



DEVELOPMENT  
FINANCIAL  
ECONOMIC  
RESEARCH  
CONSULTING  
SERVICES

CITY OF ALBUQUERQUE  
AFFORDABLE HOUSING NEEDS  
ASSESSMENT

JULY, 2007

# **CITY OF ALBUQUERQUE AFFORDABLE HOUSING NEEDS ASSESSMENT**

**JULY, 2007**

Prepared For:

**The City of Albuquerque Department of  
Family And Community Services**

Prepared By:

**©CRYSTAL & COMPANY**

**Development, Financial & Economic Research**

**Consulting Services**

**Scottsdale, Arizona**

**(480) 998-2790**

**[crystco@qwest.net](mailto:crystco@qwest.net)**

**TABLE OF CONTENTS:  
CITY OF ALBUQUERQUE HOUSING NEEDS &  
NEIGHBORHOOD ASSESSMENT**

Starts On or After

**EXECUTIVE SUMMARY ..... I, II**

**1.0 CITY OF ALBUQUERQUE AFFORDABLE HOUSING NEEDS ASSESSMENT ... 1**

1.1 Population And Household Growth ..... 1  
1.2 Research Methodology ..... 1  
1.3. City of Albuquerque Overview..... 2  
1.4. Central Albuquerque Community Planning Area (CPA) Housing Needs ..... 6  
1.5 East Gateway CPA Housing Needs ..... 7  
1.6 Mid-Heights CPA Housing Needs ..... 8  
1.7 North Valley CPA Housing Needs..... 10  
1.8 West Side CPA Housing Needs ..... 11  
1.9 Southwest Mesa CPA Housing Needs..... 13  
1.10 Near Heights CPA Housing Needs ..... 14  
1.11 South Valley CPA Housing Needs ..... 16  
1.12 Foothills Community Planning Area Housing Needs ..... 17  
1.13 North Albuquerque Community Planning Area Housing Needs..... 18  
1.14 Needs Of Families Displaced As A Result of Governmental Action ..... 20  
1.15 Households 'At Risk' Of Becoming Homeless ..... 20  
1.16 Households With a Mobility Or Self Care Limitation ..... 21  
Appendix 1.0 ..... 24

**2.0 CITY OF ALBUQUERQUE NEIGHBORHOOD ANALYSIS ..... 25**

2.1 Research Methodology Employed ..... 25  
2.2 City of Albuquerque Stress Index And Neighborhoods Prone  
To Disinvestment ..... 25  
2.3 Neighborhoods Prone To Gentrification..... 28  
2.4 Final Neighborhood Determinations..... 29  
Appendix 2.0 ..... 30

**3.0 CITY OF ALBUQUERQUE HOUSING AFFORDABILITY  
AND MARKET IMPLICATIONS ..... 31**

3.1 City of Albuquerque Household Income Trends ..... 31  
3.2 Residential Resale and Permitting Activity..... 32  
3.3 Multi-Family Rental and Vacancy Rates ..... 37  
3.4 Residential Lending Activity ..... 38  
3.5 Current Trends In Housing Affordability ..... 40  
3.6 Impacts Of Prevailing Housing Market Conditions On Lower Income Persons ..... 43  
Appendix 3.0 ..... 45

**FUTURE DATA COLLECTION AND INFORMATION PROCESSING STRATEGIES  
MEMO**

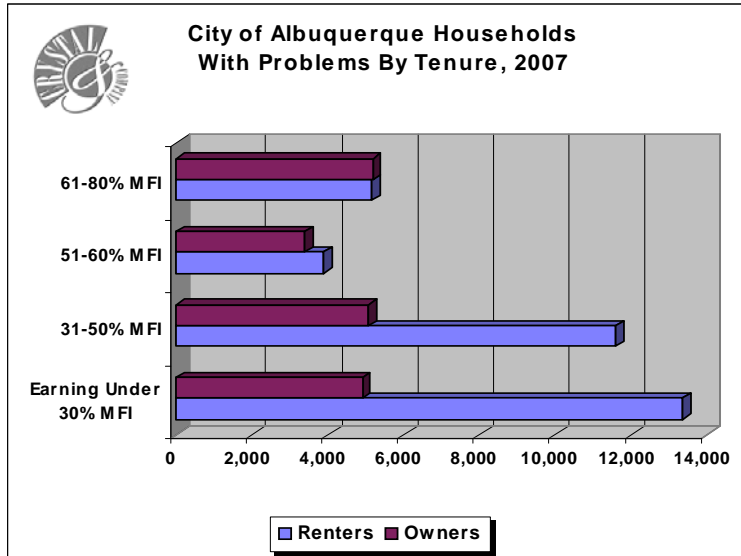
## LISTING OF TABLES, CHARTS & MAPS

### Starts On Or After

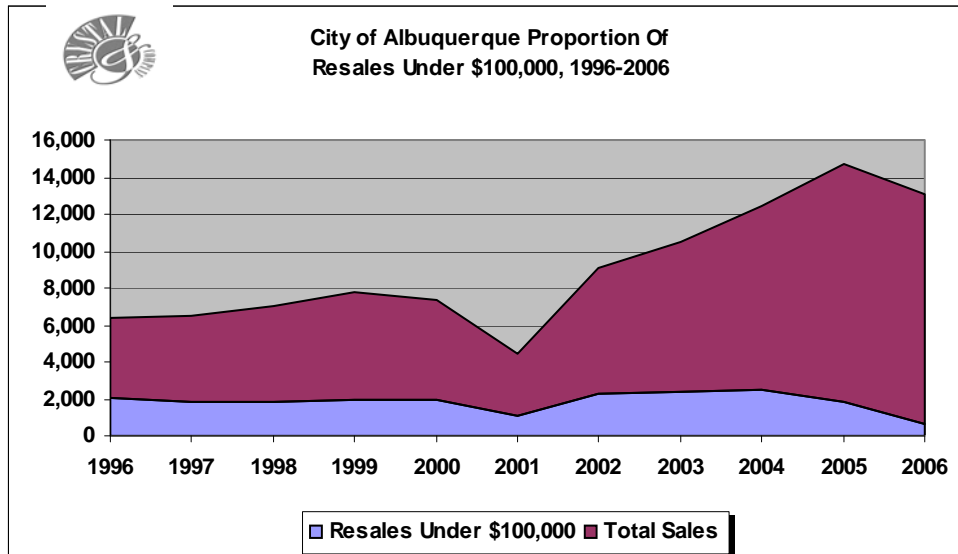
<b>Appendix 1.0</b> .....	<b>25</b>
Table 1-1 Population Projections, FY 2007-FY 2011	
Table 1-2 Household Projections, FY 2007-FY 2011	
Map1-1 Community Planning Area Boundaries	
Table 1-3 (a & b) City of Albuquerque Housing Assistance Needs Of Low And Moderate Income Persons	
Table 1-4 (a & b) Central Albuquerque Community Planning Area (CPA) Housing Assistance Needs, FY 2007-2011	
Table 1-5 (a & b) East Gateway CPA Housing Assistance Needs, FY 2007-2011	
Table 1-6 (a & b) Mid Heights CPA Housing Assistance Needs, FY 2007-2011	
Table 1-7 (a & b) North Valley CPA Housing Assistance Needs, FY 2007-2011	
Table 1-8 (a & b) West Side CPA Housing Assistance Needs, FY 2007-2011	
Table 1-9 (a & b) Southwest Mesa CPA Housing Assistance Needs, FY 2007-2011	
Table 1-10 (a & b) Near Heights CPA Housing Assistance Needs, FY 2007-2011	
Table 1-11 (a & b) South Valley CPA Housing Assistance Needs, FY 2007-2011	
Table 1-12 (a & b) Foothills CPA Housing Assistance Needs, FY 2007-2011	
Table 1-13 (a & b) North Albuquerque CPA Housing Assistance Needs, FY 2007-2011	
Table 1-14 City of Albuquerque Households With A Mobility And Self-Care Limitation, FY 2007-2011	
<b>Appendix 2.0</b> .....	<b>30</b>
Table 2-1 City of Albuquerque Neighborhood Stress Index	
Map 2-1 Neighborhoods Falling Within The Top 10% Of the Albuquerque Stress Index	
Map 2-2 Neighborhoods Falling Within The Top 20% Of the Albuquerque Stress Index	
Map 2-3 City Of Albuquerque Neighborhood Status	
<b>Appendix 3.0</b> .....	<b>45</b>
Table 3-1 Inflation Adjusted City Of Albuquerque Household Income Estimates, 2000-2005	
Table 3-2 City of Albuquerque Single-Family Permitting Activity By CPA, 1997-2006	
Table 3-3 Albuquerque MSA Residential Loan Activity By Type, 2000-2005	
Table 3-4 City Of Albuquerque Affordable Housing Needs, 1990, 2000	
<b>Future Data Collection And Information Processing Strategies Memo</b>	

## CITY OF ALBUQUERQUE AFFORDABLE HOUSING NEEDS ASSESSMENT: EXECUTIVE SUMMARY


Currently, it is estimated that approximately 52,581 households earning under 80% of the area median income (34,021 renter and 18,559 owner) are either cost burdened, living in substandard or over-crowded housing conditions within the City of Albuquerque, accounting for 26 percent of all households. By FY 2011, the number of households with problems is anticipated to rise by 2,781 to approximately 55,361. Those 52,581 households with problems are distributed among the following income categories, and distributed throughout the city's corporate limits.



Low- and moderate- income families and individuals have been especially hard hit by escalating housing costs in the Albuquerque Metropolitan area. Since 2000, real income has grown at nominal levels while housing costs have surged. As a result, the availability of affordable dwellings for those at the lower end of the income spectrum is vanishing.



Consider the dilemma faced by Albuquerque families in the workforce.

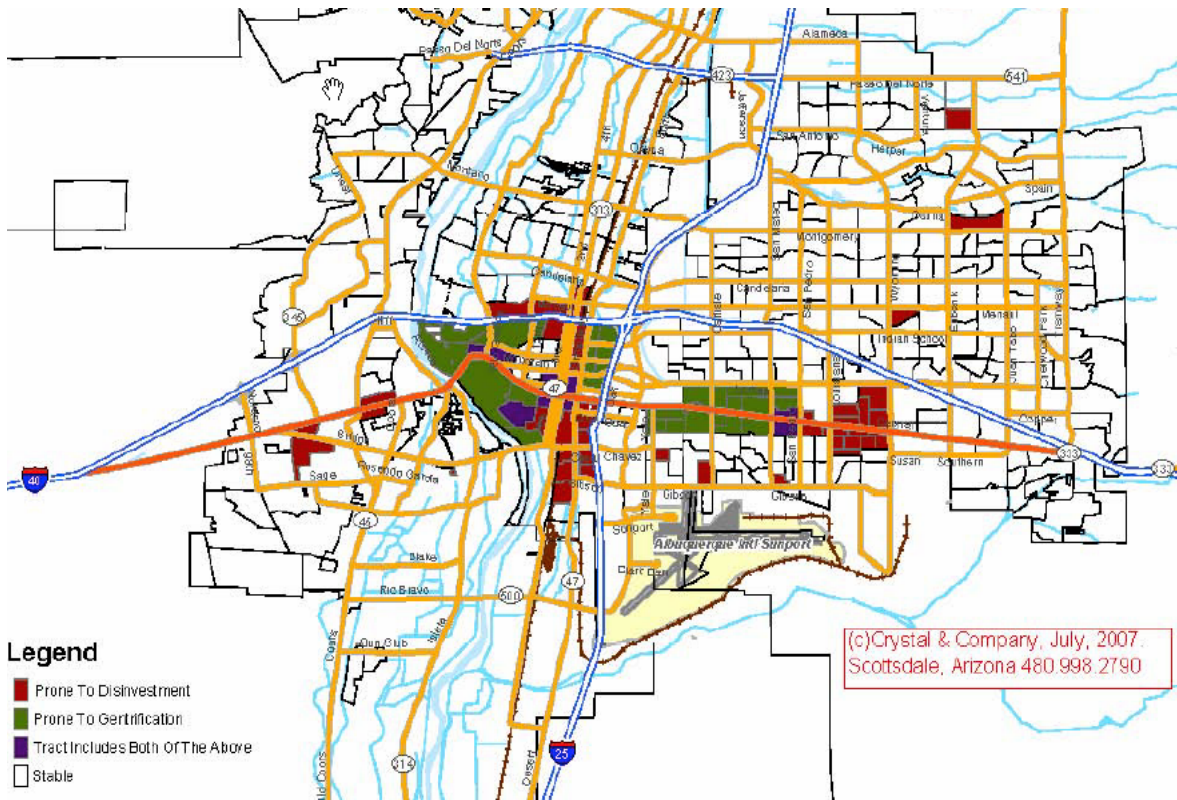
 <b>WORKING COUPLE HOUSING AFFORDABILITY HIGHLIGHTS</b>	<b>Hourly Rate For Household 1/</b>	<b>Ability To Afford The Median Priced Resale Home of \$211,000 2/</b>	<b>Ability To Afford Median 3BR Rental At \$1,086/mo. 3/</b>
Retail - Food & Beverage	\$22.70	No	Yes
Retail - Clothing & Accessories	\$18.40	No	Yes
Retail - Electrical Appliances	\$28.80	No	Yes
Police Officer After One Year	\$26.96	No	Yes
Firefighter After One Year	\$27.08	No	Yes
Construction Workers	\$30.60	No	Yes
Tier 1 APS Teachers	\$28.56	No	Yes
Air Transport	\$29.92	No	Yes

1/ Source is the New Mexico Department of Labor, City of Albuquerque and APS.

2/ Assumes a 6% fixed rate amortized over 30 years with a 5% down and customary underwriting criteria (28%). Also assumes no consumer debt, cash for the downpayment and reasonable credit.

3/ Assumes the household will spend no more than 30% of their gross income on housing.

The report includes a detailed methodology to establish neighborhoods that are either “prone to disinvestment”, “prone to gentrification” or “stable” as depicted below.



## 1.0 CITY OF ALBUQUERQUE AFFORDABLE HOUSING NEEDS ASSESSMENT

### 1.1 Population and Household Growth

It is estimated that in 2007 approximately 489,693 persons reside within the corporate limits of the City of Albuquerque. According to projections generated by the Mid-Region Council of Governments (MRCOG), this figure is projected to rise to 511,492 by FY 2011, representing an annual growth rate of just under 1%.

Depicted on Table 1-1, MRCOG population projections for the corporate limits of each Community Planning Area (CPA) vary substantially. Refer to Map1-1 in Appendix 1.0 for the geographic boundaries of CPAs. While the Westside, Southwest Mesa, North Valley, South Valley, North Albuquerque and Foothills CPAs all are projected to show population growth from FY 2007 through 2011, the Near Heights, Mid Heights, East Gateway and Central Albuquerque show very flat growth or limited population loss during the projection period.

As expected, household growth generally follows population yet is slightly affected by MRCOG projections associated with the number of persons per household and persons in group quarters. Limited adjustments were made to MRCOG population projections based on activity evident from 2000 through 2007 and previous growth rates for these regions generated by BBER. Shown on Table 1-2, CPA household growth is projected to follow the same trends evident for population. Of note are the concentrations of persons in group quarters (excluded from household projections) evident in the Near Heights, West Side and Central Albuquerque CPAs.

### 1.2 Research Methodology

The research methodology used to estimate and project affordable housing needs involved the application of ratios of households 'with problems' evident in 2000 to projected FY 2007 to 2011 household estimates for the City of Albuquerque and each CPA within its corporate limits. According to HUD, a household 'with problems' consists of:

- (1) persons and families living in units with physical defects (lacking a complete kitchen or bath); or
- (2) persons and families living in overcrowded conditions (greater than 1.01 persons/room); or
- (3) persons and families cost burdened (paying more than 30 percent of income for housing including utilities).

Income limits (MFI per HUD) are as follows:

1999 (date census taken) - <30% MFI range from \$9,700-22,100 – \$18,250 by household size; 31 – 51% MFI - \$16,150-\$30,450; 51-80% MFI - \$21,200-\$55,450.

2007 - <30% MFI range from \$11,750-\$22,100 – \$22,100 by household size; 31 – 51% MFI - \$19,550 - \$36,900; 51-80% MFI - \$31,300 - \$59,000.

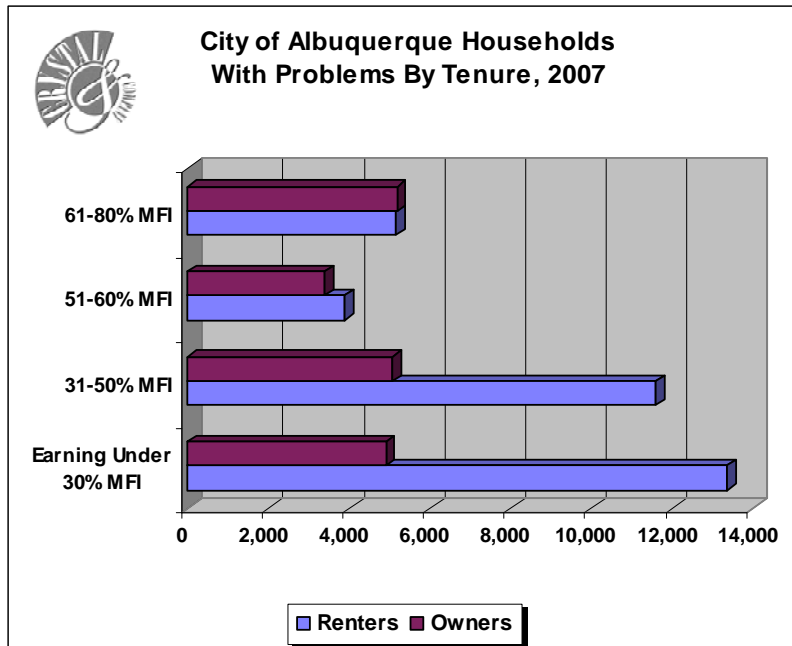


The following estimating procedure was employed to estimate affordable housing demand from FY 2007 to FY 2011:

- Generate population and household estimates for the City of Albuquerque and each CPA within its corporate limits drawn from MRCOG projections (see Tables 1-1 and 1-2).
- Project FY 2007-2011 households for the City of Albuquerque and each CPA by removing the population in group quarters and slightly adjusting MRCOG projections based on a review of activity evident from 2000 - 2007 and a review of BBER projections made for the City of Albuquerque.
- Project the number of households with problems in the City of Albuquerque and each CPA within its corporate limits for elderly households over age 62 comprised of up to two persons, small households comprised of 2 – 4 persons, large households with 5 or more persons, and all other households by tenure. These projections were generated for households earning less than 30% of the Bernalillo County median family income (MFI), earning 31-50% MFI, earning 51-60% MFI and earning 61-80% MFI. Such estimates were established by applying applicable ratios in 2000 to projected FY 2007 and FY 2011 households by tenure. The 51-60% and 61-80% category estimates were extrapolated based on HUD information at the request of Albuquerque.

### 1.3 City of Albuquerque Overview

Affordable housing needs for the City of Albuquerque as a whole are presented by specific low income category. Consider the distribution of those city households with 'problems' in 2007 by income category and housing tenure.





The data suggests high concentrations of affordable rental housing need evident from persons earning below 50% of the area median, while need is more evenly distributed by income class among owners. Table 1-3 indicates a minimum deficit of at least 8,373 rental units for persons under 30% of the median given the mismatch between supply and demand.

#### Households Earning Less Than 30% Of The Median Family Income (MFI)

- ✓ It is estimated that a total of 18,278 households in 2007, or 9 percent of all households in Albuquerque are earning less than 30 percent of the median income with housing problems of some sort.
- ✓ Of the 13,368 renter households earning less than 30% of the median and projected to have housing problems in FY 2007, 13 percent are elderly (over the age of 62), 34 percent are comprised of small households (2-4 persons), 7 percent are comprised of large households (5 or more persons), and 46 percent are comprised of households.
- ✓ Of those 4,910 owner households earning under 30% MFI with problems in 2007, 40 percent are elderly, 28 percent are comprised of small households, 7 percent are comprised of large households and 25 percent are comprised of all other households.
- ✓ By FY 2011, it is estimated that an additional 967 households in this income category will have problems, suggesting an annual addition of approximately 193 households in need.

#### Households Earning Between 31-50% Median Family Income (MFI)

- ✓ It is estimated that a total of 16,672 households in 2007, or 8 percent of all households, in Albuquerque are comprised of households earning between 31 to 50 percent of the median income with housing problems of some sort.
- ✓ Of the 11,594 renter households earning from 31 to 50% of the median and projected to have housing problems in FY 2007, 13 percent are elderly (over the age of 62), 33 percent are comprised of small households (2-4 persons), 10 percent are comprised of large households (5 or more persons), and 44 percent are comprised of all other households.
- ✓ Of those 5,077 owner households earning under from 31 to 50% of the median with problems in 2007, 32 percent are elderly, 38 percent are comprised of small households, 10 percent are comprised of large households and 20 percent are comprised of all other households.



- ✓ By FY 2011, it is estimated that an additional 883 households in this income category will have problems, suggesting an annual addition of approximately 176 households in need.

#### Households Earning Between 51-60% Median Family Income (MFI)

- ✓ It is estimated that a total of 7,282 households in 2007, or 4 percent of all households in Albuquerque, are comprised of households earning between 51 to 60 percent of the median income with housing problems of some sort.
- ✓ Of the 3,887 renter households earning from 51 to 60% of the median and projected to have housing problems in FY 2007, 14 percent are elderly (over the age of 62), 37 percent are comprised of small households (2-4 persons), 11 percent are comprised of large households (5 or more persons), and 38 percent are comprised of all other households.
- ✓ Of those 3,395 owner households earning 51 to 60% MFI with problems in 2007, 19 percent are elderly, 42 percent are comprised of small households, 15 percent are comprised of large households and 24 percent are comprised of all other households.
- ✓ By FY 2011, it is estimated that an additional 385 households in this income category will have problems, suggesting an annual addition of approximately 77 households in need.

#### Households Earning Between 61-80% Median Family Income (MFI)

- ✓ It is estimated that a total of 10,351 households in 2007, or 5 percent of all households in Albuquerque, are comprised of households earning between 61 to 80 percent of the median income with housing problems of some sort.
- ✓ Of the 5,174 renter households earning from 61 to 80% of the median and projected to have housing problems in FY 2007, 14 percent are elderly (over the age of 62), 37 percent are comprised of small households (2-4 persons), 11 percent are comprised of large households (5 or more persons), and 38 percent are comprised of all other households.
- ✓ Of those 5,177 owner households earning 61 to 80% MFI with problems in 2007, 19 percent are elderly, 42 percent are comprised of small households, 15 percent are comprised of large households and 24 percent are comprised of all other households.
- ✓ By FY 2011, it is estimated that an additional 548 households in this income category will have problems, suggesting an annual addition of approximately 110 households in need.

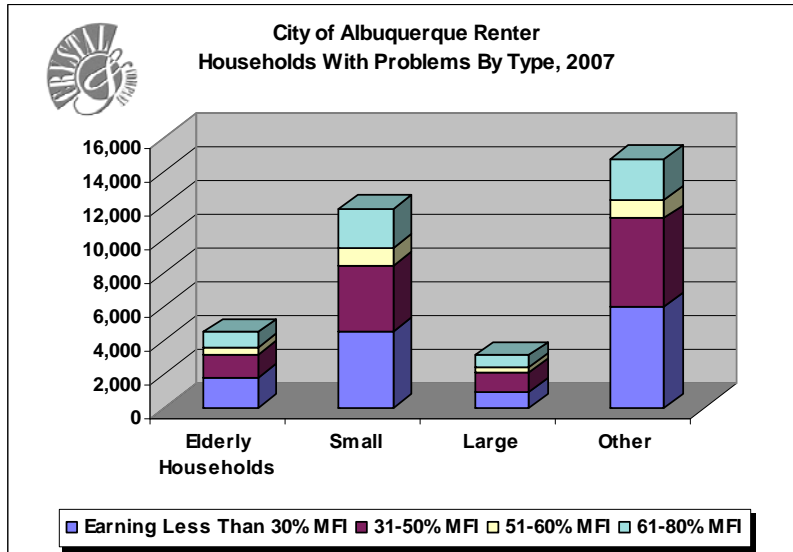
It should be noted that for renter households earning 51 to 60% and 61 to 80% of the area median, surpluses of rental housing were evident for the city as a whole and for



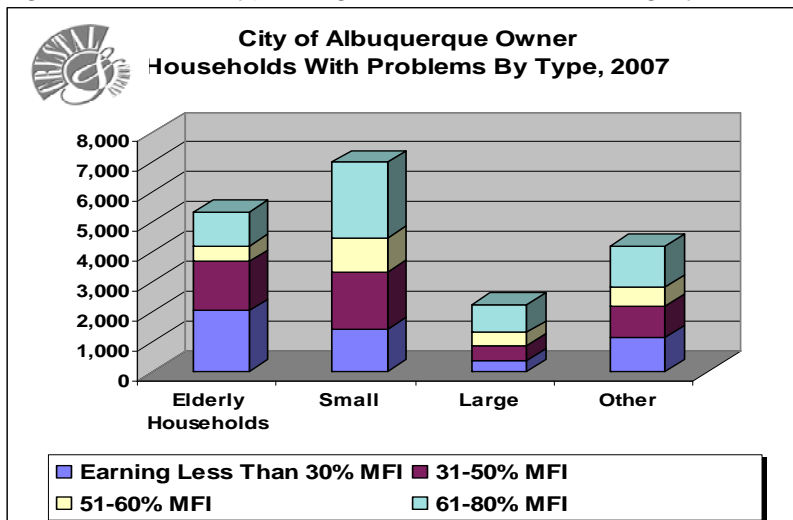
each CPA. For owner households in this income category, the same situation was evident with the exception of very small deficits (< 100 units) in the North Albuquerque and Foothills CPAs. The combination of households with problems and inventory are both important to assess in light of prevailing market conditions. Major price moves in ownership housing costs from '00-'07 need to be considered with respect to this tenure category.

Overview Of City Housing Needs By Household Type

Regardless of income category, affordable rental housing demand for the City of Albuquerque appears to be more extensively evident for small (2-4) and other (mostly one-person) households. Elderly and large households are evident but to a substantially lesser degree.

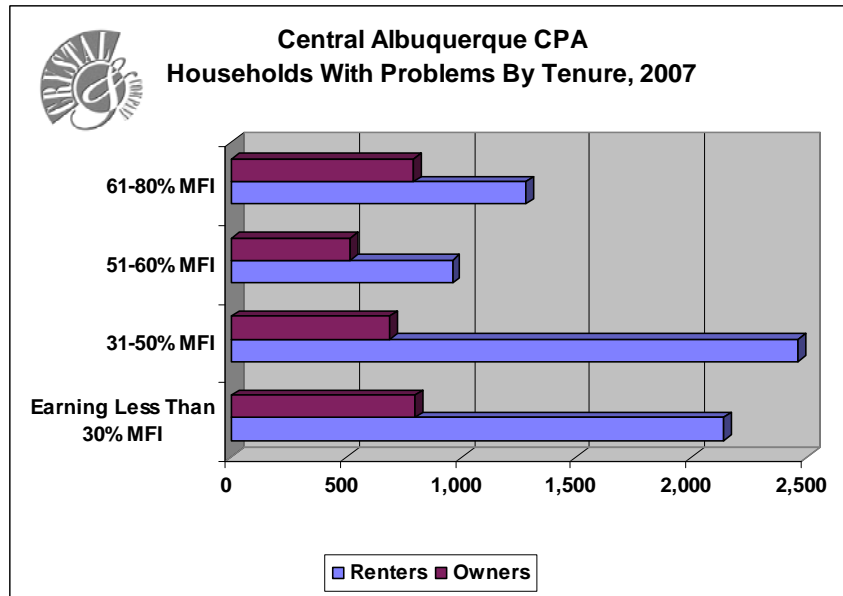


With respect to affordable housing demand by owners in the city, needs tends to be distributed among all household types regardless of income category.

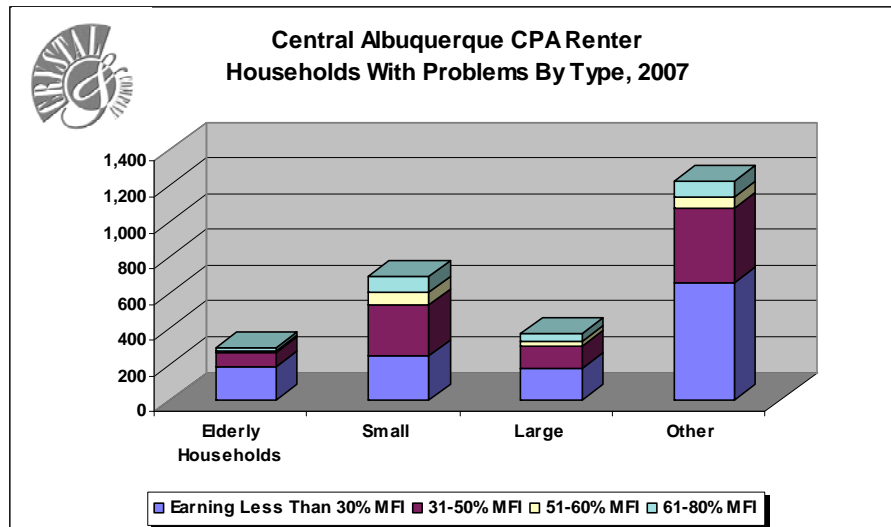


## 1.4 Central Albuquerque Community Planning Area (CPA) Overview

The Central Albuquerque CPA is situated entirely within the corporate limits of the City of Albuquerque and contains approximately 9,007 households in 2007. Of these, approximately 3,682 households or 41% are currently experiencing housing problems, with vast proportion being renters and earning under 50% of the median. Drawn from Table 1-4, housing needs in the Central Albuquerque CPA are depicted below.



Of those 2,579 renters in need in 2007, the greatest proportion of need is derived from small (2-4) and other (one-person) households.



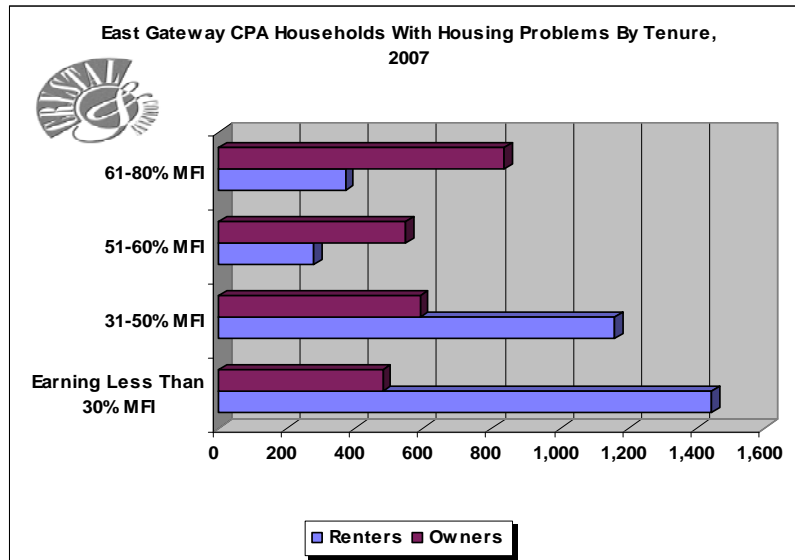
Owners earning under 80% of the MFI with housing problems in Central Albuquerque account for 29% of those in need and are concentrated in the lowest income categories and mostly comprised of small (2-4) and elderly households. Table 1-4 indicates a



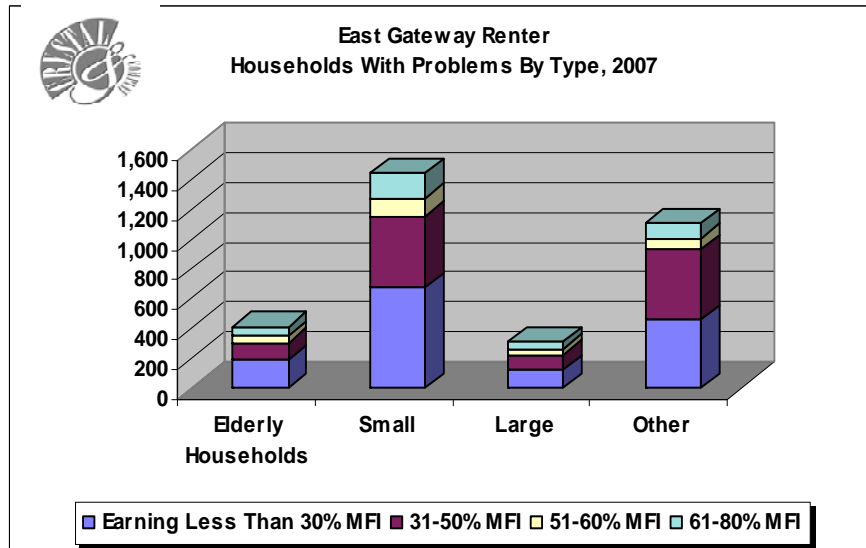
minimum deficit of at least 748 rental units for households earning under 30% of the median given the mismatch between supply and demand, while a deficit of 237 ownership units affordable to households earning under 50% MFI was evident in 2007. Noted on Table 3- 2, approximately 148 single-family permits were issued since 2000 with average 2006 permitting values of \$131,200.

### 1.5 East Gateway Community Planning Area (CPA) Overview

East Gateway is within the corporate limits of the City of Albuquerque and contains approximately 22,296 households in 2007. Of these, approximately 5,719 households or 26% are currently experiencing housing problems, with 57% derived from renters and 43% from owners. Drawn from Table 1-5, housing needs in the East Gateway CPA are depicted below.



Of those 3,260 renters in need in 2007, the greatest proportion of need is derived from Small (2-4) and other (one-person) households.



Of the estimated 2,459 owner households in need in 2007, it is distributed as follows.

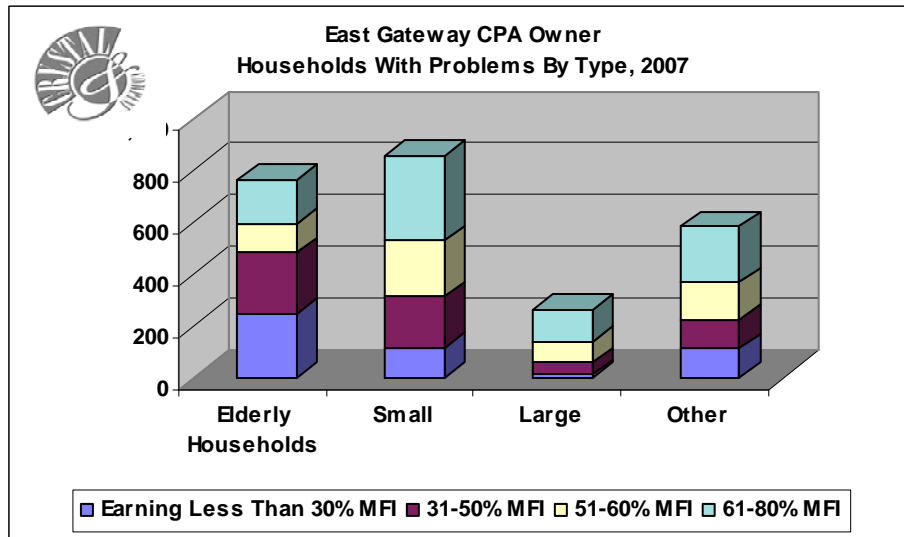
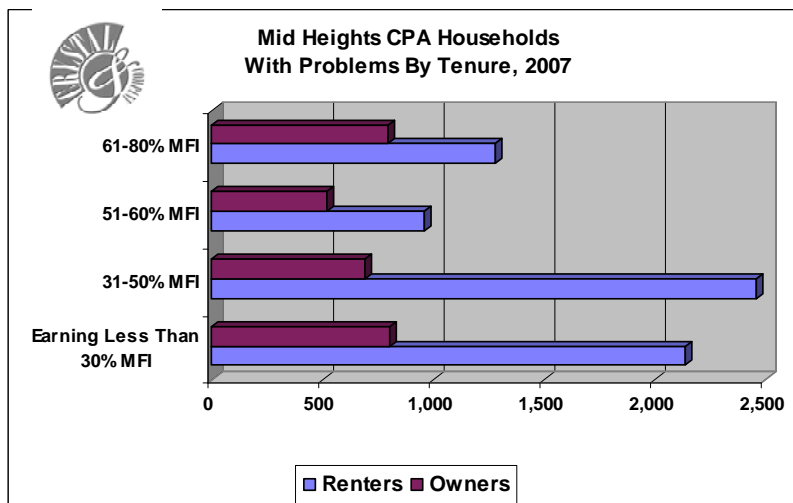


Table 1-5 indicates a minimum deficit of at least 805 rental units for persons earning under 30% of the median given the mismatch between supply and demand. Noted on Table 3-2, approximately 148 single-family permits were issued since 2000 with average 2006 permitting values of \$193,800.

