



# City of Santa Fe, New Mexico

## Memorandum



**DATE:** April 27, 2026

**TO:** City Council Public Hearing, May 13, 2026  
Finance Committee, May 11, 2026  
Quality of Life Committee, May 6, 2026

**VIA:** Heather L. Lamboy AICP, Planning & Land Use Director *Heather Lamboy*

**FROM:** Faviola Chavez Affordable Housing Director *Faviola Chavez*

---

### ITEM AND ISSUE:

Request for Public Comments for the Community Development Block Grant 2026 Draft Annual Action Plan for public input for U.S. Department of Housing and Urban Development (HUD) as a Condition to the City's Community Development Block Grant (CDBG).

### BACKGROUND AND SUMMARY:

The Community Development Block Grant Program (CDBG) is funded annually by the U.S. Department of Housing and Urban Development (HUD) for a wide-range of housing and community development activities. The City of Santa Fe, along with over 1,100 other cities in the country, is an "entitlement city" which means it automatically receives the federal money. The amount of the grant is determined by a formula that takes into consideration community's needs, including the extent of poverty, population, housing overcrowding, age of housing and population growth in relationship to other metropolitan areas.

There are three main requirements the City must fulfill to receive CDBG funding from HUD each year:

- 1) the Consolidated Plan: On a three or five-year increment, every entitlement community updates demographic and market data, re-evaluates funding priorities and submits the planning document to HUD;
- 2) the Annual Action Plan: Submitted to HUD at the beginning of each funding cycle, the AAP provides a concise summary of the actions, activities, and specific federal and non-federal resources that will be used each year to address the priority needs and specific goals identified in the Consolidated Plan;
- and 3) the Consolidated Annual Performance and Evaluation Report (CAPER): the annual report submitted to HUD in which entitlement communities report accomplishments and progress towards meeting the Consolidated Plan goals in the prior year.

The 2026 Draft Annual Action Plan provides a summary of the activities and resources that will be considered during the program year. The City anticipates receiving about \$624,832 of CDBG in the upcoming fiscal year, of which approximately 20% (\$124,966) will be reserved for program administration costs.

Projects will be evaluated and recommended by the Community Development Commission to receive CDBG Funding for FY 2026 to include the following goals:

- Increase Availability of Supportive Services (\$46,862.00)
- Expand Options for Overnight Shelter Beds (\$200,000.00)
- Provide for Owner Occupied Housing Rehabilitation (\$150,000.00)
- Expand Public Facilities and Infrastructure for Public Facilities (\$256,142.00)

The Community Development Block Grant (CDBG) contracts once recommended by the CDC will be submitted to the Governing Body's (or City Manager's) approval after the budget has been approved.

**ACTION REQUESTED:**

The Office of Affordable Housing respectfully requests your review and approval of the 2026 Draft Annual Action Plan.

**City of Santa Fe**  
**Community Development Block Grant (CDBG)**  
**2026 Annual Action Plan**

**DRAFT**



CITY OF SANTA FE

**PREPARED BY:** City of Santa Fe  
Office of Affordable Housing  
*P.O. Box 909*  
*123 Marcy Street, Suite 205*  
Santa Fe, New Mexico 87501  
Phone # (505) 955-6574

## Table of Contents

<b>Executive Summary .....</b>	<b>3</b>
AP-05 Executive Summary - 24 CFR 91.200(c), 91.220(b) .....	3
PR-05 Lead & Responsible Agencies – 91.200(b) .....	8
AP-10 Consultation – 91.100, 91.200(b), 91.215(l) .....	9
AP-12 Participation – 91.105, 91.200(c) .....	17
<b>Expected Resources .....</b>	<b>18</b>
AP-15 Expected Resources – 91.220(c)(1,2) .....	18
<b>Annual Goals and Objectives .....</b>	<b>21</b>
AP-20 Annual Goals and Objectives .....	21
<b>Projects .....</b>	<b>24</b>
AP-35 Projects – 91.220(d) .....	24
AP-38 Project Summary .....	26
AP-50 Geographic Distribution – 91.220(f) .....	30
<b>Affordable Housing .....</b>	<b>32</b>
AP-55 Affordable Housing – 91.220(g) .....	32
AP-60 Public Housing – 91.220(h) .....	34
AP-65 Homeless and Other Special Needs Activities – 91.220(i) .....	35
AP-75 Barriers to affordable housing – 91.220(j) .....	41
AP-85 Other Actions – 91.220(k) .....	43
<b>Program Specific Requirements .....</b>	<b>48</b>
AP-90 Program Specific Requirements – 91.220(l)(1,2,4) .....	48

# Executive Summary

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

### 1. Introduction

This document represents the Annual Action Plan (AAP) for the City of Santa Fe for Program Year (PY) 2026. The AAP is required of any city, county or state that receives federal block grant dollars for housing and community development funding from the U.S. Department of Housing and Urban Development (HUD). The City is an entitlement city and receives an annual grant from the Community Development Block Grant (CDBG) program.

For the 2026 program year, HUD will entitle \$624,832 in CDBG funding to the City of Santa Fe, of which approximately 20% is set aside for administrative costs.

This Plan is one of the three components required by HUD to be submitted on an annual basis:

- **Consultation and Citizen Participation:** the process through which the grantee engages the community in developing and reviewing the plan as well as consulting with partner stakeholders in the implementation of programs. This process is required annually as part of the Annual Action Plan.
- **Annual Action Plan:** submitted to HUD at the beginning of each funding cycle, the AAP provides a concise summary of the actions, activities, and specific federal and non-federal resources that will be used each year to address the priority needs and specific goals identified in the Consolidated Plan.
- **Consolidated Annual Performance and Evaluation Report (CAPER):** the annual report submitted to HUD in which grantees report accomplishments and progress toward meeting Consolidated Plan goals in the prior year.

### 2. Summarize the objectives and outcomes identified in the Plan

Over the upcoming year, the City of Santa Fe will prioritize mitigating the effects of socio-economic challenges, particularly regarding housing stability. Efforts will be directed towards maintaining housing for residents and facilitating rehousing for those who have lost it. In addition, CDBG funds will be used to improve and sustain affordable housing, rental, homeownership, and economic opportunities for low- to moderate-income households in Santa Fe, as well as to address the needs of those experiencing homelessness or at risk of becoming homeless. The City will accomplish this by administering program funds to service providers, supporting collaboration, and strategically applying resources to community needs.

HUD identifies three sets of planning objectives and three sets of activity outcomes to guide the Consolidated Plan planning process. All goals are expected to relate directly to these objectives and outcomes as illustrated in the following Goals Table.

Planning objectives include:

- **Creating Suitable Living Environments (SL)** – relates to activities that are designed to benefit communities, families, or individuals by addressing issues in their living environment. This objective relates to activities that are intended to address a wide range of issues faced by low- and moderate-income persons, from physical problems with their environment, such as poor-quality infrastructure, to social issues such as crime prevention, literacy, or elderly health services.
- **Providing Decent Housing (DH)** – covers the wide range of housing activities that could be undertaken with CDBG funds. This objective focuses on housing activities whose purpose is to meet individual family or community housing needs. It does not include programs where housing is an element of a larger effort to make community-wide improvements, since such programs would be more appropriately reported under Suitable Living Environments.
- **Creating Economic Opportunities (EO)** – applies to activities related to economic development, commercial revitalization, or job creation.

HUD-mandated outcomes include:

- **Availability/Accessibility** – applies to activities that make services, infrastructure, public services, public facilities, housing, or shelter available or accessible to low- and moderate-income (LMI) people, including persons with disabilities. In this category, accessibility does not refer only to physical barriers, but also to making the basics of daily living available and accessible to LMI people where they live.
- **Affordability** – applies to activities that provide affordability in a variety of ways to LMI people. It can include the creation or maintenance of affordable housing, basic infrastructure hook-ups, or services such as transportation or day care. Affordability is an appropriate objective whenever an activity is lowering the cost, improving the quality, or increasing the affordability of a product or service to benefit a low-income household. (For instance, a low interest loan program might make loans available to low- and moderate-income microenterprise businesses at 1% interest, which is far below the market rate. This program lowers the cost of the loan, enabling entrepreneurs to start businesses. As a result, the program makes financing more affordable. Another example might be a subsidized day care program that provides services to low- and moderate-income persons/families at lower cost than unsubsidized day care.
- **Sustainability** – applies to activities that are aimed at improving communities or neighborhoods, helping to make them livable or viable by providing benefit to persons of low- and moderate-income or by removing or eliminating slums or blighted areas, through multiple activities or services that sustain communities or neighborhoods.

### 3. Evaluation of past performance

As required by HUD, the City of Santa Fe prepares an AAP each year to identify the actions, activities, and resources that will be used to address the priority needs and goals in the 2025-2029 ConPlan. At the end of each program year, the City evaluates progress through the CAPER. The 2024 CAPER shows that Santa Fe continued to make progress in addressing housing stability, homelessness, and community development needs through the use of CDBG and local resources.

#### Homelessness and Supportive Services:

During PY 2024, the City made strong progress toward its homelessness and supportive service goals. Interfaith Shelter's Summer Safe Haven for All program assisted 841 persons, exceeding the annual goal for overnight shelter services. Youth Shelters and Family Services provided street outreach services to 80 persons, also exceeding the annual target. In addition, the SFPS Adelante School Liaison Project assisted 3,453 low- and moderate-income persons through case management, tutoring, school supplies, clothing, and related support. These activities reflect the City's continued focus on preventing homelessness and connecting vulnerable residents to supportive services.

