

HOUSING CHALLENGES AND OPPORTUNITIES IN ALBUQUERQUE

Presentation to Strong Towns

February 2024

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ONE
ALBUQUE
RQUE

Rising Costs of Housing

Nearly half of ABQ renters are 'cost-burdened' meaning they spend over 30% of their income on housing. We need to increase housing supply and diversity of housing types in our city.

20%

Rent Increase from 2021

\$1,235

Average Apartment Rent

20%

Median Home Cost Increase from 2021

\$339K

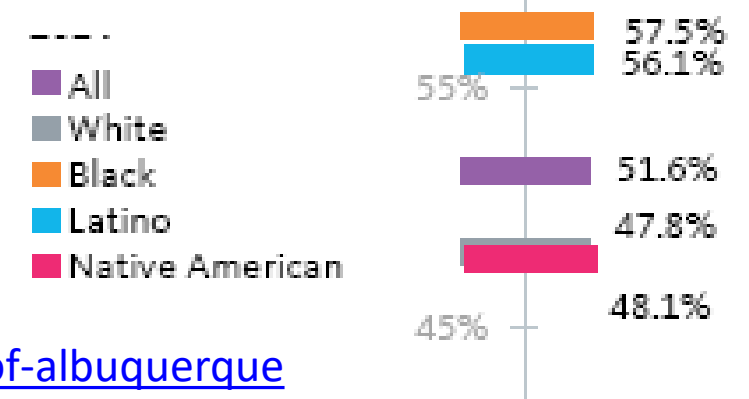
Median House Price

Sources: 1. realtor.com 2022.
2. rentcafe.com 2022.
3. apartmentlist.com/research/national-rent-data 2022.

CHALLENGE

- 13,000-28,000 units needed
- 1/2 of renters spend > 30% of household income on rent
- > 1,300 people experiencing homelessness on any given night
- Rents increased 20% in 2021, up from 2.6% increase in 2015

Renter Housing Burden by Race/Ethnicity, 2014



An Equity Profile of Albuquerque, Policy Link,
W.K. Kellogg Foundation, March 2018

<https://www.policylink.org/resources-tools/an-equity-profile-of-albuquerque>

NEEDS

Different studies show the need for:

- **2,200** Unhoused households needing permanent supportive housing
- **13,224** new market-rate apartments needed
- **26,839** market-rate single family homes needed
- **15,500** housing units needed for people at 30% AMI or below
- **28,240** housing units needed for people at 50% AMI or below



RACIALLY RESTRICTIVE COVENANTS

**DECLARATION OF THE ESTABLISHMENT OF CONDITIONS
AND RESTRICTIONS TO THE CHACON ADDITION TO THE
CITY OF ALBUQUERQUE, NEW MEXICO**
Recorded Book 168, Page 69

KNOW ALL MEN BY THESE PRESENTS that I. E. Chacon and Caesar G. Selva, both of Albuquerque, New Mexico being the owners of the following described property, to-wit:

Blocks One (1) to Eight (8), inclusive of the Chacon Addition to the City of Albuquerque, New Mexico, as the same are shown and designated on the map of said Addition filed in the office of the County Clerk of Bernalillo County, New Mexico, on the 19th day of June, 1939;

hereby declare that they have established and do hereby establish a general plan for the improvement, development and restriction of said property, subject to which all lots and portions of lots in said subdivision shall be sold and conveyed by them.

All of the hereinafter set forth conditions, reservations and restrictions, which are enumerated hereinafter, are made for the benefit of each and every subsequent owner of any portion of the land hereinbefore described, or any interest therein and shall inure to and pass with each and every parcel thereof, and shall apply to and bind all subsequent owners thereof, said restrictions, conditions and reservations being as follows, to-wit:

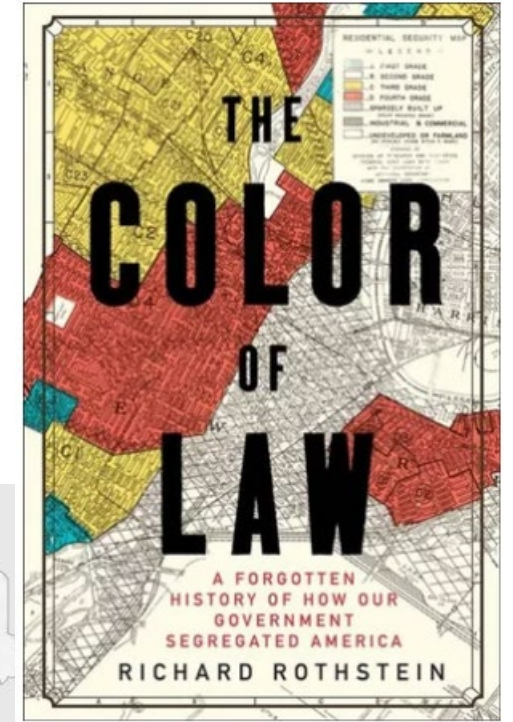
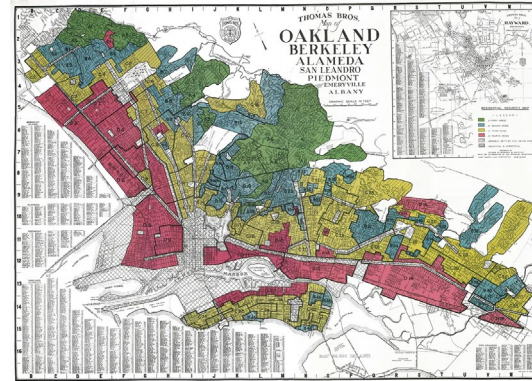
- (a) All lots in the tract shall be known and described as residential lots, and no structure shall be erected on any residential building plot other than residential dwellings and a one or two car garage.
- (b) No building shall be erected on any residential building plot nearer than 20 feet to the front lot line, nor nearer than 5 feet to any side lot line. This side line restriction shall not apply to a garage located on the rear one-quarter of a lot; except that on corner lots, no structure shall be permitted nearer than 10 feet to the side street line.
- (c) No building shall be erected on any residential building plot having an area of less than 450 square feet of ground-floor area exclusive of porches, patios and garages.
- (d) No noxious or offensive trade shall be carried on upon any lot nor shall anything be done thereon which may be or become an annoyance or nuisance to the neighborhood.
- (e) No race or nationality other than Caucasians for whom the premises are intended, shall use or occupy any building on any lot, except that this covenant shall not prevent occupancy by domestic servants of a different race or nationality employed by an owner or tenant.

Covenants recorded with the property deed limit what homeowners can do with their property.

