



2019 New Mexico Annual Action Plan

New Mexico Mortgage Finance Authority
&
Department of Finance and Administration



Alternative accessible formats of this document will be provided upon request. If you need this document in an alternative format such as large print, Braille, audiotape, or computer diskette, please contact Sabrina Su at the New Mexico Mortgage Finance Authority at:

Phone: 505-843-6880
Instate Toll Free: 1-800-444-6880
Fax: 505-243-3289

Dial 7-1-1 to use Hamilton Relay in New Mexico or call one of the toll free numbers below:

TTY: 800-659-8331
Voice: 800-659-1779
VCO (Voice Carry Over): 877-659-4174
Mobile Caption Service: 800-855-8111
Speech-to-Speech: 888-659-3952
Spanish: 800-327-1857

(Includes Spanish-to-Spanish and translation from English to Spanish)

Contents

AP-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)	2
PR-05 Lead & Responsible Agencies - 91.300(b)	4
AP-10 Consultation - 91.110, 91.300(b); 91.315(l)	6
AP-12 Participation - 91.115, 91.300(c)	19
AP-15 Expected Resources – 91.320(c)(1,2)	22
AP-20 Annual Goals and Objectives – 91.320(c)(3)&(e)	26
AP-25 Allocation Priorities – 91.320(d).....	29
AP-30 Methods of Distribution – 91.320(d)&(k).....	31
AP-35 Projects – (Optional).....	43
AP-38 Project Summary	44
AP-40 Section 108 Loan Guarantee – 91.320(k)(1)(ii)	45
AP-45 Community Revitalization Strategies – 91.320(k)(1)(ii)	46
AP-48 Method of Distribution for Colonias Set-aside – 91.320(d)&(k)	47
AP-50 Geographic Distribution – 91.320(f).....	48
AP-55 Affordable Housing – 24 CFR 91.320(g)	49
AP-60 Public Housing - 24 CFR 91.320(j).....	50
AP-65 Homeless and Other Special Needs Activities – 91.320(h)	51
AP-70 HOPWA Goals – 91.320(k)(4)<	53
AP-75 Barriers to affordable housing – 91.320(i)	54
AP-80 Colonias Actions – 91.320(j)	55
AP-85 Other Actions – 91.320(j)	56
AP-90 Program Specific Requirements – 91.320(k)(1,2,3).....	57

Grantee Unique Appendices

- Part A Notice of Public Hearings
- Part B Publication Certifications
- Part C SF424, SF424D and State Certifications
- Part D ASDN Chart 2019
- Part E Resale and Recapture
- Part F 2019 Housing Trust Fund Allocation Plan
- Part G HOME Purchase Price Limits

Executive Summary

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

1. Introduction

All sections are marked with the eCon Planning Suite screen number and name, and the report is laid out in the way that it occurs, in order, with regulatory references. Text in red indicates changes from 2018.

The 2019 New Mexico Annual Action Plan (Action Plan) is the final one-year planning document that identifies goals, activities and resources to address housing and community development needs identified in the 2015-2019 New Mexico Consolidated Plan.

The New Mexico Mortgage Finance Authority (MFA) and the New Mexico Department of Finance Administration (DFA) are implementing the fifth year of the five year 2015-2019 Consolidated Plan with FY 2019 allocations totaling \$20,905,720. Those funds include the five HUD formula grants: HOME Investment Partnerships Program (HOME), Community Development Block Grant (CDBG), Emergency Solutions Grant (ESG), National Housing Trust Fund (HTF) and Housing Opportunities for Persons with AIDS (HOPWA).

2. Summarize the objectives and outcomes identified in the Plan

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

The goals of MFA and DFA are to provide decent housing, a suitable living environment and expanded economic opportunities for the state's low- and moderate-income residents. MFA and DFA strive to accomplish these goals by maximizing and effectively utilizing all available funding resources to conduct housing and community development activities that will serve the economically disadvantaged residents of the state. By addressing need and creating opportunity at the individual and neighborhood levels, MFA and DFA hope to improve the quality of life for all residents of the state. These goals are further explained as follows:

- *Providing decent housing* means helping homeless persons obtain appropriate housing and assisting those at risk of homelessness, preserving the affordable housing stock, increasing availability of permanent housing that is affordable to low- and moderate-income persons without discrimination and increasing the supply of supportive housing.
- *Providing a suitable living environment* means supporting critical infrastructure needed for communities and individuals of low and moderate income, most of whom have no other resources for such improvements.
- *Expanding economic opportunities* involves creating project-specific short term jobs in addition to creating full time permanent jobs that are accessible to low- and moderate-income persons, making mortgage financing available for low- and moderate-income persons at reasonable rates, providing access to credit for development activities that promote long-term economic and social viability of the community, empowering low-income persons to achieve self-sufficiency to reduce generational poverty in federally-assisted and public housing, and provide assistance with the implementation of needed infrastructure, public buildings, housing rehabilitation, economic development, planning and other critical projects.

3. Evaluation of past performance

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

The evaluation of past performance on HOME, CDBG, ESG, HTF and HOPWA has been completed in a thorough Consolidated Annual Performance and Evaluation Report (CAPER). The 2018 CAPER was submitted to HUD in March 2019. The 2018 CAPER states the objectives and outcomes identified in the 2018 Annual Action Plan. It includes an evaluation of past performance through measurable goals and objectives compared to actual performance. This document can be found on MFA's website at <http://www.housingnm.org/resources/caper> and on DFA's website at http://www.nmdfa.state.nm.us/NM_Performance_Evaluation_Report_1.aspx

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

The State of New Mexico is committed to keeping all interested groups and individuals informed of each phase of the consolidated planning process and of activities being proposed or undertaken under HUD formula grant programs. Opportunities to comment on or to participate in planning for community development and affordable housing activities and projects are publicized and disseminated throughout the state.

Public Hearings and Meetings

MFA and DFA, pursuant to their Citizen Participation Plan, published in statewide newspapers of general circulation a *Notice of Public Hearings on the DRAFT 2019 New Mexico Annual Action Plan*, seeking public comment. (*Grantee Unique Appendices, Part A, Notice of Public Hearings*) A 30-day public examination and comment period began on May 15, 2019 and ended on June 13, 2019. In addition, DFA and MFA conducted two public hearings to obtain citizens' views and to respond to proposals and questions. The hearings took place on the dates and at the locations below, as well as via webcast at www.housingnm.org.

May 23, 2019, 12:30 pm, MFA Board Room, 344 4th Street SW, Albuquerque, NM 87102

June 5, 2019, 5:30 pm, MFA Board Room, 344 4th Street SW, Albuquerque, NM 87102

Information about the time, location and subject of each hearing was provided to citizens through newspaper publication and disseminated to local governments and other interested parties via e-mail.

Every effort was made to ensure that public hearings were inclusive. Hearings were held at convenient times and locations and in places where people most affected by the proposed activities could attend. MFA and DFA utilized facilities that are accessible to persons with mobility impairments. If written notice was given at least seven days before a hearing date, MFA provided appropriate materials, equipment and interpreting services to facilitate the participation of non-English speaking persons and persons with visual and/or hearing impairments. Interpreters are provided at public hearings where a significant number of non-English speaking residents could have been reasonably expected to participate. All public hearings and public hearings associated with the consolidated planning process conformed to applicable New Mexico open meetings laws.

5. Summary of public comments

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

No comments were received.

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

No comments were received.

7. Summary

Pursuant to the Citizen Participation Plan, notices were published in statewide newspapers of general circulation, on MFA’s and DFA’s websites and disseminated through both agencies’ e-mail listings.

PR-05 Lead & Responsible Agencies - 91.300(b)

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

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
Lead Agency	NEW MEXICO MFA	
CDBG Administrator	NEW MEXICO DFA	DFA Community Development Bureau
HOPWA Administrator	NEW MEXICO MFA	MFA Community Development Department
HOME Administrator	NEW MEXICO MFA	MFA Housing Development Department MFA Community Development Department
ESG Administrator	NEW MEXICO MFA	MFA Community Development Department
HTF Administrator	NEW MEXICO MFA	MFA Housing Development Department

Table 1 – Responsible Agencies

Narrative

MFA, lead agency for the Consolidated Plan, is responsible for HOME, ESG, HOPWA and HTF. DFA is responsible for CDBG.

Consolidated Plan Public Contact Information

For HOME, ESG, HOPWA, and HTF:

Sabrina Su

New Mexico Mortgage Finance Authority
344 Fourth St., SW
Albuquerque, NM 87102
505-843-6880
800-444-6880

FOR CDBG:

Scott Wright

Community Development Bureau

Local Government Division

Department of Finance and Administration

Bataan Memorial Building, Rm 202

Santa Fe, NM 87505

505 827-4974

AP-10 Consultation - 91.110, 91.300(b); 91.315(l)

1. Introduction

In developing the Action Plan, MFA and DFA used their Citizen Participation Plan and comments received in writing and at public hearings, **if any**, to assess needs and continuously evaluate their administration of federal programs.

Provide a concise summary of the state's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(l)).

MFA and DFA consult with a wide variety of organizations in order to gain understanding of the housing and community development conditions throughout the state. This represents a collective effort from a broad array of entities in New Mexico, ranging from advocacy groups for the disabled to economic development organizations. Private, nonprofit and public organizations, including mayors, city councilors, county commissioners, county managers, planning and development administrators, councils of government, persons interested in the CDBG program, persons interested in the HOME program, persons associated with Continuum of Care organizations and numerous state agencies were contacted through several means including e-mail correspondence, telephone interviews and face-to-face interactions. These persons were solicited to discuss housing and community development needs in New Mexico, including the ranking of those needs and activities that MFA and DFA might consider in better addressing needs throughout the state. Further, individuals were asked to provide additional insight into prospective barriers and constraints to addressing housing and community development needs in New Mexico.

MFA is a member of the New Mexico Behavioral Health Collaborative, which was established in 2004 to enhance coordination among 15 state agencies on behavioral health issues. The Collaborative oversees policy and the contract with the statewide entity, **Falling Colors**, which manages the behavioral health system in New Mexico. MFA is also a member of the Housing Leadership Group, a subcommittee of the Collaborative. MFA has a contractual arrangement with the Behavioral Health Services Division (BHSD) through **Falling Colors** to manage the Linkages Supportive Housing Program, a state funded program that provides case management and rental assistance for clients diagnosed with severe mental illness.

Provide a concise summary of the state's activities to enhance coordination with local jurisdictions serving Colonias and organizations working within Colonias communities.

Along with other state agencies and private individuals, MFA **and DFA are** members of the Colonias Infrastructure Board. The primary purpose of the Colonias Infrastructure Act is to ensure adequate financial resources for infrastructure development for recognized Colonias, to provide for planning and development of infrastructure in an efficient and cost-effective manner and to develop infrastructure projects to improve quality of life and encourage economic development. **DFA actively advocates for Colonias CDBG projects throughout each year.** Coordination with the Colonias and organizations working within Colonias communities was accomplished by e-mailing copies of the Draft Action Plan and request for comments to entitlement jurisdictions, local jurisdictions receiving CDBG or HOME funds, CDBG grantees, Councils of Government and the regional housing authorities.

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

Both Continuums of Care (CoCs) in New Mexico are coordinated by the New Mexico Coalition to End Homelessness (NMCEH), which was founded in 2000 to coordinate statewide efforts to end homelessness. The mission of NMCEH is to assist communities to create solutions to homelessness from prevention through permanent housing by using action, advocacy and awareness. As a partnership of nonprofit agencies and MFA, it has three major areas of operation: to support homeless service agencies in New Mexico, to educate people in New Mexico about homelessness and to advocate for solutions to homelessness at the state legislature and with other governmental bodies. NMCEH also offers training and technical assistance to nonprofit agencies and other groups in New Mexico, partners with organizations to create supportive housing, manages the New Mexico Homeless Management Information System (HMIS) and is engaged in campaigns to end veteran homelessness and to adequately fund the national and state housing trust funds. **In 2018 NMCEH was awarded a Youth Homelessness Demonstration Program grant covering 14 counties in northern New Mexico.** MFA provides support for NMCEH activities through financial commitments, including resources from the MFA General Fund and in-kind contributions, such as meeting facilities and technical assistance to NMCEH members. MFA and NMCEH advocacy efforts have rendered additional funding for homeless programs to include match money for the CoCs.

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

New Mexico has two Continuums of Care, Albuquerque and Balance of State. The New Mexico Coalition to End Homelessness (NMCEH) is the Collaborative Applicant for the Balance of State CoC and also contracts with the City of Albuquerque to help manage the Albuquerque CoC. MFA and NMCEH continue to meet monthly to improve the crisis response system in New Mexico funded by ESG. NMCEH operates the statewide HMIS and has been providing MFA with outcome evaluations for ESG projects for several years. The outcome measures used are exit destination, income, recidivism within 2 years, data timeliness, data quality, coordinated entry participation (ES and RRH only), total number served, and cost per person served. The joint committee developed new statewide standards for ESG programs and a process for making sure that all ESG programs are using the New Mexico coordinated entry system for supportive housing correctly. The joint committee also conducted training for ESG providers on diversion and will continue to develop other trainings about best practices. There is a separate HMIS Governing Committee that includes MFA, NMCEH the City of Albuquerque, representatives of both CoCs, and a member who has lived experience of homelessness. The HMIS Governing Committee oversees the operation and administration of the New Mexico HMIS project.

