



# Military and Veteran Housing

MFA Programs from Homelessness to Homeownership

*Housing New Mexico*

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# Agenda

- New Mexico Mortgage Finance Authority (MFA) Overview
- Military / Veteran Status and Needs
- The Housing Continuum
  - How do MFA programs support Military Service Members and Veterans?
- Military Service Member and Veteran Affordable Housing Challenges
  - What challenges do we face in providing affordable housing to Military Service Members and Veterans?

# About MFA

## OUR VISION

All New Mexicans will have quality affordable housing opportunities.

## OUR MISSION

MFA is New Mexico's leader in affordable housing. We provide innovative products, education and services to strengthen families and communities.

- We were created by the State Legislature in 1975. The MFA Act defines MFA as a “public body corporate, separate and apart from the state.” MFA is not a state agency and receives no operating funds from the state.
- MFA became the state government’s designated housing agency in 1997. All of New Mexico’s state and federal housing programs are now administered by MFA.
- MFA is a Housing Finance Agency (HFA). Each state in the U.S. has one or more.
- MFA provides **financing** for **affordable housing** for **persons of low and moderate income**.



# MFA Board and Legislative Oversight Committee

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# Delivery System

MFA allocates resources and works with partners to serve all New Mexicans.



## FUNDERS

MFA receives affordable housing resources from the federal government and the state. We also use bonding capacity, investments and our own revenue to support affordable housing programs.



## MFA

MFA allocates resources to around 30 different affordable housing programs.



## PARTNERS

MFA contracts with and monitors service providers throughout New Mexico. We also work with lenders, realtors, developers, property owners and tribal and local governments.



## CONSTITUENTS

New Mexico residents have access to affordable housing and related services and resources statewide.

# Our Programs

MFA operates around 30 programs that assist low- and moderate-income households, from people experiencing homelessness to homeowners.





# Military or Veteran Status

Housing Challenges for Military and Veteran Affairs (VA) are instinctively similar, however there are multiple differences that are based on their Military or Veteran status. Examples include:

## Within the Military:

- Active Duty – full time military service
- National Guard and Reserves – primarily part time military service with periods of active duty for training, with short term military activations or combat deployments.



# Military or Veteran Status

## Veterans:

- Expired Term of Service (ETS) with less than 20 Years of military service
- Retired with 20 Years of Service

## Veterans with Disability Benefits:

- ETS with less than 20 years of military service to include disability benefits
- Medical Retirement with less than 20 years of military service to include disability benefits
- Retired with 20 Years of Service to include disability benefits

These categories provide a variety of special circumstances or unique conditions that challenge our Military Service Members, Veterans and Disabled Veterans, which may require additional assistance.

# Military / Active-Duty Housing Needs

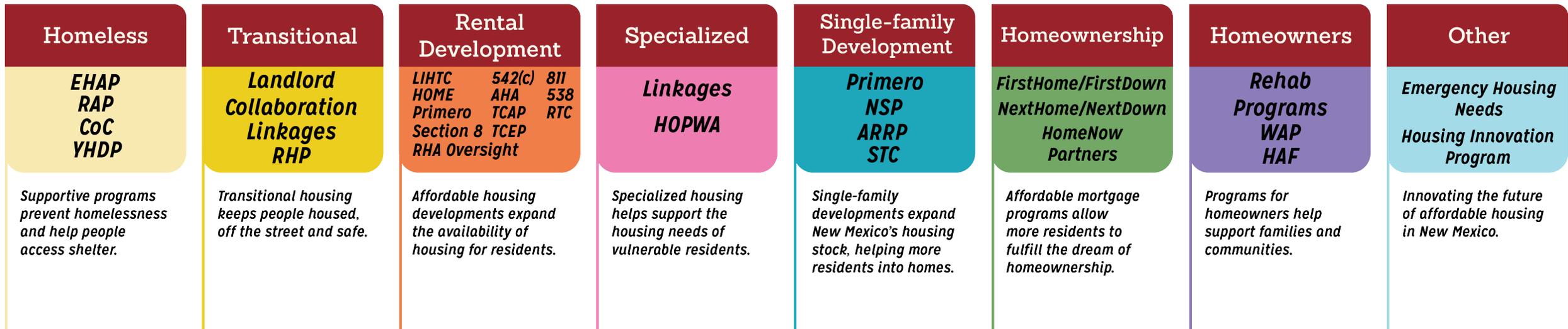
- Military / Active-Duty housing challenges are unique because the military has the responsibility to provide lodging for their service members, either on or off base. If you have the opportunity to live off base, the military provides Basic Allowance for Housing (BAH) to subsidize the cost of off base quarters. Normally, new service members live on base due to the complexity of living off base, and this option is normally awarded to more senior service members. However, there are base housing challenges due to:
  - Base housing capacity;
  - Size of the family unit; or
  - BAH rate for Enlisted Service Members (Pay Scale ranging from E-1 thru E-4).
- The concern for most Military Bases / Commanders:
  - Off base housing needs to be affordable, safe and in good condition;
  - Off-base cost of living is much higher than on base housing; and
  - BAH may not be enough to provide ideal living conditions.