### 1.6 Mid Heights Community Planning Area (CPA) Overview

Mid Heights is within the corporate limits of the City of Albuquerque and contains approximately 38,678 households in 2007. Of these, approximately 9,645 households or 25% are currently experiencing housing problems, with 71% derived from renters and 29% from owners. Drawn from Table 1-6, housing needs in the East Gateway CPA are depicted below.

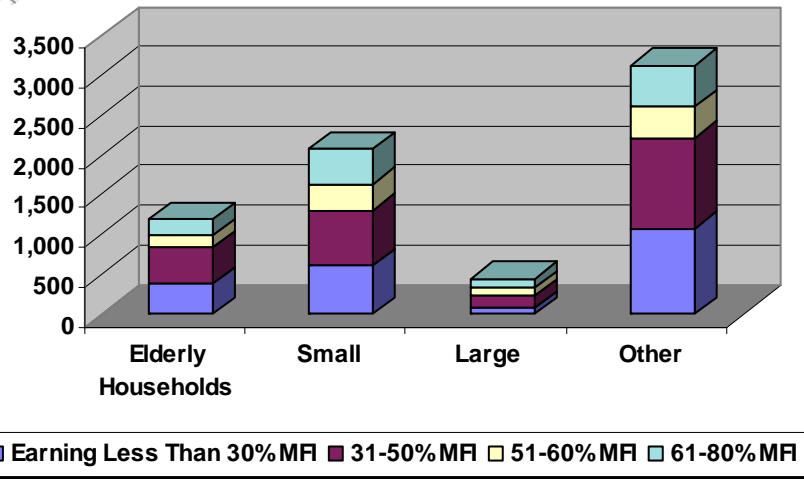


Of those 6,842 renters in need in 2007, most of the need is derived from small (2-4) and other (one-person) households.





**Mid-Heights CPA Renter  
Households With Problems, 2007**



Of the estimated 2,803 owner households in need in 2007, most is concentrated among small (2-4) and other (one-person) households.



**Mid Heights CPA Owner  
Households With Problems By Type, 2007**

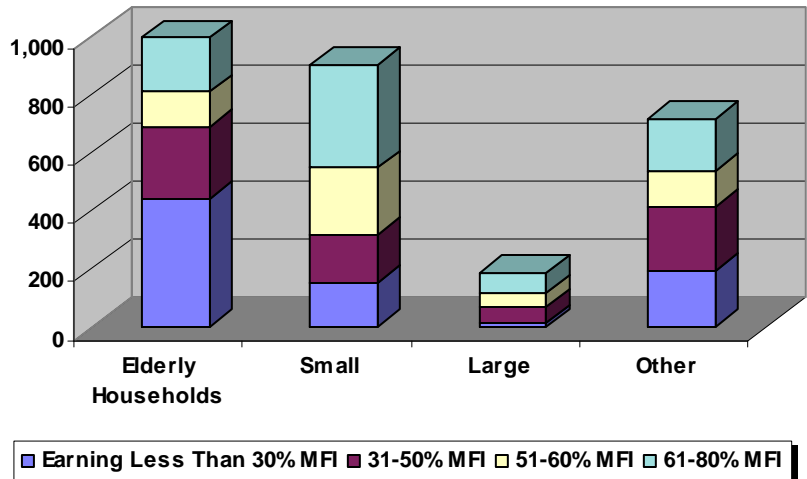
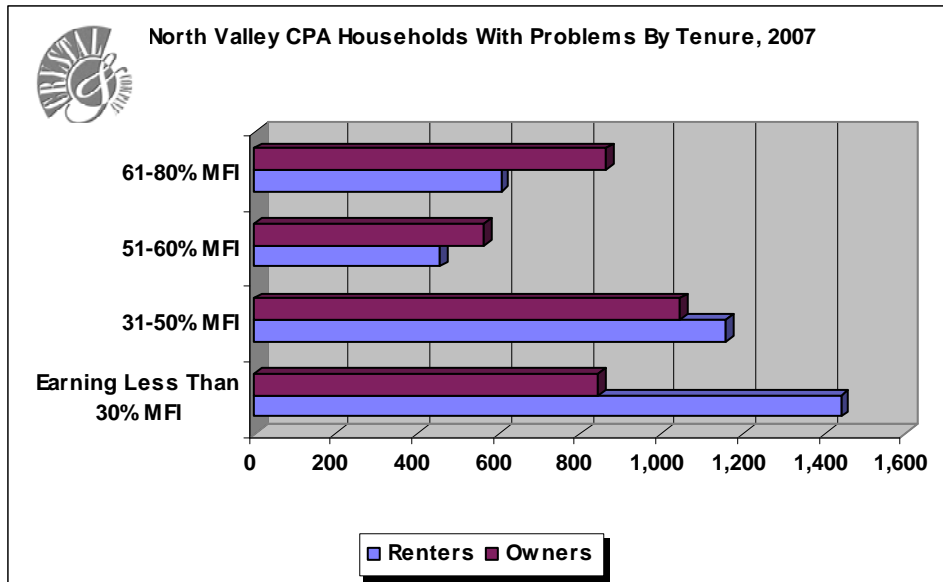


Table 1-6 indicates a minimum deficit of at least 1,465 rental units for persons earning under 30% of the median given the mismatch between supply and demand, and at least 1,230 owner units affordable to households earning under 50% of the median. Noted on Table 3-2, approximately 1,236 single-family permits were issued since 2000 with average 2006 permitting values at \$236,300.

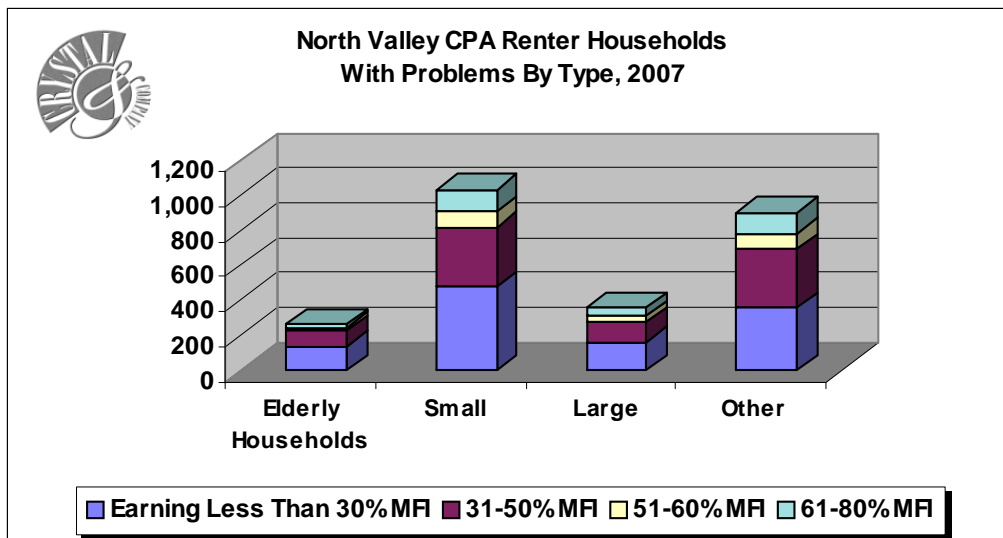


## 1.7 North Valley Community Planning Area (CPA) Overview

According to the City of Albuquerque Planning Department, some of the North Valley CPA is situated outside the corporate limits of the City of Albuquerque. This study contains the part in the city limits. North Valley contains approximately 14,874 households in 2007. Of these, approximately 4,250 households or 29% are currently experiencing housing problems, with 60% derived from renters and 40% from owners. Drawn from Table 1-7, housing needs in the North Valley CPA are depicted below.



Of those 2,540 renters in need in 2007, most is concentrated at the lowest end of the income spectrum from small (2-4) and other (one-person) households.





Like the situation for renter households, need evident for the 1,710 owner households in 2007 is most evident in the lowest income categories yet dispersed across households by type.

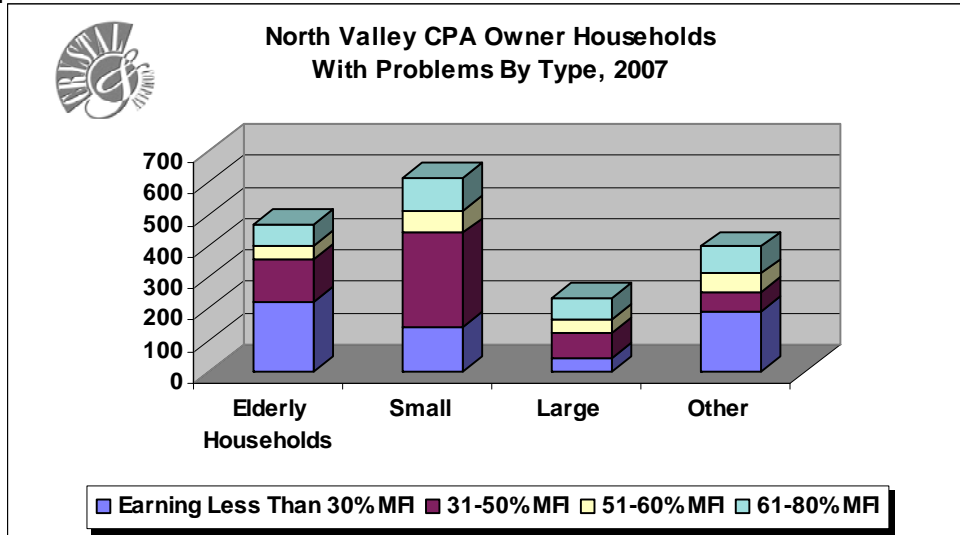
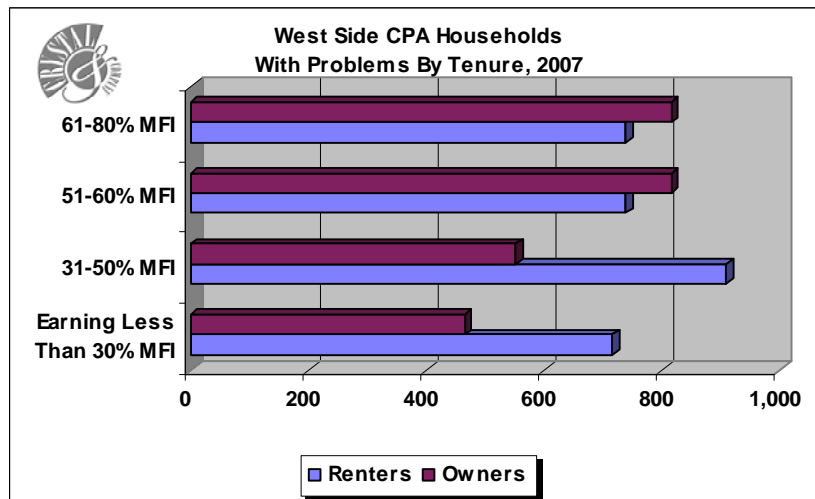


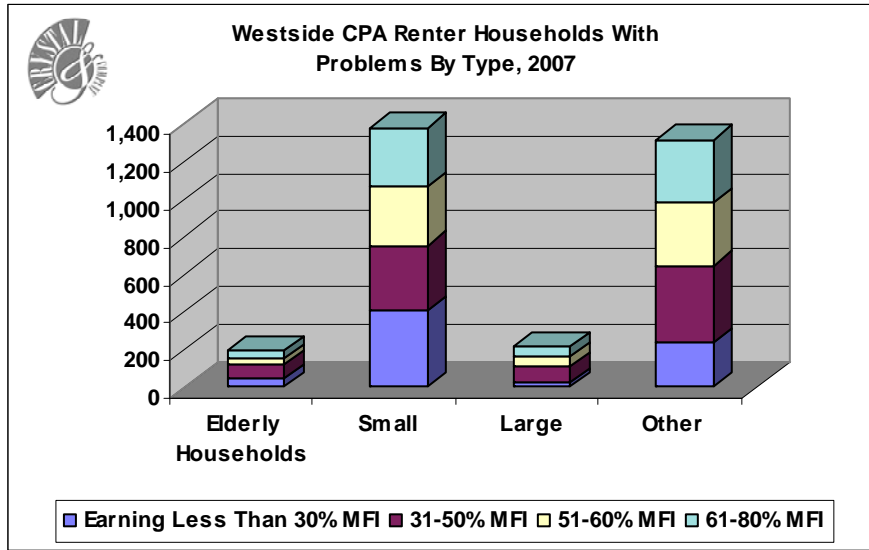
Table 1-7 indicates a deficit of at least 523 rental units for persons earning under 30% of the median given the mismatch between supply and demand, and at least 761 owner units affordable to households earning under 50% of the median. Noted on Table 3-2, approximately 2,145 single-family permits were issued since 2000 with average 2006 permitting values at \$164,800.

### 1.8 West Side Community Planning Area (CPA) Overview

All of the West Side CPA is situated within the corporate limits of the City of Albuquerque and is the fastest growing region in the city. The West Side CPA contains approximately 31,232 households in 2007. Of these, approximately 5,758 households or 18% are currently experiencing housing problems, with 54% derived from renters and 46% from owners. Drawn from Table 1-8, housing needs in the West Side CPA are depicted below.



Of those 3,106 renters in need in 2007, most are equitably distributed by lower income category but concentrated in small (2-4) and other (one-person) households.



Like the situation for renter households, need evident for the 2,652 owner households in 2007 are equitably distributed by lower income category and most evident for small (2-4) households.

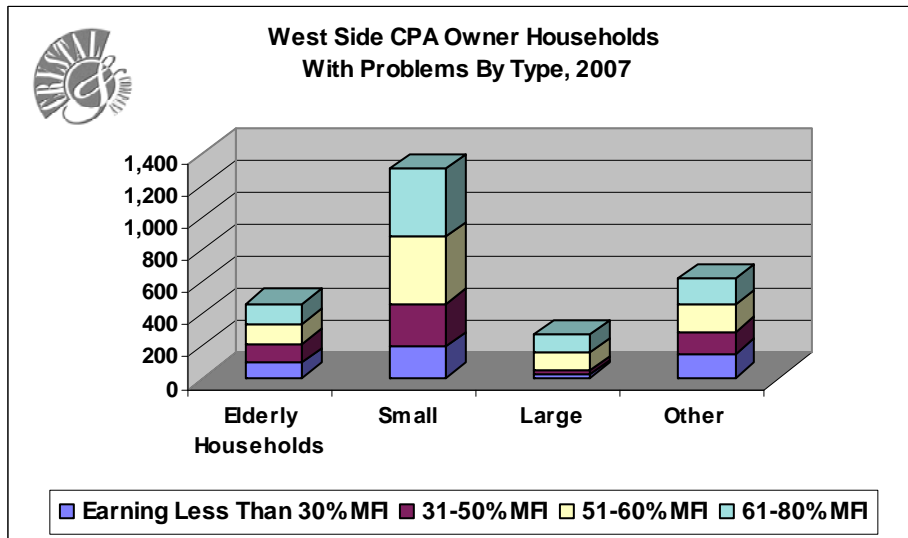
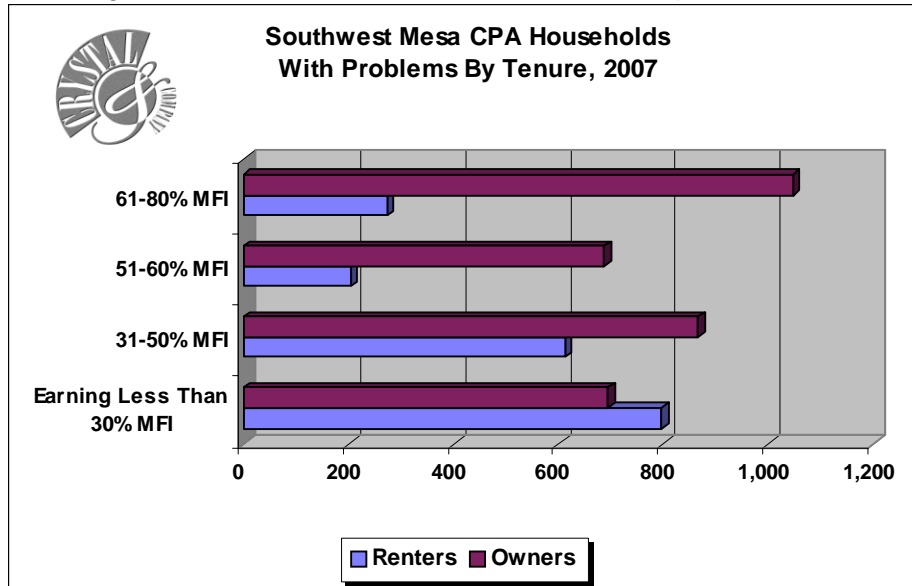


Table 1-8 indicates a deficit of at least 498 rental units for persons earning under 30% of the median and 488 rental units for households earning from 31 to 50% of the median given the mismatch between supply and demand. This mismatch also resulted in a deficit of at least 1,091 owner units affordable to households earning under 50% of the median. Noted on Table 3-2, at least 12,100 single-family permits were issued since 2000 with average 2006 permitting values at \$193,800.

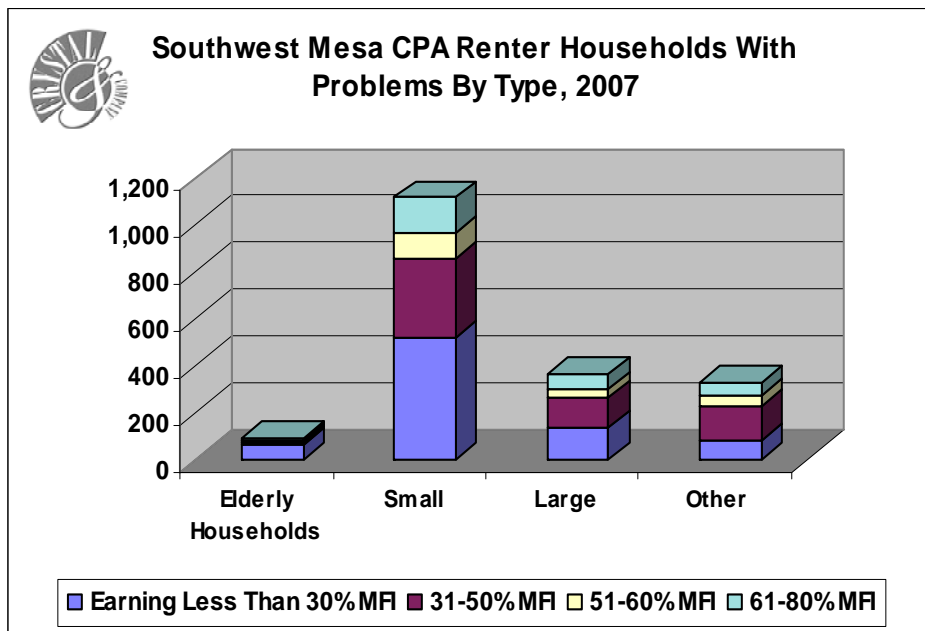


## 1.9 Southwest Mesa Community Planning Area (CPA) Overview

All of the Southwest Mesa CPA is situated within the corporate limits of the City of Albuquerque. The Southwest Mesa CPA contains approximately 16,792 households in 2007. Of these, approximately 5,182 households or 31% are currently experiencing housing problems, with 36% derived from renters and 64% from owners. Drawn from Table 1-9, housing needs in the Southwest Mesa CPA are depicted below.



Of those 1,888 renters in need in 2007, most were comprised of small (2-4) households, large (>5) and other (one-person) in the lowest income categories.



The Southwest Mesa CPA has nearly 70% of its affordable housing needs comprised of owner households. In 2007, the estimated 3,294 owner households in need were distributed among the following household types and concentrated more so in the 51 to 80% income categories.

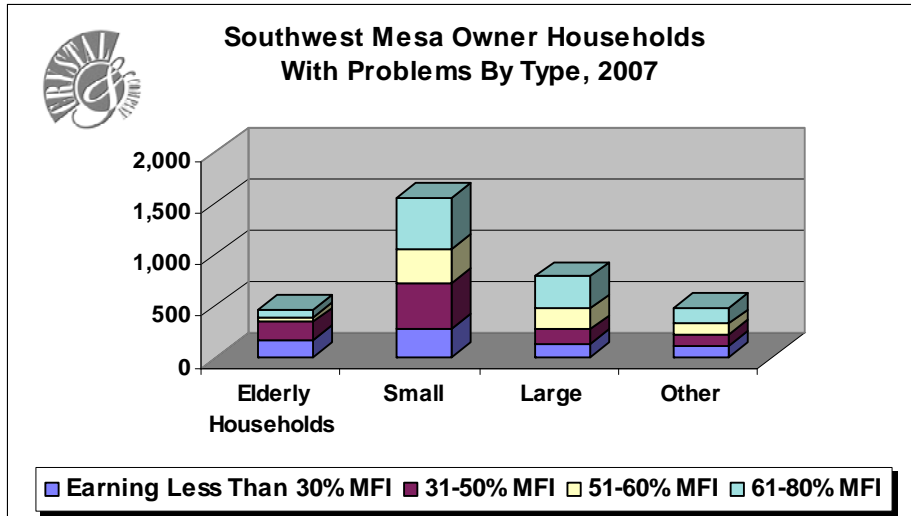
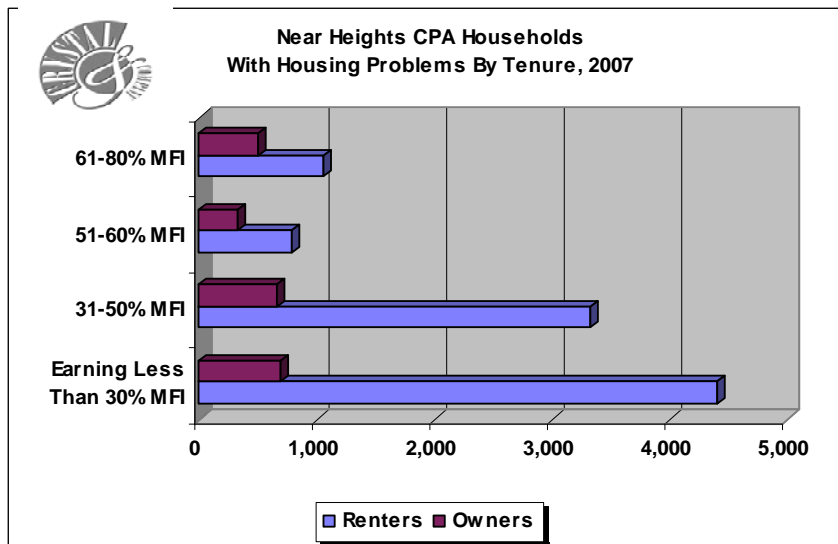


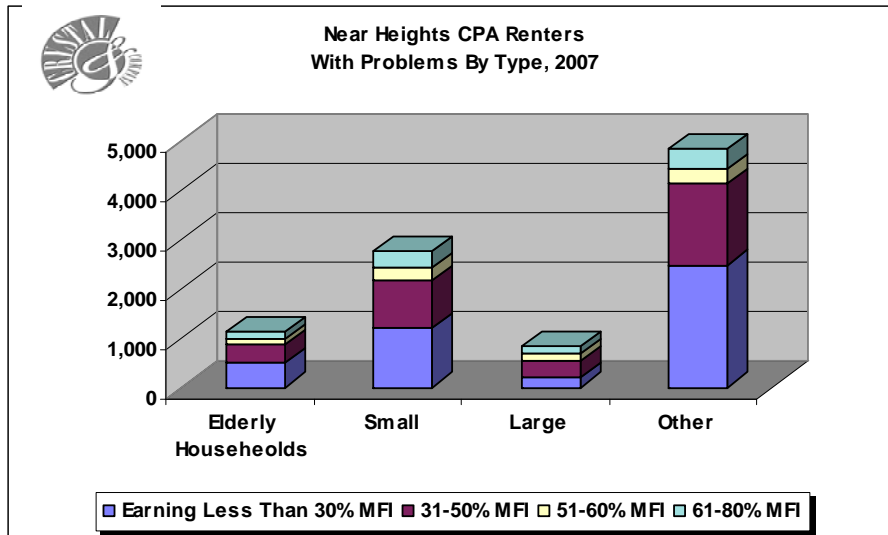
Table 1-9 indicates a deficit of at least 211 rental units for persons earning under 30% of the median given the mismatch between supply and demand. Noted on Table 3-2, approximately 8,614 single-family permits were issued since 2000 with average 2006 permitting values at \$144,700.

### 1.10 Near Heights Community Planning Area (CPA) Overview

The Near Heights CPA is situated within the corporate limits of the City of Albuquerque, and is comprised of 33,402 households in 2007. Of these, approximately 11,754 households or 35% are currently experiencing housing problems, with 81% derived from renters and 19% from owners. Drawn from Table 1-10, housing needs in the Near Heights CPA are depicted below.



Of those 9,562 renters in need in 2007, most are concentrated at the lowest end of the income spectrum in small (2-4) and other (one-person) households.



For the much more limited owner household need in 2007, need is distributed among the following household types.

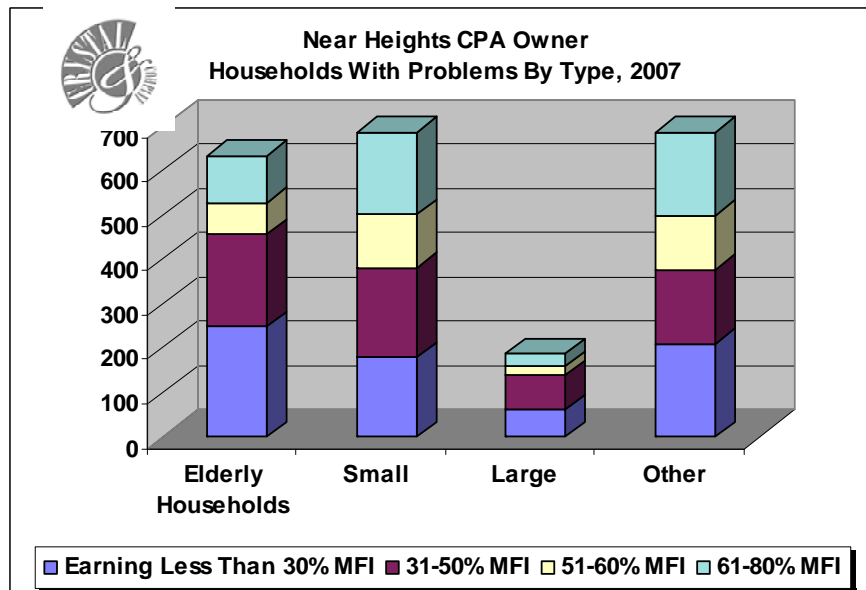
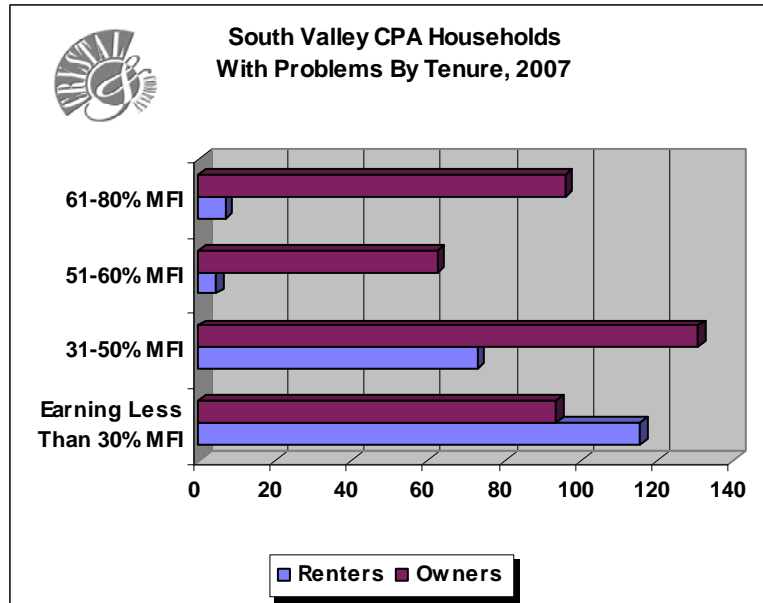


Table 1-10 indicates a deficit of at least 3,248 rental units for persons earning under 30% of the median given the mismatch between supply and demand, and at least 1,001 owner units affordable to households earning under 50% of the median. Noted on Table 3- 2, approximately 248 single-family permits were issued since 2000 with average 2006 permitting values at \$144,100.



### 1.11 South Valley Community Planning Area (CPA) Overview

According to the Albuquerque Planning Department, most of the South Valley CPA is situated outside the city's corporate limits, and this study treats only the part in Albuquerque. This CPA is comprised of 1,772 households in 2007. Of these, approximately 582 households or 33% are currently experiencing housing problems, with 34% derived from renters and 66% from owners. Drawn from Table 1-11, housing needs in the corporate limits of the South Valley CPA are depicted below.



Of those 200 renters in need in 2007, all are concentrated at the lowest end of the income spectrum primarily in small (2-4) and other (one-person) households. The 382 owner households with problems in 2007 fall within the following household income types.

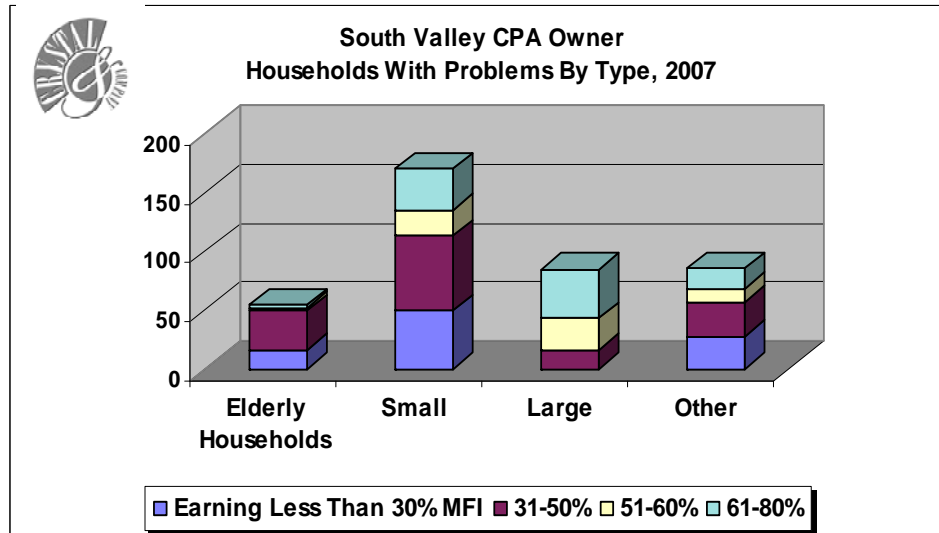
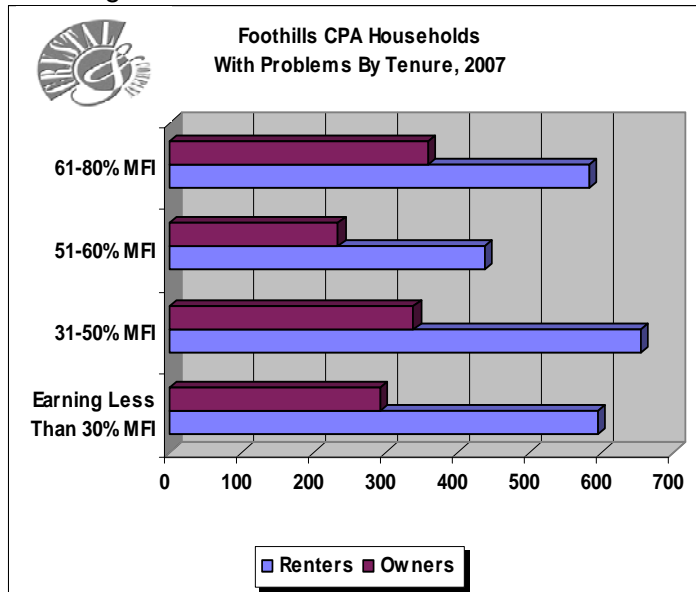


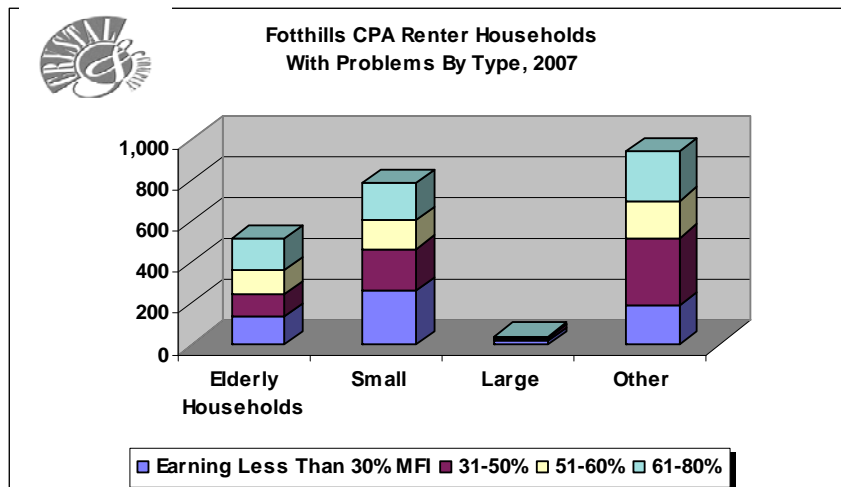
Table 1-11 indicates a deficit of at least 27 rental units for persons earning under 30% of the median given the mismatch between supply and demand, and at least 67 owner units affordable to households earning under 50% of the median. Noted on Table 3- 2, approximately 295 single-family permits were issued since 2000 with average 2006 permitting values at \$167,900.

### 1.12 Foothills Community Planning Area (CPA) Overview

The Foothills CPA is situated within the corporate limits of the City of Albuquerque, and is comprised of 20,532 households in 2007. Of these, approximately 3,500 households or 17% are currently experiencing housing problems, with 65% derived from renters and 35% from owners. Drawn from Table 1-12, housing needs in the Near Heights CPA are depicted in the following chart.



Of those 2,274 renters in need in 2007, most equally distributed by income class but concentrated in small (2-4) and other (one-person) households.



For those 1,226 owner households with problems in 2007, they were distributed in the following household types.

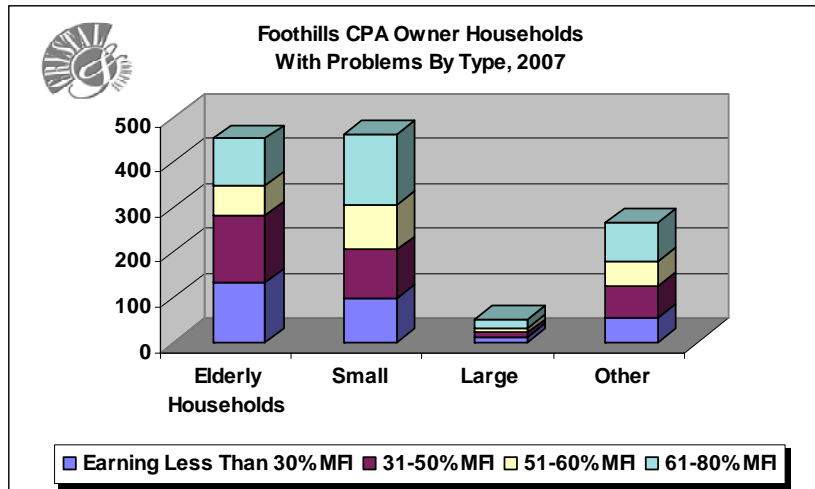
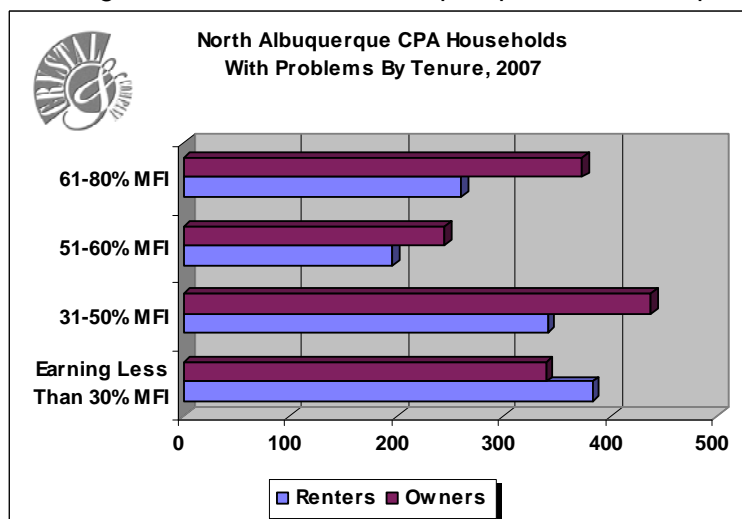


Table 1-12 indicates a deficit of at least 440 rental units for persons earning under 30% and 240 units for households earning 31 to 50% of the median given the mismatch between supply and demand. For owner households, a deficit of at least 222 units affordable to households earning under 50% of the median exists from the mismatch. Noted on Table 3-2, approximately 1,230 single-family permits were issued since 2000 with average 2006 permitting values of \$241,600.