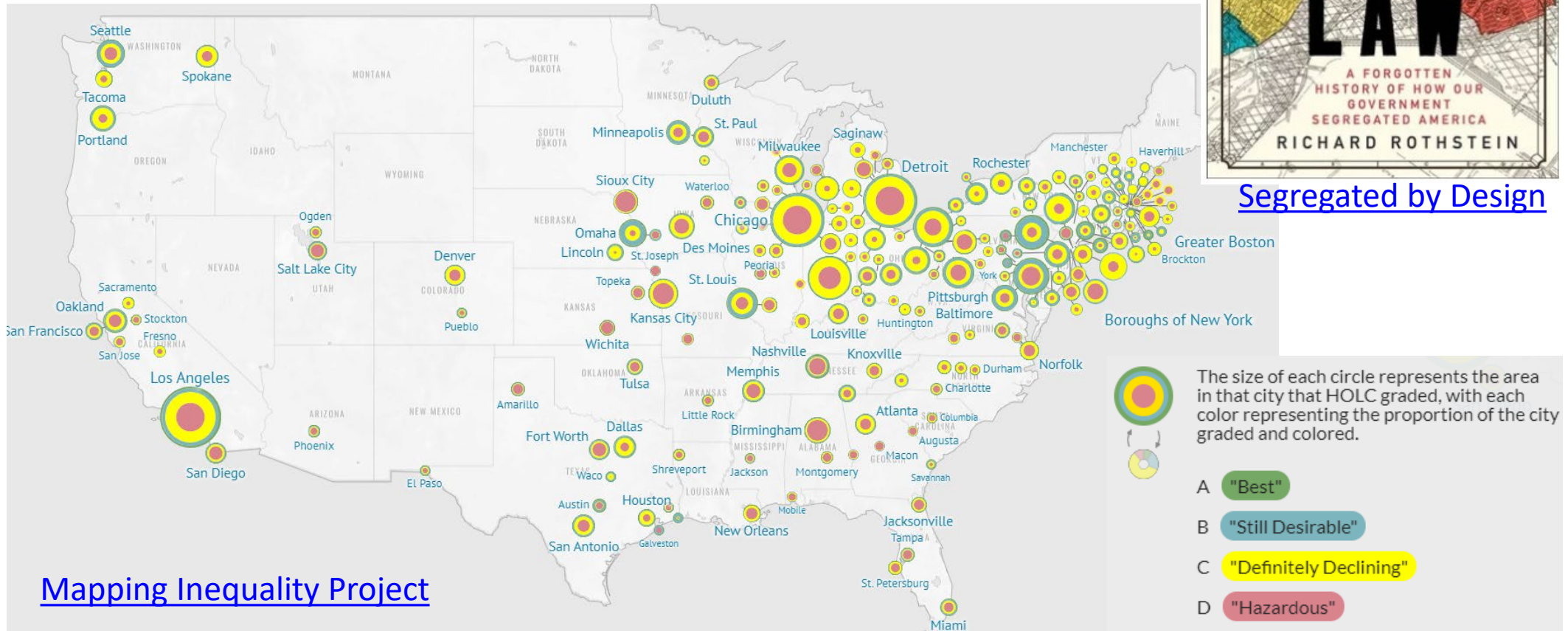
- 1920s-1968
Racially restrictive covenants legally prevented a homeowner from renting or selling their home to anyone who was not white
- 1948 Shelley v. Kraemer
Courts stopped enforcing racially restrictive covenants
- 1968 Fair Housing Act
Covenants became illegal to write into a deed

REDLINING

- 1933 – 1968
 - New Deal
 - VA loans
 - FHA underwriting manual



[Segregated by Design](#)

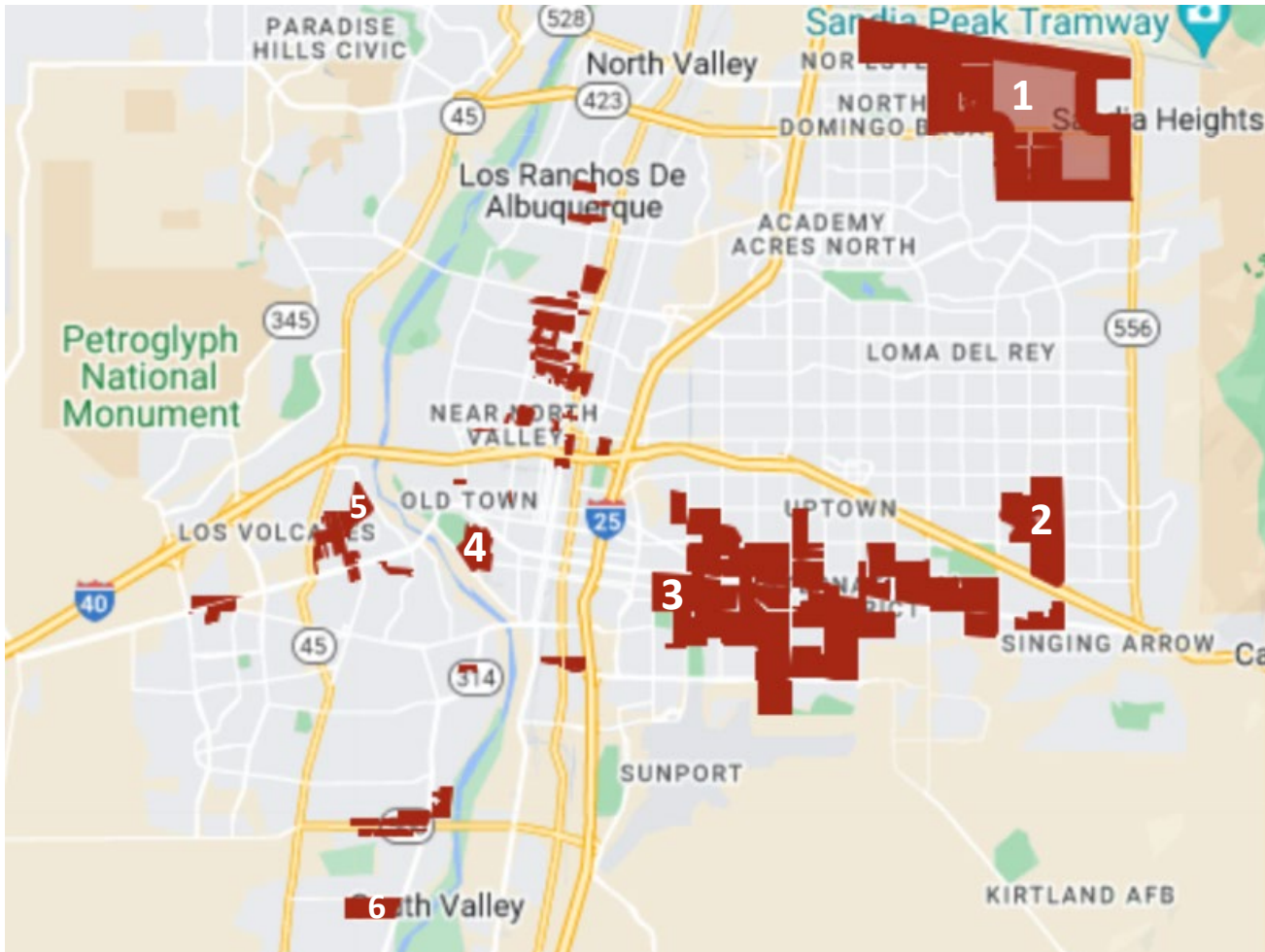


[Mapping Inequality Project](#)

RACIALLY RESTRICTIVE COVENANTS

Examples:

1. North Albuquerque Acres
2. Princess Jeanne Park
3. University Heights
4. Huning Castle
5. Palisades Addition
6. Sunny Suburbs



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Covenants became illegal to write into a deed
- 2023
The typical Black household has less than 1/5 the wealth of a typical white household.
The homeownership gap between Black and white households is just as wide today as it was when the Fair Housing Act became law.

