

League of Women Voters of Greater Las Cruces
Affordable Housing Study[©]
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Introduction

The United States League of Women Voters (LWVUS) supports policies that provide a decent home and a suitable living environment for every American family. A full description of the LWVUS position is available in the Appendix, page 1.

The goals of the Affordable Housing Study Committee of the League of Women Voters of Greater Las Cruces (LWV/GLC) were to develop a working understanding of affordable housing issues; to assess the status of affordable housing in Las Cruces; and to use this information to support adoption of an Affordable Housing Position. In pursuing these goals, the committee reviewed existing documents on affordable housing in Las Cruces and surrounding area and interviewed providers of affordable housing in the region. The schedule of the interviews is listed in the Appendix, page 3.

Housing Needs and Definitions

A classic definition of **Affordable Housing** is based on the proportion of household income that is used to pay housing costs. Housing is affordable if no more than 30 percent of a household's monthly income is needed for rent, mortgage payments, taxes, insurance, and utilities. When the proportion of household income needed to pay housing costs exceeds 30 percent, a household is considered **cost burdened**.

A **housing unit** is a house, an apartment, a mobile home, a group of rooms, or a single room that is occupied (or if vacant, is intended for occupancy) as separate living quarters. It could be inhabited by a single individual or an inter-generational family of several persons. All the incomes (and liabilities) of adults living in a single Unit are added together to determine grouping and subsidy qualifications.

A major source of data concerned with affordable housing is the **2011-2015 Consolidated Plan and 2011 Action Plan** prepared for the City of Las Cruces by BBC Research & Consulting Denver, Colorado. This 264-page document may be accessed at the city's web site <http://www.las-cruces.org/>.

In the 2010 census, Las Cruces had 97,618 people making it the second largest city in New Mexico. As stated in the 2011-2015 Consolidated Plan, the median value of owner occupied homes in Las Cruces was \$155,000 in 2009 and the median rent, including utilities, was \$629.

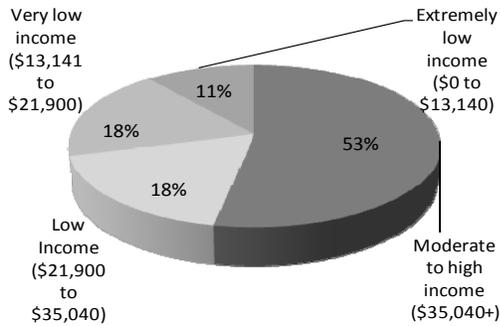


Figure 1. Distribution of Las Cruces households by income¹

The **U.S. Department of Housing and Urban Development (HUD)** estimated that the **Median Family Income (MFI)** for Las Cruces was \$43,800. HUD classifies households earning 30 percent and less of the median household income as **extremely low income**, those earning 31 to 50 percent of the median household income as **very low income**, those earning between 51 and 80 percent of the median household income as **low income**, and those earning 81 to 95 percent of the median household income as **moderate income**

Using this definition and the MFI for Las Cruces: 11 percent were extremely low income; 18 percent were very low income; and 18 percent were low income (Figure 1). Consequently, total low income households make up 47 percent of the city’s households.

A **needs assessment** is shown in Figure 2. There is an estimated shortage of approximately 4,700 affordable rental units for renters earning less than \$20,000 per year.

Figure 2. Housing Needs, City of Las Cruces¹

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

¹ Source: **2011-2015 Consolidated Plan and 2011 Action Plan** prepared for the City of Las Cruces by BBC Research & Consulting Denver, Colorado.

²The “gap” is the difference between available units and needed units. Households that spend more than 30% of their income on housing are cost burdened.

Federal Support for Housing

The major source of federal funding for affordable housing is HUD and descriptions of HUD programs may be found on the website <http://HUD.gov> . Direct quotes from the site are shown here in an alternate font.

