration in April 2013.

APPENDIX A.
Consolidated Plan Certifications

SF 424

The SF 424 is part of the CPMP Annual Action Plan. SF 424 form fields are included in this document. Grantee information is linked from the 1CPMP.xls document of the CPMP tool.

SF 424

Complete the fillable fields (blue cells) in the table below. The other items are pre-filled with values from the Grantee Information Worksheet.

May 15, 2011		**Type of Submission**	
		Application	**Pre-application**
		☒ Construction	☐ Construction
		☒ Non Construction	☐ Non Construction
Applicant Information			
Las Cruces		NM350336 LAS CRUCES	
700 N. Main St.		07-760-9279	
0		City of Las Cruces, NM	
Las Cruces	New Mexico	Community Development Department	
88001	Country U.S.A.	Neighborhood Services Section	
Employer Identification Number (EIN):		Dona Ana	
85-6000147		7/1	
Applicant Type:		**Specify Other Type if necessary:**	
Local Government: City		Specify Other Type	
Program Funding		**U.S. Department of Housing and Urban Development**	

Catalogue of Federal Domestic Assistance Numbers; Descriptive Title of Applicant Project(s); Areas Affected by Project(s) (cities, Counties, localities etc.); Estimated Funding

Community Development Block Grant	14.218 Entitlement Grant	
2011 Action Plan	City of Las Cruces, NM	
$916341	$Additional HUD Grant(s) Leveraged	Describe
$Additional Federal Funds Leveraged	$Additional State Funds Leveraged	
$Locally Leveraged Funds	$Grantee Funds Leveraged	
$140000	Other (Describe)	
$1,056,341		

Home Investment Partnerships Program	14.239 HOME	
2011 Action Plans	City of Las Cruces, NM	
$471428	$Additional HUD Grant(s) Leveraged	Describe
$Additional Federal Funds Leveraged	$Additional State Funds Leveraged	
$Locally Leveraged Funds	$Grantee Funds Leveraged	

$46000	Other (Describe)
$516,959	

Housing Opportunities for People with AIDS	14.241 HOPWA	
HOPWA Project Titles	Description of Areas Affected by HOPWA Project(s)	
$HOPWA Grant Amount	$Additional HUD Grant(s) Leveraged	Describe
$Additional Federal Funds Leveraged	$Additional State Funds Leveraged	
$Locally Leveraged Funds	$Grantee Funds Leveraged	
$Anticipated Program Income	Other (Describe)	
Total Funds Leveraged for HOPWA-based Project(s)		

Emergency Shelter Grants Program	14.231 ESG	
ESG Project Titles	Description of Areas Affected by ESG Project(s)	
$ESG Grant Amount	$Additional HUD Grant(s) Leveraged	Describe
$Additional Federal Funds Leveraged	$Additional State Funds Leveraged	
$Locally Leveraged Funds	$Grantee Funds Leveraged	
$Anticipated Program Income	Other (Describe)	
Total Funds Leveraged for ESG-based Project(s)		

Congressional Districts of:		Is application subject to review by state Executive Order 12372 Process?	
NM 02	NM02		
Is the applicant delinquent on any federal debt? If "Yes" please include an additional document explaining the situation.		☐ Yes	This application was made available to the state EO 12372 process for review on DATE
		☒ No	Program is not covered by EO 12372
☐ Yes	☒ No	☐ N/A	Program has not been selected by the state for review

Person to be contacted regarding this application		
David	P.	Dollahon
Neighborhood Services Administrator	575-528-3060	575-528-3101
ddollahon@las-cruces.org	www.las-cruces.org	Vera Zamora
Signature of Authorized Representative		Date Signed
		5/3/11

APPROVED AS TO FORM:
City Attorney

CPMP Non-State Grantee Certifications

Many elements of this document may be completed electronically, however a signature must be manually applied and the document must be submitted in paper form to the Field Office.

☐ **This certification does not apply.**
☒ **This certification is applicable.**

NON-STATE GOVERNMENT CERTIFICATIONS

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the jurisdiction certifies that:

Affirmatively Further Fair Housing -- The jurisdiction will affirmatively further fair housing, which means it will conduct an analysis of impediments to fair housing choice within the jurisdiction, take appropriate actions to overcome the effects of any impediments identified through that analysis, and maintain records reflecting that analysis and actions in this regard.

Anti-displacement and Relocation Plan -- It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, and implementing regulations at 49 CFR 24; and it has in effect and is following a residential antidisplacement and relocation assistance plan required under section 104(d) of the Housing and Community Development Act of 1974, as amended, in connection with any activity assisted with funding under the CDBG or HOME programs.

Drug Free Workplace -- It will or will continue to provide a drug-free workplace by:

1. Publishing a statement notifying employees that the unlawful manufacture, distribution, dispensing, possession, or use of a controlled substance is prohibited in the grantee's workplace and specifying the actions that will be taken against employees for violation of such prohibition;
2. Establishing an ongoing drug-free awareness program to inform employees about –
   a. The dangers of drug abuse in the workplace;
   b. The grantee's policy of maintaining a drug-free workplace;
   c. Any available drug counseling, rehabilitation, and employee assistance programs; and
   d. The penalties that may be imposed upon employees for drug abuse violations occurring in the workplace;
3. Making it a requirement that each employee to be engaged in the performance of the grant be given a copy of the statement required by paragraph 1;
4. Notifying the employee in the statement required by paragraph 1 that, as a condition of employment under the grant, the employee will –
   a. Abide by the terms of the statement; and
   b. Notify the employer in writing of his or her conviction for a violation of a criminal drug statute occurring in the workplace no later than five calendar days after such conviction;
5. Notifying the agency in writing, within ten calendar days after receiving notice under subparagraph 4(b) from an employee or otherwise receiving actual notice of such conviction. Employers of convicted employees must provide notice, including position title, to every grant officer or other designee on whose grant activity the convicted employee was working, unless the Federal agency has designated a central point for the receipt of such notices. Notice shall include the identification number(s) of each affected grant;
6. Taking one of the following actions, within 30 calendar days of receiving notice under subparagraph 4(b), with respect to any employee who is so convicted –
   a. Taking appropriate personnel action against such an employee, up to and including termination, consistent with the requirements of the Rehabilitation Act of 1973, as amended; or
   b. Requiring such employee to participate satisfactorily in a drug abuse assistance or rehabilitation program approved for such purposes by a Federal, State, or local health, law enforcement, or other appropriate agency;
7. Making a good faith effort to continue to maintain a drug-free workplace through implementation of paragraphs 1, 2, 3, 4, 5 and 6.

Anti-Lobbying -- To the best of the jurisdiction's knowledge and belief:

8. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;
9. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions; and
10. It will require that the language of paragraph 1 and 2 of this anti-lobbying certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

Authority of Jurisdiction -- The consolidated plan is authorized under State and local law (as applicable) and the jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations.

Consistency with plan -- The housing activities to be undertaken with CDBG, HOME, ESG, and HOPWA funds are consistent with the strategic plan.

Section 3 -- It will comply with section 3 of the Housing and Urban Development Act of 1968, and implementing regulations at 24 CFR Part 135.

05/02/2011

Signature/Authorized Official

Date

Brian Denmark

Name

Assistant City Manager

Title

PO Box 20000

Address

Las Cruces, NM 88004

City/State/Zip

575-541-2271

Telephone Number

APPROVED AS TO FORM:

City Attorney

☐ This certification does not apply.
☒ This certification is applicable.

Specific CDBG Certifications

The Entitlement Community certifies that:

Citizen Participation -- It is in full compliance and following a detailed citizen participation plan that satisfies the requirements of 24 CFR 91.105.

Community Development Plan -- Its consolidated housing and community development plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that provide decent housing, expand economic opportunities primarily for persons of low and moderate income. (See CFR 24 570.2 and CFR 24 part 570)

Following a Plan -- It is following a current consolidated plan (or Comprehensive Housing Affordability Strategy) that has been approved by HUD.

Use of Funds -- It has complied with the following criteria:

11. Maximum Feasible Priority - With respect to activities expected to be assisted with CDBG funds, it certifies that it has developed its Action Plan so as to give maximum feasible priority to activities which benefit low and moderate income families or aid in the prevention or elimination of slums or blight. The Action Plan may also include activities which the grantee certifies are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, and other financial resources are not available);

12. Overall Benefit - The aggregate use of CDBG funds including section 108 guaranteed loans during program year(s) 2009, 2010, 2011, (a period specified by the grantee consisting of one, two, or three specific consecutive program years), shall principally benefit persons of low and moderate income in a manner that ensures that at least 70 percent of the amount is expended for activities that benefit such persons during the designated period;

13. Special Assessments - It will not attempt to recover any capital costs of public improvements assisted with CDBG funds including Section 108 loan guaranteed funds by assessing any amount against properties owned and occupied by persons of low and moderate income, including any fee charged or assessment made as a condition of obtaining access to such public improvements.

    However, if CDBG funds are used to pay the proportion of a fee or assessment that relates to the capital costs of public improvements (assisted in part with CDBG funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds.

    The jurisdiction will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108, unless CDBG funds are used to pay the proportion of fee or assessment attributable to the capital costs of public improvements financed from other revenue sources. In this case, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds. Also, in the case of properties owned and occupied by moderate-income (not low-income) families, an assessment or charge may be made against the property for public improvements financed by a source other than CDBG funds if the jurisdiction certifies that it lacks CDBG funds to cover the assessment.

Excessive Force -- It has adopted and is enforcing:

14. A policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and

15. A policy of enforcing applicable State and local laws against physically barring entrance to or exit from a facility or location which is the subject of such non-violent civil rights demonstrations within its jurisdiction;

Compliance With Anti-discrimination laws -- The grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 USC 2000d), the Fair Housing Act (42 USC 3601-3619), and implementing regulations.

Lead-Based Paint -- Its activities concerning lead-based paint will comply with the requirements of part 35, subparts A, B, J, K and R, of title 24;

Compliance with Laws -- It will comply with applicable laws.

05/02/2011

Signature/Authorized Official

Date

Brian Denmark

Name

Assistant City Manager

Title

PO Box 20000

Address

Las Cruces, NM 88004

City/State/Zip

575-541-2271

Telephone Number

APPROVED AS TO FORM:
City Attorney

☒ **This certification does not apply.**
☐ **This certification is applicable.**

OPTIONAL CERTIFICATION
CDBG

Submit the following certification only when one or more of the activities in the action plan are designed to meet other community development needs having a particular urgency as specified in 24 CFR 570.208(c):

The grantee hereby certifies that the Annual Plan includes one or more specifically identified CDBG-assisted activities, which are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community and other financial resources are not available to meet such needs.

Signature/Authorized Official

05/02/2011

Date

Brian Denmark

Name

Assistant City Manager

Title

PO Box 20000

Address

Las Cruces, NM 88004

City/State/Zip

575-541-2271

Telephone Number

APPROVED AS TO FORM:
City Attorney

☐ **This certification does not apply.**
☒ **This certification is applicable.**

Specific HOME Certifications

The HOME participating jurisdiction certifies that:

Tenant Based Rental Assistance -- If the participating jurisdiction intends to provide tenant-based rental assistance:

> The use of HOME funds for tenant-based rental assistance is an essential element of the participating jurisdiction's consolidated plan for expanding the supply, affordability, and availability of decent, safe, sanitary, and affordable housing.

Eligible Activities and Costs -- it is using and will use HOME funds for eligible activities and costs, as described in 24 CFR § 92.205 through 92.209 and that it is not using and will not use HOME funds for prohibited activities, as described in § 92.214.

Appropriate Financial Assistance -- before committing any funds to a project, it will evaluate the project in accordance with the guidelines that it adopts for this purpose and will not invest any more HOME funds in combination with other Federal assistance than is necessary to provide affordable housing;

Signature/Authorized Official

05/02/2011

Date

Brian Denmark

Name

Assistant City Manager

Title

PO Box 20000

Address

Las Cruces, NM 88004

City/State/Zip

575-541-2271

Telephone Number

APPROVED AS TO FORM:
City Attorney

☒ **This certification does not apply.**
☐ **This certification is applicable.**

HOPWA Certifications

The HOPWA grantee certifies that:

Activities -- Activities funded under the program will meet urgent needs that are not being met by available public and private sources.

Building -- Any building or structure assisted under that program shall be operated for the purpose specified in the plan:

1. For at least 10 years in the case of assistance involving new construction, substantial rehabilitation, or acquisition of a facility,
2. For at least 3 years in the case of assistance involving non-substantial rehabilitation or repair of a building or structure.

Signature/Authorized Official

05/02/2011

Date

Brian Denmark

Name

Assistant City Manager

Title

PO Box 20000

Address

Las Cruces, NM 88004

City/State/Zip

575-541-2271

Telephone Number

APPROVED AS TO FORM:
City Attorney

☒ **This certification does not apply.**
☐ **This certification is applicable.**

ESG Certifications

I, , Chief Executive Officer of **Error! Not a valid link.**, certify that the local government will ensure the provision of the matching supplemental funds required by the regulation at 24 *CFR* 576.51. I have attached to this certification a description of the sources and amounts of such supplemental funds.

I further certify that the local government will comply with:

1. The requirements of 24 *CFR* 576.53 concerning the continued use of buildings for which Emergency Shelter Grants are used for rehabilitation or conversion of buildings for use as emergency shelters for the homeless; or when funds are used solely for operating costs or essential services.

2. The building standards requirement of 24 *CFR* 576.55.

3. The requirements of 24 *CFR* 576.56, concerning assurances on services and other assistance to the homeless.

4. The requirements of 24 *CFR* 576.57, other appropriate provisions of 24 *CFR* Part 576, and other applicable federal laws concerning nondiscrimination and equal opportunity.

5. The requirements of 24 *CFR* 576.59(b) concerning the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970.

6. The requirement of 24 *CFR* 576.59 concerning minimizing the displacement of persons as a result of a project assisted with these funds.

7. The requirements of 24 *CFR* Part 24 concerning the Drug Free Workplace Act of 1988.

8. The requirements of 24 *CFR* 576.56(a) and 576.65(b) that grantees develop and implement procedures to ensure the confidentiality of records pertaining to any individual provided family violence prevention or treatment services under any project assisted with ESG funds and that the address or location of any family violence shelter project will not be made public, except with written authorization of the person or persons responsible for the operation of such shelter.

9. The requirement that recipients involve themselves, to the maximum extent practicable and where appropriate, homeless individuals and families in policymaking, renovating, maintaining, and operating facilities assisted under the ESG program, and in providing services for occupants of these facilities as provided by 24 *CFR* 76.56.

10. The requirements of 24 *CFR* 576.57(e) dealing with the provisions of, and regulations and procedures applicable with respect to the environmental review responsibilities under the National Environmental Policy Act of 1969 and related

authorities as specified in 24 *CFR* Part 58.

11. The requirements of 24 *CFR* 576.21(a)(4) providing that the funding of homeless prevention activities for families that have received eviction notices or notices of termination of utility services will meet the requirements that: (A) the inability of the family to make the required payments must be the result of a sudden reduction in income; (B) the assistance must be necessary to avoid eviction of the family or termination of the services to the family; (C) there must be a reasonable prospect that the family will be able to resume payments within a reasonable period of time; and (D) the assistance must not supplant funding for preexisting homeless prevention activities from any other source.

12. The new requirement of the McKinney-Vento Act (42 *USC* 11362) to develop and implement, to the maximum extent practicable and where appropriate, policies and protocols for the discharge of persons from publicly funded institutions or systems of care (such as health care facilities, foster care or other youth facilities, or correction programs and institutions) in order to prevent such discharge from immediately resulting in homelessness for such persons. I further understand that state and local governments are primarily responsible for the care of these individuals, and that ESG funds are not to be used to assist such persons in place of state and local resources.

13. HUD's standards for participation in a local Homeless Management Information System (HMIS) and the collection and reporting of client-level information.

I further certify that the submission of a completed and approved Consolidated Plan with its certifications, which act as the application for an Emergency Shelter Grant, is authorized under state and/or local law, and that the local government possesses legal authority to carry out grant activities in accordance with the applicable laws and regulations of the U. S. Department of Housing and Urban Development.

05/02/2011

Signature/Authorized Official

Date

Brian Denmark

Name

Assistant City Manager

Title

PO Box 20000

Address

Las Cruces, NM 88004

City/State/Zip

575-541-2271

Telephone Number

APPROVED AS TO FORM
CITY ATTORNEY

☐ **This certification does not apply.**
☒ **This certification is applicable.**

APPENDIX TO CERTIFICATIONS

Instructions Concerning Lobbying and Drug-Free Workplace Requirements

Lobbying Certification
This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than $10,000 and not more than $100,000 for each such failure.

Drug-Free Workplace Certification

1. By signing and/or submitting this application or grant agreement, the grantee is providing the certification.
2. The certification is a material representation of fact upon which reliance is placed when the agency awards the grant. If it is later determined that the grantee knowingly rendered a false certification, or otherwise violates the requirements of the Drug-Free Workplace Act, HUD, in addition to any other remedies available to the Federal Government, may take action authorized under the Drug-Free Workplace Act.
3. Workplaces under grants, for grantees other than individuals, need not be identified on the certification. If known, they may be identified in the grant application. If the grantee does not identify the workplaces at the time of application, or upon award, if there is no application, the grantee must keep the identity of the workplace(s) on file in its office and make the information available for Federal inspection. Failure to identify all known workplaces constitutes a violation of the grantee's drug-free workplace requirements.
4. Workplace identifications must include the actual address of buildings (or parts of buildings) or other sites where work under the grant takes place. Categorical descriptions may be used (e.g., all vehicles of a mass transit authority or State highway department while in operation, State employees in each local unemployment office, performers in concert halls or radio stations).
5. If the workplace identified to the agency changes during the performance of the grant, the grantee shall inform the agency of the change(s), if it previously identified the workplaces in question (see paragraph three).
6. The grantee may insert in the space provided below the site(s) for the performance of work done in connection with the specific grant: Place of Performance (Street address, city, county, state, zip code) Check if there are workplaces on file that are not identified here. The certification with regard to the drug-free workplace is required by 24 CFR part 21.

Place Name	Street	City	County	State	Zip
City Hall	700 N. Main St.	Las Cruces	Dona Ana	NM	88001

7. Definitions of terms in the Nonprocurement Suspension and Debarment common rule and Drug-Free Workplace common rule apply to this certification. Grantees' attention is called, in particular, to the following definitions from these rules: "Controlled substance" means a controlled substance in Schedules I through V of the Controlled
Substances Act (21 U.S.C. 812) and as further defined by regulation (21 CFR 1308.11 through 1308.15); "Conviction" means a finding of guilt (including a plea of *nolo contendere*) or imposition of sentence, or both, by any judicial body charged with the responsibility to determine violations of the Federal or State criminal drug statutes; "Criminal drug statute" means a Federal or non-Federal criminal statute involving the manufacture, distribution, dispensing, use, or possession of any

controlled substance; "Employee" means the employee of a grantee directly engaged in the performance of work under a grant, including:

a. All "direct charge" employees;
b. all "indirect charge" employees unless their impact or involvement is insignificant to the performance of the grant; and
c. temporary personnel and consultants who are directly engaged in the performance of work under the grant and who are on the grantee's payroll. This definition does not include workers not on the payroll of the grantee (e.g., volunteers, even if used to meet a matching requirement; consultants or independent contractors not on the grantee's payroll; or employees of subrecipients or subcontractors in covered workplaces).

Note that by signing these certifications, certain documents must completed, in use, and on file for verification. These documents include:

1. Analysis of Impediments to Fair Housing
2. Citizen Participation Plan
3. Anti-displacement and Relocation Plan

05/02/2011

Signature/Authorized Official

Date

Brian Denmark

Name

Assistant City Manager

Title

PO Box 20000

Address

Las Cruces, NM 88004

City/State/Zip

575-541-2271

Telephone Number

APPROVED AS TO FORM:
City Attorney

APPENDIX B.
HUD Tables

HUD-Required Project Tables for the 2011 Action Plan

Grantee Name: **Las Cruces**

CPMP Version 2.0

Project Name:	CDBG & HOME Administration				
Description:		**IDIS Project #:**	2011-01	**UOG Code:**	NM350336 LAS CRUCES

Overall Administration of the City's CDBG and HOME programs, including oversight, fair housing, compliance monitoring, environmental and labor compliance, and public services oversight/implementation.

Location:

City of Las Cruces City Hall, 700 N. Main St., LasCruces, NM 8800

Expected Completion Date:

6/30/2012

Objective Category
- ○ Decent Housing
- ◉ Suitable Living Environment
- ○ Economic Opportunity

Outcome Categories
- ☐ Availability/Accessibility
- ☐ Affordability
- ☑ Sustainability

Priority Need Category

Select one: Planning/Administration

Explanation:

Implementation of both the CDBG and HOME programs.

Specific Objectives

1

2

3

Project-level Accomplishments

Accompl. Type:	**Proposed**			Accompl. Type:	**Proposed**		
	Underway				**Underway**		
	Complete				**Complete**		
Accompl. Type:	**Proposed**			Accompl. Type:	**Proposed**		
	Underway				**Underway**		
	Complete				**Complete**		
Accompl. Type:	**Proposed**			Accompl. Type:	**Proposed**		
	Underway				**Underway**		
	Complete				**Complete**		

Proposed Outcome	Performance Measure	Actual Outcome
N/A	N/A	N/A

21A General Program Administration 570.206	Matrix Codes
Matrix Codes	Matrix Codes
Matrix Codes	Matrix Codes

Program Year 1

CDBG	**Proposed Amt.**	211268		Fund Source:	**Proposed Amt.**		
	Actual Amount	211268			**Actual Amount**		
HOME	**Proposed Amt.**	51695		Fund Source:	**Proposed Amt.**		
	Actual Amount	51695			**Actual Amount**		
Accompl. Type:	**Proposed Units**			Accompl. Type:	**Proposed Units**		
	Actual Units				**Actual Units**		
Accompl. Type:	**Proposed Units**			Accompl. Type:	**Proposed Units**		
	Actual Units				**Actual Units**		

Grantee Name: **Las Cruces**

CPMP Version 2.0

Project Name:	Home Rehabilitaton Program Administration				
Description:		**IDIS Project #:**		**UOG Code:**	NM350336 LAS CRUCES

Overall administration of the City's Home Rehabilitation Program, including the set-up of individual activities under separate activity numbers. Includes qualification of clients and oversight of construction and loan collections for qualified homeowners. Also includes oversight of the mobile home ramp program and the City's allocation of funds from the State of New Mexico for NSP1.

Location:

City of Las Cruces City Hall, 700 N. Main St., Las Cruces, NM 88001

Expected Completion Date:

6/30/2012

Objective Category
- ○ Decent Housing
- ◉ Suitable Living Environment
- ○ Economic Opportunity

Outcome Categories
- ☑ Availability/Accessibility
- ☑ Affordability
- ☑ Sustainability

Priority Need Category

Select one: Owner Occupied Housing

Explanation:

Implementation of the owner-occupied home rehab, mobile home ramp grant, and NSP1 program.s

Specific Objectives

1. Improve the quality of owner housing
2. Improve access to affordable rental housing
3.

Project-level Accomplishments

04 Households	Proposed	10		Accompl. Type:	Proposed	
	Underway	5			Underway	
	Complete	15			Complete	
Accompl. Type:	Proposed			Accompl. Type:	Proposed	
	Underway				Underway	
	Complete				Complete	
Accompl. Type:	Proposed			Accompl. Type:	Proposed	
	Underway				Underway	
	Complete				Complete	

Proposed Outcome	Performance Measure	Actual Outcome

14H Rehabilitation Administration 570.202	Matrix Codes
14A Rehab; Single-Unit Residential 570.202	Matrix Codes
16A Residential Historic Preservation 570.202(d)	Matrix Codes

Program Year 1

CDBG	Proposed Amt.	318977		Fund Source:	Proposed Amt.	
	Actual Amount	318977			Actual Amount	
HOME	Proposed Amt.			Fund Source:	Proposed Amt.	
	Actual Amount				Actual Amount	
04 Households	Proposed Units	15		Accompl. Type:	Proposed Units	
	Actual Units				Actual Units	
Accompl. Type:	Proposed Units			Accompl. Type:	Proposed Units	
	Actual Units				Actual Units	

Grantee Name: **Las Cruces**

CPMP Version 2.0

Project Name:	Public Services				
Description:		**IDIS Project #:**	2011-03	**UOG Code:**	NM350336 LAS CRUCES

Implementation of various public service projects through local non-profits in Las Cruces, NM. Activities include funding to homeless services provider, homeless day care center, homeless medical clinic, domestic violence shelter, and local soup kitchent

Location:

Varies by local non-profits

Expected Completion Date:

6/30/2012

Objective Category
- ○ Decent Housing
- ◉ Suitable Living Environment
- ○ Economic Opportunity

Outcome Categories
- ☐ Availability/Accessibility
- ☐ Affordability
- ☑ Sustainability

Priority Need Category

Select one: Homeless/HIV/AIDS

Explanation:

Operational funds to local non-profits that provide services to special needs clients.

Specific Objectives

1. Increase range of housing options & related services for persons w/ special needs
2. Improve the services for low/mod income persons
3.