<https://www.krqe.com/news-resources/map-racial-covenants>

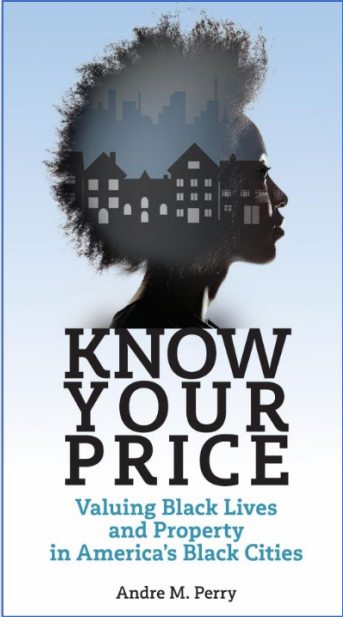
HOMEOWNERSHIP



Households of Color in Albuquerque are

less likely

to own their homes than White households.



Homeownership Rate

The homeownership rate shows the percentage of households that are homeowners by race. This data shows white and Hispanic households at a homeownership rate above 50%, while Black, Native, and Asian households fall at a rate below 50%. Native homeownership rates in Albuquerque are the lowest, at 39.8%.

For Native American homeowners, the average value is \$71,813 less than that of White homeowners.

Additional data shows that Asian and Hispanic households are likely to become homeowners at a younger age, which could be due to the tradition of multigenerational households in Asian and Hispanic cultures.

Although the rate of Hispanic home ownership is relatively high, the average value of their homes is \$9,000 less than whites; the average value of homes owned by Blacks in Albuquerque is \$44,000 less than whites.

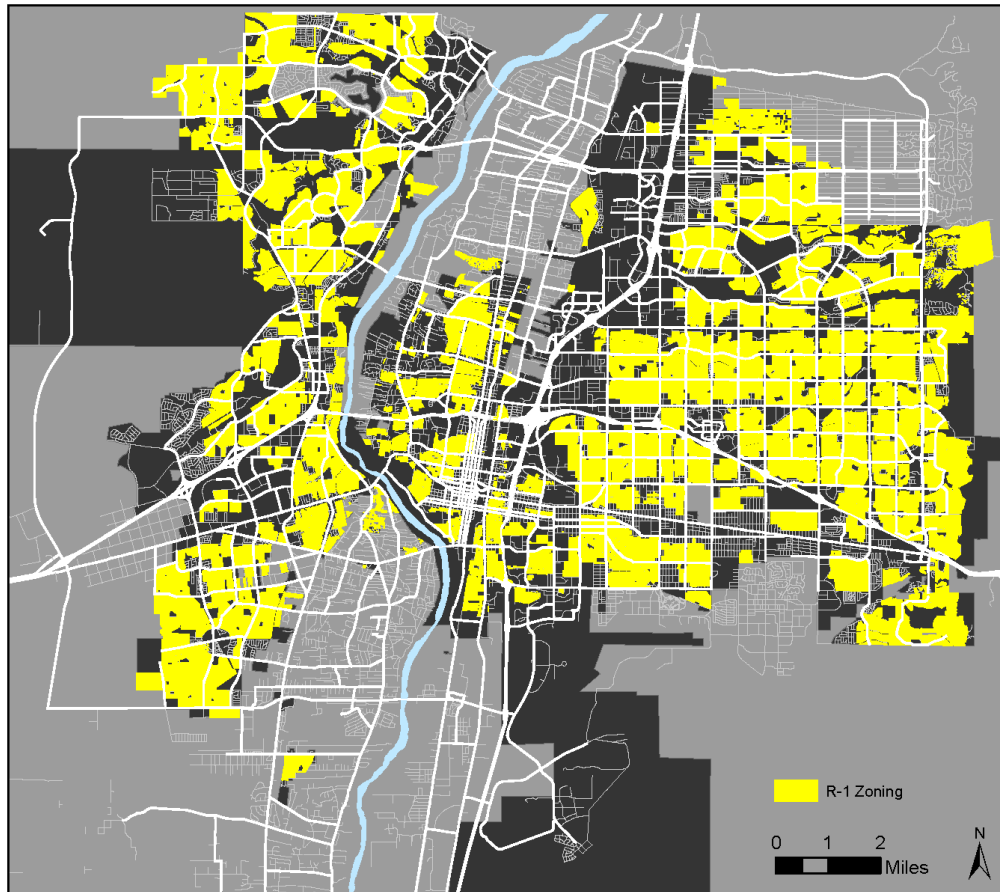
EXCLUSIONARY ZONING

1924: Standard State Zoning Enabling Act

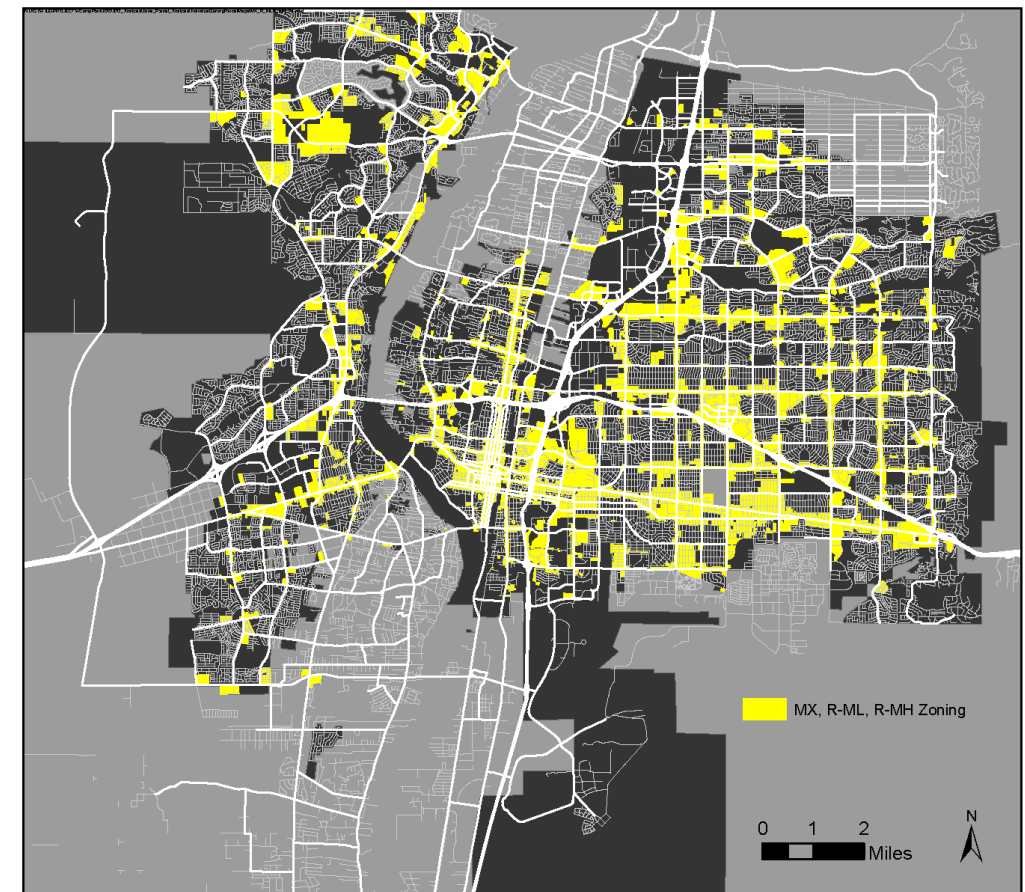
1928: Albuquerque proposes the first zoning code

