



LOS ALAMOS

# Affordable Housing Plan

MFA - Approved Draft for Council Review - June 2024

**Prepared By**  
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# Section 1. Executive Summary

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To achieve a vibrant and functional community with desired services and robust economic activity, it is essential to have housing that is available and affordable to a variety of different people at all income levels, stages of life, and working in different industries. This requires housing that is available and affordable to scientists, small business owners, retail and service workers, teachers, construction workers, doctors, and firefighters.

In Los Alamos, this will require more:

- Housing development with diverse options, especially “missing middle,” compact, efficient, and higher-density housing types
- Housing that is reserved or set aside for targeted incomes, especially low- but also moderate-income households
- Housing assistance for those most in need, including rental vouchers, downpayment assistance, and home rehabilitation

This plan provides the necessary data to justify public assistance and donations that achieve affordable housing for low- and moderate-income households (up to 120% Area Median Income). Additionally, this plan recommends goals and strategies effective in addressing affordable housing needs.

Addressing housing requires a large toolbox of different strategies and Los Alamos should act quickly to develop organizational capacity and implement projects. While additional studies can help determine the most effective strategies or how best to proceed with implementation, the priority should be the implementation and adaptation of programs based on community values.

*To create a thriving, vibrant community, Los Alamos must provide more diverse housing options, must reserve housing for low- and moderate-income families, and must help those most in need.*

## Existing Conditions

Los Alamos County faces an acute shortage of housing. This lack of housing affects quality of life, diminishes the strength and diversity of the local economy, and reduces the quantity and diversity of residents who live and contribute to the community.

Los Alamos has a unique housing problem parallel to its unique geography and economy. Its secluded mountainous location corresponds to difficult topography, limited land, and costly development, but also idyllic beauty and desirable real estate. The economy is driven by Los Alamos National Laboratory (LANL) which anchors more than eighteen thousand highly skilled, highly paid employees which brings revenue but also overwhelming demand and competition for limited housing.

The shortage of available housing means that a significant proportion of the workers who perform core and essential community services are unable to find available housing and are excluded from joining the community as residents. This reduces community diversity, inhibits small and local businesses, and makes it more difficult to retain essential workers like schoolteachers, trade workers, and health and legal practitioners.

The shortage of available housing combined with particularly high wages from the professional and scientific industry results in competition for limited housing units and inflated housing costs. The community is replete with anecdotal stories about rushed decisions, waiting lists, living in unsatisfactory conditions, and finding places off the market. This scarcity affects all residential units and even hotels but is particularly dire concerning rental housing. Between 2016 and 2020 the rate of vacant rental homes plummeted from around 8 percent (considered a healthy number) to less than 5 percent (considered a minimum for maintenance and turnover) to less than 3 percent<sup>1</sup>. Over a similar period, the approximate price of rental units more than doubled<sup>2</sup>.

The conditions facing Los Alamos have long-term impacts that inhibit community and economic resiliency. A loss of core and essential service workers threatens the viability of small and local businesses, inhibits the provision of services, and upends economic diversity and quality of life. Without a high quality of life and economic diversity, Los Alamos will continue to struggle with industry volatility.

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<sup>1</sup> See "Housing Availability & Shortage," pg. 21; note that this plan did not evaluate potential unfair or illegal housing activity.

<sup>2</sup> See "Rental Prices," pg. 26

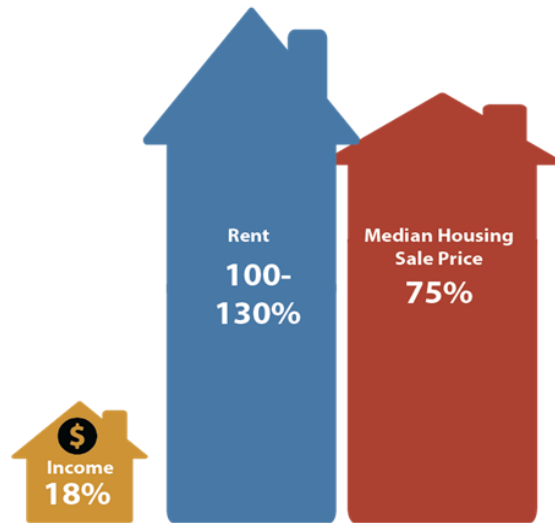
## Housing Costs and Affordability

Los Alamos is experiencing a growing divergence between income and the cost of housing. Between 2018 and 2023, average income increased by 18 percent, sales prices increased by 75 percent, and rent increased by approximately 100 to 130 percent<sup>3</sup>. These market conditions disproportionately impact low- and moderate-income families, seniors, young families with children, and individuals with disabilities.

Rising housing costs can be slow for a community to fully realize. 24 percent of families who rent, for instance, currently pay rent that is considered unaffordable for them (>30 percent gross income<sup>4</sup>). The average rent found on the market, however, would be considered unaffordable for almost half of all renting families.

Analysis was performed to evaluate the gap between median housing costs and the cost of housing that would be affordable to different income levels<sup>5</sup>. In Los Alamos, median home prices exceed what is affordable for low-income households (80% AMI), median-income households (100% AMI), and moderate-income households (120% AMI). Given the difficulty for these income classifications to afford median-priced housing and the lack of available supply, there is a justified rationale to expand incentives to support affordable housing for median- and moderate-income households. This would mean purchasing prices of about \$550,000 and rental prices of about \$3,000.

Change in Income vs. Housing Costs, 2018-2023 (Figure 10, Pg. 27)



<sup>3</sup> See "Housing Costs versus Income Trends," pg. 27

<sup>4</sup> See "Cost-Burdened, Low-Income Needs," pg. 31

<sup>5</sup> See "Affordability Gaps," pg. 34



**Home Purchase Affordability Gap (Table 17, Pg. 34)**

Percent of Area Median Income	Annual Income	Affordable Purchase Price <sup>6</sup>	Median Sales Price (2023)	Gap Between Market Price and Affordability
30%	\$40,900	\$138,000	\$551,500	-\$413,500
50%	\$68,100	\$230,000	\$551,500	-\$321,500
80%	\$108,960	\$368,000	\$551,500	-\$183,500
100%	\$136,200	\$460,000	\$551,500	-\$91,500
120%	\$163,400	\$552,000	\$551,500	\$500
150%	\$204,300	\$690,000	\$551,500	\$138,500
200%	\$272,400	\$920,000	\$551,500	\$368,500

**Rental Home Affordability Gap (Table 18, Pg. 34)**

Percent of Area Median Income	Annual Income	Affordable Rent (30% Monthly Income)	Existing Median Rent (2024)	Gap Between Market Price and Affordability
30%	\$36,350	\$1,000	\$2,500	-\$1,500
50%	\$60,550	\$1,500	\$2,500	-\$1,000
80%	\$96,840	\$2,500	\$2,500	\$0
100%	\$121,050	\$3,000	\$2,500	\$500
120%	\$145,250	\$3,750	\$2,500	\$1,250
150%	\$181,600	\$4,500	\$2,500	\$2,000
200%	\$193,680	\$4,750	\$2,500	\$2,250

<sup>6</sup> Affordable purchase prices assume 30 percent of income spent on a monthly mortgage and a 3 percent downpayment (minimum conventional loan).

## **Market Conditions and Supply**

Supply is critical to market health and essential to affordability. In an ideal housing market with a healthy equilibrium, the private market would be capable of providing housing at various price points and with a healthy supply of available units. This would satisfy most of a community's housing needs and thus non-market solutions would only be required for those with the greatest needs.

It would be difficult for Los Alamos to achieve enough supply to have a healthy housing market but it is important to limit the supply-demand discrepancy to better achieve housing affordability, inclusion of low- and moderate-income families, economic vibrancy, and reduce the long-term reliance on public subsidies.

This plan estimates a need for the following new units between 2024 and 2029<sup>7</sup>:

- 1,300 new units are estimated to maintain the status quo, halt the growing shortage of housing, and allow for limited economic and community growth.
- 2,400 new units are estimated to satisfy housing demands, achieve higher levels of affordability, and spur economic and community growth. Greater levels of supply would also reduce the long-term reliance on public subsidies.

Given development challenges and limited land availability, Los Alamos should make every possible effort to ensure that remaining land is developed in the most efficient way possible. This plan recommends encouraging “missing middle” development types and target development densities starting at 10 – 15 dwelling units per acre<sup>8</sup>.

## **Quantifiable Production and Affordable Unit Goals**

The following goals are intended to be difficult, achievable, and meaningful benchmarks for Los Alamos given the limited capacity and mobilization of existing affordable housing programs<sup>9</sup>.

1. **New Housing:** Permit at least 150 units per year with a preferable target of 250 units per year and try to designate at least 15 new units as affordable for low- and moderate-income households.
2. **Renewal and Homebuyer Assistance:** Issue 10 to 15 home renewal and homebuyer assistance grants.
3. **Small Rehabilitation Grants:** Issue 15 to 20 small-scale rehabilitation grants.

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<sup>7</sup> See “Estimated Need for Housing Units,” pg. 37

<sup>8</sup> See “Housing Types and Density Considerations,” pg. 47





<sup>9</sup> See “Affordable Housing Unit Targets,” pg. 53

- Designation of Affordable Units: Conserve or convert 10 to 20 units as affordable for low- and moderate-income households.

These benchmarks are not the full depth or breadth of program needs but are intended to be easy ways to evaluate annual progress and allocate future resources and attention.

### Policy Goals and Recommendations

Four policy goals are recommended for Los Alamos County<sup>10</sup>. The first focuses on building organizational capacity both within County Government and through external partnerships. The second focuses on achieving more housing affordability through immediate and longer-term solutions. The third focuses on support for housing development to achieve more community and economic resilience. The fourth focuses on accessing funding and resources to support affordable housing programs.

Goal 1	Goal 2	Goal 3	Goal 4
 <p><b>Organizational Capacity</b></p>	 <p><b>Housing Affordability</b></p>	 <p><b>Housing Development</b></p>	 <p><b>Funding and Resources</b></p>
<p>To successfully develop and implement affordable housing strategies, Los Alamos must expand organizational capacity, either by increasing internal staffing or partnering with other organizations and entities.</p>	<p>To achieve a vibrant and functional community it is essential to have housing that is available and affordable to low- and moderate-income families like teachers, construction workers, retail and service workers, small business owners, doctors, and government workers.</p>	<p>Los Alamos needs more housing to be inclusive of existing employees and new housing. Especially needed is more housing diversity, such as compact, walkable, environmentally sustainable, dense housing types (greater than 10 dwelling units per acre).</p>	<p>The County should create a permanent Housing Trust Fund to fund the programs outlined in this plan. Revenue could come from: The general fund, local and regional partners, state and Federal programs and grants, taxes, fees, and other sources.</p>

<sup>10</sup> See "Goals, Strategies, and Implementation," pg. 55

## Section 2. INTRODUCTION

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### A. Purpose of the Plan

Los Alamos County is experiencing an acute shortage of housing. The lack of housing affects the quality of life for people who live and work in the county and creates a problem for the local economy, which depends on a diverse labor force supporting not only knowledge workers and skilled labor but also small businesses, service, trade, retail, and other lower-paying local jobs.

The purpose of this plan is to establish continued compliance with the New Mexico Affordable Housing Act while demonstrating a need for affordable housing services and justification for financial support. This plan identifies barriers to affordable housing and offers recommendations to address them. Additionally, in conjunction with Ordinance (\_\_\_\_\_), this plan permits Los Alamos County to provide public financial support for affordable housing assistance. In short, this plan aims to outline the scope of the problem and assist the County in evaluating a range of strategies necessary to improve access to affordable housing.

### B. Methodology

#### 1. Data Collection

The community profile and base information about the housing market and housing needs were collected from third-party sources that include:

- US Census, American Community Survey, Five-Year Estimates, 2018-2022
- US Census, OnTheMap Data, 2021
- US HUD, Income Limits Documentation, 2023
- Los Alamos County Housing Market Needs Analysis, 2019
- Los Alamos County Community Housing Preferences Survey & County Employee Housing Needs Survey, 2019
- Los Alamos North Mesa Housing Study, 2020
- Los Alamos National Laboratory Economic Impact Report, 2023
- New Mexico Department of Workforce Solutions, Quarterly Census of Employment and Wages Annual Report, 2024
- New Mexico Mortgage Finance Authority, NM Housing Strategy, 2022
- Santa Fe Association of Realtors, Market Sales Data, 2023
- Los Alamos County Employee Housing Survey, December 2023
- Laboratory Employee Demographics and Housing Demand Report, April, 2024

## **2. Local Subject Matter Experts**

To assess housing development conditions and community needs, meetings were held with key housing experts including Los Alamos County staff members, local housing developers, housing program service providers, social service providers, the Economic Vitality Action Team, and local individuals conducting research into community needs.

## **3. Plans and Previously Collected Information**

This plan updates and replaces the 2010 Los Alamos County Housing Plan with data required by the New Mexico Mortgage Finance Authority. It incorporates and builds upon information from the 2010 Housing Plan, the 2019 Los Alamos County Housing Needs Analysis, and the 2020 North Mesa Housing Study. The new Los Alamos County Affordable Housing Plan updates necessary information and considers other recent data as noted throughout the document.

## **C. New Mexico Affordable Housing Act**

The State of New Mexico enacted amendments to the New Mexico Affordable Housing Act in 2007. The Affordable Housing Act permits State and local governments to provide or pay the cost of land, buildings, or necessary financing for affordable housing projects. Affordable housing projects are residential housing primarily for persons or households of low to moderate income.

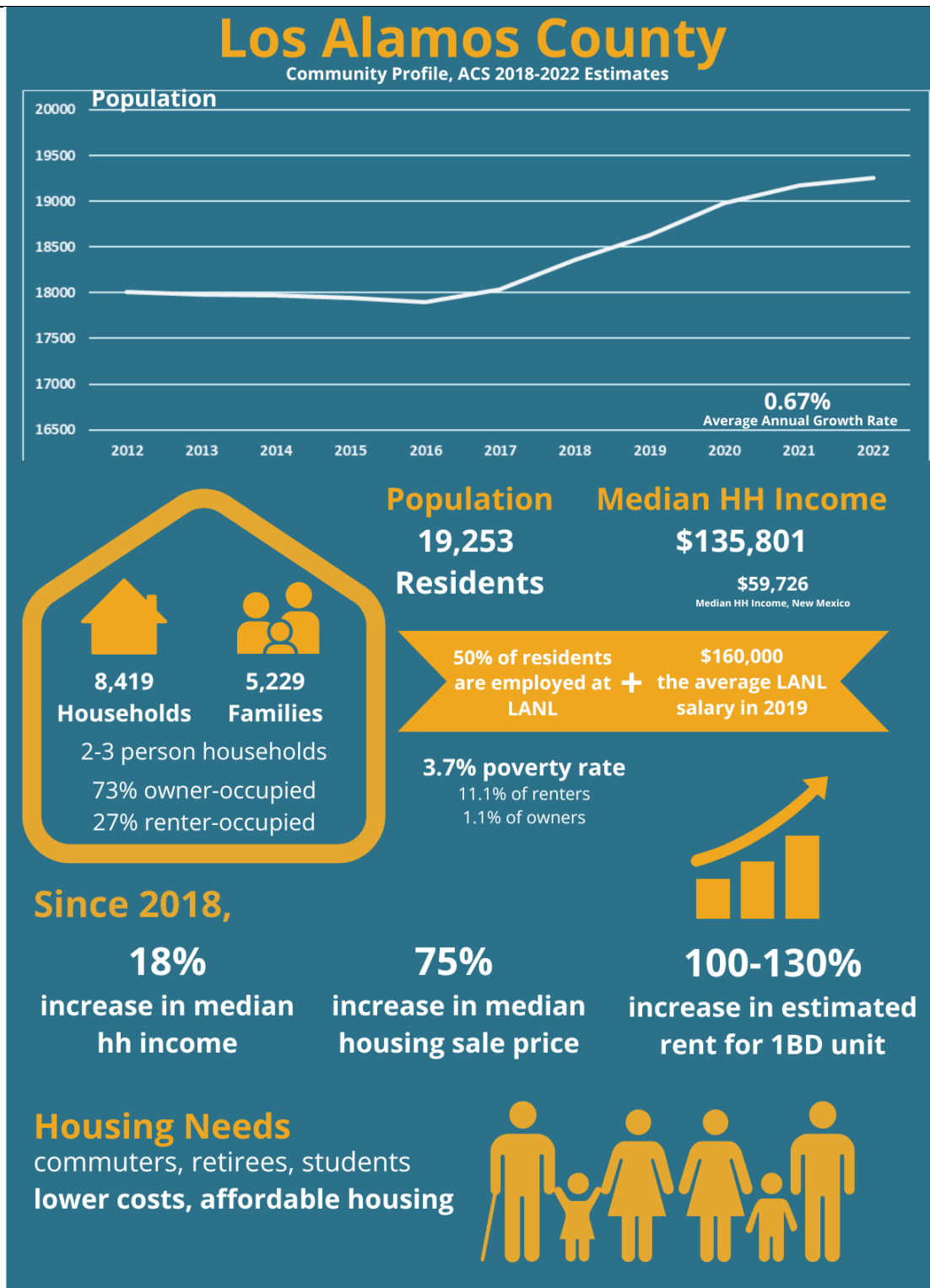
Under the provisions of the Act, a municipality may:

- "A. donate, provide, or pay all, or a portion, of the costs of land for the construction on the land of affordable housing.
- B. donate, provide, or pay all or a portion of the costs of conversion or renovation of existing buildings into affordable housing.
- C. provide or pay the costs of financing or infrastructure necessary to support affordable housing projects; or
- D. provide or pay all or a portion of the costs of acquisition, development, construction, financing, operating, or owning affordable housing."