Project-level Accomplishments

01 People	**Proposed**	1250		Accompl. Type:	**Proposed**	
	Underway				**Underway**	
	Complete				**Complete**	
Accompl. Type:	**Proposed**			Accompl. Type:	**Proposed**	
	Underway				**Underway**	
	Complete				**Complete**	
Accompl. Type:	**Proposed**			Accompl. Type:	**Proposed**	
	Underway				**Underway**	
	Complete				**Complete**	

Proposed Outcome	**Performance Measure**	**Actual Outcome**
1000	People Served	

05 Public Services (General) 570.201(e)	05M Health Services 570.201(e)
05G Battered and Abused Spouses 570.201(e)	05N Abused and Neglected Children 570.201(e)
05L Child Care Services 570.201(e)	Matrix Codes

Program Year 1

CDBG	**Proposed Amt.**	136650		Fund Source:	**Proposed Amt.**	
	Actual Amount	136650			**Actual Amount**	
Fund Source:	**Proposed Amt.**			Fund Source:	**Proposed Amt.**	
	Actual Amount				**Actual Amount**	
01 People	**Proposed Units**	1250		Accompl. Type:	**Proposed Units**	
	Actual Units				**Actual Units**	
Accompl. Type:	**Proposed Units**			Accompl. Type:	**Proposed Units**	
	Actual Units				**Actual Units**	

CPMP Version 2.0

Grantee Name: **Las Cruces**

Project Name:	Re-roof projects - Tierra del Sol				
Description:		**IDIS Project #:**	2011-04	**UOG Code:**	NM350336 LAS CRUCES

Provide re-roofs to site built homes to qualified low-income home owners in Las Cruces.

Location:

TDS Office, 201 E. Idaho Ave., Las Cruces, NM 88001 at scattered site homes throughout Las Cruces

Expected Completion Date:

6/30/2012

Objective Category
- (●) Decent Housing
- ( ) Suitable Living Environment
- ( ) Economic Opportunity

Outcome Categories
- [ ] Availability/Accessibility
- [ ] Affordability
- [x] Sustainability

Priority Need Category

Select one: Owner Occupied Housing

Explanation:

To re-roof homes of owner-occupied, site-built homes in Las Cruces

Specific Objectives

1. Improve the quality of owner housing
2.
3.

Project-level Accomplishments

04 Households	**Proposed**	4		Accompl. Type:	**Proposed**	
	Underway	0			**Underway**	
	Complete				**Complete**	
Accompl. Type:	**Proposed**			Accompl. Type:	**Proposed**	
	Underway				**Underway**	
	Complete				**Complete**	
Accompl. Type:	**Proposed**			Accompl. Type:	**Proposed**	
	Underway				**Underway**	
	Complete				**Complete**	

Proposed Outcome	Performance Measure	Actual Outcome
	Projects Completed	

14A Rehab; Single-Unit Residential 570.202	Matrix Codes
Matrix Codes	Matrix Codes
Matrix Codes	Matrix Codes

Program Year 1

CDBG	**Proposed Amt.**	40000		Fund Source:	**Proposed Amt.**	
	Actual Amount	40000			**Actual Amount**	
Fund Source:	**Proposed Amt.**			Fund Source:	**Proposed Amt.**	
	Actual Amount				**Actual Amount**	
04 Households	**Proposed Units**	4		Accompl. Type:	**Proposed Units**	
	Actual Units				**Actual Units**	
Accompl. Type:	**Proposed Units**			Accompl. Type:	**Proposed Units**	
	Actual Units				**Actual Units**	

Grantee Name: **Las Cruces**

CPMP Version 2.0

Project Name:	MV Habitat for Humanity - Property Acquisition & SF home construction				
Description:		**IDIS Project #:**	2011-05	**UOG Code:**	NM350336 LAS CRUCES

Property acquisition of scattered site lots by Mesilla Valley Habitat for Humanity in Las Cruces, NM for the development of affordable, owner-occupied housing using CDBG funds only. HOME funds will be used for other property acquisition, soft costs, and hard construction costs as allowed. Includes the required CHDO Set-aside of $40,100.

Location:

Mesilla Valley Habitat for Humanity, 720 N. Santa Fe Dr., Las Cruces, NM 88001 at scattered sites to be determined

Priority Need Category

Select one: Owner Occupied Housing

Explanation:

Property acquisition of scattered site lots by Mesilla Valley Habitat for Humanity in Las Cruces, NM for the development of affordable, owner-occupied housing using CDBG. HOME funds will be used for other acquisition, soft costs, and hard construction costs.

Expected Completion Date:

6/30/2012

Objective Category
- (●) Decent Housing
- ( ) Suitable Living Environment
- ( ) Economic Opportunity

Outcome Categories
- [x] Availability/Accessibility
- [x] Affordability
- [ ] Sustainability

Specific Objectives

1. Increase the availability of affordable owner housing
2.
3.

Project-level Accomplishments

10 Housing Units	**Proposed**	9		Accompl. Type:	**Proposed**	
	Underway				**Underway**	
	Complete				**Complete**	
Accompl. Type:	**Proposed**			Accompl. Type:	**Proposed**	
	Underway				**Underway**	
	Complete				**Complete**	
Accompl. Type:	**Proposed**			Accompl. Type:	**Proposed**	
	Underway				**Underway**	
	Complete				**Complete**	

Proposed Outcome	Performance Measure	Actual Outcome
10	Housing Units Created	

01 Acquisition of Real Property 570.201(a)	Matrix Codes
12 Construction of Housing 570.201(m)	Matrix Codes
Matrix Codes	Matrix Codes

Program Year 1

CDBG	**Proposed Amt.**	89446		HOME	**Proposed Amt.**	40100
	Actual Amount	89446			**Actual Amount**	40100
HOME	**Proposed Amt.**	84633		Fund Source:	**Proposed Amt.**	
	Actual Amount	84633			**Actual Amount**	
10 Housing Units	**Proposed Units**	8		Accompl. Type:	**Proposed Units**	
	Actual Units				**Actual Units**	
Accompl. Type:	**Proposed Units**			Accompl. Type:	**Proposed Units**	
	Actual Units				**Actual Units**	

CPMP Version 2.0

Grantee Name: **Las Cruces**

Project Name:	Street Project - Midway from Mesa Grande to Gasline Rd.				
Description:		**IDIS Project #:**	2011-06	**UOG Code:**	NM350336 LAS CRUCES

Complete rehabilitation of the substandard street of Midway Avenue, between Mesa Grande and Mesa Avenues on the City's east mesa. This includes new subgrade and base course, pavement, and installation of sidewalks and curb and gutter.

Location:

Midway Avenue, between Mesa Grande and Mesa

Expected Completion Date:

6/30/2012

Objective Category
- ○ Decent Housing
- ◉ Suitable Living Environment
- ○ Economic Opportunity

Priority Need Category

Select one: Infrastructure

Explanation:

Complete rehabilitation of a substandard street on the City's east mesa, specifically Midway Avenue

Specific Objectives

Outcome Categories
- ☑ Availability/Accessibility
- ☐ Affordability
- ☐ Sustainability

1. Improve quality / increase quantity of public improvements for lower income persons
2.
3.

Project-level Accomplishments

11 Public Facilities	**Proposed**	1		Accompl. Type:	**Proposed**	
	Underway				**Underway**	
	Complete				**Complete**	
Accompl. Type:	**Proposed**			Accompl. Type:	**Proposed**	
	Underway				**Underway**	
	Complete				**Complete**	
Accompl. Type:	**Proposed**			Accompl. Type:	**Proposed**	
	Underway				**Underway**	
	Complete				**Complete**	

Proposed Outcome	**Performance Measure**	**Actual Outcome**
Completed street	1	

03K Street Improvements 570.201(c)	Matrix Codes
Matrix Codes	Matrix Codes
Matrix Codes	Matrix Codes

Program Year 1

CDBG	**Proposed Amt.**	200000		Fund Source:	**Proposed Amt.**	
	Actual Amount	200000			**Actual Amount**	
Other	**Proposed Amt.**	265000		Fund Source:	**Proposed Amt.**	
	Actual Amount	265000			**Actual Amount**	
11 Public Facilities	**Proposed Units**	1		Accompl. Type:	**Proposed Units**	
	Actual Units				**Actual Units**	
Accompl. Type:	**Proposed Units**			Accompl. Type:	**Proposed Units**	
	Actual Units				**Actual Units**	

CPMP Version 2.0

Grantee Name: **Las Cruces**

Project Name:	CHDO Operating Assistance				
Description:		**IDIS Project #:**	2011-07	**UOG Code:**	NM350336 LAS CRUCES

Community Housing Development Organization (CHDO) Operating Assistance, as allowed under the HOME Program, to Tierra del Sol and MV Habitat for Humanity

Location:

TDS - 201 E. Idaho Ave, Las Cruces, NM 88001
MVHfH - 720 N. Santa Fe St., Las Cruces, NM 88001

Expected Completion Date:

6/30/2012

Objective Category
- (●) Decent Housing
- ( ) Suitable Living Environment
- ( ) Economic Opportunity

Priority Need Category

Select one: Other

Explanation:

CHDO Operating Assistance, $8,000 to each organization for a total of $16,000

Outcome Categories
- [x] Availability/Accessibility
- [x] Affordability
- [ ] Sustainability

Specific Objectives

1. Improve access to affordable owner housing
2.
3.

Project-level Accomplishments

09 Organizations	**Proposed**	2		Accompl. Type:	**Proposed**	
	Underway				**Underway**	
	Complete				**Complete**	
Accompl. Type:	**Proposed**			Accompl. Type:	**Proposed**	
	Underway				**Underway**	
	Complete				**Complete**	
Accompl. Type:	**Proposed**			Accompl. Type:	**Proposed**	
	Underway				**Underway**	
	Complete				**Complete**	

Proposed Outcome	Performance Measure	Actual Outcome
2	Organizations assisted	

19B HOME CHDO Operating Costs (not part of 5% Admin ca	Matrix Codes
Matrix Codes	Matrix Codes
Matrix Codes	Matrix Codes

Program Year 1

HOME	**Proposed Amt.**	16000		Fund Source:	**Proposed Amt.**	
	Actual Amount	16000			**Actual Amount**	
Fund Source:	**Proposed Amt.**			Fund Source:	**Proposed Amt.**	
	Actual Amount				**Actual Amount**	
Accompl. Type:	**Proposed Units**			Accompl. Type:	**Proposed Units**	
	Actual Units				**Actual Units**	
Accompl. Type:	**Proposed Units**			Accompl. Type:	**Proposed Units**	
	Actual Units				**Actual Units**	

Grantee Name: **Las Cruces**

CPMP Version 2.0

Project Name:	Alameda 575 - LIHTC Project				
Description:		**IDIS Project #:**	2011-08	**UOG Code:**	NM350336 LAS CRUCES

Gap financing and/or construction assistance to the Low Income Housing Tax Credit project known as "Alameda 575" being developed by the Supportive Housing Coalition of NM and the Housing Authority of the City of Las Cruces.

Location:

575 S. Alameda Blvd., Las Cruces NM 88001

Expected Completion Date:

6/30/2013

Objective Category
- (●) Decent Housing
- ( ) Suitable Living Environment
- ( ) Economic Opportunity

Priority Need Category

Select one: Rental Housing

Explanation:

Gap financing and/or hard construction costs to the project. Portion given as a grant (approx. 1/4th) and remainder as a loan.

Outcome Categories
- [x] Availability/Accessibility
- [x] Affordability
- [ ] Sustainability

Specific Objectives

1. Increase the supply of affordable rental housing
2. Increase range of housing options & related services for persons w/ special needs
3. Increase the number of homeless persons moving into permanent housing

Project-level Accomplishments

10 Housing Units	**Proposed**	60	Accompl. Type:	**Proposed**	
	Underway			**Underway**	
	Complete			**Complete**	
Accompl. Type:	**Proposed**		Accompl. Type:	**Proposed**	
	Underway			**Underway**	
	Complete			**Complete**	
Accompl. Type:	**Proposed**		Accompl. Type:	**Proposed**	
	Underway			**Underway**	
	Complete			**Complete**	

Proposed Outcome	Performance Measure	Actual Outcome
60 units	Housing Units created	

12 Construction of Housing 570.201(m)	Matrix Codes
Matrix Codes	Matrix Codes
Matrix Codes	Matrix Codes

Program Year 1

HOME	**Proposed Amt.**	250000	Fund Source:	**Proposed Amt.**	
	Actual Amount			**Actual Amount**	
Fund Source:	**Proposed Amt.**		Fund Source:	**Proposed Amt.**	
	Actual Amount			**Actual Amount**	
10 Housing Units	**Proposed Units**	60	Accompl. Type:	**Proposed Units**	
	Actual Units			**Actual Units**	
Accompl. Type:	**Proposed Units**		Accompl. Type:	**Proposed Units**	
	Actual Units			**Actual Units**	

CPMP Version 2.0

Grantee Name: **Las Cruces**

Project Name:	Tierra del Sol - SF Housing				
Description:		**IDIS Project #:**	2011-09	**UOG Code:**	NM350336 LAS CRUCES

Downpayment Assistance, property acquistion or hard construction costs for a single-family home(s) in Las Cruces by Tierra del Sol Housing Corporation (a CHDO). This includes both CHDO and non-CHDO funds.

Location:

TDS - 201 E. Idaho Ave., Las Cruces, NM 88001 at scattered sites to be determined in Las Cruces

Expected Completion Date:

6/30/2012

Objective Category
- (●) Decent Housing
- ( ) Suitable Living Environment
- ( ) Economic Opportunity

Priority Need Category

Select one: Owner Occupied Housing

Explanation:

Downpayment assistance, property acquisition or hard construction cost for single-family home ownership.

Outcome Categories
- [x] Availability/Accessibility
- [x] Affordability
- [ ] Sustainability

Specific Objectives

1. Increase the availability of affordable owner housing
2.
3.

Project-level Accomplishments

10 Housing Units	**Proposed**	10		Accompl. Type:	**Proposed**	
	Underway				**Underway**	
	Complete				**Complete**	
Accompl. Type:	**Proposed**			Accompl. Type:	**Proposed**	
	Underway				**Underway**	
	Complete				**Complete**	
Accompl. Type:	**Proposed**			Accompl. Type:	**Proposed**	
	Underway				**Underway**	
	Complete				**Complete**	

Proposed Outcome	Performance Measure	Actual Outcome
10	Housing Units created	

12 Construction of Housing 570.201(m)	Matrix Codes
13 Direct Homeownership Assistance 570.201(n)	Matrix Codes
Matrix Codes	Matrix Codes

Program Year 1

HOME	**Proposed Amt.**	37500		HOME	**Proposed Amt.**	37500
	Actual Amount	37500			**Actual Amount**	37500
Fund Source:	**Proposed Amt.**			Fund Source:	**Proposed Amt.**	
	Actual Amount				**Actual Amount**	
10 Housing Units	**Proposed Units**	5		10 Housing Units	**Proposed Units**	5
	Actual Units				**Actual Units**	
Accompl. Type:	**Proposed Units**			Accompl. Type:	**Proposed Units**	
	Actual Units				**Actual Units**	

Grantee Name: **Las Cruces**

CPMP Version 2.0

Project Name:	Section 108 Loan Repayment - Museum of Nature & Science				
Description:		**IDIS Project #:**	2011-11	**UOG Code:**	NM350336 LAS CRUCES

Repayment of a portion of the CDBG Section 108 Loan Guarantee for the Museum of Nature and Science project.

Location:

411 N. Main St. (Museum address), payment from City Hall, 700 N. Main St., Las Cruces, NM 88001

Expected Completion Date:

6/30/2012

Objective Category
- ○ Decent Housing
- ○ Suitable Living Environment
- ◉ Economic Opportunity

Outcome Categories
- ☐ Availability/Accessibility
- ☐ Affordability
- ☑ Sustainability

Priority Need Category

Select one: Other

Explanation:

Specific Objectives

1. Remediate and redevelop brownfields
2. Improve quality / increase quantity of neighborhood facilities for low-income persons
3.

Project-level Accomplishments

11 Public Facilities	**Proposed**	0		Accompl. Type:	**Proposed**		
	Underway	1			**Underway**		
	Complete				**Complete**		
Accompl. Type:	**Proposed**			Accompl. Type:	**Proposed**		
	Underway				**Underway**		
	Complete				**Complete**		
Accompl. Type:	**Proposed**			Accompl. Type:	**Proposed**		
	Underway				**Underway**		
	Complete				**Complete**		

Proposed Outcome	Performance Measure	Actual Outcome
1 Public Facility	Rehabilitated, remediated of brownfield contaminants	

19F Planned Repayment of Section 108 Loan Principal	Matrix Codes
Matrix Codes	Matrix Codes
Matrix Codes	Matrix Codes

Program Year 1

CDBG	**Proposed Amt.**	60000		Fund Source:	**Proposed Amt.**		
	Actual Amount	60000			**Actual Amount**		
Fund Source:	**Proposed Amt.**			Fund Source:	**Proposed Amt.**		
	Actual Amount				**Actual Amount**		
Accompl. Type:	**Proposed Units**			Accompl. Type:	**Proposed Units**		
	Actual Units				**Actual Units**		
Accompl. Type:	**Proposed Units**			Accompl. Type:	**Proposed Units**		
	Actual Units				**Actual Units**		

HUD-Required Housing Needs Tables

CPMP Version 1.3

Housing Needs Table

Grantee: City of Las Cruces

Only complete blue sections. Do NOT type in sections other than blue.

Housing Needs - Comprehensive Housing Affordability Strategy (CHAS) Data Housing Problems

			Current % of House-holds	Current Number of House-holds	3-5 Year Quantities: Year 1 Goal	Year 1 Actual	Year 2 Goal	Year 2 Actual	Year 3 Goal	Year 3 Actual	Year 4* Goal	Year 4* Actual	Year 5* Goal	Year 5* Actual	Cumulative Goal	Cumulative Actual	% of Goal	Priority Need?	Plan to Fund?	Fund Source	Households with a Disabled Member: % HSHLD	Households with a Disabled Member: # HSHLD	Disproportionate Racial/ Ethnic Need?	# of Households in lead-Hazard Housing	Total Low Income HIV/ AIDS Population
Household Income <=30% MFI	Renter	Elderly	NUMBER OF HOUSEHOLDS	100%	327																	100%	889		2972	
			Any housing problems	62.8	205	0										0	0	####	H	Y	C,H	67.7	602			
			Cost Burden > 30%	61.4	201	0										0	0	####	H	Y	C,H					
			Cost Burden >50%	39.7	130	0										0	0	####	H	Y	C,H					
		Small Related	NUMBER OF HOUSEHOLDS	100%	1120																					
			With Any Housing Problems	72.1	807	20										20	0	0%	H	Y	C,H					
			Cost Burden > 30%	68.9	772	10										10	0	0%	H	Y	C,H					
			Cost Burden >50%	60.6	679	10										10	0	0%	H	Y	C,H					
		Large Related	NUMBER OF HOUSEHOLDS	100%	325																					
			With Any Housing Problems	89.1	289	0										0	0	####	H	Y	C,H					
			Cost Burden > 30%	67.3	218	0										0	0	####	H	Y	C,H					
			Cost Burden >50%	52.7	171	0										0	0	####	H	Y	C,H					
		All other hshold	NUMBER OF HOUSEHOLDS	100%	1469																					
			With Any Housing Problems	79.1	1162	0										0	0	####	H	Y	C,H					
			Cost Burden > 30%	79.1	1162	0										0	0	####	H	Y	C,H					
			Cost Burden >50%	75.5	1109	0										0	0	####	H	Y	C,H					
	Owner	Elderly	NUMBER OF HOUSEHOLDS	100%	260																					
			With Any Housing Problems	79.5	206	0										0	0	####	H	Y	C,H					
			Cost Burden > 30%	79.5	206	0										0	0	####	H	Y	C,H					
			Cost Burden >50%	54.5	141	0										0	0	####	H	Y	C,H					
		Small Related	NUMBER OF HOUSEHOLDS	100%	400																					
			With Any Housing Problems	79.4	318	0										0	0	####	H	Y	C,H					
			Cost Burden > 30%	79.4	318	0										0	0	####	H	Y	C,H					
			Cost Burden >50%	67.8	271	0										0	0	####	H	Y	C,H					
		Large Related	NUMBER OF HOUSEHOLDS	100%	70																					
			With Any Housing Problems	100.0	70	0										0	0	####	H	Y	C,H					
			Cost Burden > 30%	83.1	58	0										0	0	####	H	Y	C,H					
			Cost Burden >50%	83.1	58	0										0	0	####	H	Y	C,H					
		All other hshold	NUMBER OF HOUSEHOLDS	100%	312																					
			With Any Housing Problems	65.9	205	0										0	0	####	H	Y	C,H					
			Cost Burden > 30%	64.4	201	0										0	0	####	H	Y	C,H					
			Cost Burden >50%	54.9	171	0										0	0	####	H	Y	C,H					

Household Income >30 to <=50% MFI	Renter	Elderly	NUMBER OF HOUSEHOLDS	100%	418																	100%	943			
			With Any Housing Problems	63.6	266	0										0	0	####	H	Y	C,H	67.6	637			
			Cost Burden > 30%	63.6	266	0										0	0	####	H	Y	C,H					
			Cost Burden >50%	31.1	130	0										0	0	####	H	Y	C,H					
		Small Related	NUMBER OF HOUSEHOLDS	100%	814																					
			With Any Housing Problems	73.2	596	40										40	0	0%	H	Y	C,H					
			Cost Burden > 30%	69.6	567	20										20	0	0%	H	Y	C,H					
			Cost Burden >50%	30.4	248	20										20	0	0%	H	Y	C,H					
		Large Related	NUMBER OF HOUSEHOLDS	100%	170																					
			With Any Housing Problems	82.6	140	0										0	0	####	H	Y	C,H					
			Cost Burden > 30%	65.3	111	0										0	0	####	H	Y	C,H					
			Cost Burden >50%	17.4	30	0										0	0	####	H	Y	C,H					
		All other hshold	NUMBER OF HOUSEHOLDS	100%	1084																					
			With Any Housing Problems	84.8	920	25										25	0	0%	H	Y	C,H					
			Cost Burden > 30%	82.2	891	0										0	0	####	H	Y	C,H					
			Cost Burden >50%	50.6	549	25										25	0	0%	H	Y	C,H					
	Owner	Elderly	NUMBER OF HOUSEHOLDS	100%	595																					
			With Any Housing Problems	63.5	378	2										2	0	0%	M	Y	C,H					
			Cost Burden > 30%	61.5	366	1										1	0	0%	M	Y	C,H					
			Cost Burden >50%	34.7	206	1										1	0	0%	M	Y	C,H					
		Small Related	NUMBER OF HOUSEHOLDS	100%	500																					
			With Any Housing Problems	61.1	306	2										2	0	0%	M	Y	C,H					
			Cost Burden > 30%	58.7	294	1										1	0	0%	M	Y	C,H					
			Cost Burden >50%	31.8	159	1										1	0	0%	M	Y	C,H					
		Large Related	NUMBER OF HOUSEHOLDS	100%	133																					
			With Any Housing Problems	86.7	116	2										2	0	0%	M	Y	C,H					
			Cost Burden > 30%	77.9	104	0										0	0	####	M	Y	C,H					
			Cost Burden >50%	17.7	24	0										0	0	####	M	Y	C,H					
		All other hshold	NUMBER OF HOUSEHOLDS	100%	319																					
			With Any Housing Problems	63.0	201	3										3	0	0%	M	Y	C,H					
			Cost Burden > 30%	57.4	183	0										0	0	####	M	Y	C,H					
			Cost Burden >50%	31.5	100	0										0	0	####	M	Y	C,H					

Household Income >50 to <=80% MFI	Renter	Elderly	NUMBER OF HOUSEHOLDS	100%	235																100%	989			
			With Any Housing Problems	57.3	135	0										0	0	####	M	Y	C,H	49.4	488			
			Cost Burden > 30%	55.3	130	0										0	0	####	M	Y	C,H					
			Cost Burden >50%	40.2	94	0										0	0	####	M	Y	C,H					
		Small Related	NUMBER OF HOUSEHOLDS	100%	949																				
			With Any Housing Problems	58.3	553	0										0	0	####	M	Y	C,H					
			Cost Burden > 30%	47.8	453	0										0	0	####	M	Y	C,H					
			Cost Burden >50%	4.9	46	0										0	0	####	M	Y	C,H					
		Large Related	NUMBER OF HOUSEHOLDS	100%	218																				
			With Any Housing Problems	83.8	183	0										0	0	####	M	Y	C,H					
			Cost Burden > 30%	18.9	41	0										0	0	####	M	Y	C,H					
			Cost Burden >50%	0.0	0	0										0	0	####	M	Y	C,H					
		All other hshold	NUMBER OF HOUSEHOLDS	100%	1422																				
			With Any Housing Problems	64.3	914	0										0	0	####	M	Y	C,H					
			Cost Burden > 30%	63.5	903	0										0	0	####	M	Y	C,H					
			Cost Burden >50%	6.2	88	0										0	0	####	M	Y	C,H					
	Owner	Elderly	NUMBER OF HOUSEHOLDS	100%	902																				
			With Any Housing Problems	25.4	229	2										2	0	0%	M	Y	C,H					
			Cost Burden > 30%	25.4	229	0										0	0	####	M	Y	C,H					
			Cost Burden >50%	11.1	100	0										0	0	####	M	Y	C,H					
		Small Related	NUMBER OF HOUSEHOLDS	100%	719																				
			With Any Housing Problems	61.4	441	3										3	0	0%	M	Y	C,H					
			Cost Burden > 30%	58.3	419	1										1	0	0%	M	Y	C,H					
			Cost Burden >50%	22.2	160	2										2	0	0%	M	Y	C,H					
		Large Related	NUMBER OF HOUSEHOLDS	100%	342																				
			With Any Housing Problems	65.5	224	3										3	0	0%	M	Y	C,H					
			Cost Burden > 30%	36.2	124	1										1	0	0%	M	Y	C,H					
			Cost Burden >50%	5.2	18	2										2	0	0%	M	Y	C,H					
		All other hshold	NUMBER OF HOUSEHOLDS	100%	205																				
			With Any Housing Problems	71.3	146	3										3	0	0%	M	Y	C,H					
			Cost Burden > 30%	71.3	146	1										1	0	0%	M	Y	C,H					
			Cost Burden >50%	34.5	71	2										2	0	0%	M	Y	C,H					
			Total Any Housing Problem			105	0	0	0	0	0	0	0	0	0	105	0					Total Disabled	1727		
			Total 215 Renter			60													Tot. Elderly	1419		Total Lead Hazard	2972		
			Total 215 Owner			45													Tot. Sm. Related	7405		Total Renters	15159		
			Total 215			105	0	0	0	0	0	0	0	0	0				Tot. Lg. Related	1978		Total Owners	6965		

City of Las Cruces

Housing Market Analysis

Complete cells in blue.

