

# AFFORDABLE HOUSING AND PUBLIC SAFETY

Interim Courts, Corrections, & Justice Committee October 9, 2024

# AGENDA

- 1.Housing andHomelessness inNew Mexico
- 2.Housing, Violent Victimization, and Safety
- 3.Criminal Justice Involvement and Housing
- 4. Housing as a Public Safety Solution



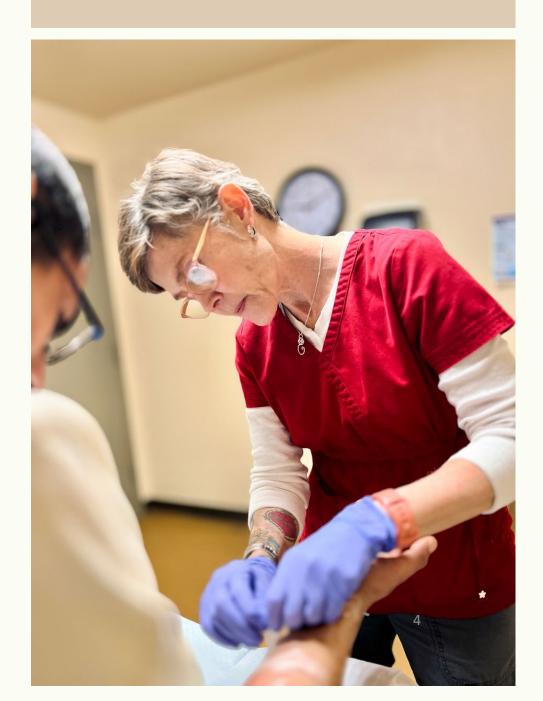
### ALBUQUERQUE HEALTH CARE FOR THE HOMELESS

- Albuquerque was one of the original 19 cities nationwide to participate in the pilot and develop the Health Care for the Homeless (HCH) model in 1985.
- AHCH is a freestanding Federally
   Qualified Health Center (FQHC) and standalone 330(h) HCH project.



- Over 100 staff
- Serves nearly 5,000
   people without homes
   each year.
- Provides integrated primary medical and dental, behavioral health and social services through extensive outreach and at its central services campus.

# **AHCH**



### MESILLA VALLEY COMMUNITY OF HOPE

- MVCH's services include day shelter, temporary overnight shelter at Camp Hope, intensive case management, housing programs, and assistance with disability applications.
- The mission of Mesilla Valley Community of Hope is to promote dignity and empowerment among the homeless population by providing shelter services, case management, income support and permanent housing programs in Las Cruces and Dona Ana County, New Mexico.
- Vision: MVCH envisions a world in which homelessness and poverty are eradicated.

## **AMADOR CROSSING**

- 50 units of Supportive Housing
- Current status:
   Architectural
   renderings are
   completed; project in
   bid phase until Nov
   12, 2024.
- Located on the campus of the Mesilla Valley Community of Hope with wrap around services from Alliance agencies
- Two on-site
   Community of Hope
   support staff



## HOUSING AND HOMELESSNESS IN NM



## HOUSING AND HOMELESSNESS IN NM

- New Mexico had the second highest percentage increase in homelessness in the country between 2022 and 2023
- New Mexico has a shortage of 45,621 affordable and available homes for people with low incomes.



