A Community Response to Homelessness in Albuquerque

2007 - 2011
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Executive Summary

For over two decades, communities all over the United States have struggled with homelessness. Yet, we are confident that we now know what it takes to end homelessness and that now is the time to take advantage of promising new research and emerging models that show us how we can do so.

Recent local events give us the foundation from which to launch this new approach. In the last few years, Albuquerque leaders and voters have put forth policies, resources and a will (ingness) that demonstrates the potential to implement an integrated, focused, multi-sectoral, and effective response. For example, voters supported an increase in the gross receipts tax for public safety. New revenues have funded a Housing First program that is already providing permanent, supportive housing for 125 formerly homeless individuals. In summer 2006, Albuquerque created an Affordable Housing Trust Fund, which will be used to develop safe and affordable housing for low-income Albuquerque individuals and families.

More traditional attempts to address homelessness have largely been piecemeal, focused on emergency responses and designed to manage the problem, rather than solve it. With the number of people experiencing homelessness as great today as ever, many of us have felt an erosion of hope. Yet promising approaches like those described above provide a solid reason to have renewed hope that ending homelessness is possible.

We believe that Albuquerque has the opportunity to be at the forefront in this new effort to end homelessness. This is our call to action to end homelessness in our community. This document outlines a plan for formulating a new response. It invites broad participation from citizens, businesses, policy-makers, service providers, law enforcement, government officials, neighborhoods, and community leaders. It calls for better investment of more resources. And it integrates what is already working with what can work and is working in other communities.

Who is the “we” in this Plan? The New Mexico Coalition to End Homelessness (NMCEH), a non-profit membership organization whose mission is to assist communities in creating solutions that end homelessness, initiated the planning process. However, this Plan does not just represent the voice of the NMCEH. The planning process has included a much broader community, including neighborhood leaders, business leaders, elected officials, policy makers and members of faith-based communities.

Our goal is to develop a core leadership group that can build upon these promising approaches to ending homelessness, moving us from planning to implementation. We want to see leaders from every sector of the community collaborating to make ending homelessness an integral part of Albuquerque’s development. The NMCEH is poised to support this leadership core through research, staff support, work groups and membership support. We believe that together, as a community, we can develop a feasible response to this complex problem.

The solutions identified in this Plan rest on a few key principles:

1. We can eliminate homelessness.
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2. Homelessness harms all of us.

3. Inaction costs our community.

4. Ending homelessness takes all of us.

5. Albuquerque can be a leader in ending homelessness, leading the way at a local level.

6. Yet, a strong federal commitment is also critical.

7. We can view homelessness from different perspectives and still build a shared vision toward ending it.

8. Now’s the time!

There are also a few key beliefs underlying this Plan:

1. The root cause of homelessness is poverty.

2. People who experience homelessness are diverse.

3. Homelessness is the combined result of structural inadequacies and personal characteristics or circumstances that make some people more vulnerable than others.

4. During the last twenty-five years, we have learned valuable lessons that can be applied to what works locally.

5. Albuquerque has the talented leaders/people, resources, and compassion to make this happen.

There are five critical areas we must address if we are to have a significant impact on homelessness in our community. These are: Affordable Housing, Prevention, Services, Income, and Community and Political Will

**Affordable Housing**
The elimination of homelessness requires an adequate supply of safe, affordable and decent housing. Currently in Albuquerque, loss of affordable housing stock, combined with limited capacity among nonprofit organizations to develop housing, few resources for affordable housing development, and barriers to housing access for low-income residents all create significant obstacles to increasing the availability of affordable housing.

We recommend that Albuquerque adopt a “Housing First” approach, where the first priority in helping homeless individuals and families is helping them find safe, affordable housing. The City of Albuquerque has already implemented a “Housing First” program for single, chronically homeless adults with a mental illness. We hope to build on this commitment to a Housing First approach and extend it to all people who experience homelessness. The recent passage of the Albuquerque Workforce Housing Opportunity Act at the local level and the creation of the NM Housing Trust
Fund in 2005 at the state level indicate a growing commitment to ensuring that everyone has safe, decent housing. Our goals are intended to build off these recent initiatives.

**Housing Goals:**
- Goal 1.1: Adopt an area-wide Housing First Approach.
- Goal 1.2: Expand the supply of affordable housing in Albuquerque, particularly for residents with very low incomes.
- Goal 1.3: Preserve existing affordable housing.
- Goal 1.4: Improve access to affordable housing for very low income renters.
- Goal 1.5: Ensure that energy affordability is included as a critical piece of affordable housing.

**Prevention**
In order to respond to the growing problem of homelessness in our community, we must take steps to ensure that it does not happen in the first place. People often become homeless simply because they cannot get short-term, emergency help and services that could help them move through a crisis without losing their housing. Others are discharged from institutions, such as jails and hospitals, without a place to live. Preventing homelessness means ensuring that neither situation occurs.

The good news is that prevention strategies are cost-effective and straightforward. Many organizations are already engaged in efforts to prevent low-income people from becoming homeless; we just need to do a better job connecting people to those services. Better discharging planning and improved collaborations between service providers and institutions would provide a new, previously missed opportunity to connect people experiencing homelessness with housing. Our goals are designed to create new opportunities for preventing homelessness wherever possible.

**Prevention Goals:**
- Goal 2.1: Work with local institutions to develop appropriate discharge planning policies that prohibit the release of individuals without appropriate housing options.
- Goal 2.2: Improve the social safety net so that individuals and families can remain in housing.
- Goal 2.3: Improve and increase eviction prevention assistance.

**Services**
For people to obtain and remain in housing requires a wide range of services and resources. Many people manage just fine with little external support most of the time, but some may need additional help through short-term, emergency crises. Other people need long-term, ongoing support. Either way, all Albuquerqueans should be able to find and access the mix of services they need, quickly and smoothly. Existing support services in Albuquerque are highly fragmented and long-term services are under-funded. Moreover, homeless services and more community-based services designed for housed populations are not well connected, making it difficult for people to navigate multiple services.

Several promising initiatives in Albuquerque show how well-coordinated services can make all the difference for homeless individuals and families. The Strategic Outreach Team, a collaborative effort between Healthcare for the Homeless, St. Martin’s and the Albuquerque Police Department, has connected many people experiencing homelessness with services and has been possible due to the
strong support of City leaders. The new 311 call center is a new opportunity to quickly and easily connect people to the resources they need. The Plan’s Service goals are designed to take advantage of these new resources and strategies to work towards a strong system of care.

**Services Goals:**
*Goal 3.1:* Develop a coordinated system of outreach and intake.  
*Goal 3.2:* Adopt an area-wide Housing First approach.  
*Goal 3.3:* Create a collaborative community-based system of coordinated service.  
*Goal 3.4:* Expand and extend supportive services for those who require support to gain and remain in housing.

**Income**

Inadequate household income is a primary factor in the growing number of people who experience homelessness. Many working people in Albuquerque, even those who work 40 hours a week or more, do not earn enough money to afford safe and adequate housing. People receiving disability benefits because they cannot work often cannot afford even the lowest market rentals, because disability benefits are so low (the maximum disability payment is $603/month while the fair market rent for a one bedroom apartment is $591/month). For those qualified for disability or other financial assistance, enrolling in public programs is often cumbersome and can take years, keeping them from receiving the income they need to maintain their housing or exit homelessness.

The recently passed New Mexico minimum wage increase shows that the Albuquerque community understands that decent wages are important to Albuquerque’s quality of life. Albuquerque’s Job Access program provides low-income residents with reduced fare public transportation and is an innovative solution to the transportation barriers that many hard working low-income Albuquerque residents face.

There are very successful models being used in other parts of the country to connect people to financial assistance so they can exit or avoid homelessness. We have the capacity to implement those models in Albuquerque. In our community focus groups, mainstream resource providers expressed a desire to work with social service agencies to help people experiencing homelessness or in jeopardy of losing their housing to access services quickly and smoothly. The Plan's Income goals take advantage of these programs and policies to create more economic opportunities for low-income Albuquerque residents.

**Income Goals:**
*Goal 4.1:* Create employment opportunities in Albuquerque that pay a housing wage.  
*Goal 4.2:* Improve income and employment opportunities for people who experience homelessness and people vulnerable to homelessness.  
*Goal 4.3:* Improve access to mainstream resources for people with very-low incomes.  
*Goal 4.4:* Improve public transit systems to enable very-low income persons to travel to work and places necessary to access income or supportive services.

