

FACING THE CRISIS: PRIMARY & SECONDARY PREVENTION STRATEGIES FOR HOMELESSNESS AND HOUSING INSECURITY



*"Not everything that is
faced can be changed,
but nothing can be
changed until it is
faced."*

- James Baldwin

MEET TODAY'S PRESENTERS



**Cathryn McGill,
Executive Director**



**Jack Champagne,
Uplift Director**



NEW MEXICO
BLACK LEADERSHIP
COUNCIL

THE ORIGIN OF THE NEW MEXICO BLACK LEADERSHIP COUNCIL



The African American Community Economic Transformation Study (A.A.C.E.T.S.) team conducted a community based participatory research project (CBPR) during the time period beginning in 2014. Over the duration of this three-month period the A.A.C.E.T.S. Leadership Team (hereinafter referred to as "the Team") implemented a four part data collection and analysis study with a purposive and diverse sample of service providers and opinion leaders within the African American community in Central New Mexico.

ANALYZING THIS DATA LEAD TO THE FOLLOWING RECOMMENDATIONS:

CREATE A HUB ORGANIZATION



Establish a community-based entity that functions as a central hub organization with the capacity to act as both a financial and capacity building support to the African American community.

LEADERSHIP DEVELOPMENT INSTITUTE



Establish a leadership development institute for the African American community to support the development of the next generation of leadership, increase the capacity and connectivity of the current leadership, and to sufficiently honor current and past leadership.

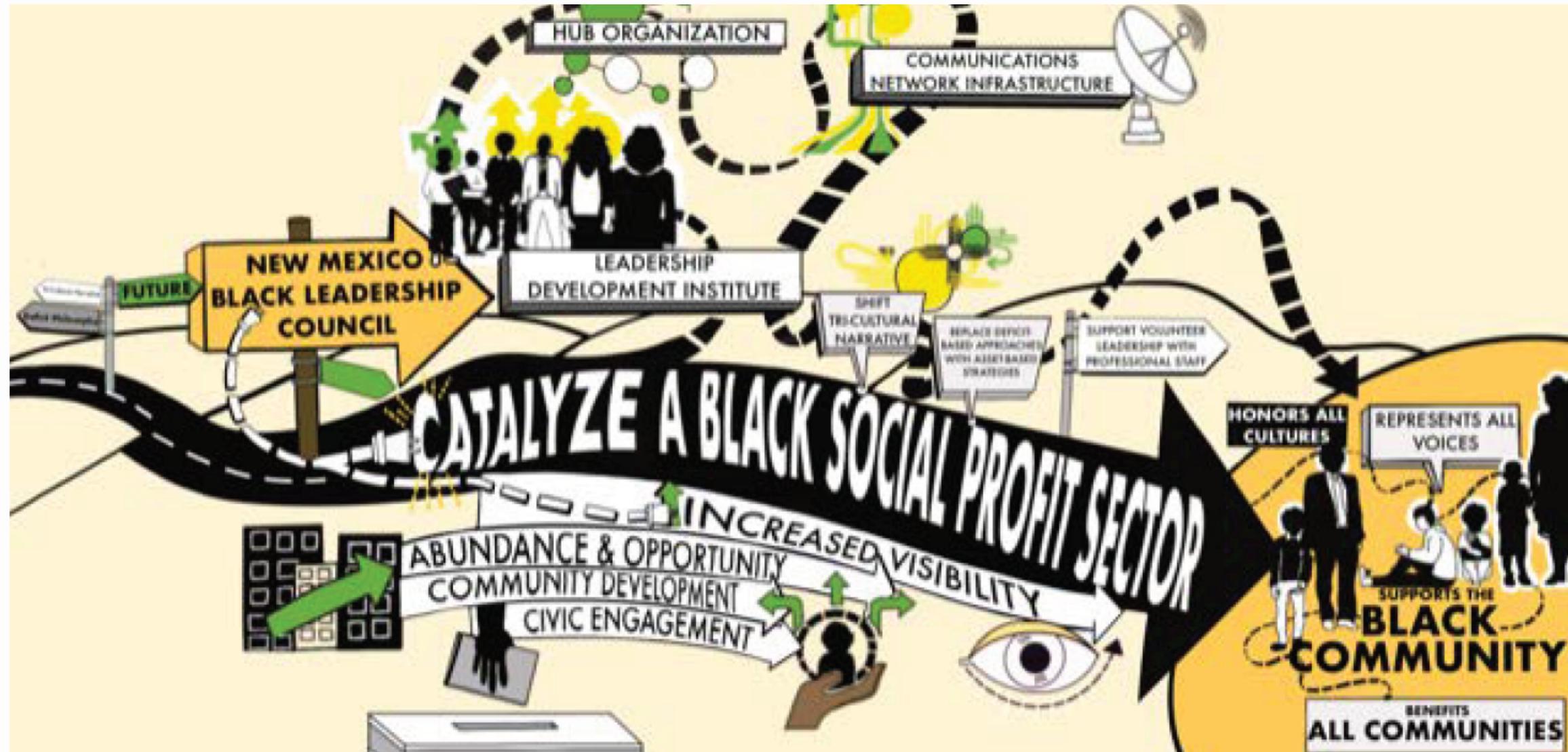
COMMUNICATIONS NETWORK INFRASTRUCTURE



Establish a communications network/infrastructure that will define the ways that the African American community in New Mexico connects and communicates with its members, allies, target institutions and broader communities.

