





PLAN ELEMENT

Chapter 9  
**HOUSING**



Image Credit: City of Albuquerque



# 9.1 Background & Analysis

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## 9.1.1 Introduction

To meet our residents' needs now and in the future, we need to provide the kinds of housing options that people want and can afford. Not only is our livability reflected in the quantity, quality, variety, and accessibility of housing stock, a balanced and innovative housing

policy also influences the local economy, public health, transportation, and mobility.

This chapter presents the current state of housing, as well as an analysis of shifting preferences and future housing needs for Albuquerque and Bernalillo County. Key strategies incorporated into the goals, policies,

and actions are intended to help expand housing type options, ensure affordable housing in rural, suburban, and urban locations, and address housing and related services for vulnerable populations and those experiencing homelessness in our community.

Housing policies relate to and support almost every element of the Comp Plan, especially community identity, land use, and economic development. In the short term, new housing construction creates jobs and increases tax revenue. In the long term, thoughtful housing policies help to make Albuquerque a desirable place to live, creating vibrant, sustainable neighborhoods that connect residents to nearby jobs and amenities, which can attract workers and employers to the region.



Image credit: City of Albuquerque

# Applying the Guiding Principles

Each element of the Comp Plan uses guiding principles as the basis for its goals, policies, and actions. The six guiding principles and their definitions were developed from input received during the public involvement process, detailed in the Vision chapter.

Here, we apply the guiding principles to **housing** goals, policies, and actions.

## STRONG NEIGHBORHOODS

- Preserving and improving housing stock supports neighborhood stability.
- Diverse housing options support complete neighborhoods – including a range of income levels and ages.
- Quality housing enhances neighborhood character.

## MOBILITY

- Locating residences close to offices, shops, restaurants, and other allied uses reduces the need to travel and households' overall expenses.
- Workforce housing is most appropriate along major transportation and transit corridors and near job centers.

## ECONOMIC VITALITY

- Improving housing stock increases property values and tax base.
- A well-balanced housing supply ensures availability of workforce housing and other housing options desired across the full spectrum of incomes.

## EQUITY

- A mix of high-quality housing serves a range of household types at all income levels and helps maintain affordability over time.
- Reducing regulatory barriers to affordable housing – such as minimum housing unit and lot size – reduces the cost of development and helps make units more affordable.
- Rehabilitation programs and management training help preserve the existing affordable housing supply.
- Ensuring all people have fair and equal access to housing consistent with the federal Fair Housing Act and the HUD Rule on Affirmatively Furthering Fair Housing.

## SUSTAINABILITY

- Adaptive reuse and renovation use fewer natural resources than new development.
- Concentrating housing near jobs reduces auto travel and decreases our carbon footprint.
- New standards encourage green building and low impact development techniques.

## COMMUNITY HEALTH

- Providing stable shelter meets a basic human need of all residents.
- Housing standards protect residents from poor construction, hazardous materials, and deteriorating structures.

## In the future...

Albuquerque and Bernalillo County's housing options will reflect evolving preferences and demographics, including a growing senior population.

Most homes will be single-family units, but a broader range of housing types, such as mixed-use, multi-family, live-work units, and independent and assisted care facilities will be available throughout the region, supporting a higher quality of life for households at all income levels.

## 9.1.2 Context & Analysis

### 9.1.2.1 CURRENT HOUSING PROFILE

Balanced, well-planned housing means that residents of every background have choices of a variety of housing types, sizes, locations, and prices. To start this analysis for the future, we look at the mix of housing today.

According to the U.S. Census, there were 263,719 households in Bernalillo County in 2014, with an average household size of 2.5 people.<sup>1</sup> Of these households, 80 percent are within the city, where the average household size is only slightly lower than in the county.

	HOUSEHOLDS	AVG. SIZE
State	764,684	2.72
County (all)	263,719	2.55
Unincorporated Bernalillo County	49,259	2.86
City of Albuquerque	211,264	2.47

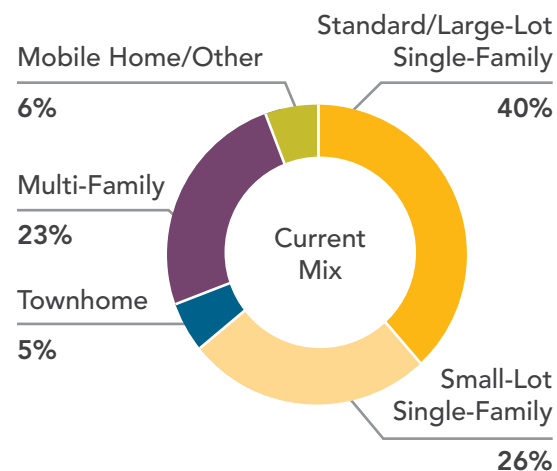
**Table 9-1: Total Households & Average Household Size**

Source: U.S. Census Bureau 2009-2014 ACS

## Housing Mix & Tenure

The Albuquerque area has a fairly balanced mix of housing options to serve today's residents. In Albuquerque and Bernalillo County, single-family homes are the most common type of dwelling, comprising two thirds of the total housing mix (see **Figure 9-1**). Multi-family units make up about a quarter, and there is a smaller percentage of townhomes and mobile homes.

Over 60 percent of households in the city and county are homeowners, which is typical for New Mexico and the U.S. Within the Comp Plan area, housing tenure varies between the more dense and urban city



**Figure 9-1: Housing Mix in Bernalillo County**

Source: U.S. Census Bureau 2009-2014 ACS



Image credit: City of Albuquerque



and the more rural unincorporated county. In the unincorporated areas of the county, homeownership is 82 percent, while in the city it is 59 percent (see **Figure 9-2**).

Housing tenure is also variable across different types of housing. The vast majority of homeowners (87 percent) live in single-family homes. Around a third of renter households live in single-family homes, while two-thirds live in multi-family housing (see **Figure 9-3**).

### Housing Unit Size

Housing units in Bernalillo County represent a variety of different size options, ranging from studios to houses with five or more bedrooms. Two- and three-bedroom units are the most common housing size. Smaller units are more commonly renter-occupied, while larger units tend to be owner-occupied (see **Figure 9-4**).

For renter-occupied units, almost 70 percent of units are 1-2 bedrooms, which may signal a need for more 3+ bedroom units for larger households.<sup>2</sup>

### Age of Housing Stock

Within the city and county, over 80 percent of the housing stock was built before 2000. More than one in every five housing units was built before 1960. More than 50 percent

To achieve our vision the City and County need to address key **challenges** and **strategies** related to housing.

#### CHALLENGES

- Insufficient supply of quality, affordable rental options.
- Protecting affordability of housing stock.
- Housing preferences that are shifting.
- Limiting displacement due to gentrification.
- Protecting the character of established neighborhoods.
- Addressing homelessness respectfully and equitably.
- Removing regulatory barriers that make building some housing types difficult.

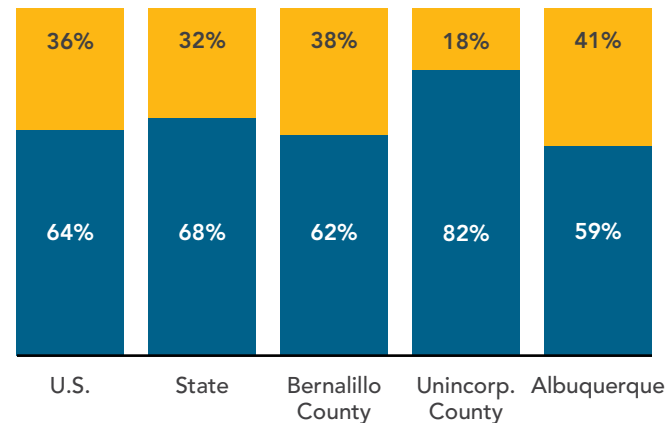
#### STRATEGIES

- Supporting diverse housing options, especially in areas well-served by transit.
- Directing future development to centers and corridors to create stronger districts and reduce household transportation costs.
- Coordinating land use planning with affordable housing strategies.
- Enhancing and coordinating social services and housing availability for vulnerable populations.
- Educating elected leaders and public officials about how housing policies can contribute to a stronger region.
- Making development decisions predictable, fair, and cost-effective.
- Ensuring zoning codes that allow and encourage a full range of housing types in rural, suburban, and urban areas.