**Community & Political Will**

All of the initiatives discussed above – the Housing First Program, the Workforce Opportunity Act, the Strategic Outreach Team, the Job Access program, reflect a new willingness on the part of Albuquerque’s City leaders to invest in solutions to end/prevent homelessness. To continue this trend, we must build strong community support for policies and programs that can end
homelessness. A strong committed community mobilized to end homelessness will provide our leaders with the support they need to take bold steps forward. Without this show of community support, homelessness may not be considered a serious enough problem to necessitate an urgent, coordinated response and the number of people experiencing homelessness will continue to grow. Our goals are designed to tap into the caring, creative energy of our community so that we can continue to implement solutions to end homelessness.

**Community & Political Will Goals:**

**Goal 5.1:** Launch a successful public information campaign to change perceptions and build support for governmental initiatives.

**Goal 5.2:** Provide a role for community members to play in addressing homelessness.

**Goal 5.3:** Ensure that people experiencing homelessness and those who have experienced homelessness have a direct voice in the community-building process and in the political process.

**Implementation**

Implementation of the Plan requires strong leadership, strong public support and active community involvement. A “Community Leadership Team” will provide policy guidance, build and sustain broad public partnership and educate and influence policy-makers at the local, state and federal levels. An Interagency Council will coordinate implementation of the plan by prioritizing goals, setting specific action steps for priority goals, developing outcome measures and creating workgroups to put those action steps into action. The NMCEH will provide staff support to the Community Leadership Team and to the Interagency Council.
Overview of Homelessness

Homelessness in Albuquerque is a community problem that cannot be solved without a community-wide response; this document outlines a plan for formulating that response. This section provides a brief overview of the scope of homelessness in Albuquerque and past planning efforts to address homelessness.

Who is affected by homelessness?
Homelessness affects each of us whether through personal experience, interaction with those who are homeless, or through the costs that are born by the community as a whole. People from all facets of our community, with varying racial, ethnic, educational backgrounds and of varying ages, can and do experience homelessness. Increasingly families with children experience homelessness. Poverty is the most common factor among people who cannot afford safe shelter. Limited affordable housing, low wages, limited access to health care and an inadequate social safety net create precarious conditions for thousands of people in our community.

How is homelessness defined?
Homelessness is a condition – not a class of people. It is the condition of living outside of homes. When people do not have housing they live in shelters, on the streets, in their cars, in substandard motels, in tents, in abandoned buildings and/or doubled-up with friends and family.

How many Albuquerque residents do not have housing?
The number of persons who are homeless at any one time in Albuquerque is estimated to exceed 3,600. Over the course of a year, it is estimated that close to 10,000 individuals experience homelessness in Albuquerque.¹

Is the number of people in Albuquerque experiencing homelessness increasing?
In 1987, two City-sponsored surveys established that there were 1,200 people experiencing homelessness in Albuquerque.² By 1998, that number had more than double to 3,000.³ A 2005 point-in-time count found that there are 3,600 people experiencing homelessness in Albuquerque on any given day. Estimating the number of people experiencing homelessness is difficult. While counting the people

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1 2006 Continuum of Care application; Point-in-Time Count conducted in 2005
2 2003 Continuum of Care application.
3 2003 Continuum of Care application;
staying in a shelter on a given night is straightforward, it is very challenging to count the people staying in motels, in cars, with family and friends, in the foothills or the Bosque or in a public place where we can’t see them. As a result, we believe that all these estimates undercount the number of people experiencing homelessness. In addition, we need to understand when comparing numbers from different years that the data collectors used different methodologies and data collection methods. However, we believe that these numbers strongly suggest that the number of people experiencing homelessness in Albuquerque is increasing.

National data, which could help inform local experiences of homelessness, is limited. Past estimates have used different methodologies, making comparison across time difficult. We do know, however, that homelessness among families is increasing. Given the rising cost of housing in Albuquerque, we believe that this national trend of increasing rates of family homelessness is taking place in Albuquerque as well. At the very least, we know that thousands of Albuquerque children are experiencing homelessness. Title I Project of Albuquerque Public Schools, which provides services to homeless children, reported that they served 3,300 homeless children in the 2005-2006 academic school year.

**How much does homelessness cost us in terms of dollars?**

In Albuquerque, we spend an excess of $20 million dollars annually to provide homeless services to individuals and families. Homelessness also places a significant financial burden on hospitals and psychiatric facilities because we often must provide acute services for preventable conditions and situations which are exacerbated by the circumstances of homelessness. In addition, people experiencing homelessness often spend time in jail for minor violations and for performing activities in public, such as sleeping, that are not considered criminal when performed in private. As the chart below shows, the public cost of paying for hospitalization and incarceration is expensive. This chart shows how much it costs per night for someone to stay at each one of the facilities listed below.

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**The Cost of Homelessness**

<table>
<thead>
<tr>
<th>Facility</th>
<th>Cost of Bed per Night</th>
</tr>
</thead>
<tbody>
<tr>
<td>Emergency Shelter</td>
<td>$30</td>
</tr>
<tr>
<td>Supportive Housing</td>
<td>$33</td>
</tr>
<tr>
<td>State Penitentiary</td>
<td>$77</td>
</tr>
<tr>
<td>Santa Fe County Center</td>
<td>$92</td>
</tr>
<tr>
<td>St. Vincent Hospital</td>
<td>$550</td>
</tr>
<tr>
<td>UNM Hospital</td>
<td>$716</td>
</tr>
</tbody>
</table>

*Source: Based on research done by the NM Coalition to End Homelessness in Fall 2006*

This chart shows how much it costs per night for someone to stay at each one of the facilities listed below.

underestimated because it does not include expenditures by churches, privately funded programs or emergency shelter services.
It is also important to remember that in addition to monetary costs there are significant social costs to homelessness. We are all affected when members of our community, including single adults, children, parents, teenagers and the elderly, do not have a place to live.

**How does this plan fit in with past planning efforts?**

This Plan is the culmination of several years of community planning around the problem of homelessness in Albuquerque. Ideas and priorities were generated through several broad-based discussions that took place between 2002 and 2006, including Homeless Advocacy Coalition meetings and community-wide summits, the Mayor’s Behavioral Health Summit and local Continuum of Care planning meetings.

Most recently, the New Mexico Coalition to End Homelessness convened a series of focus groups on homelessness as part of the 2006 Continuum of Care planning process. Five focus groups met in April 2006 and focused on affordable housing, supportive services, community perspectives, mainstream resources and the perspectives of people who have experienced homelessness. Representatives from an expanded network of stakeholder groups attended the focus groups, including case managers, elected officials, business leaders, neighborhood association leaders, police officers, housing developers, city officials, income support staff and individuals who are currently homeless or who have experienced homelessness in the past. The purpose of the focus groups was to identify key challenges, successful strategies and specific action steps that the Albuquerque community could pursue to address homelessness and to engage an expanded network of stakeholders (see Appendix A).

This is the first time that the results of these various planning efforts have been pulled together into one comprehensive document. While previous efforts have engaged different segments of our community at different times, this is the first systematic effort to thread together a broad scope with focused priorities for ending homelessness in our community. This document brings together previously-generated ideas and priorities, adds to those via a new planning process used to write this plan, and lays out a process for involving a wide range of community stakeholders.
Priority 1 – Housing

In order to end homelessness Albuquerque needs an adequate supply of affordable housing.

Decent, safe, affordable housing is the number one need of persons who are homeless. Homelessness is on the rise in large part because the availability of affordable housing is declining. The best way to reduce homelessness in Albuquerque is by creating new affordable housing.

This nationwide realization in recent years that housing must be “first” represents a paradigm shift in addressing homelessness. Over the past 10 years, Albuquerque, like other communities, has been developing a homeless service network based on the “Continuum of Care” model promoted by the U.S. Department of Housing and Urban Development (HUD). This model suggests that an individual must move through a continuum of services (outreach/intake/assessment, emergency shelter, transitional housing and services and permanent housing) in order to be successful in exiting homelessness. Unfortunately, after 10 years this service model has done little to reduce the number of people who experience homelessness in Albuquerque.