The Act requires the local governing body to adopt an Affordable Housing Plan and Ordinance if it wishes to provide donations or other support towards affordable housing. Analyses conducted for this plan indicate that such donations are warranted up to 120% real Area Median Income (AMI) which will help the County accomplish its housing goals.



# Section 3. Community Profile



U.S. Census, ACS: Los Alamos County, 2018-2022 Estimates

## **A. Demographics**

### **1. Population Trends**

The population of Los Alamos County is currently the highest it has ever been at just over 19,000 people: 19,253. Between 2000-2017 the population remained consistent around 18,000 people. The recent population increase is reflected in the county's average annual growth rate (0.67 percent), which is more than double that of the state (0.28 percent), but similar to national growth rates (0.71 percent).

Los Alamos population growth is constrained by a limited supply of developable land and limited residential development which results in a weak correlation between economic growth and population growth. The largest employer in Los Alamos, the Los Alamos National Laboratory (LANL), added more than 4,000 jobs between 2019 and 2023 but the population over the same time period is estimated to have only increased by around 400. This reflects the high percentage of commuters into the County, a limited supply of available housing, and the potential displacement of families with less financial resources by those with more (See "Economy and Commuting" pg. 15).

Residential development has a stronger correlation with population growth. Population growth between 2017 and 2022 is estimated to be around 1,200 people (U.S. Census ACS 5y). Over a similar period of time, more than 400 new dwelling units were constructed which, if inhabited by families (2.95 people per family), would result in an estimated population growth of about 1,100 to 1,200 people. Because Los Alamos County has a relatively high demand for housing and a low supply of available housing, future population trends are expected to be relatively correlated to the number of constructed and occupied housing units.

### **2. Race/Ethnicity, Age, Sex**

The age distribution across residents is comparable to the state, although there is a slightly higher concentration of working-age professionals living in the county and the median age is 41.2 in the County versus 38.6 in the State.

The expansion of LANL by several thousand employees in the last decade has boosted the working-age population. Now that LANL hiring is tapering off, the future could result in comparatively more growth from seniors and others who wish to choose to live in Los Alamos County (either remaining or relocating to the County) versus the middle-aged cohort.

**Table 1. Race/Ethnicity, Age, Sex**

	LAC	NM
<b>Population</b>	19,253	2,112,463
<b>Average Annual Growth (2012-2022)</b>	0.67%	0.28%
<b>Median Age</b>	41.2	38.6
<b>Age Distribution</b>		
<b>0-19</b>	23.5%	25.2%
<b>20-34</b>	18.3%	20.1%
<b>35-64</b>	40.4%	36.6%
<b>65+</b>	17.8%	18.1%
<b>Race and Ethnicity</b>		
<b>Hispanic or Latino origin (of any race)</b>	18.3%	49.80%
<b>White alone, not Hispanic or Latino</b>	70.5%	35.60%

U.S. Census, ACS: S0101, S0601, DP05, 2012-2022

The racial and ethnic makeups of Los Alamos County's population are notably different from the state figures. New Mexico has a large Hispanic and Latino population, nearly 50 percent of residents, compared to Los Alamos County's 20% percent. This could be reflective of out-of-state hiring, other migratory patterns related to the age and size of Los Alamos, the extremely high cost of living, or other unidentified factors.

## B. Household Characteristics

In 2022, there were 8,149 households with an average size of 2-3 people. The median household income was \$135,801 – over twice the state's average of \$59,726 and more than the national average of \$75,149 that same year. This is largely skewed because of the professional and scientific industries and high-wage jobs present at Los Alamos National Laboratory (See "Economy and Commuting" pg. 15).

**Table 2. Household/family trends (size) Population of existing households**

	2022	% change since 2012
<b>Total Households</b>	<b>8,149</b>	<b>8.7%</b>
<i>Average Household Size</i>	2.35 people	-1.7%
<i>Median HH Income</i>	\$135,801	27.6%
<i>Poverty Rate</i>	3.7%	-24.5%
<b>Total Families</b>	<b>5,229</b>	<b>1.5%</b>
<i>Average Family Size</i>	2.95 people	1.0%
<i>Median Family Income</i>	\$158,708	27.4%
<i>Family Poverty Rate</i>	2.9%	3.6%
<b>Non-family Households</b>	<b>2,920</b>	<b>24.4%</b>
<i>Household living alone</i>	14.1%	-48.2%
<i>65 years and over</i>	6%	-18.9%

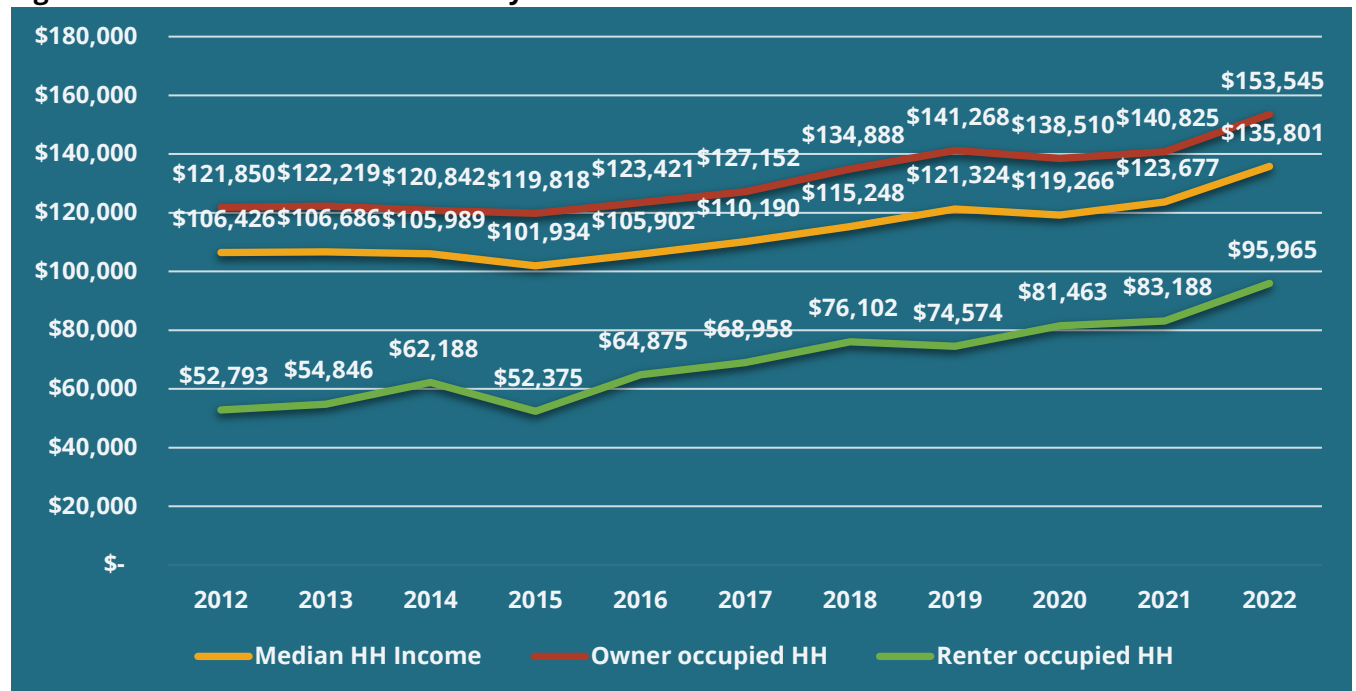
U.S. Census, ACS: S1101, S1903, S1702, 2012-2022.

Out of 8,149 households, 5,229 are reported as families. Family households in Los Alamos County earn a median income of \$158,708, which is double that of that state. Based on employment rates and high wages, a family household making more than median income is likely to have a member of the family employed at Los Alamos National Laboratory.

Nearly 25 percent of households are non-family units; 14 percent of these are occupied by one person, including 6 percent which are primarily occupied by someone who is 65 years and older. The number of households occupied by one person has been decreasing over time, indicating that fewer people are living alone, possibly due to increasing housing costs and less availability of housing units.

## 1. Household Income

**Figure 1. Median Household Income by Tenure**



U.S. Census, ACS: B25119, 2018-2022

In 2022, the \$135,801 median income of county households was more than double the state median of \$58,722 and one of the highest-earning counties in the United States. Over half of households have a household income of over \$100,000 annually, which can be attributed to employment at Los Alamos National Laboratory.

The median household income has increased by 27.6 percent over the last 10 years which can be a combination of both increasing wages for existing residents and the ability for higher-wage earners to outcompete lower-income households for limited available housing (shifting demographics towards higher-income households).

## 2. Family Households

Distinct family types in the county reflect different socioeconomic characteristics. Married-couple households are the highest-earning households, with a median income of \$171,551, or 24 percent more than the average household. There are fewer single male-headed households, although these families tend to be larger than other types. These households also earn more than single-female households or non-family households as their median income is, on average, \$96,402. Single female-headed households are, on average, the smallest household type, and have the lowest median income of the household types. The poverty rate is significantly higher for single female-headed households, nearly 6-8 times greater than the average family or married couple.

**Table 3. Population of households**

	Total	Married couple	Male householder, no spouse present	Female householder, no spouse present	Nonfamily household
Families	5229	4468	277	484	-
Average family size	2.95	2.97	3.32	2.5	-
Median HH Income	\$158,708	\$171,551	\$96,402	\$81,364	\$91,415
Poverty rate	2.9%	1.7%	N/A	16.5%	-

U.S. Census, ACS: S1903, 2018-2022

## 3. Housing Tenure

Nearly 73 percent of housing units are owner-occupied, with only 27 percent of units being renter-occupied. Owner-occupied households earn 45 percent more than renter-occupied households, with a median household income of \$153,545. This is evident in the significantly higher poverty rate experienced in renter-occupied households, 11.1 percent compared to owner-occupied households, 1.1 percent.

**Table 4. Housing Tenure**

	Estimate	Percent
<b>Occupied housing units</b>	<b>8,149</b>	
<b>Owner-occupied Households</b>	<b>5,929</b>	<b>72.8</b>
Median HH Income	\$153,545	
In Poverty	4245	1.1%
<b>Renter-occupied Households</b>	<b>2,220</b>	<b>27.2%</b>
Median HH Income	\$95,965	
In Poverty	984	11.1%
<b>Average household size of owner-occupied unit</b>	<b>2.53</b>	-
<b>Average household size of renter-occupied unit</b>	<b>1.87</b>	-

U.S. Census, ACS: B25008, 2018-2022



## C. Affordability & Income Limits

HUD considers affordability to mean housing costs that are at or below 30 percent of a household’s monthly expenses and establishes income limits for federal funding based on this. By this definition, HUD considers households that spend more than 30 percent to be cost-burdened. These expenses depend on what an average household in the surrounding area earns, or the area median income (AMI). Housing assistance eligibility is based on a percentage of the AMI for different size households (see the chart below). The State of New Mexico has established Los Alamos County income limits approved by the New Mexico Mortgage Finance Authority (MFA) for County-funded programs.

**Table 5. Affordable Housing - For Purchase (2023; 3-Person Household)**

AMI	Annual Income	Monthly Income	Affordable Mort. Payment (30% Monthly Income)	Affordable Mortgage	Down Payment (3% Min Conv.)	Affordable Purchase Price
<b>30%</b>	\$40,900	\$3,408	<b>\$1,023</b>	\$134,062	\$4,146	<b>\$138,000</b>
<b>50%</b>	\$68,100	\$5,675	<b>\$1,703</b>	\$223,218	\$6,904	<b>\$230,000</b>
<b>80%</b>	\$108,960	\$9,080	<b>\$2,724</b>	\$357,150	\$11,046	<b>\$368,000</b>
<b>100%</b>	\$136,200	\$11,350	<b>\$3,405</b>	\$446,437	\$13,807	<b>\$460,000</b>
<b>120%</b>	\$163,400	\$13,617	<b>\$4,085</b>	\$535,593	\$16,565	<b>\$552,000</b>
<b>150%</b>	\$204,300	\$17,025	<b>\$5,108</b>	\$669,655	\$20,711	<b>\$690,000</b>
<b>200%</b>	\$272,400	\$22,700	<b>\$6,810</b>	\$892,874	\$27,615	<b>\$920,000</b>

*U.S. HUD, 2024; Sites Southwest, 2024*

The MFA income limits recognize that moderate-income households can require assistance to afford housing. Notably,

- An average owner-occupied household (3 people, 100% AMI) earns \$136,200 and is expected to afford a purchase price of \$460,000 and monthly housing costs of \$3,405.
- An average renter-occupied household (2 people, 100% AMI) earns \$121,050 and is expected to afford a month's rent of \$3,000.

Though 30 percent is the highest threshold considered affordable, it should be acknowledged that many households expect to spend significantly less on housing.

**Table 6. Affordable Housing - For Rent (2023; 2-Person Household)**

<b>AMI</b>	<b>Annual Income</b>	<b>Monthly Income</b>	<b>Affordable Rent (30% Monthly Income)</b>
<b>30%</b>	\$36,350	\$3,029	<b>\$1,000</b>
<b>50%</b>	\$60,550	\$5,046	<b>\$1,500</b>
<b>80%</b>	\$96,840	\$8,070	<b>\$2,500</b>
<b>100%</b>	\$121,050	\$10,088	<b>\$3,000</b>
<b>120%</b>	\$145,250	\$12,104	<b>\$3,750</b>
<b>150%</b>	\$181,600	\$15,133	<b>\$4,500</b>
<b>200%</b>	\$193,680	\$16,140	<b>\$4,750</b>

*U.S. HUD, 2024; Sites Southwest, 2024*

## **D. Economy & Commuting**

### **1. Workforce Characteristics**

In 2021, 10,577 County residents participated in the workforce which represents 67.5 percent of the working-age population. 7,650 of the County workforce lives and works in Los Alamos, whereas 2,269 of the County workforce commutes to jobs outside of the County. The County also hosted 17,042 workers which represents both County residents and in-commuters that work within Los Alamos.

Net employment has increased by 15 percent since 2017, reflecting rapid hiring at LANL over the past several years. Though this figure is expected to stabilize as LANL hiring efforts plateau, the County has a desire to expand and diversify the economy which is dependent on the ability to provide affordable housing for a growing workforce.

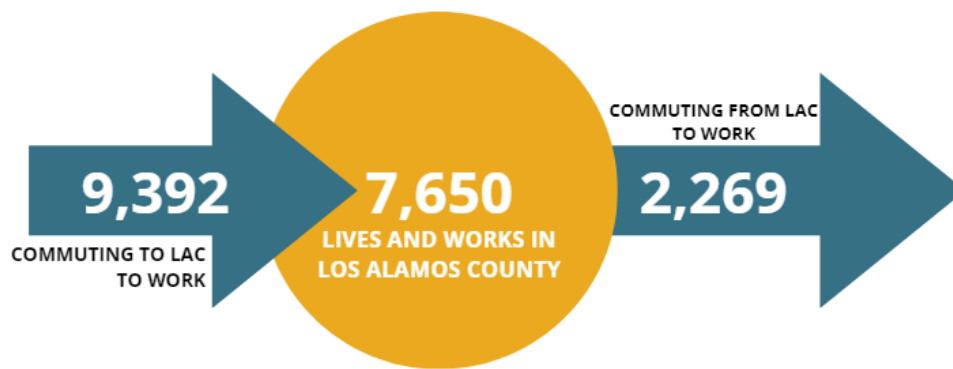
## 2. Commuting Patterns

Census OnTheMap data estimates that in 2021, nearly 55 percent of the workforce employed in Los Alamos County lived outside of the county. Over 9,300 people commuted in for work, and only 21.8 percent, or 2,200 people, commuted out of the county while living here. This means that a large proportion of people who work in Los Alamos do not participate in the community as residents. Historic survey data and anecdotal evidence suggest that the majority of in-commuters are interested but unable to become residents due to insufficient, unavailable, or unaffordable housing.

**NEARLY 55% OF  
THE WORKFORCE  
COMMUTES INTO  
THE COUNTY**

Commuting figures have been relatively stable over the last decade. Notably, there has been a nearly ten-fold increase in the number of people who report working from home, 11.1 percent in 2022, following trends created by the COVID-19 pandemic.

**Figure 2. Los Alamos Commuting Patterns**



*U.S. Census, OnTheMap Data, Los Alamos County, 2021*

Of the employees who commute to Los Alamos County, over 15 percent are employees aged 29 or younger which may capture a large number of service, retail, and student employees.

