

HOMEWORK

A USER'S GUIDE TO HOUSING AFFORDABILITY IN SANTA FE COUNTY

SANTA FE COUNTY'S 2008 STRATEGIC HOUSING AFFORDABILITY PLAN

SUBY BOWDEN + ASSOCIATES ■ RRC + ASSOCIATES
ENTERPRISE COMMUNITY PARTNERS ■ PHASE ONE REALTY
SANTA FE COUNTY HOUSING COMMISSION + HOUSING OFFICE

JUMBO SHRIMP

We are living in a quickly changing national credit crisis for housing...

In the last seven years in Santa Fe County average home costs have astonishingly doubled in price from \$268,900 to \$549,125, but average income has only increased by about \$6,700 per family, which means a home now costs a remarkable \$256,500 more than a family of four can pay (and rent is \$3000 a year more than a Santa Fe family of 4 can pay). The distance between what a family can pay, and what is available in the market is called the "housing gap".

In the same seven years, 9000 people have moved out of the city and the county in search of less expensive housing. These facts reflect an unsustainable situation for the health of our community. This migration has been described as a possible loss of up to \$301.6 million in annual sales. Most importantly we are losing our family members and citizens to other communities that are offering homes also escalating in price, but still offer more numbers of affordable homes than Santa Fe.

The causes and the solutions are simultaneously national and local. This magazine is a reflection of Santa Fe County's actions and goals to maintain the housing and economic health of our community. We fortunately live in a city and county that have aggressively been addressing this issue for 10 years. However, we all have even more HOMEWORK to do in negotiating our uncommon times.



The primary reason construction costs have increased 30% per year in each of the last three years, is due to a large percentage of U.S. construction materials going to Hurricane Katrina recovery, the Iraq War and sales to China. The cost of gasoline has doubled in the last year. The federal government has reduced its available housing funds by 20% and cut housing programs in the last seven years, each of which would normally assist with the housing gap. Housing support organizations have cut their subsidies for rentals and home ownership. Current state housing studies say New Mexico has an affordable housing deficit of 30,000 homes.



On top of all of this, the U.S. and the world are in an unprecedented credit crisis that threatens the entire economy, but is most apparent in the housing industry. Congress just voted to have taxpayers provide a \$700 billion federal bailout. In addition, Congress has nationalized the largest housing lenders in the nation, Fannie Mae and Freddie Mac, and invested money in FDIC banks. National fear has caused little availability from private banks of low-income or middle-income loans. The days of no money down loans are gone, and projections describe a possible two-year or even deeper national economic recession.

This national credit crisis has impacted our state with 2008 state unemployment up 37%, construction jobs have fallen and are projected to fall further. Local housing sales are the lowest since 2001. Local and national housing starts are the lowest in 18 years. All of these factors call for our community to work together, to assist each other through unusual times.

DECAF ESPRESSO



This magazine is a tool box of over 300 national, state and local housing tools to help with raising money, reducing land costs, reducing construction costs, keeping out of foreclosure, fighting for innovative legislation, supporting communities, and building creative and green designs. Join us in Santa Fe County as we commit to timely, creative, persistent solutions to meet our housing and economic needs.

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PAST

HOMES ARE HARD WORK.

It costs a lot of money just to rent a modest apartment or house, and buying one often seems nearly incomprehensible with prices many, many times more than the average annual wage. Renters often pay three times the monthly rent just to get in the door.

Buying a house is even harder. It doesn't happen with a handshake and a promise. Saving money and keeping good records for years and years is required in order to simply ask about borrowing money. Get past the paperwork required to apply for a loan or an affordable housing program, and the hard work has just begun. Those who are lucky enough to get a mortgage are likely to be paying a higher percentage of income toward a house payment than ever before in history. Plus insurance, property taxes, and maintenance.

These days, food and utilities cost more, and health

care is a luxury. In the meantime, the average home price in Santa Fe County has doubled from \$268,000 to over \$550,000 in the last seven years. In the same time period wages have increased only by around \$6700. Who has time to paint the window trim, pull the weeds and seal the door gaps from winter chill? We are busy working our tails off just to make ends meet.

But a home is still the most basic and important asset a person or a family can have. A home offers stability and private space. The writer Stephen Bodio called his New Mexico home a *querencia*—the lone spot in the dangerous bullfighting arena where a bull feels inexplicably safe—in a bustling, demanding world. Home is where we take care of our children, our parents and ourselves. Home is something we work at for future generations. This magazine is dedicated to helping residents of Santa Fe County find and afford their own safe haven.

“ These days, food and utilities costs more and health care is a luxury. In the meantime, the average home price in Santa Fe County has doubled from \$268,000 to \$550,000 in the last seven years.

Home ownership isn't just important to us as individuals and as families, but is critical to the entire fabric of a community. People with a stake in their property and a sense of personal security make more engaged neighbors, more determined entrepreneurs, more loyal employees and more active citizens. But when housing is viewed as too expensive, as it often is in Santa Fe County, families and key members of the local labor force are likely to move to where the housing is cheaper, even if they keep their jobs and have to commute.

When such members of the workforce live far away and commute a great distance, they spend less time with their families, they don't volunteer in the community, they use more fuel and wind up divided between one place and another. When first responders, such as police, fire fighters and paramedics live far away, their ability to respond in emergencies can be compromised. When health care professionals, utility company workers and public works employees are forced to move outside the communities they serve, the response to emergencies and outages can be significantly delayed. Communities suffer and stagnate when affordable homes are unattainable.

Local businesses suffer when potential customers live out of the area and the City and County lose out on tax income. In Santa Fe, this loss has currently been calculated to be as high as \$300 million dollars a year. The nation is in the midst of a full-blown credit crunch and bank crisis. Conservative projections have warned of a national economic recession that could last for three to five years. One economist described it as being like an earthquake: We don't know how long we'll be shaking back and forth, we're not sure how strong the aftershocks will be and it's hard to say when we'll finally be able to sit back and tally the total damage.

Regardless of whether the near future is depressed or prosperous, bold new approaches are available to address the need for affordable, safe, community-friendly housing in Santa Fe County. The good news is that Santa Fe County is ready and willing to address these problems, with the help of its residents, to try and lead the nation in terms of solving these problems and empowering the community. Home Work is an informational resource with contact information for housing agencies, stories of personal experience and an introduction to programs that teach citizens of Santa Fe County how to learn to build, to access programs and to understand the County's goals.

Before World War II, when fewer than 30,000 people lived in Santa Fe County, odds were good that a home was built by the family that intended to live in it. It's a model used around the world. Work hard, assemble the materials that are available and, when the time is right, put out a call to family, friends and neighbors. Cook a big meal (or several!) and get the job done.

In the post-war economy, developers came to the forefront of home construction, the building trades boomed and families counted themselves lucky to be able to hire out labor or to buy a pre-built home. There followed decades of expansion and prosperity and the self-built home all but vanished from the cultural landscape. Rising costs associated with manufacturing and energy consumption, coupled with increasingly complex equations of poverty and socioeconomics, stifled the boom and led to the creation of federal, state and local "housing authorities." Such programs continue to exist, but have focused on rental housing in recent decades. A change in national leadership could open a door to increased ownership programs.

People with a stake in their property and a sense of personal security make more engaged neighbors, more determined entrepreneurs, loyal employees and more active citizens. ”

PRESENT...



Photos by Sharon Stewart

40 TO 50 PERCENT OF HOMES IN NEW MEXICO ARE MANUFACTURED HOMES ... BUT IN SANTA FE COUNTY, WE ARE MORE HEAVILY WEIGHTED ON SITE-BUILT RESIDENTIAL.

■ Benito Martinez, Director of NM State Manufactured Housing Division

Since 1972, Santa Fe County has maintained its own housing authority in order to ensure quality housing for low-income families. Using federal funds made available under the Fair Housing Act, the SFCHA has had decades of success in managing rental units and facilitating home ownership. More recently inclusionary ordinances, which require private industry to organize the subsidies for affordable housing costs, have been used in over 300 cities around the United States. These tools alone, outside the scope of a comprehensive and flexible strategic plan, have failed to keep pace with housing needs, especially as national and global factors have driven high prices and tight credit markets. Construction costs have increased 30 percent annually for the past three years as raw materials have been absorbed in the wake of Hurricane Katrina and shipped overseas for use in Iraq and China.

There are many different opinions about why housing

is a crisis and many fingers pointing blame in all directions. But laying blame doesn't solve the problem. What will solve the problem and lead to innovative and model solutions is to include all of the stakeholders—individuals, families, business and industry, non-profit organizations, government and so on—and define the ecosystem that we all exist within. It is key that people be made aware of the 112 organizations in Santa Fe—from housing trusts to shelters to repair assistance programs—and be encouraged to join or participate in their programs. Providing affordable, quality housing is interconnected with tax policy, with zoning laws, with economic development strategies, with land-use plans, with transit routes, with energy conservation and education. Different cultural values, levels of income, and a vast range of sometimes conflicting needs must be coalesced into a vision of fair housing for the County.

“**The threat to our ability to have and provide homes is not unique to Santa Fe or to New Mexico, but a looming problem that challenges the core of the American experience and identity.**”

Affordable housing must not be considered a burden on government, on industry, or on individuals singled out to pay transfer taxes while others pay nothing. When all stakeholders share responsibility for ensuring equitable housing, affordable housing becomes an asset and a point of pride. When affordable housing works with the economy, rather than at cross purposes, the whole community benefits. This magazine lays out a set of principles to guide

housing strategy, including the tenet that “the entire community including residents, businesses and government have responsibility to work together to address housing needs.”

The content of this magazine represents the starting point of this new strategy, a way to embrace the hard work that homes require. A range of opinions is found side by side with a directory of resources and national tools for housing solutions.

Not every solution is applicable to every neighborhood, every culture, every situation. Rather the strategy is to be dynamic and flexible in determining both overarching legislations and support systems, and specific plans for specific portions of the County. We know the needs: Santa Fe County has a deficit of almost 1500 workforce and affordable housing units that could be used immediately and will need over 600 more within seven years.

Rental units are too few. Around 4000 citizens are homeless in Santa Fe County. One estimate says the state has more than 12,000 homeless veterans, with more arriving daily.

Generating appropriate and strong partnerships between agencies, detailing financial strategies and working with growth management plans in a cohesive, big-picture way is critical. Innovative employee compensation programs—such as channeling money that might be spent on fuel when commuting, toward equity in a local home—will come into play. Different kinds of energy efficient housing, zoning practices and notions of open space and shared facilities are part of the conversation. The tricky problems of funding, timetables and how to maintain affordability can no longer be swept under the table and dealt with down the line. These pages contain two-year goals, five- to seven-year goals and future goals for the community.

This magazine is a tool for working on this job—a tool for individuals, for families, for government and for support agencies. Each of us might use it in different ways, but its purpose is to understand the magnitude of the challenge, catalog the resources at our disposal, and to challenge each of us to be engaged in a new strategy and be accountable for the results.

The threat to our ability to have and provide homes is not unique to Santa Fe or to New Mexico, but a looming problem that challenges the core of the American experience and identity. bumper stickers reminds us to buy locally, to act locally and to eat locally. We need to remember that all of these values begin with ensuring that each of us can live locally 📍 **Zane Fischer**

...FUTURE



Freitag Flagship Store in Zurich, Switzerland/Courtesy of Spillmann Eschle Architects

Proposed Housing Affordability Principles

The current Santa Fe County housing market is such that there is an extremely large financial gap between what residents can afford in housing and what housing costs are available in Santa Fe. Therefore, reducing this financial gap, to put more citizens into housing, is the number one housing issue to address.

PARTNERSHIPS

- The entire community including residents, businesses and government of Santa Fe County (City, State and Federal) have a responsibility to work together to address housing needs.
- Those with experience in national housing tools and the raising of housing subsidies, as well as market knowledge of available housing and housing services, will be encouraged to assist, educate and share that information with all others in the community.

NEEDS + HOUSING TYPES

- Housing policies and programs will be based on regularly updated studies of the existing community and housing profiles, as well as existing and projected housing needs assessments and land use policies.

STRATEGIC PLAN

- One of the government's roles will be to maintain strategic housing affordability plans to encourage the organizing, managing and accessing of the widest range of national tools and incentives to stimulate the market.
- Planning, permitting, development, construction and purchasing of housing must be timely to maintain affordability.
- Housing incentives and subsidies will be measurable, definitive, and accessible by all.
- Housing subsidies with a sole provider will receive the soft seconds and liens on a home, and subsidies with multiple providers will share soft seconds and liens in proportion to the subsidy.

GROWTH MANAGEMENT + NEIGHBORHOODS

- One of the government's roles will be to plan for the future regarding sustainability, suitability of development, constraints, protection of ecology, growth management areas, roads, infrastructure, mass transit, subsidies, national tools and economic development.
- Selected sites, neighborhoods and development will be encouraged to grow within defined growth management areas, maximizing the widest range of financial supports and national tools and mixed incomes.

LEGISLATIVE INITIATIVES

- Due to the County's breadth of geographical conditions and growth management areas and housing appraisal values, alternate site locations will lead to alternate inclusionary housing solutions. Therefore, State and County legislative updates will be required to expand access to incentives and subsidies and recognize geographical adaptations.

ECONOMIC DEVELOPMENT

- Sustainable principles, policies, and programs of an economic development plan will support the local economy, provide housing affordability and promote affordable life styles.
- Santa Fe County's building economy is dominantly small, with local builders and developers. Therefore, a successful Economic Development Plan will support small and local builders and developers.
- An Economic Development Plan will encourage a wide range of job types and job salaries to stimulate the market and raise income levels.

RETAINING OUR HOUSING SUPPLY

- Privately and publicly subsidized affordable housing will include a defined system to retain affordability and promote permanent affordability.

GREENING SANTA FE + INNOVATIVE DESIGNS

- Santa Fe County will encourage innovation of housing ideas including a vibrant mix of housing types, green building, prefab construction, concentrated densities and heights to promote protection of ecology, reduction of construction and maintenance and operation costs for retention of affordable units.



HOUSING PARTNERSHIPS

Santa Fe County is a truly remarkable community for a population of 129,000 people, as we currently have an amazing 112 organizations actively serving our housing needs. The following are the tools and principles that can be applied by our continuing to work together with our existing partnerships.

PARTNERSHIP PRINCIPLES

The entire community including residents, businesses and government of Santa Fe County (city, state and federal) have a responsibility to work together to address housing needs. Those with experience in national housing tools and the raising of housing subsidies, as well as market knowledge of available housing and housing services, will be encouraged to assist, educate and share that information with all others in the community.

TWO YEAR PARTNERSHIP GOALS

- Promote a “live-locally” campaign.
- Distribute this magazine to assist with the national credit crisis, to advance local housing literacy, and to work together to balance NIMBY-ism (NIMBY = Not In My Back Yard).
- Partner with local organizations that can develop a

county housing website for marketing, information and one-stop shopping and links to the State’s New Mexico Mortgage Finance Authority’s (NM-MFA) website, the City’s housing website, and the other 112 housing partnerships.

- The Realtor’s Association and MLS could be supporting housing affordability by having a community website that also lists low cost homes on the market without realtors.

5-7 YEAR PARTNERSHIP GOALS

- Work together to update compatible county and city housing affordability programs.
- In 2002, city and county elected officials started officially working together through the Regional Planning Authority, to produce a regional housing plan. The city and county housing authorities are now talking with each other to share housing and land planning information.
- There is a further opportunity to develop city and county inter-agency working relationships to clarify necessary differences, and necessary equalities, between the county and city housing affordability ordinances.
- Work with the NM-MFA and the other existing housing authorities within Santa Fe County, to jointly determine if there should also be a regional housing authority and to

further define the portability of federal housing vouchers across city and county lines.

- Promote inter-agency access to the list of “mortgage buyers” that are certified by the state, county and city housing process.
- Promote and require that the “mortgage buyers” have full access to all of the housing rental or purchase opportunities on the market, and if necessary, separate the certification process from organizations who are selling homes.
- Partner with existing programs, like the Santa Fe Community Housing Trust, for expanded home buyer training classes and “threat of home foreclosure” classes.
- Partner with existing programs, like Homewise, for “save smart” programs to reduce down payments from five-percent to two-percent, and assist with starting savings accounts.
- Partner with existing programs, like the City of Santa Fe’s first months rent and damage deposit program.
- Partner with federal and state programs for the homeless. The Veteran’s Association began developing new construction, as well as rehabilitating old hotels, to use for the 12,000 homeless veterans in New Mexico with a commitment to six and 12 month housing, job training and social activities and services.
- Maintain the existing Santa Fe County Housing Authority programs. These programs include the Public Housing Program, which manages 191 homes in 3 different neighborhoods in the County; the Family Self-Sufficiency Program, which helps people living in the County’s public rental apartments move from rental to home ownership within 5 years; the Housing Choice Voucher Program, which manages 241 vouchers to assist Santa Fe County families who qualify for financial renter’s assistance; the Affordable Housing Program, which manages the County’s inclusionary ordinance to encourage the development and construction of affordable single family homes in all new neighborhoods; the planning of Santa Fe County’s “2008 Strategic Housing Affordability Plan” and this magazine.

5-7 YEAR PARTNERSHIP GOAL

- Establish and lobby additional housing partnerships for advocacy, action and fund-raising.
- Encourage persistently creative leadership.

Toolbox

- PROMOTE A “LIVE-LOCALLY” CAMPAIGN
- WORK TOGETHER TO UPDATE COMPATIBLE COUNTY AND CITY HOUSING AFFORDABILITY PROGRAMS
- ESTABLISH AND LOBBY ADDITIONAL HOUSING PARTNERSHIPS FOR ADVOCACY, ACTION AND FUNDRAISING
- DEVELOP PARTNERSHIPS TO BUY MATERIALS IN BULK AND TO RECYCLE MATERIALS

- Partner with other housing consultants and organizations, in order to assist with the current housing crisis demands for help, and to reduce long-term county staff expenditures.
- Develop a Santa Fe County and city fund-raising program to support and build the capacity of existing housing organizations, similar to the City of Santa Fe’s Arts Commission Funding Program.
- Pursue legislative actions for financial housing support that includes residential, commercial and institutional.
- Continue participation in the Santa Fe affordable housing roundtable and establish a roundtable advisory board of neighborhood associations, landowners, developers, legal-aid, pueblos, and state and national organizations, who see each other as partners, not as adversaries.
- Develop housing relationships with Espanola, Edgewood, Albuquerque, Los Alamos, and Pecos areas.
- Determine what effect the 2009 falling housing market will have on revenue estimates.
- Determine if the new and upcoming federal 2009 mortgage regulations have occurred and if so, what effect they will have on the housing market.

FUTURE PARTNERSHIP GOALS

- Develop partnerships to buy materials in bulk, and to recycle materials. 🏠

COMMUNITY HOUSING NEEDS



Passive Solar Housing at Picuris Pueblo/Courtesy of Suby Bowden + Associates

“New Mexico is rated as 4th highest in the nation in the next 15 years, in percentage of population older than age 65.

■ JIM PARKER, STATE OF NEW MEXICO AGING AND LONG-TERM SERVICES DEPARTMENT

HOUSING NEEDS PRINCIPLES

Housing policies and programs will be based on regularly updated studies of the existing community and housing profiles, as well as existing and projected housing needs assessments and land use policies.

TWO YEAR NEEDS GOALS

■ Subscribe to quarterly housing studies, such as Metro-Study and Business Futures, Ltd-Halsey Reports, to keep up with the most current market conditions.

5-7 YEAR NEEDS GOALS

■ Update housing needs assessments, research and analysis on a five to seven-year schedule.

■ During the Santa Fe County housing needs study, produced in April 2008, it was determined that Santa Fe County is in need of both affordable and workforce homes. 1447 ownership homes are needed now, and 643 more homes needed in the next seven years. 604 rental homes needed now, and 236 more rental homes needed in the next seven years. At the same time, we have over 9500 existing homes that have “housing problems”, including some rehabilitation and energy savings, 4000 homeless citizens in Santa Fe County last year (prior to the current economic downturn), and over 600 more beds needed each night.

■ The County’s Land Use Department has determined that existing vacant lots can supply approximately 50 years

“Fifty-seven percent of Santa Fe County households are one and two people, living alone or a couple without a child. Eighty-five percent of Santa Fe County approved plans are single-family homes with three or four bedrooms.

■ 2008 NEEDS SURVEY

of growth, but 16,142 of those vacant lots are in unincorporated areas of the County. We have an average growth rate of two-percent per year with 500 to 700 residential units permitted annually as well as a future projection of 3,784 units required by 2020 and 6,448 units required by 2030. The County has determined that encouraging continual sprawl will exceed the County’s financial capacity to extend services and utilities. Therefore, the County is proposing to direct future growth to those areas where services can be more economically delivered. (See chapter six for the County’s growth management studies currently underway)

■ The strategic housing affordability team has determined that if subdivision design projects (some of which are approved and some of which are currently in the planning process but not yet through approvals) are to proceed with their plans, and meet the current inclusionary ordinance requirement, then we would have more than enough affordable single family homes to meet our needs by 2015. However, we would not have enough rentals, rehabilitations, homes for the homeless, or enough of the wider range of housing types wanted and needed in the market.

■ The results of the County’s 2008 housing needs study and the County’s current growth management studies are available in the appendix to this report.

■ During the next housing study, update all information collected in the 2008 “Study and Maintain” coordinated participation between the County Land Use and Housing divisions.