In response, a new model to address homelessness has emerged. This new model, called Housing First, seeks to first and foremost place homeless individuals and families in decent, safe, affordable housing. Once the basic need of shelter has been met, individuals and families can then focus on addressing issues that led to their loss of housing. Often they may need additional supportive services to remain in housing. However, preliminary evidence from across the country and in Albuquerque has shown that these services are more effective once individuals are living in stable, safe housing.

The City of Albuquerque recently created a Housing First voucher program based on this model. At this time the vouchers are only available to individuals who are homeless and have a mental illness. Various service providers, including the recently created Assertive Community Treatment (ACT) teams, use the Housing First vouchers to stabilize recovering clients and provide access to permanent housing opportunities.

Continuum of Care: The Continuum of Care is a strategy to address homelessness that has been followed nation-wide for the past 10 years under the leadership of the U.S. Department of Housing and Urban Development. The Continuum of Care strategy attempts to move a homeless individual through a series of services that ultimately lead to self-sufficiency. Key components include outreach/intake/assessment, emergency shelter and services, transitional housing and supportive services and permanent housing.

Housing First: A nationwide model that seeks to place homeless individuals and families in housing first and then meet their various needs with supportive services that help to keep them in housing. In Albuquerque, Housing First voucher program was recently established to benefit homeless individuals with mental illness. The Housing First model contrasts with previous efforts in that it does not require an individual to move through a continuum of services (outreach/intake/assessment, emergency shelter, transitional housing and services) in order access housing.
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The success of this model in Albuquerque creates a basis for expanding the Housing First approach to include all people experiencing homelessness or at risk of becoming homeless. Expanding the Housing First approach requires a firm commitment from funders, service providers, policy-makers and elected officials to housing as the first priority in helping people who experience homelessness.

While a Housing First approach should guide future homelessness policy in Albuquerque, several issues related to affordable housing will need to be addressed in order for such an approach to be successful. Private sector developers, contractors, landlords, investors, and foundations can play a key role in addressing the affordable housing issue. Creating an adequate amount of affordable housing for all Albuquerque residents involves a two-pronged approach. One approach is to increase the amount of tenant-based rental assistance available to low-income families and individuals. The other approach is to increase the physical stock of affordable housing for low-income families and individuals. The issues and challenges associated with both approaches in Albuquerque are discussed in more detail below.

**Issue #1: There is a shortage of housing that is affordable to low-income and very low-income Albuquerque households.**

Sixty-three percent of households that earn less than $35,000 per year do not have access to affordable housing in Albuquerque. Furthermore, the affordability of housing overall has been declining in recent years. In 2000, 20 percent of owners in Albuquerque were cost burdened, meaning they spent more than 30 percent of their income for housing. In 2006, the figure was 28 percent. In 2000, 40 percent of renters in Albuquerque were cost burdened and in 2006 the figure had risen to 45 percent. In 2006, it is estimated that 10 percent of owners and 23 percent of renters pay more than 50 percent of their income towards housing. Among all occupied housing units in Albuquerque, almost 35 percent or 71,245 households in all income categories are cost burdened.

In particular, there is a significant need for more housing units that are affordable to households earning less than 30 percent of area median income. People with very low incomes are particularly vulnerable to high housing costs and, as a result, are

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6 Based on affordability as paying less than 30 percent of income for housing and income data from U.S. Census Bureau, 2006 American Community Survey.

7 2000 U.S. Census data compared with 2006 American Community Survey data.

8 U.S. Census Bureau, 2006 American Community Survey.

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much more likely to become homeless. The housing burden is particularly high among low-income persons. In 2006, 75 percent of renters that make less than $10,000 per year and 84 percent of renters that make $10-20,000 per year were cost-burdened.\(^9\)

**Issue #2:** There are very few entities with the capacity and motivation to create affordable housing for very low-income renters in Albuquerque. As a result, federal resources such as the Low Income Housing Tax Credit are underutilized.

There are few affordable housing developers in Albuquerque. There are local entities that have the ability to develop affordable housing that would house our lowest-income households. However, they do not have the motivation to do so because there are currently no incentives to encourage developers to build housing for the lowest-income households. As a result we have been unable to take advantage of various federal resources that are available to expand the supply of affordable housing. For example, the Low Income Housing Tax Credit is the largest federal resource available for producing housing that is available to the lowest income households. In the past six years, from 2001 – 2006, the New Mexico Mortgage Finance Authority has allocated $20,881,951 in Low Income Housing Tax Credits in the State. Tax Credits are used to finance affordable rental housing. Of the $20,881,951 only $1,414,705 was used to finance housing development in Albuquerque\(^10\). In other words, only 7 percent of tax credits in the last six years have benefited the city of Albuquerque, even though the city’s population represents 25 percent of the total state population and Bernalillo County has one of the lowest ownership rates and highest rates of cost-burdened rent households in the state.

**Issue #3:** There are not enough resources to develop affordable housing for very low-income renters in Albuquerque.

The available federal, state and city resources for affordable housing development often cannot be used to develop housing that is affordable for people earning less than 30 percent of area median income.

At the state level, the state has directed affordable housing resources to developing homeownership opportunities rather than rental

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\(^9\) U.S. Census Bureau, 2006 American Community Survey

housing opportunities. Most people who make less than 30 percent of area median income need affordable rental housing because they cannot afford to buy a house. Resources like the HOME Investment Partnership Program currently make housing for home ownership a priority. Another state resource for developing affordable housing is the New Mexico Housing Trust Fund. As part of selecting which projects will receive Trust Fund dollars, the NM Mortgage Finance Authority (which administers the Housing Trust Fund) establishes priority funding conditions. Two of the 2007-2008 priorities are homeownership housing development and interim or short-term financing. The use of these priorities has meant that the NM Housing Trust Fund has not been a useful funding source for affordable rental housing development, even though rental housing is an eligible use of funds. In order to create housing that is affordable to lowest income residents, developers need long-term equity investment, significantly reduced cost of debt, grants and a recurring subsidy that addresses the gap between revenue generated by rents and the cost of operating and maintaining the housing. To date, the NM Housing Trust Fund has not been used to provide this type of financing.

At the City level, affordable housing resources such as HOME and Community Development Block Grants (CDBG) funds have traditionally been directed to homeownership opportunities rather than rental housing. However the new 2008-2012 Consolidated Plan, which outlines how the City plans to spend its HOME and CDBG money over the next five years, does make an effort to direct more resources to affordable rental housing. The Workforce Housing Plan, which was produced as a result of the recently passed Workforce Housing Opportunity Act, also directs resources generated by the Albuquerque Workforce Housing Trust Fund to rental housing. These are encouraging developments, but Albuquerque must increase its commitment to affordable rental housing if we are to have an impact on homelessness.

Issue #4: Affordable housing units are being lost in Albuquerque.

Not only are we not building enough new affordable housing units to house our lowest income residents but housing that is affordable is being lost. The number of Section 8 vouchers and certificates has been declining for the past several years. In addition, many units that are affordable to very-low income renters were created through federal housing subsidies, many of which are scheduled to expire in coming years. When units “expire,” they may be converted to market rate units. Such units that were developed with federal government subsidies are referred to as “expiring use” properties. Bernalillo County has 1,908 affordable units that are set to expire by January 2010. This represents 75 percent of all federally subsidized expiring use units.

Affordable housing stock is also lost when it is condemned as substandard. Unfortunately, motels and other substandard buildings are a form of affordable housing for many individuals and families. While not ideal, for some residents this housing represents the only alternative to living on the streets. While we should not accept this type of housing as appropriate affordable housing, we must recognize that removing these units without creating new units to replace them leaves low-income residents with no place to live.

Issue #5: Many low-income residents face barriers to accessing available public and private affordable housing.

Public housing and Section 8 waiting lists are severe and frequently closed. As of September 2006, there were 1,900 qualified applicants on these waiting lists in Albuquerque and Albuquerque Housing Services suspended taking additional applications in July 2006. The average wait time is 18 months to get into these units. In addition, local preferences exist for elderly, disabled and applicants who are employed, going-to-school or participating in welfare-to-work or job training programs. An applicant who does not meet one of the preferences may be skipped over making their wait time even longer. In addition, current policies exclude persons with criminal backgrounds from ever gaining access to these units.