Housing Stock Inventory	Vacancy Rate	0 & 1 Bedroom	2 Bedrooms	3+ Bedroom	Total	Substandard Units
Affordability Mismatch						
Occupied Units: Renter		4239	5009	2845	12093	129
Occupied Units: Owner		685	3403	12945	17033	182
Vacant Units: For Rent	15%	636	751	427	1814	19
Vacant Units: For Sale	8%	55	272	1036	1363	15
Total Units Occupied & Vacant		5615	9436	17252	32303	346
Rents: Applicable FMRs (in $s)		483-520	580	800		
Rent Affordable at 30% of 50% of MFI (in $s)		450	506	560		
Public Housing Units						
Occupied Units		120	47	77	244	0
Vacant Units		9	2	23	34	0
Total Units Occupied & Vacant		129	49	100	278	0
Rehabilitation Needs (in $s)		84,214	41,072	123,772	249,058	

HUD-Required Homeless and Special Needs Populations Tables

CPMP Version 1.3

Continuum of Care Homeless Population and Subpopulations Chart

City of Las Cruces

Part 1: Homeless Population	Sheltered		Un-sheltered	Total
	Emergency	Transitional		
1. Homeless Individuals	104	38	74	216
2. Homeless Families with Children	22	12	0	34
2a. Persons in Homeless with Children Families	31	51	0	82
Total (lines 1 + 2a)	135	89	74	298

Data Quality

(N) enumerations

*Unsheltered includes persons sleeping on the street, county jail and motels.

Part 2: Homeless Subpopulations	Sheltered	Un-sheltered	Total
1. Chronically Homeless	107	63	170
2. Severely Mentally Ill	22	0	22
3. Chronic Substance Abuse	50	0	50
4. Veterans	13	0	13
5. Persons with HIV/AIDS	0	0	0
6. Victims of Domestic Violence	79	0	79
7. Youth (Under 18 years of age)	33	0	33

Data Quality

(E) estimates

Part 3: Homeless Needs Table: Individuals		Needs	Currently Available	Gap	5-Year Quantities										Total			Priority H, M, L	Plan to Fund? Y N	Fund Source: CDBG, HOME, HOPWA, ESG or Other
					Year 1		Year 2		Year 3		Year 4		Year 5							
					Goal	Complete	Goal	Complete	Goal	Complete	Goal	Complete	Goal	Complete	Goal	Actual	% of Goal			
Beds	Emergency Shelters	104	170	-66	0	0	0	0	0	0	0	0	0	0	0	0	####	L	N	
	Transitional Housing	38	16	22	3	0	0	0	0	0	0	0	0	0	3	0	0%	H	Y	C
	Permanent Supportive Housing (Needs = motels)	74	28	46	40	0	0	0	0	0	0	0	0	0	40	0	0%	H	Y	C,H
	Total	216	214	2	0	0	0	0	0	0	0	0	0	0	0	0	####			
Chronically Homeless																				

Part 4: Homeless Needs Table: Families		Needs	Currently Available	Gap	5-Year Quantities										Total			Priority H, M, L	Plan to Fund? Y N	Fund Source: CDBG, HOME, HOPWA, ESG or Other
					Year 1		Year 2		Year 3		Year 4		Year 5							
					Goal	Complete	Goal	Complete	Goal	Complete	Goal	Complete	Goal	Complete	Goal	Actual	% of Goal			
Beds	Emergency Shelters	53	35	18	0	0	0	0	0	0	0	0	0	0	0	0	####	H	Y	C
	Transitional Housing	63	40	23	2	0	0	0	0	0	0	0	0	0	2	0	0%	H	Y	C
	Permanent Supportive Housing (Needs = motels)	N/A	0	0	20	0	0	0	0	0	0	0	0	0	20	0	0%	L	N	
	Total	116	75	41	22	0	0	0	0	0	0	0	0	0	22	0	0%			

Completing Part 1: Homeless Population. This must be completed using statistically reliable, unduplicated counts or estimates of homeless persons in sheltered and unsheltered locations at a one-day point in time. The counts must be from: (A) administrative records, (N) enumerations, (S) statistically reliable samples, or (E) estimates. The quality of the data presented in each box must be identified as: (A), (N), (S) or (E).

Completing Part 2: Homeless Subpopulations. This must be completed using statistically reliable, unduplicated counts or estimates of homeless persons in sheltered and unsheltered locations at a one-day point in time. The numbers must be from: (A) administrative records, (N) enumerations, (S) statistically reliable samples, or (E) estimates. The quality of the data presented in each box must be identified as: (A), (N), (S) or (E).

Sheltered Homeless. Count adults, children and youth residing in shelters for the homeless. “Shelters” include all emergency shelters and transitional shelters for the homeless, including domestic violence shelters, residential programs for runaway/homeless youth, and any hotel/motel/apartment voucher arrangements paid by a public/private agency because the person or family is homeless. Do not count: (1) persons who are living doubled up in conventional housing; (2) formerly homeless persons who are residing in Section 8 SRO, Shelter Plus Care, SHP permanent housing or other permanent housing units; (3) children or youth, who because of their own or a parent’s homelessness or abandonment, now reside temporarily and for a short anticipated duration in hospitals, residential treatment facilities, emergency foster care, detention facilities and the like; and (4) adults living in mental health facilities, chemical dependency facilities, or criminal justice facilities.

CPMP Version 1.3

Grantee Name: **City of Las Cruces**

	Non-Homeless Special Needs Including HOPWA	Needs	Currently Available	GAP	3-5 Year Quantities										Total			Priority Need: H, M, L	Plan to Fund? Y N	Fund Source: CDBG, HO
					Year 1		Year 2		Year 3		Year 4*		Year 5*							
					Goal	Complete	Goal	Complete	Goal	Complete	Goal	Complete	Goal	Complete	Goal	Actual	% of Goal			
Housing Needed	52. Elderly	1360	495	865	0	0	0	0	0	0	0	0	0	0		0	####	M	Y	C
	53. Frail Elderly	680	464	216	0	0	0	0	0	0	0	0	0	0		0	####	H	Y	C
	54. Persons w/ Severe Mental Illness	N/A	N/A	11	11	0	12	0	12	0	12	0	12	0		0	####	H	Y	C
	55. Developmentally Disabled	300	28	240	0	0	0	0	0	0	0	0	0	0		0	####	H	Y	C
	56. Physically Disabled	2643		2643	1	0	5	0	10	0	10	0	10	0		0	####	H	Y	C
	57. Alcohol/Other Drug Addicted	N/A	N/A	####	0	0	0	0	0	0	0	0	0	0		0	####	M	Y	C
	58. Persons w/ HIV/AIDS & their famili	100	N/A	####	1	0	1	0	1	0	1	0	1	0		0	####	H	Y	C
	59. Public Housing Residents			0	0	0	0	0	0	0	0	0	0	0		0	####	M	N	
	Total	5083	987	####	13	0	18	0	23	0	23	0	23	0		0	####			
Supportive Services Needed	60. Elderly	800	464	1851	0	0	0	0	0	0	0	0	0	0		0	####	M	Y	C
	61. Frail Elderly	400	464	127.7	0	0	0	0	0	0	0	0	0	0		0	####	H	Y	C
	62. Persons w/ Severe Mental Illness	5270	N/A	####	700	0	650	0	600	0	550	0	505	0		0	####	H	Y	C
	63. Developmentally Disabled	1367	1200	167	0	0	0	0	0	0	0	0	0	0		0	####	H	Y	C
	64. Physically Disabled	9772	N/A	####	0	0	0	0	0	0	0	0	0	0		0	####	H	Y	C
	65. Alcohol/Other Drug Addicted	6400	6400	0	1000	0	900	0	800	0	700	0	600	0		0	####	H	Y	C
	66. Persons w/ HIV/AIDS & their famili	250	N/A	####	0	0	0	0	0	0	0	0	0	0		0	####	H	Y	C
	67. Public Housing Residents			0	0	0	0	0	0	0	0	0	0	0		0	####	M	N	
	Total	24259	8528	####	1700	0	1550	0	1400	0	1250	0	1105	0	0	0	####			

HUD-Required Community Needs Table

City of Las Cruces

Only complete blue sections.

Community Development Needs		Needs	Current	Gap	5-Year Quantities: Year 1 Goal	Year 1 Actual	Year 2 Goal	Year 2 Actual	Year 3 Goal	Year 3 Actual	Year 4 Goal	Year 4 Actual	Year 5 Goal	Year 5 Actual	Cumulative Goal	Cumulative Actual	% of Goal	Priority Need: H, M, L	Dollars to Address	Plan to Fund? Y/N	Fund Source
01 Acquisition of Real Property 570.201(a)		0	0	0	9											0	####	H		Y	C,H
02 Disposition 570.201(b)		0	0	0	0											0	####			N	
Public Facilities and Improvements	03 Public Facilities and Improvements (General) 570.201(c)	0	0	0	0		1				1					0	####	M		Y	C
	03A Senior Centers 570.201(c)	0	0	0	0											0	####			N	
	03B Handicapped Centers 570.201(c)	0	0	0	0											0	####			N	
	03C Homeless Facilities (not operating costs) 570.201(c)	0	0	0	0											0	####			N	
	03D Youth Centers 570.201(c)	0	0	0	0											0	####			N	
	03E Neighborhood Facilities 570.201(c)	0	0	0	0											0	####			N	
	03F Parks, Recreational Facilities 570.201(c)	0	0	0	0											0	####			N	
	03G Parking Facilities 570.201©	3	0	3	0											0	####			N	
	03H Solid Waste Disposal Improvements 570.201(c)	0	0	0	0											0	####			N	
	03I Flood Drain Improvements 570.201(c)	0	0	0	0											0	####			N	
	03J Water/Sewer Improvements 570.201(c)	0	0	0	0											0	####			N	
	03K Street Improvements 570.201(c)	20	0	20	10				10				10			0	####	H		Y	C
	03L Sidewalks 570.201(c)	50	0	50	10				20				20			0	####	M		Y	C
	03M Child Care Centers 570.201(c)	0	0	0	0											0	####			N	
	03N Tree Planting 570.201(c)	0	0	0	0											0	####			N	
	03O Fire Stations/Equipment 570.201(c)	0	0	0	0											0	####			N	
	03P Health Facilities 570.201(c)	0	0	0	0											0	####			N	
	03Q Abused and Neglected Children Facilities 570.201(c)	0	0	0	0											0	####			N	
	03R Asbestos Removal 570.201(c)	0	0	0	0											0	####			N	
	03S Facilities for AIDS Patients (not operating costs) 570.201(c)	0	0	0	0											0	####			N	
	03T Operating Costs of Homeless/AIDS Patients Programs	0	0	0	0											0	####			N	
04 Clearance and Demolition 570.201(d)		0	0	0	0											0	####			N	
04A Clean-up of Contaminated Sites 570.201(d)		1	0	1	0											0	####			N	
Public Services	05 Public Services (General) 570.201(e)	5000	0	5000	1000											0	####	H		Y	C
	05A Senior Services 570.201(e)	0	0	0	0											0	####	L		N	
	05B Handicapped Services 570.201(e)	0	0	0	0											0	####	H		Y	C
	05C Legal Services 570.201(E)	0	0	0	0											0	####	M		Y	C
	05D Youth Services 570.201(e)	1000	0	1000	0											0	####	H		Y	C
	05E Transportation Services 570.201(e)	0	0	0	0											0	####	M		Y	C
	05F Substance Abuse Services 570.201(e)	0	0	0	0											0	####	L		N	
	05G Battered and Abused Spouses 570.201(e)	250	0	250	100											0	####	H		Y	C
	05H Employment Training 570.201(e)	0	0	0	0											0	####	M		Y	C
	05I Crime Awareness 570.201(e)	0	0	0	0											0	####	L		N	
	05J Fair Housing Activities (if CDBG, then subject to 570.201(e)	0	0	0	0											0	####	H		Y	C
	05K Tenant/Landlord Counseling 570.201(e)	0	0	0	0											0	####	M		Y	C
	05L Child Care Services 570.201(e)	0	0	0	60											0	####	H		Y	C
	05M Health Services 570.201(e)	0	0	0	0											0	####	M		Y	C
	05N Abused and Neglected Children 570.201(e)	0	0	0	0											0	####	H		Y	C
	05O Mental Health Services 570.201(e)	0	0	0	0											0	####	M		Y	C
	05P Screening for Lead-Based Paint/Lead Hazards Poison 570.20	0	0	0	0											0	####	M		Y	C
	05Q Subsistence Payments 570.204	0	0	0	0											0	####	L		N	
	05R Homeownership Assistance (not direct) 570.204	0	0	0	0											0	####	M		Y	H
	05S Rental Housing Subsidies (if HOME, not part of 5% 570.204	0	0	0	0											0	####	M		Y	H
	05T Security Deposits (if HOME, not part of 5% Admin c	0	0	0	0											0	####	L		N	
06 Interim Assistance 570.201(f)		0	0	0	0											0	####	L		N	
07 Urban Renewal Completion 570.201(h)		0	0	0	0											0	####	L		N	
08 Relocation 570.201(i)		0	0	0	0											0	####	L		Y	H,C
09 Loss of Rental Income 570.201(j)		0	0	0	0											0	####	L		N	
10 Removal of Architectural Barriers 570.201(k)		1	0	1	0											0	####	H		Y	C
11 Privately Owned Utilities 570.201(l)		25	0	25	0											0	####	L		N	
12 Construction of Housing 570.201(m)		0	0	0	0											0	####	H		Y	H
13 Direct Homeownership Assistance 570.201(n)		0	0	0	0											0	####	H		Y	H
	14A Rehab; Single-Unit Residential 570.202	500	0	500	15											0	####	H		Y	C
	14B Rehab; Multi-Unit Residential 570.202	100	0	100	0											0	####	M		Y	H
	14C Public Housing Modernization 570.202	0	0	0	0											0	####	L		N	
	14D Rehab; Other Publicly-Owned Residential Buildings 570.202	0	0	0	0											0	####	L		N	
	14E Rehab; Publicly or Privately-Owned Commercial/Indu 570.20	0	0	0	0											0	####	L		Y	C
	14F Energy Efficiency Improvements 570.202	0	0	0	0											0	####	H		Y	C
	14G Acquisition - for Rehabilitation 570.202	0	0	0	0											0	####	M		N	
	14H Rehabilitation Administration 570.202	5	0	5	1											0	####	H		Y	C
	14I Lead-Based/Lead Hazard Test/Abate 570.202	50	0	50	8											0	####	H		Y	C

15 Code Enforcement 570.202(c)		3	0	3	0											0	####	L		N	
16A Residential Historic Preservation 570.202(d)		20	0	20	0											0	####	H		Y	C
16B Non-Residential Historic Preservation 570.202(d)		0	0	0	0											0	####	L		N	
	17A CI Land Acquisition/Disposition 570.203(a)	0	0	0	0											0	####	L		N	
	17B CI Infrastructure Development 570.203(a)	0	0	0	0											0	####	L		N	
	17C CI Building Acquisition, Construction, Rehabilitat 570.203(a)	0	0	0	0											0	####	L		N	
	17D Other Commercial/Industrial Improvements 570.203(a)	0	0	0	0											0	####	L		N	
	18A ED Direct Financial Assistance to For-Profits 570.203(b)	10	0	10	0											0	####	L		N	
	18B ED Technical Assistance 570.203(b)	0	0	0	0											0	####	L		N	
	18C Micro-Enterprise Assistance	0	0	0	0											0	####	M		Y	C
	19A HOME Admin/Planning Costs of PJ (not part of 5% Ad	0	0	0	0											0	####	H		Y	H
	19B HOME CHDO Operating Costs (not part of 5% Admin ca	0	0	0	0											0	####	H		Y	H
	19C CDBG Non-profit Organization Capacity Building	0	0	0	0											0	####	L		N	
	19D CDBG Assistance to Institutes of Higher Education	0	0	0	0											0	####	L		N	
	19E CDBG Operation and Repair of Foreclosed Property	0	0	0	0											0	####	L		N	
	19F Planned Repayment of Section 108 Loan Principal	0	0	0	0											0	####	M		Y	C
	19G Unplanned Repayment of Section 108 Loan Principal	0	0	0	0											0	####	L		N	
	19H State CDBG Technical Assistance to Grantees	0	0	0	0											0	####	L		N	
20 Planning 570.205		0	0	0	0											0	####	H		Y	C
	21A General Program Administration 570.206	5	0	5	1											0	####	H		Y	C
	21B Indirect Costs 570.206	0	0	0	0											0	####	L		N	
	21D Fair Housing Activities (subject to 20% Admin cap) 570.206	0	0	0	1											0	####	H		Y	C
	21E Submissions or Applications for Federal Programs 570.206	0	0	0	0											0	####	H		Y	C
	21F HOME Rental Subsidy Payments (subject to 5% cap)	0	0	0	15											0	####	M		Y	H,C
	21G HOME Security Deposits (subject to 5% cap)	0	0	0	0											0	####	M		Y	H
	21H HOME Admin/Planning Costs of PJ (subject to 5% cap	5	0	5	1											0	####	H		Y	H
	21I HOME CHDO Operating Expenses (subject to 5% cap)	10	0	10	2											0	####	H		Y	H
22 Unprogrammed Funds		0	0	0	0											0	####	N/A		N/A	
HOPWA	31J Facility based housing – development	0	0	0	0											0	####	N/A		N/A	
	31K Facility based housing - operations	0	0	0	0											0	####	N/A		N/A	
	31G Short term rent mortgage utility payments	0	0	0	0											0	####	N/A		N/A	
	31F Tenant based rental assistance	0	0	0	0											0	####	N/A		N/A	
	31E Supportive service	0	0	0	0											0	####	N/A		N/A	
	31I Housing information services	0	0	0	0											0	####	N/A		N/A	
	31H Resource identification	0	0	0	0											0	####	N/A		N/A	
	31B Administration - grantee	0	0	0	0											0	####	N/A		N/A	
	31D Administration - project sponsor	0	0	0	0											0	####	N/A		N/A	
Totals		7058	0	7058	1233	0	1	0	30	0	1	0	30	0	0	0	####				

APPENDIX C.
Citizen Participation Plan

City of Las Cruces
Citizen Participation Plan, 2011-2015

The Consolidated Plan is a U.S. Department of Housing and Urban Development (HUD) requirement for a city to receive federal housing and community development funding. The Consolidated Plan report examines the housing and community development needs of a city, sets priorities for HUD grant monies to which a city is entitled, identifies the city's performance in meeting its goals, and establishes a strategic plan for meeting current and future needs. Each Consolidated Plan is also required to have a strategy for citizen participation in the Consolidated Planning process.

The City of Las Cruces is in the process of preparing its Five-Year Consolidated Plan covering the program years 2011 through 2015. This document outlines the City's plan for soliciting and receiving citizen input during preparation of the Consolidated Plan.

A public hearing to discuss this proposed Citizen Participation Plan will be held on January 19, 2011 at 6 p.m. at the Munson Senior Center, located at 975 S. Mesquite St., Las Cruces, NM 88001. Las Cruces City Council will adopt the final Citizen Participation Plan for 2011-2015 on February 7, 2011.

Purpose of Citizen Participation Plan

The City of Las Cruces recognizes the importance of public participation in both defining and understanding current housing and community development needs, and prioritizing resources to address those needs. The City's Citizen Participation Plan is designed to provide citizens of all ages, genders, economic levels, races, ethnicities, and special needs equal access to become involved each year. This document serves as the City's Citizen Participation Plan for the 2011 Consolidated Plan program year, and all subsequent program years through 2015. This Citizen Participation Plan was drafted in accordance with Sections 91.100 and 91.105 of HUD's Consolidated Plan regulations.

In order to ensure maximum participation in the Consolidated Planning process among all populations and needs groups, and in order to ensure that their issues and concerns are adequately addressed, the City of Las Cruces will follow the standards set forth in its adopted Citizen Participation Plan during development of its Consolidated Plan and Consolidated Annual Performance and Evaluation Report (CAPER). The participation process will be developed and monitored by the City of Las Cruces Community Development Department.

Glossary of Relevant Terms.

CAPER: The Consolidated Annual Performance and Evaluation Report, as required by HUD regulations, reports the City's completion of projects and activities as outlined within the Action and Consolidated Plans and the expenditure of Community Development Block Grant (CDBG) and HOME Investment Partnerships Program (HOME) funds at the end of the program year.

Consolidated Plan: A three to five year plan of the City's Housing and Community Development needs, resources, priorities, and proposed activities to be undertaken for both the CDBG and HOME programs.

Action Plan: The yearly portion of the Consolidated Plan that identifies the specific activities and projects to be undertaken with CDBG and HOME during that funding/program year by the City.

CDBG: The Community Development Block Grant Program, as established under Title 1 of the Housing and Community Development Act of 1974, Public Law 93-383, and the funding received under such program, assists communities to address housing and community development needs, primarily for low- and moderate-income residents.

HOME: The HOME Investment Partnerships Program, as established by the Cranston-Gonzalez National Affordable Act of 1990, is designed to provide communities with funding from the U.S. Department of Housing and Urban Development for the creation of affordable housing opportunities through partnerships with other organizations.

Relevant Areas and Programs

The City of Las Cruces 2011–2015 Consolidated Plan covers the geographic area within the City limits of Las Cruces. The City is entitled to receive CDBG and HOME funding from HUD during the 2011, 2012, 2013, 2014 and 2015 program years. Each program year coincides with the City's fiscal year of July 1st to June 30th.

Citizen Involvement

The 2011 Consolidated Planning processes will offer many opportunities for citizen participation. The City will particularly encourage participation of persons with special needs and/or persons who are often underrepresented in public process, i.e. low income, persons of color, non-English speaking persons, persons with disabilities, persons who are homeless. Participation will be solicited and encouraged through the following activities.

Citizen participation hearing. Four public hearings will be held before the publication of the draft Consolidated Plan; one dedicated to receiving input on the Citizen Participation Plan (CPP), and the other three related to the Consolidated Plan. The primary purpose of the first public hearing, held on January 19, 2011 at 6:00 p.m. is to gather citizen input on the proposed Citizen Participation Plan of the Consolidated Planning process. This public hearing will take place at the Munson Senior Center, 975 S. Mesquite Street, a location which is accessible to persons with physical disabilities.

Community meetings. On February 8, 9 and 10, three Consolidated Plan community meetings (also known as public forums) will be held to gather public input about the housing and community development needs of citizens and their neighborhoods. The community meetings will also provide an opportunity for citizens and interested parties to obtain information about the City's housing and community development programs and eligibility requirements. City staff will be available at the meetings to provide technical assistance for developing funding proposals for the programs covered by the Consolidated Plan.

The community meetings will be held in early evenings to accommodate work schedules and persons who rely on public transportation and/or are not comfortable driving at night. The locations will be held in low and moderate income areas of the city.

Community residents will be informed of the community meetings using many methods, including distribution of brochures, personal contact with agencies and advocates, and media releases. All sites selected for the meetings are accessible to the physically disabled. A Spanish translator will be available at all of the community meetings. The City will also develop flyers and/or pamphlets for

distribution through regular mail to all residents living within existing, designated low-income areas and neighborhoods throughout the City to inform residents about the public hearings as an effort to increase public participation.

The schedule and locations for the public forms are:

- February 8, 2011, 6 to 7:30 p.m., Sunrise Elementary School, 5300 Holman Road, Las Cruces, NM 88012
- February 9, 2011, 6 to 7:30 p.m., Central Elementary School, 150 N. Alameda Blvd., Las Cruces, NM 88005
- February 10, 2011, 6 to 7:30 p.m., Hermosa Heights Elementary School, 1655 E. Amador Avenue, Las Cruces, NM 88001

Public hearings. The second round of public hearings on the Consolidated Plan will occur after the release of the Draft Consolidated Plan. The schedule and locations for the public hearings are:

- April 6, 2011, 2 to 3:30 pm, Mesilla Valley Community of Hope, Resource Room, Building 3, 999 W. Amador Avenue, Las Cruces, NM 88005;
- April 6, 2011, 6 to 7:30 pm, Munson Senior Center, 975 S. Mesquite St., Las Cruces, NM 88001
- April 7, 2011, 9 to 10:30 am, Las Cruces City Hall, Council Chambers, 700 N. Main St., Las Cruces, NM 88001

City Council will adopt the Consolidated Plan on Monday, May 2, 2011.

A Spanish translator will be available at all of the public hearings and all hearings are held in locations that are accessible to persons with disabilities.