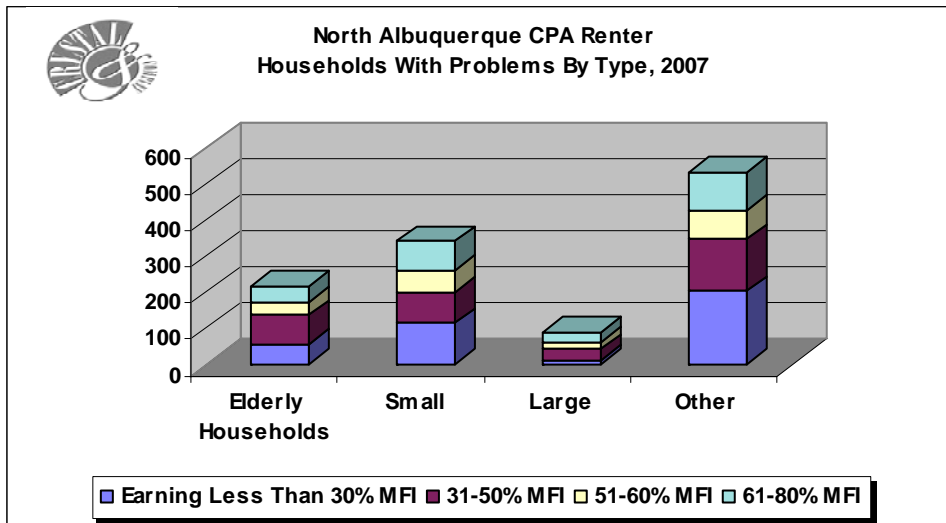
### 1.13 North Albuquerque Community Planning Area (CPA) Overview

All of the North Albuquerque CPA is situated within the corporate limits of the City of Albuquerque. The North Albuquerque CPA contains approximately 15,896 households in 2007. Of these, approximately 2,577 households or 16% are currently experiencing housing problems, with 45% derived from renters and 55% from owners. Drawn from Table 1-13, housing needs in the North Albuquerque CPA are depicted below.





Of those 1,182 renters in need in 2007, most were in the lower income categories distributed among the following household types.



Of the 1,395 owner households with problems in 2007, all income and household types evidenced need with the exception of large (>5) households.

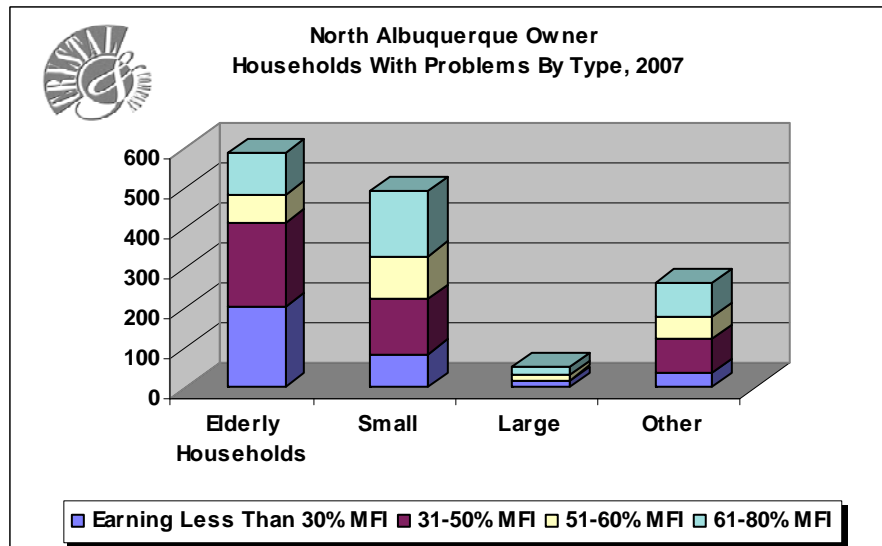


Table 1-13 indicates a deficit of at least 109 rental units for households earning under 30% and 57 units for households earning between 31 to 50% of the median given the mismatch between supply and demand. A deficit of at least 585 owner units affordable to households earning under 50% of the median was also evident as a result of the mismatch. Noted on Table 3-2, approximately 2,201 single-family permits were issued since 2000 with average 2006 permitting values at \$286,200.

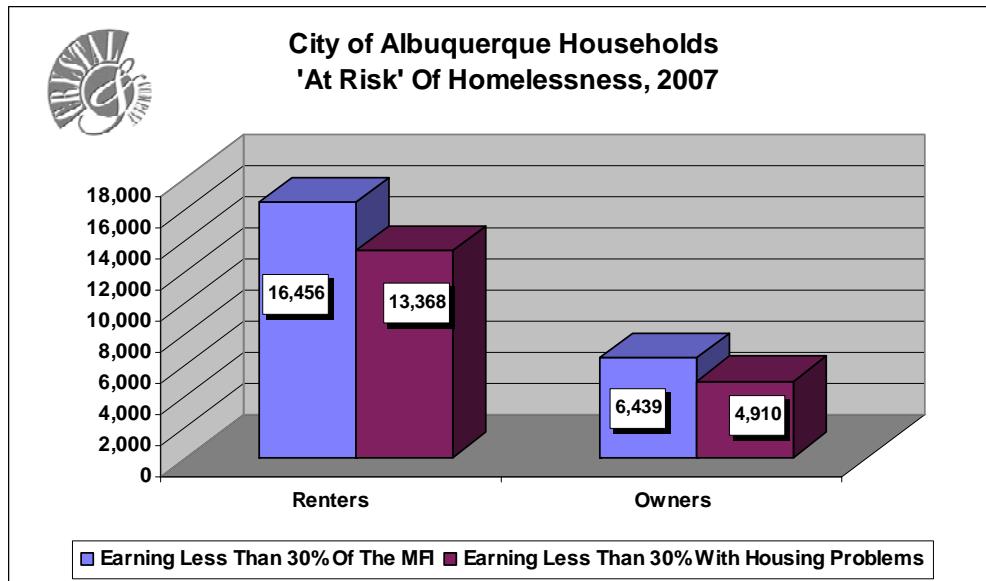


### 1.14 Needs Of Families Displaced As A Result of Governmental Action

Patrick Sanchez of the Albuquerque Planning Department was contacted relative to the incidence of families and persons displaced as a result of governmental actions. As manager of the city's code enforcement efforts, Mr. Sanchez indicated that nominal families were displaced as a result of the implementation of land use regulations and also by efforts of the Police Department. On an annual basis, Mr. Sanchez indicated that negligible numbers of persons were displaced and never exceeded 10 households. While other city departments may induce displacement by virtue of property impacted to achieve a wide variety of public purposes, relocation procedures are typically followed. In the instance of development projects that involve federal funds, the Uniform Relocation Action would apply and mandate specific procedures to be followed by those concerned as well as offer substantial rights to affected citizens.

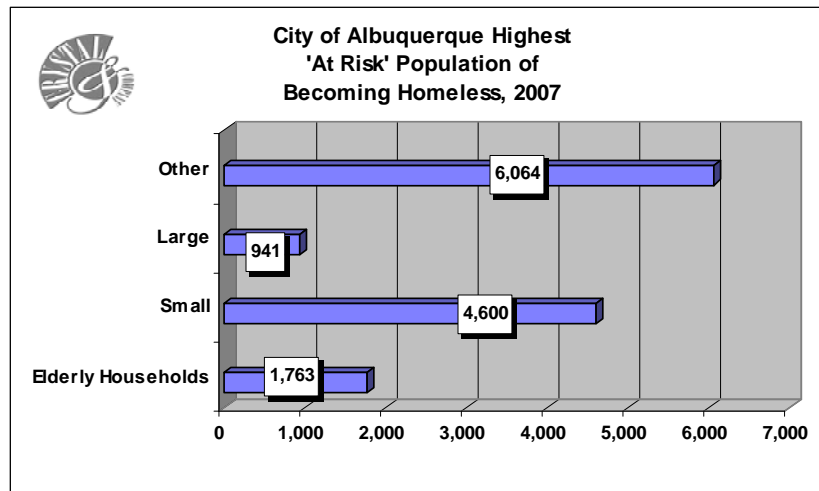
### 1.15 Households At Risk Of Becoming Homeless

Many national and local studies across the United States reinforce chronic and severe poverty as a major contributing factor causing homelessness among persons and families alike. The population in Albuquerque suffering from severe and chronic poverty are the most vulnerable to job loss, illness, domestic violence, substance abuse and other circumstances that may push such persons and families into homelessness at any point in time. This population remains vulnerable on a continuing basis and persons and families can and do cycle in- and out- of homelessness over time. Drawn from Table 1-3, consider the 22,895 persons in Albuquerque at the greatest risk of homelessness given the fact they earn less than 30% of the area median income.



Those with the highest risk in Albuquerque would be the 13,368 renter households with problems, and note their composition by family type for the community.





By FY 2011, it is estimated that the number of 'at risk' households earning under 30% of the median will rise by 1,210 households to 24,106. Those renter households with problems at the greatest risk will rise by 700 to a level of 14,075 by FY 2011. Note that the aforementioned estimates exclude the 9,800 persons in group quarters in 2007 that is projected to rise to 10,800 by FY 2011.

### 1.16 Households With A Mobility Or Self Care Limitation

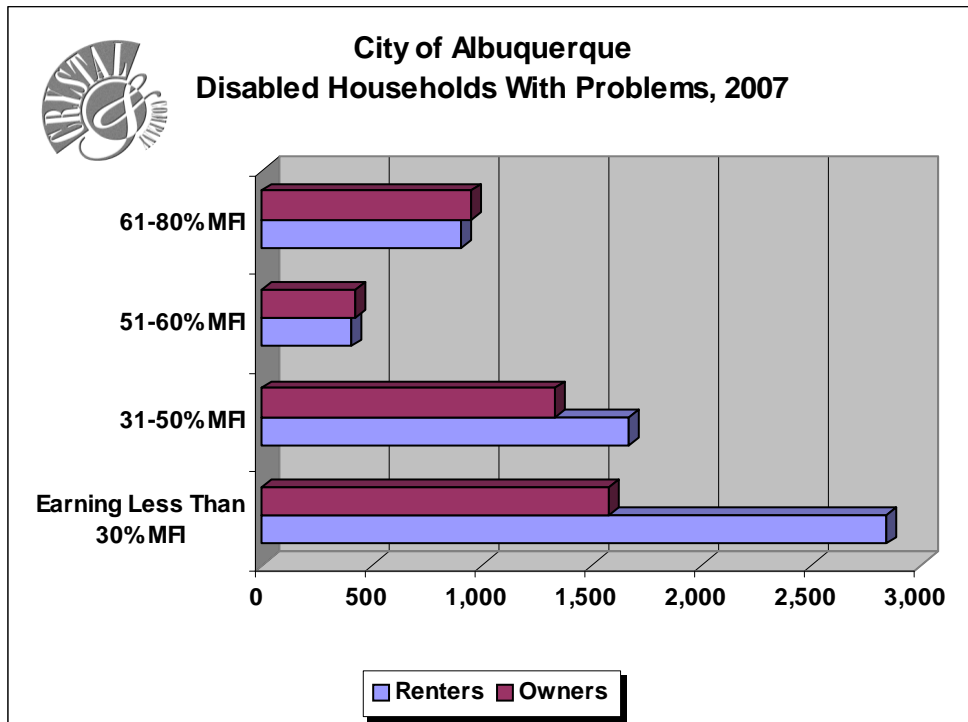
Households with a mobility or self care limitation are defined as those where one or more persons have either:

- a long-lasting condition that substantially limits one or more basic physical activities, such as walking, climbing stairs, reaching, lifting, or carrying; and/or
- a physical, mental, or emotional condition lasting more than 6 months that creates difficulty with dressing, bathing, or getting around inside the home.

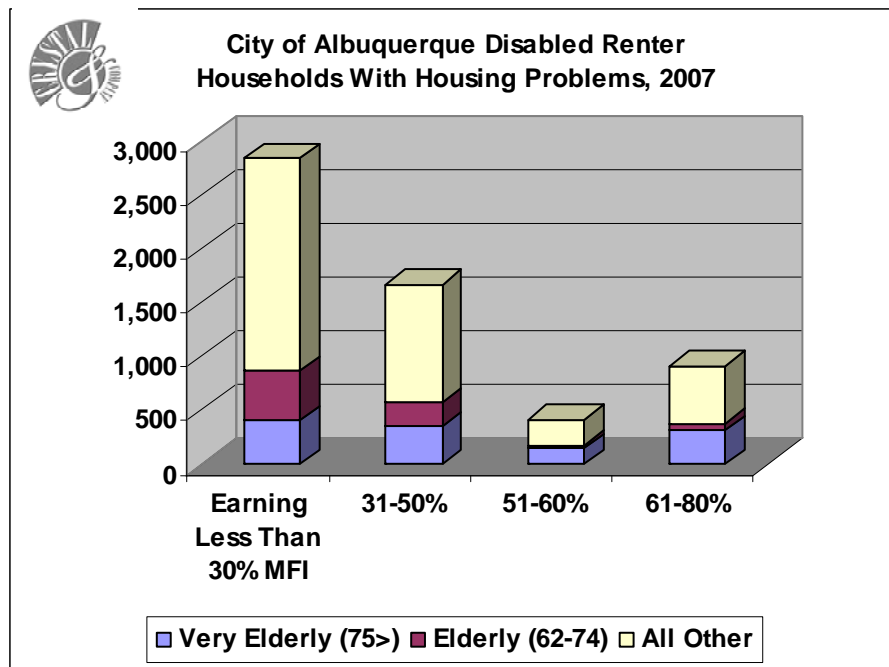
These disabled households hold the greatest prospect of needing supportive housing now and going forward. Supportive housing is often defined as the need for shelter and a myriad of other supportive services.

The 10,109 disabled households earning less than 80% MFI with a mobility or self care limitation in addition to a housing problem is presented in the following chart (also refer to Table 1-14). Those 4,417 disabled households earning less than 30% of the area median represent the group 'at risk' of needing supportive housing, and this income category is primarily comprised of renters. For the remaining income categories, tenure tends to be split equally.

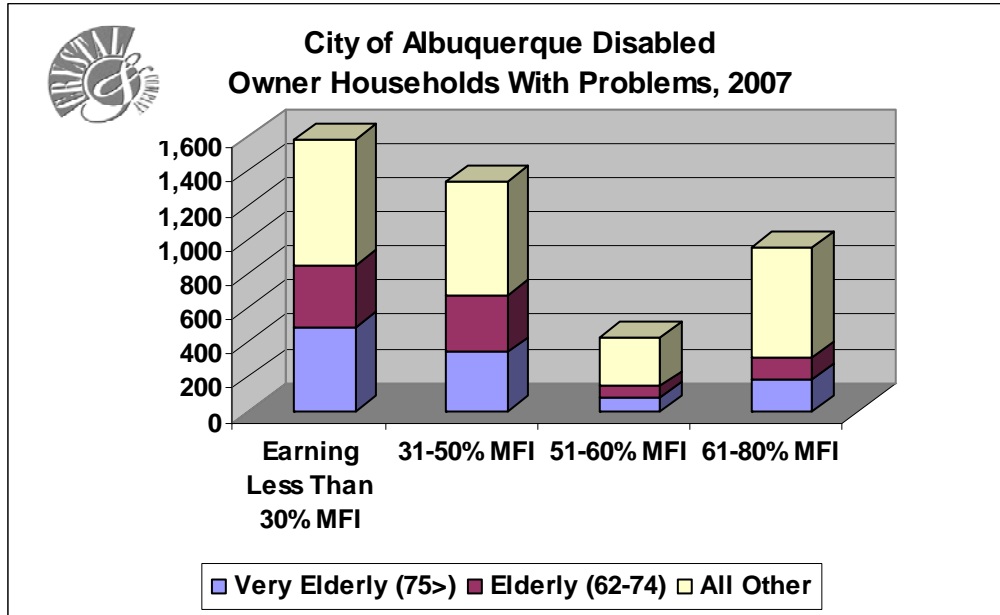




Of the 5,821 renter households with a mobility and self-care limitation and housing problem in Albuquerque, about two-thirds are not elderly and a sizable one-third are older than age 62 .



Indicated below, elderly households who own their own homes represent nearly 50% of those at risk of supportive housing need in the lowest income categories in Albuquerque.



By FY 2011, the number of households at risk for supportive housing needs is projected to rise by 535 households to 10,644.



# APPENDIX 1.0



Run Date:

13-Jul-07



**TABLE 1-1**

**CITY OF ALBUQUERQUE HOUSING NEEDS ASSESSMENT  
POPULATION PROJECTIONS, FY 2007 - 2011**

©Crystal & Company, May, 2007.	Census 2000	Adjusted Mid-Region COG Estimates 1/					Percentage FY Change 2007-'11
		FY 2007	FY 2008	FY 2009	FY 2010	FY 2011	
<b>CITY OF ALBUQUERQUE</b>	<b>448,607</b>	<b>489,693</b>	<b>495,660</b>	<b>500,361</b>	<b>505,168</b>	<b>511,492</b>	<b>4.45%</b>
WESTSIDE CPA 1/	63,302	82,392	85,276	88,260	91,349	94,547	14.75%
SOUTHWEST MEAS CPA	37,994	50,947	52,975	53,988	55,002	56,582	11.06%
NORTH VALLEY CPA 3/	32,524	36,505	37,185	37,525	37,865	38,079	4.31%
CENTRAL ALBUQUERQUE CPA	21,541	21,371	21,340	21,325	21,309	21,401	0.14%
SOUTH VALLEY CPA 3/	5,033	5,382	5,451	5,486	5,520	5,577	3.62%
NORTH ALBUQUERQUE CPA	35,890	38,495	38,958	39,190	39,421	39,615	2.91%
MID HEIGHTS CPA	83,310	82,825	82,654	82,568	82,482	82,424	-0.48%
NEAR HEIGHTS CPA	73,110	73,885	73,520	73,338	73,155	73,639	-0.33%
FOOTHILLS CPA 1/	44,282	45,634	45,976	46,321	46,668	47,018	3.03%
EAST GATEWAY CPA	51,622	52,257	52,327	52,361	52,396	52,610	0.68%

SOURCE: Mid-Region Council of Governments and Crystall & Company, May, 2007.

1/ Projections derived from the Mid-Region COG except adjustments made to the Westside and Foothills CPAs. Westside growth rates assumed at 3.5% per annum and .75%/annum for the Foothills CPA. Adjustments were made based on activity evident from 2000 to 2007 and projections made by BBER for the City of Albuquerque in the late 1990s.

2/ All other projections were reviewed for consistency with the 2000 Census, MR COG estimates and BBER projections for each CPA.

3/ Portions of the CPA within the corporate limits of the City of Albuquerque.

Run Date:  
13-Jul-07



**TABLE 1-2**

**CITY OF ALBUQUERQUE HOUSING NEEDS ASSESSMENT  
CITY HOUSEHOLD PROJECTIONS, 2007-'11**

©Crystal & Company, May, 2007.						
JURISDICTION	FY 2007 EST. HOUSEHOLDS 1/ 2/	FY 2007 EST. POP IN GROUP QUARTERS	FY 2011 EST. HOUSEHOLDS 2/	FY 2011 EST. POP. IN GROUP QUARTERS	FY 2007-'11 H-HOLD EST. GROWTH 3/	FY 2007-'11 H-HOLD EST. % GROWTH
<b>CITY OF ALBUQUERQUE</b>	<b>204,481</b>	<b>9,681</b>	<b>215,294</b>	<b>10,974</b>	<b>10,813</b>	<b>5.29%</b>
WESTSIDE CPA 2/	31,232	1,744	36,698	2,377	5,466	17.50%
SOUTHWEST MESA CPA	16,792	236	19,069	467	2,277	13.56%
NORTH VALLEY CPA 3/	14,874	756	15,719	867	845	5.68%
CENTRAL ALBUQUERQUE CPA	9,007	959	9,175	975	168	1.87%
SOUTH VALLEY CPA 3/	1,772	0	1,885	0	113	6.38%
NORTH ALBUQUERQUE CPA	15,896	360	16,580	390	684	4.30%
MID HEIGHTS CPA	38,678	561	38,122	589	-556	-1.44%
NEAR HEIGHTS CPA	33,402	4,096	33,751	4,267	349	1.04%
FOOTHILLS CPA 2/	20,532	695	21,559	707	1,027	5.00%
EAST GATEWAY CPA	22,296	274	22,736	335	440	1.97%

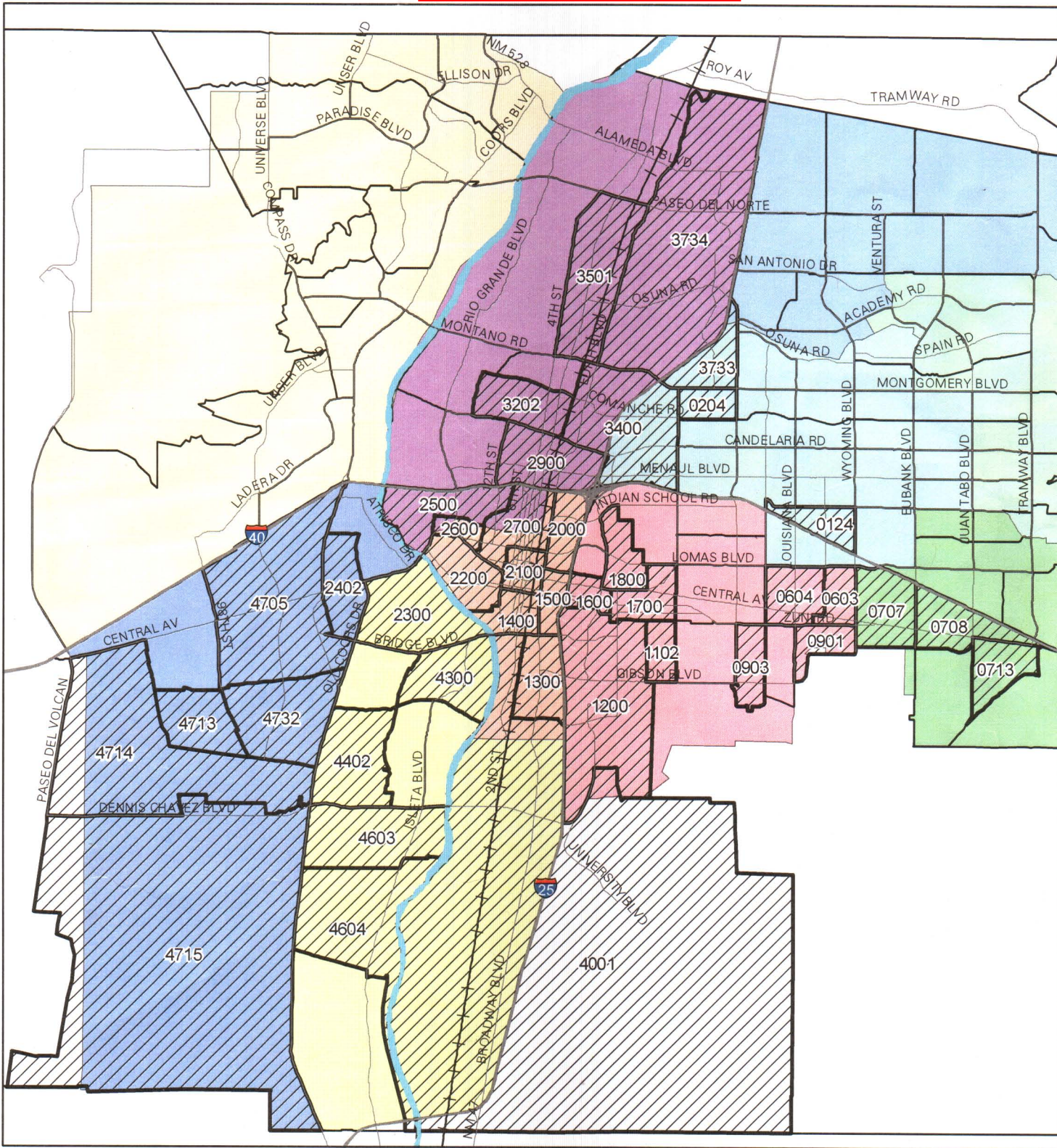
SOURCE: Mid-Region Council of Government Projections, Crystal & Company, May, 2007.

1/ Derived from the 2000 U.S. Census and excludes population not in households (persons in group quarters).

2/ Projections derived from the Mid-Region COG except adjustments made in the Westside and Foothills CPAs. Westside growth rates assumed at 3.5% per annum and .75%/annum for the Foothills CPA. Adjustments were made based on activity evident from 2000 to 2007 and projections made by BBER for the City of Albuquerque in the late 1990s. All other projections were reviewed for consistency with the 2000 Census, MR COG estimates and BBER projections for each CPA.

3/ Estimates include the city limits of Albuquerque only.





## Low to Moderate Income Census Tracts and Community Planning Areas

### Legend

- |  |                         |   |                   |   |                |
|--|-------------------------|---|-------------------|---|----------------|
|  | Low to Moderate Income  |  | FOOT HILLS        |  | NORTH VALLEY   |
|  | All Other Census Tracts |  | MID-HEIGHTS       |  | SOUTH VALLEY   |
|  | CENTRAL ABQ             |  | NEAR HEIGHTS      |  | SOUTHWEST MESA |
|  | EAST GATEWAY            |  | NORTH ALBUQUERQUE |  | WEST SIDE      |



Run Date:  
13-Aug-07  
©Crystal & Company, May, 2007.

**TABLE 1-3(a)**  
**CITY OF ALBUQUERQUE HOUSING NEEDS ASSESSMENT, 2007**

**HOUSING ASSISTANCE NEEDS OF LOW AND MODERATE INCOME HOUSEHOLDS, 2007**

JURISDICTION:

**CITY OF ALBUQUERQUE**

Sources of Data:

Census (2000)  
Mid-Region COG Population Projections  
and CHAS Databook



Five Year Period:

FY: through FY:  
2007 2011

Household by Type, Income, & Housing Problem	Renters					Owners					Total
	ELDERLY 1 & 2 Member Households	SMALL (2 to 4)	LARGE (5 or more)	OTHER Households	TOTAL RENTERS	ELDERLY 1 & 2 Member Households	SMALL (2 to 4)	LARGE (5 or more)	OTHER Households	TOTAL OWNERS	TOTAL (O&R)
<b>1. Very Low Income (0 to 50% MFI)*</b>	4,337	9,052	1,924	12,075	27,388	5,476	3,773	826	2,669	12,744	40,132
2007 Projections	4,878	10,182	2,164	13,582	30,806	6,159	4,244	929	3,002	14,334	45,140
2011 Projections	5,136	10,720	2,279	14,300	32,435	6,485	4,468	978	3,161	15,092	47,527
<b>2. 0 to 30% MFI*</b>	2,451	4,752	868	6,559	14,630	2,455	1,559	319	1,392	5,725	20,355
2007 Projections	2,757	5,345	976	7,377	16,456	2,761	1,754	359	1,566	6,439	22,895
2011 Projections	2,903	5,628	1,028	7,768	17,326	2,907	1,846	378	1,648	6,780	24,106
<b>Number with any Housing Problems</b>	1,567	4,090	837	5,391	11,885	1,771	1,241	309	1,044	4,365	16,250
2007 Projections	1,763	4,600	941	6,064	13,368	1,992	1,396	348	1,174	4,910	18,278
2011 Projections	1,856	4,844	991	6,384	14,075	2,097	1,470	366	1,236	5,169	19,244
<b>3. 31 to 50% MFI*</b>	1,886	4,300	1,056	5,516	12,758	3,021	2,214	507	1,277	7,019	19,777
2007 Projections	2,121	4,837	1,188	6,204	14,350	3,398	2,490	570	1,436	7,895	22,245
2011 Projections	2,234	5,092	1,251	6,532	15,109	3,578	2,622	600	1,512	8,312	23,421
<b>Number with any Housing Problems</b>	1,290	3,401	989	4,628	10,308	1,426	1,722	462	904	4,514	14,822
2007 Projections	1,451	3,825	1,112	5,206	11,594	1,604	1,937	520	1,017	5,077	16,672
2011 Projections	1,528	4,028	1,171	5,481	12,207	1,689	2,039	547	1,071	5,346	17,553
<b>4. Extrapolated (51 to 60% MFI)*</b>	845	2,604	488	3,006	6,943	1,951	2,087	641	1,132	5,811	12,754
2007 Projections	950	2,929	549	3,381	7,809	2,194	2,347	721	1,273	6,536	14,346
2011 Projections	1,001	3,084	578	3,560	8,222	2,311	2,472	759	1,341	6,882	15,104
<b>Number with any Housing Problems</b>	473	1,264	385	1,333	3,455	572	1,287	455	704	3,018	6,473
2007 Projections	532	1,422	433	1,499	3,886	643	1,448	512	792	3,395	7,281
2011 Projections	560	1,497	456	1,579	4,092	677	1,524	539	834	3,574	7,666
<b>5. Extrapolated (61-80% MFI)*</b>	1,124	3,466	649	4,002	9,241	2,975	3,183	977	1,726	8,862	18,103
2007 Projections	1,264	3,899	730	4,501	10,394	3,346	3,580	1,099	1,941	9,968	20,362
2011 Projections	1,331	4,105	769	4,739	10,944	3,523	3,770	1,157	2,044	10,495	21,439
<b>Number with any Housing Problems</b>	629	1,683	513	1,774	4,599	872	1,963	695	1,073	4,603	9,202
2007 Projections	707	1,893	577	1,995	5,173	981	2,208	782	1,207	5,177	10,350
2011 Projections	745	1,993	608	2,101	5,446	1,033	2,325	823	1,271	5,451	10,898
<b>6. Total Households</b>	9,328	25,818	4,611	32,139	71,896	27,939	52,975	9,791	19,194	109,899	181,795
2007 Projections	10,492	29,040	5,186	36,150	80,868	31,425	59,586	11,013	21,589	123,613	204,481
2011 Projections	11,047	30,575	5,461	38,061	85,144	33,087	62,736	11,595	22,731	130,150	215,294
<b>&lt;80% MFI with any Housing Problems</b>	3,959	10,438	2,724	13,126	30,247	4,641	6,213	1,921	3,725	16,500	46,747
2007 Projections	4,453	11,741	3,064	14,764	34,021	5,220	6,988	2,161	4,190	18,559	52,581
2011 Projections	4,689	12,361	3,226	15,545	35,820	5,496	7,358	2,275	4,411	19,540	55,361
<b>7. Household Projections For 2007</b>					<b>80,868</b>					<b>123,613</b>	<b>204,481</b>
<b>Household Projections For 2011</b>					<b>85,144</b>					<b>130,150</b>	<b>215,294</b>

\* Median Family Income.

Run Date:  
10-Jul-07  
©Crystal & Company, May, 2007.


TABLE 1-3(b)  
CITY OF ALBUQUERQUE HOUSING NEEDS ASSESSMENT, 2007

JURISDICTION:

HOUSING ASSISTANCE NEEDS OF  
LOW AND MODERATE INCOME HOUSEHOLDS, 2007

CITY OF ALBUQUERQUE

Five Year Period:  
FY: through FY:  
2007 2011

	CITY OF ALBUQUERQUE	
	Renters	Owners
<b>Households Earning 0- 30% MFI in 2000</b>	<b>14,630</b>	<b>5,725</b>
<b>Households Earning 0- 30% MFI in 2007</b>	<b>16,456</b>	<b>6,439</b>
<b>Units Affordable in 2000</b>	7,186	n/a
<b>Minimum Number of Units Affordable in 2007</b>	8,083	n/a
<b>Housing Supply/Demand Mismatch in 2000</b>	(7,444)	n/a
<b>Minimum Housing Supply/Demand Mismatch in 2007</b>	(8,373)	n/a
<b>Households Earning 31-50% MFI in 2000</b>	<b>12,758</b>	<b>7,019</b>
<b>Households Earning 31-50% MFI in 2007</b>	<b>14,350</b>	<b>7,895</b>
<b>Units Affordable in 2000</b>	21,941	n/a
<b>Minimum Units Affordable in 2007</b>	reduced from '00	n/a
<b>Housing Supply/Demand Mismatch in 2000</b>	9,183	n/a
<b>Minimum Housing Supply/Demand Mismatch in 2007</b>	reduced from '00	n/a
<b>Households Earning Less Than 50% MFI in 2000</b>	<b>27,388</b>	<b>12,744</b>
<b>Households Earning Less Than 50% MFI in 2007</b>	<b>30,806</b>	<b>14,334</b>
<b>Units Affordable in 2000</b>	29,127	9,824
<b>Minimum Units Affordable in 2007</b>	reduced from '00	11,050
<b>Housing Supply/Demand Mismatch in 2000</b>	1,739	(2,920)
<b>Minimum Housing Supply/Demand Mismatch in 2007</b>	reduced from '00	(3,284)
<b>Households Earning From 51- 80% MFI in 2000</b>	<b>16,184</b>	<b>14,762</b>
<b>Households Earning From 51- 80% MFI in 2000</b>	<b>18,204</b>	<b>16,504</b>
<b>Units Affordable in 2000</b>	41,493	25,344
<b>Minimum Units Affordable in 2007</b>	reduced from '00	reduced from '00
<b>Housing Supply/Demand Mismatch in 2000</b>	25,309	10,582
<b>Minimum Housing Supply/Demand Mismatch in 2007</b>	reduced from '00	reduced from '00

Source: HUD Special Census CHAS Run, 2003.

Run Date:  
13-Aug-07  
©Crystal & Company, May, 2007.

**TABLE 1-4(a)**  
**CITY OF ALBUQUERQUE HOUSING NEEDS ASSESSMENT, 2007**

**HOUSING ASSISTANCE NEEDS OF LOW AND MODERATE INCOME HOUSEHOLDS, 2007**

JURISDICTION:

**CENTRAL ALBUQUERQUE CPA  
CITY CORPORATE LIMITS**

Sources of Data:

Census (2000)  
Mid-Region COG Population Projections  
and CHAS Databook



Five Year Period:  
FY: through FY:  
2007 2011

Household by Type, Income, & Housing Problem	Renters					Owners					Total
	ELDERLY 1 & 2 Member Households	SMALL (2 to 4)	LARGE (5 or more)	OTHER Households	TOTAL RENTERS	ELDERLY 1 & 2 Member Households	SMALL (2 to 4)	LARGE (5 or more)	OTHER Households	TOTAL OWNERS	TOTAL (O&R)
<b>1. Very Low Income (0 to 50% MFI)*</b>	312	600	275	1,231	2,418	467	369	135	147	1,118	3,536
2007 Projections	346	665	305	1,364	2,679	517	409	150	163	1,238	3,917
2011 Projections	352	677	310	1,389	2,728	527	416	152	166	1,262	3,990
<b>2. 0 to 30% MFI*</b>	208	287	165	737	1,397	261	182	54	92	589	1,986
2007 Projections	230	318	183	816	1,548	289	202	60	102	652	2,200
2011 Projections	235	324	186	832	1,576	295	205	61	104	665	2,241
<b>Number with any Housing Problems</b>	168	228	161	591	1,148	177	134	54	83	448	1,596
2007 Projections	186	253	178	655	1,272	196	148	60	92	496	1,768
2011 Projections	190	257	182	667	1,295	200	151	61	94	506	1,801
<b>3. 31 to 50% MFI*</b>	104	313	110	494	1,021	206	187	81	55	529	1,550
2007 Projections	115	347	122	547	1,131	228	207	90	61	586	1,717
2011 Projections	117	353	124	557	1,152	232	211	91	62	597	1,749
<b>Number with any Housing Problems</b>	72	252	110	375	809	70	122	72	30	295	1,104
2007 Projections	80	279	122	415	896	78	135	80	33	327	1,223
2011 Projections	81	284	124	423	913	79	138	81	34	333	1,246
<b>4. Extrapolated (51 to 60% MFI)*</b>	42	129	32	247	450	86	67	53	59	265	715
2007 Projections	47	143	35	274	498	95	74	59	65	294	792
2011 Projections	47	146	36	279	508	97	76	60	67	299	807
<b>Number with any Housing Problems</b>	9	62	27	60	159	21	27	30	22	100	259
2007 Projections	10	69	30	66	176	23	30	33	24	111	287
2011 Projections	10	70	30	68	179	24	30	34	25	113	292
<b>5. Extrapolated (61-80% MFI)*</b>	55	172	42	329	598	130	103	80	90	403	1,001
2007 Projections	61	191	47	364	662	144	114	89	100	446	1,109
2011 Projections	62	194	47	371	675	147	116	90	102	455	1,130
<b>Number with any Housing Problems</b>	13	82	37	79	212	32	41	47	33	153	365
2007 Projections	14	91	41	88	235	35	45	52	37	169	404
2011 Projections	15	93	42	89	239	36	46	53	37	173	412
<b>6. Total Households</b>	489	1,287	410	2,381	4,567	1,118	1,272	471	703	3,564	8,131
2007 Projections	542	1,426	454	2,638	5,059	1,238	1,409	522	779	3,948	9,007
2011 Projections	552	1,452	463	2,687	5,153	1,262	1,435	531	793	4,022	9,175
<b>&lt;80% MFI with any Housing Problems</b>	262	624	335	1,105	2,328	300	324	203	168	996	3,324
2007 Projections	290	691	371	1,224	2,579	332	359	225	186	1,103	3,682
2011 Projections	296	704	378	1,247	2,627	339	366	229	190	1,124	3,751
<b>7. Household Projections For 2007</b>					<b>5,059</b>					<b>3,948</b>	<b>9,007</b>
Household Projections For 2011					<b>5,153</b>					<b>4,022</b>	<b>9,175</b>

Run Date:  
 10-Jul-07  
 ©Crystal & Company, May, 2007.

