



AMENDED

**Analysis of Impediments
to Fair Housing Choice**

City of Rio Rancho, New Mexico

June 2012

**Prepared for:
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Analysis of Impediments to Fair Housing Choice City of Rio Rancho, New Mexico - June 2012

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I. EXECUTIVE SUMMARY

Introduction

Analysis of Impediments Background

The Analysis of Impediments to Fair Housing Choice (AI) is a U.S. Department of Housing and Urban Development (HUD) mandated review of impediments to Fair Housing choice in the public and private sector. The AI is required for the City of Rio Rancho, as all HUD grant entitlement jurisdictions, by federal regulatory requirements at 24 CFR 91.225(a)(1); 91.325(a)(1); and 91.425(a)(1)(i).

The AI involves:

- A review of the city's demographic, economic, and housing characteristics.
- A review of the city's laws, regulations, and administrative policies, procedures and practices;
- An assessment of how those laws, policies and practices affect the location availability and accessibility of housing; and
- An assessment of conditions, both public and private, affecting Fair Housing choices for all protected classes.

According to HUD, impediments to Fair Housing choice are:

1. Any actions, omissions, or decisions *taken because of* race, color, religion, sex, disability, familial status or national origin that restrict housing choices or the availability of housing choices.
2. Any actions, omissions or decisions *that have the effect of* restricting housing choices or the availability of housing choices on the basis of race, color, religion, sex, disability, familial status or national origin.

Although the AI itself is not directly approved or denied by HUD, its submission is a required component of the City's Consolidated Plan. HUD states that the purposes of the AI are to:

- Serve as the substantive, logical basis for the Fair Housing Plan;
- Provide essential and detailed information to policy makers, administrative staff, housing providers, lenders, and Fair Housing advocates; and
- Assist in building public support for Fair Housing efforts both within an entitlement jurisdiction's boundaries and beyond.

To most accurately evaluate current Fair Housing conditions within the City of Rio Rancho, the AI includes a review of demographic and housing market data, pertinent legislation, regulations affecting Fair Housing, public education and outreach efforts, and a community Fair Housing survey. The AI allows the City to identify any existing impediments or barriers to Fair Housing choice and to develop an action plan containing strategies to mitigate such barriers.

Fair Housing Act

The Federal Fair Housing Act, passed in 1968 and amended in 1988, prohibits discrimination in housing on the basis of race, color, national origin, religion, gender, familial status, and disability. The Fair Housing Act covers most types of housing including rental housing, home sales, mortgage and home improvement lending, land use, building and zoning. Excluded from the Act are owner-occupied buildings with no more than four units, single family housing sold or rented without the use of a real estate agent or broker, housing operated by organizations and private clubs that limit occupancy to members, and housing for older persons.

New Mexico Human Rights Act

Chapter 28 of the New Mexico Statutes, the New Mexico Human Rights Act, was enacted in 1969 to ensure that all New Mexicans are protected from discrimination in employment, housing, credit and public accommodation. Section 28-1-7 which specifically addresses unlawfully discriminatory practice says as follows:

“It is an unlawful discriminatory practice for any person to:

(1) refuse to sell, rent, assign, lease or sublease or offer for sale, rental, lease, assignment or sublease any housing accommodation or real property to any person or to refuse to negotiate for the sale, rental, lease, assignment or sublease of any housing accommodation or real property to any person because of race, religion, color, national origin, ancestry, sex, sexual orientation, gender identity, spousal affiliation or physical or mental handicap, provided that the physical or mental handicap is unrelated to a person's ability to acquire or rent and maintain particular real property or housing accommodation.

(2) discriminate against any person in the terms, conditions or privileges of the sale, rental, assignment, lease or sublease of any housing accommodation or real property or in the provision of facilities or services in connection therewith because of race, religion, color, national origin, ancestry, sex, sexual orientation, gender identity, spousal affiliation or physical or mental handicap, provided that the physical or mental handicap is unrelated to a person's ability to acquire or rent and maintain particular real property or housing accommodation; or

Any person to whom application is made either for financial assistance for the acquisition, construction, rehabilitation, repair or maintenance of any housing accommodation or real property or for any type of consumer credit, including financial assistance for the acquisition of any consumer good as defined by Section 55-9-102 NMSA 1978, to:

(1) consider the race, religion, color, national origin, ancestry, sex, sexual orientation, gender identity, spousal affiliation or physical or mental handicap of any individual in the granting, withholding, extending, modifying or renewing or in the fixing of the rates, terms, conditions or provisions of any financial assistance or in the extension of services in connection with the request for financial assistance; or

(2) use any form of application for financial assistance or to make any record or inquiry in connection with applications for financial assistance that expresses, directly or indirectly, any limitation, specification or discrimination as to race, religion, color, national origin, ancestry, sex, sexual orientation, gender identity, spousal affiliation or physical or mental handicap.”

Who Conducted the Analysis of Impediments

The City of Rio Rancho’s 2012 Analysis of Impediments to Fair Housing Choice was prepared by ASK Development Solutions, Inc. (ASK), a consulting firm, in conjunction with the staff of the City of Rio Rancho including the CDBG staff in the Department of Financial Services. The onsite activities were conducted by the staff of the City of Rio Rancho.

Participants in the Analysis of Impediments

The City of Rio Rancho AI included input from many city officials, citizens, and key persons involved in housing and community development, and in particular, Fair Housing.

The consultant developed Fair Housing questions for housing service providers, realtors, and lending institutions while city staff developed a survey for residents. The resident survey was a 15-question online survey that was set up and made available establishing a link on the City of Rio Rancho website. A survey card was mailed to Rio Rancho residents advising them that the resident survey was also accessible on the computers at Loma Colorado Library and Esther Bone Library. Approximately 4,000 postcards were sent to a random sampling of low to moderate income households advising them of the Fair Housing meetings and the Fair Housing survey. The survey was open in the month of February 2012 and remained open until April 2012. Approximately 116 responses were received.

Four Focus Sessions were conducted during the month of March 2012 in the City Council Chambers to gather information from housing consumers, from profit and non-profit agencies, lenders, private/public sector participants, and housing professionals about their experiences and perceptions of housing discrimination and their opinions on the Fair Housing laws and services. A total of 28 organizations participated. ASK staff conducted interviews with key individuals from City staff, non-profit organizations, the U.S. Department of Housing and Urban Development (HUD), and housing providers to collect additional information about Fair Housing practices and impediments in the City.

The City Council and staff participate in Fair Housing activities during the Fair Housing Month. On March 28, 2012, the Mayor and the Governing Body for the City of Rio Rancho proclaimed April 2012 as Fair Housing Month in the City of Rio Rancho. The proclamation urges all the citizens to become aware of and support the Fair Housing Law. It also calls for nonprofit organizations, housing service providers, financial institutions, elected officials, and others to work together to promote and preserve Fair Housing and equal opportunity.

Planning and Research Methodology

The consultant’s methodology in undertaking the 2012 Rio Rancho AI was based on the recommended methodology in the *Fair Housing Planning Guide Vol. 1* (HUD Office of Fair Housing and Equal Opportunity); experience conducting AIs for other cities, and the desires of the City. The scope of work consisted of the following tasks:

Task 1 - Project Launch

The consultant met with project managers from the City to refine work tasks and the project schedule, establish reporting relationships and review expectations of the project. The consultant collected relevant data, identified potential candidates for key person interviews, and discussed the public participation components of the study. The consultant then began the creation of the survey instruments.

Task 2 - Community Data Review

The consultant reviewed existing demographic, economic, employment and housing market information for the City of Rio Rancho using the 2010 U.S. Census; U.S. Census 2005-2009 American Community Survey; 2000 U.S. Census; lending data from the Home Mortgage Disclosure Act (HMDA); foreclosure data from Realty Trac; data and maps from Rio Rancho's Five Year Consolidated Plan for FY 2008–2013; the City of Rio Rancho Comprehensive Plan; and data and maps from documents available via the City's website. In addition, the consultant conducted teleconferences.

Task 3 - Regulatory Review

The consultant researched and collected information regarding Rio Rancho's current development regulations, planning and zoning fees, housing policies and programs that influence Fair Housing choice and impediments, through a review of the City's policies and interviews with key City staff. ASK staff corresponded via email and/or teleconference with Fair Housing service providers and agencies to further investigate Fair Housing policies and potential impediments.

Task 4 - Compliance Data Review

The consultant collected and analyzed all applicable available data regarding compliance with local, state and federal Fair Housing Law, including the Home Mortgage Disclosure Act (HMDA), the Fair Housing Act and the Community Reinvestment Act (CRA). ASK also analyzed reported Fair Housing complaints and conducted a review of legal cases in the City involving Fair Housing law. In addition, ASK reviewed the latest report from the City's Americans with Disabilities Act (ADA) Task Force. The ADA Task Force was established during 2008. The Task Force set eleven (11) goals to ensure that ADA requirements are being addressed.

Task 5 - Internet Surveys, Public Meetings, and Interviews

During February 2012, the City opened an online survey available to all Rio Rancho residents and industry stakeholders. The survey asked respondents about their experience and perception of housing discrimination, and their knowledge of Fair Housing laws and available resources. A survey card was mailed to Rio Rancho residents advising them that the community survey was accessible on the computers at Loma Colorado Library and Esther Bone Library. During the month of March 2012, the City held four Focus Sessions at the City's Council Chambers with protected classes, from profit and nonprofit organizations, and public and private participants. An informational meeting was also held with housing and community development professionals to discuss Fair Housing issues, concerns, challenges,

as well as revitalization opportunities for lower income neighborhoods. City staff conducted interviews with members of community groups, nonprofit agencies, and public housing authority representatives.

Task 6 - Identification and Analysis of Impediments

The consultant then analyzed the findings from the first five tasks in order to determine what impediments to Fair Housing choice exist in the City of Rio Rancho. The consultant also reviewed previous AI reports to examine what recent actions had been taken by the City.

Task 7 - Recommendations

In consultation with City staff, the consultant developed a recommended Action Plan for addressing the identified impediments.

Summary of Impediments Found

1. Need for ADA education and evaluation of accessible/disabled housing needs.
2. NIMBYism is prevalent.

Summary of Recommendations to Address Impediments

1. Make efforts to provide builders with ADA information packets or provide them on the City's website, and incorporate ADA in the development review and permitting process. (Impediment #1)
2. Implement the remaining recommendations of the ADA task force through the City or other agencies, subject to budget considerations. (Impediment #1)
3. Conduct a comprehensive review of the ADA accessible housing unit levels of supply and demand. (Impediment #1)
4. Collect and disseminate information about upcoming housing projects in terms of the people to be served by the housing as well as the physical characteristics of the projects; meet with neighborhood groups and residents in areas where affordable/accessible housing will be developed. (Impediment #2)

It should be noted the four (4) impediments identified in the 2006 AI have continued to be impediments. The City will be working to remedy these impediments and have taken several initiatives to accomplish this goal.

Analysis of Impediments Funding

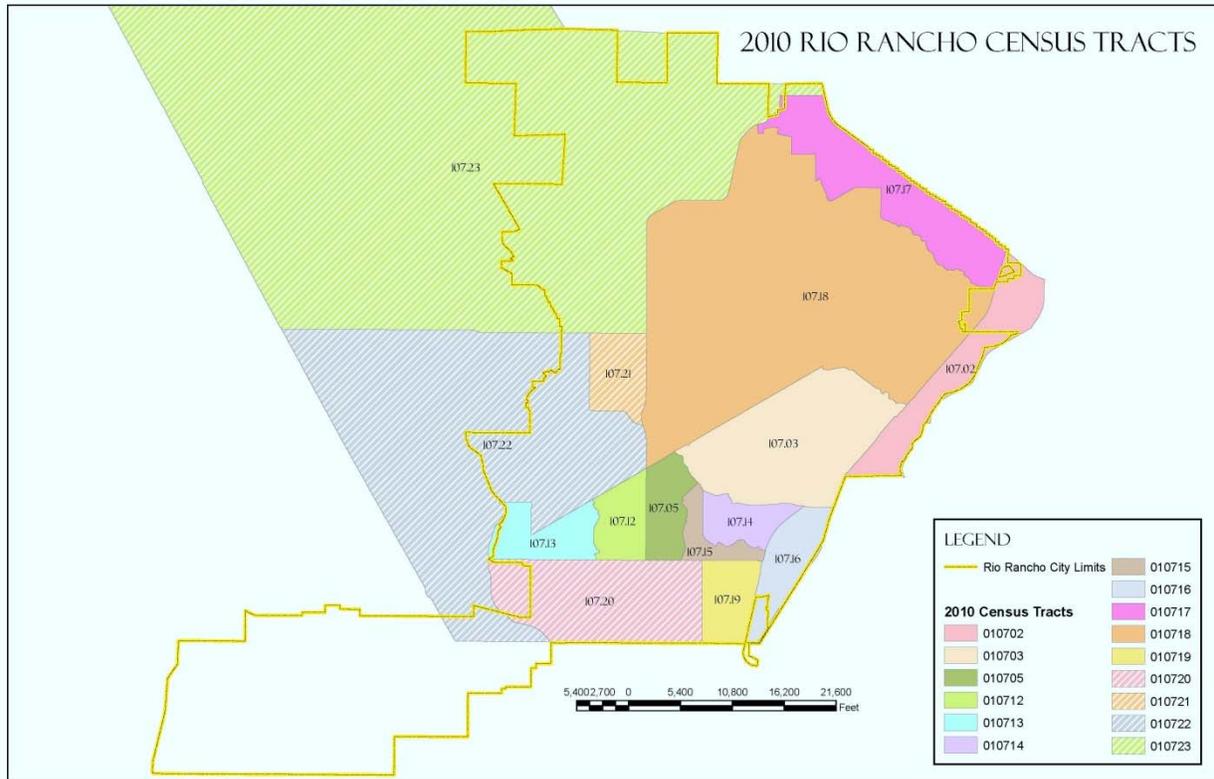
The City has not allocated any consistent funding to Fair Housing activities. For FY2006, the City allocated \$27,000 in Community Development Block Grant funding for Fair Housing testing. The City also allocated \$6,000 for the preparation of the 2012 AI. Any Fair Housing activities will be done by the CDBG staff from the Department of Financial Services.

II. COMMUNITY PROFILE

Introduction

The 2010 U.S. Census represents the most recent data from the U.S. Census, and that data is used for this report, when possible and available. Some areas of data-gathering, however, required use of the American Community Survey (ACS) which provides most informational items as the decennial Census, but not always at the lowest geographic levels. The City of

Rio Rancho provided Map #1 below showing 2010 Census Tracts that were included in the City’s 2012 Action Plan. The 2010 Census, American Community Survey, in addition to a variety of other highly regarded data sources were used for the preparation of this report, including Home Mortgage Disclosure Act (HMDA) data; Realty Trac data service; official City of Rio Rancho planning and reporting documents, and direct communication with local agencies. Census tracts beyond 107.16 were not reported. Overall, the data paints a revealing and fair portrait of the community and housing conditions therein. As the population of Rio Rancho has increased, it has become more diverse. The above factors result in a greater need for fair housing education, enforcement and outreach.



Map #1 – City of Rio Rancho 2010 Census Tracts

Population, Race, and Ethnicity

According to the most recent Census Bureau data, Rio Rancho had a 2010 population of 87,521 (Table 1) compared to 51,765 in 2000. This represents a 69 percent population increase and an average annual growth rate of 5.39 percent. From its small beginning of less than 10,000 people in 1980, Rio Rancho now ranks as the State of New Mexico’s third largest in population after Albuquerque and Las Cruces (Table 2). In 2000, Rio Rancho was the state’s fourth largest city, but has now passed Santa Fe.

Table 1. Population & Housing Summary Rio Rancho 2000-2010				
Variable	2000	2010	2000 to 2010	
	Number	Number	Total Growth	Average Annual Growth Rate
Population	51,765	87,521	35,756	5.39%
Housing Units	20,209	33,964	13,755	5.33%

Table 2. Population of Major Cities in New Mexico		
Rank	Principal City	Population
1	Albuquerque	545,852
2	Las Cruces	97,618
3	Rio Rancho	87,521
4	Santa Fe	67,947
5	Roswell	48,366
6	Farmington	45,877
7	Clovis	37,775
8	Hobbs	34,122
9	Alamogordo	30,403

According to the 2010 Census, the racial makeup of the community was primarily White at 76 percent (66,534), but also included populations identifying themselves as Black at 3 percent (2,533), Native American at 3 percent (2,830), and Asian and Alaska Native at 2 percent (1,656). Over 37 percent (32,153) of Rio Rancho’s population identified themselves as being of Latino or Hispanic origin, representing the largest ethnic population in the City. Six percent of Rio Rancho’s population was born outside of the United States. The City’s minority percentage was 46.2 percent. See Table 3 below.

Year	Total Population	% Hispanic	% White with Hispanic	% African American	% Native American & Alaska Native	% Asian/Pacific Islander	Two or more races	% Minority
2000	51,765	27.7	64.1-65.8	2.5-3.0	2.0-2.7	1.6-2.2		35.9
2010	87,521	37	76	2.9	3.2	2.1	15.8	46.2

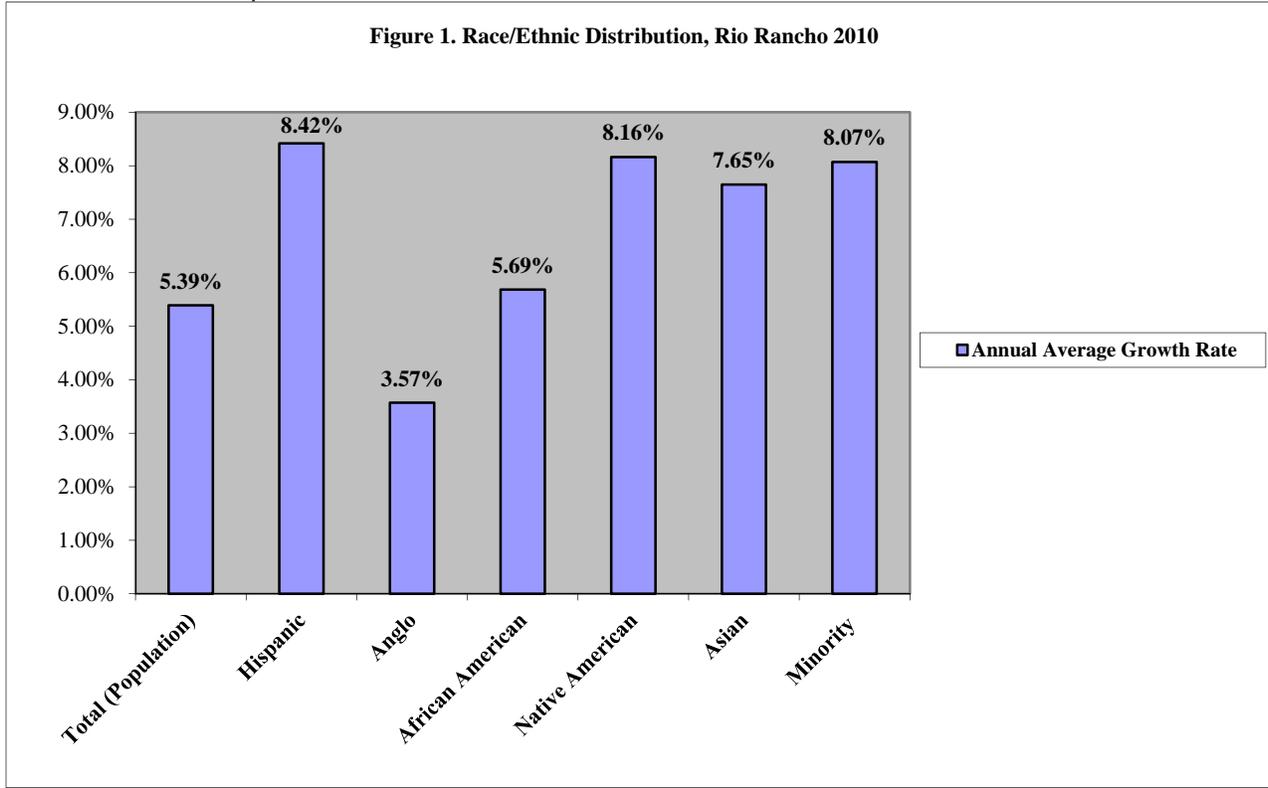
Source: US Census Bureau

While the overall minority population increased from 35.9 percent in 2000 to 46.2 percent in 2010, the population distribution did not see significant percentage changes in non-Hispanic minorities from 2000 to 2010. The largest increase in the minority population was in the Hispanic non-white population from 27.7 percent in 2000 to 37 percent in 2010. According to the US Census data for 2010, White persons not of Hispanic origin were 53.8 percent of the population. Map 2 below shows the distribution of minorities by percentages and census tracts in Rio Rancho. Table 4 below shows that the percentage minority populations were highest in certain census tracts. The Hispanic minority population was fairly well represented in most census tracts. The African American minority population was less represented in a majority of census tracts and tended to show relatively higher representation in tracts 107.02, 107.05, 107.12, 107.14, 107.15, and 107.16.

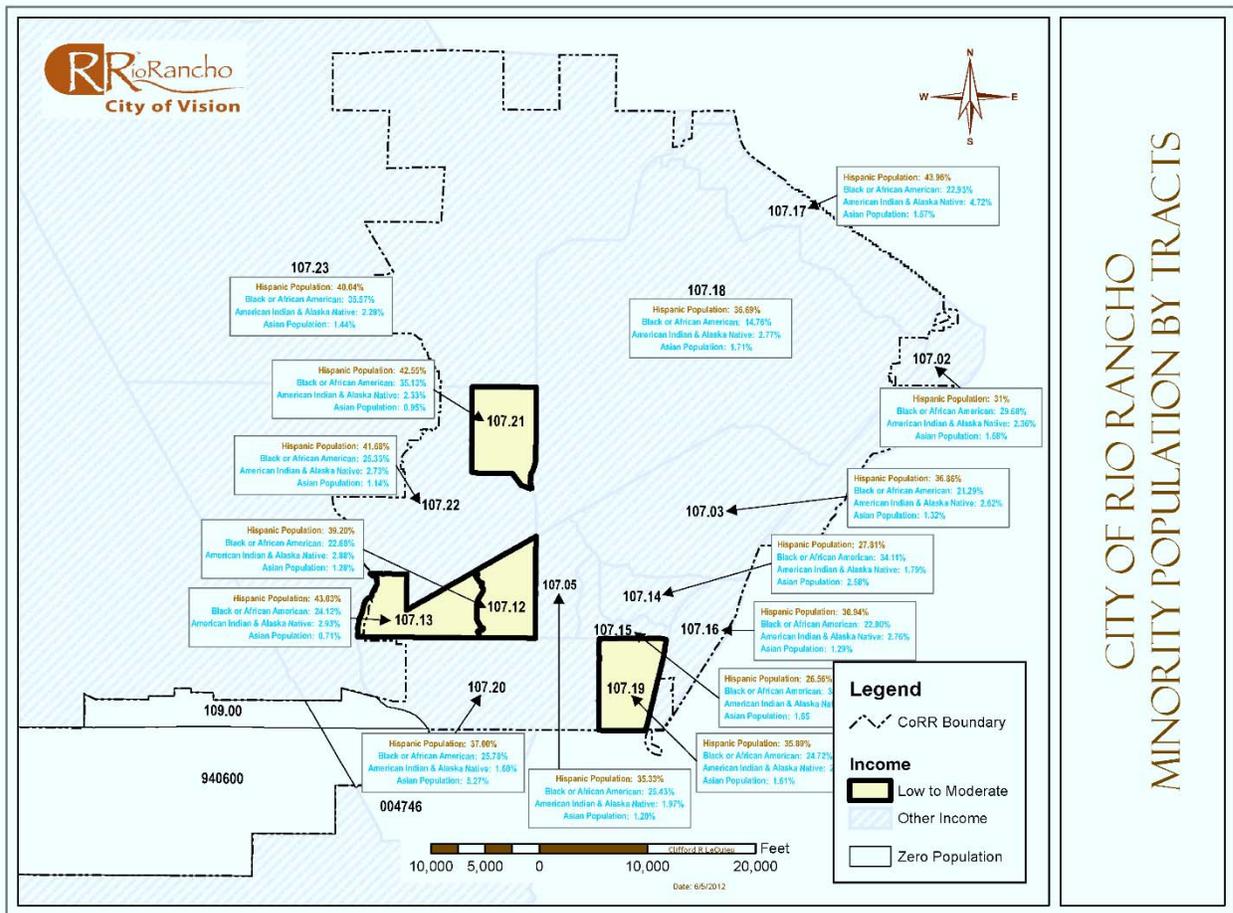
2010 Census Tracts	Total Population	Not Hispanic or Latino	Hispanic or Latino	Total Minority Population	% Minority Population
107.02	6522	4500	2022	2578	40%
107.03	8319	5253	3066	3761	45%
107.05	5997	3878	2119	2583	43%
107.12	5173	3145	2028	2469	48%
107.13	5357	3052	2305	2732	51%
107.14	4698	3421	1277	1793	38%
107.15	3581	2630	951	1306	36%
107.16	6048	4177	1871	2362	39%
107.17	8996	5041	3955	4993	56%
107.18	4803	3041	1762	2182	45%
107.19	3912	2508	1404	1675	43%
107.20	7510	4731	2779	3737	50%
107.21	4331	2488	1843	2270	52%
107.22	4908	2862	2046	2504	51%
107.23	9954	5968	3986	4953	50%

Source: Census Bureau

Figure 1 below shows the average annual growth rate in race/ethnic distribution for Rio Rancho from the period 2000 to 2010.

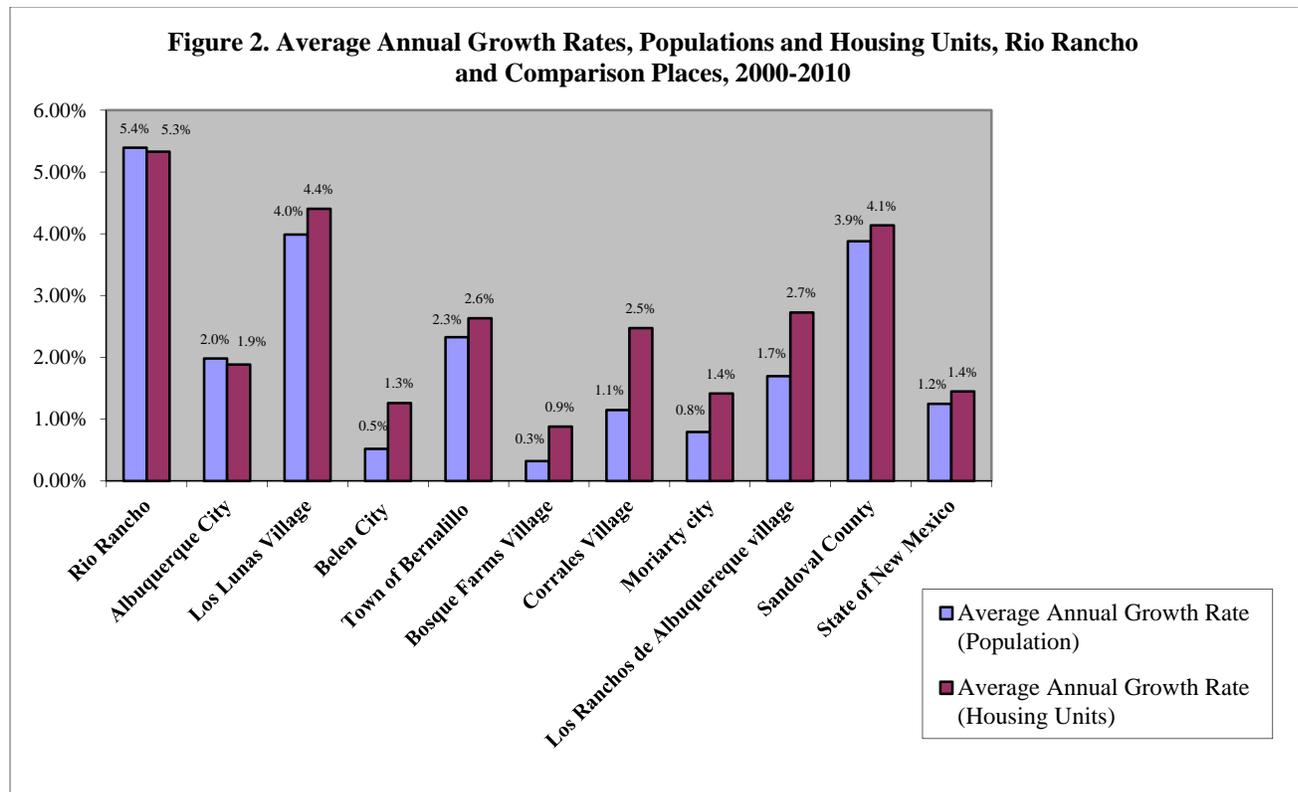


Source: US Census Bureau



Map #2 – Rio Rancho Minority Populations by Census Tracts

Rio Rancho showed annual growth rates in population and housing units that were much higher than neighboring cities, Sandoval County and the State of New Mexico. The increases in the minority population overall and the Hispanic minorities in particular may have implications for the City’s outreach and education. There was no data found on households that spoke Spanish only and anecdotal information suggested that many persons of Hispanic ethnicity actually spoke more English than Spanish. The 2010 ACS shows that 11,396 persons (15.2 percent) speak Spanish and 2,277 persons (three percent) speak Spanish less than “very well.” For example, fair housing information should be provided in Spanish and other common languages. Figure 2 below shows annual growth rates for populations and housing units for Rio Rancho and comparison places.