Exhibit 1.
Summary of Community Meetings and Public Hearings, Dates and Locations

Type of Meeting	Date	Time	Location	Address
Public Hearing on CPP	Jan. 19, 2011	6:00 p.m. to 7:00 p.m.	Munson Senior Citizen's Center	975 South Mesquite Street
Community meeting	Feb. 8, 2011	6:00 p.m. to 7:30 p.m.	Sunrise Elementary School	5300 Holman Road
Community meeting	Feb. 9, 2011	6:00 p.m. to 7:30 p.m.	Central Elementary School	150 N. Alameda Blvd.
Community meeting	Feb. 10, 2011	6:00 p.m. to 7:30 p.m.	Hermosa Heights Elementary School	1655 E. Amador Ave.
Public Hearing—Draft plan	Apr. 6, 2011	2:00 p.m. to 3:30 p.m.	Mesilla Valley Community of Hope	Resource room, Building 3 999 West Amador Avenue
Public Hearing—Draft plan	Apr. 6, 2011	6:00 p.m. to 7:30 p.m.	Munson Senior Citizen's Center	975 South Mesquite Street
Public Hearing—Draft plan	Apr. 7, 2011	9:00 a.m. to 10:30 a.m.	Las Cruces City Hall	Council Chambers 700 N. Main Street

Announcements/invitations. Multiple processes will be used to inform citizens, local government officials, advocates, housing and community development officials, and others about the public hearings and community meetings.

Citizens will be given advance notice of the public hearings through notifications in direct mailings in late January, postings on City agency websites, press releases, emails, and publications in citywide newspapers. Email notifications of the meetings will also be sent to various non-profit and partner agencies on the City's e-mail listing and through an interagency listserv that is maintained by the local United Way to numerous non-profit agencies that work throughout Doña Ana County.

Public Comment

Citizen Participation Plan. A Draft Citizen Participation Plan will be released on January 13, 2011 and posted on the city's website at http://www.las-cruces.org/cd/. A public hearing to present and discuss the Citizen Participation Plan will be held on Wednesday, January 19, 2011. In the event that there are substantial amendments to the Citizen Participation Plan, an additional comment period of at least 15 days will be provided.

This Citizen Participation Plan, and, if necessary, the substantially amended Citizen Participation Plan, will be sent to key housing and community development organizations in the City before the 15-day comment period begins. This Citizen Participation Plan will be made available in a format accessible to persons with disabilities upon request.

Consolidated Plan. Prior to the adoption of a Consolidated Plan, the City will make available to interested parties the Draft Consolidated Plan and Executive Summary for a comment period of no less than 30 days. The exact public comment period is to be between April 2 and May 2, 2011, to coincide with the public hearings on the Consolidated Plan Draft.

The Draft Consolidated Plan will contain the amount of assistance the City expects to receive through the HUD CDBG, and HOME grants and the activities that are planned for the 2011-2015 Consolidated Planning period. The Draft Plan will also include the City's policies related to displacement of low- and moderate-income individuals, reducing poverty, removal of lead-based paint hazards, preventing and mitigating homelessness and removing barriers to fair housing choice.

The entire proposed Consolidated Plan will be available at the City during the full public comment period. The proposed Consolidated Plan will also be available for viewing on the City's website, http://www.las-cruces.org/cd/. Hard copies of the Executive Summary will be available to the public upon request.

Citizens or groups that have attended any of the community meetings or public hearings will be notified by mail or email of the Consolidated Plan's availability for comment.

The City will openly consider any comments of individuals or groups received in writing during the Consolidated Planning process or at public hearings. A summary of the written and public hearing comments will be included in the Final Consolidated Plan, along with the City's response to the comments.

The City will provide a substantive written response to all written citizen comments and complaints related to the Consolidated Plan, amendments, and the CAPER within 15 working days of receiving the comments and complaints. Copies of the complaints, along with the City's response will be sent to HUD if they occur outside of the Consolidated Planning process and, as such, do not appear in the Consolidated Plan.

Consolidated Annual Performance and Evaluation Report (CAPER). Before the City submits a Consolidated Plan Annual Performance and Evaluation Report (CAPER) to HUD, the City will make available to interested parties the proposed CAPER for a comment period of no less than 15 days. Citizens will be notified of the CAPER's availability through newspaper notification. The notification will appear in at least one newspaper that is circulated throughout the City. The notification may be made as part of the City's notification of the public comment period for the Consolidated Plan and will be published between two and three weeks before the CAPER comment period begins.

The CAPER will be available for review at the City during the full public comment period. Rather than conduct an optional meeting to provide the public with an opportunity to make comments on the CAPER, the City proposes to prepare the following:

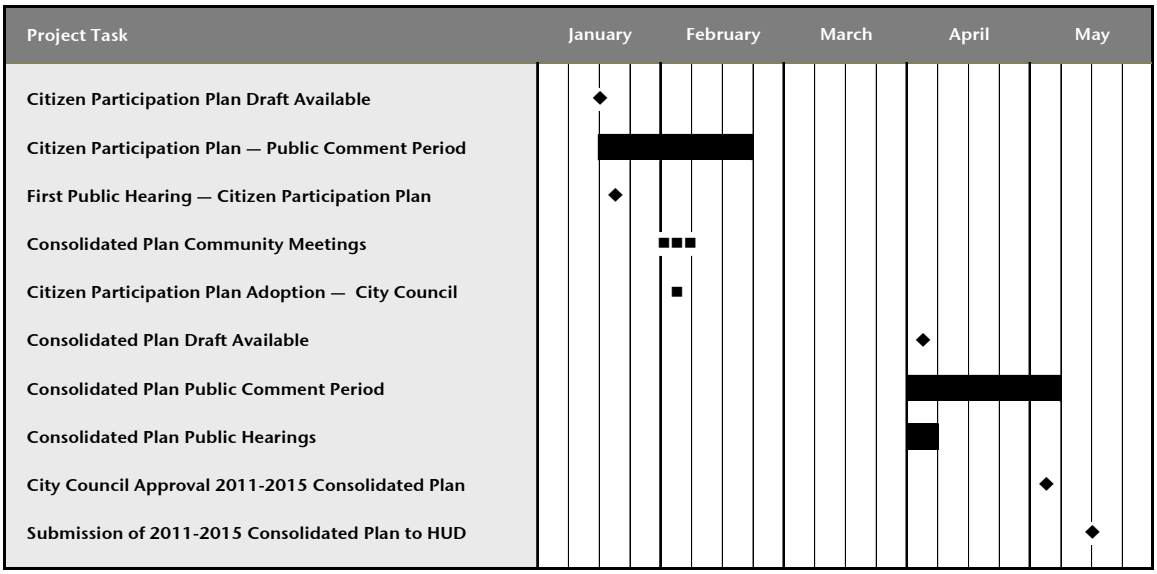
- A Public Service Advertisement (PSA) on the City's Governmental Television channel that includes an overview of what that CAPER is and the results/successes for any program year. This will included the various avenues available to the public to make comments on the CAPER (i.e., email, in writing, or in person). The PSA will air multiple and varied times throughout the public comment period.

- Hard copies of the Draft CAPER will be located at the library, City Clerk's Office, Community Development Department Offices, and on the City's website at http://www.las-cruces.org/cd/.

Public access to records. The City will provide all interested parties with access to information and records related to the City's Consolidated Plan and the City's use of assistance under all programs covered by the Consolidated Plan during the preceding five years. The public will be provided with reasonable access to housing assistance records, subject to City and local laws regarding privacy and obligations of confidentiality, during the CAPER public comment period.

Summary of citizen involvement. Exhibit 2 illustrates the opportunities for citizen involvement during the 2011-2015 Consolidated Planning process.

Exhibit 2.
Opportunities for Citizen Involvement



Consultation with Organizations and City Agencies

When preparing the Consolidated Plan, the City will actively consult with public and private agencies that provide housing, health, and social services in order to ensure that the interests and needs of all groups are being adequately addressed. The City will also make the Consolidated Plan available to surrounding units of local government and its PHA. This consultation will occur through the community meetings, interviews conducted with such organizations including those that provide services to special needs populations and incorporation of data and reports produced by such organizations into the Consolidated Plan.

Substantial Amendments

Occasionally, public comments warrant an amendment to the Consolidated Plan. The criteria for whether to amend are referred to by HUD as "Substantial Amendment Criteria." The following conditions are considered to be Substantial Amendment Criteria:

Any change in the described method of distributing program funds.

1. Elements of a "method of distribution" are:
   - Application process;
   - Allocation among funding categories;
   - Grant size limits; and
   - Criteria selection.
2. An administrative decision to reallocate all the funds allocated to an activity in the Action Plan to other activities of equal or lesser priority need level, unless the decision is a result of:
   - A federal government recession of appropriated funds, or appropriations are so much less than anticipated that the City makes an administrative decision not to fund one or more activities; or
   - The governor declares a State of Emergency and reallocates federal funds to address the emergency; or
   - A unique economic development opportunity arises where the City administration asks that federal grants be used to take advantage of the opportunity.

Citizen participation in the event of a substantial amendment. In the event of a substantial amendment to the Consolidated Plan, the City will conduct at least one public hearing. This hearing will be held during a comment period of no less than 30 days, where the proposed, substantially amended Consolidated Plan will be made available to interested parties. Citizens will be informed of the public hearing through newspaper notification prior to the hearing, and the notice will appear in at least one newspaper.

The substantially amended sections of the Consolidated Plan will be available for review at the City during the full public comment period. In addition, the substantially amended sections of the Consolidated Plan will be made available on the City's website, http://www.las-cruces.org/cd/, for the full duration of the public comment period.

Consideration of Public Comments on the Substantially Amended Plan. In the event of substantial amendments to the Consolidated Plan, the City will openly consider any comments on the substantially amended Consolidated Plan from individuals or groups. Comments must be received in writing, including electronic mail message or emails, or verbally during public hearings. A summary of the written and public hearing comments on the substantial amendments will be included in the Final Consolidated Plan. Also included in the Final Consolidated Plan will be a summary of all comments not accepted and their reasons for dismissal.

Changes in federal funding level. Any changes in federal funding level after the Draft Consolidated Plan's comment period has expired and the resulting effect on the distribution of funds will not be considered an amendment or a substantial amendment.

Yearly Action Plans to the Consolidated Plan (2012 through 2015)

Excluding 2011 and any year in which a new Consolidated Plan is adopted by the City, the yearly Action Plan will be adopted through a Citizen Participation Process in which at least four public hearings are held. The public hearings will be conducted on the following basis:

Initial overview meetings. There will be two meetings held at the beginning of the Action Plan process. The meetings will occur in late fall and/or early winter, generally between November and February each year, and are intended to present the public with an overview of the adopted strategies and priorities of the Consolidated Plan. This will include an overview of allowed activities under the CDBG and HOME programs, as well as an overview of the previous year's Action Plan activities and projects for the City. The meetings will be held at two different locations throughout the City, and each will be held in public buildings located in areas that are close to or within the designated low- and moderate-income areas of the City. Additionally, the meetings will be held in buildings that are accessible to all members of the public.

Final Action Plan public hearings. There will be two public hearings held to gather direct input from the public on the overall proposed activities and programs to be completed as part of that year's Action Plan. The hearings will occur during the 30-day public comment period, generally in late winter or early spring around mid-March to mid-April, prior to consideration of the Action Plan by the City Council. The hearings will be held at two different locations throughout the City, with one occurring at a different location from the initial meetings and at least one on the City's East Mesa. The hearings will be held in public buildings located in areas that are close to or within the designated low- and moderate-income areas of the City. Additionally, the hearings will be held in buildings that are accessible to all members of the public. Citizens will be given advance notice of the public hearings through notifications in direct mailings in late March, postings on City agency websites, press releases, emails, and publications in citywide newspapers. Email notifications of the meetings will also be sent to various non-profit and partner agencies on the City's e-mail listing and through an interagency listserv that is maintained by the local United Way to numerous non-profit agencies that work throughout Doña Ana County.

Public comments and responses. No public comments were received at the City's January 19, 2011 public hearing on the Citizen Participation Plan.

APPENDIX D.
Public Comments

APPENDIX D.
Public Comments

This section contains the public comments that were received on the City of Las Cruces' 2011-2015 Draft Consolidated Plan and 2011 Action Plan. It contains comments received through phone calls, letters and emails, as well as the minutes from the April public hearings.

After the February 8-10, 2011 public meetings, the following comments were received:

Comment No. 1: A public comment was received by David Dollahon by telephone on Tuesday, February 8, 2011 at approximately 9:30 am.

Caller's name: Gloria

1. Gloria felt that homebuyer education was very important, especially for anyone that is receiving assistance through the City's programs to purchase a home. She was previously an education with Tierra del Sol's homeownership center and recognized that many people did not change their lifestyles or behaviors because they had bought a home. While they previously paid rent or didn't pay rent because they lived with family, many of the first time homebuyers were shocked or easily got themselves in trouble because they failed to prepare for their first or earlier house payments (i.e. forgot about the payment and over spent their budgets by eating out a lot, going to movies, or making other large purposes). For these reasons, she felt that homebuyer education was very important for all City-funded homeownership opportunities.

2. She also felt that down payment assistance was a good program, to help reduce families' payments and to make the homes more affordable.

City response:

Gloria was thanked for her comments, and the City staff would review the current requirements and look at what policies, if any, needed to be changed or implemented to add or strengthen the homebuyer education components to the City's homeownership projects or financing.

The City staff will review opportunities to fund down payment assistance programs, either directly or indirectly through the activities of outside agencies within the 2011-2015 Consolidated Plan period.

Comment No. 2: Comment was received by David Dollahon via email on February 10, 2011 at 9:37 a.m.

> *"Dear Dave and Associates,*
>
> *I just wanted to drop a quick note saying thank you all for a well done and professional presentation. I had a wonderful time.*
>
> *Thanks again"*

MFA | *Housing New Mexico*

RECEIVED
APR 19 2011
COMMUNITY DEVELOPMENT

April 13, 2011

David P. Dollahon, Neighborhood Services Administrator
Community Development Department
City of Las Cruces
P.O. Box 20000
Las Cruces, NM 88004-9002

RE: Draft City of Las Cruces 2011-2015 Consolidated Plan and Analysis of Impediments to Fair Housing Choice

Dear Mr. Dollahon,

Thank you for allowing the New Mexico Mortgage Finance Authority (MFA) the opportunity to review and comment on the Draft City of Las Cruces 2011-2015 Consolidated Plan and Analysis of Impediments (AI) to Fair Housing Choice. Members of MFA staff have reviewed the Plan and AI and were pleased with your results. In particular, we noted the following:

- The Plan's clear organization and coding of goals will facilitate tracking of performance and results for the purpose of Consolidated Annual Performance and Evaluation Reports and yearly Action Plans.
- The data in the Community Profile, Housing Market Analysis and Special Needs Housing sections is well presented and clearly supports shortages in affordable rental housing, especially accommodations for those with disabilities.
- The survey used to gather information from residents regarding housing needs in Las Cruces' low and moderate income neighborhoods was well designed and sensibly presented in both English and Spanish.

The MFA would like to offer congratulations on your efforts to produce the 2011-2015 Consolidated Plan and AI and to wish you the best of luck in future endeavors.

Sincerely,

Joseph Montoya, Deputy Director of Programs
New Mexico Mortgage Finance Authority

THE NEW MEXICO MORTGAGE FINANCE AUTHORITY
344 4th Street SW, Albuquerque, New Mexico 87102
PHONE 505.843.6880 TOLL FREE 800.444.6880
WEB housingnm.org

Heidi Aggeler

From: David Dollahon [ddollahon@las-cruces.org]
Sent: Wednesday, April 13, 2011 2:40 PM
To: Romero, Stephanie M, DFA
Cc: Heidi Aggeler
Subject: RE: Draft - City of Las Cruces 2011-2015 Consolidated Plan and Analysis of Impediments to Fair Housing Choice- DFA Review

Stephanie:

Thank you for your comment and here is the City's response.

We, as a local entitlement community and unlike a State CDBG Small Cities program, as part of a public input process are in a position to identify specific streets in which to assist in the community within the Action Plan. We have designated low-income areas in which public infrastructure and facility improvements, whereas the state must look to serve multiple small communities. Therefore, when we did the initial meetings in February, we outlined those eligible areas to the public. Then at that time and in between the development of the draft Action Plan, we gathered data on the streets that needed rehabilitation, where we had or did not have design and right-of-way issues, and comments from the public. On Midway, it has most of the right-of-way and has been designed by our Public Works Department, and we had a member of the public ask that specific street be rehabilitated. Therefore, we are able to propose that Midway be rehabilitated within the draft Action Plan that is submitted to public for review.

In year's past, we have not always had specific recommendations from the public, so the City staff determines right-of-way, design, and benefit issues and propose a street or sidewalk for rehabilitation. So time, delays happen which result in us adjusting to another street (through an amendment) or phasing of the project over multiple years. We were fortunate to be in this position this year with Midway.

We are also fortunate in that we only have to worry about streets in specific areas within the City, unlike the state that has to have a competitive or some other selection process on a more frequent basis that tries to maximize benefit to the public and geographic distribution amongst the many small cities in NM. Las Cruces gets to and we are trying to improve on planning ahead so that design and right-of-way can be resolved a year in advance and thus making the project move faster when it comes time for construction.

Thanks. I hope our answer makes sense. If not, please let me know.

***David Dollahon,* AICP**
Neighborhood Services Administrator

From: Romero, Stephanie M, DFA [mailto:StephanieM.Romero@state.nm.us]
Sent: Tuesday, April 12, 2011 9:50 AM
To: David Dollahon
Subject: FW: Draft - City of Las Cruces 2011-2015 Consolidated Plan and Analysis of Impediments to Fair Housing Choice- DFA Review

Good Morning David,

I reviewed the City of Las Cruces consolidated plan and analysis of Impediments. I have one comment/question Page 6, Goal #4 states: "2011 PY outcome: Complete rehabilitation of the substandard street of midway avenue, between Mesa Grande and Mesa Avenues on the City's east mesa" CDBG or HOME $365,000.0, this sounds like a pre-determined project. How were the streets identified as the streets the City wanted to work on? Did City of Las Cruces get public comment on the project prior to selecting it? By predetermining your project as a one of your "goals" doesn't it limit the City of Las Cruces as to what road they can rehabilitate?

Thanks,
Stephanie Romero
827-4978

From: Gonzales, Dolores C., DFA
Sent: Monday, April 04, 2011 9:09 AM
To: Romero, Stephanie M, DFA
Subject: FW: Draft - City of Las Cruces 2011-2015 Consolidated Plan and Analysis of Impediments to Fair Housing Choice- DFA Review

I need you to review and see if we need to make any comments to their consolidated and analysis of impediments plan.

Dolores C. Gonzales
Community Development Bureau Chief
Local Government Division/DFA
Bataan Memorial Bldg #202
Santa Fe, NM 87501
Phone: (505)827-4972
FAX: (505)827-4948
dolores.gonzales2@state.nm.us
Report suspected child abuse or neglect by calling **#SAFE** (#7233) from a cell phone or **1-855-333-SAFE**.

From: David Dollahon [mailto:ddollahon@las-cruces.org]
Sent: Monday, April 04, 2011 8:32 AM
To: Gonzales, Dolores C., DFA
Cc: Heidi Aggeler; Jeffrey Mann
Subject: Draft - City of Las Cruces 2011-2015 Consolidated Plan and Analysis of Impediments to Fair Housing Choice- DFA Review

Dear Dolores:

Attached is a letter outlining opportunities for the State of New Mexico CDBG Program to review the draft of the City of Las Cruces 2011-2015 Consolidated Plan and Analysis of Impediments.

If you have any questions, please feel free to contact me at the numbers below.

Thanks.

David Dollahon, AICP
Neighborhood Services Administrator
Community Development Department
City of Las Cruces, NM
PO Box 20000
Las Cruces, NM 88004
Ph: 575-528-3060 (direct line)
Fx: 575-528-3101
Cell: 575-642-4053
TTY: 575-528-3157

2011-2015 Consolidated Plan
Public Hearing
April 6, 2011

Following are the summary minutes of the 2011-2015 Consolidated Plan Public Hearing held on April 6, 2011, at 2:00 p.m. at Mesilla Valley Community of Hope, 999 W. Amador Avenue, Building 3, Resource Room, Las Cruces, New Mexico.

Community Development

Staff Present: David Dollahon
Jan Lauterbach
Natalie Green
Diana Garcia-Parra

Consultants/Interpreter: Heidi Aggeler (BBC Research and Consulting)
Magdalena Giron (Inttra Services)

Public Present: Don Behnke
Gary Clute (MVCH)
Travis Hanson-Pollock
Fran Alvis (St. Luke's)
Nicole Martinez (MVCH)
Susan Campbell (MVCH)
Pamela Angell (MVCH)
Fred Harris

David Dollahon and Heidi Aggeler gave a powerpoint presentation of the FY2011-2015 Consolidated Plan (see attached). The following questions and/or comments were made:

Pamela Angell asked if job training and economic development would come out of the public services fund or some other CDBG fund.

Mr. Dollahon stated job training could come out of the public services fund, but depending on how the program is structured, it could come out of the job creation and economic development activities fund. Essentially, it would loan money to a for-profit business in exchange for them hiring low- or moderate-income people. The City has never funded such activity.

Ms. Angell asked if it could be used to transform the MVCH patio into a job helping center.

Mr. Dollahon stated such a project would come out of public facilities because that's a facility improvement.

Ms. Angell asked if funds could be used to buy a building, i.e. the Good Start building, to employ homeless people to run the thrift shop.

Mr. Dollahon stated that would probably be an economic development activity. However, staff would need more specifics and it would depend on how the activity is structured. The reason that the City hasn't funded an economic development activity is because the requirements are very strict. More discussion would be needed between MVCH and City staff to work out a lot of details before consideration of funding for such an activity.

Gary Clute commented that he saw a lot of affordable housing listed on the Goals, but is there another section in reference to jobs and homeless off the street.

Mr. Dollahon advised that Goal #4 and #5 cover support services. Staff keeps them broad because if they don't, HUD will say it's not within the plan and it can't be funded.

Ms. Aggeler did point out that the Goals were not listed in priority order, so no one Goal is more important than the other.

Susan Campbell suggested adding an objective related to people with disabilities because as it is now, a builder could build a whole new complex and only have four apartments in it that are for people with disabilities.

Ms. Aggeler advised that item had been addressed within the objectives. They have a very pro-active fair housing action plan instructing the City to evaluate if that particular requirement is appropriate and what kind of accessibility is there.

Mr. Dollahon added that one of the things that they heard is that even though it's an accessible unit, the landlord doesn't necessarily have to rent it to a person with a disability. So it depends on who's on their waiting list and identifying somebody with a need. One of the Goals is to find a way to get the landlord in touch with the compliance of the disabled that need housing so when they do have an accessible unit available, they can give priority to them.

Travis Hanson-Pollock asked if the City can donate land to build low-income housing.

Mr. Dollahon stated they can do that on an individual project basis. This is what happened to the old City Office Center; a proposal to develop that land, which can be done under state law. They also structured a land bank system and need to find the land to donate to the land bank to turn around and donate it or sell it. The proceeds from the sale would come back into the trust fund or the land bank to develop more housing. Staff is working on getting members for an Affordable Housing and Land Bank Trust Fund committee to implement the process.

Don Behnke asked if the low-income housing is being built in the middle of Las Cruces.

Mr. Dollahon stated some of it is. There has been a lot of development in the East Mesa, but there are some offers for the northwest area.

Mr. Behnke asked if they are considering building low-income housing relative to public transportation for the people that need access to it.

Mr. Dollahon stated yes, but that is part of staff's constant struggle of where the land is the City can afford and where public transit is now, without over-compensating the low-income neighborhoods.

A gentleman asked what if Mr. Dollahon's hands were tied as far as who can get home rehabilitation.

Mr. Dollahon stated yes, they have to be owner-occupied homes and meet certain other eligibility requirements.

This gentleman then asked if qualified people are hired to do these rehabs.

Mr. Dollahon stated they have to hire through the City's internal process to qualify contractors. There are certain obligations that the contractors have to meet, such as Section 3, which is any procurement in excess of $100,000 for a construction project is Section 3 manageable. So there has to be a preference to Section 3 qualified contractors or qualified residents. Low-income persons are Section 3 eligible. Section 3 contractors guarantee that they'll hire low-income persons. We are now starting a list of potential employees who are looking for work and might qualify. We are not guaranteeing these people work, we are just guaranteeing our contractors access to them.

Mr. Behnke asked what the process for MVCH would be to bring people interested in getting on the list to City staff's attention.

Mr. Dollahon stated that the Section 3 Program is in its infancy and staff needs to develop a process for outreach to agencies, such as MVCH, who have clients interested in getting on the list. Another thing is if you're in public housing and you get one of these jobs with a Section 3 contractor, it guarantees protection for up to 3 years from losing your housing, even though your income goes up.

Ms. Aggeler also advised they developed a Fair Housing Action Plan that the City uses to guide fair housing activities, which is separate from the Action Plan just talked about, over the next five years. A couple important pieces to that are accessibility, which was a really strong theme in the public outreach for AI, i.e. not enough accessible housing, the building requirement maybe too low or landlords renting the units to able-body people because they can't find people with accessibility needs, so one of our recommendations is to develop a database that is advertising accessible. Mr. Dollahon talked about bringing the development community and the people who need those units together in some fashion. We also made recommendations for increasing Fair Housing visibility on the City's website; and outreach with credit counseling to make sure people aren't getting bad loans because we want to make sure that people who are buying homes are getting good loans and not

being taken advantaged of. We also looked at the new occupancy requirements of the Housing Authority, since it has changed recently, and we have recommendations for modifying those so that people of opposite sexes aren't required to sleep on the couch, which is due to the "two heartbeats per bedroom" requirement. This could potentially be discriminatory and is a pretty gray area.

Ms. Angell suggested looking at the Housing Authority and the length of time it takes to get into housing. They are doing the lottery system, which she doesn't have a problem with, but there is still a long wait once a person is picked from the lottery so are people moving into units.

Fred Harris asked if anybody knew the prioritization of the administration of the Housing Authority (HA), specifically processing applications, and if anyone has checked the staff(s) processing them. Mr. Harris stated he went through orientation the middle of October 2010 at which time the HA staff stated it would take 2-3 weeks before the application would be processed and the voucher issued. It turns out it will now take 8 months or longer to process. He has passed the background check and answered all questions on all forms.