1959: City of Albuquerque established zoning

Only houses / Casitas allowed (64%)



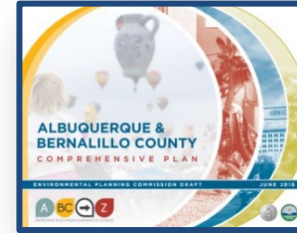
Apartments Allowed (22%)



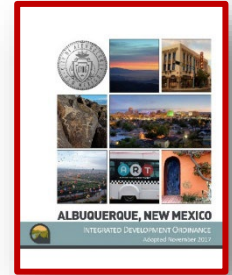
WHAT IS ZONING?

a system of laws that establishes rights and limits on property

Comprehensive Plan



Zoning Code



U.S Constitution

5th Amendment: Property Rights

14th Amendment: Police Power for public health, safety, and welfare

“a person may not be deprived of **property** by the government without **due process** of law”



“nor shall any State deprive any person of **life, liberty, or property** without **due process** of law”

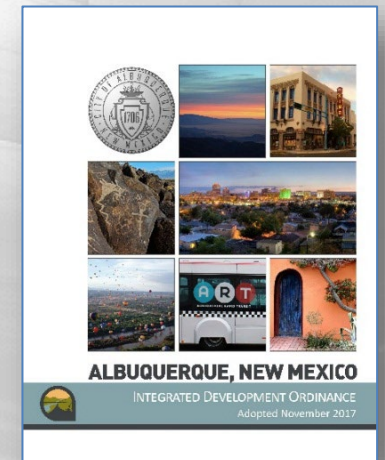
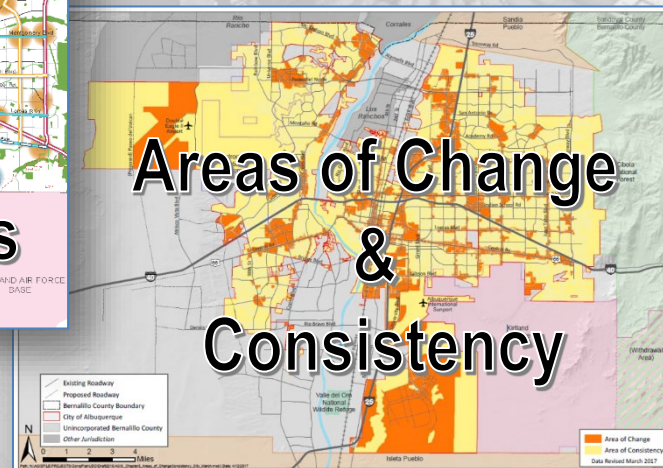
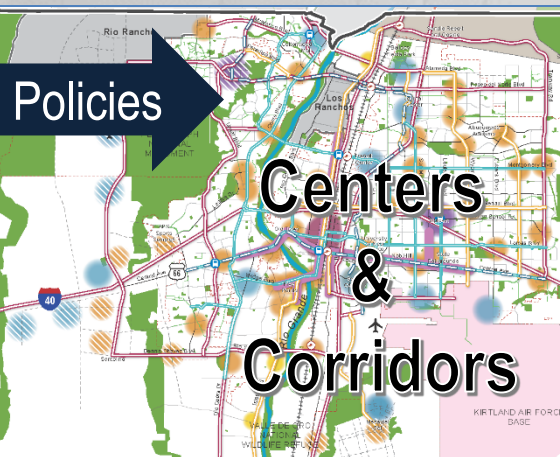
PLANNING + ZONING

ABC COMPREHENSIVE PLAN

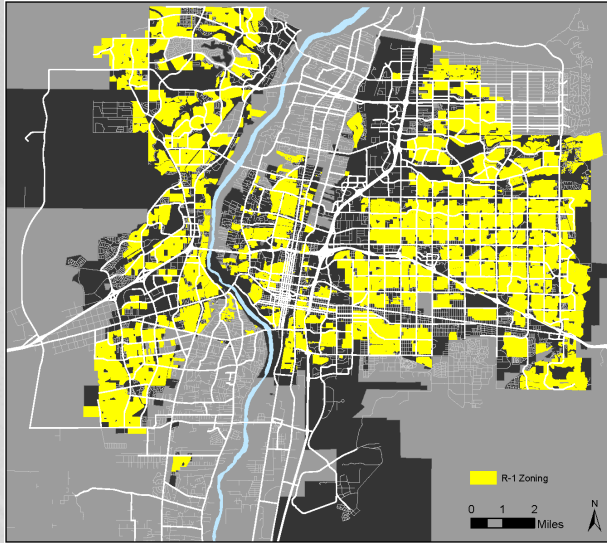
- What we want + why:
 - Where to direct growth
 - What to protect
 - What actions to take
 - How to measure progress

INTEGRATED DEVELOPMENT ORDINANCE

- How to get there:
 - Tailored rules
 - Centers + Corridors
 - Areas of Consistency
 - Overlay Zones
 - Special places
 - Transitions / Edge Protections
 - Between Areas of Change + Consistency
 - Next to neighborhoods

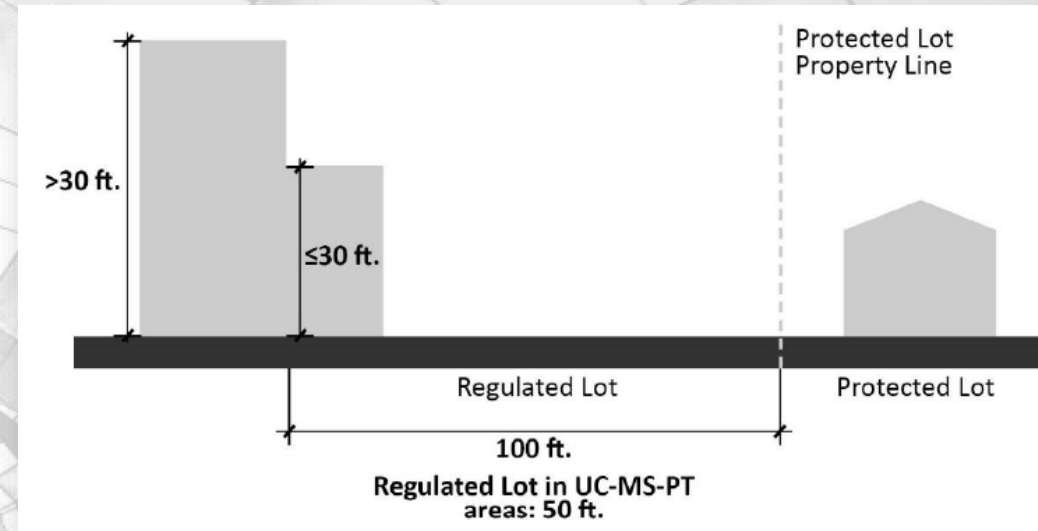


LIMITS ON DENSITY



CITYWIDE

- Building height
- Required usable open space
- Required parking
- Required landscaping
- Building design standards