**Table 7. Inflow Job Characteristics**

Inflow Job Characteristics (All Jobs), 2021	Count	Share
<b>Internal Jobs Filled by Outside Workers</b>	9,392	100%
<b>Workers Aged 29 or younger</b>	1,573	16.7%
<b>Workers Aged 30 to 54</b>	5,274	56.2%
<b>Workers Aged 55 or older</b>	2,545	27.1%

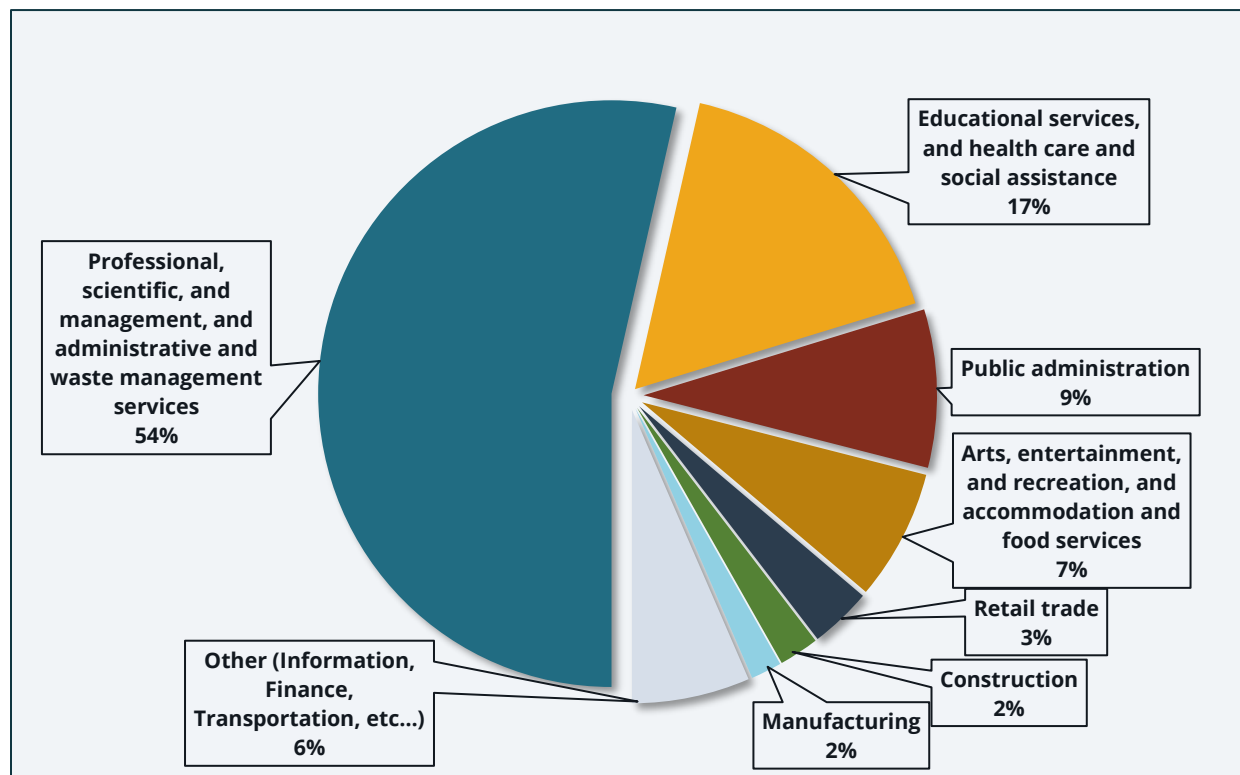
*U.S. Census, OnTheMap Data, Los Alamos County, 2021*

### 3. Job and Wage Classification

Los Alamos National Laboratory has a significant influence on the jobs and economy of the County. Over half of residents are employed in the professional, scientific, and management industries (54 percent), mostly at LANL and, in 2023, the lab employed nearly 18,000 people with a \$1.8B payroll (includes craft/contractor salaries).

Other industries with a large workforce include educational services, health care, and social assistance (17 percent), public administration (9 percent), and arts, entertainment, recreation, accommodation, and food services (7.2 percent). These industries employ core and essential service workers who serve the community's cultural, economic, social, and governmental needs. Though sectors with core and essential service workers comprise less than half of the workforce, they are of critical importance to the community.

**Figure 3. Employment by Industry**



*U.S. Census, ACS: DP03, 2018-2022*

Los Alamos households have considerably higher wages than the rest of New Mexico, but wages are not equally high across industry classifications. While LANL provides high-quality, very high-paying jobs, the workforce in core services like government, healthcare, education, and retail (nearly 40 percent) are often paid drastically less. A household comprised of two, non-LANL wage earners is likely to be considered low-income or making less than the median household average (see Table 8).

**Table 8. Industry Wages**

	Mean Wage	% of Employment
<b>Los Alamos National Laboratory</b>	\$160,000*	Approx. 50%
<b>Education, Healthcare, Social</b>	\$49,133	17.0%
<b>Public Administration</b>	\$84,000**	9.0%
<b>Arts, Entertainment, Recreation, Accommodation, Food</b>	\$32,435	7.2%
<b>Retail Trade</b>	\$34,112	3.4%

*NM Department of Workforce Solutions, Quarterly Census of Employment and Wages Annual Report (2024); Economic Impact of LANL (2023); Los Alamos County Employee Survey (2023)*

*\* Based on total payroll, including craft/non-contracted employees*

*\*\*Based on Los Alamos County average staff wages (2023)*

#### **4. Core and Essential Service Workers**

This plan loosely defines core and essential service workers as those who serve, manage, and facilitate necessary community needs. This would include industries like education, healthcare, public administration, retail and service, entertainment, and recreation. Workers in these industries ensure that the core and essential services continue functioning and uphold a community's quality of life.

The disparity in wages, clearly apparent between the two largest employment sectors (see Table 8: LANL ~\$160,000; Education & Healthcare ~\$49,133), hides a need that is not evident when only considering consolidated median incomes and affordability. Even though the Los Alamos median income is more than double that of the state, the fact is that a significant proportion of the workers performing core and essential community services earn wages that are too low to afford housing at Los Alamos market prices. While these jobs are essential to the community, economy, culture, and quality of life, the associated wages are often insufficient to afford housing in the Los Alamos community.

To retain employees at small businesses, retail and service industries, and other lower-income jobs, Los Alamos must have a far greater quantity of housing both affordable and available to low-income households. Similarly, for Los Alamos to retain educators, trade workers, health and legal practitioners, public safety workers, and small business owners, housing affordable to moderate-income households must be accessible in greater capacities than currently present.

To achieve accessibility and affordability for low- and moderate-income households, Los Alamos should enact a mixture of strategies that reserve units for certain income groups, subsidize market-rate housing to reach affordable rates, preserve existing affordable housing, and support housing that is relatively insulated from price inflation and volatility (see Section 7, "Goals and Recommendations").



## 5. LANL Impact Summary

LANL has a significant influence on the county's economy, including housing, financial, and employment indicators. LANL expanded total employment by several thousand new employees between 2018 and 2024 and, though reduced hiring efforts are expected to continue, LANL administrators confirmed that the number of total employees (approximately 18,000) is likely to be stable over the next few years (Santa Fe New Mexican, April 3, 2024). LANL influence is explored in the following reports:

### **LANL Economic Impact on New Mexico, LANL, 2023.**

LANL published a two-page graphic that describes the impact of the lab on the state's economy in 2023, including economic and workforce development, employment, and small business procurement. In the 2022 fiscal year:

- LANL had a \$4.65B budget with \$1.8B in salaries; the lab contributed \$2.3B in spending, \$1.19B in small business spending, and \$155M in gross receipts tax.
- The lab maintained and reinforced regional workforce development partnerships with educational institutions to align the New Mexico labor force with the needs of the region and the lab itself.

### **Economic Impact of Los Alamos National Laboratory, UNM BBER, 2019.**

In 2019, UNM's Bureau of Business and Economic Research (BBER) published an analysis of the impacts of LANL on the regional and state economies. According to the report, "LANL is responsible for the creation of 24,169 jobs, \$1.82 billion in labor income, and total revenues of \$3.12 billion to businesses in the state." In Los Alamos County alone, the gross payroll is approximately \$783 million for 4,913 employees (excluding CRAFT/Contract employees) which represents an average wage of almost \$160,000 annually.

### **Laboratory employee demographics and housing demand, LANL, 2023.**

A 2023 report from LANL, *Laboratory employee demographics, and housing demand*, describes LANL employee demographics and their housing needs. It included survey results from 36 percent of employees that were hired in the last 5 years.

- In 2018, the lab had 11,743 employees. In 2022, the lab had 15,707 employees. The fast pace of hiring is expected to continue (~2100 people) into 2024 before slowing.
- LANL enrolled 3,637 children under the age of 12 on their health insurance.
- Regarding home ownership, 37 percent of people were looking for a house for less than \$300,000; 45 percent between \$300,000 - \$500,000. Most respondents were looking for a unit between 1,501 and 2,500 sq ft.
- Regarding rental properties, 48 percent of respondents would be interested in renting in the \$1,501-\$2,500 price range; 31 percent prefer less than \$1,500. Respondents also showed a preference for 2-and 3-bedroom units.

# Section 4. Housing Market Analysis

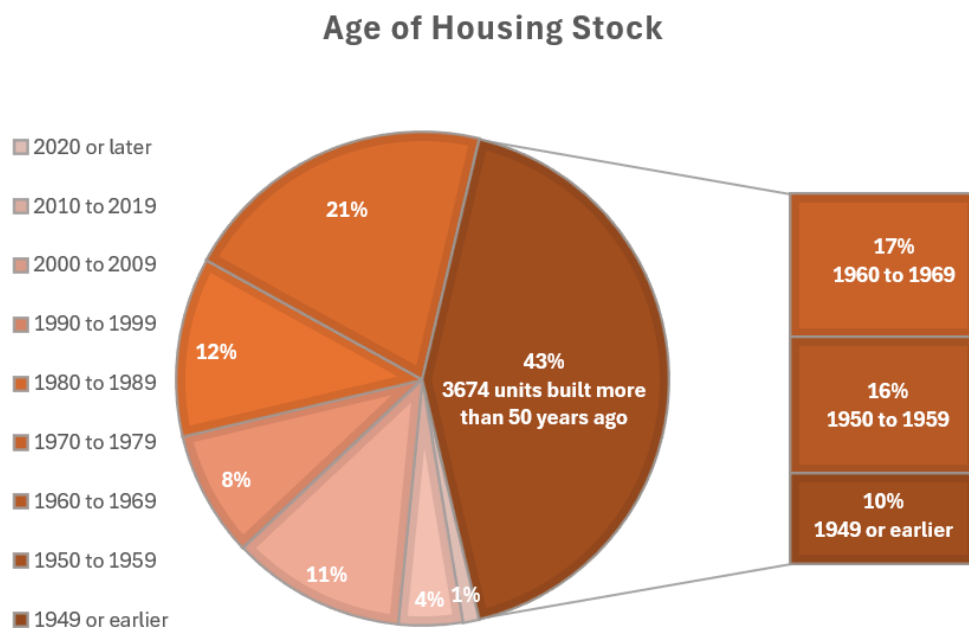
## A. Housing Characteristics

The existing housing stock in Los Alamos County presents a set of challenges and opportunities for rehabilitation and future development. Notably, over half of houses in the county are 50+ years old. As more units deteriorate and require rehabilitation, this will further strain the available housing stock. Housing vacancy rates also negatively affect the accessibility and affordability of housing, given the limited amount of developable land in the county. Since 2019, nearly 310 permits for new units have been approved.

### 1. Age & Condition

About half of the housing in Los Alamos County is older than 50 years old. Though many enjoy the aesthetics and charm of older homes, aged housing requires maintenance and rehabilitation, and typically lacks compliance with current building safety standards, and without proper and ongoing care, it is more likely to become vacant, dilapidated, and potentially unsafe for residents. 43 percent of housing in the county was built before 1970 (3,674 units) and 64 percent of housing was built before 1980 (5,461 units) which represents a significant proportion of the housing stock. Fortunately, there is not a statistically significant number of occupied housing units lacking complete plumbing and kitchen facilities or housing that is overcrowded.

**Figure 4. Age of Housing Stock**



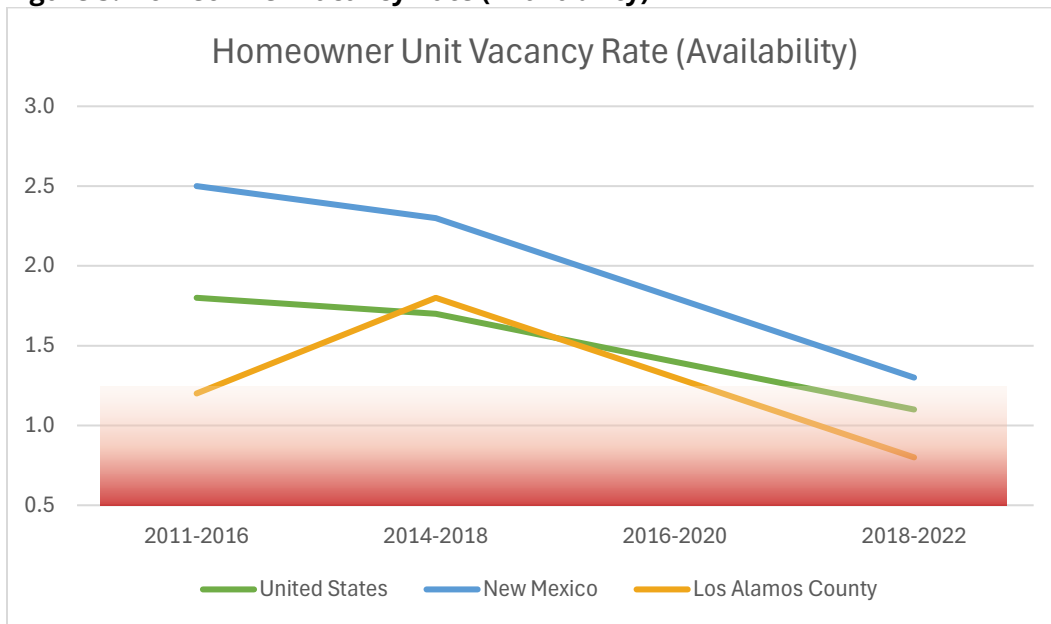
U.S. Census, ACS: DP04, 2018-2022

## 2. Housing Availability & Shortage

Los Alamos County has an extremely low availability of housing, especially rental housing, due to a high demand combined with a relatively low supply of housing. Consider, for instance that Los Alamos has only 8,631 total housing units yet LANL expanded their operations by more than 4,000 employees in recent years and that more than 9,000 employees commute into the County to work. The Census measures the vacancy of homeowner and rental units on the market which serves as a proxy for the rate of housing that is available.

For the past several decades, national homeowner vacancy rates have typically ranged between 1 – 2 percent and, for the purposes of this plan, the targeted homeowner vacancy rate is recommended to be above 1.25 percent for market health (U.S. Census Bureau, Housing Vacancy Survey Series H-111, 1956-2022). Los Alamos having an estimated 0.8 percent vacancy rate for 2018-2022 represents a shortage of available homeowner units.

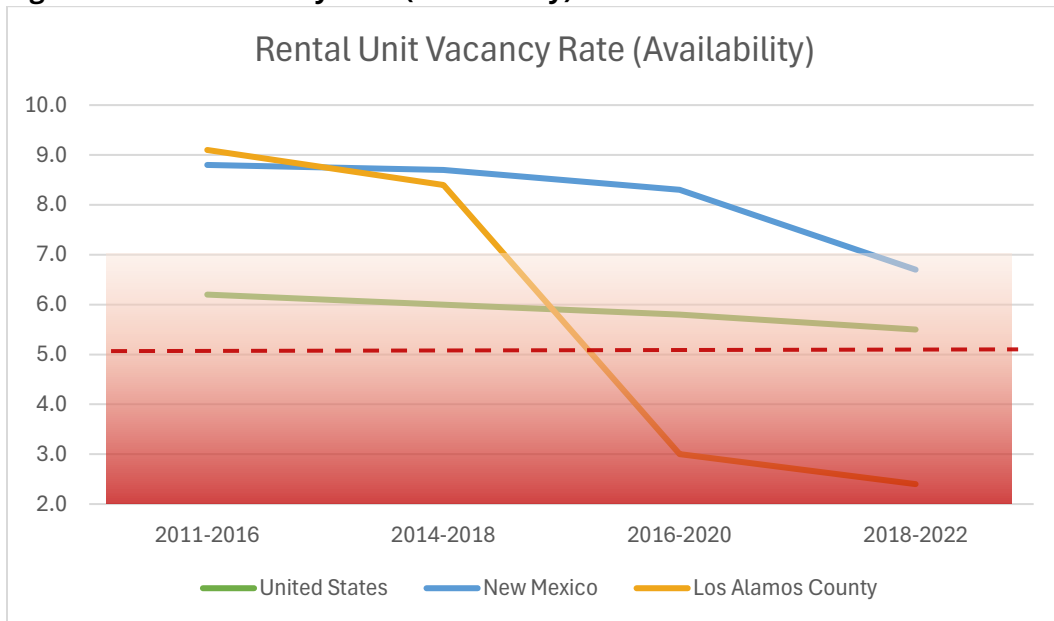
**Figure 5. Homeowner Vacancy Rate (Availability)**



*U.S. Census ACS: CP04, 2016, 2018, 2020, 2022*

Due to the different market and maintenance requirements for rental housing, rates are typically much higher and, over the past several decades, national rental vacancy rates typically range between 5 – 10 percent (U.S. Census Bureau, Housing Vacancy Survey Series H-111, 1956-2022). For the purposes of this plan, 5 percent is considered a minimum vacancy for acceptable maintenance and turnover and the targeted vacancy rate is above 6 or 7 percent for market health. Los Alamos having an estimated 2.4 percent vacancy rate for 2018-2022, represents an extreme shortage of available rental units.

