



A. INTRODUCTION

The purpose of this Housing section is to address the full range of housing issues impacting the City of Truth or Consequences. It is intended to provide strategies that ensure that all Truth or Consequences residents can afford a home, regardless of income, age, and/or race. It contains strategies for increasing the overall housing stock, and for meeting the housing demand for certain segments of the population (like seniors). It also discusses how to keep existing neighborhoods vibrant.

1. Key Findings

- If population increases as projected, there will be a need for additional housing units;
- There is a need for senior assisted care housing;
- Mobile and manufactured homes need to blend better with the surroundings;
- Substandard and abandoned properties create visual blight and are a safety hazard to the community, and
- All new residential properties should be built to certain minimum design standards to improve the appearance of the built environment.

B. GOALS, OBJECTIVES, POLICIES, AND IMPLEMENTATION ACTIONS

GOAL 1: Ensure that a variety of housing types exist throughout the community for all residents, regardless of age and income.

Objective A: Increase the number of multi-family and senior housing units in Truth or Consequences.

Objective B: Market Truth or Consequences's growth to homebuilders and developers.

Objective C: Facilitate the development of single family site-built housing.

Policy 6.1: It is the policy of the City of Truth or Consequences to provide incentives for the development of affordable housing, senior housing, and group housing.

Policy 6.2: It is the policy of the City of Truth or Consequences to market the City to housing developers/builders.



Policy 6.3: It is the policy of the City of Truth or Consequences to work with housing organizations throughout the state and region to ensure that housing is available for all segments of the population regardless of race, income, or gender.

Implementation Actions

a. Amend the Zoning Code - The City of Truth or Consequences shall amend the zoning code to provide zoning which encourages the development of multi-family and senior housing. The revised zone category(ies) should be utilized in accordance with the Future Land Use map found in this Plan.

b. Amend Subdivision Code - The City of Truth or Consequences shall amend the current subdivision code to offer incentives such as a streamlined approval process for new site-built housing projects.

c. Housing Incentive Program - By 2007, the City of Truth or Consequences shall work with local and regional housing providers in an effort to develop market strategies to attract homebuilders and developers to the City.

Goal 2: Improve the appearance of mobile homes, mobile home parks, and RV parks in Truth or Consequences. (See also Land Use element, Goal 2)

Objective A: Create and adopt standards for manufactured and mobile homes in residential areas in an effort to protect the health, safety, and general welfare of residents.

Objective B: Seek the removal of dilapidated and abandoned structures that pose a danger to the community.

Policy 6.4: It is the policy of the City of Truth or Consequences to promote and protect the public health, safety and welfare of the general public through design standards and zoning practices.

Policy 6.5: It is the policy of the City of Truth or Consequences to provide adequate resources for the enforcement of nuisance, waste, and other ordinances that protect the public health, safety, and welfare of the community.

Policy 6.6: It is the policy of the City of Truth or Consequences to facilitate the identification and abatement of deteriorated, substandard and unsanitary residential properties.

Implementation Actions

a. Create and Adopt Residential Design Standards - Residential design standards shall include requirements for all single family and multi-family dwellings. Design standards for all residential structures could include requirements for the following:

- roof pitch overhang
- affixed to permanent foundation
- exterior siding and roofing that matches color, appearance, and materials of surrounding buildings

b. Enhance Design Standards for RV Parks and Mobile Home Parks - Truth or Consequences's current zone code includes some design standards for mobile home and RV parks, which should be enhanced to provide such amenities as landscape buffers, adequate number



of toilet and lavatory facilities, lighted walkways, adequate roads, sidewalks and bikeways.

c. Rehabilitation of Residential Properties Program - The City of Truth or Consequences shall host a workshop to identify collaborators and agencies to oversee a rehabilitation program for abandoned or dilapidated structures. The program could work towards identifying subject properties, contacting owners, collaborating with repairs and manual labor, and searching for available funding to improve the properties.

d. Enforcement Handbook - The City of Truth or Consequences Building Department and code enforcement officials shall work towards the creation of a handbook which should have a dual purpose. First, it should guide enforcement officials in abating nuisance properties. Second, the handbook should be a resource for residents. At a later date the City could begin a community outreach program to spread the word about community clean-up efforts, and build community pride.

