

Housing New Mexico MFA

Rehabilitation and
Weatherization Programs and
Funding

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Preserving New Mexico's Existing Housing Stock

Weatherization

- Energy saving measures and home repairs for health and safety reasons are provided at no cost to occupants.

Homeowner Rehabilitation

- Rehabilitation and essential improvements of homes owned by low- and moderate-income households.

Restoring Our Communities (ROC)

- Acquisition, rehabilitation, and resale of single-family properties.

Why does housing preservation matter?

Housing Affordability & Stability

- **Lower costs for residents** – Weatherization (insulation, sealing, efficient heating/cooling) reduces utility bills, which is especially critical for low-income households.
- **Avoids displacement** – Rehabilitation keeps existing homes habitable and safe, preventing residents from being forced out due to unsafe or deteriorating conditions.
- **Prevents supply loss** – Preserving an existing unit ensures that supply challenges are not made worse from losing the homes we have.

Environmental & Climate Benefits

- **Energy efficiency** – Weatherized homes consume less energy, cutting greenhouse gas emissions.
- **Waste reduction** – Rehabilitation extends the life of buildings, reducing demolition debris and the need for new raw materials.
- **Climate resilience** – Upgrades can make homes more resistant to extreme weather (e.g., roof repairs, improved insulation, window upgrades).

Health & Safety

- **Improves indoor air quality** – Weatherization often addresses mold, drafts, and leaks that worsen asthma and other respiratory conditions.
- **Removes hazards** – Encapsulate lead paint, asbestos, radon, electrical problems, or unsafe structural issues.
- **Keeps vulnerable populations safe** – Seniors, children, and people with disabilities are particularly protected when housing is maintained.

Community & Neighborhood Stability

- **Preserves affordable housing stock** – Without intervention, units are lost to deterioration, abandonment, or conversion to higher-cost housing.
- **Supports local jobs** – Rehabilitation and weatherization programs employ local contractors and workers.
- **Strengthens neighborhoods** – Stable housing contributes to reduced blight, higher property values, and stronger community cohesion.

Weatherization Overview

- Housing New Mexico's Energy\$mart weatherization assistance program (WAP) provides energy-saving retrofits and home modifications at no charge to eligible low-income homeowners and renters.
- WAP reduces energy costs for low-income households by increasing the energy efficiency of their homes, while ensuring health and safety.
- WAP has created an industry, producing new jobs and technologies, all while helping the most vulnerable families across the country.
- **Households with a disabled member, children, seniors, and a high energy burden are prioritized.**
- This means that the clients on the large waiting list are not served in order of application date causing a backlog in some counties. Additional non-federal funding helps with this.

Funding Sources	Annual Funding Amount
Weatherization Assistance Program <i>Federal – DOE</i>	\$3,146,692
Infrastructure Investment and Jobs Act <i>Federal – DOE</i>	\$3,152,393
Low Income Heating and Energy Assistance Program (LIHEAP) <i>Federal – Department of Health and Human Services</i>	\$3,125,000
New Mexico Housing Trust Fund <i>State</i>	\$3,500,000
Community Energy Efficiency Development (CEED) (three year grant) <i>State - Energy, Minerals, and Natural Resources</i>	\$3,670,000
New Mexico Gas <i>Private – Utility</i>	\$1,000,000
Public Service Company of New Mexico (PNM) <i>Private – Utility</i>	\$339,609
Total	\$17,933,694
Percent of People Assisted Who Are Seniors	50%
Families Assisted Annually	450

Weatherization Measures

Mechanical

- Repair or replace heating and/or cooling system.
- Install duct and heating pipe insulation.
- Install programmable thermostats.
- Repair or replace water heaters.
- Install mechanical continuous ventilation.
- Test for propane or natural gas leaks



Health & Safety

- Complete combustion appliance safety testing.
- Repair/replace vent system or ensure combustion gas draft safely outside.
- Install mechanical ventilation to ensure adequate indoor air quality.
- Assess fire hazards. Install smoke and carbon monoxide alarms.
- Evaluate mold/moisture hazards.