The Community Development Block Grant (CDBG) is allocated between States and local jurisdictions called "non-entitlement" and "entitlement" communities respectively. Entitlement communities are comprised of central cities of Metropolitan Statistical Areas (MSAs); metropolitan cities with populations of at least 50,000; and qualified urban counties with a population of 200,000 or more (excluding the populations of entitlement cities). States distribute CDBG funds to non-entitlement localities not qualified as entitlement communities. HUD determines the amount of each grant by using a formula comprised of several measures of community need, including the extent of poverty, population, housing overcrowding, age of housing, and population growth lag *in relationship to other metropolitan areas*.

The HOME Investment Partnerships Program provides formula grants to States and localities that communities use-often in partnership with local nonprofit groups-to fund a wide range of activities that build, buy, and/or rehabilitate affordable housing for rent or homeownership or provide direct rental assistance to low-income people. HOME funds are awarded annually as formula grants to participating jurisdictions. HUD establishes HOME Investment Trust Funds for each grantee, providing a line of credit that the jurisdiction may draw upon as needed. The program's flexibility allows States and local governments to use HOME funds for grants, direct loans, loan guarantees or other forms of credit enhancement, or rental assistance or security deposits.

The Section 8 program was developed by HUD to provide rental subsidies for eligible tenant families (including single persons) residing in newly constructed, rehabilitated and existing rental and cooperative apartment projects. The New Construction and Substantial Rehabilitation Programs provide rental assistance in connection with the development of newly constructed or substantially rehabilitated privately owned rental housing financed with any type of construction or permanent financing, including the applicable FHA Multifamily Mortgage Insurance Programs. The maximum term of assistance provided by HUD under the New Construction and Substantial Rehabilitation Programs for a project financed with the proceeds of a loan insured by FHA is 20 years.

State Support for Housing

Housing information concerning the entire state is available in the **State of Housing 2011**, a publication by the **New Mexico Mortgage Finance Authority (MFA)**; this may be accessed at the MFA web site <http://www.housingnm.org/>.

The MFA was created in 1975 by the New Mexico legislature to provide financing for housing and other related services to low- to moderate-income New Mexicans. As the state's official housing agency, MFA administers more than 35 programs that finance housing for the homeless, develop new affordable housing, and help families become first-time homeowners. MFA partners with lenders, realtors, non-profit organizations, local governments, and developers throughout the state to make its programs available to all eligible New Mexicans. MFA is a quasi-public entity, not a state agency. Specifically, while MFA is able to issue revenue bonds, these are not obligations of the state of New Mexico.

The MFA is market driven because this is the nature of housing. There must be demand and local capacity in order to make projects happen. Funds are generated through the sale of tax-exempt

mortgage revenue bonds that MFA is authorized by the State to issue. Internal Revenue Service (IRS) regulations govern these bonds. Each year the IRS determines the federal private activity bond cap for each of the states. For New Mexico in 2011 this was approximately \$279 million. The **New Mexico Board of Finance** decides how the yearly funds are allocated. Tax-exempt private activity bonds can only be issued for specific purposes: the development of affordable multifamily rental housing; single-family mortgage revenue bonds (i.e., below-market rate mortgage loans for first-time home buyers); student loans; and economic development. To date, the MFA has provided more than \$4.1 billion to New Mexico families for affordable housing.

Thus, MFA is dependent on the bond capacity issued by the New Mexico Board of Finance. MFA earns a spread (regulated by the IRS) on the bonds. This spread is used to finance the operations of MFA. The other portion of the operating budget comes from fees for the administration of various kinds of federal housing programs. As an example, MFA administers the HOME Investment Partnerships Program for all areas of the state except Albuquerque and Las Cruces (which receive funds directly from the federal government).

MFA is the designated agency in New Mexico that administers the federal **Low Income Tax Credits**. These tax credits, which allow investors to claim a credit on their federal tax return for the money they have invested, are a powerful incentive for engaging private capital in the development of affordable housing. Tax credits are competitively awarded to nonprofit organizations, housing authorities, and for-profit businesses seeking to develop multifamily rental units. They are a crucial component in the financing of such properties. Often these tax credits are bundled with other funding sources such as HOME funds, other federal grants, and private loans.