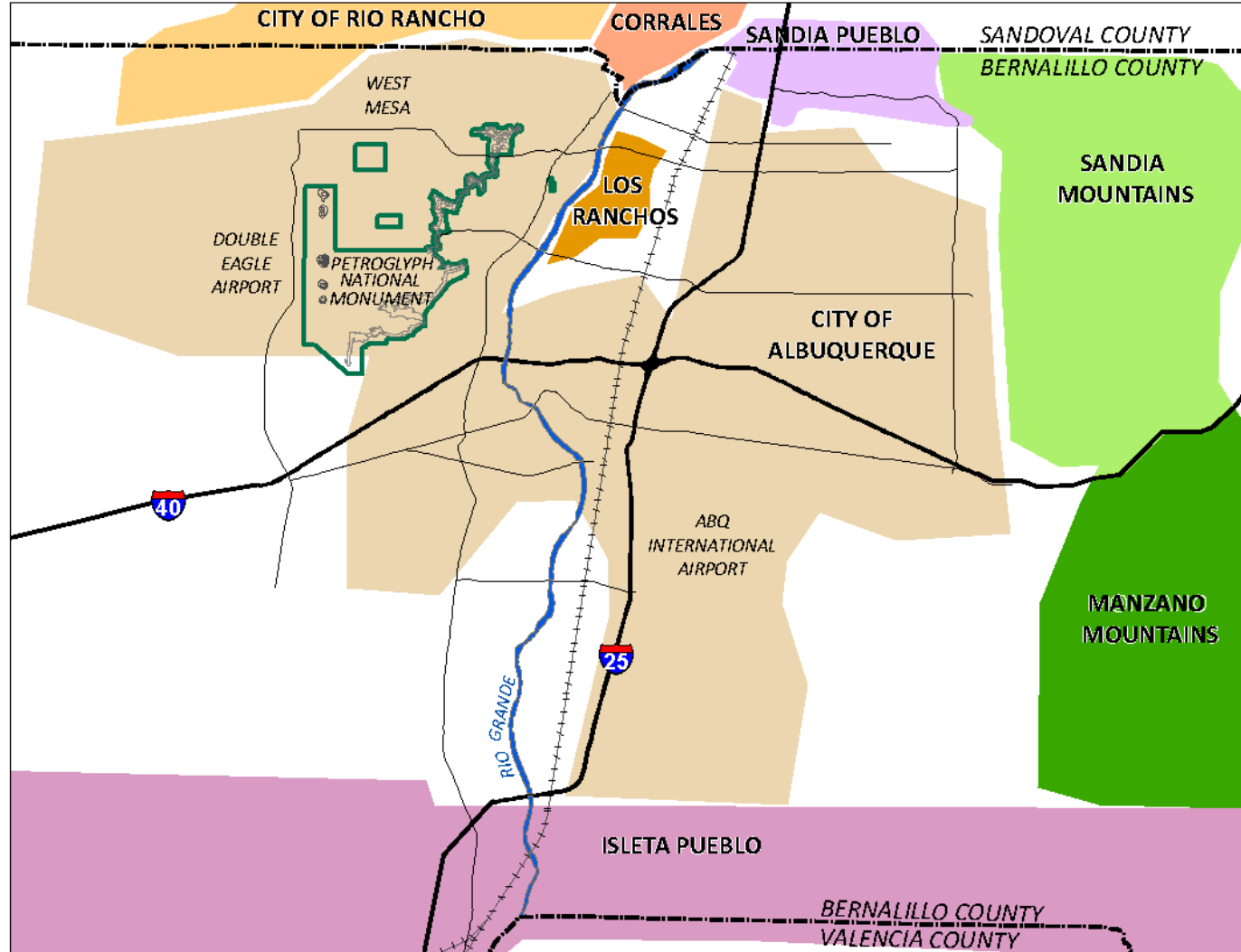


CONTEXTUAL

- Use-specific standards
 - Distance from residential
- Neighborhood Edges
- Edge Buffers
- Major Public Open Space Edge

GROWTH LIMITS

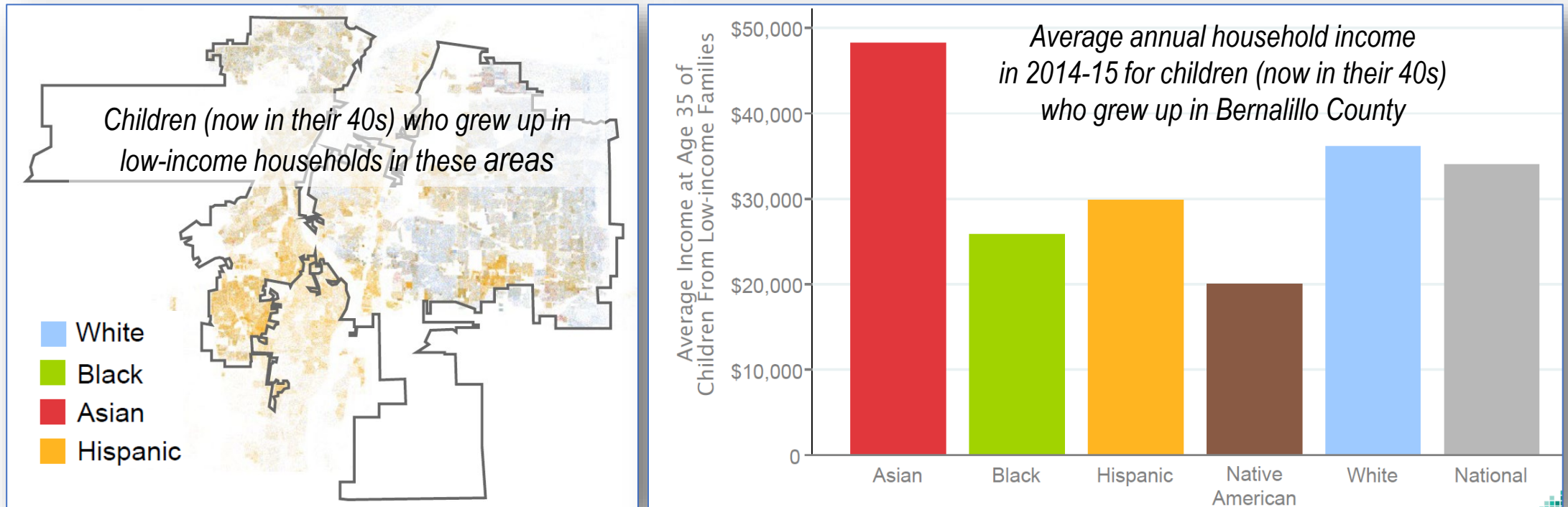
Where does new housing go?