NMBLC Origin Story

WHAT DOES OUR EXISTENCE CONTRIBUTE TO THE NEW MEXICO LANDSCAPE?



OPERATIONALIZING THE VISION & SERVING THE IDENTIFIED NEEDS

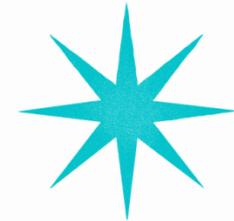


AREAS OF IMPACT

MISSION STATEMENT

The New Mexico Black Leadership Council works to foster sustainable leadership, create inclusive opportunities, develop multicultural capacity, and create progressive partnerships that support Black communities and benefit all New Mexico

NORTH STAR GOALS



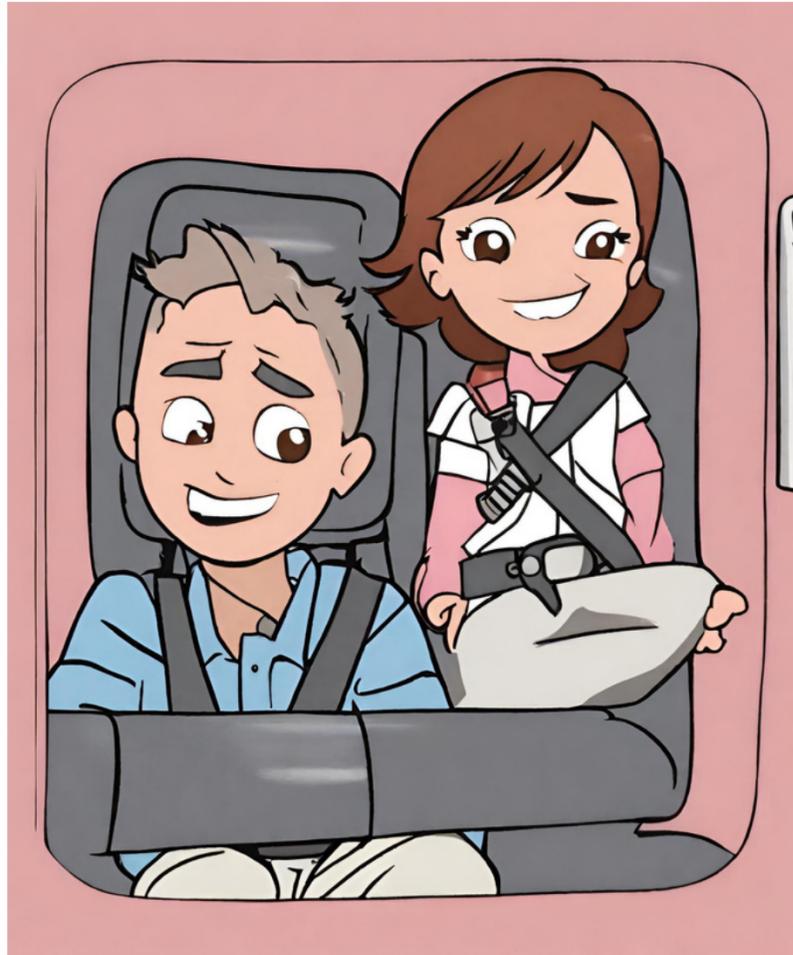
- Change The Tricultural Myth
- Thriving & Vibrant Communities
- Promote True Multiculturalism in New Mexico
- New Mexico @ the top of all the good lists!

NMBLC SIGNATURE PROGRAMS

Roots Conservatory
Roots Summer Leadership Academy
Roots Explorer Program
For Isaiah
New Mexico Black Voters
Collaborative
UpLift Initiative
Chisholm Table
International District Street Team
Outreach
Online Resilience Portal - No Wrong
Door
Digital Inclusion
Housing Stability
New Mexico Black History
Festival/Events