New Mexico also offers a **State Housing Tax Credit**. The developer can apply to MFA for a certain amount of tax credits. The developer then solicits charitable donations and offers tax credits to the donor, who may claim a credit of 50 cents on the dollar against their state tax liability. Also if the developer is an 501(c)(3) organization, donors may claim the federal charitable tax deduction on their federal income taxes.

City Support for Housing

The City of Las Cruces, **Neighborhood Services Division, Community Services Department**, oversees the Consolidated Plan process for the city. Annually, the city is entitled to receive allocations from the Community Development Block Grant (CDBG), and the HOME Investment Partnerships Program (HOME). In 2011, the city will receive \$916,341 in CDBG funds and \$471,428 in HOME funds.

The Las Cruces CDBG funds may be used for streets and sidewalks in low income areas; public facilities (Tresco, Community of Hope, La Casa, etc.); land acquisition; land clearing (demolish abandoned buildings); public services (at a maximum, 15 percent of the funds has been used to support the operating expenses of outside agencies such as Jardin de los Niños, La Casa, and Casa de Peregrinos); and home rehabilitation.

The Las Cruces HOME Program can be used for financing new construction (including land acquisition); rehabilitation; down payment assistance; tenant-based rental assistance; operating assistance for community housing development organizations like Habitat for Humanity, Community Action Agency, or Tierra del Sol. The city has an adopted policy to spend the HOME funds on home ownership one year and on rental assistance the following year.

The **Neighborhood Stabilization Program (NSP)** is one of the last laws enacted under the Bush Administration in 2008. The goal was to address the foreclosure crisis. The funding went to the State of New Mexico, Department of Finance and Administration, Local Government Division, and each community applied for a share. The funds were designed to purchase vacant and foreclosed homes and then make them available for home ownership or for low-income rental housing. Las Cruces received \$1.5 million and the money was allocated to purchase three foreclosed homes and five vacant and/or abandoned homes.

The city maintains the **Home Rehabilitation Program** that provides assistance to families with low and moderate incomes in rehabilitating their homes. Eligibility requirements are based on income (formula set by HUD); the owner of the house must be living on the property; and the condition of the house must be in violation of the city's building code and/or housing quality standards. Las Cruces also maintains the **Mobile Home Ramp Installation Program**. This enables low and moderate income residents who live in a manufactured home, and have a qualifying disability, to have an American with Disabilities Act (ADA) approved wheelchair ramp constructed at their home.

Area Housing Authority

In January 2012, the City of Las Cruces and Doña Ana County Housing Authorities will have completed a formal consolidation into the Mesilla Valley Public Housing Authority. The **Housing Authority** operates as an independent organization with its own budget, staff, policies, audit, etc.

The Housing Authority is the largest provider of subsidized rental housing in Doña Ana County through the following programs:

Public Housing – There are 249 affordable rental units owned by HUD and managed by the Housing Authority. The low-income renters never pay more than 30% of their income for rent (evaluated yearly).

Section 8 New Construction – There are 61 family and 40 elderly apartments that operate much like public housing. Renters pay no more than 30% of their income for rent.

Section 8 Housing Choice Voucher Program – The combined Housing Authority is able to offer up to 1,522 vouchers. This is a rental subsidy program and includes not only general rental vouchers but also vouchers specifically for homeless veterans and for family unification. Private landlords make their units available to rent. Owners' units need to meet health and safety standards and abide by fair market rents. The tenant finds the property on the open market and sometimes from properties managed by the Housing Authority. HUD subsidizes a portion of the rent (with renter never paying more than 30% of their income) and pays it directly to the landlord.

Before being able to take advantage of these federal programs, potential tenants apply and are placed on a waiting list (separate for each program). It sometimes takes three to five years to make it to the top of a waiting list. Tenants must also meet certain income and other eligibility requirements.

In addition, the Housing Authority is a major developer/owner of multifamily rental property. Through the use of a variety of financing mechanisms, including tax credit-supported development, the Housing Authority has built or acquired apartments for seniors (Montana Senior Villages I and II) as well as seven additional apartment complexes throughout Doña Ana County. This represents an additional 590 affordable units.