Building Shell and Ducts

- Install wall, floor, ceiling, attic and/or foundation insulation.
- Perform air and duct sealing.
- Repair/replace primary window/doors.
- Replace windows/doors.
- Repair roof leaks prior to attic or wall insulation.



Electric Base Load

- Install water heater efficiency measures.
- Install efficient light sources.
- Replace refrigerators with energy efficient models.
- Install water heater tank insulation.
- Insulate water heating pipes.



Weatherization Program Design

The U.S. Department of Energy (DOE) requires that WAP use a structured energy audit process to determine which measures are installed to ensure maximum impact to families served, while prioritizing effective use of funding.

- An “Energy Audit” is conducted on every home to evaluate the building shell, mechanical systems, appliances, and health and safety conditions.
- Based on the results of the Energy Audit, a “Savings-to-Investment Ratio” (SIR) test is conducted to ensure cost the measures installed will result in expected energy savings at least equal or exceed the cost of installation
- Even if some measures don’t pass the SIR test, certain health and safety measures (like carbon monoxide detectors, ventilation, or addressing combustion appliance issues) must be done to ensure safe occupancy.

Importance of Flexible State Funding

- State funding (New Mexico Housing Trust Fund) has been especially critical in filling programmatic gaps. Principally, Housing New Mexico uses NMHTF to conduct “weatherization readiness,” wherein a home in extremely poor condition is rehabilitated so that it can then be weatherized through WAP. This initiative benefits the poorest New Mexicans living in the most severe housing conditions.