# SENIOR HOUSEHOLDS IN NM

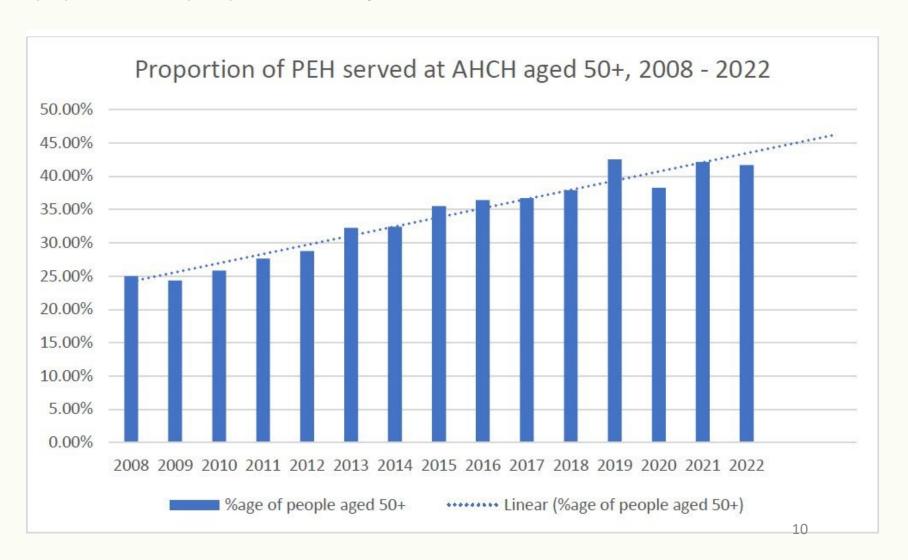
Income Range of Senior Households (households with one or more people 65 years and older)



From Housing New Mexico
Data source: United States Census Bureau American Community Survey

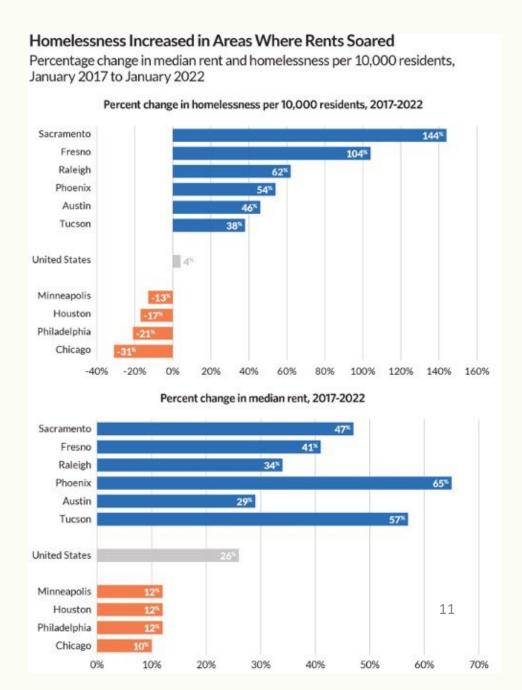
## **GROWING AGING HOMELESS POPULATION**

Between 2008 and 2022, AHCH has seen a 67% increase in the population of people over 50 years old.



### HOMELESSNESS IS A HOUSING PROBLEM

**US GAO found** that "median rent increases of \$100 a month were associated with a 9% increase in homelessness in the areas we examined."



Source: Pew, 2023

### HOMELESSNESS IS A HOUSING PROBLEM

People experiencing homelessness are more likely to be victims of crime.

Research from the National Health Care for the Homeless Council found that the rate of violent victimization in a national sample of people experiencing homelessness was almost 25 times that found in the general U.S. population (49% vs 2%).

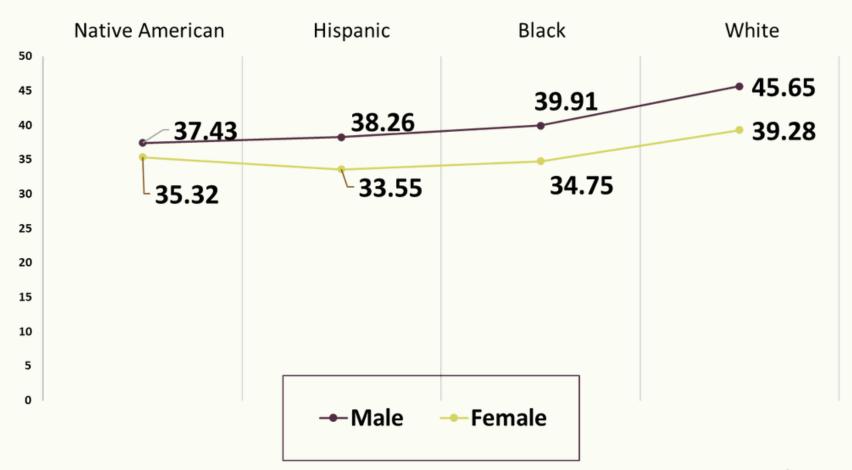


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# HOMELESS MORTALITY

### SINCE 2018, HOMELESS MORTALITY CASES INCREASED BY 138%

### Mean Age at Death by Race and Gender



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# CRIME, SAFETY, AND HOUSING

