

# LOCKED OUT:

## NM HOUSING CRISIS IMPACTS ALL STATE LEGISLATIVE DISTRICTS



Across New Mexico, thousands of families are struggling to pay for housing. This problem is not limited to urban areas but affects small towns and rural counties as well.

To help legislators understand the housing needs in their districts, this report ranks legislative districts on the extent to which people who live in each district have housing they can afford.

To rank legislative districts on affordability, we asked five key questions for each legislative district:

- 1) Are working families that earn minimum wage able to find rental housing they can afford?<sup>1</sup>
- 2) Are people with disabilities able to find rental housing they can afford?<sup>2</sup>
- 3) How many senior citizens have housing they can afford?<sup>3</sup>
- 4) How many renters have housing they can afford?<sup>4</sup>
- 5) How many homeowners have housing they can afford?<sup>5</sup>

We used the widely accepted definition for “affordability” wherein housing is considered affordable when a household pays no more than 30 percent of its income towards housing costs. When households pay more than 30 percent of their income towards housing costs,

there is often not enough money left to pay for other basic necessities such as nutritious food, medical care and transportation. So, in other words we examined to what extent renters and homeowners pay more than 30 percent of their income towards housing costs in each legislative district.

Each legislative district received a score between 1 and 100 for each question listed above. These scores were added up to establish one Housing Affordability score for each district. The lower the score, the less affordable the district is to renters and homeowners, including low-income working families, senior citizens and people with disabilities. A score of 100—which no district came close to receiving—would indicate that each of these groups has affordable housing.

**Although some districts ranked higher than others on housing affordability, no district did particularly well. Even the highest ranked district, with a score of 61, still fell far short of a perfect score. The results of our report show that across the state working families, people with disabilities and senior citizens cannot find housing they can afford.**

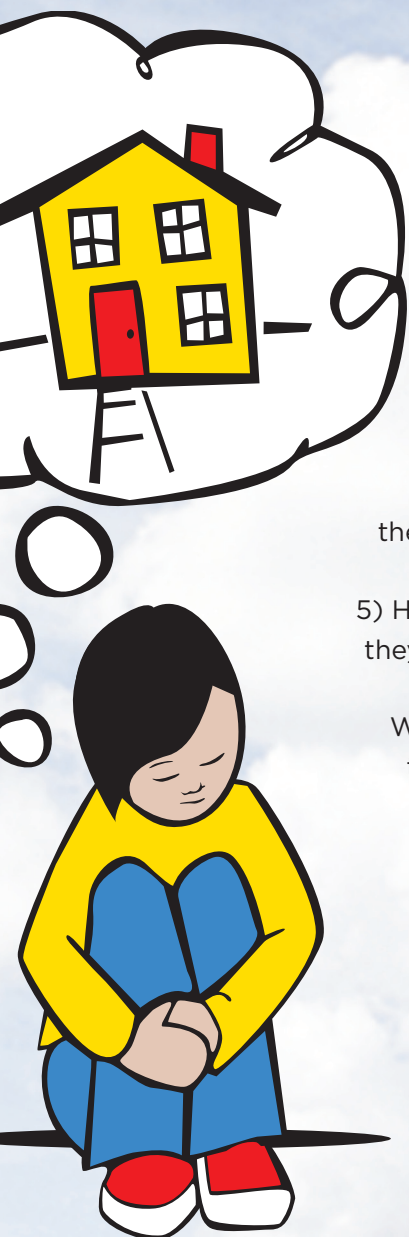
1 Answered by using data from 2009 Out of Reach report by the National Low Income Housing Coalition (<http://www.nlihc.org/oor/oor2009/>)

2 Answered by using data from U.S. Department of Housing & Urban Development FY2010 Fair Market Rent (<http://www.huduser.org/portal/datasets/fmr/fmrs/docsys.html&data=fmr10>)