Toolbox

- UPDATE HOUSING NEEDS ASSESSMENT, RESEARCH AND ANALYSIS ON A FIVE TO SEVEN YEAR SCHEDULE
- MAINTAIN COUNTY AND CITY DATA BASE TOGETHER FOR TRACKING HOUSING NEEDS AND PLANNING PROJECTS
- FOR MORE DETAILED INFORMATION, THE SANTA FE COUNTY 2008 STRATEGIC HOUSING AFFORDABILITY PLAN INCLUDES A LARGE TWO VOLUME APPENDIX. WITHIN THIS APPENDIX IS THE COMPREHENSIVE APRIL 2008 SANTA FE COUNTY HOUSING NEEDS ASSESSMENT

- Maintain involvement with NM-MFA in defining affordable housing needs and plans.
- Develop a comprehensive study of manufactured housing existing conditions and needs, new rehabilitations needed, availability of auctions and distressed property sales and study patterns of youths and artists and their housing needs.
- Coordinate top ten county employers data bases including the state and hospital.
- Determine if oil and gas drilling has increased and if so, what is the impact on short-term housing needs.
- Review a rough proportionality assessment of impact of new housing projects on existing governmental services, infrastructure, and the economy.
- Maintain county and city database together for tracking housing needs and planning projects.
- The City is currently in the process of a much needed rewrite of the city zoning code (chapter 14). The City and County’s future housing affordability issues will be influenced by these decisions and, therefore, could be jointly discussed. ▲



TIM VIGIL

Santa Fe County Housing Commissioner



GREG SOLANO

Santa Fe County Sheriff

TRADITIONAL COMMUNITY

Santa Fe County's General Plan definition of a traditional community includes housing in a community that reflects a unique cultural and historical landscape. This definition closely tracks my personal experiences that have taken place in the small village of Cundiyo, New Mexico.

I grew up and currently live in Cundiyo. When I was eighteen and graduated from high school, I wasn't ready to leave Cundiyo to attend college. Instead, I got a day job in addition to the job I held with Rancho de Chimayo Restaurant. My father, an industrious type, then encouraged me to build a house. He said he would give me a piece of property to accomplish that goal.

Working two jobs, I was able to afford building my own house in the summer of 1979. I would have never accomplished this without the help I received from many elders in the village, family members and friends.

And so begins the experiences that shaped my definition of a "traditional community." Elizardo Vigil had a tractor he used for plowing his fields in the Cundiyo valley. That tractor was used to level the area for the footprint of the building site. My job was to remove the caliche for the footings. Bedelio Trujillo, from Cundiyo, laid the block for the footings. Manuel Martinez from Chimayo had the expertise with adobe laying. I paid him \$100 a day. That price also meant that I was to be his helper. It took us a total of 7 days to lay the 3000 adobes needed for the exterior walls. When it came to the framing of the windows, Carlos Vigil, a shop teacher from Cundiyo, traded me a paint job on his 1977 Monte Carlo for the work. Just one of the many trades that took place in building my house.

Lifting the vigas onto the walls required the strong backs of many of my cousins in the village. The day we started moving them up, Bobby Vigil stopped by and lent a hand because he noticed us working as he was driving home from work. That's the way it was in our community.

If someone noticed that help was needed, they stopped by and offered help.

Gilbert "Cow" Baca from Santa Fe, Richard Romero, from Cuyamungue, and my Dad took charge of pouring the concrete floors. In order to help me save money, they sprinkled color into the cement to give it a finished look. My Uncle Paul helped frame the interior walls and built my cabinets. My two brothers provided the labor needed with house building and my Mom fed the workers every weekend. Three years and \$8000 later, my house was built.

I eventually moved away to attend New Mexico State University and the law school at the University of New Mexico. When I was away at school, the house was used by my brothers to live in while they built their own houses in the same manner.

Along the way, we learned how to lay our own adobes, frame walls, pour cement, plaster and do many of the tasks involved with building a house. Those have been invaluable experiences. I hope that I will have the chance to help pass these lessons on to my son, nephews and niece if and when they decide to build their own houses.

These days, my contributions to Cundiyo are drafting by-laws for the Cundiyo land grant, preparing the resolutions and other paperwork needed to complete our new water system, and helping villagers with legal advice. It is my way of giving back and expressing my thanks to the many people that helped me along the way.

After all, we live in a "traditional community."

[Please see pages 47 and 69 of the directory for Self-Help Housing resources.](#)

MENTAL HEALTH MONOLOGUES

He was a marine, through and through. Although the movie Rambo with Sylvester Stallone had not been written, it could have been the story of my uncle. He was a large man with a serious and stone chiseled face. The Vietnam War had made him into the man he was, always reading a book, sometimes a dictionary or a bible, working for defense contractor McDonnell Douglas building bombs and missiles, and still contributing to the war effort. He was the successful one in the family. The one with the nicest house, and the pool in the backyard. He lived near Los Angeles with a wife, two young girls, and what appeared to the rest of us, as a perfect life.

I was about 14 or 15 years-old when I first realized things had changed. I learned that my uncle came back after Vietnam with addictions to marijuana and alcohol. While he was functional for many years, eventually he lost his job, then his wife, and the house with the pool came next. By the time my mother got involved he was deep into a mental illness that turned him from the most successful Solano to the homeless Solano. That's when he arrived at our house.

My mother worked two and three jobs to raise her two boys and two girls. She was a single mother who was intent on keeping her family off welfare. I remember as a young boy going to the grocery store and paying with coupons and food stamps. My mother tried to get help for my uncle. For the most part, he still looked like a big, strong marine. It was only when you looked into his eyes that you realized something was wrong. He had been diagnosed with Post Traumatic Stress Disorder. In World War I it was called Shell Shock, later Combat Fatigue, now PTSD. Different names, same ruined lives.

He received medications, which seemed to work, when he took them. He would go through bouts of getting better, only to go through bouts of drinking and not

taking his medications. The cycle ended with him going to jail. For those of you who don't have immediate family members with mental illness combined with drug and/or alcohol addictions, jail is where we send our ill family members. That is where they stay until a bed opens up in a short-term treatment facility.

I was 21 years old, just married and beginning a family of my own. I had moved into my own small, actually really, really small mobile home with my new wife. I remember the phone ringing in the middle of the night. My mother had been killed in a car accident. My life was never the same. My uncle only got worse. While family member after family member tried to care for my uncle, no one could get the cooperation that my mother could. His daughter moved to Santa Fe just to care for him. Today you can still see my uncle at the St. John's food kitchen. You can also find him walking Cerrillos Road in Santa Fe. He refuses to live with anyone and continues to live on the streets. He hardly recognizes me or anyone else.

Those with mental illness still go to jail awaiting a bed in a mental health inpatient facility. The great news is that the joint city-county Sobering Center opened last year, and there are now 11 organizations in Santa Fe to help with mental illness and housing.

Today a new crop of veterans suffering from PTSD are returning from Afghanistan and Iraq. Somewhere out there is another Matt, the name of my uncle, or another Sylvia, the name of my mother. And somewhere out there are solutions, that someday they might all benefit from.

[Please see page 68 of the directory for Housing for Mental Disabilities resources.](#)

STRATEGIC

PLAN

The New Mexico Mortgage Finance Authority's mission is to house New Mexico's people by serving as the State's lead affordable housing finance and resources provider, engaging in self-sustaining practices and promoting sound housing policy.

■ NM-MFA, OCTOBER 2008

Created by the State of New Mexico, the New Mexico Mortgage Finance Authority (NM-MFA) is a nonprofit organization providing financial and housing services to low to moderate income families throughout the state.

Since its inception in 1975, NM-MFA has provided more than 3.5 billion dollars to affordable housing, including assistance to homeless individuals and families, developing new housing projects, and providing opportunities for home ownership. In 2006, the State of New Mexico, through the NM-MFA, provided a tremendous amount of home mortgage money to its citizens by loaning 243 million dollars for 2300 single family mortgages and 1300 multi-family mortgages.

In 2004, voters in New Mexico approved an amendment to the State Constitution called the Affordable Housing Act, which enabled local governments to legally transfer assets, such as cash, land, infrastructure, funds and buildings, at below market value for the development of affordable and workforce housing. This was a significant advancement to enable the County to financially assist with reducing the cost of housing.

The NM-MFA was given specific oversight and regulatory authority over these transfers. The NM-MFA rules and regulations require the local government to create a valid affordable housing plan, to be approved by NM-MFA. A specific ordinance authorizing the transfer of an asset to

a qualified entity, such as a non-profit or for-profit, must be approved by the County, and then approved by NM-MFA, before it is enacted. A new ordinance must be drafted, approved by NM-MFA, and enacted into law each time a new transfer of an asset is made. However, if funds are to be routinely disbursed under a request for proposal (RFP) process from an established Affordable Housing Trust Fund, only the original ordinance establishing the fund must be reviewed and approved by the NM-MFA, unless the transfer from the trust fund is land. In that case, a new ordinance must be approved and enacted.

NM-MFA HOUSING ACT RULES 4.2 CALLS FOR A VALID AFFORDABLE HOUSING PLAN OR HOUSING ELEMENTS IN A GENERAL PLAN OF A COUNTY OR MUNICIPALITY SHALL CONTAIN THE FOLLOWING ELEMENTS:

COMMUNITY AND HOUSING PROFILE, WHICH SHALL INCLUDE:

- Demographic characteristics, such as race and ethnicity, income, age, employment and population trends.
- Household characteristics including the number of existing households and housing units by tenure.
- Housing market analysis including housing costs, rents, vacancy rates, and sales prices.

HOUSING NEEDS ASSESSMENT THAT DESCRIBES:

- Existing needs, such as the number of households with a cost burden for housing, living in overcrowded situations, or with special needs, including disabilities, elderly, headed by a female, homeless, and other identified needs.
- Projected needs which include the number of new units needed by tenure, type, and cost to meet current needs, accommodate expected population growth and job generation, and a determination of the number of homes to be created through new construction, rehabilitation and preservation.

LAND USE AND POLICY REVIEW THAT INCLUDES:

- General analysis of land use parcels including zoning, size, existing use, environmental constraints and availability of infrastructure.
- An evaluation of suitability, availability and realistic development capacity of developable sites, including appropriate zoning for special needs housing, such as multi-family rental, mobile homes, transitional and homeless shelters.
- Identification of constraints, such as land use controls, codes and enforcement, fees and exactions, processing and permit procedures, on and off site improvements, reasonable accommodation, availability of financing, land availability and prices, construction costs, local capacity to assist,

finance and manage construction, housing support services and housing funds and programs.

GOALS, POLICIES AND QUANTIFIABLE OBJECTIVES THAT INCLUDE:

- An estimate of the number and percentage of units, by income levels, to be constructed, rehabilitated or conserved over a set period of time.
- Identification of needed programs and agencies responsible for constructing new housing stock, improving existing housing stock, promoting access and equal opportunity to affordable housing, increasing the capacity of residents to lower their housing cost burden, build long-term equity, stabilize housing situations through homebuyer training, rental vouchers, assistance to persons with disabilities, and other capacity assistance as deemed appropriate and necessary.
- Plan to promote potential regulatory concessions and incentives for removing or mitigating governmental and non-governmental constraints to development, rehabilitation or conservation of affordable housing.
- Identification of potential sources of federal, state and local financing and subsidies to support affordable housing.
- A thorough consideration of related issues, such as public participation, job and housing mix, consistency with existing planning and land use policy, protection of ecological resources, promotion of efficient development patterns and green building. 🏠

Proposed Housing Affordability Tools

SUMMARY OF 2-YEAR GOALS

SANTA FE PARTNERSHIP TOOLS

- Promote a “Live-Locally” campaign.

NEEDS AND HOUSING TYPES TOOLS

- Based on needs assessments, promote a wider range of housing types for mixed incomes.

COUNTYWIDE STRATEGIC PLAN TOOLS

- Submit the 2008 County’s Strategic Housing Affordability Plan to the NM-MFA in order to maintain the County’s ability to choose whether to distribute assets at or below market rates. Distributing assets at market rate would be for profit.
- Submit the Santa Fe County Affordable Housing Fund Plan for each county asset requested to be distributed below market rates.

TIME + MONEY TOOLS

- Establish goals for state legislative housing applications.
- Due to the current county policy of relying on the sale of market homes to offset the cost of affordable homes, work with the Land Use Department to define and implement a streamlined review process for all housing.
- Analyze and develop a prioritized list of housing financial incentives and tools to be legislatively applied to housing affordability ordinances.

GROWTH MANAGEMENT TOOLS

- Complete the County Land Use Department’s project to update the Growth Management Ordinance, with one growth management area, the Galisteo Basin, developed as a new GMA Plan.
- Update affordability ordinances and boundary maps to encourage housing growth within the county defined growth management areas, to meet affordable living goals and principles.

NEIGHBORHOOD AND LAND COST TOOLS



- Develop with the County Land Use Department and Housing Department a County Model Density Program that ties to GMA ordinances and supports housing affordability.
- Proceed with the County Housing Division managed public-private housing affordability development projects.

LEGISLATIVE INITIATIVES TOOLS

- Establish state legislative initiatives with partnerships, to update 1930 state statutes and enable voting for bonding for affordable housing.
- Establish state legislative initiatives with partnerships, to update state statutes and authorize counties the right to vote on a real estate transfer tax for housing affordability funds.

ECONOMIC DEVELOPMENT TOOLS

- With the “Live Locally” campaign, support the Home-wise Strengthening Santa Fe Initiative.

HOW TO KEEP OUR HOMES TOOLS

- Analyze and develop a prioritized list of housing retention incentives and tools to be legislatively applied to housing affordability ordinances.

GREENING SANTA FE TOOLS

- Passive solar lot orientation will be required whenever possible to reduce monthly utility bills for affordable living, and to assist with global warming prevention.
- Support the New Mexico Energy Tax Credit Program being developed by the state for a \$10,000 tax credit for affordable green housing.

SUMMARY OF 5-7 YEAR GOALS

SANTA FE PARTNERSHIP TOOLS

- Update compatible county and city housing programs.
- Establish and lobby additional housing partnerships for advocacy, action and fundraising.

NEEDS AND HOUSING TYPES TOOLS

- Update housing needs assessments, research and analysis on a five to seven year schedule.
- Maintain county and city databases together for housing needs and tracking planning projects.
- Expand community support to enable housing services to meet a wider range of needs.

TIME AND MONEY TOOLS

- At the same time as the five to seven year needs assessment, update the financial chart with systems to help with pre-qualification programs and gap impediments.

GROWTH MANAGEMENT TOOLS

- With the Land Use Department and the Housing Department, analyze transfer of development rights into GMAs to determine if it would reduce overall land and development costs.
- With the GMAs, pursue long-range analysis necessary for action to tie future infrastructure funding to GMAs.

NEIGHBORHOOD AND LAND COST TOOLS

- Maintain public and private land inventory for future public-private housing partnerships.

LEGISLATIVE INITIATIVES TOOLS

- After state statutes are updated, review marketing strategies to determine support for a public vote on bonding measures and a real estate transfer tax to support housing affordability funds.

ECONOMIC DEVELOPMENT TOOLS

- Analyze, support and update the City of Santa Fe’s

Angelou Economic Development Plan to also include county economic development goals.

HOW TO KEEP OUR HOMES TOOLS

- Develop and include a full range of affordable housing retention systems.

GREENING SANTA FE TOOLS

- Expand green building codes, developments and rehabilitations for housing.

SUMMARY OF FUTURE GOALS

PARTNERSHIP TOOLS

- Develop partnerships to buy materials in bulk and to recycle materials.

LEGISLATIVE INITIATIVES TOOLS

- Analyze restructuring some federal, state and county housing laws.





TIME + MONEY

TIME + MONEY PRINCIPLES

Planning, permitting, development, construction and purchasing of housing must be timely to maintain affordability.

Housing incentives and subsidies will be measurable, definitive, and accessible by all.

Housing subsidies with a sole provider will receive the soft seconds and liens on a home, and subsidies with multiple providers will share soft seconds and liens in proportion to the subsidy.

TWO YEAR TIME + MONEY GOALS

- Establish goals for state legislative housing applications.
- Due to the current county policy of relying on the sale of market homes to offset the cost of affordable homes, work with the Land Use Department to define and implement a streamlined review process for all housing.
- Include a county defined time commitment that recognizes the 90 day bank review time period, achieves development and building permit reviews, and has one team

that covers all affordable units for consistency of reviews.

- After concept master plan approvals by the CDRC and BCC, an updated and expedited system could be defined which would provide county staff with the authority to implement the updated inclusionary ordinance. The system would include monthly reports provided at each housing board meeting of minor interpretations to the ordinance and variances and appeals being sent to the BCC.
- 85% of all current approvals are single-family homes, yet the needs assessment calls for alternate types of housing. Develop an expedited system for final development plan approvals to return to the County and update their plans to meet the new housing crisis and needs assessment.
- A high level land use team for affordable housing to weigh the internal conflicts between the need for streamlining and the oversight suspicion of affordable housing.
- Analyze and develop a prioritized list of housing financial incentives and tools to be legislatively applied to housing affordability ordinances. Determine which incentives or tools the County can provide, which incentives or tools require future work to be able to be provided, and which incentives or tools the County will distribute educational materials about, but rely on the market to provide.

The following are possible ideas or tools under consideration, but not yet adopted by the County:

- See the Legislative Initiatives section for large scale funding applications.
- Commit one county staff member to the sole purpose of raising countywide housing affordability money.
- Promote the federal government providing 12,000 housing vouchers for New Mexico veterans.
- Develop and submit the Housing Fund Ordinance with NM-MFA support.
- There is a possible financial incentive of a Housing Assistance Fund to support affordable and workforce families through a payment to be made to the home builder at closing of \$10,000. Funds would need to be raised for 50 units retroactively, which equals \$500,000. 463 future units are obligated by year 2015 equaling \$5,130,000. This is with only \$621,000 in the housing fund now.
- There is a possible financial incentive to provide \$10,000 in home buyer assistance to developments that are outside the existing water and sewer service areas.

Toolbox

- ESTABLISH GOALS FOR STATE LEGISLATIVE HOUSING APPLICATIONS
- DUE TO THE CURRENT COUNTY POLICY OF RELYING ON THE SALE OF MARKET HOMES TO OFFSET THE COST OF AFFORDABLE HOMES, WORK WITH THE LAND USE DEPARTMENT TO DEFINE AND IMPLEMENT A STREAMLINED REVIEW PROCESS FOR ALL HOUSING
- ANALYZE AND DEVELOP A PRIORITIZED LIST OF HOUSING FINANCIAL INCENTIVES AND TOOLS TO BE LEGISLATIVELY APPLIED TO HOUSING AFFORDABILITY ORDINANCES
- AT THE SAME TIME AS THE 5-7 YEAR NEEDS ASSESSMENT UPDATE THE FINANCIAL CHART WITH SYSTEMS TO HELP WITH PRE-QUALIFICATION PROGRAMS AND GAP IMPEDIMENTS

- There is a possible financial incentive to have the County increase the dollar amount for allowable option upgrades to workforce family homes from \$2000 to \$5000, thereby allowing families to add preferred options such as floor finishes or window treatments to their homes.
- There is a possible financial incentive to have the County provide reduced impact fee waivers for developments that provide affordable units.
- There is a possible financial incentive to have the County provide a percentage of water credits for developments providing affordable units.
- There is a possible financial incentive to have the County assist with loan banks for interim financing, such as an 18 month commitment with payments back to the County.
- Analyze the County's means to assist with loan banks for pre-qualified payments.
- At the same time as the five to seven year needs as-

assessment, update the financial chart with systems to help with pre-qualification programs and gap impediments.

- Update, lobby for and incorporate a full range of financial and budget strategies including economic indicators and market dynamics.

- In 2008, the Santa Fe County Housing Authority (SFCHA) has oversight of three primary financial funds: the Santa Fe County Affordable Housing Funds with approximately \$4.24 million, the Inclusionary Ordinance Affordable Housing Fund with approximately \$.6 million, and assets and second mortgages valued at approximately \$10.5 million. Strategic planning is necessary to review options for the funding mechanisms that would provide income to the SFCHA to fund other housing programs.

- Identify existing bank, secondary market and special regional products to promote affordable housing investments and physical upgrades.

- Analyze financing costs, FHA rules governing loans on multi-family properties, and regulations on cost of closing services.

- Analyze tax foreclosure systems to determine if there are any recommended changes.

- Current state tax assessors policies are two years before being released and one year before being transferred. Non-profits have first option.

- Analyze bank mortgage foreclosure systems for recommendations to guide buyers.

- Support regional transportation systems due to many of the financing grants requiring transportation.

- Analyze the impact of reducing tax assessments for affordable housing.

- Investigate new web marketing of "peer-to-peer" lending groups, such as www.prosper.com.

- Investigate the reverse mortgage programs for terminally ill or elderly.

- Investigate the micro-credit loans industry (like India has offered) to determine if it would be applicable to Northern New Mexico.

- Investigate proposal to support non-profits and for-profits capacity to build and provide affordable homes to workforce families with a deferred subsidy secured by seller.

FUNDING SOURCES

The Santa Fe County Strategic Housing Affordability Plan includes a large two volume appendix. Within this appendix, is a 43-page "October 2008 Funding Sources Chart", with 75 different names of eligible funding sources, a description of each and its allowable uses, and other important considerations.

The following list is an outline of those funding sources:

FINANCING TOOLS FOR MULTI-FAMILY HOUSING DEVELOPMENTS

- USDA Rural Development Section 515 for Rentals
- USDA Rural Development Housing Preservation Grant
- USDA Rural Development Rental Housing Guaranteed Loan Program
- USDA Rural Development Rental Assistance
- USDA Rural Development Farm labor Loan and Grant Program, Section 514
- HUD HOME Program, NM-MFA
- HUD State CDBG Program
- HUD Section 108 Loan Guarantee
- HUD Economic Development Initiative
- HUD Brownfields Economic Development Initiative (BEDI)
- HUD Section 202 for Seniors Housing
- HUD Section 811 for Housing for the Mentally Ill
- Low Income Housing Tax Credit, NM-MFA
- New Markets Tax Credit
- FHA Section 542(c) Insured Loan Program, NM-MFA
- NM-MFA Access Loan
- NM-MFA Tax Exempt Bond Financing Programs
- NM-MFA 501(c) (3) Bonds
- New Mexico Affordable Housing Trust Fund, NM-MFA
- Primero Loan Fund, NM-MFA
- NM-MFA BUILD IT Loan Guaranty Program

FINANCING TOOLS FOR SINGLE FAMILY HOUSING DEVELOPMENTS

- Federal Home Loan Bank of Dallas
- Enterprise Community Loan Fund
- Mercy Loan Fund
- USDA Rural Development Section 502 for Mutual Self- Help Housing

“ Show Me the Money.