According to the Census Bureau in 2010, of the total population, approximately 46,000 persons (51 percent) were females and 42,000 (49 percent) were males. See Table 5 below.

Table 5 – Male/Female Population Distribution Rio Rancho 2010

Population 15 years and over	%Males	%Females
Total Population	49	51
Never married	28.3	26.6
Now married, except separated	57.7	51.1
Separated	0.4	2.3
Widowed	2.8	6.5
Divorced	10.8	13.5

Source: US Census Bureau

Age Distribution

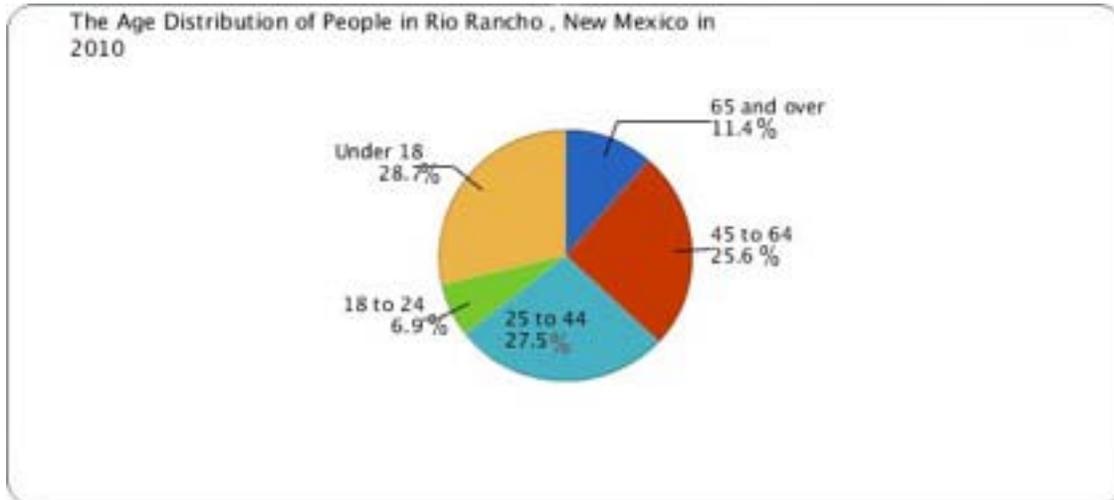
The median age of the population of Rio Rancho, according to the 2010 census, was 36.3 years with 28 percent of the population under 18 years old compared to 25 percent for the State of New Mexico and 11 percent were 65 years and older compared to 13 percent for the State. The median age of the population of Rio Rancho was 35.1 in 2000. There is a noticeable increase from 2000 in persons between 5 and 14 years in 2010 which may increase the potential of discrimination based on familial status. The elderly population categories showed some decreases across all the sub categories. The numbers and percentages for age distribution rounded to the nearest whole number are detailed in Table 6 below and represented in the corresponding Figure 3.

Table 6 – Population Age Distribution Rio Rancho 2010

Ages	No. of Persons	%	No. of Persons	%
	Rio Rancho		New Mexico	
Under age 18	24,611	28	518,913	25%
18 and over	62,910	72	1,540,266	75%
20-24	4,604	5	142,370	7%
25-34	11,292	13	267,245	13%
35-49	19,289	22	393,362	19%
50-64	16,095	18	404,106	20%
65 and over	9,443	11	272,255	13%

Source: US Census Bureau

Figure 3. Age Distribution Percentages in Rio Rancho 2010



Source: US Census Bureau

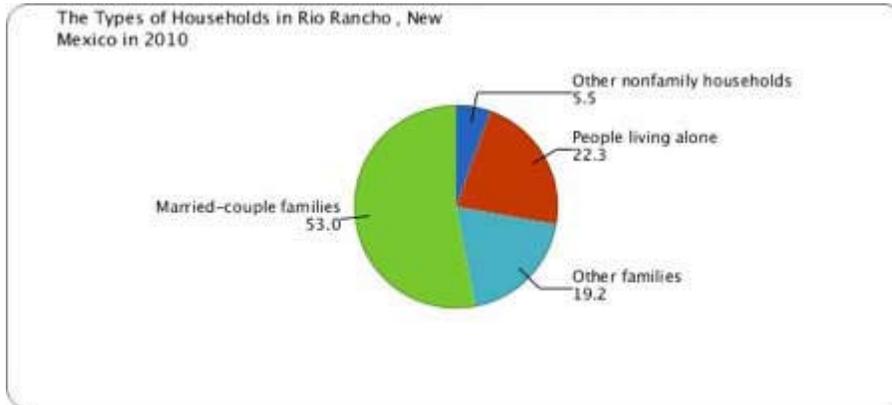
Household Characteristics

According to the ACS and the 2010 Census summary report, the City of Rio Rancho had 32,000 households in 2010 with an average household size of 2.7 persons. Average household size is similar to the State of New Mexico, which has a household size of 2.61 in 2010. 38 percent of all households have 1 or more persons under the age of 18 while 23 percent of all households have 1 or more persons 65 years or over. Among persons 15 and over, 58 percent of males and 51 percent females were currently married. 72 percent of households were made up of families including both married couples at 53 percent and other families at 19 percent. Of the other families category, 70 percent were female-headed households with children under age 18. Non-family households made up 28 percent of all households with most of the non-family households being composed of single people living alone. However, some of the non-family households consisted of unrelated people living in households. For 2006-2010, Rio Rancho had relatively smaller households with 2.72 persons per household versus a 2.62 persons per household statewide. See Figure 4 below.

Native and Foreign Born

According to the 2010 Census, 49 percent of Rio Rancho residents in 2010 were natives of the United States and 42 percent of native residents were living in the state in which they were born. Six percent of the people living in Rio Rancho in 2010 were foreign born of which 43 percent were naturalized U.S. citizens and of which 62 percent entered the country before 2000. Thirty-eight percent of the foreign born residents entered the country in 2000 or later.

Figure 4. Types of Households Percentages in Rio Rancho 2010

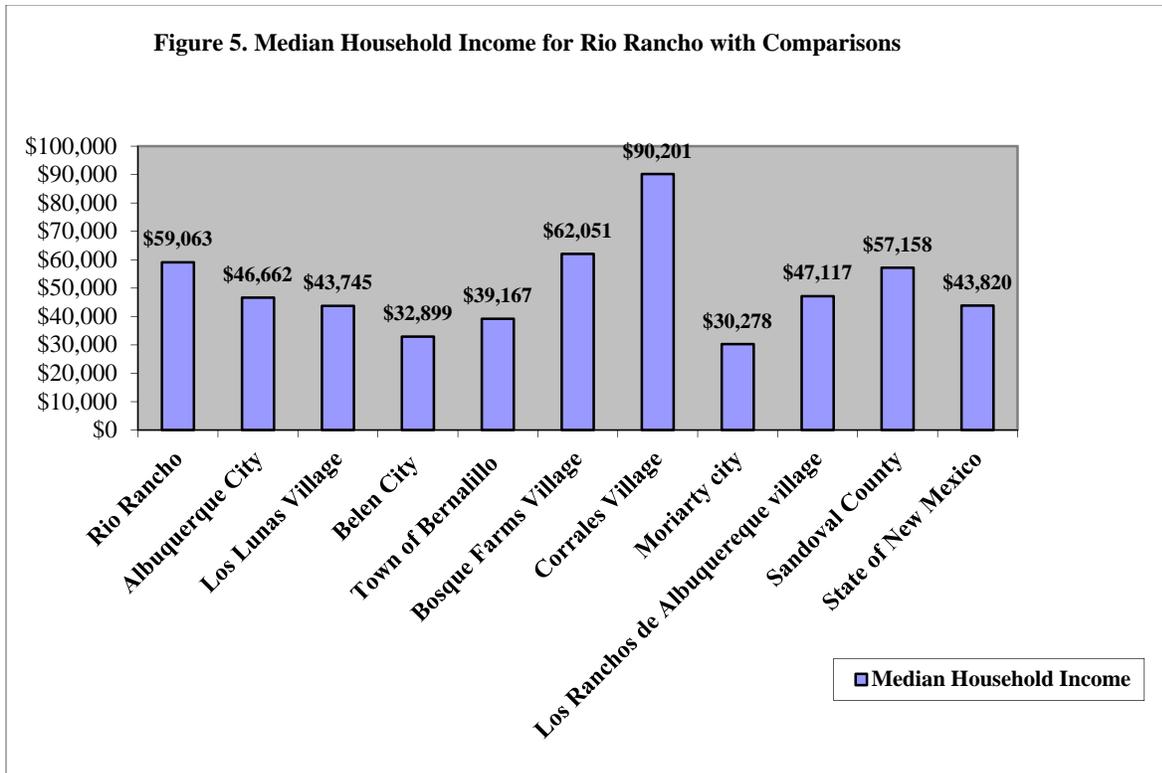


Persons with Disabilities

In Rio Rancho, among the civilian non-institutionalized population in 2010, 12 percent reported a disability. The likelihood of having a disability varied by age - from 2 percent of people under 18 years old, to 12 percent of people 18 to 64 years old, and to 40 percent of those 65 and over.

Income and Poverty

The median household income for Rio Rancho for 2006-2010 according to the US Census is \$59,063, which is 35 percent higher than the State of New Mexico. This represents an increase of 25 percent over 2000. When compared to other cities in the area, Rio Rancho's median household income is higher than all except for the Village of Bosque Farms (\$62,051) and the Village of Corrales (\$90,201).



Source: US Census Bureau

Table 7 below shows that each major racial/ethnic group in Rio Rancho has a higher median household income than their counterparts statewide. For 2010, the median income for all racial/ethnic groups except the Asian population had increased since 2000. The median income for African Americans showed the most noticeable and unusual change from \$37,303 in 2000 to \$73,141 in 2010. This figure is also much higher than household income for that racial group statewide.

Table 7. Median Household Income by Race/Ethnicity Rio Rancho 2010

	Asian	Native American	Hispanic	African American	White
New Mexico	\$52,368	\$32,479	\$36,392	\$39,100	\$52,444
Rio Rancho	\$53,250	\$54,583	\$54,310	\$73,141	\$60,750

Source: US Census Bureau

Income Sources

Eighty-three percent of the households received earnings and 19 percent received retirement income other than Social Security. Twenty-five percent of the households received Social Security. The average income from Social Security was \$17,367. These income sources are not mutually exclusive; that is, some households received income from more than one source.

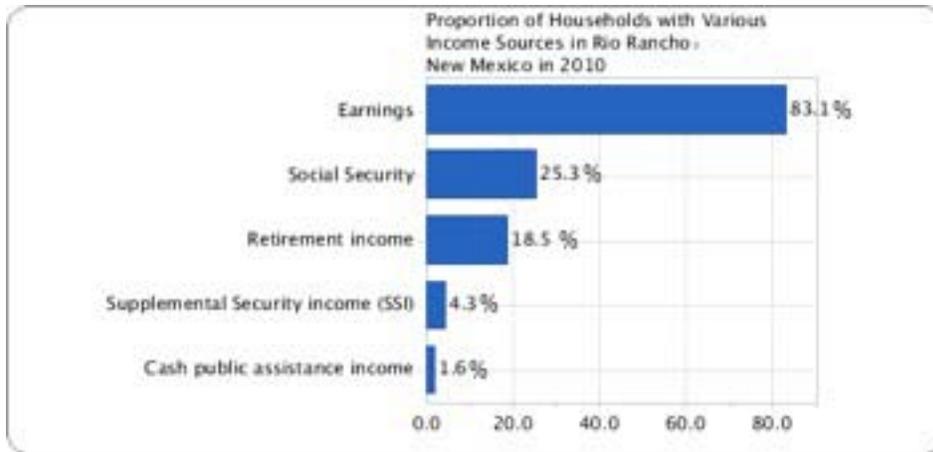


Figure 6. Proportion of Households by Percentages with Various Income Sources 2010

Poverty and Participation in Government Programs

Rio Rancho's rate of poverty in 2010 is relatively low. According to the ACS, Rio Rancho had 7.9 percent of its population living below the poverty line compared to 18.4 percent statewide. Eight percent of households had an annual income below \$15,000 and 8 percent had incomes of \$150,000 or more. According the ACS in 2010, 12 percent of related children under 18 were below the poverty level, compared with 11 percent of people 65 years old and over. Nine percent of all families and 17 percent of families with a female householder and no husband present had incomes below the poverty level. Figure 7 shows poverty rates by age and household status.

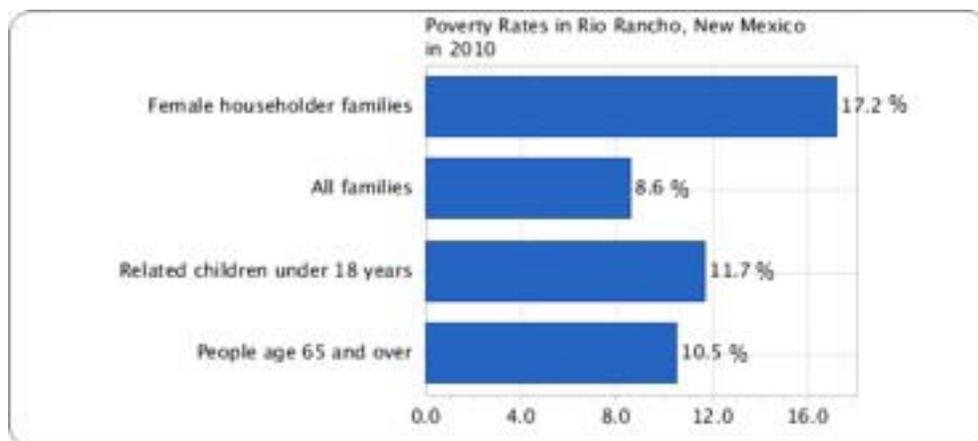
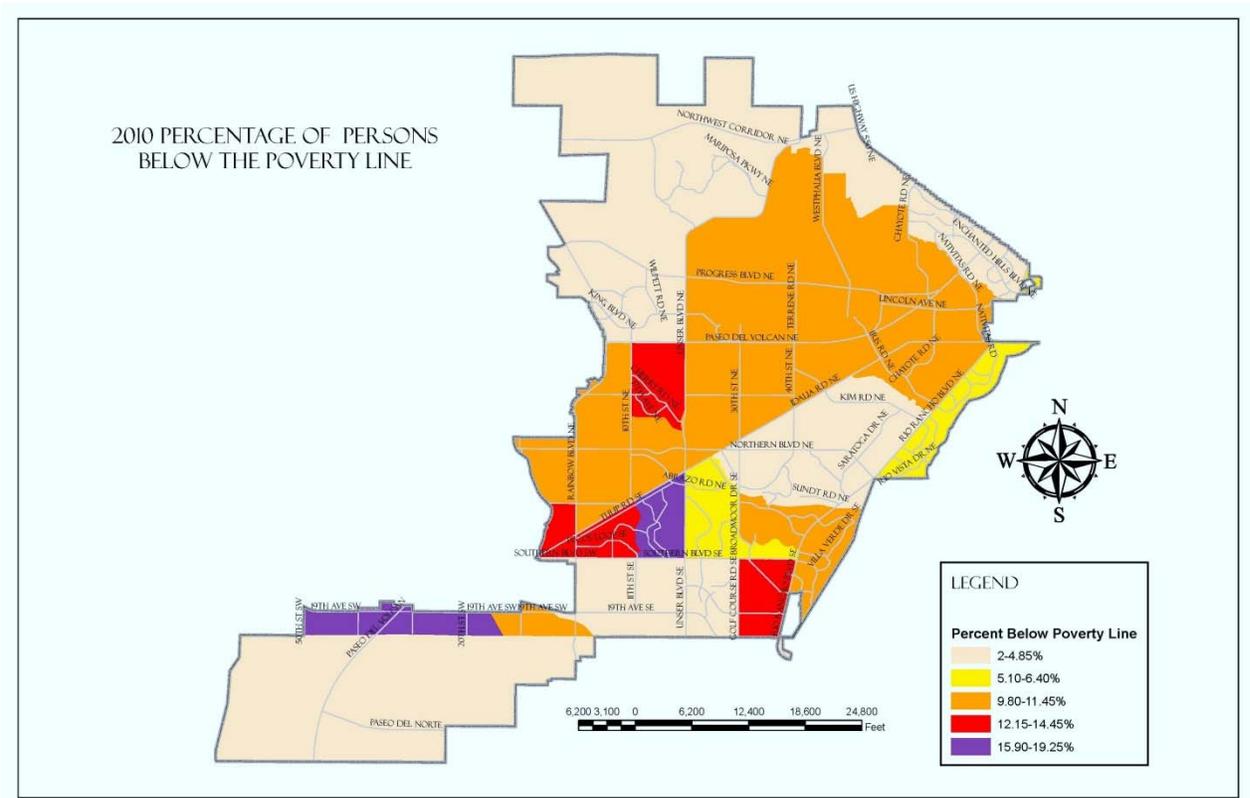


Figure 7. Poverty Rates Percentages Rio Rancho

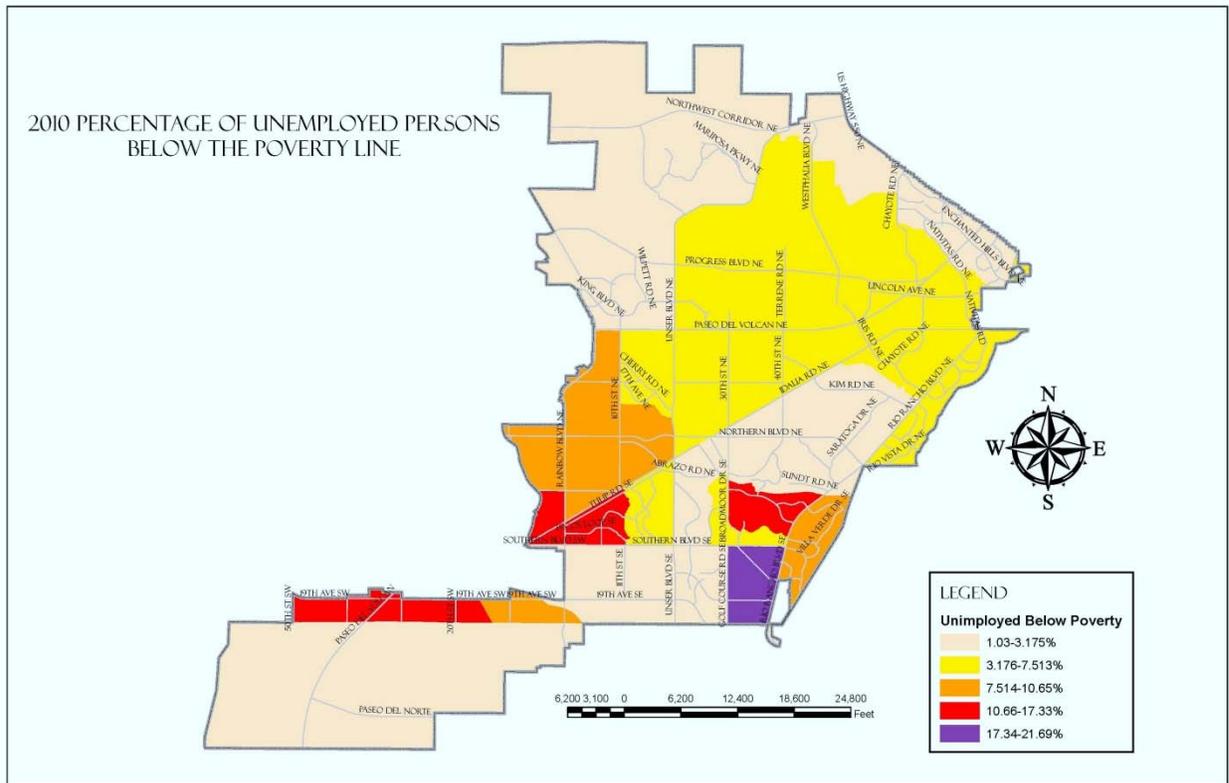
Maps # 3, 4 and 5 below show the percentages of people living below the poverty line, unemployed persons living below the poverty line and employed persons living below the poverty line. Map #6 shows persons in single parent households who are below the poverty line. This group is often more vulnerable both in terms of access to housing and costs.

The higher percentage of persons living below the poverty line was more concentrated in census tracts 107.13, 107.21 and 107.12. The following census tracts showed percentages of persons in poverty as follows: 105.03 (22.9 percent), 107.12(18.5 percent) and 109 (19.2 percent). Among persons who were unemployed, the highest levels of persons living below the poverty line were in census tract 107.19 and to a lesser extent in tracts 107.13 and 107.14. Persons who were employed showed lower levels for living below the poverty line.

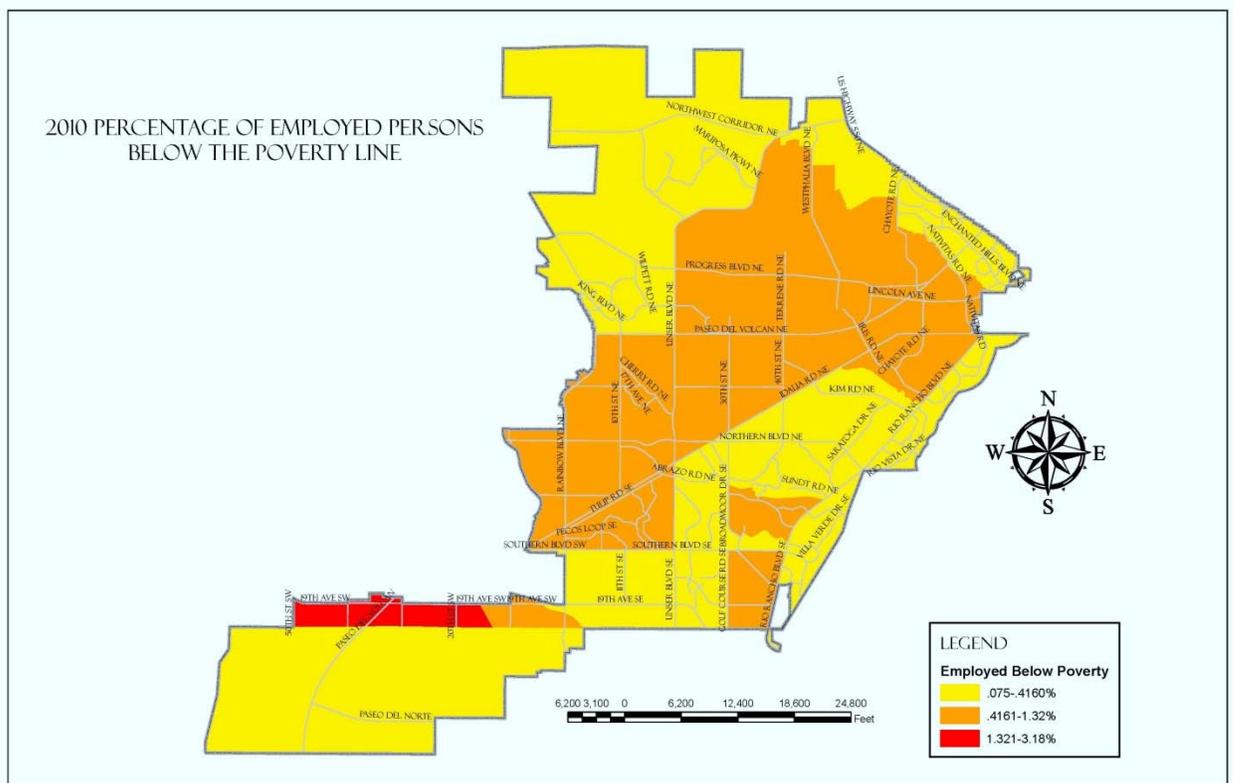


Map #3 - 2010 Percentage of Persons Below Poverty Line – Rio Rancho

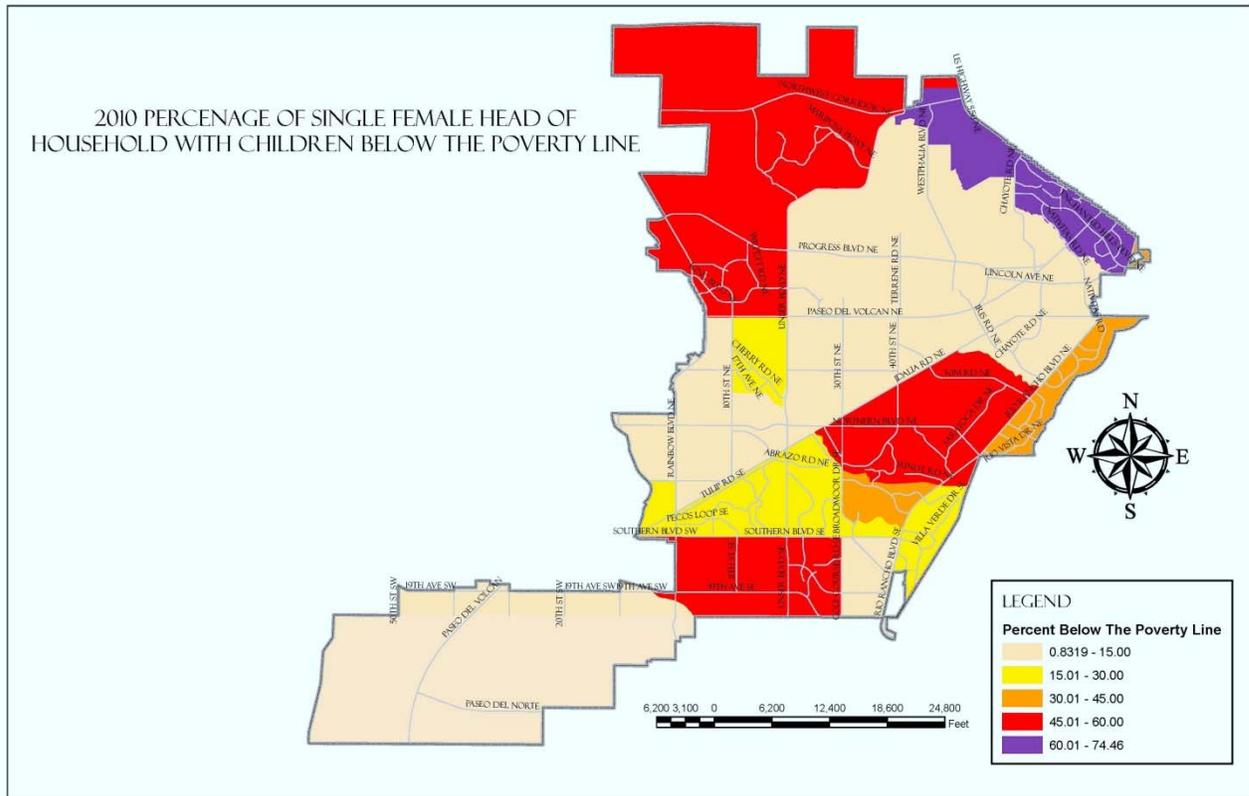
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Map #4 - 2010 Percentage of Unemployed Persons Below the Poverty Line Rio Rancho



Map #5 - 2010 Percentage of Employed Persons Below the Poverty Line Rio Rancho



Map #6 - 2010 Percentage of Single Family Female Head of Households below the Poverty Line – Rio Rancho

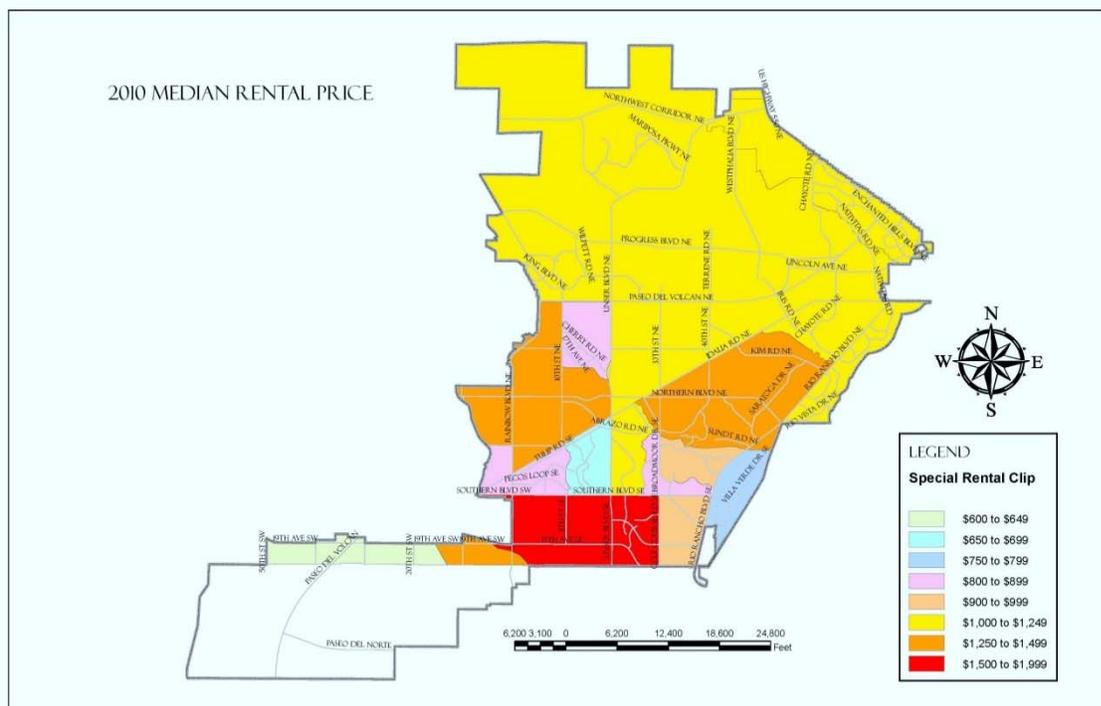
Housing Costs and Cost Burden

One of the main determinants of fair housing choice is the availability of affordable housing. One measure of affordability is the ratio of median housing value to median household income. According to the ACS, the median housing value for Rio Rancho from 2006-2010 is \$179,700 compared to the state at \$158,400. According to City-Data.com, the median house or condo value for Rio Rancho in 2009 was \$183,300 compared to the state of New Mexico at \$160,900. As such, median values in Rio Rancho are higher, which may limit housing choice. With a median household income of \$59,063 from 2006-2010, the affordability ratio is 3.04 which means it takes three times household income to purchase a house in Rio Rancho. In 2000, this rate for Rio Rancho was 2.4 indicating that affordability has declined over the period as increases in housing values outpaced increases in incomes. The typical ratio is two to six times a household's annual income.