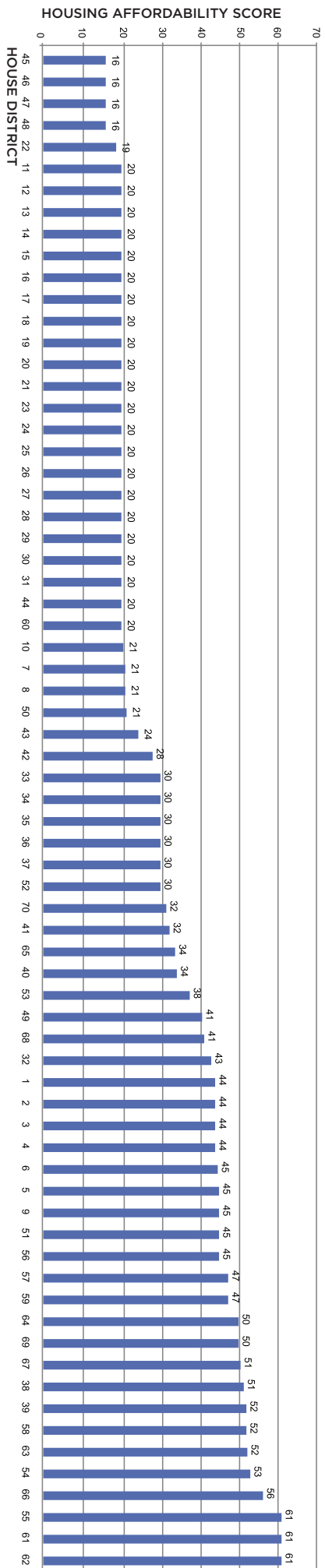
3 Answered by using data from the U.S. Census Bureau, 2000 Census and the U.S. Census Bureau, 2006-2008 American Community Survey

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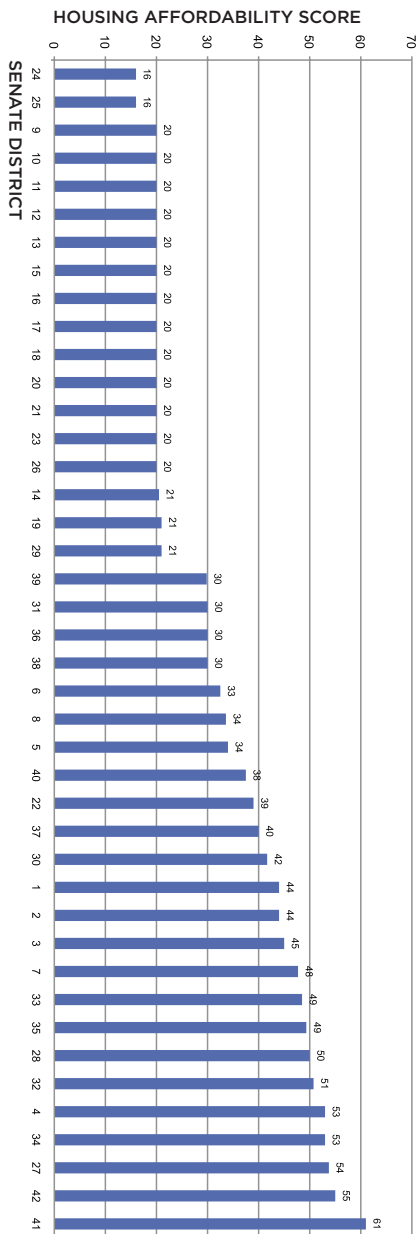
5 Answered by using data from the U.S. Census Bureau, 2000 Census and the U.S. Census Bureau, 2006-2008 American Community Survey



## HOUSING AFFORDABILITY SCORES FOR NEW MEXICO **HOUSE** LEGISLATIVE DISTRICTS



## HOUSING AFFORDABILITY SCORES FOR NEW MEXICO **SENATE** LEGISLATIVE DISTRICTS



### HOUSE DISTRICT / REPRESENTATIVE

- 1 Thomas Taylor
- 2 James Strickler
- 3 Paul Bandy
- 4 Ray Begaye
- 5 Sandra Jeff
- 6 Eliseo Alcon
- 7 Andrew Barreras
- 8 Elias Barelas
- 9 Patricia Lundstrom
- 10 Henry Kiki Saavedra
- 11 Rick Miera
- 12 Ernest Chavez
- 13 Eleanor Chavez
- 14 Miguel Garcia
- 15 Bill O'Neill
- 16 Antonio Maestas
- 17 Edward Sandoval
- 18 Gail Chasey
- 19 Sheryl Williams Stapleton
- 20 James White
- 21 Mini Stewart
- 22 Kathy McCoy
- 23 Benjamin Roderfer
- 24 Janice Arnold Jones
- 25 Danice Picraux
- 26 Al Park
- 27 Larry Larrañaga
- 28 Jimmie Hall
- 29 Thomas Anderson
- 30 Karen Giannini
- 31 William Rehm
- 32 Dona Irwin
- 33 Joni Marie Gutierrez
- 34 Mary Helen Garcia
- 35 Antonio Lujan
- 36 Andy Nuñez
- 37 Jeff Steinborn
- 38 Dianne Miller Hamilton
- 39 Rodolpho Martinez
- 40 Nick Salazar
- 41 Debbie Rodella
- 42 Roberto Gonzales
- 43 Jeannette Wallace
- 44 Jane Powderell-Culbert
- 45 Jim Trujillo
- 46 Ben Lujan