- TOM CRUISE IN THE MOVIE "JERRY MCGUIRE"

FINANCIAL TOOLS FOR HOMEBUYERS

- Mortgage Saver Program, NM-MFA
- Mortgage Booster Program, NM-MFA
- HERO Program, NM-MFA for police, teachers, and military, etc.
- Helping Hand, NM-MFA
- Homeowner Occupied Rehabilitation, NM-MFA

FINANCIAL TOOLS AND OTHER RESOURCES FOR ENERGY EFFICIENT AND GREEN BUILDING DEVELOPMENTS

- Enterprise Green Communities Initiative
- Cool Town Investment
- Los Alamos National Bank
- EcoSmart Financial Tools
- Bridgmer Investment Properties
- Kresge Foundation (Green Building Initiative)
- Tax Incentives Assistance Project
- Smart Communities Network

GENERAL FINANCING TOOLS

- NM-MFA Workforce Development Program
- NM-MFA Affordable Housing Tax Credit Program
- McCune Charitable Foundation
- F. B. Heron Foundation
- Wells Fargo Foundation
- County Tax Leined Property
- Tax Increment Financing (TIF)
- Santa Fe County Affordable Housing Funds
- NM-MFA Charitable Trust, and Affordable Housing Tax Credit

NATIONAL AND REGIONAL FOUNDATIONS FUNDING SUSTAINABLE GROWTH DEVELOPMENTS

- Bank of America Foundation
- Robert L. and Jean Clarke Family Foundation
- Daniels Fund

- EMA Foundation
- Ford Foundation
- Frost Foundation
- Garfield Foundation
- FB Heron Foundation
- Ittelson Foundation
- WK Kellogg Foundation
- John D. and Catherine T. MacArthur Foundation
- JF Maddox Foundation
- McCune Charitable Foundation
- Charles Stewart Mott Foundation
- Phelps Dodge Foundation
- PMI Foundation
- Proteus Foundation
- Santa Fe Community Foundation
- Stocker Foundation
- Surdna Foundation
- Vaterstetten Foundation

FUNDING SOURCES SPECIFIC TO PUEBLO HOUSING

- Native American Housing and Self Determination Act (NAHASDA)
- Indian Housing Block Grant (IHBG) program
- Title VI Loan Guarantee
- Section 184 Indian Home Loan Guarantee Program
- Indian Community Development Block Grant

ADDITIONAL FUNDING SOURCES AVAILABLE IN PREVIOUS YEARS FOR PUEBLO HOUSING

- Federal Low Income Housing Tax Credit Programs
- USDA 502, Direct Loan and Loan Guaranty
- USDA 504 Loan/Grant
- Private Mortgage Insurance Program for Indians
- Federal Home Loan Bank (FHLB)
- Native American Indian Housing Council (NAIHC)
- Some tribes in the U.S. are providing loan guarantees for qualifying members
- Tribes have access to almost all other financing programs

FINANCING TOOLS AND OTHER SOURCES FOR PUBLIC HOUSING AUTHORITIES

- Hope VI, including revitalization grants, public housing developments and community involvement programs
- Capital Fund Financing Program (CFFP)
- Section 32 home ownership
- Energy Performance Contracting (EPC)

ADDITIONAL FUNDING SYSTEMS AND SOURCES

- Reverse Mortgage Programs (HO or MO)
- Real estate transfer tax
- First months rent and damage deposit
- Technical assistance funding
- Title I and II for mobile homes
- Tax-based programs

FUNDING FOR INFRASTRUCTURE SUPPORTING AFFORDABLE HOUSING

- General obligation bonds
- Revenue bonds
- GR bonds
- GR Tax-space
- Utility cash reserves
- Developer contributions
- State funding
- Federal funding
- Aamodt settlement
- Reserve funds
- Utility system revenues
- Impact fees
- Grants
- TIFs (Tax Increment Financing)
- PIDs (Public Improvement Districts)
- BIDs (Business Improvement Districts)
- IRBs (Industrial Revenue Bonds)
- LEDA (Local Economic Development Act)
- SADs (Special Assessment Districts)
- TIDDs (Tax Increment Development Districts)
- NIDs (Neighborhood Improvement Districts)
- USDA (United States Department of Agriculture)

CREATING NEIGHBORHOODS OF OPPORTUNITY

Over the past 14 years, Enterprise New Mexico has invested nearly \$50 million in Santa Fe, Albuquerque and Southern New Mexico. Enterprise has provided leadership to:

- Develop more than 1,600 affordable homes through financial and technical support to more than a dozen community-based organizations.
- Establish the Tierra Contenta Corporation to develop a 1,000-acre planned community in Santa Fe with 1,500 houses and apartments for low-income families.
- Create the Albuquerque Civic Trust that will reinvest development funds in affordable housing, small businesses and arts organizations to continue the revitalization of the downtown area.
- Develop coalitions of private and public partners to focus on the creation of affordable housing.
- Establish a statewide supportive housing development corporation, which will develop housing for individuals with disabilities in rural and under-served communities.
- Establish an Affordable Housing Trust Fund initially capitalized with \$10 million in state general funds.

Over the next three years, Enterprise New Mexico will:

- Provide over \$9 million in loans and equity to produce 400 affordable homes and create 29,000 square feet of commercial space in Albuquerque.
- Assist the City of Santa Fe in the development of the Northwest Quadrant, a new mixed-income residential community on city-owned land that will provide over 700 affordable homes and apartments by 2009.
- Continue to provide financial support to nonprofits working to improve housing and living condition in Colonias. Enterprise has already helped create or rehabilitate 100 affordable homes in these poor rural communities.
- Establish a statewide Individual Development Account Program for low-income families to help them save money to buy a home.
- Establish a Workforce Housing Trust Fund in Albuquerque funded at \$4 million a year by setting aside biannual capital outlay funds.
- Provide a Rose Fellow architect for affordable housing and economic development in Colonias communities. 🏠



DODI SALAZAR

Director, Santa Fe County Housing Authority

I grew up in what is now considered a really nice part of town. Cerro Gordo is where my dad and his family grew up and where he still lives today. Although I was born in Santa Fe (in a convent, no less), my mom and I moved away when my dad went to prison. I was just a baby at the time, but I know my mom lived with his family in their very small house, until his family asked my mom to move out.

So we moved to California where she married and had two children. When I was about seven-years-old my dad got out of prison and my mom decided to move back to Santa Fe. My grandma (my dad's mom) very graciously let us live in a room that was connected to her house. You couldn't get to the room through the house. It had its own entrance, no bathroom, and a small space heater. It was probably 14 feet by 14 feet, but we had nowhere else to go and to me it was home. My family lived in that room for about 2 years.

The day my baby sister was born was probably the day my parents decided that it was time to make different living arrangements. They had no money, but they did have a small piece of land that my grandma gave my dad right next to her house. They had a Jim Walters home built on the property. It took about 2 weeks to build the house because they only built the frame. It was a lot cheaper that way (it cost about \$8,000). When the contractors were done building the frame, we went in and insulated the walls and hung the drywall. I was 10-years old and I remember it was really hard work. We moved into the house without painting the drywall and there were no interior doors in the house. We had no kitchen cabinets and no light fixtures, but it was home to me.

When I was about 12-years-old, my parents decided that they wanted to add on to the house. They figured the cheapest way to do this was to build an adobe addition. So for a whole summer we made adobe bricks out of mud and straw. And here I thought hanging drywall was hard work!

When I was 15-years old I met my future husband. We

were together for two years before we got married at age 17. We got married in 1976 and immediately moved in with his parents who had a small house in the Bellamah Neighborhood. We lived with them for 5 years.

By now we had two children and a good income so we contacted the Housing Authority. They called us back almost immediately to say they had a rental unit and we moved into the Valle Vista Public Housing Neighborhood in 1981. Finally, we had a place to call our own and it was home to me. I kept my house spotless. I made friends with the neighbors. I never paid my rent late; there was no way in hell I was moving back in with my in-laws! I still remember that we paid \$230 per month for rent.

We eventually purchased a mobile home and parked it at the Sierra Vista Mobile Home Park. When we purchased it, we had been married for eight years and it was the most beautiful home I had ever seen. It didn't matter that it was too hot in the summer and too cold in the winter. My family was together.

In 1996, my husband was diagnosed with cancer. Right before he got cancer, we had purchased cancer insurance which paid us over \$10,000 for the treatments that my husband went through. This is how we came up with the down-payment for the house we eventually bought. We celebrated our 20th wedding anniversary and had a housewarming party at the same time.

My husband has been in remission for 12 years. Oh, yeah, and you know the Valle Vista Public Housing Neighborhood that I once lived in? I'm now the Executive Director of the Santa Fe County Housing Authority who oversees that Public Housing Neighborhood. Life is good. I also figured out that it really doesn't matter where you live or who you live with, as long as you're with the people you love and who love you. That's really where your home is.

Please see page 71 of the directory for Housing Resources.

E = MC² “AN AFFORDABLE HOUSE”

The combination of these items should all have reduced values to reach the definition of “an affordable house.”

- (L) = value of land reduced as much as possible
- (AH) = affordable home size and quality matches need
- (C) = construction cost reduced as much as possible
- (T) = time very expedited (planning, approvals, recordation, permits, construction time, all lead to more time, and therefore costs more if paying interest rates on the land)

If the combination of the above red items does not equal “an affordable house” then some or all of the combination of the blue items below may be necessary to add to the formula to reach “an affordable house.”

Red + Blue = A-c (Affordable cost of the home)

A-c (Affordable cost of the home) less A-p (Affordable sales price or rental price of the home) = subsidy required (if cost is more than sales price can support)

For example:

A-c (\$200,000) less A-p (\$125,000) = \$75,000 subsidy required.

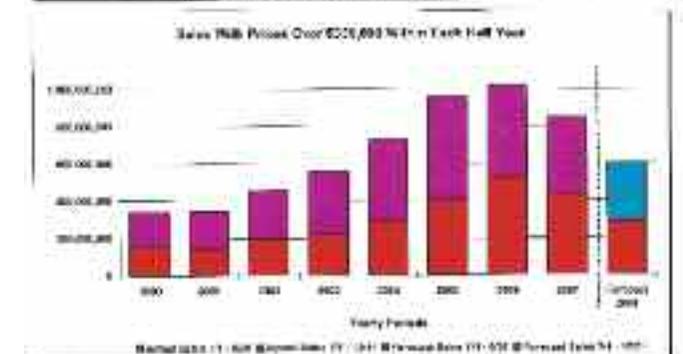
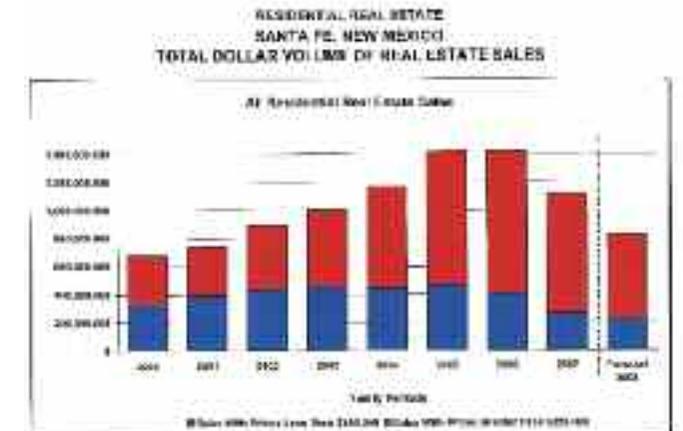
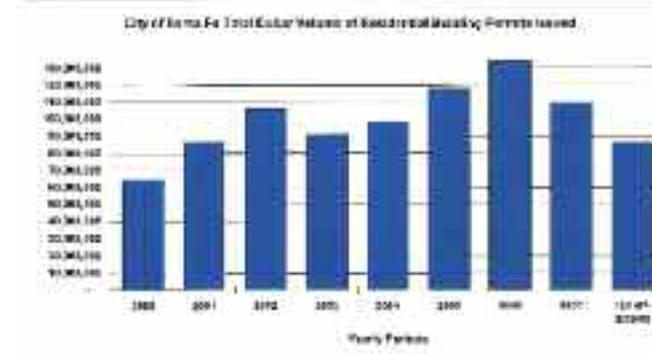
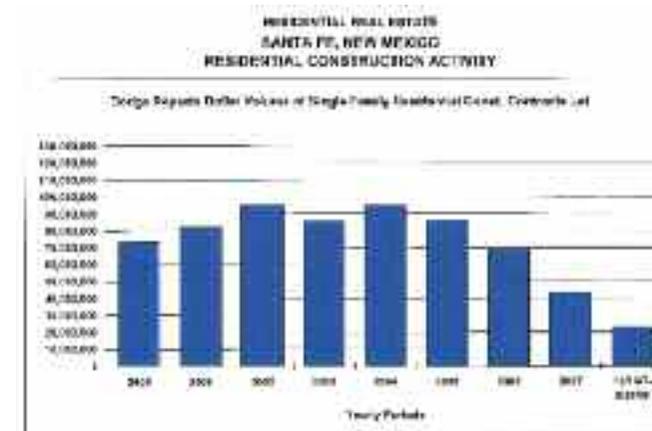
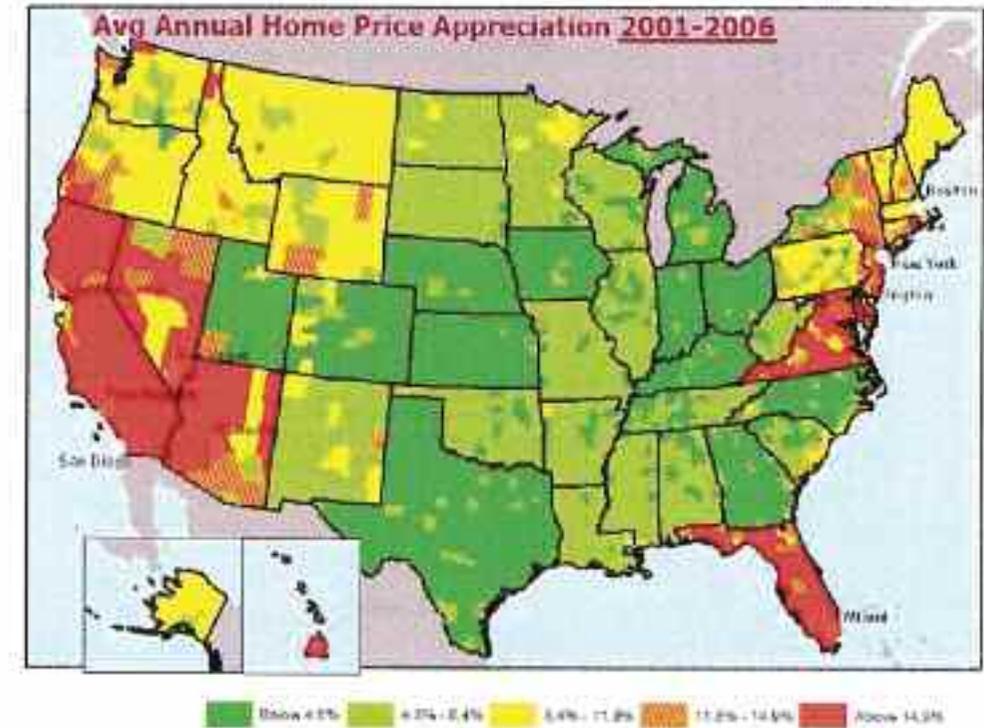
The combination of these items should all have increased values to reach the definition of “an affordable house.”

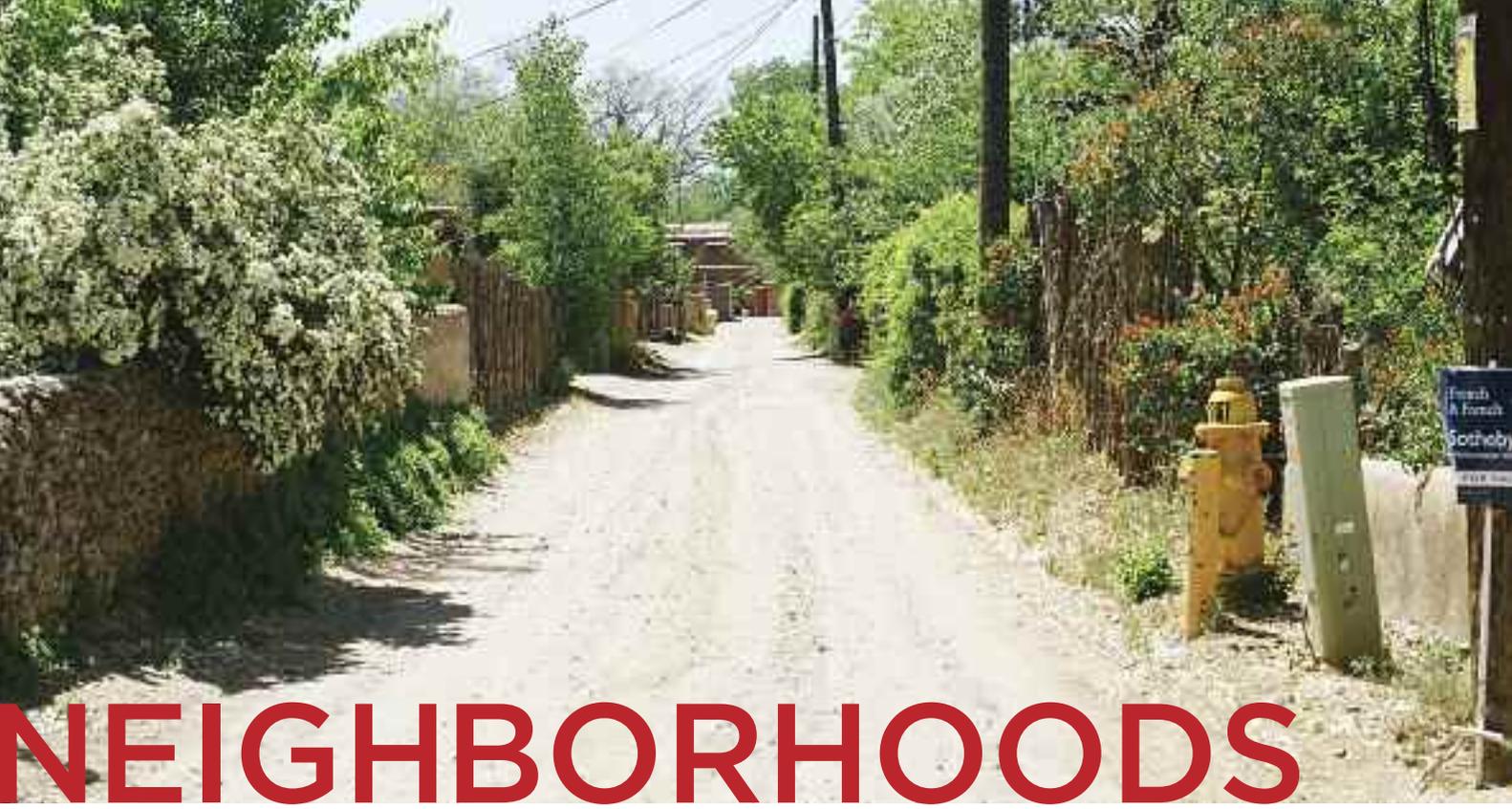
(D) = percentage of density increased on a piece of land (so cost of land per house drops)

(MH) = production and sales of “market-homes” in combination with affordable homes, with sales of “market homes” only as high as surrounding neighborhood appraisals allow

(S) = subsidy often required in October 2008 (in addition to all the items above) to offset affordable rental, or affordable ownership, home costs

(R) = retention program to keep the homes affordably priced into the future, including shared equity liens (second mortgage lien held by parties who provide subsidies...such as the City’s infrastructure lien, or affordable housing fund lien)





NEIGHBORHOODS

NEIGHBORHOODS PRINCIPLES

One of the government's roles will be to plan for the future regarding sustainability, suitability of development, constraints, protection of ecology, growth management areas (GMAs), roads, infrastructure, mass transit, subsidies, national tools and economic development, etc.

Selected sites, neighborhoods and development will be encouraged to grow within defined growth management areas, maximizing the widest range of financial supports and national tools and mixed incomes.

TWO YEAR NEIGHBORHOOD GOALS

- Develop with the County Land Use and Housing Departments a County Model Density Program that ties to GMA ordinances and supports housing affordability.
- A recent ruling by District Judge James Hall on a City of Santa Fe development that allowed increased density of 10 times within a low density neighborhood, stated that while respecting, "the City's policies to promote affordable housing" that the, "general need throughout Santa Fe" cannot justify rezoning of a specific tract within an alternate general land use zone and, "the City may not ignore

or revise its stated policies and procedures for a single decision, no matter how well intentioned the goal may be".