2. Agencies, groups, organizations and others who participated in the process and consultations

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	NEW MEXICO COALITION TO END HOMELESSNESS
	Agency/Group/Organization Type	<ul style="list-style-type: none"> Services-homeless Civic Leaders
	What section of the Plan was addressed by Consultation?	<ul style="list-style-type: none"> Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs – Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Market Analysis HMIS Coordinator
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Agency/Group/Organization received notice of the draft plan, comment period and public hearings and was asked to provide comments.
2	Agency/Group/Organization	ALBUQUERQUE
	Agency/Group/Organization Type	<ul style="list-style-type: none"> Service-Fair Housing Other government – Local Civic Leaders
	What section of the Plan was addressed by Consultation?	<ul style="list-style-type: none"> Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs – Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Market Analysis Economic Development Anti-poverty Strategy Lead-based Paint Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Agency/Group/Organization received notice of the draft plan, comment period and public hearings and was asked to provide comments.
3	Agency/Group/Organization	FARMINGTON
	Agency/Group/Organization Type	<ul style="list-style-type: none"> Other government – Local Civic leaders
	What section of the Plan was addressed by Consultation?	<ul style="list-style-type: none"> Housing Need Assessment Homeless Needs - Chronically homeless Non-Homeless Special Needs Market Analysis Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Agency/Group/Organization received notice of the draft plan, comment period and public hearings and was asked to provide comments.
4	Agency/Group/Organization	SANTA FE
	Agency/Group/Organization Type	<ul style="list-style-type: none"> Other government – Local Civic Leaders

	What section of the Plan was addressed by Consultation?	<ul style="list-style-type: none"> • Housing Need Assessment • Homeless Needs - Chronically homeless • Non-Homeless Special Needs • Market Analysis • Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Agency/Group/Organization received notice of the draft plan, comment period and public hearings and was asked to provide comments.
5	Agency/Group/Organization	RIO RANCHO
	Agency/Group/Organization Type	<ul style="list-style-type: none"> • Other government – Local • Civic Leaders
	What section of the Plan was addressed by Consultation?	<ul style="list-style-type: none"> • Housing Need Assessment • Homeless Needs - Chronically homeless • Non-Homeless Special Needs • Market Analysis • Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Agency/Group/Organization received notice of the draft plan, comment period and public hearings and was asked to provide comments.
6	Agency/Group/Organization	LAS CRUCES
	Agency/Group/Organization Type	<ul style="list-style-type: none"> • Other government – Local • Civic Leaders
	What section of the Plan was addressed by Consultation?	<ul style="list-style-type: none"> • Housing Need Assessment • Homeless Needs - Chronically homeless • Non-Homeless Special Needs • Market Analysis • Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Agency/Group/Organization received notice of the draft plan, comment period and public hearings and was asked to provide comments.
7	Agency/Group/Organization	NORTHWEST NEW MEXICO COUNCIL OF GOVERNMENTS
	Agency/Group/Organization Type	<ul style="list-style-type: none"> • Regional organization • Planning organization • Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	<ul style="list-style-type: none"> • Housing Need Assessment • Market Analysis • Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Agency/Group/Organization received notice of the draft plan, comment period and public hearings and was asked to provide comments.
8	Agency/Group/Organization	NAVAJO PARTNERSHIP FOR HOUSING
	Agency/Group/Organization Type	<ul style="list-style-type: none"> • Housing • Services – Housing • Services-Elderly Persons • Business Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Agency/Group/Organization received notice of the draft plan, comment period and public hearings and was asked to provide comments.

9	Agency/Group/Organization	NEW MEXICO NAHRO
	Agency/Group/Organization Type	<ul style="list-style-type: none"> • Housing • Regional organization • Planning organization • Civic Leaders
	What section of the Plan was addressed by Consultation?	<ul style="list-style-type: none"> • Housing Need Assessment • Public Housing Needs • Market Analysis • Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Agency/Group/Organization received notice of the draft plan, comment period and public hearings and was asked to provide comments.
10	Agency/Group/Organization	SOUTHWEST NEW MEXICO COUNCIL OF GOVERNMENTS
	Agency/Group/Organization Type	<ul style="list-style-type: none"> • Regional organization • Planning organization • Organizations Serving Colonias • Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	<ul style="list-style-type: none"> • Housing Needs Assessment • Market Analysis • Economic Development • Colonias Set-aside Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Agency/Group/Organization received notice of the draft plan, comment period and public hearings and was asked to provide comments.
11	Agency/Group/Organization	APARTMENT ASSOCIATION OF NEW MEXICO
	Agency/Group/Organization Type	<ul style="list-style-type: none"> • Housing • Service-Fair Housing • Business Leaders
	What section of the Plan was addressed by Consultation?	<ul style="list-style-type: none"> • Housing Need Assessment • Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Agency/Group/Organization received notice of the draft plan, comment period and public hearings and was asked to provide comments.
12	Agency/Group/Organization	SANTA FE COUNTY
	Agency/Group/Organization Type	<ul style="list-style-type: none"> • PHA • Services – Housing • Services-Children • Services-Elderly Persons • Services-Persons with Disabilities • Services-Persons with HIV/AIDS • Services-Victims of Domestic Violence • Services-Homeless • Other government – County • Civic Leaders

	What section of the Plan was addressed by Consultation?	<ul style="list-style-type: none"> • Housing Need Assessment • Public Housing Needs • Homelessness Strategy • Non-Homeless Special Needs • Market Analysis • Economic Development • Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Agency/Group/Organization received notice of the draft plan, comment period and public hearings and was asked to provide comments.
13	Agency/Group/Organization	OTERO COUNTY HABITAT FOR HUMANITY
	Agency/Group/Organization Type	<ul style="list-style-type: none"> • Housing • Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	<ul style="list-style-type: none"> • Housing Need Assessment • Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Agency/Group/Organization received notice of the draft plan, comment period and public hearings and was asked to provide comments.
14	Agency/Group/Organization	SUPPORTIVE HOUSING COALITION OF NEW MEXICO
	Agency/Group/Organization Type	<ul style="list-style-type: none"> • Housing • Services – Housing • Services-Persons with Disabilities • Services-Homeless
	What section of the Plan was addressed by Consultation?	<ul style="list-style-type: none"> • Housing Need Assessment • Homeless Needs - Chronically homeless • Homelessness Strategy • Non-Homeless Special Needs • Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Agency/Group/Organization received notice of the draft plan, comment period and public hearings and was asked to provide comments.
15	Agency/Group/Organization	ALBUQUERQUE HOUSING AUTHORITY
	Agency/Group/Organization Type	<ul style="list-style-type: none"> • Housing • PHA • Services – Housing • Services-Children • Services-Elderly Persons • Services-Persons with Disabilities • Services-Victims of Domestic Violence • Services-Homeless • Service-Fair Housing • Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	<ul style="list-style-type: none"> • Housing Need Assessment • Public Housing Needs • Homeless Needs - Chronically homeless • Homeless Needs - Families with children • Homelessness Needs – Veterans • Homelessness Needs - Unaccompanied youth • Non-Homeless Special Needs • Market Analysis

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Agency/Group/Organization received notice of the draft plan, comment period and public hearings and was asked to provide comments.
16	Agency/Group/Organization	BERNALILLO COUNTY HOUSING DEPARTMENT
	Agency/Group/Organization Type	<ul style="list-style-type: none"> • Housing • PHA • Services – Housing • Services-Children • Services-Elderly Persons • Services-Persons with Disabilities • Services-Persons with HIV/AIDS • Services-Victims of Domestic Violence • Services-Homeless • Service-Fair Housing • Other government – County • Civic Leaders
	What section of the Plan was addressed by Consultation?	<ul style="list-style-type: none"> • Housing Need Assessment • Public Housing Needs • Homeless Needs - Chronically homeless • Homeless Needs - Families with children • Homelessness Needs – Veterans • Homelessness Needs - Unaccompanied youth • Non-Homeless Special Needs • Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Agency/Group/Organization received notice of the draft plan, comment period and public hearings and was asked to provide comments.
17	Agency/Group/Organization	EASTERN REGIONAL HOUSING AUTHORITY
	Agency/Group/Organization Type	<ul style="list-style-type: none"> • Housing • PHA • Services – Housing • Services-Elderly Persons • Services-Persons with Disabilities • Services-Victims of Domestic Violence • Services-Homeless • Regional organization • Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	<ul style="list-style-type: none"> • Housing Need Assessment • Public Housing Needs • Homeless Needs - Chronically homeless • Homeless Needs - Families with children • Homelessness Needs – Veterans • Homelessness Needs - Unaccompanied youth • Non-Homeless Special Needs • Market Analysis • Economic Development • Colonias Set-Aside Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Agency/Group/Organization received notice of the draft plan, comment period and public hearings and was asked to provide comments.

18	Agency/Group/Organization	WESTERN REGIONAL HOUSING AUTHORITY
	Agency/Group/Organization Type	<ul style="list-style-type: none"> • Housing • PHA • Services – Housing • Services-Children • Services-Elderly Persons • Services-Persons with Disabilities • Services-Homeless • Regional organization • Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	<ul style="list-style-type: none"> • Housing Need Assessment • Public Housing Needs • Homeless Needs - Chronically homeless • Homeless Needs - Families with children • Homelessness Needs – Veterans • Homelessness Needs - Unaccompanied youth • Non-Homeless Special Needs • Market Analysis • Colonias Set-aside Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Agency/Group/Organization received notice of the draft plan, comment period and public hearings and was asked to provide comments.
19	Agency/Group/Organization	BEHAVIORAL HEALTH SERVICES DIVISION
	Agency/Group/Organization Type	<ul style="list-style-type: none"> • Services-Children • Services-Persons with Disabilities • Services-Health • Health Agency • Publicly Funded Institution/System of Care
	What section of the Plan was addressed by Consultation?	<ul style="list-style-type: none"> • Homeless Needs - Chronically homeless • Homeless Needs - Families with children • Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Agency/Group/Organization received notice of the draft plan, comment period and public hearings and was asked to provide comments.
20	Agency/Group/Organization	NORTHERN REGIONAL HOUSING AUTHORITY
	Agency/Group/Organization Type	<ul style="list-style-type: none"> • Housing • PHA • Services – Housing • Services-Children • Services-Elderly Persons • Services-Persons with Disabilities • Services-Homeless • Service-Fair Housing • Regional organization • Business and Civic Leaders

	What section of the Plan was addressed by Consultation?	<ul style="list-style-type: none"> • Housing Need Assessment • Public Housing Needs • Homeless Needs - Chronically homeless • Homeless Needs - Families with children • Homelessness Needs – Veterans • Homelessness Needs - Unaccompanied youth • Non-Homeless Special Needs • Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Agency/Group/Organization received notice of the draft plan, comment period and public hearings and was asked to provide comments.
21	Agency/Group/Organization	THE LOAN FUND/NORTH CENTRAL NM ECONOMIC DEVELOPMENT DISTRICT
	Agency/Group/Organization Type	<ul style="list-style-type: none"> • Regional organization • Planning organization • Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	<ul style="list-style-type: none"> • Market Analysis • Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Agency/Group/Organization received notice of the draft plan, comment period and public hearings and was asked to provide comments.
22	Agency/Group/Organization	SOUTHEASTERN NM ECONOMIC DEVELOPMENT DISTRICT
	Agency/Group/Organization Type	<ul style="list-style-type: none"> • Regional organization • Planning organization • Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	<ul style="list-style-type: none"> • Market Analysis • Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Agency/Group/Organization received notice of the draft plan, comment period and public hearings and was asked to provide comments.
23	Agency/Group/Organization	SOUTH CENTRAL COUNCIL OF GOVERNMENTS
	Agency/Group/Organization Type	<ul style="list-style-type: none"> • Regional organization • Planning organization • Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	<ul style="list-style-type: none"> • Market Analysis • Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Agency/Group/Organization received notice of the draft plan, comment period and public hearings and was asked to provide comments.
24	Agency/Group/Organization	EASTERN PLAINS COUNCIL OF GOVERNMENTS
	Agency/Group/Organization Type	<ul style="list-style-type: none"> • Regional organization • Planning organization • Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	<ul style="list-style-type: none"> • Market Analysis • Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Agency/Group/Organization received notice of the draft plan, comment period and public hearings and was asked to provide comments.

25	Agency/Group/Organization	BEHAVIORAL HEALTH COLLABORATIVE
	Agency/Group/Organization Type	<ul style="list-style-type: none"> • Services-Persons with Disabilities • Services-Homeless • Services-Health • Services – Victims • Health Agency • Other government – State • Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	<ul style="list-style-type: none"> • Homeless Needs - Chronically homeless • Homeless Needs - Families with children • Homelessness Needs – Veterans • Homelessness Needs - Unaccompanied youth • Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Agency/Group/Organization received notice of the draft plan, comment period and public hearings and was asked to provide comments.
26	Agency/Group/Organization	NEW MEXICO DEPARTMENT OF TRANSPORTATION
	Agency/Group/Organization Type	Other government - State
	What section of the Plan was addressed by Consultation?	Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Agency/Group/Organization received notice of the draft plan, comment period and public hearings and was asked to provide comments.
27	Agency/Group/Organization	NEW MEXICO ENVIRONMENT DEPARTMENT
	Agency/Group/Organization Type	Other government - State
	What section of the Plan was addressed by Consultation?	Lead-based Paint Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Agency/Group/Organization received notice of the draft plan, comment period and public hearings and was asked to provide comments.
28	Agency/Group/Organization	NEW MEXICO AGING AND LONG-TERM SERVICES DEPARTMENT
	Agency/Group/Organization Type	<ul style="list-style-type: none"> • Services-Elderly Persons • Other government - State
	What section of the Plan was addressed by Consultation?	<ul style="list-style-type: none"> • Housing Need Assessment • Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Agency/Group/Organization received notice of the draft plan, comment period and public hearings and was asked to provide comments.
29	Agency/Group/Organization	NEW MEXICO STATE FIRE MARSHAL'S OFFICE
	Agency/Group/Organization Type	Other government - State
	What section of the Plan was addressed by Consultation?	Lead-based Paint Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Agency/Group/Organization received notice of the draft plan, comment period and public hearings and was asked to provide comments.
30	Agency/Group/Organization	NEW MEXICO CHILDREN, YOUTH AND FAMILIES DEPARTMENT
	Agency/Group/Organization Type	<ul style="list-style-type: none"> • Services-Children • Child Welfare Agency • Other government - State

	What section of the Plan was addressed by Consultation?	<ul style="list-style-type: none"> • Homeless Needs - Chronically homeless • Homeless Needs - Families with children • Homelessness Needs - Unaccompanied youth • Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Agency/Group/Organization received notice of the draft plan, comment period and public hearings and was asked to provide comments.
31	Agency/Group/Organization	GOVERNOR'S COMMISSION ON DISABILITY
	Agency/Group/Organization Type	<ul style="list-style-type: none"> • Housing • Services-Elderly Persons • Services-Persons with Disabilities • Service-Fair Housing • Other government - State
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Agency/Group/Organization received notice of the draft plan, comment period and public hearings and was asked to provide comments.
32	Agency/Group/Organization	NEW MEXICO FINANCE AUTHORITY
	Agency/Group/Organization Type	<ul style="list-style-type: none"> • Other government – State • Planning organization • Organizations Serving Colonias • Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	<ul style="list-style-type: none"> • Market Analysis • Economic Development • Anti-poverty Strategy • Colonias Set-aside Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Agency/Group/Organization received notice of the draft plan, comment period and public hearings and was asked to provide comments.
33	Agency/Group/Organization	USDA – RURAL DEVELOPMENT
	Agency/Group/Organization Type	<ul style="list-style-type: none"> • Housing • Services – Housing • Services-Elderly Persons • Other government – Federal • Organizations Serving Colonias
	What section of the Plan was addressed by Consultation?	<ul style="list-style-type: none"> • Housing Need Assessment • Non-Homeless Special Needs • Colonias Set-aside Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Agency/Group/Organization received notice of the draft plan, comment period and public hearings and was asked to provide comments.
34	Agency/Group/Organization	AMERICAN LUNG ASSOCIATION IN NEW MEXICO
	Agency/Group/Organization Type	<ul style="list-style-type: none"> • Services – Housing • Services-Health • Services-Education • Health Agency
	What section of the Plan was addressed by Consultation?	Public Health

<p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>Agency/Group/Organization received notice of the draft plan, comment period and public hearings and was asked to provide comments. Work with Smoke-Free at Home NM to assist properties and residents in adopting smoke-free property policies.</p>
---	--

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

None

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	New Mexico Coalition to End Homelessness	MFA contributes financial support for the Coalition and in conjunction with the City of Albuquerque and the Coalition, has developed and implemented the New Mexico HMIS system. MFA participates in the CoC steering committee. MFA uses State Homeless funding to provide financial support to agencies receiving CoC awards.
2019 Action Plan	Entitlement Cities	MFA's goals overlap with those of the cities of Albuquerque, Santa Fe, Las Cruces, Rio Rancho and Farmington in providing affordable housing for the citizens of the State of New Mexico.