Housing costs and cost burden can also be assessed in terms of what a family pays for housing as a percentage of their income. HUD considers a housing unit affordable if the occupant household expends no more than 30 percent of its income on housing cost. In the situation where the household expends greater than 30 percent of its income on housing cost, the household is considered cost burdened. Cost burdened households have less financial resources to meet other basic needs (food, clothing, transportation, medical, etc.),

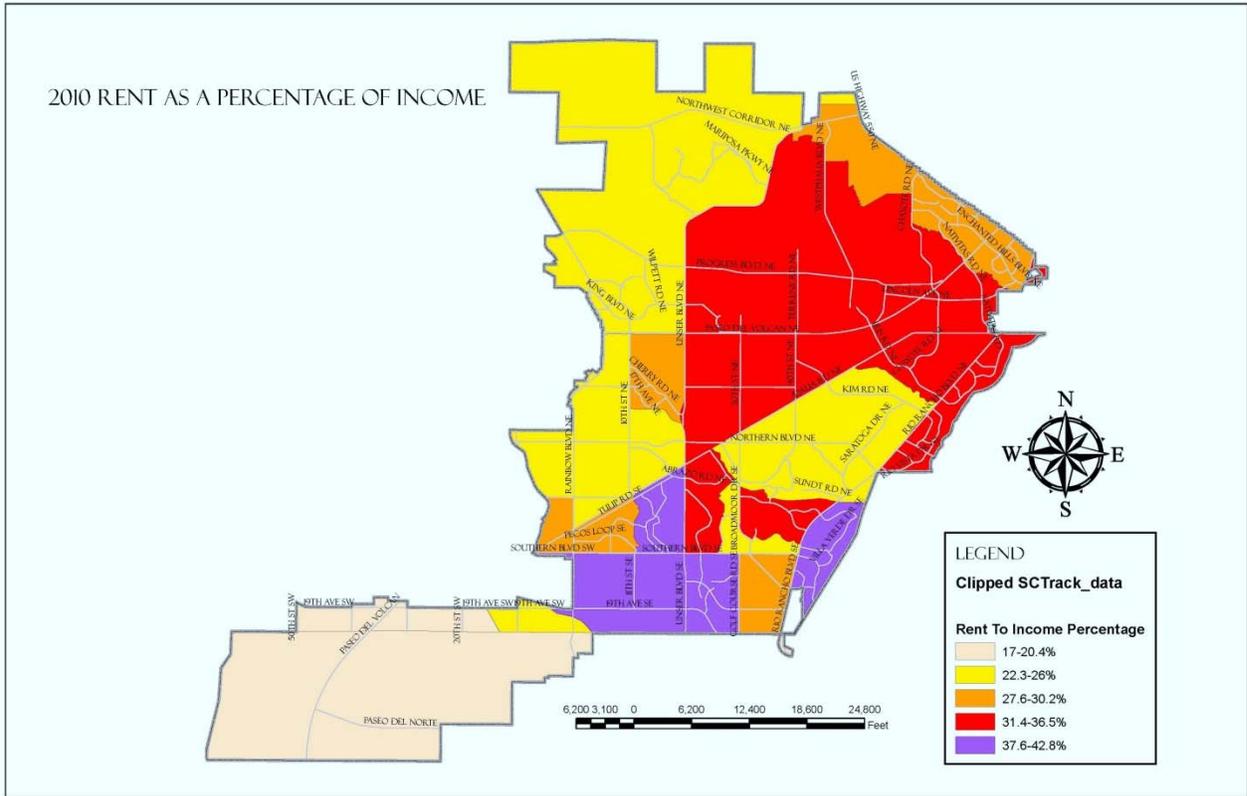
less resources to properly maintain the housing structure, and are at greater risk for foreclosure or eviction.

Based on the most recent ACS and 2010 census data, the median monthly housing costs for mortgaged owners was \$1,333, non-mortgaged owners \$354, and renters \$1,042. Forty percent of owners with mortgages, 10 percent of owners without mortgages, and 50 percent of renters in Rio Rancho spent 30 percent or more of household income on housing. The following census tracts in Rio Rancho had the highest ratios of rent to household income: 105.03 (37.6 percent), 107.12 (40.4 percent), 107.16 (37.6 percent), 107.18 (36.5 percent), and 107.20 (42.8 percent). Map 7 and Map 8 below show rent as a percentage of income and median rents by census tracts.



Map #7 - 2010 Median Rental Price by Census Tracts – Rio Rancho

Analysis of Impediments to Fair Housing Choice – 2012 – City of Rio Rancho



Map #8 - 2010 Rent as a Percentage of Income by Census Tracts – Rio Rancho

Please see Figure 8 below for information on occupants with a Housing Cost Burden in 2010.

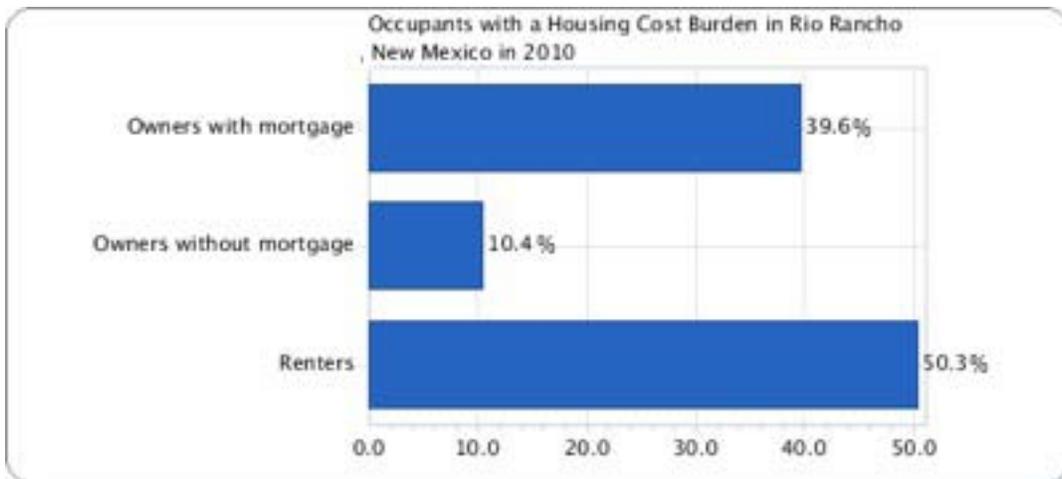


Figure 8. 2010 Occupants by Percentage with a Housing Cost Burden – Rio Rancho

Utilizing CHAS 2006-2010 data to analyze housing problems within various racial and ethnic groups, 30.6% of owner households and 48.1% of renter households experience some type of housing problem. According to HUD, a household with problems consists of either persons or families living in units with physical defects (lacking a complete kitchen or bath); or persons and families living in overcrowded conditions (greater than 1.01 persons/room); or persons and families cost burdened (paying more than 30% of income for housing, including utilities). White and Hispanic owners and renters make up over 90% of the population in Rio Rancho. Of these two primary racial and ethnic groups, both Hispanic owners (38.0%) and renters (59.4%) experience a disproportionately overall greater incidence of housing problems. Of the smaller racial and ethnic groups, including both owners and renters, 52.2% of Asian households followed by 38.9% of African American/Black households experience at least one housing problem.

Owners with Housing Problems within Racial and Ethnic Groups

<i>Racial/Ethnic Classification</i>	<i>Owners With Housing Problems</i>	<i>Number of Owners</i>	<i>% Owners With Housing Problems</i>
<i>White</i>	4,100	15,430	26.6%
<i>African American/Black</i>	255	615	41.5%
<i>Hispanic</i>	2,475	6,515	38.0%
<i>Asian</i>	205	430	47.7%
<i>Native American</i>	115	430	26.7%
<i>Pacific Islander</i>	15	30	50.0%
<i>TOTAL for All Households</i>	7,165	23,450	30.6%

Renters with Housing Problems within Racial and Ethnic Groups

<i>Racial/Ethnic Classification</i>	<i>Renters With Housing Problems</i>	<i>Number of Renters</i>	<i>% Renters With Housing Problems</i>
<i>White</i>	1,315	3,265	40.3%
<i>African American/Black</i>	90	195	46.2%
<i>Hispanic</i>	1,290	2,170	59.4%
<i>Asian</i>	45	49	91.8%
<i>Native American</i>	75	160	46.9%
<i>Pacific Islander</i>	0	15	0.0%
<i>TOTAL for All Households</i>	2,815	5,854	48.1%

Based on the CHAS data, the most significant housing problem households are faced with is affordability. HUD considers a housing unit affordable if the occupant household expends no more than 30% of its income on housing cost. Of the 9,980 households with housing problems, 5,980 or 60% are cost burdened. Cost burdened households have less financial resources to meet other basic needs (food, clothing, transportation, medical, etc.), less resources to properly maintain the housing structure, and are at greater risk for foreclosure or eviction.

Cost Burdens for Renters and Owners by Income Category

Income Category	All Renters		All Owners	
	Cost Burden	Severe Cost Burden	Cost Burden	Severe Cost Burden
Extremely Low Income	7.7%	43.8%	18.2%	59.7%
Low Income	32.8%	59.8%	14.1%	54.2%
Moderate Income	55.5%	9.6%	45.4%	21.6%
TOTAL	33.3%	35.3%	33.3%	35.7%

According to the CHAS data, renter households have a greater incidence of cost burden compared to owners. For owner-occupied households, the racial and ethnic groups with a disproportionately overall greater incidence of cost burden are African American/Black (34.1%) followed by Asians (26.7%), Native Americans (24.1%), and Hispanics (23.3%). For renter-occupied households, the racial and ethnic groups with the highest incidence of cost burden are Asians (70.0%), African American/Black (34.2%), and Hispanics (29.0%).

Owners with Cost Burden within Racial and Ethnic Groups

<i>Racial/Ethnic Classification</i>	<i># of Owners with Cost Burden</i>	<i>% of Owners with Cost Burden</i>
<i>White</i>	2,700	17.5%
<i>African American/Black</i>	210	34.1%
<i>Hispanic</i>	1,520	23.3%
<i>Asian</i>	115	26.7%
<i>Native American</i>	105	24.1%
<i>Pacific Islander</i>	N/A	N/A
<i>TOTAL for All Households</i>	4,650	19.8%

Renters with Cost Burden within Racial and Ethnic Groups

Racial/Ethnic Classification	# of Renters with Cost Burden	% of Renters with Cost Burden
<i>White</i>	570	17.1%
<i>African American/Black</i>	65	34.2%
<i>Hispanic</i>	630	29.0%
<i>Asian</i>	35	70.0%
<i>Native American</i>	30	18.8%
<i>Pacific Islander</i>	N/A	N/A
TOTAL for All Households	1,330	22.5%

According to the CHAS data, there were 295 elderly 2-member rental households in Rio Rancho. Of those, 105 met the definition of low and moderate income. Within the 105 low and moderate income elderly 1 and 2 person rental households, approximately 90 (85.7%) encountered at least one housing problem, as illustrated in the following table.

Elderly 2 Member Rental Households with Housing Problems

Income Category	# of Elderly 2 Rental Households With Housing Problem	% of Elderly 2 Rental Households With Housing Problem
Extremely Low Income	N/A	N/A
Low Income	20	100.0%
Moderate Income	70	100.0%
TOTAL Low/Moderate Income	90	85.7%

Based on the cost burden analysis below, the cause of housing problems for elderly low and moderate income 2-person rental households is affordability. Of the 90 low and moderate income elderly 2-member households, 100% paid 30% or more of their income on housing and elderly 2-member households does not experience any incidence of severe cost burden.

CHAS data indicates there are 14,825 small-related (2 to 4 members) households in Rio Rancho. Of the 14,825 small households, 2,760 were renter households, and 12,065 were owner households. Of the small-related households, 3,275 (22.1%) were low and moderate income households of which 1,385 households are renter households. Of the 1,385 small-related renter households, 1,065 or (76.9%) households experienced at least one housing problem.

Small Related Rental Households with Housing Problems

Income Category	# of Small Related Rental Households With Housing Problem	% of Small Related Rental Households With Housing Problem
Extremely Low Income	325	78.3%
Low Income	430	91.5%
Moderate Income	310	62.0%
TOTAL Low/Moderate Income	1,065	76.9%

CHAS data indicates that the major housing problem, small related rental households, experience is affordability. Approximately 25% of small related rental households experience a housing problem other than cost burden or severe cost burden. Small related renters most affected with severe cost burden are renters in the income categories 0-30% AMI and >30-50%.

Small Related Rental Households with Cost Burdens

Income Category	# of Small Related Rental Households With Cost Burdens	% of Small Related Rental Households With Cost Burdens
Extremely Low Income	N/A	N/A
Low Income	145	30.9%
Moderate Income	25	5.0%
TOTAL Low/Moderate Income	170	12.3%

Small Related Rental Households with Severe Cost Burdens

Income Category	# of Small Related Rental Households With Severe Cost Burdens	% of Small Related Rental Households With Severe Cost Burdens
Extremely Low Income	325	78.3%
Low Income	285	60.6%
Moderate Income	25	5.0%
TOTAL Low/Moderate Income	635	45.8%

Of the small-related owner households, the CHAS data indicates that 1,890 are low and moderate income. A total of 1,395 (73.8%) small-related owner households are experiencing a housing problem. In addition, the largest housing problem that small owner households

experience is affordability. Of the 1,395 low and moderate income small-related owner households with at least one housing problem, 790 (41.8%) experience cost burden, and 590 (31.2%) experience severe cost burden.

Small Related Owner Households with Housing Problems

Income Category	# of Small Related Owner Households With Housing Problem	% of Small Related Owner Households With Housing Problem
Extremely Low Income	145	78.4%
Low Income	240	71.6%
Moderate Income	1,010	73.7%
TOTAL Low/Moderate Income	1,395	73.8%

Small Related Owner Households with Cost Burden

Income Category	# of Small Related Owner Households With Cost Burdens	% of Small Related Owner Households With Cost Burdens
Extremely Low Income	10	5.4%
Low Income	10	3.0%
Moderate Income	770	56.2%
TOTAL Low/Moderate Income	790	41.8%

Small Related Owner Households with Severe Cost Burden

Income Category	# of Small Related Owner Households With Severe Cost Burdens	% of Small Related Owner Households With Severe Cost Burdens
Extremely Low Income	135	73.0%
Low Income	230	68.7%
Moderate Income	225	16.4%
TOTAL Low/Moderate Income	590	31.2%

Large related households (5 or more members) also have high incidences of housing problems, according to the CHAS data. Of the 3,005 large-related households, 850 (28.3%) are low and moderate income, and 700 (82.4%) of the low and moderate income households experience at least one housing problem. The data shows that 83.3% of all low and moderate income large related renter households face at least one housing problem. Cost burden and severe cost burden are also the main factors challenging large related households.

Large Related Rental Households with Housing Problems

Income Category	# of Large Related Rental Households With Housing Problem	% of Large Related Rental Households With Housing Problem
Extremely Low Income	95	100.0%
Low Income	10	100.0%
Moderate Income	95	70.4%
TOTAL Low/Moderate Income	200	83.3%

Large Related Rental Households with Cost Burdens

Income Category	# of Large Related Rental Households With Cost Burdens	% of Large Related Rental Households With Cost Burdens
Extremely Low Income	60	63.2%
Low Income	N/A	N/A
Moderate Income	85	63.0%
TOTAL Low/Moderate Income	145	60.4%

Large Related Rental Households with Severe Cost Burdens

Income Category	# of Large Related Rental Households With Severe Cost Burdens	% of Large Related Rental Households With Severe Cost Burdens
Extremely Low Income	35	36.8%
Low Income	10	100.0%
Moderate Income	N/A	N/A
TOTAL Low/Moderate Income	45	18.8%

Of the large-related owner households, the CHAS data indicates that 610 (27.4%) are low and moderate income. A total of 500 (82.0%) low and moderate income large-related owner households are experiencing a housing problem. The main housing problem experienced by large related owner households is cost burden and severe cost burden specifically impacting the low income and moderate income groups.

Large Related Owner Households with Housing Problems

Income Category	# of Large Related Owner Households With Housing Problem	% of Large Related Owner Households With Housing Problem
Extremely Low Income	N/A	N/A
Low Income	130	92.9%
Moderate Income	370	78.7%
TOTAL Low/Moderate Income	500	82.0%

Large Related Owner Households with Cost Burden

Income Category	# of Large Related Owner Households With Cost Burden	% of Large Related Owner Households With Cost Burden
Extremely Low Income	N/A	N/A
Low Income	80	57.1%
Moderate Income	195	41.5%
TOTAL Low/Moderate Income	275	45.1%

Large Related Owner Households with Severe Cost Burden

Income Category	# of Large Related Owner Households With Severe Cost Burden	% of Large Related Owner Households With Severe Cost Burden
Extremely Low Income	N/A	N/A
Low Income	45	32.1%
Moderate Income	150	31.9%
TOTAL Low/Moderate Income	195	32.0%

The most common housing problems experienced by both owners and renters in Rio Rancho are cost burden and severe cost burden. Small renter households are most impacted with severe cost burden, particularly renters in the extremely low and low income categories. In addition, large related renter households are the most affected with cost burden in the extremely low and moderate income categories while all low income large related renter households are experiencing severe cost burden. Cost burden and severe cost burden affects almost proportionately small related owner households and large related owner households.

HUD provides information on disability status based on 2008-2010 ACS data. Disability is defined as a person with a hearing or vision impairment, an ambulatory limitation, a cognitive limitation, or a self-care or independent living limitation. According to this data 13,445

households have a member with a disability in Rio Rancho. Of this amount, 6,065 (45.1%) are low and moderate income. Of the 6,065 low and moderate income households with a disabled member, 4,405 (72.6%) have at least one housing problem.

Disabled Member Households with Housing Problems

Income Category	# of Disabled Member Households With Housing Problem	% of Disabled Member Households With Housing Problem
Extremely Low Income	1,245	77.3%
Low Income	1,465	82.1%
Moderate Income	1,695	63.5%
TOTAL Low/Moderate Income	4,405	72.6%

Educational Profile

According to the ACS, twenty-seven percent (27%) of persons 25 years or over in 2010 had at least graduated from high school and eighteen percent (18%) had a bachelor’s degree or higher. Five percent were not enrolled in school and had not graduated from high school. Total school enrollment in Rio Rancho in 2010 was 27,000. Of this figure, college and graduate school enrollment was 7,000, nursery school and kindergarten enrollment was 3,000 and elementary and high school enrollment was 17,000.

Educational Attainment

Of the Rio Rancho population, 9.7 percent were persons who had a graduate or professional degree, while 18.6 percent had a bachelor’s degree and 10.2 percent had an associate’s degree. For residents who had not attained some kind of degree, 4.9 percent of the population had less than a high school diploma, 27.2 percent had a high school diploma and its equivalency, and 29.5 percent had some college but no degree. See Figure 9 below.

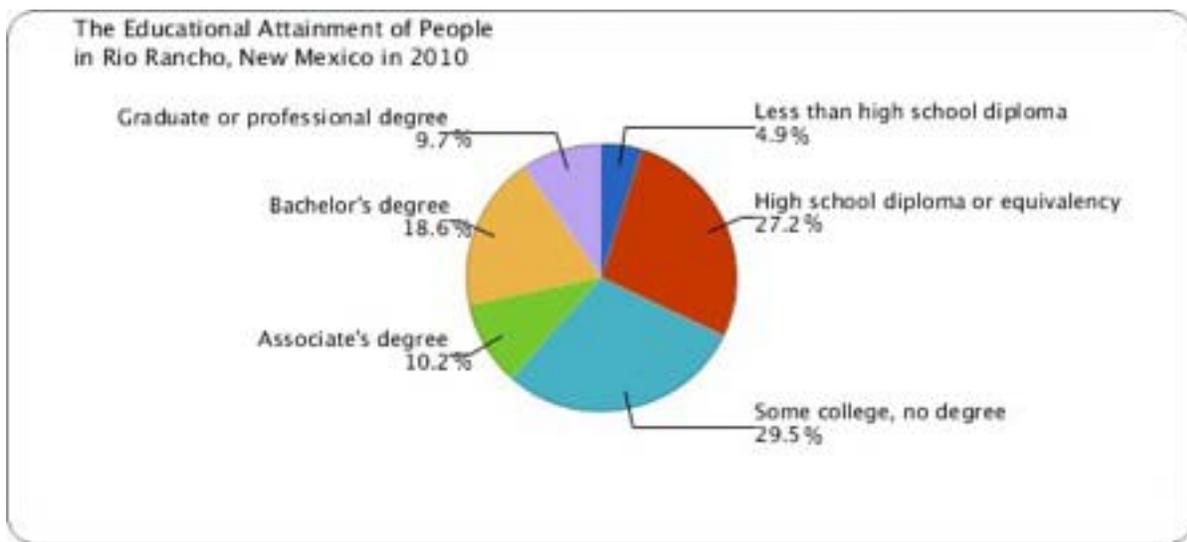


Figure 9. Educational Attainment by Percentage in Rio Rancho

Employment Status and Type of Employment

Based on the 2010 ACS, 60 percent of the population of Rio Rancho that is 16 years and over were employed and 35 percent were unemployed, including persons who were not in the labor force. Of the persons who were employed, 75 percent were private wage and salary workers, 21 percent were federal, state, and local workers, and 4 percent were self-employed in their own unincorporated businesses. Private wage and salary workers numbered 29,414. The unemployment rate in Rio Rancho for 2012 as of April was 6.2 percent which is slightly lower than the rate for the state at 6.9 percent for the same period. The unemployment rate is measured as a percentage of the number of unemployed persons divided by all persons in the labor force and is defined as persons who are without jobs and have actively sought work within the past four weeks.

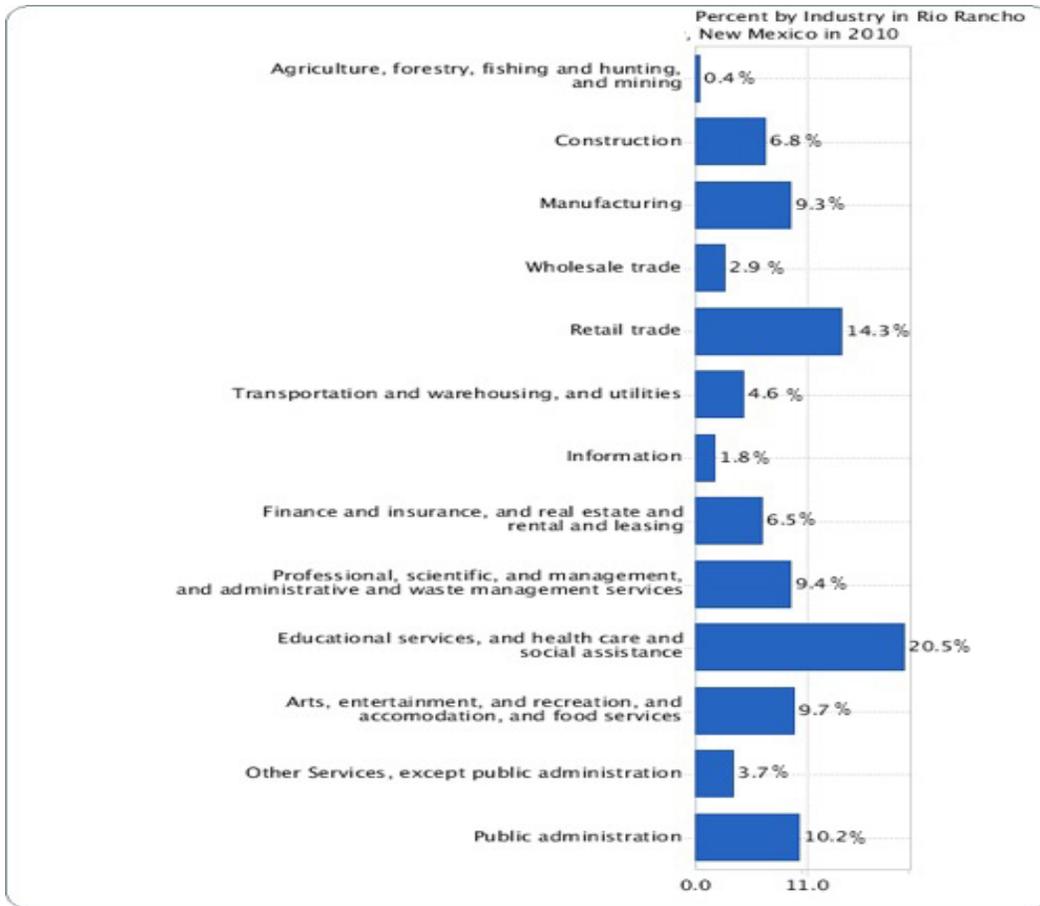
Federal, state, and local workers numbered 8,151, and self-employed workers numbered 1,681. The main industries in Rio Rancho that employed persons 16 years or over included educational services, health care and social assistance, retail trade, manufacturing, and public administration. Please see Table 8 below.

Table 8 –Employment Status of Population in Rio Rancho 2010

Class of worker	Number	%
Private wage and salary workers	29,414	74.9
Federal, state, or local government workers	8,151	20.8
Self-employed workers in own not incorporated business	1,681	4.3

Industries

According to the ACS, in 2010, the civilian employed population 16 years and older in Rio Rancho worked in the following industries:



Source: 2010 American Community Survey

Figure 10 – Percent Employment by Industry in Rio Rancho 2010

Occupations

Table 9 below shows occupations for the civilian employed population 16 years and over in Rio Rancho in 2010:

Table 9 – Major employment areas in Rio Rancho

Civilian employed population 16 years and over	Number	%
Management, business, science, and arts occupations	15,316	39.0
Service occupations	7,202	18.4
Sales and office occupations	9,801	25.0
Natural resources, construction, and maintenance	4,525	11.5
Production, transportation, and material moving	2,402	6.1

Source: 2010 American Community Survey

Transportation and Commuting

According to the Transportation Element of the City of Rio Rancho 2010 Comprehensive Plan, the City was a housing development prior to incorporation. The early platting placed lots along potential roadways that formed a modified grid. The road rights-of-way set aside

by this platting are narrow and unable to accommodate higher capacity road facilities needed for growing population. In an effort to accommodate Rio Rancho's growth, the State of New Mexico improved the region's transportation infrastructure by extending NM 528 from the river valley at the southern boundary of the Village of Corrales to the west up the river escarpment, turning north, and continuing to what is now US 550. NM 528 served as the backbone of the transportation network in the area and heavily influenced Rio Rancho's growth.

In October of 2004, the City of Rio Rancho Governing Body adopted a Transportation Policy document, which outlines a series of goals and objectives for the development of the future transportation network in the City, based on eight (8) points, which would provide for a clearly defined network of major streets, provide alternative routes in case of emergencies, control street access commensurate with the facility designation and adjacent land use in order to balance accessibility and mobility, construct new transportation projects to be fully compliant with the 1990 Americans with Disabilities Act, while continuing upgrades to existing infrastructure, increase the use of Intelligent Transportation Systems technology to improve traffic safety and efficiency, continue the designation and enhancement of gateways and corridor streets, and address corridor aesthetics including landscaping, walls, gateways and corridor enhancements.

The street pattern for the City's major streets is a modified grid system, which includes diagonal streets such as Idalia Road and NM 528. The grid system has not been completed due to the pattern of antiquated platting that has characterized the City's growth. The major north-south streets in this grid are Unser Boulevard, Broadmoor Boulevard, Loma Colorado Drive, and Rainbow Boulevard. Major east-west streets are Westside Boulevard, Southern and Northern Boulevards, Progress Boulevard, Laban Road, and Paseo del Volcan. Future improvements, including extensions and widening, will be required for many of these roads.

The City of Rio Rancho is a member of the Mid-Region Council of Governments (MRCOG) which is the regional planning body for a five-county area. The MRCOG is also the Metropolitan Planning Organization (MPO) for the Albuquerque Metropolitan Planning Area (AMPA). The City of Rio Rancho is located within the AMPA. The Metropolitan Transportation Board (MTB) is the governing body for the MPO and the City of Rio Rancho is represented in the MTB. The MPO maintains a long-range Transportation Plan, which includes strategies and actions that will lead to the development of an integrated transportation system that facilitates the efficient movement of people and goods.