- Therefore, the development and adoption of a model density program calling for new housing developments to be within the GMAs would provide a pre-defined model density bonus that grants an increased affordable housing density legislatively tied to the underlying zoning, without violating other overlay zoning requirements such as terrain management.
- Simultaneously analyze how changes to land use zoning could reduce residential land costs. La Cienegueta, a Santa Fe Community Housing Trust development in the City of Santa Fe, took two steps and rezoned a small area of land from residential to commercial, and then rezoned all remaining land from R-1 to R-10 residential. These two moves enabled the new commercial land to be sold at a higher profit, and that profit then offset the need to make a profit on the residential land. This enabled the residential land costs to remain at the sale cost of 16 years previous.
- Proceed with the county managed public-private housing affordability development. The County has completed a study of 65 sites countywide and chosen one site for a

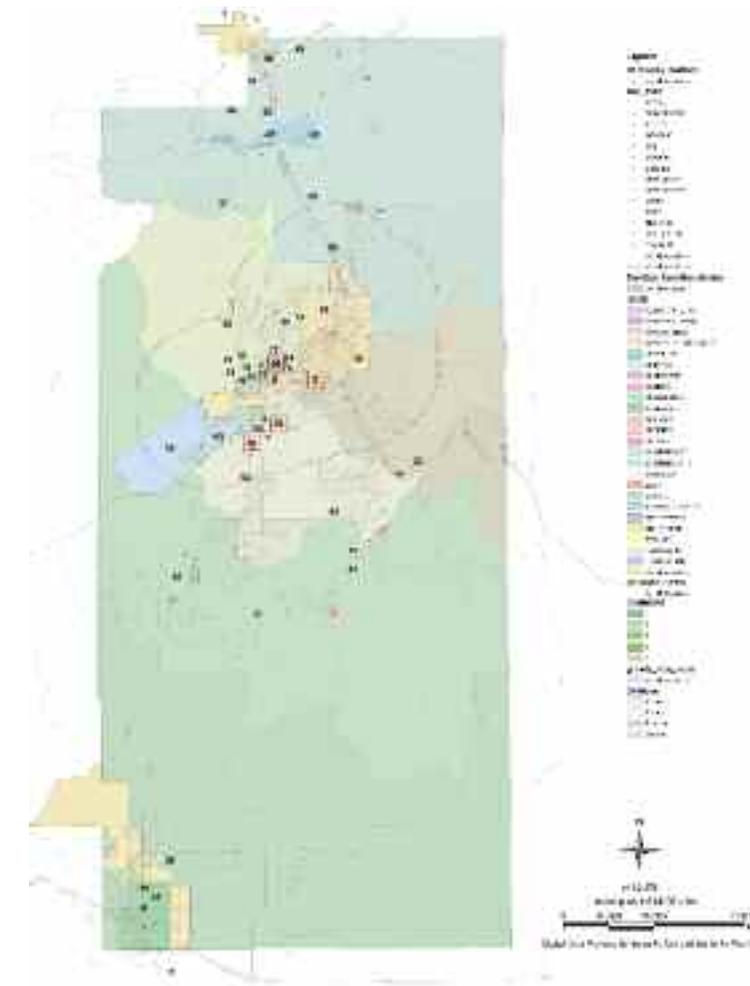
Housing Affordability Development Project Feasibility Study. This study is now finished and the County will now proceed into the due diligence phase at the county owned old public works site. After completion of that phase, the County will choose whether to release an RFP or a request for qualifications (RFQ) to produce the land transactions, funding sources applications, design, construction and offering of mixed income and affordable housing units on that site.

5-7 YEAR NEIGHBORHOOD GOALS

- Maintain public and private land inventory for future public-private housing partnerships.
- Update the County of Santa Fe 2008 site study of 65 sites countywide for existing conditions, future growth management inclusions and potential public-private partnerships for housing affordability in the most timely fashion.
- Continue to identify financially feasible housing sites that are either now publicly owned, or could be leased or purchased to promote future public-private housing partnerships. The County of Santa Fe and Santa Fe County Housing Authority both own properties. Public private partnerships can team with SLO, BLM, the Pueblos, and the City or begin to analyze land between buildings such as office parks, educational or charitable institutions, and brown fields.
- Work with the SLO or BLM to negotiate reduced land leases or land sales. Money is provided for land at the end of the development, instead of at the beginning of the development, and if the County expedites time, then SLO or BLM could choose low or no interest rates for land. They could also negotiate the current lease program on SLO from a 25-year lease to 99-year lease.
- Continue intergovernmental discussions to consider non-tribal housing on tribal lands in order to support economic development and reduce land costs. Cochiti Pueblo is a successful example.
- Three-hundred pueblo housing units are called for in the housing needs assessment. These homes would be outside of Santa Fe County's jurisdiction, but could be addressed through intergovernmental agreements to support growth management policies for infrastructure.
- Develop housing rehab programs, and infill programs so future developments do not continue to sprawl with future growth. 🏠

Toolbox

- DEVELOP A COUNTY MODEL DENSITY PROGRAM THAT TIES TO GMA ORDINANCES AND SUPPORTS HOUSING AFFORDABILITY
- PROCEED WITH COUNTY MANAGED PUBLIC-PRIVATE HOUSING AFFORDABILITY DEVELOPMENT
- MAINTAIN PUBLIC AND PRIVATE LAND INVENTORY FOR FUTURE PUBLIC-PRIVATE HOUSING PARTNERSHIPS





GROWTH MANAGEMENT

As described by our friends working in the Santa Fe County Land Use Department, “growth management principles go back literally hundreds of years in Santa Fe County. Principles of clustered settlements, the effective use of infrastructure (roads, water, schools), respect for the land and wildlife, the understanding of open space, solar design principles... mixed use communities that provide relevant employment...” But, the changes in our community threaten important values, “especially the protection of traditional communities and the protection of special places and open spaces throughout the County.”

The Land Use Department of Santa Fe County has been actively planning with growth management ideas for over 20 years. The 1980 Santa Fe County General Plan identified traditional communities in existence for over 75 years, and described a joint planning relationship between the City and the County. That plan assumed that county growth would be annexed over time into the city. By the 1990’s, it had become clear that most growth was occurring outside the city with no significant community infrastructure. The City and the County began to discuss and develop a regional planning authority, which was ap-

proved in the late 1990’s. And, in 1999 the County implemented the Growth Management Plan to encourage and direct growth into areas that the County could provide with roads, water and utilities. The first major planning area was designated as the Community College District including, Rancho Viejo, the Media District with the new movie studios and, the Community College, the Institute of American Indian Arts School and the State Land Office’s San Cristobal Project.

Wonderful examples of traditional growth management are our villages of Galisteo, Lamy, Madrid and Cerrillos which are all scattered from each other with large amounts of rural open space surrounding them. Another great example is the Galisteo Basin Preserve, which was recently approved for its concept design by the Santa Fe County Commissioners. This new village is designed to nestle within the Lamy-Galisteo area of the Thornton Ranch, but is not be visible from any surrounding roads or highways. It is similar in land area to the traditional villages mentioned above, and protects over 12,000 acres of open space between Lamy, Cerrillos, Galisteo and Rancho Viejo.

As the County approves these new planning areas, water must be available and services must extend with the growth areas. Affordable housing includes affordable life styles, and inexpensive transportation and utilities are fundamental to cost of living. The State has boldly carried out our new Railrunner train running from south of Albuquerque, through downtown Albuquerque, along the Rio Grande Pueblos and up to Santa Fe. We also have the Santa Fe Southern Railroad in place for future commuter trains in the Galisteo Basin. Unfortunately, the extension of the train route north of Santa Fe is too difficult and too costly, due to the hilly terrain, but the State Department of Transportation is currently researching the purchasing of an old train-line up to Colorado. New Mexico is also currently defining regional transit districts and the means by which the cities will share the costs. For the last year, the Land Use Department has been studying the existing utility infrastructures throughout the County, with the goal being to tie the annual capital improvement budgets to existing and new utility infrastructures and water supplies, in order to support the GMAs.

Toolbox

- **COMPLETE THE COUNTY LAND USE DEPARTMENT’S PROJECT TO UPDATE THE GROWTH MANAGEMENT ORDINANCE, WITH ONE GROWTH MANAGEMENT AREA, THE GALISTEO BASIN, DEVELOPED AS A NEW GMA PLAN**
- **UPDATE AFFORDABILITY ORDINANCES AND BOUNDARY MAPS TO ENCOURAGE HOUSING GROWTH WITHIN THE COUNTY DEFINED GROWTH MANAGEMENT AREAS TO MEET AFFORDABLE LIVING GOALS AND PRINCIPLES**
- **LAND USE AND HOUSING DEPARTMENTS TO ANALYZE TRANSFER OF DEVELOPMENT RIGHTS INTO GROWTH MANAGEMENT AREAS TO DETERMINE IF IT WOULD REDUCE OVER ALL LAND COSTS AND DEVELOPMENT COSTS**
- **GROWTH MANAGEMENT AREAS TO PURSUE LONG RANGE ANALYSIS NECESSARY FOR ACTION TO TIE FUTURE INFRASTRUCTURE FUNDING TO GROWTH MANAGEMENT AREAS**

GROWTH MANAGEMENT PRINCIPLES

One of the government's roles will be to plan for the future regarding sustainability, suitability of development, constraints, protection of ecology, growth management areas, roads, infrastructure, mass transit, subsidies, national tools and economic development, etc.

Selected sites, neighborhoods and development will be encouraged to grow within defined growth management areas, maximizing the widest range of financial supports and national tools and mixed incomes.

TWO YEAR GROWTH MANAGEMENT GOALS

- Complete the County Land Use Department's project update Growth Management Ordinance, with one GMA, the Galisteo Basin, developed as a new GMA Plan. The County Land Use Department has completed its existing conditions analysis and is currently in the process of updating its 1999 Growth Management Plan with newly defined GMAs, boundaries and draft planning standards. "To avoid sprawl, protect open space, maintain diversity of character through creative development design solutions, ensure availability and diversity of housing, and economic opportunities, with adequate and economically efficient infrastructure and services, and maintain and preserve traditional communities and support their economic structures".
- Government to be more intentional with CIP budgets for infrastructure, to support ecological sustainability, the economy and housing, and analyze infrastructure systems such as water, waste-water, roads, gas, high-speed internet for working at home, schools, fire, police, transit, etc.
- Recommend widening the definition of economic zones in the Community College District and the new Galisteo Basin Plan to include mixed-use housing, assisted living, and live-work, as an increased allowed percentage.
- Recommend increasing inter-departmental communications between the Land Use and Housing Departments, so to assure joint participation in maintaining housing affordability and GMAs.
- Update affordability ordinances and boundary maps so to encourage housing growth within county defined GMAs and meet affordable living goals and principles.
- The City and the County are currently drafting a new Joint Powers Agreement (JPA) that will include definition of



areas to be annexed into the City. Current discussions include 7000 acres of County land to be annexed into the City, with the removal of the EZA boundaries, and a limit of 20-years for future City annexation. At the conclusion of that JPA, the County's mapping for the inclusionary ordinance will need to be updated. Note that the 2008 needs assessment does not address this change in the annexation area.

- It is proposed that the following ideas be incorporated into the new GMA planning standards and incorporated into the new inclusionary ordinance map.
- Homes within the GMA planning tiers shall meet the housing affordability ordinances.
- Homes within the proposed agriculture and conservation tiers shall provide a defined amount of "fee-in-lieu-of" payments to be specifically applied to hard to reach housing needs markets, such as below 50 percent area median income, the homeless, and home rehabilitations, etc.
- Analyze partnerships with the City to alter the current City-County policies of paying certain employees to commute, and change those policies into using the same funding for local mortgages, without a commute. Note that currently, 20 percent of Fire Department employees and 30 percent of Sheriff's Department employees commute out of the County and are paid to commute.
- Analyze whether future GMAs around Espanola, Edgewood and Los Alamos would include inclusionary ordinance boundaries.

“ The world population has already doubled, and will triple in my lifetime, no wonder people are worried about more housing in their back yards.

■ SUBY BOWDEN
ARCHITECT-PLANNER

5-7 YEAR GROWTH MANAGEMENT GOALS

- Land Use and Housing Departments need to analyze the transfer of development rights into GMAs and determine if it would reduce overall land and development costs.
- Analyze "fee-in-lieu-of" and "land-in-lieu-of" programs for areas outside the GMAs to determine if the County should also implement its Transfer of Development Rights Program into the growth management areas, with future home developments required to be within a prescribed distance to jobs, food and mass transit.
- GMAs to pursue long range analysis necessary for action to tie future infrastructure funding to GMAs.
- Analyze how the County might secure a wide range of reliable, diverse water supplies targeted to growth areas. Growth is tied to water availability.
- Analyze if the County could develop a water rights bank with a fund to buy water rights. This would be a pool from which developers can buy at cost and to save one to two years in the state water engineer's required protest process.
- Analyze the extension of transportation systems, such as bus lines, shuttles, railroads, and carpools, across the County as well as to GMAs. Cities with long-established public transit have found that a 15-percent ridership increase occurs with increased gas costs or significant financial savings from alternative energy transit systems.
- Analyze partnerships with the Department of Transportation who has the goal of cutting motor vehicle travel miles by 50 percent.
- Analyze standards to tie sustainability to environmental protections and affordability.



- If global warming causes ocean based populations to move Inland, then assess how that increased population will be impacting conservation districts and growth management areas.
- Realtor's Association document states oil and gas drilling depreciates land values by 15 to 23 percent. Therefore, analyze impact of subsurface rights on surface zoning rights. 🏠

LEGISLATIVE INITIATIVES

“ One of the greatest challenges facing Native Americans is the lack of sufficient housing. Approximately 40 percent of on-reservation housing is considered inadequate, often over crowded and lacking basic facilities, such as electricity and plumbing. The study requested by the House (of Representatives) asked the GAO to study the impact of (Federal) funding on the housing needs of tribal communities. We must have all information possible as we continue to address the need for adequate housing on tribal lands.

■ TOM UDALL, WHILE WITH THE U.S. HOUSE OF REPRESENTATIVES

Toolbox

- ESTABLISH STATE LEGISLATIVE INITIATIVES WITH PARTNERSHIPS TO UPDATE 1930'S STATE STATUTES TO ENABLE VOTING FOR BONDING FOR AFFORDABLE HOUSING
- ESTABLISH STATE LEGISLATIVE INITIATIVES WITH PARTNERSHIPS TO UPDATE STATE STATUTES TO AUTHORIZE COUNTIES THE RIGHT TO VOTE ON A REAL ESTATE TRANSFER TAX FOR HOUSING FUNDS
- AFTER STATE STATUES ARE UPDATED, REVIEW MARKETING STRATEGIES TO DETERMINE SUPPORT FOR BONDING MEASURES AND A REAL ESTATE TRANSFER TAX TO SUPPORT HOUSING AFFORDABILITY FUNDS
- ANALYZE AND DEVELOP COUNTY AND STATE LEGISLATION TO REQUIRE GREEN AND HEALTHY HOUSING INCLUDING MANUFACTURED HOUSING
- ANALYZE RESTRUCTURING OF SOME FEDERAL, STATE AND COUNTY HOUSING LAWS

LEGISLATIVE INITIATIVES PRINCIPLES

Due to the County's breadth of geographical conditions, growth management areas, and housing appraisal values, alternate site locations lead to alternate inclusionary housing solutions. Therefore, state and county legislative updates will be required to expand access to incentives and subsidies, and recognize geographical adaptations.

TWO YEAR LEGISLATIVE INITIATIVES GOALS

- Establish state legislative initiatives with partnerships, to update 1930 state statutes to enable voting for bonding for affordable housing. California laws allow tax increment financing (TIF) for affordable housing.
- Establish state legislative initiatives with partnerships, to update state statutes to authorize counties the right to vote on a real estate transfer tax for housing affordability funds for all commercial and residential sales, with staggered transfer tax values.

5-7 YEAR LEGISLATIVE INITIATIVES GOALS

- After state statutes are updated, review marketing strategies to determine support for a public vote on bonding measures and a real estate transfer tax to support housing affordability funds. With options under consideration for all homes and commercial real estate being sold as part of the program, versus the city's \$500,000 and over homes being part of the program. Local realtors

indicate the latter would provide one-million dollars a year. Note that 39 out of the 50 states in the U.S. have adopted statewide transfer taxes.

- Analyze and develop county and state legislation to require green and healthy housing. This would include manufactured housing.

FUTURE LEGISLATIVE INITIATIVES GOALS

- Analyze restructuring of some federal, state and county housing laws.
- Analyze and support national legislation addressing the current lending crisis. For example, the \$700 billion bailout program, the five-year freeze on arms, and a taskforce to review mortgage company legislation, etc. The congressional budget office estimates the measure would refinance as many as 400,000 homes over the next five years and borrowers at risk of default can refinance loans at an affordable 30-year fixed rate mortgage issued by the FHA. Lenders would have to agree to reduce the principal balance, and pay monthly insurance fees to go into a fund to protect tax-payers from losses.
- Analyze and support expansion of the federal low income housing tax credit program for rentals to include home ownership as well.
- Analyze and develop legislation for fire codes. 1992 and 1993 state statutes allow funding for fire protection systems and hydrants but not water lines or volunteers. The

state CID and County have different fire codes causing confusion for architects.

- Analyze and develop new laws to address outdated home owners association's restrictions on pre-fabricated homes.
- Analyze and develop laws to protect mobile and manufactured home communities from being demolished.
- Analyze the possibility of state legislation to enable regional affordable housing authorities.
- Analyze and develop laws to provide property tax abatements for affordable housing in retention.
- Analyze an update of the taxes described in the 1997 City of Santa Fe Railyard Community Plan neighborhood conservation districts calling for property tax reductions based on length of time property owned by the same owner. This was in an effort to preserve historical family ownership with long term owners paying lowest taxes.
- Analyze and update, if necessary, the HUD recommendations: "the cost of owning or renting a house should not exceed 30 percent of income, with income still providing food, clothing, education, healthcare and transportation costs".
- Update Dave Buchholtz's 2006 alternative development financing tools report," to match new state laws. 🏠

FEDERAL

The U.S. Congress has just approved two legislative initiatives to help with housing. The first was the Housing and Economic Recovery Act of 2008, approved in July. The National Home Builders Association described the bill as opening a world of opportunities to renters, first-time home buyers, and homeowners struggling to pay their mortgages. The vote includes a temporary \$7,500 first-time home buyer tax credit for the purchase of any home. The homes can be purchased between April 9, 2008 and July 1, 2009. In addition, the act provides means to refinance homes with distressed mortgages threatened by foreclosure, through a lower and more affordable fixed rate 30-year mortgage. It also requires that Fannie Mae and Freddie Mac support funding for rehabilitation of existing homes, manufactured housing and rural areas. The National Home Builders Association has set up a website: www.federalhousingtaxcredit.com, to help educate consumers and provide answers for how to apply to receive the tax credit.

The second major congressional initiative was the “\$700 Billion Bailout Plan”, in September 2008. This recovery package is in addition to the \$85 billion to bailout AIG Insurance Company, the \$29 billion pledged to marry Bear Stearns and JP Morgan Chase, and the \$25 billion to bailout the mortgage finance companies Fannie Mae and Freddie Mac, equaling a total of \$839 billion.

The \$700 billion is dedicated to buying distressed home and property mortgages that people are no longer able to pay for, due to loss of jobs, sub-prime loans, or adjustable interest rates that keep rising. The legislation does not yet include language to address how to pay for the \$839 billion, or how we arrived at our current housing difficulties. Regulation to keep this from happening again has not been addressed yet. Therefore, the winter 2009 congressional hearings will enter this new area of very interesting discussion.

STATE

Other states in the U.S. have updated their statutes to allow for citizens to vote for funding measures for affordable housing. For instance, both California and Texas have voted for state and local bonding measures to raise money to fund, design and develop affordable housing for their communities. If you support this idea, please ask your state senators to update New Mexico’s 1930’s state statutes to allow counties to vote for affordable housing funds.

In addition, 39 out of the 50 States in the U.S. have voted to adopt statewide transfer taxes. Each state has a different approach to such legislation. Real estate transfers (or sales) are then taxed to provide the city or county with a percentage of the sale to fund affordable housing. Some states tax only residential sales, other states tax all real estate sales including commercial and industrial. Proponents believe the transfer taxes fairly distribute the increased expenses of community growth. Opponents believe the transfer taxes increase prices and make it harder to sell homes. The City of Santa Fe is currently asking for a one percent transfer tax on all sales over 650,000 dollars which would be equal to an additional 1000 dollars. If you support this idea, please ask your state senators to update New Mexico’s state statutes to allow such a vote.

COUNTY AND CITY

A coalition of city, county, state and local banks and businesses have committed to setting up a 1.2 million dollar workforce housing assistance fund to help local workers with money for down payments to purchase a home. The goal for the fund is help 300 workers buy homes in the Santa Fe area over the next two years through the Business Campaign for Home Ownership. Homewise Executive Director, Mike Loftin, has estimated the economic benefit of people staying in Santa Fe as 18 million dollars. Los Alamos National Bank announced the bank was joining the campaign and would provide below market rate loans and down payment and closing cost assistance to its employees.

**ROMAN ABEYTA**

Santa Fe County Manager

GROWING UP JACOBO

As I take time to reflect back on my childhood living in County Public Housing, I think about basketball and football. I played football on the street in the winter because our yards were too small to do anything else, and basketball at the playground in the spring and summer. For me and my brothers and friends, football and basketball were our only escape from the reality of living in County Housing in the 1980’s. Some of us were escaping from our broken homes, a deadbeat father, an alcoholic mother, or a recently paroled cousin who took over our bedroom.

In essence, what we were all really escaping was poverty. The escape was only temporary. There was always a reminder to pull us back into reality after our ball games ended. The beginning and end of each month was one such example. The first of the month was when food stamps would arrive in the mail. The food stamps were never enough to carry a family to the end of the month. I remember sitting in the living room with my mom and brothers and sisters in the afternoons the first day of each month waiting for the mailman to arrive. When he would show up, we would all be really excited because we knew our empty fridge and bare cabinets were finally going to have fresh food.