#### **Affordable Housing and Homeowner Assistance:**

The City also continued to support housing preservation and homeownership opportunities for low- and moderate-income households. During PY 2024, 16 households were assisted through the Habitat Home Repair Program, and 4 households received mortgage assistance through programs administered by Homewise and the Housing Trust. While some housing-related activities, including energy efficiency improvements, had not yet started during the program year, these needs remain priorities and may continue through future program years.

#### **Public Facilities and Community Development:**

Santa Fe also made progress on public facility and community development goals. Improvements to the Youth Shelters Transitional Living Program facility assisted 37 persons, and improvements to the Chainbreaker Collective facility benefited 517 persons, for a total of 554 persons assisted. These activities exceeded the annual goal for public facilities and infrastructure and helped strengthen the capacity of community-based service providers. The CAPER also indicates that some economic opportunity activities had not yet begun, but those goals remain part of the City's broader community development strategy.

Overall, the 2024 CAPER shows that Santa Fe made meaningful progress toward several of its priority goals, particularly in homelessness response, supportive services, homeowner assistance, and public facility improvements. While some activities remain underway, the City continues to use available resources to address the needs of low- and moderate-income residents.

#### **4. Summary of Citizen Participation Process and consultation process**

The City has adopted its HUD approved Citizen Participation Plan (CPP) as per 24 CFR 91.105, which sets forth the City's policies and procedures for citizen participation in the PY 2026 AAP. The CPP provides guidance for public notices for the various stages of the AAP development, public hearings, and the public review of the proposed plan. Details of the City's outreach efforts are provided below:

**Public Hearing:** A public hearing will be held on **May 13, 2026, at 5:00 p.m. at the Governing Body Meeting located in the City Council Chambers, City Hall, 200 Lincoln Avenue, Santa Fe, NM 87501** to

discuss the PY 2026 AAP. The session is open to everyone and comments and input from citizens is welcome.

**Public Comment Period:** A public comment period for the proposed PY 2026 AAP will be held from **May 14, 2026, through June 13, 2026**, to allow the community an opportunity to review and make comments on the draft plan. The plan can be viewed at the Office of Affordable Housing, 123 Marcy Street, Suite 205, Santa Fe, NM 87501 or online at:

<https://santafenm.gov/affordable-housing/hudrequiredreportingandplans>

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

PUBLIC COMMENT PERIOD: A summary of comments will be provided after the comment period.

PUBLIC HEARING: A summary of comments will be provided after the public hearing.

All comments and views will be accepted at the public hearing and public comment period review process. A summary of outreach efforts is located in the AP-12 Participation.

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

All comments will be accepted. See the AP-12 for a summary of comments.

## **7. Summary**

The City of Santa Fe is committed to addressing the housing, community development, and supportive service needs of low- and moderate-income residents, with a continued focus on households most vulnerable to housing instability, poverty, and homelessness. Through the Office of Affordable Housing, the City will continue to support strategies that help residents remain safely housed, meet basic needs, and access services that promote long-term stability and self-sufficiency. All activities funded under the PY 2026 AAP will use HUD Area Median Income (AMI) guidelines, as applicable, to determine income eligibility.

The City's 2025-2029 ConPlan establishes the long-term strategic goals for housing and community development, and the PY 2026 AAP implements those priorities for the current program year. The Strategic Plan outlines the objectives and outcomes needed to address identified community needs, while the PY 2026 AAP describes how available federal resources will be allocated to carry out those goals. At the end of the program year, the City will evaluate progress through the CAPER.

For PY 2026, Santa Fe will continue to fund a mix of housing, public service, shelter, and public facility activities designed to benefit low-income residents. Proposed CDBG investments include home repair assistance for very low-income homeowners through Santa Fe Habitat for Humanity; and mortgage reduction assistance through the Santa Fe Community Housing Trust to support homeownership

opportunities. The City plans to fund school-based support services for students and families experiencing homelessness through Santa Fe Public Schools, summer shelter operations through Interfaith Shelter. The City will also fund ADA improvements to Santa Fe public facilities. Through these investments, the City will continue to work with local partners to address priority needs and make effective use of limited resources.

## PR-05 Lead & Responsible Agencies – 91.200(b)

### 1. Agency/entity responsible for preparing/administering the Consolidated Plan

*Describe the agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.*

Agency Role	Name	Department/Agency
Lead Agency	SANTA FE	Office of Affordable Housing/City of Santa Fe

**Table 1 – Responsible Agencies**

### **Narrative**

The City of Santa Fe's Office of Affordable Housing Division administers the Community Development Block Grant (CDBG), the Affordable Housing Trust Fund (AHTF), and other local funds to support housing and community development activities in Santa Fe.

### **Consolidated Plan Public Contact Information**

Faviola A. Chavez

Director, Office of Affordable Housing

City of Santa Fe

fachavez@santafenm.gov

## **AP-10 Consultation – 91.100, 91.200(b), 91.215(I)**

### **1. Introduction**

The City of Santa Fe consults with a broad range of public, private, and nonprofit partners in the development of the PY 2026 AAP. Because of the City’s long-standing relationships with community-based organizations, much of this consultation occurs through ongoing strategic planning efforts, participation in regional collaborations, and interdepartmental coordination. The Office of Affordable Housing administers CDBG and local funds to support housing activities that are coordinated with broader human services efforts, while the City’s Community Services Department funds programs through its Youth and Family Services Division that provide emergency housing, health, and other safety-net services. Both divisions rely on strategic planning and partner input to guide funding decisions and help ensure that housing and service needs are addressed in a coordinated and comprehensive manner.

The City’s housing and human services providers also work closely with governmental agencies, health providers, and other community partners to connect housing assistance with wraparound supportive services. In addition, the City relies on its Office of Emergency Management for guidance related to prevention, protection, mitigation, preparedness, response, and recovery activities so that housing and community development investments are made with resilience in mind. The City is also advancing efforts to improve broadband access and service availability in underserved areas in order to expand economic opportunity and improve access to resources for residents and businesses.

### **Provide a concise summary of the jurisdiction’s activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I))**

The City of Santa Fe continues to strengthen coordination among public and assisted housing providers and private and governmental health, mental health, and service agencies through local partnerships, cross-sector planning, coordinated referrals, and data-informed service delivery. A key component of this effort is CONNECT, a formal collaboration between the City of Santa Fe and Santa Fe County. CONNECT includes more than 60 community programs and over 200 navigators working together to connect residents to housing, health, and supportive services. Using Social Determinants of Health (SDOH) and other screening tools, residents are assessed for needs such as safe and stable housing and referred to appropriate community-based resources. Data generated through CONNECT has helped identify service gaps, particularly in housing and mental health services, and has informed policy, planning, and funding decisions.

The City also supports coordination through its Youth and Family Services Division, which funds emergency housing, community development, social services, and juvenile justice-related programs. These efforts emphasize service integration, data analysis, and evaluation to help ensure that youth and families are connected to appropriate housing and supportive services. City partners such as Adelante provide programs that help disconnected youth access education, job training, internships, family reunification,

and other support services. Interfaith Shelter provides shelter, intake, referrals, and on-site supportive services for people experiencing homelessness, including individuals with mental illness, and coordinates with hospitals, correctional institutions, and other governmental and nonprofit providers to promote continuity of care.

The City's subrecipients and partner agencies also participate in broader regional coordination efforts, including coordinated assessment and other data-informed strategies, as applicable. To the extent available, HMIS and other local data systems help inform planning, identify unmet needs, and improve coordination for persons experiencing homelessness and those at risk of homelessness. In addition, the City coordinates housing and community development investments with resilience and accessibility goals.

The Office of Emergency Management provides guidance related to preparedness, mitigation, response, and recovery, while the City's broadband and digital access efforts help improve access to housing resources, health services, education, employment, and other critical supports. The City's CDBG subrecipients also coordinate with the Santa Fe Civic Housing Authority to support outreach and, where appropriate, provide programming at housing authority sites.

**Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness.**

Through NMCEH's efforts to coordinate housing grants and HMIS, and through the collaboration of partner agencies that receive funding from the City of Santa Fe Human Services and Children and Youth funding programs, the most vulnerable people experiencing homelessness are prioritized for housing. Monthly case conferencing sponsored by NMCEH for veterans and people experiencing chronic homelessness helps coordinate the placement of the most vulnerable into housing. Youth are prioritized separately, with NMCEH facilitating a monthly case conferencing process focused on clients age 24 and under, and housing is provided through the Youth Coordinated Entry System established under the Youth Homelessness Demonstration Program.

NMCEH operates a statewide system of coordinated assessment in which families and individuals experiencing homelessness have access to an assessment based on the VI-SPDAT (Vulnerability Index-Service Prioritization Assessment Tool). The results of the assessment are used to refer persons experiencing homelessness to the type of housing that best fits their needs. The assessment is also used to create a prioritized list, with individuals classified as chronically homeless placed at the top of the list for permanent supportive housing. NMCEH also coordinates the annual Continuum of Care grant application to HUD for homeless housing and support services statewide.

In addition to HUD funds, the City's local funds are used to support Life Link, St. Elizabeth Shelter, and Interfaith Shelter in providing shelter to people experiencing homelessness and helping them transition to permanent housing. CDBG funds in PY 2026 will support Interfaith Shelter's Summer Safe Haven for All program, which provides shelter services during the summer months. CDBG funds will also support the

Santa Fe Public Schools-Adelante program, which assists families in mitigating financial barriers in order to reduce academic withdrawal and support student retention.

**Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards for and evaluate outcomes of projects and activities assisted by ESG funds, and develop funding, policies and procedures for the operation and administration of HMIS**

The City of Santa Fe does not receive ESG funding directly and therefore does not allocate ESG funds or administer HMIS. However, the City coordinates with the New Mexico Coalition to End Homelessness (NMCEH), the Continuum of Care serving the jurisdiction, as well as local shelter and service providers, to support a coordinated response to homelessness. Through NMCEH's administration of coordinated entry, HMIS, and Continuum of Care planning, the City remains informed about community needs, service gaps, and system priorities affecting persons experiencing homelessness and those at risk of homelessness. The City also supports local homelessness response efforts through CDBG and local funding, helping align local investments with broader regional strategies to prevent and reduce homelessness.

**2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdiction's consultations with housing, social service agencies and other entities**

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

1	<b>Agency/Group/Organization</b>	Santa Fe Civic Housing Authority
	<b>Agency/Group/Organization Type</b>	Housing PHA Publicly Funded Institution/System of Care
	<b>What section of the Plan was addressed by Consultation?</b>	Public Housing Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The sections of the Draft AAP are highlighted, and the information is emailed for verification or update. Since their organization deals with these issues on a daily basis, accurate and precise data is anticipated. The City and the Santa Fe Housing Authority are in agreement that affordable housing for residents in one of the priority needs in Santa Fe. The housing authority did not receive any funding this program year. The anticipated outcome of the consultation is that the City and the housing authority would continue to work together closely to meet the needs of publicly supported households in Santa Fe.
2	<b>Agency/Group/Organization</b>	Interfaith Community Shelter
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-homeless Publicly Funded Institution/System of Care
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Interfaith Summer Safe Haven For All program provides basic needs to help alleviate housing instability in Santa Fe.. The needs described by the agency include meals, short term support services and connection to longer term case management.

3	<b>Agency/Group/Organization</b>	Youth Shelters & Family Services
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-homeless Services - Narrowing the Digital Divide Publicly Funded Institution/System of Care
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The needs identified by the agency include homeless needs, transitional housing and repairs to their shelter facilities. The anticipated outcome of the consultation is continued funding for their shelter and programs. The City has provided CDBG funds in previous years and these activities are still ongoing.
4	<b>Agency/Group/Organization</b>	Santa Fe Public Schools (SFPS) Adelante Program
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-homeless Services - Broadband Internet Service Providers Services - Narrowing the Digital Divide Publicly Funded Institution/System of Care
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	SFPS has identified the need to fund and provide a liaison to link Adelante parents and their K-12 children with multi-level, bilingual services, tutoring, evening programs, case management and provided materials such as school supplies and clothing to remove barriers to education. The anticipated outcome of the consultation is funding for their Adelante Program.

5	<b>Agency/Group/Organization</b>	Youthworks
	<b>Agency/Group/Organization Type</b>	Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth Homelessness Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Youthworks identified the need for improved facilities to serve at-risk of and those experiencing homelessness. The anticipated outcome of the consultation is funding for their new kitchen facility.
6	<b>Agency/Group/Organization</b>	City of Santa Fe
	<b>Agency/Group/Organization Type</b>	Agency - Managing Flood Prone Areas Agency - Management of Public Land or Water Resources Agency - Emergency Management Publicly Funded Institution/System of Care
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homeless Needs - Families with children Homelessness Strategy Market Analysis
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The City of Santa Fe responded to challenges in our community by collaborating across departments and division to serve our partners in emergency situations. Some emergencies include: flooding and/or on-site fires by providing temporary housing for individuals and families. Departments include: -Public Works -Youth & Family Services -Community Health & Safety
7	<b>Agency/Group/Organization</b>	Santa Fe Habitat For Humanity
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Market Analysis Lead-based Paint Strategy

	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Santa Fe Habitat for Humanity provides home repair services for people with financial need to make necessary repairs for their homes. The anticipated outcome of the consultation is funding for their housing rehabilitation program.
8	<b>Agency/Group/Organization</b>	Homewise
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Market Analysis
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Homewise was consulted on the housing and community development needs of low- to moderate-income households and their energy efficient needs. The agency identified the need for these improvements to make energy costs more affordable and efficient, making their housing safer and healthier in the process. The anticipated outcome of the consultation is funding for their program.

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

There will be no agency types intentionally excluded from the consultation and citizen participation process.

**Other local/regional/state/federal planning efforts considered when preparing the Plan**

<b>Name of Plan</b>	<b>Lead Organization</b>	<b>How do the goals of your Strategic Plan overlap with the goals of each plan?</b>
Continuum of Care	NM Coalition to End Homelessness	Promotes a comprehensive CoC funding strategy to align services providers with housing opportunities.
5 Year Strategic Housing Plan	City of Santa Fe	Provides a needs assessment and housing affordability analysis of unit inventory and demand and provides policy to shape funding decisions, including CDBG.
Transportation Improvement Program	Santa Fe Metropolitan Planning Organization	Identifies funded transportation projects of regional significance and/or projects receiving federal funds.
Capital Improvement Plan	City of Santa Fe	Provides project list of capital improvements prioritized for funding.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Sustainable Land Use Code	City of Santa Fe	Regulates the development and construction of affordable housing units.
Fair Housing Assessment 2017	City of Santa Fe	Evaluates housing need through a balanced lens and recommends strategies for increasing access to housing and economic opportunity.

**Table 3 – Other local / regional / federal planning efforts**

**Narrative**

The City of Santa Fe works closely with the New Mexico Mortgage Finance Authority (MFA), which helps guide affordable housing planning and production efforts statewide. The City also supports Low Income Housing Tax Credit (LIHTC) applications and other affordable housing initiatives that expand housing opportunities for low- and moderate-income residents. In addition, the City’s Office of Affordable Housing and Community Health and Safety Department participate in the S3 Santa Fe Housing Initiative, a collaborative effort among local government, philanthropic organizations, and community partners. Through this collaboration, the City helps advance coordinated strategies to increase affordable housing, strengthen the local housing system, and support residents experiencing or at risk of homelessness.

**AP-12 Participation – 91.105, 91.200(c)**

**1. Summary of citizen participation process/Efforts made to broaden citizen participation  
Summarize citizen participation process and how it impacted goal-setting**

The City of Santa Fe’s community participation process focuses upon meaningful engagement of residents and stakeholders representing local organizations and coalitions. The following efforts were made.

**Citizen Participation Outreach**

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL
1	Public Hearing	Non-targeted/broad community	A public hearing will be held on <b>May 13, 2026, at 5:00 p.m. at the Governing Body Meeting located in the City Council Chambers, City Hall, 200 Lincoln Avenue, Santa Fe, NM 87501</b> to discuss the PY 2026 AAP. The session is open to everyone and comments and input from citizens is welcome.	A summary of comments will be provided after the hearing.	All comments will be accepted.	
2	Public Comment Period	Non-targeted/broad community	A public comment period for the proposed PY 2026 AAP will be held from <b>May 14, 2026, through June 13, 2026</b> , to allow the community an opportunity to review and make comments on the draft plan. The plan can be viewed at the Office of Affordable Housing, 123 Marcy Street, Suite 205, Santa Fe, NM 87501 or online at: <a href="https://santafenm.gov/affordable-housing/hudrequiredreportingandplans">https://santafenm.gov/affordable-housing/hudrequiredreportingandplans</a>	A summary of comments will be provided after the comment period.	All comments will be accepted.	

**Table 4 – Citizen Participation Outreach**

## Expected Resources

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

#### Introduction

The City of Santa Fe will receive a 2026 entitlement allocation of \$624,832, of which 20% will be reserved for administrative costs. Additionally, the city estimates it will generate \$200,000 in program income for mortgage principal reduction loans bringing total funding in PY 2026 to \$824,832. To further complement CDBG funds, the City has also made available local funds from its Affordable Housing Trust Fund (AHTF) to fund housing programs in Santa Fe.

#### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	624,832.00	200,000.00	\$0.00	824,832.00	824,832.00	PY 2026 is the fourth planning year of the ConPlan. The expected amount available for the remainder of the ConPlan is 1x more year of the annual allocation and program income.

**Table 5 - Expected Resources – Priority Table**

**Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied**

The primary challenge confronting the City of Santa Fe's housing and public service programs in 2026 is the potential reduction of funding from federal, state, and local sources. For every dollar allocated from the Affordable Housing Trust Funds (AHTF), applicants must secure three dollars from alternative resources. Nonprofit partners estimate that each dollar of mortgage principal reduction assistance leverages fourteen dollars from additional state, local, and private sources. Both the Housing Trust and Homewise, as Community Development Financial Institutions (CDFIs), actively leverage funds from HOME, Fannie Mae secondary market loans, state-funded mortgage products administered by the New Mexico Mortgage Finance Authority, Low Income Housing Tax Credits, solar tax credits, the Federal Home Loan Bank of Dallas' Community Investment Programs, bank and foundation investments, and other Department of Energy (DOE) funds. They also possess substantial organizational resources to support real estate development and programmatic objectives.

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

Throughout the year, the City may donate or utilize City-owned property to support projects that address the priority needs and funding objectives specified in this plan, in accordance with the New Mexico Affordable Housing Act. Recently, the City donated land for two Low Income Housing Tax Credit (LIHTC) projects, facilitating the construction of 152 affordable rental homes. Additionally, Habitat for Humanity is prepared to commence construction on five homes on a City-donated lot situated in a downtown historic district.