According to the Transportation Element, the City of Rio Rancho must improve transportation capacity to support projected growth, and must also improve the transportation network within its boundaries to accommodate population and employment growth. Improved transportation networks would also enhance the attractiveness of the City and its ability to attract new businesses and higher paying jobs. Currently there are two areas with fixed route transit service in the City. Sandoval Easy Express routes serve the northern portion of the City along US 550, north NM 528, and include service inside the Enchanted Hills area. This service provides connections to the New Mexico Rail Runner Express commuter train service on US 550 near Interstate 25. The City of Albuquerque ABQ Ride Route 151 operates on south NM 528 and Southern Boulevard serving the southern portion of the City. This service provides connection to the Journal Center Activity Center located in the north Interstate 25

corridor near Paseo del Norte and to the New Mexico Rail Runner Express commuter train service at the Journal Center Station. The New Mexico Rail Runner Express provides commuter based service throughout the corridor between Belen and Santa Fe with a number of stations in the Metropolitan Area. (City of Rio Rancho Transportation Element, 2010 Comprehensive Plan)

Other transportation service available to City of Rio Rancho residents:

Rio Metro is a door-to-door transportation service for individuals 55 years of age and older, and for disabled adults 18 years of age and older. Rio Metro serves Rio Rancho residents only and residents must register to use the service. All buses are equipped with wheelchair lifts.

Commuting to Work

According to the ACS, 85 percent of the Rio Rancho population drove to work alone and 8 percent car-pooled. Commuting time to work was an average of 30 minutes. One and one-half percent of the residents used public transport, excluding taxicabs. One percent used other means and 4.4 percent worked from home. The following chart shows commuting modes for Rio Rancho residents for 2010.

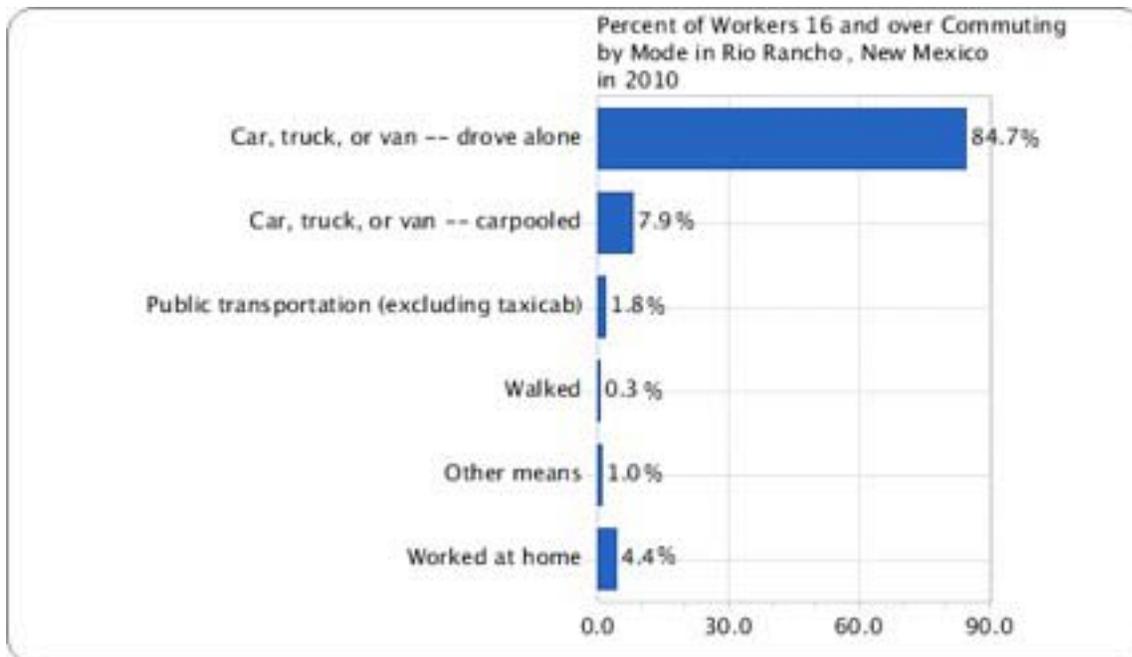
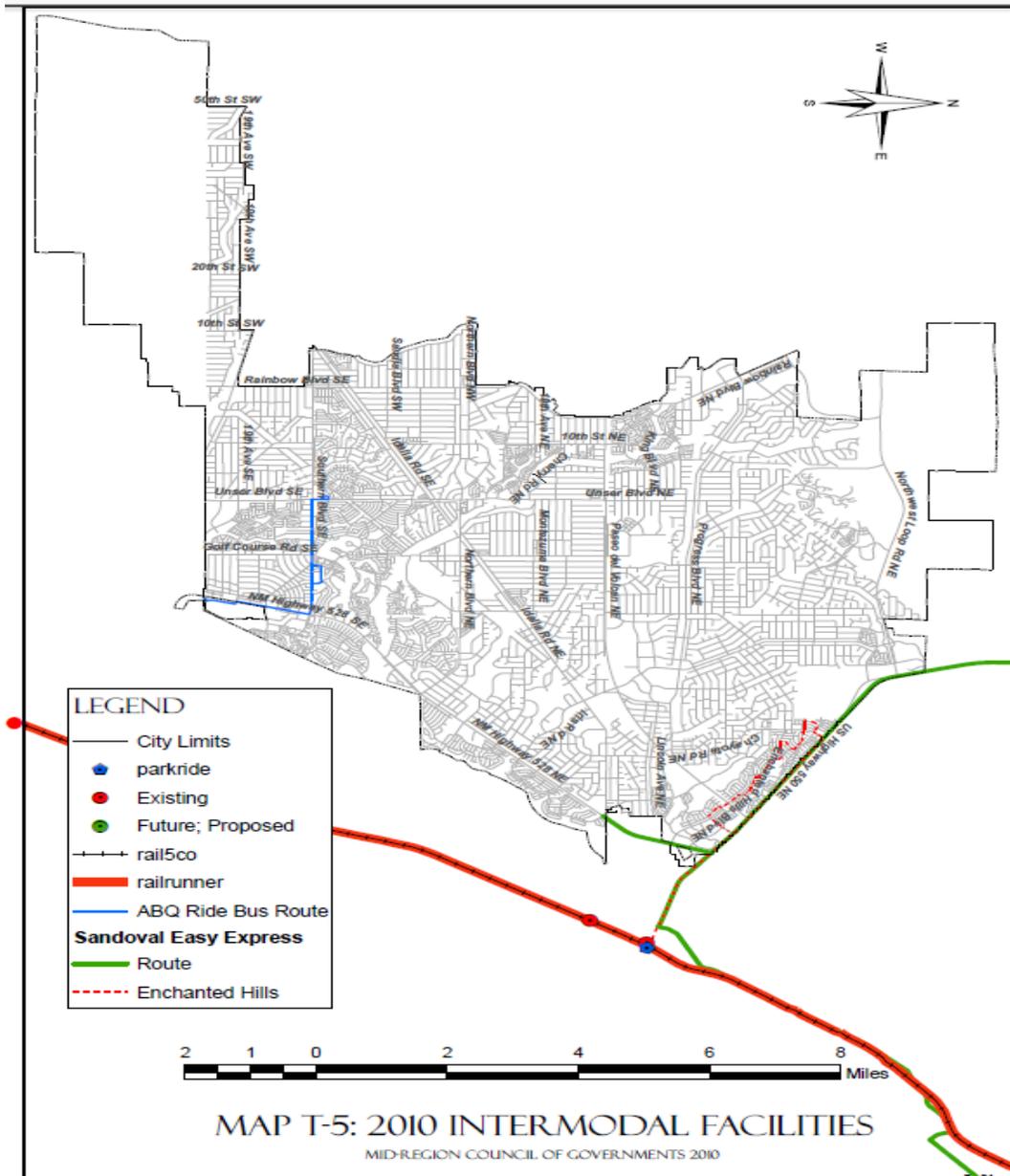


Figure 11 – Percent of Workers’ Commuting Mode Rio Rancho 2010

During the preparation of the Rio Rancho 2013-2018 Consolidated Plan, a resident survey was conducted. The responders identified three high priorities which were affordable housing, job opportunities, and public transportation. The map below showing Intermodal Facilities in Rio Rancho demonstrates how limited public transportation is in the City.



Map 9 - Workers' Commuting Mode Rio Rancho 2010

Transportation is a major component that determines whether or not housing choices are available in an area for persons protected by the Fair Housing Act and low and moderate income persons. Lower income persons are forced to look for housing in areas with public transportation thus affecting fair housing choice. The failure to provide transportation or affordable housing in proximity to job centers is a barrier to low and moderate income people impacting their ability to secure employment. The lack of public transportation also affects where people are able to attend school, shop, and conduct their business. The areas where public transportation is not available or does not connect residents with employment or their other needs makes the area inaccessible to those without means to have a personal vehicle.

Generally, public transportation is used by lower income persons, the elderly, and the disabled thus these are the groups disproportionately impacted by insufficient public transportation.

Although all of these issues may present a hardship for low and moderate income persons without means to have a personal vehicle, this is not an impediment to fair housing by HUD definitions.

III. HOUSING PROFILE

Housing by Tenure

The number of housing units in the city of Rio Rancho has grown from 20,209 units in 2000 to 33,964 units in 2010, which represents a total increase of 68 percent. The growth in housing units mirrors the growth in the city’s total population, which was 69 percent over the same period. It is important to note that approximately 94 percent of all housing units in the city are occupied while 2,038 (6 percent) are now vacant. The number of vacant units is 2,072 and the number of occupied units is 31,892 units. Of the total occupied units, 25,149 or 79 percent are owner occupied, which shows that the City of Rio Rancho has a high home ownership versus rental rate. Of the occupied units, 6,743 or 20 percent are renter occupied. Of the number of vacant units, 20 percent or 421 units are vacant and for rent and 661 or 32 percent are vacant units for sale. Forty-eight percent of the vacant units are neither for sale nor for rent. The chart below shows occupied units in Rio Rancho for 2010. In 2000, the owner occupied rate was 83 percent for Rio Rancho and the renter occupied rate was 17 percent. In 2010, the owner occupied rate has now decreased to 79 percent, while the renter occupied rate has increased. The average annual growth rate in housing units was 5.33 percent from 2000 to 2010. Eighty-one percent of the owner occupied units had a mortgage. Two percent of those households did not have telephone service. One percent had no vehicles available, 26 percent had three or more and the remainder had between one and two vehicles.

Total	33,964
Occupied	31,892
Owner-occupied	25,149
Population in owner-occupied (number of individuals)	68,529
Renter-occupied	6,743
Population in renter-occupied (number of individuals)	18,795

Households with individuals under 18	12,825
Vacant	2,072
Vacant: for rent	421
Vacant: for sale	661

Source: US Census Bureau

The homeownership rate of 79 percent in Rio Rancho compares favorably with the overall homeownership rate in the State of New Mexico, which is 69 percent and Sandoval County which is 81 percent. Housing single-family residential units in Rio Rancho have shown some of the same characteristics as the national housing market with housing starts increasing steadily from 628 in 2000 to a high of 3,084 in 2005, then began a gradual decline through 2010 and 2011. All years showed a decline and housing starts for 2010 were 455 and for 2011 were 301. Table 11 below shows homeowner and renter occupied rates for Rio Rancho compared with other areas along with average annual growth rates since 2000.

Table 11. Population Living in Owner Occupied and Renter Occupied Housing, Distribution and Growth Rates, Rio Rancho and Comparison Places, 2000 to 2010

	2010 Distribution		2000-2010 Average Annual Growth Rate	
	Owner Occupied Population	Renter Occupied Population	Owner Occupied Population	Renter Occupied Population
Rio Rancho	78.5%	21.5%	4.9%	7.8%
Albuquerque City	63.2%	36.8%	1.9%	2.3%
Los Lunas Village	75.5%	24.5%	3.5%	5.7%
Belen City	65.0%	35.0%	-0.1%	1.9%
Town of Bernalillo	83.2%	24.8%	2.0%	4.3%
Bosque Farms Village	89.7%	10.3%	-0.2%	1.0%
Corrales Village	89.1%	10.9%	1.2%	2.3%
Moriarty city	67.9%	32.1%	0.2%	2.2%
Sandoval County	81.0%	19.0%	3.4%	6.6%
Los Ranchos de Albuquerque Village	75.1%	24.9%	0.4%	7.4%
State of New Mexico	70.0%	30.0%	0.9%	2.1%

Source: US Census Bureau

The 2010 American Community Survey (ACS) gives a breakout of the types of units in the Rio Rancho housing stock (see Table 12 below) as well as the years structures were built shown in Table 13, which follows. Rio Rancho is a fairly new community and as such, the earliest housing types were built after 1939. The breakout of unit types in the table shows numbers and percentages for all occupied types whether tenant or owner occupied. The predominant type of housing in Rio Rancho is the single family detached structure (88.2 percent), followed by three or four apartment (3.5 percent) and structures with ten or more apartments (2.7 percent). Mobile homes and other types of housing represent 2.5 percent of the number of occupied houses and single-family attached units represent 2.6 percent of the occupied housing units. The data shows different preferences for renter and owner occupants in case of apartments but a common preference overall for single family detached houses.

Table 12. Housing Unit Types, Rio Rancho 2010

Total/Type Housing Units	Number of Units	Percentage
Total # occupied housing units	32,234	100%
1-Unit, Detached	29,945	88.2%
1-Unit, Attached	851	2.6%
2 Units	0	0.0%
3 or 4 Apts.	1,329	3.5%
5 to 9 Apts.	337	1.0%
10 or more Apts.	870	2.7%
Mobile Home or other type	824	2.0%

Source: 2010 American Community Survey

Of the total occupied housing units, the main type of housing structures were single family detached houses in both owner and renter occupied homes. Single family detached units represented 94.8 percent of ownership units. The next significant number was 2.3 percent of the owner occupied housing units were single family attached units. Owner occupants occupied very few apartment units. Mobile homes made up 1.9 percent of the owner occupied units. In the renter occupied housing units, there was some preference for the single family detached units at 62.8 percent while the preference for three (3) or four (4) apartment units and higher. Ten (10) or more apartments were occupied by 11.1 percent of renter occupants. Mobile homes represented 2.1 percent of renter occupied housing units. In terms of “number of rooms,” which represents all rooms in the house, the preference was for four or five room houses or six or seven room houses with the former being 37.4 percent while the latter being 43.4 percent. One room or two room houses were limited to 9.1 percent. In number of bedrooms, overwhelmingly the preference was for two or three bedrooms or four or more bedrooms with 71.2 percent being two or three bedrooms and 19.4 percent being four or more bedrooms. The ACS estimates for 2010 shows a homeowner vacancy rate of 2.2 percent for New Mexico and a rental vacancy rate of 7.3 percent. Table 13 below shows the age of housing in the City of Rio Rancho. The housing stock is considered to be fairly new with over 38.6 percent built in 2000 or later and most (59 percent) built from 1960 to 1999. From 1990 to 1999 and 1980 to 1989, the City showed a lot of growth. Less than one percent of the housing stock was built between 1940 and 1959. Single family residential housing starts reached over 1,000 units annually beginning in 2003 to a high of 3,084 in 2005 and then gradually decreased to lows of 455 in 2010 and 301 in 2011.

Table 13. Year Structure Built, Rio Rancho 2010

Year Structure Built	Number of Units	%age
Total # occupied housing units	32,234	
Built 2000 or later	12,783	38.6%
Built 1990 to 1999	7,639	20.9%
Built 1980 to 1989	9,164	26.9%
Built 1960 to 1979	597	12.9%
Built 1940 to 1959	214	0.7%
Built 1939 or earlier	0	0%

Source: 2010 American Community Survey

Table 14. Rooms, Rio Rancho 2010

Number of Rooms	Number of Units	Percentage
Total # occupied housing units	32,234	
1 room	50	0.2%
2 or 3 rooms	731	2.3%
4 or 5 rooms	13,194	37.4%
6 or 7 rooms	14,174	43.4%
8 or more rooms	6007	16.8%

Source: 2010 American Community Survey

Table 15. Bedrooms, Rio Rancho 2010

No. of Bedrooms	Number of Units	Percentage
Total # occupied housing units	32,234	
No bedroom	50	0.2%
1 bedroom	584	1.8%
2 or 3 bedrooms	23,361	69.0%
4 or more bedrooms	10,161	29.1%

Source: 2010 American Community Survey

Recent Housing Accomplishments

The City of Rio Rancho’s Consolidated Annual Performance and Evaluation Report (CAPER) prepared by the City for the period **July 1, 2010 to June 30, 2011** reports activities that provide, maintain and increase affordable housing opportunities to lower income owner and renter households of the City of Rio Rancho. During this reporting period, the following objectives were achieved and/or actions were taken:

- **Rio Rancho Housing Opportunity Program (RRHOP) or First Time Home Buyers** received re-allocated CDBG funds of \$135,396 and \$47,880 in fiscal years 2010 and 2011 respectively. Funds were used for down payment and closing cost assistance for first time homebuyers. The City was successful in administering the funds “in-house” and will continue its efforts to fund this activity in the future. The City previously received funds in the amount of \$84,970 through the American Recovery and

Reinvestment Act (ARRA) to also fund this activity. There is a strict qualifying process used to ensure that persons with low to moderate income who apply are approved.

- Rebuilding Together Sandoval County (RTSC) received funds during this fiscal year to repair low- and moderate- income owner-occupied homes, including roofs, floors, plumbing, and painting. During FY 2011 ten (10) homes were repaired.
- **Rebuilding Together Sandoval County (RTSC)** also received \$10,000 during this fiscal year to repair homes of low to moderate income individuals for items such as plumbing, roof and floor repair and wall painting. In the 2010 fiscal year, 22 homes were repaired.
- **St. Felix Pantry** (\$31,000) assisted 58 low to moderate income persons during fiscal year 2010 with utility and rent payments and 152 in 2011.
- **The Town of Bernalillo Housing Services Department (TBHA)** has been exercising jurisdiction over Sandoval County, including Rio Rancho, Bernalillo and Cuba for the HUD Section 8 Housing Choice Voucher Program for several years. This program provides housing assistance in paying partial rental payments to qualified families living in private rental units in Sandoval County. There are families living in Rio Rancho that receive Section 8 vouchers from TBHA. Their dwellings are located throughout the city. TBHA states that out of approximately 300 Section 8 housing vouchers, 133 are “owned” by them and can be utilized throughout Sandoval County. The remaining 167 are “portability” clients who have a Section 8 voucher in hand who have chosen to live in Rio Rancho.

The City of Rio Rancho Consolidated Annual Performance and Evaluation Report (CAPER) prepared by the City for the period **July 1, 2009 to June 30, 2010** reports activities that provide, maintain and increase affordable housing opportunities to lower income owner and renter households of the City of Rio Rancho. During this reporting period the following objectives were achieved and/or actions were taken:

- **Rebuilding Together Sandoval County (RTSC)** also received \$10,000 during this fiscal year to repair homes of low to moderate income individuals for items such as plumbing, roof and floor repair and wall painting. In the 2010 fiscal year, 22 homes were repaired.
- The City had contracted with Empowering Our Communities Inc. (EOC), but the agency had to close their doors. Emergency housing funds that were awarded to EOC during 2009 were reverted to another nonprofit agency - St Felix Pantry - as the City did not want to discontinue this highly utilized and needed service in the community. The provision of homeless prevention services has been successfully utilized, with St Felix Pantry providing 967 families assistance with either food pantry items, and/or damage deposits and/or rent and mortgage payments.

- The City’s Housing Opportunity Program (RRHOP), once known as the First Time Homebuyers Down Payment and Closing Costs Programs (FTHDPA) assisted 28 low-to moderate- income families to purchase their first home.
- The Town of Bernalillo Housing Services Dept. (BHS) has been exercising jurisdiction over Sandoval County, including Rio Rancho, Bernalillo and Cuba for the HUD Section 8 Housing Choice Voucher Program for several years. The average number of families assisted through Section 8 monthly vouchers administered by BHS for the fiscal year ending on June 30, 2010, was 212. Over 90 percent (194) of the families chose to live in Rio Rancho.

Public Housing Agency Policies

According to the City of Rio Rancho’s Fifth Annual Action Plan for Fiscal Year 2012 -2013 prepared by the City of Rio Rancho, the City of Rio Rancho does not have its own Public Housing Authority. The Town of Bernalillo Housing Authority (TBHA) has historically served the housing needs of very-low and low-income residents with the provision of Section 8 Vouchers for rental assistance. Since HUD has designated the TBHA a “troubled” public housing agency, the Santa Fe Civic has assumed the TBHA role since March 2012, including the management of the 200 rental vouchers that have been designated for the City of Rio Rancho residents.

The vouchers mentioned above stem from the Department of Housing and Urban Development’s Housing Choice Voucher program. This program assists very low-income families, the elderly, and the disabled to afford decent, safe, and sanitary housing in the private market. Since housing assistance is provided on behalf of the family or individual, participants are able to find their own housing, including single-family homes, townhouses and apartments. The participant is free to choose any housing that meets the requirements of the program and is not limited to units located in subsidized housing projects.

A family that is issued a housing voucher is responsible for finding a suitable housing unit of the family's choice where the owner agrees to rent under the program. This unit may include the family's present residence. Rental units must meet minimum standards of health and safety.

A housing subsidy is paid to the landlord directly by the Housing Authority on behalf of the participating family. The family then pays the difference between the actual rent charged by the landlord and the amount subsidized by the program.

City Regulatory Review

City Comprehensive Plan: Population and Housing Element

According to the City’s 2010 Comprehensive Plan, on February 23, 1981, the City of Rio Rancho was officially incorporated. At that time, ordinances covering zoning and subdivision were approved by the newly elected Governing Body. During the 1990’s, the City continued to grow, moving from a bedroom community to a self-sustaining City. During this period, the City acquired water and wastewater utility, established its own school district, elected to become a “Home Rule” chartered community, and encouraged the development of a variety of businesses through the development of efficient public/private partnerships and through

incentives such as industrial revenue bonds. During the last decade, the City became the third largest City in the State through annexation and population growth. It has attracted several large economic development projects.

The 2010 Comprehensive Plan describes how the City relied on the 1988 Comprehensive Plan for 13 years until the “Vision 2020-Integrated Comprehensive Plan (ICP)” was adopted in June 2001. The ICP added Housing, Sustainability, Infrastructure, among others, to the existing elements of Land Use, Transportation and Public Services. The 2010 Comprehensive Plan is the most recent Plan. It consists of 9 Elements, all of which relate to one another. The Land Use Element is a key element in the Plan. Each Element has goals, policies and actions that are supportive of goals, policies and actions in other Elements. The City’s Governing Body relies on the Comprehensive Plan to make decisions concerning zone changes and land use approvals.

The purpose of the Population and Housing Element is to examine the overall demographics and housing characteristics of the City, to better understand the needs of its citizens in terms of housing and population counts to receive federal funds. In addition to Census data and HUD CHAS data, the preparation of the Element also relied on data from the 2006 Analysis of Impediments to Fair Housing Choice, and the City’s CDBG program. The Element determined that the City is a young community; citizens live in larger households, have more citizens in the workforce, and have greater household earnings than surrounding areas. Population trends show Rio Rancho as a fast growing city with a projected average annual growth rate of 10 percent until 2035. The City has large areas that are undeveloped. According to the Element, there are some specific areas that are likely to undergo development first, such as the City Center, areas near the new Presbyterian Hospital on Unser Boulevard, and areas in proximity to major roads, such as Northern Boulevard, Unser Boulevard, Paseo del Volcan, Pat D ’Arco Highway, and US 550. With large parcels of undeveloped land, the City has the opportunity to plan for new housing and create opportunities for all types of housing.

The Population and Housing Element will serve as a guide for future development decision making. It also identifies and plans for housing needs in and around developed areas. As a result the Population and Housing Element established 4 Goals, 15 Policies and 6 Actions, as follows:

Goals

- Goal 1: Ensure that regulations do not have an unreasonable negative impact on the cost and supply of housing
- Goal 2: Maintain the strength, vitality, and stability of all residential neighborhoods and types.
- Goal 3: Promote a variety of housing types to meet the needs of all members of the community.
- Goal 4: Ensure that single-family and multi-family residential neighborhoods provide an attractive living environment.

Policies

- Promote quality, community-friendly multi-family development, through features such as enhanced open space and pedestrian connectivity.
- Initiate and encourage neighborhood and community involvement to foster a positive civic and neighborhood image.
- Protect residential areas from illegal land use activities through enforcement of city codes.
- Establish site and building design guidelines to create an effective transition, or necessary buffer, between substantially different land uses and densities.
- Encourage mixed-use and mixed-income housing opportunities in designated growth nodes throughout the city.
- Ensure that mixed-use development complements and enhances the character of neighboring residential and commercial development.
- Support residential developments with appropriate amenities for families with children.
- Work in partnership with public and private groups in the planning and development of housing.
- Provide incentives to encourage residential development for a range of housing types and income levels throughout the city.
- Encourage high-density, mixed-income residential development within the City Center area.
- Encourage detached accessory dwelling units in larger-lot, single-family developments.
- Ensure that affordable housing opportunities are dispersed throughout the city.
- Plan for housing for people with special needs throughout the city.
- Encourage preservation, maintenance, and improvements to existing affordable housing.
- Explore all available federal, state, and local programs and private options for financing affordable housing.

Actions

- Establish a neighborhood Enhancement Program, or similar program to provide improvements that will help establish a sense of community.
- Review land use regulations and permit processing requirements on an annual basis to ensure they are consistent with the Strategic and Comprehensive Plans.
- Amend the zoning ordinance to allow attached and detached accessory dwelling units in single-family districts subject to specific development, design, and owner occupancy standards.
- Amend the zoning ordinance to remove barriers or unnecessary standards that decrease the affordability of housing.
- Pursue and encourage opportunities to preserve and develop housing throughout the City to meet the needs of all income levels and those with special needs.
- Establish public and private partnerships to promote the development of affordable housing.

Municipal Code

Chapter 120: Regulations for Community Residential Care Facilities of the City of Rio Rancho

Chapter 120 of the City of Rio Rancho Municipal Code provides regulations concerning the licensing of Community Residential Care Facilities. These regulations are created pursuant to enabling legislation and govern the licensing of community residential care facilities providing shelter and care for people with special needs in the City. The regulations establish standards and procedures for the licensing of facilities and providers who provide care for people with special needs within the City. These standards and procedures are intended to: establish standards to regulate Community Residential Care Facilities in order to promote the highest practicable health, safety, and welfare of individuals. A Community Residential Care Facility means any congregate residence, maternity shelter, or building for persons which provides, and whose primary purpose, is to provide to the residents, within the facility, either directly or through contract services, programmatic services, room, board, assistance with the activities of daily living, in accordance with the program narrative, and/or general supervision of two or more adults who have difficulty living independently or managing their own affairs residing in such facilities.

Planning Requirements

All applicants shall satisfy the Department of City Development or the Planning and Zoning Commission that they will meet the following standards:

- 1) Prior to occupancy of the facility, the applicant shall obtain any applicable license from the State of New Mexico and consequently any City approval is conditional upon the Department of City Development receiving state confirmation that an appropriate license has been issued or certification that a license is not required by the state.
- 2) The facility will provide a planned program of care consisting of full-time programmatic supervision, counseling and/or therapy, and assistance in the development of daily living skills.
- 3) The design of the facility will be compatible with the neighborhood within which it is located, including its landscaping and architecture.
- 4) The health and safety of the residents will be protected by the physical structure that will be used. Facilities shall satisfy the Department of City Development that they meet all city ordinances and regulations. The facility manager/owner shall seek the review of the city's Fire Inspector.
- 5) The facility operator is encouraged to have a workable, written plan for facilitating good relationships with neighboring residents and businesses, including a method for recording and resolving complaints by neighbors pertaining to the operations of the program. Complaints, efforts to resolve complaints, and the result of such efforts should be recorded.

- 6) Every facility operator is encouraged to send complaint procedures to each property owner within 100 feet of the property within 45 days subsequent to approval by the city, to facilitate good neighbor relations.
- 7) Notice to neighbors of proposed permissive Community Residential Care Facilities is not required; however, it is highly recommended that applicants notify leaders of affected neighborhood associations, nearby businesses, and other neighbors.
- 8) The Department of City Development or, if applicable, the Planning and Zoning Commission, shall not deny an application for a residential care facility unless there is clear and convincing evidence that such use will be injurious to the adjacent property, the neighborhood, or the City.
- 9) Community Residential Care Facilities shall exclude any client who is a threat to others, based on the specific history of the individual, the current behavior of the individual, and/or current illegal uses of a controlled substance by the individual, if said threat cannot be eliminated by reasonable accommodation.
- 10) Community Residential Care Facilities shall not be located in closer proximity, one to another, than a distance of 1,000 feet with up to ten residents and staff, or 1,300 feet, one to another with more than ten residents and staff, measured in any direction from another group home. Additional residents or changes in this distance requirement may be permitted upon application and approval using the reasonable accommodation guidelines contained herein.
- 11) The operator of the Community Residential Care Facility shall provide relevant information to the Department of Public Safety pertaining to the nature of the facility and the residents, pursuant to the issuance of all applicable permits, for emergency response purposes.

Reasonable accommodation guidelines. Notwithstanding the above criteria, it is the policy of the City to provide fair access to housing for persons with disabilities and all other FHA-protected persons, including providing reasonable accommodation in the application of its zoning laws pursuant to federal and state law and under the procedures of this chapter.

- 1) In making a determination as to whether a requested accommodation is reasonable, it is necessary to consider whether the accommodation:
 - a) Would impose an undue financial or administrative burden on the City; or
 - b) Would require a fundamental alteration in the nature of a City program.
- 2) The following factors may be part of the consideration given in determining reasonable accommodation provisions:
 - a) Special needs created by the disability;
 - b) Potential benefit that can be accomplished by the requested modification;

- c) Potential impact on surrounding uses;
 - d) Physical attributes of the property and structures;
 - e) Alternative accommodations which may provide an equivalent level of benefit;
 - f) In the case of a determination involving a single-family dwelling, whether the household would be considered a single housekeeping unit if it were not using special services that are required because of the disabilities of the residents.
- 3) These factors are designed to elicit the factual information necessary to balance the City's interests with the need for the housing. It is legitimate for the City to consider the type of neighborhood expressed in its zoning and comprehensive plan designations (irrespective of the type of structure involved or the actual surrounding uses). These considerations will vary depending on whether the request is being made in a single-family, multi-family, or commercial zoning district and can only be based on physical impacts of the proposed use, not the type of resident.