Private Agency Support for Housing

Tierra del Sol serves between 450 and 500 people annually to purchase affordable homes, obtain homeownership or default counseling, and find affordable rental properties. In addition, this organization is involved in job creation, green construction, community outreach, small business assistance and lending, and computer training.

Tierra del Sol direct housing programs include the following:

Single family homeownership – Tierra del Sol produces 20-25 single family homes a year. This program includes a sweat equity component (potential homeowners assist in building homes) and is coupled with homeownership orientation, financial literacy, credit counseling, and pre- and post-purchase counseling. Frequently, Tierra del Sol is able to offer significant down payment assistance.

Housing rehabilitation and repair – The focus is primarily on the colonias where there is often substandard housing. A colonia is any identifiable U.S. community within 150 miles of the U.S.-Mexico border (excluding Metropolitan Statistical Areas) that exhibits lack of a potable water supply, inadequate sewage system, or a shortage of decent, safe, and sanitary housing.

Multifamily rental housing – This is usually directed at special needs populations such as the elderly or people employed by agri-businesses. More recently, it has included families, persons with disabilities, and mixed family housing. Tierra del Sol has developed 35 scattered multifamily rental properties in New Mexico and west Texas.

Real estate development – This includes the acquisition, planning, and design of land development into major new and infill developments.

At the Tierra del Sol **Las Cruces Homeownership Center**, the staff provides homebuyer education, lending support, and credit counseling to current and potential customers and to the general public. The Home Ownership Center is a one stop shop that is part of **NeighborWorks America** and certified by HUD.

Habitat for Humanity is a nonprofit, ecumenical Christian housing ministry which seeks to eliminate poverty housing and homelessness from the world and to make decent shelter a matter of conscience and action. It has a very active affiliate in Las Cruces.

All the functions of running a Habitat office are managed locally. These include finding land, land development, designing the houses, getting the appropriate permits, organizing volunteers,

keeping track of sweat equity, training families in home ownership, keeping financial records, applying for grants, and building the houses.

The price of the houses varies. However, in general, the zero-interest mortgage amount for the buyer is between \$75,000 and \$80,000. Mostly these are three- or four-bedroom homes with a square footage of 1,000 to 1,200 square feet. Habitat endeavors to keep the cost of the mortgages, taxes, and insurance under \$500 a month. The mortgage payments cannot exceed 30% of family income. Habitat serves individuals at 50% or less of median family income.

Habitat is able to build houses at such an affordable rate because of the large amount of free labor (both from the sweat equity of the soon-to-be owners and a well-organized volunteer program) and the many services and materials that are donated or sold to Habitat at a discount. Habitat is also supported by city's CDBG and HOME funds as well as proceeds from **ReStore**, grants, and individual and business donations.

Locally, Habitat has built 83 affordable homes since it began in 1987. The organization is currently building between six and eight houses per year.

Abode, Inc. is a nonprofit organization aligned with the **Community of Hope** and it operates a **Housing First Program**. The premise behind this program is that if you can solve the issue of a safe, reliable, permanent place to live, it becomes possible to deal with other issues of the chronically homeless population.

In 2008, Abode acquired two group homes with a total of 15 subsidized units. The units are single bedrooms with shared facilities in each house. To be eligible for the program, individuals need to be single, chronically homeless, and have a disability. Clients who are accepted into the program pay approximately 30% of their income towards rent. There are regular meetings with a case manager.

The mortgage for these two buildings has been paid from city and federal funds. In addition, the program has on-going support from the state and federal government as well as 15 project-based Section 8/202 Vouchers (not associated with Housing Authority).

Additional housing support programs include the following:

The **Mesilla Valley (MV) Community of Hope** has a homeless prevention program which allows it to provide one month's rent or mortgage payment. It also oversees a transitional housing program which provides for ten households with up to 24 months of assistance.