C. BACKGROUND

One of the most important quality-of-life issues any community faces is the condition and availability of housing within the community. This means that the local government should play a role in ensuring that housing is affordable and available. For the most part, housing development and sales remains a private sector venture with the market meeting demand for different types of housing products. The purchase of a home is the single greatest investment most families will make in their lifetimes. Residents will often look to local government for assistance in locating good homes, ensuring that property values are protected, and in the case of lower income residents, assistance in helping to meet mortgage/rental payments and help in maintaining their property. Various government programs help in providing adequate housing to those who need assistance. Some of these efforts assist in providing mortgage assistance funding, assist low-income renters with monthly payments, and help with the rehabilitation of older homes.

1. Truth or Consequences Housing Inventory

The 2000 Census indicates that there are a total of 3,442 occupied units in Truth or

Table 6.1: Dwelling Types

Type of Dwelling Unit	1990	Percentage of Housing Stock	
		in 1990	in 2000
Single-Family Detached	1371	48%	48%
Single-Family Attached	49	2%	2%
Duplex	104	4%	4%
Tri-plex/Four-plex	122	4%	5%
Multifamily Unit	250	9%	8%
Mobile Home or Trailer	902	32%	33%
RV/Boat Used as Residence	35	1%	1%
TOTAL	2833	100%	100%

Source: US Census



6. Housing

Consequences, an increase of over 600 units from 1990. The increase represents 18% of the total housing stock. The term “housing units” includes all types of housing ranging from single-family detached units to manufactured homes. Single-family detached housing represents 37% of all housing types, while mobile homes represent 34.8% of all housing types. The majority of site-built, single-family housing is found west of Date Street, near the golf course, while the older homes, which include mobile homes and multifamily housing are predominately located south of Broadway and east of Date Street.

As the following table indicates, the majority of the homes in Truth or Consequences are single-family detached. Mobile homes account for the second most prevalent housing type in the community. From 1990 to 2000, the major shift in housing types included an increase in both single-family detached and mobile home housing.

Part of the reason for an influx in manufactured housing is that it represents an affordable housing option for owner-occupied detached housing. New Mexico as a state has one of the highest percentages of manufactured housing in America. Many retirees, and younger families in Truth or Consequences find manufactured housing to be a cost-effective option due to low monthly payments and accessible financing.

In 2000, approximately 995 housing units were vacant, accounting for 22.4% of the total housing stock in the community. Of the 22.4% of vacant structures, 7.4% are seasonal and recreational homes. A conversation with a local Realtor confirmed that Truth or Consequences has a healthy housing market, with newcomers requesting various types of housing, from upscale, 3-4 bedroom detached homes, to 1 and 2 bedroom manufactured homes. Of the homes that are occupied, 67.9% are occupied by owners, while 32.1% are rental units. The percent of rental units is greater than that of Williamsburg and the State of New Mexico, which stand at 15% and 30% respectively.

a. Housing Stock

The age of the housing stock includes both the construction of site-built homes and the placement of manufactured homes on the lot. The following table shows the year and number of homes that were built in Truth or Consequences.

Table 6.2: Year Structure Built

Year Structure Built or Placed on the Lot	Number of Units	Percentage of Housing Stock
1990-2000	609	17%
1980-1989	741	21%
1970-1979	768	21%
1960-1969	327	9%
1940-1959	844	23%
1939 or Earlier	325	9%

Source: US Census



In Truth or Consequences, there was a housing boom in the 1940's and 1950's, which corresponds to the national housing boom at the end of WWII. In the 1960's, new housing development slowed. From 1970-90, over 40% of all housing was constructed or placed on a lot in Truth or Consequences. During the 1990's, however, housing growth slowed to 13%.