**TABLE 1-4(b)**  
**CITY OF ALBUQUERQUE HOUSING NEEDS ASSESSMENT, 2007**


**HOUSING ASSISTANCE NEEDS OF  
 LOW AND MODERATE INCOME HOUSEHOLDS, 2007**

JURISDICTION:

Five Year Period:

**CENTRAL ALBUQUERQUE  
 CITY CORPORATE LIMITS**

FY: through FY:  
 2007 2011

	<b>CENTRAL ALBUQUERQUE CPA</b>	
	<b>Renters</b>	<b>Owners</b>
<b>Households Earning 0- 30% MFI in 2000</b>	<b>1,397</b>	<b>588</b>
<b>Households Earning 0- 30% MFI in 2007</b>	<b>1,548</b>	<b>652</b>
Units Affordable in 2000	722	n/a
Minimum Number of Units Affordable in 2007	800	n/a
Housing Supply/Demand Mismatch in 2000	(675)	n/a
Minimum Housing Supply/Demand Mismatch in 2007	(748)	n/a
<b>Households Earning 31-50% MFI in 2000</b>	<b>1,021</b>	<b>529</b>
<b>Households Earning 31-50% MFI in 2007</b>	<b>1,131</b>	<b>586</b>
Units Affordable in 2000	1,871	n/a
Minimum Units Affordable in 2007	2,073	n/a
Housing Supply/Demand Mismatch in 2000	850	n/a
Minimum Housing Supply/Demand Mismatch in 2007	reduced from '00	n/a
<b>Households Earning Less Than 50% MFI in 2000</b>	<b>2,418</b>	<b>1,117</b>
<b>Households Earning Less Than 50% MFI in 2007</b>	<b>2,679</b>	<b>1,238</b>
Units Affordable in 2000	2,593	903
Minimum Units Affordable in 2007	2,872	1,001
Housing Supply/Demand Mismatch in 2000	175	(214)
Minimum Housing Supply/Demand Mismatch in 2007	reduced from '00	(237)

Source: HUD Special Census CHAS Run, 2003.

Run Date:  
13-Aug-07  
©Crystal & Company, May, 2007.

**TABLE 1-5(a)**  
**CITY OF ALBUQUERQUE HOUSING NEEDS ASSESSMENT, 2007**

**HOUSING ASSISTANCE NEEDS OF LOW AND MODERATE INCOME HOUSEHOLDS, 2007**

JURISDICTION:

**EAST GATEWAY CPA**  
**CITY CORPORATE LIMITS**

Sources of Data:

Census (2000)  
Mid-Region COG Population Projections  
and CHAS Databook



Five Year Period:  
FY: through FY:  
2007 2011

Household by Type, Income, & Housing Problem	Renters					Owners					Total
	ELDERLY 1 & 2 Member Households	SMALL (2 to 4)	LARGE (5 or more)	OTHER Households	TOTAL RENTERS	ELDERLY 1 & 2 Member Households	SMALL (2 to 4)	LARGE (5 or more)	OTHER Households	TOTAL OWNERS	TOTAL (O&R)
<b>1. Very Low Income (0 to 50% MFI)*</b>	569	1,349	229	1,070	3,217	773	373	54	288	1,488	4,705
2007 Projections	595	1,411	240	1,119	3,365	808	390	56	301	1,556	4,921
2011 Projections	607	1,439	244	1,141	3,431	824	398	58	307	1,587	5,018
<b>2. 0 to 30% MFI*</b>	343	797	119	514	1,773	354	157	10	143	664	2,437
2007 Projections	359	834	124	538	1,854	370	164	10	150	694	2,549
2011 Projections	366	850	127	548	1,891	378	167	11	153	708	2,599
<b>Number with any Housing Problems</b>	183	641	119	440	1,383	234	109	10	107	460	1,843
2007 Projections	191	670	124	460	1,446	245	114	10	112	481	1,928
2011 Projections	195	684	127	469	1,475	250	116	11	114	491	1,966
<b>3. 31 to 50% MFI*</b>	226	552	110	556	1,444	419	216	44	145	824	2,268
2007 Projections	236	577	115	582	1,510	438	226	46	152	862	2,372
2011 Projections	241	589	117	593	1,540	447	230	47	155	879	2,419
<b>Number with any Housing Problems</b>	107	460	96	448	1,111	225	188	44	108	565	1,676
2007 Projections	112	481	100	469	1,162	235	197	46	113	591	1,753
2011 Projections	114	491	102	478	1,185	240	201	47	115	603	1,787
<b>4. Extrapolated (51 to 60% MFI)*</b>	76	322	60	197	655	341	308	99	194	942	1,597
2007 Projections	79	337	63	206	685	357	322	104	203	985	1,670
2011 Projections	81	343	64	210	699	364	328	106	207	1,005	1,703
<b>Number with any Housing Problems</b>	45	116	35	72	267	107	206	78	135	525	792
2007 Projections	47	121	37	75	279	112	215	82	141	549	828
2011 Projections	48	124	37	77	285	114	220	83	144	560	845
<b>5. Extrapolated (61-80% MFI)*</b>	100	429	80	262	871	521	469	151	295	1,436	2,307
2007 Projections	105	449	84	274	911	545	491	158	309	1,502	2,413
2011 Projections	107	458	85	279	929	556	500	161	315	1,532	2,460
<b>Number with any Housing Problems</b>	59	155	46	95	356	163	314	118	205	801	1,157
2007 Projections	62	162	48	99	372	170	328	123	214	838	1,210
2011 Projections	63	165	49	101	380	174	335	126	219	854	1,234
<b>6. Total Households</b>	1,013	3,264	559	2,648	7,482	4,018	6,382	1,011	2,425	13,836	21,318
2007 Projections	1,059	3,414	585	2,769	7,825	4,202	6,675	1,057	2,536	14,471	22,296
2011 Projections	1,080	3,481	596	2,824	7,980	4,285	6,807	1,078	2,586	14,756	22,736
<b>&lt;80% MFI with any Housing Problems</b>	394	1,372	296	1,055	3,117	729	817	250	555	2,351	5,468
2007 Projections	412	1,435	310	1,103	3,260	762	854	261	580	2,459	5,719
2011 Projections	420	1,463	316	1,125	3,324	777	871	267	592	2,507	5,832
<b>7. Household Projections For 2007</b>					<b>7,825</b>					<b>14,471</b>	<b>22,296</b>
<b>Household Projections For 2011</b>					<b>7,980</b>					<b>14,756</b>	<b>22,736</b>

Run Date:  
10-Jul-07  
©Crystal & Company, May, 2007.


**TABLE 1-5(b)**  
**CITY OF ALBUQUERQUE HOUSING NEEDS ASSESSMENT, 2007**

**HOUSING ASSISTANCE NEEDS OF LOW AND  
MODERATE INCOME HOUSEHOLDS, 2007**

JURISDICTION:

**EAST GATEWAY CPA  
CITY CORPORATE LIMITS**

Five Year Period:  
FY: through FY:  
2007 2011

	<b>EAST GATEWAY CPA</b>	
	<b>Renters</b>	<b>Owners</b>
<b>Households Earning 0- 30% MFI in 2000</b>	<b>1,733</b>	<b>664</b>
<b>Households Earning 0- 30% MFI in 2007</b>	<b>1,854</b>	<b>694</b>
Units Affordable in 2000	981	n/a
Minimum Number of Units Affordable in 2007	1,050	n/a
Housing Supply/Demand Mismatch in 2000	(752)	n/a
Minimum Housing Supply/Demand Mismatch in 2007	(805)	n/a
<b>Households Earning 31-50% MFI in 2000</b>	<b>1,448</b>	<b>821</b>
<b>Households Earning 31-50% MFI in 2007</b>	<b>1,510</b>	<b>862</b>
Units Affordable in 2000	2,361	n/a
Minimum Units Affordable in 2007	2,462	n/a
Housing Supply/Demand Mismatch in 2000	913	n/a
Minimum Housing Supply/Demand Mismatch in 2007	reduced from '00	n/a
<b>Households Earning Less Than 50% MFI in 2000</b>	<b>3,181</b>	<b>1,485</b>
<b>Households Earning Less Than 50% MFI in 2007</b>	<b>3,365</b>	<b>1,556</b>
Units Affordable in 2000	3,342	2,438
Minimum Units Affordable in 2007	3,512	2,555
Housing Supply/Demand Mismatch in 2000	161	953
Minimum Housing Supply/Demand Mismatch in 2007	reduced from '00	reduced from '00

Source: HUD Special Census CHAS Run, 2003.

Run Date:  
13-Aug-07  
©Crystal & Company, May, 2007.

**TABLE 1-6(a)**  
**CITY OF ALBUQUERQUE HOUSING NEEDS ASSESSMENT, 2007**

**HOUSING ASSISTANCE NEEDS OF LOW AND MODERATE INCOME HOUSEHOLDS, 2007**

JURISDICTION:

**MID HEIGHTS CPA**  
**CITY CORPORATE LIMITS**

Sources of Data:

Census (2000)  
Mid-Region COG Population Projections  
and CHAS Databook



Five Year Period:  
FY: through FY:  
2007 2011

Household by Type, Income, & Housing Problem	Renters					Owners					Total
	ELDERLY 1 & 2 Member Households	SMALL (2 to 4)	LARGE (5 or more)	OTHER Households	TOTAL RENTERS	ELDERLY 1 & 2 Member Households	SMALL (2 to 4)	LARGE (5 or more)	OTHER Households	TOTAL OWNERS	TOTAL (O&R)
<b>1. Very Low Income (0 to 50% MFI)*</b>											
2007 Projections	1,097	1,476	258	2,489	5,340	1,094	377	73	547	2,091	7,431
2011 Projections	1,159	1,560	273	2,631	5,644	1,156	398	77	578	2,210	7,854
	1,143	1,538	269	2,593	5,563	1,140	393	76	570	2,178	7,741
<b>2. 0 to 30% MFI*</b>											
2007 Projections	555	684	70	1,244	2,553	475	170	12	291	948	3,501
2011 Projections	587	723	74	1,315	2,698	502	180	13	308	1,002	3,700
	578	713	73	1,296	2,659	495	177	13	303	988	3,647
<b>Number with any Housing Problems</b>											
2007 Projections	357	575	70	1,022	2,024	417	146	12	181	756	2,780
2011 Projections	377	608	74	1,080	2,139	441	154	13	191	799	2,938
	372	599	73	1,065	2,108	434	152	13	189	788	2,896
<b>3. 31 to 50% MFI*</b>											
2007 Projections	542	792	188	1,245	2,787	619	207	61	256	1,143	3,930
2011 Projections	573	837	199	1,316	2,946	654	219	64	271	1,208	4,154
	565	825	196	1,297	2,903	645	216	64	267	1,191	4,094
<b>Number with any Housing Problems</b>											
2007 Projections	441	659	152	1,076	2,328	233	154	53	213	653	2,981
2011 Projections	466	696	161	1,137	2,460	246	163	56	225	690	3,151
	459	686	158	1,121	2,425	243	160	55	222	680	3,105
<b>4. Extrapolated (51 to 60% MFI)*</b>											
2007 Projections	251	671	112	813	1,847	519	356	80	188	1,143	2,990
2011 Projections	265	709	118	859	1,952	549	376	85	199	1,208	3,160
	261	699	117	847	1,924	541	371	83	196	1,191	3,115
<b>Number with any Housing Problems</b>											
2007 Projections	139	317	86	369	910	116	219	44	113	492	1,402
2011 Projections	147	335	91	390	962	123	231	47	119	520	1,482
	145	330	90	384	948	121	228	46	118	513	1,460
<b>5. Extrapolated (61-80% MFI)*</b>											
2007 Projections	334	894	149	1,082	2,459	791	542	122	288	1,743	4,202
2011 Projections	353	945	157	1,144	2,599	836	573	129	304	1,842	4,441
	348	931	155	1,127	2,562	824	565	127	300	1,816	4,377
<b>Number with any Housing Problems</b>											
2007 Projections	185	421	114	491	1,212	177	335	66	173	751	1,963
2011 Projections	196	445	120	519	1,281	187	354	70	183	794	2,075
	193	439	119	511	1,263	184	349	69	180	782	2,045
<b>6. Total Households</b>											
2007 Projections	2,459	5,439	720	7,651	16,269	7,177	8,501	1,479	3,170	20,327	36,596
2011 Projections	2,599	5,748	761	8,086	17,195	7,585	8,985	1,563	3,350	21,483	38,678
	2,562	5,666	750	7,970	16,947	7,476	8,855	1,541	3,302	21,175	38,122
<b>&lt;80% MFI with any Housing Problems</b>											
2007 Projections	1,122	1,972	422	2,958	6,474	943	854	175	680	2,652	9,126
2011 Projections	1,186	2,084	446	3,126	6,842	997	903	185	719	2,803	9,645
	1,169	2,054	440	3,081	6,744	982	890	182	708	2,763	9,507
<b>7. Household Projections For 2007</b>					<b>17,195</b>					<b>21,483</b>	<b>38,678</b>
<b>Household Projections For 2011</b>					<b>16,947</b>					<b>21,175</b>	<b>38,122</b>



Run Date:  
10-Jul-07  
©Crystal & Company, May, 2007.

**TABLE 1-6(b)**  
**CITY OF ALBUQUERQUE HOUSING NEEDS ASSESSMENT, 2007**

**HOUSING ASSISTANCE NEEDS OF LOW AND  
MODERATE INCOME HOUSEHOLDS, 2007**

JURISDICTION:

**MID HEIGHTS CPA  
CITY CORPORATE LIMITS**

Five Year Period:  
FY: through FY:  
2007 2011

	<b>MID HEIGHTS CPA</b>	
	<b>Renters</b>	<b>Owners</b>
<b>Households Earning 0- 30% MFI in 2000</b>	<b>2,553</b>	<b>948</b>
<b>Households Earning 0- 30% MFI in 2007</b>	<b>2,698</b>	<b>1,002</b>
Units Affordable in 2000	1,167	n/a
Minimum Number of Units Affordable in 2007	1,233	n/a
Housing Supply/Demand Mismatch in 2000	(1,386)	n/a
Minimum Housing Supply/Demand Mismatch in 2007	(1,465)	n/a
<b>Households Earning 31-50% MFI in 2000</b>	<b>2,787</b>	<b>1,143</b>
<b>Households Earning 31-50% MFI in 2007</b>	<b>2,946</b>	<b>1,208</b>
Units Affordable in 2000	4,113	n/a
Minimum Units Affordable in 2007	4,347	n/a
Housing Supply/Demand Mismatch in 2000	1,326	n/a
Minimum Housing Supply/Demand Mismatch in 2007	reduced from '00	n/a
<b>Households Earning Less Than 50% MFI in 2000</b>	<b>5,340</b>	<b>2,091</b>
<b>Households Earning Less Than 50% MFI in 2007</b>	<b>5,644</b>	<b>2,210</b>
Units Affordable in 2000	5,280	922
Minimum Units Affordable in 2007	5,580	974
Housing Supply/Demand Mismatch in 2000	(60)	(1,169)
Minimum Housing Supply/Demand Mismatch in 2007	(63)	(1,236)

Source: HUD Special Census CHAS Run, 2003.

Run Date:  
13-Aug-07  
©Crystal & Company, May, 2007.

**TABLE 1-7(a)**  
**CITY OF ALBUQUERQUE HOUSING NEEDS ASSESSMENT, 2007**

**HOUSING ASSISTANCE NEEDS OF LOW AND MODERATE INCOME HOUSEHOLDS, 2007**

JURISDICTION:

**NORTH VALLEY CPA  
CITY CORPORATE LIMITS**

Sources of Data:

Census (2000)  
Mid-Region COG Population Projections  
and CHAS Databook



Five Year Period:  
FY: through FY:  
2007 2011

Household by Type, Income, & Housing Problem	Renters					Owners					Total
	ELDERLY 1 & 2 Member Households	SMALL (2 to 4)	LARGE (5 or more)	OTHER Households	TOTAL RENTERS	ELDERLY 1 & 2 Member Households	SMALL (2 to 4)	LARGE (5 or more)	OTHER Households	TOTAL OWNERS	TOTAL (O&R)
<b>1. Very Low Income (0 to 50% MFI)*</b>	332	886	236	785	2,239	667	523	128	307	1,625	3,864
2007 Projections	386	1,029	274	912	2,601	775	607	149	357	1,887	4,488
2011 Projections	408	1,088	290	964	2,748	819	642	157	377	1,995	4,743
<b>2. 0 to 30% MFI*</b>	171	499	142	429	1,241	337	150	38	201	726	1,967
2007 Projections	199	580	165	498	1,441	391	174	44	233	843	2,285
2011 Projections	210	613	174	527	1,523	414	184	47	247	891	2,414
<b>Number with any Housing Problems</b>	116	407	138	308	969	189	121	38	166	514	1,483
2007 Projections	135	473	160	358	1,125	220	141	44	193	597	1,722
2011 Projections	142	500	169	378	1,189	232	149	47	204	631	1,820
<b>3. 31 to 50% MFI*</b>	161	387	94	356	998	330	373	90	106	899	1,897
2007 Projections	187	449	109	413	1,159	383	433	105	123	1,044	2,203
2011 Projections	198	475	115	437	1,225	405	458	110	130	1,103	2,329
<b>Number with any Housing Problems</b>	77	295	94	284	750	119	257	70	53	499	1,249
2007 Projections	89	343	109	330	871	138	299	81	62	580	1,451
2011 Projections	95	362	115	349	921	146	315	86	65	613	1,533
<b>4. Extrapolated (51 to 60% MFI)*</b>	20	175	32	166	392	158	171	61	97	487	879
2007 Projections	23	203	37	193	455	184	199	71	113	566	1,021
2011 Projections	25	215	39	204	481	194	210	75	119	598	1,079
<b>Number with any Housing Problems</b>	14	79	31	77	201	37	60	37	48	182	383
2007 Projections	16	92	36	89	233	43	70	43	56	211	445
2011 Projections	17	97	38	95	247	45	74	45	59	223	470
<b>5. Extrapolated (61-80% MFI)*</b>	26	232	43	220	522	241	261	94	148	744	1,266
2007 Projections	30	269	50	256	606	280	303	109	172	864	1,470
2011 Projections	32	285	53	270	641	296	320	115	182	913	1,554
<b>Number with any Housing Problems</b>	19	104	41	103	267	56	91	56	74	277	544
2007 Projections	22	121	48	120	310	65	106	65	86	322	632
2011 Projections	23	128	50	126	328	69	112	69	91	340	668
<b>6. Total Households</b>	526	1,812	456	1,619	4,413	2,127	3,892	693	1,681	8,393	12,806
2007 Projections	611	2,105	530	1,880	5,126	2,470	4,521	805	1,952	9,748	14,874
2011 Projections	646	2,224	560	1,987	5,417	2,611	4,777	851	2,063	10,302	15,719
<b>&lt;80% MFI with any Housing Problems</b>	226	885	304	772	2,187	401	529	201	341	1,472	3,659
2007 Projections	262	1,028	353	897	2,540	466	614	233	396	1,710	4,250
2011 Projections	277	1,086	373	948	2,684	492	649	247	419	1,807	4,491
<b>7. Household Projections For 2007</b>					<b>5,126</b>					<b>9,748</b>	<b>14,874</b>
<b>Household Projections For 2011</b>					<b>5,417</b>					<b>10,302</b>	<b>15,719</b>

Run Date:  
10-Jul-07  
©Crystal & Company, May, 2007.


**TABLE 1-7b)**  
**CITY OF ALBUQUERQUE HOUSING NEEDS ASSESSMENT, 2007**

**HOUSING ASSISTANCE NEEDS OF LOW AND  
MODERATE INCOME HOUSEHOLDS, 2007**

JURISDICTION:

**NORTH VALLEY CPA  
CITY CORPORATE LIMITS**

Five Year Period:  
FY: through FY:  
2007 2011

	<b>NORTH VALLEY CPA</b>	
	<b>Renters</b>	<b>Owners</b>
<b>Households Earning 0- 30% MFI in 2000</b>	<b>1,241</b>	<b>726</b>
<b>Households Earning 0- 30% MFI in 2007</b>	<b>1,441</b>	<b>843</b>
Units Affordable in 2000	791	n/a
Minimum Number of Units Affordable in 2007	919	n/a
Housing Supply/Demand Mismatch in 2000	(450)	n/a
Minimum Housing Supply/Demand Mismatch in 2007	(523)	n/a
<b>Households Earning 31-50% MFI in 2000</b>	<b>998</b>	<b>899</b>
<b>Households Earning 31-50% MFI in 2007</b>	<b>1,159</b>	<b>1,044</b>
Units Affordable in 2000	1,318	n/a
Minimum Units Affordable in 2007	1,531	n/a
Housing Supply/Demand Mismatch in 2000	320	n/a
Minimum Housing Supply/Demand Mismatch in 2007	reduced from '00	n/a
<b>Households Earning Less Than 50% MFI in 2000</b>	<b>2,239</b>	<b>1,625</b>
<b>Households Earning Less Than 50% MFI in 2007</b>	<b>2,601</b>	<b>1,887</b>
Units Affordable in 2000	2,109	970
Minimum Units Affordable in 2007	2,450	1,127
Housing Supply/Demand Mismatch in 2000	(130)	(655)
Minimum Housing Supply/Demand Mismatch in 2007	(151)	(761)

Source: HUD Special Census CHAS Run, 2003.

Run Date:  
13-Aug-07  
©Crystal & Company, May, 2007.

**TABLE 1-8(a)**  
**CITY OF ALBUQUERQUE HOUSING NEEDS ASSESSMENT, 2007**

**HOUSING ASSISTANCE NEEDS OF LOW AND MODERATE INCOME HOUSEHOLDS, 2007**

JURISDICTION:

**WESTSIDE CPA**  
**CITY CORPORATE LIMITS**

Sources of Data:

Census (2000)  
Mid-Region COG Population Projections  
and CHAS Databook



Five Year Period:

FY: through FY:  
2007 2011

Household by Type, Income, & Housing Problem	Renters					Owners					Total
	ELDERLY 1 & 2 Member Households	SMALL (2 to 4)	LARGE (5 or more)	OTHER Households	TOTAL RENTERS	ELDERLY 1 & 2 Member Households	SMALL (2 to 4)	LARGE (5 or more)	OTHER Households	TOTAL OWNERS	TOTAL (O&R)
<b>1. Very Low Income (0 to 50% MFI)*</b>	122	618	86	504	1,330	182	383	36	251	852	2,182
2007 Projections	163	825	115	673	1,775	243	511	48	335	1,137	2,912
2011 Projections	191	969	135	790	2,086	285	601	56	394	1,336	3,422
<b>2. 0 to 30% MFI*</b>	48	309	18	199	574	94	178	18	148	438	1,012
2007 Projections	64	412	24	266	766	125	238	24	198	585	1,351
2011 Projections	75	485	28	312	900	147	279	28	232	687	1,587
<b>Number with any Housing Problems</b>	34	305	18	179	537	74	144	18	113	349	886
2007 Projections	45	407	24	239	717	99	192	24	151	466	1,182
2011 Projections	53	478	28	281	842	116	226	28	177	547	1,389
<b>3. 31 to 50% MFI*</b>	74	309	68	305	756	88	205	18	103	414	1,170
2007 Projections	99	412	91	407	1,009	117	274	24	137	553	1,562
2011 Projections	116	485	107	478	1,186	138	321	28	162	649	1,835
<b>Number with any Housing Problems</b>	54	259	64	305	682	88	205	18	103	414	1,096
2007 Projections	72	346	85	407	910	117	274	24	137	553	1,463
2011 Projections	85	406	100	478	1,070	138	321	28	162	649	1,719
<b>4. Extrapolated (51 to 60% MFI)*</b>	47	246	37	242	572	132	251	62	105	550	1,122
2007 Projections	63	328	49	323	763	176	335	83	140	734	1,497
2011 Projections	74	386	58	380	897	207	394	97	165	863	1,760
<b>Number with any Housing Problems</b>	28	236	39	251	554	92	313	83	124	612	1,166
2007 Projections	37	315	52	335	739	123	418	111	165	817	1,556
2011 Projections	44	370	61	394	869	144	491	130	194	960	1,829
<b>5. Extrapolated (61-80% MFI)*</b>	62	327	50	321	760	201	382	95	160	838	1,598
2007 Projections	83	436	67	428	1,014	268	510	127	214	1,118	2,133
2011 Projections	97	513	78	503	1,192	315	599	149	251	1,314	2,506
<b>Number with any Housing Problems</b>	28	236	39	251	554	92	313	83	124	612	1,166
2007 Projections	37	315	52	335	739	123	418	111	165	817	1,556
2011 Projections	44	370	61	394	869	144	491	130	194	960	1,829
<b>6. Total Households</b>	410	2,789	402	2,683	6,284	2,052	10,263	1,727	3,075	17,117	23,401
2007 Projections	547	3,722	537	3,581	8,387	2,739	13,697	2,305	4,104	22,845	31,232
2011 Projections	643	4,374	630	4,208	9,855	3,218	16,095	2,708	4,822	26,843	36,698
<b>&lt;80% MFI with any Housing Problems</b>	144	1,036	160	986	2,327	346	975	202	464	1,987	4,314
2007 Projections	192	1,383	214	1,316	3,106	462	1,301	270	619	2,652	5,758
2011 Projections	226	1,625	251	1,546	3,649	543	1,529	317	728	3,116	6,765
<b>7. Household Projections For 2007</b>					<b>8,387</b>					<b>22,845</b>	<b>31,232</b>
<b>Household Projections For 2011</b>					<b>9,855</b>					<b>26,843</b>	<b>36,698</b>

Run Date:  
 10-Jul-07  
 ©Crystal & Company, May, 2007.

**TABLE 1-8(b)**  
**CITY OF ALBUQUERQUE HOUSING NEEDS ASSESSMENT, 2007**


**HOUSING ASSISTANCE NEEDS OF  
 LOW AND MODERATE INCOME HOUSEHOLDS, 2007**

JURISDICTION:

**WESTSIDE CPA  
 CITY CORPORATE LIMITS**

Five Year Period:

FY: through FY:  
 2007 2011

	<b>WEST SIDE CPA</b>	
	<b>Renters</b>	<b>Owners</b>
		
<b>Households Earning 0- 30% MFI in 2000</b>	<b>574</b>	<b>435</b>
<b>Households Earning 0- 30% MFI in 2007</b>	<b>766</b>	<b>585</b>
Units Affordable in 2000	201	n/a
Minimum Number of Units Affordable in 2007	268	n/a
Housing Supply/Demand Mismatch in 2000	(373)	n/a
Minimum Housing Supply/Demand Mismatch in 2007	(498)	n/a
<b>Households Earning 31-50% MFI in 2000</b>	<b>756</b>	<b>500</b>
<b>Households Earning 31-50% MFI in 2007</b>	<b>1,009</b>	<b>553</b>
Units Affordable in 2000	390	n/a
Minimum Units Affordable in 2007	521	n/a
Housing Supply/Demand Mismatch in 2000	(366)	n/a
Minimum Housing Supply/Demand Mismatch in 2007	(488)	n/a
<b>Households Earning Less Than 50% MFI in 2000</b>	<b>1,330</b>	<b>935</b>
<b>Households Earning Less Than 50% MFI in 2007</b>	<b>1,775</b>	<b>1,248</b>
Units Affordable in 2000	591	118
Minimum Units Affordable in 2007	789	158
Housing Supply/Demand Mismatch in 2000	(739)	(817)
Minimum Housing Supply/Demand Mismatch in 2007	(986)	(1,091)

Source: HUD Special Census CHAS Run, 2003.

Run Date:  
13-Aug-07  
©Crystal & Company, May, 2007.

**TABLE 1-9(a)**  
**CITY OF ALBUQUERQUE HOUSING NEEDS ASSESSMENT, 2007**

**HOUSING ASSISTANCE NEEDS OF LOW AND MODERATE INCOME HOUSEHOLDS, 2007**

JURISDICTION:

**SOUTHWEST MESA CPA  
CITY CORPORATE LIMITS**

Sources of Data:

Census (2000)  
Mid-Region COG Population Projections  
and CHAS Databook



Five Year Period:

FY: through FY:  
2007 2011

Household by Type, Income, & Housing Problem	Renters					Owners					Total
	ELDERLY 1 & 2 Member Households	SMALL (2 to 4)	LARGE (5 or more)	OTHER Households	TOTAL RENTERS	ELDERLY 1 & 2 Member Households	SMALL (2 to 4)	LARGE (5 or more)	OTHER Households	TOTAL OWNERS	TOTAL (O&R)
<b>1. Very Low Income (0 to 50% MFI)*</b>	142	724	211	173	1,162	387	708	202	202	1,499	2,661
2007 Projections	195	993	290	237	1,594	531	971	277	277	2,057	3,651
2011 Projections	221	1,128	329	270	1,811	603	1,103	315	315	2,336	4,146
<b>2. 0 to 30% MFI*</b>	108	420	118	69	715	150	310	95	88	643	1,358
2007 Projections	148	576	162	95	981	206	425	130	121	882	1,863
2011 Projections	168	654	184	108	1,114	234	483	148	137	1,002	2,116
<b>Number with any Housing Problems</b>	43	380	99	59	581	122	205	95	84	506	1,087
2007 Projections	59	521	136	81	797	167	281	130	115	694	1,491
2011 Projections	67	592	154	92	905	190	319	148	131	788	1,694
<b>3. 31 to 50% MFI*</b>	34	304	93	104	447	237	398	107	114	856	1,303
2007 Projections	47	417	128	143	613	325	546	147	156	1,175	1,788
2011 Projections	53	474	145	162	697	369	620	167	178	1,334	2,030
<b>Number with any Housing Problems</b>	10	244	89	104	447	129	320	103	79	631	1,078
2007 Projections	14	335	122	143	613	177	439	141	108	866	1,479
2011 Projections	16	380	139	162	697	201	499	160	123	983	1,680
<b>4. Extrapolated (51 to 60% MFI)*</b>	13	154	50	81	298	74	428	195	117	814	1,112
2007 Projections	18	211	69	111	409	102	587	268	161	1,117	1,526
2011 Projections	20	240	78	126	464	115	667	304	182	1,268	1,733
<b>Number with any Housing Problems</b>	4	82	32	32	149	36	242	148	75	501	650
2007 Projections	5	113	44	44	204	49	332	203	103	687	892
2011 Projections	6	128	50	50	232	56	377	231	117	781	1,013
<b>5. Extrapolated (61-80% MFI)*</b>	17	205	67	108	397	114	652	297	178	1,241	1,638
2007 Projections	23	281	92	148	545	156	895	408	244	1,703	2,248
2011 Projections	26	319	104	168	619	178	1,016	463	277	1,934	2,552
<b>Number with any Housing Problems</b>	6	108	42	42	199	54	368	226	115	763	962
2007 Projections	8	148	58	58	273	74	505	310	158	1,047	1,320
2011 Projections	9	168	65	65	310	84	573	352	179	1,189	1,499
<b>6. Total Households</b>	232	1,472	431	649	2,784	1,082	5,281	1,716	1,375	9,454	12,238
2007 Projections	318	2,020	591	891	3,820	1,485	7,246	2,355	1,887	12,972	16,792
2011 Projections	361	2,294	672	1,011	4,338	1,686	8,229	2,674	2,142	14,731	19,069
<b>&lt;80% MFI with any Housing Problems</b>	63	814	262	237	1,376	341	1,135	572	353	2,401	3,777
2007 Projections	86	1,117	359	325	1,888	468	1,557	785	484	3,294	5,182
2011 Projections	98	1,268	408	369	2,144	531	1,769	891	550	3,741	5,885
<b>7. Household Projections For 2007</b>					<b>3,820</b>					<b>12,972</b>	<b>16,792</b>
<b>Household Projections For 2011</b>					<b>4,338</b>					<b>14,731</b>	<b>19,069</b>

Run Date:  
 10-Jul-07  
 ©Crystal & Company, May, 2007.


**TABLE 1-9(b)**  
**CITY OF ALBUQUERQUE HOUSING NEEDS ASSESSMENT, 2007**

**HOUSING ASSISTANCE NEEDS OF  
 LOW AND MODERATE INCOME HOUSEHOLDS, 2007**

JURISDICTION:

**SOUTHWEST MESA CPA  
 CITY CORPORATE LIMITS**

Five Year Period:  
 FY: through FY:  
 2007 2011

	<b>SOUTHWEST MESA CPA</b>	
	<b>Renters</b>	<b>Owners</b>
<b>Households Earning 0- 30% MFI in 2000</b>	<b>717</b>	<b>639</b>
<b>Households Earning 0- 30% MFI in 2007</b>	<b>981</b>	<b>882</b>
Units Affordable in 2000	563	n/a
Minimum Number of Units Affordable in 2007	770	n/a
Housing Supply/Demand Mismatch in 2000	(154)	n/a
Minimum Housing Supply/Demand Mismatch in 2007	(211)	n/a
<b>Households Earning 31-50% MFI in 2000</b>	<b>560</b>	<b>856</b>
<b>Households Earning 31-50% MFI in 2007</b>	<b>613</b>	<b>1,175</b>
Units Affordable in 2000	929	n/a
Minimum Units Affordable in 2007	reduced from '00	n/a
Housing Supply/Demand Mismatch in 2000	369	n/a
Minimum Housing Supply/Demand Mismatch in 2007	reduced from '00	n/a
<b>Households Earning Less Than 50% MFI in 2000</b>	<b>1,277</b>	<b>1,495</b>
<b>Households Earning Less Than 50% MFI in 2007</b>	<b>1,594</b>	<b>2,057</b>
Units Affordable in 2000	1,492	1,785
Minimum Units Affordable in 2007	reduced from '00	reduced from '00
Housing Supply/Demand Mismatch in 2000	215	290
Minimum Housing Supply/Demand Mismatch in 2007	reduced from '00	reduced from '00

Run Date:  
13-Aug-07  
©Crystal & Company, May, 2007.

**TABLE 1-10 (a)**  
**CITY OF ALBUQUERQUE HOUSING NEEDS ASSESSMENT, 2007**

**HOUSING ASSISTANCE NEEDS OF LOW AND MODERATE INCOME HOUSEHOLDS, 2007**

JURISDICTION:

**NEAR HEIGHTS CPA**  
**CITY CORPORATE LIMITS**

Sources of Data:

Census (2000)  
Mid-Region COG Population Projections  
and CHAS Databook



Five Year Period:  
FY: through FY:  
2007 2011

Household by Type, Income, & Housing Problem	Renters					Owners					Total
	ELDERLY 1 & 2 Member Households	SMALL (2 to 4)	LARGE (5 or more)	OTHER Households	TOTAL RENTERS	ELDERLY 1 & 2 Member Households	SMALL (2 to 4)	LARGE (5 or more)	OTHER Households	TOTAL OWNERS	TOTAL (O&R)
<b>1. Very Low Income (0 to 50% MFI)*</b>	1,276	2,603	531	4,770	9,180	834	419	137	798	1,917	11,097
2007 Projections	1,325	2,703	551	4,953	9,532	866	435	142	829	1,991	11,523
2011 Projections	1,339	2,731	557	5,005	9,632	875	440	144	837	2,011	11,643
<b>2. 0 to 30% MFI*</b>	745	1,321	213	2,823	5,102	351	183	58	547	868	5,970
2007 Projections	774	1,372	221	2,931	5,298	364	190	60	568	901	6,199
2011 Projections	782	1,386	223	2,962	5,353	368	192	61	574	911	6,264
<b>Number with any Housing Problems</b>	493	1,152	209	2,385	4,239	238	173	58	201	670	4,909
2007 Projections	512	1,196	217	2,477	4,402	247	180	60	209	696	5,097
2011 Projections	517	1,209	219	2,502	4,448	250	182	61	211	703	5,151
<b>3. 31 to 50% MFI*</b>	531	1,282	318	1,947	4,078	483	236	79	251	1,049	5,127
2007 Projections	551	1,331	330	2,022	4,235	502	245	82	261	1,089	5,324
2011 Projections	557	1,345	334	2,043	4,279	507	248	83	263	1,101	5,379
<b>Number with any Housing Problems</b>	353	940	318	1,585	3,196	201	194	75	161	631	3,827
2007 Projections	367	976	330	1,646	3,319	209	201	78	167	655	3,974
2011 Projections	370	986	334	1,663	3,353	211	204	79	169	662	4,015
<b>4. Extrapolated (51 to 60% MFI)*</b>	233	608	141	842	1,824	306	170	34	194	704	2,528
2007 Projections	242	631	146	874	1,894	318	177	35	201	731	2,625
2011 Projections	244	638	148	883	1,914	321	178	36	204	739	2,652
<b>Number with any Housing Problems</b>	100	244	124	293	761	68	116	19	118	321	1,082
2007 Projections	104	253	129	304	790	71	120	20	123	333	1,124
2011 Projections	105	256	130	307	798	71	122	20	124	337	1,135
<b>5. Extrapolated (61-80% MFI)*</b>	311	809	187	1,120	2,427	466	259	51	297	1,073	3,500
2007 Projections	323	840	194	1,163	2,520	484	269	53	308	1,114	3,634
2011 Projections	326	849	196	1,175	2,547	489	272	54	312	1,126	3,672
<b>Number with any Housing Problems</b>	132	325	164	391	1,012	103	178	28	180	489	1,501
2007 Projections	137	337	170	406	1,051	107	185	29	187	508	1,559
2011 Projections	139	341	172	410	1,062	108	187	29	189	513	1,575
<b>6. Total Households</b>	2,434	6,006	1,193	9,679	19,312	3,916	4,985	780	3,174	12,855	32,167
2007 Projections	2,527	6,237	1,239	10,051	20,053	4,066	5,176	810	3,296	13,349	33,402
2011 Projections	2,554	6,302	1,252	10,156	20,263	4,109	5,230	818	3,330	13,488	33,751
<b>&lt;80% MFI with any Housing Problems</b>	1,078	2,661	815	4,654	9,208	610	661	180	660	2,111	11,319
2007 Projections	1,119	2,763	846	4,833	9,562	633	686	187	685	2,192	11,754
2011 Projections	1,131	2,792	855	4,883	9,661	640	694	189	693	2,215	11,876
<b>7. Household Projections For 2007</b>					<b>20,053</b>					<b>13,349</b>	<b>33,402</b>
<b>Household Projections For 2011</b>					<b>20,263</b>					<b>13,488</b>	<b>33,751</b>



Run Date:  
 10-Jul-07  
 ©Crystal & Company, May, 2007.