# Veteran Housing Needs

- Veterans or Veterans with disability benefits can have multiple challenges based on their VA status, and these conditions normally mirror the circumstances our society endures. The VA may need assistance or options to address these concerns.
  - Not all Veterans receive disability benefits
  - Disability benefits are distributed based on disability percentages
  - Someone with 20 years of service with disability benefits receives a different calculation than someone with less than 20 years of service

# The Housing Continuum

MFA's programs support the entire housing continuum, from Homelessness to Homeowners:



**Do MFA's programs support Military  
Servicemembers and Veterans?**

**YES!**

# Homeless Programs

## Homeless

***EHAP***  
***RAP***  
***CoC***  
***YHDP***

- Continuum of Care (CoC) assistance with medical, financial and educational programs
- Housing assistance to individuals/families experiencing homelessness
- Emergency Solutions Grant (ESG), which is a rapid re-housing and homeless prevention program funded by HUD)
- Emergency Homeless Assistance Program (EHAP), which is funded annually to support shelter operations, essential services and data collection

*Supportive programs prevent homelessness and help people access shelter.*

# Transitional Housing Programs

**Transitional**

**Landlord  
Collaboration  
Linkages  
RHP**

- Landlord Collaboration Program to support Children Youth and Families Department
- Recovery Housing Program (RHP) provides stable transitional, temporary and permanent supportive housing for individuals in recovery from a substance use disorder.

*Transitional housing  
keeps people  
housed, of the street  
and safe.*

# Rental Development Financing

## Rental Development

LIHTC 542(c) 811  
HOME AHA 538  
Primero TCAP RTC  
Section 8 TCEP  
RHA Oversight

*Affordable housing developments expand the availability of housing for residents.*

- Low Income Housing Tax Credit (LIHTC)
- New Mexico Housing Trust Fund (NMHTF)
- National Housing Trust Fund (NHTF)
- 542 (c) HUD & 538 Rural Development Risk Share
- HOME Rental Funding
- Tax Credit Assistance Program (TCAP) Gap Funding
- Tax Credit Exchange Program (TCEP) Gap Funding
- Primero

# Other Rental Programs

## Rental Development

LIHTC 542(c) 811  
HOME AHA 538  
Primerio TCAP RTC  
Section 8 TCEP  
RHA Oversight

*Affordable housing developments expand the availability of housing for residents.*

- Project Based Contract Administrator (PBCA) & Section 8
- Section 811
- Resolution Trust Corporation (RTC)
- Regional Housing Authority (RHA) Oversight
- Affordable Housing Act (AFA)

# Specialized Housing Programs

Specialized

Linkages  
HOPWA

- Linkages is a state-funded permanent supportive housing program that provides long term rental subsidies, utility assistance and supportive services to vulnerable populations



*Western Regional Housing Authority*



*Specialized housing helps support the housing needs of vulnerable residents*

- HOPWA is federal funding that supports residents with documented HIV/AIDS diagnosis that are at or below 80% AMI

# Single Family Development Programs

## Single-family Development

Primero  
NSP  
ARRP  
STC

- Primero is a flexible, low-cost loan program created to finance the development of affordable housing that might be considered “high risk” by traditional lenders.
- NM Affordable Housing Tax Credit (State Tax Credit) – A tax credit program created by the State of New Mexico to encourage charitable donations to affordable housing projects.
- Acquisition Rehab Resale Program (ARRP) – provides funding for the acquisition, rehabilitation and resale of single-family homes with a goal of increasing homeowner opportunities for low- and moderate-income households.