The City owns the Midtown Campus, previously occupied by the College of Santa Fe and the Santa Fe University of Art and Design. City staff overseeing the Midtown redevelopment project recently secured City Council approval for the Midtown Master Plan and the Midtown Community Development Plan. While the plan remains adaptable to future needs, it establishes a baseline of 1,100 homes, with 30% designated as affordable and income-restricted. The community is currently considering the use of some residential parcels to implement innovative housing models, such as a community land trust. Stakeholders have expressed interest in developing the property into a mixed-use, walkable urban environment that includes affordable housing for seniors.

The City owns much of the property hosting public housing facilities, which it leases long-term to the Santa Fe Civic Housing Authority. These units are rented to income-qualified tenants, including many very low-income seniors.

**Discussion**

All of the donations described above are intended to support the uses of CDBG resources, both by increasing access to community facilities and programs but also to support the City's subrecipients in their efforts to leverage additional housing and community development resources into the community.

## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives

#### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	1A Increase Availability of Supportive Services	2023	2028	Homeless	Citywide	Ending Chronic Homelessness	CDBG: \$46,862.00	Public service activities other than Low/Mod Income Housing Benefit: 800 Persons Assisted
2	1B Expand Options for Overnight Shelter Beds	2023	2028	Homeless	Citywide	Ending Chronic Homelessness	CDBG: \$46,862.00	Homeless Person Overnight Shelter: 400 Persons Assisted
3	2B Expand Choice for Affordable Home Buying Opportunities	2023	2028	Affordable Housing	Citywide	Ensuring Homeownership is Sustainable for All	CDBG: \$200,000.00	Direct Financial Assistance to Homebuyers: 10 Households Assisted
4	3A Provide for Owner Occupied Housing Rehabilitation	2023	2028	Affordable Housing	Citywide	Ensuring Housing Stability for All	CDBG: \$150,000.00	Homeowner Housing Rehabilitated: 8 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	4B Expand Public Facilities and Infrastructure for	2023	2028	Non-Housing Community Development	Citywide	Improving Social Determinants of Health and Address	CDBG: \$256,142.00	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 500 Persons Assisted

Table 6 – Goals Summary

### Goal Descriptions

1	<b>Goal Name</b>	1A Increase Availability of Supportive Services
	<b>Goal Description</b>	Improve and expand availability of supportive services for persons experiencing or at risk of homelessness. Activities include case management, counseling, drug and alcohol rehabilitation, and other wrap around services necessary to transition an individual out of homelessness.
2	<b>Goal Name</b>	1B Expand Options for Overnight Shelter Beds
	<b>Goal Description</b>	Improve and increase the availability of overnight shelter beds through homeless persons overnight shelter operations.
3	<b>Goal Name</b>	2B Expand Choice for Affordable Home Buying Opportunities
	<b>Goal Description</b>	Provide Direct Financial Assistance to Homebuyers through the Mortgage Reduction Assistance program. This program will assist eligible low- to moderate- income homebuyers at or below 80% of the Area Median Income (AMI) with mortgage principal reduction loans to purchase a home.
4	<b>Goal Name</b>	3A Provide for Owner Occupied Housing Rehabilitation
	<b>Goal Description</b>	Provide for owner occupied housing rehabilitation for low- to moderate income households. Funded programs include the SF Habitat Rehab program. Rehabilitation activities will provide home repair services for people who can't afford necessary repairs to uphold the structural and functional safety of their homes (roofs, heating systems, windows, etc.).

5	<b>Goal Name</b>	4A Increase Economic Opportunities for LMI Population
	<b>Goal Description</b>	Provide funding for ADA improvements to Santa Fe neighborhood facilities. ADA facility improvements may include modifying existing structures to ensure accessibility, installing ramps, widening doorways, reconfiguring restrooms, and installing rails to hallways and stairways.

# Projects

## AP-35 Projects – 91.220(d)

### Introduction

Projects funded for Program Year 2026 encompass a variety of initiatives, including facility improvements, public services, and programs aimed at increasing affordable housing. These housing programs include homeowner rehabilitation and mortgage principal reduction for low- to moderate-income households. The City also manages a local Affordable Housing Trust Fund (AHTF), financed through developer fees, repayment of City-held affordability liens, and revenues from land sales associated with City-held mortgages. The New Mexico Mortgage Finance Authority monitors the trust funds to ensure compliance with the New Mexico Affordable Housing Act, which permits fund use for beneficiaries earning up to 120% of the area median income (AMI). This structure allows subrecipients to serve a broad income range: Community Development Block Grant (CDBG) funds support households at or below 80% AMI, while the AHTF serves those earning between 81% and 120% AMI. Additionally, program income generates supplementary revenue for eligible programs. Historically, program income has been allocated to mortgage principal reduction loans and home repair loans. For the upcoming program year, the City projects approximately \$200,000 in program income will be generated and allocated to mortgage principal reduction loans.

### Projects

#	Project Name
1	CDBG Program Administration
2	CDBG Public Services
3	CDBG Housing Programs
4	CDBG Public Facilities

Table 7 - Project Information

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

The City of Santa Fe prioritizes preserving and providing affordable housing opportunities, as well as enhancing public facilities and services for low-to-moderate-income residents, including those with special needs. The city maintains its commitment to supporting nonprofit partners responsible for most housing-related programs, services, and shelter. Applicants must substantiate their funding needs with data evidence. Additionally, all applicants for Community Development Block Grant (CDBG) funds are required to provide a 1:1 match to ensure project viability.

Affordable housing opportunities are a priority in Santa Fe. The age and condition of the housing stock necessitate housing assistance for both current and incoming homeowners. The city remains committed to promoting high-quality housing development that is affordable for residents, as well as ensuring the

proper maintenance of the City's existing housing stock. The housing rehabilitation program can help achieve this goal over the five-year strategic planning period. Additionally, housing mortgage assistance can also help make opportunities for homeownership possible for LMI households.

The city has recognized that providing essential public services for low-to-moderate-income individuals and the special needs population is a top priority. Programs that promote housing stability and homeless prevention are prioritized. Additionally, there is a need for activities that support youth, as well as preventive and intervention services, enrichment programs, and educational workshops.

The CDBG program has grant allocation requirements, which influence project funding. The grant cap for administration costs is 20%, and the grant cap for public services is 15%. The major obstacle is the general lack of funding to address all the needs of LMI residents in Santa Fe.

## AP-38 Project Summary

### Project Summary Information

1	<b>Project Name</b>	CDBG Program Administration
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	1A Increase Availability of Supportive Services 1B Expand Options for Overnight Shelter Beds 2B Expand Choice for Affordable Home Buying Opportunities 3A Provide for Owner Occupied Housing Rehabilitation 4A Increase Economic Opportunities for LMI Population
	<b>Needs Addressed</b>	Ending Chronic Homelessness Ensuring Housing Stability for All Ensuring Homeownership is Sustainable for All Improving Social Determinants of Health and Address
	<b>Funding</b>	CDBG: \$124,966.00
	<b>Description</b>	General management, oversight, and coordination of administering the CDBG program
	<b>Target Date</b>	6/30/2027
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	All 2026 CDBG-funded activities will be indirectly supported through the CDBG program administration. Other: 1
	<b>Location Description</b>	Citywide
	<b>Planned Activities</b>	Program Administration 21A
2	<b>Project Name</b>	CDBG Public Services
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	1A Increase Availability of Supportive Services 1B Expand Options for Overnight Shelter Beds
	<b>Needs Addressed</b>	Ending Chronic Homelessness
	<b>Funding</b>	CDBG: \$93,724.00

<b>Description</b>	<p>Public services include the SFPS Adelante Program and the Interfaith Shelter Summer Safe Haven Program.</p> <p>The SFPS Adelante Program provides a school liaison which provides referral and support services for students and their families experiencing homelessness. The mission of the program is to support academic achievement by helping with tutoring, case management, school supplies, clothing and advocacy to attain other social services.</p> <p>The Interfaith Shelter Summer Safe Haven Program provides meals, short term support services and connections to longer term case management for persons at risk of or experiencing homelessness. Activities will support staffing costs to keep the shelter open during the summer months when it would normally be closed.</p>										
<b>Target Date</b>	6/30/2027										
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	<p>The Adelante Program estimates to serve 800 low- to moderate-income youth enrolled in Santa Fe Public Schools and their families who are experiencing or at risk of experiencing homelessness.</p> <p>Interfaith Shelter estimates to provide overnight shelter stays and services to 400 chronically homeless individuals through their Summer Safe Haven for All Program.</p> <p>Total: 1,200 persons.</p>										
<b>Location Description</b>	Citywide for eligible low- to moderate-income persons.										
<b>Planned Activities</b>	<p>Planned activities include:</p> <p>SFPS Adelante Expanded School Liaison Program (03T)</p> <p>Interfaith Shelter Summer Safe Haven Program (03T)</p>										
<b>3</b>	<table border="1"> <tr> <td data-bbox="235 1325 553 1377"><b>Project Name</b></td> <td data-bbox="553 1325 1430 1377">CDBG Housing Programs</td> </tr> <tr> <td data-bbox="235 1377 553 1430"><b>Target Area</b></td> <td data-bbox="553 1377 1430 1430">Citywide</td> </tr> <tr> <td data-bbox="235 1430 553 1530"><b>Goals Supported</b></td> <td data-bbox="553 1430 1430 1530">           2B Expand Choice for Affordable Home Buying Opportunities            3A Provide for Owner Occupied Housing Rehabilitation         </td> </tr> <tr> <td data-bbox="235 1530 553 1631"><b>Needs Addressed</b></td> <td data-bbox="553 1530 1430 1631">           Direct Financial Assistance to Homebuyers            Ensuring Homeownership is Sustainable for All         </td> </tr> <tr> <td data-bbox="235 1631 553 1686"><b>Funding</b></td> <td data-bbox="553 1631 1430 1686">CDBG: \$350,000.00</td> </tr> </table>	<b>Project Name</b>	CDBG Housing Programs	<b>Target Area</b>	Citywide	<b>Goals Supported</b>	2B Expand Choice for Affordable Home Buying Opportunities 3A Provide for Owner Occupied Housing Rehabilitation	<b>Needs Addressed</b>	Direct Financial Assistance to Homebuyers Ensuring Homeownership is Sustainable for All	<b>Funding</b>	CDBG: \$350,000.00
<b>Project Name</b>	CDBG Housing Programs										
<b>Target Area</b>	Citywide										
<b>Goals Supported</b>	2B Expand Choice for Affordable Home Buying Opportunities 3A Provide for Owner Occupied Housing Rehabilitation										
<b>Needs Addressed</b>	Direct Financial Assistance to Homebuyers Ensuring Homeownership is Sustainable for All										
<b>Funding</b>	CDBG: \$350,000.00										