In the private rental market, landlords have a responsibility to ensure a safe living environment for their tenants and their neighborhoods. Private landlords are subject to various rules and regulations (including the Fair Housing Act, Nuisance Abatement Ordinance, zoning regulations and requirements imposed by investors) that have led them to adopt strict standards for screening of potential tenants. Consequently, such standards and procedures often pose a barrier for residents with criminal backgrounds, poor rental histories, and poor credit histories. Other barriers may exist for many low-income residents, including an inability to come up with the required damage deposit or first and last month’s rent. In a 2007 survey of people experiencing homelessness in Albuquerque, 27 percent of respondents reported that not having enough money for a security deposit posed a major obstacle to exiting homelessness. People with disabilities may have trouble finding available accessible housing due to a shortage of supply and in some cases, because of subtle discrimination that prohibits them from finding appropriate affordable housing.

**Local Success Story: Housing First Program**

In July 2005, the Supportive Housing Coalition of New Mexico launched the Housing First program. Currently the Housing First Program serves individuals with a behavioral health diagnosis who are low-income and who have been homeless for at least 12 months or who have been homeless at least 4 times in the last three years.

Housing First staff works hard to develop relationship with potential landlords so that they can best help clients, many of whom face significant barriers to renting an apartment. Currently, the Housing First Program is working with over 60 landlords.

Clients are required to abide by the terms of their lease and are encouraged – but not required – to engage in services as needed. The Housing First Program has been very successful. As of September 2007, the Housing First program has helped 198 people obtain their own apartment, almost 70 percent of whom are still in their own housing.

**Goal 1.1 Adopt a Housing First Approach:**

- Expand housing assistance services that help people experiencing homelessness find and maintain appropriate housing;
- Increase funding for the City of Albuquerque’s Housing First program and expand the program to include a
wider range of eligible households;

- Develop collaborative relationships among service providers and landlords to facilitate improved access to existing housing for homeless individuals and families;
- Develop incentives for landlords to participate;
- Among Albuquerque service agencies, incorporate Housing First approach in agency’s mission, programs and services and measure success in terms of housing success.

Goal 1.2 Expand the supply of affordable housing in Albuquerque, particularly for very-low income residents:

- Support passage of the Workforce Housing bond measure, which will provide a recurrent funding source for the newly-created Albuquerque Affordable Housing Trust Fund;
- Create incentives for developers to produce new affordable units for very low-income renters;
- Develop a City or State Section 8 “look-alike” program;
- Promote mixed-income developments as a model for increasing affordability for the very-low income;
- Secure a dedicated, recurring source of funding for the New Mexico Affordable Housing Trust Fund;
- Change Trust Fund regulations to guarantee that some Trust Fund dollars can be used to finance housing for households with incomes below 30 percent of area median income;
- Revise zoning regulations that restrict multifamily development and identify ways to address NIMBYism (Not In My Backyard);
- Build collaborations between housing developers and nonprofit service providers to develop permanent supportive housing that links residents with appropriate supportive services when necessary.

Goal 1.3 Preserve existing affordable housing:

- Develop a program to replace units that are closed or demolished due to condemnation with safe, decent and affordable units;
- Identify and build capacity of an entity to convert declining properties, such as Central Avenue motels, to single room occupancy units for low-income individuals;
- Collaborate with Albuquerque Housing Services on federal advocacy efforts to maintain – and possibly increase - funding for Section 8 vouchers;
- Create incentives for maintaining expiring use properties as affordable in collaboration with property owners and elected officials.
Goal 1.4 Improve access to affordable housing for very low income renters:

- Develop collaborative relationships among homeless service providers and landlords to facilitate improved access to existing housing for homeless individuals and families;
- Improve access to existing affordable housing for very low-income household, including those with criminal backgrounds, substance abuse issues, and mental illness;
- Expand supportive housing programs and educate landlords on how supportive housing can benefit both landlords and tenants, including those with disabilities, poor credit histories, eviction histories, and criminal histories;
- Convince Albuquerque Housing Services to return to their pre-April 2005 Admissions and Continued Occupancy Policy which allowed persons with criminal records to show rehabilitation with letters from counselors, probation officers, etc.

Goal 1.5 Ensure that energy affordability is included in affordable housing development:

- Homeownership and rental units developed through new construction or substantial rehab are developed to Energy Star standards;
- Ensure that the Public Housing Authority has complied with HUD regulations requiring timely adjustments to utility allowances in response to changing home energy prices.
Priority 2 – Prevention

The monetary and social costs are high when people do not have safe, affordable housing. It is better to prevent homelessness than to address the consequences of homelessness after it has occurred.

In order to respond to the growing problem of homelessness in our community, we must take steps to prevent it from happening in the first place. This means that very-low income households have access to the support and services necessary to maintain their housing as needed. In addition, it means that people have access to financial assistance that will allow them to move past a crisis – such as job loss or illness – without becoming homeless. It also means that people are not discharged from institutions without housing.

When people do become homeless, there are significant monetary and social costs. It is expensive to provide emergency shelter, to put people in jail for minor violations they commit while homeless and to pay for hospital care for people whose health problems are made worse by homelessness. Homeless individuals have been found to stay longer in hospitals, costing as much as $2,000 more per person than non-homeless individuals. It can cost as much as $82 a night, or $29,930 a year, to keep someone in jail\(^\text{13}\). Many people who experience homelessness spend time in jail, not for dangerous activities, but for performing common activities in public that housed people can perform in private, such as sleeping. This is a costly and ineffective use of police resources.

Although we do not specifically address housing in this section, an adequate stock of affordable housing is the other key element in preventing homelessness. Homelessness is often precipitated by an emergency or unexpected expense in a cost-burdened household. If an individual or family is living in housing they can afford, than an emergency or unexpected expenses may be much less likely to cause homelessness.

Churches and other faith-based organizations, social and fraternal organizations, and neighborhood associations can play a key role in preventing homelessness. These groups can learn the services that are available and how to access them. They can reach out to their low-income members and neighbors and help link them to appropriate services before a housing crisis occurs.

**Issue #1: Social safety net programs are difficult to access and to navigate, making it difficult for people to use these programs to maintain their housing.**

There are a number of assistance programs for very-low income residents that should prevent homelessness for the most vulnerable population. These programs are intended to create a social safety net. They include among others: Temporary Assistance for Needy Families (TANF), Welfare-to-Work, Food Stamps, Veteran’s Benefits, General Assistance, Supplemental Security Income (SSI), Social Security Disability Income (SSDI), public housing, Section 8 rental assistance, behavioral health services, JobAccess, LIHEAP and Medicaid. Together these programs are referred to as “**mainstream resources**.” Although they do not specifically target people who are homeless these

\(^\text{13}\) NMCEH “Cost of Homelessness” Chart; November 2006
programs can be an important resource for people who have lost their homes or are at risk of losing their homes.

However, these services are fragmented and have application procedures that are complicated and difficult to navigate. Once a person becomes homeless, the challenges in accessing services that they may be eligible for become much greater due to lack of a phone or address for communication with the program agencies. Successful homeless prevention efforts must include developing a community-based system of services. In a well-functioning system of services, individuals and families would be able to access all the mainstream resources they need to stay in their housing quickly and easily.

**Issue #2: Many individuals experiencing homelessness enter various public systems of care such as the criminal justice system, mental health system, the public health system, or the foster care system, and are then released with no place to live.**

A recent study released by the U.S. Department of Housing and Urban Development found that, nationally, 12.4 percent of single, homeless adults had come from public institutions, such as psychiatric facilities, substance abuse treatment centers, hospitals, jails, and foster care. This occurs in Albuquerque as well. In the community focus groups, both people who had experienced homelessness and service providers reported that people are often released from institutions with no place to live. Other service providers, such as Albuquerque Healthcare for the Homeless and St. Martin’s Hospitality Center, also confirm that people come to their agency having been discharged from jail or a hospital with no place to live. In many cases, people are already homeless when they enter these public institutions. The opportunity to connect them with housing is lost when they are released with no place to live.