Ms. Aggeler advised she would check into that process as well.

Ms. Campbell commented that MVCH can process veterans for housing in three days, which includes background checks, so why can't the Housing Authority do the same.

Meeting ended at 3:20 p.m.

Minutes Approved by Staff

2011-2015 Consolidated Plan
Public Hearing
April 6, 2011

Following are the summary minutes of the 2011-2015 Consolidated Plan Public Hearing held on April 6, 2011, at 6:00 p.m. at Munson Senior Center, 975 S. Mesquite Street, Las Cruces, New Mexico.

Community Development
Staff Present: David Dollahon
Diana Garcia-Parra

Consultants/Interpreter: Heidi Aggeler (BBC Research and Consulting)
Magdalena Giron (Inttra Services)
Jeffrey Mann (Parametrix)

Public Present: P. L. Miller
Henry Rettig
Wilma Hutson
Bobbie Hutson
Pablo Montoya

David Dollahon and Heidi Aggeler gave a powerpoint presentation of the FY2011-2015 Consolidated Plan (see attached). The following questions and/or comments were made:

Henry Rettig asked if any CDBG money was used at Munson Center, as it had many improvements done to it recently.

Mr. Dollahon stated not in the 10-11 years he has been the administrator for the CDBG program has it been used for the Munson Center. He believes most of the money came from State Capital Appropriations.

Pablo Montoya asked if CDBG funds for crime reduction could be used for more police officers for gang-related programs, as Las Cruces has a bad gang problem.

Mr. Dollahon stated he did not think crime reduction would pay for more police officers. He thinks it is more for public outreach and education activities. The City has never used CDBG funds for a crime reduction activity before, so he would check on it and get back to Mr. Montoya.

Wilma Hutson asked if the Home Rehab Program could be used on historic, vacant properties in the Mesquite neighborhood. Does one have to go through the City for this program?

Mr. Dollahon stated that currently the City runs the Home Rehab Program and it is paid out of CDBG. The homeowner or property owner has to income qualify and be the owner-occupants. Our current rules don't allow us to rehab vacant properties or absentee owners, but we could partner with outside agencies to acquire those properties, rehab and resell them. This could be done out of HOME or CDBG.

Mr. Montoya asked how he can get sidewalks in his neighborhood, being Soledad, Texas and Colorado. The northside of those streets do not have sidewalks.

Mr. Dollahon stated no sidewalks are located on the northside of those streets because the homeowners will not give up the right-of-way to put in the sidewalks. Mr. Dollahon advised they can use CDBG money to acquire property for sidewalks; however, if the house is directly up against the street, that is the least priority because that would mean taking out the house to put in a sidewalk and generally that does not happen.

Mr. Rettig commented that he sees a lot of housing projects around town and asked how the developers know to come to the City for funding.

Mr. Dollahon advised that most of the housing is done through non-profit organizations that are in the business. The City does have a yearly application cycle in which they advertise in the newspaper and email agencies at the beginning of the application cycle. It is a two-part process with a Letter of Intent and then a formal application. Street and facility projects are done through the City's Public Works or Facilities Department, and there is the Home Rehab staff. Everything else is done through a non-profit application process.

Mr. Rettig commented that the historical CDBG and HOME fund amounts showed a stagnant line.

Mr. Dollahon stated that the funding amount was population driven and allocated by Congress.

Mr. Rettig asked if these funds were connected to the affordable housing apartments on Alameda and Lohman.

Mr. Dollahon stated yes, the $250,000 from HOME funds is for that project. The City's role has been to help the agency apply for their Federal Low-Income Housing Tax Credit project. We're essentially giving them gap financing to make the project work. Mr. Dollahon also stated that since they receive so little HOME money, one year he does a rental project and the next year he does a homeownership project. Next year is a rental project so that's why they are contributing this money. Also, under New Mexico law is the Affordable Housing Act in which the City can give the land to the development, which the City is doing for this project. The City is also going after a state tax credit for the contribution of the land and if awarded, the City will use that money to demolish the building.

Ms. Hutson commented that they need housing in the downtown area and to keep trying to get it.

Mr. Rettig asked why funds were being used for a museum in the downtown area.

Mr. Dollahon advised that the downtown area is designated as a slum/blight area by the Housing and Urban Development (HUD). The City acquired the old Rio Grande Bank and wanted to move the Museum of Nature and Science from Mesilla Valley Mall to the Rio Grande Bank so it could be in the same area as the other City museums. However, the building was designated a Brownfield building because it has lead paint and asbestos. There was a Brownfield grant from HUD, which the City applied for and was awarded a $2,000,000 grant. One of the conditions for receiving the $2,000,000 grant was to take out a $2,000,000 Section 108 Loan. Staff committed to using two years worth of CDBG money to pay back a portion of the loan payment so that the museum in the mall could stay open while it's being rehabbed.

Mr. Rettig asked about the parking situation in the Main Street area.

Mr. Dollahon stated that with the completion of Main Street in the downtown area, there will then be 105 parking spaces available to include on the street and in the back of the businesses between Lucero Street and Las Cruces Avenue.

Ms. Hutson asked if funds could be used, though a loan or a grant, for the old, historic Phillips Chapel in the Mesquite neighborhood.

Mr. Dollahon advised that perhaps through a loan or grant. Historic Preservation is one of the activities that is eligible under CDBG. However, the church would need to be designated as a community center or office; using it as a church would be problematic. More information would be needed such as its use and how it would benefit the community.

Meeting ended at 7:15 p.m.

Minutes Approved by Staff

2011-2015 Consolidated Plan
Public Hearing
April 7, 2011

Following are the summary minutes of the 2011-2015 Consolidated Plan Public Hearing held on April 7, 2011, at 9:00 a.m. at City Hall Council Chambers, 700 N. Main Street, Las Cruces, New Mexico.

Community Development
Staff Present: David Dollahon
Diana Garcia-Parra
Vera Zamora
Jean Barnhouse-Garcia
Maria Fahrenkrog

Consultants/Interpreter: Heidi Aggeler (BBC Research and Consulting)

Public Present: Chris Zeigler
Charles Beard

David Dollahon and Heidi Aggeler gave a powerpoint presentation of the FY2011-2015 Consolidated Plan (see attached). The following questions and/or comments were made:

Chris Zeigler asked what was going to happen to the old hospital on Alameda.

Mr. Dollahon stated the Supportive Housing Coalition (SHC) and Housing Authority (HA) have proposed a Low Income Housing Tax Credit project to develop a 60 unit apartment complex at the old City Office Center. The City would be using $250,000 of HOME funds to provide gap financing for the development. If the SHC and HA do not receive the financing, staff would then need to amend the Action Plan and allocate the money to another project(s).

Mr. Zeigler suggested asking the City Council to provide for 50% of infrastructure and facility projects from another fund, instead of from CDBG.

Mr. Dollahon advised that they currently are partnering up with Public Works to provide for a portion of the funding to complete street repair on Midway Avenue; $300,000 will come from CDBG and $365,000 will come from other sources. CDBG funds can be used for sidewalks and street and public facility improvements. On average the City allocates $300,000 to these types of projects.

Mr. Zeigler also commented that he has heard concern from many community members in reference to the lottery list with the Housing Authority. Residents are concerned about the long wait for housing and the process of the lottery.

Mr. Dollahon advised that he had heard of these concerns at another public hearing and they will check on the process of the lottery system. However, for the floating homeless, the City does partner with an outside agency to provide for Tenant Based Rental Assistance (TBRA). It is a short term program that provides housing assistance to those homeless or near homeless for upto 24 months.

Commissioner Charles Beard suggested funding just one project at a time to its completion so that it doesn't extend to years.

Mr. Dollahon stated some cities do this, but Las Cruces does receive a HOME portion that provides for affordable housing projects; and the CDBG portion is spread out to provide for infrastructure, public services and public facilities so that more projects can be done throughout the City each funding cycle. HUD does mandate 15% of CDBG funding to public services.

Meeting ended at 10:00 a.m.

Minutes Approved by Staff

APPENDIX E.
CDBG Special Benefit Area Designation

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CDBG Special Benefit Area Designation

In November 2005, Williams Demographics, under contract with BBC Research & Consulting (BBC), conducted a door-to-door survey of households in three geographic areas within the City of Las Cruces. The purpose of the survey was to determine the share of residents in each area who qualify as low- and moderate-income, using the U.S. Department of Housing and Urban Development's (HUD's) criteria. This research was necessary in order for the City to determine if the areas are currently eligible to receive housing and community development funding, a federal block grant program.

A similar survey was completed as part of the City's 2003-2005 Consolidated Plan for five geographic areas in the City, and again for the City's 2011-2015 Consolidated Plan.

The current report contains information about the survey effort conducted for the 2011-2015 Consolidated Plan.

Background

Each year, states and entitled cities receive block grants from HUD to fund a variety of housing and community development activities. The largest share of the funding received is the Community Development Block Grant, or CDBG. CDBG regulations state that projects and activities funded under the federal program must meet one of three national objectives:

1. Benefit low- and moderate-income persons;
2. Aid in the prevention or elimination of slums and blight;
3. Meet other community development needs having a particular urgency.

HUD's definition of a low- and moderate-income area (LMA) is an area in which the majority (51 percent) of residents within a census tract, or block group of a census tract, are low- or moderate-income. Low- and moderate-income residents are defined as earning less than 50 and 80 percent, respectively, of the area median income. HUD also adjusts the definition for family size. Five areas have previously qualified as LMA.

Several items are important to note:

- CPD-05-06 has a section on the "Lifespan of a Survey" which suggests that surveys do not need to be done frequently as long as a city can "be sure that there have been no significant demographic, economic changes in the area.." since the previous survey. Examples are given of "significant" changes and include "factory openings or closings, layoffs by a major employer in the service area, or the occurrence of major disasters."

- CPD-05-06 specifies that the survey methodology must be "statistically reliable," which entails clearly stating the survey method used and selecting participants through a random sampling process.

- In addition, Chapter 3 of the CDBG training manual discusses LMA area benefits on page 3-2.[1] It states "HUD will generally accept a grantee's determination as long as it is reasonable."

Special Benefit Surveys for Las Cruces—2011

The city has determined that five sub-areas could potentially qualify as LMA in 2011. In the city's past Consolidated Plans in 2003 or 2006, the city hired consultants to conduct a full household survey in these subareas. This full re-enumeration is not entirely justified in this round, as explained below.

Methodology

For the current Consolidated Plan, a modified approach was conducted for areas where demographic data suggest that the income distribution of residents has not changed or where re-enumeration seems justified.

In the early stages of the current Consolidated Plan, the city's consultants obtained January, 2006 through December, 2010 utility data from the city. The utility listing was then matched to the prior survey address lists. This gave us the ability to study how well utility data matched earlier enumeration data, as well as track stability of the neighborhood in the past five years[2].

The matching of utility data, in concert with earlier enumeration results, also allows sensitivity analysis. We can return to the earlier enumeration lists to see whether apartments, often missed in utility records, showed qualifying levels of income, and separate these from single family housing which can be analyzed independently.

After conducting a comparison of the current utility lists to past addresses used for the LMA surveys, we developed a methodology for sub-area analysis by neighborhood.

The resulting plan for conducting enumerations for the 2011-2015 Consolidated Plan was determined to be:

Stanley. This neighborhood is very small and we proposed simply to conduct a new enumeration of this area.

South Hacienda Acres. In 2003, this neighborhood qualified with 60 percent LMI after complete enumeration (full household survey). This neighborhood has a utility match rate of 56 percent, which includes previously identified valid housing unit addresses and 46 new addresses added to the area.

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[1] http://www.hud.gov/offices/cpd/communitydevelopment/training/basicallycdbg.cfm

[2] Utility data may not match well for many reasons, including the extent of multifamily housing for which utilities are not separately metered or used. Also, new housing may have been built. In semi-rural areas, some housing may not use city utilities which do not include electric service.

Where we have a match to utility records, the stability is high: 81 percent of households were continuously in one account name for the past half decade. For addresses that appear to be single family housing, 56 percent were LMI in 2003. For what appear to be apartments, 72 percent were LMI.

We conducted a sensitivity analysis to determine what conditions would need to exist for this neighborhood to not quality as LMI. If we assume that all new homes built since 2006 are single family housing, and only 30 percent are LMI, the area estimate of overall LMI would still fall well above 50 percent.

These data suggest that a complete enumeration—which would be costly—would yield similar results to the data in 2003. In an effort to further check our findings, we conducted a windshield survey and found no change in the character of the area. Newer units are mobile homes and there are no notable planned development areas or multi-family complexes that would have changed the income character of the area.

We believe that, based on the analysis described above, that this neighborhood can be re-certified as an LMA without a complete enumeration.

Second Street. In 2003 this was the poorest neighborhood enumerated for qualification as CDBG-eligible with 77 percent of households LMI. In matching the 2006-2010 utility data we find only 20 new addresses added to the 2003 listing. We are aware of new houses in this area built by Habitat for Humanity, which would have been sold to low-income households. The match rate for this area is much higher than South Hacienda Acres (73 percent) and the stability factor of households is high at 70 percent[3]. In applying income outcomes by type of housing in 2003, multi-unit addresses and single family units each qualified as beyond 75 percent LMI.

Again, a windshield survey found little change in the area and no evidence of any housing activity that would change the income character of the neighborhood. And, sensitivity analysis reveals no reasonable assumption under which this neighborhood could fail to qualify. We believe, based on the analysis described above, that this neighborhood can be re-certified as an LMA without a complete enumeration.

Mesa. We show that the major change in this neighborhood is the addition of new housing built since the last enumeration in 2003. This neighborhood was the second poorest in the previous study, qualifying with 74 percent of households LMI.

The address match rate is 69 percent, comparing more recent utility data to the 2003 enumeration address list and including 93 new housing addresses. The stability between 2006 and 2010 was 62 percent. This area contains few multi-family units but could contain households that do not use city services.

[3] This means that 70 percent of residents surveyed in the last enumeration remain in their homes for five years.

The new housing, were it to mirror the 2003 data for single family housing, would be expected to be 72 percent LMI. Multi-family housing had higher rates of households qualifying as LMI. A windshield survey confirmed that the new housing addresses are substantially scattered mobile, and a few site-built, homes.

The largest issue for this neighborhood is the question of needing to enumerate the new housing. If we can assume this relatively rural area of mobile homes and site built homes, few apartments, and general stability since 2006 has remained similar in income character, with the one exception of the new housing and this new housing contains no household that qualifies, then our calculations indicate the neighborhood would still qualify at 59 percent LMI.

We believe, based on the analysis described above, that this neighborhood can be re-certified as an LMA without a complete enumeration.

Alameda. The Alameda neighborhood is a central city area with 310 housing units and no new housing. This neighborhood is unique, much of it falling into an historic district area with evidence of some renovation of single family houses. With almost 100 apartments in this neighborhood, the utility match rate is 57 percent. The stability of the utility list, which is predominately single family, has been 73 percent.

In 2006 this neighborhood qualified at 61 percent LMI. However, the neighborhood is quite stratified with single family residences not qualifying according to 2006 income data. It is the economic situations in the many apartment units that results in qualification for this neighborhood. The apartment dwellers in 2006 qualified at nearly 90 percent LMI. We can reasonably assume that has remained about the same. We see from observation of the area little evidence of renovation of apartments, in contrast to single family housing.

The question for this neighborhood is whether gentrification of single family housing and possible increase in their incomes may have pushed the entire neighborhood out of qualification. If single family housing in the Alameda area were to have dropped below about 30 percent LMI, given the greater numbers of them than apartments, the neighborhood would fall out of eligibility.

We therefore propose to re-enumerate the single family housing in the neighborhood.

HUD approval. A summary of the methodology and its basis appear in Figure E-1 which follows. These procedures were approved by HUD in a letter to the City, dated February 16, 2011.

Figure E-1.
CDBG Special Benefit Area Recertification

Neighborhood	Number of Residential Units	Number of Residential Units Added Since Last Survey	Last LMA Survey	Qualified in Last Survey?	Percent LMA in Last Survey?	Methodology for 2011	Reason
Stanley	37	4	2006	Yes	59%	Resurvey due to small size	
2nd Street	359	20	2003	Yes	77%	Do not survey	Few new addresses, little change in the neighborhood since last survey
Mesa	505	93	2003	Yes	74%	Do not survey	Estimate neighborhood at 59% if all new housing is similar
South Hacienda	285	46	2003	Yes	60%	Do not survey	If all new homes built and 30% are LMA (half of the % in 2003), neighborhood still qualifies
Alameda	310		2006	Yes	61%	Resurvey single family units only	New single family homes may have lowered the % LMA

Source: Williams Demographics and BBC Research & Consulting.

2011 Survey

BBC again contracted with Williams Demographics to complete the door-to-door survey work described above. The same careful procedures from the last report were followed and again a bilingual assistant was employed in addition to the person who had done previous work in both neighborhoods. The address listing results are shown below.

Figure E-2.
Property Count Information, Stanley Area

Property Count Information	Number	Interview Results	Number
Listed Addresses	37	Interviews	32
Non-existent or duplicate	1	Refusals of entire interview	0
Non-residential	0	Non-contact	2
Vacant	2	**Total**	**34**
Occupied housing units	34		

Source: Williams Demographics, 2011.

Figure E-3.
Property Count Information, Single Family Housing Units, Alameda Area

Single Family Housing Units	Number	Interview Results	Number
Listed Addresses	223	Interviews	207
Non-existent or duplicate	0	Refusals of entire interview	4
Non-residential	0	Non-contact	0
Vacant	16	**Total**	**203**
Occupied Single Family Housing units	207		

Source: Williams Demographics, 2011.

Figure E-4 shows the low- and moderate-income levels by household size used in this study.

Figure E-4.
Income Definitions Used in 2011 Survey, City of Las Cruces

Household Size	Extremely Low Income	Very Low Income	Low Income	Moderate and High Income
1 person	<$9,450	$9,450 — $15,750	$15,750 — $25,150	>$25,150
2 person	<$10,800	$10,800 — $18,000	$18,000 — $28,750	>$28,750
3 person	<$12,150	$12,150 — $20,250	$20,250 — $32,350	>$32,350
4 person	<$13,450	$13,450 — $22,450	$22,450 — $35,900	>$35,900
5 person	<$14,550	$14,550 — $24,250	$24,250 — $38,800	>$38,800
6 person	<$15,650	$15,650 — $26,050	$26,050 — $41,650	>$41,650
7 person	<$16,700	$16,700 — $27,850	$27,850 — $44,550	>$44,550
8 person	<$17,800	$17,800 — $29,650	$29,650 — $47,400	>$47,400

Note: The 2010 Median Family Income for Las Cruces was $43,800.
Source: Department of Housing and Urban Development and BBC Research & Consulting.

Conclusions

Stanley. In this neighborhood, we received data from 27 households in the 2011 re-enumeration. Of these, 10, or only 37, percent were moderate or high income households. ***This neighborhood continues to qualify as LMA.***

Alameda. In Alameda we re-enumerated only single family housing as described above. The issue was whether gentrification of single family housing had caused the neighborhood to fall out of qualification as an LMA. Of 266 the households combining single family with previously enumerated apartments, including re-enumerations, ***the neighborhood still qualifies as a LMA with 57.9 percent LMI.***

APPENDIX F.
Analysis of Impediments to Fair Housing Choice

APPENDIX F.
Analysis of Impediments to Fair Housing Choice

This appendix contains the City's updated Analysis of Impediments to Fair Housing Choice. This update was completed as part of the City's 2011-2015 Consolidated Plan.

This section contains:

- Maps examining racial, ethnic and income concentrations in Las Cruces;
- The findings from a fair housing survey that was conducted for this analysis;
- A review of the City's land use policies and zoning codes for barriers to fair housing choice;
- An analysis of home mortgage lending data;
- An analysis of fair housing complaints; and
- An identification of fair housing barriers and recommended fair housing action plan.

Analysis of Impediments to Fair Housing Choice (AI). The AI is a U.S. Department of Housing and Urban Development (HUD) mandated review of impediments to fair housing choice in the public and private sector. The AI is required for the City of Las Cruces to receive federal housing and community development block grant funding.[1]

The AI involves:

- A review of a City's laws, regulations and administrative policies, procedures and practices;
- An assessment of how those laws, policies and practices affect the location, availability and accessibility of housing; and
- An assessment of public and private sector conditions affecting fair housing choice.

According to HUD, impediments to fair housing choice are:

- Any actions, omissions, or decisions *taken because of* race, color, religion, sex, disability, familial status or national origin that restrict housing choices or the availability of housing choices.
- Any actions, omissions or decisions that have the effect of restricting housing choices or the availability of housing choices *on the basis of* race, color, religion, sex, disability, familial status or national origin.

[1] The City is also required to submit a Consolidated Plan for Housing and Community Development and an annual performance report to receive funding each year.

Although the AI itself is not directly approved or denied by HUD, its submission is a required component of a City's or state's Consolidated Plan for Housing and Community Development (Consolidated Plan) performance reporting. HUD desires that AI's:

- Serve as the substantive, logical basis for fair housing planning;
- Provide essential and detailed information to policy makers, administrative staff, housing providers, lenders and fair housing advocates; and
- Assist in building public support for fair housing efforts both within a City's boundaries and beyond.

Federal Fair Housing Act. The Federal Fair Housing Act, passed in 1968 and amended in 1988, prohibits discrimination in housing on the basis of race, color, national origin, religion, gender/sex, familial status and disability. The Fair Housing Act covers most types of housing including rental housing, home sales, mortgage and home improvement lending and land use and zoning. Excluded from the Act are owner-occupied buildings with no more than four units, single family housing units sold or rented without the use of a real estate agent or broker, housing operated by organizations and private clubs that limit occupancy to members and housing for older persons.[2]

HUD has the primary authority for enforcing the Federal Fair Housing Act. HUD investigates the complaints it receives and determines if there is a "reasonable cause" to believe that discrimination occurred. If reasonable cause is established, HUD brings the complaint before an Administrative Law Judge. Parties to the action can also elect to have the trial held in a federal court (in which case the Department of Justice brings the claim on behalf of the plaintiff)[3].

Local ordinance. The City of Las Cruces has adopted a local fair housing ordinance with protections that are similar to the Federal Fair Housing Act, in addition to prohibiting discrimination on the basis of ancestry, ethnicity, gender identity and sexual orientation. The director of the City of Las Cruces Community Development Department has authority and responsibility for administering the ordinance. The director and/or staff of the Department are required by the ordinance to assist aggrieved persons with filing complaints of housing discrimination with HUD.[4] However, according to HUD, City staff cannot file a complaint on their behalf.

If the Director of Community Development has reason to believe that violation has occurred the Director shall refer such information regarding the violation to HUD or the State Human Rights Commission for violations of the State's Fair Housing Statute for investigation and prosecution according to the Fair Housing Act of 1988.

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[2] "How Much Do We Know? Public Awareness of the Nation's Fair Housing Laws", The U.S. Department of Housing and Urban Development, Office of Policy and Research, April 2002.

[3] Ibid.

[4] http://library.municode.com/index.aspx?clientId=11136&stateId=31&stateName=New%20Mexico. See Chapter 13 Housing, Article III Fair Housing.

Protected Class Concentrations

Racial concentrations. In both Doña Ana County and the City of Las Cruces, Hispanics comprised the majority of residents at 66 percent and 57 percent, respectively. These proportions are the same as in the middle part of the last decade.

Figure F-1 shows the racial distribution of Las Cruces residents as of 2010, along with the proportion of residents in each racial category who consider themselves of Hispanic descent.[5]

Figure F-1. Population by Race and Ethnicity, 2010

Source: 2010 Census.

	2010 Population	Percent of Population by Racial/Ethnic Category	Percent Hispanic Ethnicity by Racial Category (2009 estimates)
American Indian and Alaska Native	1,706	1.7%	5.0%
Asian	1,541	1.6%	0.0%
Black or African American	2,385	2.4%	8.7%
Some other race	14,913	15.3%	97.9%
Two or more races	3,454	3.5%	71.0%
White	73,513	75.4%	57.2%
Total population	**97,512**	**100.0%**	
Hispanic or Latino ethnicity	55,443	56.9%	

Definition of racial and ethnic concentrations. According to HUD, a disproportionate need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least 10 percentage points higher than the percentage of persons in the category as a whole. Using this definition, an area of racial and ethnic concentration is defined as where the percentage of persons in a particular race or ethnicity is at least 10 percentage points higher than the percentage of persons in the category for the City as a whole.

Figures F-2 through F-4 show the distribution of City residents by the following racial and ethnic categories, which have the largest proportions of residents by race/ethnicity:

- Residents who report their race as White,
- Residents who report their race as Black or African American, and
- Residents who report their ethnicity as Hispanic/Non-White.

Using the above definition of concentration, block groups in Las Cruces have a concentration if the following exists:

- A White population proportion of 85 percent,
- A Black or African American population proportion of 12 percent or more, and
- A Hispanic population proportion of 67 percent or more.

[5] The 2010 Census reports a much higher White population and, conversely, a much lower Some Other Race population than the 2000 Census. As such, it is not possible to compare growth rates among racial categories due to this reclassification.

Figure F-2 shows the percentage of White residents within each block group in the City. Based on the above definition of White concentration, there are only a few block groups in the City where more than 85 percent of residents are White.