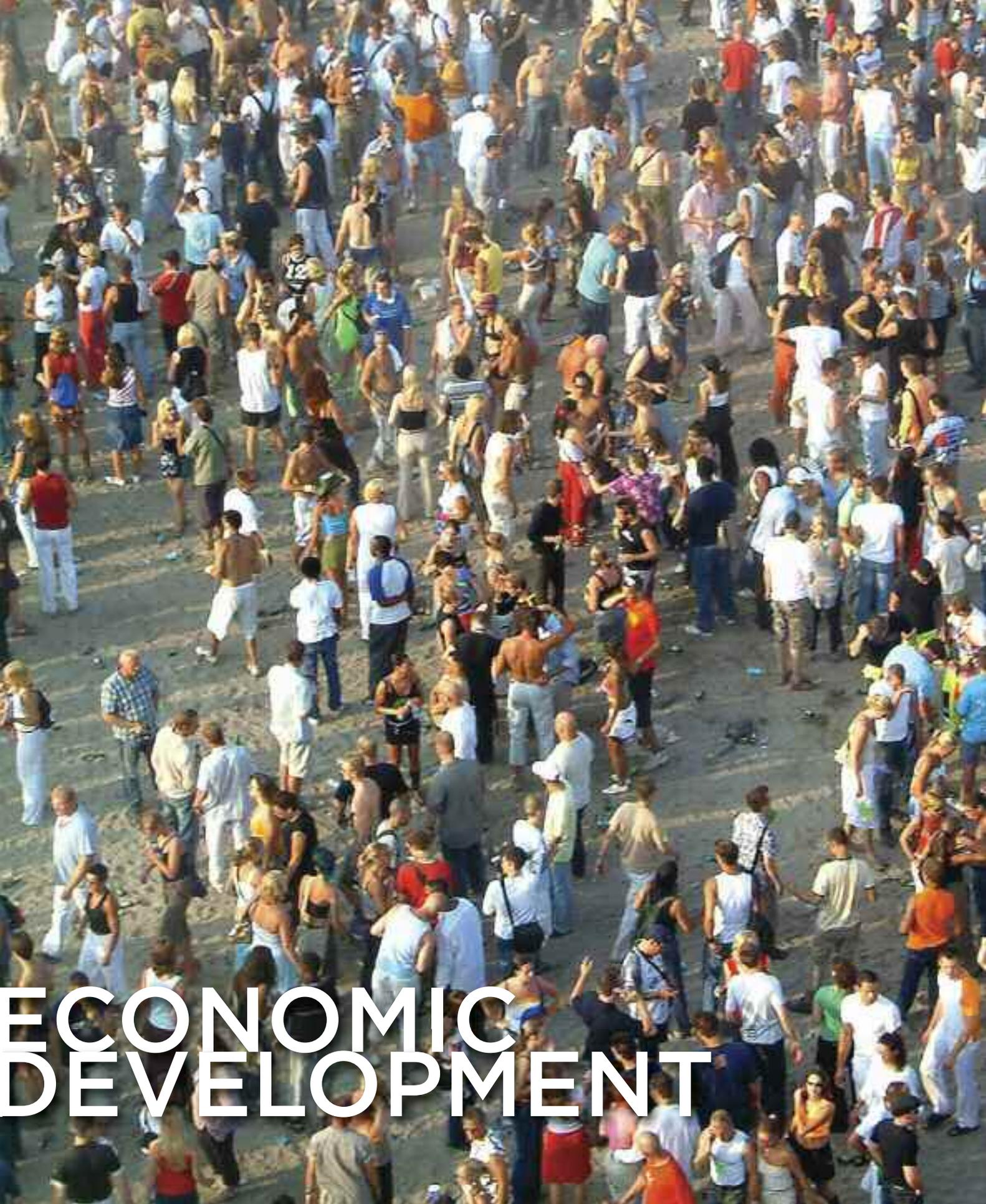
As for my friends, I remember some of them stealing for their dinner at the end of the month. I remember walking up the street to the Allsup’s convenience store with my friends. My brother, Buddy, and I were on the look out in the parking lot, while they were inside stealing sandwich meat, Kool Aid packets and whatever else they could get out of the store without getting caught. My mom and dad made it really clear to us at an early age that we were to never steal, otherwise my brother and I would have been inside the store with our friends. Not that my friends parents condoned their actions, but when you lived in county housing many times at the beginning and end of the month it was steal or starve until the food stamps finally arrived. Today, as a husband and father of five my-

self, I can’t imagine the challenges my mom and dad faced raising us in county housing on food stamps and government butter and cheese. Divorce was our family’s way out of Jacobo, but for some of my friends, their only way out was death or prison.

Today I am 35 years-old and the Santa Fe County Manager. The day I was named County Manager, one of my friends who I grew up on Camino De Jacobo was arrested for breaking into a federal building. I know this because we both made headlines in newspapers the next day. As kids we played basketball at our playground together and football on the street together on Camino de Jacobo. Today, twenty years later, as adults, our lives couldn’t be more different. Half of the boys are living good lives with a family of their own and the other half are dead, in and out of jail, or homeless.

When I was growing up, the Housing Authority didn’t offer programs to help families get out of housing and stay out. Today, I am proud to say that County Public Housing has additional ways to help. The Santa Fe County Housing Authority has a Family Self-Sufficiency Program that makes homeownership a very real possibility. Public housing residents identify goals, and resources are made available. This program has been successful in providing homeownership opportunities to 25 families since its inception. In addition, the Housing Authority also has a Home Ownership Program that has provided homes to 61 public housing families thus far. There are active resident councils who provide their own neighborhood activities, and life-skills training classes. County Public Housing has come a very long way since I lived there and I can only hope that it will continue to get better.

Please see page 71 in the directory for Government Housing resources.



ECONOMIC DEVELOPMENT

“ Santa Fe is like no other community in the US. A strong tourism economy and large base of unique cultural assets require that city and county leaders pay particular attention to the role that small businesses play. 90% are locally owned.

■ SANTA FE ALLIANCE, “BUY LOCAL CAMPAIGN”

ECONOMIC DEVELOPMENT PRINCIPLES

Sustainable principles, policies, and programs of an economic development plan will support the local economy, provide housing affordability and promote affordable life styles.

Santa Fe County’s building economy is dominantly comprised of small, local builders and developers. Therefore, a successful economic development plan will support small, local builders and developers.

An economic development plan will encourage a wide range of job types and job salaries to stimulate the market and raise income levels.

TWO YEAR ECONOMIC DEVELOPMENT GOALS

■ Support the “live-locally” campaign and the Homewise Strengthening Santa Fe Initiative. An excellent new study states that the Santa Fe economy loses an estimated \$301.6 million annually due to the lack of affordable housing, and the steady loss of a middle class.

5-7 YEAR ECONOMIC DEVELOPMENT GOALS

■ Analyze, support and update the City of Santa Fe’s Angelou Economic Development Plan to also include county economic development goals.

■ Due to the County having more open land than the City, there is the greater future opportunity for the County and City to develop a Santa Fe County economic development plan together.

■ The City of Santa Fe’s Angelou Economic Development Plan says that 85% of all businesses are small, with less than 20 employees, and are 90% locally owned. It calls

for employer assisted housing programs, master leasing, a real estate transfer tax, housing, schools, hospitals, affordable housing to retain young people and creative individuals, inducements with down payment assistance, tax abatements, decreases for individuals within a certain age or income bracket, and establishing a fund similar to the Austin Mayor’s Challenge to help young people get loans.

■ Analyze the possible development of a residential employee generation mitigation ordinance. Mandates to develop housing with “fee in lieu of” or “land in lieu of” programs, based on some portion of the employment jobs created by the development.

Toolbox

■ WITH THE “LIVE LOCALLY” CAMPAIGN, SUPPORT THE “HOMEWISE-STRENGTHENING SANTA FE” INITIATIVE

■ ANALYZE, SUPPORT AND UPDATE THE CITY OF SANTA FE’S ANGELOU ECONOMIC DEVELOPMENT PLAN TO ALSO INCLUDE COUNTY ECONOMIC DEVELOPMENT GOALS

- Encourage bright local talent to stay in town and bright out-of-town investment to move to Santa Fe.
- Identify housing developers with a proven track record of building affordable housing, help those developers secure financial assistance, and educate other developers about the same program. ▲

The Santa Fe Movie Studios will provide clean, robust, viable economic development for years to come. ”

■ VIRGINIA VIGIL,
SANTA FE COUNTY COMMISSIONER

THE CITY

Regional Santa Fe entered its official discussion of economic development in 2002, with over 1500 hundred citizens participating in the development of “The Santa Fe Economic Development Plan” released in 2004. It has been referred to as the “Angelou Plan” in honor of the professional group who worked with the public. The plan called for Santa Fe to be the leading city in the U.S. for arts, design, cultural industry, water conservation and clean energy. In addition, it called for Santa Fe’s citizens to be well educated and trained for high paying jobs, for entrepreneurs to work in a supportive environment, and for the City to celebrate its cultural, historic and business neighborhoods.

Most appropriately, Santa Fe’s Economic Development Plan called for Santa Fe to increase affordable housing opportunities for renters and homeowners.

The same year, the city committed to planning a large mixed income neighborhood within the Northwest Quadrant with 750 new homes, a mile and a half from the plaza. The planning has been underway and the master plan is expected to be submitted to the City this fall. The new neighborhoods will be north of Casa Solana neighborhood and will be mixed to include approximately one third each of low-income, middle-income or workforce, and upper income, as well as retail, live-work and institutional buildings. The City plans a major park along the top of the ridge, as well as protecting all the hillsides that face the downtown area. Over 70% of the project will remain open space for a strong commitment to sustainability. And the City’s planning process has included a great deal of research for raising money and reducing housing and land costs, while maintaining high quality design. The project is scheduled for new homes and businesses to be built within three years.

SANTA FE COUNTY

This summer, the New Mexico State Board of Finance approved Santa Fe County proceeding with a long-term sub-lease agreement with Vista Studios. It is a major economic development project for the county, with 65 acres of eco-friendly movie studios to be developed on Highway 14. Vista Studios has committed to an investment of over 40 million dollars. The County will forego 20 to 30

years of property taxes. And the project will be financially supported through industrial revenue bonds (IRB) and tax increment financing (TIF). The IRBs are an obligation of the County that is payable solely from revenues received from the underlying lease or installment sale arrangements with the company that uses the facility financed by the bond. The TIF is a tool that couples the growth of the tax base in the designated development area with the financing of infrastructure improvements in that area.

As well, the County is currently working on the development of an additional growth management area (GMA), the Galisteo Basin Planning Area, which will be adjacent to the County’s previous GMA of the Community College District, and the new movie studios. Planning studies will be reviewed with the public in fall or winter 2008. These studies currently reflect the counties commitment to affordable housing, water, infrastructure and services, regional character and economic development. The Regional Planning Authority’s Regional Growth Management Plan calls for land use decisions to support a healthy, diverse and adaptable-to-resources regional economy. This is an essential component in order for the region to have a high quality of life with excellent community services and amenities.

NORTHERN NEW MEXICO REGIONAL PLANS

At this time, there is inter-governmental dedication to the Northern New Mexico Regional Economic Development Initiative. Los Alamos County has signed cooperative agreements with the County and City governments in the four-county region (Santa Fe, Los Alamos, Rio Arriba and Taos) as part of a Progress Through Partnership Initiative with Los Alamos National Laboratory, the Regional Development Corporation and North Central N.M. Economic Development District. The intention of the group is to identify and begin to implement concrete economic development projects that will improve the economy and quality of life in the four-county region over the next one to 25 years.

The goal of the four counties is to expand beyond government as the primary economic investment. The regional needs call for direct future economic growth in renewable energy and green industry, technology, value-added agriculture, entertainment, health and wellness, arts and culture, manufacturing, forest products, recreation, security, transportation and affordable housing.

**SIMON BRACKLEY**

President and CEO
Santa Fe Chamber of Commerce

AFFORDABLE HOUSING IS ECONOMIC DEVELOPMENT

The importance of housing in the economy is well known. Analysts track building permits nationally and locally and report housing starts as an indicator of economic activity. New housing construction creates jobs and generates income, and a strong new housing market is seen as an indicator of public confidence and a robust economy. However, the local housing market also is an important factor in economic development. For example, the quality of homes and neighborhoods in a community serves as a visual measure of the local quality of life. The range of housing types strengthens the ability of local businesses to attract and retain new workers so that they can compete and expand in the changing economy.

Affordable housing helps keep Santa Fe’s vital business base from considering other, more affordable counties. When employees commute long distances in heavy traffic, companies pay the costs in terms of lost time, lost productivity, and higher turnover and training costs. It is difficult to staff at the lower levels. A range of affordable housing options helps support local businesses.

Affordable housing for all helps attract new business. In Santa Fe, labor demand is growing faster than labor supply, which keeps the costs of labor on the rise. Businesses that are more sensitive to labor costs may locate closer to labor sources. Offering a range of housing options close to job centers strengthens the area’s competitive position in attracting and retaining businesses.

A range of housing options encourages young adults and families to stay in the area, contributing to the local economy and tax base, and to the future health and sustainability of the community.

Providing a range of housing creates jobs and leverages investment. The decision to create affordable housing generates jobs in construction and related industries,

and brings additional funds into the community in federal, state, and local tax revenues and fees. Dollars that a community invests in affordable housing are leveraged by other private and public funds, magnifying the impact on the local economy.

When a low-to-moderate income family moves into an affordable unit, they are able to spend the savings they realize on other goods and services, pumping more dollars into the local economy.

As with all other products and services the cost of housing is directly related to the supply. If supply is restricted in any way, then costs rise. The key to keeping housing affordable for working Santa Feans is to increase the supply and range of homes that the community demands. In the modern world the traditional family unit of two parents with two children working away from home has changed. Today the demand is for a range of different sized owned and rented units suitable for live-work and closer to civic amenities and shopping. Rising energy costs mean that future housing developments are likely to be higher density and reflect a much more diverse population. Talented designers are building homes that are energy efficient and user-friendly from nontraditional building materials.

History has shown that the market will supply homes that are in demand. Fewer restrictions and mandates on homebuilders will result in lower priced units.

A healthy community depends upon opportunities for local people to find careers close to home. Working together to find ways to increase the supply of workforce homes is critical to the future of our community.

Please see page 71 in the directory for Government Housing Partnerships resources.

REDUCING

LAND COSTS

“Approximately 20 percent of the county fire department’s paid employees live in Rio Rancho and Torrance County, with a few in Rio Arriba and/or Pecos. Some who work in Edgewood live in Albuquerque. Most of these are an effort to buy land or housing at a reduced rate.

■ STAN HOLLAND, SANTA FE COUNTY FIRE CHIEF

One of the most significant reasons for rising housing costs is rising land costs under the building. Land costs surrounding the City have risen so significantly in the last eight years that it is nearly impossible to find land under 100,000 dollars, unless it is part of a governmental effort to provide affordable housing.

Fortunately, the City and County have been purchasing or planning large land tracts to support housing affordability. City projects include Tierra Contenta, the North-

west Quadrant and La Cieneguita. County projects include the Community College District, Aldea, Galisteo Basin Preserve, the Galisteo Planning Area, and the old Public Works site. Santa Fe County has also just completed a study of 65 existing sites countywide for potential future large land planning initiatives to support affordable housing.

Fundamental to each of these planning projects is the principle to buy large amounts of land at a reduced rate, and then plan and sell the land with greater density, or alternate mixed use zoning to offset land costs. The traditional model for this reduction of land costs is for the parents who own the land to donate land to their children. The City of Santa Fe passed legislation in the 1990’s that allowed greater density if the property truly was a family transfer and not simply an effort to sell the land a couple of years later to make more money.

However, large land purchases either require a philanthropic land owner who is dedicated to reselling land at a reduced price to support affordable housing, such as Henry Culver in the early 1990’s at La Cieneguita or Rancho Viejo in the late 1990’s, or it requires the County and

City to require land and building sales to support affordable housing, such as with the inclusionary ordinances. The State Land Office has also expressed public commitment to reduced costs for inter-governmental land leases to develop mixed use and mixed income affordable housing for the community.

An alternate model for reducing land costs was initiated by the New Mexico Mortgage Finance Authority (NM-MFA). In 2005, the State of New Mexico in conjunction with the NM-MFA, passed the New Mexico Affordable Housing Tax Credit, a charitable tax credit that provides a tax incentive to individuals and organizations with state tax liabilities to donate cash, land, building materials, and other items to non-profit affordable housing providers. In 2007, the State of New Mexico developed a charitable trust to serve as a donation vehicle for private individuals and organizations who wish to contribute to affordable housing, with pending federal tax-exempt status expected in 2008.

REDUCING LAND COSTS PRINCIPLES

One of the government’s roles will be to plan for the future regarding sustainability, suitability of development, constraints, protection of ecology, growth management areas, roads, infrastructure, mass transit, subsidies, national tools and economic development, etc.

Selected sites, neighborhoods and development will be encouraged to grow within defined growth management areas, maximizing the widest range of financial supports, national tools and mixed incomes. ▲

Toolbox

- MAINTAIN PUBLIC AND PRIVATE LAND INVENTORY FOR FUTURE PUBLIC-PRIVATE HOUSING PARTNERSHIPS TO SUPPORT AFFORDABLE HOUSING.

HOUSING TYPES



There are two Santa Fe County Housing programs. One provides federally financed rentals for low income, with the tenants dominantly requesting three and four bedroom units. The other program is the County's inclusionary ordinance, where the developers are currently asked to provide 30% of their development as single family affordable housing. Those units provide 50% as three bedrooms, 25% as four bedrooms and the remaining 25% are split equally as one and two bedrooms.

The current County housing stock is 64% single family and vacant lots are 85% single family. And yet the 2000 Census and the 2008 Housing Needs Survey show 50 to 57% of the households in Santa Fe County are one or two

people, living alone or married with no children. These facts show a clear need to update the current housing percentages. In addition, our study has shown a significant change in cultural communities. Santa Fe County currently has a broad range of types of people who have moved into the community, as well as children growing up in the community who are asking for a different type of housing. Recognition of these cultural communities would lead to expansion of housing types.

HOUSING TYPES PRINCIPLES

Housing policies and programs will be based on regular studies of the existing community and housing profiles, as well as existing and projected housing needs assessments, and land use policies.

“ We live in this rental unit because it is in the best school district we want for our children...and this is the only facility we could afford to rent...we are currently saving money to buy a house...we are legal immigrants...but our landlord lives out of state, and we sometimes have to wait a month to have a toilet that works, there is black mold on the walls...when we complained about the broken playground equipment, they removed it...there are no night lights in the parking lot....but we are afraid to tell anyone, even though we are legal immigrants, for fear they will send us back.

■ ANONYMOUS MEMBER OF THE CATHOLIC IMMIGRANT COMMUNITY AT SANCTUARIO DE GUADALUPE SPEAKING WITH SUBY BOWDEN

TWO YEAR HOUSING TYPES GOALS

- Based on the needs assessment, promote a wider range of housing types for mixed incomes.
- The following are types of housing that have been requested by the community during this study: small starter homes or grow homes that grow with the families needs, live-work units, loft living, lease to own programs, rentals, fractional ownership homes, teacher's housing, sheriff's housing, fixer-upper and energy rehabilitation programs, co-housing, multi-family housing, single room occupancies, mixed use properties, transitional housing, and housing for special needs populations (disabled, homeless, emergency shelter beds, veterans, domestic violence).

Toolbox

- BASED ON NEEDS ASSESSMENT PROMOTE A WIDER RANGE OF HOUSING TYPES FOR MIXED INCOMES
- EXPAND COMMUNITY SUPPORT TO ENABLE HOUSING SERVICES TO MEET A WIDER RANGE OF NEEDS

- Recognize the need for and begin the creation of rehabilitation of existing homes programs.

5-7 YEAR HOUSING TYPES GOALS

- Expand community support to enable housing services to meet a wider range of needs.
- Encourage the development of street-side assistance programs like Phoenix's, "24/7". This is a parallel program to the Phoenix Police Department and assists with social and housing related issues. "24/7" is funded through gross receipts taxes.
- Develop an internet database for unoccupied hotel rooms willing to work with shuttle programs for the homeless.
- Recognize the need for immigrant community housing, with HUD fair housing enforcement, as well as judicial training for immigrant's housing rights.
- Maintain landlord-tenant hotlines with regular inspections required of rental units and, if necessary, inspection crack-downs. Also, provide judicial training for housing rights.
- Adopt and/or amend the City's Five Year Homelessness Plan.
- Continue the current policy of Sheriff's Department members living in existing 100% affordable housing. 🏠



EL OTRO LADO MI VIDA

I was born in a small village in Guatemala. We had a large happy family. My parents worked very hard in the fields growing corn, beans, coffee and other vegetables and flowers. They were poor, but we never lacked for anything. They really supported the family and respected our decisions. When my parents married us, we had long and happy celebrations.

I was married in Guatemala and gave birth to my first two children there. It was hard to for us all to survive; it was a difficult time in our land. So, my husband decided to leave for the United States. My daughters and I started a new life on our own. The girls found it very hard and cried for their father especially when they celebrated Father's Day at school. They were the only ones without a father there. After two years of separation, I made the decision to follow him. When I told my family they never tried to stop me, but my mother asked God to care for me.

We left by bus and met a coyote on the Guatemalan and Mexican border. I was scared of him, as he seemed to be a witch; he had skulls and skeletons all around. This was the start of our journey. We traveled for three days to Mexico City where we were put up in a hostel. There I got my strength from Our Lady of Guadalupe. I went to visit her, and it was such a powerful and intense experience. I had never been out of Guatemala until this moment. We stayed for two days and then boarded another bus for Palomas. The only thing we could buy on that trip was water.

In Palomas we were met by new coyotes that were drunk; I think they drink because their work is so hard. They told me that I had to cross to the other side by foot and that it would be too dangerous for my girls. They would have to go with another person who had papers. They gave me no time to think. It was the worst moment

of my life. It was the hardest thing that I'd ever done. A man covered in tattoos took my girls away. If I had the time to think, I would have never let this happen. I was so scared.

They left and eight of us walked at night with what food and water we could carry, but it was not enough. I asked God that everything would turn out all right. I could not take it any more. We had no more water, and we had to drink dirty water. All I could think about was whether my daughters were safe. Thinking about what might be happening to them was something I could not stand. I asked for strength and continued on. When we arrived to the other side, we were covered in prickles and dust. We had blisters on our feet and could hardly walk. We were in bad shape. Luckily an angel found us and gave us water and food.

We made our way to Santa Fe where I prayed that I would be united with my girls and my husband. Eventually we were dropped off at a gas station. Soon we were all together, my girls had made the long and difficult journey, their father had been waiting for them and me. We could not believe our fortune.

I miss my homeland, and if I went back, I would never make that journey again. I am blessed to be with my family here, and I thank you for letting me tell my story. I can only now think of those who have not made it, those who are lost, and those whose families have been split apart.

I feel my life has been divided into four parts, in hope, in love, in sadness and in desperation.

This is El otro lado de mi vida (the other side of my life).

[Please see page 69 in the directory for Immigrant Community Housing Resources.](#)



ED ROSENTHAL

Director of Enterprise Community Partners New Mexico

URBAN SELF-HELP HOUSING

Most self-help housing programs are in rural or small communities since the Mutual Self-Help Housing Program was established over 30 years ago by Congress and administered by USDA Rural Development. Today, however, with the rising costs of housing construction, more non-profit housing developers are looking to incorporate the basic concepts of the Mutual Self-Help Housing Program to their urban affordable housing developments. One such group that began doing this about 20 years ago and is very successful is Tierra del Sol Housing Corporation in Anthony, NM.