"An increase in spending on housing and community development paired with a decrease in spending on corrections is associated with both lower violent crime rates and lower prison incarceration rates."

Justice Policy Institute

# Violent crime rates decreased when funding was shifted to housing from corrections.

	2000	2005	Percent change (2000-2005)
Housing expenditure as a percent of total expenditure	1.5%	1.7%	+10.74%
Corrections expenditure as a percent of total expenditure	2.8%	2.5%	-10.62%
Violent crime rate*	506.50	469.20	-7.36%

<sup>\*</sup>Rates are the number of reported violent offenses (murder, rape, robbery, and aggravated assault) per 100,000 people in the population.

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Source: Justice Policy Institute, 2007

# IMPACT OF HOUSING ON CRIMINAL JUSTICE INVOLVEMENT - LOCAL DATA

Albuquerque Re-Entry Collaborative for People Who Are Opiate - Dependent, Without Homes, and Exiting Jail

- Injection drug use fell by over 50% from intake to 6 months.
- 75% of participants were on Suboxone at 6 months and 90% were illicit -opiate free.
- 90% of engaged clients that were housed (transitional, supportive, or permanent) remained housed at 12 months.
- 76% of program completers had zero new arrests or a decrease of 25% in new arrests at 12 months.

Source: Albuquerque Health Care for the Homeless Re -Entry Collaborative Data, program funded by the U.S. Substance Abuse and Mental Health Services Administration (Grant#1H79TI020504 -01), 2012.

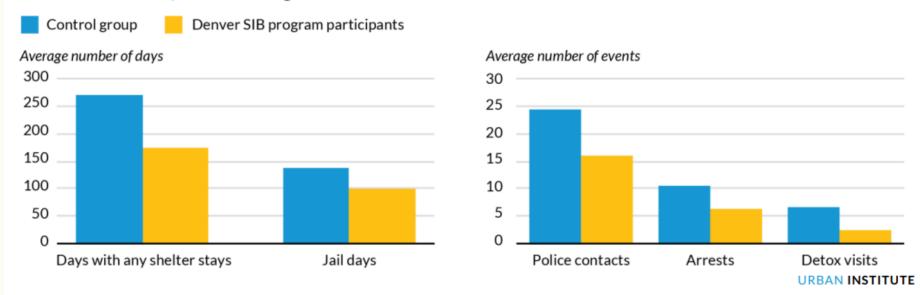
# IMPACT OF HOUSING ON CRIMINAL JUSTICE INVOLVEMENT - LOCAL DATA

### City of Albuquerque Heading Home Cost Study

- Prior to being housed, jail costs were \$132,054. Jail costs
  decreased 55.7% or \$58,515 after housing in the 2 to 3 -year
  study period.
- In the pre-time period study group members were arrested
   132 times and in the post-study time period 66 times.
- For every \$1.00 spent the program realized \$1.78 in benefits. The return on investment is positive.

# IMPACT OF HOUSING ON CRIMINAL JUSTICE INVOLVEMENT - DENVER DATA

# People in Supportive Housing Had Fewer Interactions with the Criminal Justice System and Public Services than People Receiving Usual Services



**Sources:** Metro Denver Homeless Initiative, Denver Sheriff Department, Denver Police Department, and Denver Department of Public Safety. **Notes:** SIB=social impact bond. Results are for three years after people were randomized into the treatment and control groups. These results use intent-to-treat estimates to compare outcomes for all participants in the treatment and control groups.

