

Housing New Mexico MFA

Policy, Practice, Progress:
*Overview of the Affordable Housing
Act in 2025*

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What is the Affordable Housing Act (AHA)?

Constitutional Amendment 4 – Passed in General Election of 2004, created the Affordable Housing Act (Section 6-27-3 NMSA 1978): Exempts government donations to affordable housing from the Anti-Donation Clause of the New Mexico State Constitution

Eligible Donors:

- The State of New Mexico
- Counties
- Municipalities
- School Districts or Post-Secondary Educational Institution

Eligible Donations to Affordable Housing Projects:

- Land or an existing building
- Provide or pay for infrastructure
- Provide financing (pay for the cost of acquisition, development, construction, financing, operating or owning)
- Abatement of locally-imposed fees

What isn't the AHA?

The AHA does not supersede other regulation or statute, such as the New Mexico Administrative Code, State Board of Finance rules, local government ordinances or resolutions, and capital outlay rules. The scope of the AHA is limited to allowing for the affordable housing exception to the anti-donation clause and governing the requirements for the exception.

The AHA does not regulate procurement of qualified grantees to receive donations for affordable housing. Local governments must follow their procurement policies and procedures in selecting a qualified grantee that will receive a donation for an affordable housing project or program. Capital outlay funds for affordable housing projects or programs are also subject to a local government's procurement process.

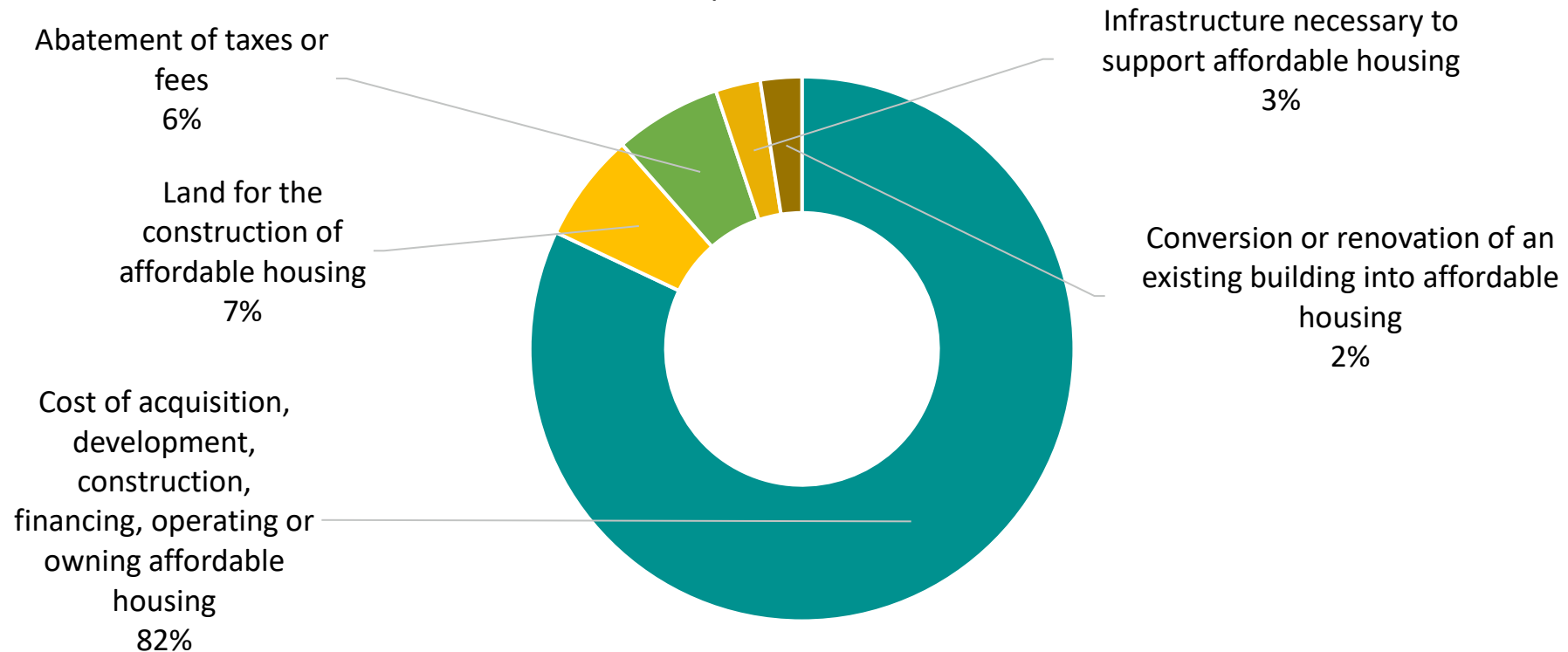
The AHA does not regulate how federal funds are used for affordable housing.