**TABLE 1-10(b)**  
**CITY OF ALBUQUERQUE HOUSING NEEDS ASSESSMENT, 2007**

**HOUSING ASSISTANCE NEEDS OF LOW  
 AND MODERATE INCOME HOUSEHOLDS, 2007**

JURISDICTION:

**NEAR HEIGHTS CPA  
 CITY CORPORATE LIMITS**

Five Year Period:  
 FY: through FY:  
 2007 2011

	<b>NEAR HEIGHTS CPA</b>	
	<b>Renters</b>	<b>Owners</b>
<b>Households Earning 0- 30% MFI in 2000</b>	<b>5,102</b>	<b>868</b>
<b>Households Earning 0- 30% MFI in 2007</b>	<b>5,298</b>	<b>901</b>
Units Affordable in 2000	1,974	n/a
Minimum Number of Units Affordable in 2007	2,050	n/a
Housing Supply/Demand Mismatch in 2000	(3,128)	n/a
Minimum Housing Supply/Demand Mismatch in 2007	(3,248)	n/a
<b>Households Earning 31-50% MFI in 2000</b>	<b>4,078</b>	<b>1,049</b>
<b>Households Earning 31-50% MFI in 2007</b>	<b>4,235</b>	<b>1,089</b>
Units Affordable in 2000	9,936	n/a
Minimum Units Affordable in 2007	10,317	n/a
Housing Supply/Demand Mismatch in 2000	5,858	n/a
Minimum Housing Supply/Demand Mismatch in 2007	reduced from '00	n/a
<b>Households Earning Less Than 50% MFI in 2000</b>	<b>9,180</b>	<b>1,917</b>
<b>Households Earning Less Than 50% MFI in 2007</b>	<b>9,532</b>	<b>1,991</b>
Units Affordable in 2000	11,910	953
Minimum Units Affordable in 2007	12,367	990
Housing Supply/Demand Mismatch in 2000	2,730	(964)
Minimum Housing Supply/Demand Mismatch in 2007	reduced from '00	(1,001)

Source: HUD Special Census CHAS Run, 2003.

Run Date:  
13-Aug-07  
©Crystal & Company, May, 2007.

**TABLE 1-11 (a)**  
**CITY OF ALBUQUERQUE HOUSING NEEDS ASSESSMENT, 2007**

**HOUSING ASSISTANCE NEEDS OF LOW AND MODERATE INCOME HOUSEHOLDS, 2007**

JURISDICTION:

**SOUTH VALLEY CPA**  
**CITY CORPORATE LIMITS**

Sources of Data:

Census (2000)  
Mid-Region COG Population Projections  
and CHAS Databook



Five Year Period:

FY: through FY:  
2007 2011

Household by Type, Income, & Housing Problem	Renters					Owners					Total
	ELDERLY 1 & 2 Member Households	SMALL (2 to 4)	LARGE (5 or more)	OTHER Households	TOTAL RENTERS	ELDERLY 1 & 2 Member Households	SMALL (2 to 4)	LARGE (5 or more)	OTHER Households	TOTAL OWNERS	TOTAL (O&R)
<b>1. Very Low Income (0 to 50% MFI)*</b>	0	103	28	70	201	122	161	14	39	336	537
2007 Projections	0	119	32	81	232	141	186	16	45	388	621
2011 Projections	0	127	34	86	247	150	198	17	48	413	660
<b>2. 0 to 30% MFI*</b>	0	55	0	55	110	74	47	0	24	145	255
2007 Projections	0	64	0	64	127	86	54	0	28	168	295
2011 Projections	0	68	0	68	135	91	58	0	30	178	314
Number with any Housing Problems	0	55	0	45	100	14	43	0	24	81	181
2007 Projections	0	64	0	52	116	16	50	0	28	94	209
2011 Projections	0	68	0	55	123	17	53	0	30	100	223
<b>3. 31 to 50% MFI*</b>	0	48	28	15	91	48	114	14	15	191	282
2007 Projections	0	55	32	17	105	55	132	16	17	221	326
2011 Projections	0	59	34	18	112	59	140	17	18	235	347
Number with any Housing Problems	0	24	24	15	63	29	55	14	25	113	176
2007 Projections	0	28	28	17	73	34	64	16	29	131	203
2011 Projections	0	30	30	18	77	36	68	17	31	139	216
<b>4. Extrapolated (51 to 60% MFI)*</b>	0	21	0	2	23	15	49	29	10	103	126
2007 Projections	0	24	0	2	27	17	57	34	12	119	146
2011 Projections	0	26	0	2	28	18	60	36	12	127	155
Number with any Housing Problems	0	4	0	0	4	2	19	23	10	54	58
2007 Projections	0	5	0	0	5	2	22	27	12	62	67
2011 Projections	0	5	0	0	5	2	23	28	12	66	71
<b>5. Extrapolated (61-80% MFI)*</b>	0	29	0	2	31	22	75	45	15	157	188
2007 Projections	0	34	0	2	36	25	87	52	17	181	217
2011 Projections	0	36	0	2	38	27	92	55	18	193	231
Number with any Housing Problems	0	6	0	0	6	2	30	36	15	83	89
2007 Projections	0	7	0	0	7	2	35	42	17	96	103
2011 Projections	0	7	0	0	7	2	37	44	18	102	109
<b>6. Total Households</b>	25	191	40	92	348	255	562	221	147	1,185	1,533
2007 Projections	29	221	46	106	402	295	650	255	170	1,370	1,772
2011 Projections	31	235	49	113	428	314	691	272	181	1,457	1,885
<80% MFI with any Housing Problems	0	89	24	60	173	47	147	73	74	331	504
2007 Projections	0	103	28	69	200	54	170	84	86	383	583
2011 Projections	0	109	30	74	213	58	181	90	91	407	620
<b>7. Household Projections For 2007</b>					<b>402</b>					<b>1,370</b>	<b>1,772</b>
Household Projections For 2011					<b>428</b>					<b>1,457</b>	<b>1,885</b>

Run Date:  
 10-Jul-07  
 ©Crystal & Company, May, 2007.


**TABLE 1-11(b)**  
**CITY OF ALBUQUERQUE HOUSING NEEDS ASSESSMENT, 2007**

JURISDICTION:

**HOUSING ASSISTANCE NEEDS OF  
 LOW AND MODERATE INCOME HOUSEHOLDS, 2007**

**SOUTH VALLEY CPA  
 CITY CORPORATE LIMITS**

Five Year Period:  
 FY: through FY:  
 2007 2011

	<b>SOUTH VALLEY CPA</b>	
	<b>Renters</b>	<b>Owners</b>
<b>Households Earning 0- 30% MFI in 2000</b>	<b>110</b>	<b>145</b>
<b>Households Earning 0- 30% MFI in 2007</b>	<b>127</b>	<b>168</b>
Units Affordable in 2000	87	n/a
Minimum Number of Units Affordable in 2007	101	n/a
Housing Supply/Demand Mismatch in 2000	(23)	n/a
Minimum Housing Supply/Demand Mismatch in 2007	(27)	n/a
<hr/>		
<b>Households Earning 31-50% MFI in 2000</b>	<b>91</b>	<b>191</b>
<b>Households Earning 31-50% MFI in 2007</b>	<b>105</b>	<b>221</b>
Units Affordable in 2000	195	n/a
Minimum Units Affordable in 2007	225	
Housing Supply/Demand Mismatch in 2000	104	n/a
Minimum Housing Supply/Demand Mismatch in 2007	reduced from '00	n/a
<hr/>		
<b>Households Earning Less Than 50% MFI in 2000</b>	<b>201</b>	<b>336</b>
<b>Households Earning Less Than 50% MFI in 2007</b>	<b>232</b>	<b>388</b>
Units Affordable in 2000	282	278
Minimum Units Affordable in 2007	326	321
Housing Supply/Demand Mismatch in 2000	81	(58)
Minimum Housing Supply/Demand Mismatch in 2007	94	(67)

Source: HUD Special Census CHAS Run, 2003.

Run Date:  
13-Aug-07  
©Crystal & Company, May, 2007.

**TABLE 1-12(a)**  
**CITY OF ALBUQUERQUE HOUSING NEEDS ASSESSMENT, 2007**

**HOUSING ASSISTANCE NEEDS OF LOW AND MODERATE INCOME HOUSEHOLDS, 2007**

JURISDICTION:

**FOOTHILLS CPA**  
**CITY CORPORATE LIMITS**

Sources of Data:

Census (2000)  
Mid-Region COG Population Projections  
and CHAS Databook



Five Year Period:  
FY: through FY:  
2007 2011

Household by Type, Income, & Housing Problem	Renters					Owners					Total
	ELDERLY 1 & 2 Member Households	SMALL (2 to 4)	LARGE (5 or more)	OTHER Households	TOTAL RENTERS	ELDERLY 1 & 2 Member Households	SMALL (2 to 4)	LARGE (5 or more)	OTHER Households	TOTAL OWNERS	TOTAL (O&R)
<b>1. Very Low Income (0 to 50% MFI)*</b>	249	458	27	559	1,293	400	205	30	165	800	2,093
2007 Projections	266	490	29	598	1,384	428	219	32	177	856	2,240
2011 Projections	280	515	30	628	1,453	449	230	34	185	899	2,352
<b>2. 0 to 30% MFI*</b>	147	258	13	243	661	151	92	20	65	328	989
2007 Projections	157	276	14	260	707	162	98	21	70	351	1,058
2012 Projections	165	290	15	273	743	170	103	22	73	369	1,111
<b>Number with any Housing Problems</b>	123	244	13	177	557	123	90	10	51	274	831
2007 Projections	132	261	14	189	596	132	96	11	55	293	889
2011 Projections	138	274	15	199	626	138	101	11	57	308	934
<b>3. 31 to 50% MFI*</b>	102	200	14	316	632	249	113	10	100	472	1,104
2007 Projections	109	214	15	338	676	266	121	11	107	505	1,182
2011 Projections	115	225	16	355	710	280	127	11	112	530	1,241
<b>Number with any Housing Problems</b>	102	190	14	306	612	140	101	10	66	317	929
2007 Projections	109	203	15	327	655	150	108	11	71	339	994
2011 Projections	115	214	16	344	688	157	113	11	74	356	1,044
<b>4. Extrapolated (51 to 60% MFI)*</b>	118	173	4	278	573	166	131	13	60	371	944
2007 Projections	126	185	4	298	613	178	140	14	64	397	1,010
2011 Projections	133	194	4	312	644	187	147	15	67	417	1,061
<b>Number with any Housing Problems</b>	109	128	4	169	410	63	95	10	51	219	629
2007 Projections	117	137	4	181	439	67	102	11	55	234	673
2011 Projections	122	144	4	190	461	71	107	11	57	246	707
<b>5. Extrapolated (61-80% MFI)*</b>	158	230	5	369	762	253	201	21	92	566	1,328
2007 Projections	169	246	5	395	816	271	215	22	98	606	1,421
2011 Projections	178	258	6	415	856	284	226	24	103	636	1,492
<b>Number with any Housing Problems</b>	145	171	5	225	546	96	145	16	79	335	881
2007 Projections	155	183	5	241	584	103	155	17	85	359	943
2011 Projections	163	192	6	253	614	108	163	18	89	376	990
<b>6. Total Households</b>	1,249	2,331	188	3,251	7,019	3,440	6,090	838	1,798	12,166	19,185
2007 Projections	1,337	2,495	201	3,479	7,512	3,682	6,518	897	1,924	13,020	20,532
2011 Projections	1,404	2,619	211	3,653	7,887	3,866	6,843	942	2,020	13,671	21,559
<b>&lt;80% MFI with any Housing Problems</b>	479	733	36	877	2,125	422	431	46	247	1,145	3,270
2007 Projections	513	784	39	939	2,274	452	461	49	264	1,225	3,500
2011 Projections	538	824	40	986	2,388	474	484	52	278	1,287	3,675
<b>7. Household Projections For 2007</b>					<b>7,512</b>					<b>13,020</b>	<b>20,532</b>
<b>Household Projections For 2011</b>					<b>7,887</b>					<b>13,671</b>	<b>21,559</b>

Run Date:  
 10-Jul-07  
 ©Crystal & Company, May, 2007.


**TABLE 1-12(b)**  
**CITY OF ALBUQUERQUE HOUSING NEEDS ASSESSMENT, 2007**

**HOUSING ASSISTANCE NEEDS OF LOW  
 AND MODERATE INCOME HOUSEHOLDS, 2007**

**JURISDICTION:**

**FOOTHILLS CPA  
 CITY CORPORATE LIMITS**

Five Year Period:  
 FY: through FY:  
 2007 2011

	<b>FOOTHILLS CPA</b>	
	Renters	Owners
<b>Households Earning 0- 30% MFI in 2000</b>	<b>661</b>	<b>328</b>
<b>Households Earning 0- 30% MFI in 2007</b>	<b>707</b>	<b>351</b>
Units Affordable in 2000	250	n/a
Minimum Number of Units Affordable in 2007	268	n/a
Housing Supply/Demand Mismatch in 2000	(411)	n/a
Minimum Housing Supply/Demand Mismatch in 2007	(440)	n/a
<b>Households Earning 31-50% MFI in 2000</b>	<b>632</b>	<b>472</b>
<b>Households Earning 31-50% MFI in 2007</b>	<b>676</b>	<b>505</b>
Units Affordable in 2000	408	n/a
Minimum Units Affordable in 2007	437	n/a
Housing Supply/Demand Mismatch in 2000	(224)	n/a
Minimum Housing Supply/Demand Mismatch in 2007	(240)	n/a
<b>Households Earning Less Than 50% MFI in 2000</b>	<b>1,293</b>	<b>800</b>
<b>Households Earning Less Than 50% MFI in 2007</b>	<b>1,384</b>	<b>856</b>
Units Affordable in 2000	658	593
Minimum Units Affordable in 2007	704	635
Housing Supply/Demand Mismatch in 2000	(635)	(207)
Minimum Housing Supply/Demand Mismatch in 2007	(680)	(222)

Source: HUD Special Census CHAS Run, 2003.

Run Date:  
13-Aug-07  
©Crystal & Company, May, 2007.

**TABLE 1-13(a)**  
**CITY OF ALBUQUERQUE HOUSING NEEDS ASSESSMENT, 2007**

**HOUSING ASSISTANCE NEEDS OF LOW AND MODERATE INCOME HOUSEHOLDS, 2007**

JURISDICTION:

**NORTH ALBUQUERQUE CPA  
CITY CORPORATE LIMITS**

Sources of Data:

Census (2000)  
Mid-Region COG Population Projections  
and CHAS Databook



Five Year Period:  
FY: through FY:  
2007 2011

Household by Type, Income, & Housing Problem	Renters					Owners					Total
	ELDERLY 1 & 2 Member Households	SMALL (2 to 4)	LARGE (5 or more)	OTHER Households	TOTAL RENTERS	ELDERLY 1 & 2 Member Households	SMALL (2 to 4)	LARGE (5 or more)	OTHER Households	TOTAL OWNERS	TOTAL (O&R)
<b>1. Very Low Income (0 to 50% MFI)*</b>	238	235	43	400	916	502	245	17	171	935	1,851
2007 Projections	262	259	47	441	1,010	553	270	19	189	1,031	2,040
2011 Projections	274	270	49	460	1,053	577	282	20	197	1,075	2,128
<b>2. 0 to 30% MFI*</b>	126	122	10	246	504	208	90	14	64	376	880
2007 Projections	139	134	11	271	556	229	99	15	71	414	970
2011 Projections	145	140	11	283	579	239	103	16	74	432	1,012
<b>Number with any Housing Problems</b>	50	103	10	185	348	183	76	14	34	308	656
2007 Projections	55	114	11	204	384	202	84	15	37	340	723
2011 Projections	57	118	11	213	400	210	87	16	39	354	754
<b>3. 31 to 50% MFI*</b>	112	113	33	154	412	294	155	3	107	559	971
2007 Projections	123	125	36	170	454	324	171	3	118	616	1,070
2011 Projections	129	130	38	177	474	338	178	3	123	643	1,116
<b>Number with any Housing Problems</b>	74	78	28	130	310	192	126	3	76	397	707
2007 Projections	82	86	31	143	342	212	139	3	84	438	779
2011 Projections	85	90	32	149	356	221	145	3	87	456	813
<b>4. Extrapolated (51 to 60% MFI)*</b>	45	105	20	140	310	154	156	14	107	432	742
2007 Projections	50	116	22	154	342	170	172	15	118	476	818
2011 Projections	52	121	23	161	356	177	179	16	123	497	853
<b>Number with any Housing Problems</b>	32	55	18	73	178	63	97	12	50	222	400
2007 Projections	35	61	20	80	196	69	107	13	55	245	441
2011 Projections	37	63	21	84	205	72	112	14	57	255	460
<b>5. Extrapolated (61-80% MFI)*</b>	61	139	26	187	412	236	239	22	164	660	1,072
2007 Projections	67	153	29	206	454	260	263	24	181	728	1,182
2011 Projections	70	160	30	215	474	271	275	25	189	759	1,233
<b>Number with any Housing Problems</b>	42	74	24	96	236	97	148	18	78	339	575
2007 Projections	46	82	26	106	260	107	163	20	86	374	634
2011 Projections	48	85	28	110	271	112	170	21	90	390	661
<b>6. Total Households</b>	491	1,227	212	1,488	3,418	2,754	5,747	855	1,648	11,002	14,420
2007 Projections	541	1,353	234	1,640	3,768	3,036	6,335	943	1,817	12,128	15,896
2011 Projections	565	1,411	244	1,711	3,930	3,167	6,608	983	1,895	12,650	16,580
<b>&lt;80% MFI with any Housing Problems</b>	198	310	80	484	1,072	535	447	47	238	1,266	2,338
2007 Projections	218	342	88	534	1,182	590	493	52	262	1,396	2,577
2011 Projections	228	356	92	556	1,233	615	514	54	274	1,456	2,688
<b>7. Household Projections For 2007</b>					<b>3,768</b>					<b>12,128</b>	<b>15,896</b>
<b>Household Projections For 2011</b>					<b>3,930</b>					<b>12,650</b>	<b>16,580</b>

Run Date:  
10-Jul-07  
©Crystal & Company, May, 2007.


**TABLE 1-13(b)**  
**CITY OF ALBUQUERQUE HOUSING NEEDS ASSESSMENT, 2007**

**HOUSING ASSISTANCE NEEDS OF  
LOW AND MODERATE INCOME HOUSEHOLDS, 2007**

JURISDICTION:

**NORTH ALBUQUERQUE CPA  
CITY CORPORATE LIMITS**


Five Year Period:  
FY: through FY:  
2007 2011

	NORTH ALBUQUERQUE CPA	
	Renters	Owners
<b>Households Earning 0- 30% MFI in 2000</b>	<b>504</b>	<b>377</b>
<b>Households Earning 0- 30% MFI in 2007</b>	<b>556</b>	<b>414</b>
Units Affordable in 2000	405	n/a
Minimum Number of Units Affordable in 2007	446	n/a
Housing Supply/Demand Mismatch in 2000	(99)	n/a
Minimum Housing Supply/Demand Mismatch in 2007	(109)	n/a
<b>Households Earning 31-50% MFI in 2000</b>	<b>412</b>	<b>559</b>
<b>Households Earning 31-50% MFI in 2007</b>	<b>454</b>	<b>616</b>
Units Affordable in 2000	360	n/a
Minimum Units Affordable in 2007	397	n/a
Housing Supply/Demand Mismatch in 2000	(52)	n/a
Minimum Housing Supply/Demand Mismatch in 2007	(57)	n/a
<b>Households Earning Less Than 50% MFI in 2000</b>	<b>916</b>	<b>936</b>
<b>Households Earning Less Than 50% MFI in 2007</b>	<b>1,010</b>	<b>1,031</b>
Units Affordable in 2000	765	405
Minimum Units Affordable in 2007	843	446
Housing Supply/Demand Mismatch in 2000	(151)	(531)
Minimum Housing Supply/Demand Mismatch in 2007	(166)	(585)

Source: HUD Special Census CHAS Run, 2003.

**TABLE 1-14  
CITY OF ALBUQUERQUE HOUSING NEEDS ASSESSMENT, 2007**

**City of Albuquerque Households With a Mobility or Self Care Limitation, FY 2007-FY 2011**

DISABLED HOUSEHOLDS BY TYPE 1/ 	Renters				Owners					Total Households
	Very Elderly 1 & 2 Households (75>)	Elderly 1 & 2 Member (62-74)	All Other Households	Total Disabled Renters	Very Elderly 1 & 2 Households	Elderly 1 & 2 Member (75>)	All Other Households (62-74)	Total Disabled Owners	Total Disabled Households	
	Households Earning Less Than 30% MFI in 2000	585	690	2,260	3,535	650	385	810	1,845	
Households Earning Less Than 30% MFI in 2007	657	775	2,540	3,972	730	433	910	2,073	6,046	22,942
Households Earning Less Than 30% MFI in 2011	692	816	2,674	4,182	769	456	958	2,183	6,365	24,156
Number With Any Housing Problem in 2000	355	410	1,761	2,524	435	315	655	1,406	3,927	16,273
Number With Any Housing Problem in 2007	399	461	1,978	2,838	489	354	736	1,579	4,417	18,287
Number With Any Housing Problem in 2011	420	485	2,083	2,988	514	373	775	1,662	4,650	19,254
Households Earning 31 to 50% MFI in 2000	475	350	1,255	2,080	735	459	860	2,054	4,134	19,836
Households Earning 31 to 50% MFI in 2007	534	393	1,410	2,337	826	516	966	2,308	4,646	22,291
Households Earning 31 to 50% MFI in 2011	562	414	1,485	2,461	870	543	1,018	2,430	4,891	23,469
Number With Any Housing Problem in 2000	315	195	985	1,496	305	300	590	1,195	2,691	15,014
Number With Any Housing Problem in 2007	351	217	1,099	1,667	340	335	658	1,333	3,000	16,744
Number With Any Housing Problem in 2011	370	229	1,157	1,756	358	352	693	1,403	3,159	17,630
Households Earning 51 to 60% MFI in 2000	164	88	462	715	308	219	474	1,001	1,716	12,771
Households Earning 51 to 60% MFI in 2007	183	99	515	797	344	244	529	1,117	1,914	14,351
Households Earning 51 to 60% MFI in 2011	193	104	542	839	362	257	557	1,176	2,015	15,110
Number With Any Housing Problem in 2000	124	26	215	366	73	54	256	382	748	6,487
Number With Any Housing Problem in 2007	138	29	240	408	81	60	285	427	835	7,290
Number With Any Housing Problem in 2011	146	31	253	429	85	64	300	449	879	7,675
Households Earning 61 to 80% MFI in 2000	366	197	1,028	1,590	687	486	1,056	2,229	3,819	18,130
Households Earning 61 to 80% MFI in 2007	408	219	1,147	1,774	766	543	1,177	2,486	4,259	20,373
Households Earning 61 to 80% MFI in 2011	429	231	1,207	1,868	806	571	1,240	2,617	4,485	21,451
Number With Any Housing Problem in 2000	276	59	479	814	162	121	569	851	1,665	9,222
Number With Any Housing Problem in 2007	308	65	534	908	181	135	635	950	1,857	10,363
Number With Any Housing Problem in 2011	324	69	563	956	190	142	668	1,000	1,956	10,911

1/ This includes all households where one or more persons has 1) a long-lasting condition that substantially limits one or more basic physical activity, such as walking, climbing stairs, reaching, lifting, or carrying and/or 2) a physical, mental, or emotional condition lasting more than 6 months that creates difficulty with dressing, bathing, or getting around inside the home.



## 2.0 CITY OF ALBUQUERQUE NEIGHBORHOOD ANALYSIS

This section of the report defines neighborhoods that are either “stable”, “prone to disinvestment” or “prone to gentrification”, and the research methodology employed to make such determinations.

### 2.1 Overall Research Methodology

No national standards exist for determining neighborhoods that are either “stable”, “prone to disinvestment” or “prone to gentrification”. While examples do exist for measuring neighborhood conditions elsewhere in the United States, any and all research approaches are reliant on the availability of data for a given region and incorporate a level of prudent and reasonable subjectivity and judgment. A general overview of the research method employed to establish neighborhoods that are either “stable”, “prone to disinvestment” or “prone to gentrification” are highlighted below:

- 1) A model used to measure the neighborhood stress for the City of Tucson was applied to Albuquerque. The Tucson model incorporates an approach where 27 variables from the US Census for all municipal block groups are rated and ranked against the distance in standard deviation units from the citywide mean. The similar size, demographic composition and southwestern character of both Tucson and Albuquerque support the transferability of the research approach. Those block groups that ranked within the top 10% of the stress index were then analyzed in relation to Home Mortgage Disclosure Act (HMDA) residential lending data available at the census tract level from 2003 and 2005. Some correlations were evident and the top 10% of cases of the stress index were established as those neighborhoods “prone to disinvestment”;
- 2) Neighborhoods or regions “prone to gentrification” were established by applying a series of thresholds in varying tiers to information available at the census tract and Multiple Listing Service district levels. Discussed at length in section 2.2, these thresholds included: age of housing, area within the downtown core, area within an adopted municipal redevelopment area, area eligible under CDBG area benefit, MLS district home appreciation level, tract home purchase lending ratio from '03 to '05, tract permitting activity ('00-'06), staff review of neighborhoods as needed, and interviews with Planning Department and Family and Community Services personnel. After careful scrutiny, those census tracts that include areas “prone to gentrification” were established; and,
- 3) If a region did not fall within the category of being “prone to disinvestment” or “prone to gentrification”, it was considered “stable”.

### 2.2 City of Albuquerque Stress Index and Neighborhoods “Prone To Disinvestment”



As mentioned earlier, a model used by the City of Tucson was applied to the City of Albuquerque to establish neighborhoods that are “prone to disinvestment”. Tucson has utilized this approach since 1980 to establish data it can use, in part, “to support targeting for housing rehabilitation and renewal of the physical housing stock as well as for implementing programs to support and nourish persons in need.” The similar size, demographic composition and southwestern character of both Tucson and Albuquerque support the transferability of the research approach.

The Tucson model incorporates a method where 27 variables from the US Census for all municipal block groups are rated and ranked against the distance in standard deviation units from the City of Albuquerque mean (refer to Table 2-1). The variables are itemized below:

- ✓ Minor Population - Persons 17 years old or less as a percentage of the total population.
- ✓ Elderly Population - Persons aged 65 years or more a percentage of the total population.
- ✓ Pre-School Proportion - Children 4 years or less as a percentage of the total youth population aged 17 years or less.
- ✓ Dependency Index - Ratio of youths (17 years or less) and elderly (65 years or more) to working age persons (18 – 64 years).
- ✓ Fertility Index - Number of children less than 5 years of age per 1,000 women aged 15 to 44 years of age.
- ✓ Linguistic Isolation - Households in which all persons 14 years of age and over have at least some difficulty speaking English as a percentage of all households.
- ✓ Disability - Civilian, non-institutionalized persons 15 years and over with a disability as a percentage of all civilian, non-institutionalized persons 15 years and over.
- ✓ Poverty Status - Persons - Persons below the poverty level as a percentage of all persons for whom poverty status is ascertained.
- ✓ Poverty Status - Families - The number of families below the poverty level as a percentage of all families for whom poverty status is ascertained.
- ✓ Poverty Status - Elderly Persons - Persons 65 years or over who are below the poverty level as a percentage of all persons 65 years or over.
- ✓ Educational Attainment - Persons aged 25 years and over who have completed less than 4 years of high school as a percentage of all persons 25 years and over.
- ✓ Unemployment Rate - Unemployed persons 16 years and over who are in the civilian labor force as a percentage of all persons 16 years and over in the labor force.
- ✓ Not Working in 1999 - Persons 16 years and over with no employment in 1999 as a percentage of all persons 16 years and over.
- ✓ Working Mothers - Females 16 years and over who are in the labor force and have children under 6 years of age as a percentage of all females 16 years and over with children under 6 years of age.
- ✓ Female Householder - Families who have a female householder with related children under 18 with no husband present as a percentage of all families with related children under 18 years of age.



- ✓ Neighborhood Instability - Persons 5 years old and older who lived in a different house five years ago as a percentage of all persons 5 years old and older.
- ✓ Crowding - Housing units which have more than 1.01 persons per room as a percentage of all occupied housing units.
- ✓ Sanitation/Crowding - Housing units that lack plumbing for exclusive use and which have more than 1.01 persons per room as a percentage of all occupied housing units.
- ✓ Plumbing - Housing units that lack plumbing for exclusive use as a percentage of all housing units.
- ✓ Housing Age - Housing units built before 1940 as a percent of all housing units.
- ✓ Kitchen Facilities - Housing units which lack complete kitchen facilities as a percent of all housing units.
- ✓ Heating Fuel - Occupied housing units lacking adequate heating fuels, i.e., that use fuel oil or kerosene, wood, coal, or no fuel at all, as a percentage of all occupied housing units.
- ✓ Vacancy Rate - Vacant housing units as a percentage of all housing units.
- ✓ Owner Costs - Owner households with incomes less than \$20,000 with owner costs exceeding 34% of their income as a percentage of specified owner occupied housing units.
- ✓ Renter Costs - Renter households with incomes less than \$20,000 with gross rent exceeding 34% of their income as a percentage of specified renter occupied housing units.
- ✓ Communications - Occupied housing units with no telephone and with a householder aged 65 years or over as a percentage of all occupied units.
- ✓ Access - Occupied housing units with no vehicle available as a percentage of all occupied units

Depicted on Table 2-1 in Appendix 2.0, all 27 variables were weighted equally and individual scores were normalized to remove differences in scale and variation among the variables. This process created variables whose means are zero and whose standard deviations are plus and minus 1. A score of +1.5 indicates that the area's score was 1.5 standard deviation units greater than the mean score of the City of Albuquerque. Therefore, higher scores indicate higher stress. Maps 2-1 and 2-2 in Appendix 2.0 present those block groups that fell within the top 20% of block group ranking under the neighborhood stress index.

Residential Home Mortgage Disclosure Act (HMDA) lending data for 2003 and 2005 was also reviewed at the census tract level for consistency with those block groups ranking in the top 20%. Two HMDA variables were analyzed that produced the following findings:

- Ratio Of New Home Purchase Loans Denied To Total Origination In 2003 & 2005 – Approximately 15 of the 21 block groups in the top 10% were situated in census tracts that exceeded the Albuquerque MSA new home purchase denial rate of 6%. Over half of the remaining cases falling within the top 20% of the stress index exceeded the MSA 6% average.
- Ratio Of Total Lending Activity In 2003 To 2005 By Census Tract – A review of this information for the top 20% of cases of the stress index produced no



correlation whatsoever. While total HMDA lending activity for the Albuquerque MSA dropped by 18% from 2003 to 2005, activity in the stressed tracts did not generally produce reductions greater than 18%. It is likely that sustained low mortgage rates coupled with a high incidence of subprime lending practices and techniques increased residential lending for those at the lower end of the income spectrum.

Upon review of the HMDA data and discussions with municipal staff, it was determined that the top 10% of block groups in the stress index were neighborhoods “prone to disinvestment”.

### **2.3 Neighborhoods “Prone To Gentrification”**

Neighborhoods “prone to gentrification” were established by applying a series of thresholds to information available at the census tract and Multiple Listing Service (MLS) district levels. Thresholds were applied in three successive tiers as itemized below and reflected on Table 2-2 in Appendix 2.0:

- Tier One Thresholds – For a census tract to make it through this tier, it was required to meet at least two of four thresholds. The thresholds included 1) the median year housing was constructed in the tract was less than 1960, 2) the tract is located in the downtown area, 3) the tract is situated in an adopted City of Albuquerque redevelopment area, and/or 4) the tract is eligible under CDBG areawide benefit requirements where over 51% of persons are earning less than 80% of the area median income.
- Tier Two Thresholds - If a tract made it through Tier One, then it would need to make it through 2 of the four possible Tier Two thresholds that included: 1) the tract was situated in an MLS district where home appreciation was greater than 30% from '04 to '06, 2) residential lending in the tract between '03 and '05 exceeded the percentage average of that for the entire MSA, 3) the ratio of new home purchase loans denied to total origination in 2003 & 2005 was less than the MSA average for the period, or 4) the incidence of residential permitting in the tract from '00 to '06 was substantial.
- Tier Three Thresholds - For those tracts that made it through to Tier 3, two more thresholds were applied that included: 1) the tract was reviewed and/or physically inspected by Department of Family and Community Services staff and deemed to have the appropriate attributes; and/or 2) two interviews were conducted with Consensus Planning, Inc. and the Assistant Director of the Planning Department as to their perspectives on regions within the City of Albuquerque that are currently “prone to gentrification”. It should be noted that both interviews identified Huning Heights, Nob Hill and the eastern and western portions of downtown as contenders. Discussions with the Department of Family and Community Services staff concurred and added all or portions of census tracts 25, 26 and 14 to the mix.



The final determination of neighborhoods “prone to gentrification” included the following regions:

- ✓ **The Nob Hill neighborhood generally bounded by Lomas on the North, San Pedro on the west, Yale on the east and Zuni on the South. This region includes portion of census tracts 5 and 17;**
- ✓ **The Huning Heights, East and West downtown regions bounded by I-25 on the east, 20<sup>th</sup> street on the west, Lomas on the north and Coal on the south. This region generally includes all or portions of tracts 20, 21, 22 (excludes area south of Laguna) and 27 from 23<sup>rd</sup> St-12<sup>th</sup> St, Mountain – Highway).**
- ✓ **All of tracts 25, 14 and 26 per Department of Family and Community Services staff.**
- ✓ **If a tract included block groups determined to be “prone to disinvestment”, these regions were obviously excluded. This scenario did occur in a few instances.**

#### **2.4 Final Neighborhood Determinations**

Map 2-3 in Appendix 2.0 presents information concerning those neighborhoods within the City of Albuquerque that were identified as being “prone to disinvestment”, “prone to gentrification” or “stable”. “Stable” neighborhoods were those that did not fall within the first two categories, which accounted for much of the City of Albuquerque.

While some refinements were made to ‘neighborhoods prone to disinvestment’ note the changes not depicted on Maps 2-1 to 2-3: (1) BG1-CT37.19 is included; and (2) BG1-CT18 and BG1-CT 21 are not (but in the 10-20% stress index category).



## APPENDIX 2.0



NEIGHBORHOOD STRESS INDEX

Table with 12 columns (Variable 1-10) and 26 rows (Minor Population, Elderly Population, Pre-School Proportion, Dependency Index, Fertility Index, Linguistic Isolation, Disability, Pop. Poverty Status, Fam. Poverty Status, Elderly Poverty Status). Each variable is broken down into BG Score and STV from City Avg. The table lists various census tracts and their corresponding scores across these categories.







