

AGR24-82

Santa Fe Housing Trust – Affordable Housing Services

Background

- The Los Alamos Housing Partnership (LAHP) has provided affordable housing services on behalf of the County since 2016.
- In March 2024, the LAHP informed staff they would no longer provide these services.
 - All active rehab and home buyer loans have been closed and handed off to the County. The LAHP contract is closed.
- County staff issued an RFP for a new affordable housing service provider and selected the Santa Fe Community Housing Trust – “The Housing Trust” – who have a long track record of successful implementation and management of affordable housing programs.

Affordable Housing Services

- **Homebuyer Assistance Program Services**
 - **Objective:** Assist first-time home buyers in overcoming financial barriers to homeownership with U.S. Department of Housing and Urban Development (HUD) certified counseling staff. They will provide a streamlined referral process and provide case management services to support residents in the purchase of a home.
 - **Scope:** The program will offer comprehensive home buyer education workshops and down payment assistance in various forms including non-amortizing and amortizing loans.
 - **Impact:** Increased homeownership rates, improved financial literacy, and strengthened economic stability. Program deliverables will be tracked, and a reporting program established to measure outcomes and continually improve service delivery.

Affordable Housing Services

- **Housing Rehabilitation Program Services**
 - **Objective:** Improve the quality, safety, and energy efficiency of existing homes for low-, and moderate-income residents of Los Alamos.
 - **Scope:** The program will provide grants, non-amortizing, and low-interest loans for essential home repairs, accessibility modifications, and energy-efficiency upgrades.
 - **Impact:** Enhanced living conditions, reduced utility costs, and prolonged property lifespan for homeowners.

Affordable Housing Services

- **Consultation and Development of Alternative Programs** -- the SHCHT will work with Los Alamos County to determine future needs and alternative programs to serve the community which may include, but not be limited, to:
 - **Shared Equity Housing Programs** to create long-term affordable homeownership.
 - **Acquisition of land in Los Alamos** for development of homes for low- and moderate-income families.
 - **Management of permanent affordability** requirements and properties.
 - **Acquisition and rehabilitation** of vacant, underutilized, or abandoned properties to increase affordable housing unit.

Services Contract Terms

- 7-year contract
 - Dec. 4, 2024 – Dec. 3, 2027 (4-years)
 - Two (2) additional two-year renewals
- \$2,036,373.19 for term of service contract
 - (Loan reimbursements are paid from separate General Fund/Eco Devo/Housing pool equal to \$400k.)