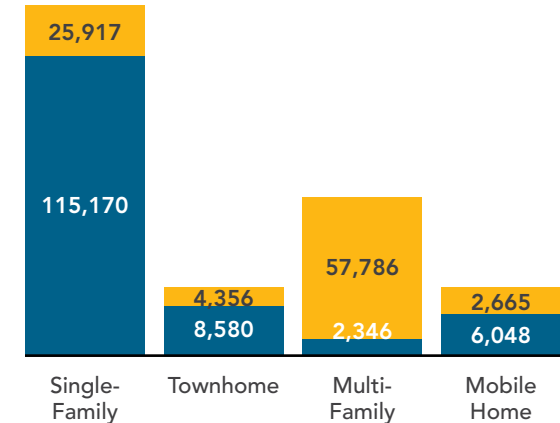
Most **rental opportunities** are in the **city**; **rural areas** tend to have **few rental options**.

■ Renter-occupied  
■ Owner-occupied



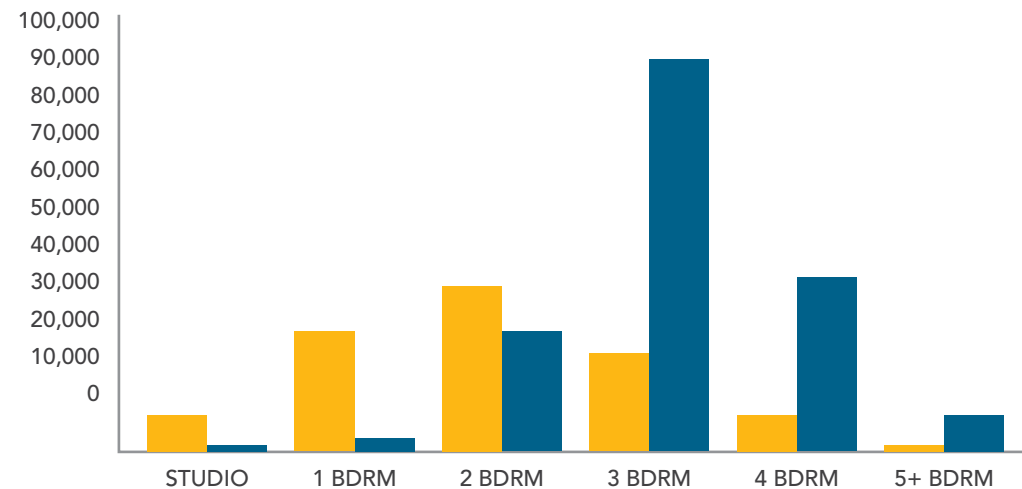
**Figure 9-2: Share of Owner and Rental Households**

Source: U.S. Census Bureau 2009-2014 ACS



**Figure 9-3: Renter and Owner Households in Bernalillo County by Housing Type**

Source: U.S. Census Bureau 2009-2014 ACS



**Figure 9-4: Housing Unit Size by Tenure in Bernalillo County**

Source: U.S. Census Bureau 2009-2014 ACS

of renter-occupied housing was built before 1980, while more owner-occupied units have been built since 1980 (see **Figure 9-5**).

The condition of this housing stock is an important determining factor in whether existing units will continue to provide high-quality housing in the future. Rehabilitation programs for owner-occupied units can help maintain and improve housing stock in older neighborhoods. Single-family neighborhoods where permits have not been issued on a regular basis for renovation or demolition and areas with concentrations of low-income households should be targeted for additional outreach and support.

Management training programs can help ensure that rental properties maintain high standards and provide high-quality rental units.

### Vacancy

While rents rose steeply between 2000 and 2012, rents and rental vacancy rates have been stable for the past few years, as have single-family homes for sale.

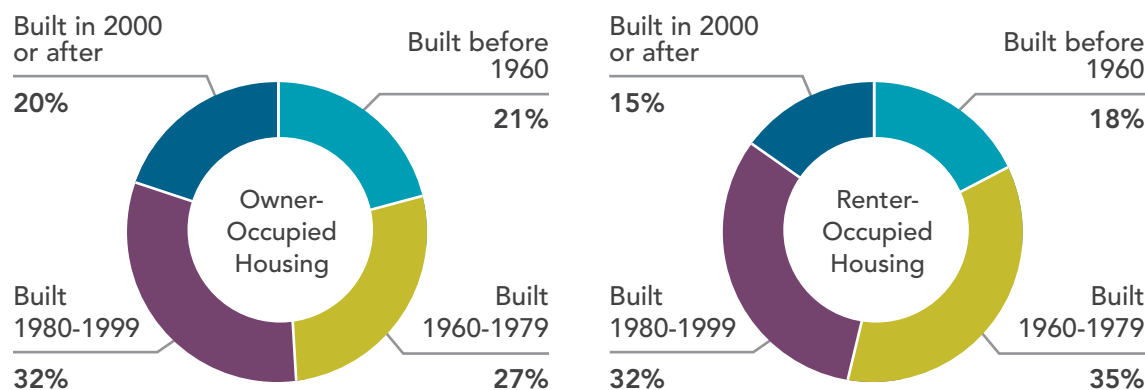
According to a CBRE Apartment Market Survey Summary, the vacancy rate for the Albuquerque area rental market was 6.9 percent as of January 2014. Restricted properties targeting families show a much lower vacancy rate of 4.2 percent. Vacancy

rates are 1.0 percent in those properties targeting seniors and persons with disabilities. Most have waiting lists up to 24 months.<sup>3</sup> The housing industry standard identifies vacancy rates below 5 percent as reflecting a need for more housing stock. Restricted properties targeting families, seniors, and disabilities need housing stock with additional housing units.

### 9.1.2.2 HOUSING AFFORDABILITY

Ensuring housing availability and affordability will help Albuquerque and the County retain current residents while attracting new people and jobs to the area.

Housing affordability is the relationship between the costs of owning or renting a home and the ability to pay those costs. Having affordable housing means people can afford to pay their mortgage or rent and have enough money left over for other vital expenses and discretionary spending like groceries, transportation, child care, health care, clothing, entertainment, and savings. The availability of affordable housing is often the primary factor when people choose where to live.



**Figure 9-5: Age of Housing Stock in Bernalillo County by Tenure**

Source: U.S. Census Bureau 2009-2014 ACS



## MEASURING HOUSING AFFORDABILITY



Assessing the true affordability of housing in our communities remains difficult. HUD's threshold of affordability at 30 percent of household income is limited as a guideline. For starters, it doesn't consider the wide range of potential household incomes.

Because the dollar value of thirty percent of income isn't the same for everyone, what's left over to spend on life's other necessities after housing can be vastly different. At lower income ranges, even people paying less than 30 percent of their income can still be burdened and need assistance.

Adding transportation costs helps flesh out the picture of household budgets, but only partly. Ultimately, some households can *choose* to spend more than 30 percent of their income on housing costs (or more than 45 percent of their income on housing and transportation costs combined) and aren't necessarily burdened in the same way as lower-income households.

Although the dollar amount varies from household to household, "affordable housing" means that all housing costs – including utilities, insurance, and taxes – consume no more than 30 percent of gross household income.

According to HUD guidelines, households paying more than 30 percent of their gross income on housing and related expenses are "cost burdened," i.e. their housing is unaffordable. Households that pay more than 50 percent of their income on housing are considered "extremely cost burdened."

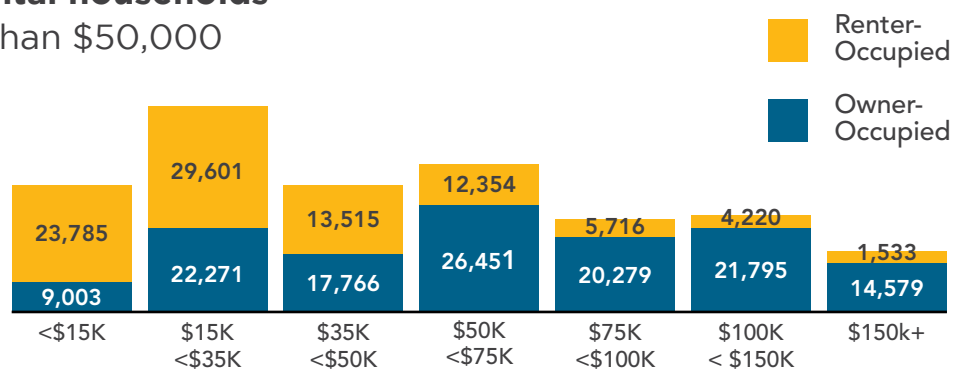
As in most communities, rental households in the county generally earn less than typical homeowners. In fact, 74 percent of rental

households earn less than \$50,000 per year. Conversely, the majority of owner households (65 percent) earn more than \$50,000 annually (see **Figure 9-6**).