Run Date:  
29-Jun-07

TABLE 2-1  
CITY OF ALBUQUERQUE HOUSING NEEDS ASSESSMENT, 2007  
NEIGHBORHOOD STRESS INDEX


 <b>CITY OF ALBUQUERQUE CENSUS TRACT &amp; BLOCK GROUP</b>	VARIABLE 1		VARIABLE 2		VARIABLE 3		VARIABLE 4		VARIABLE 5		VARIABLE 6		VARIABLE 7		VARIABLE 8		VARIABLE 9		VARIABLE 10	
	MINOR POPULATION		ELDERLY POPULATION		PRE-SCHOOL PROPORTION		DEPENDENCY INDEX		FERTILITY INDEX		LINGUISTIC ISOLATION		DISABILITY		POP. POVERTY STATUS		FAM. POVERTY STATUS		ELDERLY POVERTY STATUS	
	BG SCORE	STV FROM CITY AVG	BG SCORE	STV FROM CITY AVG	BG SCORE	STV FROM CITY AVG	BG SCORE	STV FROM CITY AVG	BG SCORE	STV FROM CITY AVG	BG SCORE	STV FROM CITY AVG	BG SCORE	STV FROM CITY AVG	BG SCORE	STV FROM CITY AVG	BG SCORE	STV FROM CITY AVG	BG SCORE	STV FROM CITY AVG
Block Group 2, Urban, Census Tract 47.24	36.77%	1.363	5.18%	-0.673	12.97%	-0.987	72.28%	0.630	184	-0.581	0.00%	-0.617	21.33%	-0.577	5.38%	-0.675	4.55%	-0.464	0.00%	-0.641
Block Group 1, Urban, Census Tract 47.25	39.39%	1.651	1.04%	-1.086	34.00%	0.701	67.88%	0.449	546	1.961	4.69%	0.032	18.60%	-0.706	8.70%	-0.400	10.20%	0.021	0.00%	-0.641
Block Group 2, Urban, Census Tract 47.25	31.72%	0.807	2.28%	-0.963	18.04%	-0.580	51.52%	-0.226	245	-0.154	0.00%	-0.617	15.37%	-0.860	2.84%	-0.885	2.11%	-0.672	16.33%	0.640
Block Group 1, Urban, Census Tract 47.26	30.90%	0.716	2.76%	-0.915	34.30%	0.725	50.73%	-0.259	400	0.935	1.25%	-0.444	18.46%	-0.713	1.21%	-1.020	0.28%	-0.828	0.00%	-0.641
Block Group 1, Urban, Census Tract 47.27	27.95%	0.392	10.13%	-0.179	3.21%	-1.771	61.49%	0.185	42	-1.581	8.20%	0.518	24.71%	-0.417	3.46%	-0.834	0.00%	-0.853	0.00%	-0.641
Block Group 2, Urban, Census Tract 47.27	27.47%	0.339	10.27%	-0.165	29.37%	0.329	60.60%	0.148	352	0.596	3.21%	-0.173	41.43%	0.377	4.67%	-0.734	0.00%	-0.853	6.49%	-0.131
Block Group 1, Urban, Census Tract 47.28 (part)	14.69%	-1.067	15.46%	0.354	26.32%	0.084	43.17%	-0.571	275	0.058	0.00%	-0.617	27.82%	-0.269	10.95%	-0.213	11.60%	0.141	16.67%	0.667
Block Group 2, Urban, Census Tract 47.28 (part)	19.53%	-0.534	5.87%	-0.605	11.59%	-1.098	34.04%	-0.947	91	-1.237	1.25%	-0.444	16.74%	-0.795	8.68%	-0.401	3.91%	-0.518	11.43%	0.256
Block Group 3 (part), Urban, Census Tract 47.28 (part)	32.34%	0.875	5.13%	-0.679	6.34%	-1.519	59.91%	0.120	91	-1.237	3.62%	-0.116	28.68%	-0.228	9.51%	-0.333	5.50%	-0.382	16.36%	0.643
Block Group 1 (part), Urban, Census Tract 47.29 (part)	38.05%	1.503	10.24%	-0.167	41.45%	1.300	93.40%	1.501	638	2.608	0.00%	-0.617	65.63%	1.524	12.85%	-0.057	9.35%	-0.052	0.00%	-0.641
Block Group 2 (part), Urban, Census Tract 47.29 (part)	29.78%	0.594	5.68%	-0.624	20.43%	-0.388	54.94%	-0.085	298	0.218	0.88%	-0.495	25.20%	-0.393	13.84%	0.026	8.27%	-0.144	32.99%	1.947
Block Group 1, Urban, Census Tract 47.30 (part)	24.86%	0.052	4.75%	-0.717	59.17%	2.722	42.06%	-0.617	478	1.482	2.12%	-0.324	35.12%	0.077	17.13%	0.298	16.63%	0.571	0.00%	-0.641
Block Group 2, Urban, Census Tract 47.30 (part)	25.69%	0.143	7.86%	-0.406	28.35%	0.247	50.47%	-0.269	241	-0.186	0.00%	-0.617	49.47%	0.758	18.92%	0.446	14.60%	0.397	66.42%	4.569
Block Group 3 (part), Urban, Census Tract 47.30 (part)	27.62%	0.356	4.82%	-0.710	47.52%	1.787	48.01%	-0.371	490	1.564	1.72%	-0.380	20.72%	-0.606	4.32%	-0.762	3.42%	-0.559	0.00%	-0.641
Block Group 4, Urban, Census Tract 47.30 (part)	30.44%	0.666	2.83%	-0.908	24.05%	-0.098	49.84%	-0.296	276	0.065	1.63%	-0.391	29.70%	-0.180	4.77%	-0.725	3.25%	-0.574	0.00%	-0.641
Block Group 1, Urban, Census Tract 47.31 (part)	24.67%	0.031	3.30%	-0.861	25.71%	0.035	38.82%	-0.750	249	-0.124	2.64%	-0.252	27.62%	-0.276	3.17%	-0.858	1.54%	-0.721	0.00%	-0.641
Block Group 2, Urban, Census Tract 47.31 (part)	30.45%	0.667	5.56%	-0.635	35.00%	0.781	56.27%	-0.030	384	0.823	3.48%	-0.135	19.58%	-0.660	6.52%	-0.580	4.05%	-0.506	3.90%	-0.335
Block Group 3 (part), Urban, Census Tract 47.31 (part)	31.32%	0.763	2.32%	-0.958	31.59%	0.508	50.71%	-0.260	362	0.665	1.94%	-0.349	19.68%	-0.655	1.48%	-0.997	1.08%	-0.760	0.00%	-0.641
Block Group 1 (part), Urban, Census Tract 47.32 (part)	38.18%	1.518	1.97%	-0.994	28.51%	0.260	67.10%	0.416	389	0.859	8.13%	0.507	36.63%	0.149	10.20%	-0.276	7.30%	-0.227	30.36%	1.740
Block Group 2 (part), Urban, Census Tract 47.32 (part)	37.53%	1.446	0.29%	-1.161	30.71%	0.437	60.83%	0.158	395	0.896	9.74%	0.730	40.63%	0.338	17.42%	0.322	19.16%	0.788	0.00%	-0.641
Block Group 3 (part), Urban, Census Tract 47.32 (part)	33.61%	1.014	0.74%	-1.117	28.95%	0.296	52.30%	-0.194	276	0.064	13.43%	1.241	38.54%	0.239	11.35%	-0.181	6.41%	-0.304	0.00%	-0.641
Albuquerque city, New Mexico	24.39%		11.92%	-1.117	25.27%		57.00%		267		4.46%		33.49%		13.53%		9.96%		8.17%	
Standard Deviator	9.088		10.013		12.456		24.237		142.333		7.227		21.085		12.083		11.682		12.749	




TABLE 2-1  
CITY OF ALBUQUERQUE HOUSING NEEDS ASSESSMENT, 2007  
NEIGHBORHOOD STRESS INDEX

Table with 22 columns: CITY OF ALBUQUERQUE CENSUS TRACT & BLOCK GROUP, VARIABLE 11 (EDUCATIONAL ATTAINMENT), VARIABLE 12 (UNEMPLOYMENT RATE), VARIABLE 13 (NOT WORKING IN '99), VARIABLE 14 (WORKING MOTHERS), VARIABLE 15 (FEMALE HOUSEHOLDER), VARIABLE 16 (NEIGHBORHOOD INSTABILITY), VARIABLE 17 (CROWDING), VARIABLE 18 (SANITATION/CROWDING), VARIABLE 19 (PLUMBING), VARIABLE 20 (HOUSING AGE). Each variable column contains two sub-columns: BG SCORE and STV FROM CITY AVG.



Run Date:  
29-Jun-07

TABLE 2-1  
CITY OF ALBUQUERQUE HOUSING NEEDS ASSESSMENT, 2007  
NEIGHBORHOOD STRESS INDEX

 <b>CITY OF ALBUQUERQUE CENSUS TRACT &amp; BLOCK GROUP</b>	VARIABLE 11		VARIABLE 12		VARIABLE 13		VARIABLE 14		VARIABLE 15		VARIABLE 16		VARIABLE 17		VARIABLE 18		VARIABLE 19		VARIABLE 20	
	EDUCATIONAL ATTAINMENT		UNEMPLOYMENT RATE		NOT WORKING IN '99		WORKING MOTHERS		FEMALE HOUSEHOLDER		NEIGHBORHOOD INSTABILITY		CROWDING		SANITATION/CROWDING		PLUMBING		HOUSING AGE	
	BG SCORE	STV FROM CITY AVG	BG SCORE	STV FROM CITY AVG	BG SCORE	STV FROM CITY AVG	BG SCORE	STV FROM CITY AVG	BG SCORE	STV FROM CITY AVG	BG SCORE	STV FROM CITY AVG	BG SCORE	STV FROM CITY AVG	BG SCORE	STV FROM CITY AVG	BG SCORE	STV FROM CITY AVG	BG SCORE	STV FROM CITY AVG
Block Group 2, Urban, Census Tract 47.24	2.34%	-0.345	5.79%	0.008	3.92%	0.036	45.45%	-0.532	5.7%	-1.125	41.0%	-0.632	1.6%	-0.492	0.000%	-0.087	0.000%	-0.297	0.00%	-0.328
Block Group 1, Urban, Census Tract 47.25	1.11%	-0.486	2.70%	-0.421	2.05%	-0.462	40.20%	-0.686	19.0%	-0.408	62.6%	0.449	2.2%	-0.421	0.000%	-0.087	0.000%	-0.297	0.00%	-0.328
Block Group 2, Urban, Census Tract 47.25	1.18%	-0.478	9.09%	0.467	7.46%	0.978	78.67%	0.440	15.6%	-0.590	41.5%	-0.606	4.0%	-0.161	0.000%	-0.087	0.000%	-0.297	0.00%	-0.328
Block Group 1, Urban, Census Tract 47.26	0.73%	-0.529	9.24%	-0.346	2.68%	-0.294	72.97%	0.273	12.4%	-0.761	45.9%	-0.387	7.0%	0.216	0.000%	-0.087	0.913%	0.492	0.00%	-0.328
Block Group 1, Urban, Census Tract 47.27	5.23%	-0.018	12.43%	0.931	9.91%	1.628	0.00%	-1.863	24.8%	-0.096	28.5%	-1.258	5.9%	0.065	0.000%	-0.087	0.000%	-0.297	0.00%	-0.328
Block Group 2, Urban, Census Tract 47.27	5.20%	-0.021	7.22%	0.207	5.25%	0.391	52.38%	-0.330	24.7%	-0.102	37.2%	-0.821	8.2%	0.372	0.000%	-0.087	0.000%	-0.297	0.00%	-0.328
Block Group 1, Urban, Census Tract 47.28 (part)	4.86%	-0.059	5.19%	-0.075	3.69%	-0.025	50.00%	-0.399	7.7%	-1.017	33.5%	-1.006	0.0%	-0.710	0.000%	-0.087	0.000%	-0.297	0.00%	-0.328
Block Group 2, Urban, Census Tract 47.28 (part)	0.00%	-0.612	2.77%	-0.411	2.14%	-0.436	70.59%	0.203	7.4%	-1.032	68.1%	0.722	3.6%	-0.234	0.000%	-0.087	0.000%	-0.297	0.00%	-0.328
Block Group 3 (part), Urban, Census Tract 47.28 (part)	4.15%	-0.140	7.69%	0.273	5.71%	0.514	100.00%	1.064	9.0%	-0.946	38.0%	-0.779	1.7%	-0.467	0.000%	-0.087	0.000%	-0.297	0.00%	-0.328
Block Group 1 (part), Urban, Census Tract 47.29 (part)	5.07%	-0.035	2.67%	-0.426	1.98%	-0.477	100.00%	1.064	48.8%	1.197	78.2%	1.229	8.8%	0.450	0.000%	-0.087	2.193%	1.597	0.00%	-0.328
Block Group 2 (part), Urban, Census Tract 47.29 (part)	4.46%	-0.105	8.44%	0.377	5.92%	0.569	85.11%	0.628	18.5%	-0.434	53.2%	-0.022	5.7%	0.045	0.000%	-0.087	0.000%	-0.297	0.00%	-0.328
Block Group 2, Urban, Census Tract 47.30 (part)	1.66%	-0.419	7.79%	0.287	5.90%	0.562	64.46%	0.024	30.7%	0.220	72.7%	0.955	8.2%	0.368	0.000%	-0.087	0.000%	-0.297	0.83%	-0.244
Block Group 1 (part), Urban, Census Tract 47.30 (part)	2.56%	-0.321	3.43%	-0.320	2.42%	-0.362	63.24%	-0.012	46.5%	1.074	73.1%	0.974	8.9%	0.471	0.000%	-0.087	0.000%	-0.297	0.00%	-0.328
Block Group 3 (part), Urban, Census Tract 47.30 (part)	1.22%	-0.474	3.98%	-0.243	3.19%	-0.159	64.36%	0.021	16.9%	-0.520	78.5%	1.242	2.7%	-0.350	0.000%	-0.087	0.000%	-0.297	0.00%	-0.328
Block Group 4, Urban, Census Tract 47.30 (part)	0.00%	-0.612	4.92%	-0.112	3.64%	-0.039	72.94%	0.272	11.2%	-0.828	65.7%	0.603	1.1%	-0.558	0.000%	-0.087	0.000%	-0.297	0.00%	-0.328
Block Group 1, Urban, Census Tract 47.31 (part)	0.00%	-0.612	2.52%	-0.445	2.16%	-0.432	93.85%	0.884	20.2%	-0.341	49.4%	-0.213	4.3%	-0.147	0.000%	-0.087	0.000%	-0.297	0.00%	-0.328
Block Group 2, Urban, Census Tract 47.31 (part)	2.44%	-0.334	2.31%	-0.475	1.79%	-0.529	85.09%	0.828	24.9%	-0.089	53.1%	-0.024	7.6%	0.296	0.000%	-0.087	0.789%	0.385	0.00%	-0.328
Block Group 3 (part), Urban, Census Tract 47.31 (part)	0.39%	-0.567	1.39%	-0.603	1.15%	-0.699	74.87%	0.329	12.7%	-0.746	61.9%	0.414	1.5%	-0.510	0.000%	-0.087	0.000%	-0.297	0.00%	-0.328
Block Group 1 (part), Urban, Census Tract 47.32 (part)	10.36%	0.566	7.76%	0.283	5.47%	0.448	72.55%	0.261	28.4%	0.099	44.5%	-0.454	9.0%	0.482	0.000%	-0.087	0.000%	-0.297	0.00%	-0.328
Block Group 2 (part), Urban, Census Tract 47.32 (part)	15.06%	1.100	10.55%	0.670	7.85%	1.080	64.08%	0.013	27.3%	0.039	81.9%	1.415	11.2%	0.767	0.000%	-0.087	0.000%	-0.297	0.00%	-0.328
Block Group 3 (part), Urban, Census Tract 47.32 (part)	7.77%	0.272	1.00%	-0.657	0.81%	-0.790	61.36%	-0.067	30.0%	0.183	86.6%	1.648	9.6%	0.561	0.000%	-0.087	0.000%	-0.297	0.00%	-0.328
Abuquerque city, New Mexico	5.38%		5.73%		3.78%		63.64%		26.0%		53.6%		5.4%	0.662%		0.344%		3.62%		
Standard Deviator	8.800		7.104		3.781		34.163		18.667		19.993		7.563		0.716		1.158		11.031	








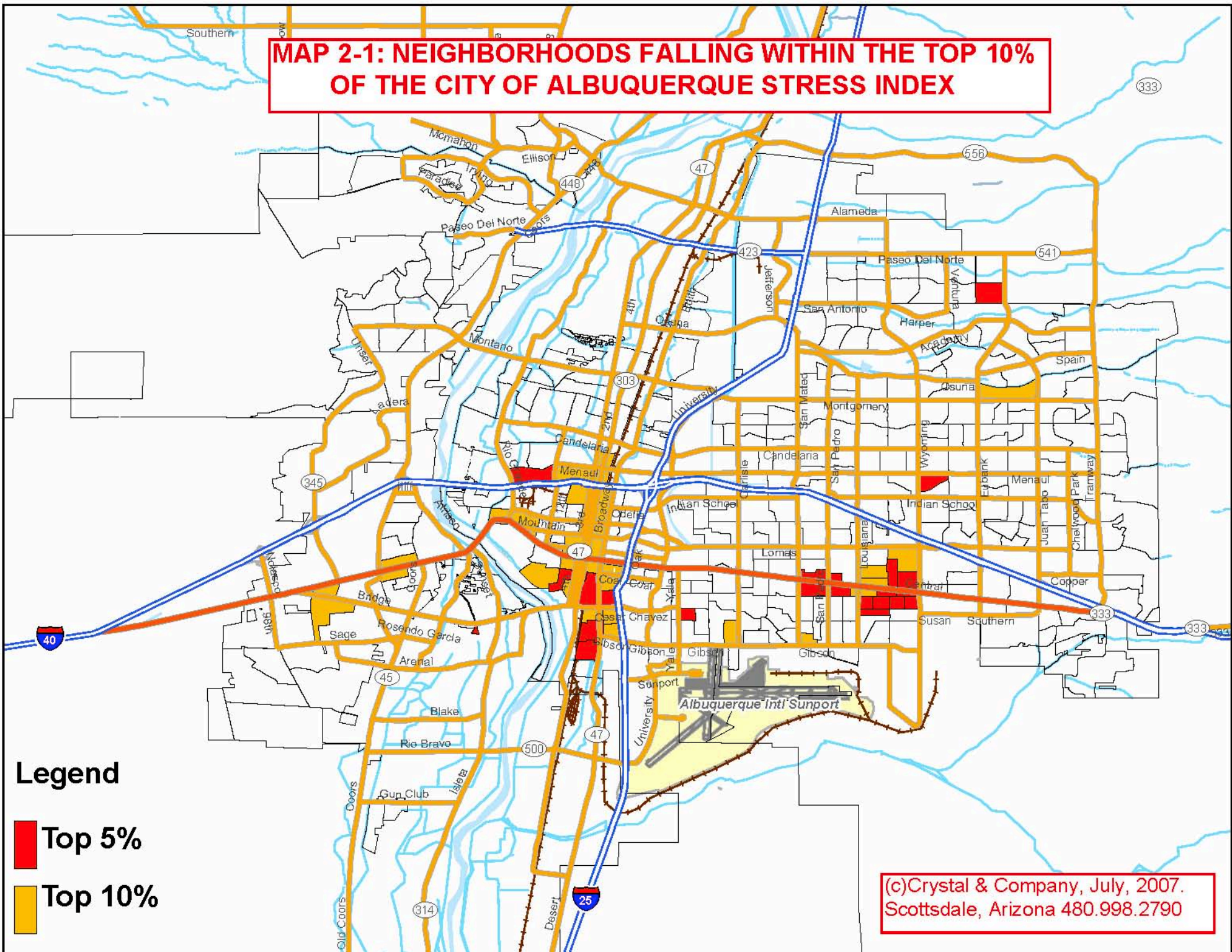


Run Date:  
29-Jun-07

TABLE 2-1  
CITY OF ALBUQUERQUE HOUSING NEEDS ASSESSMENT, 2007  
NEIGHBORHOOD STRESS INDEX

 CITY OF ALBUQUERQUE CENSUS TRACT & BLOCK GROUP	VARIABLE 21		VARIABLE 22		VARIABLE 23		VARIABLE 24		VARIABLE 25		VARIABLE 26		VARIABLE 27			COMPOSITE BG SCORE	RANKED COMPOSITE SCORES	TOP 10% OF CASES
	KITCHEN FACILITIES		HEATING FUEL		VACANCY RATE		OWNER COSTS		RENTER COSTS		COMMUNICATIONS		ACCESS					
	BG SCORE	STV FROM CITY AVG	BG SCORE	STV FROM CITY AVG	BG SCORE	STV FROM CITY AVG	BG SCORE	STV FROM CITY AVG	BG SCORE	STV FROM CITY AVG	BG SCORE	STV FROM CITY AVG	BG SCORE		STV FROM CITY AVG			
Block Group 2, Urban, Census Tract 47.24	0.000%	-0.223	0.000%	-0.219	3.5%	-0.648	6.5%	-0.039	0.0%	-1.628	0.000%	-0.239	1.3%	1.28	-0.768	-0.3992	323	
Block Group 1, Urban, Census Tract 47.25	0.000%	-0.223	2.180%	3.895	0.0%	-1.195	0.0%	-0.724	19.0%	-0.521	0.000%	-0.239	0.0%	-	-0.932	-0.0409	156	
Block Group 2, Urban, Census Tract 47.25	0.000%	-0.223	0.000%	-0.219	3.4%	-0.673	1.5%	-0.562	30.6%	0.152	0.902%	0.897	1.3%	1.29	-0.766	-0.2669	240	
Block Group 1, Urban, Census Tract 47.26	0.000%	-0.223	0.000%	-0.219	2.8%	-0.767	5.3%	-0.171	18.9%	-0.531	0.000%	-0.239	0.0%	-	-0.932	-0.2695	272	
Block Group 1, Urban, Census Tract 47.27	0.000%	-0.223	0.000%	-0.219	0.0%	-1.195	3.2%	-0.386	0.0%	-1.628	0.000%	-0.239	0.0%	-	-0.932	-0.4194	333	
Block Group 2, Urban, Census Tract 47.27	0.000%	-0.223	0.000%	-0.219	0.0%	-1.195	4.6%	-0.239	0.0%	-1.628	0.000%	-0.239	0.0%	-	-0.932	-0.2206	249	
Block Group 1, Urban, Census Tract 47.28 (part)	0.000%	-0.223	0.000%	-0.219	0.0%	-1.195	0.0%	-0.724	34.8%	0.394	0.000%	-0.239	0.0%	-	-0.932	-0.3176	298	
Block Group 2, Urban, Census Tract 47.28 (part)	0.000%	-0.223	0.000%	-0.219	7.2%	-0.075	6.7%	-0.021	10.6%	-1.009	0.000%	-0.239	1.6%	1.60	-0.727	-0.4203	334	
Block Group 3 (part), Urban, Census Tract 47.28 (part)	0.000%	-0.223	0.000%	-0.219	5.7%	-0.316	8.2%	0.142	13.6%	-0.835	0.000%	-0.239	1.4%	1.44	-0.747	-0.2409	256	
Block Group 1 (part), Urban, Census Tract 47.29 (part)	0.000%	-0.223	0.000%	-0.219	0.0%	-1.195	0.0%	-0.724	40.3%	0.713	0.000%	-0.239	13.2%	13.16	0.760	0.3689	70	
Block Group 2 (part), Urban, Census Tract 47.29 (part)	0.000%	-0.223	0.000%	-0.219	11.2%	0.547	17.7%	1.141	15.9%	-0.702	0.000%	-0.239	4.2%	4.17	-0.396	0.0337	137	
Block Group 1, Urban, Census Tract 47.30 (part)	0.000%	-0.223	0.000%	-0.219	6.9%	-0.132	18.7%	1.245	19.7%	-0.480	0.000%	-0.239	9.1%	9.15	0.244	0.1655	107	
Block Group 2, Urban, Census Tract 47.30 (part)	1.359%	0.233	0.000%	-0.219	10.2%	0.386	16.8%	1.041	18.3%	-0.565	0.000%	-0.239	3.2%	3.18	-0.523	0.2218	91	
Block Group 3 (part), Urban, Census Tract 47.30 (part)	0.000%	-0.223	0.000%	-0.219	6.3%	-0.216	5.1%	-0.184	4.7%	-1.355	0.000%	-0.239	0.8%	0.78	-0.832	-0.1772	220	
Block Group 4, Urban, Census Tract 47.30 (part)	0.000%	-0.223	0.000%	-0.219	4.4%	-0.514	1.6%	-0.558	13.0%	-0.870	0.000%	-0.239	0.0%	-	-0.932	-0.3193	299	
Block Group 1, Urban, Census Tract 47.31 (part)	0.000%	-0.223	0.000%	-0.219	4.9%	-0.454	1.6%	-0.551	7.4%	-1.197	0.000%	-0.239	1.2%	1.22	-0.776	-0.3739	316	
Block Group 2, Urban, Census Tract 47.31 (part)	0.749%	0.029	0.000%	-0.219	5.0%	-0.413	4.4%	-0.265	17.9%	-0.586	0.000%	-0.239	2.7%	2.65	-0.591	-0.1278	192	
Block Group 3 (part), Urban, Census Tract 47.31 (part)	0.000%	-0.223	0.000%	-0.219	1.3%	-0.991	4.5%	-0.255	35.5%	0.435	0.000%	-0.239	1.1%	1.07	-0.795	-0.2986	290	
Block Group 1 (part), Urban, Census Tract 47.32 (part)	0.000%	-0.223	0.000%	-0.219	2.6%	-0.787	6.2%	-0.066	34.7%	0.387	0.000%	-0.239	1.0%	1.03	-0.800	0.1103	119	
Block Group 2 (part), Urban, Census Tract 47.32 (part)	0.000%	-0.223	0.000%	-0.219	17.8%	1.573	3.0%	-0.412	43.1%	0.880	0.000%	-0.239	2.8%	2.79	-0.573	0.3138	74	
Block Group 3 (part), Urban, Census Tract 47.32 (part)	0.000%	-0.223	0.000%	-0.219	2.0%	-0.882	4.5%	-0.249	0.0%	-1.628	0.000%	-0.239	4.6%	4.58	-0.343	-0.1084	181	
Albuquerque city, New Mexico	-0.664%		0.116%		7.7%		6.9%		28.0%		0.190%		7.2%		#DIV/0!			
Standard Deviation	2.979		0.530		6.447		9.490		17.201		0.794		7.774		15.9968			

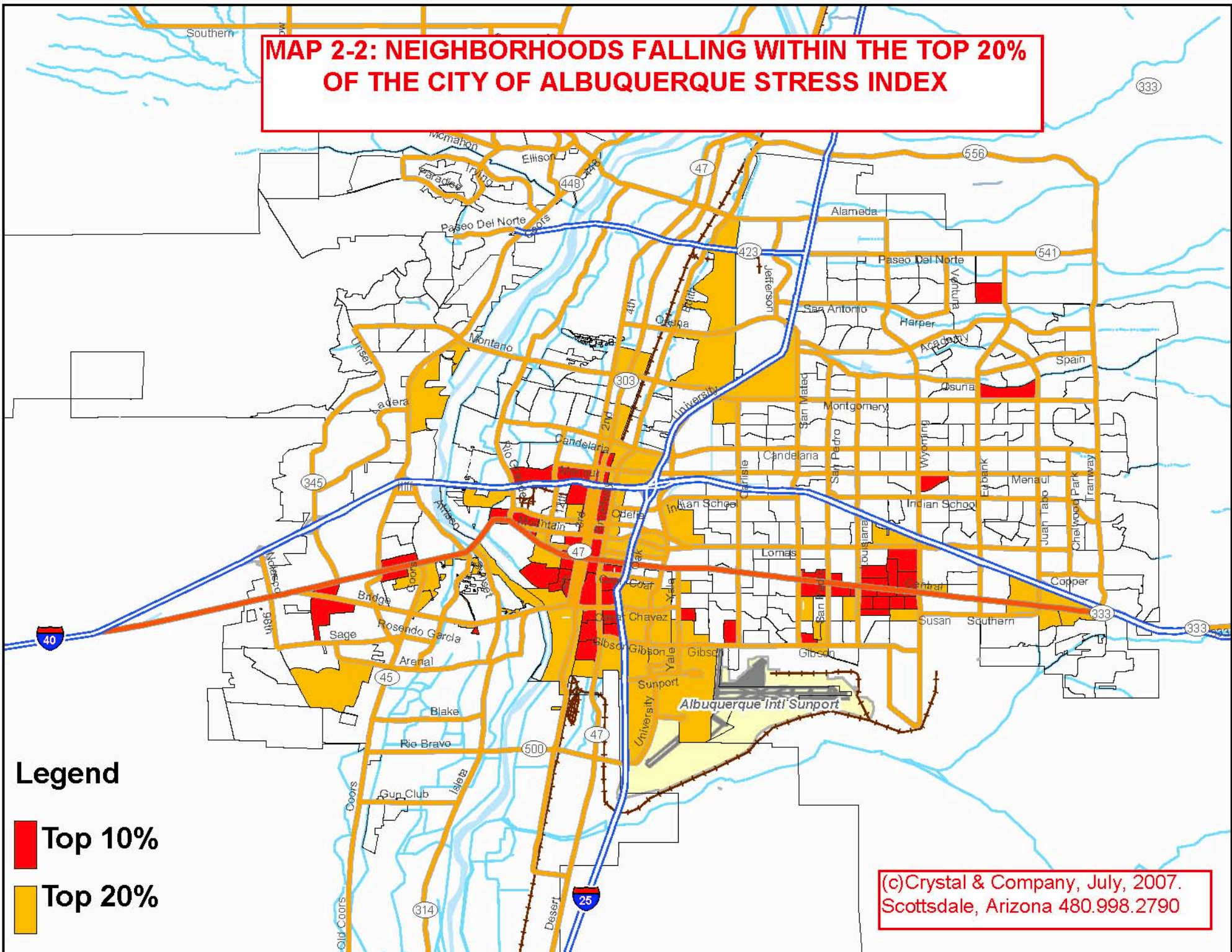
**MAP 2-1: NEIGHBORHOODS FALLING WITHIN THE TOP 10% OF THE CITY OF ALBUQUERQUE STRESS INDEX**



**Legend**  
■ **Top 5%**  
■ **Top 10%**

(c) Crystal & Company, July, 2007.  
Scottsdale, Arizona 480.998.2790

**MAP 2-2: NEIGHBORHOODS FALLING WITHIN THE TOP 20% OF THE CITY OF ALBUQUERQUE STRESS INDEX**



**Legend**

- Top 10%
- Top 20%

(c) Crystal & Company, July, 2007.  
Scottsdale, Arizona 480.998.2790






Run Date:

29-Jun-07

©Crystal & Company, July, 2007.

**TABLE 2-2  
CITY OF ALBUQUERQUE HOUSING NEEDS ASSESSMENT, 2007**

**NEIGHBORHOODS "PRONE TO GENTRIFICATION" THRESHOLDS**

	TIER ONE "PRONE TO GENTRIFICATION" THRESHOLDS					TIER TWO "PRONE TO GENTRIFICATION" THRESHOLDS				
	THRESHOLD ONE: MEDIAN AGE OF HOUSING LESS THAN 1960	THRESHOLD TWO: TRACT WITHIN THE DOWNTOWN CORE	THRESHOLD THREE: TRACT WITHIN ADOPTED REDEVELOPMENT AREAS	THRESHOLD 4: TRACT ELIGIBLE WITHIN CDBG AREA BENEFIT (>50% LOW/MOD)	TRACT MEETS AT LEAST TWO THRESHOLDS OF THE FOUR POSSIBLE	THRESHOLD 5: RESALE HOME APPRECIATION BETWEEN '04 TO '06 GREATER THAN 30% PER THE MLS DISTRICT	THRESHOLD 6: HOME PURCHASE LENDING RATIO FROM '03 TO '05 MORE THAN THE MSA AVERAGE OF 82%	THRESHOLD 7: RATIO OF TRACT LOAN DENIALS TO ORIGINATION BELOW THE MSA AVERAGE OF 6%	THRESHOLD 8: INCIDENCE OF TRACT PERMITTING ACITIVITY	MUST MEET TWO OF FOUR THRESHOLDS
Census Tract 37.27	Yes				TRACT MEETS AT LEAST TWO THRESHOLDS OF THE FOUR POSSIBLE	n/a	Yes	No	Commercial	
Census Tract 37.28				Yes						
Census Tract 37.30 (part)				Yes						
Census Tract 37.32 (part)				Yes						
Census Tract 37.33				Yes						
Census Tract 37.34 (part)				Yes						
Census Tract 40.01 (part)				Yes						
Census Tract 43 (part)				Yes						
Census Tract 44.01 (part)				Yes						
Census Tract 46.03 (part)				Yes						
Census Tract 46.04 (part)				Yes						
Census Tract 47.05 (part)				Yes						
Census Tract 47.12 (part)				Yes						
Census Tract 47.13 (part)				Yes						
Census Tract 47.14 (part)				Yes						
Census Tract 47.15 (part)				Yes						
Census Tract 47.16 (part)				Yes						
Census Tract 47.17				Yes						
Census Tract 47.18 (part)				Yes						
Census Tract 47.19 (part)				Yes						
Census Tract 47.20 (part)				Yes						
Census Tract 47.21 (part)				Yes						
Census Tract 47.22 (part)				Yes						
Census Tract 47.23 (part)				Yes						
Census Tract 47.24				Yes						
Census Tract 47.25				Yes						
Census Tract 47.26				Yes						
Census Tract 47.27				Yes						
Census Tract 47.28 (part)				Yes						
Census Tract 47.29 (part)				Yes						
Census Tract 47.30 (part)				Yes						
Census Tract 47.31 (part)				Yes						
Census Tract 47.32 (part)	Yes									

Run Date:


29-Jun-07

©Crystal & Company, July, 2007.

TABLE 2-2

CITY OF ALBUQUERQUE HOUSING NEEDS ASSESSMENT, 2007

NEIGHBORHOODS "PRONE TO GENTRIFICATION" THRESHOLDS

	TIER THREE THRESHOLDS		<b>ALBUQUERQUE REGIONS "PRONE TO GENTRIFICATION" (MUST MEET ONE OF TWO TIER THREE THRESHOLDS)</b>
	<b>THRESHOLD 9: CITY OF ALBUQUERQUE COMMUNITY SERVICES STAFF INSPECTION OF TIER TWO TRACT AREAS</b>	<b>THRESHOLD 10: STRATEGIC INTERVIEWS</b>	
Census Tract 1.07			
Census Tract 1.08			
Census Tract 1.09			
Census Tract 1.10			
Census Tract 1.11			
Census Tract 1.12			
Census Tract 1.13			
Census Tract 1.14			
Census Tract 1.15			
Census Tract 1.16			
Census Tract 1.17			
Census Tract 1.18			
Census Tract 1.19			
Census Tract 1.20			
Census Tract 1.21			
Census Tract 1.22			
Census Tract 1.23			
Census Tract 1.24			
Census Tract 1.25			
Census Tract 1.26			
Census Tract 1.27			
Census Tract 1.28			
Census Tract 1.29			
Census Tract 2.03			
Census Tract 2.04			
Census Tract 2.05			
Census Tract 2.06			
Census Tract 2.07			
Census Tract 2.08			
Census Tract 3			
Census Tract 4.01			
Census Tract 4.02			
Census Tract 5	Yes	Yes	Yes
Census Tract 6.01			
Census Tract 6.03	No	No	
Census Tract 6.04 (part)	No	No	
Census Tract 7.04			
Census Tract 7.07	No	No	
Census Tract 7.08	No	No	
Census Tract 7.10 (part)			
Census Tract 7.11 (part)			
Census Tract 7.12			
Census Tract 7.13 (part)	No	No	
Census Tract 7.14 (part)			
Census Tract 8.01 (part)			



Run Date:


29-Jun-07

©Crystal & Company, July, 2007.