**Figure 6. Rental Vacancy Rate (Availability)**



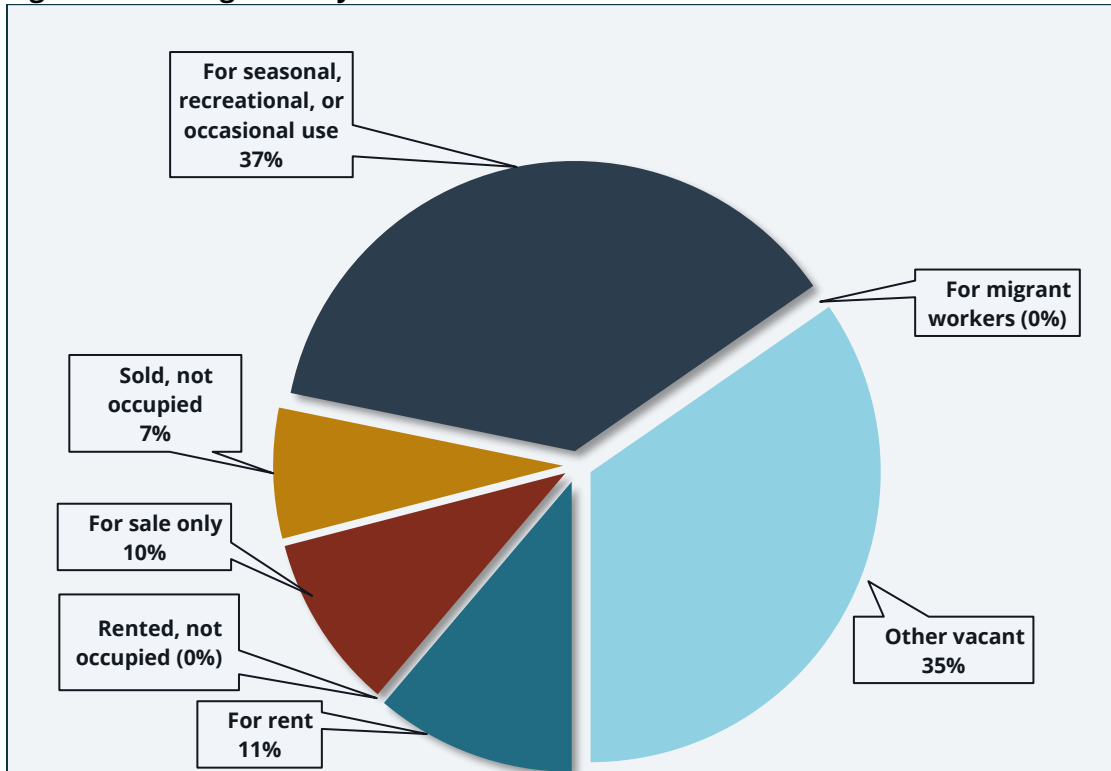
*U.S. Census ACS: CP04, 2016, 2018, 2020, 2022*

Low market vacancy rates in Los Alamos demonstrate a lack of available housing supply that, combined with high demand, encourage price inflation and can disproportionately exclude younger families, families with less financial resources, or households with special housing needs, such as seniors. This is consistent with local experiences and anecdotes that express a lack of available homes for sale or rent.

### 3. Vacancy of Characteristics

In 2022, 482 units were documented as vacant representing 5.6 percent of the Los Alamos housing stock. Analyzing vacant properties can demonstrate a variety of conditions in a housing market. Vacant properties can be held as investments, can be seasonally rented to satisfy tourism or short-term employees, or can be units under construction, renovation, or rehabilitation.

**Figure 7. Housing Vacancy Rates**



*U.S. Census, ACS: B25004, 2018-2022*

The Census vacancy estimate also collects information about the nature of the vacancies. 37 percent of the 482 vacant units are for seasonal or occasional use; this could reflect temporary LANL employees, students, or people renting seasonally to access the recreational opportunities in Los Alamos County. Nearly 35 percent of “other vacancies” could refer to a vacant unit where the owner doesn’t want to sell, is using the space for storage, or is unable to manage the house due to health reasons. This also characterizes vacant units being repaired, foreclosed, or in the settlement of an estate.



## B. Estimated Housing Costs (Census Data)

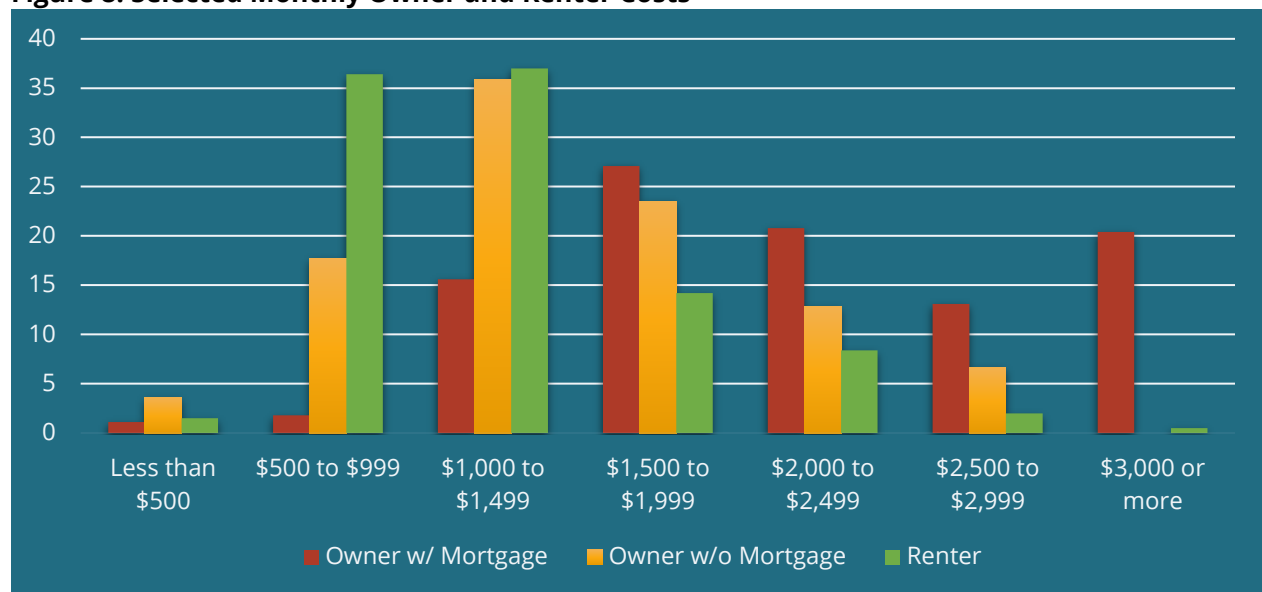
Data from the American Community Survey 5-Year Estimates indicate that average monthly owner costs are \$2,104 and average gross rent costs are \$1,235. These monthly costs are below the \$3,000 to \$3,400 range which, according to national and state standards, should be considered “affordable” for a median income household in Los Alamos County (30 percent of a household’s monthly income – see Figure 6), but are also quite different from average market prices. Note that renter-occupied households are significantly more likely to be cost-burdened.

**Table 9. Housing Costs**

	Owner-Occupied Households	Renter-Occupied Households
<b>Number of units</b>	3,681 paying a mortgage	2,291 units paying rent
<b>Average monthly housing costs</b>	\$2,104	\$1,235
<b>Cost-Burdened</b>	7%	24%

*U.S. Census, ACS: DP04, 2018-2022*

**Figure 8. Selected Monthly Owner and Renter Costs**



*U.S. Census, ACS: DP04, 2018-2022*

## C. Market Trends

### 1. Sales prices

Home sales prices are increasing at an alarming rate. Between 2018 and 2023, prices increased by 75 percent. Between 2021 and 2023, the percentage of housing stock that sold between \$650,001 and \$750,000 rose by 300 percent, and the number of homes listed for over \$750,000 increased by 180 percent.

**Table 10. Median Housing Sales Prices**

Price Range	2018	2019	2020	2021	2022	2023
<b>Median SP</b>	\$315,000	\$352,500	\$412,717	\$416,250	\$486,500	\$551,500
<b>\$0-\$150K</b>	14%	2%	1%	1%	0%	1%
<b>\$150,001-250K</b>	21%	19%	18%	15%	9%	2%
<b>\$250,001-350K</b>	24%	29%	18%	19%	16%	11%
<b>\$350,001-450K</b>	22%	26%	25%	20%	18%	15%
<b>\$450,001-550K</b>	11%	15%	19%	17%	18%	21%
<b>\$550,001-650K</b>	6%	7%	12%	16%	16%	17%
<b>\$650,001-750K</b>	1%	1%	6%	4%	12%	16%
<b>\$750,001+</b>	1%	1%	1%	6%	12%	17%

*Los Alamos County Assessor, 2024; Santa Fe Association of Realtors, 2024*

A three-person, median-income household (100% AMI) is estimated to make approximately \$136,000 (see Table 5. Affordable Housing - For Purchase (2023; 3-Person Household)Table 5, Affordable Housing – For Purchase). With a 3 percent downpayment (minimum conventional loan) and an affordable monthly mortgage payment of \$3,400, this would result in a total affordable home price of about \$460,000 – almost \$100,000 below the median sales price (see Table 17 and Table 18). This represents an affordability gap where a median-income household may be unable to afford a median-priced home. Based on housing sales prices and income classifications, both 100% and 120% AMI households are expected to have gaps in housing affordability.

## 2. Rental Prices

Rental prices were evaluated by calling property managers and aggregating online listings in February 2024. Five apartment complexes were recorded along with a review of multiple listings on Craigslist, Zillow.com, Realtor.com, Rent.com, and Facebook Marketplace. These units included single-bedroom units in a shared home, single-family homes, luxury units, and older housing complexes. Rent for one-bedroom units ranged from \$1,250 – 2,440. Rent for two-bedroom units ranged from \$1,450 – 3,250. Rent for three-bedroom units ranged from \$1,800 – 4,200.

Like the significant increases seen in homeownership costs, rental prices have increased between 60 - 185 percent from 2019 to 2024 and the median rent is estimated at \$2,500 per month. The greatest percentage price increases since 2019 have been in one- and three-bedroom units.

**Table 11. Estimated Rent Increase, 2019-2024**

Estimated Rent Increase, 2019-2024			
<b>1bd</b>	\$	1,400	95-132%
<b>2bd</b>	\$	2,500	58-136%
<b>3bd</b>	\$	3,000	64-185%

*Sites Southwest, Craigslist.org, Zillow.com, Realtor.com, Rent.com; February 2024*

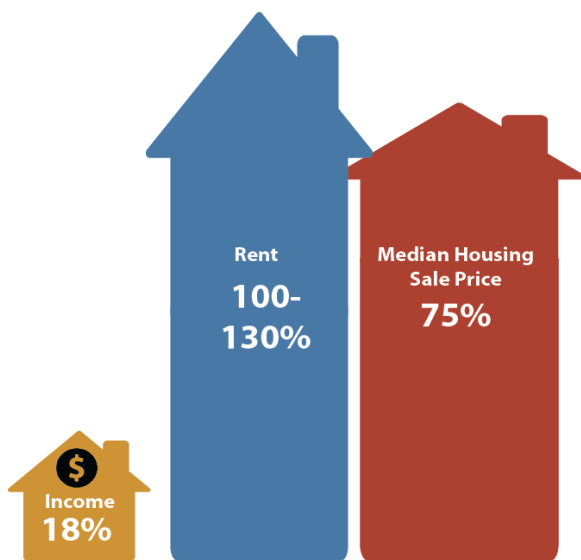
The median market-rate rent of \$2,500 per month is more than double the rent that an average renting household pays (\$1,235 per Census Data, see Table 9). \$2,500 also exceeds what is affordable for 80% and 100% AMI households price (see Table 17 and Table 18). This represents an affordability gap where a median-income household is typically unable to afford a median-priced rental home. Based on rental prices and income classifications, 80% and 100% AMI households are expected to have gaps in housing affordability.

### 3. Housing Cost versus Income Trends

The market has seen dramatic changes in the last five years as housing costs rise at a much faster rate than income. Median household income has increased 18 percent since 2018, while the median-priced home has increased 75 percent, estimated rent for a single bedroom has increased 95-130 percent, and estimated rent for a two-bedroom unit has increased 58-136 percent.

The divergence between income and housing costs is expected to continue unless Los Alamos implements catalytic changes addressing the housing market and affordability.

**Figure 9. Change in Income vs. Housing Costs, 2018-2023**



*Los Alamos County Assessor, Santa Fe Association of Realtors, Sites Southwest; 2024*

## Section 5. Housing Needs Analysis

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### A. Summary

The housing needs analysis estimates the need for housing programs, services, and additional housing units. The estimates have overlapping numbers – someone who needs an ADA unit might also need downpayment assistance and there might be the need to develop a new unit versus utilizing existing housing.

This housing plan considers housing needs through three distinct categories:

- Special Housing Needs: The need for various types of targeted housing assistance programs based on demographic factors. This is particularly focused on providing special programmatic and financial assistance which can help people access and stay in housing units that meet their special types of needs. These needs are typically addressed through private and public housing assistance programs.
- Affordability Needs: The need for various types of housing strategies based on income classifications and cost-burdened households. This is focused on providing general programmatic and financial assistance which can help people access and stay in housing units at affordable monthly rates. These needs are typically addressed through private and public housing assistance programs.
- Need for Additional Housing Units: The need for additional, physical housing units addresses the exclusionary gap between supply and demand. This requires the development of new housing units to accommodate more people, especially targeting low- and moderate-income working families who otherwise cannot afford to live in and contribute to the Los Alamos community. This is typically addressed through development projects initiated by private for- and not-for-profit developers.

## B. Special Housing Needs

### 1. Potential Need for Special Housing Services

Los Alamos County includes population groups with special housing needs, such as homeless or unstable households, single mother/parent households, elderly households, and households that have varying levels of dependent living. These households require accommodations for affordability, accessibility, and housing size.

**Table 12. Homelessness and Unstable Households**

<b>Homelessness and Unstable Households</b>	
<b>Total Homeless and Unstable Households (Estimated)</b>	25-45
<b>Homeless (Receiving Services)</b>	~21
<i>Living Outside</i>	~11
<i>Unable to Afford a Stable Place</i>	~7
<i>Mental Health or Substance Use Issues</i>	~7
<b>At-Risk (Receiving Services)</b>	~8
<b>Potential Housing Service Needs<sup>11</sup></b>	
<b>Households with at least one Senior</b>	2,298
<b>Senior Living Alone</b>	742
<b>Ambulatory Difficulty</b>	1,036
<b>Disabled, Self-Care Difficulty</b>	209
<b>Disabled, Independent Living Difficulty</b>	661
<b>Female-Headed Households with Children (&lt;18 years old)</b>	186
<b>Potential Rehabilitation Needs</b>	
<b>Potential Rehabilitation Needs Based on Age (&gt;50 years old)<sup>12</sup></b>	3,674

*U.S. Census, ACS: DP02, DP04, S0601, 2018-2022; Staff and Housing Organization Interviews conducted by Sites Southwest, 2024*

The American Community Survey estimates there are 1,036 individuals with “ambulatory disabilities”, or individuals who will have difficulty walking or climbing stairs; other types of disabilities may require similar accommodations. Ambulatory disabilities require ADA-accessible homes and will sometimes also require live-in or visiting caretakers.

Households with seniors (30 percent of households) may require similar needs regarding ADA accessibility but these are important to focus on because there can also be strategies

<sup>11</sup> The number of overcrowded households is not substantial enough to track in this community.

<sup>12</sup> Permit and housing condition details are not sufficiently available to determine the proportion of units with rehabilitation needs. See **Error! Reference source not found.** for analysis of housing age.



to provide services that can keep seniors in existing, naturally affordable homes and alternative strategies that can help them move into homes that meet their evolving needs. Many seniors, for example, might find themselves in homes that are too large or require too much maintenance and could be better served in smaller, accessible, and amenity-rich units near social and community services.

Different household needs can overlap: ADA-accessible units, for instance, overlap with the need for affordable senior housing, which also overlaps with the need for affordable rental units.

## 2. Existing Services

**Table 13. Existing Housing Services**

Service Name	Services Provided/Issues Addressed	
<b>Mobile Outreach Program</b>	Homeless and Housing Insecure Households	Approx. 20 households; Assistance with State benefits applications processes, State IDs, birth certificate and important documentation, emergency food and basic needs, assistance with housing voucher and other housing applications.
<b>LA Cares</b>	Low-Income Households	Approx. 90 households/month (food), 200 households/quarter (utility assistance); Food pantry, hygiene supplies, utility payment assistance.
<b>Self Help Inc.</b>	Low-Income Households	Emergency financial assistance, assistance applying for housing assistance
<b>Youth and Family Services Provider (JJAB)</b>	Youth and Families	Approx. 5 families with children <18 Prevention-oriented youth development services for families; 2024: 5 families with children <18
<b>Los Alamos Retired and Senior Organization</b>	Seniors and Older Adults	Older adults who are precariously housed or living in unsafe or overcrowded situations or facing difficulties paying for housing
<b>Los Alamos Housing Partnership</b>	Low-Income Homebuyers	Homebuyer Assistance; Financial assistance: up to \$25k, with 1.5% repayment at the time of sale; Has supported an average of 4 grants annually
<b>Los Alamos Housing Partnership</b>	Low-Income Homeowners	Home Renewal Programs; Financial assistance: Up to \$45k nonamortized, with a 1.5% claw back at the time of sale; has supported an average of 6 grants annually
<b>Los Alamos Housing Partnership</b>	Low-Income Homeowners	Housing Repair Emergency fund; Financial assistance: Up to \$15k, but limited
<b>Santa Fe Civic Authority</b>	Low-Income Renters	Low-income households - ~100 households per year: Subsidized housing choice vouchers or Section 8 Vouchers, approximately 50 households on the waitlist.