### SENATE DISTRICT / SENATOR

- 1 William Sharer
- 2 Steven Neville
- 3 John Pinto
- 4 George Munoz
- 5 Richard Martinez
- 6 Carlos Cisneros
- 7 Clinton Harden
- 8 Pete Campos
- 9 John Sapien
- 10 John Ryan
- 11 Linda Lopez
- 12 Jerry Ortiz y Pino
- 13 Dede Feldman
- 14 Eric Griego
- 15 Tim Eichenberg
- 16 Cisco McSorley
- 17 Timothy Keller
- 18 Mark Bötano
- 19 Sue Wilson
- 20 William Payne
- 21 Kent Cravens
- 22 Lynda Lovejoy
- 23 Sander Rue
- 24 Nancy Rodriguez
- 25 Peter Wirth
- 26 Bernadette Sanchez
- 27 Stuart Ingle
- 28 Howie Morales
- 29 Michael Sanchez
- 30 David Ulparri
- 31 Cynthia Nava
- 32 Timothy Jennings
- 33 Rod Adair
- 34 Vernon Asbill
- 35 John Arthur Smith
- 36 Mary Jane Garcia
- 37 Stephen Fischmann
- 38 Mary Kay Papan
- 39 Phil Griego
- 40 Diana Duran
- 41 Carroll Leavell
- 42 Gay Kernan



New Mexico Coalition to  
End Homelessness

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This report was produced by the New Mexico Coalition to End Homelessness  
(505) 982-9000 / www.nmceh.org





**When families, people with disabilities, and senior citizens cannot obtain affordable housing, their lives are unstable and that makes it hard to thrive and succeed.**



### Homelessness

The most severe form of housing instability is homelessness. Households that pay a large portion of their income towards housing costs are likely to be living paycheck to paycheck, which means that a single crisis can precipitate homelessness. Across New Mexico, on any given night, at least 5,000 people are living in motels, doubled up with family or friends, staying in emergency shelters, sleeping in their cars or on the streets because they cannot find housing they can afford<sup>6</sup>. Many of those people are children, a problem which is growing—the number of homeless students in New Mexico increased by 40 percent between 2006 and 2008.<sup>7</sup>



### Impact on Children

Housing instability—including homelessness—is hard on kids. It impacts both their emotional and physical health. Seventy-five percent of homeless children under the age of five years have at least one major developmental delay. Children living in unaffordable housing are less healthy than those living in affordable homes, in part because their parents are unable to afford medical care or nutritious food. Substandard housing causes and exacerbates health problems such as asthma<sup>8</sup>. On top of all this is the emotional strain that children experience as they move frequently, sleep in emergency shelters or in cars or deal with unhealthy living conditions. All together this means that children who are living in unaffordable



housing struggle to succeed in school,<sup>9</sup> jeopardizing their future and undermining their capacity to contribute to New Mexico's future.

### Impact on Adults

Housing instability is also hard on adults. Parents who live in unaffordable housing often must work multiple jobs to pay the rent, move frequently as rents increase, or take time off work to care for sick children who have health issues caused by substandard housing. As a result, they cannot focus on obtaining an education or climbing the career ladder. Families who are renting an unaffordable apartment are not able to save a little money each month to put them on the path towards homeownership. People with disabilities or chronic illness are unable to focus on taking care of themselves or are living in conditions that exacerbate their health problems<sup>10</sup>.

**For low-income individuals and families, affordable housing is the first step out of poverty. Housing instability makes it nearly impossible for adults to move up the economic ladder and become self-sufficient or for their children to break the cycle of poverty. An investment in affordable housing is an investment in the people of New Mexico. Affordable housing is the foundation for a good quality of life—one where people have enough to provide basic necessities for themselves and their families, where children can thrive at home and in school, where adults can focus on getting ahead and where our most vulnerable citizens are able to take care of themselves and be productive and contributing members of our communities.**

6 NM Coalition to End Homelessness, 2009 Point-in-Time Count, [www.nmceh.org](http://www.nmceh.org)

7 Education for Homeless Children and Youths Program, National Center for Homeless Education, April 2009

8 The Positive Impacts of Affordable Housing on Health: A Research Summary, The Center for Housing Policy, 2007

9 The Positive Impacts of Affordable Housing on Education: A Research Summary, The Center for Housing Policy, 2007

10 The Positive Impacts of Affordable Housing on Health: A Research Summary, The Center for Housing Policy, 2007