**Issue #3: Many families and individuals become homeless in Albuquerque because they experience a crisis and are unable to obtain services or support that could help them maintain their housing through the crisis.**

Many individuals and families become homeless because they experience a crisis, such as a job loss, death in the family, disability or hospitalization. Such crises can lead to a loss of income or other disruption that makes it impossible for an individual or family to maintain their housing. This is particularly true for households living in

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poverty and who are housing cost burdened. For many of these families, short-term rental assistance and/or emergency utility assistance would be enough to prevent homelessness. A 2007 survey of homeless people in Albuquerque supports these conclusions. Five-five percent of survey respondents reported that they became homeless because of a crisis such as domestic violence, unemployment or illness. Twenty-two percent said that emergency rent or mortgage assistance could have helped them keep their housing. In other cases, individuals and families might be able to maintain their housing if they could easily and quickly connect to a needed service. In that situation, a person may not need to connect with a homeless service provider. Rather, he or she may need to connect with a disabilities advocate, a domestic violence advocate, a credit counselor, a mental health counselor, a substance abuse counselor or some other type of supportive service. If people are easily able to connect to a strong network of services, that sees homelessness prevention as part of its mission, then people will be more likely to remain in housing.

Unfortunately, short-term rental and emergency utility assistance is limited and difficult to obtain. Moreover, many people cannot easily and smoothly access services that could help them maintain their housing, particularly during a time of crisis, because they do not know where to find the service, there are long waiting lists or there are frustrating application procedures. As discussed in Issue #1, successful homeless prevention efforts must include developing a community-based system of services that people can navigate quickly and smoothly. A critical component of this strong network is an adequate public transportation system, by which people can reach the services they need. Currently, people have difficulty physically getting to social service locations because of limited public transportation.

Local Success Story: Cash Assistance to Prevent Homelessness

In 1996, the Supportive Housing Coalition of New Mexico (SHCNM) initiated a “Housing Assistance & Eviction Prevention Service” program. The program offers a one-time only, zero-interest loan of up to $400 to individuals or families that need financial assistance to either secure or maintain their housing. Loans can only be used for rent, damage deposits, utilities or other costs directly related to housing. This short-term emergency assistance can be critical in helping an individual or family move past a crisis and stay in housing. This short-term assistance can also provide an individual or family the extra bit of help they need to exit homelessness and move into a home of their own.

Since 1996, SHCNM has provided over 760 loans at an average of $306 per loan. Compare this to the annual cost of an emergency shelter bed ($10,560) and it’s clear that prevention is a cost effective approach to ending homelessness.

Goal 2.1 Work with local institutions to develop discharge planning policies that prohibit the release of individuals without appropriate housing options:

- Create a discharge planning committee to build relationships with local institutions and educate them on why they should develop discharge planning policies;

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- Create options for housing upon release by working with homeless service providers and local institutions such as UNM Hospital and the Metropolitan Detention Center;
- Expand and improve jail diversion strategies by continuing collaboration between service providers, the Albuquerque Police Department, the Bernalillo County Sheriff’s Department and the courts.

**Goal 2.2 Improve the social safety net so that individuals and families can remain in housing:**
- Streamline application and enrollment process by establishing a work group that will collaborate with mainstream resources agencies;
- Increase opportunities for out-stationing and presumptive eligibility, in particular for SSI;
- Provide access to telephone and mail service for people who experience homelessness in order to facilitate improved communication with mainstream resource providers;
- Conduct regular two-way trainings between homeless service providers and systems administrators.

**Goal 2.3 Improve eviction prevention assistance:**
- Create new collaborations with housing and credit counseling agencies to target people at risk of homelessness;
- Provide sufficient eviction and foreclosure prevention, utility termination and tenant relocation assistance programs by creating new collaborations among the Albuquerque Department of Family and Community Services, NM Legal Aid, NM Law Access, homeless providers, and landlords;
- Develop long-term relationships between service providers and landlords to ensure that low-income residents maintain their housing, (for example: providers may guarantee the rent and be on-call to intervene when problems arise);
- Increased state homeless assistance funding for homeless prevention activities;
- Develop alternative sources of eviction prevention assistance;
- Develop a coordinated system of outreach and intake, through the creation of a new workgroup, which will link people who are experiencing homelessness or are at risk of becoming homeless with appropriate supportive services;
- Create an information and referral database by expanding the Homeless Management Information System (HMIS) and linking it to the City’s 311 service to improve access to service information;
- Evaluate the public transportation system to determine which services are difficult to access via public transportation. Improve transportation services so that people who rely on public transportation can easily get to these services;
- Increase funding for short-term services that can help someone remain in housing through a crisis.
Priority 3 – Services

People experiencing homelessness or who are vulnerable to homelessness in Albuquerque must be able to quickly and smoothly access the assistance they need to move out of homelessness and/or to maintain their housing.

People who experience homelessness need affordable housing. Many, although not all, also need some level of supportive services. The combination of affordable housing and supportive services can be the critical element in helping people experiencing homelessness find a place to live and in helping those who have a place to live remain in housing.

The degree to which people need to use services varies. Many individuals and families experience homelessness simply because they cannot afford housing and, for that reason, may primarily need assistance with accessing housing they can afford. Once housed in affordable housing, many may only need services in the case of a short-term emergency crisis. Others, however, such as those with a disability or recurrent illness, may also need long-term case management support or wrap-around intensive services to help them maintain their housing. Across the country, research has shown that the combination of housing and services – often called supportive housing - keeps people housed, particularly for people who have been homeless for a long time.

Creating such a system of supportive services will be one of the most challenging aspects of this plan. Existing services are fragmented and are driven by different forces, especially different missions and different means of allocating resources. To overcome the existing fragmentation of services will require a collaborative effort among all service providers, funding agencies, policy makers and community members to align existing services with a common mission of preventing and ending homelessness.

Issue #1: Albuquerque service agencies differ in how housing fits into their overall mission and how they define success.

As discussed in the Housing section, we must adopt a Housing First approach in order to end homelessness in Albuquerque. To successfully implement a Housing First approach, we must have an adequate supply of affordable housing. But there is another piece to the puzzle. In order to implement a Housing First approach, agencies that serve people who experience homelessness and those who are vulnerable to homelessness must see connecting people to housing as a critical part of their mission. This means that service agencies themselves must adopt a housing first approach and place top priority on helping people access housing.

Many service agencies in Albuquerque provide excellent service for families and individuals who experience homelessness and are at risk of becoming homeless. However, they do not always see connecting people to housing and helping them stay in housing as a core part of their mission. Instead, their focus is on providing high quality services in their area, such as mental health counseling, emergency shelter or job training. Adopting a Housing First approach does not mean that agencies stop focusing on doing what they do best. Instead, it means that agencies take steps to help clients find and stay in housing and that they define their success in part by clients’ housing
success, because agencies recognize that their clients will be better able to utilize their services and move forward with their lives when they have housing.

**Issue #2: Some individuals and families need more intensive long-term support and assistance in order to be able to successfully regain and maintain housing.**

In addition to affordable housing, a portion of people who experience homelessness need long-term case management support and intensive wrap-around services to both find and maintain their housing. For this portion of the population, long-term, intensive, wrap-around services are critical. Without these services, some individuals and families may not be able to maintain their housing. Intensive services include substance abuse treatment, physical and mental health services, help in obtaining public assistance or benefits, and or job training and placement.

Unfortunately, current services are driven in large part by the need to satisfy funding organization requirements. This reality means that services are often short-term and targeted to reach the greatest number of people, rather than being long-term and intensive. For example, a service agency may be able to provide services to help someone access housing but does not have the staff or resources to continue providing on-going, long-term support after a person has found housing. Adopting a Housing First approach means that clients can access supportive services even after they have found housing. Homeless services have to be re-aligned to provide longer-term housing retention assistance in addition short-term emergency services.

**Issue #3: Existing social services in Albuquerque are extremely fragmented. Collaboration among multiple organizations and sectors of the community are needed in order to address the issue of homelessness.**

Homelessness is a complex problem. People experience homelessness for different reasons and need different types of assistance to move out of homelessness. The majority of supportive services that low-income individuals need to gain and remain in housing are provided by entities not specifically focused on assisting people who have lost their homes. This includes services such as housing counseling, credit counseling, financial literacy, substance abuse treatment, mental and behavioral health services, job training, and income support.
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However, people often have difficulty accessing the services they need because the service system in Albuquerque is highly fragmented. In particular, services between homeless service providers and other types of service providers are not well coordinated. As a result, the complex needs of very low-income people are often not met effectively by the social service network.