Based on HUD's 30 percent income standard for estimating affordability for homebuyers, a household could afford to spend \$1,686 on a monthly payment. A median sales price home of \$180,000 would result in a monthly payment of \$1,080, which would be affordable to households at 75 percent of the area median income in 2014.

While there are other useful calculations of affordability, HUD's guidelines are currently used to determine eligibility for federal housing assistance in Bernalillo County.

**74% of rental households**  
earn less than \$50,000  
per year.



**Figure 9-6: Renter and Owner Households in the County by Annual Income**

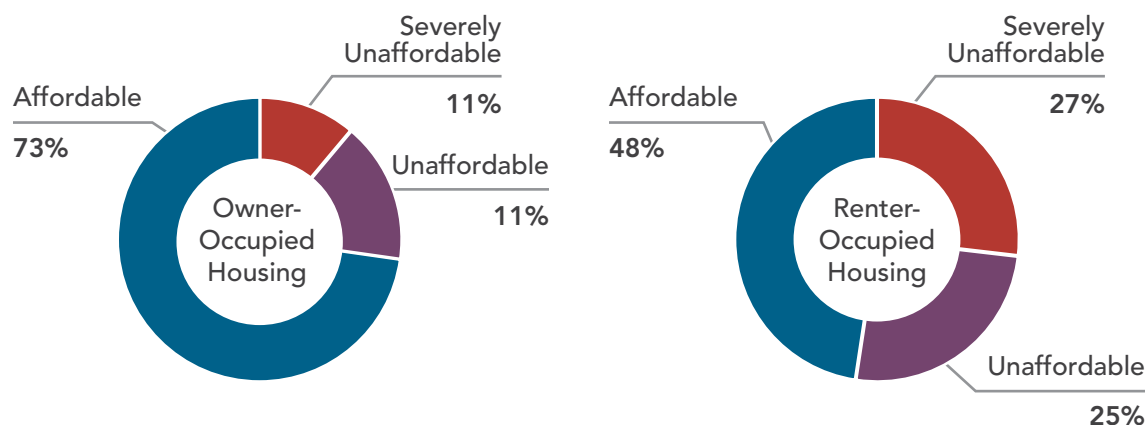
Source: U.S. Census Bureau 2009-2014 ACS

In order to ensure affordable housing options at different income levels, housing plans for both the City and the County identify how many households and housing units there are within categories established by percent of area median income, which also determine federal subsidy levels.

City and County housing plans also calculate development costs for different housing types at different densities to identify how much subsidy is needed at each income level. Housing plans then identify where the biggest affordability gaps are and target subsidies to provide affordable options for households at each income level.

Like many communities, we struggle with housing costs that exceed HUD's threshold of affordability.

As of 2014, 73 percent of homeowners in the county live in housing that is considered affordable. However, for renters, less than half (48 percent) live in housing that is considered affordable. The remaining 52 percent of renter households are considered cost-burdened or severely cost-burdened – meaning they bear housing costs that add up to more than 50 percent of their income (see **Figure 9-7**).



**Figure 9-7: Owner and Renter Housing Affordability in Bernalillo County**

Source: U.S. Census Bureau 2009-2014 ACS

To effectively address Albuquerque's housing affordability challenges, the City and County need to:

- Support housing programs and policies that encourage affordable housing for people of all incomes and those with special needs.
- Develop strategies to provide additional rental options for extremely low-income households.
- Ensure enough land is zoned for multi-family housing.
- Ensure multi-family unit size, parcel size, landscaping, and parking requirements support the goal to provide homes for a range of incomes.
- Identify and reduce obstacles to desired housing development.

### Household Transportation Costs

In the last ten years, transportation costs have been added to housing costs to more effectively measure what kind of housing is affordable for different households. After housing, transportation is the second largest expense for most households. Housing near where people work and go to school is more affordable, since transportation costs are lower. Viable transportation options also

provide flexibility in stretching household budgets. Conversely, the farther away people live from work, services, shopping, school, and other daily destinations, the more they pay for transportation.

In the Albuquerque area, new homeowners and lower-income households often choose to live on the edge of the urban footprint where mortgages and rents are more affordable. But this choice to “drive until you qualify” leads families to offset their lower mortgage with higher transportation costs.

Limited access to transit, fewer bike facilities, and neighborhoods designed for driving lead to fewer alternative transportation

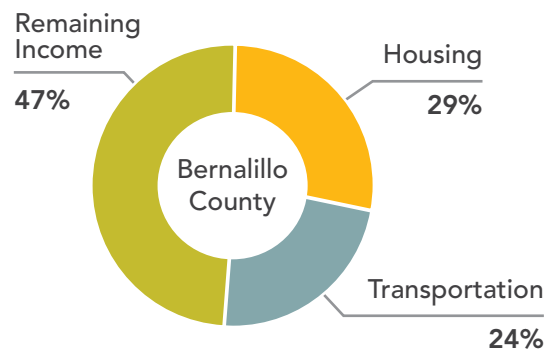
options. Well-connected, compact places, located near jobs and services and offering a range of transportation choices allow people to spend less time, energy, and money on transportation. High transportation costs are often an uncounted cost of urban sprawl and a low jobs-to-housing ratio.

The Center for Neighborhood Technology establishes a Housing and Transportation (H+T®) Affordability Index that combines housing and transportation costs to assess affordability and sets the benchmark at 45 percent of household income.<sup>5</sup> When using the H+T® Index to assess our region, the average household in Albuquerque and

Bernalillo County spends more than half of their income on housing and transportation combined (see **Figure 9-8**).

## Housing Gap

The need for rental housing is most pronounced for extremely low-income households, where demand far outpaces supply. These households most likely need public support to afford quality housing. There are more than twice as many households earning less than \$15,000 per year than there are occupied units affordable at that level. For those making less than \$15,000 per year, rents above \$400 per month are considered unaffordable. Many in



**Figure 9-8: Housing and Transportation Costs in Bernalillo County as a Percentage of Household Income**

Source: Center for Neighborhood Technology H+T® Fact Sheet, <http://htaindex.cnt.org/fact-sheets/>

% OF AREA MEDIAN INCOME	ANNUAL INCOME (\$)	TARGET HOUSING AFFORDABILITY AT 30% OF MONTHLY INCOME (\$)	AVERAGE RENT (\$)	HOUSING AFFORDABILITY GAP (\$)
100	57,800*	1,445	805**	640
80	46,240	1,156	805	351
60	34,680	867	805	62
50	28,900	723	805	(83)
30	17,340	434	805	(372)
0	0	0	805	(805)

**Table 9-2: Housing Affordability Gap for Renters in Bernalillo County**

Source: U.S. Census, American Community Survey (ACS), 2013, Bernalillo County Affordable Housing Plan, 2015

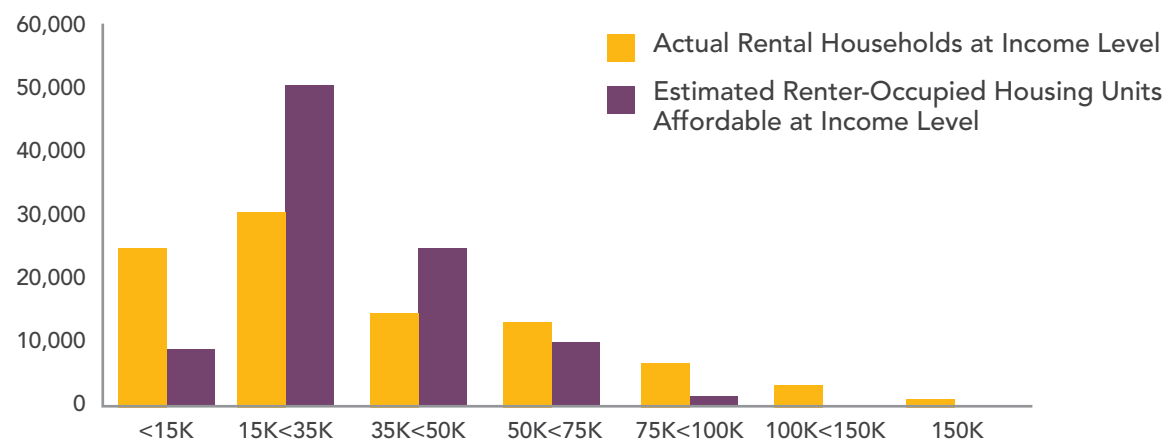
\* Median Income for Bernalillo County as of 2013  
\*\* Average Rent in Bernalillo County as of 2014



the lowest income bracket are stretching to pay more than 30 percent of their income in rent due limited options at that price point. Some of these households may be reliant on housing subsidies that are not counted as income by the U.S. Census (see **Figure 9-9**).