*Single-family developments expand New Mexico’s housing stock, helping more residents into homes.*

# Homeowner Purchase Programs

## Homeownership

*FirstHome/FirstDown  
NextHome/NextDown  
HomeNow  
Partners*

- *FirstHome* and *FirstDown* are homeownership programs that support first time homebuyers purchasing homes in New Mexico
- *NextHome* and *NextDown* are homeownership programs that support first time or non-first time homebuyers purchasing homes in New Mexico
- *HomeNow* is a down payment assistance, second mortgage loan program available to low-income, first-time homebuyers (80% AMI or lower)

*Affordable mortgage programs allow more residents to fulfill the dream of homeownership.*



# Homeowner Purchase Programs

## Homeownership

*FirstHome/FirstDown  
NextHome/NextDown  
HomeNow  
Partners*

- MFA purchases first time homebuyer loans originated by Habitat for Humanity affiliates in New Mexico
- Duty to Serve - The purpose of this program is to foster collaboration and coordination between Freddie Mac and MFA for the Duty to Serve – Homeownership Counseling for Tribal Lands and Colonias.

*Affordable mortgage programs allow more residents to fulfill the dream of homeownership.*

# Existing Homeowner Programs

## Homeowners

Rehab  
Programs  
WAP  
HAF

- Home and Veterans Rehab Program - Covers home rehabilitation, health and safety, fall reduction, accessibility modifications, care giver modifications and code compliance upgrades.

Existing Veterans Rehab Service Providers include:

- Ohkay Owingeh Housing Authority – OOHA
- San Felipe Pueblo Housing Authority- SFHA
- Southwestern Regional Housing & Community Development Corporation – SRHCDC
- El Camino Real Housing Authority – ECHA
- Tierra Del Sol Housing Corporation

*Programs for homeowners help support families and communities.*

# Existing Homeowner Programs

## Homeowners

Rehab  
Programs  
WAP  
HAF

- Weatherization Assistance Program (WAP) - The WAP, or NM Energy\$mart, helps low-income New Mexicans, below 200% of the Federal Poverty Level, weatherize homes
- Weatherization Readiness - Funding is available to make home “weatherization ready” for participation in the NM Energy\$mart Program

*Programs for homeowners help support families and communities.*

# Homeownership Programs

## Other

*Emergency Housing  
Needs  
Housing Innovation  
Program*

*Innovating the future  
of affordable housing  
in New Mexico.*

- The New Mexico Homeowner Assistance Fund (HAF) provides housing grants to income-eligible households experiencing financial hardship associated with the COVID-19 health crisis.
- The Housing Innovation Program provides grants to entities with innovative affordable housing solutions that are not funded through other MFA programs.

# **What challenges do we face in providing affordable housing to Military Servicemembers and Veterans?**

# Military or Veteran Affordable Housing Challenges

- Active Military
  - Availability of affordable housing units near military bases.
  - Federal income calculation rules make many active military personnel over-income for affordable housing.
- National Guard or Reserves
  - May experience more issues because in most circumstances, they evolve from the community they serve in. Most reservists work, live and are involved in their community.
- Veterans
  - Veterans are integrated in New Mexico Communities, and based on their circumstances, could experience housing challenges across the housing continuum.
  - Lack of veterans rehab service providers.