A **Shelter Plus Care Grant** program is operated by a combination of the City of Las Cruces, the Housing Authority, the MV Community of Hope, and the Southwest Counseling Center. A HUD-funded grant provides subsidized rent (tenants pay 30% of their income) to people with disabilities in apartments scattered throughout Las Cruces. Currently, there are 25 families in the program.

The Housing Authority and the MV Community of Hope are planning to operate a **Veterans Administration Supportive Housing (VASH)** Program for homeless veterans. The MV Community of Hope will operate the program in a 20-unit housing complex owned by the Housing Authority.

The **Las Cruces Gospel Rescue Mission** operates an emergency shelter for persons who are homeless. Persons experiencing homelessness are allowed three nights stay every 30 days, provided they are clean and sober. Fourteen slots are available for longer stays up to 90 days, where clients perform employment duties in return for food and shelter.

The **Community Action Agency**, through its **EnergySmart Program**, provides funds for weatherization of homes thus decreasing utility bills. Homeowners and renters that qualify for the program can receive up to \$6,500 in weatherization measures that make their homes more energy efficient (for example, installing insulation, repairing heaters).

The **YWCA Consumer Credit Counseling Services Center** provides financial counseling, debt management, educational programs, HUD certified housing counseling, and first time homebuyers' workshops. Most of these programs are free.

Land Bank and Trust Fund

One of the proactive strategies to increase capacity to fund affordable housing the committee identified was development of a land bank and trust fund. The draft ordinance to create a local **Affordable Housing Land Bank and Trust Fund** was reviewed by the City Council in September 2010, and approved in November 2010. The purpose of this is to enhance the city's efforts to create more housing that is affordable to persons at or below 80% of the area median income as established by HUD.

A **Land Bank** is a mechanism for the city to receive land for the development of affordable housing. The city could purchase land, accept land through donation, identify city land that could be used to develop affordable housing, etc. The land could be made available to outside partners (groups such as Tierra del Sol, Habitat for Humanity, Community Action Agency, Housing Authority, etc.) for development of one unit or multiple units. The land could be used to build affordable housing or mixed-use housing (mixed-use units would have to pay for the land). The Land Bank would give the city the flexibility to give the land away or sell the land. It would also be possible to rezone commercial property as residential or the city could hold the land and sell it later for commercial purposes.

The **Trust Fund** is a fund like a bank account from which money could be used for various affordable housing needs.

The Trust Fund could be funded in a number of ways:

Grants – The City of Las Cruces has applied for a competitive grant of \$500,000 from HUD. If the money is received, it can only be used to create a Land Bank.

State legislative funding – This is probably not possible now.

Bond funds – These would be from the Las Cruces Gross Receipts Bond Program (currently in place to fund capital improvements). This is a realistic funding source for the immediate future. It has been determined by the city's bond counsel that this funding source could be used for infrastructure (streets and utility systems) as part of a larger development. Direct use for affordable housing is problematic due to IRS requirements.

General obligation bond – This requires a vote of citizens and increases property taxes. (Albuquerque passed a general obligation bond for \$10,000,000 to support affordable housing three years ago.)

If funding were available, the city would ask its various partners to make competitive applications for the funding. The winner(s) would be lent the money at either no interest or a reduced rate (for example, 3%). If the city received any money back for the project, it would go back into the Trust Fund. However, the loan itself would be paid back by the funds pledged by either gross receipts or property tax.

The Land Bank and Trust Fund would be managed by the city staff through an oversight committee composed of representatives of the public at large, Housing Authority; Planning and Zoning Commission; Health and Human Services Advisory Board; the building, banking, title and realty industries; and the Las Cruces, Hispano, and Green Chambers of Commerce. The city staff would manage the day-to-day work and the City Council would have final authority. As of Fall 2011, no funding sources were developed.

Impact Fees

Impact Fees are fees charged to a new house builder and owner by the city to recover the cost of supplying additional capacity of water, wastewater, parks and other city infrastructure.

State law provides that impact fees can be waived in order to support the development of affordable housing. From a practical standpoint, fees for water and wastewater must be recovered because they are used to pay utility bonds. The City Council has adopted a plan to subsidize the payment of the water and wastewater impact fees with general fund moneys; \$35,000 has been budgeted for this purpose. Current impact fees (parks and water and wastewater) are \$3,820 per unit.