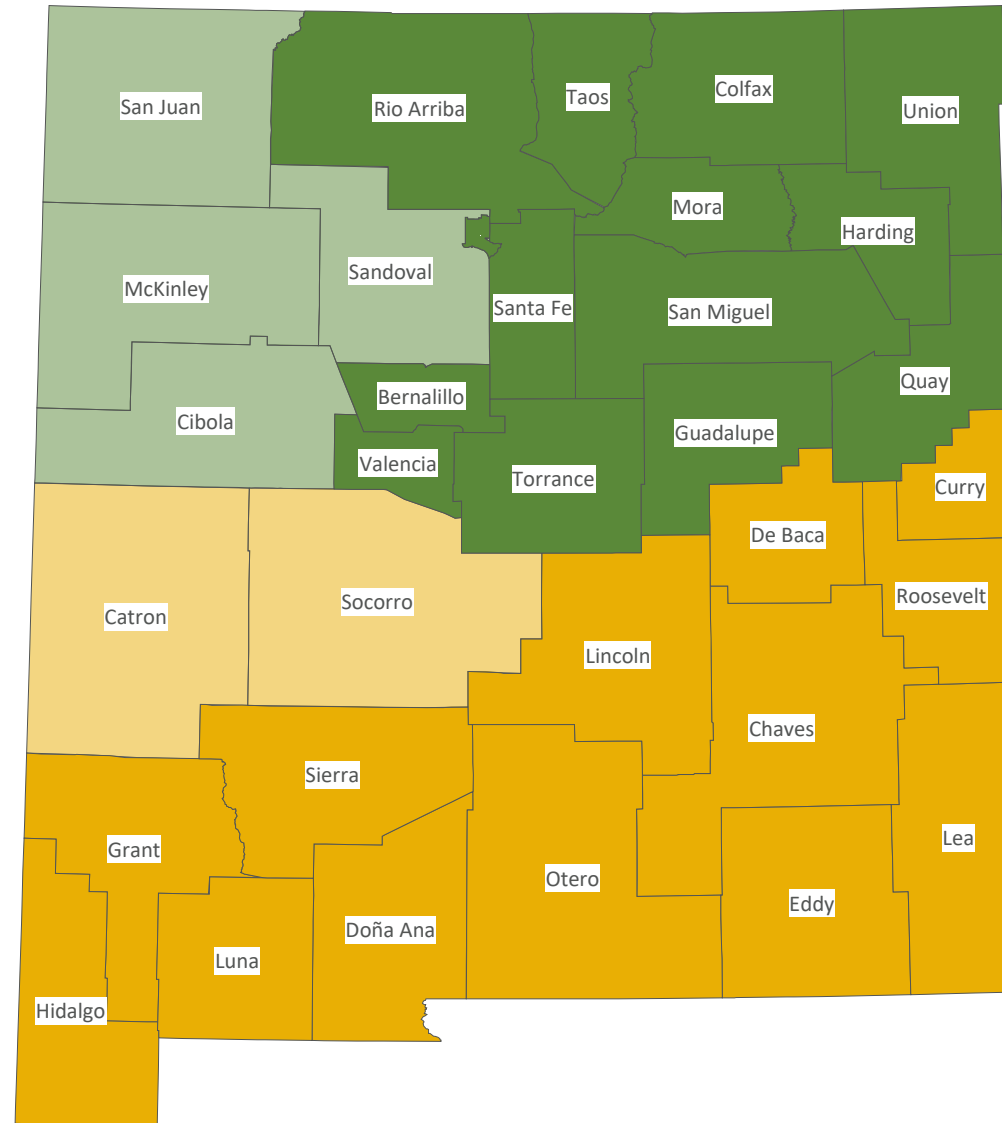
Weatherization Service Providers

Central New Mexico Housing Corporation

San Juan
McKinley
Cibola
Rio Arriba
Los Alamos
Sandoval
Bernalillo
Valencia
Taos
Santa Fe
Torrance
Colfax
Mora
San Miguel
Guadalupe
Union
Harding
Quay

Red Feather Development Group Navajo Nation overlapping with:

San Juan
McKinley
Cibola
Sandoval
Catron
Socorro



Southwestern Regional Housing & Community Development Corporation

Catron
Grant
Hidalgo
Socorro
Sierra
Doña Ana
Lincoln
Otero
De Baca
Chavez
Eddy
Curry
Roosevelt
Lea
Luna

Homeowner Rehabilitation Overview

Housing New Mexico's Homeowner Rehabilitation Program provides funding for the rehabilitation and essential improvements of homes owned and occupied by households earning no more than 80% Area Median Income. Rehabilitation work must primarily focus on items needed to bring the home into compliance with state and county code including:

- Code compliance requirements
- Health & safety issues
- Substandard conditions
- Structural requirements
- Sanitation requirements
- Mechanical systems requirements
- Safety requirements
- Resource efficiency and Healthy Homes Standards
- ADA improvements

Qualified homeowners receive rehabilitation assistance in the form of a zero percent (0%) interest, deferred payment forgivable loan. After the completion of the rehabilitation, homeowner must maintain occupancy and ownership for a period up to 15 years and is subject to repayment provisions. Rehabilitation assistance is capped at \$200,000.

Funding Source	Annual Funding Amount
HOME Investment Partnership Federal – HUD	\$5,000,000
Expenditures	\$1,639,505
Families Assisted Annually Includes completed and active projects	27

Homeowner Rehabilitation Program Design

Housing New Mexico delivers home rehabilitation to New Mexicans through three program models:

Service Provider Model: HOME Homeowner Rehabilitation

- Non-profit organization contracted to administer all aspects of the program, from outreach, waitlist management, homeowner eligibility, project eligibility, environmental review reports, inspections, procurement, project management, to project close-out.

Direct Services Model: Home Improvement Program (HIP)

- An extension of the HOME Rehabilitation Program, HIP acts as a “Service Provider” and administers direct rehabilitation services in underserved counties, where a service provider was absent.
- Current service area: Guadalupe, Quay, Harding, Union, Rio Arriba, Los Alamos, San Juan, McKinley
- Expansion into Acoma Pueblo, pending.