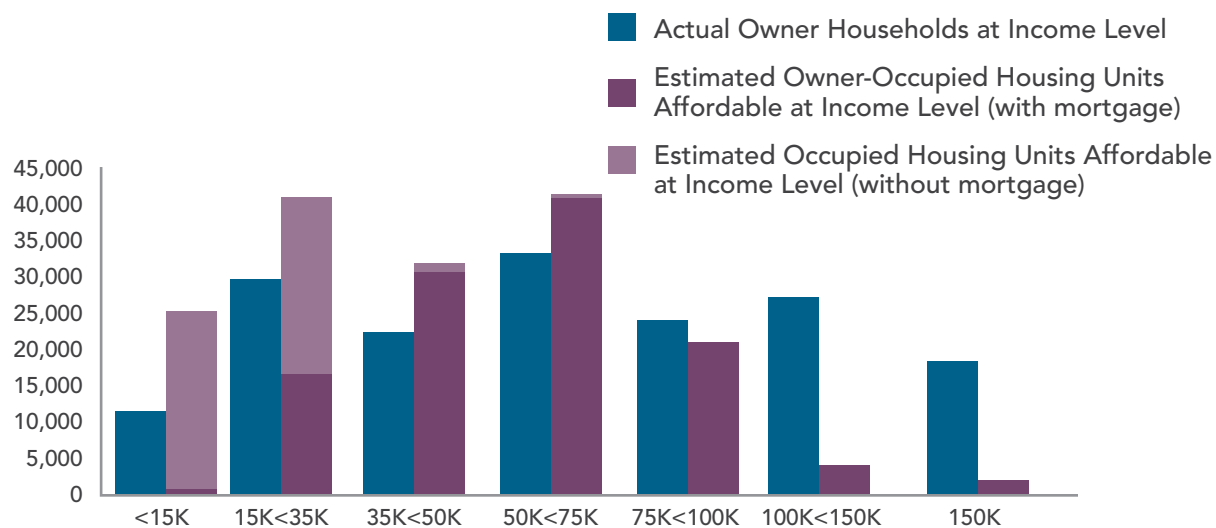
There also appears to be an inadequate rental supply for households earning more than \$50,000. This translates into increased competition for housing units affordable to renters in the middle-income range, between \$35,000 and \$50,000. For lower-income renters, competition for a limited supply of affordable housing units contributes to the high percentage of unaffordable and severely unaffordable renter-occupied housing. For higher-income renters, it is likely that many people are renting units below a price they would be willing to pay if more options were available.

These mismatches between household incomes and the current supply of housing affordable at each income level signal development opportunities for the construction of new rental housing aimed at low and extremely low-income households, some of which should be designed for the elderly and other vulnerable populations. These households are the most financially strained, and safe, quality affordable housing



**Figure 9-9: Comparing Rental Households to Affordable Units by Income Level (Countywide)**

Source: Envision Tomorrow Balanced Housing Model



**Figure 9-10: Comparing Owner Households to Affordable Units by Income Level (Countywide)**

Source: Envision Tomorrow Balanced Housing Model

is critical to maintaining family stability and reducing the risk of homelessness.

Financially strained households combined with inadequate supply can lead to overcrowded housing units, which the U.S. Department of Housing and Urban Development (HUD) defines as those with more than one person per room (i.e. more than 1.5 persons per room). Overcrowding occurs when the size of households is larger than the number of bedrooms provided by the existing housing stock and when households choose to live within smaller units to save money. HUD calculated approximately 200 overcrowded rental units in Bernalillo County in 2010 and over 650 overcrowded owner-occupied units.

At present, the number of families eligible for rental assistance far exceeds the number of homes available. Regardless of demand, federal housing assistance continues to decline, challenging local governments to devise innovative solutions.

Not every housing type is advisable for every income level. Homeownership is typically not recommended for households below 60 percent of the area median income, for example.

Lowering development costs is one of the best ways to make housing units more affordable. Allowing additional density is another effective way to lower the unit cost of construction, so that less subsidy is needed to provide affordable units. For this reason, subsidies for affordable housing are usually given only for higher-density housing options. **Section 9.1.2.4** below provides additional guidance on how to encourage more high quality, affordable housing. In order to provide more housing options with lower transportation costs, the City and County should:

- Adopt policies that support a range of housing types in transit-accessible neighborhoods and that are designed to accommodate multi-modal access.
- As development occurs throughout the region, allow offices, shops, restaurants, housing, and other allied uses to locate near each other and in higher concentrations connected by a grid network of streets rather than increase non-residential development along arterial roadways. This approach could also improve the imbalance of jobs and housing in some areas by bringing employment opportunities closer to where people live.

## Vulnerable Populations

It is important to plan for vulnerable populations that may need housing assistance and help with related services.

Homelessness among youth, women experiencing domestic violence, and families has increased considerably in recent years and is most often due to unexpected financial setbacks that create a situation where paying for either temporary or permanent housing suddenly becomes unfeasible.

The cumulative impact of homelessness, severe poverty, and high mobility pose significant challenges to the academic progress of children and youth. Schools can serve as important safety nets for homeless children and youth, providing education, basic services, and access to support systems that are necessary to avoid poverty as adults.

While short-term assistance at shelters and other temporary housing may be enough to stabilize some households, others need to acquire additional skills and require longer-term support before moving to more independent housing.

Programs aimed at assisting single women and families attempt to break the cycle of homelessness through holistic approaches

that include offering life-skill programs and job, asset management, and financial training. To complement household income, these programs assist with setting up savings and/or investment accounts to build equity and allow participants to get ahead.

Households with extremely low income (at or below 30 percent of area median income) are continually at risk of homelessness. Housing with rental subsidies targeted for these households is incredibly rare, and most funding sources target incomes between 50-80 percent of area median income. Extremely low-income households also often need assistance with health care and other supportive services.

### **Homelessness**

Homelessness encompasses a population that is elusive, hidden, highly mobile, and characterized by a diverse and complex set of personal and social circumstances.

The New Mexico Coalition to End Homelessness estimated that over 1,500 people experience homelessness on a given night in the Albuquerque area, based on an annual “Point in Time” count from 2011. Of those, over 80 percent find temporary shelter. Families with children make up 33 percent of the total.

Creating a future where homelessness is rare, short-lived, and non-recurring will require collaboration between many public, non-profit, and for-profit partners.

The City and County work closely with local homeless services providers and associations to serve those experiencing homelessness and to align community resources with local housing needs.

The Albuquerque Strategic Collaborative to End Homelessness serves as the advisory body for both the Albuquerque Continuum of Care and Albuquerque Heading Home, a nationally-funded demonstration project that identifies, assesses, and houses homeless people with medical issues in the city.

Cities throughout the country are developing and implementing different strategies to end homelessness. Both the Housing First and Harm Reduction models combine affordable housing with support services in a variety of housing approaches, including transitional housing, emergency shelters, tiny house villages, and other self-built “congregate living” opportunities.

With Bernalillo County taking the lead on providing behavioral health services, the City should take proactive measures to complement these services with housing that

meets the acute needs of vulnerable, special needs, and chronically homeless populations.

Community-based responses to homelessness need to be strategic with resources and take innovative measures to reduce development costs.