In the future, there will be an additional \$1,963 in impact fees for roads, storm water collection, and public safety for new construction. If these fees are imposed upon affordable housing, it could be a major deterrent to the development of such housing in future expansion of the city.

Role of Transportation

There is increased emphasis on linking transportation and housing as one of the most effective ways of increasing the affordability of housing. There are several relevant aspects. On the simplest level, living far from work greatly increases transportation costs and decreases the amount of income available for housing costs. Transportation costs can range from 15% of household income in location efficient neighborhoods to over 28% in inefficient locations. Housing alone is traditionally deemed affordable when consuming no more than 30% of income, but the affordable range for **Housing plus Transportation (H+T)** is defined as consuming no more than 45% of income. Thus, **H+T Affordability Index** offers the true cost of housing based on its location by measuring the transportation costs associated with place. The traditional and H+T methods are compared graphically on the web site <http://htaindex.cnt.org/>.

There also can be a direct link with the development of transportation corridors where increased density and mixed-use development can be encouraged, along with increased public space. Transit-Oriented Development (TOD) creates communities where people of all ages and incomes have access to transportation and housing choices by increasing location efficiency and allowing people to walk, bike and take transit for their daily trips. Further details may be obtained from

the U.S. Department of Transportation/Federal Transit Administration (DOT/FTA) web site <http://www.fta.dot.gov/> .

A local example is the **El Paseo Corridor Project**. Las Cruces was one of four cities selected to participate in the 2010 Smart Growth Implementation Assistance Program which was developed by the U.S. Environmental Protection Agency (EPA) in conjunction with DOT/FTA and HUD. This program provided the city with technical support to improve community planning processes and to develop a vision for El Paseo Road.

Barriers

As delineated in the Consolidated plan¹, the need for affordable housing in this area is great, including both home ownership and rental units.

With regard to home ownership, we may ask: what role should the private sector of builders and developers play? Unfortunately, builders cannot construct a small basic house for the price that a low-income family can pay. Material, land, and labor prices, along with difficulty in obtaining appropriate loans, make this nearly impossible for cost burdened families to surmount.

Renters face a different barrier to affordable housing. This is the negative public attitude toward “public housing,” a throwback to the days of the “projects.” The committee’s tours of the affordable housing developments in Doña Ana County disproves the idea of high-rise, poorly maintained, unsuitable housing associated with public housing in the past. The various affordable developments are as attractive, if not more so, than neighboring private housing.

Concluding Remarks

A large proportion of this region’s populations live in poverty. As reported for 2009, these percentages were: New Mexico², 18.2; Doña Ana County², 24.8; and City of Las Cruces¹, 19. Of the city’s renters, 46 percent earn less than \$20,000 per year¹.

Despite the millions of dollars spent on construction of new homes and rental unit complexes, and rehabilitation of older homes, the annual increase in affordable housing stock is only in the hundreds for the Las Cruces area. The need, as documented in the 2011-2015 Consolidated Plan¹, for both home ownership and rental units, is in the thousands.

The committee believes that the agencies, both public and non-profit, involved in providing affordable housing in region, are doing a good job with limited resources. It is important to note that the City of Las Cruces and Doña Ana County spend very little local taxpayer money on affordable housing. Thus, most funding comes from federal sources. Because of the complexity of this subject, the dialog should, in the future, link the development of affordable housing to societal issues such as transportation corridors; innovative zoning and planning; and emerging homelessness of families.

¹ 2011-2015 Consolidated Plan and 2011 Action Plan prepared for the City of Las Cruces by BBC Research & Consulting Denver, Colorado.

² U.S. Department of Agriculture Economic Research Service <http://www.ers.usda.gov/data/povertyrates/>

Appendix

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LWVUS POSITION MEETING BASIC HUMAN NEEDS

SHORT POSITION

Support programs and policies to prevent or reduce poverty and to promote self-sufficiency for individuals and families.