Creation of a Disability Task Force - The City adopted a Resolution on August 27, 2008, to create the Disability Task Force in accordance with the guidelines as summarized below:

- Provide specific goals and objectives to the Governing Body as it relates to recommended changes at public facilities that will increase use and access by those with disabilities
- The Task Force shall be comprised of seven members, one municipal resident from each Council District, and one at-large member. Task Force members will be approved by the Governing Body.
- Technical and administrative assistance to the Task Force will be provided by appropriate City departments and/or divisions.
- The Task Force shall exist for a period of one year from the date of full membership and will comply with City Charter Section 33.04. The Task Force will meet once monthly.
- The Task Force shall provide, in writing, an interim report detailing discussion and progress to date to the Governing Body within 180 days of its full membership appointment. The Task Force shall provide in writing a final report of suggested recommendations to the Governing Body following the final Task Force meeting.

The Disability Task Force prepared a Progress Report on May 13, 2009 and the Final Report on October 28, 2009. Among the goals and objectives addressed the Task Force reported that it met with Development Services Department and Public Works Department personnel to review the City's Building Code to ensure it met or exceeded ADA Standards. The findings showed the City is in compliance.

IV. COMPLIANCE DATA AND ANALYSIS

Introduction

This section contains an analysis of home loan, community reinvestment, Fair Housing testing, and Fair Housing complaint data. Community Reinvestment Act (CRA) performance ratings and Home Mortgage Disclosure Act (HMDA) data are used in AIs to examine fair lending practices within a jurisdiction. Data regarding Fair Housing complaints and cases help to further illustrate the types of Fair Housing impediments that may exist. This section also includes a summary of Fair Housing legal cases in the City of Rio Rancho from 2005 to January 2012.

Community Reinvestment Act Compliance

The Community Reinvestment Act (CRA), enacted by Congress in 1977 (12 U.S.C. 2901) and implemented by Regulations 12 CFR parts 25, 228, 345, and 563e, is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate. The Community Reinvestment Act (CRA) requires the FDIC, in connection with the examination of a state nonmember insured financial institution, to assess the institution’s CRA performance. A financial institution’s performance is evaluated in the context of information about the institution (financial condition and business strategies), its community (demographic and economic data), and its competitors. Upon completion of a CRA examination, the FDIC rates the overall CRA performance of the financial institution using a four-tiered rating system. These ratings consist of:

- * Outstanding
- * Satisfactory
- * Needs to Improve
- * Substantial Noncompliance

There were no banks based in the City of Rio Rancho that were examined and rated by the FDIC. As an alternative, 10 other banks that had branches in Rio Rancho were reviewed. From 2008 to present, five (5) of the banks received a CRA performance rating of “Satisfactory” and five (5) banks received a rating of “Outstanding.” The following table provides more details.

Table 16 FDIC CRA Performance Ratings

FDIC Release Date	Bank Name	City	State	Last FDIC CRA Rating	Asset Size (x 1,000)
09/30/2009	Washington Federal	Rio Rancho	NM	Satisfactory	\$12,042,826
08/2010	US Bancorp	Rio Rancho	NM	Outstanding	\$283,000,000
7/01/2011	First American Bank	Rio Rancho	NM	Satisfactory	\$330,470,810
09/30/2009	PNC Home Equity	Rio Rancho	NM	Outstanding	\$785,146

3/31/2009	Bank of America	Rio Rancho	NM	Outstanding	\$624,832
12/01/2009	Wells Fargo Bank	Rio Rancho	NM	Outstanding	\$1,489,197,995
08/02/2010	Bank of the West	Rio Rancho	NM	Satisfactory	\$608,778,000
07/07/2008	Compass Bank	Rio Rancho	NM	Satisfactory	\$61,178,361
02/01/2012	New Mexico Bank and Trust	Rio Rancho	NM	Satisfactory	\$67,759,513
12/31/2008	U.S. Bank	Rio Rancho	NM	Outstanding	\$263,309,559

Fair Housing Testing

In September 2006, after the 2006 AI had been completed, the City of Rio Rancho entered into a CDBG funded agreement with New Mexico Legal Aid to conduct testing in the City. Tester recruitment was conducted by word of mouth, emails and telephone contacts through the Southwest Hispanic Research Institute, the Hispanic Cultural Center and the Office of African American Affairs. The testing was completed in April 2007 and the following is a report provided to the City:

A total of sixty-two housing discrimination tests were performed in Rio Rancho. These tests were performed to determine the level of discrimination in the housing market of four protected classes; Race-African Americans, Persons with Disabilities, Families with Children, and Race-Hispanics. The overall results show that 60 percent of the housing market in Rio Rancho is not discriminatory, 39 percent discriminated against one or more of the Protected Classes, and one percent was inconclusive.

Of the 15 tests conducted with African Americans, 67 percent were negative for discrimination and 33 percent were positive.

Of the 16 tests conducted with Persons with Disabilities, 56 percent were negative for discrimination and 44 percent were positive.

Of the 16 tests conducted with Families with Children, 44 percent were negative for discrimination and 56 percent were positive.

Of the 15 tests conducted with Hispanics, 73 percent were negative for discrimination and 20 percent were positive. One of the 15 tests was inconclusive.

Discrimination was seen in the form of steering the Protected Class Testers to segregated areas or to less desirable units. Some Protected Class Testers were not told of all available units or about *other* available housing. Housing agents also gave differential treatment to the Control Testers by offering lower rent, fees, and/or move-in incentives. They were also shown property amenities and the Protected Class Testers were not. Some Control Testers were provided with more materials than the Protected Class Testers and were encouraged to apply. There were direct discriminatory remarks made to testers regarding

Families with Children such as "Since you do not have children, I can take \$25 per month off your rent and off your security deposit."

No actions were taken by the City in response to the testing data.

Home Mortgage Disclosure Act Data Analysis

Home Mortgage Disclosure Act (HMDA) data consists of information about mortgage loan applications for financial institutions, savings and loans, savings banks, credit unions and some mortgage companies. The data contains information about the location, dollar amount, and types of loans made, as well as racial and ethnic information, income, and credit characteristics of all loan applicants. The data deemed most pertinent to this report and analyzed herein is limited to loan denial rates by location within areas of racial/ethnic and income distinction for loans for 1–4 family dwellings and manufactured homes, but excluding data on loan applications for investment purposes (non-owner occupancy). Three types of loan products were included: home-purchase loans (conventional and government-backed), re-financings, and home improvement loans.

HMDA provided the disposition of various types of loan products at the Census Tract level, which were extracted and displayed for each individual tract comprising the City of Rio Rancho. These tracts were analyzed to identify those whose median income (in relation to the MSA) fell below that of the City as a whole, and those with a significantly higher minority concentration than the City-wide rate. Specifically, data was analyzed pertaining to the disposition of loan applications by the minority and income characteristics of the Census Tract in which the subject property of the loan was located to identify if there were any discernible patterns that might suggest discriminatory lending practices based on race. It should be noted discriminatory lending practices cannot be definitively identified by correlation of HMDA data elements; however, the data can display real patterns in lending to indicate potential problem areas.

General Loan Application Data

The most recent available HMDA data was for the 2010 calendar year and utilized in this analysis (extracted from HMDA Aggregate Table 1, 2010). In summary, among the Census Tracts analyzed, there were 3,156 loan applications made for purchase, refinancing, or improvement of owner occupied homes. Of this total, 646 applications were denied (20.5 percent).

Table 17* - Loan Applications and Denials, Minority Percentage, and Percent of MSA Median Income by Census Tract City of Rio Rancho, 2010

Census Tracts	Applications	Denials	Denial Rate	% Minority	% of MSA Median Income
107.02	797	90	11.3%	35%	131%
107.03	1,046	114	10.9%	39%	123%
107.05	539	67	12.4%	35%	117%
107.12	384	62	16.1%	37%	108%
107.13	380	73	19.2%	41%	96%
107.14	377	35	9.3%	33%	140%
107.15	282	40	14.2%	28%	123%
107.16	412	46	11.2%	28%	115%
	4,217	527	12.5%		

*Source: Data extracted for City of Rio Rancho from HMDA, Flat Files 2010. 1) Census Tracts where the denial rate exceeds the City of Rio Rancho average of 12.5 percent are highlighted in YELLOW. 2) “Minority” Tracts are those where the minority percentage exceeds the City total (24 percent) by at least 10 percent (for a total of 34 percent or greater). These are highlighted in RED.

Analysis of Denial Rates for Minority Census Tracts

For purposes of this analysis, a “minority” tract is defined as a Census Tract where the minority concentration exceeds the City of Rio Rancho total (24 percent per 2010 U.S. Census) by at least 10 percent. Therefore, Tracts with 34 percent or greater minority population were considered “minority.”

Among all eight (8) identified Rio Rancho Tracts, five (5) met the definition being used for “minority”. Of these, 3 of the 5 had an application denial rate higher than that of the City as a whole (12.5 percent). Collectively, among these “minority” tracts there were 3,146 loan applications and 406 denials, equating to a denial rate of 12.9 percent, which only slightly exceeds that of the City (by approximately 0.4 percent). This is an insignificant variance, and at face value, would appear to indicate an absence of discrimination in lending based on property location in areas of minority concentration. However, it is important to examine income characteristics in the following analysis.

Seven (7) of the eight (8) Rio Rancho Tracts had median incomes greater than that of the MSA. None of the tracts met HUD’s definition of low- and moderate income (not greater than 80 percent Area Median Income). One census tract had a median income less than that of the MSA (Tract 107.13), a denial rate of 41 percent, and was classified as a “minority” tract.

In looking at all eight (8) Rio Rancho tracts in the analysis, three (3) had denial rates higher than the City average. The data does not reflect an automatic correlation between high denial rate and low median income. The data shows that the three (3) tracts with the highest denial rates were tracts 107.12, 107.13, and 107.15, with denial rates of 16.1 percent, 19.2 percent, and 14.2 percent, respectively. One (1) of these tracts also had the lowest median incomes

(107.13 at 96 percent of AMI), but not an income level low enough to be classified low/moderate income by HUD.

Conversely, the tracts with the highest median incomes were not always the most likely to have the lowest denial rates. Although the tract with the highest median income (tract 107.14), did exhibit the lowest denial rate (9.3 percent), tract 107.15 which has a relatively high median income (123 percent of AMI) also has a denial rate higher than the City average (14.2 percent). The two other tracts with the lowest denial rates (tract 107.03 with a rate of 10.9 percent, and tract 107.02 with a rate of 11.3 percent) also have some of the higher median incomes (131 percent AMI for tract 107.02, and 123 percent for tract 107.03). Again, the data does not reflect an automatic correlation between low denial rate and high median income.

Overall, the cumulative data does not indicate that there is a fair housing problem based on the income analysis since lower income census tracts do not necessarily have high denial rates. The data would indicate that the elevated denial rate in just one (1) “minority” tract (107.13) is based on factors other than income.

The summary table below presents an analysis of the denial rate of applications by race and ethnic groups. Among the largest racial and ethnic groups in Rio Rancho, Whites have lower denial rates than Blacks/African-Americans and Hispanics.

**Home Mortgage Disclosure Act (HMDA) Analysis
Comparison of Originations Within Racial and Ethnic Groups
Rio Rancho, NM 2010**

	Number of Applications	Number of Originations	Percent of Originations	Number of Denials	Denial Rate
Loan Type					
Conventional	2344	1054	45.0%	366	15.6%
FHA	1461	515	35.2%	130	8.9%
VA & Other	412	200	48.5%	31	7.5%
	4217	1769	41.9%	527	12.5%
Ethnicity					
White	2343	1156	49.3%	278	11.9%
Black or African-American	71	26	36.6%	19	26.8%
Hispanic	867	393	45.3%	118	13.6%
American Indian or Alaska Native	44	14	31.8%	15	34.1%
Asian	40	22	55.0%	12	30.0%
Other	422	18	4.3%	7	1.7%

	Number of Applications	Number of Originations	Percent of Originations	Number of Denials	Denial Rate
Not Provided	430	140	32.6%	78	18.1%

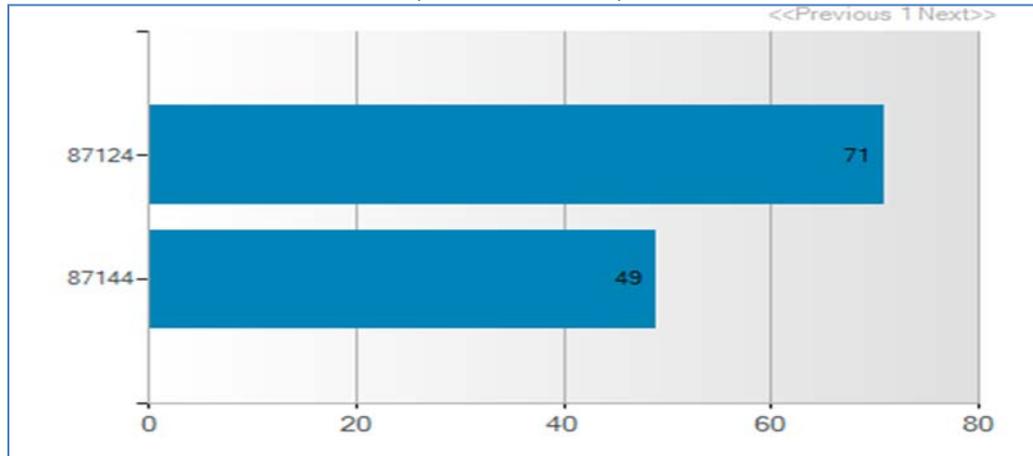
HMDA data can be used to determine disparities in loan originations among borrowers of different races and ethnicities. HMDA data also contains information on the reasons for denial which can also explain some of the variation in approval rates among applicants. For the same census tract, there were a total of 73 loan denials of which Whites had 39 denials (53.4 percent) and the minority groups had 34 denials (46.6 percent). Based on the number of applications, the denial rate for Whites was 18.7 percent, Blacks/African-Americans was 75.0 percent, and Hispanics was 19.6 percent. A higher denial rate for minorities is not necessarily indicative of discrimination. The main reasons for denials in tract 107.13 were high debt-to-income ratios, poor credit history, and lack of collateral. A total of 25 White applicants were denied loans based on these factors as compared to 22 minority applicants. Based on the analysis, the HMDA data does not conclusively indicate a pattern of discrimination in lending based on racial characteristics of property area locations within Rio Rancho. Therefore, this is not considered an impediment.

Foreclosure Data

For analysis of foreclosed housing units, data was gathered from RealtyTrac.com. RealtyTrac is recognized as the most comprehensive, one-stop source of foreclosure data. The RealtyTrac data management system was utilized to gather the figures and charts cited herein, including homes in pre-foreclosure, at auction, and bank-owned (REO) properties. Most RealtyTrac data was available for the two zip codes located in Rio Rancho (87124 and 87144).

As of April 2012, the City of Rio Rancho had a monthly average of 130 single-family housing units in some stage of foreclosure (or 0.35 percent of all units). Foreclosures include all for-sale housing unit types (single-family attached/ detached and condominium) in pre-foreclosure, bank ownership, or up for auction.

**Figure 12 - Foreclosure Activity Counts by Zip Code
Rio Rancho, New Mexico, March 2012**



Source: RealtyTrac, 2012

RealtyTrac tracks current foreclosure activity and interest rates on 30-year mortgages. In April 2011, when interest rates were almost a full percentage point higher than current rates, the number of foreclosures was beginning a sharp increase (see Table 19 below). Interest rates declined as total foreclosures reached a peak monthly average of over 259 in January 2010. The effect of foreclosure rates on discrimination was not reviewed in this report but other cities nationwide show a trend that suggests that landlords with single family houses are less likely to discriminate when they are investors trying to save their properties from foreclosure and vandalism.

**Figure 13 - 12-Month Foreclosure Activity and 30-Year Mortgage Rate
Rio Rancho, New Mexico, April 2011 to March 2012**

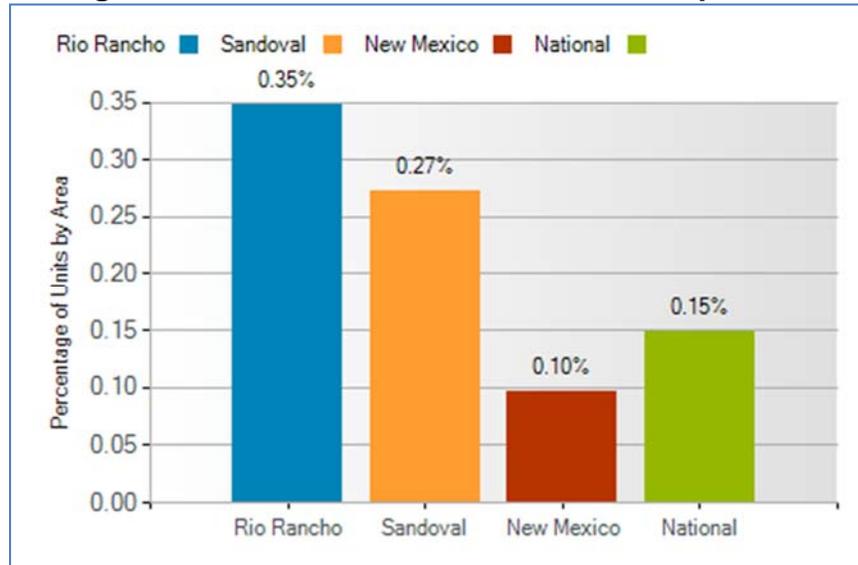


Source: RealtyTrac, 2012

To determine current foreclosure rates, RealtyTrac divided the number of properties that received a foreclosure filing in the most recent month by the total number of housing units in

the zip code, county, state, or nation. When compared to Sandoval County, the State of New Mexico, and the U.S. as a whole, Rio Rancho currently has a significantly higher foreclosure rate (0.35 percent of units) than all units in comparison: Sandoval County at 0.27 percent of units; New Mexico at 0.10 percent of units; and U.S. at 0.15 percent of units. Although New Mexico is lower than the national average; Sandoval County is almost twice the national average, and Rio Rancho is more than double the national average.

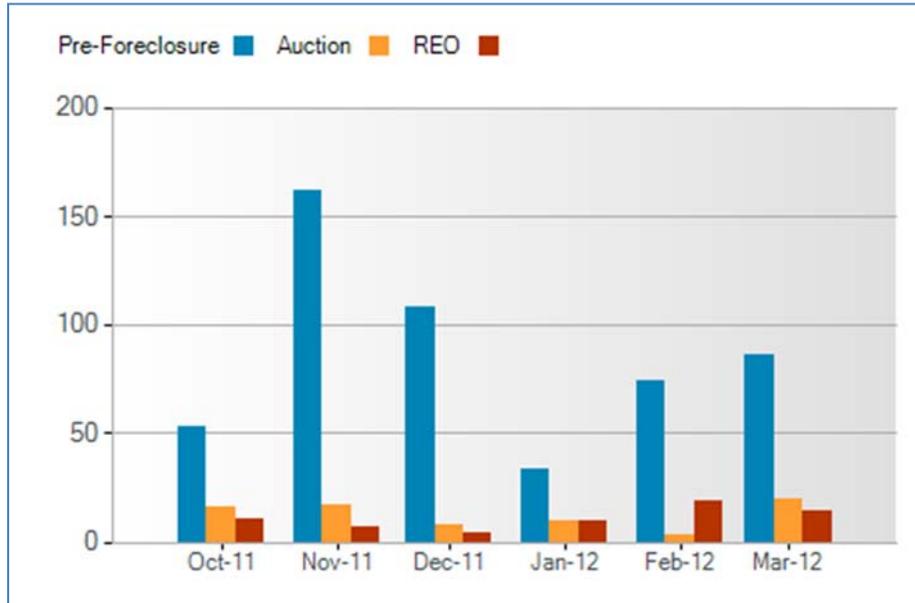
Figure 14 - Current Foreclosure Rate Comparison



Source: RealtyTrac, 2012

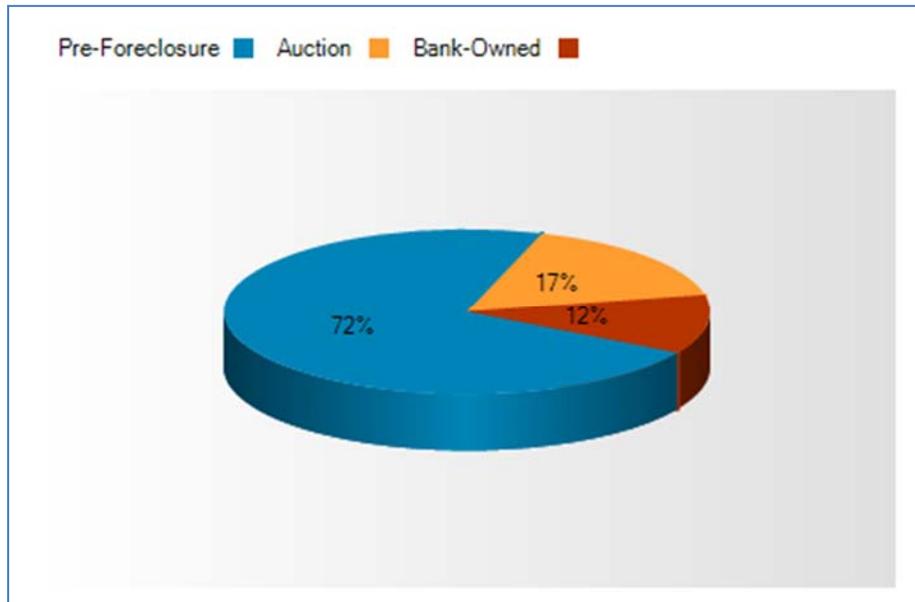
RealtyTrac also tracks the past and current number of foreclosures by type. These counts are based on the total number of properties that received a foreclosure filing, broken down by type of filing – default notice, foreclosure auction notice, or bank repossession (REO). RealtyTrac categorizes the 6-month trend in foreclosure activity as “Falling.”

**Figure 15 - Type of Foreclosure Activity by Month
Rio Rancho, New Mexico**



Source: RealtyTrac, 2012

**Figure 16 - Foreclosure Sales Distribution
Rio Rancho, New Mexico**



Source: RealtyTrac, 2012

**Figure 17 - Foreclosure Sales Count
Rio Rancho, New Mexico**



Source: RealtyTrac, 2012

The foreclosure statistical data was included to provide information about the foreclosure rates in Rio Rancho but has no correlation to fair housing choices.

Fair Housing Complaints

The City of Rio Rancho is currently working on a formal mechanism for receiving Fair Housing complaints on the new Fair Housing page on City web site. Staff advised the reviewers that the City can refer Fair Housing complaints to the HUD field office in Fort Worth, the New Mexico Attorney General's office or Fair Housing agencies in the community. However, it does not seem that there are any records of complaints being referred and followed up or a formal referral system for processing complaints. As part of the AI, the following agencies were contacted regarding Fair Housing complaints:

- Legal Help Line Law Access, New Mexico
- Mortgage Finance Authority in Albuquerque
- Albuquerque Human Rights Commission
- Albuquerque Human Rights office
- New Mexico Legal Aid

In all cases except one, the reviewers were unable to contact persons or receive information on Fair Housing complaints. In the case of New Mexico Legal Aid, the Albuquerque office mentions that they served the Rio Rancho area but did not provide any case data. As part of the process, the Rio Rancho CDBG staff also submitted a Freedom of Information Act Request in December 2011, requesting a list of Fair Housing complaints, housing discrimination or disputes regarding the citizens of Rio Rancho from the US HUD Fort Worth regional office. HUD provided a list of complaints which only showed two complaints between

the periods January 2005 through 2012. The next section outlines the disposition of those two cases.

It is unlikely that these two cases represent the sum total of Fair Housing complaints that exist in the City of Rio Rancho. Interviews with two public housing authorities and focus group meetings did not suggest that citizens are aware of a process for making Fair Housing complaints.

The City of Rio Rancho does have a policy of periodically seeking Fair Housing complaints information from the Fort Worth HUD office on a regular basis and analyzing that data to determine what actions are needed to be taken.

City of Rio Rancho Legal Cases

Legal cases regarding Fair Housing are examined to look at past legal precedents as well as current proceedings. It is important to gain the perspective of the historical rulings made in the City in order to understand Fair Housing progress, developments and challenges that the City of Rio Rancho may face.

The information is not reported to give a complete explanation of all facets of the legal cases; instead, these cases serve to give a summary of some highlights as it relates to Fair Housing. The following legal cases were identified by HUD from the period, January 2005 through January 2012. The cases were:

- **Teah Anzures vs. Chad Ingerart et al.** This case was filed June of 2007 and closed on May 15, 2008. Discrimination was alleged on the basis of race, sex and national origin. It was alleged that there was discriminatory financing in regards to real estate transaction. Prior to the closed date, the complaint was withdrawn by the complainant because it was resolved between the two parties.
- **Heidi Camara vs. Sabana Grande Apartments.** This complaint was filed in April of 2011 and closed March 23, 2012. The complainant alleged that discrimination was based on disability. The issue code description was Discriminatory Terms, Conditions, Privileges, Services and Facilities and Code 520, Failure to Make Reasonable Accommodation. The complainant alleged that she was told that she was unable to keep a dog that was a relief animal or service animal. She had a doctor's note concerning her disability and the type of accommodation that she was requesting. She was asked to pay a pet fee of \$25.00 a month and she filed a complaint, since the pet was a necessary requirement for her disability. The matter was brought up for conciliation and a settlement was successful. In the settlement, the complainant agreed not to pay a fee of \$25.00 per month and the respondents agree to pay \$97.00 for pet fees.

V. PUBLIC OUTREACH

Introduction

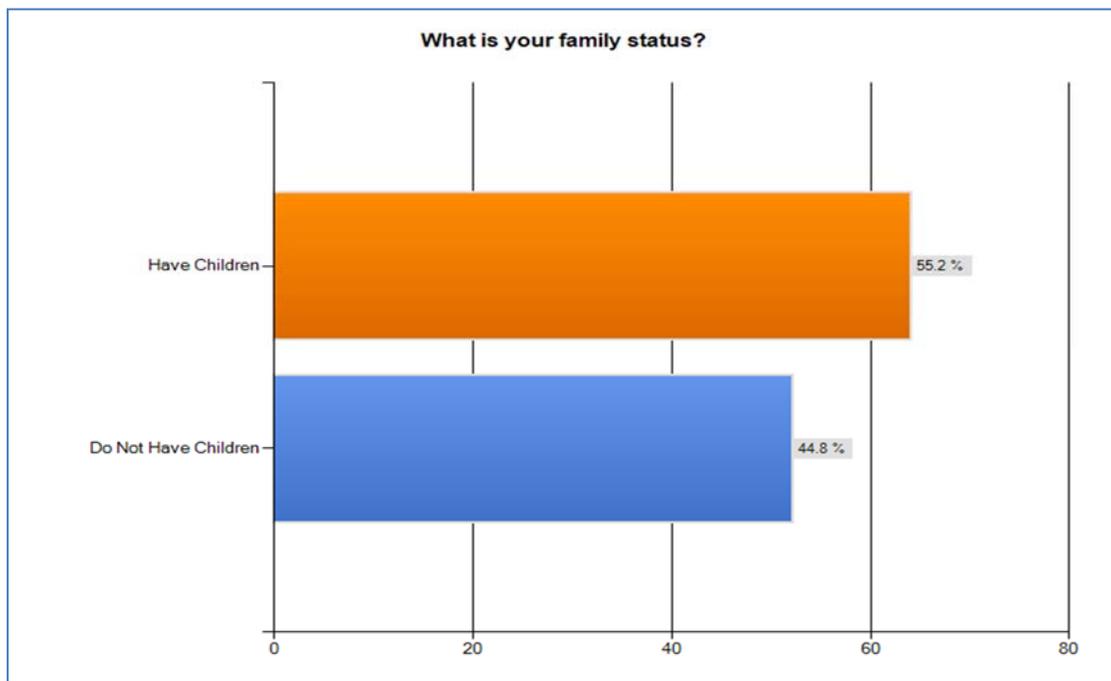
Citizen Surveys and Service Provider Surveys

This section summarizes the results of the surveys, public meetings, and key person interviews conducted as part of the public outreach process for the City of Rio Rancho AI. In addition, this section gives a brief overview of Fair Housing public outreach conducted by stakeholders in Rio Rancho. The City conducted an online survey available to all Rio Rancho residents and industry stakeholders. The survey asked respondents about their experience and perception of housing discrimination, and knowledge of Fair Housing laws. The City also directly administered surveys, conducted public meetings, and held key person interviews and focus group discussions with public housing authorities, community groups, nonprofit agencies, and area lenders.

A Fair Housing survey link was posted on the City's website. The link and information on the survey was also placed on cards which were mailed to approximately 4,000 Rio Rancho residents. Please refer to the Appendix section of the AI to view the survey instruments. The findings from these activities are discussed below.