Figure F-2. Percent of Population that is White, 2010

Source:

2010 Census and BBC Research & Consulting.

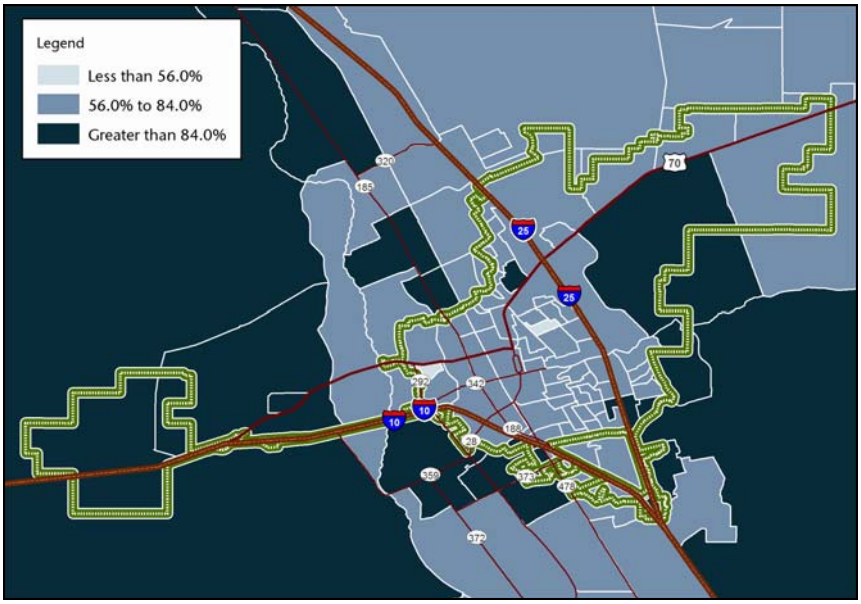


Figure F-3 shows the ratio of Hispanics to total population by block group in the City. As the map demonstrates, there are many block groups in the City, largely west of I-25, with Hispanic concentrations.

Figure F-3. Percent of Population of Hispanic/Latino Ethnicity, 2010

Source:

2010 Census and BBC Research & Consulting.

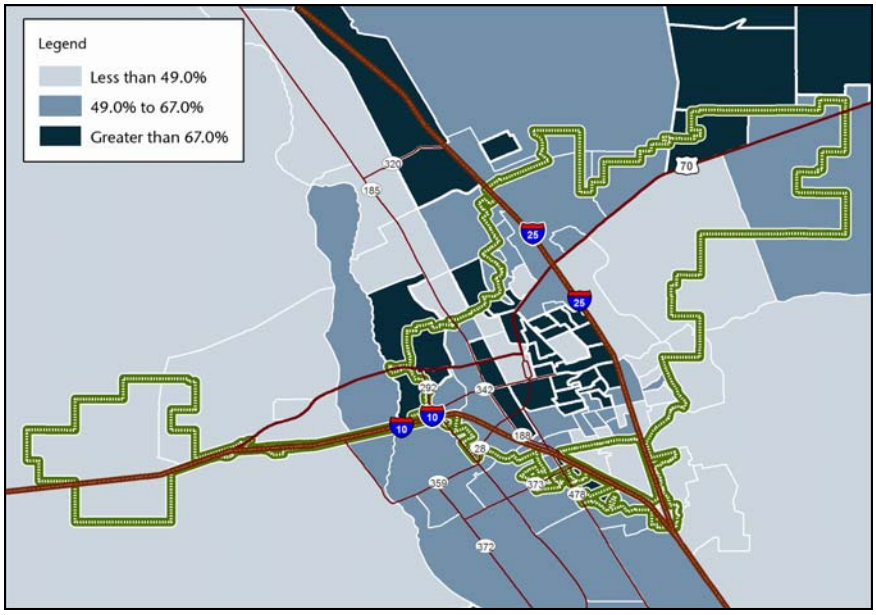
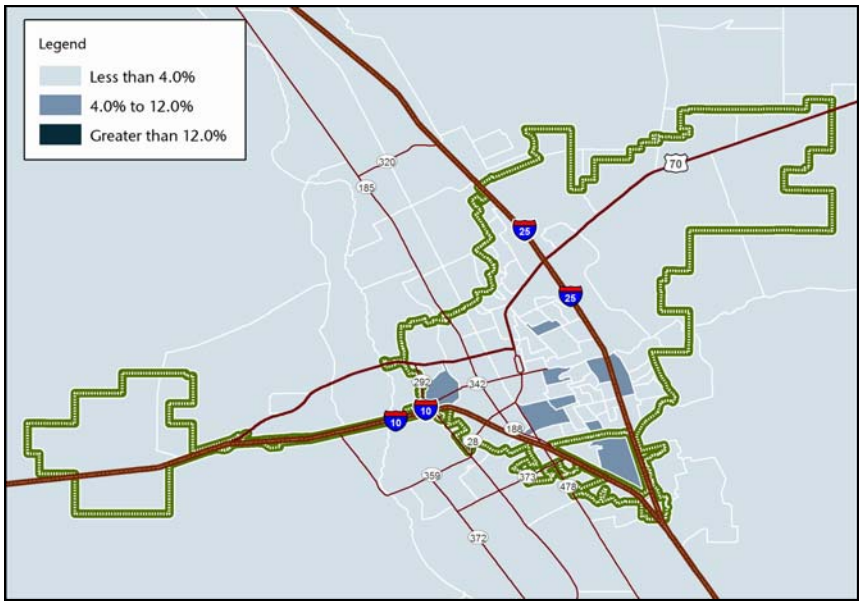


Figure F-4 shows the proportion of African Americans by block group in the City. There are no block groups with concentrations of African Americans.

Figure F-4. Percent of Population that is African American, 2010

Source:

2010 Census and BBC Research & Consulting.



Distribution among block groups. Another way to examine concentration is to examine how the White, Hispanic and African American populations are distributed among the block group (as opposed to looking at what proportions comprise an individual block group). This exercise revealed no evidence of concentration of any of the three categories. Indeed, the percentages of each racial/ethnic group by block group ranged between 1 and 2 percent (with a high of 6 percent for one block group).

Due largely to the almost equal balance of Non-Hispanic and Hispanic or Latino residents, the City is relatively ethnically and racially dispersed. Dispersion appears to have changed slightly since 2005, when there was one block group with 8 percent of the White population and one with 6 percent of the Hispanic population (still very small).

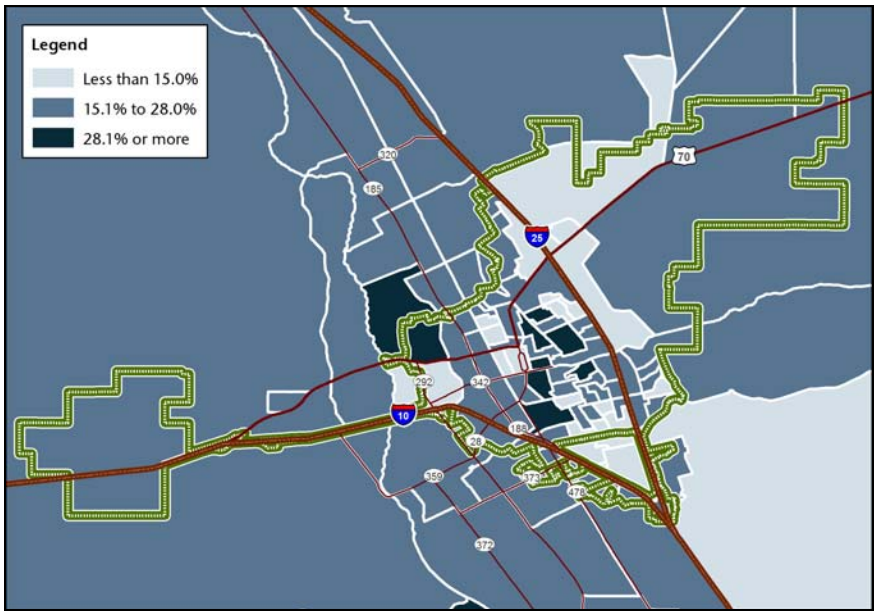
Persons with disabilities. The 2009 ACS reports that 11 percent of Las Cruces residents have a disability. The Census' definition of disability status is based on individual answers to several Census survey questions. According to the Census, individuals have a disability if any of the following three conditions are true: (1) they were 5 years old and over and had a response of "yes" to a sensory, physical, mental or self-care disability; (2) they were 16 years old and over and had a response of "yes" to going outside the home disability; or (3) they were 16 to 64 years old and had a response of "yes" to employment disability.

Figure F-5 shows the concentration of persons with disabilities in Las Cruces by block group as of 2000, the latest date of availability. A block group is concentrated when 29 percent of residents in a block group have a disability (based on the 2000 Census disability proportion for the City). There are several block groups with concentrations of persons with disabilities, largely located in the central part of the City.

Figure F-5. Concentrations of Persons with Disabilities, 2000

Source:

U.S. Census 2000 and BBC Research & Consulting.



Familial status. Concentrations of persons based on familial status were examined for large families and single-female heads of household, both of which reportedly are more likely to face discrimination in housing.

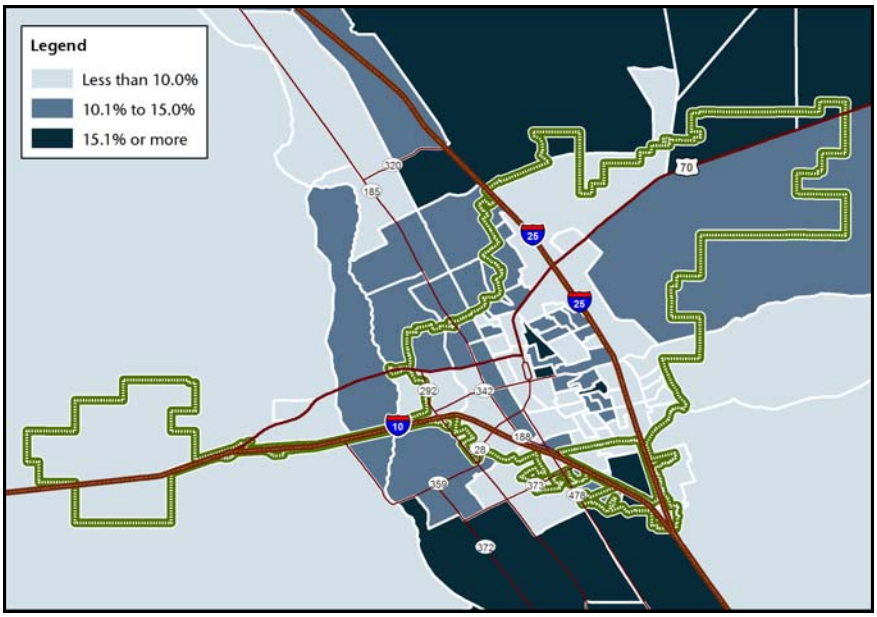
Large households, defined by the Census as having five or more persons in a household, made up 5.8 percent of the total households in 2009. All of these were family (related party) households.

The map in Figure F-6 examines the location of large households within the City. Concentrated block groups are those in which large households make up more than 16 percent of households; there are very few concentrated block groups.

Figure F-6. Percentage of Large Households by Block Group, 2009

Source:

2009 Claritas and BBC Research & Consulting.



In 2009, the majority of Las Cruces households were households without children (71.4 percent). This was much higher than 1990 proportion (64.5 percent). Of households with children, the majority (58 percent) were married couple families.

Figure F-7 shows the distribution of Las Cruces households with and without children for 1990, 2000 and 2009. As the table demonstrates, the City has seen steady growth in female-headed households with children and married couple households *without* children; growth and then decline in male-headed households; and decline and then growth in married couple households *with* children.

Figure F-7.
Household Characteristics, 1990, 2000 and 2009

	Number and Percent of Households						Change in Households			
	1990		2000		2009		1990-2000		2000-2009	
	Number	*Percent*	*Number*	*Percent*	*Number*	*Percent*	*Number*	*Percent*	*Number*	*Percent*
Households with children										
Married couples	5,773	24.3%	5,241	18.0%	5,934	16.7%	-532	-9.2%	693	13.2%
Single female-headed	2,140	9.0%	2,890	9.9%	3,799	10.7%	750	35.0%	909	31.5%
Single male-headed	530	2.2%	750	2.6%	438	1.2%	220	41.5%	-312	-41.6%
Households without children	15,354	64.5%	20,303	69.6%	25,393	71.4%	4,949	32.2%	5,090	25.1%
Total households	**23,797**	**100.0%**	**29,184**	**100.0%**	**35,564**	**100.0%**	**5,387**	**22.6%**	**6,380**	**21.9%**

Source: U.S. Census Bureau's 1990 Census and 2000 Censuses and 2009 American Community Survey.

Single parent households—especially those with single mothers—have some of the highest rates of poverty in most communities. As such, they have needs for social services (child care, transportation) and affordable housing. Female-headed households with children also face fair housing barriers because of lack of support and knowledge of their rights under the Federal Fair Housing Act.[6]

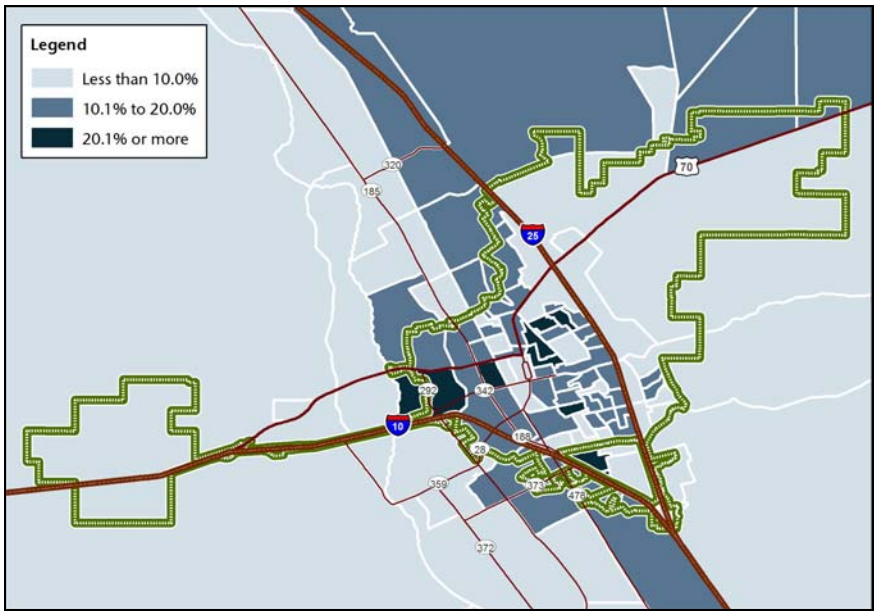
The map in Figure F-8 shows the percentage of female-headed households with children by block group. Concentrated block groups are those in which female-headed households with children make up more than 21 percent and are mostly located in the central City.

[6] Surveys of residents conducted by BBC show that in almost every community, support and knowledge of fair housing protections on the basis of familial status is very low.

Figure F-8. Percentage of Female-Headed Households with Children by Block Group, 2009

Source:

2009 Claritas and BBC Research & Consulting.



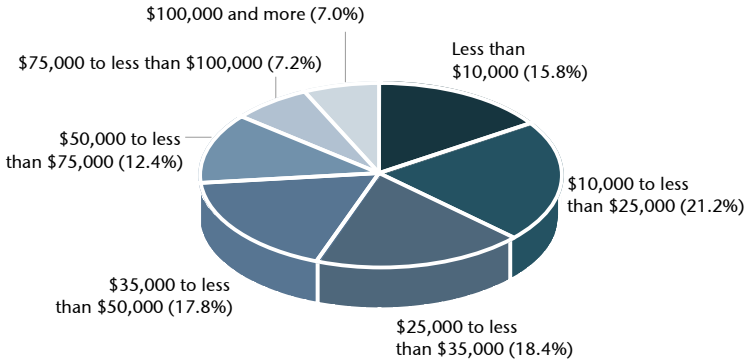
Resident Survey

In January and February 2011, 5,600 paper surveys were sent to Las Cruces addresses within the City's low and moderate income neighborhoods. By March 2011, 527 residents had responded and 500 had been returned due to bad addresses, for a response rate of 10 percent. The survey was offered in Spanish and English. The survey focused on issues related to housing discrimination.

Respondent characteristics. Survey respondents were asked to indicate the ethnic or cultural group they consider themselves to be a member of and their total household income.

Race/ethnicity. Nearly half of the respondents (49 percent) consider themselves to be "Hispanic/Chicano/Latino," 38 percent "White/Anglo," and 5 percent "Multi-Racial"—the next most common ethnic or cultural group selected. Data from the Census are not directly comparable with the survey data since the Census considers race and ethnicity separately (and the survey did not).

Figure F-9. Total Household Income, Las Cruces, 2011



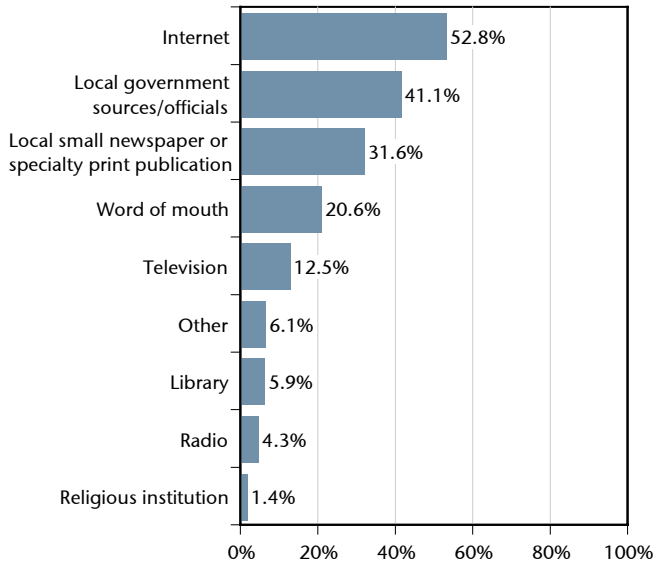
Note: n=499.

Source: BBC Research & Consulting from 2011 City of Las Cruces Resident Housing Survey.

Household income. As shown in Figure F-9, about 16 percent of respondents reported total household incomes of less than $10,000. Because the surveys were sent only to the City's low to moderate income neighborhoods, the income data reported in Figure F-9 should not be compared to the city at large, but rather to the neighborhoods surveyed.

Information sources. Survey respondents noted the types of information sources they rely upon when they want to learn about housing or government issues in Las Cruces. As shown in Figure F-10, about half of respondents would rely on the Internet, and 41 percent would turn to local government information sources, including government officials.

Figure F-10.
Sources for Information about Housing or Government Issues in Las Cruces, 2011



Note: n=506.
Source: BBC Research & Consulting from 2011 City of Las Cruces Resident Housing Survey.

Housing discrimination. Survey respondents were asked about their personal experience with housing discrimination, their recommendation for how they would respond to housing discrimination and who to contact to file a complaint.

Prevalence of housing discrimination. About 9 percent of respondents believe that they have experienced housing discrimination, similar to the finding in the 2006 city-wide telephone survey (8 percent of respondents). This indicates that approximately 742 residents living in the City's low to moderate income neighborhoods have experienced housing discrimination. If this finding applies citywide, it suggests that about 5,727 adult residents of Las Cruces have experienced discrimination at some point.

Reason for discrimination. When asked why they thought they had been discriminated against, familial status and race/ethnicity were the most common responses. The following quotations provide more specific examples of residents' perception of their housing discrimination experiences:

- "Racial slur made regarding Hispanics being able to legally have the money to buy a house. 'Only drug dealers that are Mexican can have money.' Can you believe in this day and age someone actually believes or says something like this?"
- "Our age, he wouldn't even show us the inside of the apartment even though we set up an appointment. We arrived and he said he couldn't help us."
- "I have six children. The place that I was trying to rent only allowed two kids and no pets."
- "My wife and step daughter were from Mexico."
- "Disabled daughter was told she did not qualify for a two bedroom apartment for her, her husband and baby; they could have slept in one bedroom, the baby in the other."
- "Single parent with two kids and Hispanic."
- "Being black."

Response to housing discrimination. When asked what they would do or recommend if they or someone they know experienced housing discrimination, 70 percent reported that they would file a complaint; 9 percent would move and 2 percent would do nothing. Among the 7 percent who suggested "other" responses to housing discrimination, their comments included:

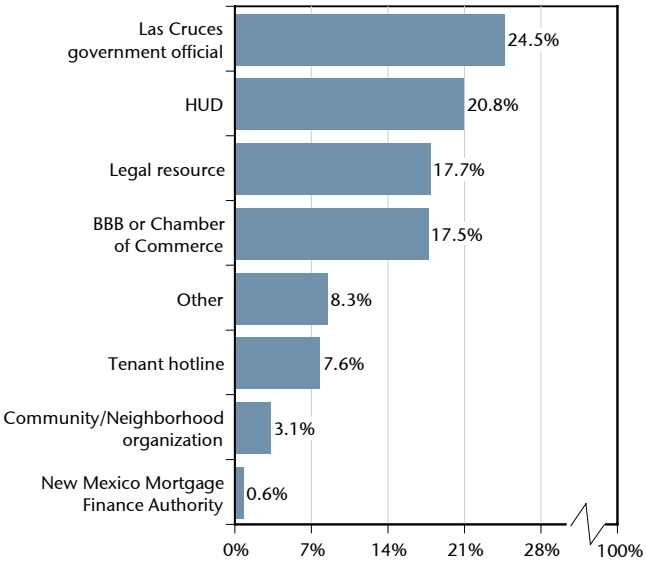
- "Move on, keep trying."
- "Probably would not feel comfortable there anyways."
- "Research the situation and contact the appropriate people."
- "Seek advice, many people think there is a problem but in actuality they were not subject to discrimination."
- "I believe the owner has a right to choose the renter for whatever reason, to protect it in every way from condition to value, from keeping property clean and kept up to making payments on time."
- "Move to another state, Las Cruces discriminates."
- "Get a lawyer."

Reporting housing discrimination. Overall, 31 percent of respondents stated that they knew who to contact to report housing discrimination. As shown in Figure F-11, 25 percent would contact a Las Cruces government official first, if they wanted to report housing discrimination.

Figure F-11.
***Survey question:* "Who would you call first for information about reporting housing discrimination?"**

Note:
n=515.

Source:
BBC Research & Consulting from 2011 City of Las Cruces Resident Housing Survey.



Stakeholder Input

During the development of the Consolidated Plan and AI, stakeholders were consulted about fair housing barriers and housing and community development needs. The top fair housing barriers that were indentified included:

Barriers for persons with disabilities.

- Accessible housing is very much lacking in Las Cruces. People with disabilities, especially veterans, have the hardest time finding housing they can afford.

- Landlords who have accessible units are not required to rent them to tenants with disabilities; therefore, able-bodied renters are living in the City's very limited accessible housing stock.
- Landlords do not allow service animals, even when they are required to. They do not understand that service animals also serve the needs of people with emotional needs.
- Landlords do not understand their requirements under the Fair Housing Act — for example, are landlords required to provide flashing lights (alarms) for persons who are deaf/hard of hearing?
- The new Department of Vocational Rehabilitation is not on a bus route and there are not sidewalks along the streets.
- There are 60 to 70 people with developmental disabilities in Las Cruces who are employed at White Sands. The City's bus does not extend to White Sands. Extending the transportation system to White Sands would benefit those who work there and cannot drive; it is acknowledged, however, that this would be costly to the City.
- The Section 8 program's limit on the number of unrelated persons living together creates an obstacle for persons with developmental disabilities, who do best living together with 3 roommates and one caregiver. This is also the most cost effective living arrangement.

General fair housing barriers.

- People are afraid to complain about their housing situation because they think they may lose their housing subsidy.
- Many landlords and tenants operate on verbal agreements, which give the tenants few rights. Many agree to rent-to-own situations without written contracts. In the county, in particular, sellers use "contracts of sale" or "real estate contracts" that establish an arrangement that is more like a landlord/tenant arrangement. If the "buyer" misses a payment they lose their house.
- Some trailer park owners charge fees for people if they are outside past 8 p.m. Other landlords charge rental applicants a $35 background check/application fee that is not returned if they are selected for the unit.
- Tenants allege that there are cases where landlords walk in unannounced; where they enter apartments when tenants are not there and rummage through people's belongings.
- Affordable housing providers commend the City on the fee waivers it currently grants, but would like to see waivers for other development fees too. Some feel that waiving parking requirements is tricky because low income residents needs cars to access job opportunities. They also like having cars and need a place to park them.
- The process for sewer and water lines seems to involve a lot of change orders, which costs time and money. Can this be avoided through better communication? Could the required environmental and archeological reviews for home lots be done at the same time?

Housing and Land Use Policy Review

This section discusses the housing and land use policies that may affect fair housing in the City of Las Cruces.

Housing profile. A detailed profile of the City's housing market is provided in the Housing Market Analysis section of the Consolidated Plan (Section II). In sum, the analysis found:

- Except for certain block groups in the central part of the City and some mobile home parks, the City's housing stock is new and in good condition. Few residents live in substandard units and few reported living in overcrowded units.
- The median value of owner occupied homes in Las Cruces was $155,000 in 2009. This is up from the median value of $91,200 in 2000—or an increase of $63,800. The City has experienced some softening in the for sale market, but nothing as dramatic as in many U.S. cities. Indeed, homeowners would need to earn approximately $19,000 more per year in 2009 than in 2000 to afford the median-valued home in Las Cruces.
- The 2009 median rent in Las Cruces, including utilities, was $629. This is much higher than in 2000 ($470). Even as recently as 2005 the median was much lower than in 2010 ($475).
- Renter purchasing power has decreased over the decade as rents have risen, especially very recently. Fewer than half—44 percent—of renters can afford to pay the median rent and utilities. There is a shortage of approximately 4,700 affordable rental units for renters earning less than $20,000 per year.

Development regulations review. As part of the City's recent Affordable Housing Strategy study in 2008, Clarion Associates, a planning and land use consulting firm, conducted a detailed review of the City's land use policies and zoning code. The analysis considered barriers to affordable housing development and recommended changes to facilitate affordable housing development.