*Staff and Housing Organization Interviews conducted by Sites Southwest, 2024*

## C. Affordability Needs

### 1. Cost-Burdened, Low-Income Needs

Table 14. Cost-Burdened Households

Cost-Burdened Households		
Occupied Housing Units	8,149	
Total Non-Cost-Burdened Households	7190	88%
Total Cost-Burdened Households	959	12%
Cost-Burdened Renters	530	24% of renters
Cost-Burdened Owners	429	7% of owners

U.S. Census, ACS: DP04, 2018-2022

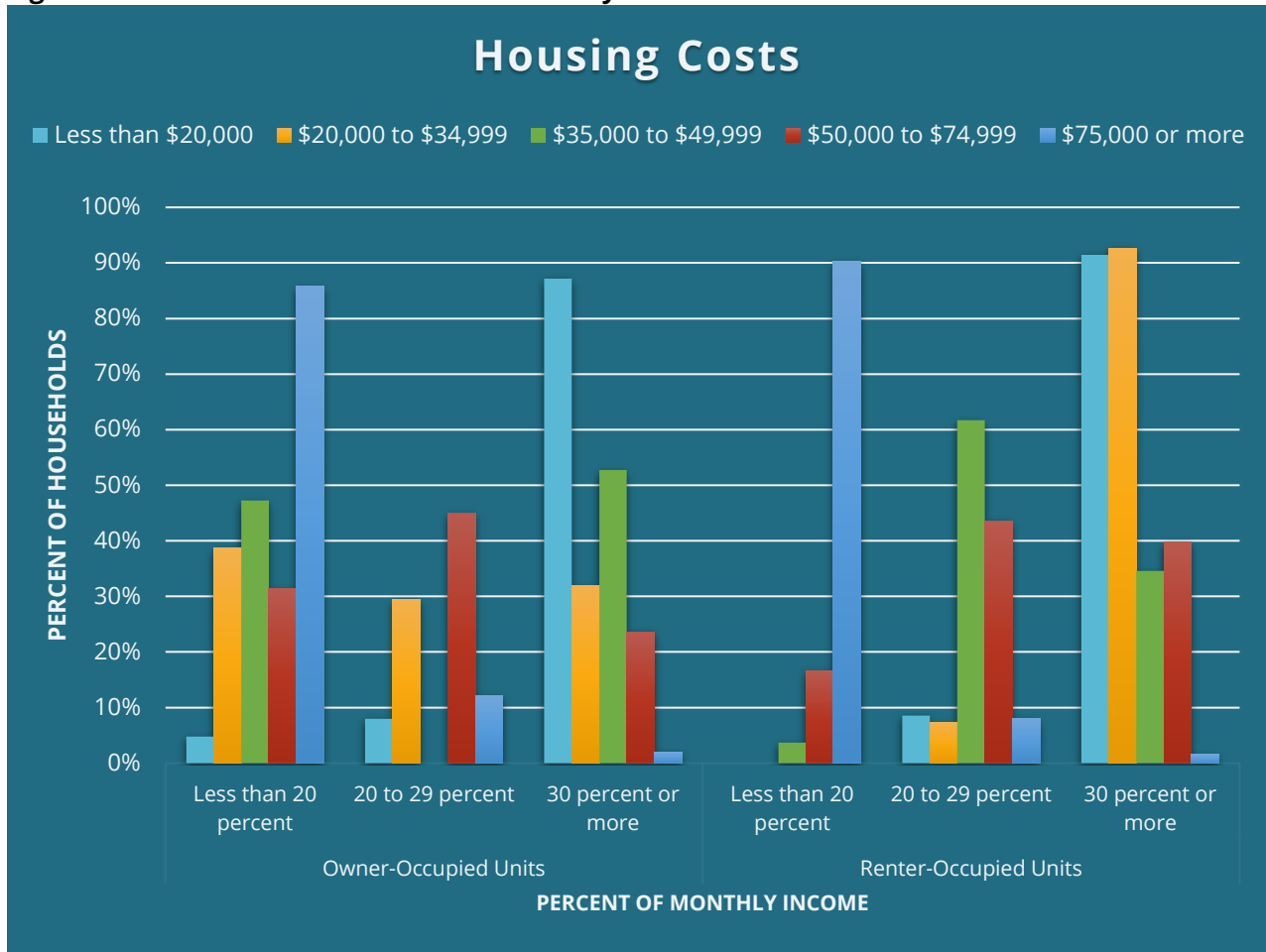
Households are considered to have a housing cost burden if they pay more than 30 percent of their annual income on housing-related costs including mortgage or rent payments, utilities, and other typical housing expenses. When a household pays more than 30 percent for housing, they may have difficulty affording other necessities such as food, clothing, transportation, and medical care which disproportionately affects low-income families.

Figure 10 below, shows the number of owners and renters by income that experience a cost burden. Overall, twelve percent of households pay more than thirty percent of their income for rent. This includes seven percent of owners and twenty-four percent of renters. Cost-burdened owners and renters typically have incomes below \$50,000.

Renter-occupied households are three times more likely to be cost-burdened than owner-occupied households. Assisting renter-occupied households or building new, affordable, rental housing should be a priority.

Households that are making significantly less than the AMI are likely employed outside of LANL, therefore other employee affordability needs should be considered. To increase the supply of housing that is affordable to lower-wage employees, a workforce housing program may be considered. Investing in this program would attract developers to create affordable housing, producing more units for more people.

**Figure 10. Cost Burden Owners and Renters by Income**



U.S. Census, ACS: DP04, 2018-2022

**Table 15. Housing Costs as a Percentage of HH Income**

	<b>Renter-occupied households</b> GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME (GRAPI)	<b>Owner-occupied households</b> SELECTED MONTHLY OWNER COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME (SMOCAP)
<b>Households</b>	2178	3653
<b>Less than 20.0 percent</b>	59%	70.50%
<b>20.0 to 24.9 percent</b>	9%	12.90%
<b>25.0 to 29.9 percent</b>	7%	8.00%
<b>30.0 to 34.9 percent</b>	5%	3.30%
<b>35.0 percent or more</b>	19%	5.20%

U.S. Census, ACS: DP04, 2018-2022

**Table 16. Households Receiving Supplemental Income**

Households Receiving Supplemental Income	Los Alamos County		New Mexico	
<b>With Social Security</b>	2151	26.4%	286900	35.3%
<b>With retirement income</b>	2458	30.	203616	25.0%
<b>With Supplemental Security Income</b>	394	4.8%	49452	6.1%
<b>With cash public assistance income</b>	27	0.3%	30314	3.7%
<b>With Food Stamp/SNAP benefits in the past 12 months</b>	313	3.8%	147063	18.1%

*U.S. Census, ACS: DP03, 2018-2022*

Another indicator of housing affordability needs is Census data on households receiving supplemental income through public assistance programs. It is important to note that some individuals may be double counted if they receive multiple services.

Notably, nearly 26.5 percent of households receive social security and 30 percent receive retirement income, suggesting a large elderly population that is on a fixed income. This means that 25-30 percent of households will be constrained by rising costs and an inability to earn more.

Almost 5 percent of households receive Supplemental Security Income (SSI), granted to low-income, disabled, and elderly people, which is indicative of other housing needs, like ADA-accessible units.

Especially important for fixed-income households like seniors and those receiving supplemental income is having stable monthly housing costs which can come naturally from homeownership without a mortgage and can be provided through long-term income-restricted rentals. Aid that can help cost-burdened households includes rental assistance, utility fee waivers, maintenance or rehabilitation improvements, energy/water efficiency improvements, and relocation assistance.

## 2. Affordability Gaps

Analysis was performed to evaluate the gap between median housing costs and the cost of housing that would be affordable to different income levels. Affordable purchase prices assume 30 percent of income spent on a monthly mortgage and a 3 percent downpayment (minimum conventional loan).

**Table 17. Home Purchase Affordability Gap**

AMI	Annual Income	Affordable Purchase Price	Median Sales Price	Affordability Gap
30%	\$40,900	\$138,000	\$551,500	-\$413,500
50%	\$68,100	\$230,000	\$551,500	-\$321,500
80%	\$108,960	\$368,000	\$551,500	-\$183,500
100%	\$136,200	\$460,000	\$551,500	-\$91,500
120%	\$163,400	\$552,000	\$551,500	\$500
150%	\$204,300	\$690,000	\$551,500	\$138,500
200%	\$272,400	\$920,000	\$551,500	\$368,500

*U.S. HUD, 2024; Sites Southwest, 2024*

**Table 18. Rental Affordability Gap**

AMI	Annual Income	Affordable Rent (30% Monthly Income)	Median Rent	Affordability Gap
30%	\$36,350	\$1,000	\$2,500	-\$1,500
50%	\$60,550	\$1,500	\$2,500	-\$1,000
80%	\$96,840	\$2,500	\$2,500	\$0
100%	\$121,050	\$3,000	\$2,500	\$500
120%	\$145,250	\$3,750	\$2,500	\$1,250
150%	\$181,600	\$4,500	\$2,500	\$2,000
200%	\$193,680	\$4,750	\$2,500	\$2,250

*U.S. HUD, 2024; Sites Southwest, 2024*

Market prices exceed the expected affordable purchase price for 100% AMI households and could potentially exceed affordability for 120% AMI households. Similarly, rental market prices exceed the expected affordable rental price for 80% AMI and could exceed the affordability for 100% AMI households. Given the lack of available supply, there is a justified rationale to expand incentives, though with a lesser priority, to support the development of housing units affordable to 120% AMI for purchase and 100% AMI for rent. This would be purchasing prices of about \$550,000 and rental prices of about \$3,000.

## D. Housing Demand

### 1. Importance of Supply

Under ideal conditions and with a healthy equilibrium, the housing market would be capable of providing housing at various price points and with a healthy supply of available units (market surplus, see “Housing Availability & Shortage” page 21). This would satisfy most of a community’s housing needs and thus non-market solutions would only be essential for those with the greatest needs. Critical to market health is the approximate match between supply and demand.

In Los Alamos, numerous issues make it difficult to build enough supply or affect the overall demand for housing and thus, especially in Los Alamos, addressing affordable housing requires non-market-based solutions. However, it is important for Los Alamos to understand market conditions because the private market represents virtually all of the present housing in Los Alamos and the majority of housing solutions.

A healthy, functioning housing environment provides a plethora of different housing options (tenure, price, type, density, etc...). When functioning properly, a housing market can also provide naturally affordable housing that meets the needs of diverse residents of varied incomes, ages, and family sizes.

Matching supply and demand ideally result in a variety of different housing types and price points to support community and economic goals. Without adequate supply, housing prices may rise to the highest point supported by the market which, in Los Alamos, will be unaffordable for many of the core service workers like teachers, healthcare workers, small business owners, and retail and service employees. A lack of adequate supply will also make it increasingly difficult for seniors, youth, and younger families to remain in Los Alamos.

Achieving an adequate supply of housing is particularly challenging in Los Alamos due to limited land availability and due to a perception that growth could result in a lower quality of life for the community. It is important that Los Alamos works to increase supply, manage community expectations, and highlight the economic advantages of increasing the supply of diverse higher density affordable and market-rate housing types.

Los Alamos' economic growth and social well-being hinges on a diversified housing market. By increasing the supply of affordable and market-rate housing options, across various densities and income levels, we can shift community expectations and highlight the economic advantages of a balanced mix. This approach ensures all residents have access to essential services and amenities, fostering a vibrant and thriving Los Alamos.

## 2. Potential Market for Additional Housing Units

It is important to understand the potential market or demand for additional housing units in Los Alamos, not because they can or need to be accommodated, but to strategize what types of housing can best support demand, achieve affordable housing goals, and how to implement corresponding land use and economic development policies. The importance of the data is to develop an approximate understanding of demand, not to calculate the precise number of units that would satisfy a complex and evolving collection of consumer and market behaviors.

**Table 19. Potential Market for New Units, 2023-2029**

	<b>Number of Units</b>	<b>Details and Assumptions</b>
<b>Population Growth</b>	394	Linear population growth forecast with an average of 2.35 persons per household
<b>New Employment</b>	656	Based on LANL (2023-25) employment targets with 40% moving into Los Alamos, 70% demand from new LANL commuters, and 1.25 new employees per household
<b>Existing Commuter Potential</b>	5,260	Based on estimates that 70% of commuters might be interested in relocating to Los Alamos County and 1.25 commuters per household (9,392 total in-commuters estimated in 2021)
<b>Total Potential Market</b>	<b>6,310</b>	Total potential market demand assuming new housing satisfied consumer preferences

*Sites Southwest, 2024*



### **3. Estimated Need for Housing Units**

The calculated need for additional housing units is an expectation of how many units would accommodate economic and community growth and is further restricted by how many families might realistically move to Los Alamos County. Not building the estimated need is projected to cause further housing price escalation and reduce the economic viability of businesses (especially small and/or locally-owned) related to accommodations, food, services, and retail.

Demand for new units is most influenced by unmet demand from in-commuters. The Census estimated 9,392 in-commuters in 2021. A 2019 housing survey estimated that approximately 70 percent of in-commuters are interested in moving to Los Alamos and that historic capture rates for in-commuter relocation are likely around 2.5 percent annually (proportion of the target market that actually moves). Accommodating 2.5 percent of the potential market reflects the status quo because it responds to demand but does not necessarily improve market availability (surplus) and housing affordability. 2.5 percent of existing and expected interested in-commuters (5,680 units) equates to a need for approximately 142 units annually or 994 additional units between 2022 and 2029 (see Table 20, would result in 1,300 total units).

Adding housing equivalent to 5% of in-commuter interest would assume a higher capture rate (that more of the target market would actually move) combined with the creation of additional units that are available on the market (market surplus; see Figure 5 & Figure 6). 5 percent of the existing and expected interested in-commuters (5,680 units) equates to 284 units annually or 1,988 additional units between 2022 and 2029 (see Table 20, would result in 2,400 total units).

Increasing the availability of housing is critical to market health and functionality (market equilibrium), reduces demand-initiated price inflation, and makes it easier to achieve naturally occurring, market-provided affordable housing. A secondary benefit of this growth is that additional residents contribute to the economy and support local businesses.

To begin addressing housing needs in Los Alamos, it is projected that approximately 1,300-2,400 units will need to be constructed over the next five years (2024 – 2029). This calculation starts with the most recent available data (2022) and includes progress already made by Los Alamos between 2022 and 2024 (118 permitted units, 293 approved units).

- Approximately 1,300 units are expected to maintain the status quo by satisfying baseline levels of growth and halting the growing shortage of available housing in Los Alamos. With 1,300 additional units, it is expected to be difficult but not impossible to achieve affordability and economic goals like small business expansion and retention, and community growth. This is the minimum projection expected to begin decreasing demand-initiated market pressure and improve the overall health of the housing market.
- Approximately 2,400 units are expected to satisfy the feasible demand for housing and create conditions more conducive to small business expansion and retention, community growth, and economic diversification. This level of growth is expected to increase the overall availability of housing (market vacancy rates), decrease demand-initiated price inflation, and decrease the long-term reliance on public subsidies.
- Units in excess of 2,400 are expected to result in significant gains to housing affordability, economic growth, and community sustainability.

**Table 20. Estimated Need for New Units (2024-2029)**

	<b>Number of Units</b>	<b>Details and Assumptions</b>
<b>Population Growth (2022-2029)</b>	394	Linear population growth forecast starting in 2022 with an average of 2.35 persons per household
<b>Employment Need (2022-2029)</b>	400	Based on local employment and LANL (2023-25) targets with 40% directly moving into Los Alamos and 1.25 employees per household
<b>Commuter Need (2022-2029)</b>	994 - 1,988	Range of 2.5-5%* (x7 years) of the existing and expected potential commuter market. This equates to 142-284 new households annually, or one new housing unit for every 33-66 existing in-commuters. *2.5% = historic average capture rate; 5% = robust capture rate plus the additional market availability
<b>Permitted Units (2022-2023)</b>	-118	New dwelling units permitted by Los Alamos County
<b>Approved Units (2022-2023)</b>	-293	Approved residential developments; permit approvals expected to in subsequent years
<b>Estimated Additional Housing Units Needed 2024-2029</b>	<b>1,377 – 2,371</b>	<b>The lower end of the range represents the minimum number of units needed to maintain the status quo. The upper end of the range would allow supply-side gains. Additional units above this range would result in significant gains to housing affordability, economic growth, and community sustainability.</b>

*Sites Southwest, 2024*

## 4. Housing Preferences

Based on community and business surveys from 2019 and updated surveys from Los Alamos County and Los Alamos National Laboratory (2023, 2024), the following outlines the preferences regarding various types of housing. Note that housing preferences can be aspirational and may not reflect the availability or feasibility of the market to achieve housing preferences at affordable levels.

- Students who are temporary employees for the summer or other short time frame, typically around three months. Shared housing and small units such as studio apartments or casitas are acceptable for graduate students unless they bring families with them.
- Single adults. This group includes single retirees, single students and postdocs, single adult children of Los Alamos County residents, and single employment-age adults. The desired housing type varies by age, but smaller homes and smaller yards are acceptable. Retirees prefer to own. Depending on age and lifestyle, a smaller single-family detached home with a smaller yard is preferable to attached single-family or multifamily housing. Younger adults would be interested in townhomes, or condominiums and are more likely to be interested in rental housing.
- Young couples. The preferences for this group vary by salary level. The higher-paid workers at LANL can afford higher-priced homes, but workers at other businesses would prefer an affordable smaller starter home. Rental housing is acceptable, but existing rentals in Los Alamos County are considered too expensive for the quality.
- Young families. This group includes post-doctoral students with families, entry-level employees at LANL and other employers, and young families returning to Los Alamos County from living elsewhere. Young families who will be in Los Alamos on a short-term basis, one to three years, prefer to rent. New employees who intend to be in Los Alamos County long term would prefer to buy.
- Older working-age adults and their families. Adults in the 45 to 64 age group may have older children, no children, or adult children living at home. This group prefers to own a home large enough for their family.
- Retirees or residents who are close to retirement age. This age group may be single or couples and may have adult children living with them. Approximately 36 percent of the respondents who are retired would consider moving. Their top reasons for moving are to live in a different community, followed by living in a more rural setting and living in a smaller home.

## 5. Housing Distribution by Tenure and Price

Given the need for housing, the potential market demand, and the high number of cost-burdened renters, the target for new housing units is calculated to be 50 percent owner-occupied and 50 percent renter-occupied. More than half of the new housing is expected to be multi-family and more than half is expected to be marketed for purchase (with a portion of for-purchase housing being occupied by renters).

**Table 21. Need for New Units by Tenure (2024-2029)**

<b>Total Estimated Need</b>	<b>1,300 - 2,400</b>
<b>Estimated Need for Homes for Rent (50% Total)</b>	650 - 1,200
<b>Estimated Need for Homes for Purchase (50% total)</b>	650 - 1,200

*Sites Southwest, 2024*

The following distribution of needed housing units represents a status quo. It matches the existing distribution of household incomes in Los Alamos County, and thus would preserve Los Alamos' existing demographics and income levels. The calculated affordability is 30 percent of the monthly gross income which is higher than what many people are currently paying (per Census data) or which they would expect to pay based on preferences (per surveyed housing preferences).