### **9.1.2.3 FUTURE HOUSING NEEDS**

Proactive housing planning takes into account existing housing gaps as well as the needs of people who might live in the region in the future.

To determine what types of housing the city and county are most likely to need in the future, demand estimates were modeled in 2015 with a software called Envision Tomorrow based on MRCOG population forecasts and the U.S. Census Supplemental Population Projections. The model takes into consideration future residents’ anticipated age, income, and housing preferences in order to make realistic estimates of the kinds of future housing needs.

### **Population Growth**

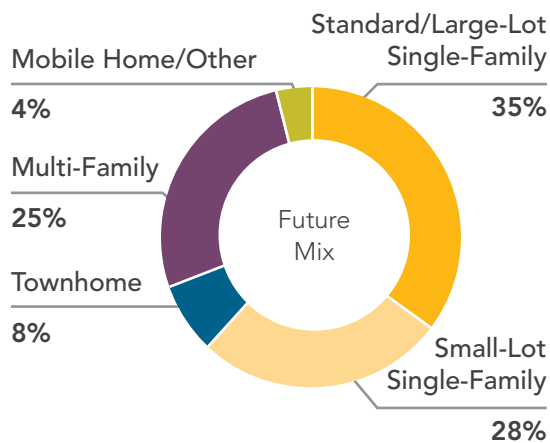
Bernalillo County is expected to grow by almost 125,000 households by 2040. The millennial generation – those born in the



1980s and 1990s – will represent one of the largest segments of the Albuquerque population and a growing part of the workforce. The Albuquerque area is one of the fastest growing regions in New Mexico for this age bracket, growing at a faster rate than the national average.

A rapidly growing senior population will also form large part of our population in the next 25 years. By some estimates, the number of people over age 60 will triple by 2040.

Based on population growth forecasts and anticipated market demands, the balanced housing targets for 2040 include



**Figure 9-11: Future Balanced Housing Mix by Type for Bernalillo County**

Source: Envision Tomorrow Balanced Housing Model

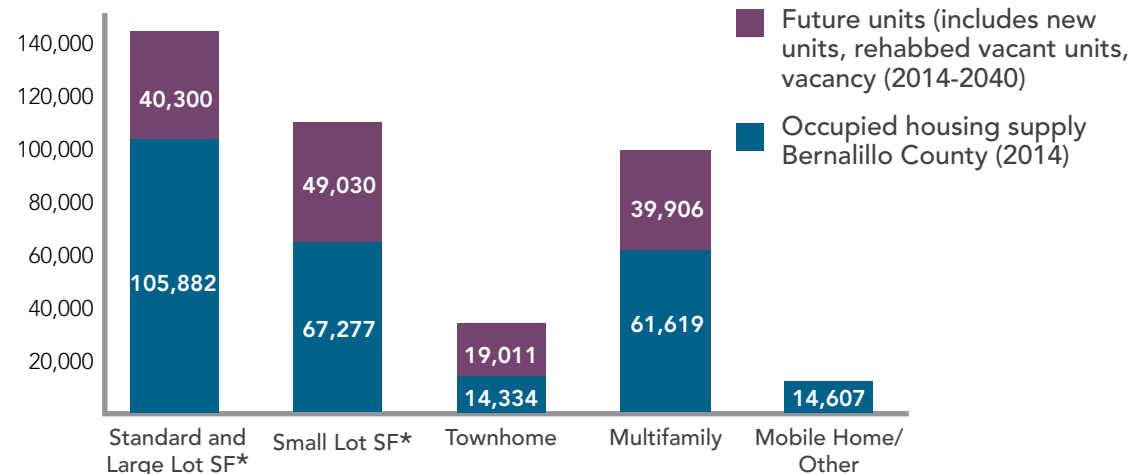
approximately 75 percent of projected new units as small lot single-family and multi-family housing in a mixed-density setting. The remaining units should be large lot single-family dwellings.

The area's existing housing stock of primarily single-family homes is expected to continue to serve that market adequately. A new emphasis on smaller homes, townhomes, and multifamily rental units will be needed to serve residents who will increasingly opt for smaller homes in more connected places for better access to jobs and services, walkability, and affordability.

## Geographic Targets

The County Affordable Housing Plan emphasizes opportunities for higher-density housing, mixed use units, and transit-oriented development in Centers, along Bridge and Isleta Boulevards, near the Los Ranchos and Montañito Railrunner stops, and in Paradise Hills near Unser Boulevard, which is identified as a Premium Transit Corridor. These areas are identified in sector development plans and station area plans.

The City Consolidated Housing Plan analyzes Community Planning Areas as mapped in the Comp Plan to identify the highest need



**Figure 9-12: Future Balanced Housing Profile vs. Occupied Housing for Bernalillo County**

Source: Envision Tomorrow Balanced Housing Model

for affordable housing, including pockets of poverty and neighborhoods with high concentrations of low-income households. The highest poverty rates (37-65 percent) are found in Near Heights, Uptown, and Central Albuquerque. The plan prioritizes neighborhoods within these Community Planning Areas, including Trumbull, Alta Monte, Barelas, Martineztown-Santa Barbara, and San Jose.

## Changing Preferences

Planning for future housing needs also involves understanding potential lifestyle preferences of future residents. While most households will likely choose single-family homes, local and national trends indicate a growing demand for more diverse housing options.

A small but a growing percentage of very large demographic segments of our population will desire to live in cottage homes, urban townhomes, and intentional living communities. Both millennials and retirees looking to downsize to more compact and manageable homes are interested in community-oriented living situations and townhomes in walkable districts where they can live, work, learn, shop, and play.

In fact, many people want to be closer to work, local shops, schools, and parks. The

ability to walk or bike to these destinations is more than a luxury, it's a requirement for high quality of life and ongoing affordability. They are a boon to cities that are increasingly competing for employers and a more mobile, talent-based workforce.

Other desirable housing types are expected to include multi-generational housing, accessory dwelling units, and housing that accommodates special needs populations, including veterans.

At the same time, we also need to plan for additional housing in suburban and rural areas. Based on the MRCOG Travel Preference Survey in 2013, 29 percent of respondents under 35 would prefer to live in a suburban or rural area in the future.

Our local housing stock needs to evolve and expand so that a full range of desired housing options are available and affordable.

## Demand for Ownership Options

Owner-occupied housing is expected to continue to be the housing type desired by the most households and therefore needing the highest proportion of housing units. A higher demand is expected in the future for houses on small lots and townhomes for low to middle-income households and mixed-use

units in walkable, urban districts and Centers for higher-income households.

Existing single-family housing (63 percent of existing stock) and new market-rate subdivisions will continue to provide adequate options for homeownership in rural and suburban areas.



Image credit: City of Albuquerque



*There are many different ways to provide denser housing options while also reflecting the character of Albuquerque neighborhoods.*



Image credit: City of Albuquerque

Public incentives and assistance will be needed to ensure the development of adequate affordable ownership options in all areas and the rehabilitation of existing housing, particularly in areas with a higher concentration of low-income households.

Infill and redevelopment within the urban footprint will have demand from homeowners looking for live-work-play-learn districts and for households willing to spend more on housing costs and less on transportation costs. Regulatory incentives, such as “by right” development (i.e. allowed permissively by zoning without requiring a public hearing) and streamlined approval processes, will be important to remove barriers to infill development for market-rate and affordable units.

### **Demand for Rental Options**

Additional demand is expected for rental units for lower-income households throughout the region and for moderate- to high-income households in walkable, urban contexts with good transit service. In part, this reflects the current need for more rental housing at these income levels, but it also reflects a national trend of declining home ownership rates and growing desire for walkable neighborhoods, described in the



*A wide range of housing options is needed to address housing needs and changing preferences of residents.*



Urban Land Institute's 2016 *Emerging Trends in Real Estate* report.

This expected demand provides additional opportunities for new development and rehabilitation efforts that contribute to the economy, even when the housing market is slow. When new building demand is slow, smaller contractors look for fixer-uppers to renovate and sell or keep for rentals--often finding those opportunities in or near their own neighborhoods.

When the existing home sales market is slow, depressed, or over-stocked, or an owner is "underwater" on debt to property value, owners often opt to put the home on the rental market, either managing the property themselves or hiring an agent or manager.