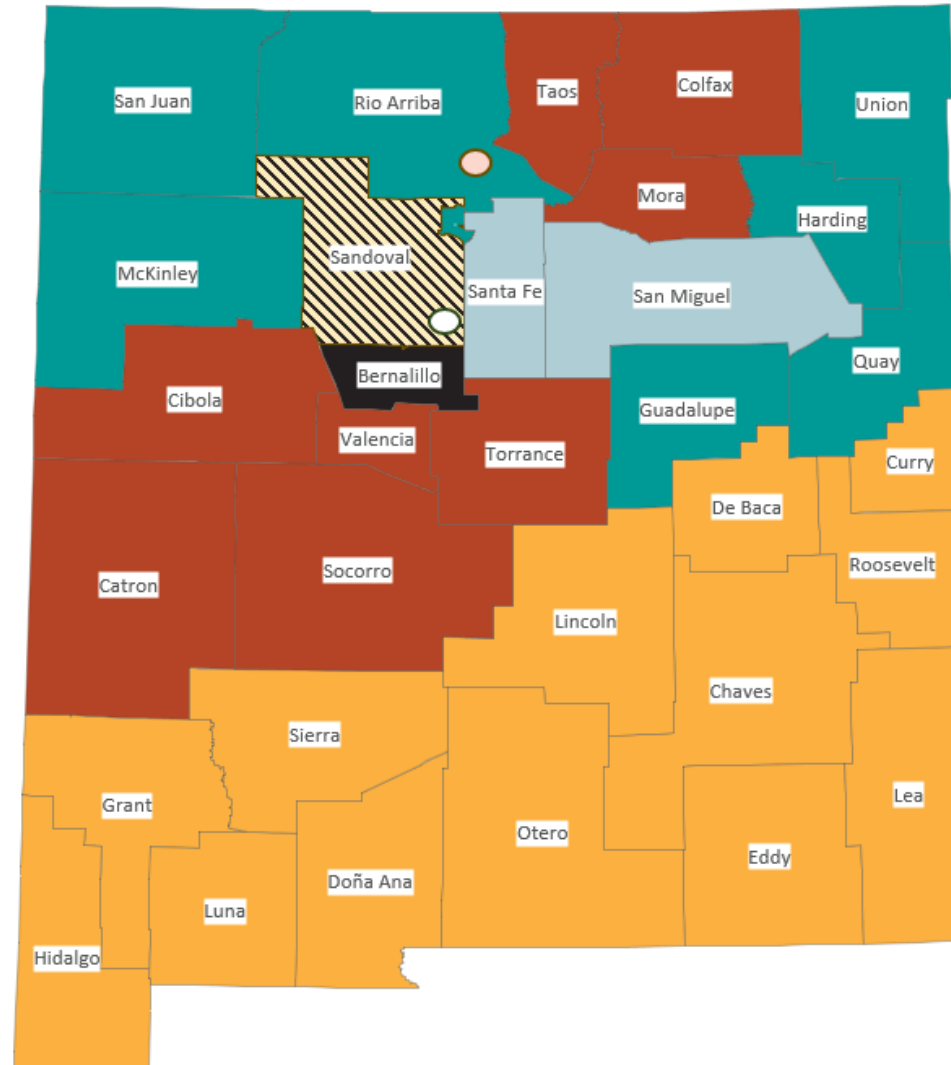
HIP Hybrid Model:

- Began as a Pilot with San Felipe Pueblo Housing Authority.
- Utilizes providers to complete the homeowner administrative eligibility & support services.
- Housing New Mexico responsible for project eligibility, environmental reviews, procurement, project management, contractor payment, project close-out and overall program compliance.
- RFQ for this Model to be released mid to late August 2026

Depending on the region, waitlists for the program range from 2 to 5 years.