The Mutual Self-Help Housing program under USDA provides funds with the Self-Help Technical Assistance grant to provide for salaries and operating expenses to manage the program and assist families on completing the loan applications and other technical assistance for the construction of the homes.

In urban communities, non-profits apply for similar funds from HUD's Self-help Homeownership Opportunities Program (SHOP). SHOP funds can pay for land acquisition, infrastructure improvements, and administrative costs. The amount cannot exceed \$15,000 assistance per home. Administrative costs cannot exceed 20% of the grant amount.

New Mexico's Tierra del Sol (TdS) Housing Corporation's Urban Affordable Housing Program utilizes SHOP funds, HOME funds, Federal Home Loan Bank's Affordable Housing Program (AHP) grants and other sources for funding to develop housing. Rose Garcia, Executive Director says (that by developing single family homes using a construction management and borrower participation format) the families can save over \$10,000 in the price of their homes. The use of their own construction manager eliminates the overhead cost of hiring a general contrac-

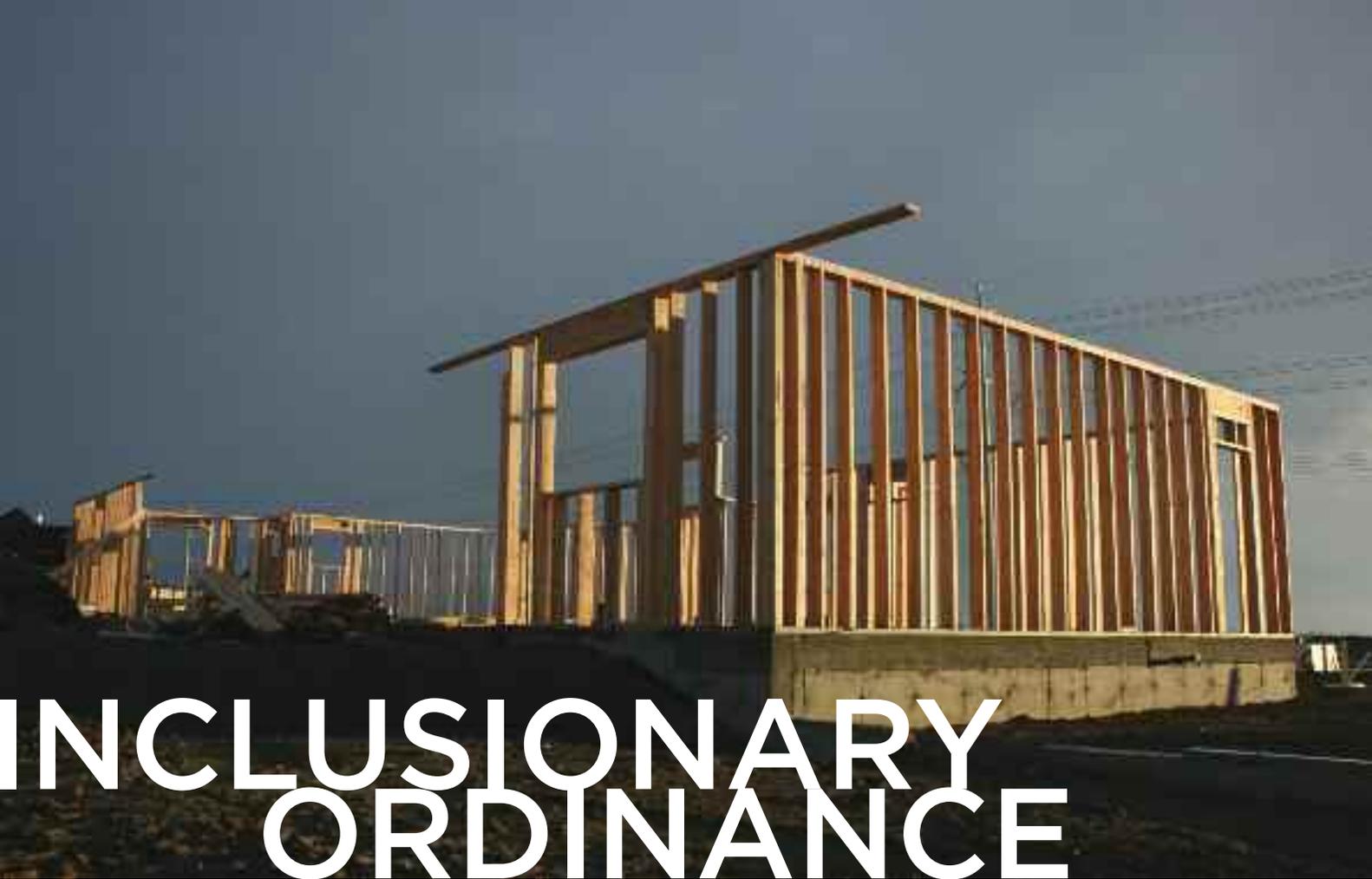
tor. TdS provides homebuyer education, does the loan processing and loan origination as well as the construction management. TdS assists with self-help affordable housing as both infill and new subdivision development.

Under TdS's urban affordable housing program, the families put in an average of 350-450 hours of "sweat equity". This is, about 45-55% of the labor costs of the development. Typically eight families work together as a group to build each others homes. The work the families perform typically includes interior/exterior painting, installation of hardware, install doors and trim, landscaping, floor preparation of floor and sometimes installation of tile and carpet, exterior wall sheathing, and other carpentry.

Tierra del Sol currently has a master planned development, Paseo del Oro in Las Cruces, NM under construction. It is a mixed use, mixed income development that will consist of 104 single family lots, a multi-family complex and some neighborhood commercial use. 52% of the single family lots will be for borrowers at or below 80% Area Median Income. Approximately 25% of the lots (27 lots) will have a HOME Subsidy of \$13,000. There will also be 27 lots that have SHOP funds that were used for infrastructure of \$15,000 each. Three lots will have City of Las Cruces HOME funds at \$25,000 each and another 3 lots will have City of Las Cruces HOME funds at \$30,000 each.

The amount of the subsidy reduces the sales price of the homes. The homes are designed to be compatible with the existing homes in the community. They average 1270 square feet of gross living area, have a single car attached garage. The average sales price is approximately \$98,000 before subsidy. (Lot cost is estimated to be about \$28,000.) The savings by use of self-help and construction management is about \$34,000 for this development. 🏠

[Please see page 69 in the directory for Self-Help Housing Resources.](#)



INCLUSIONARY ORDINANCE

IS THE INCLUSIONARY ORDINANCE TOOL CURRENTLY ACHIEVING WHAT IT INTENDS?

THE COUNTY'S ORIGINAL INTENTION FOR THE ORDINANCE

- There are over 300 communities in the U.S. using the Inclusionary Housing Ordinance tool. Therefore, the County's intention has been to follow an existing system which has already been proven to be successful, and supported by the courts, for over 20 years. The majority of other city's inclusionary ordinances typically range from 11 to 16 percent requirements for affordable housing.
- It is the County's intention to produce affordable housing for ownership families economically locked out of the market and to promote inclusionary mixed income neighborhoods through locational requirements.
- To provide affordable home ownership for up to 120

percent area median income (AMI). The following are percentages of new developments that are required to meet affordability standards: 16 percent of all units in a development with five to 24 units; 30 percent of all units in a development with over 25 units; 50 percent of three bedroom units, 25 percent of four bedroom units, and 12.5 percent of one and two bedroom units.

- With the expectation that the balance of affordable and market housing sales would pay for low income housing gaps.
- With government expectations that private developers would implement in the field.
- The private developer is expected to determine how to reach the goal.
- Negotiations can occur for possible incentives with county staff, such as meetings with county staff, possible increased density bonus, waivers for impact fees, water

connection charge, water for the affordable units, energy star ratings, shared appreciation, community college district infrastructure, or negotiations for lower percentage of affordable requirements. But, the BCC must approve negotiations before they are actually approved.

- Housing applicant qualifications are reviewed by non-profits, and then reviewed again by the County.

WHAT ARE THE IMPACTS ON HOUSING SUPPLY AND APPLICANTS? AND, WHAT ARE THE UNINTENDED CONSEQUENCES FOR OWNERS WITH THE CURRENT INCLUSIONARY ORDINANCE?

- 167 more affordable housing units are occupied than prior to the ordinance in May 2006.
- 437 more affordable units are obligated (including 167 occupied), and 463 more future units are pending in current discussions with county staff.
- All of the obligated units were approved under the 15-16 percent requirement, except for Rancho Viejo which was approved under the 30 percent requirement with a county agreement to provide additional incentives.
- It takes more time now to get affordable units built and on the market, than prior to the ordinance. Therefore, if the County were to further expedite the review process, units could be produced more quickly.
- The inclusionary ordinance is the second national tool implemented by the County, therefore it is providing more affordable housing than the County was able to provide with only HUD funds. The additional tools and financial sources chart available in this report will further assist with funding.
- The ordinance is not serving 65 percent AMI and below as much as is desired.
- The ordinance leaves out the workforce housing needs of the middle income (120 to 150 percent AMI).
- The inclusionary ordinance only provides single family homes, leaves out needs of rentals, homeless, rehabs, pueblos and the percent of three and four bedrooms required is greater than the census and needs survey calls for.
- This report suggests broadening the housing types described in the housing needs assessment.
- Location of housing is based on the developers chosen site, instead of within growth management areas close to

jobs and transportation.

- Santa Fe County residents are willing to move to Rio Rancho, a large land owner and developer, and spend more money on gas to commute. In the future, they will have commuter train access in and out of Santa Fe. Recommendations for future housing will be within growth management areas and alternate locational solutions.
- Overall, it is hard for buyers to find affordable housing, as they are not usually listed with a realtor or on the MLS. Some non-profits certifying housing applicants are also developers. Applicants are competed for and so the applicants may have already selected a site prior to reaching the County. Therefore, applicants may not see the entire available affordable and workforce market. This magazine provides suggestions for widening the buyers access to information through the internet.
- Units are slowly being provided, but not the correct percent to meet the County's 2008 Needs Assessment. Eighty-five percent of all new developments are single family with three or four bedrooms, where the needs call for 57 to 66 percent as one or two person households. The results are that the ordinance is working for some buyers but at the current speed of a "slow automobile" versus an "aircraft".

Toolbox

- **DUE TO THE COUNTY'S BREADTH OF GEOGRAPHICAL CONDITIONS, GROWTH MANAGEMENT AREAS AND HOUSING APPRAISAL VALUES, ALTERNATE SITE LOCATIONS WILL LEAD TO ALTERNATE INCLUSIONARY HOUSING SOLUTIONS. THEREFORE, STATE AND COUNTY LEGISLATIVE UPDATES WILL BE REQUIRED TO EXPAND ACCESS TO INCENTIVES AND SUBSIDIES, AND RECOGNIZE GEOGRAPHICAL ADAPTATIONS.**

WHAT ARE THE IMPACTS ON DEVELOPERS? AND, WHAT ARE THE UNINTENDED CONSEQUENCES FOR THE DEVELOPERS OF THE INCLUSIONARY ORDINANCE?

- The natural economy of the inclusionary ordinance housing market lacks incentive to build for even the most enthusiastic affordable housing builders, and has been unintentionally exacerbated by the following unexpected conditions.
- The recent significant increase of construction costs requires a larger number of offset incentives and subsidies.
- Developers avoid negotiations for incentives because they are sometimes perceived as not possible to achieve, based on site conditions. It takes time to make these discoveries.
- Developers don't have experience in applying for funding sources subsidies, so they don't apply.
- Without subsidies, economics are a loss for developers. For each affordable house, up to \$30,000 is spent in negotiations and \$120,000 to \$140,000 is provided in total by the developer.
- For the reasons stated above, this strategic plan suggests methods by which the developers can be provided with subsidy information, and/or can be assisted by organizations with experience.
- The inclusionary ordinance 30 percent requirement, needs a robust market, and the most high-end site appraisals to produce enough market housing to successfully balance the housing gap for affordable units. Santa Fe County had a robust market in 2006, but the market has been declining since that time.
- The 30 percent ordinance favors large builders and/or large landowners, such as Suncor, Suncal, Centex, DR Horton and Canyon Ranch. Currently, these are out-of-town employers with large land tracts acquired at a reduced land value. They are hiring local laborers and buying local materials. However, even these companies require a great deal of subsidies in today's market. For instance, Rancho Viejo has only been able to sell 1/10 of the number of houses they sold last year. Therefore, the reduction in market sales means they are unable to balance the affordable numbers.
- The 30 percent ordinance also favors the non-profits

who know how to raise grants and subsidies. Non-profits such as Homewise, SFCHT and Habitat for Humanity are better able to meet the 80 percent and below AMI. However, the current decrease in available subsidies makes it hard for even these experienced grant writers to find funding.

- The 16 percent ordinance, as was previously required in the City's HOP ordinance, is more suited to local, small and medium developers and builders, like BT Homes and Chapman, who are currently "shut out" by the 30 percent ordinance. Small builders and developers with the best sites may be able to reach the 80 - 120 percent AMI with the 30 percent ordinance.
- Due to the issues above, the 30 percent requirement is not supporting the mid-level and small scale local developers and builders. Therefore, it is not supporting the largest part of the local building economy.
- A constitutional lawsuit against the inclusionary ordinance was filed by individual property owners against the City and County. With support from the building community, the lawsuit reflects the frustration of the current national and local economy.
- Some developers drop to a smaller number of units in order to avoid the 30 percent requirement, thus reducing the number of houses provided. Developers also avoid the Santa Fe County market, thus reducing the number of houses that could be provided. These combinations mean that our current conditions are not keeping up with market needs.
- The following are potential next steps to bring the ordinance and current housing market into alignment so they can better support each other.

TWO YEAR INCLUSIONARY ORDINANCE GOALS

- The County is now considering the inclusionary ordinance to be one piece of a broader and more comprehensive housing strategy, rather than only one of two primary affordable housing policies.
- The goal is to update the inclusionary ordinance to maintain a high production of housing needs.
- Analyze and develop a prioritized list of housing financial incentives and tools to be legislatively applied to housing affordability ordinances. The list will be prioritized to define which incentives or tools the County can provide. Which incentives or tools require future work to be able to provide. And, which incentives or tools the County will distribute educational materials about while relying on the market to provide.
- The current market is such that the County could choose to analyze methods to stimulate the market, such as reduction of required affordable housing percentages, to meet the current difficult times. Then, the County could increase or adjust affordable housing percentages when the market becomes more robust.
- The 2008 Housing Needs Assessment reflects a range of housing types beyond the existing 85 percent of single family houses. Therefore, there is a need to update the inclusionary ordinance to meet housing needs and types.
- Implement an expedited process for developers to be able to amend their previously approved development plans to meet the new housing needs. Suggest a high level land use team for affordable housing that can weigh the conflicts between streamlining and oversight suspicion of affordable housing.
- Maintain promotion of mixed income housing within neighborhoods.
- Update compatible County and City housing programs, such as same AMI categories, similar ownership, rental categories, and share mortgage buyers, etc.
- Update the product mix to fit the needs assessment and housing types.
- From the needs assessment, 800 rentals should be addressed in the inclusionary ordinance.

- From the needs assessment, 9500 rehabs and 4000 homeless people should be addressed in the inclusionary ordinance through a "fee-in-lieu-of" program. But, this should not be the sole funding.
- Maintain the County's asset test to not allow second home purchases through the inclusionary ordinance.
- Develop similar language to the City's inclusionary ordinance. If the homes developed under the inclusionary ordinance provide full community advertising and do not sell within a certain period of time of receiving a certificate of occupancy, then the developer is able to sell the house on the open market.
- Develop language for a financial incentive of broadening the policy on eligible or entry market buyers who have a slight increase in income, to allow them to continue to qualify for a workforce home even though they may have received a slight pay increase after signing a contract with the County.
- Develop language to provide the ability for rental income. Allow rental income if someone is having difficulty maintaining their mortgage payments and is not renting the whole house. It is acceptable only to rent one room while the owner remains in the house. 🏠

HOW TO KEEP OUR HOMES



Courtesy of Palace of Governors
Photo Archives (NMHM/DCA), 023306

“ Our big goals are to assist with financing for home repair programs and energy conservation programs for 10,000 existing homes in the next 10 years... so people can afford to stay in their homes.

■ MIKE LOFTIN
EXECUTIVE DIRECTOR, HOMEWISE

The County of Santa Fe’s 2008 Housing Needs Assessment describes housing problems for over 9500 existing homes, including being cost-burdened, overcrowded or living in a house in poor condition. This indicates that approximately one-third of the County’s 31,000 total households are having housing problems. Keeping our citizens in stable housing includes three primary solutions: 1) preservation and rehabilitation of existing homes, 2) community assistance with unexpected changes in income such as foreclosures, or assistance with construction loans, and 3) how to retain our housing as affordable.

NM-MFA says that, “unlike mortgage loans for which much capital exists in the marketplace, funding for income restricted housing rehabilitation is provided almost exclusively by the federal government”. Fortunately, the acquisition and rehabilitation of rental housing may be financed with bond proceeds and access to these funds can be further supported through the NM-MFA. The NM-MFA has participated in preservation financing for 3,433 homes and has a new Energy Savers Program to help offset the cost of energy efficiency upgrades. The State of New Mexico also has a Tax Credit Program to help with energy conservation work and the Santa Fe Community Housing Trust provides classes on how to maintain your homes in order to inhibit major repair work.

In addition, there are innovative funding programs such as the Clinton Foundation. The Clinton Foundation has a national program to encourage energy conservation for affordable living and for global warming initiatives. By invitation they will provide the County with educational tools that analyze utility bills for a home that is not well in-

sulated, and then teach the banks that a construction loan can be provided for energy conservation upgrades that equals the dollar savings in utility bills. The homeowner then commits with the bank to pay monthly construction loan payments that equal the difference in their utility bills.

If a homeowner’s issue is keeping their house, rather than fixing it up, then free foreclosure counseling and assistance is available through the following organizations: the Albuquerque office of Housing and Urban Development, the New Mexico Mortgage Finance Authority, and the local Santa Fe County housing office. Contact information for all of these organizations can be found in the directory at the back of this magazine.

In the Legislative Initiatives chapter of this magazine, the actions the U.S. Congress has recently taken to financially assist homeowners who are facing possible foreclosures are discussed. HOPE is a congressionally approved HUD program and can offer assistance. In late October, the FDIC and the Treasury Department re-committed to making affordable loans available over the long-term, with federal guarantees to borrowers, in order to avoid foreclosures.

It is important that homeowners facing possible foreclosures do not ignore letters from their lenders. Homeowners should call their banks sooner, rather than later, to let them know they are actively working with to solve their current financial dilemma. Foreclosure is a challenge faced by millions of Americans from all walks of life. Depending on the situation, lenders may lower interest rates, lower the borrower’s monthly payments, or enter into a repay-

Toolbox

- ANALYZE AND DEVELOP A PRIORITIZED LIST OF HOUSING RETENTION INCENTIVES AND TOOLS TO BE LEGISLATIVELY APPLIED TO HOUSING AFFORDABILITY ORDINANCES
- DEVELOP AND INCLUDE A FULL RANGE OF RETENTION SYSTEMS

ment agreement for missed payments. It is better to contact a lender, if the homeowner has missed two or more payments. It is also recommend that the homeowner does not sign any new contracts with their lender until after they have received counseling through HUD, the NM-MFA, or a local attorney.

And finally, how do we, as a community keep our homes that we have generated through affordability initiatives? This study has not provided an in-depth report on retention methods, however, broad oversight systems have been reviewed. We recommend that Santa Fe County studies and makes policy decisions that support government initiated affordable homes to remain as affordable homes. Retention systems show respect to the commitment that the community has made. In addition, the community is not constantly required to replace affordable homes as they sell.

HOW TO KEEP OUR HOMES PRINCIPLES

Privately and publicly subsidized affordable housing will include a defined retention system, and promote permanent affordability.

TWO YEAR HOW TO KEEP OUR HOMES GOALS

- Analyze and develop a prioritized list of housing retention incentives and tools to be legislatively applied to housing affordability ordinances:
 - a. Prioritized to define which incentives or tools the County can provide
 - b. Which incentives or tools require future work to be able to be provided
 - c. Which incentives or tools the County will distribute educational materials about, but continue to rely on the market to provide.
- Increase the number of units preserved by recognizing that preservation is an effective economic and environmental resource conservation strategy.
- Encourage the increase of developers who carry out preservation activities.
- Strengthen financial programs for preservation.

5-7 YEAR HOW TO KEEP OUR HOMES GOALS

- Develop and Include a full range of retention systems.
- Encourage land trust and land lease systems, secure

programs initiated by the City of Santa Fe where housing services are traded for City-owned land, and the land remains in a trust. This removes the cost of the land from the price.

- Encourage first right of refusal for existing affordable units.
- Encourage shared appreciation and equity programs with shared equity liens.
- Possible 15 or 25-year level increases. Based on subsidies to the community, parts of the community may want longer retention for gentrification versus new areas that want asset building.
- Recognize liens to the County which are liquidated to go to the Housing Fund. There are about 6 liens a year. SFCHA has an 11 year abatement, where the County is in perpetuity and challenged by the ability to use a second mortgage to retain the affordable housing unit. The unit will need to be bought back with right of first refusal.
- Retain steady tenants and fair housing assistance by continuing the New Mexico Tenant/Landlord Hotline. Also, provide hotlines for the worst landlords, developers and mobile home manufacturers or installers.
- Analyze whether non-profits and for-profits should be treated equally in retention legislation policies. They are currently treated equally, but were not in the past.
- Analyze retention of rental systems, as market conditions often become condominiums.
- Analyze retention of manufactured housing parks, and eviction laws, such as the 30 to 60 days.
- Analyze whether to be consistent with MFA regulations, and change the affordability period for 15 or 25-year periods, or whether to change it to permanent affordability.
- Encourage for-profit entities to buy up old homes and rehabilitate them to remain within the affordable homes programs.
- Analyze allowing homeowners to take in boarders in order to increase income and avoid potential foreclosures. Boarders should not rent the full house. 🏠



CARMICHAEL DOMINGUEZ

Santa Fe City Councilor

CITY'S INNOVATIONS ARE WORKING

Eleven years ago, long before I was elected to the Santa Fe City Council, a gentleman by the name of Ed Rios sat with me and listened to my despair about how I wanted to remain living in Santa Fe.