- City cannot annex Bernalillo County land without County approval
- Little vacant land left

OPPORTUNITIES

- **Equity:** “All residents have access to good public services, a range of housing options, and healthy places to live, work, learn, and play.”
- **Racial Equity:** “When race no longer determines one’s socioeconomic outcomes; when everyone has what they need to thrive, no matter where they live.”



The Geography of Upward Mobility in Albuquerque, Opportunity Insights, September 2019

<https://opportunityinsights.org/>

opportunityatlas.org

OPPORTUNITIES

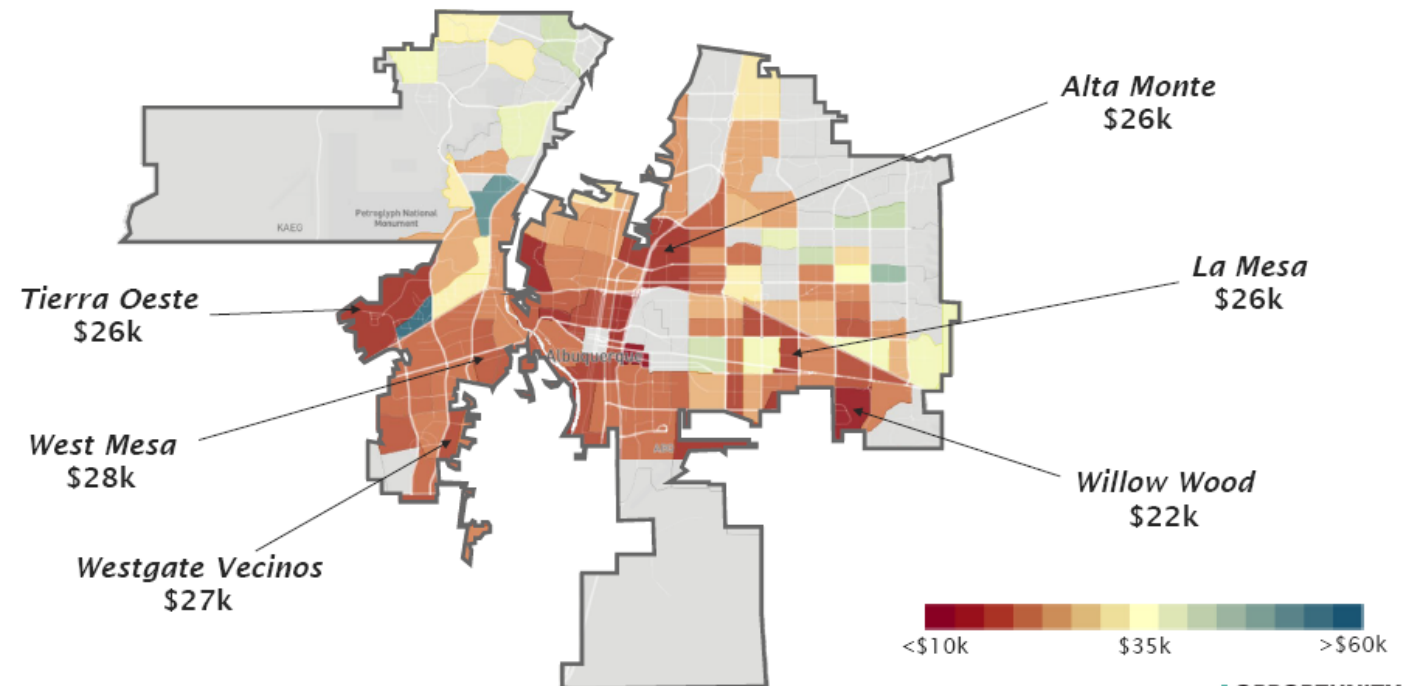
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Albuquerque’s Hispanic Outcomes are Lower Than the National Median Adult Household Incomes for Hispanic Children Raised in Low-Income Families

Children (now in their 40s) who grew up in low-income households in these areas

The Geography of Upward Mobility in Albuquerque, Opportunity Insights, September 2019

<https://opportunityinsights.org/>



Subgroup Scaling, Low-Income, Hispanic, >= 100 Children

High-opportunity Neighborhoods

National Characteristics of Higher Opportunity Neighborhoods



These four **neighborhood variables** are among the strongest correlates **related to upward mobility** in the country. They are not necessarily causal factors, but they do give us a sense of what higher mobility neighborhoods tend to look like.

All U.S. Census Tracts

OPPORTUNITY
INSIGHTS

The Geography of Upward Mobility in Albuquerque, Opportunity Insights, September 2019

<https://opportunityinsights.org/>

Upward mobility

Two Approaches to Increasing Upward Mobility in Neighborhoods



- **Reducing Segregation:** Increase Access to High-Opportunity Areas by Providing Affordable Housing



- **Place-Based Investments:** Invest in Low-Opportunity Neighborhoods to Increase Upward Mobility

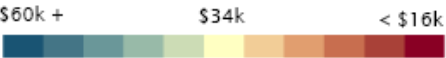
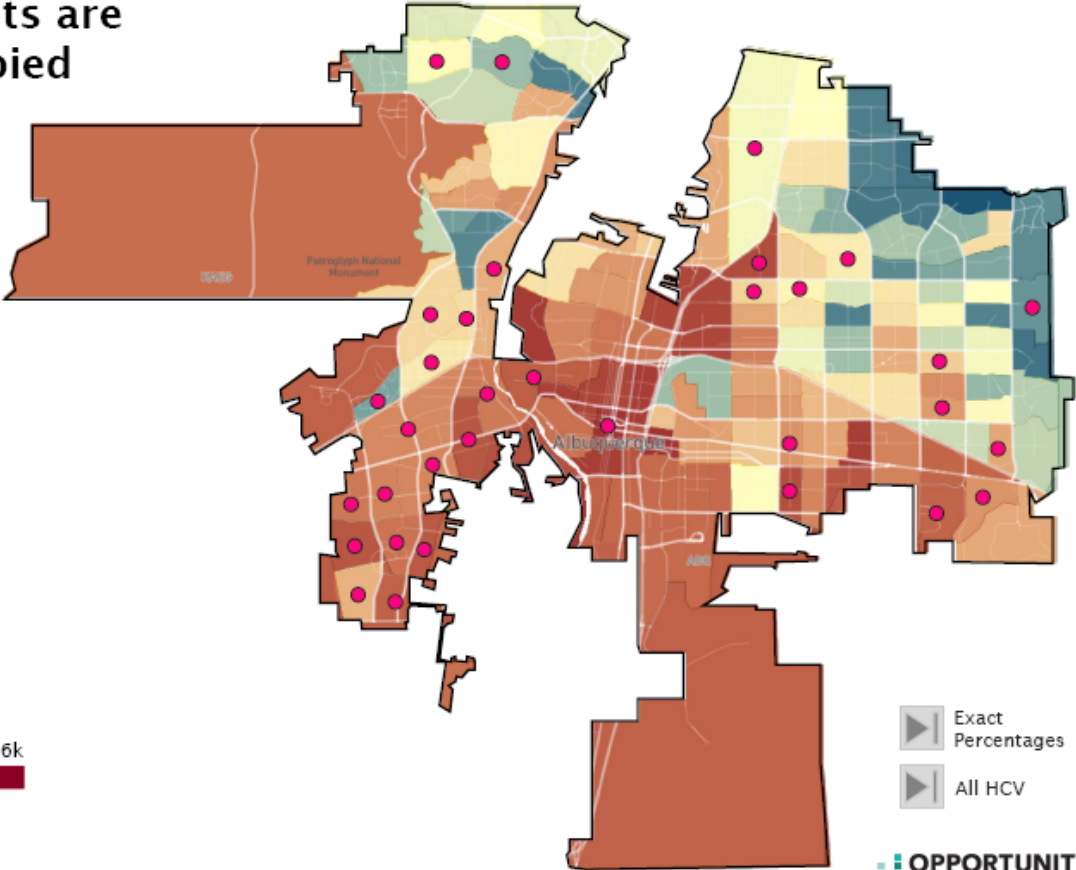
Housing choice vouchers (HCV)