Homeowner Rehabilitation Service Providers

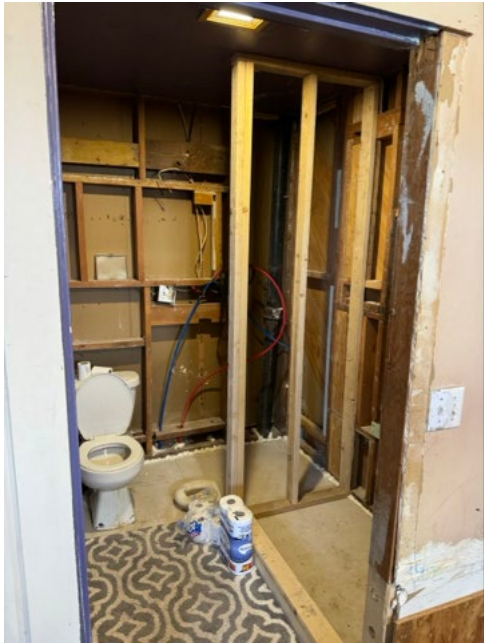
Bernalillo County Housing Authority	
Bernalillo	
Sandoval	
Rebuilding Together Sandoval County	
Sandoval	
Santa Fe Habitat for Humanity	
Santa Fe	
San Miguel	
Tesuque Pueblo	
El Camino Real Housing Authority	
Catron	
Socorro	
Torrance	
Valencia	
Cibola	
Colfax	
Mora	
Taos	
Ohkay Owingeh Housing Authority	
Ohkay Owingeh Pueblo	
San Felipe Pueblo Housing Authority	
San Felipe Pueblo	



Housing New Mexico – Home Improvement Program	
Guadalupe	
Harding	
Los Alamos	
McKinley	
Quay	
Rio Arriba	
San Juan	
Union	
Southwestern Regional Housing & Community Development Corporation	
Doña Ana	
Eddy	
Grant	
Hildago	
Luna	
Sierra	
Curry	
De Baca	
Lincoln	
Chavez	
Roosevelt	
Otero	
Lea	

Homeowner Rehabilitation Impact

Before



After



Before



After



Audrey's home, located in a remote part of Union County, posed immediate health and safety risks for her and her three children. Without a functioning bathroom, the family relied on a neighbor's property just to shower. Through the Home Improvement Program, Housing New Mexico completed a full rehabilitation of the home, providing the family with safe, secure housing where they can thrive. During the process, a hidden gas leak was discovered—one that had been unknowingly causing health issues such as persistent headaches. The issue was fully addressed, with all new gas lines installed and brought up to code, ensuring the family's long-term safety.

Restoring Our Communities

Housing New Mexico has developed the Restoring Our Communities (ROC) program to help meet New Mexico's need for affordable housing units while assisting communities in reducing vacant and abandoned properties that reduce values within the community.

- Provides funding for acquisition and rehabilitation of vacant or abandoned properties to increase affordable housing units in New Mexico, and
- Creates and preserves affordable housing and provides affordable housing opportunities for low to moderate and middle-income homebuyers.

The program provides funding for the acquisition, rehabilitation, and resale of single-family properties with a goal to increase homeownership opportunities for low to moderate and middle-income households up to 150% Area Median Income (AMI).

Funding Sources	Annual Funding Amount
New Mexico Housing Trust Fund <i>State</i>	\$7,407,085
Expenditures	\$5,115.541
Families Assisted Annually	24

Restoring Our Communities Program Design

Acquisition of real property
– Service provider gains ownership or control of real property (real estate).