He knew how important living here was to me, and that I had a tough decision to make.

I was faced with two choices: struggle to make ends meet here in Santa Fe, or sever the deep roots my family has made in this community by picking up and moving to another community where it was more affordable.

Then one day, Mr. Rios approached me about a master planned development proposed by city and community leaders, called Tierra Contenta. The community's mission was to provide affordable housing to Santa Fe's working families.

We both thought about how this just might be the opportunity that would allow me to stay in the city that I love.

What was really exciting was that the design of this development was intended to provide a real community through the five factors of sustainable communities: places to live, work, recreate, learn and shop.

Soon after, I received an invitation in the mail to visit one of the affordable houses for sale in Tierra Contenta. With the help of what is now HomeWise, I qualified, and purchased my first home. It's the best investment I have ever had.

Although there is still much work to be done, I believe Tierra Contenta is fulfilling its promise. The five factors of sustainable communities exist.

In recent years, we have opened the beautiful new Southside Library and Fire Station 8 as well as Zona del Sol, a collection of non-profits that serve families and youth. There is also a burgeoning south-side business community.

Our progressive affordable housing policies have helped make Santa Fe a better place for many families, including my own. In the last six years, nearly 2,000 households have benefited from the City's affordable housing efforts.

Our innovative housing programs have won awards and served as models for other communities across the nation. But more important than any award or recognition, is the preservation of our cultural and traditional heritage.

Affordable housing is an issue we must address as a community to maintain Santa Fe's rich culture, history and traditions. If it were not for some of the City's incentives that have been offered for affordable housing, Santa Fe would have lost its people, and with them its traditional and cultural ties to its past.

These ties cannot be recreated through politics or policies; they are found in the people and families who live and work here. Because our community's traditional and deep roots characterize our culture, tradition and history, we must do what we can so that Santa Fe families can maintain residency here.

If the City's affordable housing initiatives are not embraced, especially for the next generation of Santa Feans, indigenous people will be forced to leave, and with them go the things that make Santa Fe so special.

This is something our community cannot afford to lose. Gracias a todos por la oportunidad!

Carmichael Dominguez is the Santa Fe City Councilor representing District 3. He's glad to say he still lives in Santa Fe. This commentary was originally printed in the Santa Fe New Mexican on June 22, 2008.

Please see page 68 in the directory for Home Buyer Assistance resources.



GREENING SANTA FE

“ In the last 30 years, we have had a 20% increase in energy use per capita. Homes with 8 foot ceilings are now 10 foot ceilings. Homes that were an average of 1500 square feet are now 2400 square feet. And people come home every night and plug in and turn on their TVs, their computers, their cellphones and their microwaves.

■ PNM REPRESENTATIVE, REQUESTING A RATE INCREASE, NOVEMBER 2007

GREENING SANTA FE DESIGN PRINCIPLES

Santa Fe County will encourage innovation of housing ideas including a vibrant mix of housing types, green building, prefab construction, concentrated density and height to promote protection of ecology, reduction of construction and maintenance and operation costs for retention of affordable units.

TWO YEAR GREENING SANTA FE GOALS

- Passive solar lot orientation will be required whenever possible to reduce monthly utility bills for affordable living, and assist with global warming prevention.
- Support the New Mexico Energy Tax Credit Program being developed by the state for a \$10,000 tax credit for affordable green housing.
- Analyze green building codes currently being developed by the Cities of Santa Fe and Albuquerque to determine how green standards could be applied to Santa Fe County building codes.

5-7 YEAR GREENING SANTA FE GOALS

- Expand green building codes, developments and rehabilitations for housing, including analysis of economic impacts of green codes on affordable housing initiatives.
- Include energy conservation and environmental protection programs.
- Join the State and City, with County adoption of the American Institute of Architect's 2030 Program to reduce energy use by 50% in new developments and new buildings.
- Support the Clinton Foundation Program ideas in New Mexico with energy conservation rehab programs in exchange for loans and with pay-back funded by energy cost savings.

Toolbox

- PASSIVE SOLAR LOT ORIENTATION WILL BE REQUIRED WHENEVER POSSIBLE TO REDUCE MONTHLY UTILITY BILLS FOR AFFORDABLE LIVING, AND ASSIST WITH GLOBAL WARMING PREVENTION
- SUPPORT THE NEW MEXICO ENERGY TAX CREDIT PROGRAM BEING DEVELOPED BY THE STATE FOR A \$10,000 TAX CREDIT FOR AFFORDABLE GREEN HOUSING
- EXPAND GREEN BUILDING CODES, DEVELOPMENTS AND REHABILITATIONS FOR HOUSING, INCLUDING ANALYSIS OF ECONOMIC IMPACTS OF GREEN CODES ON AFFORDABLE HOUSING INITIATIVES

Imagine a solar panel without a panel. Just a coating as thin as paint, that takes light and converts it to electricity. From there you can picture roof shingles with solar cells built inside and window coatings that seem to suck power from air. The basic technology has been around for decades . . . ”

■ POPULAR SCIENCE, APRIL 2008

GREEN DEVELOPMENT STRATEGIES involve an integrated development process and an environmentally respectful design construction practice. They typically employ “best practices” from the land planning, architecture, and earth science disciplines.

GREEN LAND PLANNING PRINCIPLES

- Local, national and global natural resource conservation
- Water and energy efficiency
- Healthy living practices
- An integrative planning process that actively engages residents and fairly balances the needs and values of the natural resources with the needs of human communities
- Minimizing overall land disturbance
- Protecting natural resources
- Optimizing solar orientations
- Minimizing view shed impacts
- Improving site hydrology
- Limiting soil loss/erosion control
- Minimizing storm water run-off and pollution into natural drainage corridors
- Enhancing soil quality with respect to matter, structure, density and biodiversity
- Creating permeability of paths, trails, and alleys, etc.
- Developing recreational opportunities
- Achieving optimal community fire and health safety
- Providing an all green owner’s operating manual

GREEN INFRASTRUCTURE PRINCIPLES

- Primary design standards used at this time are: LEED-ND standards, the Enterprise Foundation’s Criteria for Green Development, New Mexico Mortgage Finance Authority’s Green Criteria, and the Department of Energy’s Energy Star rating system.
- Green Infrastructure
- Rain water catchment for irrigation and household use
- Low-flow water control devices
- Highly efficient water-using appliances
- Non-potable water only for irrigation
- Drought tolerant/xeriscape landscaping

NATURAL RESOURCE PROTECTION

- Construction materials sourcing and recycling, shipping and hauling distance, embodied energy costs and impacts

- Manufacturing byproducts reduced
- Production analyzed for global warming potential
- Recycled content waste reduced, for example, carpet, tile, concrete, and agricultural materials
- Life cycle or recyclable nature of materials required
- Rapidly renewable resources selected, for example, bamboo flooring, natural linoleum, textiles from wool, hemp, and organic cotton
- Sustainably harvested materials selected, for example, certified, salvaged, and engineered wood
- Salvaged materials reused, for example, bricks, lumber, and fixtures
- Non-petroleum based materials selected
- Construction waste minimized and recycled

HEALTHY LIVING ENVIRONMENT

- Using materials and products that minimize off-gassing of volatile organic compounds. For example, no chemicals or pesticides should be used during treatment or production, and no dioxin-producing polyvinyl chloride (PVC) or ozone-depleting HCFCs.
- Maximizing of natural air flow through careful design and window placement.
- Encourage the use of ceiling fans to improve air circulation.
- Plant trees to shade parking lots, capture air pollutants, and minimize evaporative emissions of volatile organic compounds that might otherwise migrate into homes.

NATURAL OUTDOOR LIVING ENVIRONMENT

- “Dark skies” protection. In general, the use of public lighting restricted to the minimum necessary to address safety concerns. Where public lighting is used, it should be directed toward the earth, shielded, and should incorporate low glare filaments. Residential lighting should be similarly guided in its design and use.
- Carefully design noise control measures to include neighborhood separation strategies that utilize landscape features, like berms, rock outcroppings, and hills. Use vegetative and fence divisions and neighborhood noise ordinances for business, institutional, and residential uses.
- Air pollution and noxious odors regulated by the community governance authority and by governmental agencies, like the City of Santa Fe, NMED and EPA.



HEALTHY HOME BASED DESIGN PRACTICES

- Reduce a building owner’s investment in long-term costs and develop wealth creation in buildings.
- Enable ease of additions to buildings for long-term growth at low initial costs.
- Increase the beauty of a building’s comfort and quality of quiet.
- Orient the shape of buildings to hold winter heat and reduce 30% to 40% of its energy consumption.
- Establish life cycle calculations and standards for design and construction.
- Do more with less and meet or exceed GBC standards for energy and construction material consumption in buildings that are economical to build, maintain and run.
- Recognize ceremonial aspects of building designs with more flexible kitchens and great rooms.
- Recognize healthy eating practices with easy access to the exterior for barbecues and ceremonies.
- Develop garages as workshops, additional storage or future living spaces.
- Design households integrated with the landscape.
- Use durable, recycled materials, passive and active solar, super insulation, berms, super windows, high efficiency appliances, waste minimization construction practices, local suppliers, harvested lumber and non-toxic paints, finishes, fabrics, adhesives, and roof systems.

- Provide efficient lights, skylights, clerestories, courtyards, light shelves and light tubes.

DEVELOP SUSTAINABLE MONEY PRACTICES FOR NEW BUILDINGS

- Develop construction practices, so the community can build locally and earn money by not going out-of-state.
- Teach four classes about money: 1) analyzing income, 2) analyzing house or business purchase, 3) filling out forms for application, and 4) maintaining the house or business building after purchase.
- Develop systems that encourage people to use community services such as common laundry, community center, exercise rooms, community kitchens, and computer systems.

PROVIDE DEEP ECOLOGY

- Provide shady deciduous vegetated streets, walkways, and buildings with native vegetation.
- Protect and enhance drainage systems.
- Protect, restore and enhance the natural habitat of antelopes, eagles, owls, hawks, rabbits, prairie dogs, coyotes, deer, foxes, lizards, frogs, and snakes.
- Protect, restore and enhance natural habitat of pinions, junipers, blue grama, hairy grama, galleta, willow, tamarisk, cottonwood, chamisa, cholla, prickly pear, yucca, saltbush, rubber rabbit bush, and thistle snake bush. 🏠



H-Haus Rendering courtesy of Aaron Bohrer
Pre-Fabricated House Design by Santa Fe Architect available through aiboher@qwestoffice.net

INNOVATIVE DESIGN

INNOVATIVE DESIGNS PRINCIPLES

Santa Fe County will encourage innovation of housing ideas, including a vibrant mix of housing types, green building, prefab construction, concentrated density and height to promote protection of ecology, reduction of construction and maintenance and operation costs for retention of affordable units.

TWO YEAR INNOVATIVE DESIGN GOALS

■ Distribute information about existing creative design ideas, such as the Galisteo Basin Preserve, which protects open space and transfers development to one area of increased density. Other examples include the Lofts, which concentrate density vertically, the City's Northwest Quadrant, which is mixed-income and calls for a totally sustainable design, and other projects currently occurring in Santa Fe using passive solar and pre-fabrication.

5-7 YEAR INNOVATIVE DESIGN GOALS

- New innovative housing design codes shall increase design quality and reduce cost by incorporating manufactured, panelized and/or prefabricated housing systems to reduce construction costs.
- Prefabricated houses are improving in quality, to co-exist aesthetically with site built houses.
- Support the legislation to require green and healthy manufactured housing.
- Support innovative green housing manufacturing.
- Analyze the rehabilitation of mobile home projects, as well as turning them into condos.
- Rehabilitate rental and homeownership properties through low interest loans, self-help housing programs for teaching construction, and owner/builder programs.
- Investigate WPA-like house building programs during hard economic times.

- Encourage design competitions like Governor Brown produced in California to promote creative housing.
- Develop innovative design codes for buildings, rehabilitation, manufacturing and planning.
- Analyze the economic impact of requiring manufactured housing to have site foundations. Currently, manufactured housing financing is handled by the Department of Motor Vehicles, and therefore, the homes depreciate in value when they leave the lot. A foundation built home appreciates in equity over time.
- Develop and provide zoning for creative manufactured housing sites and parks.
- Study and encourage innovative housing designs, such as pre-manufactured housing models existing on the market like the Dwell homes, Aaron Bohrer's H-Haus, Lorn Tryk and Joe Ortiz's Walsenburg houses. Another example of innovative design is the multi-family units at the Lofts.

Toolbox

- **DISTRIBUTE INFORMATION ABOUT EXISTING CREATIVE DESIGN IDEAS**
- **NEW INNOVATIVE HOUSING DESIGN CODES SHALL INCREASE QUALITY AND REDUCE COST BY INCORPORATING MANUFACTURED, PANELIZED AND/OR PRE-FABRICATED HOUSING SYSTEMS TO REDUCE CONSTRUCTION COSTS**

■ Mobile homes are 14% of the registered homes in Santa Fe County, but are involved in 40% of the County's fires. There is a need to address codes for new housing,



Wonderful examples of traditional growth management are the villages of Galisteo, Lamy, Madrid, Cerrillos which are all scattered from each other with large amounts of rural open space surrounding them. Another great example is the Galisteo Basin Preserve (GBP) which was recently approved for its concept design by the Santa Fe County Commissioners. This new village is designed to nestle within the Lamy-Galisteo area of the Thornton Ranch, but is not be visible from any surrounding roads or highways. It is similar in land area to the traditional villages mentioned above, and protects over 12,000 acres of open space between Lamy, Cerrillos, Galisteo and Rancho Viejo.

The idea behind the GBP is to take the same amount of housing that would occur on the old Ranch, if it were designed like Eldorado, and spread it out over the land. The land use pattern would change to incorporate homes clustered in one location, like a traditional village, with all the remaining land to be protected. This vision has been politically supported by the surrounding villages of Galisteo and Lamy, and is now in the early stages of development. The land will be open to the public with over 50 miles of trails for hiking and horses, and the village will have almost a thousand new green homes, shops, cafes, studios and schools clustered in a hillside design. The overall design will use a contemporary architectural vocabulary.

Designs like the GBP support the City and County's desire for, "the region's character (to) express and reflect a highly unique sense of place and the desirable qualities of Santa Fe through innovative new development and preservation of historic communities. There should be definable distinctions between the traditional and modern and the rural and urban, through sensitive scale and design."

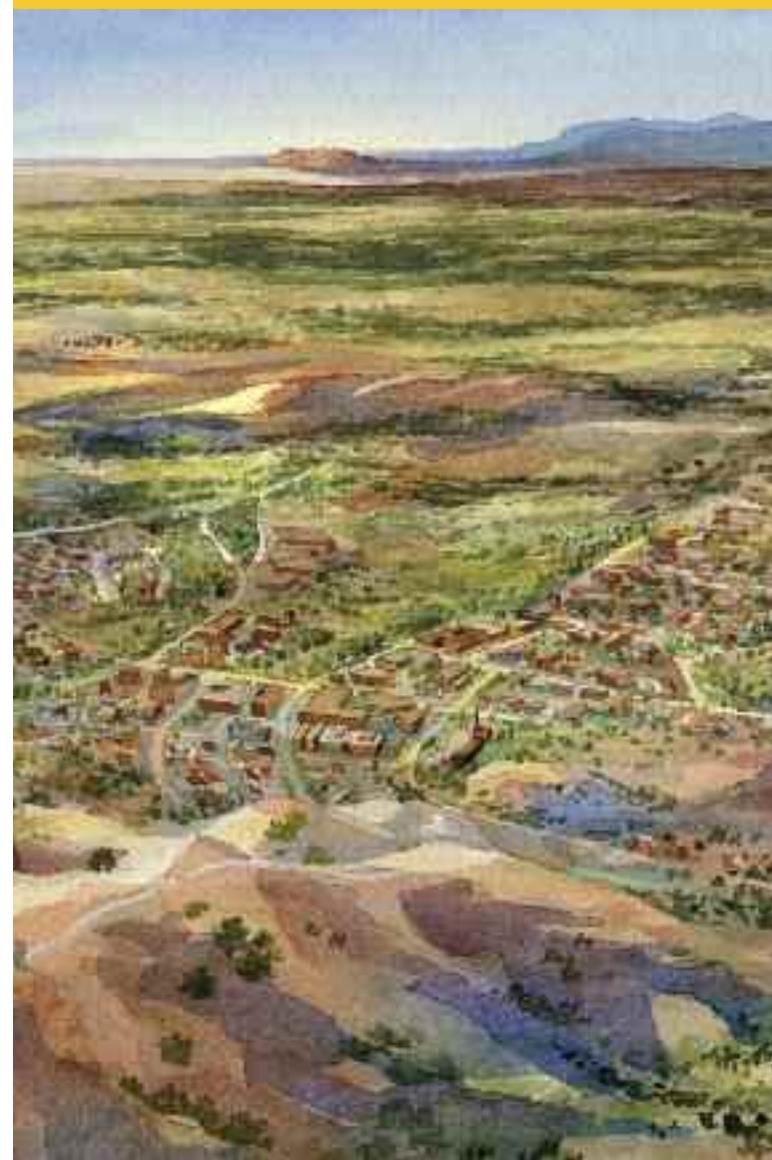
The new house designs at Picuris Pueblo reduced home utility bills from \$3000 a month in the old HUD homes to \$30 a month in the new passive solar homes ... very significant when average annual income is about \$11,000. ”



H-Haus Renderings courtesy of Aaron Bohrer
Pre-Fabricated House Design by Santa Fe Architect
available through ajbohrer@qwestoffice.net

The following gallery of images shows innovative solutions being developed in New Mexico and nationally...

▶
Rammed Earth House,
design by
Suby Bowden
+ Associates
available through
SB-Associates.net.
Courtesy of
Kate Russell



Mississippi Cottages pre-fabricated for Emergency Housing after Katrina.

▶
Individual Rooms designed
for school assemblies by
Harry Teague, Colorado,
available through
harryteaguearchitects.com



◀
Galisteo Basin Preserve.
All Green Master Planning
Development available through
GalisteoBasinPreserve.com





Pre-fabricated structure for House Design by Santa Fe Architect Lorn Tryk and Joe Ortiz available through (505) 982-5340.

Above and bottom right: KitHaus K3 courtesy of Design Within Reach Tom Sandonato and Martin Wehmann. Pre-fabricated house-room ranges from \$29,500 to \$49,500, solar design available through DWR.com



KitHaus by Tom Sandonato and Martin Wehmann photo courtesy of KitHaus



Pre-Fabricated Solar esign for Homewise by Santa Fe Architect Vahid Mojarrab available through vmojarrab@netzero.net



THANKS ...

Courtesy of Design Workshop Santa Fe



■ **County Commissioners:** Harry Montoya, District 1; Virginia Vigil, District 2; Mike Anaya, District 3; Paul Campos, District 4; Jack Sullivan, District 5

■ **County Housing Board:** Tim Vigil, President, Land America Capitol City Title

■ **County Staff Members on the Strategic Plan Team:** Joseph Gutierrez, Director of Community Services Department; Dodi Salazar, Director of Housing & Community Services Division, and staff: Ron Pacheco, Deputy Director; Rudy Garcia, Project Development Division Director; and Victor Gonzales, Project Manager of Capital Programs

■ **Strategic Housing Plan Design Team:** Suby Bowden; Bob Gaylor; Ed Rosenthal; Bruce Geiss; Chris Cares; Angela Atkinson; Sarah Brown; Julie Arnette; Sunil Sakhalkar; Casey Cronin; Jennah Ward; Leonor Ritchie

■ **Federal Staff:** Floyd R. Duran, HUD Program Center Coordinator; Elva Castillo's assistant, a HUD Grant writer;

Paul S. Jurkowski, HUD Hope 6; Sam Desgeorges, BLM

■ **Pueblos:** Rick Vigil, Pueblo of Tesuque Director of Housing; Christine Brock and Andrew Martinez, Pueblo of Nambe'O-Ween-Ge Housing Director; Tina Valdez, Pueblo of Poqoaque Housing; James Rivera and Alan Mosely, Pojoaque and Santa Fe Downs; Terry Hudson and Iris Encinias, Northern Pueblo Housing Authority and San Idelfonso Pueblo

■ **State of New Mexico Mortgage Finance Authority:** Joseph Montoya, Assistant Executive Director; Lionel Holquin, Director of Community Development; Izzy Hernandez

■ **State of New Mexico Staff:** Rhonda Faught, DOT Director, Patricio (Pego) Guerrerortiz, DOT Deputy Secretary; Frank Sharpless, DOT Director of Transit and Rail Division; Dave Harris, Regional Transit District and Railrunner Manager; Greg White; Chris Blewett; Alan T. Martinez, Director of State Benefit's Division; Jim Parker, Elderly and Disability Services Division; Dennis Garcia, State Land Office Deputy Commissioner; Jerry King, State Land Office

Assistant Commissioner for Surface Resources; Patrick Lyons, Commissioner of Public Lands; Jennifer King; Robert Griego

■ **County Staff:** Roman Abeyta, County Manager; Steve Ross, County Attorney; Pete Garcia, County Administrator; Teresa Martinez, Deputy Finance Director; Jack Kolkmeier and Duncan Sill, County Land Use Department; Paul Olafson, Director of Community Projects; Amanda Hargis, GIS Coordinator; Peter Franklin, County Bond Consultant; Elizabeth Travis, Strategic Planner; Mary Helen Follingstad, RPA Executive Director; Judy McGowan, Planning Manager; Stan Holden, Fire Department Chief; Hvtce Miller, Intergovernmental Outreach; Greg L. Solano, County Sheriff; Larry Valdez and Julie Fresquez, Chief Appraisers; Shelley Dimas; Robin Gurule; Lisa Roybal; Micah Clokey; Richard Martinez

■ **City Staff:** Kathy McCormick, Director of Housing and Economic Development; Lee DePietro; Reed Liming, Long Range Planner

■ **Local Housing Services:** Mike Loftin, Executive Director, Homewise; Sharron Welsh, Santa Fe Community Housing Trust; Peter and Daniel Werwath; Ed Romero, Director, Civic Housing Authority; Maggie Monroe-Cassel, Habitat for Humanity

■ **Special Needs Housing Services:** Hank Hughes, State Agency for the Homeless; Deborah Tang, Saint Elizabeth's Shelter Director; Anthony Trujillo, Deacon, Guadalupe Church and Immigrant Community; Marcella Dias, Somos un Pueblo Unido; Winona Nava, President, Guadalupe Credit Union; Mize Montargil, Warren Inn Resident; Rose Garcia, "Queen" of Self Help Housing

■ **Manufactured Housing:** Benito Martinez, Manufactured Housing Division Director; Julie Fresquez, County Manufactured Housing Tax Assessor; Clay Latimer, Karsten Homes Manufactured Housing; Joe Ortiz, Sustainable Resources Director; Aaron Bohrer, Design and Development Director, H-Haus

■ **Development Community:** Michael Halsey, Director, Business Futures Management Group, Ltd; Bruce Geiss, Santa Fe Estates; Ike Pino, SunCor; Lloyd Martinez, Sage Builders; Bruce Thompson; Donna M. Reynolds and Victoria Murphy, Santa Fe Association of Realtors; Steven Smith, Director, New Mexico Apartment Association; Jim Cebak, Cedar Southwest Construction; Kyle Harwood; Jeff Leslie

■ **Potential Development Sites:** 58 sites and 71 interviews were conducted for this report.