A PUBLIC HEALTH APPROACH

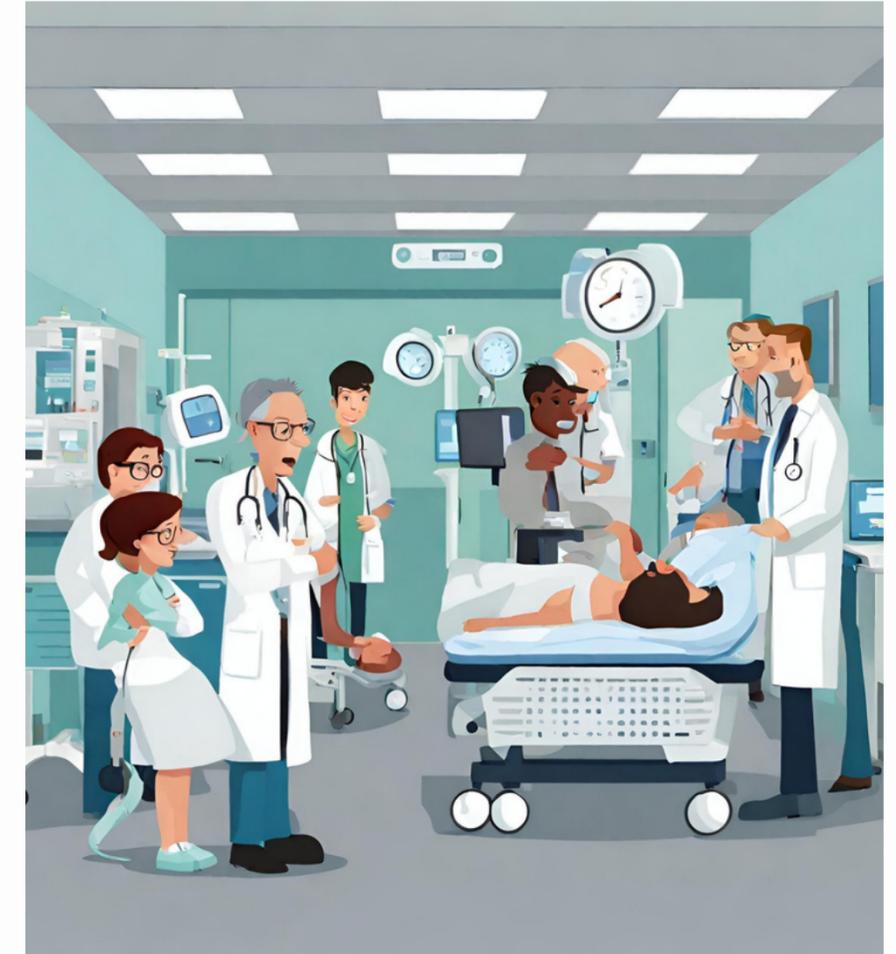


PRIMARY

Goal
Stop Roadside
Accidents

Method
Seatbelts vs. Emergency
Rooms

SECONDARY



TERTIARY

DISCUSSION CONTEXT

WHERE SHOULD WE FOCUS OUR ATTENTION?

We live in the space of early intervention that is a mix of primary and secondary prevention strategies. This workshop will be presented from this lens. We can never abandon individuals who are currently experiencing homelessness but we must implement new and innovative strategies to stem the tide.