High-end site built homes are available in the City

b. Housing Value

The median value of an owner-occupied home in Truth or Consequences is \$66,500, which is higher than the price of homes in other communities in Sierra County. In Williamsburg, the median value of a home is \$57,300. The statewide median value of a home is \$108,100. In Truth or Consequences, there are 7 homes valued at over one million dollars, and 41 valued between \$300,000 and \$150,000.

The number of people paying more than 35% of their income on rent in Truth or Consequences totals 31.7% of all renters. There are also 21.2% of people paying more than 15.6% of their monthly income on mortgage and owner costs of their home. According to HUD, when a household is paying more than 35% of their monthly income on rent or mortgage, that home is not affordable for that family. In sum, there are 36.8% of people living in housing that is not affordable given their current income and expenditure ratios.

c. Utilities

Over 80% of homes in Truth or Consequences use natural gas for heating purposes, while 7% utilize propane. Fewer than 1% of the homes lack complete plumbing or kitchen facilities, while 7.6%, or 260 homes, lack phone service. This percentage could be due to seasonal and vacation homes, or be due to homes that rely on cellular phones for their primary phone service.

2. Housing Needs Analysis

The most fundamental challenge Truth or Consequences faces in housing development is the need for upgrades and extensions to the water and wastewater systems. To accommodate any future growth and construction of new homes, those homes must be built where utilities are currently provided. Since the City is not in the position to extend utility lines, and instead is looking to upgrade the existing lines, new housing should concen-

Table 6.3: Estimated Housing Demand

Year	Truth or Consequences	Total New People	Projection of Housing Units Needed
2000	7,273		
2005	8,145	872	427
2010	9,040	895	439
2015	9,853	813	399
2020	10,641	788	386
2025	11,385	744	365
2030	12,068	683	335

Source: Consensus Planning



trate in serviceable areas. Another infrastructure-related challenge for Truth or Consequences is the topography of the City. To construct new homes north of Interstate 25, lift stations must be built, resulting in increased costs. Also, there are unpaved roads within the City limits, and adjacent to the built-core of the community. Any new homes in these areas should be provided with paved access.

a. Estimated Housing Demand

Given the population projections for Truth or Consequences, a projected number of new homes needed can be calculated based on the average household size. In Truth or Consequences, the average household size is 2.04 persons.

Based on the future housing demand table, the housing demand for 2005 is 427 homes. This demand can be accommodated through the sale of existing homes, through the construction of site-built homes and the placement of manufactured homes on new or existing lots. The City must acknowledge new housing demand and begin to plan for the upgrade and extension of utilities to areas of town that are buildable.

b. Need for Senior Housing

While all types of housing will be in demand, it is important for the City to focus on housing for seniors. Senior housing can be comprised of several different types of products, including:

Retirement Community: Retirement communities are age-restricted developments, which may include any housing type offering private and semi-private dwellings, including attached and/or detached units, apartments, and residences. These communities are often geared toward active retirees and often contain amenities such as health/fitness facilities, recreational activities, golf courses, club houses, and other common areas that promote social interaction.

Assisted Living Facilities: Assisted living facilities offer housing for semi-independent seniors, and provide private rooms, meals, personal care, and supervision of activities and medication. Other services such as recreational activities, financial consultation, and transportation may be provided. Assisted living facilities are sometimes combined with other types of housing, such as congregate apartment housing for the elderly and residential health care facilities.

Graduated Care Community: These facilities are age-restricted developments that provide a system of graduated care that range from independent living to long-term bed care. Residents enter into contracts for lifelong care in exchange for the payment of monthly fees. Health care services are provided as well as meals with common dining room facilities, physical therapy services, and recreational facilities.