As rental stock increases and more out-of-state investors buy up foreclosed and distressed properties, demand for property managers with knowledge and skills increases beyond the supply of existing local professionals.

Management of aging rental housing rarely keeps up with the need for additional maintenance and renovation, which leads to declining quality of the unit or complex, particularly for subsidized housing. Landlord and property management training is an

important aspect of planning to meet future rental demand.

### **Demand for Temporary, Transitional & Innovative Housing Options**

Home siting, design, and construction are evolving to respond to a variety of environmental, financial, and social pressures. While detached single-family housing has fit the needs of the American family for decades, demographics are shifting to include fewer people in homes with a greater variety of household types.

Co-housing has emerged as a response to limited housing options for a growing number of one- and two-person households – including single parents, married couples with no children, and single households. Co-housing typically includes smaller dwelling units that share common facilities, such as a group kitchen and gathering spaces.

Permanent co-housing can serve diverse and intergenerational demographics – including retiring baby boomers, seniors, newly wedded couples, and traditional families. Temporary co-housing can respond to the special needs of a more specific demographic – one that values autonomy, self-governance, and upward mobility.



Image credit: City of Albuquerque

*This workforce housing demonstration project in downtown offers efficiency apartments and features many green building techniques.*

There are a number of innovative housing options that incorporate shared space, facilities, and resources, including tent cities, tiny house villages, and land trusts, which all reduce unit costs through sharing common resources.

In some communities, tiny houses that share facilities are classified as a "congregate living facility," similar to a college dormitory or an assisted living center. Each tiny house is considered a "sleeping unit" – a space that can provide opportunities for sleeping, living, eating, and either cooking or sanitation, but not both – rather than a "dwelling unit," which has much more stringent building and zoning code standards. This type of housing provides flexible living space with independent residences dependent on a surrounding village.



## COUNTY AFFORDABLE HOUSING PLAN AND CITY CONSOLIDATED PLAN

The City and County adopt **Consolidated Plans** every five years to analyze housing needs, report on programs, and set out priorities to meet the existing and future housing needs in Albuquerque and Bernalillo County. Consolidated Plan objectives from the City and County include:

1. Rehabilitating existing owner-occupied housing stock
2. Expanding the supply of affordable rental housing for low income households and special needs populations that have difficulty competing in the housing market
3. Expanding homeownership opportunities
4. Preventing homelessness and coordinating services for emergency housing and rapid-rehousing for those experiencing homelessness

This Comp Plan helps achieve these housing objectives through land use policies that encourage a greater variety of housing options and recommend ways to remove barriers to affordable housing.

Developing innovative housing requires developers to be more resourceful when it comes to financing projects and to tap alternative funding sources, since HUD and the New Mexico Mortgage Finance Authority (MFA) primarily fund permanent affordable housing.

In the Albuquerque area, this could involve funds from the Behavioral Health Tax proceeds. It could also involve using the Workforce Housing Trust Fund to leverage private investment. In the end, the success of alternative housing projects depends on small-scale developers being strategic about resources and optimizing gap financing.

### Fair Housing

Federal and local policies ensure that all people have the right to have housing. Fair housing policies identify groups that often face challenges in finding housing in local housing markets, even when affordability is not the main barrier. The federal government describes these groups as “protected classes.” The City’s Family and Community Services Department works to provide fair housing so that residents of similar incomes have similar housing choices regardless of race, color, ancestry, national origin, religion, sex, disability, marital status, familial status, income source, sexual orientation, or any other arbitrary factor.

## 9.1.2.4 OPPORTUNITIES FOR CHANGE

### Zoning for a Range of Housing Options

Zoning codes should allow a range of zones with a diversity of lot sizes for single-family neighborhoods. Zones with small minimum lot sizes will limit the consumption of green-field land and the corollary expensive infrastructure expansion. Some small-lot single-family designs include homes oriented around a communal courtyard or cottage-style homes and are very desirable to growing demographic segments. These smaller lot single-family homes are generally owner-occupied and represent an important part of the future housing market.

Zones that allow and encourage mixed-use buildings that include both retail and residential uses in Centers and walkable districts will be key to a balanced housing profile in the future. Mixed-use apartments or condos with ground-floor retail or office space are most successful in urban centers and along transit corridors. These units can be owner- or renter-occupied and can provide student or workforce housing in or around mixed-use campuses and major employers. Mixed-use units near transit

corridors and in walkable neighborhoods help reduce household transportation costs and provide additional mobility options for all household members.

## Community Land Trusts

Community Land Trusts are a successful model for providing home ownership opportunities to low- and moderate-income families. In this model, a non-profit organization owns and holds land “in trust” for the benefit of the community in order to preserve the affordability of housing on the land permanently. A community land trust separates the ownership of the buildings from the ownership of the land underneath the building, which allows people to purchase homes on affordable terms. The land beneath the homes is then leased to the homeowners through a long-term, 99-year renewable lease. As a condition of the lease, homeowners agree to certain resale conditions on their homes to protect affordable housing opportunities for future buyers.

Locally, the Sawmill Community Land Trust (SCLT) uses an innovative approach to affordable housing and community development. Where most community land trusts have their affordable homes sprinkled throughout a community, SCLT is one of the largest continuous community

land trusts in the United States. SCLT has reclaimed 34 acres of abandoned industrial sites for community-driven affordable housing and economic development activities. SCLT provides opportunities for both homeownership and rental options, and is expanding their efforts to work with other neighborhood partners to develop permanently affordable housing.

## High Quality, Affordable Housing Options

Affordable housing is vital for all residents. Our housing policy must strive to make affordable, high-quality options available to all residents. This is particularly true of workforce and transitional housing for at-risk populations, as such housing options are often in high demand and short supply. Attracting young talent will also require more quality, affordable housing options in mixed-use areas. In particular, there is a lack of rental housing that is affordable for current and expected renters. Housing policies should continue to support and encourage affordable rental options, which should be located near existing transportation infrastructure, especially transit.

The market is expected to continue to provide affordable housing options on



Image credit: City of Albuquerque



*Diverse options for both homeownership and rental housing are needed in the Albuquerque area.*

the edge of the urban footprint, and rehabilitation programs will help maintain existing single-family housing stock. Regulatory changes will be needed to help reduce development costs, risks, and the level of subsidies needed for new affordable units within the urban footprint, particularly for high-density housing and housing for the lowest-income households.





Image credit: City of Albuquerque

*Housing that allows residents to access various modes of transportation provides additional benefits to residents.*



*The Albuquerque High Lofts are an adaptive re-use project that transformed a former high school, which sat empty for many years, into condominium-style housing.*

MFA's Low-Income Housing Tax Credit and Sustainable Building Tax Credit programs are extremely competitive for for-profit and non-profit developers.

Small-scale developers need to identify alternative, complementary funding sources for affordable housing projects. Not only do these projects provide much-needed affordable housing, they also create construction jobs and increase tax revenue.

Mixed-income projects that ensure units at various income levels help establish flourishing neighborhoods in the Albuquerque area.

City and County housing plans will continue to target geographic areas with the largest need and greatest opportunity for affordable housing of various housing types and sizes for households below the area median income.

### **Public & Private Coordination**

The majority of current housing in Albuquerque consists of single-family dwellings. The market is showing a recent interest in multi-family apartment complexes and in housing for older people, such as communities of homes for active seniors and assisted living apartments. City and County housing efforts focus on addressing

the needs of low- and moderate-income individuals and households of special needs populations, who have difficulty securing housing they can afford and/or that accommodates their disabilities or other special needs.

The City and County have various programs to address affordable housing. City and County departments tap and package a complex assortment of their own funds and federal entitlement grants from HUD to help develop and maintain affordable housing, including rental assistance and rehabilitation programs.

- The City's Workforce Housing Trust Fund is a permanent, supplemental source of funds to support new affordable housing units and rehabilitation programs.
- The County's Housing Department and the Office of Health and Social Services help provide funding to develop and maintain affordable housing and provide services for at-risk and vulnerable populations.
- The City's Family & Community Services Department partners with the City's Metropolitan Redevelopment Agency and private developers to facilitate and help finance projects that include affordable and mixed-income housing.