Albuquerque needs a well connected services network, consisting of a broad spectrum of services – not just homelessness services. This requires collaboration among many diverse organizations and community members including public institutions, public systems of support, the city, the county, police, neighborhood associations, businesses, citizens, and non-profit organizations. These services need to be coordinated such that an individual is able to access a spectrum of services to meet their needs. A critical component of this strong network is an adequate public transportation system, by which people can get to where they need to go.

Local Success Story:
The Strategic Outreach Team

Well-coordinated, compassionate services can play a critical part in a person’s transition from homelessness to housing. The Strategic Outreach Team (SOT) is a local example of how proactively offering coordinated services to individuals – many of whom have been homeless for a long time – can result in some amazing success stories. The Strategic Outreach Team began in March 2006 as a partnership between the Albuquerque Police Department, St. Martin’s Hospitality Center outreach team and Albuquerque Healthcare for the Homeless outreach team. The Strategic Outreach Team conducts outreach to people living on the streets. They often begin simply by establishing trust with the people they meet and offering necessities like food and blankets. Over time, as the Strategic Outreach Team builds a relationship with a person they can help connect that person to the services he or she needs. Often those services are through different agencies; part of what the Strategic Outreach Team can do is work together to ensure that the person is able to connect with those services as easily as possible. Here are a few success stories:

Tom suffers from alcoholism and debilitating depression. One day he saw the Strategic Outreach Team in Robinson Park and asked them for help because he had seen the Strategic Outreach Team help two other people that he knew. Over time the Strategic Outreach Team helped Tom address a police ticket through the Homelessness Court, obtain a bed at the Albuquerque Opportunity Center and finally a bus ticket from Albuquerque Healthcare for the Homeless so he could return to the state where his grandmother lives. He contacted the Strategic Outreach Team several months later to announce that he had been sober for almost 3 months, had obtained a job and was feeling great. “I’m not all puffy and swollen anymore,” he said. His grandmother told the Team, “Thank you for saving my grandson’s life.”

For many years, John was a fixture on the Fourth Street Mall. He would sit quietly day in and day out, bothering no one but never seeking out services on his own. He would not talk about himself, his family or his past. APD officers worked with St. Martin’s Hospitality Center and Healthcare for the Homeless staff to reach out to John. They built a relationship with him so that he would accept food and water from them. Over time, they convinced him to go to a free lunch site, take a shower at Healthcare for the Homeless and change clothes. Many baby steps later John is now in housing.

Lucy was homeless for over eight years in Albuquerque. Like many other people who experience homelessness she was in a vicious cycle of getting tickets and warrants and repeatedly going to jail for them. Over time, working with the Strategic Outreach Team, Lucy was able to get her own apartment. The Albuquerque Police Department’s Crisis Outreach & Support Team (COAST) and Healthcare for the Homeless have continued to assist her.
**Issue #4: Service providers, citizens, businesses, and police need to know how to connect people who experience homelessness to resources.**

Case managers must connect people who experience homelessness with other organizations in order to provide the full spectrum of services that may be needed. They need access to real-time referral information on services that are available throughout the city. Individuals also need access to information on where to find assistance before they lose their housing or once they become homeless. Citizens and business leaders need an alternative to calling the police when they encounter homeless individuals and police officers need to know where to find assistance for individuals who are homeless.

**Goal 3.1 Develop a coordinated system of outreach and intake:**

- Develop a coordinated system of outreach and intake that will link people who are experiencing homelessness or are at risk of becoming homeless with appropriate supportive services;
- Develop an information and referral database by expanding the Homeless Management Information System (HMIS) and linking it to the City’s 311 service to improve access to service information;
- Expand the collaboration between APD and homeless service providers to include business and neighborhood associations to provide outreach to people who experience homelessness.

**Goal 3.2 Adopt a community-wide Housing First approach:**

- Service providers see helping clients find and remain in housing as part of their mission, incorporate Housing First strategies in their programs and services and define success, at least in part, as helping clients find and remain in housing.

**Goal 3.3 Create a collaborative community-based system of coordinated service:**

- Create a Coordinated Services Taskforce, where a broad range of social service agencies can collaboratively develop strategies to reduce homelessness for the clients that they serve;
- Evaluate successful models for community collaboration, determine which one(s) would be most effective for Albuquerque and implement those model(s). Studied models should include the ACCESS model and the ACT Team model.
Prioritize resources for supportive services such that resources are aligned with coordination efforts;

Improve transportation services so that people who rely on public transportation can easily get to where they need to go. As part of this process, evaluate the public transportation system to determine which services are difficult to access via public transportation.

**Goal 3.4 Expand and improve supportive services for those who require support to gain and remain in housing:**

- Improve existing case management resources. For example, increase and improve on-going training for case managers and other direct service workers in effective, recovery-based practices and treatments, such as Cognitive Behavioral Therapy, Motivational Interviewing, and the Wellness Recovery Action Plan;
- Increase funding for long-term, outcome oriented services by helping funding entities understand the value of these services over short-term, high volume services.
- Improve HMIS data reporting to show improved outcomes from provision of long-term, outcome oriented services;
- Increase the number of residential recovery and detoxification beds that are linked to housing and support services;
- Increase funding for supportive services that can help people gain and remain in housing. Possible sources include the City of Albuquerque, State of New Mexico, mainstream resources or business partnerships.
Priority 4: Income

Poverty is a defining factor in the growing number of people who experience homelessness.

Poverty is the most common denominator among people who do not have a place to live. Many people who work full-time, and who work more than 40 hours a week, do not earn enough money to afford safe housing. Some people have a disability that prohibits them from working and are unable to obtain disability benefits. Even for those who are able to obtain disability benefits, the income provided by these benefits is insufficient to pay for housing. Many elderly people who receive social security income after a lifetime of working also have low incomes. The average income from social security in Albuquerque in 2005 was $12,958 which is not enough to afford housing in Albuquerque.

Issue #1: For a large segment of the population, earnings from work are not enough to cover the cost of housing and other basic living expenses.

Many people who experience homelessness or who are at risk of becoming homeless are employed. In a survey of people experiencing homelessness in Albuquerque, 26 percent of respondents reported that they were employed\(^\text{16}\). The Albuquerque Opportunity Center, a homeless shelter for single men, reports that almost 50 percent of their residents are working.

Wages are often insufficient to cover the cost of housing and other basic living expenses, including utilities. As a result, many Albuquerque households pay more than 30 percent of their income towards housing. In part, this situation is created by the declining value of wages. Today, the federal minimum wage is worth 26 percent less than it was in 1970\(^\text{17}\).

Even a person working full-time and earning the new minimum wage in Albuquerque ($6.75/hr) will only make $14,040 a year. If this person was a single parent supporting two children, she would still be living in poverty\(^\text{18}\).

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\(^{16}\) Results of a Survey Conducted of People Experiencing Homelessness in Albuquerque, NM Coalition to End Homelessness, September 2007


\(^{18}\) According to the 2006 Federal Poverty Guidelines, a household of 3 with an income below $16,600 is considered to be living in poverty
This full-time, minimum wage earner would not be able to afford a two bedroom apartment at the 2007 fair market rent of $746. She would be paying 64% of her income towards the cost of rent.

To afford a two bedroom apartment in Albuquerque at the 2007 fair market rent of $746, a household needs to earn a housing wage of $29,840 a year or $14.35/hr. To afford a 1 bedroom apartment at the 2007 fair market rent of $591 a month, a household needs to earn $23,640 a year or $11.37/hr\(^{19}\). Thirty-three percent of Albuquerque household have an income of less than $30,000 a year and 27 percent have an income under $25,000\(^{20}\). This means an affordable place to live is out of reach for many households. In fact, 52% of renters in Albuquerque cannot afford a two bedroom apartment\(^{21}\).

As we discussed in the Housing section, the housing cost burden is highest for very low-income households, including those making minimum wage. The majority of very low income households pay more than 30 percent of their income towards housing costs. To end homelessness we must ensure an adequate supply of affordable housing but we must also ensure that workers earn a housing wage – that is, their wages can cover the cost of housing and other basic necessities.

Poverty is not a minor issue in our community – 15 percent of Albuquerque residents live in poverty. Tackling poverty to end homelessness in our community will not be easy. Yet we cannot truly attempt to address homelessness without directly acknowledging that poverty and homelessness are inextricably linked. To end homelessness in Albuquerque we must create more economic opportunities for our very low-income residents.