TABLE 2-2

CITY OF ALBUQUERQUE HOUSING NEEDS ASSESSMENT, 2007

NEIGHBORHOODS "PRONE TO GENTRIFICATION" THRESHOLDS


	TIER THREE THRESHOLDS		<b>ALBUQUERQUE REGIONS "PRONE TO GENTRIFICATION" (MUST MEET ONE OF TWO TIER THREE THRESHOLDS)</b>
	THRESHOLD 9: CITY OF ALBUQUERQUE COMMUNITY SERVICES STAFF INSPECTION OF TIER TWO TRACT AREAS	THRESHOLD 10: STRATEGIC INTERVIEWS	
Census Tract 9.01	No	No	
Census Tract 9.03 (part)	No	No	
Census Tract 9.04			
Census Tract 11.01			
Census Tract 11.02	No	No	
Census Tract 12 (part)	No	No	
Census Tract 13 (part)	No	No	
Census Tract 14	Yes	No	Yes
Census Tract 15	Yes	Yes	Yes
Census Tract 16	No	No	
Census Tract 17	Yes	Yes	Yes
Census Tract 18	No	No	
Census Tract 19	No	No	
Census Tract 20	Yes	Yes	Yes
Census Tract 21	Yes	Yes	Yes
Census Tract 22	Yes	Yes	Yes
Census Tract 23 (part)	No	No	
Census Tract 24.01			
Census Tract 24.02	No	No	
Census Tract 25 (part)	Yes	No	Yes
Census Tract 26	Yes	No	Yes
Census Tract 27	Yes	Yes	Yes
Census Tract 29	No	No	
Census Tract 30.01	No	No	
Census Tract 30.02 (part)			
Census Tract 31 (part)			
Census Tract 32.01	No	No	
Census Tract 32.02	No	No	
Census Tract 34 (part)	No	No	
Census Tract 35.01 (part)			
Census Tract 35.02 (part)			
Census Tract 36 (part)			
Census Tract 37.07			
Census Tract 37.12 (part)			
Census Tract 37.14			
Census Tract 37.15			
Census Tract 37.17			
Census Tract 37.18			
Census Tract 37.19			
Census Tract 37.21 (part)			
Census Tract 37.22 (part)			
Census Tract 37.23 (part)			
Census Tract 37.24			
Census Tract 37.25			
Census Tract 37.26			

Run Date:  
29-Jun-07

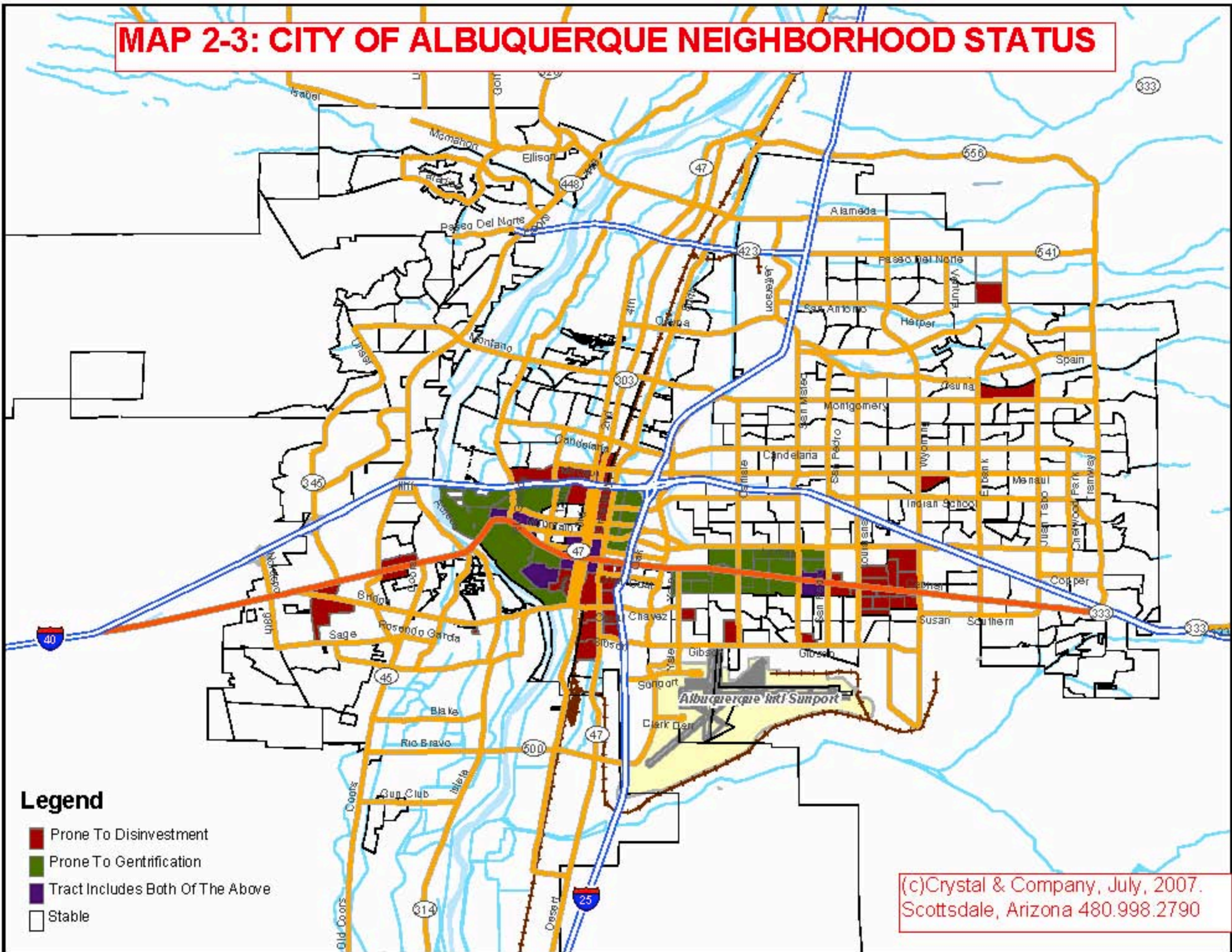
©Crystal & Company, July, 2007.

**TABLE 2-2  
CITY OF ALBUQUERQUE HOUSING NEEDS ASSESSMENT, 2007**

**NEIGHBORHOODS "PRONE TO GENTRIFICATION" THRESHOLDS**

	TIER THREE THRESHOLDS		<b>ALBUQUERQUE REGIONS "PRONE TO GENTRIFICATION" (MUST MEET ONE OF TWO TIER THREE THRESHOLDS)</b>
	<b>THRESHOLD 9: CITY OF ALBUQUERQUE COMMUNITY SERVICES STAFF INSPECTION OF TIER TWO TRACT AREAS</b>	<b>THRESHOLD 10: STRATEGIC INTERVIEWS</b>	
Census Tract 37.27			
Census Tract 37.28			
Census Tract 37.30 (part)			
Census Tract 37.32 (part)			
Census Tract 37.33			
Census Tract 37.34 (part)			
Census Tract 40.01 (part)	No	No	
Census Tract 43 (part)			
Census Tract 44.01 (part)			
Census Tract 46.03 (part)			
Census Tract 46.04 (part)			
Census Tract 47.05 (part)	No	No	
Census Tract 47.12 (part)			
Census Tract 47.13 (part)			
Census Tract 47.14 (part)			
Census Tract 47.15 (part)			
Census Tract 47.16 (part)			
Census Tract 47.17			
Census Tract 47.18 (part)			
Census Tract 47.19 (part)			
Census Tract 47.20 (part)			
Census Tract 47.21 (part)			
Census Tract 47.22 (part)			
Census Tract 47.23 (part)			
Census Tract 47.24			
Census Tract 47.25			
Census Tract 47.26			
Census Tract 47.27			
Census Tract 47.28 (part)			
Census Tract 47.29 (part)			
Census Tract 47.30 (part)			
Census Tract 47.31 (part)			
Census Tract 47.32 (part)			

# MAP 2-3: CITY OF ALBUQUERQUE NEIGHBORHOOD STATUS



## Legend


- Prone To Disinvestment
- Prone To Gentrification
- Tract Includes Both Of The Above
- Stable

(c)Crystal & Company, July, 2007.  
Scottsdale, Arizona 480.998.2790


### 3.0 CITY OF ALBUQUERQUE HOUSING AFFORDABILITY AND MARKET IMPLICATIONS, 2000 – 2007

#### 3.1 City of Albuquerque Household Income Trends

From 1989 through 1999, Albuquerque median family income grew from \$33,746 to \$46,979, accounting for a rise of 39% over this period. However, when considering the growth in constant 1999 dollars (thereby factoring in consumer price index hikes), real income only rose by 7%.

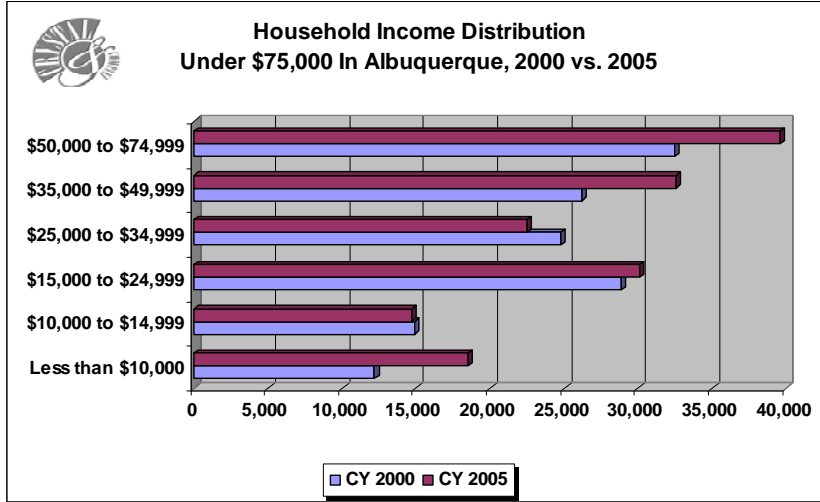
	1999	1989	% Change
<b>Total Families</b>	<b>113,301</b>	<b>100,170</b>	<b>13.1%</b>
<b>Less than \$10,000</b>	6,805	9,884	<b>-31.2%</b>
<b>\$10,000-\$14,999</b>	5,926	7,783	<b>-23.9%</b>
<b>\$15,000-\$24,999</b>	13,118	17,048	<b>-23.1%</b>
<b>\$25,000-\$34,999</b>	14,188	17,360	<b>-18.3%</b>
<b>\$35,000-\$49,999</b>	20,246	20,230	<b>0.1%</b>
<b>\$50,000-\$74,999</b>	24,195	17,746	<b>36.3%</b>
<b>\$75,000-\$99,999</b>	13,997	5,655	<b>147.5%</b>
<b>\$100,000-\$149,999</b>	10,206	3,123	<b>226.8%</b>
<b>\$150,000 Or More</b>	4,620	1,341	<b>244.5%</b>
<b>Median Family Income (\$)</b>	<b>\$46,979</b>	<b>\$33,746</b>	<b>39.2%</b>
<b>Median Family Income (in '99 \$)</b>	<b>\$46,979</b>	<b>\$43,798</b>	<b>7.3%</b>

Since 2001, median family income (MFI) in Albuquerque has risen approximately 14.1% according to HUD estimates. When factoring in inflation during this period, real median family only grew by approximately 3%.

	Median Family Income	CPI
<b>2001</b>	\$49,000	177.1
<b>2002</b>	\$51,000	179.9
<b>2003</b>	\$51,400	184.4
<b>2004</b>	\$54,200	188.9
<b>2005</b>	\$54,200	195.3
<b>2006</b>	\$53,200	201.6
<b>2007</b>	\$55,900	197.1
<b>% Change</b>	<b>14.08%</b>	<b>11.29%</b>



Derived from the American Community Survey, the distribution of household income (refer to Table 3-1) is displayed on the following chart. Of concern is the actual growth in households earning under \$10,000 in 2000 vs. 2005 when adjusted for inflation.



### 3.2 Residential Resale and Permitting Activity

#### Resale Activity

Noted below, the volume of resale activity rose steadily in Albuquerque through 2005, yet in 2006 dropped between 3 to 5% off previous levels ('05). In 2007, this trend appears to be continuing. Home appreciation appears to be stable or heading higher notwithstanding reduced sales activity.

	CITY OF ALBUQUERQUE			ALBUQUERQUE MSA		
	MEDIAN RESALE PRICE	AVERAGE RESALE PRICE	NUMBER OF SALES	MEDIAN RESALE PRICE	AVERAGE RESALE PRICE	NUMBER OF SALES
<b>2000</b>	\$128,000	\$150,287	5,520	\$125,000	\$145,798	7,606
<b>2001</b>	\$130,000	\$153,026	6,531	\$127,000	\$148,239	8,870
<b>2002</b>	\$136,500	\$157,237	7,119	\$132,000	\$153,521	9,829
<b>2003</b>	\$138,500	\$164,203	8,006	\$135,900	\$161,325	10,942
<b>2004</b>	n/a	n/a	n/a	\$143,243	\$175,643	12,024
<b>2005</b>	\$164,900	\$198,135	10,301	\$161,437	\$197,338	14,300
<b>2006</b>	\$180,000	\$220,524	9,750	\$182,000	\$219,893	13,757
<b>April of 2007</b>	n/a	n/a	n/a	<b>\$198,012</b>	<b>\$243,023</b>	<b>910</b>
<b>Change '00-'06</b>	<b>40.63%</b>	<b>46.74%</b>	<b>76.63%</b>	<b>45.60%</b>	<b>50.82%</b>	<b>80.87%</b>

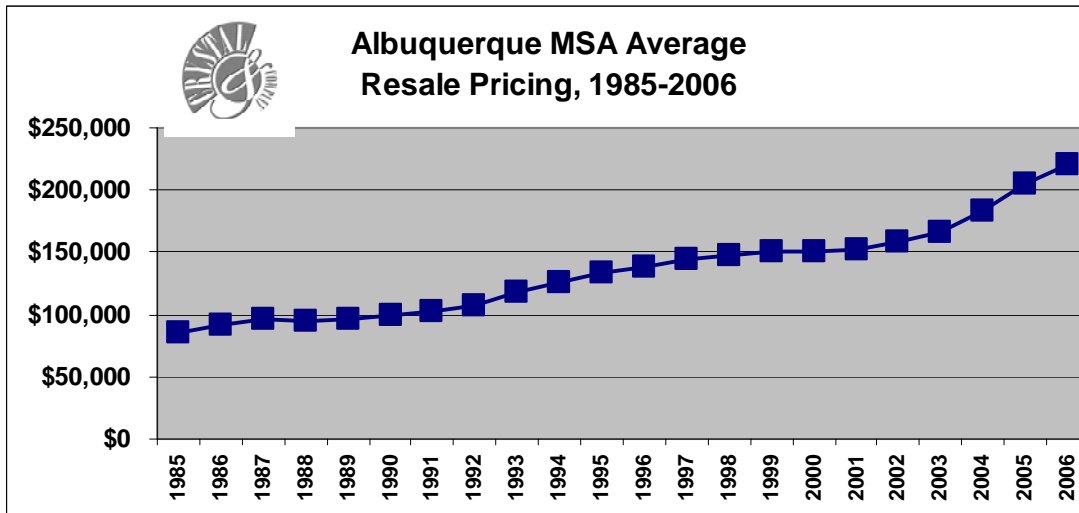
Source: Albuquerque Metropolitan Board of Realtors, May, 2007.

According to the Albuquerque Board of Realtors.... "The April 2007 Residential Home Sales statistics show a slowdown in the housing market in the Greater Albuquerque area

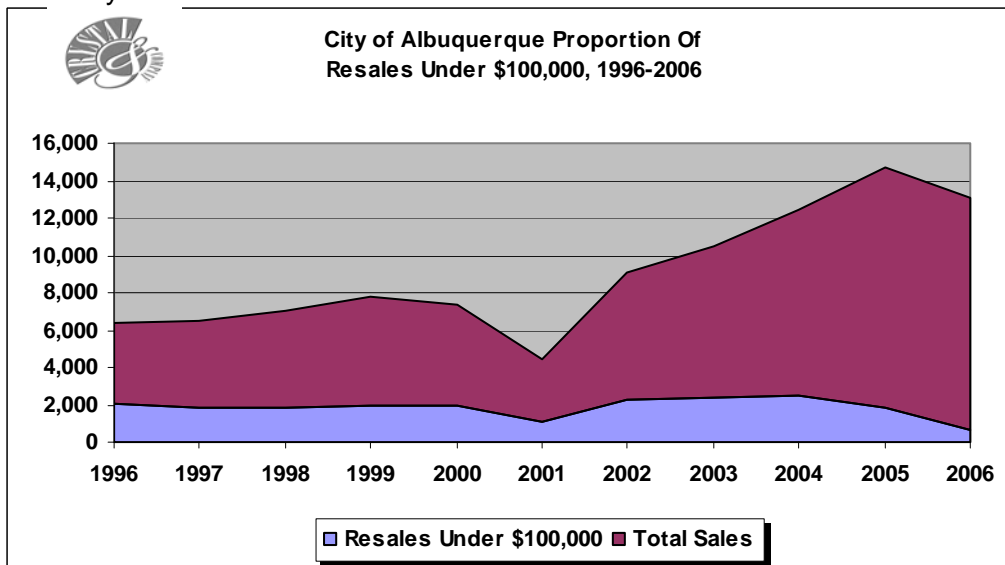


compared to last April. We've seen a 9% decrease in sales for April 2007 versus April of 2006," said Scott Dean, Chairman of the Albuquerque Metropolitan Board of REALTORS®, "The Albuquerque Resale Housing Market has continued to slow down from last year and the housing inventory has continued to increase. Unlike many areas around the country, resale home prices stay strong and we're seeing good home appreciation rates," concluded Dean.


Home sales have risen consistently in Albuquerque as reflected on the following chart depicting the long-term trend.



Between 2001 and 2006, the average price of resale dwellings increased approximately 44%. If one considers the CPI adjustment of 14% for that period, the cost of resale housing jumped about 30% to the consumer. Most of this increase has been in the last several years (since 2003). Drawn from information collected by the City of Albuquerque, resale activity for homes under \$100,000 have dropped dramatically in the last several years.



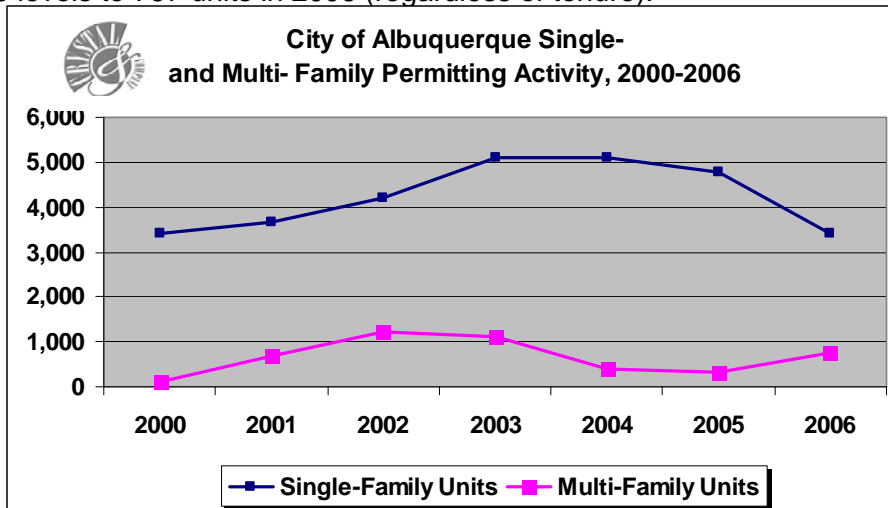
Based on information prepared by the US Department of Housing and Urban Development in July of 2006, consider the estimated annual new units of market demand for the City of Albuquerque based on its share (60%) of population in the region through July of 2009. The application of customary mortgage underwriting criteria over a 30-year amortization term at 6.5% APR with a 5% downpayment would enable households earning \$44,700 (80% of the area median for a family of four) to afford no greater than \$135,000.

 Home Sales Price Range	Annual Regional Albuquerque Units of Market Demand (7/06-7/09)	Annual City of Albuquerque Market Demand @ 60% Share Of Region (7/06-7/09)
\$ 90,000 \$ 99,999	210	70
\$100,000 \$ 119,999	557	186
\$120,000 \$ 139,999	560	187
\$140,000 \$ 159,999	1,093	364
\$160,000 \$ 179,999	1,257	419
\$180,000 \$ 199,999	1,047	349
\$200,000 \$ 249,999	700	233
\$250,000 \$ 299,999	553	184
\$300,000 \$ 349,999	453	151
\$350,000 \$ 399,999	173	58
\$400,000 \$ 449,999	133	44
\$450,000 \$ 499,999	127	42
\$500,000 Plus	103	34

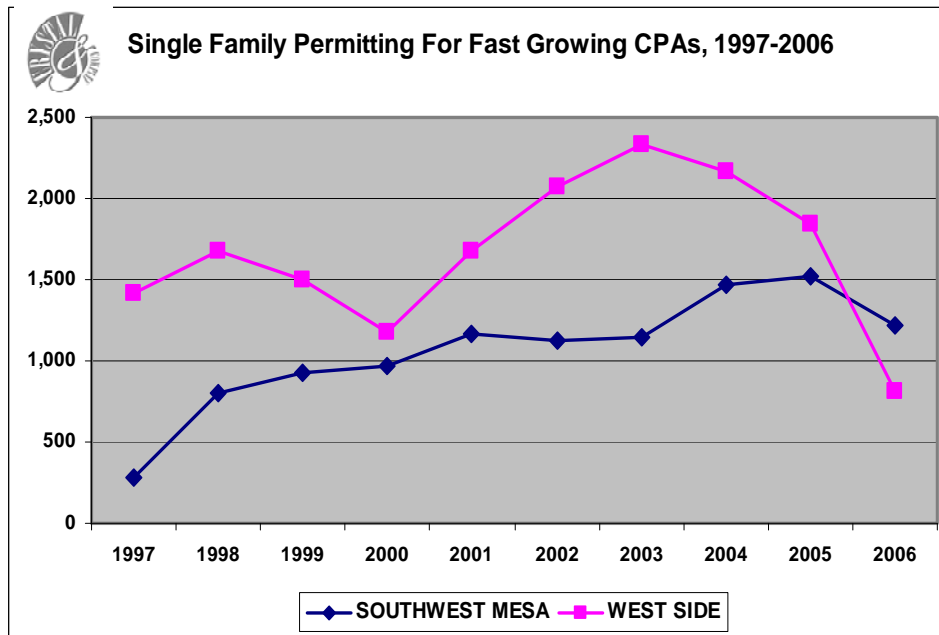
Source: US Department of Housing and Urban Development, Albuquerque Comprehensive Housing Market Analysis, July of 2006.

### Residential Permitting Activity

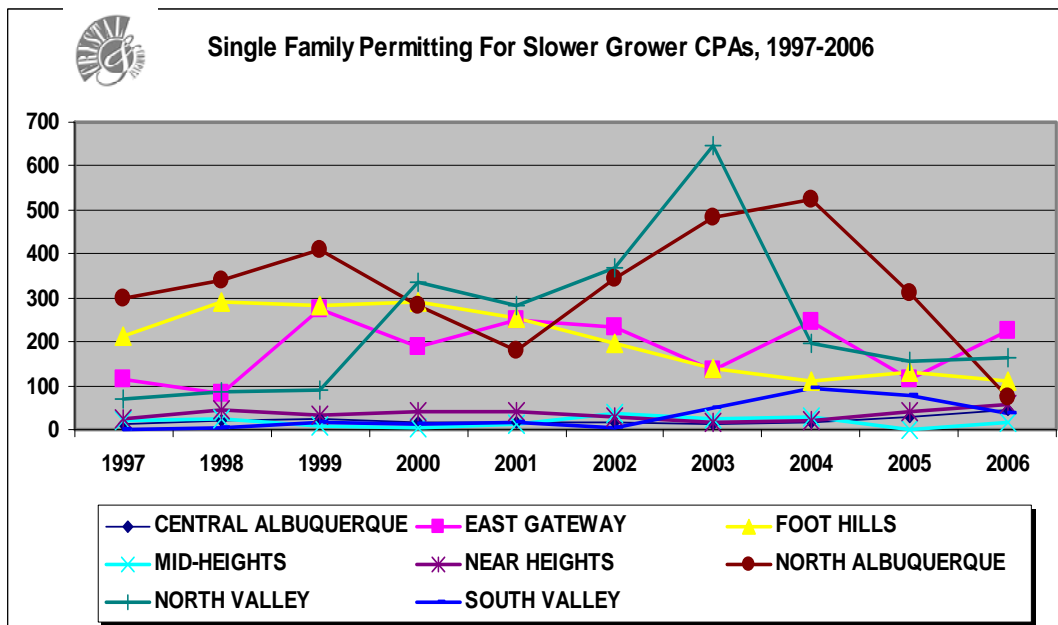
Single-family permitting activity in 2006 in the City of Albuquerque was off 30% from record levels evident in 2004 and 2005. Alternatively, multi-family activity was up 141% over 2005 levels to 757 units in 2006 (regardless of tenure).



Analyzed by Community Planning Area, the West-Side and Southwest Mesa appeared to include the greatest volume of single-family permitting activity (refer to Table 3-2). Both of these regions are off dramatically from recent, record years.

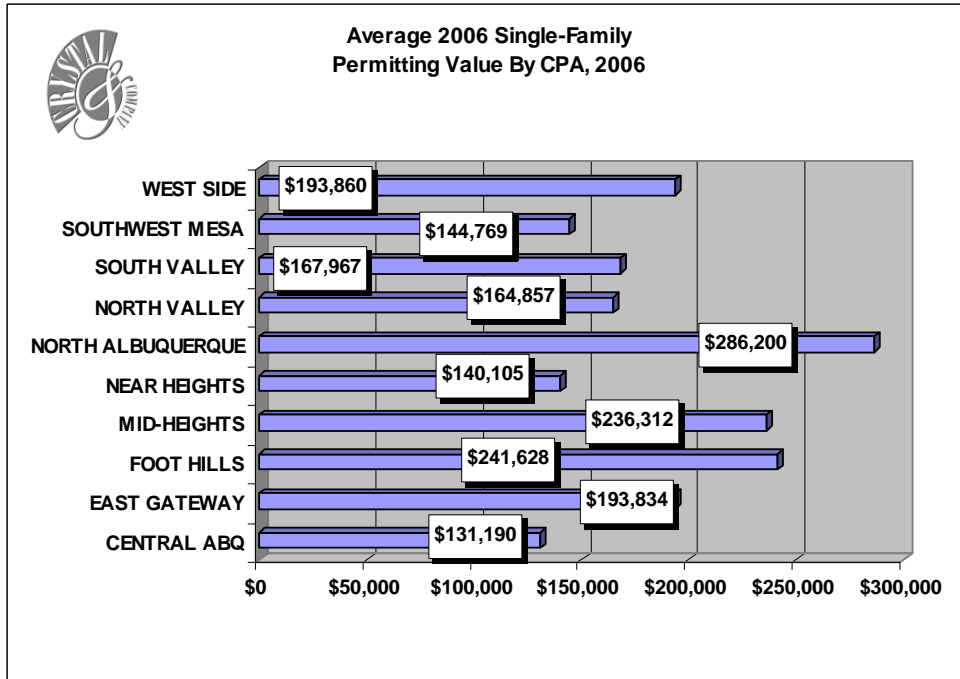


While the Near Heights, North Valley, Foothills and East Gateway CPAs experienced significant permitting activity over the years, all are sustaining major drops at present. The remaining CPAs in the urban core displayed low levels of sporadic, single family infill with increasing levels of condominium and townhome development.

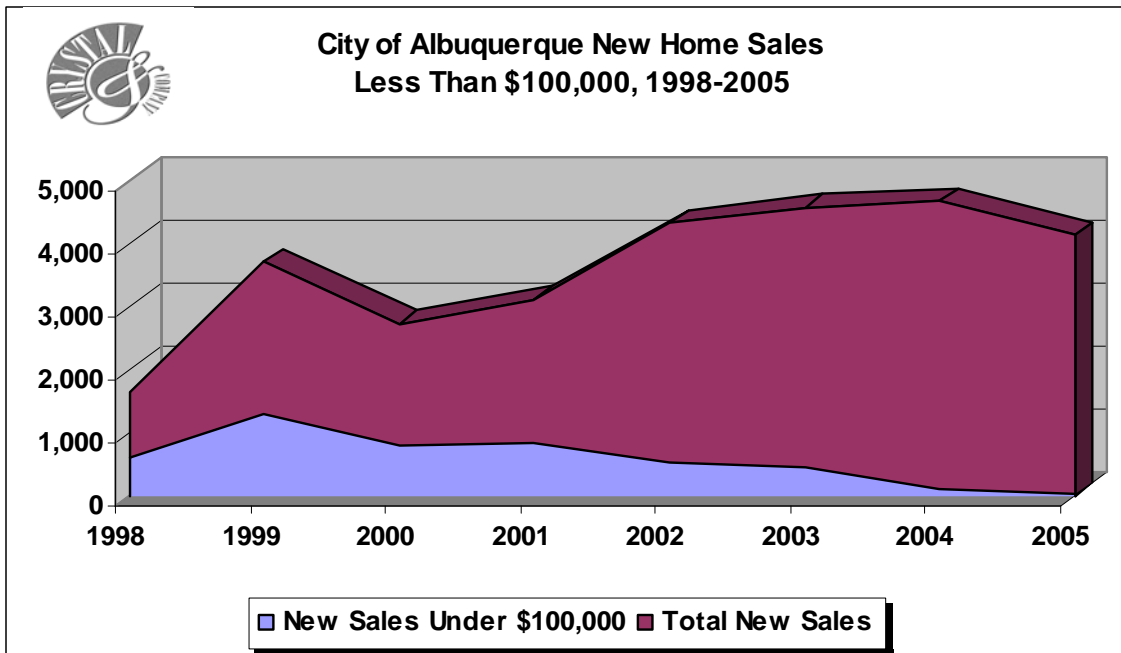




Current single family permitting values vary considerably by Community Planning Area as portrayed in the following chart.




Regardless of the community planning area, information supplied by the City of Albuquerque indicates the construction of new homes for under \$100,000 are presently non-existent.



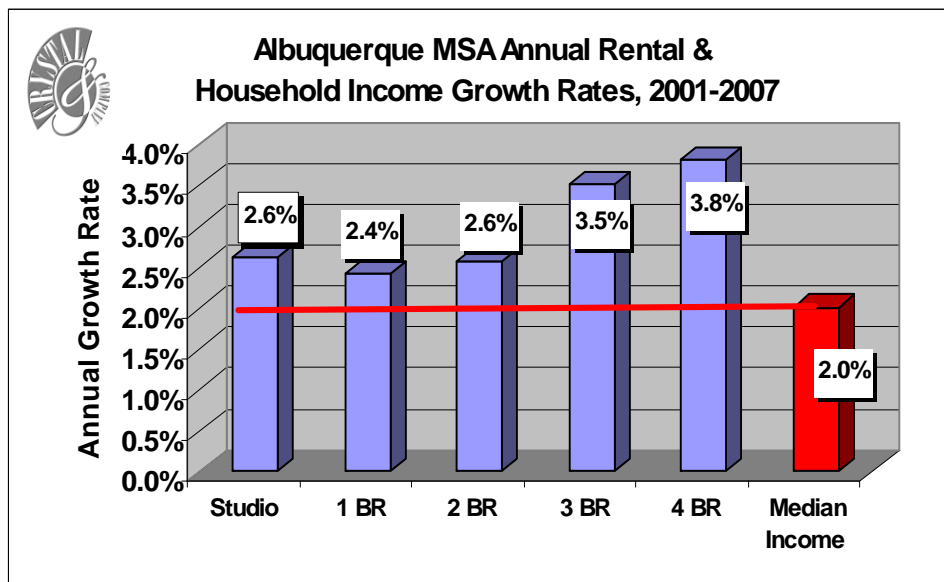
### 3.3 Multi-Family Rental and Vacancy Rates

Rental rates in the Albuquerque MSA derived from annual HUD surveys indicate levels have risen approximately 3.5% per year, and about 27% from 2001 through 2007.

	STUDIO	ONE BEDROOM	TWO BEDROOM	THREE BEDROOM	FOUR BEDROOM	HUD MEDIAN FAMILY INCOME
2001	\$424	\$505	\$632	\$871	\$1,028	\$49,000
2002	\$439	\$522	\$654	\$901	\$1,063	\$51,000
2003	\$450	\$537	\$671	\$925	\$1,092	\$51,400
2004	\$451	\$539	\$673	\$926	\$1,096	\$54,200
2005	\$470	\$553	\$690	\$1,017	\$1,224	\$54,200
2006	\$485	\$571	\$721	\$1,059	\$1,259	\$53,200
2007	\$502	\$591	\$746	\$1,086	\$1,303	\$55,900
Change '06-'07	3.5%	3.5%	3.5%	2.5%	3.5%	5.1%
Change '01-'07	18.4%	17.0%	18.0%	24.7%	26.8%	14.1%
Est. Annual Change '01-'07	2.6%	2.4%	2.6%	3.5%	3.8%	2.0%

Source: US Department of HUD, 2007.


Compared with HUD median family income estimates for the region, rent levels have risen from .6 to 1.8% per annum greater than hikes in median income between 2001 and 2007. According to an apartment survey of about 9,000 units by the Apartment Association of New Mexico in the winter of 2006, the average rent per sq. ft. was \$.79 for the Albuquerque region and the average deposit per unit was \$218.



Derived from the Comprehensive Housing Market Analysis For Albuquerque, New Mexico prepared by HUD in July of 2006, the apartment market is balanced as of the



current date (July of 2006) with few or no concessions and a vacancy rate of approximately 6 percent. This was reinforced by a 7.1 vacancy rate for the Albuquerque region derived from an Apartment Association of New Mexico survey mentioned earlier. According to the HUD market report, "Vacancies are most prevalent in smaller rental properties and in single-family home rentals that typically are older and have difficulty competing with amenities found in newer multifamily rental properties. Nearly 25 percent of rental units in the Albuquerque region consist of single-family homes and units in smaller three- and four-story structures. The overall rental vacancy rate in the region was estimated at 11.1% as of July of 2006." Consider the estimated annual market demand for new rental units for the City of Albuquerque by price and bedroom size through 2009 drawn from the HUD market report.

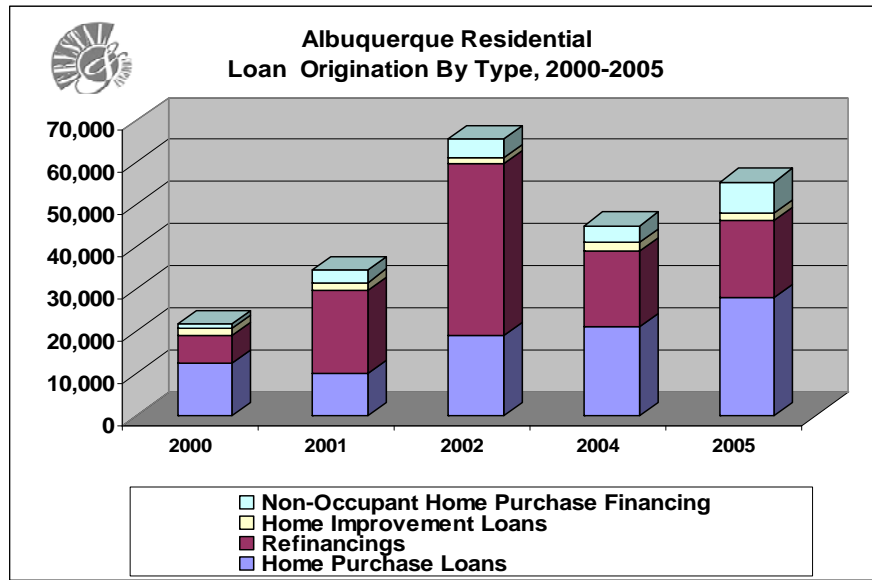
ONE BEDROOM UNITS			TWO BEDROOM UNITS			THREE BEDROOM UNITS		
 Monthly Gross Rent	Annual Regional Abuquerque Market Rental Unit Demand (7/06-7/09)	Annual City of Abuquerque Market Demand @60% Share Of Region (7/06-7/09)	Monthly Gross Rent	Annual Regional Abuquerque Market Rental Unit Demand (7/06-7/09)	Annual City of Abuquerque Market Demand @ 60% Share Of Region (7/06-7/09)	Monthly Gross Rent	Annual Regional Abuquerque Market Rental Unit Demand (7/06-7/09)	Annual City of Abuquerque Market Demand @60% Share Of Region (7/06-7/09)
	\$550	90		54	\$700		85	51
\$600	80	48	\$750	70	42	\$950	10	6
\$650	73	44	\$800	65	39	\$1,000	12	7
\$700	67	40	\$850	57	34	\$1,050	10	6
\$750	57	34	\$900	50	30	\$1,100	8	5
\$800	48	29	\$950	43	26	\$1,150	7	4
\$850	40	24	\$1,000	37	22	\$1,200	7	4
\$900+	32	19	\$1,050+	30	18	\$1,250+	3	2

Source: US Department of Housing and Urban Development, Albuquerque Comprehensive Housing Market Analysis, July of 2006.

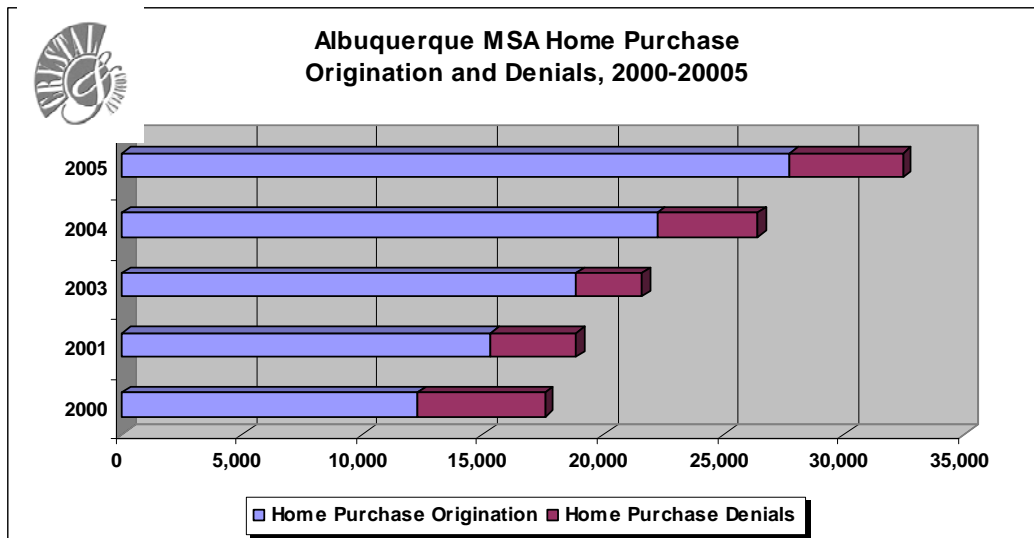
### 3.4 Residential Lending Activity

Home purchase residential lending activity (refer to Table 3-3) is presented below for the period 2000 through 2005. The reduction in home mortgage rates commencing in 2002 accelerated all aspects of home purchase financing activity. Of note too was the growing level of non-occupant investor financing evident. Given the sizable reduction in permitting activity, reduced activity in the resale market and growing levels and concerns about mortgage foreclosures, residential financing across the board is most likely down in the region.