Table 3 – Other local / regional / federal planning efforts

Narrative

DFA, in conjunction with the Community Development Council (CDC), continues to seek input from the Council of Governments (COGs), mayors, county commissioners, city and county managers, grants administrators, other local and county officials, as well as other state agencies on infrastructure, public facilities, planning, economic development, and housing needs across the state. DFA **conducts multiple trainings each year to provide guidance for eligible applicants and activities as well as providing technical assistance to current subgrantees.** DFA collaborates with other state **and federal** agencies to leverage **additional** funding and **maximize the impact of CDBG funded projects.** In the future, these efforts will help **the effectiveness and utilization of state and federal funding, reduce preventable delays through planning and improve the quality of life for low to moderate income residents in New Mexico.**

MFA provided information throughout the year to a number of external advisory and oversight committees comprising representatives from various housing-related industries and geographic areas of the state to advise and comment on activities undertaken with federal dollars. These committees include the Mortgage Finance Authority Act Legislative Oversight Committee, the New Mexico Housing Trust Fund Advisory Committee and the Allocation Review Committee. MFA will continue to work with and consult with these committees regarding activities in the Action Plan. MFA also meets annually with focus groups organized according to Action Plan activities such as housing development, rehabilitation and homelessness prevention.

MFA and DFA recognize that many times, the difference between success and failure in a partnership is in the ability to operate with an effective communication system. In an effort to help organizations develop that capacity, MFA and DFA will continue their outreach to a variety of agencies and entities involved with housing and community development activities in New Mexico.

AP-12 Participation - 91.115, 91.300(c)

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

A 30-day public comment period began at 12:00 am on May 15, 2019 and ended at 11:59 pm on June 13, 2019. Notice of the availability of the draft 2019 Annual Action Plan; the public comment period; and the dates, times, and locations of the public hearings were published statewide in both English and Spanish in the **Albuquerque, Clovis, Farmington, Las Cruces, Las Vegas, Roswell, Santa Fe and Taos** newspapers on **May 9-10, 2019** depending on newspaper publication date, **13 days** prior to the first public hearing. (see *Grantee Unique Appendices, Part A, Notice of Public Hearings*). The notice and the draft 2019 Annual Action Plan were published on MFA's web page at <http://www.housingnm.org/resources/new-mexico-annual-action-plan> and on DFA's web page at http://www.nmdfa.state.nm.us/Local_Government.aspx. E-mail blasts requesting public comment on the Action Plan were sent to both MFA and DFA contact lists, which included affordable housing developers; public housing agencies; HOME, ESG, HOPWA, CDBG and HTF recipients; Councils of Governments; disability advocates and service providers; providers of housing and services to the homeless; and nonprofit partners who provide services and programs in Colonias. On **May 23, and June 5, 2019**, MFA and DFA held public hearings on the Action Plan at MFA and via webcast. One person attended the hearings.

The goals set forth in this Action Plan are carried forward from the 2015-2019 Consolidated Plan and the first year 2015 Action Plan previously approved by HUD. The citizen participation process, including focus groups, surveys and public hearings during prior plan development was instrumental in determining what federal funding should be applied to what activity.

2. Summary citizen participation process and efforts made to broaden citizen participation in Colonias

The Las Cruces entitlement jurisdiction, the Southwest New Mexico Council of Governments, Eastern Regional Housing Authority and Western Regional Housing Authority were sent copies of the **Draft 2019** Action Plan for comment. These entities were asked to distribute the Action Plan for comment to their network of contacts.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of Comments received	Summary of comments not accepted and reasons	URL (if applicable)
1	Public Hearing	Minorities Non-English Speaking - Specify other language: Spanish Non-targeted/broad community	A public hearing was held on 5/23/19 and 6/5/19 at MFA, as well as via webcast. Outside of MFA staff, one person attended the 5/23/19 hearing. Only MFA staff attended the 6/5/19 hearing.	No comments were received	N/A	www.housingnm.org
2	Newspaper Ad	Minorities Non-English Speaking - Specify other language: Spanish	A Public Notice was published in Albuquerque, Clovis, Farmington, Las Cruces, Las Vegas, Roswell, Santa Fe and Taos setting out the hearing dates, times and locations; the dates of the public comment period; and the url for the draft of the 2019 Action Plan. See "Grantee Unique Appendices, Part B" for Publication Certifications	No comments were received	N/A	
3	Internet Outreach	Non-targeted/broad community	The Public Notice and a draft of the 2019 Action Plan was posted on both MFA and DFA web pages.	No comments were received	N/A	http://www.housingnm.org/resources/new-mexico-annual-action-plan; http://www.nmdfa.state.nm.us/2011_New_Mexico_Action_Plan_1.aspx

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of Comments received	Summary of comments not accepted and reasons	URL (If applicable)
4	Other - e-mail	Non-targeted/broad community	The Draft 2019 Annual Action Plan was sent to MFA and DFA e-mail contact lists requesting review and comments.	No comments were received.	N/A	

Table 4 – Citizen Participation Outreach

Expected Resources

AP-15 Expected Resources – 91.320(c)(1,2)

Introduction

The expected resources numbers are based on federal and state allocations. HUD's allocations were announced in April.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Amount Available Year 5				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	<ul style="list-style-type: none"> Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services 	11,159,156	0	2,036,710	13,195,866	13,195,866	Annual appropriation and carry forward
HOME	public - federal	<ul style="list-style-type: none"> Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership CHDO 	4,685,234	2,077,239	1,283,368	8,045,841	8,045,841	Annual appropriation, program income and carry forward

Program	Source of Funds	Uses of Funds	Amount Available Year 5				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOPWA	public - federal	<ul style="list-style-type: none"> Permanent housing in facilities Permanent housing placement Short term or transitional housing facilities STRMU Supportive services TBRA 	912,328	0	0	912,328	912,328	MFA receives the City of Albuquerque HOPWA allocation as well as the balance of state.
ESG	public - federal	<ul style="list-style-type: none"> Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Supportive Services 	1,149,002	0	0	1,149,002	1,149,002	Annual appropriation.
Housing Trust Fund	public - federal	<ul style="list-style-type: none"> Multifamily rental new construction Multifamily rental rehab 	3,000,000	0	2,900,000	5,900,000	5,900,000	2019 National Housing Trust Fund allocation and remaining 2018 allocation
LIHTC	public - federal	<ul style="list-style-type: none"> Multifamily rental new construction Multifamily rental rehab 	4,548,388	0	0	4,548,388	4,548,388	LIHTC allocation remaining for 2019 awards.
Other	public - state	<ul style="list-style-type: none"> Homebuyer assistance Housing 	283,725,000	0	0	283,725,000	283,725,000	MFA provides low-interest mortgages to first-time homebuyers throughout the state. These mortgages are funded through the issuance of tax-exempt bonds (mortgage revenue bonds).

Program	Source of Funds	Uses of Funds	Amount Available Year 5				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Other	public - state	Overnight shelter Permanent housing placement Rapid re-housing (rental assistance) Supportive services TBRA	1,215,700	0	0	1,215,700	1,215,700	Legislative allocation to fund homeless and special needs programs across the state.
Other	Public-state	Other Fair Housing	15,000	0	0	15,000	15,000	MFA General Fund dollars for Fair Housing training activities planned for FY 2019, development and production of Fair Housing brochures and signage, and salaries that support MFA work on Fair Housing.

Table 5 - Expected Resources – Priority Table

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

Description of Leverage:

Federal funds in the programs shown above are leveraged in many ways. CDBG funds are leveraged with appropriations from the state legislature, **general funds from units of local government, Colonias funding, grants from other state and federal agencies**. HOME funds are leveraged with HUD Risk Sharing, RAD funds, NAHASDA funds, USDA loans and grants, mortgage revenue bonds, Low Income Housing Tax Credits, DOE and state Weatherization funds, and MFA's Housing Opportunity Fund and MFA's General Fund. ESG is leveraged with appropriations from the state legislature, and is used in conjunction with funds such as the Continuum of Care and Shelter + Care. HOPWA funds are leveraged with Ryan White funds and state and local appropriations.

Matching Requirements:

Match requirements of the HOME Program will be met by three primary sources: resources committed by grantees and local governments, proceeds from mortgage revenue bonds and MFA general fund interest subsidy. New Mexico qualified **for a 50 percent match reduction granted by HUD for FY 2019. For a state to qualify as distressed based on the personal income growth rate, the state per capital income growth rate must have been less than 2.72 percent which is 75 percent of the average national personal income growth rate of 3.63 percent. New Mexico's income growth rate was 1.98%.**

The state meets the CDBG match requirement by utilizing an in-kind match of personnel services. The CDBG Bureau Chief and project managers are the only staff that uses CDBG funds to cover a portion of their salaries. However, there are many staff members at DFA that review and process CDBG related documents in which their salaries are paid from the state's General Fund. These additional staff members include upper DFA management, Administrative Services Division management and staff as well as Local Government Division management and staff.

In addition to the in-kind match, all CDBG infrastructure projects funded by DFA require a minimum cash match by the respective county or municipality. For Rural projects **(municipalities of 3,000 or less, counties of 25,000 or less)**, the cash match is 5% of the CDBG grant award. For projects in non-rural areas **greater than the amounts identified above (respectively)**, the cash match requirement is 10% of the CDBG grant award. Additionally, during the rating and ranking process, applications receive higher scoring (in part) based on the amount of matching/leveraging funds above the minimum cash match requirement.

Match requirements of the ESG Program will be met by state homeless funding.

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

Not applicable because no state-owned land will be used to address the needs identified in the plan.

Discussion

None

Annual Goals and Objectives

AP-20 Annual Goals and Objectives – 91.320(c)(3)&(e)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Finance multifamily rental new construction	2015	2019	Affordable Housing	Statewide	Low-moderate income renter households	HOME: \$1,379,587 HTF: \$2,024,014	Rental units constructed: 14 household housing units
2	Provide financial assistance to eligible homebuyers	2015	2019	Affordable Housing	Statewide	Low-moderate Income Owner Households	HOME: \$552,630	Homeowner housing added: 30 household housing units
3	Provide Resources for Owner-Occupied Rehab	2015	2019	Affordable Housing	Statewide	Low-moderate Income Owner Households	CDBG: \$430,950 HOME: \$4,044,242	Homeowner housing rehabilitated: 50 household housing units
4	Encourage the development of special needs housing	2015	2019	Non-Homeless Special Needs	Statewide	Elderly and Frail Elderly Persons with Disabilities Persons with HIV/AIDS Persons with alcohol and other addictions Severe Mental Illness Victims of Domestic Violence	HTF: \$839,966	Special needs housing added: 3 household housing units
5	Expand housing for special needs populations	2015	2019	Non-Homeless Special Needs	Statewide	Elderly and Frail Elderly Persons with Disabilities Persons with HIV/AIDS Persons with alcohol and other addictions Severe Mental Illness Victims of Domestic Violence	ESG: \$241,290 State legislative allocation: \$262,580	Tenant-based rental assistance / Rapid Rehousing: 440 households assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Finance multifamily rental acquisition and rehab	2015	2019	Affordable Housing	Statewide	Low-moderate income renter households	HOME: \$2,069,382 HTF: \$3,036,021	Rental units rehabilitated: 21 household housing unit
7	Fund services for persons living with HIV/AIDS	2015	2019	Non-Homeless Special Needs	Statewide	Homelessness	HOPWA: \$912,328	Housing for people with HIV/AIDS added: 0 household housing unit HIV/AIDS housing operations: 224 household housing units
8	Increase services people experiencing homelessness	2015	2020	Homeless	Statewide	Homelessness	ESG: \$907,712 State legislative allocation: \$953,120	Homeless person overnight shelter: 8,258 persons assisted Homelessness prevention: 601 persons assisted
9	Enhance infrastructure, public facilities, housing	2015	2019	Non-Housing Community Development	Colonias neighborhood Statewide	Community Development Needs	CDBG: \$12,764,916	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 4300 Households Assisted Jobs created/retained: 0 Jobs

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	Finance multifamily rental new construction
	Goal Description	Goal will aid individuals and families to find affordable housing through the construction of new affordable rental units. <i>The number of units includes a portion of the National Housing Trust Fund. 5 HOME units and 9 HTF units.</i>
2	Goal Name	Provide Financial Assistance to Eligible Homebuyer
	Goal Description	Aid to individuals and families to purchase homes.