	<b>Description</b>	<p>The following housing programs will be funded.</p> <p>SF Habitat will assist eligible low- to moderate- income homebuyers at or below 80% of the Area Median Income (AMI) with home rehabilitation activities. Rehabilitation activities will provide home repair services for people who can't afford necessary repairs to uphold the structural and functional safety of their homes (roofs, heating systems, windows, etc.).</p> <p>Homewise and the Mortgage Reduction Assistance program will assist eligible low- to moderate- income homebuyers at or below 80% of the Area Median Income (AMI) with mortgage principal reduction loans to purchase a home.</p>
	<b>Target Date</b>	6/30/2027
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	<p>SF Habitat will assist 8 LMI households with homeowner rehabilitation activities at a maximum of \$20,000 per home.</p> <p>Homewise and the Mortgage Reduction Assistance program will assist 10 eligible LMI homebuyers at or below 80% of the Area Median Income (AMI) with financial support to secure homes.</p>
	<b>Location Description</b>	Citywide for low- to moderate-income households.
	<b>Planned Activities</b>	<p>Planned activities include:</p> <p>SF Habitat for Humanity (14A)</p> <p>Homewise (13B) and the Santa Fe Community Housing Trust (13B)</p>
<b>4</b>	<b>Project Name</b>	CDBG Public Facilities
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	4A Increase Economic Opportunities for LMI Population
	<b>Needs Addressed</b>	Improving Social Determinants of Health and Address
	<b>Funding</b>	CDBG: \$256,142.00
	<b>Description</b>	<p>The City will fund ADA improvements to public facilities in PY 2026. ADA facility improvements may include modifying existing City facilities to ensure accessibility such as installing ramps, widening doorways, and reconfiguring restrooms for ADA accessibility.</p>
	<b>Target Date</b>	6/30/2027
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 500 Persons Assisted

	<b>Location Description</b>	1504 Cerrillos Rd, Santa Fe, NM 87505
	<b>Planned Activities</b>	Planned activities include: Santa Fe Neighborhood Facilities, ADA improvements to City buildings and facilities (03E)

## **AP-50 Geographic Distribution – 91.220(f)**

### **Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed**

The Community Development Commission prioritizes funding for affordable housing and related services across the entire city rather than targeting specific neighborhoods. Additionally, the CDC emphasizes funding public facilities that primarily serve very low-income households and public services that assist these individuals and households in transitioning out of homelessness. Due to Santa Fe's relatively compact geography, funding is not allocated to particular areas, as all facilities serve residents citywide.

#### *Low-Income Households Concentration*

A “low-income concentration” is any census tract where the Median Household Income (MHI) for the tract is 80% or less than the MHI for the City of Santa Fe. According to the 2020-2024 ACS 5-Year Estimates, the MHI in Santa Fe is \$73,482. A tract is considered to have a low-income concentration if the MHI is \$58,785 or less. There are five tracts with a concentration, all located in central areas of the City: 10.02, 11.06, 11.07, 12.02 and 12.06.

#### *Race/Ethnic Minority Concentration*

A “racial or ethnic concentration” is any census tract where a racial or ethnic minority group makes up 10% or more of that group’s citywide percentage. Data was taken from the 2020-2024 ACS 5-Year estimates. Due to the small sample size, only racial or ethnic groups that make up at least 1% of the City’s population were analyzed.

Black or African American, non-Hispanic: Black, non-Hispanic persons make up 1.1% of the citywide population, and a census tract is considered a concentration if 11.1% of the population is part of this racial group. There are no census tracts with a concentration.

American Indian and Alaska Native (AIAN), non-Hispanic: Approximately 1.4% of the population identifies as AIAN. A census tract is considered a concentration if 11.4% of the population is part of this racial group. There are no census tracts with a concentration.

Asian, non-Hispanic: Approximately 1.9% of the population identifies as Asian. A census tract is considered a concentration if 11.9% of the population is part of this racial group. There are no census tracts with a concentration.

Hispanic: Hispanic persons make up 49.5% of the citywide population, and a census tract is considered a concentration if 59.5% of the population is part of this racial group. The western half of Santa Fe has a majority of tracts with a concentration: 12.02, 12.03, 12.05, 12.06, 12.07, 13.02, 13.04, 13.05 and 13.06.

## Geographic Distribution

Target Area	Percentage of Funds
Citywide	100

Table 8 - Geographic Distribution

### Rationale for the priorities for allocating investments geographically

All programs for the 2026 CDBG program year will serve extremely low to moderate-income residents throughout the city as the City of Santa Fe does not have priorities for allocating resources geographically.

### Discussion

The City's policy of distributing resources citywide is partly due to the relatively small population of low-income and minority residents in concentrated areas of Santa Fe. In contrast, larger urban areas with greater populations tend to have higher concentrations of low-income and minority residents, making geographic prioritization more feasible and effective. In Santa Fe, eligibility criteria are based on household income rather than the location of the project or program. For instance, funding for mortgage principal reduction assistance depends on household income rather than the home's location; the same standard applies to home improvement funds. Similarly, public service programs targeting at-risk youth focus on serving residents citywide rather than those from specific geographic areas.

# Affordable Housing

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

### Introduction

The City of Santa Fe allocates federal and local funds to support projects and programs addressing a broad range of housing needs, from homelessness to homeownership. The City assesses needs and evaluates housing gaps to ensure that programs enhance access to community housing opportunities. Service delivery occurs through the City's network of nonprofit partners, ensuring effectiveness, responsiveness, and timeliness.

The following tables present affordable housing goals for the Community Development Block Grant (CDBG) program in the upcoming year, focusing on Habitat for Humanity’s Home Repair Program (8 households) and mortgage assistance loans funded by program income and administered by Homewise and the Housing Trust (10 households)..

<b>One Year Goals for the Number of Households to be Supported</b>	
Homeless	0
Non-Homeless	18
Special-Needs	0
Total	18

**Table 9 - One Year Goals for Affordable Housing by Support Requirement**

<b>One Year Goals for the Number of Households Supported Through</b>	
Rental Assistance	0
The Production of New Units	10
Rehab of Existing Units	8
Acquisition of Existing Units	0
Total	18

**Table 10 - One Year Goals for Affordable Housing by Support Type**

### Discussion

The Community Development Block Grant (CDBG) will support Habitat for Humanity’s Home Repair Program. The City estimates that \$200,000 in program income will be generated during the program year and allocated to mortgage assistance loans administered by Homewise and the Santa Fe Community Housing Trust.

In addition to the CDBG-funded projects, Affordable Housing Trust Funds (AHTF) will support supplies, new construction, and the provision of affordable housing. The City prioritizes the future use of City-owned land for affordable housing development. The Community Development Commission (CDC) is committed to identifying opportunities to present City-owned land to the City Council for this purpose. Santa Fe faces a shortage of affordable rental housing, which risks the return of existing housing vouchers

to HUD if they remain unused. Therefore, utilizing City-owned land for affordable housing construction will be a priority for the CDC and the City. This priority is reflected in the Affordable Housing Trust Fund (AHTF) Request for Proposals (RFP), which emphasizes affordable housing construction to increase voucher opportunities for the Housing Authority.

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

### **Introduction**

The Santa Fe Civic Housing Authority (SFCHA) serves as the primary public housing agency in Santa Fe. It administers 28 public housing units, 503 HUD Project-Based Rental Assistance (PBRA) units—459 of which are also Low-Income Housing Tax Credit (LIHTC) units—and 190 additional LIHTC units. SFCHA manages 723 housing choice vouchers within Santa Fe. Among the PBRA units, 359 are designated for seniors and 132 for families. Currently, over 300 individuals are on the waiting list for housing authority apartment units, with approximately 300 more on the Section 8 waiting list for Santa Fe. SFCHA receives about 35 housing applications monthly. The waiting period for a unit ranges from 18 to 24 months; however, waiting lists typically open only during designated lottery periods each year. Additionally, SFCHA owns and operates affordable housing units in the City of Espanola and the Town of Bernalillo.

Santa Fe County manages 200 public housing units and administers 241 housing choice vouchers, including 44 Veterans Affairs Supportive Housing (VASH) vouchers. Some of these vouchers are utilized within city limits. According to the Santa Fe Civic Housing Authority, 328 families holding vouchers include a member with a disability, and 300 voucher participants are elderly.