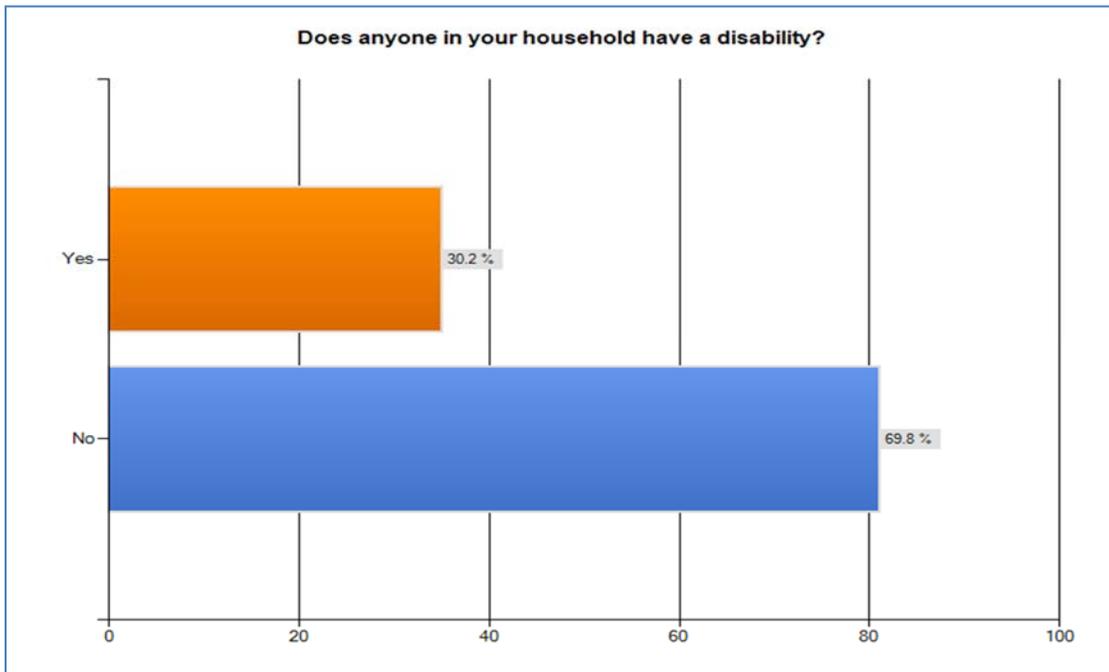
Citizen Surveys

An online, 15-question Fair Housing survey was designed by the City and available for all residents to complete via <http://www.surveymonkey.com>, and as distributed by City of Rio Rancho staff. The survey was opened in the month of February and was completed by 116 Rio Rancho residents at the time of publication.

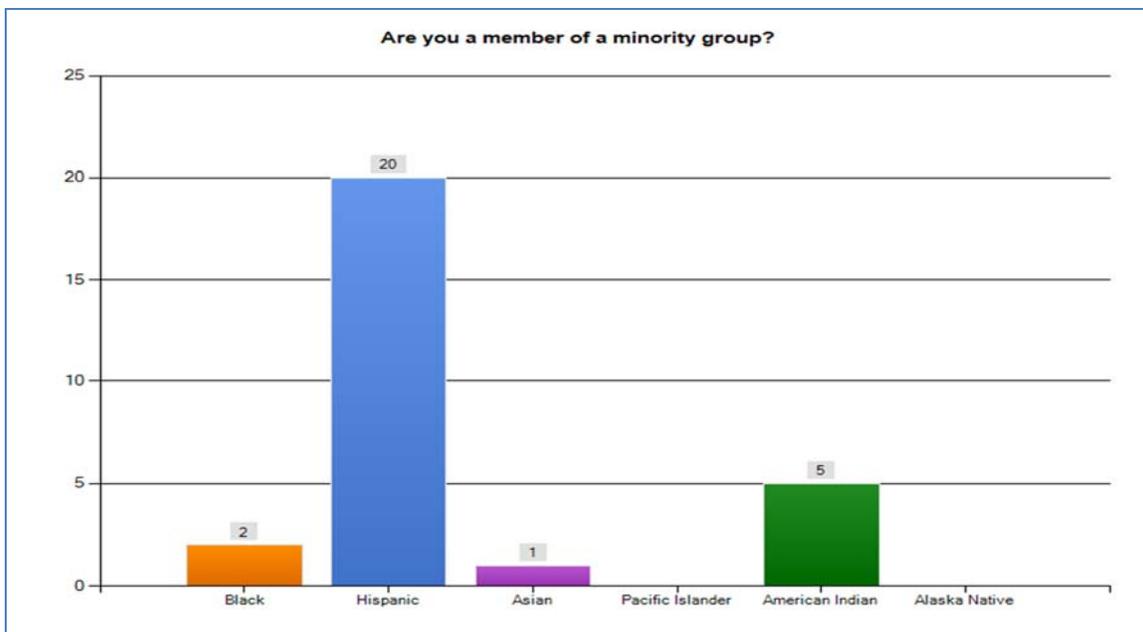


Of the citizens surveyed, 64 persons (55.2 percent) have children, and 52 persons (44.8 percent) do not have children.

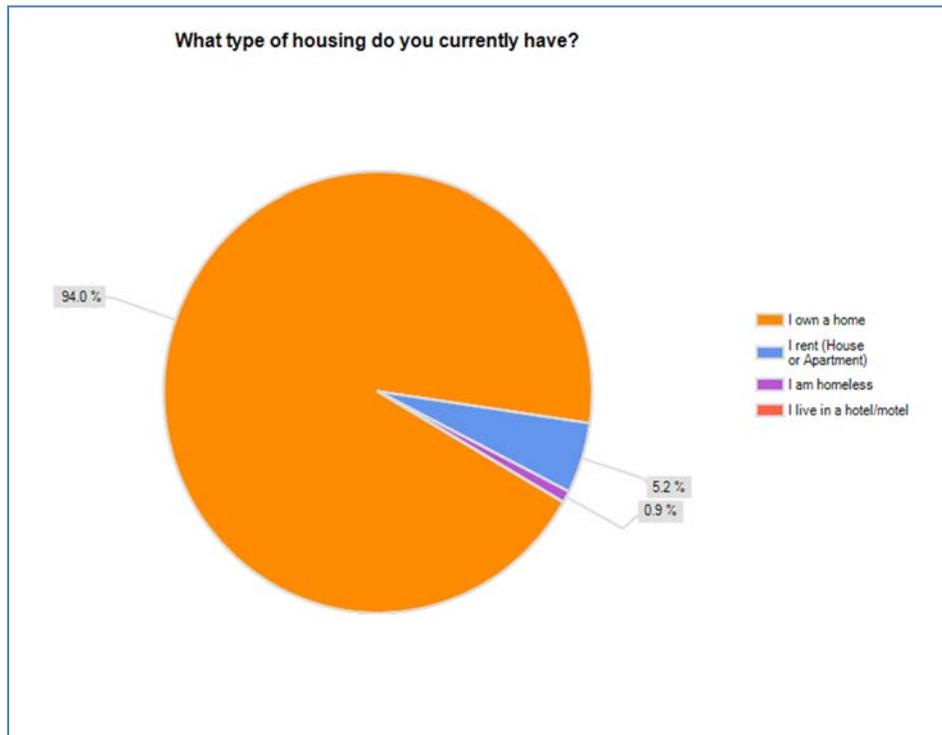
Analysis of Impediments to Fair Housing Choice – 2012 – City of Rio Rancho



Of the citizens surveyed, 35 persons (30.2 percent) reported that someone in their household has a disability, and 81 persons (69.8 percent) reported no disabilities.

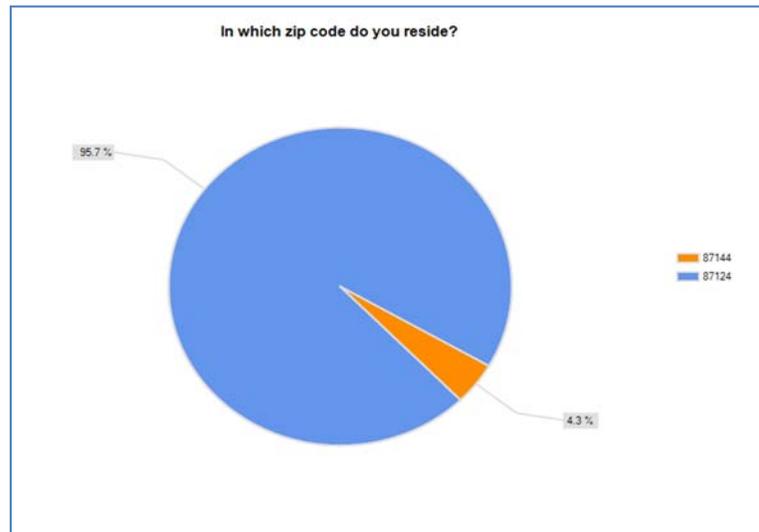


Of the 25 survey respondents that considered themselves to belong to a minority group, the classification breakdown is as follows (respondents could belong to more than one minority group): 2 persons (8 percent) are Black; 20 persons (80 percent) are Hispanic; 1 person (4 percent) is Asian; 5 persons (20 percent) are American Indian; and 9 persons (36 percent) indicated Other.

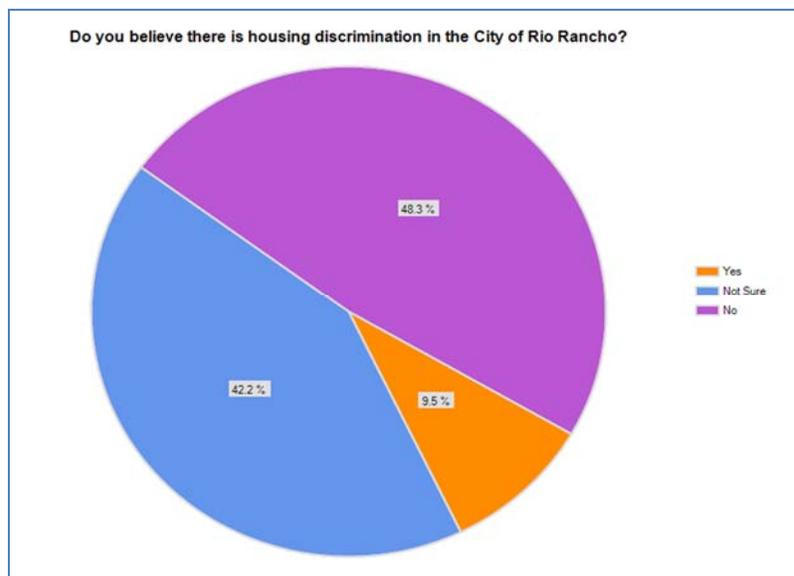


Citizens were asked about their current housing type. Of the 116 survey respondents, 109 (94 percent) own a home; six (5.2 percent) rent a house or apartment; one (0.9 percent) is homeless and no respondents live in a motel/hotel.

Survey respondents were given income range and household size selections, and were asked to indicate whether their income level would be classified as “Low,” “Very Low,” or “Extremely Low.” Of the citizens surveyed, 23 households indicated they were Low Income and included: seven one-person households; 12 two-person households; one three-person household; and four four-person households. Of the citizens surveyed, eight households indicated they were Very Low Income and included: one two-person household; two three-person households; four four-person households; and one eight-person household. Of the citizens surveyed, eight households indicated they were Extremely Low Income and included: four one-person households; one two-person households; and three three-person households.



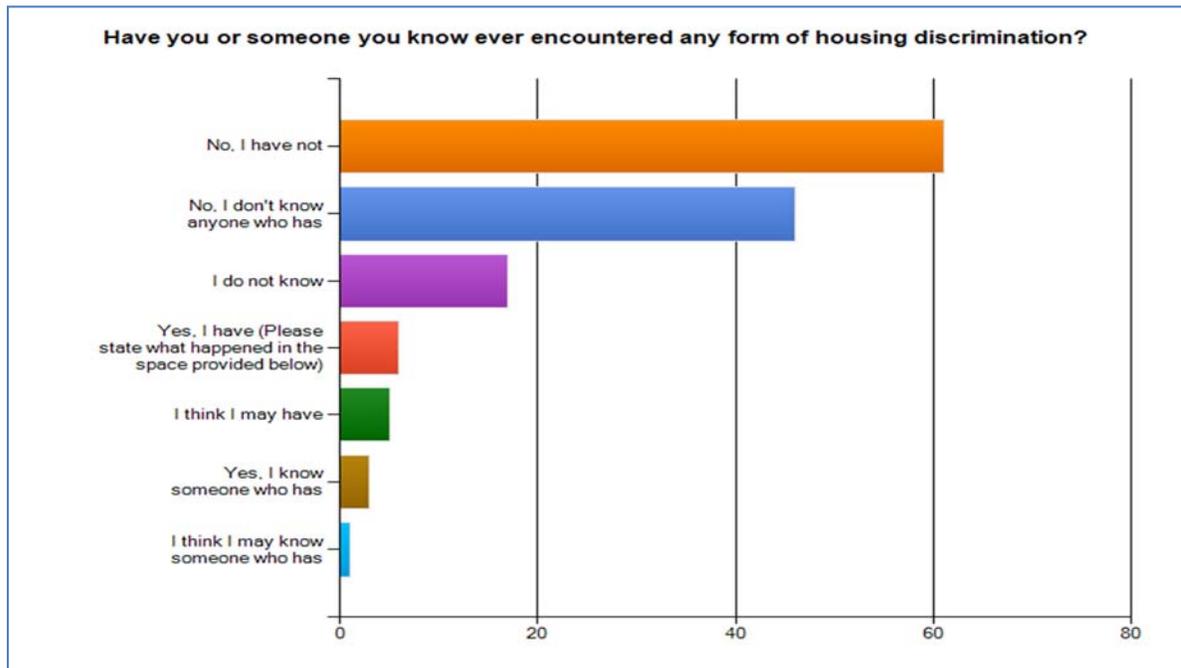
The majority of survey respondents 111 (95.7 percent) reside in zip code 87124, while five persons (4.3 percent) indicated residence in zip code 87144 in Rio Rancho.



Survey respondents were asked if they felt that housing discrimination currently exists in the City of Rio Rancho. Eleven (9.5 percent) respondents indicated that housing discrimination exists; 56 (48.3 percent) indicated that it did not; and 49 (42.2 percent) were not sure. When asked why/why not they felt that housing discrimination existed in Rio Rancho, respondents stated the following:

- The location of lower more affordable housing is not in the best of neighborhoods.
- New areas have sidewalks and underground utilities. The older areas do not have either but have to pay PNM for the utilities.
- There are no low income apartments available.

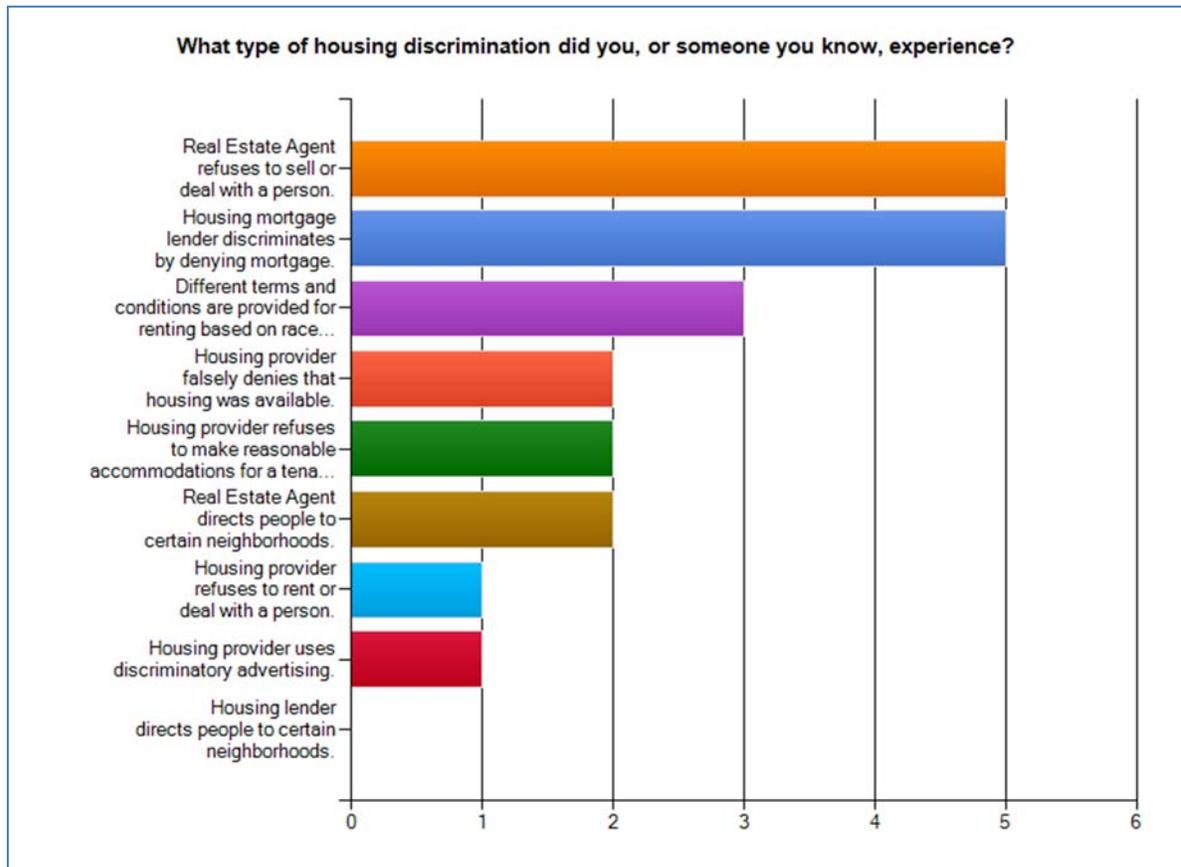
- There is a lack of supportive housing programs for low income residents. They are forced to move out of the community to obtain housing assistance.
- I have observed single family homes being rented to multiple unrelated individuals. This drives down the values of the surrounding properties. Why the city discriminates against stable single family owners by allowing this form of unregulated back-door apartment zoning is difficult to understand.



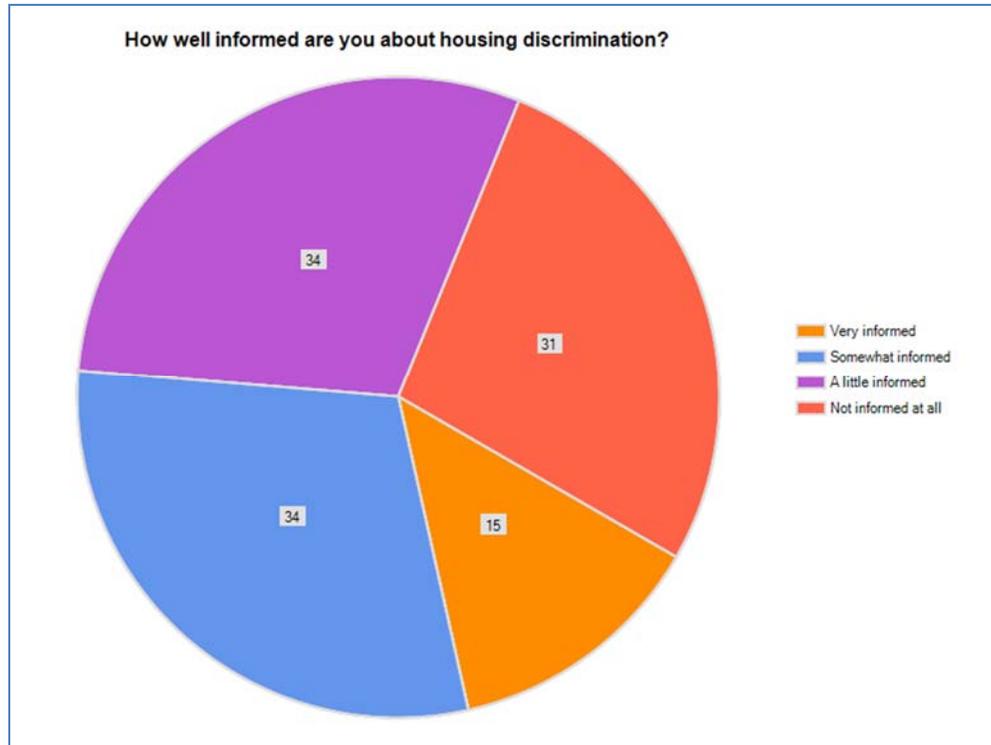
Survey respondents were asked if they or someone they knew experienced housing discrimination. Most respondents (61 persons, 53 percent) answered that they had not personally experienced housing discrimination, nor did anyone they knew (46 persons, 40 percent). Other answers ranged from “I do not know” (17 persons, 14.8 percent); “Yes, I have” (6 persons, 5.2 percent); “I think I may have” (5 persons, 4.3 percent); “Yes, I know someone who has” (3 persons, 2.6 percent) and “I think I may know someone who has” (1 person, 0.9 percent). Respondents who answered that they encountered housing discrimination were asked to give additional information. Answers included:

- A friend filled out an application form for Entrada Point apartments and was told they couldn't rent to her because she made too much money.
- They (friends) have been turned away for renting places because their only income is social security.
- I purchased my home in May of 2011. However, I started the process in October of 2010. I am a disabled Veteran who applied for my property tax exemption based on that disability and was told I had to wait until this year for the tax exemption to take effect. I believe it should take effect on the second half of the year being that is when we purchased, and we had already put up the first half of taxes into an escrow account. This person may be referring to the County and not the City.

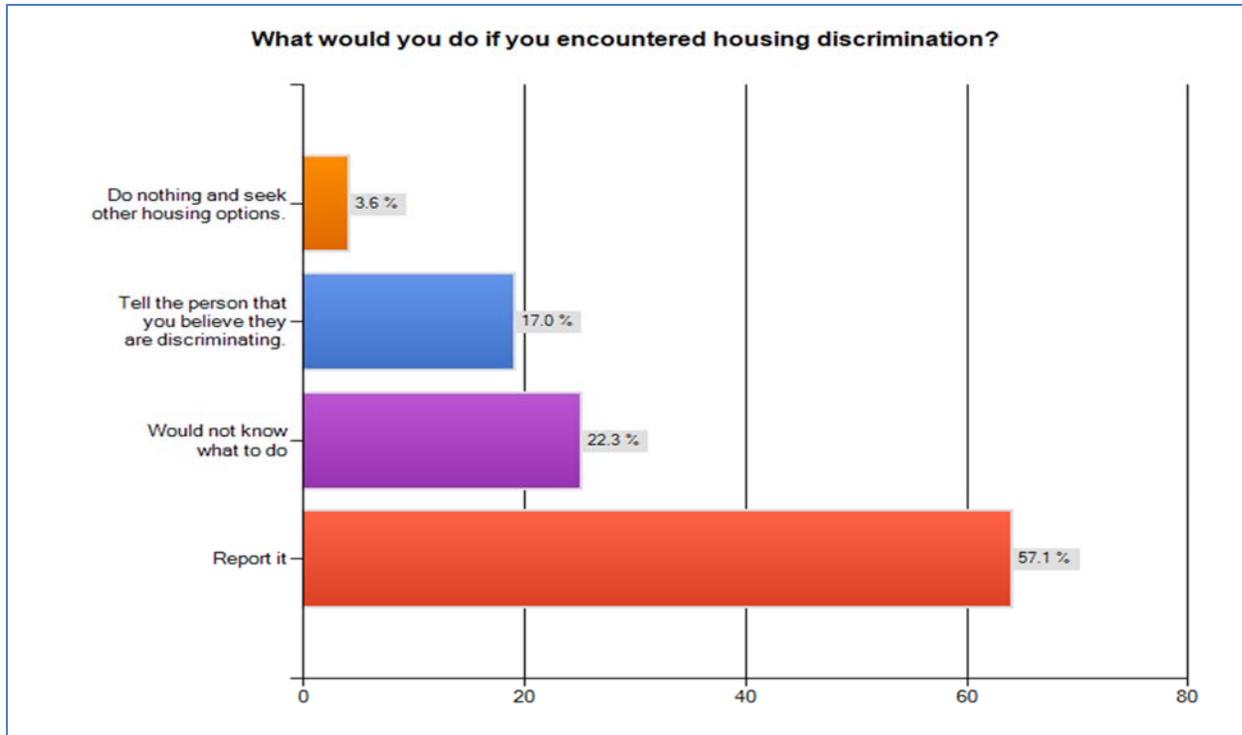
- Stable neighborhoods represented as single family homes by real estate agents are being turned into rental and back-door zoned apartment neighborhoods.
- The last apartment I lived in did not have security lights mounted outside. My vehicle was broken into, and I did not feel safe in the neighborhood any longer. I had to move.



When asked about the type of housing discrimination they (or someone they know) experienced, the largest number of respondents (five respondents) experienced a real estate agent refusing to sell or work with a client, or had a housing mortgage lender discriminate by denying a mortgage. Three respondents experienced discrimination in the form of different terms/conditions in rental housing because of their race. Two respondents experienced each of the following types of housing discrimination: a housing provider falsely stating that housing is unavailable; a housing provider refusing to make reasonable accommodations for a tenant with one or more disabilities; and a real estate agent that directs clients to certain neighborhoods. Among respondents, there was also one incidence of a housing provider refusing to rent or work with a client, and one incidence of a housing lender directing clients to certain neighborhoods. Of the respondents that experienced housing discrimination in some form, only three (3) (11.5 percent) reported the discrimination. Twenty-three persons (88.5 percent) stated that they did not report the discrimination.



Citizens were asked about their overall awareness of Fair Housing and housing discrimination. Most citizens (68 respondents, or 59.6 percent) felt they were either “Somewhat Informed” or “A Little Informed” about housing discrimination. Over a quarter of respondents (31 respondents or 27.2 percent) felt that they were “Not Informed at all.” The smallest group of citizens (15 respondents, or 13.2 percent) considered themselves to be “Very Informed.”



The citizens were asked what action they would take if they experienced housing discrimination. Most respondents (64 or 57.1 percent) stated that they would report the discrimination. Twenty-five (22.3 percent) of respondents would not know what to do; 19 (17 percent) would tell the person that they feel is discriminating; and 4 (3.6 percent) would do nothing and seek other housing options. Respondents were given the opportunity to give additional information on this question, and answered with the following comments:

- When the government does it (discrimination), to whom do you report it?
- The system is sometimes a little complex. I would like to learn more what to do, where to go, and how to deal with such issues.
- I would also tell the person(s) that I believe they are discriminating and that I intended to report them of such actions.
- If I encounter someone who doesn't want to do business with me, I simply take my business elsewhere, and I let the person who discriminated against me, or their immediate supervisor, know why.
- I would sue.

Additional Surveys

Additional surveys and questionnaires were created for Housing Service Providers, Realtors, and Lending Institutions in the Rio Rancho area. At the time of publication, one survey had been completed by a Rio Rancho area lender. The lender's representative provided the following input:

- Very knowledgeable of Fair Housing laws.

- Has written policies addressing rights and responsibilities required under Fair Housing laws.
- Have marketing materials and/or advertisements that include images of people of diverse racial/ethnic backgrounds.
- Does not have advertisements in languages other than English.
- Does not undertake special marketing efforts to target minorities and/or low income clients.
- Does not intentionally employ bilingual employees.
- Does not have a specialty market.
- Thinks that affordable housing options are located throughout Rio Rancho.
- Writes mortgages for home purchases in minority or low income neighborhoods of Rio Rancho.
- Undertakes many New Mexico Mortgage Finance Authority first-time buyer loans, as approximately 20 percent of total monthly loan volume (loans are in Rio Rancho and other cities).
- Does not have different fee structure, points, and/or interest rates quotes for mortgages on homes in minority or low income neighborhoods.
- Does not have full-service branch offices in minority and/or low income neighborhoods in the City of Rio Rancho.
- Does not offer subprime loan products.
- Does not perceive any individuals to be less desirable as clients.
- Has provided mortgages for clients participating in Section 8 mortgages, but did not offer any financial incentives on those products.
- Not eligible to provide acquisition, construction, or predevelopment loans for developers of affordable housing or housing in low income neighborhoods using public subsidies.
- Views Municipal Codes, Ordinances, and Regulations as the greatest impediments to Fair Housing choice in Rio Rancho.
- Does not perceive Federal, State, or local banking regulations as impediments to Fair Housing mortgage lending.
- Has had a complaint filed against them on the basis of Fair Housing discrimination, but it was unfounded. As a gesture of good faith during arbitration, it was settled with the borrowers being returned funds paid into the transaction even though services were rendered.
- Views current Fair Housing laws and programs as very effective.

Public Meetings and Key Person Interviews

During the month of March 2012, the City held four (4) Focus Sessions at the City's Council Chamber with for profit and nonprofit organizations, public and private participants, and protected classes. An informational meeting was also held with housing and community development professionals. The purpose of the meetings was to discuss Fair Housing issues, concerns, challenges, as well as revitalization opportunities for lower income neighborhoods. Twenty-eight (28) private and non-profit organizations dealing with housing, public services, public facilities improvement and advocacy groups participated in an hour and thirty minute discussion each session.

ASK and City staff conducted key person interviews by teleconference, and via email correspondence with members of the City of Rio Rancho Staff, Santa Fe Civic (Public Housing Authority), and City Zoning Staff. Interviewees were asked a number of questions about Fair Housing, affordable housing and community service needs in Rio Rancho.

The City of Rio Rancho reports in its Fifth Annual Action Plan FY 2012-2013 that the City partnered with La Buena Vida, Inc. an organization that serves homeless citizens, people with disabilities, minorities and low-to-moderate income residents in Rio Rancho. La Buena Vida Director of Support Services invited eight (8) participants to one of the focus group sessions held on March 14, 2012 from 10:00 a.m. to 11:30. Among the participants were: an African-American disabled veteran, a Hispanic male with a disability, a Hispanic male who was homeless or living in transitional housing and three other disabled minorities to discuss housing issues and how to improve their access to independent living.