3	Goal Name	Provide Resources for Owner-Occupied Rehab
	Goal Description	Provide assistance to individuals and families throughout the state to enable them to rehabilitate their existing homes. <i>50 units</i>
4	Goal Name	Encourage the development of special needs housing
	Goal Description	Goal will aid individuals and families with special needs to find affordable housing through the construction of new affordable rental units.
5	Goal Name	Expand housing for special needs populations
	Goal Description	Goal also includes providing funding for homeless prevention and rapid re-housing with ESG funding.
6	Goal Name	Finance Multifamily Rental Acquisition and Rehab
	Goal Description	Provide gap financing for the acquisition and rehabilitation of existing rental properties throughout the state.
7	Goal Name	Fund services for and persons living with HIV/AIDS
	Goal Description	Primary goal of the HOPWA program is to provide activities that serve persons with HIV/AIDS throughout New Mexico
8	Goal Name	Increase services people experiencing homelessness
	Goal Description	Provision of services to homeless families and individuals in emergency shelters/transitional housing programs, shelter operations, transitional housing program operations; essential services
9	Goal Name	Increase living environments for homeless persons
	Goal Description	Provision of payments for rents and utilities. Assistance may be tenant or project-based. Beneficiaries may include homeless individuals or families or individuals or families at risk of homelessness.
10	Goal Name	Enhance infrastructure, public facilities, housing
	Goal Description	Goal provides funding to non-entitlement local governments through an annual competition to carry out infrastructure projects, for a wide variety of activities that primarily serve LMI persons throughout the state

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.215(b):

We estimate that the combined HOME and HTF resources listed above will provide affordable housing to 24 extremely low-income families, 32 low-income families, and 62 moderate-income families.

AP-25 Allocation Priorities – 91.320(d)

Introduction:

The following section describes the allocation priorities by goals in this plan.

Funding Allocation Priorities

	Finance multifamily rental new construction (%)	Provide Financial Assistance to Eligible Homebuyer (%)	Provide Resources for Owner-Occupied Rehab (%)	Encourage the development of special needs housing (%)	Expand housing for special needs populations (%)	Finance Multifamily Rental Acquisition and Rehab (%)	Fund services for and persons living with HIV/AIDS (%)	Increase services people experiencing homelessness (%)	Increase living environments for homeless persons (%)	Enhance infrastructure, public facilities, housing (%)	Colonias Set-Aside (%)	Total (%)
CDBG	0	0	3	0	0	0	0	0	0	87	10	100
HOME	17	7	50	0	0	26	0	0	0	0	0	100
HOPWA	0	0	0	0	0	0	100	0	0	0	0	100
ESG	0	0	0	0	21	0	0	79	0	0	0	100
HTF	34	0	0	14	0	51	0	0	0	0	0	100
LIHTC	50	0	0	0	0	50	0	0	0	0	0	100
Other mortgage bond and other financing	0	100	0	0	0	0	0	0	0	0	0	100
Other state homeless funding	0	0	0	0	0	0	0	100	0	0	0	0

Table 7 – Funding Allocation Priorities

Reason for Allocation Priorities

Through experience, data analysis and consultation, the allocation priorities for CDBG and HOME have been identified as noted above. These priorities reflect the estimated amount of funds necessary to meet the goals set forth in this Plan and address the priority needs identified by the state. HUD funds are being targeted to priority housing and community development needs, including homebuyer assistance, homeowner rehabilitation, affordable rental housing, homelessness, rapid rehousing and infrastructure needs. These funds will be leveraged by other state and federal funds.

For the state CDBG program, the allocation percentages are based on totals given the demand-driven nature of the program and HUD regulation. Most CDBG funds are allocated through annual competition. This competitive process prioritizes funding in part to applicants that describe and document significant need. This need-based review prevents DFA from predicting the ultimate geographic distribution of assistance, as areas of need can change over the course of a year. This method of distribution ensures that the funding is allocated to eligible, non-entitlement, low-income areas with demonstrated need and capacity.

HOME funds are allocated to activities as indicated above on an annual basis, after MFA learns the amount of funding from HUD for the upcoming year. Applications for HOME funds for multifamily developments are made through a competitive process if part of a LIHTC application. HOME multifamily funding applications without LIHTC can be submitted at any time. HOME funding for homeowner rehabilitation or homebuyer assistance is provided on a first-come, first-served basis for as long as funding is available.

HTF funds will be allocated to the applicant selected based on the priority needs addressed in the HTF Allocation Plan and the Notice of Funding Availability.

ESG funds are allocated to the Emergency Homeless Assistance Program (EHAP) and the Rental Assistance Program (RAP). EHAP funds are provided to emergency shelters that assist homeless individuals as well as those fleeing domestic violence. Shelters receiving EHAP funds are selected through a competitive process that includes a number of criteria, such as the shelter's capacity and previous performance. These criteria ensure that the highest number of individuals will be served by shelters that are most qualified to serve them. RAP funds are awarded to agencies providing homeless prevention and rapid rehousing services. These agencies are selected through a competitive process that includes criteria such as agency experience and level of need in the agency's service area. Annual funding allocations received by these agencies are determined through a combination of factors, including past performance and poverty levels in the geographic areas served. These criteria ensure that services are targeted according to need and are provided by agencies that are qualified and experienced. HOPWA funds are used for housing assistance and supportive services for persons with HIV/AIDS and are allocated to agencies selected through a competitive process that includes criteria such as the agency's capacity and experience. Annual funding amounts received by these agencies are proportional to the numbers of persons at or below 400% of the federal poverty level who are diagnosed with HIV/AIDS in the counties served by each agency. These criteria ensure that services are targeted according to need and are provided by agencies that are qualified and experienced.

How will the proposed distribution of funds address the priority needs and specific objectives described in the Consolidated Plan?

Funds are limited and are prioritized to meet the highest needs as identified in the Consolidated Plan. Each program's parameters and distribution method target the priority needs and objectives.

AP-30 Methods of Distribution – 91.320(d)&(k)

Introduction:

This section describes the manner in which federal funding is allocated and distributed across the State of New Mexico

Distribution Methods

Table 8 - Distribution Methods by State Program

1	State Program Name:	Community Development Block Grant (CDBG) Program
	Funding Sources:	CDBG
	Describe the state program addressed by the Method of Distribution.	DFA uses CDBG funds to address local community development needs. DFA provides assistance and oversight to local officials with the implementation of needed infrastructure, public buildings, housing rehabilitation, economic development, planning and other critical projects. Ten percent of each allocation is set aside for activities in the Colonias.
	Describe all of the criteria that will be used to select applications and the relative importance of these criteria.	<p>Eligible applicants must meet the following minimum requirements:</p> <ul style="list-style-type: none"> • Projects must be fully functional on a stand-alone basis once awarded funds have been expended. • Projects must be completed within 24 months of a fully executed grant agreement, unless otherwise amended. • Beneficiaries of CDBG projects must be, at a minimum, 51% low to moderate income persons. • Application requests are limited to a maximum of \$750,000. All applications must include a full and phased scope of work, commitment of funding and project cost estimates. • A previous year’s unfunded CDBG application may be resubmitted if the applicant conducts a required public hearing and determines that the project is still viable and a priority for the community. • The application must be complete or it will be returned to the applicant and not considered for funding. • Applications must include a determination of rural or non-rural status, a project description and project location, including proof of site control. • Prior CDBG projects must be completed and closed consistent with federal requirements, with all findings and concerns resolved and cleared. • Audits must be current and will be scrutinized to determine fiscal capacity and capability. • Budgets and quarterly and monthly financial reports must be current. • Match, leverage or other funding commitments must be secured at time of application. • Risk assessment based on historical performance and evaluation of administrative capacity must be acceptable to DFA under uniform grant guidance. • Applicants must complete a certification of compliance for all state and federal regulations and policies.
If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)	DFA maintains CDBG applications, manuals and other necessary information on its website at http://www.nmdfa.state.nm.us/CDBG_Information_1.aspx	

<p>Describe how resources will be allocated among funding categories.</p>	<p>Under the CDBG program, eligible applicants can apply for one of the following categories, contingent on funding availability: community infrastructure, housing, public facility capital outlay, economic development, or planning.*</p> <ul style="list-style-type: none"> • Community infrastructure. Funds can be used for eligible activities that may include, but are not limited to real property acquisition or construction and/or rehabilitation of the following: water systems, sewer systems, municipal utilities, roads, streets, highways, curbs, gutters, sidewalks, storm sewers, street lighting, traffic control devices, parking facilities, domestic violence shelters, substance abuse facilities, emergency shelters, other public facilities and/or solid waste disposal facilities. • Housing. Eligible activities may include, but are not limited to real property acquisition; rehabilitation, clearance, demolition and removal of privately-owned or acquired property for use or resale in the provision of assisted housing; provision of public facilities to increase housing opportunities; financing the repair, rehabilitation and in some cases reconstruction of privately-owned residential or other properties through either loan or grant programs; certain types of housing modernization; temporary relocation assistance; code enforcement or historic preservation activities not to exceed sixty five thousand dollars (\$65,000) for home rehabilitation/repair activities. • Public Facility Capital Outlay. Eligible activities may include, but are not limited to such items as real property acquisition; construction or improvement of community centers, senior citizen centers, nonresidential centers for the handicapped such as sheltered workshops or other community facilities designed to provide health, social, recreational or similar community needs. • Economic Development. Eligible economic development activities may include, but are not limited to acquisition of real property; construction, reconstruction, rehabilitation, or installation of public facilities; site improvements; utilities; commercial or industrial buildings or structures; other commercial or industrial real property improvements or planning. • Planning. Eligible planning activities may include, but are not limited to items like consolidated plan and special studies such as base mapping, aerial photography, geographic information systems, or global positioning; satellite studies; improvement of infrastructure capital improvement plans and individual project plans; development of codes and ordinances that further refine the implementation of the comprehensive plan; climate change mitigation and adaptation plans; preliminary engineering reports (according to USDA/RUS guidelines); related citizen participation or strategic planning processes; other functional or comprehensive planning activities; asset management plans or regionalization of infrastructure and service delivery. • Colonias. Any of the funding categories above may be used in the Colonias. The Community Development Council (CDC) and DFA have developed rating and ranking criteria to prioritize Colonias projects to ensure that the 10% threshold is met. The selection criteria in the rating and ranking system will give priority to Colonias-eligible projects that firmly demonstrate the following: need, appropriateness, impact and benefit to low- and moderate-income persons.
--	---

<p>Describe threshold factors and grant size limits.</p>	<ul style="list-style-type: none"> • Local governments, excluding the entitlement areas, can have one open project at any time for up to \$750,000 in CDBG infrastructure funds. • Local governments, excluding the entitlement areas, can apply throughout the year for up to \$500,000 in housing funds, as long as funds are available. • Local governments, excluding the entitlement areas, can have one open project at any time for up to \$750,000 for CDBG public facilities. • Local governments, excluding the entitlement areas, can have one open project at any time for up to \$500,000 for CDBG economic development funds, as long as funds are available. • Applicants may apply for up to \$50,000 for CDBG planning funds throughout the year, as long as funds are available.
<p>What are the outcome measures expected as a result of the method of distribution?</p>	<p>Outcome measures associated with the following goal: Enhance the quality of New Mexico’s infrastructure:</p> <ul style="list-style-type: none"> • <i>Availability/Accessibility:</i> The number of water or wastewater projects and streets completed; the number of Colonias projects completed by type of project, the number of planning projects that will provide readiness, the number of housing units rehabilitated and/or produced. • <i>Affordability:</i> The number of eligible persons assisted with new water or wastewater systems, the number of persons within Colonias assisted with water/wastewater or other infrastructure projects, the number of eligible persons who the improved facilities will serve, the number of persons assisted with housing rehabilitation. • <i>Sustainability:</i> The economic development benefits imparted to each community receiving the enhanced infrastructure investments, including the Colonias; the economic development benefits imparted to each community whose public facilities have been improved.
<p>2 State Program Name:</p>	<p>Emergency Homeless Assistance Program (EHAP)</p>
<p>Funding Sources:</p>	<p>ESG State homeless funding</p>
<p>Describe the state program addressed by the Method of Distribution.</p>	<p>EHAP activities include emergency shelter operations, essential services and data collection using HMIS or Osnium to upload into SAGE. Qualifying individuals must meet HUD’s definition of homelessness. EHAP works toward the federal goal of reducing lengths of homeless episodes and reducing new and return entries into homelessness as well as emphasizing local collaboration to maximize all resources.</p>

<p>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</p>	<p>Agencies are required to submit:</p> <ul style="list-style-type: none"> • Resumes for the executive director, financial manager, program manager, and other key staff to demonstrate the administrative and financial management capacity necessary to accept and account for the use of public funds and demonstrate the capacity to provide program services. • Offeror must be in “good standing”. In order to be in good standing, Offeror must not have “suspended,” “debarred” or “HUD’s Limited Denial of Participation” status conferred upon it by MFA and/or other funding sources. Offeror must provide a print screen from www.sam.gov and https://www5.hud.gov/ecpcis/main/ECPCIS_List.jsp documenting search for Offeror’s name and executive director’s name, as proof of compliance. • The search must be dated within 30 days of the renewal date. • Proof of current registration as a charitable organization with the New Mexico Attorney General’s Office, covering the most current fiscal year. Information can be submitted online and verification obtained via https://secure.nmag.gov/coros/. Verification should be in the form of the first page of the “NM Charitable Organization Registration Statement.” • Offeror must provide an independent CPA’s auditor’s report (audit) conducted in accordance with Government Auditing Standards (GAS). The GAS Audit will include an independent auditor’s report on financial statements and internal control over financial reporting and compliance. Offeror will submit the most recent audit available. If Service Provider receives \$750,000 in federal funds, a Single Audit is required pursuant to 2 CFR 200 Subpart F. Proof of federal audit clearinghouse submission (FORMSF-SAC) must be provided, and if applicable, submission of Management Response letter. • Most recent monitoring letter(s) from major funders. If Offeror has any unresolved findings/concerns from the most recent MFA monitoring, Offeror must submit a letter to MFA addressing the corrective action required. • Signed offeror’s certification.
<p>Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)</p>	<p>Funds are distributed as a renewal of existing contracts. Restrictions on funding amounts include:</p> <ul style="list-style-type: none"> • No organization will receive more than 15 percent of the total funds available. • Limits to activities under Emergency Homeless Assistance will be in place. • Administrative awards are issued to units of local government including local public housing authorities. • Tribal entities and regional housing authorities are not eligible to receive federal ESG funds and will receive only state homeless funds.
<p>Describe how resources will be allocated among funding categories.</p>	<p>Deducted from the total available is 7.5 percent for administrative fees for MFA and \$88,000 for the HMIS database management contract.</p>
<p>Describe threshold factors and grant size limits.</p>	<p>No organization will receive more than 15 percent of the total funds available.</p>