Although the study did not find an egregious barriers to affordable housing creation in Las Cruces, the regulatory review resulted in several recommendations:

- **Proactively rezone land into the R-4 zone.** Proactively rezone lands along bus routes and major one-way street pairs into the R-4 zone to encourage construction of multifamily housing.
- **Adjust the R-4/C-3 Zone height and density.** Raise the height limit in the C-3 and R-4 zones from 60 feet to 75 feet and revise minimum density requirement.
- **Adopt minimum density regulations for the R-1-b, R-2, and R-3 Zones.** Adopt minimum density regulations for key zone districts.
- **Refine R-1-b Zone and provide templates.** Revise the dimensional standards for the R-1-b district and prepare template examples of smaller single family housing on 3,500 square foot lots in order to encourage wider use of this existing zoning tool.
- **Reduce residential parking requirements.** Reduce the minimum off-street parking requirement for accessory dwelling units (ADUs) and multifamily dwelling units to 1 space per unit.

- **Refine Accessory Dwelling Unit regulations.** Remove the requirement that ADUs be occupied by a member of the same family that occupies the primary housing unit, and that the ADU be contained within a primary structure.

- **Expand impact fee exemption.** While the existing exemption from park, water, and sewer fees is good, it covers too few units to make a significant difference in affordable housing supply.

Proactively rezone land into the R-4 Zone. While Las Cruces has significant unmet demands in both single family and multifamily affordable housing, the city has focused largely on site-specific single family housing supply. Over time, a rising share of unmet demand for affordable housing may need to be met through multifamily rental and ownership units, simply because the per unit land and construction costs are lower, and an increasing share of families in need of affordable housing may only be able to afford purchases or rentals of attached and multifamily units. Las Cruces' zoning ordinance includes the R-2, R-3, and R-4 multifamily districts, which are fairly well designed to permit potentially affordable development. The R-4 district regulations—which include a minimum density high enough to help support bus/transit service and no maximum density—is particularly well suited for use in constructing affordable multifamily units. Unfortunately, only 7.1 percent of the developed land in the city is zoned into multifamily districts, and only 1.3 percent of the developed land is zoned in the R-4 category—which is the only one that requires (rather than allows) multifamily construction.

Figure F-12. Percent of Developed Land by Zone District

Source: Clarion Associates.

District	Min. Lot Size (sq. ft.)	Density Limits	Acres	Percent of Developed Land
R-1-c	10,000	4/acre	52	0.1%
R-1-a	5,000	8/acre	8,733	19.6%
R-1-b	3,500	12/acre	4,087	9.4%
R-2	5,000	15/acre	978	2.2%
R-3	5,000	20/acre	1,580	3.6%
R-4	8,500	• 10/acre min. • 40/acre max for pre-2001 • No max for newer rezones	545	1.3%
C-1	5,000	N/A	438	1.0%
C-2	10,000	N/A	1,214	2.8%
C-3	21,780	N/A	2,374	5.4%

We recommend that Las Cruces proactively rezone more lands into the R-4 zone district in order to encourage production of multifamily rental and ownership units. The rezoned lands should be located along key one-way pairs of streets or other major arterials that serve as major transportation corridors connecting downtown and the university area with other major activity centers in the city. Although the city's current looped bus routes are not focused on those corridors, experience shows that as bus systems mature and expand those are logical routes for expanded service because (a) they

can help relieve traffic congestion and (b) there is less community opposition to bus routes in those locations. Adding housing density along those corridors can also help support future bus system expansions and contribute to housing affordability, since the combined costs of housing and transportation can be reduced when bus service is available. In addition, Las Cruces should consider pro-actively rezoning land into the R-4 category in other activity centers or near major arterial-arterial and collector-arterial intersections currently served by the looped bus routes. Several other western city plans—including Albuquerque's Centers and Corridors plan – have recognized this symbiotic relationship between public transit and affordable housing.

Adjust the R-4/C-3 Zone height and density. In general, the dimensional standards in the Las Cruces zoning ordinance are reasonable for their intended purposes. The few exceptions include the 60 foot height limits on development in the R-4 and C-3 districts which limits the achievable density of multifamily rental and ownership units. In both of these districts, the 2001 zoning ordinance limits density to 40 dwelling units per acre for land previously zoned in these districts, but offers unlimited density for those who rezone into these districts and become subject to other 2001 development standards. However, in both of these cases the 60 foot height limit serves as an effective cap on density. Because of the high cost of constructing underground parking, many affordable housing projects accommodate parking in surface or above-ground structures (i.e., by stacking dwelling units over a parking deck or "podium"). Either way, the 60 foot height limit is a barrier to development. If surface parking is chosen then the builder needs to accommodate housing units on less site area (avoiding the parking lot), which tends to require taller buildings. If a structured parking podium is used, then the housing can cover more of the site but needs to be accommodated in the remaining available height above the parking structure. In general, a 60 foot limit restricts structures to no more than six floors (including parking) and perhaps less.

In order to allow for the construction of more affordable units, we recommend that the city raise the height limit in the R-4 and C-3 districts to 75 feet (roughly the height at which fires can be fought without the use of high-rise firefighting equipment). In addition, we recommend that the city consider lifting the 40 unit/acre maximum density for lands zoned R-4 or C-3 before 2001 if the resulting dwelling units are affordable housing units with occupancy subject to income limits.

Finally, we recommend that the minimum density calculation in the C-3 be revised to require that the combined residential and non-residential density be equivalent to at least 10 dwelling units per acre. The C-3 zone is already a mixed use district (i.e., both residential and non-residential uses are allowed), but as a practical matter it is sometimes difficult to construct ground floor commercial or office uses (and their required parking) plus an additional 10 dwelling units per acre. By providing a conversion factor—for example, by giving the builder "credit" against the 10 unit/acre minimum for the non-residential floor area constructed—the city could encourage the type of mixed use development that C-3 zoning anticipates. For example, if the residential portions of a mixed use building have an average gross floor area (including hallways, elevators, and fire stairs) of 2,500 square feet per unit, then the builder would be "credited" with the equivalent of one dwelling unit per 2,500 square feet of commercial and office development constructed. This is important because many modern affordable housing developments use the income from ground floor commercial and office uses to indirectly subsidize the construction costs of the upper floor housing.

Adopt minimum density regulations for the R-1-b, R-2, and R-3 Zones. Like many cities, Las Cruces requires that new annexations and development proposals be consistent with the city's adopted master plans for the area, which means that the proposed development must meet minimum as well as maximum development densities. Unfortunately, over the last decade the city has faced numerous requests to amend the master plan simply to accommodate individual projects (or to amend previously approved development plans for the site) in order to allow for development at lower densities. While these requests have apparently been market driven—i.e., the builder believes that fewer homes at lower densities will sell faster and for higher prices than those called for by the plan —they have the effect of driving up housing prices and reducing the potential supply of affordable housing. This impact is compounded by the fact that once lower-density housing is constructed residents of the area often resist efforts to construct higher density housing nearby; so one plan amendment may lead to requests for similar plan amendments on nearby properties in the future.

We recommend that Las Cruces amend its residential zone districts to establish minimum densities for the R-1-b, R-2, and R-3 districts, and that those minimum densities correspond to those shown in the applicable plans for each area. This could increase the supply of both affordable ownership units (at the lower end of the density range) and rental units (at the upper end of the range). This would affect approximately 15.2 percent of the developed land in the city but would not affect the 19.7 percent of developed land in the R-1-a and R-1-c districts. In addition, we recommend that the authority of the Planning and Zoning Commission be revised to prohibit variances to the minimum zoning requirements. If the city wants to provide some avenue for relief from the minimum densities we suggest that a super-majority vote of city council (i.e., a 2/3 or 3/4 majority) should be required.

Refine R-1-b Zone and provide templates. In addition to establishing a minimum density, the effectiveness of Las Cruces' current R-1-b district as an affordable housing tool could be improved by revising some of the other dimensional standards applicable to that district. The R-1-b district currently allows the platting and development of lots with a minimum size of 3,500 square feet and a maximum density of 12 units per acre (which is probably high enough to help support future bus/transit service). As a point of reference, minimum lot sizes actually platted and developed in Las Cruces and other western cities often run between 5,000 and 10,000 square feet (which are not high enough to build support for bus/transit service). Several studies have shown that large minimum residential lot sizes are the single form of regulation most responsible for increasing housing prices. Zone districts with single family lot sizes smaller than 5,000 square feet have proven useful tools in helping reduce the cost of housing in many cities, and the housing industry has developed several innovative housing products that work well on these smaller lots. The R-1-b district avoids that problem by making smaller lots available.

Figure F-13.
Las Cruces Requirements v. Other Cities

City	Zone	Min. Lot Size (sq.ft.)	Front Setback (ft.)	Side Setback (ft.)	Rear Setback (ft.)	Max. Height (ft.)	Lot Width (ft.)	Lot Depth (ft.)
Las Cruces	**R-1-a**	**5,000**	**15**	**0-5**	**20**	**35**	**50**	**70**
Comparison Cities	*Similar Zones*	*2,000 – 7,000*	*15-25*	*5-20*	*10-25*	*16-35*	*50*	*N/A*
Las Cruces	**R-1-b**	**3,500**	**15**	**0-5**	**15**	**35**	**40**	**70**
Comparison Cities	*Similar Zones*	*3,000 – 4,000*	*7-15*	*0-10*	*15*	*24-26*	*40*	*N/A*

Note: Comparison cities include Santa Fe, NM; Albuquerque, NM; Silver City, NM; Tucson, AZ; and Boulder, CO. Since dimensions vary from city to city, ranges were used for comparison..

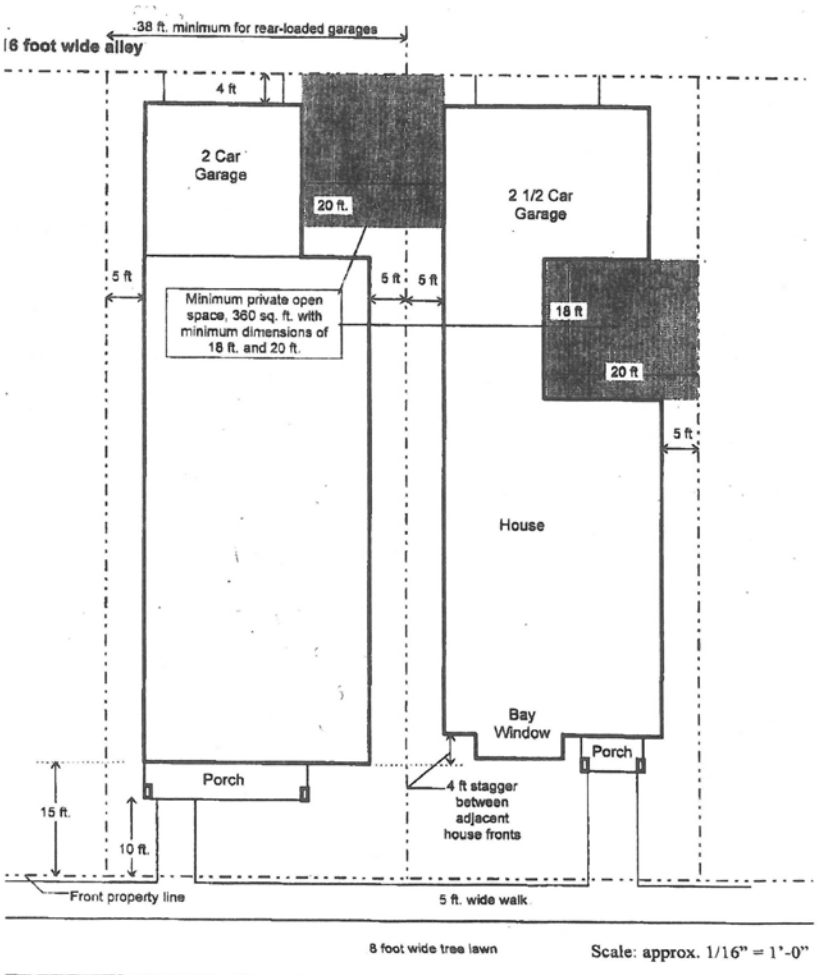
Source: Clarion Associates.

Unfortunately, the R-1-b district dimensional standards now work against its small minimum lot size to discourage affordable housing. As the table above shows, the district currently requires a minimum lot width of 40 feet and a minimum lot depth of 70 feet. Experience shows that efficient, livable housing products can be developed on 37.5 foot wide lots, and some larger and older cities are developing templates to allow housing development on 25 foot wide lots. Because narrower lots allow the builder to spread infrastructure costs (particularly roads and the water, sewer, and drainage pipes located in the streets) over more property owners, the per unit infrastructure cost can be lower, which promotes affordability. In addition, many cities do not regulate minimum lot depths. We recommend that Las Cruces reduce the minimum lot widths in the R-1-b district to 37.5 feet (but also limit front driveways on those lots to a maximum of 12 feet wide) and remove the minimum lot depth requirement. We also recommend that the city allow 25 foot wide lots with reduced front setbacks of 10 feet if alley access to parking is provided (i.e., if the lots will not have front driveways). Often wider lots and deeper front setbacks have been required to accommodate the dimensions of a car (or two cars) parked in a front driveway, but if rear access is provided in lieu of front driveways those larger dimensions should be reduced accordingly.

Unfortunately, even though 9.4 percent of the developed land in Las Cruces is zoned R-1-b, lots in the 3,500 square foot range are not often platted or developed. Instead, owners of R-1-b land tend to plat lots in the standard 5,000 square foot range, apparently to meet perceived market demand. In order to help meet demands for more affordable single family housing it is important that smaller lot products actually be platted and constructed. In order to encourage this, we recommend that the city collect or develop "templates" showing efficient and financially successful housing products on 3,500 square foot lots and work with builders to encourage their use. Some cities have even "pre-approved" template developments for small lots, meaning that applicants who submit housing products designed to meet the templates get minimal review or can proceed directly to obtain a building permit. An example of a simple template from Aurora, Colorado, is shown in the following figure.

Figure F-14. Reduce Residential Parking Requirements

Source:
Clarion Associates.



In addition to minimum lot sizes and maximum development densities, minimum on-site parking requirements are often a significant barrier to affordable housing development. That is because minimum parking requirements are actually indirect limits on development density—every square foot of lot area devoted to parking is a square foot that cannot be used to provide housing, landscaping, walkways, or recreation areas. Las Cruces' zoning ordinance follows the standard past U.S. practice of requiring 2 off-street spaces for each single family unit and townhouse, regardless of size or affordability restrictions. In addition, the code requires between 1.5 and 2 spaces per apartment unit and between 1 and 2 spaces per unit for accessory dwelling units (so-called "granny flats").

Increasingly, U.S. cities are reviewing their minimum parking standards to require only 1.5 parking spaces per unit for smaller housing units, attached units, or apartment units (or providing a sliding scale based on number of bedrooms). While some of the occupants of these units will no doubt have more than one car, some will not, and some of the "extra" cars can be accommodated through on-street parking or public parking areas. More importantly, experience suggests that lenders and developers will provide additional parking over the city-established minimums if those spaces are needed to rent or sell the units being constructed. For medium and higher priced housing, additional units are often provided, but for smaller and more affordable housing, 1 or 1.5 parking spaces per unit is often adequate. Similarly, for accessory dwelling units, 1 parking space per unit is generally adequate.

We recommend that Las Cruces reduce the minimum off-street parking requirements for multifamily housing to 1.5 spaces per unit, and the minimum for accessory dwelling units to 1 space per unit. Further, we recommend that when dwelling units are part of the city's managed affordable housing pool (i.e., that occupancy is subject to income limits) the minimum be reduced to 1 space per apartment or townhouse unit. This change could encourage additional supply of affordable rental units.

Refine Accessory Dwelling Unit regulations. Las Cruces permits accessory dwelling units in all single family zoning districts, which is admirable. However, it then requires that ADUs meet a number of conditions and restrictions that limit their potential for both general housing and affordable housing. In particular, Section 38-53 of the zoning code defines ADUs as "a self- contained living quarter containing independent kitchen (cooking/culinary) facilities attached to and under the same roof as the main dwelling" and requires that "accessory dwelling units shall be created solely to accommodate those related to the family." Several cities permit accessory dwelling units to be located not only within the main dwelling structure but in permitted accessory buildings — such as a second story or attic space over an existing garage or barn. In addition, most cities do not limit occupancy of an ADU to family members, which significantly limits their usefulness as a source of low cost housing units. In reality, the impacts of an accessory dwelling unit on the neighborhood do not depend on whether a family member is occupying the unit. Administratively, it is also difficult to enforce "family-only" restrictions, since that requires regular record-keeping on ADU occupants and (potentially) inspections to confirm who is living in the unit. Most local governments do not want to engage in that type of enforcement, and most property owners would prefer not to have to report to the city government about who is occupying the unit.

For all of the above reasons we recommend that Las Cruces remove the requirements that ADUs be located in the primary dwelling structure and that occupancy be limited to family members.

Expand impact fee exemption. Las Cruces currently imposes development impact fees of $800/unit for parks, $1,855/unit for water infrastructure, and $1,165/unit for wastewater infrastructure. When compared to municipal fee structures, these are fairly low fees, and they may not cover the city's actual costs of expanding park, water, and wastewater services to new development. Chapter 13 of the Las Cruces Municipal Code provides a process whereby affordable housing builders can apply for and receive exemptions to each of these fees, which removes approximately $3,820 from the builder's cost per unit. As part of Las Cruces' budget process, the city adopted a resolution that currently limits the exemption to $20,000 in park fees and $75,000 in water and sewer fees annually. As a practical matter, this means that no more than 25 affordable dwelling units can take advantage of the exemption each year. This is a very small number when compared to the estimated unmet affordable housing demand of 3,600 low income rental units and 1,800 low- and moderate income ownership units.

It would help facilitate affordable housing development if the City could expand the development impact fee exemption so that it covers at least the average number of affordable housing units produced in these categories each year—or 105 units annually. However, it is acknowledged that the state law that governs that development impact fee statute (Land Development Fees and Rights, Chapter 5 Article 8 NMSA 1978) can serve as a disincentive to impact fee waivers. This is because the state law requires that fee waivers must benefit households who pay no more than 30 percent of their monthly household income in housing costs. This standard, although a goal for affordability, is not always attainable (i.e., sometimes households may need to pay slightly more than 30 percent).

Other topics considered. In the process of developing the recommendations above, Clarion Associates also reviewed several other aspects of the Las Cruces zoning ordinance. More specifically, we reviewed the menu of available zoning districts and overlay districts; the uses available by right, with conditions, and by special permit in each district; landscaping standards; and other development standards applicable to new development and redevelopment in the City. While there are many improvements that could be made to the ordinance, we do not believe that those shortcomings constitute significant barriers to the construction of affordable housing (except as noted above).

For example, although the City does not have any "mixed use" districts listed in the ordinance, many of the existing districts in fact allow mixed uses. In addition, the City's practice of allowing "pancake" zoning—i.e., the application of more than one base zone district to a property—provides another way to allow mixed use development. If the zoning ordinance is revised in the future, we would probably recommend that these approaches to mixed use be revisited and that new mixed use districts be developed—but it does not appear that the absence of those types of zones is in fact discouraging affordable housing at this time.

Similarly, we received suggestions that perhaps the Las Cruces zoning ordinance would benefit from one or more new zone districts designed only for affordable housing—i.e., zones in which the only permitted development would be affordable housing. Most cities do not adopt single-purpose affordable housing districts (with the exception of some very high cost resort communities), because the creation of special purpose districts tends to concentrate rather than disperse affordable housing and tends to take focus away from integrating affordable housing tools throughout the zoning ordinance. For those reasons, we do not recommend the creation of new special purpose affordable housing districts at this time.

Another possible way to promote affordable housing is by "streamlining" the development review and approval process. Almost all zoning ordinances can be improved in this area—through better internal staff coordination, clearer approval criteria, and delegation of decision-making authority to reduce the number of steps in the process. Some cities have begun to use "ombudsmen" to speed up processing and resolve issues that arise in affordable housing proposals. Although we heard criticism of Las Cruces' review procedures from housing builders, it appears that the City's timeframes for development review and approval are no longer than many comparable cities (and shorter than many). In light of those preliminary findings, we did not pursue a detailed evaluation of the review process. If the zoning ordinance is significantly revised in the future, however, we recommend that this issue be reviewed to identify ways to improve both the efficiency and predictability of the development review process.

Finally, the current zoning ordinance does not incorporate several recent trends in zoning practice, including sustainable development, Smart Growth, transit-oriented development, New Urbanism, some of the form-based principles articulated in the Smart Code, or incentives in the proposed LEED-ND rating system (such as incentives for ADUs and smaller primary housing units). Each of those trends is worthy of careful consideration as implementation tools after Las Cruces updates its comprehensive plan. We have not focused on those broader zoning reforms in this review simply because they address planning issues much broader than affordable housing and because the changes recommended above will target specific barriers to affordable housing more directly.

Public Housing Authority policies. The policies and procedures of the Housing Authority of the City of Las Cruces (HACLC) were reviewed as part of the FY2011-2015 AI. This discussion of the HACLC is based on interviews with management.

Section 8 voucher program. As of March 2011, the HACLC was serving 693 tenants through its allocation of funds from the federal Section 8 voucher program. The housing authority is authorized by HUD to issue as many as 917 vouchers. Doña Ana County also receives Section 8 voucher program allocation; 459 households had vouchers through the county in March 2011, but 605 are authorized by HUD.

The housing authority reports that it has as many as 1,200 households on its voucher wait list at any one time. However, many request to be dropped off the list before they reach the top or are unable to be reached (an estimated 25 percent of the wait list). The housing authority reports that voucher holders have difficulty finding affordable units for a number of reasons: landlords prefer to rent to the student market; voucher holders cannot find units they prefer, etc.

Affordable units. The HACLC also owns and manages 724 affordable rental units. Because of the difficulties voucher holders have had in finding landlords who will rent to them, the housing authority has recently purchased rental complexes on the private market to increase the supply of units that will accept vouchers.

Client demographics. The HACLC serves clients who would have a very difficult time renting on the private market. As of March, 2011, the housing authority's clients had very limited incomes, with most (29 percent) receiving General Assistance from the government, averaging $2,200 per year. Another 19 percent earned Social Security Income (SSI), averaging $5,500 per year; 15 percent worked and earned an average of $8,300 per year. Almost 50 percent of the housing authority's residents are children and 7 percent have some type of disability.

Figure F-15 presents the developments and numbers of units or vouchers operated and/or administered by the HACLC.

Figure F-15. HACLC-Provided Housing, Las Cruces, March 2011

Source:
Housing Authority of Las Cruces.

Property Name	Number of Units
Stone Mountain Place	84
Montana Senior Villages (Elderly, LIHTC)	132
Walnut Grove (Multifamily, Conventional housing)	100
Desert Palms	100
Tres Arboles (Multifamily, Conventional housing)	64
Valley Vista (Multifamily, Section 8 new construction)	61
Jardines Alegres and Jardines Verdes (Elderly/Disabled, Section 8 new construction)	87
San Pedro Place (Conventional housing, Elderly/Disabled)	38
Oak Street Apartments (Multifamily)	20
Pecos Apartments (Multifamily)	20
Almendra Apartments (Multifamily)	18
Total Units	**724**
Section 8 Vouchers (City)	**917**
Section 8 Vouchers (County used in City)	**605**
Total Rental Subsidized Units/Vouchers	**2,246**

Accessibility. Five percent of the total public housing units are accessible. If units are needed beyond 5 percent, additional units will be retrofitted to be made accessible on an as needed basis. Two percent of the public housing units are accessible to persons who are visually and/or hearing impaired. The HACLC estimates that 192 of its clients have some type of disability, with the majority of these clients (63 percent) having a physical disability.

Wait list procedures. The HACLC recently changed its method for placing families on wait lists for public housing authority units. The PHA now advertises units by size when they become available and maintains very small lists (8-10 households) per unit size. When units are expected to become vacant, the HACLC advertises in print media the potential vacancies and invites interested parties to complete an application. This change was made to avoid building very large wait lists that kept residents waiting indefinitely for units.

Occupancy standard. The HACLC recently adopted a "two persons per bedroom" occupancy standard. The change to this standard, which is allowed by HUD, was made so voucher holders could find rental units more easily. This was also done to house more families: By broadening the size of unit (and thus supply of units for voucher holders), households can live in more affordable units, enabling the housing authority to serve more people.

Instead of maintaining wait lists based on unit size (number of bedrooms), the HACLC places households in units based on their overall household size and lets the household members determine where members of the household should sleep, depending on their preferences.

At the time this AI was prepared, the HACLC was considering adjusting the "two persons per bedroom" standard for certain types of households to ensure that single heads of households are required to share bedrooms with their children.

Fair housing complaints. In the last 5 years, one resident filed a complaint with HUD about the HACLC. The complaint was dismissed by HUD.

Fair Lending Analysis

This section contains an analysis of home loan, community reinvestment and fair housing complaint data. Community Reinvestment Act (CRA) ratings and Home Mortgage Disclosure Act (HMDA) data are commonly used in AI's to examine fair lending practices within a jurisdiction. Fair housing complaint data are important to pinpoint the types of discrimination that are most prevalent and detect improvements or deterioration in fair housing conditions. Used in conjunction, these data sets can identify and then diagnose the reasons for potential or existing housing discrimination. Each data set is reviewed in turn below. This section also includes a discussion of recent legal cases and actions in Las Cruces and relevant cases in the state related to fair housing.

The Federal Financial Institutions Examination Council (FFIEC)[7] is responsible to facilitate public access to data that depository institutions must disclose under the Home Mortgage Disclosure Act of 1975 (HMDA) and the aggregation of annual HMDA data, by census tract, for each metropolitan statistical area (MSA).