**Issue #2: People who experience homelessness may have difficulty finding and maintaining employment.**

Creating good quality jobs is only half the puzzle. The other half is how to help connect those who are homeless or vulnerable to homelessness to those jobs. While many people who experience homelessness are employed, many face significant obstacles to obtaining employment or to obtaining better-paying jobs. Twenty-five percent of homeless people in Albuquerque reported that an inability to find employment was a major obstacle to exiting homelessness and 37 percent said job search assistance or job training could help them exit homelessness\(^{22}\).

Some of those obstacles are purely logistical. Without a permanent address or phone number, potential employers cannot contact an applicant who is homeless. An applicant may not have a place to take a shower or may not have nice clothes to wear to the interview. He or she may not have any form of transportation to get to an interview.

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\(^{19}\) National Low Income Housing Coalition, Out of Reach 2006  
\(^{20}\) U.S. Census Bureau, 2006 American Community Survey, Table B20001  
\(^{21}\) National Low Income Housing Coalition, Out of Reach 2006  
\(^{22}\) Results of a Survey Conducted of People Experiencing Homelessness in Albuquerque, NM Coalition to End Homelessness, September 2007
In many cases, the obstacles run deeper. Many people who experience homelessness may have a limited work history or may have limited skills. This makes it difficult to find good quality employment that could, ultimately, lead to housing. Some people may have ongoing challenges, such as mental illness, substance abuse or domestic violence that make it difficult to look for a job or, once having obtained one, keep their job over the long-term. If people are able to find employment, limited transportation options and unaffordable childcare can also pose major obstacles to keeping their job.

To help people find and maintain their employment we need to help provide solutions to logistical obstacles that stand in their way to even getting an interview. A bus token, a place to take a shower and a nice interview outfit could make a big difference.

We also need to help people develop the work experience and skills needed to obtain better paying jobs. We need to provide ongoing support for people who have found employment but need supportive services to work through challenges that may undermine their employment success. We also need to develop transportation and childcare solutions.

This strategy creates unique opportunities to build collaborative relationships with employers.

Employers need a skilled, reliable workforce. By working together, job trainers can help individuals build skills for jobs that need workers. By providing ongoing support, service providers can help employees stay on the job, reducing turnover costs for employers.

**Issue #3: The mainstream resources which make up our social safety net often do not reach those people who become homeless or those most at risk of becoming homeless.**

As discussed in the Prevention section, many low-income households often cannot access the social safety net which could both prevent homelessness and help people exit homelessness. The programs which create the social safety net for very low-income people by providing a source of income include Temporary Assistance for Needy Families (TANF), Welfare-to-Work, Food Stamps, Veteran’s Benefits, General Assistance, Supplemental Security Income (SSI), Social Security Disability Income (SSDI), and Medicaid. These programs are referred to as “mainstream resources.” Although they do not specifically target people who are homeless, these programs can be an important resource for people who have lost their homes or are at risk of losing their homes.
In particular, Supplemental Security Income (SSI) can be a vital resource for some people who experience homelessness. SSI is a federal benefit program that provides benefits to people with disabilities who are not able to work.

The process of applying for benefits is extremely confusing and complex. It often prevents those that qualify from receiving benefits because they lack the ability to negotiate the process. Once a person becomes homeless the barriers to these resources increase due to lack of an address or phone. Long waiting times for benefits may cause a person to become homeless and extends the length of time that they remain homeless.

As discussed in the Prevention section, we need to build a better system of care where people can quickly get to and smoothly navigate the system of services that make up the social safety net. To build a system of care, we will need to better coordinate existing services and improve access to benefits for eligible households. Allowing social service providers to qualify applicants before an official decision is made (a process known as **presumptive eligibility**) allows applicants to receive benefits quickly rather than wait months or even years to receive benefits. Since benefits may be a person’s sole source of income, this can be an important resource for someone trying to find housing as soon as possible. In particular, this model has worked well for the Supplemental Security Income (SSI) program, which provides federal benefits for people who cannot work because of a disability. In addition, allowing applicants to apply at an alternative site — for example, at a day shelter, emergency shelter, or even during an outreach visit -- can also help create a coordinated system of care. This process is known as **out-stationing**.

Many of those that are able to obtain SSI benefits continue to have low incomes. SSI recipients whose sole source of income is SSI live far below the federal poverty level. The maximum SSI payment for an individual in 2006 is $603 per month, which is $7,236 a year. It is critical that we develop an adequate supply of affordable housing for certain members of our community, such as those who cannot work because of a disability.

**Goal 4.1 Create employment opportunities in Albuquerque that pay a housing wage:**

- Engage in a discussion with the business and economic development community on strategies to increase real wages;
- Support strategies that can increase real wages, such as growing small businesses in Albuquerque and attracting new business investment to the city from outside the state, especially manufacturing or other non-low-wage industries.
**Goal 4.2 Improve income and employment opportunities for people who experience homelessness or who are vulnerable to homelessness:**

- Increase employment opportunities for people who experience homelessness and those vulnerable to homelessness by collaborating with local employers to meet their employment needs;
- Expand job placement and long-term follow-up services for individuals who experience homelessness or who are vulnerable to homelessness;
- Create solutions for logistical obstacles, such as providing bus fare and interview clothing for those seeking work, possibly by collaborating with faith-based groups;
- Create new job training and education opportunities by increasing funding for these services and by working collaboratively with employers.

**Goal 4.3 Improve access to mainstream resources for people with very-low incomes:**

- Establish a work group on accessing mainstream resources to work with various agencies to streamline application and enrollment processes;
- Increase opportunities for out-stationing and presumptive eligibility, in particular for SSI;
- Facilitate improved communication between people who experience homelessness and mainstream systems by providing access to telephones and mail service for these individuals;
- Conduct a two-way training between homeless service providers and systems administrators.

**Goal 4.4 Improve public transit systems to enable very-low income persons to travel to work and places necessary to access income or supportive services:**

- Reinstate bus service to the Social Security Administration building and Income Support Division;
Secure matching funds to continue the JobAccess service for very low income individuals.

**Goal 4.5 Expand the availability of affordable and safe child care for low-income working parents:**

- Provide common space where low-income working parents can cooperatively care for each other’s children;
- Develop on-site child-care facilities into new workforce housing developments;
- Encourage employers to provide on-site childcare.

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**National Success Story:**

**The Maryland SSI Outreach Project**

The Maryland SSI Outreach Project is a nationally replicated model that helps people with serious mental illness access Supplement Security Income (SSI) benefits. Applying for SSI benefits is a complicated and lengthy process; this is even truer for people who are homeless. The Project addresses common obstacles through some practical but innovative approaches including:

- Staff provides assistance with completing the SSI application so that it is filled out correctly the first time around.
- Staff often fills out the SSI applications with clients while doing outreach so that the application can be completed when and where clients feel most comfortable.
- Staff is allowed to apply presumptive eligibility, which means that the project staff can determine that the person is eligible before the SSI office makes its official decision. This means that people can receive benefits while waiting for their application to be approved. Since processing an SSI application can take several months and many people have no other source of income, this provides a critical source of income for people.
- Staff provides assistance with maintaining benefits.

Of the clients that the Project assisted, 65 percent were approved for ongoing benefits, which is twice the national average approval rate. Implementing this type of model in Albuquerque would make a huge difference for people with disabilities who cannot work and have no source of income and who, as a result, often become homeless.
Priority 5 – Community/Political Will

In order to generate the political will and resource investments needed to end homelessness in Albuquerque, there must be strong community support for ending homelessness.

Recent initiatives in Albuquerque such as the Housing First Program, the Strategic Outreach Team and the Workforce Opportunity Act, reflect a new willingness on the part of City leaders to invest in solutions to end homelessness. To this process, we need to build strong community support for policies and programs that can end homelessness. A strong, mobilized community that cares about homelessness will provide our leaders with the support they need to take bold steps forward. Without this strong community support, homelessness will not be considered a serious enough problem to necessitate an urgent, coordinated response.

Issue #1: The average citizen has a negative perception of the homeless population. This negative perception is an obstacle to building public support for solutions that can end homelessness.

