

**MINUTES
of the
FIFTH MEETING
of the
MORTGAGE FINANCE AUTHORITY ACT OVERSIGHT COMMITTEE**

**October 14, 2003
Mortgage Finance Authority Office
344 Fourth Street SW
Albuquerque, New Mexico**

The fifth meeting of the Mortgage Finance Authority (MFA) Act Oversight Committee was called to order by Senator Nancy Rodriguez, chair, on October 14, 2003 at 9:00 a.m. at the MFA Office in Albuquerque.

PRESENT

Sen. Nancy Rodriguez, chair
Rep. Fred Luna, vice chair
Sen. Mark Boitano
Rep. Raymond M. Ruiz

ABSENT

Sen. Manny M. Aragon
Rep. Richard Cheney
Rep. Jane E. Powdrell-Culbert
Sen. Leonard Lee Rawson

Advisory Members

Rep. Thomas A. Anderson
Rep. Miguel P. Garcia
Rep. Daniel P. Silva
Sen. H. Diane Snyder

Sen. Ramsay L. Gorham
Sen. Phil A. Griego
Rep. Antonio Lujan
Sen. Richard M. Romero

Staff

Rachel Ray

MFA Staff

Lionel Holguin
Sandra Marez
Erin Quinn

Senator Rodriguez, chair, called the meeting to order at 9:00 a.m. and a quorum was present. The minutes from the September meeting were reviewed and approved.

Joanne Salazar from the Department of Health made the first presentation on SJM 52 and HJM 82, which call for an action plan to deal with New Mexico's homeless population. She presented an extensive report to the committee that summarizes the work of a task force established to address chronic homelessness and access to mainstream services. She noted that approximately 20,000 New Mexicans are homeless throughout the year. Some members of the committee expressed concern that in order to more fully understand the plan, they need to have a better understanding of what constitutes chronic homelessness. There was a discussion between

members and the presenters on the task force's goals. Information was requested regarding the racial composition of New Mexico's homeless population, how many veterans living in New Mexico are homeless and whether job training would be available for homeless people.

Ms. Salazar requested that she be allowed to appear before the committee next year to give a progress report on the implementation of the action plan.

Kevin Jewell appeared before the committee next. Mr. Jewell, an employee at the Consumers Union in Austin, Texas, discussed issues regarding manufactured housing in response to the committee's concerns about abuses in the industry. Mr. Jewell stated that in problems with financing, land ownership is a key factor. Committee members expressed concern about the very high use of manufactured housing in New Mexico and whether mobile home owners would ever be able to establish equity in the property. Questions were also asked about whether the quality of manufactured housing has increased.

Mr. Jewell discussed legislation dealing with manufactured housing that has passed or is being proposed in Texas. The legislation covers such issues as required disclosures, advance copy of contract, nonbinding estimates and rescission. The committee requested that Mr. Jewell provide copies of the legislation to the committee.

The next presenter was Annette Morales of Medius, Inc. Ms. Morales discussed housing issues in colonias. Ms. Morales defined a colonia as a settlement community within 150 miles of the U.S./Mexican border. She noted that 80 to 90 percent of the dwellings in colonias are manufactured homes. Doña Ana County has 48 designated colonias. Ms. Morales noted that New Mexico has very little data collected on colonias as opposed to a state like Texas, which has a huge database. One of the major problems in colonias is the lack of infrastructure such as functioning sewer systems and water supply.

Ms. Morales discussed a law in Texas that requires a master plan for each colonia community within a certain time frame. It was suggested that one state agency should be identified to begin a database or that there could be some kind of collaboration with the New Mexico Association of Counties.

The final presenter was Josh Allison of the MFA. Mr. Allison discussed the MFA's owner-occupied housing rehabilitation program. He presented a slide show with before-and-after pictures of houses that had been improved. Mr. Allison provided the committee with a handout explaining the program and how funds are used. There is also a chart showing which counties have been served through which agencies.

The committee discussed the fact that there would not be enough time during the November meeting to hear from Dave Harris of the Governor's Finance Council and get a required update on the State Housing Trust Fund. The committee, therefore, voted to hold an additional meeting in December.

There being no further business to be considered at this meeting, the committee adjourned at approximately 12:00 noon after motion duly made, seconded and unanimously adopted.