• **Income Assistance** – Support income assistance programs, based on need, that provide decent, adequate standards for food, clothing and shelter.

• **Support Services** – Provide for essential support services.

• **Housing Supply** – Support policies to provide a decent home and a suitable living environment for every American family.

Meeting Basic Human Needs

The League History

After the adoption of the Meeting Basic Human Needs position in 1988, the League reorganized the Social Policy program in 1990. This reorganization combined several existing positions to address comprehensively the basic needs of all people for food, shelter, and access to health care and transportation. The Meeting Basic Human Needs position encompasses previous positions on income assistance and transportation. The issue of housing supply was separated from the fair housing positions, which remains under Equality of Opportunity, and placed under the Basic Human Need position.

Housing Supply

During the late 1960s and early 1970s, the League worked for a number of federal housing programs. In 1974, League support was channeled into aspects of the Housing and Community Development Act, which consolidated federal assistance under a block grant approach. The League found against congressional action to weaken the Community Development Block Grant program by making drastic cuts in the full range of authorized low- and moderate-income subsidies for both rehabilitation and new housing.

Throughout the 1980s, the League continued to support increased funding to add to and maintain the existing stock of federally assisted housing for very low income persons. LWVUS efforts included working as a member of the National Low Income Housing Coalition to urge passage of 1987 legislation authorizing the low-income housing and community development programs of HUD, as well as endorsing the 1989 “Housing Now” march on Washington.

As a member of the Low Income Housing Coalition’s Women and Housing Task Force, the LWVUS endorsed a 1988 memorandum to the coming Bush Administration highlighting the dimensions of the housing problem facing women and making specific recommendations. In March 1990, the League endorsed a similar set of recommendations to Congress by the Women and Housing Task Force, predicated on the conviction that every person and family should have decent, safe and affordable housing. State and local Leagues also work to increase the supply of low and moderate income housing. Their actions have included efforts to change zoning laws and to set up shared housing services, which are particularly helpful for single parents.

In 2002, the LWVUS formally endorsed legislation to establish the National Housing Trust Fund, legislation that would establish a national housing trust fund by surplus funds from the Federal Housing Administration (FHA) to create new housing for low-income families.

THE LEAGUE’S FULL POSITION

Statement of Position on Meeting Basic Human Needs, as revised by the National Board, January 1989, and based on positions reached from 1971 through 1988.

The League of Women Voters of the United States believes that one of the goals of social policy in the United States should be to promote self-sufficiency for individuals and families and that the most effective social programs are those designed to prevent or reduce poverty.

Persons who are unable to work, whose earnings are inadequate or for whom jobs are not available have the right to an income and/or services sufficient to meet their basic needs for food, shelter and access to health care.

The federal government should set minimum, uniform standards and guidelines for social welfare programs and should bear primary responsibility for financing programs designed to help meet the basic needs of individuals and families. State and local governments, as well as the private sector, should have a secondary role in financing food, housing and health care programs. Income assistance programs should be financed primarily by the federal government with state governments assuming secondary responsibility.

Criteria for Housing Supply

The following considerations can be applied to programs and policies to provide a decent home and a suitable living environment.

•The responsibility for achieving national housing goals rests primarily with the federal government which should:

1. assure that our economic system is functioning to reduce and maintain sufficient decent housing for citizens of all income levels;
2. compensate for any failure or inadequacy of the system by building, financing, renting and selling homes to those citizens whose housing needs are not being met;
3. give a variety of incentives to local jurisdictions to encourage them to provide within their boundaries an adequate supply of decent housing for low- and moderate-income groups.
4. withhold federal funds from communities that fail to encourage such housing.

•State and local governments should assist by establishing effective agencies to aid, promote, coordinate and supplement the housing programs of the federal government and the private sector.

•Government at all levels must make available sufficient funds for housing-assistance programs.

•When families or individuals cannot afford decent housing, government should provide assistance in the form of income and/or subsidized housing.

•Government programs providing subsidies to the building, financing and insuring industries for housing for lower-income families should be evaluated in terms of units produced rather than in terms of benefits accruing to these industries.