- **Reducing Segregation:** Increase Access to High-Opportunity Areas by Providing Affordable Housing

Where HCV-Occupied Units are >10% of All Renter-Occupied Housing Units

- Across the country, HCV families are usually concentrated in areas of lower opportunity
- This seems to hold true in Albuquerque, as not many HCV-holders can be found in the higher-opportunity neighborhoods to the South and East of the city



- ▶ Exact Percentages
- ▶ All HCV



Subgroup Scaling, Low-Income, All Races | Census Tracts

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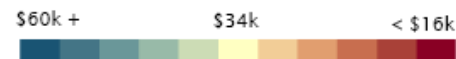
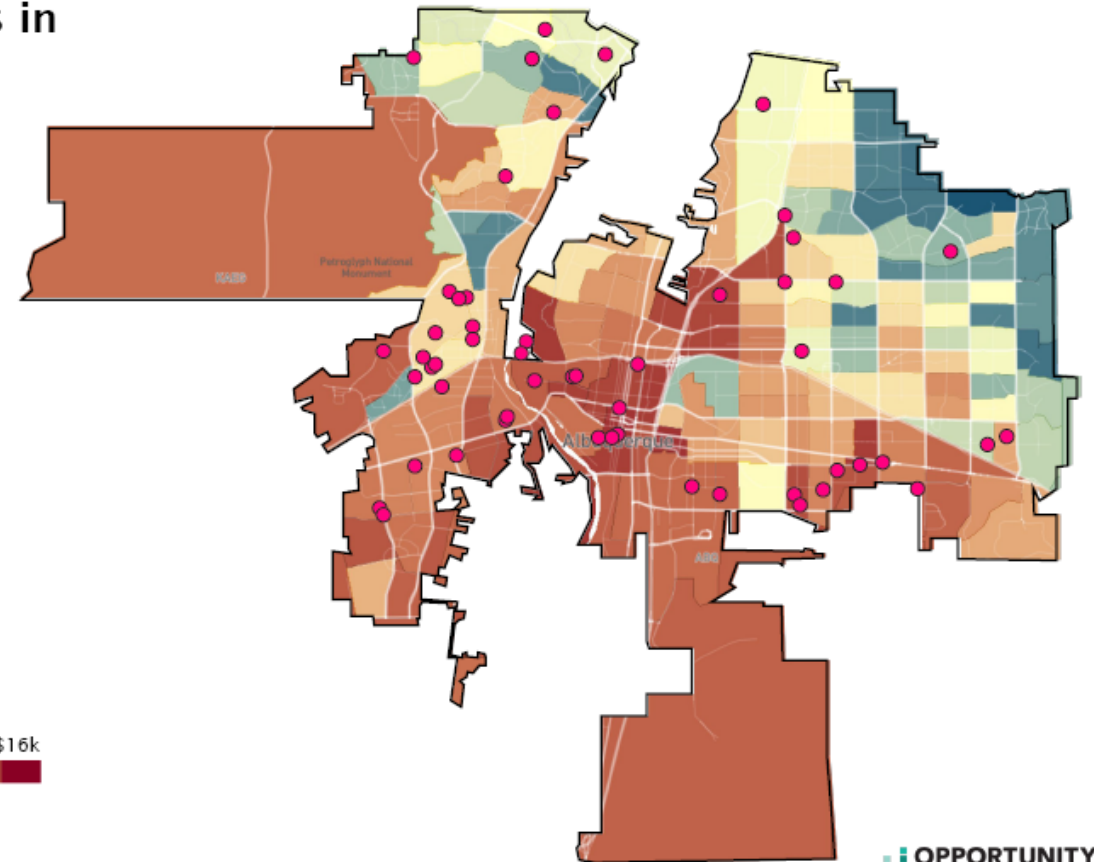
New Affordable Housing Projects



- **Place-Based Investments:** Invest in Low-Opportunity Neighborhoods to Increase Upward Mobility

All LIHTC Developments in Albuquerque

Low
Income
Housing
Tax
Credit



The Geography of Upward Mobility in Albuquerque, Opportunity Insights, September 2019

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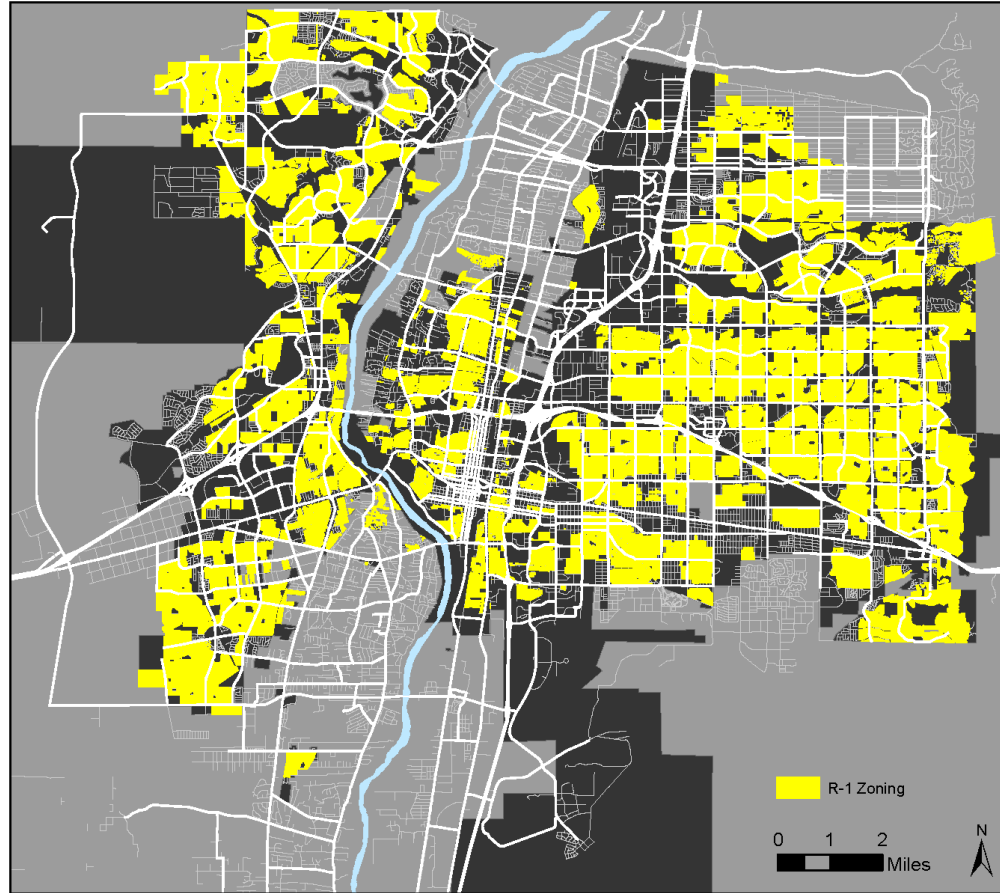
Subgroup Scaling, Low-Income, All Races | Census Tracts