	<p>What are the outcome measures expected as a result of the method of distribution?</p>	<p>Outcome measures associated with the following goals include:</p> <p>Increase services for people experiencing homelessness:</p> <ul style="list-style-type: none"> • <i>Availability/Accessibility:</i> The number of homeless persons provided with services, the number and types of services provided to persons experiencing homelessness. • <i>Affordability:</i> The number of persons who gained a stable transitional or permanent housing situation. <p>Increase living environments for homeless persons:</p> <ul style="list-style-type: none"> • <i>Availability/Accessibility:</i> The number of homeless persons going from transitional housing to permanent housing, the number of homeless persons placed in permanent supportive housing units who stay at least six months. • <i>Affordability:</i> The number of transitional housing units created, the number of permanent supportive housing units created. • <i>Sustainability:</i> The number of previously homeless persons in transitional housing, the number of previously homeless persons placed in permanent supportive housing.
3	<p>State Program Name:</p>	HOME Rental Development
	<p>Funding Sources:</p>	HOME
	<p>Describe the state program addressed by the Method of Distribution.</p>	<p>HOME Rental Development funds are typically distributed in conjunction with projects receiving a LIHTC allocation through MFA’s annual LIHTC competitive round. HOME funds remaining after the LIHTC round are distributed on a first-come, first-served basis throughout the year.</p> <p>In most cases, HOME funds will be used to leverage a number of rental development resources by providing gap financing to eligible projects.</p>
	<p>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</p>	<p>HOME funds used by MFA for rental development provide gap financing to nonprofit and for-profit developers, public and tribal entities, and CHDOs for construction, acquisition, or acquisition and rehabilitation of affordable rental housing. Units financed with HOME funds must be affordable to households earning at or below 60 percent of the area median income adjusted for family size, and awards may be further restricted by other federal funding limits. In most cases, HOME funds will be used to fill the gap between the cost of development and other sources of funding. When used as gap financing and to the extent projects are able to carry senior market-rate debt, HOME dollars will be reduced accordingly to maximize their efficiency. Projects must have demonstrated financial feasibility and will be subject to underwriting standards that, among other criteria, verify that HOME funds are needed and will enhance affordability. Market studies, or other evidence of market need, are required at MFA’s discretion. MFA accepts and reviews applications on a continuous basis. Additional CHDO set-aside funds are also available to projects meeting these guidelines and developed, sponsored, or owned by certified CHDOs. MFA sets aside 15 percent of its HOME allocation for CHDO development projects. Applicants are encouraged to produce units that are energy efficient with low water usage.</p> <p>HOME awards will be in the form of below-market rate debt. Exceptions may be made for projects including units for populations at or below 30 percent of the area median income. Types of projects include transitional and permanent rental housing, single room occupancy units (SROs) and group homes. Based on funds available in a given year, MFA may determine limits on amounts to be awarded as grants versus loans. If the majority of HOME funds are drawn prior to completion and lease-up, guaranties by entities acceptable to MFA are required.</p>

<p>Describe how resources will be allocated among funding categories.</p>	<p>The HOME Rental Development Program includes two components: HOME/LIHTC and HOME/Rental Incentives. HOME/LIHTC funds apply to projects that are simultaneously awarded nine percent federal LIHTCs in MFA’s annual competitive round for new construction, acquisition and rehabilitation, or refinancing and rehabilitation of existing affordable rental housing. Projects using HOME funds in conjunction with LIHTCs must meet all the conditions and requirements set forth in the applicable QAP. HOME funds will be awarded on the basis of tax credit scoring until all HOME funds allocated for this purpose have been awarded. Award amounts and payment structures will be determined by the debt capacity of the individual project, and underwriting terms used to determine principal and payment amounts will meet the standards adopted for the LIHTC and HOME programs. Preference will be given to projects having a CHDO as developer, owner or sponsor. A nonprofit cannot partner with another entity and obtain CHDO status. MFA only designates nonprofits as CHDOs if they meet all HOME requirements and qualify for CHDO set-aside funds. See MFA's CHDO Policy for more detail at: http://www.housingnm.org/developers/community-housing-development-organizations-chdo.</p> <p>HOME/Rental Incentives funds cannot be used for projects that receive a competitive allocation of LIHTCs, although projects receiving LIHTCs associated with private activity bond volume cap (i.e. four percent credits) are eligible. The primary mortgage may be derived from HOME funds, Housing Trust funds, tax-exempt bonds, 501(c)3 bonds, conventional loans or other sources and award amounts and payment structures will be determined by the debt capacity of the individual project. Applications for these HOME funds will be accepted and reviewed on a continuous basis until all HOME funds allocated for this purpose have been awarded. Preference will be given to projects having a CHDO as developer, owner or sponsor.</p>
<p>Describe threshold factors and grant size limits.</p>	<p>Based on availability of funds, HOME/LIHTC awards may not exceed the lesser of (a) \$15,000 per unit for CHDOs/\$7,500 for non-CHDOs, (b) \$1,000,000 per project for CHDOs/\$400,000 for non-CHDOs or (c) 80 percent of the project’s total development costs. Based on availability of funds, HOME/Rental Incentive awards may not exceed the lesser of (a)\$15,000 per residential unit for CHDOs/\$7,500 for non-CHDOs, (b)\$1,000,000 per project for CHDOs/\$800,000 for non-CHDOs, or (c) 80 percent of the project’s total development cost.</p>
<p>What are the outcome measures expected as a result of the method of distribution?</p>	<p>Finance Multi-family Rental Housing New Construction <i>Availability/Accessibility:</i> The number of eligible households that benefit from new rental construction. <i>Affordability:</i> The number of affordable rental housing units that have been financed. <i>Sustainability:</i> The number of affordable rental housing units that have been added to the affordable rental housing stock.</p> <p>Finance Multi-Family Rental Acquisition and Rehabilitation: <i>Availability/Accessibility:</i> The number of eligible units that have benefited from rental rehabilitation. <i>Affordability:</i> The number of rental units that have undergone rehabilitation and remain affordable. <i>Sustainability:</i> The number of units that have been rehabilitated and become additions to the affordable rental housing stock.</p>

4	State Program Name:	Housing Opportunities for Persons with AIDS (HOPWA) Program
	Funding Sources:	HOPWA
	Describe the state program addressed by the Method of Distribution.	The objective of the HOPWA program is to provide housing assistance and related supportive services to low-income persons in New Mexico suffering from immunodeficiency syndrome who may become homeless as a result of their condition. MFA is the state formula grantee for the HUD HOPWA formula grant program, which includes both the City of Albuquerque allocation and the New Mexico non-entitlement allocation.
	Describe all of the criteria that will be used to select applications and the relative importance of these criteria.	Funding under the HOPWA program will be available to units of local government and non-profit organizations that serve people who are HIV-positive and/or are living with AIDS to provide facility-based housing assistance, short-term rent mortgage and utility payments (STRMU) to prevent the homelessness of the tenant or owner of a dwelling, TBRA for low-income households, permanent housing placement for deposits or to secure permanent housing and to provide supportive services including case management, drug and alcohol abuse treatment and counseling, day care, personal assistance, nutrition services, intensive care when required and assistance in gaining access to local, state and federal government benefits and services. Supportive services also include health/medical services such as assistance with medical premiums, medical care while the client is waiting obtain insurance, medical copayments and eye exams, glasses and dental treatment for health costs that are not covered under state compensation programs, an insurance policy or federal or state health benefits program. Health services may only be provided to individuals with AIDS or related diseases and not to their family members.
	Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)	HOPWA funding is allocated to subgrantees based upon a competitive RFP including a renewal option.
	Describe how resources will be allocated among funding categories.	A percentage of the HOPWA grant is allocated for administrative funds which are divided between MFA and subgrantees for program administration. The specific allocation is determined annually but will not exceed any statutory limit. HOPWA funding is allocated to subgrantees based upon a competitive RFP including a renewal option. Funding for HIV/AIDS service provision and delivery is currently allocated to one HOPWA provider. They face the obstacle of providing these services across broad rural areas, where transportation and accessibility of other care is limited.
	Describe threshold factors and grant size limits.	The HOPWA awards for the balance of state are based on need, or the percentage of persons with HIV/AIDS that are below the federal poverty level by New Mexico regions excluding Bernalillo County. The regions are the Northern Region, the Southern Region 1 and the Southern Region 2. NORTHERN REGION: San Juan, Rio Arriba, Taos, Colfax, Union, Los Alamos, Mora, Harding, McKinley, Sandoval, Santa Fe, San Miguel, Cibola, Bernalillo (outside Albuquerque city limits), Valencia, Guadalupe and Quay Counties. SOUTHERN REGION 1: Torrance, Catron, Socorro, Lincoln, De Baca, Curry, Roosevelt, Grant, Sierra, Chaves, Hidalgo, Luna, Otero, Eddy and Lea Counties. SOUTHERN REGION 2: Doña Ana County.

	<p>What are the outcome measures expected as a result of the method of distribution?</p>	<p>Outcome measures associated with the following goals:</p> <p>Fund services for persons living with HIV/AIDS</p> <ul style="list-style-type: none"> • <i>Availability/Accessibility:</i> The number of HIV/AIDS households served with housing without related services, the number of HIV/AIDS households served with housing and related services. • <i>Affordability:</i> The number of HIV/AIDS households assisted without services, the number of HIV/AIDS households assisted with services. • <i>Sustainability:</i> The number units rehabilitated and/or added to the HIV/AIDS available stock of units.
5	<p>State Program Name:</p>	<p>National Housing Trust Fund (HTF)</p>
	<p>Funding Sources:</p>	<p>HTF</p>
	<p>Describe the state program addressed by the Method of Distribution.</p>	<p>Up to 10 percent of MFA’s allocation and future program income will be used for eligible administrative and planning costs, in accordance with 24 CFR 93.202. MFA will distribute the remaining HTF funds directly to recipients; no funds will be distributed to subgrantees. Funds will be distributed in the form of loans and/or grants, in accordance with the guidelines set forth in this plan as well as the Notice of Funding Availability (NOFA) published by MFA that provides further detail on application requirements and selection criteria. Funds will be available statewide.</p>
	<p>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</p>	<p>All projects must meet the following threshold criteria:</p> <ul style="list-style-type: none"> • HTF-assisted units must provide permanent rental housing for ELI families. • HTF-assisted units must remain affordable to ELI families for at least 30 years. • The applicant must certify that HTF-assisted units will comply with all HTF requirements. • The project must be financially feasible. • HTF-assisted rehabilitation projects must comply with the rehabilitation standards found in Attachment A: National Housing Trust Fund Rehabilitation Standards. • The project must include at least four units. <p>All projects that meet the threshold criteria will be evaluated according to the following criteria:</p> <ul style="list-style-type: none"> • Geographic diversity • Duration of the affordability period beyond the required 30 years • Energy efficiency • Organization type • Absence of project-based assistance • Transit-oriented development • Rural location • Creation of new units serving ELI households, through new construction, adaptive reuse or conversion of market rate units • Applicant's ability to obligate HTF funds and undertake eligible activities in a timely manner • Use of state, local and private funding sources • Extent to which the project meets any of the following priority housing needs identified in the Consolidated Plan: housing for the elderly and frail elderly, housing for persons with severe mental illness, housing for persons with disabilities, housing for persons with alcohol or other addictions, housing for persons with HIV/AIDS, housing for victims of domestic violence, housing for individuals or households experiencing homelessness.

	Describe how resources will be allocated among funding categories.	Resources will be allocated on a competitive basis in accordance with the scoring criteria described in the Notice of Funding Availability issued by MFA, which elaborates on the guidelines described in MFA's HTF Allocation Plan.
	Describe threshold factors and grant size limits.	All awards are limited by the maximum per-unit subsidy limits described in MFA's HTF Allocation Plan and by MFA's underwriting guidelines. Awards of HTF funds to projects that receive nine percent LIHTCs are generally limited to \$400,000 per project; however, depending on fund availability higher awards may be allowed, at MFA's discretion. Limits on awards of HTF funds to all other projects may be established by MFA based on availability of funds. Projects that will include accommodations for individuals with disabilities are likely to have higher development costs. Projects will be evaluated separately for cost-efficiency.
	What are the outcome measures expected as a result of the method of distribution?	Outcome measures associated with the following goals: Finance multifamily rental new construction <ul style="list-style-type: none"> <i>Availability/Accessibility:</i> The number of eligible households that benefit from new rental construction. <i>Affordability:</i> The number of affordable rental housing units that have been financed. <i>Sustainability:</i> The number of affordable rental housing units that have been added to the affordable rental housing stock. Finance multifamily rental acquisition and rehabilitation <ul style="list-style-type: none"> <i>Availability/Accessibility:</i> The number of eligible units that have benefited from rental rehabilitation. <i>Affordability:</i> The number of rental units that have undergone rehabilitation and remain affordable. <i>Sustainability:</i> The number of units that have been rehabilitated and become additions to the affordable rental housing stock.
6	State Program Name:	Rental Assistance Program (RAP)
	Funding Sources:	ESG State homeless funds
	Describe the state program addressed by the Method of Distribution.	RAP funds are currently available to sub-recipients through an RFP process. Selected sub-recipients are eligible to receive funds for up to 5 years on an annual basis if the renewal criteria are met each year. The Rental Assistance Program provides emergency assistance to individuals and households who are homeless or at risk of becoming homeless. Assistance can be used for rent, rental arrears, security deposits, application fees, housing relocation and stabilization services, housing search and placement, utilities and utility arrears and is intended to restore stability for a specific time period.