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

Maintenance of aging units requires ongoing effort; therefore, the housing authority is systematically converting its units under the Rental Assistance Demonstration (RAD) project. Additionally, SFCHA successfully applied for and completed a 45-unit family project at the end of 2022 using Low Income Housing Tax Credits. In 2024, SFCHA received a preliminary award of Low Income Housing Credits for the Ocate Apartments, comprising 60 units, 13 of which will include rental assistance vouchers.

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

Both Public Housing Authorities (PHAs) offer a Family Self-Sufficiency Program designed to promote self-sufficiency with the goal of enabling families to become homeowners. Participating families enter a five-year Contract of Participation with the Housing Authority, establishing specific goals to be achieved during the contract term. The Housing Authority opens an escrow account for each family, and any increase in the family's earned income during the contract period results in deposits into this account. Upon successful completion of the program, families receive the escrow account balance to support homeownership and educational objectives.

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

The PHA is not designated as troubled.

### **Discussion**

The Santa Fe Civic Housing Authority actively develops Low-Income Housing Tax Credit (LIHTC) projects and is recognized as a partner of the City of Santa Fe in providing affordable rental housing beyond typical housing authority functions. For six projects where the land was titled to the City, the City subordinated and amended its lease agreements with the Housing Authority. All subsequent projects have land titled under the Housing Authority. The City supported the Calle Resolana project, consisting of 45 townhomes awarded LIHTC funding in 2019, and has awarded a 2024 grant for the Ocate project.

As noted in the Affordable Housing section, the Community Development Commission strongly advocates for utilizing City-owned land to develop affordable housing and aims to embed this approach within the City's core values. The City requires additional affordable rental units to enable Housing Authorities to effectively utilize their vouchers. The Community Development Commission prioritizes addressing this urgent issue in future initiatives.

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

### **Introduction**

The City collaborates with numerous non-profit organizations that offer a broad spectrum of services aimed at preventing homelessness among at-risk populations, including unaccompanied youth, families with children, veterans, battered families, individuals with disabilities, and seniors. Additionally, the City seeks to assist existing homeless populations in securing safe, affordable, and sustainable housing, along with essential services such as health care, transportation, and counseling.

These initiatives encompass a continuum of housing program options, ranging from emergency shelter services to transitional housing, permanent supportive housing, and the development of mixed-income, mixed-use affordable rental projects. Currently, the City implements emergency and transitional housing programs targeting homeless individuals, families with children, veterans, and unaccompanied youth.

The City of Santa Fe is a Built for Zero (BFZ) community, joining a national movement committed to end homelessness measurably and equitably. Communities in BFZ focus on achieving “functional zero” for one population, as a step on the way toward solving homelessness for all populations. This evidence-based model uses quality data to guide communities to reach functional zero, when reached, makes homelessness rare and brief. Quality data is maintained by collecting real-time, by-name data through coordinated outreach efforts to create a list of every individual experiencing homelessness in the community. A “by-name list” helps providers understand the unique needs of an individual experiencing homelessness and recognizes that unhoused individuals all have their own story. Functional zero is indicated by inflow and outflow. A community has reached functional zero when the number of people being housed surpasses the number of individuals being added to the by-name list. A critical aspect of BFZ relies on affordable housing stock. Community Solutions, the driving organization for BFZ, is motivated to identify innovative funding structures that will allow Santa Fe to expand its stock of affordable and supportive housing to ensure a continuous housing supply for individuals exiting homelessness.

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

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

All nonprofit partners collaborating with the city to assist homeless individuals conduct extensive outreach activities, which the city aims to enhance during the upcoming program year. The city’s one-year objective is to identify, by name, all chronically homeless individuals and those precariously housed. This will be achieved through an online database capable of accessing and screening basic social determinants of health. The city collaborates with local nonprofit service providers, the HMIS continuum site, and housing partners.

During winter, the Interfaith Shelter, St. Elizabeth’s, and Youth Shelters provide emergency beds, meals, and clothing. Crucially, these organizations convene outreach coordinators to conduct case consultations

and disseminate information about available services. Services offered include medical care, job counseling, meals, clothing, and transportation. These shelters and Family Services receive partial funding from local resources allocated by the city's Youth and Family Services Division.

The City of Santa Fe works closely with the New Mexico Coalition to End Homelessness to coordinate services for homeless individuals and families. NMCEH operates a statewide system of coordinated entry where every homeless family and individual is given an assessment based on the nationally recognized VI/SPDAT (Vulnerability Index/Service Prioritization Assessment Tool). The results of the assessment are used to refer homeless people to the type of housing that best fits their needs and the permanent supportive housing. As previously stated, the City recently signed up to be part of Built for Zero, a national movement to end chronic homelessness in participating communities. The coordinated entry system is used to create a regularly updated by-name list of those who are homeless, and the City is working with its nonprofit partners to develop more permanent supportive housing to meet the needs of the individuals who are currently chronically homeless in Santa Fe.

In December 2020 the City helped a national nonprofit, Community Solutions, in conjunction with St Elizabeth Shelter, its local partner, to purchase the Santa Fe Suites, a 123 unit residence hotel and is using it to provide permanent supportive housing to 40 chronically homeless households and as affordable housing for other low income renters. The City provided funding to purchase another property, the Lamplighter Inn, which is currently being converted into residential use for permanent supportive housing. The Lamplighter's conversion into affordable housing is still in process and the City is hopeful it will be occupied within the next calendar year. The City has provided rescue plan funds (CARES and ARPA) for the acquisition of these properties and has deployed both CDBG and AHTF for capital improvements and renovations necessary to convert the properties from motels to apartment buildings used for affordable housing.

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

The City relies on a network of service providers to address the emergency shelter and transitional needs of homeless persons. These programs are supported through fee-for services agreements and pass through funds from federal and local sources. The City's partners include:

- **St. Elizabeth Shelter.** Operates the Men's Emergency Shelter (28 beds) and Casa Familia (30 beds for women and children) and three transitional/supportive housing properties: Casa Cerrillos (28 apartments), Sonrisa Family Shelter (8 apartments) and the Santa Fe Suites (120 apartments). St. Elizabeths recently took on management of the Suites, which is a mixed-income program for those coming out of homelessness and/or those who are working with low to moderate incomes. The shelters provide respite care for those who are in need of a place to recover from illnesses and behavioral health issues. Both have a program manager, case managers and supervisory staff. The supportive housing programs have on-site program/case managers that work closely with each

guest and monitor their progress.

- **Consuelo's Place Shelter.** Consuelo's Place Shelter (CPS) provides emergency shelter and services for those experiencing homelessness and for those at imminent risk of becoming homeless. CPS also provides quarantine services and housing for those who have recently tested positive with COVID-19, have had recent exposure to COVID-19 and/or are awaiting results. The latter service is offered to individuals and families who lack a safe space to quarantine during the period of infection. CPS provides safe and stable emergency housing, intensive and high-quality case management, connects those facing a variety of housing related crises to appropriate resources and information and assists clients in securing and maintaining permanent housing after residency at CPS.
- **Interfaith Community Shelter (ICS).** Through partnership with 40+ faith and community groups and nearly 2,000 active volunteers, ICS provides shelter and services to men, women and children who are experiencing homelessness in Santa Fe, and provides a point of entry to the other services necessary to make the transition from homelessness to stable housing. As a minimal barrier shelter, it offers the Seasonal Night Shelter; the Day Services Program; and the Summer Safe Haven for All. Resource Days operate 3 days/week, year-round, with 12 partner provider agencies.
- **Life Link.** Operates 24 apartment units at La Luz, administers Continuum of Care vouchers to support 70 scattered-site units for people with mental illness and other co-occurring disorders. They also administer 78 linkage vouchers in Santa Fe. The Life Link provides extensive outpatient treatment, psychiatric and medication assisted treatment, psychosocial rehabilitation, homeless outreach, prevention, and rental assistance, peer support services, onsite healthcare screening, and comprehensive human trafficking outreach and aftercare services.
- **Esperanza Shelter.** Offers no cost services to victims of domestic violence. The organization provides community navigation, advocacy, safety planning, therapy, substance abuse therapy, case management, child/family therapy, parenting classes, infant mental health, psycho educational groups for both survivors and offenders and legal advocacy. It operates a 24/7 crisis hotline 1-800-473-5220, and emergency shelter services for those needing to escape domestic violence.
- **Youth Shelters and Family Services.** Youth Shelters and Family Services provides shelter and resources for hundreds of homeless, runaway, and at-risk youth and their dependent children each year. The organization provides tens of thousands of bed nights annually for youth experiencing homelessness through its emergency shelter, transitional living program, and rapid rehousing program.

**Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were**

## **recently homeless from becoming homeless again**

The City relies on its network of community partners to coordinate services and ensure that individuals vulnerable to homelessness do not "fall through the cracks." The New Mexico Coalition to End Homelessness (NMCEH) continues to implement systems that track homeless individuals seeking services through the Homeless Management Information System (HMIS) within a statewide coordinated assessment framework. Each homeless family and individual receives an assessment based on the nationally recognized Vulnerability Index/Service Prioritization Decision Assistance Tool (VI/SPDAT). Assessment results are used to refer individuals to housing options that best meet their needs and to create a prioritized list. Chronically homeless individuals are prioritized for permanent supportive housing.

The City, in collaboration with other local housing funding partners, has contributed funds to the Lamplighter Inn project, which will convert a local motel into 58 affordable housing units, with 25% reserved for individuals exiting homelessness. The City has supported this project using Affordable Housing Trust Fund (AHTF), Community Development Block Grant (CDBG), and \$2 million in American Rescue Plan Act (ARPA) funds for property acquisition.

**Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.**

The City's CDBG entitlement funds and local resources will support individuals with special needs through the Adelante, Life Link, and Interfaith Shelter programs. These programs provide services to homeless individuals, veterans, and persons with special needs to address their specific requirements and facilitate their transition to permanent housing. The City's Youth and Family Services Division funds several transitional homeless programs, including Youth Shelters, which offer outreach, transitional living, rapid rehousing, and emergency shelter for youth and their dependent children who have special needs or are at risk of homelessness. The Interfaith Community Shelter also serves individuals with special needs or those at risk of homelessness. Additionally, these programs collaborate with the Veterans Advisory Board, which funds a veteran support worker through the Veterans Integration Center (VIC) and provides rental space at Interfaith for a Homeless Veterans Coordinator funded by the Veterans Administration.

The City also funds SFPS Adelante Program which works directly with students in Santa Fe Public Schools. The Adelante staff members work with students and their families' to qualify them for services through the McKinney-Vento Homeless Assistance Act and provide support focusing on housing instability, food instability, and academic success. CDBG funds are being used to provide enhanced security for homeless youth, such as Youth Shelters and Family Services' Transitional Living and Street Outreach Programs. Apart from HUD funding, the City also supports the Santa Fe Recovery Center to provide housing for individuals

who have graduated from their addiction recovery program.

The City has set aside funding for supplementation of rental assistance programs provided by a collaboration of organizations serving those who are, or are at risk of becoming, homeless (Life Link, SFPS Adelante Program, YouthWorks, the Santa Fe Recovery Center, and NM Coalition to End Homelessness). These organizations have joined forces to address the gap in housing availability and homelessness for young adults to seniors, those young people who are unstably housed but working or attending higher education or trades training, and those starting a new chapter toward addiction recovery within the community. The collaboration was formed from a working group of concerned organizations that work daily to serve the populations with the highest-needs in Santa Fe. In addition to the rental assistance, the organizations will work together in a complimentary manner to provide a coordinated system of entry, wraparound services, staff and administrative support and interagency referrals for optimal placement of residents.

The City works closely with its network of housing partners to ensure that the needs of those discharged from institutions are also being met. Many women have entered Casa Familia after giving birth once discharged from the hospital. Likewise, Youthworks receives many referrals from juvenile corrections systems and assists youth and their families with support to overcome obstacles such as housing instability, and other wrap-around services. Additionally, Consuelo's Place Shelter takes in individuals who have been discharged from the county jail, the hospital, and recovery programs.

## **Discussion**

The City acknowledges the critical need for non-congregate shelter within the community and plans to enhance Consuelo's capacity to maintain its operations. City staff are currently evaluating alternative properties to establish a permanent non-congregate shelter, as the dormitories at the former college campus are scheduled for demolition in the near future. Midtown Emergency Shelter, known as Consuelo's Place Shelter, is Santa Fe's first and only non-congregate shelter. This facility serves as an essential community resource to stabilize vulnerable populations and facilitate their transition to permanent housing.

Several City housing projects and initiatives support non-homeless special needs populations, including the elderly, frail elderly, persons with disabilities, individuals with HIV/AIDS and their families, and public housing residents. Habitat for Humanity's Home Repair Program, regularly funded through the Community Development Block Grant (CDBG), provides emergency home repairs such as walk-in bathtubs, wheelchair ramps, and carpet replacement with linoleum for wheelchair users. Many program beneficiaries are elderly or have disabilities. Additionally, the City has allocated funding to the Santa Fe Civic Housing Authority for various public housing projects. According to the Authority, 328 families holding vouchers include a member with a disability, and 300 voucher participants are elderly.

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

### **Introduction:**

Individuals who are most heavily cost-burdened typically have the lowest incomes. The City of Santa Fe reviewed its policies and practices to mitigate barriers to housing development, particularly affordable housing, as part of the 2011 Analysis of Impediments (AI) to Fair Housing Choice. The City also submitted the 2016 AI update, which was made available for public review alongside its successor, the 2017 Assessment of Fair Housing (AFH). The U.S. Department of Housing and Urban Development (HUD) required submission of both documents in consecutive years. Although the 2016 AI includes much of the framework mandated by the AFH under the federal Affirmatively Further Fair Housing rule, this update provides a comprehensive review of city housing policies, land use, and zoning regulations. It also incorporates elements of the successor study as required by HUD. Furthermore, this study examines in greater depth groups or individuals not captured in the 2016 AI participation, particularly those residing in Racially or Ethnically Concentrated Areas of Poverty (R/ECAPs), Limited English Proficient (LEP) persons, and persons with disabilities.

### **Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment**

According to the City's most recent AI, there are four substantial barriers to fair housing:

1. Lack of affordable housing: The City continues to undertake several activities to address its lack of affordable housing. In 2019, an ordinance amendment to the Santa Fe land use code eased restrictions on building accessory dwelling units. The objective was to provide incentives for incremental infill development and open up potential options for naturally occurring affordable rental units. The City also amended its inclusionary zoning program (SFCC 26-1, 26-2) to provide incentives and flexible options for the purpose of encouraging development that meets the community's current needs. The funds generated through allowable fees-in-lieu are expected to generate enough revenue to continue funding tenant-based rental assistance to meet a variety of needs - rent, utilities, rental/utility arrears, rental deposits, etc. As with any revenue generated or earmarked for affordable housing, use of the funds is dictated by city code and must be compliant with the NM Affordable Housing Act.
2. Some residents lack equal access to opportunity due to lower performing schools in high-poverty neighborhoods, and the lack of public transportation. Applicants for CDBG funds are required to demonstrate how their project will promote livability, sustainability, walkability to services, transportation and quality schools.
3. There is a lack of fair housing information and supportive services to assist people facing housing discrimination. The City's Fair Housing Assessment is accessible to the public on the City website and is updated every few years. The City also provides referrals to HUD's Fair Housing resources.

4. Stakeholders continue to view neighborhood resistance or NIMBYism (Not-In-My-Backyard mentality) as a barrier to fair housing choice. One quarter of these survey respondents identified this as a “very serious” contributing factor. By expanding outreach tools and through partnerships with advocacy organizations, the City seeks a more demographically diverse representation in voices and opinions to be shared throughout the City.

### **Discussion:**

Recent data shows a current occupancy of almost 98% for all rental housing in Santa Fe. Almost half of the city’s renter population is cost-burdened and three quarters of them do not earn enough to afford the median priced home for purchase. For that reason, the City continues to proactively enforce its inclusionary zoning requirement and to support the construction of housing, both affordable and market rate units. The City’s objective is to support a healthy housing market that offers all types and price ranges. To that end, the City’s been exploring efforts to potentially redevelop several of its underused corridors that have infrastructure and could support rental housing, and which wouldn’t have existing residential neighbors concerned about higher density housing developments, while also providing easy access to transportation. These areas include the Siler Road corridor, the Midtown Local Innovation Corridor District (Midtown LINC), at St. Michael’s Drive, the Airport Road corridor and the Midtown campus property.

Future production of new units will need to reflect the needs of emerging populations, specifically older, smaller households; the elderly; the self-employed; and special needs groups such as veterans. Market demand for single-family suburban style housing is decreasing as more households seek housing that is close to transportation, economic centers, services and amenities and can be adapted to changing needs to allow “aging in place” and entrepreneurial activities.

A focus in 2026 will be on the development of new, sustainable (in location, as well as efficiency) affordable units and sustainable rehabilitation of existing units to maintain affordable rent and housing stock as well as increase the availability of affordable housing. The City of Santa Fe's 25-Year Sustainability Plan was adopted in December 2018 and is focused upon taking the necessary steps to become carbon neutral by 2040, while increasing ecological resilience, economic vitality, quality of life for Santa Feans. Increasingly, interdisciplinary efforts are being made throughout the City to address the triple bottom line needs outlined in the 25-Year Plan for resiliency and sustainability through scaling and scoring each project's impact in environmental, economic and social health giving preference to the projects that will provide the most positive impact(s).

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

### **Introduction:**

Access to adequate housing is a fundamental human need, comparable in importance to nutrition, sleep, and medical care. However, many individuals, including the poor, disabled, elderly, and segments of the workforce, cannot afford housing that meets their requirements. Insufficient quality housing negatively impacts individuals' capacity to accumulate wealth, engage in civic activities, enjoy leisure, and, critically, secure a safe and decent living environment. Consequently, the overall health and vitality of communities decline when residents lack adequate housing.

In Santa Fe, this situation is compounded by the fact that as a tourist destination and a place where wealthy people have second homes or choose for retirement, the city has attracted people from all over the world to live here, driving up the value of real estate beyond the ability of many who rely on the local economy to afford housing. Furthermore, due to the rise of remote work from the COVID-19 pandemic, Santa Fe has seen an influx of remote workers move to the city who earn far more than the average Santa Fean and drive up market rate rents.

A common obstacle to the underserved need of homeownership for Santa Fe residents is lack of credit worthiness and the inability to save a down payment for a home. Several of the City's partner organizations offer assistance in the rebuilding of credit history, as well as homebuyer education programs. However, those earning low incomes, mostly renters, are even more hard-pressed to attain affordable housing.

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

The primary obstacle to addressing underserved needs is insufficient capacity to close systemic gaps with existing resources. The local economic environment remains generally positive, characterized by low unemployment and moderate commercial growth. However, due to the predominance of tourism, service-oriented jobs, and a high proportion of self-employed and gig economy workers, the pandemic initially caused severe economic disruption. Currently, the economy is undergoing a recovery phase.