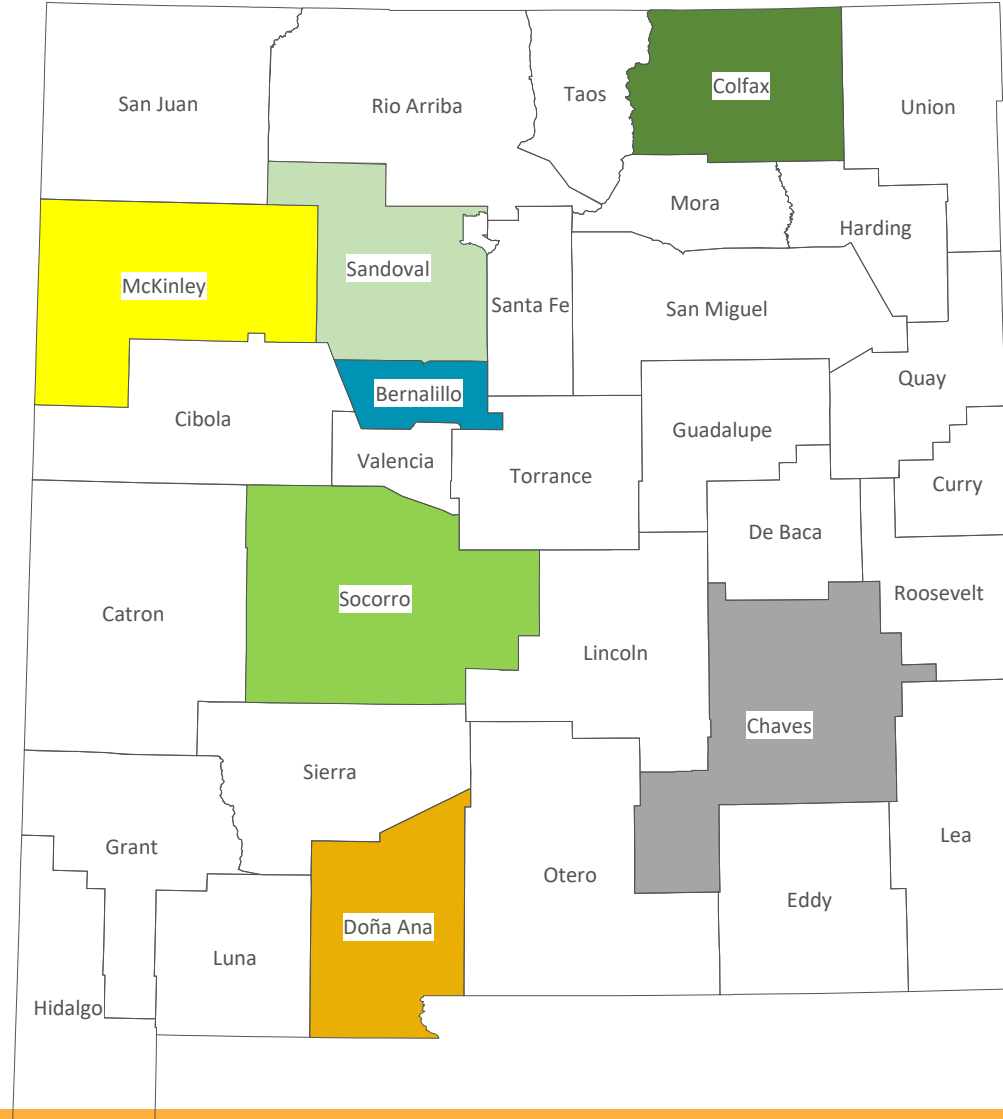
Rehabilitation – Service provider improves the condition of a property from deteriorated or substandard to good condition. Rehabilitation may vary in degree from the extensive reconstruction to the cure of substantial accumulation of deferred maintenance.



Resale – Service provider resells the property to an eligible low to moderate or middle-income homebuyer. Proceeds from the sale are reinvested into the program.

Restoring Our Communities Service Providers

Bernalillo
Homewise
Sawmill Community Land Trust
Zema Construction
Colfax
North Central New Mexico Economic Development District
Chaves
Hagerman Forward, Inc.
Doña Ana
Limited Physics
Sandoval
Homewise
McKinley
Clear Water Construction
Socorro
ROC Direct Service



Restoring Our Communities Impact



The two photos on the far left show a home in Albuquerque that was vacant and abandon. The property was purchased, rehabilitated, and resold by Homewise through the ROC program. The home sold to a first-time homebuyer who had been saving for a home for years.

Annual Impact

Annual Impact	Weatherization	Rehabilitation	Restoring Our Communities	Total
Funding	\$17,933,694	\$5,000,000	\$5,500,000	\$28,433,694
Expenditures	\$10,268,128	\$1,639,505	\$5,115,541	\$17,023,173
Families Assisted	450	27	24	501

Questions?

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We Are Housing New Mexico