PRIMARY

SECONDARY

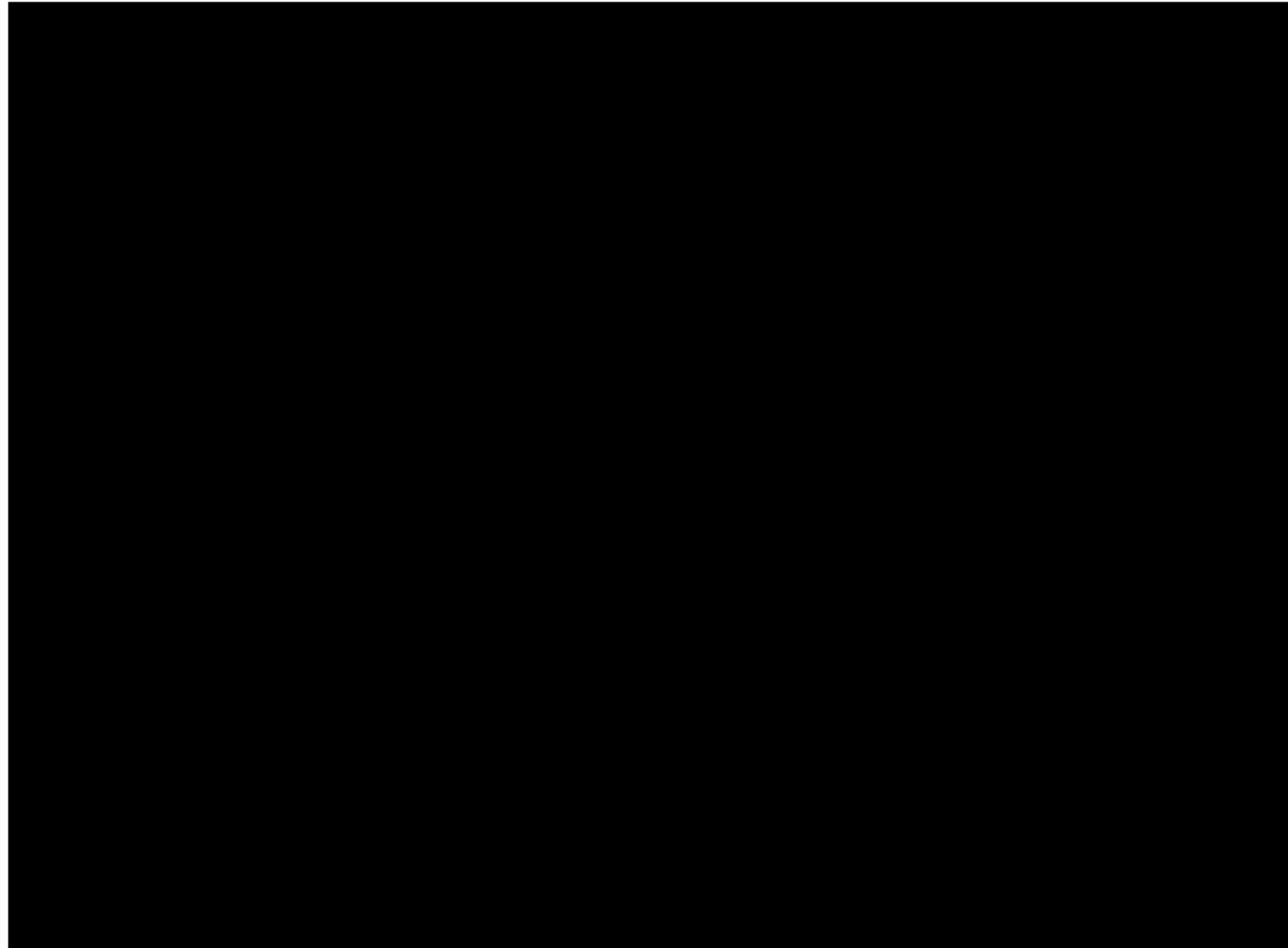
TERTIARY

The Face of the Housing Crisis



Cherie Foster Family

THE INVESTMENT STRATEGY FOR MULTIFAMILY DWELLING UNITS

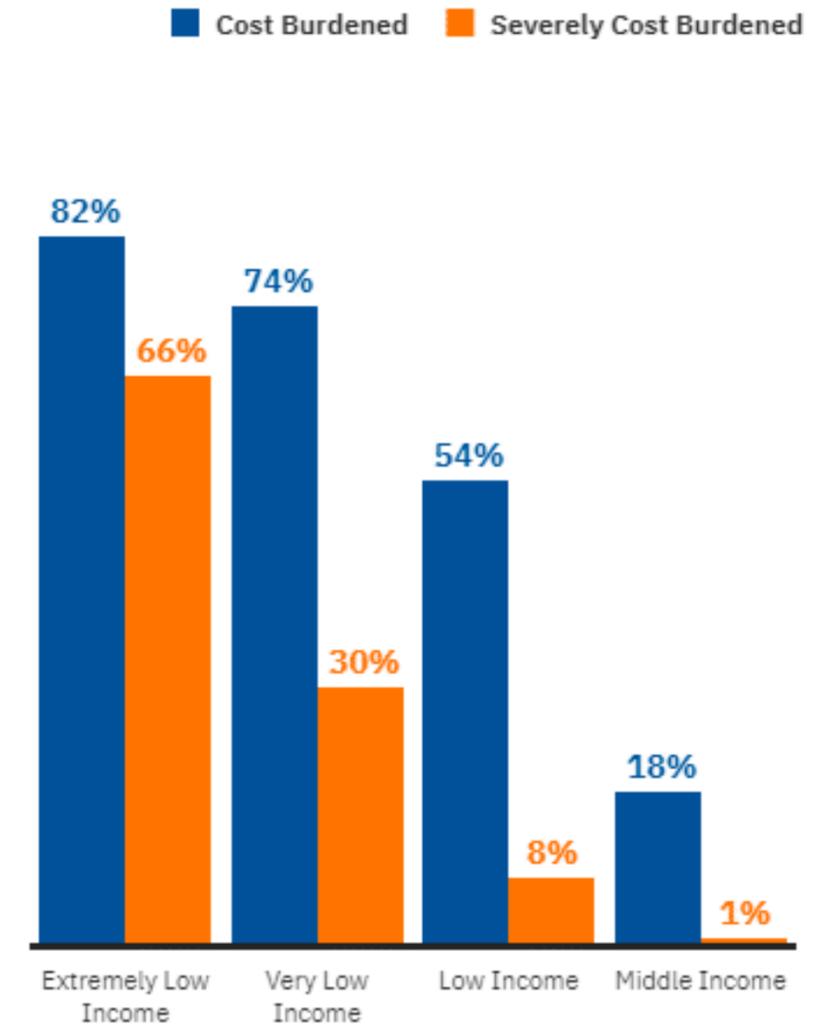


THE FACTS

- **60%** of International District Residents Are Housing Cost-Burdened
- Over **100,000** New Mexicans are housing cost-burdened (including 1/2 of Albuquerque renters)
- Housing Instability affects children and families in a number of adverse ways
- A recent survey of 36571 landlord-tenant cases from 2017-2022 in Bernalillo County Metro Court found that around **99%** of cases involved a pro-se litigation.*

*This data includes cases where the tenant is suing for the return of a deposit.