<p>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</p>	<p>Agencies are required to submit:</p> <ul style="list-style-type: none"> • Resumes for the executive director, financial manager, program manager, and other key staff to demonstrate the administrative and financial management capacity necessary to accept and account for the use of public funds and demonstrate the capacity to provide program services. • Proof of current registration as a charitable organization with the New Mexico Attorney General's Office • Offeror must provide an independent CPA's auditor's report (audit) conducted in accordance with Government Auditing Standards (GAS). The GAS Audit will include an independent auditor's report on financial statements and internal control over financial reporting and compliance. Offeror will submit the most recent audit available. If Service Provider receives \$750,000 in federal funds, a Single Audit is required pursuant to 2 CFR 200 Subpart F. • Most recent monitoring letter(s) from major funders. • Signed Offeror's Certification. • Must have been operating as an agency for a minimum of one full year and provide one full year of financial statements • Must be in "Good Standing" conferred upon it by MFA and other funding sources as of the date the RFP is issued verified through the System Award Management and the HUD's Limited Denial of Participation.
<p>Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)</p>	<p>RAP funds are currently available to sub-recipients through an RFP process. Selected sub-recipients are eligible to receive funds for up to 5 years on an annual basis if the renewal criteria are met each year.</p>
<p>Describe how resources will be allocated among funding categories</p>	<p>The ESG allocation is limited to 60 percent of the total fiscal year ESG grant for shelter operations minus 7.5 percent for state/local government administration.</p>
<p>Describe threshold factors and grant size limits.</p>	<ul style="list-style-type: none"> • MFA may apply a minimum score based on the funding amounts available. • Funding is contingent on funds provided by HUD and the state of New Mexico, and the number of successful offerors. • Funding is not guaranteed to be consistent from year to year.
<p>What are the outcome measures expected as a result of the method of distribution?</p>	<p>The following outcome measures are expected:</p> <ul style="list-style-type: none"> • Sub-recipients are expected to provide services and assistance in accordance with ESG Regulations and MFA Written Standards to increase housing stability among the homeless or those at risk of homelessness and also decrease the number of people returning to homelessness.
<p>7</p>	<p>State Program Name: Homeowner Rehabilitation Program</p> <p>Funding Sources: HOME CDBG</p>

<p>Describe the state program addressed by the Method of Distribution.</p>	<p>The Homeowner Rehabilitation Program provides funding for the rehabilitation of homes occupied by eligible low-income homeowners. Funding of up to \$60,125 for hard costs may be available for each home, including a maximum of \$6,025 in CDBG funds for homes in the Colonias. Soft costs in the average amount of \$10,000, up to \$13,000, is available to subgrantees awarded these funds. Homeowners must have an annual household income that does not exceed 60 percent of the area median income, adjusted for family size. Each homeowner enters into an Award and Restrictive Covenants Agreement or Tribal Land Award Agreement. The terms of the agreement will vary depending on the household's income. The agreement will be non-amortizing, zero percent interest award that is due on sale, transfer or refinance during the affordability period. If the total of the principal amount of the award is from \$1 to \$40,000, the affordability period is 10 years. If the total of the principal amount of the award is greater than \$40,000, the affordability period is 15 years. The principal balance on the award will be reduced on an annual basis based upon the total amount of the award.</p> <p>Three percent of HOME funds are designated for Subgrantee administrative fees.</p> <p>MFA is not investing HOME funds in ways other than those allowed in 24 CFR 92.205(b).</p>
<p>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</p>	<ol style="list-style-type: none"> 1. An organization must be approved by MFA as an Eligible Partner, and meet minimum criteria threshold as described in the 2018 RFP. 2. Prospective applicants must fit one of the following criteria to be considered for eligibility: <ul style="list-style-type: none"> • Entity or agency that is new to MFA rehabilitation activities who wish to learn the MFA rehabilitation process. • Agency may be either a state or local governmental agency, housing authority, tribal agency, non-profit or for profit organization and has among its purposes significant activities related to providing housing or services to persons or households of low or moderate income. • Provide documentation of being duly organized in accordance with state or local law and being in good standing with any state authority such as the Public Regulation Commission and/or Charitable Registrar at the Office of the Attorney General (e.g. Articles, Bylaws, and Certificate of Good Standing for a Corporation, Operating Agreement, and Certificate of Good Standing for a Limited Liability Company; partnership agreement and certificate of limited partnership for a partnership; 501 (c)(3) designation for a non-profit); • House by House Reservation Eligible Partner (PY 2017) that is in “good standing” as of the date of the release of this NOFA.
<p>Describe how resources will be allocated among funding categories.</p>	<p>HOME funds are used for rehabilitation of owner-occupied housing and reconstruction or replacement where substandard units are in such poor repair that rehabilitation is not appropriate. Substandard units may be replaced with new manufactured housing that is affixed to a permanent foundation or a new site-built home.</p>
<p>Describe threshold factors and grant size limits.</p>	<p>Funding of up to \$60,125 may be available to homeowners whose annual household income does not exceed sixty percent (60%) of the area median income, adjusted for family size.</p>

	What are the outcome measures expected as a result of the method of distribution?	Outcome measures associated with the following goals Provide Resources for Owner-Occupied Homeowner Housing Rehabilitation: <ul style="list-style-type: none"> • <i>Availability/Accessibility:</i> The number of eligible homeowner households that have received such rehab. • <i>Affordability:</i> The number of affordable housing units that have been rehabilitated. • <i>Sustainability:</i> The number of affordable homeowner units that have been rehabilitated and remain affordable.
8	State Program Name:	HOME Homebuyer Assistance
	Funding Sources:	HOME
	Describe the state program addressed by the Method of Distribution.	HOME Homebuyer Assistance includes grant funding for principal reduction of single family mortgages and single family development activities, including land purchase, infrastructure and construction. Developers of new construction will be made aware of the construction accessibility requirements of both the federal Fair Housing Act and Section 504 of the Rehabilitation Act of 1973.
	Describe all of the criteria that will be used to select applications and the relative importance of these criteria.	Homebuyer assistance is provided on a first-come, first-served basis, upon application to MFA.
	Describe how resources will be allocated among funding categories.	Resources will be allocated on a first-come, first-served basis for principal reduction or development. MFA will outreach to CHDOs to encourage that they apply for homebuyer assistance to develop and maintain their development capacity.
	Describe threshold factors and grant size limits.	Underwriting will take place to ensure that homebuyers are not over-subsidized; grant amounts will vary based on financial need.
	What are the outcome measures expected as a result of the method of distribution?	Outcome measures associated with the following goals Provide Financial Assistance to First-Time Homebuyers: <ul style="list-style-type: none"> • <i>Availability/Accessibility:</i> The number of eligible households that have received educational training, financial counseling or post-purchase educational opportunities. • <i>Affordability:</i> The number of eligible households that have been able to purchase their first home. • <i>Sustainability:</i> The number of affordable units that have been acquired by first-time homebuyers through MFA assistance.

Discussion:

These methods of distribution will allow MFA and DFA to address affordable housing, community development and homeless issues throughout the entire jurisdictional service area. CDBG funds are distributed to non-entitlement jurisdictions on a competitive basis. HOME funds are distributed statewide on a competitive basis for rental development projects with LIHTCs. Remaining rental development HOME funds are distributed on a first-come, first-served basis for projects without LIHTCs, provided that the project meets MFA underwriting criteria. ESG funds are distributed on a competitive basis throughout the entire state, except tribal entities and regional housing authorities that are not eligible to receive federal ESG funds and will receive only state homeless funds. HOPWA funds are awarded on a competitive basis. MFA's allocates its HOPWA funds in areas outside of Albuquerque; however, MFA also administers HOPWA for the City of Albuquerque and allocates those city funds within the city limits. HTF funds will be allocated based upon **applications received and funding availability.**

AP-35 Projects – (Optional)

Introduction:

MFA and DFA allocate HUD funding on the project level after HUD publishes formula grant allocations for the fiscal year. When DFA receives notice of the CDBG allocation, it makes its allocation/funding decisions and enters projects into IDIS. Likewise, MFA follows its normal allocation/funding decision process for the various HUD programs after receiving notice of the allocations from HUD. This is the normal process and does not cause an amendment to the Action Plan. No further public notice will be required.

#	Project Name

Table 9 – Project Information

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

Allocations of funds are based on regulatory requirements, prior year activity, existing pipeline, projected potential and applications for funding received. Lack of sufficient funding is the primary obstacle to meeting needs in the state of New Mexico. The state has many high-poverty, low-income areas with aging and substandard housing stock. **According to the 2017 American Community Survey, New Mexico has 19.7 percent of its citizens living in poverty and 47 percent of existing housing units were built before 1970.** The need is very high throughout New Mexico for affordable housing and for infrastructure upgrades. MFA and DFA are doing their best to fulfill programmatic requirements and to invest all HUD funding received in an efficient and equitable manner. The need grows ever larger as funding amounts are reduced.

Meeting the needs in the Colonias, in particular, is difficult because Colonias are not designated units of local government. They are able to apply for funds from a variety of funding sources including CDBG. Additionally, municipalities designated as Colonias may elect to apply for CDBG projects that do not qualify as Colonias projects or may choose not to apply for CDBG funding in any capacity. Finally, the lack of capacity or distribution networks in many rural New Mexico communities combined with the large geographic nature of the state and relatively small population increases the difficulty of delivering these services where they are needed.

AP-38 Project Summary
Project Summary Information

AP-40 Section 108 Loan Guarantee – 91.320(k)(1)(ii)

Will the state help non-entitlement units of general local government to apply for Section 108 loan funds?

No

Available Grant Amounts

Not applicable for 2019.

Acceptance process of applications

Not applicable for 2019.

AP-45 Community Revitalization Strategies – 91.320(k)(1)(ii)

Will the state allow units of general local government to carry out community revitalization strategies?

Yes

State’s Process and Criteria for approving local government revitalization strategies

Depending on funding availability and the state’s ability to support the request, the state will allow units of local government to carry out community revitalization strategies as long as the strategy is in accordance with the local government’s comprehensive plan, Infrastructure Capital Improvement Plan (ICIP) and meets the low-to-moderate income requirement. The most appropriate funding for a local government revitalization strategy is a CDBG economic development grant.

AP-48 Method of Distribution for Colonias Set-aside – 91.320(d)&(k)

Introduction

Distribution Methods

State Program Name	Funding Sources
DFA Administered CDBG Program	CDBG

Table 50 - Distribution Methods by State Program for Colonias Set-aside

State programs Addressed

DFA uses CDBG funds to address local community development needs. DFA provides assistance and oversight to local officials with the implementation of needed infrastructure, public buildings, housing rehabilitation, economic development, planning and other critical projects. Ten percent of each allocation is set aside for activities in the Colonias.

Criteria and their importance

The Community Development Council (CDC) and DFA have developed rating and ranking criteria for evaluation of all CDBG projects with 10 percent being allocated for Colonias projects. The selection criteria in the rating and ranking system will give priority to projects that firmly demonstrate the following: need, appropriateness, impact and benefit to low- and moderate-income persons.

CDBG only: Access of application manuals

The CDBG Implementation manual and other CDBG application information can be found at http://www.nmdfa.state.nm.us/CDBG_Information_1.aspx and http://www.nmdfa.state.nm.us/CDBG_Planning_Grants.aspx.

ESG only: Process for awarding funds to state recipients

N/A

HOPWA only: Method of selecting project sponsors

N/A

Resource Allocation among Funding Categories

CDBG funding is not allocated among the funding categories until after applications are received, **rated** and awards are made.

Threshold Factors and Grant Size Limits

See Table 8 –Distribution Methods by State Program, number 2 – CDBG.

Outcome Measures expected as results of Distribution Method

Number of people assisted within the Colonias

Discussion

CDBG will set aside 10 percent of funding for the Colonias. **Municipalities designated as** Colonias can apply for funding that they can direct to problem areas in the Colonias.

AP-50 Geographic Distribution – 91.320(f)

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

MFA does not direct funding to any one particular area over another. We depend upon the existing network of subgrantees to allow us to serve as many citizens of the state as funding allows. Some MFA programs, as described in AP-30, award funding on a first-come, first served basis while others do so through a competitive processes.

Ten percent of CDBG funds will be allocated for the Colonias, with the remainder of funds utilized throughout the state outside of entitlement jurisdictions.

Geographic Distribution

Target Area	Percentage of Funds
COLONIAS NEIGHBORHOOD	10
Statewide	90

Table 11 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Colonias have a variety of housing and community development needs and offer an opportunity for strategic investment. The direct need served by CDBG in the past has been providing necessary infrastructure in Colonias communities. Ten percent of CDBG funds will be allocated for use in Colonias communities.

Discussion

For CDBG, there is a 10 percent set-aside targeted for the Colonias. Remaining funding is spread throughout the state. MFA does not target geographical areas for distribution of our funds.

Affordable Housing

AP-55 Affordable Housing – 24 CFR 91.320(g)

Introduction:

Affordable housing goals for 2019 HOME funds are indicated in the tables below. These goals include multifamily and single family activities funded with HOME dollars.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	93
Special-Needs	0
Total	93

Table 12 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	35
Rehab of Existing Units	58
Acquisition of Existing Units	0
Total	93

Table 13 - One Year Goals for Affordable Housing by Support Type

Discussion:

MFA expects to rehabilitate 50 owner-occupied units with HOME funds and to finance the new construction of 30 single-family units for home ownership. In addition, MFA expects to finance the new construction of five rental units and the acquisition and rehabilitation of eight rental units with HOME funds.

AP-60 Public Housing - 24 CFR 91.320(j)

Introduction:

There are a total of 32 public housing authorities (PHAs) in New Mexico, 27 of which are located outside of metropolitan areas and within the jurisdiction of the state Consolidated Plan. Neither DFA nor MFA operate public housing, therefore neither agency directly plans resident initiatives. Efforts to collaborate more extensively with PHAs are underway through the state's three Regional Housing Authorities (RHAs) which MFA oversees on behalf of the state.

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

To the extent possible, MFA will make HOME funding available to PHAs pursuing the redevelopment of foreclosed and older USDA Rural Development properties.

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

Neither DFA nor MFA operate public housing, therefore neither agency directly plans resident initiatives. However, MFA is aware that some PHAs provide opportunities for residents to participate in homeownership, including first-time homebuyer counseling.

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

Not applicable

Discussion:

Not applicable to state programs covered by this Action Plan.

AP-65 Homeless and Other Special Needs Activities – 91.320(h)

Introduction

The New Mexico Coalition to End Homelessness has continued to lead the effort to end homelessness in New Mexico. NMCEH along with the state's three largest cities, Albuquerque, Las Cruces and Santa Fe, signed on to meet the federal criteria and benchmarks for ending veteran homelessness. Las Cruces and Santa Fe have been recognized by the U.S. Interagency Council on Homelessness as having met the criteria and benchmarks while Albuquerque, the largest city is working to meet them in the coming year. The Coalition is also working with the Built for Zero initiative to end chronic homelessness in New Mexico starting with Santa Fe. In 2016 the Coalition realized that there was not enough permanent supportive housing in New Mexico to house all of the chronically homeless people so it launched a permanent supportive housing toolkit to help communities develop more permanent supportive housing. Currently eight communities are working on developing new permanent supportive housing.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

In the coming year the CoCs have the following goals:

- To reach the federal criteria and benchmarks for ending veteran homelessness in Albuquerque
- To develop 100 new units of permanent supportive housing in a combination of scattered site units and single site permanent supportive housing developments.
- To develop and begin implementing a community plan to house all of the chronically homeless people in Santa Fe
- To develop and implement a plan for effectively ending youth homelessness in the 14 county region in northern New Mexico that was awarded a Youth Homelessness Demonstration Program grant.