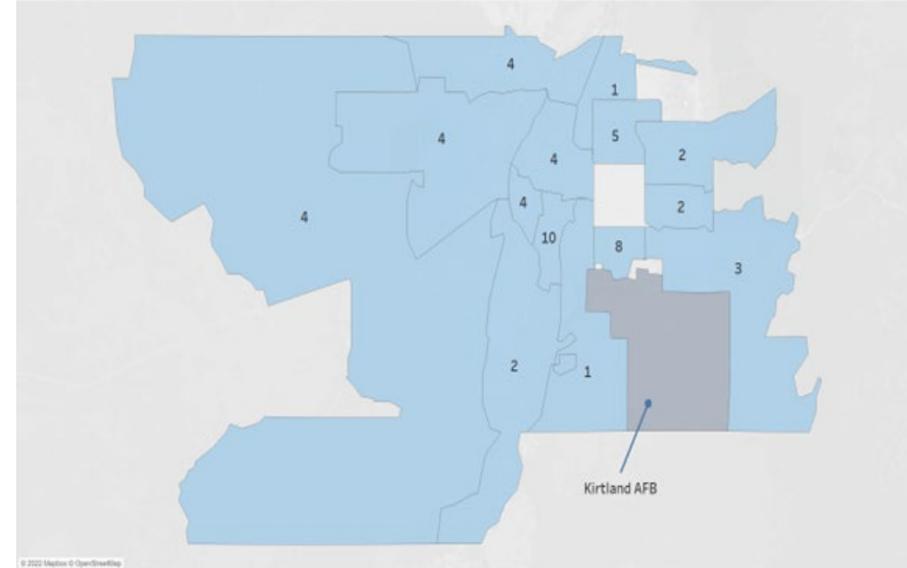


# Affordable Military Housing for Kirtland AFB (KAFB) Albuquerque New Mexico

## Albuquerque / Bernalillo County Median Gross Rent Min \$ 610 and Max is \$1,363

Annual 60% AMI for a Family of 4			\$45,300
Annual Base Pay	Base Pay	Min BAH	Total
E-1	\$20,340	\$12,652	\$33,012
E-2	24,648	\$19,584	\$44,232
E-3	29,220	\$19,584	\$48,804
E-4	33,432	\$19,584	\$53,056

Kirtland AFB



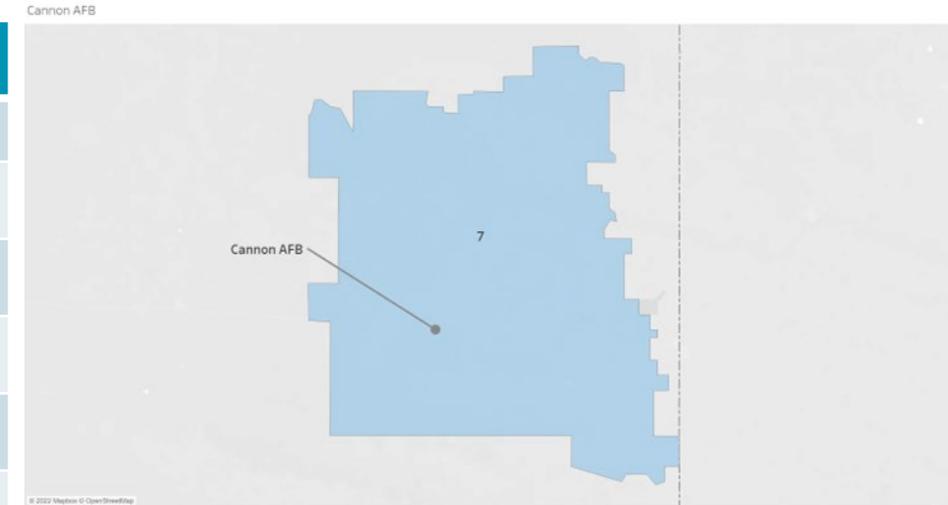




# Affordable Military Housing for Cannon AFB Clovis New Mexico

## Clovis / Curry County Median Gross Rent Min \$ 413 and Max is \$1,333

Annual 60% AMI for a Family of 4			\$36,600
Annual Base Pay	Base Pay	Min BAH	Total
E-1	\$20,340	\$ 8,928	\$29,268
E-2	24,648	\$11,916	\$36,564
E-3	29,220	\$11,916	\$41,136
E-4	33,432	\$11,916	\$45,348