HOUSING COST BURDEN BY INCOME GROUP



Note: Renter households spending more than 30% of their income on housing costs and utilities are cost burdened; those spending more than half of their income are severely cost burdened.

Source: NI THC tabulations of 2019 ACS PUMS

Whose Job Is It To “Fix” the Housing Crisis?



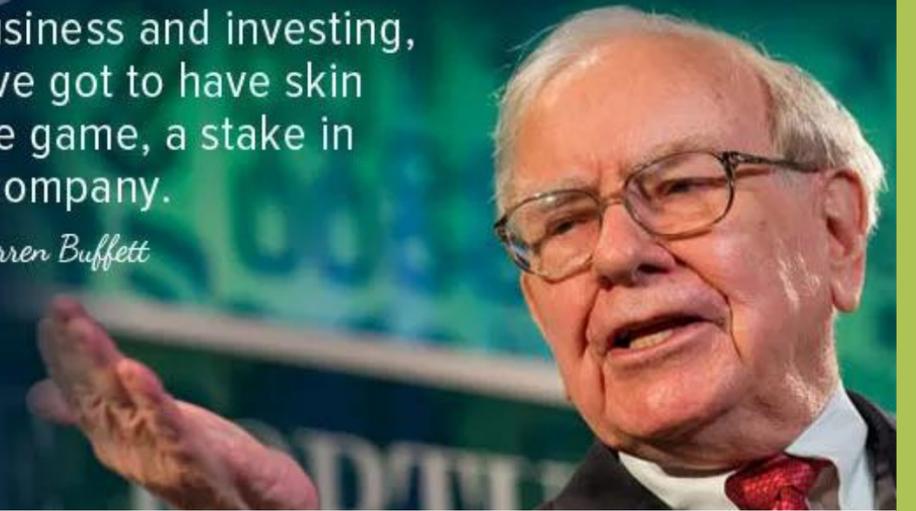
Ideas may be superior to
vested interest. They are
also very often the
children of vested interest.

John Kenneth Galbraith

PICTUREQUOTES.COM

To be successful
in business and investing,
you've got to have skin
in the game, a stake in
the company.

~ Warren Buffett



Skin in the Game

\ 'skɪn · ən · 'θeɪ · 'ɡæm \

:to have a personal stake
in a desired outcome

POLICY ALTERNATIVES



- **Public Guarantee Program**
- **ID Host Collaborative**
- **Tenant Resource Center**

STRATEGIES

Housing Stability is the #1 issue in the International District for children and families. Improvements in housing stability can and will positively affect academic achievement & long-term community resiliency.

EXPLORE PUBLIC GUARANTOR REVOLVING FUND PROGRAM

Single-head-of-household families with children are being displaced at alarming rates in the current rental market. Income requirements & creditworthiness make qualifying impossible and further contribute to housing instability in this group. A Public Guarantor Revolving Fund could be a workable solution.