The City is committed to allocating its limited financial resources effectively and efficiently while collaborating with other agencies and programs to address community needs, especially those resulting from the pandemic. Priority will be given to ensuring safe housing for individuals who are recently unemployed, precariously housed, or homeless.

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

The City of Santa Fe is dedicated to funding innovative and sustainable housing solutions that ensure permanently affordable housing for residents who live or work in Santa Fe. The City will continue to prioritize Community Development Block Grant (CDBG) and Affordable Housing Trust Fund allocations to support mortgage principal reduction assistance, home repair, and rental assistance programs.

Additionally, the City provides administrative funding to nonprofit partners to deliver housing and related services.

The City's inclusionary zoning program requires all residential developments to provide a percentage of the total units as affordable, 20% for homeownership units and three options for compliance for rental units: 1) paying a "fee-in-lieu of" (calculated using an "affordability gap" basis: the subsidized rent amount subtracted from the area's fair market rent); 2) constructing "Low Priced Dwelling Units" (affordable to renters earning up to 120% AMI); or 3) setting aside 15% for renters earning less than 80%AMI. Fees paid support the Affordable Housing Trust Fund, which, in turn, can fund rental assistance throughout the City as well as down payment assistance. The incentives for this program are a 15% density bonus, fee reductions for water and wastewater connections and fee waivers for development review and permit fees.

The affordability of homes created through the SFHP is controlled by the placement of a lien on the property that constitutes the difference between the appraised value of the home and the subsidized/effective sales price paid by the income-qualified buyer. If the unit is sold, the lien is either transferred to the new affordable buyer who is income qualified or repaid into the City's Affordable Housing Trust Fund (AHTF).

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

According to the State of NM Department of Health (NMDOH), Santa Fe has low risk factors for lead exposure in children. 9.6% of its housing stock was built before 1950 and in 2011, 0 children in Santa Fe County tested positively for elevated blood levels. More recent studies by the NMDOH identified Santa Fe County as having "low levels" of lead exposure, as cited in the NM Epidemiology Report, April 2017. The Office of Affordable Housing also conducts environmental reviews on all CDBG-funded activities. In cases where individual homes are older than 1978 and may have lead based paint, the subrecipient is required to follow all applicable law to assess the presence of lead and remediate it, if necessary.

Additionally, the City of Santa Fe's housing partners - Habitat for Humanity, The Housing Trust and Homewise - must notify homeowners of any potential lead-based paint issues as part of every home-buying transaction. If a homebuyer purchases an existing home with financial assistance from the Housing Trust or Homewise, they are given a lead-based paint disclosure form that must be signed. If a home is purchased that was built before 1978, the EPA lead-based paint pamphlet entitled "Protect Your Family from Lead in Your Home" is also given to the homeowner. All federally funded home-repair activities are also subject to stringent guidelines for lead-based paint assessment and remediation. Both Habitat and Homewise are experienced in addressing the presence of lead-based paint in their home rehabilitation programs. Any presence of lead-based paint is remediated by a certified professional.

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

As part of an anti-poverty strategy, the City is implementing the following:

- Establish priorities for allocating federal tax credits to mixed income rental developments where at least 30% of the rental units will be affordable to households earning less than 50% of the AMI; (The Soleras Station project funded through CDBG initiated this strategy. The Siler Yard and Calle Resolana projects both followed suit and implemented this approach.)
- Continue funding a local housing voucher program to provide assistance to low-income homeowners or near to homeless and homeless families to prevent displacement; (Local funds will support , Adelante, NM Coalition to End Homelessness, YouthWorks, and Santa Fe Habitat for Humanity.)
- Work with for-profit and nonprofit organizations to develop new multi-family, mixed income rental property;
- Identify all existing affordable rentals and develop a preservation plan as needed. (Underway as part of the revitalization of the Midtown Campus project.)

Given the city’s high rate of cost burden, even for homeowners, it is apparent that continued focus on rehabilitation, home repair, and other support services is essential to alleviating poverty in Santa Fe. Specific programs that reduce the number of poverty level families are:

- Dedicating capital impact programming and resources to Santa Fe’s existing lower-income residential neighborhoods.
- Supporting youth recreation programs, meal delivery and afterschool resources to serve the needs of poverty level individuals and families.
- Continuing to support rehabilitation programs targeted toward low to moderate income homeowners (50%-80% AMI), which includes home renovations, emergency repairs and energy conservation measures including the purchase of new appliances, retrofits, and solar water heaters.
- Supporting the SFCHA’s acquisition/rehabilitation of rental properties nearing the end of their initial affordability compliance periods as well as building new units when feasible.

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

The primary challenge for the City of Santa Fe over the next five years is to address the growing housing demand amid constrained financial resources. The City’s service delivery model involves channeling most federal funds to sub-grantees and establishing administrative contracts with service providers. This approach ensures efficient and relevant service provision. Sub-grantees can subsequently leverage additional funding sources, including the Low-Income Housing Tax Credit (LIHTC), HOME Investment Partnerships Program (HOME), Emergency Solutions Grants (ESG), Community Development Financial Institutions (CDFI), and allocations from the state’s Mortgage Finance Authority.

The City of Santa Fe will implement the priorities outlined in the Consolidated Plan and the 2024 Annual Action Plan by continuing collaborative efforts with our non-profit partners. The City’s approach focuses on building the capacity of service providers rather than expanding municipal bureaucracy. City staff act as advocates and coordinators for partner non-profits. A further strength lies in the diversity of services

offered, with minimal overlap due to effective coordination among City departments and between the City and non-profit organizations. This communication and cooperation are essential to ensuring that services reach a broad spectrum of the population in need, including homeless individuals, senior citizens, low- and moderate-income residents, at-risk youth, and people with special needs and disabilities.

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

The City of Santa Fe has a longstanding history of collaboration with nonprofit, private, and governmental sectors to establish effective partnerships. It promotes cooperation with state and federal governments to increase funding for affordable housing, particularly for individuals with disabilities, seniors, minorities, female-headed households, and other special needs populations. The City functions as a convener by allocating funds to support diverse housing services and programs aimed at enhancing housing security. Through various citizen committees, including the Community Development Commission, Veterans Affairs Committee, Mayor's Panel on Disability, Built for Zero Initiative with Community Services, Children and Youth Committee, and coordination with the Economic Development Division to expand affordable workforce housing stock, the City ensures optimal deployment of resources within the community.

The Youth and Family Services Division funds multiple transitional homeless programs, including Youth Shelters (outreach, transitional living, and emergency shelter), Interfaith (Women's and Community Shelter), and St Elizabeth Shelter (Men and Family shelter). Additionally, the Veterans Advisory Board provides funding for a veteran navigator through the Santa Fe Veterans Alliance and flexible resources to assist precariously housed veterans in maintaining their homes. The City also supports Adelante, a school-based program, and Communities in Schools, which identify and assist homeless families within Santa Fe Public Schools. Continued support will be provided to these organizations, including resources for case consulting meetings. These partners, among others, participate in CONNECT, a resource navigation program utilizing a City-purchased database. Although this data system is new, it has already yielded positive outcomes, such as improved identification of precariously housed individuals and families, facilitating their access to programs or housing assistance to prevent homelessness. Community Development Block Grant (CDBG) funds have been allocated for renovating Casa Cerrillos, a permanent supportive housing program operated by St Elizabeth Shelter, as well as supporting an outreach coordinator for the Drop In Center managed by Youth Shelters.

Specific projects that bridge economic development needs with that of housing providers and social services agencies include: redevelopment of the Midtown Campus; support of the Siler Yard live/work affordable housing project; support of the housing needs for youth participating in the Youthworks Culinary job training program; support of the upgrades at Chainbreaker Collective's headquarters, where they offer both a Bicycle Resource Center and Renter's Rights Center; and support for low-mod homebuyers and homeowners which directly supports the local economy and the triple bottom line address of social, economic and environmental sustainability practices adoption throughout the City.

**Discussion:**

The City's philosophy emphasizes building the capacity of community-based service providers instead of expanding its bureaucracy. This approach is implemented through local funding that supports administrative contracts across nonprofit service areas, including affordable housing, youth programs, human services, and economic development. Consequently, Santa Fe's nonprofit network ranks among the strongest in New Mexico. Numerous pilot programs initiated in Santa Fe have been replicated statewide and nationally.

Another strength of the City's service delivery model is that a wide diversity of services is provided with little overlap because of the coordination between City departments as well as between the City and the non-profit organizations. This communication and cooperation are key to ensuring that services reach those in the most need, including homeless families and individuals and those in danger of becoming homeless, veterans, senior citizens, victims of domestic violence, very-low income renters, at-risk youth and people with special needs and disabilities.

Due to many factors, such as some lingering economic effects of the Covid-19 pandemic, inflation, high interest rates, economic disparity in Santa Fe continues to worsen. The number of households at risk of becoming homeless or experiencing episodic homelessness has increased dramatically. Without an increase in resources to support services and facilities, the service providers will grapple with limited capacity to meet emerging needs. The Santa Fe City Council will continue to support an innovative combination of regulation, policy and financial support for the development, preservation and improvement of affordable housing.

## Program Specific Requirements

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

#### Introduction:

The following identifies program income that is available for use that is included in projects to be carried out.

#### Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	200,000
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
<b>Total Program Income:</b>	<b>200,000</b>

#### Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	100.00%