- City and County Planning Departments coordinate planning and zoning to provide diverse housing options throughout the region.
- The County takes the lead on behavioral health services that dovetail with housing for special needs populations.
- City and County departments coordinate with service providers that offer shelter and long-term housing and services for people experiencing homelessness. These are implemented in partnership with private developers and under contract with nonprofit providers.

As of 2016, the Albuquerque Housing Authority (an entity independent of the City) owns and manages 950 public housing units for rent scattered throughout Albuquerque, and operates the Section 8 housing voucher program, both of which are subsidized by the federal government. Currently, a total of 5,000 Albuquerque households receive federal rental assistance.

The Bernalillo County Housing Authority owns and manages public housing units and manages the Section 8 program in the unincorporated county area.

There are a number of non-profit developers in Albuquerque that specialize in building

affordable housing and housing for special needs populations.

MFA distributes HUD and other housing funds to local jurisdictions, manages low-income housing tax credits and other incentives for affordable housing, and provides technical planning assistance to communities throughout the state. MFA also manages the allocation of funds from the National Housing Trust Fund, the source of an additional \$3 million for new construction and rehabilitation of rental housing as of 2016.

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## Endnotes

1. Mid-Region Council of Governments 2040 Forecast & Bernalillo County Affordable Housing Plan 2015.
2. Bernalillo County Affordable Housing Plan 2015.
3. Bernalillo County Affordable Housing Plan 2015.
4. Median household income in 2013 for Bernalillo County, 2013 ACS Estimates.

## 9.2 Goals, Policies & Actions

for Housing



### Goal 9.1 Supply

Ensure a sufficient supply and range of high-quality housing types that meet current and future needs at a variety of price levels to ensure more balanced housing options.

### Goal 9.2 Sustainable Design

Promote housing design that is sustainable and compatible with the natural and built environments.

### Goal 9.3 Density

Support increased housing density in appropriate places with adequate services and amenities.

### Goal 9.4 Homelessness

Make homelessness rare, short-term, and non-recurring.

### Goal 9.5 Vulnerable Populations

Expand capacity to provide quality housing and services to vulnerable populations.

### Goal 9.6 Development Processes

Promote cost-effective housing redevelopment and construction that meets community needs.

### Goal 9.7 Partnership

Coordinate strategic deployment of housing-related funds and partnerships with community-based organizations for projects that achieve housing goals.

Policies are organized to support each Goal. Many Policies have supporting Sub-policies, cross-references to other relevant policies, and implementing Actions to more clearly guide decision-making.

[ABC] indicates a policy or action for both the City and County

[BC] indicates a policy or action for Bernalillo County

[A] indicates a policy or action for the City of Albuquerque

# Goal 9.1 Supply

**Ensure a sufficient supply and range of high-quality housing types that meet current and future needs at a variety of price levels to ensure more balanced housing options.**

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## POLICY 9.1.1

**Housing Options: Support the development, improvement, and conservation of housing for a variety of income levels and types of residents and households. [ABC]**

- a) Increase the supply of housing that is affordable for all income levels. [ABC]
- b) Assure against discrimination in the provision of housing. [ABC]
- c) Assure the availability of a wide distribution of quality housing for all persons regardless of race, color, religion, sex, national origin, ancestry, age, or disabled status. [ABC]
- d) Protect the quality of existing housing stock through rehabilitation programs and training. [ABC]
- e) Provide for the development of quality housing for elderly residents. [ABC]
- f) Encourage community compounds to support multi-generational housing where such traditional development patterns exist. [ABC]
- g) Ameliorate the problems of homelessness, overcrowding, and displacement of low income residents. [ABC]
- h) Maintain an affordable housing supply in neighborhoods, in addition to creating market-rate housing, as part of revitalization efforts. [A]
- i) Provide for the development of multi-family housing close to public services, transit, and shopping. [A]
- j) Work on conservation, improvement, and expansion of the housing available to low- and moderate-income families until all housing in the area meets City Housing Code standards. [A]
- k) See **Goals 9.4 and 9.5** below for policies that address homelessness and vulnerable populations.
- l) See **Land Use Policies 5.1.1 and 5.2.1** on appropriate locations for different housing densities.
- m) See **Land Use Goal 5.3** for efficient development patterns.

## ACTIONS

- 9.1.1.1** Maintain a resource list of existing programs and sources of funds for rehabilitation of owner-occupied units and training programs for rental management. [ABC]
- 9.1.1.2** Work to assemble building sites of adequate size for market-rate, affordable, and mixed-income urban housing. [A]



**9.1.1.3** Improve the quality of rental property through code enforcement and partnerships with property owners. [A]

**9.1.1.4** Coordinate with agencies with access to funding sources to provide affordable housing in priority areas and to address housing gaps in affordability at different income levels. [A]

## **POLICY 9.1.2**

**Affordability: Provide for mixed-income neighborhoods by encouraging high-quality, affordable and mixed income housing options throughout the area. [ABC]**

- a) Prioritize support for affordable housing that the market is unable to provide for populations with the lowest income levels and/or special needs.
- b) Encourage a diversity of housing types, such as live/work spaces, stacked flats, townhouses, urban apartments, lofts, accessory dwelling units, and condominiums.

- c) Encourage housing types that maintain the scale of existing single-family neighborhoods while expanding housing options.
- d) Encourage the development of higher-density affordable and mixed-income housing in Downtown, near job centers, and along transit corridors.
- e) Encourage mixed-use development that includes non-residential uses and the opportunity for access to services.
- f) See **Community Identity Goal 4.1** for policies to maintain neighborhood character.
- g) See **Land Use Policies 5.1.1 and 5.2.1** on appropriate locations for different housing densities.
- h) See **Land Use Goal 5.3** for efficient development patterns.

## **ACTIONS**

- 9.1.2.1** Promote rehabilitation projects for lower-income households in neighborhoods with existing moderately-priced homes and areas vulnerable to speculation, redevelopment, and displacement of lower-income residents. [ABC]
- 9.1.2.2** Study the benefits, implications, and impacts of accessory dwelling units in some residential areas. [ABC]
- 9.1.2.3** Amend zoning codes to ensure single-family zones with smaller minimum lot sizes and multi-family zones that allow higher densities and development by right to improve opportunities for affordability. [ABC]
- 9.1.2.4** Develop a module on affordable and mixed income housing as part of the City's Citizens Academy. [A]

## POLICY 9.1.3

**Fair Housing: Promote fair housing through local housing programs that enhance housing affordability, choice and access to opportunity for all communities, especially those communities that bear the burdens from lack of investment and access to opportunity. [ABC]**

- a) Enhance housing choice for people in federally defined protected classes throughout the region by coordinating plans and investments to affirmatively further fair housing. [ABC]
- b) Promote equitable housing practices for federally defined protected classes through fair housing education and enforcement. [ABC]
- c) Evaluate the effect of development trends, policies, and regulations on housing costs as part of the CPA assessment process and recommend adjustments to avoid displacement of existing residents. [A]
- d) See **Goals 9.4 and 9.5** below for policies that address homelessness and vulnerable populations.

- e) See **Heritage Conservation Policy 11.2.1** about displacement and gentrification.

### ACTIONS

- 9.1.3.1** Initiate and participate in regional discussions to identify goals and actions to promote fair housing, and to address critical affordable housing and tenant needs. [ABC]
- 9.1.3.2** Work with residents and stakeholders, including landlords, neighborhood associations, and relevant trade associations, to help them understand the rights protected by federal, state, and local fair housing laws. [ABC]
- 9.1.3.3** Identify and remove barriers (such as real estate marketing, finance, or insurance practices) that restrict housing choices and opportunities for protected classes and for low- and moderate-income people, older adults, people who are homeless, and people with behavioral, physical, cognitive, and developmental disabilities. [ABC]
- 9.1.3.4** Identify strategies to mitigate the anticipated impacts and create permanently affordable housing in areas where market pressures will lead to displacement. [ABC]
- 9.1.3.5** Institutionalize methods for the incorporation of fair housing goals and strategies into local planning processes and across local agencies, informed by the Assessment of Fair Housing and other relevant data and reporting. [ABC]

# Goal 9.2 Sustainable Design

Promote housing design that is sustainable and compatible with the natural and built environments.