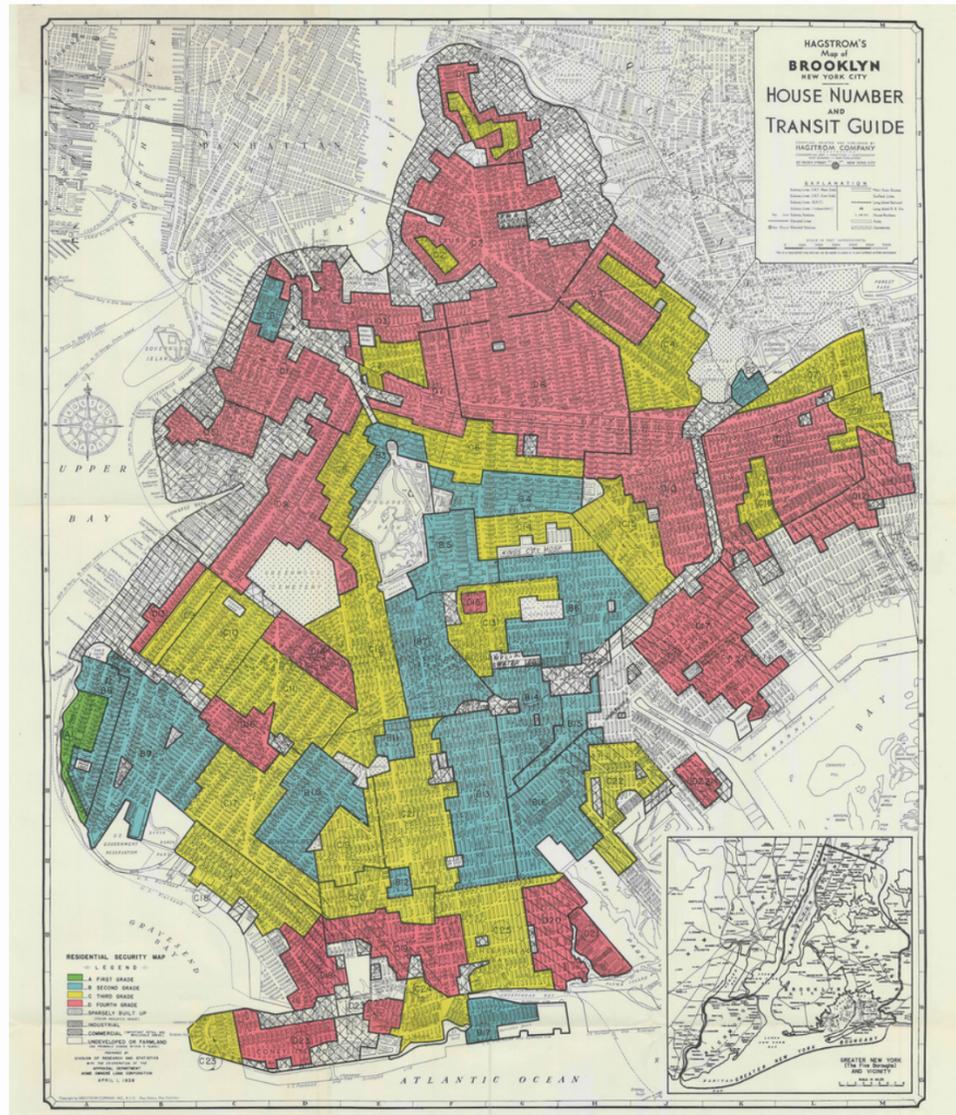
INTERNATIONAL DISTRICT HOUSING OPPORTUNITY SERVICES TOGETHER (ID HOST) COLLABORATIVE PROJECT

Expand Existing Partnership among NMBLC & Highland Cluster Title I Community Schools (Highland High School, Wilson Middle School, Hayes Middle School, Van Buren Middle School. Other elementary schools may be added.

LANDLORD TENANT RESOURCE CENTERS

The New Mexico Black Leadership Council would be the home of a resource center open to the public with information about landlord/tenant relationships. The center is available on a walk-in basis and by appointment. This Center would be advertised throughout all of our networks and would serve as a means of providing outreach and education to Bernalillo County residents.

THE CASE FOR THE PUBLIC GUARANTOR PROGRAM



- Private guarantor programs are designed for landlord-clients as a form of risk-management insurance
- Traditional approaches to risk management are profit-driven; they can exclude low-risk tenants who can't prove it, and they can create an underclass for whom even affordable housing is out of reach
- Credit-based denials of housing and financing cut disproportionately across races

RENT GUARANTEE PROGRAM

Tenant Service

- Security Deposit Replacement up to \$2500
- Guarantee of Rent against default and damage up to \$10,000
- Tenant eligibility requirements as a substitute for creditworthiness

Tenant Eligibility

- Income up to 70% of median in area for household size
- Participation in pre-tenant education program
- Participation in ID HOST Collaborative wraparound services

Continuum of Care +
Removal of Institutional
Barriers

CAN IT BE DONE?