Achieving these quantities and price points would require a large quantity of subsidies, development assistance, and housing support programs.

**Table 22. Need for Rental Housing by Income and Price (2024-2029)**

<b>AMI</b>	<b>Household Income (2 person)</b>	<b>Approximate Rent</b>	<b>Needed Housing Units*</b>
<b>30%</b>	\$36,350	\$909	66 - 114
<b>50%</b>	\$60,550	\$1,514	52 - 90
<b>80%</b>	\$96,840	\$2,421	96 - 165
<b>100%</b>	\$121,050	\$3,026	85 - 146
<b>120%</b>	\$145,250	\$3,631	85 - 146
<b>150%</b>	\$181,600	\$4,540	123 - 212
<b>200%</b>	\$193,680	\$4,842	181 - 312

*\*Range represents the difference between an additional 1300 to 2400 dwelling units per Table 21 Sites Southwest, 2024*

**Table 23. Need for Housing for Purchase by Income and Price (2024-2029)**

<b>AMI</b>	<b>Household Income (3 person)</b>	<b>Approximate Purchase Price</b>	<b>Needed Housing Units*</b>
<b>30%</b>	\$40,900	\$138,250	66 - 114
<b>50%</b>	\$68,100	\$230,000	52 - 90
<b>80%</b>	\$108,960	\$368,250	96 - 165
<b>100%</b>	\$136,200	\$460,250	127 - 219
<b>120%</b>	\$163,400	\$552,250	67 - 115
<b>150%</b>	\$204,300	\$690,250	99 - 170
<b>200%</b>	\$272,400	\$920,500	181 - 312

*\*Range represents the difference between an additional 1300 to 2400 dwelling units per Table 21 Sites Southwest, 2024*

# Section 6. Land Use and Policy Review

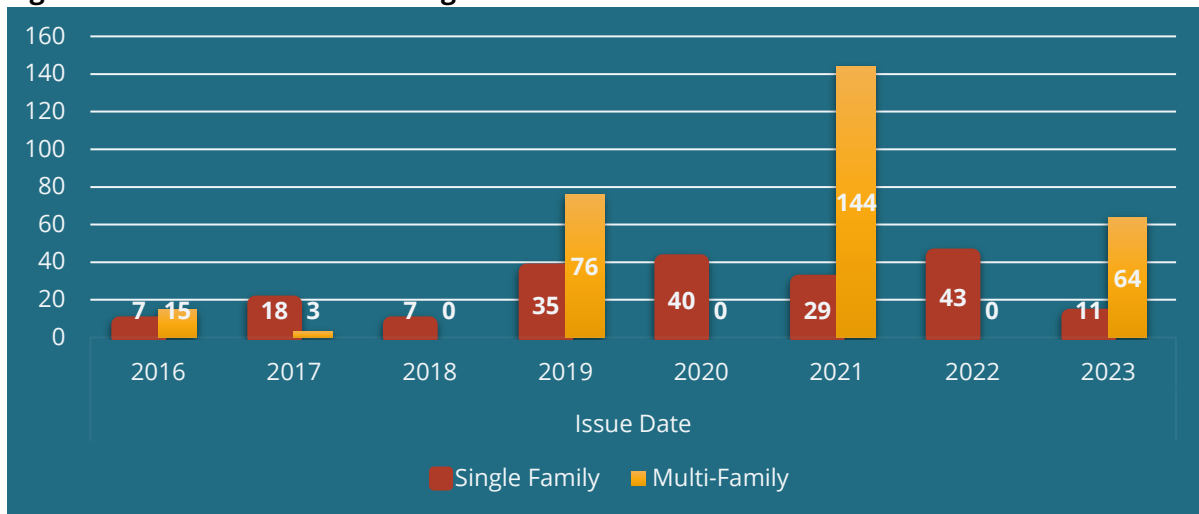
## A. Land Use & Development Considerations

### 1. Entitlements, Permitting, and Inspections

The County's entitlement, permitting, and inspections processes appear to be reasonable, fair, and efficient. Though internal improvements and innovation are always encouraged and may be necessary, achieving affordable housing goals will require increasing the County's capacity to review and process entitlements, permits, and inspections.

Between 2016 and 2023, the County permitted 492 new dwelling units with an average of 62 annually. This is significantly higher than the 10-15 annual permitted units in the early 2010s but relatively low compared to the demand for housing and growth in employment. To satisfy identified affordable housing needs and reduce market-based price escalation related to the shortage of housing, Los Alamos would have to attract more development over the next few years while maintaining efficient application review and consistency with appropriate regulations.

**Figure 11. LAC Permitted Dwelling Units**



*Los Alamos County, Historic Energov Data, 2024*

Approximately 60 percent of the new dwellings are multi-family versus single-family which reflects limited land availability, high development costs, and housing demand. Given land constraints, economies of scale, and the need for units, the County should expect a continued majority of new dwelling units to be multi-family versus single-family.

The duration of entitlements and permit review has a considerable effect on development feasibility. Permit review for new, single-family homes averaged 31 days in 2023 between submission and issuance but this includes time for applicants to assemble additional materials for incomplete submissions and to revise materials in response to required corrections. The Los Alamos Building Safety Divisions indicate that their average internal review for all commercial and residential permits is only seven days and positive perceptions from developers indicate that the County has good capacity and procedures to handle the current level of building permits. If review time is disproportionately related to applicant submission and revisions, the County should consider strategies to assist applicants with submission materials.

Permitting fees for new dwelling units are not perceived by developers to be a barrier to development. Though higher fees could marginally increase the cost of construction, they can also be used strategically to support development, to incentivize strategic development, and to fund affordable housing efforts.

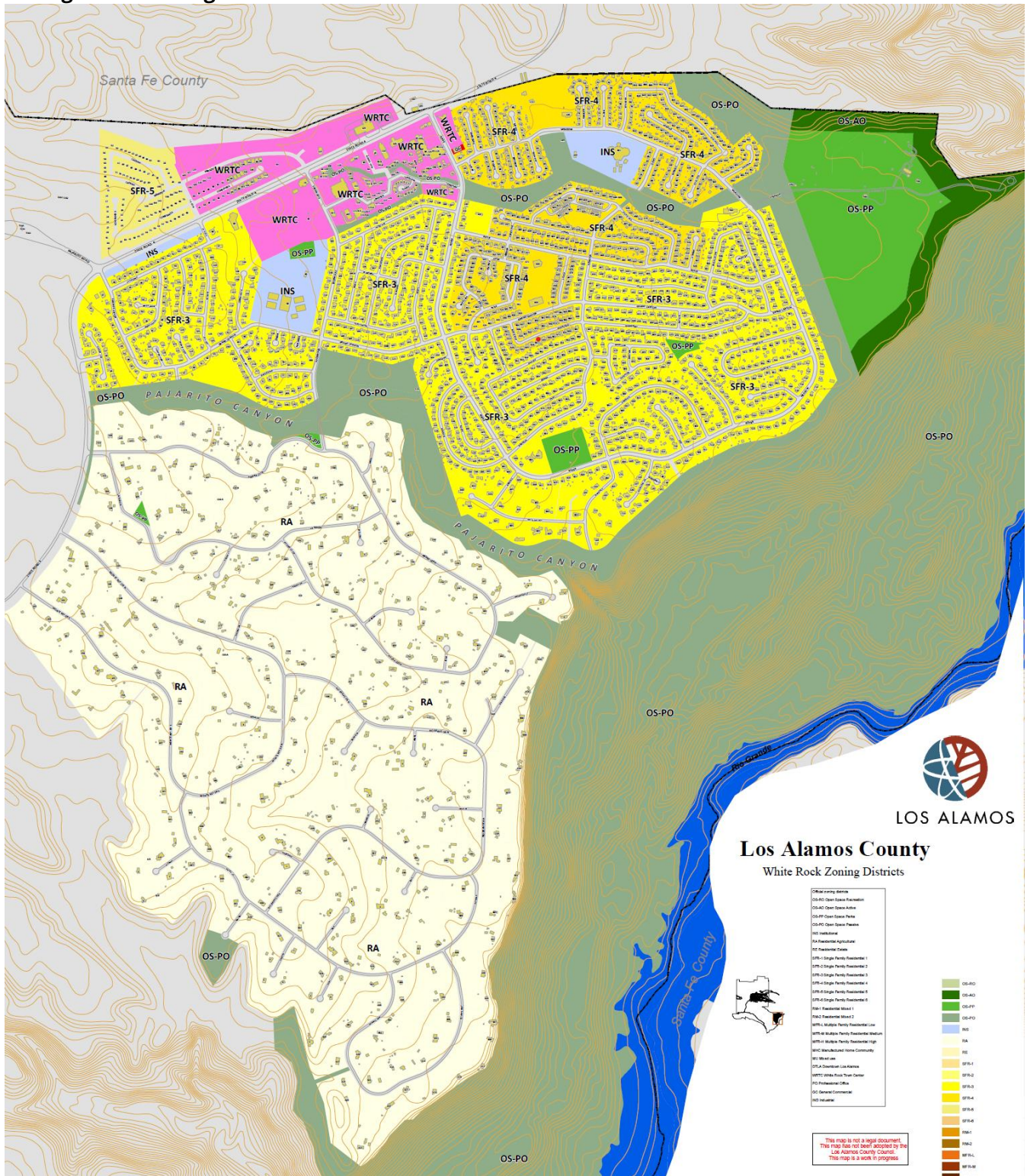
Building inspections in Los Alamos are conducted both by the County and the State of New Mexico's Construction and Industries Division depending on the type of inspection required and whether County inspectors have the required expertise and certifications. Local developers expressed significant difficulties and construction delays related to state inspections. To reduce construction delays, the County can try to provide more in-house inspection services, encourage State capacity to conduct inspections, or allow third-party construction inspections.

## **2. Zoning & Land Use Regulations**

Zoning districts in Los Alamos County preserve a large proportion of land for open space and low-density development, partially due to the natural difficulties with development and according to historic land development preferences. The White Rock zoning map, for instance, has a large portion of land dedicated to open space that is undevelopable based on topography but also dedicates a large portion of potentially developable land to open space and residential zones that reduce housing supply and increase housing costs. Though the County has been encouraging higher densities in the core and downtown areas, existing land use patterns and the expectation for lower-density residential or open space can be a barrier to affordable housing by decreasing the land available for development or precluding the types of housing that can be offered at more affordable prices. The County should balance community preferences for low-density residential and open space with the preference for more housing at affordable rates. The County should also evaluate institutional, commercial, and residential zones to ensure they do not unnecessarily prevent the development of affordable housing.



Figure 12. Zoning Districts



### **3. Development Challenges**

In discussing development considerations, the availability of land, availability of labor, lodging for temporary workers, and physical space to store construction materials have been perceived by developers as significant difficulties for construction. Expanding infrastructure is also a significant cost for development. To support development or incentivize the development of affordable housing, the County can attempt to mitigate these types of development challenges. Example strategies could include leasing public land for temporary worker housing and for construction material staging, or support for things like regional workforce development, in addition to direct project support for qualifying projects and assisting with the cost of building public infrastructure.

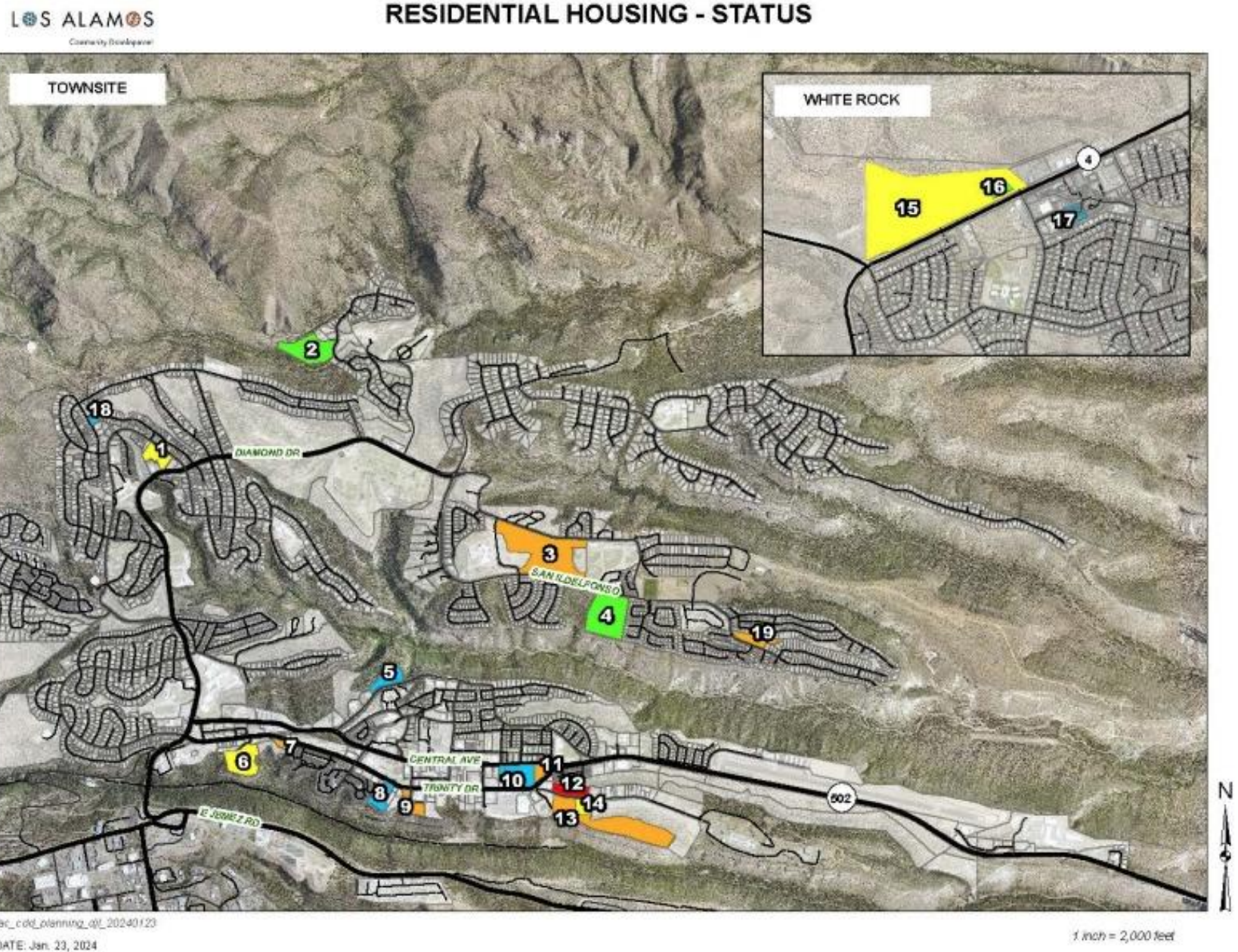
## **B. Development Trends**

### **1. Housing Pipeline**

Recent and upcoming projects identified by staff include two completed developments with 134 units, 354 units that are currently under construction, and 830 units that are in various stages of entitlement approvals (see Figure 13). These 1,318 new units are a significant addition to the Los Alamos housing market. The units that are recently completed and under construction are mostly included in the analysis of permitted dwelling units below. Though it is not guaranteed, the 830 units moving through the entitlement process will likely be permitted over the next several years.



Figure 13. Residential Housing Pipeline





## D. Housing Types & Density Considerations

### 1. Target densities and affordability gradient

This graphic combines the “Missing Middle” concept with a graphic depiction of different densities to illustrate what affordable housing in Los Alamos County could look like. The dominant density pattern throughout the County is lower density or less than 10 dwelling units (DU) per acre (left side). More commonly seen is a development that is even less dense at 5-7 DU/acre. The minimum density recommended to allow more affordable is 10-15 DU/acre. This estimate is based on previous development within and comparable to Los Alamos, affordability calculations, and remaining developable land.

**Figure 14. Affordability Gradient**



The County should implement long-term planning for higher-density developments to achieve affordability goals, especially given the land constraint and expected population increases. At a minimum, a moderate or medium density pattern is currently needed to

produce affordability based on market and economic forces. These densities serve different populations and needs, which are explored in the following sections.

## 2. Housing Types

The following is a density analysis exercise performed for the Los Alamos County North Mesa Housing Study (2020). The exercise illustrates different housing types at different densities and unit counts, all on a single, hypothetical one-acre lot.

### a) Low Density Housing

Low density housing is typically when there are less than 10 dwelling units (DU) per acre. These densities are characterized by single-family residential and duplex housing types. This is the dominant housing type in the County and is the least dense; based on the available developable land, these densities are the least efficient use of land as they produce the fewest units per acre. This model represents the status quo and will have little effect on housing affordability.

#### SINGLE FAMILY RESIDENTIAL



#### DUPLEX



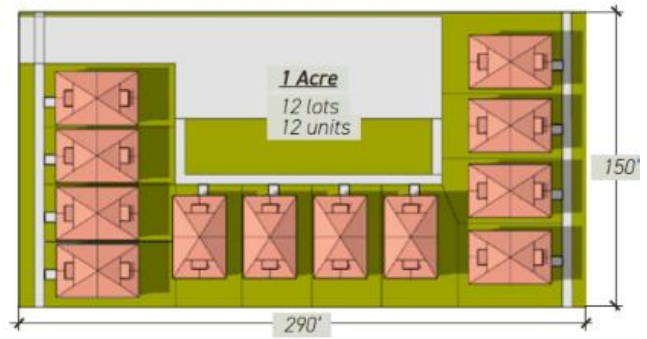
### b) Medium Density Housing Types

“Missing Middle” or “Medium” Housing Types generally range from 10-15 DU/acre. Lots are further divided to accommodate more units, which tend to look like townhouses or cottage-style neighborhoods. This density allows for individual and/or shared unit structures and can address multiple groups’ needs. This model represents the minimum density necessary to stabilize housing costs and meet expected market demands.

