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## FISCAL IMPACT REPORT

SPONSOR Gonzales LAST UPDATED \_\_\_\_\_  
ORIGINAL DATE 02/24/2025  
BILL  
SHORT TITLE Mobile Home Replacement Initiatives NUMBER Senate Bill 320  
ANALYST Gygi

### APPROPRIATION\* (dollars in thousands)

FY25	FY26	Recurring or Nonrecurring	Fund Affected
	\$2,000.0	Recurring	General

Parentheses ( ) indicate expenditure decreases.

\*Amounts reflect most recent analysis of this legislation.

Relates to an appropriation in the General Appropriation Act

### Sources of Information

LFC Files

Agency Analysis Received From  
Aging and Long-Term Services Department (ALTSD)  
Department of Finance and Administration (DFA)

Agency Analysis was Solicited but Not Received From  
North Central New Mexico Economic Development District (NCNMEDD)

## SUMMARY

### Synopsis of Senate Bill 320

Senate Bill 320 (SB320) would appropriate \$2 million from the general fund for the North Central New Mexico Economic Development District to support mobile home replacement initiatives for seniors offered by the Non-Metro New Mexico Area Agency on Aging.<sup>1</sup> Any unexpended or unencumbered balance remaining at the end of fiscal year 2026 shall revert to the general fund.

This bill does not contain an effective date and, as a result, would go into effect 90 days after the Legislature adjourns if enacted, or June 20, 2025.

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<sup>1</sup> The North Central New Mexico Economic Development District is the sponsoring organization for the Non-Metro Area Agency on Aging, which serves 32 of 33 New Mexico counties except Bernalillo.

## FISCAL IMPLICATIONS

The appropriation of \$2 million contained in this bill is a recurring expense to the general fund. Any unexpended or unencumbered balance remaining at the end of FY26 shall revert to the general fund. Although Senate Bill 320 does not specify future appropriations, funding for a developing program creates an expectation the program will continue in future fiscal years; therefore, this cost is assumed to be recurring.

## SIGNIFICANT ISSUES

In 2024, the Non-Metro Area Agency on Aging (NMAAA) received grant funding from the U.S. Department of Housing and Development and the New Mexico Mortgage Finance Authority (MFA) for a senior home repair and modification program.<sup>2</sup> The program is currently serving 14 counties in the state.<sup>3</sup> To be eligible for assistance, homeowners must be age 60 or older; the property must be their primary residence; their name must have been on the property title for at least 12 months; and household income must be below 300 percent of federal poverty guidelines. The maximum for the repair or modification costs is \$25 thousand. Further, the homeowner cannot be under bankruptcy protection and must be current with taxes.

The Aging and Long-Term Services Department (ALTSD) reports that the \$25 thousand cap is insufficient to make homes safe and livable in some cases, particularly for mobile homes. Instead, NMAAA may have to replace the mobile home, at a cost of approximately \$100 thousand per home. As of February 2025, NMAAA has completed 22 home repair or modification projects, including two mobile home replacements. There are currently 123 homes on the waitlist for the program. The appropriation in SB320 would help address this need.

MFA funds home repairs as part of its Housing Innovation program. The authority will continue to fund repairs and replacement for manufactured homes, as funding allows.

## CONFLICT, DUPLICATION, COMPANIONSHIP, RELATIONSHIP

SB320 relates to a \$2 million appropriation in the HAFC version of the General Appropriation Act to the Department of Finance and Administration (DFA) for housing projects for senior citizens living in manufactured housing.

## ALTERNATIVES

DFA recommends a more flexible multiyear funding approach “to provide more time for planning and program administration to reduce the risk of rushed decisions or incomplete projects.”

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<sup>2</sup> <https://www.nonmetroaaa.com/senior-home-repair-program>

<sup>3</sup>Due to limited funding, the current senior home improvement program is limited to Catron, Colfax, Guadalupe, Harding, Los Alamos, Mora, Quay, Rio Arriba, Santa Fe, San Miguel, Sierra, Socorro, Union, and Valencia counties.