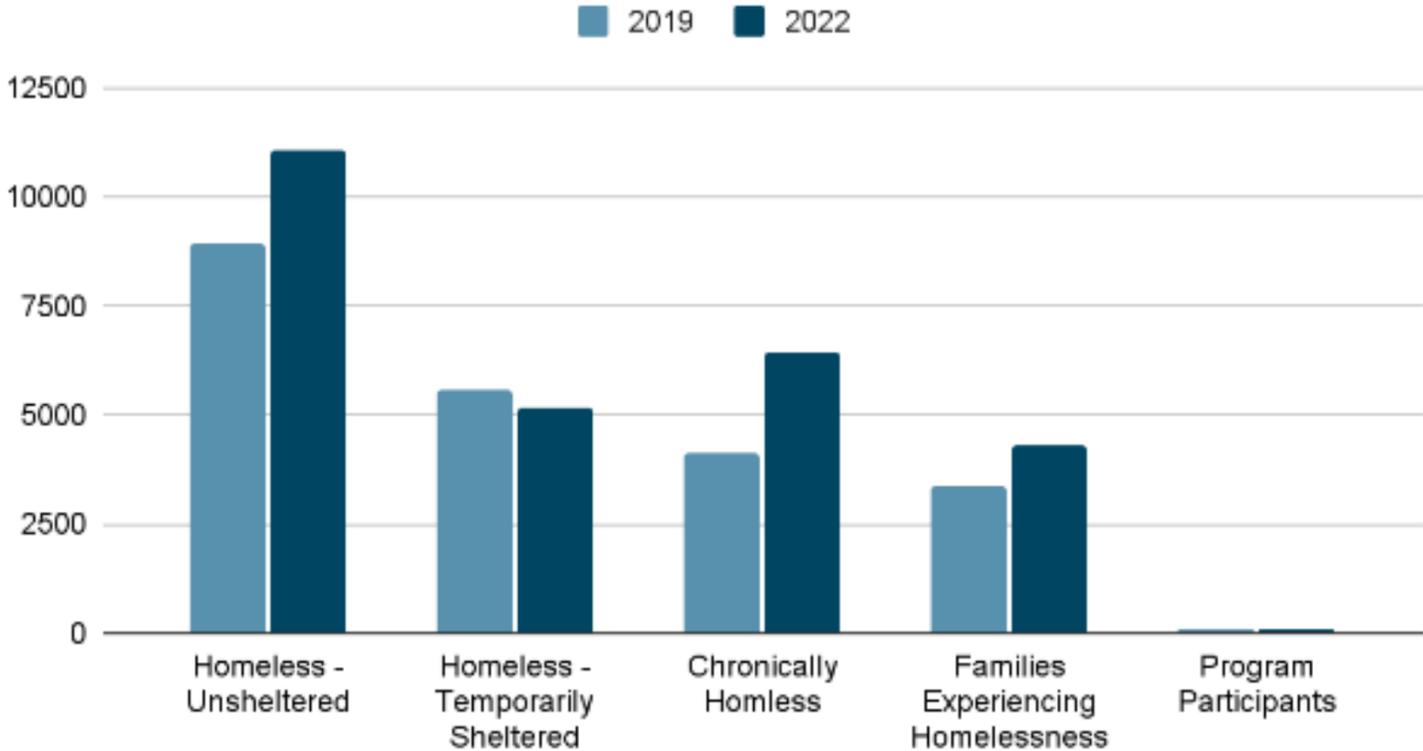


OREGON HOUSING *and*
COMMUNITY SERVICES

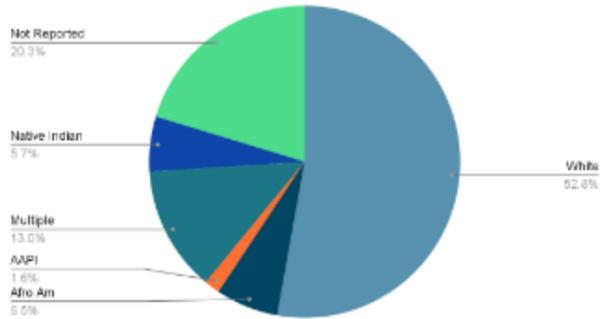
- Oregon's Public Rent Guarantee Program
- Program funded through state treasury fund: voluntary contributions and housing department appropriations
- Targets low-income families and individuals with barriers to housing (criminal record, prior eviction, etc.)
- Landlord participation voluntary, requires 12-month lease
- Requires RentWell renter education program
- \$5000 guarantee limit

DOES IT WORK?

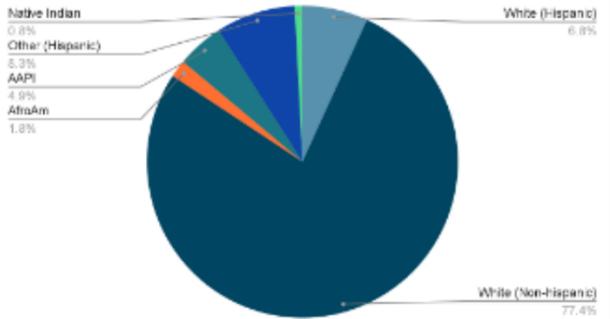
Program Impact



Program Support by Race



Racial makeup of the State



CAN IT BE FIXED?

Next steps and recommendations have been identified as follows:

- **Expansion** of Rent Guarantee Program to counties that are not currently represented through an open solicitation for providers
- **Remove** program restrictions to increase the number of participating landlords
- **Seek** administrative funds to offset costs of the program, and
- Continue **outreach and education** efforts to ensure that landlords and tenants are aware of the rent guarantee program and its benefits to both tenants and landlords

Mandate landlord participation, or penalize non-participation

Wraparound services to avoid usage of funds for default or damage

Rotating two-year cohorts with goal to leave program

Train and certify Community School Coordinators to locate and counsel needy families

THE CASE FOR HOUSING OPPORTUNITY & SERVICES TOGETHER PROGRAMMING



- Urban Institute 2010
- Public Housing Used As a Platform
- Two Generational Approach to End Poverty
- Title 1 Schools Community School Coordinators as Connectors
- HUD Housing Certified Counselors Available
- Participating Schools Receive Small Emergency Assistance Funds

CAN WE REQUIRE PARTICIPATION?



Reciprocal Accountability

“Accountability must be a reciprocal process. For every increment of performance I demand of you, I have an equal responsibility to provide you with the capacity to meet that expectation.”