■ **Growth Management and Political:** Howard Caulkins, Mayor, Town of Edgewood; Josephine Bassett; John Bassett; Fred Rowe, Santa Fe Neighborhood Law Center; Carlos Cisneros; Rebecca Wurzbarger, Santa Fe City Councilor

■ **300 Homeowners Associations:** A survey was sent to each association regarding having needs.

■ **Housing Needs Assessment:** 30,000 surveys were distributed, resulting in a total of 2101 responses

■ **University of New Mexico:** Bureau of Business & Economic Research, "State of Housing in 2008")



PRIVATE HOUSING PARTNERSHIPS BY SUBJECT:

COUNSELING FOR HOUSING AND FAIR HOUSING

Enterprise Community Partners: 505-428-2350
 Homewise: 505-983-6214
 Home New Mexico & Yes Housing: 505-254-1373
 Neighborhood Law Center: 505-982-8405
 Santa Fe Community Housing Trust: 505-989-3960
 Santa Fe City Office of Affordable Housing: 505-955-6343
 Santa Fe County Housing Authority: 505-986-6060
 USDA Rural Development, Espanola and Los Lunas: 505-865-4643 x4
 US Department of Housing and Urban Development, Fair Housing: 505-346-6463
 US Department of Housing and Urban Development, Counseling: 505-983-0586
(see Governmental Partnerships on following pages)

HOUSING FOR THE DEVELOPMENTAL AND PHYSICAL DISABILITIES

Barrier Free Futures: 505-346-6463, 202-708-1112
 New Vistas: 505-471-1001
 Open Hands: 505-428-2320
 Pathways: 505-366-2400
 Saint Elizabeth's Shelter: 505-982-6611
 Governor's Committee on Disability: 505-827-6465
 State of New Mexico Aging and Long-Term Services Department: 505-476-4884
(see Governmental Partnerships on following pages)

HOUSING FOR MENTAL DISABILITIES

Ayudantes: 505-438-0035
 Barrier Free Futures: 505-346-6463
 Life Link: 505-438-0010
 New Vistas: 505-471-1001
 Open Hands: 505-428-2320
 Pathways: 505-366-2400
 Saint Elizabeth's Shelter: 505-982-6611
 Saint Vincent De Paul Society: 505-989-832
 Santa Fe Community Guidance Center: 505-986-9633
 Governor's Committee on Disability: 505-827-6465
 State of New Mexico Aging and Long Term Services Department: 505-476-4884
(see Governmental Partnerships on following pages)

DOMESTIC VIOLENCE HOUSING AND SHELTER

Crisis Center of Northern New Mexico: 505-753-1656
 Esperanza Shelter for Battered Families, Inc.: 505-474-5536
 Saint Elizabeth's Shelter: 505-982-6611
 Youth Shelters and Family Services, La Otra Puerta: 505-983-0586
(see Governmental Partnerships on following pages)

FAMILY SELF-SUFFICIENCY HOUSING

Empowering our Communities in N.M.: 505-989-3960
 Homewise: 505-983-6214
 Saint Elizabeth's Shelter: 505-982-6611

City of Santa Fe Office of Affordable Housing: 505-955-6343
 Santa Fe County Housing Authority: 505-986-6060
 USDA Rural Development, Espanola and Los Lunas: 505-865-4643 x4
(see Governmental Partnerships on following pages)

HOMEBUYER ASSISTANCE

Enterprise Community Partners: 505-428-2350
 Homewise: 505-983-6214
 N.M. Manufactured Housing Association: 505-830-3764
 Santa Fe Community Housing Trust: 505-989-3960
 City of Santa Fe Office of Affordable Housing: 505-955-6343
 Santa Fe County Housing Authority: 505-986-6060
 USDA Rural Development, Espanola and Los Lunas: 505-865-4643 x4
(see Financial and Governmental Partnerships on following pages)

HOMELESS PREVENTION AND EMERGENCY SHELTERS

Adelante, Santa Fe Public School Program for the Homeless: 505-467-2000
 Bienvenidos Outreach: 505-986-0583
 Crisis Center of Northern N.M.: 505-753-1656
 Empowering our Communities in N.M.: 505-867-3374
 Esperanza Shelter for Battered Families, Inc.: 505-74-5536
 Life Link: 505-438-0010

Open Hands: 505-428-2320
 Pathways: 505-366-2400
 Saint Elizabeth's Shelter: 505-982-6611
 Salvation Army: 505-988-8054
 City of Santa Fe Office of Affordable Housing: 505-955-6343
 Santa Fe County Housing Authority: 505-986-6060
 Youth Shelters and Family Services, First Contact for Youth: 505-983-0586
(see Governmental Partnerships on following pages)

HOMELESS WITH SUBSTANCE ABUSE

Empowering our Communities in N.M.: 505-867-3374
 Life Link: 505-438-0010
 Saint Elizabeth's Shelter: 505-982-6611
 Santa Fe Community Partnership: 505-982-1812
(see Governmental Partnerships on following pages)

HOUSING DEVELOPMENT AND OWNERSHIP

Enterprise Community Partners: 505-428-2350
 Habitat for Humanity: 505-986-5880
 N.M. Manufactured Housing Association: 505-830-3764
 City of Santa Fe Office of Affordable Housing: 505-955-6343
 Santa Fe County Housing Authority: 505-986-6060
 State of N.M. Manufactured Housing Division: 505-476-4770
 USDA Rural Development, Espanola and Los Lunas: 505-865-4643x4

(see Financial and Government Partnerships on following pages)

HOUSING FOR HIV AND AIDS

Santa Fe Community Housing Trust: 505-989-3960
 Governor's Committee on Disability: 505-827-6465
 State of N.M. Aging and Long Term Services Department: 505-476-4884
 US Department of Housing and Urban Development, Fair Housing: 505-346-6463
(see Governmental Partnerships on following pages)

IMMIGRANT COMMUNITY HOUSING

Guadalupe Credit Union: 505-982-8942
 Our Lady of Guadalupe Church: 505-983-8868
 City of Santa Fe Office of Affordable Housing: 505-955-6343
 Santa Fe County Housing Authority: 505-986-6060
 Somos un Pueblo Unido: 505-424-7832
 "El Otro Lado Mi Vida" College of Santa Fe class taught by Chrissie Orr: 505-473-6133
(see Financial and Governmental Partnerships on following pages)

MORTGAGE LENDING AND HOMEOWNERSHIP

Century Bank: 995-1200
 Charter Bank: 800-366-7621
 Enterprise Community Partners: 505-428-2350
 Fannie Mae: 800-732-6643
 First Community Bank: 505-982-6090

First National Bank in Santa Fe: 992-2000
 Freddie Mac: 703-918-8888
 Ginnie Mae: 202-708-1535
 Guadalupe Credit Union: 505-982-8942
 Habitat for Humanity of Santa Fe: 505-986-5880
 Homewise: 505-983-6214
 N.M. Manufactured Housing Association: 505-830-3764
 Santa Fe Association of Realtors: 505-982-8385
 Santa Fe Community Housing Trust: 505-989-3960
 City of Santa Fe Office of Affordable Housing: 505-955-6343
 Santa Fe County Housing Authority: 505-986-6060
 USDA Rural Development, Espanola and Los Lunas: 505-865-4643 x4
(see Governmental and Financial Partnerships on following pages)

REHABILITATION, HOME REPAIR, WEATHERIZATION AND ENERGY ASSISTANCE

Empowering our Communities in N.M.: 505-867-3374
 Enterprise Community Partners: 505-428-2350
 Homewise: 505-983-6214
 USDA Rural Development, Espanola and Los Lunas: 505-865-4643 x4
 City of Santa Fe Office of Affordable Housing: 505-955-6343
 Santa Fe County Housing Authority: 505-986-6060
(see Governmental and Financial Partnerships on following pages)

RENTAL ASSISTANCE
 Crisis Center of Northern N.M.: 505-753-1656
 Enterprise Community Partners: 505-428-2350
 Empowering our Communities in N.M.: 505-867-3374
 Life Link and Supportive Housing: 505-438-0010
 Santa Fe Board of Realtors: 505-982-8385
 Santa Fe Community Housing Trust: 505-989-3960
 City of Santa Fe Office of Affordable Housing: 505-955-6343
 Santa Fe County Housing Authority: 505-986-6060
(see Governmental and Financial Partnerships on following pages)

RENTAL ASSISTANCE/ HOUSING CHOICE VOUCHERS

Barrier Free Futures: 505-346-6463, 202-708-1112
 St. Vincent de Paul Society: 505-989-8328
 City of Santa Fe Office of Affordable Housing: 505-955-6343
 Santa Fe Civic Housing Authority: 505-988-2859
 Santa Fe County Housing Authority: 505-986-6060
(see Governmental and Financial Partnerships on following pages)

SELF-HELP HOUSING

Habitat for Humanity, Santa Fe: 505-986-5880

SENIORS HOUSING

El Castillo: 505-988-2877
 Kingston: 505-471-2400
 La Vida Hermosa: 505-474-8031

Mi Casa Bonita: 505-438-9255
 Open Hands: 505-428-2320
 Ponce de Leon: 505-984-8422
 Plaza del Monte: 505-982-5565
 Rainbow Vision: 877-795-7555
 Rosemont: 505-438-8464
 St. Elizabeth's Shelter: 505-982-6611
 Santa Fe Board of Realtors: 505-982-8385
 City of Santa Fe Office of Affordable Housing: 505-955-6343
 Santa Fe County Housing Authority: 505-986-6060
 Sierra Vista: 505-986-9696
 New Mexico State Aging and Long-Term Services Department: 505-476-4884
(see Governmental and Financial Partnerships on following pages)

SUPPORTIVE AND TRANSITIONAL HOUSING

Barrier Free Futures: 505-346-6463, 202-708-1112
 St. Elizabeth's Shelter: 505-982-6611
 City of Santa Fe Office of Affordable Housing: 505-955-6343
 Santa Fe County Housing Authority: 505-986-6060
 New Mexico State Aging and Long-Term Services Department: 505-476-4884
 Youth Shelters and Family Services: 505-983-0586
(see Governmental Partnerships on following pages)

VETERAN'S HOUSING AND SHELTER

State Department of Veteran's Services: 505-827-6374

YOUTH HOUSING AND SHELTER

Adelante: 505-467-2000
Bienvenidos Outreach: 505-986-0583
New Vistas: 505-471-1001
Presbyterian Medical Center, Headstart: 505-424-4438
Youth Shelters and Family Services: 505-983-0586
City of Santa Fe Office of Affordable Housing: 505-955-6343
Santa Fe County Housing Authority: 505-986-6060
(see Governmental Partnerships on following pages)

PRIVATE HOUSING PARTNERSHIPS BY ALPHABETICAL ORDER:

Adelante: 505-467-2000
American Institute of Architects, Santa Fe: 505-690-5930
Barrier Free Futures: 505-346-6463, 202-708-1112
Bienvenidos Outreach: 505-986-0583
Casas Cerillos: 505-471-3456
Crisis Center of Northern New Mexico: 505-753-1656
El Castillo: 505-988-2877
Empowering our Communities New Mexico: 505-867-3374
Enterprise Community Partners: 505-428-2350
Esperanza Shelter for Battered Families, Inc.: 505-474-5536
Faith at Work Community Outreach: 505-471-6323
Habitat for Humanity: 505-986-5880
Healthcare for the

Homeless: 505-988-1742
Home New Mexico and Yes Housing: 505-254-1373
Homewise: 505-983-6214
Interfaith Council: 505-471-1187
Kingston: 505-471-2400
Las Cumbres: 505-753-4123
La Vida Hermosa: 505-474-8031
Life Link: 505-438-0010
Mi Casa Bonita: 505-438-9255
Neighborhood Law Center: 505-982-8405
New Mexico Coalition to End Homelessness: 505-982-9000
New Mexico Manufactured Housing Association: 505-830-3764
New Vistas: 505-471-1001
Northern Pueblos Housing Authority: 505-455-7973
Pathways: 505-366-2400
Ponce de Leon: 505-984-8422
Plaza del Monte: 505-982-5565
Presbyterian Medical Center, Headstart: 505-424-4438
Rainbow Vision: 877-795-7555
Rosemont: 505-438-8464
St. Elizabeth's Shelter: 505-982-6611
Salvation Army: 505-988-8054
Santa Fe Association of Realtors: 505-982-8385
Santa Fe Chamber of Commerce: 505-988-3279
Santa Fe Community Housing Trust: 505-989-3960
Santa Fe Community Partnership: 505-982-1812
Sierra Vista: 505-986-9696

Somos un Pueblo Unido Immigrant Community: 505-424-7832
St. Vincent De Paul Society: 505-989-832
United Way of Santa Fe County: 505-662-0800
University of New Mexico Bureau of Business and Economic Research: 505-277-5993

LOCAL FINANCIAL HOUSING PARTNERSHIPS BY ALPHABETICAL ORDER:

Business Futures Management Group: 505-983-7906
Century Bank: 505-995-1200
Charter Bank: 800-366-7621
Enterprise Community Partners: 505-428-2350
Fannie Mae: 800-732-6643
First Community Bank: 505-982-6090
First National Bank of Santa Fe: 505-992-2000
Freddie Mac: 703-918-8888
Ginnie Mae: 202-708-1535
Guadalupe Credit Union: 505-982-8942
Los Alamos National Bank: 800-684-5262
McCune Charitable Foundation: 505-983-8300
New Mexico Mortgage Finance Authority: 800-444-6880
Suburban Mortgage: 505-298-7456
Wells Fargo Housing Foundation: 612-667-5131

NATIONAL HOUSING PARTNERSHIPS BY ALPHABETICAL ORDER:

Champlain Housing Trust: 802-862-6244
Consumer Credit Counseling Services, Money Management International: 866-889-9347
National Association of Housing and Redevelopment: 877-866-2476
National Association of Counties: 202-393-6226
National Association of Home Builders: 800-368-5242
National Association of Local Housing Finance Agencies: 202-367-1197
National Low Income Housing Coalition: 202-662-1530
National Trust for Historic Preservation: 202-588-6000
Neighborhood Reinvestment Corporation: 202-220-2300
Pew Partnership for Civic Change: 434-981-7845
RRC and Associates: 303-449-6558
San Diego Redevelopment Agency: 619-236-6531
United Way: 703-519-0092
Urban Land Institute: 202-624-7000
U.S. Conference of Mayors: 202-293-7330
Vermont State Housing Authority: 802-828-3295
YWCA Consumer Credit Counseling: 575-532-1222

GOVERNMENTAL HOUSING PARTNERSHIPS BY ALPHABETICAL ORDER:

City of Espanola: 505-747-6100
City of Espanola Housing Authority: 505-753-3897
City of Los Alamos: 505-663-1750
City of Moriarty: 505-832-4406
City of Santa Fe, the Mayor and City Councillors: 505-955-6500
City of Santa Fe Office of Affordable Housing and Economic Development: 505-955-6343
Colorado Division of Housing: 303-863-0123
Federal Bureau of Land Management: 575-751-4713
Federal Mortgage Finance Lenders: Fannie Mae: 800-732-6643
Freddie Mac: 703-918-8888
Ginnie Mae: 202-708-1535
Homewise: 505-983-6214
Pueblo of Pojoaque Housing Corporation: 505-455-3383
Rio Grande Pueblos within Santa Fe County: Pueblo of Nambe: 505-455-2036
Pueblo of Pojoaque: 505-455-3334
Pueblo of San Juan: 505-852-4400
Pueblo of Santa Clara: 505-753-7330
Pueblo of Tesuque: 505-983-2667
Santa Fe Civic Housing Authority: 505-988-2859

Santa Fe County Commissioners: 505-986-6200
Santa Fe County Housing Authority: 505-986-6060
Santa Fe County Sheriff's Department: 505-986-2400
Santa Fe Community Partnership: 505-982-1812
Santa Fe County Extension Center: 505-471-4711
Santa Fe County Land Use Department: 505-986-6225
State Department of Veteran's Services: 505-827-6374
State Governor's Committee on Disability: 505-827-6465
State of New Mexico Aging and Long Term Services Department: 505-476-4884
State New Mexico Department of Transportation Secretary: 505-827-5127
State New Mexico Department of Transportation Transit and Rail: 505-827-0906
State of New Mexico Governor's Office: 505-476-2200
State of New Mexico Legislature: 505-986-4300
State of New Mexico Manufactured Housing Division: 505-476-4770
State of New Mexico Land Office: 505-827-5760
State of New Mexico Mortgage Finance Authority: 800-444-6880
Town of Edgewood: 505-286-4518

U.S. Department of Housing and Urban Development: 505-346-6463
U.S.D.A. Rural Development: 505-865-4643 x4
Youth Shelters and Family Services: 505-983-0586

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photo by Deirdre Harris



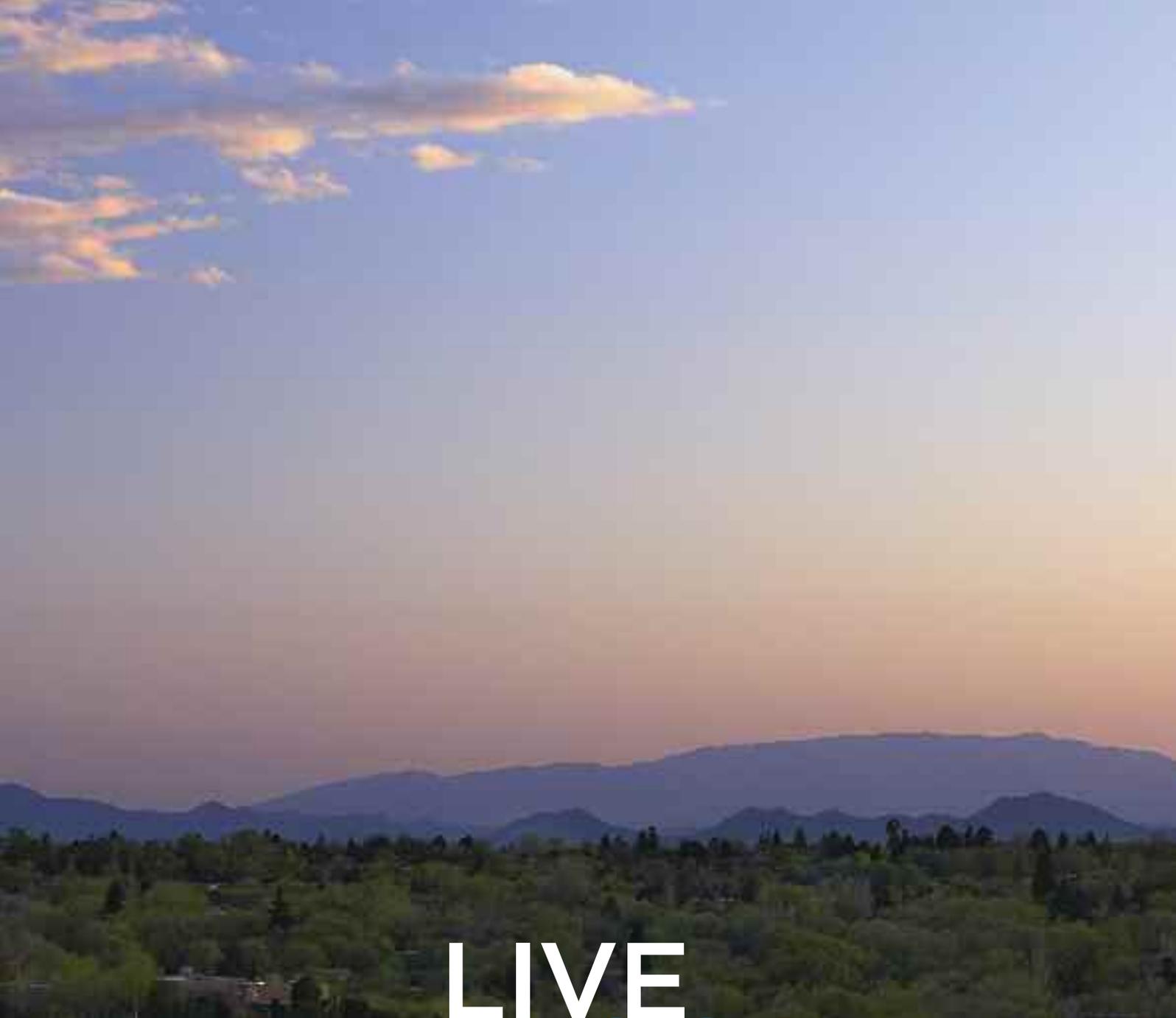
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THANKS to all the great folks who provided stories, articles, photographs and renderings!

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LIVE LOCALLY

This magazine is a tool box of over 300 national, state and local housing tools to help with raising money, reducing land costs, reducing construction costs, avoiding foreclosure, fighting for innovative legislation, supporting communities, and building creative and green designs. Join us in Santa Fe County as we commit to timely, creative, persistent solutions to meet our housing and economic needs.