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## POLICY 9.2.1

**Compatibility:** Encourage housing development that enhances neighborhood character, maintains compatibility with surrounding land uses, and responds to its development context – i.e. urban, suburban, or rural – with appropriate densities, site design, and relationship to the street. [ABC]

- a) See **Community Identity Goals 4.1 and 4.2** for policies on neighborhood character.
- b) See **Land Use Policy 5.2.1** for land use compatibility.
- c) See **Transportation Goal 6.8** for policies related to street design in different contexts.
- d) See **Urban Design Goal 7.3** for policies on designing the interaction with the public realm.

## POLICY 9.2.2

**High Quality:** Encourage quality and innovation in new housing design and construction, materials, and energy and water conservation. [ABC]

- a) See **Land Use Policy 5.3.8** for solar protections.
- b) See **Urban Design Goal 7.5** for context-sensitive site design.

## POLICY 9.2.3

**Cluster Housing:** Encourage housing developments that cluster residential units in order to provide community gathering spaces and/or open space. [ABC]

- a) Encourage innovative and diverse options for intentional or communal living. [ABC]

- b) See **Land Use Policies 5.3.3 and 5.3.4** on cluster and conservation development.

## ACTION

- 9.2.3.1** Research and implement best practices for innovative housing options, such as clustered housing and tiny house villages. [ABC]

# Goal 9.3 Density

**Support increased housing density in appropriate places with adequate services and amenities.**

## POLICY 9.3.1

**Centers & Corridors: Encourage higher density, multi-unit housing and mixed-use development in Downtown, Urban, Activity, and Village Centers, and along Premium and Major Transit Corridors to capture growth, relieve development pressure at the edge of the urban footprint, and maintain low densities in rural areas. [ABC]**

- a) See **Land Use Goal 5.1** for land use policies related to Centers and Corridors.
- b) See **Transportation Goal 6.1** for policies related to Corridors.
- c) See **Infrastructure, Community Facilities & Services Policy 12.5.3** for prioritization of funding to support desired growth patterns.

## ACTION

- 9.3.1.1** Perform assessments at least every five years to ensure adequate infrastructure for densities allowed by zone and encouraged by the Comp Plan. [ABC]

## POLICY 9.3.2

**Other Areas: Increase housing density and housing options in other areas by locating near appropriate uses and services and maintaining the scale of surrounding development. [ABC]**

- a) Encourage higher-density residential and mixed-use development as appropriate uses near existing public facilities, educational facilities, job centers, social services, and shopping districts.

- b) Encourage multi-family and mixed-use development in areas where a transition is needed between single-family homes and more intense development.
- c) Allow accessory dwelling units in areas with existing infrastructure capacity, where intergenerational living is encouraged, where walkability is encouraged, and where affordable housing is needed in single-family neighborhoods.
- d) See **Land Use Goals 5.5 and 5.6** for policies related to Development Areas in the city and county.



# Goal 9.4 Homelessness

**Make homelessness rare, short-term, and non-recurring.**

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## POLICY 9.4.1

**Best Practices: Implement an appropriate and effective model to address chronic homelessness. [ABC]**

### ACTION

- 9.4.1.1** Explore best practices in other communities, including the Housing First and the Harm Reduction models. [ABC]

## POLICY 9.4.2

**Services: Provide expanded options for shelters and services for people experiencing temporary homelessness. [ABC]**

- a) See **Land Use Policy 5.3.7** for objectionable land uses.

- b) See **Infrastructure, Community Facilities & Services Goal 12.3** for service provision.

### ACTIONS

- 9.4.2.1** Coordinate with local, regional, and national efforts to provide human services and ensure that local programs complement those at the state and federal level. [ABC]
- 9.4.2.2** Build public awareness and engage the community in an informed and collective response by assessing and planning to address human service needs. [ABC]

## POLICY 9.4.3

**Equitable Distribution: Support a network of service points that are easily accessible by residents and workers, geographically distributed throughout the city and county, and proximate to transit. [ABC]**

### ACTION

- 9.4.3.1** Work with stakeholders to evaluate the distribution of services within the city and county, including connections to transit, number of service providers within a half-mile of each other, and potential impacts on nearby neighborhoods and businesses. [ABC]

# Goal 9.5 Vulnerable Populations

**Expand capacity to provide quality housing and services to vulnerable populations.**

## POLICY 9.5.1

**Quality Housing: Ensure well-maintained, safe transitional and permanent housing for the lowest-income households that are most at risk of homelessness. [ABC]**

- a) Work with funding agencies to identify and leverage potential sources to provide housing for extremely low-income renters.
- b) Support demonstration projects that use innovative approaches to leverage alternative funding sources.
- c) Prioritize lowest-income households when allocating local funds for affordable and workforce housing.
- d) Encourage housing developers to coordinate with supportive service providers.

## ACTION

- 9.5.1.1 Compile data on housing and transportation cost burdens for households with the lowest incomes. [ABC]

## POLICY 9.5.2

**Transitional Services: Encourage on-site transitional services with culturally competent service delivery that respects the dignity of individuals and families and fosters self-determination and self-sufficiency, including job training, financial education, and behavioral health assistance. [ABC]**

- a) See **Land Use Policy 5.3.7** for objectionable land uses.
- b) See **Infrastructure, Community Facilities & Services Goal 12.3** for service provision.

## ACTIONS

- 9.5.2.1 Coordinate with all jurisdictions in Bernalillo County on the Behavioral Health Initiative. [ABC]
- 9.5.2.2 Partner with public and private institutions, schools, human service providers, and other stakeholders to address the needs of children and families. [ABC]

# Goal 9.6 Development Process

**Promote cost-effective housing redevelopment and construction that meets community needs.**

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## **POLICY 9.6.1**

**Development Cost:** Reduce development costs and balance short-term benefits of delivering less costly housing with long-term benefits of preserving investment in homes and protecting quality of life. [ABC]

## **POLICY 9.6.2**

**Incentives:** Provide incentives for developing affordable housing for low- and moderate-income households, by aligning development regulations, infrastructure requirements, and fee structures with the priorities of City and County affordable housing programs. [ABC]

- a) See **Goal 9.1** above for desired housing types and affordability.
- b) See **Land Use Goal 5.7** for strategies to align development with the goals of the Comp Plan.

### **ACTIONS**

- 9.6.2.1** Adjust zoning regulations for appropriate zones and locations to allow more dwellings per acre through smaller lots, higher building heights, and smaller setbacks in areas appropriate for higher-density development. [ABC]
- 9.6.2.2** Establish appropriate flexibility and decision criteria for staff-approved deviations to standards for streets, sidewalks, shared parking, or setbacks, when standards prevent projects that meet the intent of the Comp Plan. [ABC]

**9.6.2.3** Allow rebates or waivers of impact fees, permitting and inspection fees, or other charges for affordable housing projects. [ABC]

**9.6.2.4** Train staff on available incentives to help guide developers and businesses working on infill, redevelopment, public-private partnerships, and/or mixed income and affordable housing projects. [ABC]

# Goal 9.7 Partnerships

**Coordinate strategic deployment of housing-related funds and partnerships with community-based organizations for projects that achieve housing goals.**

## POLICY 9.7.1

**Housing Coordination: Coordinate with affordable housing non-profits, developers, advocates, service providers, and other stakeholders to leverage available funds and planning efforts to address affordable housing, homelessness, and services for vulnerable populations. [ABC]**

- a) Promote home ownership in all neighborhoods through collaboration with lenders and nonprofit organizations, including home ownership for low to moderate income buyers and first time buyers.
- b) Encourage renovation and rehabilitation to preserve and enhance the existing housing stock in older neighborhoods.

## POLICY 9.7.2

**Metropolitan Redevelopment: Identify and prioritize opportunities for catalytic projects that stabilize and serve blighted neighborhoods and support redevelopment in those areas. [ABC]**

- a) Leverage partnerships with the private sector and community-based organizations as needed.
- b) Encourage development of mixed-use and mixed-income projects.
- c) Pursue remediation and redevelopment of brownfield sites when feasible.

### ACTIONS

- 9.7.2.1** Use financial tools enabled by the state Metropolitan Redevelopment Code, such as tax increment

financing and public/private partnerships, to make public improvements and incentivize commercial revitalization and mixed income housing. [ABC]

- 9.7.2.2** Structure capital expenditures and land use regulations in support of creating additional housing and jobs in distressed neighborhoods. [ABC]