Bridging the Gap Between Standards and Achievement
Richard Elmore, 2006

LANDLORD TENANT RESOURCE CENTER

The purpose of the Center would be to create a walk-in community pro-se legal resource hub to help individuals navigate the legal complexities of housing-related matters, such as an **eviction, abatement of rent, or return of security deposits.**

The Tenant Resource Center will serve as a comprehensive support hub, offering accessible legal resources, expertly crafted guides, and filing templates specifically tailored to common landlord-tenant legal challenges, encompassing issues like evictions, rent abatement, security deposit retrieval, and addressing potential discrimination. By equipping tenants with the knowledge and tools needed to assert their rights, the center strives to empower tenants to navigate the complexities of housing disputes confidently and effectively..

FILING COUNTS

LAST UPDATED: 10/01/2023

38,884

filings since 3/15/2020

65% of average ⓘ

14,972

filings in the past year

88% of average ⓘ

1,305

filings in the past month

88% of average ⓘ

FILING RATES OVER THE PAST YEAR

6%

eviction filing rate ⓘ

4%

households threatened rate ⓘ

22%

serial filing rate ⓘ

EVICTION TO HOMELESSNESS

Eviction is not merely a legal process; it is often a pivotal step on the path to homelessness. The **disruptive and destabilizing** effects of eviction can lead individuals and families to a downward spiral, causing **dislocation, financial strain, and, ultimately, homelessness.**

When low-income tenants face eviction due to financial hardships, it compounds their vulnerability, setting the stage for **housing instability.**

The trauma of eviction can lead to a chain reaction, impacting **employment, mental and physical health, and access to education.**

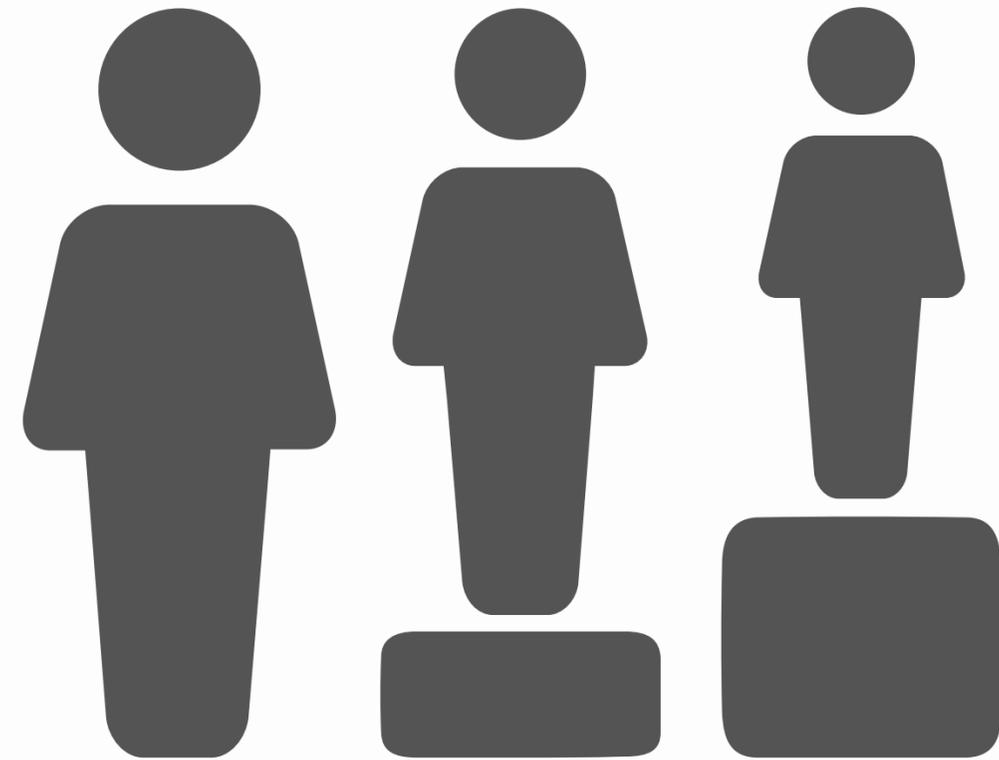
Recognizing this, it becomes evident that addressing the underlying causes of eviction, such as legal knowledge and resources, is pivotal in preventing homelessness.



LTRC CONCEPT

The Landlord-Tenant Resource Center envisions a community where individuals can get information such as legal support and resources relating to housing rights accessible to all without the need for direct legal representation. We aim to create a welcoming and inclusive space where individuals can access crucial legal information, assistance, and support in a user-friendly and respectful environment.

This program will be distinct from the Second Judicial District Self-Help Center by being community-based and removing barriers to entry that exist when hosting similar programs within the courthouse.



BRAINSTORM - Q & A



WHERE DO WE GO FROM HERE?



LET'S DISCUSS.....

Keep In Touch With Us!



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@nmblc



New Mexico Black Leadership Council



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