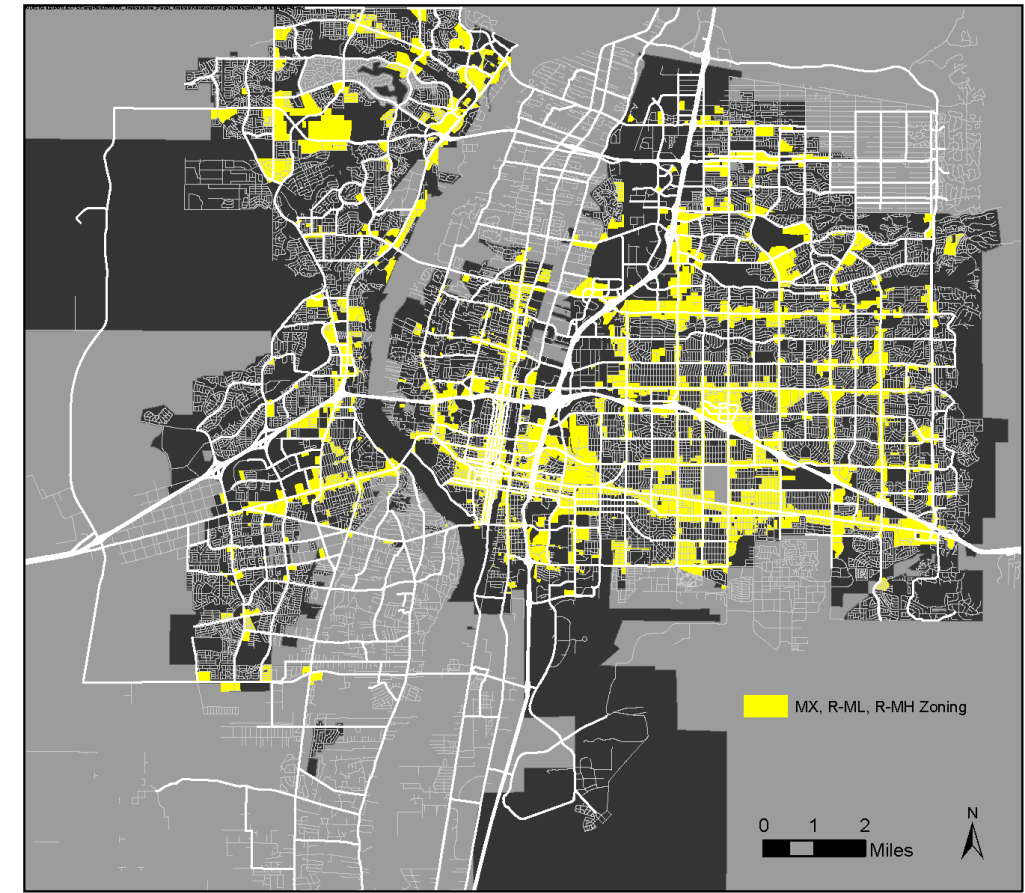
OPPORTUNITY FOR CHANGE

The City of Albuquerque is updating the zoning code.

Houses, casitas, duplexes allowed?



Apartments Allowed (22%)



GET INVOLVED

2023 Annual Update

<https://abq-zone.com/ido-annual-update-2023>

Comments

Email Michelle M. Montoya, Clerk of the City Council: mmmontoya@cabq.gov

Addressed to LUPZ Chair Brooke Bassan

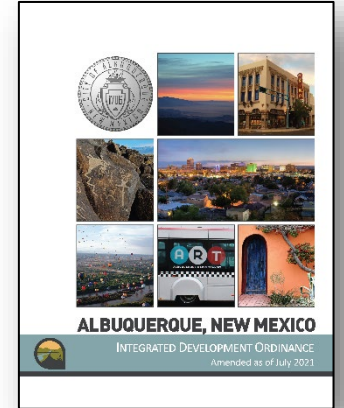
LUPZ Hearing Dates

Wed, April 10, 5 p.m. - *LIKELY*

Council Hearings

June 3 - *LIKELY*

June 17 - *LIKELY*



IDO Online

<https://ido.abq-zone.com>

Get to Know Your IDO

- [Handout](#) (PDF)
- [Presentation](#) (PDF)
- [Video](#)



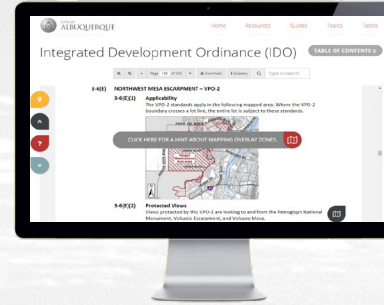
RESOURCES

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Michael Vos
IDO/Zoning Team Lead
mvos@cabq.gov

ABC-Z Project
abcto@cabq.gov

Interactive IDO



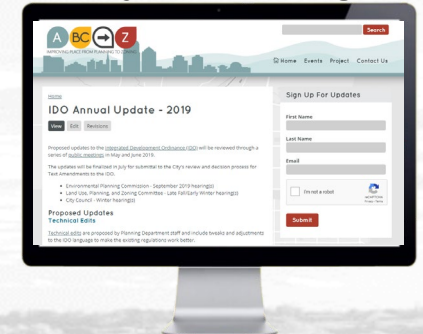
ido.abc-zone.com

IDO Zoning Map



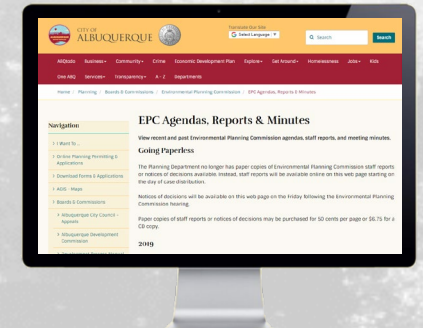
tinyurl.com/idozoningmap

Project Webpage



abc-zone.com

Planning Webpage



cabq.gov/planning

ABC Comp Plan



compplan.abc-zone.com