# Affordable Military Housing for Holloman AFB Alamogordo New Mexico

## Existing Affordable Housing within neighboring zip codes

- Projected private sector units needed for Holloman is 705
- Within neighboring zip codes, there are 3 affordable rental properties with 162 total units

## Alamogordo / Otero County

- Median Gross Rent Min: \$455 and Max of \$1,530
- FY2022 Income Limits & Rents for
  - 60% AMI: 2 Bedroom = \$823
  - 60% AMI: 3 Bedroom = \$951
- Annual 60% AMI for a family of 4 is \$36,600; E-1 Base Pay is \$20,340
- Monthly 60% AMI \$ 3,050; E-1 Base Pay is \$ 1,695
- BAH Rates Min: \$ 906  
Monthly Total: \$ 2,601  
Annual Total: \$31,212



# Affordable Military Housing for Holloman AFB Alamogordo New Mexico

## Alamogordo / Otero County Median Gross Rent Min \$ 455 and Max is \$1,530

Annual 60% AMI for a Family of 4			\$36,600
Annual Base Pay	Base Pay	Min BAH	Total
E-1	\$20,340	\$10,872	\$31,212
E-2	24,648	\$14,472	\$39,120
E-3	29,220	\$14,472	\$43,692
E-4	33,432	\$14,472	\$47,904



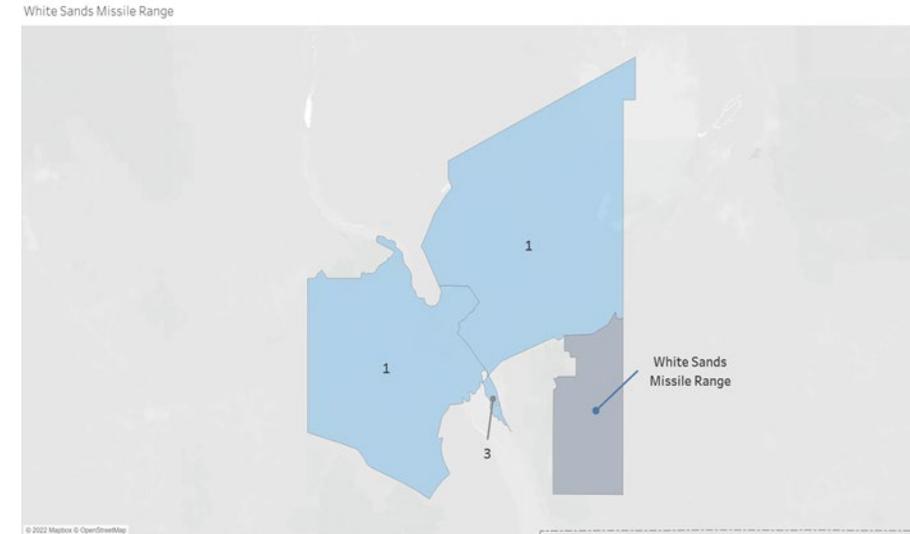




# Affordable Military Housing for White Sands Missile Range (WSMR) Vicinity Las Cruces New Mexico

## Las Cruces / Dona Ana County Median Gross Rent Min \$ 510 and Max is \$1,365

Annual 60% AMI for a Family of 4			\$36,600
Annual Base Pay	Base Pay	Min BAH	Total
E-1	\$20,340	\$10,008	\$30,348
E-2	24,648	\$13,356	\$38,004
E-3	29,220	\$13,356	\$42,576
E-4	33,432	\$13,356	\$46,788



# Summary of Potential Solutions to Challenges

The necessity for affordable housing for the Military and our Veterans is real, and there are many options accessible to MFA that include multiple funding sources.

Potential solutions to address challenges discussed include:

- Ensure MFA has an understanding of the housing challenges our Military and Veterans endure
- Ensure MFA has a proper understanding of the various statuses for the Military or as a Veteran
- Determine if MFA can target certain types of funding to mitigate income qualification challenges near bases
- Seek additional service providers for the Veterans rehabilitation program



# Thank you!

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