MFA uses ESG funding along with state legislative allocations to support shelter operations, essential services, homelessness prevention, rapid rehousing and rental assistance throughout the state. Our goals are to:

- Serve 440 households with rental assistance
- Serve 8,258 persons with overnight shelter
- Serve 601 people with homelessness prevention

Addressing the emergency shelter and transitional housing needs of homeless persons

NMCEH and MFA are working together to find ways to implement a program of diversion as part of the crisis response system in order to lessen the burden on shelters and help some people avoid homelessness all together. NMCEH and MFA are also working on a plan to more effectively link the crisis response system to the system of permanent housing using coordinated entry.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent

housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

NMCEH is working in the three largest communities of Santa Fe, Albuquerque and Las Cruces to use the by-name lists created through coordinated entry along with regular case conferencing meetings to house chronically homeless people as quickly as possible and to determine what changes need to be made in existing programs to shorten the time between identification of a chronically homeless household and placement into appropriate housing. NMCEH is working with programs to lower any artificial barriers that lengthen the time it takes to get housed. NMCEH is also using the by-name lists to help communities plan for additional permanent supportive housing to meet the need. For many years NMCEH has been helping programs adopt a housing first approach that serves to keep people housed by avoiding unhelpful evictions from programs.

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

NMCEH works with the State Housing Leadership group, a committee staffed by the New Mexico Human Services Department that includes other state departments. This group looks at what the state response needs to be to meet the housing needs of people with behavioral health diagnoses, people exiting the correctional system, those exiting foster care and others. In 2019 there will be a change in the state administration, which is expected to present an opportunity to look at these issues with a fresh perspective and new energy.

Discussion

NMCEH has noted a 25% decrease in the statewide point in time count between 2011 and 2018. It seems that this is in part to the efforts being made to expand housing opportunities and to get people into housing more efficiently.

AP-70 HOPWA Goals – 91.320(k)(4)

One year goals for the number of households to be provided housing through the use of HOPWA for:	
Short-term rent, mortgage, and utility assistance to prevent homelessness of the individual or family	169
Tenant-based rental assistance	55
Units provided in permanent housing facilities developed, leased, or operated with HOPWA funds	0
Units provided in transitional short-term housing facilities developed, leased, or operated with HOPWA funds	0
Total	224

AP-75 Barriers to affordable housing – 91.320(i)

Introduction:

Please refer to the 2015 State of New Mexico *Analysis of Impediments to Fair Housing Choice* available at <http://www.housingnm.org/resources/analysis-of-impediments-to-fair-housing-choice>.

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

Within our limited scope, MFA and the state of New Mexico will take the following actions to remove barriers to affordable housing:

- Strengthen delivery channels and build capacity to develop and rehab housing in underserved areas;
- Encourage and support organizations seeking to provide fair housing services;
- Encourage and support organizations seeking funding for housing counseling; and
- Continue to require pre-purchase counseling for first time homebuyers.
- Continue to require and review for Americans with Disabilities Act (ADA)/504 compliance for MFA funding.

Discussion:

New Mexico does not have a human rights law that is substantially equivalent in the protections it affords to the federal fair housing laws, which makes the state of New Mexico ineligible to qualify as a **Fair Housing Assistance Program (FHAP)** agency. Therefore, the state of New Mexico cannot receive **HUD FHAP** funds. This will continue to impact the state's ability to address fair housing initiatives.

AP-80 Colonias Actions – 91.320(j)

Introduction

A qualified colonia is a rural community with a population of 25,000 or less located within 150 miles of the US-Mexico border that has been designated as a Colonia by the county or municipality due to:

- Lack of potable water;
- Lack of adequate sewage systems;
- Lack of decent, safe and sanitary housing; and
- Has been in existence as a Colonia prior to November 1990.

The Colonias in New Mexico are not units of local government. As such, these communities do not have the capacity to apply for and implement funding on their own accord. County and city governments that contain Colonias communities are able to apply for funding that can be directed towards needs in these communities.

Actions planned to address obstacles to meeting underserved needs

The greatest obstacle to meeting underserved need in the Colonias is the lack of capacity to implement funding. In order to meet the needs of Colonias, the state will call upon cities and counties to administer funds. City and county governments will be able to apply for funds that will be directed to serve the needs of Colonias.

Actions the state plans to take to reduce the number of poverty-level families

Colonias communities have a high concentration of low-income households as well as a variety of infrastructure and public service needs. DFA will set aside 10 percent of CDBG funds for Colonias communities to help ensure that low-income households have access to adequate infrastructure and services.

Actions the state plans to take to develop the institutional structure

In order to facilitate a system that will meet the needs of the Colonias, the state will work with cities and counties that contain Colonias communities to administer funding. This will develop the responsiveness of the counties to meet the needs of the Colonias.

Specific actions the state plans to take to enhance coordination between public and private housing and social service agencies

Public and private housing and social service agencies that coordinate plans will have preference when funding is awarded.

Discussion

All areas covered above.

AP-85 Other Actions – 91.320(j)

Introduction:

The greatest obstacle to meeting underserved needs in New Mexico is the lack of funding. The need is far greater than the supply.

Actions planned to address obstacles to meeting underserved needs

In New Mexico, some communities outside of the metropolitan areas lack service providers to administer a full range of affordable housing and **infrastructure improvement** programs. Partners often request resources and training to build capacity in addressing local needs. As part of our program management, MFA and DFA will provide training workshops during the year and technical assistance on a one-to-one basis. Additionally, MFA and DFA will use funds, if available, to provide capacity building via training, operational funding and awards of federal funds.

Actions planned to foster and maintain affordable housing

MFA will continue to fund efforts to create and maintain affordable housing through dedicating HOME funds to rental, homebuyer assistance, CHDO operations, and rehabilitation of owner-occupied housing.

Actions planned to reduce lead-based paint hazards

MFA will again set aside a portion of the state's formula HOME administrative allocation for eligible lead-based paint assessment and remediation activities. **This encourages contractors to take every step necessary to eliminate lead based paint exposure to the household and workers.** This effort to make available additional funds for lead hazard remediation and abatement has encouraged additional businesses and organizations to receive appropriate training in order to provide these remediation services. Additionally, MFA will continue to train its partners throughout the state in the Lead-Safe Housing Rule and encourage sub-grantees and professionals statewide to receive formal training and any applicable lead-based paint certifications in an effort to improve the efficiency of the rehabilitation services delivery system.

Actions planned to reduce the number of poverty-level families

In creating additional affordable housing options and community development opportunities throughout the State, MFA will be a part of the larger network that supports families on the road to self-sufficiency. The State has a variety of programs available to poverty-level families and the funds administered in this Plan will continue to support efforts to create affordable housing, suitable living environments and economic opportunities for those households.

Actions planned to develop institutional structure

While funds will not be dedicated to developing institutional structure, MFA will continue to work closely with outside agencies to develop partnerships and implement this Plan effectively.

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

MFA believes that there is effective coordination between public and private housing and social service agencies and has no specific additional actions for **FY 2019**.

Discussion:

N/A

Program Specific Requirements

AP-90 Program Specific Requirements – 91.320(k)(1,2,3)

Introduction:

**Community Development Block Grant Program (CDBG)
Reference 24 CFR 91.320(k)(1)**

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

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

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	95.00%

HOME Investment Partnership Program (HOME)
Reference 24 CFR 91.320(k)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:
HOME funding is not being used for any form of investment other than those identified in Section 92.205.
2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:
MFA's recapture and affordability guidelines are included in *Grantee Unique Appendices, Part E Resale and Recapture*, and are compliant with the HOME requirements.
3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:
MFA's recapture and affordability guidelines are included in *Grantee Unique Appendices, Part E Resale and Recapture* and are compliant with the HOME requirements.
4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

91.320(k)(2)(iii)(A)-(F)

(A) and (C): MFA may, at its discretion, use HOME funds for refinancing only when needed in order to permit or continue affordability of rental units when rehabilitation is the primary activity.

(B): MFA's underwriting standards for an initial investment of HOME funds would apply, which include: adequacy of management and owner, feasibility of project to meet operational and debt service requirements, consistency with market and review of total development costs and sources available to meet these needs.

(D): The required period of affordability will be consistent with the HOME regulations based on the activity and the HOME per unit subsidy.

(E): This would be available jurisdiction wide.

(F): HOME funds cannot be used to refinance multifamily loans made or insured by any federal program, including CDBG. Any unpaid balance of these loans is due in full during the period of affordability or upon the sale or transfer to an ineligible party.

24 CFR 92.254(a)(2)(iii)

MFA is presenting new limits for 95 percent of the median area purchase price for the counties of **Bernalillo, Rio Arriba, Sandoval, Santa Fe, and Taos**. The new purchase price limits were based upon single family home sales data which supports the proposed new limits. Those limits are attached in *Grantee Unique Appendices, Part G HOME Purchase Price Limits*.

MFA intends to use HOME funds for rehabilitation of owner-occupied single family housing. If the new purchase price limits requested above are approved, MFA may use those limits in those counties.

MFA uses a minimum level of rehabilitation cost per rental unit, which for 2019 projects would be \$6,700 per unit.

Emergency Solutions Grant (ESG) Reference 91.320(k)(3) >

1. **Include written standards for providing ESG assistance (may include as attachment)**

MFA's Emergency Homeless Assistance Program (EHAP) uses ESG and state homeless funds for homeless assistance to carry out activities such as emergency shelter operations, essential services and data collection using HMIS, except for domestic violence service providers who are currently not using HMIS due to confidentiality requirements. Qualifying individuals must meet HUD's definition of homelessness. See http://www.housingnm.org/community_development/emergency-homeless-assistance-program-ehap for more details.

2. **If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.**

New Mexico began operation of its Coordinated Assessment System on June 2, 2014. The system is statewide and incorporates the agencies in the Albuquerque CoC and the New Mexico Balance of State CoC. The New Mexico Coordinated Assessment System uses the VI/SPDAT (Vulnerability Index/Service Prioritization Decision Tool) to assess the housing needs of homeless people. People can receive the assessment at most agencies that assist homeless people, with more agencies learning how to do the assessments as the system matures. All CoC-funded housing agencies are required by the CoC to use the prioritized coordinated assessment list to draw from when filling openings in their housing. A current focus of the project is to locate and house all of the homeless veterans. The system is also being used to prioritize chronically homeless people with the intent to house all of them by the end of 2019.

3. **Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).**

All funds are distributed on a competitive basis in accordance with MFA procurement policies to eligible local governments, tribal entities and nonprofit organizations. Funds will be renewed annually with periodic requests for proposals to identify new providers. Restrictions on funding amounts include:

- No organization will receive more than 15 percent of the total funds available
- Limits to activities under emergency homeless assistance will be in place
- Administrative awards are issued to units of local government including local PHAs
- Tribal entities and regional housing authorities are not eligible to receive federal ESG funds and will receive only state homeless funds

4. **If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.**

MFA meets the homeless participation requirement in 24 CFR 576.405(a). The Continuum of Care Steering Committee has former homeless individuals as members who participate in policy and funding decisions. In addition, all of MFA's ESG subrecipients either have formerly homeless individuals as members of their boards or solicit input from homeless individuals when making decisions on policies and implementation of ESG funding.

5. **Describe performance standards for evaluating ESG.**

MFA's performance standards include placement of homeless individuals into permanent or transitional housing, services provided, individuals assisted and efficient utilization of funds. MFA

staff meets periodically with NMCEH to discuss the performance of activities funded under ESG. Since 2015 NMCEH, as the HMIS Lead, has used HMIS reports to evaluate how successful the ESG programs are in placing homeless people into permanent or transitional housing. NMCEH discussed these results with MFA and agreed to continue sharing the analysis with MFA staff. NMCEH noted that the differences in performance among ESG programs are primarily due to differing levels of housing availability in various New Mexico communities and not necessarily the quality of work performed by shelter staff. General performance standards such as the unduplicated number of persons or households prevented from becoming homeless and the unduplicated number of persons assisted from emergency shelters/streets into permanent housing is being reported.

Housing Trust Fund (HTF)
Reference 24 CFR 91.320(k)(5)

1. How will the grantee distribute its HTF funds? Select all that apply:

- Applications submitted by eligible recipients
- Subgrantees that are State Agencies
- Subgrantees that are HUD-CPD entitlement grantees

2. If distributing HTF funds through grants to subgrantees, describe the method for distributing HTF funds through grants to subgrantees and how those funds will be made available to state agencies and/or units of general local government. If not distributing funds through grants to subgrantees, enter "N/A".

N/A

3. If distributing HTF funds by selecting applications submitted by eligible recipients,

a. Describe the eligibility requirements for recipients of HTF funds (as defined in 24 CFR § 93.2). If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

Eligible recipients include nonprofit entities, for-profit entities, public housing agencies, and tribally designated housing entities. Participating recipients must be approved by MFA and must have demonstrated experience and capacity to conduct eligible activities that meet the requirements of 24 CFR 93.200. To be eligible to receive NHTF assistance:

- Applicant must not currently be suspended, debarred or otherwise restricted by any department or agency of the federal government or state government from doing business with such department or agency because of misconduct or alleged misconduct.
- Applicant and all members of the development team (developer, general partner, contractor, management company, consultant(s), architect, attorney, and accountant, etc.) of the proposed project must be in good standing with MFA and all other state and federal affordable housing agencies or departments. For example, debarment from HUD, MFA, or other federal housing programs, bankruptcy, criminal indictments or convictions, poor performance on prior MFA or federally-financed projects (for example, late payments within the 18-month period prior to the application deadline, misuse of reserves and/or other project funds, default, fair housing violations, non-compliance (e.g. with the terms of Land Use Restriction Agreements on other projects), or failure to meet development deadlines or documentation requirements) on the part of any proposed development team member or project owner or other principal may result in rejection of an application by MFA.
- If applicant has an audited financial statement, the following types of audit findings may disqualify applicant from funding:
 - Repeat of unresolved audit findings, as determined by MFA;
 - If applicant has received greater than \$750,000 in federal funds in the fiscal year ending in 2016 and its single audit did not meet the requirements of 2 CFR 200 Subpart F;
 - For any such single audit, no proof of Federal Audit Clearinghouse submission (FOR SF-SAC);

- If referenced in audit as a separate communication, no submission of management; response letter and management response to concerns noted in the management letter; and
 - If any findings, no submission of management response to findings.
- b. Describe the grantee’s application requirements for eligible recipients to apply for HTF funds. If not distributing funds by selecting applications submitted by eligible recipients, enter “N/A”.