#### TOWNHOUSE/ROWHOUSE



#### COTTAGE

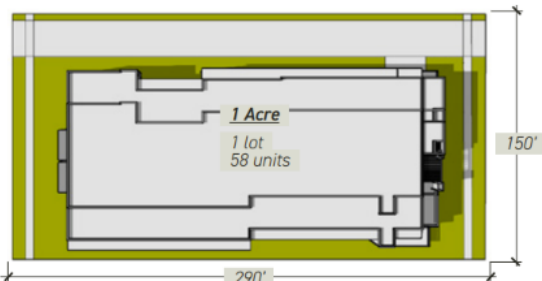


### c) Higher Density Housing Types

High density is more than 20 DU/acre and incorporates multi-family developments to achieve this density. The housing types vary greatly based on the needs and densities of a community. Based on the population and resources in Los Alamos County, 20-40 DU/acre would produce affordable housing.

Height is a factor as vertical development is the only way to achieve even denser patterns. This model represents the minimum density required to have a transformative effect on housing affordability and grow and support economic development in the community.

#### MULTI-FAMILY



## E. Available Land

### 1. Land capacity, feasible numbers based on density

Los Alamos is extremely constrained by the quantity of land available for housing development. Table 24 shows the capacity of potential development sites in the Los Alamos Townsite, including properties owned by public entities and privately owned vacant parcels that are zoned for residential or mixed-use. There are approximately 250 acres that could be feasible for residential development. Estimated densities are based on current zoning and topography. The estimates assume that properties with steep slopes or rocky soils based on a review of aerial photography and topography would not achieve the maximum allowable units as allowed under the applied zoning.

**Table 24. Potential Development Sites**

Community	Status	Name	Location	Acres	Net Density	Total Units
Townsite	Short Term	Pueblo Canyon Cliffs - Gardner Subdivision San I	San I and Alamo Rd	4.3	5	20
White Rock	Short Term	Platted Lots	Scattered sites	1.4	5	7
Townsite	Medium Term	Ponderosa Estates Future Phase 4	Range Road and Guaje Pines Cemetery	22.0	0	0
Townsite	Medium Term	Platted Lots	Scattered sites	55.1	3	174
Townsite	Medium Term	North Mesa -- low-density option	North Mesa Middle School Land	29.0	8	210
		North Mesa -- high-density option			14	340
Townsite	Medium Term	DP Road A-8-A	Tract A-8-A	21.7	17	371
Townsite	Medium Term	Vacant MU Downtown - Century Bank Property	2201 Trinity	4.2	30	117
Townsite	Medium Term	Vacant MU Downtown	LAC properties	1.0	20	20
Townsite	Medium Term	Vacant Buildings Downtown	Scattered Sites	3.1	30	93



Community	Status	Name	Location	Acres	Net Density	Total Units
Townsite	Medium Term	Smith's Marketplace Mixed-Use		1.0	30	29
White Rock	Medium Term	Town Center Redevelopment	Longview Dr	1.6	32	32
White Rock	Medium Term	Town Center Redevelopment	Longview Dr	1.3	20	26
White Rock	Medium Term	Grand Canyon Dr.	Grand Canyon Dr.	4.8	4	15
Townsite	Long Term	Mari Mac		7.0	46	322
Townsite	Long Term	Loma Linda Vacant Land - 101 N Mesa Road	101 North Mesa Road	9.9	29	200
Townsite	Long Term	LAPS Buildings	LAPS leased properties	14.6	20	292
White Rock	Long Term	Grand Canyon Dr.	Grand Canyon Dr. and Sherwood	12.6	6	53
Santa Fe County	Long Term	Pueblo Canyon SFCO	NM 502 and NM 4	80.0	4	240
<b>Potential Build-Out Scenario of Identified Development Sites (Assumes 340 units in North Mesa)</b>				275	10	2,351

Los Alamos County, 2024

## **2. Utilization of Public Land (LAC, LANL, LAPS)**

The County and Los Alamos Public School (LAPS) are both major landowners with properties that have favorable physical characteristics and existing infrastructure capacity. The Federal Government also has land that could, through Federal land transfers, either supplement the availability of developable land or be used to relocate recreational facilities allowing redevelopment opportunities for housing.

The use of vacant and underutilized County land was mentioned as a solution to the shortage of housing in the County, although there is disagreement about which parcels should be developed. The County's land ownership gives the County the ability to direct projects in a manner that supports the County's vision as documented in the Comprehensive Plan and strategic plans. The current housing crisis in the County indicates that housing is a priority for the use of suitable properties.

LAPS has property across the county, most notably the 30-acre North Mesa site. The County and LAPS commissioned a study identifying the feasibility of affordable, residential development. The property has incredible potential, especially for missing middle housing that could provide multi-unit or clustered housing types. On these properties, a minimum average of 12 units per acre is recommended given the need, availability of land, and recommended densities to achieve affordable housing in Los Alamos.

The development of public land is challenging and laborious but extremely important. The North Mesa site and other public land may require intensive infrastructure investment or site preparations, but this should be used as leverage for increased affordability and can sometimes have a positive return on investment.

The County and LAPS should consider a variety of development options including selling or leasing land at a discount to support affordable housing, attaching affordability requirements to the land, or creating public-private partnerships with non-profit or for-profit developers, funding entities, and property managers. Partnerships would include partnering with developers to construct affordable housing (multiple ownership and management model options) and the potential to generate lease income, when feasible, either in the form of land leases or rental income.

# Section 7. Goals and Recommendations

## A. Affordable Housing Unit Targets

### 1. New Housing & Affordable Unit Production

The following goals are intended to be difficult, achievable, and meaningful benchmarks for Los Alamos given the limited capacity and mobilization of existing affordable housing programs.

To accommodate housing needs over the next five years (2024-2029), it is estimated that, at a minimum, Los Alamos should add 1,300 – 2,400 new housing units which would equate to an average of 260 – 480 units annually. Approximately 830 units are going through the entitlement process but have not yet received a building permit, which is promising. However, recent building permit trends in Los Alamos County average 62 new housing permits annually.

To balance needs and the capacity for growth, this plan initially recommends a modest goal of producing 150-250 units per year (see Goal 3 or Table 28). Of the newly developed units, it is recommended that at least 10 percent of those units be reserved for and affordable to different classifications of low- and moderate-income households (<120% AMI) through long-term affordability protections like liens, deed restrictions, land use restriction agreements and mortgage encumbrances.

**Table 25. Recommended Affordable Housing Targets 2024-2029**

Recommended Affordable Housing Targets	Annual Units
<b>New Housing Units (Permitted)</b>	>150
<b>New Affordable Housing Units (Permitted)</b>	>15
<b>Home Renewal and Homebuyer Assistance Grants</b>	10 - 15
<b>Small-Scale Rehabilitation Grants</b>	15 - 20
<b>Conservation or Conversion of Affordable Housing Units</b>	10 - 20

*Los Alamos County Staff, Sites Southwest; 2024*

Given the importance of new housing, the County should evaluate and strategize how to meet production targets annually. If proposals are insufficient to meet those goals, the County should aggressively pursue collaborations, partnerships, and incentives to achieve more proposals. Including minimum density recommendations during the planning review and site plan review process would encourage developers to provide higher density developments.

## **2. Affordable Housing Rehabilitation, Conservation, and Conversion**

Rehabilitation, conservation, and conversion programs can – and should – take many forms and across a wide range of scales: from minor ADA improvements to the acquisition of existing apartment buildings utilizing public/private partnerships.





The Home Renewal Program and Homebuyer Assistance Program (both administered by the Los Alamos Housing Partnership) provide direct assistance to approximately 10 households per year and serve “medium” scale needs (typically \$10,000 - \$50,000 grants). Given the age of housing in Los Alamos (more than half of all homes are over 50 years old) and the need for affordable homeownership, these programs should be expanded and more types of complementary programs implemented at various scales to meet various needs (see Goal 2 and Table 27).

Expanding eligibility of the Home Renewal Program and the Homebuyer Assistance Program and other County sponsored programs from low- (<80% AMI) to moderate-income families (<100% or <120%AMI) should increase the demand for these programs significantly and, with sufficient County and non-profit support, this plan recommends an average annual target of 10 – 15 assisted households for these services. This plan additionally recommends a target of 15 – 20 small-scale (<\$10,000) rehabilitation grants and the conservation or conversion of 10 – 20 units annually from market rate to affordable housing units. Small-scale rehabilitation grants would likely be distributed through non-profit service providers like the existing rehabilitation and purchase programs. County participation in conservation or conversion of units into affordable housing would require proactive collaboration with public/private partners coupled with acquisition, and incentive policies to facilitate potential agreements.

## B. Goals, Strategies, and Implementation

Four policy goals are recommended for Los Alamos County. The first focuses on building organizational capacity both within County Government and as external partnerships. The second focuses on achieving more housing affordability through immediate and longer-term solutions. The third focuses on support for housing development in order to achieve more community and economic resilience. The fourth focuses on accessing funding and resources to support affordable housing programs.

It is intended that this Plan will be implemented over 5 years. The implementation process will begin following the approval of the Plan and the associated ordinance by the Los Alamos County Council and the New Mexico Mortgage Finance Authority. Implementation of the Plan will be phased depending on the preferred strategies of the County Council, the availability of funding, and other resources necessary for implementation.

Goal 1	Goal 2	Goal 3	Goal 4
 <p data-bbox="235 961 453 1035"><b>Organizational Capacity</b></p>	 <p data-bbox="557 961 748 1035"><b>Housing Affordability</b></p>	 <p data-bbox="857 961 1057 1035"><b>Housing Development</b></p>	 <p data-bbox="1174 961 1354 1035"><b>Funding and Resources</b></p>
<p data-bbox="201 1047 474 1591">To successfully develop and implement affordable housing strategies, Los Alamos must expand organizational capacity, either by increasing internal staffing or partnering with other organizations and entities.</p>	<p data-bbox="509 1047 782 1711">To achieve a vibrant and functional community it is essential to have housing that is available and affordable to low- and moderate-income families like teachers, construction workers, retail and service workers, small business owners, doctors, and government workers.</p>	<p data-bbox="815 1047 1088 1633">Los Alamos needs more housing to be inclusive of existing employees and new housing. Especially needed is more housing diversity, such as compact, walkable, environmentally sustainable, dense housing types (greater than 10 dwelling units per acre).</p>	<p data-bbox="1120 1047 1393 1633">The County should create a permanent Housing Trust Fund to fund the programs outlined in this plan. Revenue could come from: General fund, local and regional partners, state and Federal programs and grants, taxes, fees and other sources.</p>

## 1. Goal 1: Expand Organizational Capacity

Implementation of recommended strategies cannot occur without adequate organizational capacity. To successfully develop and implement affordable housing strategies will require more:

- Partnerships with organizations that can provide housing services.
- Innovative thinking coupled with public/private partnerships.
- Take an active role in land banking for affordable housing development.
- County staffing to creatively develop and effectively manage housing efforts
- Collaboration with regional & institutional partners to address comprehensive growth challenges.
- Collaboration with private landowners and developers to build new and convert existing housing with permanent affordability.

The key is to use and combine the strengths of different partner organizations to maximize capacity and implement housing strategies quickly and efficiently. Non-profit service providers can often provide direct, housing services quicker than a municipality. Private developers (non- and for-profit) can generally build and provide housing quicker and for lower costs than a political entity. Governments and institutions can generally acquire land more easily than private developers and service providers.

The above resources can complement, balance, and offset each other in strategic ways. More partnerships with housing service organizations can reduce (but not eliminate) the need for County staff to provide direct services. More collaboration with regional partners might reduce (but not eliminate) the need to work with landowners and developers within the County.

## 2. Goal 2: Increase Housing Affordability

Los Alamos is unique in that more than half of the workforce is comprised of professional, scientific, and engineering employees with wages that exceed many of the other industries and also because there is a shortage of developable land and available housing. A low supply of housing with high demand from high, medium, and low-income families means that available housing provided by the market will naturally go more towards higher income versus low and middle-income families.

To achieve a vibrant and functional community with desired services and robust economic activity, it is essential to have housing that is available and affordable to teachers, construction workers, retail workers, small business owners, doctors, firefighters, and government workers. Though the priority should still be to assist low-income households (<80% AMI), this justifies expanding program eligibility to moderate-income households (<120% AMI).

Two types of strategies are helpful in achieving this goal:

1. Strategies that provide resources and support services to low- and moderate-income households to get into or remain in housing that is affordable to them. To accomplish these strategies the County will generally partner with institutions, agencies, or nonprofit organizations to distribute assistance directly to eligible families.
2. The creation and conservation of units that are affordable for low- and moderate-income households for an extended period of time (preferably more than 10 years). To accomplish these strategies, the County should pursue:
  - a. Optional Agreements: provide incentives or something of value in return for reserved affordability, partial ownership, or options to acquire the property. This strategy is often the most cost-effective way to bring additional affordable units to the market, typically through public/private partnerships.
  - b. Policy Requirements: enact policies that require new housing to contribute to affordability goals, either by providing affordable housing directly or by supporting affordable housing efforts (e.g. fee-in-lieu).

### **3. Goal 3: Support Additional Housing Development**

Housing supply is one of the most significant factors affecting the accessibility and provision of affordable housing. Addressing the availability of housing is entirely within the capabilities of the County and can be extremely cost-effective (depending on the strategy). Because Los Alamos County has serious land and infrastructure constraints that limit the total amount of housing that can be developed, affordable housing will be increasingly difficult and costly to provide without also addressing supply through higher densities in core areas.

The general strategy to increase housing supply is to identify and reduce regulatory barriers to development and to incentivize the development of more housing within core areas through higher densities. This goal is complementary but distinctive from expanding housing affordability in that increasing the general supply of housing is typically achieved through market forces and private development and the results are more oriented to the production of market-rate housing.

Though building more market-rate housing is less focused on affordability, it is a powerful vehicle to achieve affordable housing, it reduces exclusionary market forces that discriminate against lower- and moderate-income households, and it can achieve naturally affordable housing that is vastly less resource-intensive to construct and manage.

## 4. Goal 4: Develop Program Funding & Resources

To increase organizational funding and implement affordable housing strategies, additional funding or resources are needed. It is important to note that the recommended strategies have wildly varying costs depending on scope and implementation and that some programs will have more temporary versus more permanent impacts on the affordability of housing.

**Table 26. Expanding Organizational Capacity**

Recommended Strategy	Description and Associated Actions	Time Frame
<b>Goal 1: Expand Organizational Capacity</b>		
<b>Service Provider Partnerships</b>	The provision of service programs and direct housing assistance is typically provided by non-profit or private entities. LAC has experience working with non-profit providers but needs to expand its capacity to provide programs.	Short-Long (Ongoing)
<b>LAC Staff Capacity</b>	LAC Staff are successfully administering and growing programs, but it will likely require additional staffing to more meaningfully and proactively address housing as described in this document.	Medium-Long (Ongoing)
<b>Regional &amp; Institutional Partnerships</b>	<p>LAC has unique strengths and organizational capacity but also significant constraints. Working with other jurisdictions and institutions in the region can capitalize on LAC's strengths and utilize the strengths of other entities to better meet the community and economic needs of Los Alamos.</p> <ul style="list-style-type: none"> <li>• Los Alamos National Laboratory</li> <li>• Los Alamos Public Schools</li> <li>• Española and Rio Arriba County</li> <li>• Santa Fe, City and County</li> <li>• Rio Rancho and Sandoval County</li> <li>• Pueblos</li> </ul>	Medium-Long (Ongoing)
<b>Public/Private Partnerships</b>	<p>Housing is typically provided by the private sector, but with changes in the housing market, the County should be proactive in recruiting and working with developers to identify strategies to include affordable housing in new developments. In addition, the County should take the lead in the development of its land utilizing the public/private partnership model to provide affordable units for its employees, social services, and partner agencies. The County should also engage with landowners to identify how to best utilize existing land and buildings for housing. The County's Affordable Housing Ordinance and MRA designations allow leveraging public contributions for affordable housing and redevelopment. This could include:</p> <ul style="list-style-type: none"> <li>• Land disposition and discounts</li> <li>• County or quasi-judicial development partner</li> <li>• Public/private Partnerships utilizing leased County owned land</li> <li>• Identify potential financial, engineering, infrastructure, design, and entitlement incentives that can be given for desired deliverables (e.g. affordable housing units)</li> <li>• Rehabilitation and conversion programs</li> </ul>	Short-Long (Ongoing)



- Incorporation of residential into all mixed-use, commercial, and institutional projects through development and investment partnerships.
- Creation of Housing Authority or Land Trust.