Input received via the Focus Group meeting and Interviews is documented below:

Focus Group Sessions

Session 1 – Protected Classes

Session 1 took place on March 7, 2012 from 10:00 am to 11:30 am at the City of Rio Rancho Council Chamber. Six (6) citizens participated in the session. Concerning perception in the community of persons with disabilities, the group indicated that there is a negative perception such as refusal to rent to persons with disabilities. Their concerns regarding Fair Housing mostly centered on insufficient financial resources, affordability, lack of available units, and lack of awareness of Fair Housing laws. The group indicated that low-income housing is old. That \$600 for two (2) bedroom apartments is not affordable to many homeless individuals. The area where the group felt there were Fair Housing problems in the City was in the area North of Northern Boulevard. This area lacks multi-family units and there is no diversity. In terms of governmental actions that adversely affect Fair Housing, the group mentioned the threats of funding cuts from the federal government, creation of municipal codes preventing people from bringing in mobile homes, and codes that allow for two car garages.

Concerning Fair Housing non-compliance issues with public housing authorities, the group listed infestation of mice in some public housing, lack of public awareness about Fair Housing issues, and lack of assistance to the homeless population, which is being ignored and, according to the group, lives in shelters not designed for human habitation. In terms of the group familiarity with Fair Housing laws, one (1) out of seven (7) said that he was not familiar with Fair Housing legislation, and 5 out of the 7 say that they need some training.

Asked if they have been steered away from an area in Rio Rancho, the respondents pointed to the payment required (three times the rent amount) to move into an apartment, public housing policy of not allowing convicted felons to rent until after ten (10) years, and credit and background checks. Families with children also have to be concerned with lead paint. Asked about the challenges Section 8 tenants' face, the respondents indicated that unauthorized tenants live in Section 8 housing, landlords don't want to rent to Section 8 tenants, and the Public Housing Agency is late in making the payment to Section 8 participants.

The group is of the opinion that there is housing discrimination in Rio Rancho, that many people do not know their rights, and many do not know how to file a Fair Housing complaint. Of the factors presented as potential barriers to individuals looking to buy or rent, over 60 percent of the group agreed, that is, responded in the affirmative (“yes, it is a problem”) to the following factors:

- Insufficient income
- Credit rating
- Insufficient supply of affordable housing
- Unstable job
- Insufficient knowledge of availability
- Unpaid utility bills
- Large family size
- Applicant of public assistance
- Presence of physical disability
- Insufficient public transportation

To promote Fair Housing, the group would like to continue doing focus group sessions with protected classes. They would like to see a condominium built on Unser and Abrazo to help low-income people, and provide financial awareness classes for people who live in these apartments. Also, the group suggested that the City should consider buying property and building a low-income development community that is 80 percent assistance and 20 percent contribution by the tenants. Among the actions to be taken are in addition to educating tenants about their rights, were to educate landlords about Fair Housing laws, include utility payments in the Shelter+Care Program.

Session 2 – For-Profit and Not-For Profit Businesses and Information Meeting for Housing and Community Development Agencies and Professionals

Session 2 took place on March 14, 2012 at the City of Rio Rancho Council Chambers. The Session consisted of two sub-sessions: the first one occurred from 10:00 am to 11:30 am and the second one occurred from 2:00 pm to 3:30 pm.

Seven (7) participants attended. Concerning knowledge of Fair Housing issues, none of the seven participants were familiar with Fair Housing education. Some believe that predatory lending and reverse mortgage apply to homeowners whose spouses have passed away. They are of the opinion that the City needs a Fair Housing Department with procedures to address Fair Housing complaints and that the Fair Housing poster should appear on the City’s website. Some of the impediments affecting their clients are the fees imposed on low-income persons when trying to qualify for home loans, and titles that are not clear. In addition to having a Fair Housing Department and/or Housing Authority to deal with Fair Housing complaints, the City should form a department to provide transportation and provide sidewalks to residents, and the CIPCAC Board should educate the residents about Fair Housing issues. All seven participants indicated that they were not aware of financial institutions that offer less favorable loan terms to minorities or special populations groups. In terms of lending practices that limit Fair Housing choice, the participants indicated that lenders refuse to provide loans to self-employed individuals, loan modifications have hurt

homeowners rather than assist them, and reverse mortgages are a bad idea. In terms of “redlining”, none of the participants had experienced “redlining” in Rio Rancho. They indicated that there is an unwillingness of financial institutions to invest in declining or deteriorating neighborhoods with a high concentration of minorities, or neighborhoods undergoing cultural and social change.

The participants suggested providing more funds for owner-occupied housing rehabilitation, making the residents aware of available resources to resolve housing issues, increasing access to social services, and providing transportation services to low-income neighborhoods.

Session 3 – Public and Private Participants

Session 3 took place on March 21, 2012 from 10:00 am to 11:30 am at the City of Rio Rancho Council Chambers and thirteen participants in attendance responded to neighborhood revitalization questions related to the preparation of the AI. The following section reflects those comments. Concerning the location of municipal and other services within the City of Rio Rancho, the participants offered a variety of comments as follows: there is segregation of land use; affordable housing, such as affordable rental apartments, are placed at the edge of town; public transportation services need to be increased to lower income neighborhoods along highways 550 and 528, and to schools; and the State, County and the City should coordinate the provision of social services and place them closer to each other.

When asked if services are equally distributed throughout the geographic area of the City, the participants indicated that even though there may not be sufficient funds, the potential is there, and some partnerships have been created to access the services. For example, transportation is offered to senior citizens.

Concerning funding mechanisms that have been successful and lessons to be learned from other communities, the participants pointed out the Neighborhood Stabilization Fund provided by the New Mexico Mortgage Finance Authority, and the Enforcement Agency on Fair Housing in New Mexico. In addition, grants have been given for Tenant-Based rental assistance, first-time homebuyer’s assistance, and to the Continuum of Care. Some participants would like the City of Rio Rancho to research cities with a good quality of life indicator and emulate their development. Others suggested emulating the type of development found in places like the State of Oregon.

Efforts have been made by the government, businesses and other entities in the jurisdiction and surrounding communities to link transportation and job creation initiatives with improved and more broadly distributed housing opportunities for lower-income persons. At the metropolitan or other regional level, it was indicated that Sandoval County Health Commons coordinates multiple appointments at the same time to use one bus by low-income persons. In addition, the Job Access Program, which was established to address the unique transportation challenges faced by welfare recipients and low-income persons seeking to obtain and maintain employment, was mentioned.

According to the participants, the City does not have a strategy to revitalize or enhance lower-income neighborhoods, such as those developed by banks to meet the objectives of CRA. The participants added that the waiting list for Section 8 and public housing is four (4) years.

The participants suggested a partnership between Habitat for Humanity and the City to fund low- and moderate- income housing. They suggested that the New Mexico Workforce Connection and the New Mexico Board of Realtors provide job training which can be accessed by minorities, women, and persons with disabilities to become brokers and assist with revitalization efforts.

Interviews

Zoning and Site Selection

This interview consisted of nineteen questions to ascertain if zoning and land use policies and procedures impacted the provision of affordable housing. The interview revealed that there are concentrations of low- and moderate –income housing in the area northwest of Unser and Southern, parts of Unit 16 and the area north and east of Smiths' Grocery Store on HWY 528. This pattern was due to the original subdivision of the City being a retirement community with detached single-family homes. The Comprehensive Plan and Specific Area Plans are attempting to address these areas.

The interviewee was not aware if the City has evaluated the management policies and procedures of assisted housing providers to determine if problems exist that could have led to general public or neighborhood opposition to housing for persons with disabilities or housing for the homeless. The City has adopted policies and procedures that promote the placement of new or rehabilitated housing for lower-income households in a wide spectrum of neighborhoods.

There is plenty of vacant land to be developed in the City which will permit high density residential. However, the NIMBY (Not in My Back Yard) factor is prevalent in Rio Rancho.

While the goals and policies identified in the Comprehensive Plan demonstrate a commitment to fair housing choice by encouraging housing for all throughout the City, promoting mixed income housing, and supporting the development and inclusion of accessible housing, based on resident surveys, NIMBYism remains an issue throughout the City. NIMBY stands for 'Not in MY Back Yard' and is defined as community resistance to projects including housing development for lower income, minority, or disabled households. NIMBYism is attributed to the misperception that affordable housing equates to crime-ridden neighborhoods and other issues such as property devaluation. The effect of NIMBYism may lead to the concentration of affordable and/or accessible housing which has been shown to have a negative impact on communities as well as residents of the impacted housing and violates the Fair Housing Act. To combat NIMBYism, the City should collect and disseminate information about upcoming housing projects in terms of the people to be served by the housing as well as the physical characteristics of the projects and meet with neighborhoods groups and residents in areas where affordable/accessible housing will be developed.

A review of the City's land use and zoning regulations does not show evidence that NIMBYism is supported by those laws. There have also been no cases noted where projects involving members of the protected classes have been resisted by neighborhood groups.

Concerning how zoning requirements, such as minimum frontage, setbacks, landscaping, etc., limit affordability to higher-income households, the interviewee explained that the current zoning ordinance does not limit affordability to higher-income households. In fact, the lack of sound design standards may create a wider gap in the quality of multi-family housing. The zoning ordinance allows for cluster development. It also defines family as to allow unrelated individuals to share the same house.

Santa Fe Civic (Public Housing Authority)

The interview with Santa Fe Civic occurred on April 5, 2012 to ascertain how many Section 8 vouchers are in the City of Rio Rancho, what type of units are rented under the Section 8 program, how many persons with disabilities are being served, if the Public Housing Authority (PHA) offers training and orientation to newcomers, how many Fair Housing complaints have been received, and if the PHA distributes Fair Housing information to tenants and City residents.

The interview revealed that the City of Rio Rancho does not have its own Public Housing Authority. However, the City is served by three (3) entities with Section 8 vouchers. These include:

- City of Albuquerque currently has 53 vouchers being used in the City of Rio Rancho residents.
- Bernalillo County Housing Authority (BCHA) currently has about 14 Section 8 Vouchers
- Santa Fe Civic has 7-10 Vouchers to be used by applicants who would like to live in Rio Rancho. At the present time, they are accepting only applications from individuals over the age of 62 years.

The type of rental units are Project-Based contracts with an average rent of \$650 per month. There are over 202 sites units that accept the housing vouchers. These range from housing for the elderly to very low-income housing. The subsidy is 80 percent of the rent. Elderly housing is also considered housing for persons with disabilities. Santa Fe Civic provides orientation once a year. It also has a system for receiving Fair Housing complaints. Fair Housing complaint forms are handed out to tenants at various points but there is one included in the packet in the beginning and when they exit the property. The Fair Housing Poster is written in five languages, among them, English, Japanese and Spanish. Santa Fe Civic does not have a website and the agency is debating the idea of developing a website since they have realized that the local citizens do not access their program via the website. The website is an access point to many North Easterners who want an application to locate to Rio Rancho. However, this is of no assistance since one must have used a voucher for at least one year before transferring it to Rio Rancho.

Since 2006, only two housing discrimination complaints have been filed at the Office of Fair Housing in Dallas, Fort Worth.

The PHA staff was not aware of any Fair Housing issues in the City. They suggested adopting HUD's recommendations and doing more housing tax credit projects. The City of Rio Rancho has a Memorandum of Understanding with the Housing Authorities that serve Rio Rancho,

i.e., Albuquerque Housing Authority, Bernalillo County Housing Authority, and Santa Fe Civic Housing Authority...

Public Outreach Efforts

According to the City of Rio Rancho, the City has several boards, commissions, and committees that support and assist the City and cover many areas of responsibility. Some of these groups are permanent, and some may be temporary or active only when needed.

When a vacancy on one of these boards, commissions, or committees occurs, residents of Rio Rancho may apply for these positions. The resident must meet the eligibility requirements of the vacant position and submit an application with the required information to the City Clerk. If selected to fill the position, the candidate is appointed by the Mayor and Governing Body. The Boards, commissions and committees are listed below.

Arts Commission: Serves in an advisory capacity to the Governing Body and works to enhance and promote the arts within Rio Rancho.

Capital Improvement Plan Citizen's Advisory Committee (CIPCAC): The purpose of CIPCAC is to advise on impact fees for capital outlay projects in the City of Rio Rancho.

Keep Rio Rancho Beautiful: The purpose of this board is to combat litter and illegal dumping in Rio Rancho while promoting community beautification and responsible waste handling practices.

Library Board of Trustees: The board's responsibilities include reviewing library activities and programs and making recommendations on the operations of the City's libraries.

Lodger's Tax Advisory Board: The Lodger's Tax Advisory Board reviews Lodger's Tax revenues and advises on the use of those revenues.

Parks and Recreation Commission: The Commission advises the Governing Body on the development, operations and maintenance of parks and recreational facilities in the City.

Planning and Zoning Board: The Planning and Zoning Board's responsibilities include making recommendations regarding zoning, annexations, major projects and any long range planning activities approval. The Board also reviews land use proposals including overall development plans, and project development plans.

Senior Services Advisory Board: Assists the staff of the Division of Senior Services, Meadowlark Senior Center and Rio Metro in forming procedures and developing ideas for new and innovative programming. The Board offers suggestions and provides support for ongoing programs, special events, and fundraising activities that benefit the Senior Center.

VI. FAIR HOUSING IMPEDIMENTS AND RECOMMENDATIONS

Fair Housing Impediments and Recommendations

Based on the analysis of data available, key person interviews, focus groups, online surveys and other resources, impediments to Fair Housing choice were identified. This section of the report will review the identified impediments and present an Action Plan with recommended

actions and activities to reduce the impediments. This section of the report also assesses the previous impediments identified in the 2006 AI to determine their status and whether the recommended actions were taken; reports the amount of funding invested in activities and provides reasons for recommendations that were not addressed.

Actions to Address Previous Impediments

The 2006 AI outlined a very detailed, comprehensive and bold action plan for addressing the impediments identified at that time. However, it does not appear that most of the actions were taken due to budgetary constraints and the fact there was no staff specifically dedicated to Fair Housing activities. There has also been a lack of communication between the staff responsible for the 2006 AI, department directors and upper management at the City. In addition, the AI did not include a clear action with timelines and deliverables. See Appendix #4 for status matrix on 2006 AI work plan.

Previous Impediment #1: City staff and officials, housing service providers, business leaders, residents and advocates have little knowledge about Fair Housing and no direct means to learn about Fair Housing in Rio Rancho. This impediment continues to be an impediment at the present time.

Goal: Contract for and provide training in cultural sensitivity and equal housing opportunity. Provide follow-up training to staff and public servants

Goal: Develop working relationships with Fair Housing staff from the cities of Albuquerque, Las Cruces, and Santa Fe, and staff of New Mexico Human Rights Division and HUD Fair Housing and EOO. Co-sponsor events (especially during April) with Albuquerque.

Status:

The above mentioned two goals have not been completed but are ongoing goals. CDBG staff will educate themselves in order to set up training with all of the City's departments to educate their staff. No events were co-sponsored with other cities which seem challenging mainly due to funding and staffing constraints.

Updated Recommendation:

The CDBG staff will attend webinars and other training opportunities to begin the process of educating the City staff on fair housing issues. The CDBG staff will be working very closely with management to develop a training workshop to educate governing body members, department directors and management members of the City on the issues of fair housing and a process for reporting updates and information accumulated on an annual basis.

Previous Impediment #2: There is no system to collect and analyze data to assess the extent of illegal Fair Housing discrimination (except for the existing Legal Aid testing contract and periodic updates of the Analysis of Impediments). This impediment continues to be an impediment at the present time.

Goal: Testing, monitoring, and research as follows:

- Create a Fair Housing Task force to review testing data, build consensus on design of Fair Housing program, and make recommendations to Mayor / Governing Body.

- Start working with Albuquerque Journal and other local papers to monitor ads and provide technical assistance.
- Start working with schools to incorporate Fair Housing activities into curriculum.
- Adopt best practices learned from other partners.
- Complete Fair Housing testing (Legal Aid).
- Keep log of inquiries, complaints, and referrals to HUD and state Fair Housing programs.
- Assess early outcomes of Fair Housing Program.
- Use results of testing and program assessment to refine education, outreach, and marketing.
- Monitor CRA reports for lending institutions serving Rio Rancho.
- Monitor advertising for possible PH violations.
- Undertake Study of new construction compliance with Fair Housing guidelines and ADA.
- Assess program results.

Goal: Public education, outreach, and technical assistance

- Provide homebuyer counseling.
- Incorporate FH information into city website.
- Distribute flier on FH program and HUD brochures.
- Provide outreach to victims of FH discrimination.
- Participate in county health fairs and other local venues.
- Create system to record complaints, and refer them to HUD and NM Human Rights.
- Develop and implement an educational program for all housing and lending providers.
- Research possibilities of a HUD grant application proposing Fair Housing hotline.
- Develop and implement marketing of the Fair Housing program.

Status:

Only two of the above mentioned goals have been completed. The City contracted with New Mexico Legal Aid to do testing in FY 2006-2007 and the City provides access to Fair Housing brochures as well as informational posters in the lobby area of City Hall. The level of fair housing activities and actions proposed in the 2006 AI does not coincide with the capacity of the City's Fair Housing program and staffing.

Currently, there are no resources available in the State of New Mexico to provide any type of fair housing testing at this time. The City is looking to contract with a consultant for housing discrimination testing to learn if the City is still experiencing the same types of discrimination and to help develop a Fair Housing Plan to correcting the types of discrimination found during such testing.

Updated Recommendation:

The goals recommended in the 2006 AI are not feasible at this time. The City did complete the testing by New Mexico Legal Aid in 2006 but no actions were taken. The City will continue to work with CDBG staff to continue the education of City staff about Fair Housing. The City will also continue to work on the City's website to develop a page on Fair Housing that includes information on what the Fair Housing Act is, how the public can file a claim of

discrimination with the appropriate authorities, both in English and Spanish, provide referral sources of affordable housing located in Rio Rancho, and provide information on the three housing authorities that work with the City to provide Section 8 housing. The City is also working on a complaint form that will be on the City's website and can be completed on the website that will be forwarded to CDBG staff immediately for an appropriate response and the City will provide all relevant information received to the Region VI office in Fort Worth, Texas.

Previous Impediment # 3: There is a scarcity of leadership for Fair Housing advocacy and intervention in Rio Rancho.

Goal: City policy and leadership

- Report on the first-year activities to the Mayor and Governing Body.
- Request allocation of City funds for Fair Housing activities and technical assistance.
- Propose policy to "link" City deposits to lending institutions with exemplary records in fair lending and affordable housing.
- Propose creation of a Human Rights Office supported with city general funds.

Status:

The City did not complete the recommended actions except for the allocation of funds for Fair Housing testing in FY 2006-2007.

Updated Recommendation:

The goals recommended in the 2006 AI are not feasible. The City will be working to educate City staff about the Fair Housing Act and provide information to the public. The City will also be allocating a portion of the CDBG funding to Fair Housing activities and continued education and will work on developing a Fair Housing Plan.

Previous Impediment # 4: There is no system to prevent Fair Housing violations from occurring.

Goal: Enforcement

Create a system to document, investigate, and conciliate complaints based on best local and national practices.

Status:

The City did not complete the recommended action. Currently any complaints are referred to the Attorney General, HUD or other Fair Housing agencies but there is no system in place or resources to manage and follow up enforcement.

Updated Recommendation:

Assess the feasibility of creating an enforcement system and, at a minimum, document any complaints received and the agencies they are referred to. The City will be developing a system whereby complaints will be received and resolutions tracked.

Actions to Address Identified Impediments in 2012

Impediment: Need for ADA education and evaluation of accessible housing for persons with disabilities.

Action: Implement as many of the remaining recommendations of the ADA Task Force, as feasible, provide ADA information to builders and conduct a comprehensive review of housing for persons with disabilities.

Status:

The City's Building Division web page does not currently contain a listing specifically for accessing ADA requirements and information for contractors. The City established a task force in August 2008 which was tasked with a review of all public facilities in relation to disability features, parking accommodations and miscellaneous issues and recommendations for change that could be put forth by community stakeholders. The report was completed in 2009 and some of the recommendations were implemented. There are some recommendations that have still not yet been implemented.

Recommendation #5:

The City should consider providing builders with information packets regarding ADA requirements, post requirements on the City's website, and incorporate ADA requirements in the development review and permitting process of housing construction through its Building Division.

Recommendation #6:

The City should move to implement the remaining recommendations of the ADA Task Force, especially those that can be achieved through other agencies, subject to funding availability.

Action Plan and Timeline

Remedial Action Recommended	1-Year Goal	3-Year Goal	On-Going Goal
PRIOR IMPEDIMENTS THAT ARE BEING ADDRESSED			
<p>Impediment #1: City staff and officials, housing service providers, business leaders, residents and advocates have little knowledge about fair housing and no means to learn about it.</p> <p>1) City staff will attend webinars and other training opportunities to begin the process of educating city staff on fair housing issues; 2) CDBG staff will work closely with management to develop a training workshop to educate governing body members, department directors and management members of the city on the issues of fair housing and a process for reporting updates and information accumulated on an annual basis.</p>			X
<p>Impediment #2: No system to collect and analyze data to assess the extent of illegal fair housing discriminations.</p> <p>1)Continue to educate CDBG and city staff about fair housing; 2) Continue to work on the city’s website to develop a page on Fair Housing that includes information on what the FHA is, how the public can file a claim of discrimination with the appropriate authorities, both in English and Spanish, provide referral sources of affordable housing located in Rio Rancho, and provide information on the housing authorities that work with the city to provide Section 8 housing; 3) Develop a complaint form that will be on the city’s website and can be completed on the website that will be forwarded to CDBG staff immediately for an appropriate response.</p>			X
<p>Impediment #3: Scarcity of leadership for fair housing advocacy and intervention in Rio Ranch.</p> <p>1)Educate city staff about the FHA and provide information to the public; 2) allocate a portion of the CDBG funding to fair housing activities and continued education and work of developing a fair housing plan.</p>			X

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<p>Impediment #4: No system to prevent fair housing violations from occurring.</p> <p>1) The city will develop a system whereby complaints will be received and resolutions tracked.</p>			<p>X</p>
<p>CURRENT IMPEDIMENTS</p>			
<p>Impediment #1: Need for ADA education and evaluation of accessible housing for the disabled.</p> <p>1) Provide builders with information packets regarding ADA requirements, post requirements on the city’s website, and incorporate ADA requirements in the development review and permitting process of housing construction through the building division; 2) Implement recommendations of the ADA task force (concerning public facilities disability access); 3) Conduct a comprehensive review of accessible housing unit levels of supply and demand.</p>			<p>X</p>
<p>Impediment #2: NIMBYism is prevalent.</p> <p>1) Collect and disseminate information about upcoming housing projects in terms of the people to be served by the housing as well as the physical characteristics of the projects and meet with neighborhood groups and residents in areas where affordable/accessible housing will be developed.</p>			<p>X</p>

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APPENDIX 2 – DISABILITY TASK FORCE REPORT

1. GOAL: Coordinate with the regional transportation service, Rio Metro, to assure that adequate transportation services are available for the disabled and the elderly and that service is expanded to include weekends and later evening hours.

OBJECTIVE: The Parks, Recreation & Community Services Department will continue to communicate with the Mid-Region Council of Governments (MRCOG) to expand services to include weekend and evening hours.

2. GOAL: Ensure that all City owned facilities are communication accessible through the use of assistive listening technology for all public meetings.

OBJECTIVE: The City will consult with experts to obtain an environmental assessment to determine the most appropriate technology available for communication accessibility for the hearing impaired in the various venues within City facilities.

OBJECTIVE: The City will implement the findings of the environmental assessment to assure communication accessibility within City facilities.

3. GOAL: Assure that all City Departments and facilities have access to Video Relay Service (VRS). VRS permits computer access to live, interactive sign language interpreters.

OBJECTIVE: Arrange a presentation by ATS Resources for the City of Rio Rancho's Governing Body to provide information on the VRS system.

4. GOAL: Assure adequate ADA compliant signage will be placed in all City owned facilities.

OBJECTIVE: City staff will review signage at all City owned facilities for ADA compliance.

ACCOMPLISHMENT: Recommendations by Disability Task Force regarding signage needs were implemented at the Aquatic Center.

5. GOAL: Provide ongoing sensitivity training about the special needs of the disabled and ADA training to all City of Rio Rancho staff, including Police Department and Fire Department staff, and City volunteers.

OBJECTIVE: Have certified ADA instructors provide ongoing sensitivity training about the special needs of the disabled and ADA training.

OBJECTIVE: Develop a training manual and pamphlet for EMTs and other public safety personnel to provide direction on how to accommodate and communicate with people with various kinds of disabilities during the delivery of emergency medical care or services.

6. GOAL: Re-establish, at a division manager level or higher, a City of Rio Rancho ADA Coordinator to ensure that all programs, services, and activities are accessible to citizens and staff with disabilities. The ADA Coordinator will also assist architects, developers, business owners, landlords and others in designing or redesigning their facilities so that they are usable by all persons, including those with disabilities.
7. GOAL: Designate and train an ADA certified employee at the Public Works Department/Building and Maintenance Division in order to better meet the needs of the disabled within City facilities.

ACCOMPLISHMENT: Through the efforts of the Director of Parks, Recreation and Community Services and the Building Maintenance Supervisor, ADA changes included the installation of automatic doors at the entrance to the pool and retrofitting door closers.

8. GOAL: Provide, within the Recreation Division, Therapeutic Recreation programs in integrated and non-isolated settings for persons with physical and mental disabilities.
9. GOAL: Within the Parks Division, establish and integrate ADA standards in park design/upgrades for current and future parks.

OBJECTIVE: Support the development of a “Common Ground Park” concept as presented to the Disability Task Force by the Director of the Parks, Recreation and Community Services. The Disability Task Force members approved this concept.

10. GOAL: Assure that the City of Rio Rancho moves towards Universal Design for future municipal facilities. Universal Design is design for the comfort of everyone, not just those with disabilities and special needs. Everyone benefits from a step less entryway whether a person uses a wheelchair, pushes a stroller, or is carrying groceries.
11. GOAL: Within the Public Works Department and Development Services Department, establish and integrate standardized ADA construction and inspection criteria for all municipal facilities.

ACCOMPLISHMENT: The Disability Task Force met with Development Services Department and Public Works Department personnel to review the City’s Building Code to ensure it met or exceeded ADA Standards. The findings showed the City is in compliance.

APPENDIX 3 - CREATION OF A DISABILITY TASK FORCE RESOLUTION

WHEREAS: there exists recurrent concern amongst the citizenry regarding accommodations for those with disabilities attempting to access and / or use public facilities; and,

WHEREAS: while these public facilities do meet current federal American with Disabilities Act (ADA) minimum standards, changes and / or modifications to these public facilities may increase the ease of use by those with disabilities; and,

WHEREAS: the Governing Body has determined that a review of all public facilities in relation to disability features, parking accommodations and miscellaneous issues should be reviewed and recommendations for change should be put forth by community stakeholders.

That the City of Rio Rancho does hereby approve the creation of a Disability Task Force in accordance with the guidelines set forth below.

Section 1. The Task Force shall provide specific goals and objectives to the Governing Body as it relates to recommended changes at public facilities that will increase use and access by those with disabilities.

Section 2. The Task Force shall be comprised of seven members, one municipal resident from each Council District, and one at-large member. Task Force members will be approved by the Governing Body. Task Force members serve at the pleasure of the Governing Body and may be removed at any time. The mayor shall appoint persons within forty-five days of the formation of the Task Force, or within thirty days of a vacancy thereon. Vacancies shall be filled only for the remainder of any unexpired term by the Mayor with the approval of the City Council.

Section 3. The City Manager shall appoint technical and administrative assistance to the Task Force from appropriate City departments and / or divisions.

Section 4. Removal from this Task Force will comply with City Charter Section 33.03.

Section 5. The Task Force shall exist for a period of one year from the date of full membership and will comply with City Charter Section 33.04. The Task Force will meet once monthly. The Task Force shall elect from its members a chairperson and a vice-chairperson that will serve until the expiration of the Task Force.

Section 6. The Task Force shall provide in writing an interim report detailing discussion and progress to date to the Governing Body within 180 days of its full membership appointment. The Task Force shall provide in writing a final report of suggested recommendations to the Governing Body following the final Task Force meeting.

Section 7. No member of the Governing Body, or any appointive officer or employee of the City, shall be appointed to the Task Force as a voting member. The Mayor,

all other members of the Governing Body, and the City Manager or the City Manager's designee shall be ex-officio members of all boards, commissions, task forces, and advisory bodies.