The average citizen’s experience with people experiencing homelessness occurs with those that are seen on street corners downtown. Most people perceive these individuals as being “scary and crazy.” As a result, people’s perceptions of what causes homelessness and who experiences homelessness are often skewed and inaccurate. While homeless people are often perceived as dangerous, people experiencing homelessness are much more likely to be the victims of crime than the perpetrators of crime. Many people assume that substance abuse or mental illness is the sole cause of a person’s homelessness. They do not see how a complex web of factors, including poverty, can contribute to a person’s loss of housing. Moreover, many people who experience homelessness are invisible to the public eye; they include people who hold full-time jobs and whose co-workers never suspect that they have no home to go to after work, teenagers who go to school and then sleep under a bridge at night, and parents who may pick up their children from school and then spend the night in their car or in a motel.

We must address the negative perceptions of people experiencing homelessness because these negative perceptions are an obstacle to public support for homeless initiatives, including funding by governments, finding locations to develop housing units and raising private funds to support programs and capital needs.

Issue #2: Homelessness is not a visible problem to most members of our community.

Most people experiencing homelessness are not visible to the public. Many stay in substandard motels, doubled up with family or friends, in camps in the foothills or Bosque or in their car. As a result, we do not know they are homeless. Even those who are visible to the public tend to stay in a few neighborhoods. This reality means that many members of our community do not recognize homelessness as a serious problem. This invisibility leads to inaction, since people are not inclined to take action against a problem they do not witness. To build public support for ending homelessness
we need to help our community understand that thousands of people in Albuquerque become homeless every year and that homelessness has a negative impact on all of us.

**Goal 5.1 Launch a successful public information campaign to change perceptions and build support for governmental initiatives:**

- Model our public information campaign on other successful campaigns, such as domestic violence or DWI, that have been conducted in other communities;
- Secure the support and assistance of government and business leaders;
- Recruit appropriate media organizations to initiate campaign;
- Secure resources to successfully launch the campaign.

**Goal 5.2 Provide a role for community members to play in addressing homelessness:**

- Establish regular forums to discuss a broad set of issues related to homelessness;
- Formalize community member participation through the creation of a Community Leadership Team.

**Goal 5.3 Ensure that people experiencing homelessness and those who have experienced homelessness participate in the community-building process and in the political process to end homelessness:**

- Recruit people who have experienced homelessness or who are currently experiencing homelessness to the Community Leadership Team;
- Create a process to help people understand the political and advocacy process and how to effectively engage in those processes.
Implementation

This Plan provides a blueprint for developing a community response to end homelessness. We need broad based community support to successfully implement this Plan. The first step to ensure that the Plan is successfully implemented will be to garner a broad base of community support for the plan through adoption and endorsement by businesses, neighborhood associations, nonprofit organizations, governments, people who are homeless or have previously experienced homelessness and other residents from all areas of the city. The second step is to build an implementation structure. This Plan proposes the implementation structure discussed below.

Leadership
The New Mexico Coalition to End Homelessness will recruit a “Community Leadership Team,” who will serve as public champions for the Plan.

The Community Leadership Team shall comprise 10-20 influential community leaders and will also include at least one person who has experienced homelessness. The Community Leadership Team will meet quarterly. The purpose of the Community Leadership Team will be to:

- Provide policy guidance and coordination;
- Build and sustain broad public participation in ending homelessness;
- Encourage and sustain partnerships and collaborations among a diverse set of organizations and segments of the community;
- Provide a forum for discussion, information-sharing and collaboration on key issues;
- Educate and influence policy-makers at the local, state and federal levels.

The Community Leadership Team will work with an Interagency Council that will consist of representatives from funding agencies, key players in housing and support service delivery, government officials, members of the faith-based community, and people who have experienced homelessness or who are currently experiencing homelessness. The Interagency Council will be responsible for coordinating Plan implementation.

Implementation Structure

Community Leadership Team
Members are public champions for the Plan and help build public support, educate policy-makers and encourage partnerships and collaboration.

Interagency Council
Members coordinate implementation of the Plan by prioritizing goals, developing a work plan for priority goals and creating workgroups to implement the work plans.

Workgroup
Members will implement the work plan

Workgroup
Members will implement the work plan

Workgroup
Members will implement the work plan
Each calendar year, the Interagency Council will select which goals from the Plan are priorities for implementation for that year. Having selected priority goals, the Interagency Council will create a work plan for each goal that:

- Establishes specific action steps for implementing the selected goals
- Identifies specific outcome measures for the selected goals in order to measure success
- Provides a timeline for implementation

If necessary the Interagency Council will create a workgroup to implement the work plan.

The New Mexico Coalition to End Homelessness will provide staff support to the Community Leadership Team and the Interagency Council. Funded may be provided in collaboration with the City of Albuquerque, Department of Family and Community Services, the New Mexico Mortgage Finance Authority, and other involved stakeholders. Consultants, loaned staff and representatives of the Interagency Council may also supply additional staffing resources as needed.

**Measuring Our Success**

As we implement our Plan, we need to measure our success in meeting the goals identified in the Plan. We will need to develop specific, measurable outcomes for each goal that we implement. The Interagency Council will be responsible for developing these outcomes.

We need good data in order to create meaningful, measurable outcome measures. Obtaining data on homelessness is often challenging. We do have one potentially powerful tool to help us. The New Mexico Mortgage Finance Authority hosts a Homeless Management Information System (HMIS) that has the capacity to gather sophisticated data on people who experience homelessness and services that are provided to them. To use HMIS to its full capacity as a community tool that can help us measure our impact on homelessness, stakeholders in Albuquerque need to take an active role in the development and implementation of the HMIS database.

**A Role for Everyone**

We hope that as you read this plan you were able to identify a role that you can play to end homelessness in Albuquerque. We further hope that you were able to identify a role that we might not have thought of. Here is a review of some of the roles that we have identified:

- Private sector developers, contractors, landlords and foundations can take leadership to increase affordable housing by developing new housing, rehabilitating existing housing, setting aside units within housing developments, donating resources, and developing creative solutions to reducing the costs of housing.
- Landlords can improve access to affordable housing by building relationships with supportive housing providers.
- Policy-makers can clarify existing rules and regulations that pose potential barriers for people attempting to access affordable housing and create incentives for the development of new affordable housing.
- Churches, faith-based organizations, social and fraternal societies, local businesses and neighborhood associations can become knowledgeable about services and reach out to low-income residents in order to link them to the assistance they may need to remain in housing.
Social service providers can work together to create a community-based system of coordinated services. They can build relationships across all types of organizations in order to help individuals access and remain in housing. They can work with institutions to create appropriate discharge planning policies to prevent discharging individuals without shelter.

Social service providers, mainstream resource system agencies, policy-makers, educators and businesses can work to improve real wages in Albuquerque for those who are able and willing to work and increase income from other sources for those unable to work.

Business and community leaders, policy-makers and citizens including those who have experienced a loss of housing can participate in planning and decision-making through the Community Leadership Team.

Elected officials can place the issue on the agenda and begin a discussion about solutions.

You – can help.
Appendix A

2006 Focus Groups

In early 2006, a sub-committee of the Continuum of Care Steering Committee began gathering information on previous planning efforts and initiatives or actions that have been undertaken. Based on this information we identified for themes for increasing our in-depth understanding of different stakeholders’ experience with homelessness. We invited representatives from an expanded network of stakeholder groups into the conversation through a series of focus groups. The themes were: Affording Housing, Supportive Services, Community Perspectives, Mainstream Resources, and a fifth group was organized to provide the perspectives of people experiencing homelessness. In April 2006, five community focus groups were conducted in order to identify specific actions steps to be taken over the next few years. The groups involved between five and twelve participants. The participants included the following representatives: case managers from homeless service, elected officials, business leaders, neighborhood associations, police officers, Legal Aid, the National Coalition for the Mentally Ill, housing developers, real estate professionals, the City of Albuquerque Department of Family and Community Services and the Transit Department, the New Mexico Mortgage Finance Authority, Social Security Administration, Veteran’s Administration, Department of Vocational Rehab, related nonprofit organizations and individuals who were currently homeless. Each was facilitated by a professional facilitator and lasted two hours. The results from the focus groups were compiled and presented at an open and inclusive community meeting. During the community meeting, priorities and strategies were discussed.