**Table 27. Expand Housing Affordability**

Recommended Strategy	Description and Associated Actions	Time Frame
<b>Goal 2. Increase Housing Affordability</b>		
<b>Reserved Low- and Moderate- Income Units</b>	<p>Los Alamos can require units to be reserved for, and affordable to, low- and moderate-income households through mechanisms such as liens and deed restrictions.</p> <ul style="list-style-type: none"> <li>• A percentage of new units can be reserved, or set aside at affordable rates as has been successfully practiced by the City of Santa Fe (e.g.: inclusionary zoning code or inclusionary policy requirements tied to development agreements)</li> <li>• Housing developments and existing units receiving subsidies and support can be reserved at affordable rates long-term or in perpetuity.</li> <li>• Consider a one-time cash incentive for completed ADUs or rehabilitated units coupled with a permanent affordability restriction.</li> <li>• Land or housing units that pass through public or non-profit ownership can have an affordability requirement placed on them before they are sold.</li> <li>• Utilize Public/Private Partnerships to “buy down” or otherwise provide permanently affordable units at 30-120% AMI.</li> <li>• Conversion of vacant or underutilized hotels and motels into long-term residential units</li> <li>• Incentives to encourage short-term rentals to rent to long-term tenants.</li> <li>• Provide County-owned affordable units for employees and partner agencies for use by core and essential services.</li> </ul>	Short (Ongoing)
<b>Rehabilitation Programs</b>	<p>Expand rehabilitation programs and identify potential administrators who can operate and expand the usage of this program. Especially as the bulk of housing units continue to age. The program should target a variety of different rehabilitation needs including:</p> <ul style="list-style-type: none"> <li>• Single-family rehabilitation</li> <li>• Emergency assistance</li> <li>• ADA improvements</li> <li>• Energy efficiency and reduction of utility costs</li> <li>• Acquisition and rehabilitation of vacant or dilapidated housing at small and large scales</li> <li>• Acquisition and conversion of non-residential buildings into residential units at small and large scales</li> </ul>	Short (Ongoing)
<b>Homebuyer/owner Assistance</b>	<p>Identify potential administrators who can operate and expand the usage of the downpayment assistance program. Additionally, identify the potential for foreclosure prevention programs that can cost-effectively keep people in existing homes.</p> <ul style="list-style-type: none"> <li>• Downpayment assistance and interest rate buy-downs</li> <li>• Foreclosure prevention</li> <li>• Homebuyer readiness training</li> <li>• Construction and rehabilitation programs</li> </ul>	Short (Ongoing)

Recommended Strategy	Description and Associated Actions	Time Frame
<b>Renter and Landlord Assistance</b>	<p>Renters have significant issues that should be prioritized. Working with renters and landlords can be an important way to ensure fair housing and prevent evictions. Owners can also benefit from resources to rent housing that could otherwise remain vacant.</p> <ul style="list-style-type: none"> <li>• Rental Vouchers</li> <li>• Lease Agreements</li> <li>• Landlord/Tenant Hotline or Informational Resources</li> <li>• Eviction Protection/Prevention</li> <li>• Utilize Public/Private Partnerships to “buy down” or otherwise provide permanently affordable units at 30-120% “real Los Alamos” AMI.</li> <li>• Support and participation in the development of additional LIHTC projects on County or Institutionally owned land.</li> </ul>	Medium – Long
<b>Senior Housing Support</b>	<p>Seniors can require a unique set of housing needs that should be independently addressed. This can include rehabilitation to keep seniors in their existing units and relocation assistance so that seniors can get the right type of housing based on their unique needs.</p> <ul style="list-style-type: none"> <li>• Rehabilitation programs – especially related to improving accessibility</li> <li>• Relocation assistance (planned and emergency)</li> <li>• Emergency foreclosure and eviction support</li> <li>• Utility payment assistance</li> <li>• Rent assistance, or stabilized options for seniors with fixed incomes.</li> </ul>	Short-Long
<b>Support for Homeless and Unstable Households</b>	<p>Support for homeless and unstable households requires a variety of needs depending on the individual households. Given the small size of Los Alamos and the small number of homeless households, many services will have to be provided outside of the County, and services provided within the County should strategically focus on homeless prevention, emergency needs, relocation assistance, and access support.</p> <ul style="list-style-type: none"> <li>• Information and assistance accessing resources outside of Los Alamos (e.g. domestic violence support, emergency shelters, rental vouchers, health services, etc.)</li> <li>• Emergency foreclosure and eviction support</li> <li>• Emergency relocation assistance</li> <li>• Document assistance and mail services</li> <li>• Eviction protection policies</li> <li>• Managed and safe outdoor spaces</li> <li>• Utility payment assistance</li> <li>• Pursue and support regional collaborations related to supportive and transitional housing as well as housing for victims of domestic violence.</li> </ul>	Short-Long
<b>Incentivize the Development of Affordable Housing</b>	<p>Providing incentives in the form of financial or other types of support can achieve affordable housing from developers or property managers.</p> <ul style="list-style-type: none"> <li>• Streamlined entitlements (e.g.: administrative approvals, by-right approvals)</li> <li>• Regulatory incentives (e.g.: density, height, parking standards, setbacks)</li> </ul>	Short-Long

Recommended Strategy	Description and Associated Actions	Time Frame
	<ul style="list-style-type: none"> <li>• Financial or regulatory assistance for owners of vacant and/or underutilized properties</li> <li>• Financial and programmatic assistance for prospective landlords who are moving into a new home (providing rental management and a guaranteed passive income in exchange for an affordable rental unit)</li> <li>• Financial incentives for new development (e.g.: site preparation, land donation, infrastructure improvements, etc.)</li> <li>• Consider a one-time cash incentive for completed ADUs or rehabilitated units coupled with a permanent affordability restriction</li> </ul>	
<b>Volatility Controls</b>	<p>Limit volatile price swings otherwise experienced throughout the market, especially for affordable or specifically targeted units. Similar to reserving housing at affordable price points, this strategy could involve using mechanisms such as liens and deed restrictions when providing land, infrastructure improvements, regulatory concessions, or financial subsidies to:</p> <ul style="list-style-type: none"> <li>• Limit the annual increase in rent to, for example, 10%</li> <li>• Limit the sales price for a home purchased with affordable housing incentives to, for example, 5% annually</li> <li>• Require that a home purchased at a certain AMI, be affordable to that same AMI when eventually sold (e.g.: a home purchased by a 100% AMI household would be sold at a rate affordable to a 100% AMI household)</li> <li>• Consider permanent deed restrictions in consideration of homebuyer assistance or homeowner rehabilitation funding.</li> </ul>	Medium-Long
<b>Market Alternatives</b>	<p>The County can reduce market volatility by having more market alternatives such as:</p> <ul style="list-style-type: none"> <li>• Low-income housing Tax Credit projects</li> <li>• Land banks or land trusts that lower the barrier to entry for prospective home buyers and reduce market volatility</li> <li>• Employer or non-profit managed housing</li> </ul>	Short-Medium

**Table 28. Housing Development**

Recommended Strategy	Description and Associated Actions	Time Frame
<b>Goal 3: Support Additional Housing Development</b>		
<b>Utilize Public and Institutional Land</b>	<p>The County is a major landowner and, along with the Los Alamos Public School system and other major employers, has an existing inventory of potentially developable land that could be used for housing.</p> <ul style="list-style-type: none"> <li>• Consider public-private partnerships</li> <li>• Dispose of land with discounts, mandates, and/or incentives for affordable housing projects</li> <li>• Address zoning, entitlement, and infrastructure needs to facilitate use of properties</li> </ul>	Short-Medium
<b>Support Development for Targeted Housing Needs</b>	<p>The County should create a program to provide development incentives to support the development of low- and moderate-income housing, housing for seniors, student housing, temporary or transient housing, and workforce housing. Incentives include:</p> <ul style="list-style-type: none"> <li>• Fee waivers</li> <li>• Financial Donations</li> <li>• Land Donations</li> <li>• Infrastructure and Site Enhancements</li> <li>• Tax Increment Financing (TIFs) or Public Improvement Districts (PIDs)</li> <li>• Loan assistance either by providing loans with favorable terms or by guaranteeing loans</li> <li>• Use of bond financing for affordable housing</li> </ul>	Short-Medium
<b>Increase Residential Densities and Diversify Unit Types</b>	<p>To most efficiently capitalize on available land, supply as much housing as feasible through smaller unit types, a mix of different housing options, and higher development densities in core areas rich in amenities.</p> <ul style="list-style-type: none"> <li>• Investigate the potential for smaller housing units and lot sizes, especially for seniors, starter families, and empty nesters.</li> <li>• Identify minimum or suggested residential densities for different zoning districts, areas of the county, or properties to achieve housing goals.</li> <li>• Encourage “Accessory Dwelling Units” in all districts that allow residential.</li> <li>• Encourage the incorporation of residential into all mixed-use, commercial, and institutional projects.</li> <li>• <u>Require minimum density recommendations for County P&amp;Z cases to ensure minimum densities of the Comp Plan/Downtown Master Plans/AHP etc. are met.</u></li> <li>• Reduce parking requirements and street and right-of-way-widths</li> </ul>	Short-Long
<b>Reuse Underutilized Resources</b>	<p>Encourage the conversion of vacant and underutilized land and buildings.</p> <ul style="list-style-type: none"> <li>• Encourage and support property owners in converting, improving, and leasing out existing land and buildings for residential units</li> <li>• Encourage redevelopment to allow more housing opportunities</li> <li>• Consider rehabilitation loans and grants to increase environmental standards, reduce utility costs, and develop affordable housing.</li> <li>• Implement Vacant Home Ordinance.</li> </ul>	Medium-Long

Recommended Strategy	Description and Associated Actions	Time Frame
	<ul style="list-style-type: none"> <li>Consider County support for the conversion of underutilized or vacant hotels/motels for residential, temporary, or transitional housing.</li> <li>Consider County incentives for the conversion of second- and underutilized homes for long-term rentals.</li> </ul>	
<b>Assist with Inspection and Construction Challenges</b>	<p>Reduce construction barriers, especially those associated with the size and remoteness of Los Alamos.</p> <ul style="list-style-type: none"> <li>Support County electrical, mechanical, and plumbing inspections.</li> <li>Allow third-party construction inspections for unique projects when appropriate.</li> <li>Support legislative initiatives to address resource issues and streamline State level building reviews and inspections.</li> <li>Lease land for temporary housing for construction workers</li> <li>Provide land for staging materials</li> <li>Provide accurate mapping, infrastructure and utility locations, and land surveying</li> </ul>	Medium-Long
<b>Pro-Housing Zoning &amp; Land Use Regulations</b>	<p>Los Alamos should continue to evaluate zoning to ensure that housing, especially affordable housing, can be provided in a variety of areas and combination with a variety of projects.</p> <ul style="list-style-type: none"> <li>Encourage mixed-use and mixed income projects.</li> <li>Allow a variety of densities in residential areas, including incentives for accessory dwelling units and small-scale conversions or increases in density.</li> <li>Encourage shared and multi-household living arrangements (e.g.: multi-generational, community-oriented housing, room subletting, shared versus private common spaces, mixed short- and long-term stay facilities)</li> <li><u>Require a minimum density recommendation for all County P&amp;Z cases and site plan approvals to ensure minimum densities of the Comp Plan/Downtown Master Plans/AHP etc. are met.</u></li> <li>Consider form-based codes that limit massing, design, and development impacts versus limitations on the number of housing units</li> </ul>	Short-Medium (Ongoing)
<b>Land Inventory</b>	<p>Maintain the inventory of identified public and private land with development potential.</p>	Short-Long (Ongoing)
<b>Regional Partnerships</b>	<p>Given land and infrastructure constraints, Los Alamos can support the provision and development of needed housing in other jurisdictions. This could include:</p> <ul style="list-style-type: none"> <li>Regional collaboration on housing strategies</li> <li>Professional and leadership development initiatives. Joint planning and resource sharing.</li> <li>Targeted incentives for development in neighboring jurisdictions</li> <li>Joint infrastructure improvements to handle regional growth. This could include transportation and transit projects near affordable and market-rate housing developments.</li> </ul>	Medium-Long (Ongoing)

**Table 29. Funding and Resource Strategies**

Recommended Strategy	Description and Associated Actions	Time Frame
<b>Goal 4. Develop Program Funding and Resources</b>		
<b>Dedicated Housing Trust Fund</b>	<p>A dedicated housing trust fund could be used to support affordable housing projects. This could be funded through:</p> <ul style="list-style-type: none"> <li>• Land sales</li> <li>• General fund allocations</li> <li>• Taxes, permits, and fees</li> <li>• General bonds</li> <li>• Tax increment financing.</li> <li>• Private grants.</li> <li>• Fee-in-lieu payments (as done in the City of Santa Fe)</li> </ul>	Short-Medium
<b>LANL funding</b>	<p>The County should work with LANL or other federal agencies to explore opportunities to receive federal funds for the purpose of supporting housing in Los Alamos. This could include direct payments from LANL into a Housing Trust Fund.</p>	Short-Medium
<b>Federal Land Transfers</b>	<p>The County should continue to work with Federal Agencies to acquire land that can be developed with housing or that could accommodate the relocation and expansion of public facilities (e.g.: golf courses, parks, open space, and trailhead parking).</p>	Long
<b>State and Federal Funding for Affordable Housing</b>	<p>The Federal Government and the State of New Mexico have various funding opportunities that should be watched. New state funding opportunities include the Opportunity Enterprise Revolving Fund and support from the New Mexico Finance Authority. Common funding sources include:</p> <ul style="list-style-type: none"> <li>• New Mexico Mortgage Finance Authority (MFA)</li> <li>• New Mexico Economic Development Department (NMEDD)</li> <li>• New Mexico Finance Authority (NMFA)</li> <li>• US Housing and Urban Development (HUD)</li> <li>• US Department of Agriculture (USDA)</li> <li>• US Veterans Association (VA)</li> </ul>	Short-Long

## **D. Public-Private Partnership Case Studies**

### **1. Summary**

Public-private partnerships (PPPs) are a way for the Los Alamos County government to influence, promote, and advocate for affordable housing development. Public entities, or local governments, can provide land and project stewardship to a private developer who executes the housing development. Partnerships can increase efficiency and reduce costs by working together to navigate project feasibility and address barriers. It is typical for the public entity to manage the land and project vision while relying on a private partner or developer to determine project construction and execution. This effort requires strong working relationships and clear communication to achieve the desired outcomes for both parties. The following “lessons learned” come from regional and national examples of PPPs resulting in housing development:

- Everything takes more time than you plan for; phased development allows for project and budget flexibility.
- Diversify new development and address community needs; utilize surveys to determine priorities and preferences.
- Plan and budget for incentives and direct financial contributions to support and catalyze development, especially targeted to affordable housing and redevelopment.

### **2. Case Studies**

Additional information about each project is included to show the different roles a public partner can have in a PPP and may serve as inspiration for future development agreements:

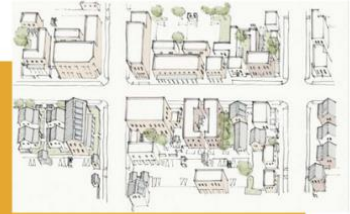
- Clearly distinguish roles with private partners; implement evaluation tools for both parties based on agreed-upon responsibilities.
- Lease/sell publicly held land to activate the site; acquire and transfer private land
- Utilize and promote tax credits to private developers, especially LIHTC programs



## Amador Proximo - Las Cruces, NM

*Plan Completed*

- 50+ acre planned "Community Blueprint" for a potential mixed-use & affordable housing neighborhood
- City-led planning exercise with various private ownership - one party owns approximately 31 acres. An affordable housing project was proposed as a potential development within the planning area.
- The City led the Community Blueprint process but has not been involved in land ownership, infrastructure financing, or direct development of the site.



## Holiday Neighborhood - Boulder, CO

*Completed*

- 27 acre planned mixed use and affordable housing New Urbanist community
- The City of Boulder acquired land and transferred ownership to Boulder Housing Partners (housing authority for the City of Boulder). BHP managed a planning and design process, developed the land, and sold sites to private developers. BHP provided general oversight and management of the planned community after land sales to private developers. Private developers were responsible for developing, marketing, and selling uses within each of their respective sites. The Holiday Neighborhood Master Association progressively took over management as tenants occupied the sites.
- The City acquired the land from a private landowner, transferred ownership to Boulder Housing Partners, and provided financial assistance to enable additional affordable housing.

## Sawmill Community Land Trust - ABQ, NM

*Completed*

- 34 acres of redeveloped industrial land for affordable housing and economic development
- The Sawmill Community Land Trust (SCLT) holds the land in trust. Adjacent properties are in private ownership but have contributed to the redevelopment
- The City of Albuquerque acquired and transferred the original 27- acre site to the SCLT and has supported residential development through its Workforce Housing Trust Fund



## Mueller Austin - Austin, TX

*Completed*

- 711 acre master planned residential and commercial community
- The City of Austin managed initial planning efforts and joined into a partnership with a private company as the master developer. A commission appointed by the City Council ensures compliance with the master plan. A council reviews all construction to ensure compliance with design guidelines. A property owners association maintains common amenities (pools, parks, and trails). A non-profit corporation manages an affordable homes program.
- The City developed an initial vision and goals. They maintained land ownership until builders are contracted, as well as, direct and indirect oversight regarding compliance with planning and affordability goals. Review and negotiation of proposed development



# The Village at Wintergreen - Keystone, CO

*Completed*

- 28+ acre development featuring 243 units with one, two, and three-bedroom floor plans. Units are set aside for workforce housing and 100% AMI affordability rates.
- Summit County's \$300,000 loan and the Summit Combined Housing Authority's partnership were instrumental in securing a property tax exemption for a portion of the project. These initiatives played a crucial role in Gorman & Co.'s successful application for 9% Low-Income Housing Tax Credits (LIHTC) from the Colorado Housing and Finance Authority (CHFA). This combination of funding ensures affordability across the property:
- 120 long-term rental units capped at an average of 100% Area Median Income (AMI)
- 87 LIHTC units for local workers making 30-60% AMI
- 36 master-leased units by Vail Resorts to address seasonal housing needs at Keystone Resort

# The Larkspur - Breckenridge, CO

*Completed*

- A 52-unit workforce housing development that offers a variety of housing types at a variety of prices.
- This project is a partnership between the Summit County and the Town of Breckenridge. Summit County provided the 1.8-acre parcel and project management for the entitlements and construction process. The Town of Breckenridge provided bond capacity to fund the \$22 million project with a 50/50 repayment split between the County and town. The project will be managed by a third-party property management company. The project received \$2.5 million in innovative housing grant funding from the State of Colorado.



# LOGE - Breckenridge, CO

*Completed*

- A 38-room hotel conversion into affordable housing that offers comfortable, convenient, and affordable housing that promotes communal-style living
- Summit County, in partnership with the Town of Breckenridge, acquired the hotel in Fall 2022. A third-party property manages the property.