# IMPACT OF HOUSING ON CRIMINAL JUSTICE INVOLVEMENT - DENVER DATA

Participants in Denver's Five-Year Supportive Housing Program:

- Had fewer interactions with police, a 34% reduction in police contacts and a 40% reduction in arrests.
- o Participants spent less time in jail.
- Participants referred for supportive housing had a 30% reduction in unique jail stays and a 27% reduction in total jail days.

# BARRIERS TO AFFORDABLE HOUSING EXCESSIVE FEES

Fees

Administrative Fee \$150 - \$300

Account Managing Fee \$6.50/Month

Lease Change Fee

Parking Fee \$75.00 initial \$30/month

**Application Fees** 

2nd applicant Fee Co-signor Fee \$35 - \$150 (Per applicant) Insurance

Renter's
Insurance
Over half require this
Range from \$116 to
\$205/year

Personal Liability Insurance

\$10.00 /year (apartments pay \$502/year)

Legal Liability Insurance \$15.00/ month **Deposits** 

Apartment Holding Deposit

Pet Deposit and Pet Rent \$300 non-refundable fee

\$30 per month

Initial Security
Deposit
Typically, equal to the
1 -2 month's rent
\$900 - \$3000

# BARRIERS TO AFFORDABLE HOUSING EXCESSIVE FEES

### Family Composition and Move In Housing Cost Analysis



### One Bedroom Unit with One Applicant, Pet, Liability Insurance, and Parking: (Low Credit Score)

- Approximate Move In Cost: \$3,783.00
- Breakdown: \$1,200 (Upper end of the range for Unit Cost); \$45 (Application Fee); \$1,800 (Deposit, equivalent to two month's rent); \$300 (Pet Deposit); \$35 (Pet Fee); \$75 (Initial Parking Fee); \$100 (Apartment Holding Deposit); \$150 (Administrative Fee; \$78 (Account Managing Fee)



#### Three-bedroom Unit with Married Couple, Elderly Mother, Two Kids:

- Approximate Move In Cost: \$4,381.38
- Breakdown: \$1,800 (Lower end of the range for Unit Cost); \$135 (Application Fee for three adults); \$1,800 (Deposit, equivalent to one month's rent); \$150 (Apartment Holding Deposit); \$225 (Administrative Fee); \$78 (Account Managing Fee); \$180 (Legal Liability Insurance); \$13.38 (Renter's Insurance, averaged and monthly)



#### Two-bedroom Unit with Two Adults, Two Kids, and a Dog:

- Approximate Move In Cost: \$4,053.00
- Breakdown: \$1,420 (Middle of the range for Unit Cost); \$90 (Application Fee for two adults); \$1,420 (Deposit, equivalent to one month's rent); \$300 (Pet Deposit); \$360 (Pet Rent, annualized); \$10 (Personal Liability Insurance); \$150 (Apartment Holding Deposit); \$225 (Administrative Fee); \$78 (Account Managing Fee)



### Three-bedroom Unit with Four Adults, Two Cars, and a Dog:

- Approximate Move In Cost: \$4,936.38
- Breakdown: \$1,800 (Lower end of the range for Unit Cost); \$180 (Application Fee for four adults); \$1,800 (Deposit, equivalent to one month's rent); \$300 (Pet Deposit); \$150 (Parking Fee, initial for two cars); \$60 (Parking Fee, first month for two cars); \$150 (Apartment Holding Deposit); \$225 (Administrative Fee); \$78 (Account Managing Fee); \$180 (Legal Liability Insurance); \$13.38 (Renter's Insurance, averaged and monthly)

# BARRIERS TO AFFORDABLE HOUSING EXCESSIVE FEES



1410 Chaparro St. Las Cruces, NM 88001 | Office: 575-888-4530

#### **Our Unique Floor Plan**

1 Bed 1 Bath 510 sqft

2 Bed 1 Bath 684 sqft

3 Bed 2 Bath 2120 sqft

#### Community Amenities Apartment Amenities

- · Private community
- Select Upgraded Interiors\*
- BBQ/Picnic Area
- Energy Efficient Appliances
- Apartment Style Living
- Wood Style Floors
- Ernergency Mointenance
- Plush Carpeting
- Pet Friendly
- Large Layouts
- · Electronic Rent Payments
- Spacious Layouts