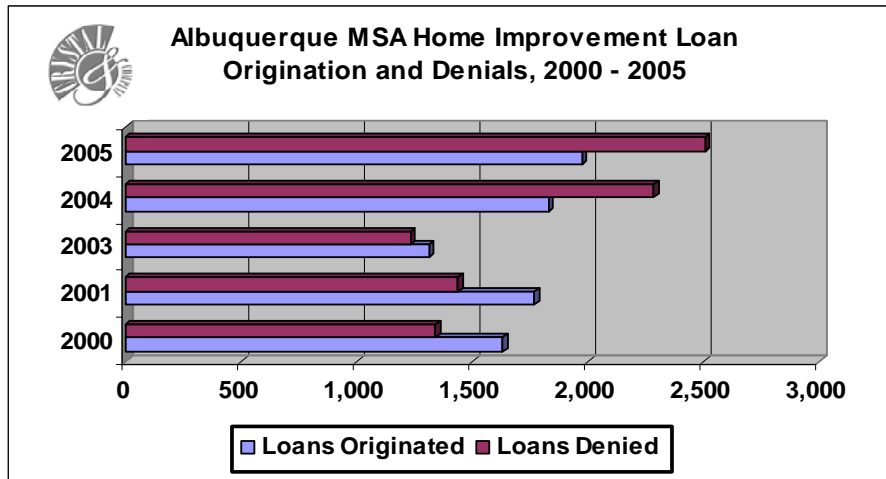


As expected, the ratio of home purchase origination to denials was comparatively low from 2002 through 2005, and is likely down now given stiffer bank underwriting criteria brought on by increasing foreclosure action.



While the ratio of home improvement denials to origination has been historically high since 2000 it peaked in 2005 suggesting the easing of underwriting criteria, attractive lower rates and consumer liquidation of rising home equity for a myriad of purposes.

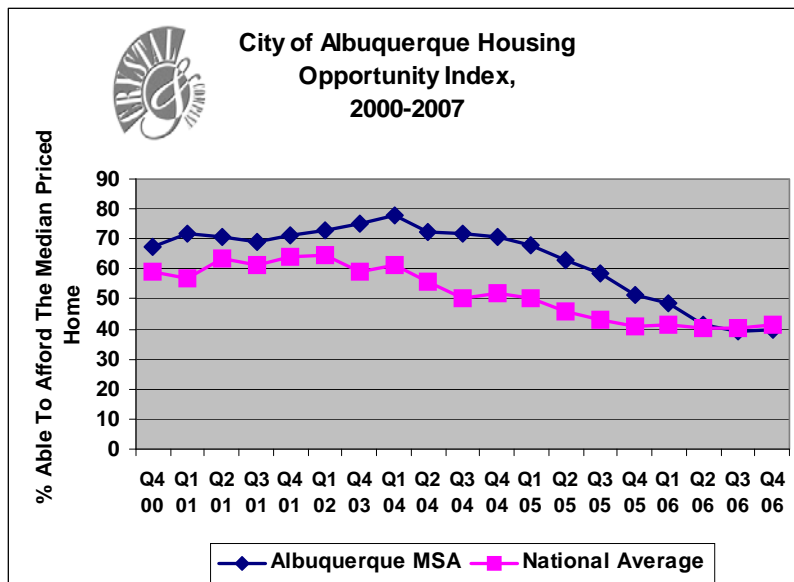




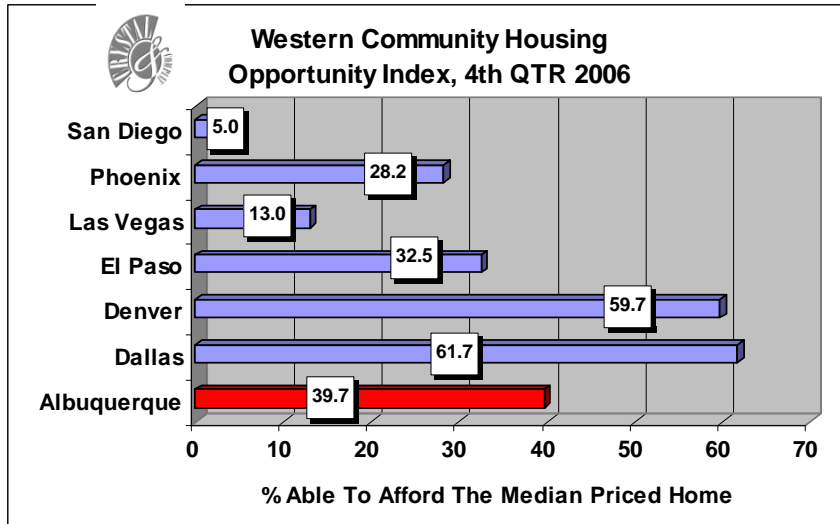
As the volume of home improvement lending and home appreciation rose in Albuquerque so did the borrowing amount per loan by the consumer. Shown on Table 3-3, the average home improvement loan rose tripled from \$21,300 in 2000 to \$64,260 in 2005.

### 3.5 Trends In Housing Affordability

The National Association of Homebuilders measures housing affordability of communities across the country by generating a statistic referred to as the 'housing opportunity index' that gauges the ability of consumers to afford the median priced home in the area. Since 2000, Albuquerque was generally less affordable to the consumer than the national average housing opportunity index, but by 2006 Albuquerque appeared to be right at the national average.

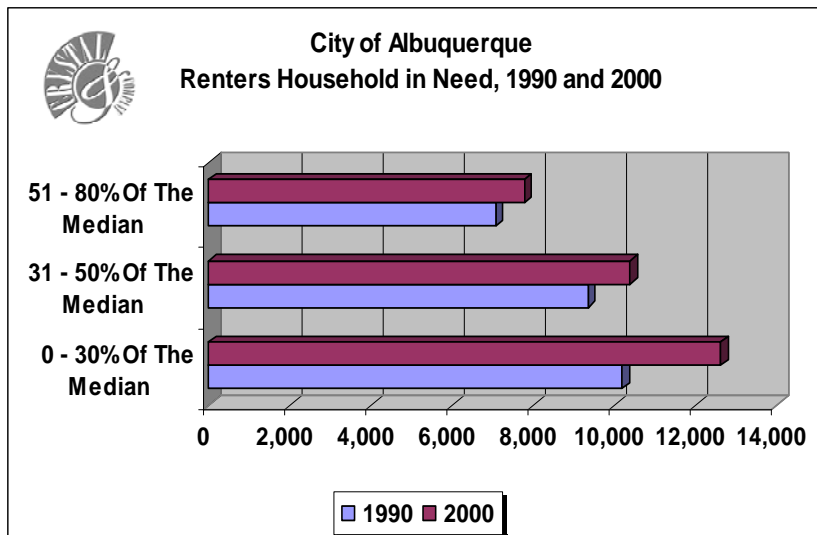


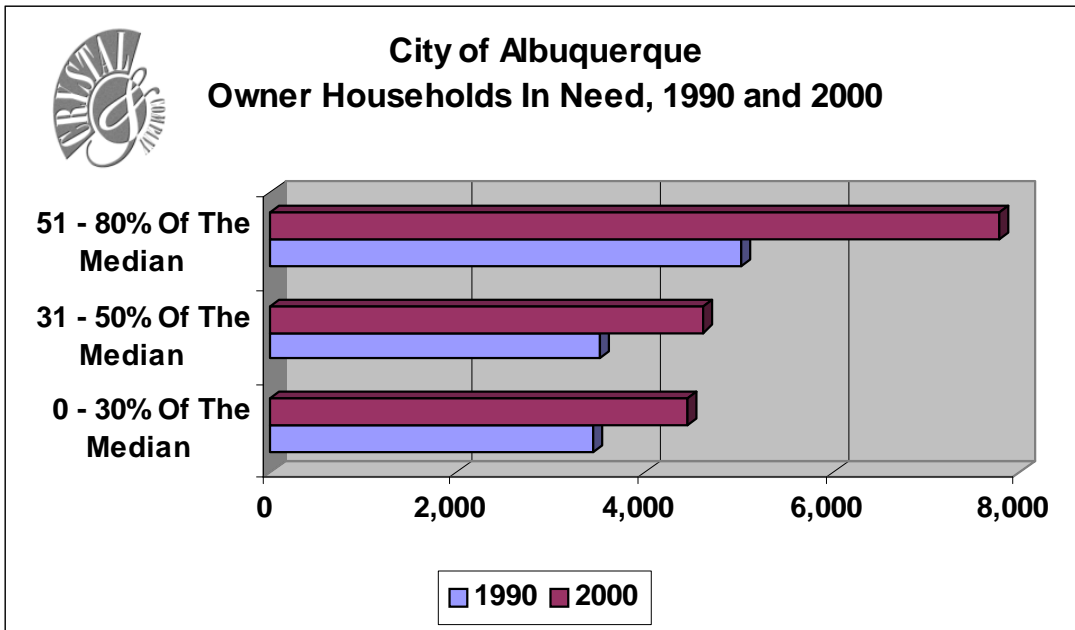
The Albuquerque MSA tends to fall in the middle of the pack when compared to other western cities. Realizing a high opportunity index indicates affordability and vice-versa, consider Albuquerque's middle ranking which is closest to Phoenix and El Paso.



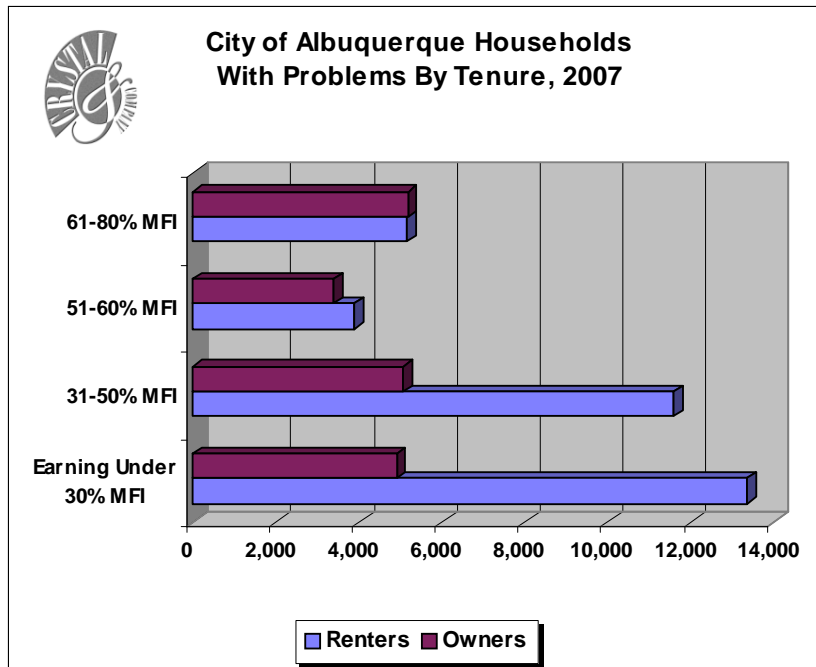
Discussed earlier in this report, inflation adjusted family income only rose 3% from 2000 through 2006, while home valuations rose 30%. Mortgage rates during the period have generally remained a low levels. According to the Joint Center of Housing Studies of Harvard University, “the affordability decline trend cuts across all incomes. The bottom 25% of earners have been hit the hardest....”.

With respect to lower income persons, affordable housing appears to be a growing need. Those lower income households with ‘problems’ (cost burdened, overcrowded or residing in dilapidated conditions) grew of consequence from 1990 to 2000 as identified on Table 3-4 and depicted below. Note the sizeable increase in need among owners earning from 51-80% of the median between 1990 and 2000






The adverse consequences of housing affordability on lower income households and persons appears to be continuing when current estimates of households with problems are presented.



When we look at the impact housing affordability trends in Albuquerque are having on individual consumers, the situation comes more into focus. Consider the following prospects faced by one-person and family households in the workforce.



 <b>SINGLE PERSON HOUSING AFFORDABILITY HIGHLIGHTS</b>	Hourly Rate For Individual 1/	Ability To Afford The Median Priced Resale Home of \$211,000 2/	Ability To Afford Median 1BR Rental At \$591/mo. 3/
Retail - Food & Beverage	\$11.35	No	No
Retail - Clothing & Accessories	\$9.20	No	No
Retail - Electrical Appliances	\$14.40	No	Yes
Police Officer After One Year	\$15.86	No	Yes
Firefighter After One Year	\$15.93	No	Yes
Construction Workers	\$18.00	No	Yes
Tier 1 APS Teachers	\$16.80	No	Yes
Air Transport	\$17.60	No	Yes

 <b>WORKING COUPLE HOUSING AFFORDABILITY HIGHLIGHTS</b>	Hourly Rate For Household 1/	Ability To Afford The Median Priced Resale Home of \$211,000 2/	Ability To Afford Median 3BR Rental At \$1,086/mo. 3/
Retail - Food & Beverage	\$22.70	No	Yes
Retail - Clothing & Accessories	\$18.40	No	Yes
Retail - Electrical Appliances	\$28.80	No	Yes
Police Officer After One Year	\$26.96	No	Yes
Firefighter After One Year	\$27.08	No	Yes
Construction Workers	\$30.60	No	Yes
Tier 1 APS Teachers	\$28.56	No	Yes
Air Transport	\$29.92	No	Yes

1/ Source is the New Mexico Department of Labor, City of Albuquerque and APS.

2/ Assumes a 6% fixed rate amortized over 30 years with a 5% down and customary underwriting criteria (28%). Also assumes no consumer debt, cash for the downpayment and reasonable credit.

3/ Assumes the household will spend no more than 30% of their gross income on housing.

### 3.6 Impacts Of Prevailing Housing Market Conditions On Lower Income Persons

- ✓ Housing market conditions in Albuquerque are in a state of transition, and the for-sale market is currently soft.





- ✓ Reduced permitting and resale activity appear to be raising the volume of for-sale inventories which could, but not necessarily will, put a downward pressure on home appreciation and thereby strengthen affordability for lower income consumers.
- ✓ Some low- and moderate- income homeowners are facing the adverse consequences of their existing, sub-prime mortgages being reset at higher interest rates. This is contributing to heightened levels of foreclosure action nationwide. This challenges affordable housing providers to stimulate residential production and retain the inventory currently in service.
- ✓ Recent high levels of non-occupant lending (investor) coupled with slower 'for sale' market conditions and rising inventories may ultimately offer affordable home purchase opportunities for lower income consumers (and providers) as well as temporarily increase the available supply of rental units on the market.
- ✓ The comparatively high incidence of foreclosure action has motivated lenders to strengthen their residential underwriting criteria which has a chilling affect for lower income consumers in need.
- ✓ According to Forbes, market troughs in the for-sale markets in the west are projected between the second quarter of '08 through the first quarter of '09 depending on the specific metropolitan region.
- ✓ According to a recent HUD market report, "Vacancies are most prevalent in smaller rental properties and in single-family home rentals that typically are older and have difficulty competing with amenities found in newer multifamily rental properties. Nearly 25 percent of rental units in the Albuquerque region consist of single-family homes and units in smaller three- and four-story structures. The overall rental vacancy rate in the region was estimated at 11.1% as of July of 2006."




# APPENDIX 3.0



Run Date:  
29-Jun-07  
©Crystal & Company, May, 2007.

**TABLE 3-1**  
**CITY OF ALBUQUERQUE HOUSING NEEDS ASSESSMENT, 2007**

**CITY OF ALBUQUERQUE**  
**INFLATION ADJUSTED HOUSEHOLD INCOME ESTIMATES, 2000-2005**

	2000	% Distribution	2001	% Distribution	2002	% Distribution	2003	% Distribution	2004	% Distribution	2005	% Distribution
<b>Less than \$10,000</b>	12,213	6.98%	16,871	9.82%	16,148	8.41%	19,194	9.59%	19,579	9.03%	18,489	8.85%
<b>\$10,000 to \$14,999</b>	14,883	8.51%	8,385	4.88%	14,031	7.31%	16,310	8.15%	12,267	5.66%	14,713	7.05%
<b>\$15,000 to \$24,999</b>	28,916	16.54%	28,052	16.33%	29,895	15.57%	23,849	11.91%	29,192	13.47%	30,102	14.42%
<b>\$25,000 to \$34,999</b>	24,814	14.19%	21,431	12.48%	23,396	12.19%	27,765	13.87%	30,342	14.00%	22,551	10.80%
<b>\$35,000 to \$49,999</b>	26,254	15.01%	31,251	18.20%	28,464	14.83%	36,801	18.38%	36,237	16.72%	32,594	15.61%
<b>\$50,000 to \$74,999</b>	32,479	18.57%	32,029	18.65%	36,876	19.21%	33,261	16.61%	37,685	17.39%	39,611	18.97%
<b>\$75,000 to \$99,999</b>	17,039	9.74%	16,269	9.47%	19,757	10.29%	18,457	9.22%	18,828	8.69%	20,536	9.83%
<b>\$100,000 to \$149,999</b>	11,879	6.79%	13,326	7.76%	18,095	9.43%	18,789	9.38%	23,720	10.94%	20,246	9.70%
<b>\$150,000 to \$199,999</b>	3,599	2.06%	1,662	0.97%	3,808	1.98%	2,961	1.48%	5,136	2.37%	5,124	2.45%
<b>\$200,000 or more</b>	2,800	1.60%	2,461	1.43%	1,506	0.78%	2,827	1.41%	3,751	1.73%	4,858	2.33%
<b>Total Households</b>	<b>174,876</b>	<b>100.00%</b>	<b>171,737</b>	<b>100.00%</b>	<b>191,976</b>	<b>100.00%</b>	<b>200,214</b>	<b>100.00%</b>	<b>216,737</b>	<b>100.00%</b>	<b>208,824</b>	<b>100.00%</b>
<b>Inflation Adjusted Median Household Income</b>	<b>\$38,078</b>		<b>\$40,179</b>		<b>\$40,852</b>		<b>\$40,061</b>		<b>\$40,527</b>		<b>\$41,820</b>	

Source: American Community Survey, 2000-2005.

Run Date:


23-Jul-07

©Crystal & Company, June, 2007.

**TABLE 3-2  
CITY OF ALBUQUERQUE HOUSING NEEDS ASSESSMENT, 2007**

**CITY OF ALBUQUERQUE  
SINGLE-FAMILY PERMITTING ACTIVITY BY CPA, 1997-2006**

**NUMBER OF SINGLE-FAMILY PERMITS BY YEAR**

 COMMUNITY PLANNING AREA	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006
CENTRAL ALBUQUERQUE	14	21	23	17	17	15	11	17	27	44
EAST GATEWAY	114	82	276	187	249	234	134	247	116	225
FOOT HILLS	213	291	283	292	254	195	140	109	129	111
MID-HEIGHTS	21	23	9	6	11	37	26	27		17
NEAR HEIGHTS	24	44	34	39	42	29	17	22	42	57
NORTH ALBUQUERQUE	300	340	410	284	180	342	485	525	311	74
NORTH VALLEY	68	84	91	335	283	369	645	196	155	162
SOUTH VALLEY	2	6	17	14	15	6	51	94	79	36
SOUTHWEST MESA	279	801	924	965	1,166	1,127	1,149	1,470	1,518	1,219
WEST SIDE	1,412	1,679	1,497	1,173	1,682	2,069	2,337	2,165	1,847	813
<b>CPA TOTAL</b>	<b>2,447</b>	<b>3,371</b>	<b>3,564</b>	<b>3,312</b>	<b>3,899</b>	<b>4,423</b>	<b>4,995</b>	<b>4,872</b>	<b>4,224</b>	<b>2,758</b>
<b>ANNUAL % CHANGE</b>		<b>37.8%</b>	<b>5.7%</b>	<b>-7.1%</b>	<b>17.7%</b>	<b>13.4%</b>	<b>12.9%</b>	<b>-2.5%</b>	<b>-13.3%</b>	<b>-34.7%</b>

**VALUE OF SINGLE-FAMILY PERMITS BY YEAR**

 COMMUNITY PLANNING AREA	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006
CENTRAL ALBUQUERQUE	\$45,954	\$71,551	\$67,661	\$69,643	\$78,212	\$80,333	\$56,818	\$103,502	\$114,280	\$131,190
EAST GATEWAY	\$104,757	\$109,832	\$86,735	\$89,665	\$88,374	\$91,031	\$117,150	\$104,381	\$117,750	\$193,834
FOOT HILLS	\$136,014	\$133,194	\$149,196	\$141,154	\$143,673	\$147,738	\$189,006	\$230,771	\$268,437	\$241,628
MID-HEIGHTS	\$114,619	\$111,101	\$107,057	\$110,756	\$84,535	\$88,925	\$99,631	\$94,254		\$236,312
NEAR HEIGHTS	\$97,666	\$102,637	\$91,567	\$86,308	\$78,740	\$94,818	\$130,930	\$115,936	\$157,632	\$140,105
NORTH ALBUQUERQUE	\$95,817	\$98,552	\$97,554	\$105,244	\$112,652	\$125,857	\$132,650	\$139,020	\$205,006	\$286,200
NORTH VALLEY	\$99,689	\$101,422	\$114,646	\$87,900	\$92,113	\$102,932	\$116,948	\$147,443	\$162,975	\$164,857
SOUTH VALLEY	\$35,000	\$54,833	\$62,433	\$68,020	\$74,985	\$69,979	\$83,765	\$94,305	\$132,017	\$167,967
SOUTHWEST MESA	\$72,821	\$68,744	\$75,758	\$75,019	\$76,208	\$80,040	\$86,202	\$103,197	\$137,107	\$144,769
WEST SIDE	\$93,938	\$90,877	\$92,583	\$97,224	\$97,347	\$104,985	\$110,321	\$131,212	\$161,619	\$193,860
<b>CPA AVERAGE</b>	<b>\$95,979</b>	<b>\$90,876</b>	<b>\$93,121</b>	<b>\$93,576</b>	<b>\$93,391</b>	<b>\$100,886</b>	<b>\$109,811</b>	<b>\$124,038</b>	<b>\$157,216</b>	<b>\$172,670</b>
<b>ANNUAL % CHANGE</b>		<b>-5.3%</b>	<b>2.5%</b>	<b>0.5%</b>	<b>-0.2%</b>	<b>8.0%</b>	<b>8.8%</b>	<b>13.0%</b>	<b>26.7%</b>	<b>9.8%</b>

Source: City of Albuquerque.

Run Date:

29-Jun-07

©Crystal & Company, May, 2007.

**TABLE 3-3  
CITY OF ALBUQUERQUE HOUSING NEEDS ASSESSMENT, 2007**



**ALBUQUERQUE MSA  
RESIDENTIAL LOAN ACTIVITY BY TYPE, 2000-2005**

	Loans On 1 - 4 Family Dwellings									
	Home Purchase Loans			Refinancings	Home Impr. Loans	Home Impr. Loan Amount	M/F 5> Units	Non-Occupant 1-4 Family	TOTAL	Loans For Manuf. Housing
	FHA/VA Purchase	Conventional Purchase	Average Loan Amount							
<b>CY 2000</b>										
Loans Originated	3,960	8,339	\$112,035	6,670	1,634	\$21,364	24	1,138	<b>21,765</b>	n/a
Applications Denied	677	4,610	\$63,254	7,486	1,341	\$21,340	2	531	<b>14,647</b>	n/a
Ratio of Denials To Origination	17.1%	55.3%	n/a	112.2%	82.1%	n/a	8.3%	46.7%		
<b>CY 2001</b>										
Loans Originated	5,395	9,916	\$115,970	19,758	1,770	\$22,566	22	2,945	<b>39,806</b>	n/a
Applications Denied	632	2,941	\$73,510	9,582	1,438	\$18,879	6	665	<b>15,264</b>	n/a
Ratio of Denials To Origination	11.7%	29.7%	n/a	48.5%	81.2%	n/a	27.3%	22.6%		
<b>CY 2003</b>										
Loans Originated	5,351	13,519	\$129,458	40,982	1,314	\$24,869	49	4,603	<b>65,818</b>	n/a
Applications Denied	784	1,972	\$105,391	12,370	1,232	\$26,213	8	896	<b>17,262</b>	n/a
Ratio of Denials To Origination	14.7%	14.6%	n/a	30.2%	93.8%	n/a	16.3%	19.5%		
<b>CY 2004</b>										
Loans Originated	4,278	17,969	\$128,801	18,170	1,832	\$42,298	72	4,087	<b>46,408</b>	884
Applications Denied	895	3,280	\$106,367	9,950	2,285	\$34,853	5	916	<b>17,331</b>	1,225
Ratio of Denials To Origination	20.9%	18.3%	n/a	54.8%	124.7%	n/a	6.9%	22.4%		
<b>CY 2005</b>										
Loans Originated	2,985	24,786	\$131,182	18,338	1,976	\$64,260	74	7,327	<b>55,486</b>	735
Applications Denied	427	4,240	\$110,399	12,988	2,508	\$46,992	8	1,380	<b>21,551</b>	1,222
Ratio of Denials To Origination	14.3%	17.1%	n/a	70.8%	126.9%	n/a	10.8%	18.8%		

Source: Home Mortgage Disclosure Act filing activity.


Run Date:

29-Jun-07

©Crystal &amp; Company, May, 2007.

**TABLE 3-4**  
**CITY OF ALBUQUERQUE**  
**HOUSING NEEDS ASSESSMENT, 2007**

**AFFORDABLE HOUSING NEEDS, 1990 & 2000**

	1990	1990	2000	2000	Numerical Change	Percent Change
	Number	% of Total	Number	% of Total		
<b>0 - 30% Of The Median</b>	<b>17,355</b>	<b>100.0%</b>	<b>20,627</b>	<b>100.0%</b>	<b>3,272</b>	<b>18.9%</b>
<b>With Problems</b>	13,641	78.6%	17,085	82.8%	<b>3,444</b>	<b>25.2%</b>
<b>Renters</b>	10,192	100.0%	12,631	100.0%	<b>2,439</b>	<b>23.9%</b>
<b>Elderly</b>	1,612	15.8%	1,584	12.5%	<b>(29)</b>	<b>-1.8%</b>
<b>Small Families (2-4)</b>	3,349	32.9%	4,795	38.0%	<b>1,446</b>	<b>43.2%</b>
<b>Large Families (5+)</b>	1,076	10.6%	865	6.8%	<b>(210)</b>	<b>-19.6%</b>
<b>Other</b>	4,155	40.8%	5,387	42.7%	<b>1,232</b>	<b>29.7%</b>
<b>Owners</b>	3,455	n/a	4,454	n/a	<b>999</b>	<b>28.9%</b>
<b>Severely Cost Burdened (&gt;50%)</b>	12,171	100.0%	13,478	100.0%	<b>1,307</b>	<b>10.7%</b>
<b>Owners</b>	2,332	19.2%	3,618	26.8%	<b>1,286</b>	<b>55.2%</b>
<b>Renters</b>	9,839	80.8%	9,861	73.2%	<b>21</b>	<b>0.2%</b>
<b>31 - 50% Of The Median</b>	<b>17,266</b>	<b>100.0%</b>	<b>20,112</b>	<b>100.0%</b>	<b>2,846</b>	<b>16.5%</b>
<b>With Problems</b>	12,891	74.7%	15,014	74.7%	<b>2,123</b>	<b>16.5%</b>
<b>Renters</b>	9,359	100.0%	10,386	100.0%	<b>1,027</b>	<b>11.0%</b>
<b>Elderly</b>	1,260	13.5%	1,290	12.4%	<b>30</b>	<b>2.4%</b>
<b>Small Families (2-4)</b>	3,223	34.4%	3,437	33.1%	<b>213</b>	<b>6.6%</b>
<b>Large Families (5+)</b>	871	9.3%	1,006	9.7%	<b>135</b>	<b>15.5%</b>
<b>Other</b>	4,004	42.8%	4,654	44.8%	<b>650</b>	<b>16.2%</b>
<b>Owners</b>	3,532	n/a	4,628	n/a	<b>1,096</b>	<b>31.0%</b>
<b>Severely Cost Burdened (&gt;50%)</b>	5,260	100.0%	5,827	100.0%	<b>567</b>	<b>10.8%</b>
<b>Owners</b>	1,923	36.6%	2,722	46.7%	<b>800</b>	<b>41.6%</b>
<b>Renters</b>	3,337	63.4%	3,104	53.3%	<b>(232)</b>	<b>-7.0%</b>
<b>51 - 80% Of The Median</b>	<b>25,530</b>	<b>100.0%</b>	<b>31,286</b>	<b>100.0%</b>	<b>5,756</b>	<b>22.5%</b>
<b>With Problems</b>	12,098	47.4%	15,540	49.7%	<b>3,442</b>	<b>28.5%</b>
<b>Renters</b>	7,074	100.0%	7,774	100.0%	<b>700</b>	<b>9.9%</b>
<b>Elderly</b>	1,020	14.4%	1,146	14.7%	<b>126</b>	<b>12.3%</b>
<b>Small Families (2-4)</b>	2,748	38.9%	2,971	38.2%	<b>222</b>	<b>8.1%</b>
<b>Large Families (5+)</b>	898	12.7%	529	6.8%	<b>(369)</b>	<b>-41.1%</b>
<b>Other</b>	2,407	34.0%	3,128	40.2%	<b>721</b>	<b>29.9%</b>
<b>Owners</b>	5,024	n/a	7,767	n/a	<b>2,742</b>	<b>54.6%</b>
<b>Severely Cost Burdened (&gt;50%)</b>	1,855	100.0%	3,170	100.0%	<b>1,315</b>	<b>70.9%</b>
<b>Owners</b>	1,372	74.0%	2,236	70.5%	<b>864</b>	<b>62.9%</b>
<b>Renters</b>	482	26.0%	934	29.5%	<b>451</b>	<b>93.5%</b>

Source: US Department of Housing and Urban Development, CHAS Data, 1990 and 2000.



RICHARD CRYSTAL  
PRINCIPAL

CRYSTAL & COMPANY  
7146 VIA DE ALEGRIA  
SCOTTSDALE, ARIZONA 85258-3823  
(480) 998-2790  
(480) 998-7017 FAX

DEVELOPMENT  
FINANCIAL  
ECONOMIC  
RESEARCH  
CONSULTING  
SERVICES

## MEMORANDUM

**TO:** Elizabeth Dwyer  
Marti Luick  
**City of Albuquerque Department of Family  
and Community Services**

**FROM:** Richard Crystal, Principal  
©Crystal & Company

**DATE:** July 18, 2007

**SUBJECT:** Future Data Collection and Information Processing Strategies

This memorandum is in response to a June 20, 2007 email prepared by Elizabeth Dwyer concerning recommendations sought associated with City of Albuquerque data collection and information processing strategies.

### **Data Collection Perspectives: Existing and New Construction Sale Price Points**

The City Council has requested that staff collect information from homebuilders associated with the price points at which new housing is constructed. The information sent to my firm for review included the price distribution of both resale and new construction. The city is requesting perspectives associated with the continuing need to collect the information, present, analyze and utilize this data.

Perspectives: In terms of collection, there is a continuing need to collect the information in an economical fashion as long as market conditions suggest viability for households earning under 80% of the area median. Relative to new construction, three collection choices would appear viable to pursue: (1) the first is to collect this information from permitting data, (2) the second is to purchase the information from Salestraq or Datatraq (private market research firms), and (3) the third is to secure the information from the Bernalillo County Assessor if proprietary arrangements can be worked out. As to resale housing, the easiest source to tap would be the Albuquerque Metropolitan Board of Realtors. The reason to collect information concerning new construction is to document to private and non-profit builders that homes at price points affordable to low and moderate income purchasers are being constructed and are viable in the marketplace. Relative to resale dwellings, which comprise the bulk of homes affordable to low- and moderate income households in Albuquerque, the purpose is to monitor the affordable inventory in the marketplace and target homeownership programs accordingly. Data collection here would appear to involve any costs of consequence. Most jurisdictions collect both new and resale housing sales activity from permitting activity or from the local assessor. The information is often used to fashion and target homeownership programs. Many jurisdictions use this information for housing demand projections associated with single-family mortgage revenue bonds or mortgage credit certificates. It can be a vehicle to ensure that a jurisdiction's fair share is being secured.

### **Data Collection Perspectives: Affordable Housing Hot Line**

Approximately eight years ago the City of Albuquerque instituted an “affordable housing” hotline to market homeownership opportunities in mixed-income project developments to low- and moderate- income consumers. Currently, four non-profits are listed on the hotline presently, and the website secures about 130 hits a day. The city is seeking input relative to other ways to use the hotline, merge it with an existing rental hotline, etc.

Perspectives: Two suggestions are offered for consideration. The first is to create a “real” affordable housing network in partnership with the Albuquerque Metropolitan Board of Realtors to market affordable properties to consumers, lenders and realtors alike. Such an initiative could incorporate affordable properties for sale through the MLS in addition to any properties being marketed by non-profits. These continually updated listings would be offered with available homeownership resources (lending, counseling, utility support, etc) from within the community. To effectively market homeownership programs, consumers, lenders, builders and realtors would all be targeted to increase the prospect for success. If the city wished to continue the operation of its existing affordable housing hotline for homeownership, it is suggested that it be merged with the current rental hotline and incorporate a facility for interested clients to leave their telephone numbers.

### **Analysis Methodology: Projection of Housing Need Based On Growth**

The methodology you employ to project affordable housing need for Albuquerque is not unreasonable, however some suggestions are appropriate. You will need to remove those households in group quarters first from projections. In addition, you may want to consider that housing needs are not only derived from cost burden, but also from the incidence of substandard housing and overcrowding. The approach also assumes that the income distribution for Albuquerque and those in need in 2000 will hold for 2007 and five years hence. Income data suggests the assumption is more or less valid in 2007, yet obviously an unknown going forward. However, the assumption currently appears quite reasonable. You may want to consult Section 1.0 of the City of Albuquerque Housing Needs Assessment prepared by my firm, as needs are projected in detail for the city as a whole and each Community Planning Area (CPA).

### **Analysis Methodology: Calculating The ‘Real’ Deficit**

It is important to remember that what you construe as a deficit are essentially indicators of housing need from the vantage point of the existing and projected inventory by tenure. Additions and deletions to the affordable inventory since CY 2000 also need to be considered. In your analysis of the “real deficit” you suggest two alternatives to calculate: (1) the first scenario is to subtract the number of households in a given low income category from the units affordable to that category, and (2) the second is to subtract the number of households in a given low income category from a percentage of the units affordable to that income category only occupied by households in that category. Your inquiry here prompted a call to HUD in Washington DC. Consider the following perspectives:

- The veracity of deficit calculations are most germane to rental housing, and it is possible that the deficit may be calculated two ways. Using the first approach itemized above is valid. The second approach is also valid but not how it was calculated since the approach applied a percentage of occupancy by income category to vacant units. This is an obvious error, and proper calculations produce a surplus of 1,299 units for rental households earning from 31 to 50% of the median and not a deficit of 499. The volume of vacant rental units is also germane here. Also remember that the need for affordable rental housing is not solely derived from cost burden but also from the incidence of substandard and overcrowded dwellings in a given area. This is especially relevant to rental households earning under 50% of the



- median. Again, the “deficit” calculations are an indicator of need; and,
- With respect to existing, ownership properties, it should be noted that housing in Albuquerque has appreciated of consequence since 1999 (the 2000 Census) and this affects the veracity of both current and projected estimates relative to existing housing. If a deficit were evident for a given income category in 2007, it would be understated. Again, the information is best used as one indicator of need in a given area in light of prevailing market conditions.

#### **Other Data Collection Or Information Processing Instruments Of Value**

One opportunity worth investigating is the use of the Bernalillo property tax rolls as a means to estimate the incidence of affordable housing in a given geography. The city may wish to utilize the substandard housing survey recently executed and compare its findings with indicators of substandard housing derived from data characteristics drawn from the property tax rolls. If a statistical correlation were established with the findings of the windshield surveys to selected characteristics from the tax rolls, the city could estimate the volume and location of the incidence of substandard housing within its corporate limits. It might be also possible to work out arrangements with the Bernalillo Assessor to add a data element indicating the incidence of substandard housing when field inspectors periodically inspect properties for the purposes of the mass appraisal system (MAS). Discussions are being raised with the Bernalillo County Assessor in this regard.

Thank you for your assistance in this matter and contact me at 480.998.2790 for any information you may require.

Cc:  
file