APPENDIX 4– STATUS OF 2006 AI RECOMMENDATIONS

Rio Rancho AI 2006 - Summary of Impediments and Action Plan

Key Four Impediments	Action Plan: Six Goals	Activities to Meet Goals	Current Status, Entity Implementing it, Year Completed (City to Complete)	\$ Invest
<p>Impediment #1: City staff and officials, housing service providers, business leaders, residents and advocates have little knowledge about Fair Housing. They also do not have a direct means to learn about Fair Housing in Rio Rancho.</p>	<p>Goal 1 The City will become better informed and create partnerships.</p>	<p>Contract for and provide training in cultural sensitivity and equal housing opportunity. Provide follow-up training to staff and public servants</p>	<p>No record of completion No record of completion</p>	
<p>Impediment #2: There is no system to collect and analyze data to assess the extent of illegal Fair Housing discrimination (except for the existing Legal Aid testing contract and periodic updates of the Analysis of Impediments)</p>	<p>Goal 2 Testing, Monitoring, and research</p>	<p>Create a FH Task force to review testing data, build consensus on design of FH program, and make recommendations to Mayor / Governing Board. Start working with Journal and other local papers to monitor ads and provide technical assistance. Start working with schools to incorporate FH activities into curriculum. Adopt best practices learned from other partners. Complete Fair Housing testing (Legal Aid) Keep log of inquiries, complaints, and referrals to HUD and state FH programs Assess outcomes of FH Program</p>	<p>Testing data was completed in 2006 by New Mexico Legal Aid. The City paid \$22,000 in contract fees for the testing report. No other Testing Report has been conducted to date. No record of completion No record of completion No record of completion No record of completion</p>	

Analysis of Impediments to Fair Housing Choice – 2012 – City of Rio Rancho

Key Four Impediments	Action Plan: Six Goals	Activities to Meet Goals	Current Status, Entity Implementing it, Year Completed (City to Complete)	\$ Invest
		<p>Use results of testing and program assessment to refine education, outreach, and marketing.</p> <p>Monitor CRA reports for lending institutions serving Rio Rancho</p> <p>Monitor advertising for possible FH violations.</p> <p>Undertake Study of new construction of new construction compliance with FH guidelines and ADA.</p> <p>Assess program results</p>		
	<p>Goal 4: Public Education, outreach, and technical assistance</p>	<p>Provide homebuyer counseling.</p> <p>Incorporate FH information into city website.</p> <p>Distribute flier on FH program and HUD brochures</p> <p>Provide outreach to victims of FH discrimination.</p> <p>Participate in county health fairs and other local venues</p> <p>Create system to record complaints, and refer them to HUD and NM.</p> <p>Develop and implement and educational program for all housing and lending providers</p> <p>Create awards program and raise funds for college scholarship.</p> <p>Prepare HUD grant proposing Fair Housing hotline.</p> <p>Develop and implement marketing the FH program.</p>	<p>No record of completion</p> <p>Distributed in City Hall</p> <p>No record of completion</p>	

Analysis of Impediments to Fair Housing Choice – 2012 – City of Rio Rancho

Key Four Impediments	Action Plan: Six Goals	Activities to Meet Goals	Current Status, Entity Implementing it, Year Completed (City to Complete)	\$ Invest
<p>Impediment # 3: There is a scarcity of leadership for Fair Housing advocacy and intervention in Rio Rancho.</p>	<p>Goal 5 City policy and leadership</p>	<p>Report on the first-year activities to the Mayor and Governing Body.</p> <p>Request allocation of City funds for FH activities and technical assistance.</p> <p>Propose policy to “link” City deposits to lending institutions with exemplary records in fair lending and affordable housing.</p> <p>Propose creation of a Human Rights Office supported with city general funds</p>	<p>No record of completion</p> <p>No record of completion</p> <p>No record of completion</p> <p>No record of completion</p>	
<p>Impediment # 4: There is no system to prevent Fair Housing violations from occurring</p>	<p>Goal 6 Enforcement</p>	<p>Create a system to document, investigate, and conciliate complaints based on best local and national practices.</p>	<p>CDBG funding of \$22,000 provided for testing but no specific action taken in response to report</p>	

APPENDIX 5 - SURVEY QUESTIONNAIRES & FOCUS GROUP RESPONSES

CITY OF RIO RANCHO, FINANCIAL SERVICES DEPARTMENT - ANALYSIS OF IMPEDIMENTS...

Dear Resident:

You have been selected by the City of Rio Rancho, Financial Services Department because we value your opinion. We want to hear your voice and take into consideration your concerns regarding the housing and community needs within the City of Rio Rancho. This is the time when thirty minutes of your time to complete a survey will make a difference as the City prepares the Analysis of Impediments to Fair Housing Choice and the United States Department of Housing and Urban Development 's Consolidated Plan. These two reports will set the direction and priorities of the City of Rio Rancho in the next five years, through 2017. Please answer the following questions to the best of your abilities.

1. Survey Questions - Community Low-To-Moderate Income Households

What is your family status?

Have Children

Do Not Have Children

2. Does anyone in your household have a disability?

Yes

No

3. The U.S. Census Bureau considers the following to be "minority groups": Black, Hispanic, Asian, Pacific Islander, or American Indian/Alaska Native. Are you a member of a minority group? If yes, please indicate which group.

Yes, I am a member of a minority group.

Black	<input type="radio"/>
Hispanic	<input type="radio"/>
Asian	<input type="radio"/>
Pacific Islander	<input type="radio"/>
American Indian	<input type="radio"/>
Alaska Native	<input type="radio"/>
Other (please specify)	
<input type="text"/>	

4. What type of housing do you currently have?

I own a home

I rent (House or Apartment)

I live in a hotel/motel

I am homeless

5. What is your income level? Please indicate your Income based on your household size.

Do you consider your household income to be "Very Low?" If so, please review the Income levels below. If your household income does not appear below, please answer "does not apply" and continue to question 6.

	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons	Does Not Apply
	\$21,700	\$24,900	\$27,900	\$30,900	\$33,450	\$35,950	\$38,400	\$40,900	
Very Low	<input type="radio"/>								

6. Do you consider your household income to be "Extremely Low?" If so, please review the Income levels below. If your household income does not appear below, please answer "does not apply" and continue to question 7.

	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons	Does Not
	\$13,000	\$14,850	\$16,700	\$18,550	\$20,050	\$21,550	\$23,050	\$24,500	Apply
Extremely Low	<input type="radio"/>								

7. Do you consider your household income to be "Low?" If so, please review the Income levels below. If your household income does not appear below, please answer "does not apply" and continue to question 8.

	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons	Does Not
	\$34,650	\$39,600	\$44,550	\$49,500	\$53,500	\$57,450	\$61,400	\$65,350	Apply
Low	<input type="radio"/>								

8. In which zip code do you reside?

- 87124
- 87144

9. Do you believe there is housing discrimination in the City of Rio Rancho? If so, why?

- Yes
- No
- Not Sure

If "Yes," Why?

10. Have you or someone you know ever encountered any forms of housing discrimination?

- Yes, I have (Please state what happened in the space provided below)
- I think I may have
- No, I have not
- Yes, I know someone who has
- I think I may know someone who has
- No, I don't know anyone who has
- I do not know

If "Yes," Please describe what happened:

11. If you believe or think that someone you know encountered housing discrimination, please indicate any of the following that apply:

- Housing provider refuses to rent or deal with a person.
- Housing provider falsely denies that housing was available.
- Housing provider refuses to make reasonable accommodations for a tenant with one or more disabilities.
- Housing provider uses discriminatory advertising.
- Real Estate Agent refuses to sell or deal with a person.
- Real Estate Agent directs people to certain neighborhoods.
- Housing mortgage lender discriminates by denying mortgage.
- Housing lender directs people to certain neighborhoods.
- Different terms and conditions are provided for renting based on race of the tenant.

Other (please specify)

12. If you believe you have encountered any form of housing discrimination in question #9, did you report it?

Yes

No

Other (please specify)

13. How well informed would you say you are about housing discrimination?

Very informed

Somewhat informed

A little informed

Not informed at all

14. What would you do if you encountered housing discrimination?

Do nothing and seek other housing options.

Tell the person that you believe they are discriminating.

Report it

Would not know what to do

Other (please specify)

QUESTIONS FOR THE PUBLIC HOUSING AUTHORITY

1. What are the application and tenant selection and assignment policies of assisted housing providers (including PHA)?
2. Is there a pattern in one or more assisted housing developments of concentration of tenants by race or ethnicity?
3. Do the tenant selection policies and procedures of HUD-assisted multifamily housing providers, including PHAs, exclude – or limit the participation of – persons with disabilities in housing developments they manage?
4. If the answer to either of the two preceding questions is yes, how do these policies and procedures specifically affect the manner in which applications for housing are treated and applicants rejected or selected as tenants?
5. Are the policies and procedures consistent with the requirements of Federal, State, and local law and HUD regulations and guidance?
6. If a HUD-assisted (including PHAs) or HUD-insured housing provider has been found in noncompliance with one or more civil rights laws or regulations, has the provider initiated appropriate corrective actions?
7. Are there any court suits involving the tenant application, selection, and assignment policies and procedures of any of these providers?
8. If court orders relate to any of these policies or practices, what is the status of actions to comply with the orders, and what are the results?
9. If there are racial or ethnic concentrations does PHA policy permit applicants or transfers to state a preference for one or more projects or developments?
10. Does the PHA policy permit applicants to reject several unit offers without losing their place on the waiting list? What are the bases for rejecting an offer of a public housing unit? Are they narrowly construed, or so broad that an applicant could easily reject a unit in a project in which his or her race does not predominate?
11. What is the pattern, by location and family type, or minority and nonminority certificate and voucher holders who rent units under the Section 8 certificate and voucher housing assistance program?

**City of Rio Rancho Analysis of Impediments to Fair Housing
Informational Meeting for Housing & CD Agencies and Professionals**

1. What type of need exists for more public education in our community regarding fair housing issues?
2. What are fair housing issues, if any, dealt with directly by your organization? Also, do you refer people with fair housing complaints?
3. What are the impediments to fair housing in Rio Rancho as you see them? What impediments affect the people your organization serves?
4. In your opinion, what actions could or should be undertaken to address fair housing impediments and/or discrimination? As a follow up, who do you think should be responsible for the taking the actions you identified?
5. Are there adequate resources, training, and other information on fair housing and discrimination in the City? If **yes**, what are some of these resources? If **no**, please tell me some resources/training/information that would be helpful to you.
6. Is there a lack of training in fair housing for real estate brokers/agents?
7. Which particular “predatory lending” practices are a serious problem in this area? ***(Predatory practices may include targeting minority, female-headed, and/or elderly households with high interest rates; charging excessive fees without regard for borrowers’ ability to pay; etc.)***
8. Are you aware of financial institutions that offer less favorable loan terms to minorities or special population groups? In what way?
9. Which lending practices that limit fair housing choice have you witnessed -- such as ***unfair procedures in loan origination and processing, prescreening, assessing credit risk, conducting appraisals and/or selecting appraisers, underwriting decisions, providing mortgage insurance or selecting insurers?***
10. Are you aware or experienced instances of “**redlining**” in Rio Rancho-- that is, ***an unwillingness of a financial institution to invest in declining or deteriorating neighborhoods, neighborhoods with a high concentration of minorities, or neighborhoods undergoing cultural and social change?***
11. Do you have any suggestions or comments to make about fair housing policy or general fair housing issues in this community?

ANALYSIS OF IMPEDIMENTS – FOCUS GROUP SESSIONS

SESSION 1 – PROTECTED CLASSES

DATE: March 7, 2012 10:00 a.m. to 11:30 a.m.

CITY OF RIO RANCHO COUNCIL CHAMBER

1. What are your perceptions and beliefs concerning factors in the community?
 - Financial problems
 - There is not a complete accommodation for persons with disabilities.
 - People refuse to have rental housing because they have a disability or a child.

2. What are your concerns regarding Fair Housing in Rio Rancho?
 - Affordability
 - Limited income, living on social security and they cannot have a home.
 - No transportation to dialysis clinics.
 - Many people are not aware of Fair Housing Laws. 6 of the 7 participants are aware of Fair Housing Laws.
 - Many Landlords want to evict Tenants because of abatement.

3. There is affordability barriers and fair housing by apartment management companies. Lack of availability, affordability and lack of awareness of fair housing laws. What areas in the City of Rio Rancho have fair housing problems?
 - Lack of multi-family units in the North of Northern
 - Lack of places to go for entertainment
 - Lack of availability of the size of units choices for families.
 - Lack of inclusiveness in the South of Northern. Some neighborhoods are set up to keep rift racks away.
 - Lack of multifamily units that allows for diversity.
 - People with similar economic and social status are living in the same area.

4. What local government actions adversely affect fair housing?
 - Threats of funding cuts from the federal government.
 - Creation of municipal codes that prevented people from bringing mobile homes.
 - Codes that allow for two car garages have also affected fair housing.

5. What are the fair housing non-compliance issues with public housing authorities?
 - Infestation of mice in some public housing
 - Lack of infrastructure to assist homeless population.
 - Lack of public awareness about fair housing issues.
 - Perceptions to ignore the homeless population and the City not being pro-active to deal with homeless issues.
 - Homeless persons in Rio Rancho are living in shelters not designed for human habitation.

6. What codes or regulations represent barriers to fair housing choice?
 - The low-income housing is as old and used as a refuge and a rent of \$600 for two bedroom apartments is not affordable to many homeless individuals. La Buena Vida Inc. has a rent cap of \$641 that is the limit determined to sustain the number of people in the program. The 2012 rent limit is \$541.
 - There are not many affordable houses for people who can only afford \$600 of rent.

7. What public administrative policies represent barriers to fair housing choice? – Please see answer to question 7. How familiar are you with fair housing legislation and rights of a renter/homeowner?
 - 1 out of 7 participants said he was not familiar with fair housing legislation.
 - 5 of the 7 participants need some training
 - Non one was quite familiar
 - None of the participants said he/she was an expert.

8. Have you been steered away from an area in Rio Rancho?
 - Convicted felons can't rent in a public housing until after 10 years.
 - Credit checks or background checks impede people from the clearance to rent a house/apartment.
 - Some apartments need three times the rent amount for each month to live in it such as the Buena Vista apartments.
 - Laws set up by public administrative policies to serve low-income persons are impediments to affordable housing. For example, the Welfare office makes some decisions to qualify people based on how applicants are dressed not their need.

9. Does the concern about lead paint and risk of lead poisoning affect the housing choices for families with children?
 - All 7 participants agreed that there was concern for lead paint.

10. What unique challenges face Section 8 Tenants?
 - Unauthorized Tenants live in Section 8 housing.
 - Section 8 Tenants are Income qualified only.
 - Landlords do not want to rent to Section 8 applicants.
 - Section 8 Tenants are perceived to damage landlord's homes.
 - Public Housing Authority delay to make payments for Section 8 tenants, thus keep landlords to pay mortgage due to delay in rent payments.

11. What can be done to promote fair housing in Rio Rancho?
 - To continue doing focus groups with the protected classes.
 - A Condominium built on Unser and Abrazo will help low-income people.
 - Want to see properties with people that are on the same program of public assistance. The tenants may work as property managers at these facilities.
 - Financial awareness classes for people who live in these apartments.

- The City of Rio Rancho should consider buying property and building a low-income development community that is 80 percent assistance and 20 percent contribution by the tenants.
12. Does the lack of complaints in Rio Rancho indicate the lack of awareness of what actions they can take?
- Housing discrimination exists in City of Rio Rancho. For example, someone was evicted for being a racist because he flies a Rebel Flag outside his home and his wife was Puerto Rican.
 - Many people do not know their rights.
 - Many people do not know how to file a fair housing complaint.
13. Actions that can be taken to address fair housing complaints are as follows:
- Educate tenants about their rights
 - Educate landlords about Fair Housing Laws.
 - Have multi-family houses for the Shelter + Care Program that includes utility payments.
14. What can be done to promote fair and affordable housing options in Rio Rancho?
- To continue doing focus groups with the protected classes including: African-Americans, Hispanics, Native Americans, and Asians, American Indians etc.
 - Condominium on Unser and Abrazo will help low-income people.
 - Want to see properties with people that are on the same program of public assistance. The tenants may work as property managers at these facilities.
 - Financial awareness classes for people who live in these apartments.
 - City of Rio Rancho needs to buy property and create low-income development communities with 80 percent assistance from the PHA and 20 percent contribution by the tenant.
15. The United States Department of Housing and Urban Development office in Fort Worth, Texas has received only two housing discrimination complaints regarding fair housing. Does this suggest that there are no fair housing impediments present in the City of Rio Rancho? Does the lack of fair housing complaints suggest that the public is unaware of their rights and the actions they can take?
16. In your opinion, is there discrimination in the City of Rio Rancho? On what grounds do you feel that most individuals encounter housing discrimination in the City of Rio Rancho? In what situations? Have you faced discrimination in your experiences with the City of Rio Rancho housing market?
- Someone was evicted for being a racist because he was flying a Rebel Flag outside his home. In addition, he was married to a Puerto Rican.
 - Many low-income people do not know their rights.
 - Low-income people and others do not know the processes or how to file to file a fair housing complaint.

17. What are some possible actions that could be taken by the City of Rio Rancho and other housing stakeholders in the community to address these concerns (i.e. educational programs, enforcement, and homeownership program) etc.?

- Educate tenants about their rights
- Educate Landlords about Fair Housing Laws.
- Include utility payments option in the multi-family houses in the Shelter + Care program.

18. Do you know what agencies to contact for information about your fair housing rights, assistance or report housing discrimination?

- None of the 7 participants was aware of whom to contact in case of housing discrimination.

19. The following factors have been identified as potential barriers to individuals looking to buy or rent. In your opinion, how do the following factors affect the housing market in the City of Rio Rancho?

Answer Options	Yes, it's a problem	No, It's not a problem	Don't know
Insufficient income	4		1
Credit rating	5		
Insufficient supply of affordable housing	5		
Unstable job	4		1
Insufficient knowledge of availability	5		1
Unpaid utility bills	4		1
Student status	1		
Having pets		5	
Large family size	5		
Applicant on public assistance	4		1
Presence of physical disability	5		
Insufficient public transportation	5		

Non-US citizen status			5
Presence of mental disability		2	
Single female with children		5	
Single male with children		5	
Single adult	1	4	
Lack of English Language	2	5	
African-American person	1	5	
Latino person			5
Native American person			5
Asian American person			5
Senior citizen		5	
Gay-lesbian orientation		5	
Religious affiliation		5	

FOCUS GROUP SESSION 2
FOR-PROFIT BUSINESSES AND NOT-FOR-PROFIT BUSINESSES
TIME: 10:00 A.M TO 11:30 A.M.
LOCATION: CITY OF RIO RANCHO COUNCIL CHAMBERS
City of Rio Rancho Analysis of Impediments to Fair Housing
Informational Meeting for Housing & CD Agencies and Professionals

1. What type of need exists for more public education in our community regarding fair housing issues?
 - All 7 participants did not know anything about fair housing education.
 - Predatory lending, reverse mortgage are advertised to people whose spouses have passed away and it affect home owners.
 - The City of Rio Rancho needs a Fair Housing Department to address issues with fair housing complaints.
 - We need to post the Fair Housing Poster on the City of Rio Rancho's website.

2. What are fair housing issues, if any, dealt with directly by your organization? Also, do you refer people with fair housing complaints?
 - People who are looking for rental houses are redirected to Vancouver and Tulip streets.

3. What are the impediments to fair housing in Rio Rancho as you see them? What impediments affect the people your organization serves?
 - Put in a place a procedure to address Fair Housing complaints would enlighten people where to know where direct fair housing complaints.
 - Loan origination fees and appraisals fees are also difficult for low-income persons to qualify for home loans.
 - There are incidents of “clouded titles”
 -
4. In your opinion, what actions could or should be undertaken to address fair housing impediments and/or discrimination? As a follow up, who do you think should be responsible for the taking the actions you identified?
 - Need for the City of Rio Rancho to have a Housing Authority to deal with Fair Housing complaints.
 - Neighborhood Services Department should be formed to provide transportation and sidewalks to the residents.
5. Are there adequate resources, training, and other information on fair housing and discrimination in the City? If **yes**, what are some of these resources? If **no**, please tell me some resources/training/information that would be helpful to you.
6. Is there a lack of training in fair housing for real estate brokers/agents?
 - CIPCAC Board should assume role to educate people about fair housing issues.
7. Which particular “predatory lending” practices are a serious problem in this area? (***Predatory practices may include targeting minority, female-headed, and/or elderly households with high interest rates; charging excessive fees without regard for borrowers’ ability to pay; etc.)***
 - Predatory lending is a big issue towards low-to-moderate income persons in Rio Rancho.
8. Are you aware of financial institutions that offer less favorable loan terms to minorities or special population groups? In what way?
 - All 7 participants said that they were not aware of financial institutions that offer less favorable loan terms.
9. Which lending practices that limit fair housing choice have you witnessed -- such as ***unfair procedures in loan origination and processing, prescreening, assessing credit risk, conducting appraisals and/or selecting appraisers, underwriting decisions, providing mortgage insurance or selecting insurers?***
 - Lenders refuse to lend to self-employed people
 - Loan modifications have hurt the homeowners than assist them.

- The Reverse Mortgage Loan that is advertised by Lenders towards the fixed income retirees who have a large equity in their homes is a bad idea.
 - The best idea is to refinance the loan.
10. Are you aware or experienced instances of “**redlining**” in Rio Rancho-- that is, ***an unwillingness of a financial institution to invest in declining or deteriorating neighborhoods, neighborhoods with a high concentration of minorities, or neighborhoods undergoing cultural and social change?***
- No, none of the 7 participants had experienced Redlining in Rio Rancho.
 - There is an unwillingness of the financial institutions to invest in a declining or deteriorating neighborhoods with a high concentration of minorities, or neighborhoods undergoing cultural and social change.
11. Do you have any suggestions or comments to make about fair housing policy or general fair housing issues in this community?
- Dense developments
 - There is connectivity between developments at King Blvd
 - There is access to a grocery store
 - Building a new development will be more expensive
 - Need money for rehabilitation of Owner-occupied housing units.
12. Poverty strategy
- Educate people on whom to call when they encounter housing issues. For example, some home owners took a predatory loan or a bad lender and they unable to have funding to rehabilitate their home.
 - Advertise all the resources that are available in the City of Rio Rancho to resolve housing problems.
 - Access to social services including mental health services are needed to alleviate the housing concerns of low-income persons.
 - There is no available transportation to low-income neighborhoods.
 - Low-income people should be able to have some assistance to rehabilitate their homes so that they are livable.

SESSION 3 – PUBLIC AND PRIVATE PARTICIPANTS
DATE: March 21, 2012 10:00 a.m. to 11:30 a.m.
CITY OF RIO RANCHO COUNCIL CHAMBER

NEIGHBORHOOD REVITALIZATION QUESTIONS & ANSWERS FOR THE AI REPORT

1. Where are municipal and other services (transportation, social services, schools, health services, hospitals, banks, and other lending institutions) located in the City of Rio Rancho?
 - There is segregation of land use
 - Increase infrastructure by paving roads which will encourage businesses to locate in Rio Rancho.
 - Increase the number of bus runs to low-to-moderate income neighborhoods.
 - There is no public transportation along Hwy 550 and Hwy 528
 - There are fixed bus routes which is developed based on Demand Response Apportionment setting.
 - The land use policy in the City of Rio Rancho makes it difficult and costly to put a fixed run transportation bus route.
 - Pedestrians do not have sidewalks to walking trails
 - People will settle where they feel accommodated
 - There is a need for housing and transportation affordability for the low-to-moderate income persons.
 - The people who are likely to have the least private transportation live at the edge of town in apartments such as Arrow Ridge and Enchanted Hills Apartments.
 - There is a misconception that Safe Ride which provides transportation for senior citizens will transport people to medical appointments.
 - Bus services are needed for safe routes for schools
 - Developers need to come up with the concept of lead and D.
 - Lead payoff is less than two years for public schools.
 - There needs to be a re-evaluation of public services. For example, Meadowlark and La Buena Vida, Inc. should have transportation connecting these businesses.
 - The State and County as well as the City of Rio Rancho should work as partners to group social services together but they are away from health services.
 - Sandoval County Health Commons was supposed to consolidate social services with health services in the City of Rio Rancho.
 - City of Rio Rancho does very well with senior services.

2. Are such services equally distributed throughout the geographic area of the City of Rio Rancho?
 - The potential is there even though there may not be a lot of money. Meadowlark partners with Buena Vista Apartments.
 - Meadowlark has a mini shuttle system that takes people to field trips
 - Rio Transit was the starting point for public transportation for the Senior citizens.
3. What types of funding mechanisms and programs have been successful and why?
 - Neighborhood Stabilization Fund was provided by the New Mexico Mortgage Finance Authority with \$8.2 million budget and they have spent \$14 million. In all 49 houses were rehabilitated into green standards and sold.
 - They have given grants for Tenant-Based assistance
 - First-Time home Buyers Assistance also received some funding
 - They also gave grants for Continuum of Care
 - Of the total budget of \$8.2 million, the City of Rio Rancho was allocated \$1.75 million. So far, the City of Rio Rancho has spent \$10 million.
 - Project Rebuild – SB 4 INCLUDES HOUSING DEVELOPMENT PROGRAM
 - The city of Rio Rancho is planning a City Center North where there are many pockets of undeveloped land.
 - Funding cut by 53 percent for the HOME program for the 2012 year would stress the developments in housing for low-income persons.
 - The biggest need for the State of New Mexico was funding for Owner Occupied Rehabilitation programs.
 - There is an Enforcement Agency on Fair Housing in New Mexico now that was none existent a few years back.
 - There is a STP Funds which is used for Enhancement Service Transportation to prioritize transit networks.
4. What can the City of Rio Rancho learn from efforts in other communities, and what sources of information are available?
 - Recommendation for the USBC Funds. Portland Oregon is a good example. Urban Boundaries is an excellent idea. The State of Oregon has LCD type of development.
 - Some participants would like the City of Rio Rancho to research cities with a good quality of life indicator and emulate their development here.
5. What efforts have been made by the government, businesses, and other entities in the jurisdiction and surrounding communities to link transportation and job creation initiatives with improved and more broadly distributed housing opportunities for lower-income persons and families at the metropolitan or other regional level? What are the results of these efforts?

- DRCOG in Denver, CO is examining transportation and location issues for the senior population. Denver also has successful programs to address homelessness.
 - Job Access program
 - Bus Link travels to the Job Centers
 - Sandoval County Health Commons coordinate multiple appointments at the same time to use one bus by the low-income persons.
6. Does the City of Rio Rancho use a strategy to revitalize or enhance lower-income neighborhoods or communities that look to all possible resources including private investment programs, such as those developed by banks and other financial institutions to meet the objectives of CRA?
- No
 - There is an increase in the number of requests from single females
 - Section 8 and public housing is not available because there is 4 year waiting list
 - Many senior citizens who are 55 to 65 are going to senior centers.
7. If the City of Rio Rancho has an established strategy, what are the results and what additional elements, if any, should be added to strengthen the strategy?
8. What financial resources (public, for-profit, and nonprofit) are available from sources inside and outside the jurisdiction to fund low-and-moderate income housing, community facilities and services, and small and disadvantaged business opportunities in neighborhoods in need of revitalization?
- Partnership between Habitat for Humanity and the City of Rio Rancho should be encouraged.
 - The Post Office indicates that there are no risk factors in the City of Rio Rancho because they only see one zip code instead of two.
9. Are there specific programs to attract minorities, women, and persons with disabilities to become brokers and to provide training and other assistance for this purpose?
- New Mexico Workforce Connection has the Workforce Investment Act which provides job training
 - New Mexico Board of Realtors offers training
 - How people can commute to jobs regionally should be looked into further.

The New University of New Mexico Hospital scheduled to open in the fall 2012 will attract satellite businesses such as dialysis clinics.

Caution developers not to build low income housing around the new hospital on the pretext that it will create jobs for low income individuals.

10. Are there boards of real estate brokers in the jurisdiction, or in nearby jurisdictions, that are signatory to a Voluntary Affirmative Marketing Agreement (VAMA) with HUD?

APPENDIX 6 – RESIDENTIAL HOUSING STARTS

<u>Single Family Residential Starts</u>													
<u>CITY OF RIO RANCHO</u>													
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	TOTAL
2011	5	20	32	44	26	51	9	10	36	19	12	37	301
2010	19	47	60	44	33	83	36	37	25	27	25	19	455
2009	57	93	68	85	89	61	44	67	19	31	35	39	688
2008	50	105	87	82	106	76	45	35	28	53	23	25	715
2007	112	91	124	90	111	107	85	59	63	101	49	54	1,046
2006	322	178	337	242	170	191	126	113	81	55	90	144	2,049
2005	193	347	195	335	288	315	254	317	236	218	146	240	3,084
2004	94	85	201	176	142	185	166	135	113	181	121	121	1,720
2003	60	79	110	114	111	135	141	105	93	103	71	102	1,224
2002	71	66	83	75	68	77	70	83	66	90	75	77	901
2001	62	67	102	78	114	83	64	92	68	72	58	56	916
2000	44	28	47	64	57	57	69	43	70	51	44	54	628
1999	20	53	26	61	47	23	55	48	48	30	37	58	506
1998	35	33	85	85	63	75	57	38	66	60	16	51	664
1997	48	70	69	35	87	79	18	63	23	43	49	91	675
1996	34	81	58	48	65	64	91	110	40	91	38	58	778
1995	56	60	105	77	117	63	56	67	55	64	50	89	859
1994	63	72	69	64	41	52	41	65	67	91	56	91	772
1993	29	73	105	91	90	115	80	100	48	111	70	91	1,003
1992	22	43	59	54	48	55	69	81	72	24	52	41	620

Analysis of Impediments to Fair Housing Choice – 2012 – City of Rio Rancho

1991	35	31	39	39	31	44	45	43	48	49	95	75	574
1990	29	20	14	25	53	39	30	76	29	35	38	28	416
1989	58	65	105	64	61	59	51	53	37	49	8	46	656
1988	38	75	100	70	99	127	54	58	103	55	45	39	863
1987	102	106	95	78	36	48	43	39	84	81	43	45	800
1986	73	85	89	118	74	129	76	95	109	74	72	32	1,026
1985	91	108	67	73	182	105	93	103	81	128	37	59	1,127
TOTAL													24,310

****Totals include Manufactured Homes as well as stick-built homes. ****

*****BUILDING INSPECTION BECAME A DIVISION OF C.D.D. IN MAY, 1987.**
(Prior to that date, permits were obtained through C.I.D.-State)