CRA compliance. The CRA is federal legislation requiring that financial institutions progressively seek to enhance community development within the area they serve. On a regular basis, financial institutions submit information about mortgage loan applications as well as materials documenting their community development activity. The records are reviewed to determine if the institution satisfied CRA requirements. The assessment includes a review of records as related to the following:

- Commitment to evaluating and servicing community credit needs;
- Offering and marketing various credit programs;
- Record of opening and closing of offices;
- Discrimination and other illegal credit practices; and
- Community development initiatives.

[7] The Council is a formal interagency body empowered to prescribe uniform principles, standards and report forms for the federal examination of financial institutions by the Board of Governors of the Federal Reserve System (FRB), the Federal Deposit Insurance Corporation (FDIC), the National Credit Union Administration (NCUA), the Office of the Comptroller of the Currency (OCC) and the Office of Thrift Supervision (OTS) and to make recommendations to promote uniformity in the supervision of financial institutions.

The data are evaluated and a rating for each institution is determined. Ratings for institutions range from substantial noncompliance in meeting credit needs to an outstanding record of meeting community needs. Figure F-16 represents CRA Compliance for the 3 financial institutions that received CRA exams in Las Cruces in the past 5 years.[8] It should be noted that large banks like Wells Fargo and Bank of America are examined at their Albuquerque offices; the latest CRA exams for these banks were more than 10 years ago and were also Satisfactory.

Figure F-16.
CRA Ratings,
Las Cruces, 2010

Note:
Some banks may have been examined more than once.

Source:
FFIEC Interagency CRA Rating, March 2010.

	CRA Ratings
First New Mexico Bank	Satisfactory
Citizens Bank of Las Cruces	Satisfactory
Western Heritage Bank	Satisfactory

As shown in Figure F-16, all institutions identified in Las Cruces currently have a rating of satisfactory, although none were rated outstanding.

Mortgage lending. HMDA data are widely used to detect evidence of discrimination in mortgage lending. In fact, concern about discriminatory lending practices in the 1970s led to the requirement for financial institutions to collect and report HMDA data. The variables contained in the HMDA dataset have expanded over time, allowing for more comprehensive analyses and better results. However, despite expansions in the data reported, HMDA analyses remain limited because of the information that is *not* reported.

As such, studies of lending disparities that use HMDA data carry a similar caveat: HMDA data can be used to determine disparities in loan originations and interest rates among borrowers of different races, ethnicities, genders, and location of the property they hope to own. The data can also be used to explain many of the reasons for any lending disparities (e.g., poor credit history). Yet HMDA data do not contain all of the factors that are evaluated by lending institutions when they decide to make a loan to a borrower. Basically, the data provide *a lot* of information about the lending decision—but *not all* of the information.

Beginning in 2004, HMDA data contained the interest rates on higher-priced mortgage loans. This allows examinations of disparities in high-cost, including subprime, loans among different racial and ethnic groups. It is important to remember that subprime loans are not always predatory or suggest fair lending issues, and that the numerous factors that can make a loan "predatory" are not adequately represented in available data. Therefore, actual predatory practices cannot be identified through HMDA data analysis. However, the data analysis can be used to identify where additional scrutiny is warranted, and how public education and outreach efforts should be targeted.

8 All state member banks, state nonmember banks, national banks and savings associations, except small institutions, are subject to data collection and reporting requirements of CRA. A small institution is a bank or thrift that, as of December 31 of either of the prior two calendar years, had total assets of less than $250 million and was independent or an affiliate of a holding company that, as of December 31 of either of the prior two calendar years, had total banking and thrift assets of less than $1 billion.

HMDA data report several types of loans. These include loans used to purchase homes, loans to make home improvements and refinancing of existing mortgage loans, as defined below.

- **Home purchase loan.** A home purchase loan is any loan secured by and made for the purpose of purchasing a housing unit.
- **Home improvement loan.** A home improvement loan is used, at least in part, for repairing, rehabilitating, remodeling, or improving a housing unit or the real property on which the unit is located.
- **Refinancing.** Refinancing is any dwelling-secured loan that replaces and satisfies another dwelling-secured loan to the same borrower. The purpose for which a loan is refinanced is not relevant for HMDA purposes.

The HMDA data are separated into two primary loan categories: conventional loans and government-guaranteed loans. Government-guaranteed loans are those insured by the Federal Housing Administration and Veterans Administration.

This section uses the analysis of HMDA data to uncover:

- The geographic areas in Las Cruces where high-cost lending and loan denials are concentrated, and the correlation of these areas with concentrations of minority and low income households;
- Disparities in high-cost lending and loan denials across different racial and ethnic groups.

The Federal Reserve is the primary regulator of compliance with fair lending regulations. When federal regulators examine financial institutions, they use HMDA data to determine if applicants of a certain gender, race or ethnicity are rejected at statistically significant higher rates than applicants with other characteristics are. The Federal Reserve uses a combination of sophisticated statistical modeling and loan file sampling and review to detect lending discrimination.

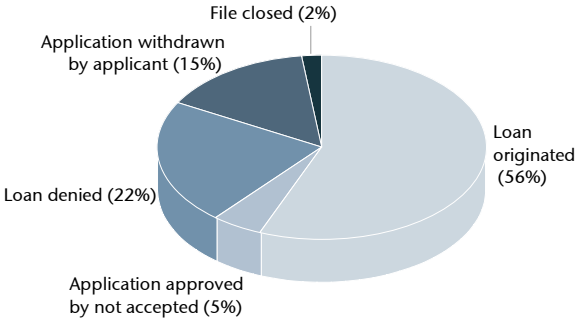
Loan denials. Of the potential actions that could be taken on a loan:

- "Loan originated" indicates that the application was approved and the applicant accepted the loan;
- "Approved, not accepted" means that the application was approved, but the applicant chose not to accept the loan;
- "Denied" signifies that the application was not approved;
- "Withdrawn" indicates that the applicant chose not to pursue the loan before an approval decision had been made; and
- "Determined incomplete" means that the application was incomplete and the loan was not evaluated.

Figure F-17.
Loan Applications and Disposition, Las Cruces MSA, 2009

Note:
Does not include loans for multifamily properties or non-occupants.

Source:
FFIEC HMDA Raw Data, 2009 and BBC Research & Consulting.



During 2009, there were 8,048 loan applications made in the Las Cruces MSA secured by residential properties that intended to be occupied by owners. About two-thirds of the loan applications were for refinances; 27 percent were for home purchases. As shown above, the majority of loans applied for in Las Cruces during 2010 were approved an originated.

Denial rates by race and ethnicity. Figure F-18 presents denial rates by race and ethnicity. It is focused on the largest racial/ethnic groups in Las Cruces: White, Hispanic and African American.

Figure F-18.
Result of Mortgage Loan Applications by Race and Ethnicity, Las Cruces MSA, 2009

	Percent of Loans Originated	Percent of Applications Approved but Withdrawn or Not Accepted by Applicant	Percent of Loans Denied	Percent of Files Closed
Race/Ethicity of Applicant				
White	59.6%	17.9%	20.1%	2.3%
African American	61.9%	13.4%	19.6%	5.2%
Non-Hispanic	65.4%	19.1%	15.2%	2.2%
Hispanic	50.3%	19.1%	27.7%	3.0%
Hispanic/White Difference	*-9.3%*	*1.1%*	*7.5%*	*0.6%*
African American/White Difference	*2.2%*	*-4.5%*	*-0.6%*	*2.8%*
Hispanic/Non-Hispanic Difference	*-15.1%*	*0.0%*	*12.4%*	*0.8%*

Note: Does not include loans for multifamily properties or non-occupants.
Source: FFIEC HMDA Raw Data, 2009 and BBC Research & Consulting.

As shown in Figure F-18, the differences in denial rates are modest, except for between Hispanics and Non-Hispanics. The biggest difference is in loan approvals (and conversely, denials) between Non-Hispanics and Hispanics. This disparity is unchanged from 2004, where the denial rates were 31 percent Hispanics and 18 percent for Non-Hispanics.

Reasons for denial. A final important HMDA analysis involves examining the reasons for denial by type of loan and applicant. These characteristics may help explain some of the variation in approval rates among applicants. Figure F-19 show the reasons for denials of loan applications by race and income. As the table demonstrates, Hispanics have a much higher proportion of loans that are denied because of credit history than White and Non-Hispanics, and a smaller percentage of incomplete loan applications.

Figure F-19.
Reasons for Denials of Loan Applications
by Race, Ethnicity and Income of Applicant, Las Cruces MSA, 2009

	Debt-to-Income Ratio	Employment History	Credit History	Collateral	Insufficient Cash
Race/Ethicity of Applicant					
White	20.9%	7.2%	28.4%	16.3%	1.8%
Non-Hispanic	20.7%	8.8%	16.8%	16.0%	1.5%
Hispanic	20.6%	5.8%	36.5%	17.0%	1.7%

Continued...	Unverifiable Information	Application Incomplete	Mortgage insurance denied	Other
Race/Ethicity of Applicant				
White	5.0%	8.0%	0.9%	11.6%
Non-Hispanic	7.6%	11.2%	1.4%	16.0%
Hispanic	3.1%	5.0%	0.5%	9.7%

Note: Does not include loans for multifamily properties or non-occupants.
Source: FFIEC HMDA Raw Data, 2009 and BBC Research & Consulting.

Subprime analysis. This section examines how often minorities in Las Cruces received subprime loans compared to Whites. For the purposes of this section, we define "subprime" as a loan with an APR of more than 3 percentage points above comparable Treasuries. This is consistent with the intent of the Federal Reserve in defining "subprime" in the HMDA data.

We also call loans "super subprime" which have APRs of more than 7 percentage points above comparable Treasuries. This is our own definition, created to identify very high-cost loans.

In 2009, 326 loans in Las Cruces were flagged as subprime loans in the HMDA data. Just 69 had interest rates so high that we considered them "super" subprime. Ninety-four percent of the recipients of subprime loans were White borrowers. Hispanics received subprime loans 6 percent of the time, compared to 3 percent of loans made to Non-Hispanics—suggesting a small disparity in subprime lending based on ethnicity in 2009.

HUD fair housing complaints. Residents who feel they have been discriminated against may contact HUD directly or the City of Las Cruces.

Contacting HUD. Housing discrimination complaints filed with HUD may be done online at (http://www.hud.gov/complaints/housediscrim.cfm), by calling 1-800-669-9777 or by contacting the HUD Regional Office of Fair Housing and Equal Opportunity in Albuquerque at (505) 346-6465.

When HUD receives a complaint, the department will notify the person who filed the complaint, then notify the alleged violator and allow that person to submit a response. The complaint will be investigated to determine whether there has been a violation of the Fair Housing Act.

A complaint may be resolved in a number of ways. First, HUD attempts to reach an agreement between the two parties involved. If achieved, this "conciliation agreement" must lay out provisions to protect the filer of the complaint and public interest. If an agreement is signed, HUD will take no further action unless the agreement is breached, in which case HUD will recommend that the Attorney General file suit.

If a person needs immediate help to stop a serious problem being caused by a Fair Housing Act violation, HUD may assist as soon as a complaint is filed. HUD may authorize the Attorney General to go to court to seek temporary or preliminary relief, pending the outcome of the complaint, if irreparable harm is likely to occur without HUD's intervention and there is substantial evidence indicating a violation of the Fair Housing Act.

From 2000 through 2010, HUD received 54 complaints from or against Las Cruces residents and businesses. Of these, 26 were brought by the Border Fair Housing & Economic Justice Center. Figure F-20 shows trends in complaints over the past 10 years.

As shown in Figure F-21, almost half of the complaints had a successful settlement. The vast majority of the complaints with successful settlements were brought by Border Fair Housing.

As shown in Figure F-22, the vast majority of complaints were brought on the basis of discrimination because of disability or familial status.

Figure F-20. Complaints filed with HUD, Las Cruces, 2010

Source:

U.S. Department of Housing and Urban Development.

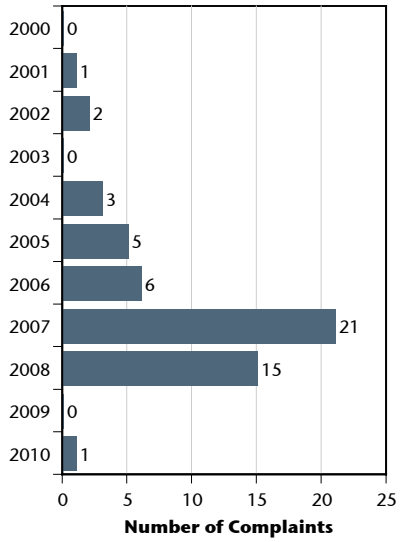
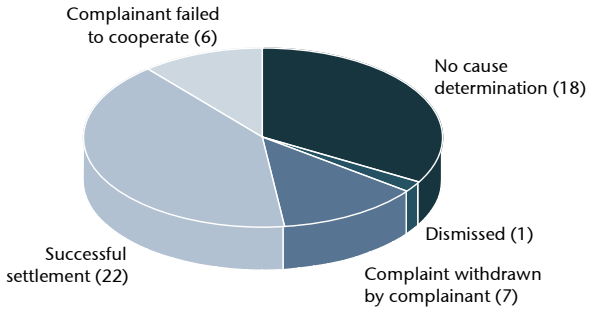
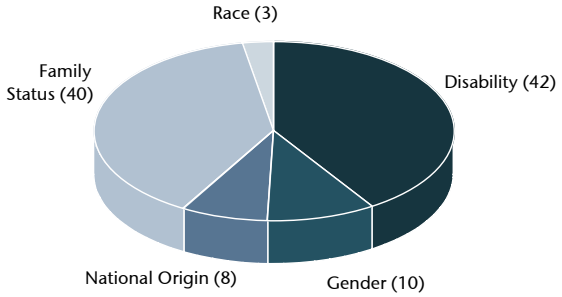


Figure F-21. Resolution of HUD Complaints



Source: U.S. Department of Housing and Urban Development.

Figure F-23. Basis for Complaint



Note: The number of bases for complaint exceeds the total number of complaints because many complaints were filed on multiple reasons for alleged discrimination.

Source: U.S. Department of Housing and Urban Development.

Contacting the City. The City's fair housing ordinance establishes a formal procedure for processing fair housing complaints.

Any person who feels they have been discriminated against under the Title VIII of the Civil Rights Act of 1968, the Fair Housing Act of 1988, the Fair Housing Accessibility Guidelines of 1991 and the State's Fair Housing Statute (Discrimination in Housing, NMSA 1978) may refer and/or receive assistance in filing a complaint regarding the alleged violation to the Community Development Department of Las Cruces. The ordinance states that an aggrieved person may request assistance from the Community Development Department of Las Cruces when filing complaints to HUD. If the director of the Community Development Department has any reason to believe that any person has engaged in a discriminatory housing practice, the director shall refer such information regarding the violation to HUD or the State Human Rights Commission for prosecution.

Legal cases. As part of the fair housing analysis, recent legal cases were reviewed to determine significant fair housing issues and trends in Doña Ana County.

There have been three legal cases in Doña Ana County in the past several years that are important to fair housing.[9] The first case involved religious discrimination. One case involved the alleged discriminatory lending practices of a bank. The third case involved the Village of Hatch and its violation of the Fair Housing Act by discriminating against persons of Mexican origin through selective enforcement of a zoning ordinance.

Border Fair Housing vs. Desert Palms (2006). In July, 2006 a tenant of Desert Palms Apartments (Desert Palms) contacted Border Fair Housing and Economic Justice Center (BFHC) complaining of religious discrimination at the Desert Palms by Mr. Kevin Smith. Mr. Smith was a regional manager for JL Gray Properties and a pastor at Life's Purpose Church near the Desert Palms. Through an investigation, BFHC learned that Mr. Smith used his position to benefit the residents of Desert Palms that were supporters or members of his church while punishing residents that were not affiliated with the church. Specifically, he allegedly provided housing preferences church members including application approval, maintenance and rodent control, waiving late rent fees or skipping rent altogether as well as the ability to keep service animals. Residents who were not members or refused to be members of the church were not afforded any of these privileges and were required to pay fees for violations they did not commit including late rent and fabricated rules violations. In addition, Mr. Smith allegedly fired another housing manager for complying with BFHC's investigation. Mr. Smith and JL Gray Properties denied nearly all of the allegations made in the complaint and indicated that BFHC lacked standing to bring the complaint. After a series of court hearings, procedural motions, and attempts to collect additional evidence the case was settled in October 2007 and subsequently dismissed based on fulfillment of the terms of settlement.

United States Justice Department vs. First National Bank of Doña Ana County (1997).[10] In 1997, a federal court approved a settlement agreement resolving charges that First National Bank of Doña Ana County engaged in a pattern of discrimination against Hispanic borrowers seeking financing for mobile homes from January 1992 through March 1995. Discriminatory practices allegedly included applying stricter underwriting standards to Hispanics than to similar White applicants in violation of

[9] No recent cases were located on the Department of Justice or National Fair Housing Advocate's websites.

[10] United States of America vs. First National Bank of Doña Ana County, Civil Action No.: 97-0096 HB.

the Fair Housing Act and Equal Credit Opportunity Act. First National Bank of Doña Ana County, at the time the largest bank in Las Cruces, agreed in the settlement to establish a $485,000 fund to compensate the Hispanic applicants who were unfairly denied loans. The bank also agreed to create a $750,000 fund allowing applicants to purchase mobile homes at reduced interest rates. First National Bank also consented to target Doña Ana County's Hispanic population for homeownership seminars and marketing programs.

According to the settlement agreement, First National Bank cooperated voluntarily with the investigation and denied all allegations in the complaint. The bank maintained that its mobile home lending program provides non-discriminatory assistance to the Hispanic population in Doña Ana County.

It should also be noted that First National Bank received an "Outstanding" CRA rating in 1995 despite the high number of Hispanic application denials. The investigating office reported later that the review of the bank's records did not contain an evaluation of mobile homes loans because it was believed the mobile home loan review was completed in 1993. However, the Justice Department's investigation uncovered discriminatory treatment of the bank's mobile home loans beginning in 1990.

First National Bank of Doña Ana County was sold to First Security Corporation in 1999. In 2000, First Security Corporation merged with Wells Fargo & Company.

United States Justice Department vs. Village of Hatch, New Mexico (1996).[11] In a second Doña Ana County case, the Village of Hatch agreed to pay $260,000 to settle claims that it had violated the Fair Housing Act by discriminating against Hispanic individuals by selectively enforcing a zoning ordinance that banned mobile homes. The lawsuit alleged that Hatch's zoning ordinance barring mobile homes was only enforced in areas of the town that were mainly populated by legal migrant farm workers. Due to the ordinance, several persons were forced to relocate from Hatch and live in substandard areas outside of town, known as Colonias.

Fair Housing Impediments, Recommendations and Action Plan

This section summarizes the impediments to fair housing choice identified in the research conducted for the FY2011-2015 AI and recommends a Fair Housing Action Plan for FY2011-2015.

Impediments to Fair Housing Choice.

Las Cruces residents experience discrimination

- Both the resident survey conducted for this fair housing study and a similar survey conducted in 2006 found that between 8 and 9 percent of Las Cruces residents believe they have experienced housing discrimination at some point. About 63 percent of those respondents said the discrimination occurred in Las Cruces.

- Based on the survey data, as many as 742 adult residents living in the City's low and moderate income areas and 5,727 adult residents Citywide have experienced housing discrimination.

[11] United States of America vs. Village of Hatch, New Mexico, Civil Action No.: 95-0636 HB/JHG.

- The most common reason for housing discrimination experienced by residents according to survey respondents was race and familial status. These were the same reasons as in 2006.

- The good news is that the percentage of residents who say they would file a complaint if they experienced discrimination is very high. In the 2011 survey, 70 percent of residents said they would "file a complaint" if they felt they had been discriminated against; just 2 percent said they would "do nothing." This differs from what residents who were surveyed in 2006 did in response to discrimination: 77 percent "did nothing" about the discrimination.

- Almost one-third of Las Cruces residents said they know who to contact if they have experienced discrimination.

Development regulations could be improved to facilitate affordable housing development.

As part of the City's recent Affordable Housing Strategy study in 2008, Clarion Associates, a planning and land use consulting firm, conducted a detailed review of the City's land use policies and zoning code. The analysis considered barriers to affordable housing development and recommended changes to facilitate affordable housing development.

Although the study did not find an egregious barrier to affordable housing creation in Las Cruces, the regulatory review resulted in several recommendations:

- **Proactively rezone land into the R-4 zone.** Proactively rezone lands along bus routes and major one-way street pairs into the R-4 zone to encourage construction of multifamily housing.

- **Adjust the R-4/C-3 Zone height and density.** Raise the height limit in the C-3 and R-4 zones from 60 feet to 75 feet and revise minimum density requirement.

- **Adopt minimum density regulations for the R-1-b, R-2, and R-3 Zones.** Adopt minimum density regulations for key zone districts.

- **Refine R-1-b Zone and provide templates.** Revise the dimensional standards for the R-1-b district and prepare template examples of smaller single family housing on 3,500 square foot lots in order to encourage wider use of this existing zoning tool.

- **Reduce residential parking requirements.** Reduce the minimum off-street parking requirement for accessory dwelling units (ADUs) and multifamily dwelling units to 1 space per unit.

- **Refine Accessory Dwelling Unit regulations.** Remove the requirement that ADUs be occupied by a member of the same family that occupies the primary housing unit, and that the ADU be contained within a primary structure.

- **Expand impact fee exemption.** While the existing exemption from park, water, and sewer fees is good, it covers too few units to make a significant difference in affordable housing supply.

Loan denial rates between Hispanics and Non-Hispanics remain relatively high. Although these disparities are often related to credit scores, existing debt and other similar factors, the result is that Hispanics may be encouraged to take on riskier, high cost and/or informal loan arrangements— especially in refinancing loans— which may lead to foreclosures.

Residential accessibility in the City is lacking. Many stakeholders who participated in this study commented on the lack of accessible housing units in Las Cruces. These comments ranged from the City having too few accessible units to persons with disabilities being unable to rent accessible units because they are occupied by persons without disabilities. Some also noted that landlords are not making accessibility accommodations because they do not understand reasonable accommodations laws. In addition, service providers to persons with disabilities would like to see the City's transit system extended to White Sands, where many persons with disabilities are employed.

Some landlords are ignorant of and/or noncompliant with the Federal Fair Housing Act. Stakeholders engaged in this study offered several examples of landlord ignorance and violations of the Federal Fair Housing Act. These included landlords refusing service animals and not making reasonable accommodations for all types of disabilities (e.g., flashing safety lights for the deaf).

Recommendations. We recommend the following actions for the City's consideration.

1. Improve fair housing visibility on the City's website. The City's website contains general information about fair housing and instructs residents about their options if they feel they have experienced fair housing violations. The information is available in English and Spanish. The website a bit hard to locate, however, as the link on the City's home page appears at the bottom. We recommend that the City periodically rotate the positioning of the fair housing link to ensure adequate visibility.

2. Support organizations that provide credit and homebuyer counseling. The City should work with organizations like Tierra del Sol and the YWCA which provide homebuyer and credit counseling to ensure that the programs are geographically targeted to areas in the community where loan denial rates are the highest. These programs should also contain information on predatory lending and counsel potential borrowers about the risks of carrying high levels of consumer debt. Finally, these programs should contain information about how to access government sponsored and subsidized loans that have more flexible underwriting standards, as well as the types of lenders to avoid.

To this end, the City may assist with marketing the programs, providing venues for the trainings and advising the organizations on their content, as needed.

3. Implement the development recommendations from the Affordable Housing Strategy plan to facilitate affordable housing development.

4. Apply for fair housing grant funds to conduct testing. Residents in the City would benefit from fair housing testing to determine the extent of discrimination based on race, familial status and failure to make reasonable accommodations, as well as predatory lending practices. It is difficult to identify the prevalence of discrimination and implicate violators when there are so few legal cases and the evidence of fair housing violations is mostly anecdotal. That said, the anecdotes that stakeholders described were very serious in nature with adverse consequences—e.g., residents losing their homes, residents being required to live without service animals, etc.

5. Conduct a review of accessibility needs. The City of Las Cruces will adopt a new building code in 2011. As part of this code adoption, the City should review the adequacy of its current requirement for accessible units. If after consulting with service providers and surveying people with

disabilities about how well their homes meet their accessibility needs, the City may want to consider raising the required percentage of accessible units in new construction.

In addition, the City should create and maintain a list of providers of accessible rental units and provide this list to nonprofits and have it available at the senior center. The City may also want to sponsor an event like an "accessibility fair" where residents who have questions about accessibility improvements learn about how these improvements can be made and the reasonable cost range for such repairs, as well as what the repairs should cost.

6. Update the City's fair housing ordinance. The City needs to update its fair housing ordinance to accurately reflect the actions the City can take when fair housing complaints are received. Because the City is not a HUD-designated enforcement agency, it cannot file complaints on behalf of residents.

7. Monitor HACLC occupancy standards. As mentioned above, the HACLC recently changed their occupancy requirements to a "two heartbeats per bedroom" policy. During the City's Five-year Consolidated Plan public input process, stakeholders were concerned that this change may discourage families of certain gender and family/child mixes from accepting vouchers and finding suitable units. The change in the occupancy standard was allowed by HUD and done to increase the supply of units from which voucher holders have to choose.

The HACLC is in the process of working with its Section 8 administrator to determine if an exception in the standard to single head of household families would be helpful for clients. Pending this change, the HACLC should report to the City about the effect of the exception on housing single head of household families. Specifically, the HACLC should monitor if the pending exception improves the rate at which single head of household families find units with their vouchers.

If the occupancy requirements are a primary reason voucher holders are not renting units, the HACLC and the City should communicate this concern—which was a consequence of budget cuts—to HUD and discuss policy and funding options.