Nursing Home: Nursing homes are licensed to provide health care under medical supervision for 24 hours a day and may include a long-term skilled nursing facility or an immediate care facility on site.



c. Housing Rehabilitation

One of the most pressing needs in some of the older neighborhoods in the City is housing rehabilitation. Without maintenance and upgrades, especially for older homes, the cumulative effects of disrepair can become serious health and safety threats, as well as detracting from the overall appearance of a neighborhood. There are several local, state and national agencies providing technical and financial assistance for housing rehabilitation.

3. Housing Assistance Opportunities

a. New Mexico Mortgage Finance Authority 2003 Action Plan

Each year, HUD requires that the State of New Mexico prepare an Action Plan for housing and community development. The purpose of the plan is to ensure the continued funding of housing and community development activities throughout the State. Part of the Action Plan identifies potential funding that the State will receive from the federal government and prioritizes the counties where these funds will be utilized. The 2003 Action Plan also identifies the expected funding that will be provided per activity. The New Mexico Mortgage Finance Authority has prioritized the following funding programs for Sierra County:

CHDO Development Set-Aside: A Community Housing Development Organization assists in affordable single-family or multi-family housing development. The priority for this type of program in New Mexico is to provide funds to develop affordable housing in areas of the State that are not served by the organization. This money could be awarded to a county or community that desires to establish such an organization. The NMMFA estimates that it will spend \$1,221,300 on this program between 2003 and 2004.

CHDO Operating Expenses: This program will supply funds that can be used to build the organizational capacity of a CDHO. The NMMFA expects these funds to be used to fill gaps in the operating budget and to enhance the organization's ability to carry out its mission effectively and efficiently. Approximately \$407,424 will be allocated to this program.

The New Mexico Mortgage Finance Authority oversees several other programs with attached funding that may not be specifically prioritized for Sierra County communities but are opened to any community in the state. Some programs that are of interest to Truth or Consequences include:

CDBG Program Related to Housing: Funds are used for owner-occupied housing including clearance, demolition, repair, rehabilitation, historic preservation, or reconstruction.

HOME/Single Family Development: This program provides money to established CHDO for the purposes of construction, acquisition, rehabilitation, and/or refinancing of single-family homes.



HOME/Owner Occupied Housing Rehabilitation Program: The objective of this program is to make financial assistance available to low-income homeowners for home rehabilitation. The money can be used to help homeowners meet applicable codes, standards, or ordinances, energy-related improvements, repair/replacement of major housing systems, accessibility for disabled persons, weatherization, and improvements of a non-luxury nature.



Affordable housing in Truth or Consequences

4. Sierra County Housing Service Agencies and Programs

There are several programs that operate in Sierra County and provide affordable and low income housing assistance. The programs include:

Community Action Agency of Southern New Mexico Inc.: Organization that provides emergency utility and rental assistance, weatherization and housing rehabilitation. The program is also responsible for payment saver counseling. It also offers first month rent grants and assistance with paperwork and forms. A significant program that the Agency oversees is the Residential Teen Housing program, which assists teenagers and single mothers with housing needs. The program is based in Las Cruces.

Housing Support, Inc.: Provides full-service technical assistance and training in affordable housing matters to public and private sector groups. It conducts feasibility analyses, evaluations, project development and conversion. It also assists homeowners' associations. The organization is fully bilingual in English and Spanish. Its track record includes more than 9,000 units of affordable housing development and conversion. The program is also based in Las Cruces.

South Central Council of Governments: The SCCOG administers CDBG funding for housing rehabilitation and other community development programs.

Truth or Consequences Housing Authority: The City of Truth or Consequences Public Housing Authority provides assistance such as Housing Choice Voucher Program (rental assistance), 515 Senior-Congregate Housing, 515 Family Housing. Other Federal programs managed by the Truth or Consequences Housing Authority are as follows: Family Self Sufficiency, Resident Council, Drug Elimination Program—Summer Youth Corps. State programs that the organization administers are as follows: HOME Program, Home ownership counseling.