•Governments at all levels should develop policies that will assure sufficient land at reasonable cost on which to develop housing and that will assure fulfillment of other goals such as access to employment preservation of open space, environmental cleanliness and beauty, and other aspects of a suitable living environment.

•Regional and metropolitan planning should be promoted to prevent haphazard urban growth, and housing for low- and moderate-income families should be provided as part of all planned neighborhoods or communities.

•Lower-income families should not be segregated in large developments or neighborhoods. As their economic status improves, lower-income families should be enabled to continue to live in the same units as private tenants or as homeowners, if they are so inclined.

•Housing should be designed to meet human needs and should be built with amenities that will encourage economic integration within apartment buildings as well as within neighborhoods.

•Publicly assisted housing should be included in viable, balanced communities, with provision for quality public services and facilities, including schools, transportation, recreation, etc., that will encourage integration and stability.

•Zoning practices and procedures that will counteract racial and economic isolation should be promoted.

•State and local governments should adopt and enforce:

1. uniform building codes with standards on performance;
2. housing codes to protect the health and safety of all citizens.

• State and local tax structures should be examined and revised to:

1. benefit communities that build housing for lower-income families;
2. encourage private owners to improve their homes;
3. reduce speculative land costs.

•Government, industry and labor should encourage innovative building techniques to reduce the cost of housing production.

•Rights of tenants to negotiate for proper maintenance, innovative building, management of facilities and services should be protected.

•Housing programs should be administered by individuals trained for the jobs and sympathetic with the needs of their clientele.

•Citizen groups should participate in the development of publicly assisted housing programs by:

1. evaluating performance;
2. activating nonprofits sponsorships;
3. supporting legislation;
4. developing public awareness of housing discrimination and need.

Schedule of Committee Interviews

June 17, 2010 : Initial Meeting of committee members with advisors from the affordable housing agencies, both League members and non-League members. Present were: Bonnie Burn, President, LWV/GLC; David Dollahon, Community Development Department, City of Las Cruces; Ellen Haltom, Las Cruces Housing Authority; Win Jacobs, Chair, Las Cruces Housing Authority; Robbie Levey, Deputy Director, Las Cruces Housing Authority; Sharon Thomas, Councilor, City of Las Cruces.

September 23, 2010: David Dollahon, Neighborhood Services Administrator, **Community Development Department**, City of Las Cruces
Report in *The Voter*¹ November, 2010

November 9, 2010: Thomas Hassell, Executive Director and Robbie Levey, Deputy Director, **City of Las Cruces Housing Authority**
Report in *The Voter*¹ January, 2011

February 1, 2010: Ed Johnson, Executive Director, **Las Cruces Habitat for Humanity**
Report in *The Voter*¹ May, 2011

February 17, 2011: Rose Garcia, Executive Director, Art Marrujo, Homeownership Center Manager, and Sonia Jones, Intake Housing Rehabilitation Specialist, **Tierra Del Sol Housing Corporation**
Report in *The Voter*¹ June, 2011

April 7, 2011: Pamela Angell, Executive Director and Nicole Martinez, **Abode Inc., Mesilla Valley Community of Hope**
Report in *The Voter*¹ July, 2011

April, 2011: Shelley Sanders, Vice President, **First American Bank**

May 10, 2011: Dolores Rosell, Credit Counseling and Home Ownership Center, **YWCA**

June 7, 2011: David Dollahon, Neighborhood Services Administrator, Community Development Department, City of Las Cruces
Report in *The Voter*¹ August, 2011, regarding the 2010 census as it relates to housing

July 7, 2011: Sharon Thomas, **Councilor, City of Las Cruces**
Report in *The Voter*¹ September, 2011

July 21, 2011: Erin Quinn, Senior Policy and Program Advisor, **New Mexico Mortgage Finance Authority**
Report in *The Voter*¹ October, 2011 and, regarding affordable housing tax credits, November, 2011

¹ *The Voter* is a publication of the League of Women Voters of Greater Las Cruces and may be accessed from the website <http://www.lwvglc.org/>