Entities seeking HTF dollars for eligible projects may submit MFA’s Rental Development Project Application to MFA, which is posted on MFA’s website.

Subject to fund availability, final funding decisions will be made by MFA’s Board of Directors. Applications must be received no later than 60 days prior to a regularly scheduled meeting of the MFA Board of Directors in order to be considered at that meeting. Meetings of the MFA Board of Directors are generally held every third Wednesday of the month. All applications submitted by the deadline for a particular meeting of the MFA Board of Directors will be treated as one funding round and evaluated concurrently. If sufficient funds are not available to fund all projects in a funding round that meets the requirements outlined in this NOFA, the project receiving the highest score will be recommended to the Board for approval, followed by the next highest scoring project, etc. until the remaining funds are no longer sufficient to fulfill the next highest scoring project’s requested loan amount.

At a minimum, applications will require information on the following:

- Applicant’s development capacity and experience
- Applicant’s financial condition
- Capacity and experience of all other members of the development team
- Development cost budget
- Proposed sources of financing
- Unit mix and projected rents
- Operating cost budget
- Cash flow projection
- Narrative description of the project
- Architectural plans

- c. Describe the selection criteria that the grantee will use to select applications submitted by eligible recipients. If not distributing funds by selecting applications submitted by eligible recipients, enter “N/A”.

All projects must meet the following threshold criteria:

- HTF-assisted units must provide permanent rental housing for ELI families
- HTF-assisted units must remain affordable to ELI families for at least 30 years
- The applicant must certify that HTF-assisted units will comply with all HTF requirements
- The project must be financially feasible
- HTF-assisted rehabilitation projects must comply with the rehabilitation standards found in *Grantee Unique Appendices, Part F 2019 Housing Trust Fund Allocation Plan, Attachment A: National Housing Trust Fund Rehabilitation Standards*
- The project must include at least four (4) rental units.

All projects that meet the threshold criteria will be evaluated according to the following criteria:

Scoring Criteria	Priority
<p>Geographic diversity</p> <p><i>No other Low Income Housing Tax Credit, public housing, or federally-subsidized housing projects within:</i></p> <ul style="list-style-type: none"> • <i>¼ mile radius</i> • <i>½ mile radius</i> 	Low
<p>Duration of the affordability period beyond the required 30 years</p> <p><i>Projects committed to an additional five or more years</i></p>	Low
<p>Energy efficiency</p> <p><i>Projects achieving a HERS rating lower than 75 for rehabilitation projects and 65 for new construction projects</i></p>	Low
<p>Organization type</p> <p><i>Developer/general partner is a New Mexico nonprofit organization, a Tribal Designated Housing Entity (TDHE), or a public housing authority</i></p>	Low
<p>Absence of pre-existing project-based rental assistance</p> <p><i>Projects without project-based rental assistance or projects that have or will have project-based rental assistance covering less than or equal to 25% of the total units</i></p>	Low
<p>Transit-oriented development</p> <p><i>Projects within 1/2-mile radius of public transportation</i></p> <p><i>Public transportation must be established and provided on a fixed route with scheduled service. Alternative forms of transportation may be acceptable, provided sufficient documentation is submitted that establishes the alternative form of transportation is acceptable to MFA. A future promise to provide service does not satisfy this scoring criterion.</i></p>	Medium
<p>Rural location</p> <p><i>Projects located in cities with populations of 50,000 or less (per latest U.S. Census)</i></p>	Medium
<p>Creation of new units serving ELI households, through new construction, adaptive reuse or conversion of market-rate units</p>	Medium
<p>Applicant's ability to obligate HTF funds and undertake eligible activities in a timely manner</p> <p><i>Projects that have</i></p> <ol style="list-style-type: none"> <i>(1) evidence of site control</i> <i>(2) evidence that the current zoning of the proposed site does not prohibit multifamily housing</i> <i>(3) evidence of all other non-MFA funding sources</i> <ol style="list-style-type: none"> <i>a.) letters of interest from all other non-MFA funding</i> <i>b.) commitment letters from all other non-MFA funding sources</i> 	High
<p>Use of state, local and private funding sources</p> <p><i>Projects that have funding sources outside of federal funding sources, Low Income Housing Tax Credits, bond financing, and MFA funding sources</i></p>	High
<p>Extent to which the project meets any of the following priority housing needs identified in the NM Consolidated Plan: housing for the elderly and frail elderly, housing for persons with severe mental illness, housing for persons with disabilities, housing for persons with alcohol or other addictions, housing for persons with HIV/AIDS, housing for victims of domestic violence, housing for individuals or households experiencing homelessness</p>	High

- d. Describe the grantee's required priority for funding based on geographic diversity (as defined by the grantee in the consolidated plan). If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

Points within this scoring criterion are given based on the project's distance from another Low Income Housing Tax Credit, public housing, or federally-subsidized housing project. This scoring criterion falls within the Low Priority category.

- e. Describe the grantee’s required priority for funding based on the applicant's ability to obligate HTF funds and undertake eligible activities in a timely manner. If not distributing funds by selecting applications submitted by eligible recipients, enter “N/A”.

Applicant’s ability to obligate HTF funds and undertake eligible activities in a timely manner is awarded points based on the following criteria:

- (1) Evidence of site control
- (2) Evidence that the current zoning of the proposed site does not prohibit multifamily housing
- (3) Evidence of all other non-MFA funding sources such as
 - a. Letters of interest from all other non-MFA funding
 - b. Commitment letters from all other non-MFA funding sources

This scoring criterion falls within the High Priority category.

- f. Describe the grantee’s required priority for funding based on the extent to which the rental project has Federal, State, or local project-based rental assistance so that rents are affordable to extremely low-income families. If not distributing funds by selecting applications submitted by eligible recipients, enter “N/A”.

Applicants are awarded points for projects that either do not have project-based rental assistance or projects that have or will have project-based rental assistance cover less than or equal to 25 percent of the total units. This scoring criterion falls within the Low Priority category.

- g. Describe the grantee’s required priority for funding based on the financial feasibility of the project beyond the required 30-year period. If not distributing funds by selecting applications submitted by eligible recipients, enter “N/A”.

Applicants are awarded five (5) points if the duration of the affordability period beyond the required 30 years is an additional five (5) years or more. This scoring criterion falls within the Low Priority category.

- h. Describe the grantee’s required priority for funding based on the merits of the application in meeting the priority housing needs of the grantee (such as housing that is accessible to transit or employment centers, housing that includes green building and sustainable development features, or housing that serves special needs populations). If not distributing funds by selecting applications submitted by eligible recipients, enter “N/A”.

Applicants are awarded points in several categories that MFA prioritizes to meet housing needs. These categories include:

- (1) *Energy Efficiency (Low Priority)*
- (2) *Organization Type (Low Priority)*
- (3) *Transit Oriented Development (Medium Priority)*
- (4) *Rural Location (Medium Priority)*
- (5) *Extent to which the project meets any of the following priority housing needs identified in the NM Consolidated Plan: housing for the elderly or frail elderly, housing for persons with severe mental illness, housing for persons with disabilities, housing for persons with alcohol or other addictions, housing for persons with HIV/AIDS, housing for victims of domestic violence, housing for individuals or households experiencing homelessness. (High Priority)*

- i. Describe the grantee's required priority for funding based on the extent to which the application makes use of non-federal funding sources. If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

Applicants whose projects have funding sources outside of federal funding sources, Low Income Housing Tax Credits, bond financing, and MFA funding sources are awarded points.

4. Does the grantee's application require the applicant to include a description of the eligible activities to be conducted with HTF funds? If not distributing funds by selecting applications submitted by eligible recipients, select "N/A". Yes No N/A
5. Does the grantee's application require that each eligible recipient certify that housing units assisted with HTF funds will comply with HTF requirements? If not distributing funds by selecting applications submitted by eligible recipients, select "N/A". Yes No N/A
6. **Performance Goals and Benchmarks.** The grantee has met the requirement to provide for performance goals and benchmarks against which the grantee will measure its progress, consistent with the grantee's goals established under 24 CFR 91.315(b)(2), by including HTF in its housing goals in the housing table on the SP-45 Goals and AP-20 Annual Goals and Objectives screens. Yes No
7. **Maximum Per-unit Development Subsidy Amount for Housing Assisted with HTF Funds.** Enter or attach the grantee's maximum per-unit development subsidy limits for housing assisted with HTF funds. The limits must be adjusted for the number of bedrooms and the geographic location of the project. The limits must also be reasonable and based on actual costs of developing non-luxury housing in the area.

If the grantee will use existing limits developed for other federal programs such as the Low Income Housing Tax Credit (LIHTC) per unit cost limits, HOME's maximum per-unit subsidy amounts, and/or Public Housing Development Cost Limits (TDCs), it must include a description of how the HTF maximum per-unit development subsidy limits were established or a description of how existing limits developed for another program and being adopted for HTF meet the HTF requirements specified above.

MFA will use the maximum per-unit subsidy limits for HUD's HOME program in effect at the time of commitment of NHTF funds.

MFA examined the development cost budgets of recent MFA-funded projects and determined that all were well within these subsidy limits, and that these limits would allow cost premiums that may be necessary in developing housing for certain ELI populations.

8. **Rehabilitation Standards.** The grantee must establish rehabilitation standards for all HTF-assisted housing rehabilitation activities that set forth the requirements that the housing must meet upon project completion. The grantee's description of its standards must be in sufficient detail to determine the required rehabilitation work including methods and materials. The standards may refer to applicable codes or they may establish requirements that exceed the minimum requirements of the codes. The grantee must attach its rehabilitation standards below.

In addition, the rehabilitation standards must address each of the following: health and safety; major systems; lead-based paint; accessibility; disaster mitigation (where relevant); state and local codes, ordinances, and zoning requirements; Uniform Physical Condition Standards; and Capital Needs Assessments (if applicable).

See attached *Grantee Unique Appendices, Part F 2019 Housing Trust Fund Allocation Plan, Attachment A: National Housing Trust Fund Rehabilitation Standards*.

9. **Resale or Recapture Guidelines.** Below, the grantee must enter (or attach) a description of the guidelines that will be used for resale or recapture of HTF funds when used to assist first-time homebuyers. If the grantee will not use HTF funds to assist first-time homebuyers, enter “N/A”.

N/A

10. **HTF Affordable Homeownership Limits.** If the grantee intends to use HTF funds for homebuyer assistance and does not use the HTF affordable homeownership limits for the area provided by HUD, it must determine 95 percent of the median area purchase price and set forth the information in accordance with §93.305. If the grantee will not use HTF funds to assist first-time homebuyers, enter “N/A”.

The grantee will use the HUD issued affordable homeownership limits.

The grantee has determined its own affordable homeownership limits using the methodology described in § 93.305(a)(2) and the limits are attached.

N/A

11. **Grantee Limited Beneficiaries or Preferences.** Describe how the grantee will limit the beneficiaries or give preferences to a particular segment of the extremely low- or very low-income population to serve unmet needs identified in its consolidated plan or annual action plan. If the grantee will not limit the beneficiaries or give preferences to a particular segment of the extremely low- or very low-income population, enter “N/A.”

Any limitation or preference must not violate nondiscrimination requirements in §93.350, and the grantee must not limit or give preferences to students. The grantee may permit rental housing owners to limit tenants or give a preference in accordance with § 93.303(d)(3) only if such limitation or preference is described in the action plan.

NHTF applicants are permitted to limit occupancy to or provide preference to the following populations in accordance with 24 CFR 93.303(d):

- Households or individuals experiencing homelessness;
- Individuals with disabilities;
- Individuals with severe mental illnesses;
- Individuals with alcohol or other addictions;
- Individuals with HIV/AIDS;
- Victims of domestic violence;
- Senior housing;
- Veterans;
- Individuals on public housing waiting lists;
- Youth transitioning out of foster care; and
- Ex-offenders

While not required to limit occupancy or provide preference to the populations described above, owners of NHTF-assisted projects who do must do so in accordance with 24 CFR 93.303(d). The intent is merely to allow owners of NHTF-assisted projects to limit occupancy to or provide preference to populations identified within this section as well as the priority housing needs identified in the NM Consolidated Plan. Any limitation or preference must not violate nondiscrimination requirements. Federal fair housing requirements, including the duty to affirmatively further fair housing, are applicable to the NHTF program. A limitation does not violate nondiscrimination requirements if the project also receives funding from a federal program that limits eligibility to a particular segment of the population (e.g. Housing Opportunity for Persons Living with AIDS program, the Section 202 and Section 811 programs) or the Housing for Older Persons Act.

12. **Refinancing of Existing Debt.** Enter or attach the grantee’s refinancing guidelines below. The guidelines describe the conditions under which the grantee will refinance existing debt. The grantee’s refinancing guidelines must, at minimum, demonstrate that rehabilitation is the primary eligible activity and ensure that this requirement is met by establishing a minimum level of rehabilitation per unit or a required ratio between rehabilitation and refinancing. If the grantee will not refinance existing debt, enter “N/A.”

MFA may, at its discretion, use NHTF funds for refinancing only when needed in order to permit or continue affordability of rental units when (1) rehabilitation is the primary activity, (2) the use of NHTF funds is proportional to the number of NHTF-assisted units in the project, and (3) the rehabilitation cost attributable to the NHTF units is greater than the amount of debt to be refinanced that is attributed to the NHTF units. MFA’s minimum affordability period and underwriting standards for an initial investment of NHTF funds would apply, which include: adequacy of management and owner, feasibility of project to meet operational and debt service requirements, consistency with the market, and review of total development costs and sources available to meet these needs.

Discussion:

Please see *Grantee Unique Appendices, Part F 2019 Housing Trust Fund Allocation Plan*

Grantee Unique Appendices

Part A Notice of Public Hearings

Part B Publication Certifications

Part C SF424, SF424D and State Certifications

Part D ASDN Chart 2019

Part E Resale and Recapture

Part F 2019 Housing Trust Fund Allocation Plan

Part G HOME Purchase Price Limits