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#### Fees & Deposit Information Pet Policy: Max 2 allowed, Max Weight 40 lb each. Breed Restrictions apply. \*Prices are subject to change daily Utility Charges: \$50 (All Floorplans) Electric: El Paso Electric Application Fee (Per occupant over 18), \$50 Holding Fee. \$100 Administrative Fee \$150 Security Deposit \$350-1 Months! Rent Renters Liability Program \$15 Pet Deposit (One time refundable) \$150 % Pet Fee (One time non-refundable) \$150



Pet Rent (Per Pet)

# **POLICY SOLUTIONS**

- 1. Address Excessive Fees in Rental Housing
- 2.Increase and protect state investment in permanent supportive housing and rapid rehousing vouchers to address increases in homelessness
- 3. Eviction prevention funding
- 4.Increase investment in NM Housing Trust Fund to build or rehabilitate affordable housing
- 5. Flexible fund for supportive services in housing
- 6. Guaranteed Basic Income
- 7. Source of Income Discrimination legislation increased need for rental assistance and housing vouchers and decreasing number of landlords to accept them

# FUNDING FOR AFFORDABLE HOUSING AS A PUBLIC SAFETY INVESTMENT

- 1.Lack of affordable housing in New Mexico impacts key workforce shortages behavioral health therapists, nurses, case managers must be able to afford their housing
- 2.If we don't solve the housing crisis workers cannot afford to stay in their communities
- 3.Essential community-based and culturally competent care must be supported with affordable housing investment
- 4. Fund affordable housing as essential infrastructure

## **EXCESSIVE FEES IN RENTAL HOUSING**

- Lack of transparency: When rental fees are not advertised as part of the monthly rental rate, tenants are unable to predict the total cost of their rent.
- NCLC found that the nondisclosure of certain rental fees up front can lead tenants to spend hundreds of dollars more per month in rental fees in excess of their anticipated monthly budgets. The lack of transparency can lead to cost burdens for renter households.
- Discrimination: Renters of color are most likely to experience the burdens created by junk fees. Renters of color are more likely to pay application fees than white renters, pay a higher median application fee than white renters, and are more likely to submit five or more rental applications.

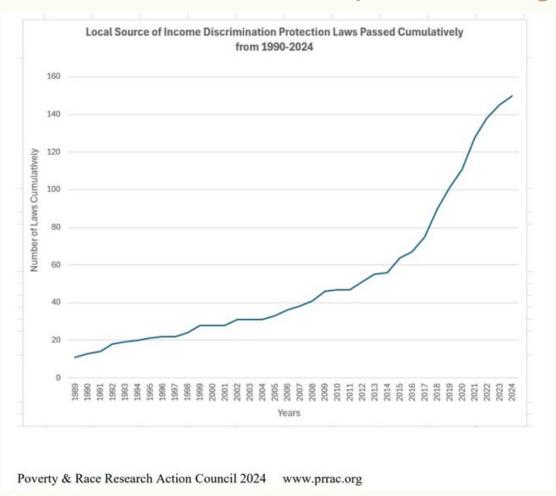
Source: National Low Income Housing Coalition, 2024

## **EXCESSIVE FEES MODEL LEGISLATION**

- Colorado was the first state to set forth guidelines on allowable rental fees, passing House Bill 19-1106 in 2019, with 13 additional states passing legislation between 2021 and 2024.
- <u>Connecticut</u> Senate Bill 998 regulates rental application fees, security deposit fees, tenant screening fees, and late payments for non-payment of rent.
- Rhode Island's House Bill 6087 focuses on rental application fees.

## SOURCE OF INCOME DISCRIMINATION

- Las Cruces, City of Albuquerque, Bernalillo County, City of Santa Fe have passed source of income protections
- 23 states have source of income protection legislation



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# **Contact Information**

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