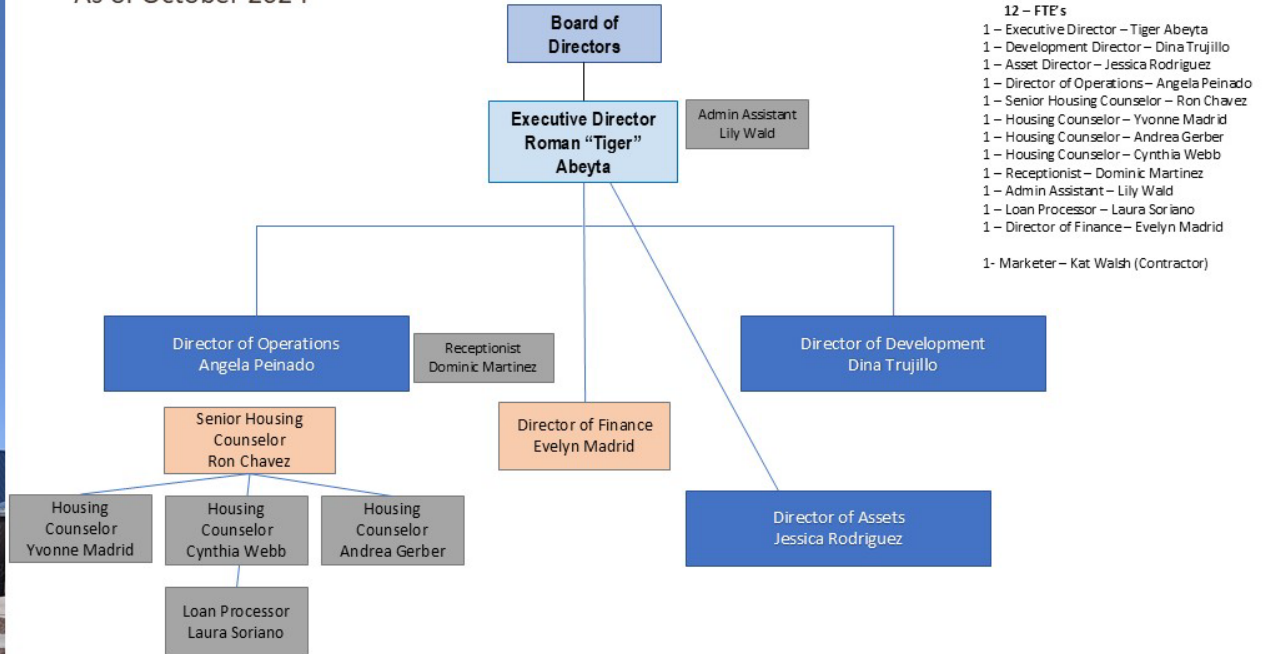
Los Alamos County

Our Mission Statement

“To support, educate, and advocate for homebuyers to make their housing goals a reality; to strengthen our community”

Organization

As of October 2024



- 12 – FTE's
- 1 – Executive Director – Tiger Abeyta
 - 1 – Development Director – Dina Trujillo
 - 1 – Asset Director – Jessica Rodriguez
 - 1 – Director of Operations – Angela Peinado
 - 1 – Senior Housing Counselor – Ron Chavez
 - 1 – Housing Counselor – Yvonne Madrid
 - 1 – Housing Counselor – Andrea Gerber
 - 1 – Housing Counselor – Cynthia Webb
 - 1 – Receptionist – Dominic Martinez
 - 1 – Admin Assistant – Lily Wald
 - 1 – Loan Processor – Laura Soriano
 - 1 – Director of Finance – Evelyn Madrid
- 1- Marketer – Kat Walsh (Contractor)

Services & Accomplishments

Services

- Mortgage Reduction Assistance
- Homebuyer Training Classes
- Financial Literacy Classes for Seniors and Youth
- HUD Certified Counseling
- Reverse Mortgage Counseling
- Home Sales

Funding from: HOPWA (Statewide), City of Santa Fe, CDFI, Bank of America, RCAC, CDBG Program Income

Accomplishments

- Built over 706 homes and 207 affordable rental units
- Provided homebuyer training to over 5,000 households
- Provided financial assistance to more than 1,600 1st time home buyers



Los Alamos County RFP

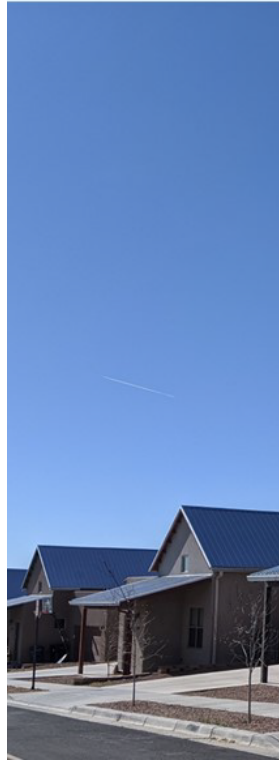
Homebuyer Assistance Program Services

- HUD Certified Counseling
- Training (Homebuyer Assistance, Financial Literacy)
- Reverse Mortgage Counseling
- Down Payment Assistance

Housing Rehabilitation Program Services

- Application Processing
- Rehabilitation of Homes
- Inspections, Quality Control, Post-Assessments
- Funding Assistance





Next Steps

- **Kick Off Meeting**
 1. **Needs Assessment**
 2. **Current List of Pending Clients**
 3. **Training Plans**
 4. **Board and Loan Committee Staffing**
 5. **Community Partners and Local Contractors, Suppliers**
 6. **Application Process**
 7. **Inspections and Quality Control**
 8. **Post Assessments**
 9. **Communication Plan**
 10. **Outreach Services Plan**
 11. **Current Funding Review**
 12. **Office Hours Plan**
 13. **Other Consultation for Future Planning**

OUR HELP YOUR HOME!



The Housing Trust is a non-profit organization that supports, educates and advocates for homebuyers to make their housing goals a reality. We also strengthen our community by forwarding housing efforts.

OUR SERVICES

- Mortgage Reduction Assistance
- Homebuyer Training Classes
- HUD Certified Counseling
- Reverse Mortgage Counseling
- Home Sale

FOR MORE INFORMATION

📍 6005 Jaguar Drive, Ste 101
Santa Fe, New Mexico 87507

📞 505-989-3960

✉ info@housingtrustonline.org



Questions?