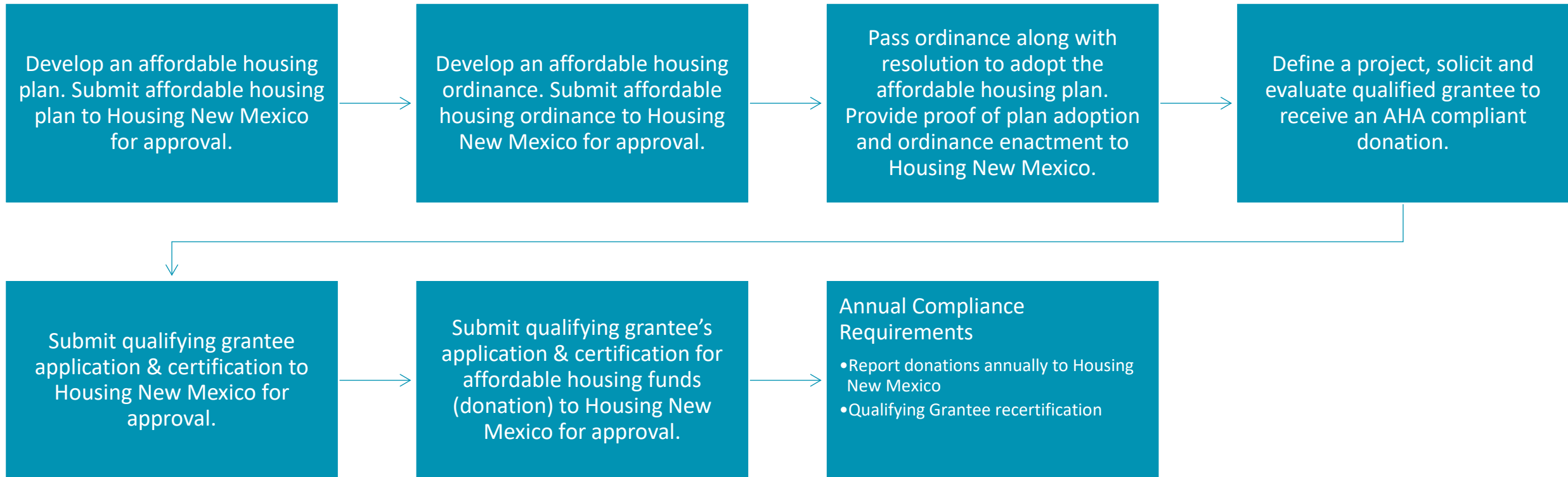
A mural adorns Three Sisters Apartments in Las Cruces, New Mexico, a 70-unit affordable housing development that opened its doors in May 2025.

AHA Donations to Date

**Affordable Housing Act Donations Made Since 2004:
\$117.9 Million**



Achieving AHA Compliance



Affordable Housing Plan

Affordable
Housing Plan
Components:

Community and Housing Profile – Demographics
& Housing Market Statistics

Housing Needs Assessment - Existing &
Projected Housing Needs

Land Use and Policy Review – Analysis of Land
Use & Construction Constraints

Goals, Policies, and Quantifiable Objectives –
Identification of Resources & Actions Needed to
Expand Affordable Housing Opportunity

Draft plan



Submit plan
to Housing
New Mexico
for review
and approval



Adopt plan
via resolution



Luminaria Senior Community, a 92-unit new construction rental housing development in Albuquerque, was completed in 2022.

Affordable Housing Ordinance

Affordable housing ordinances are the local enabling legislation to permit the exception to the anti-donation clause.

Ordinance must be drafted by local government, submitted to and approved by Housing New Mexico, and approved version passed by local government, with a copy of recorded Ordinance sent to Housing New Mexico.

The ordinance establishes local rules for affordable housing donation but must be at least as restrictive as the Affordable Housing Act.

The ordinance must define the process for selecting a qualified grantee, define income limits and affordability periods for donations.

Housing New Mexico can provide a template ordinance.

Qualifying Grantees

Qualified grantees are entities eligible to receive donations under the Affordable Housing Act.

- A qualified governmental housing agency
- Any type of for-profit or non-profit organization that has among its purposes significant activities related to providing housing or services to low- or moderate-income persons or household
- A qualified individual

Qualifying Grantees – Non-Individuals

Applicant is organized under state, local, or tribal laws, as evidenced by either

Charter

Articles of Incorporation

Business Licenses

Applicant has among its purposes significant activities related to providing housing or services to Persons or Households of Low or Moderate Income, as evidenced by either:

A summary of projects and/or statements that describe recent affordable housing activities in the community

A contract(s) with an entity or individuals that have benefited the community

Applicant has a functioning accounting system that is operated in accordance with generally accepted accounting principles or has designated an entity that will maintain such an accounting system consistent with generally accepted accounting principles, as evidenced by either:

A statement from the organization

Documentation from a Certified Public Accountant

Its most recent independent financial audit, mandatory for all applicants legally required to have an independent financial audit

An approved audit summary

Applicant has no significant outstanding or unresolved monitoring findings from the Governmental Entity, MFA, or its most recent independent financial audit; and has not been suspended or debarred by any federal agency or MFA. If the applicant has any outstanding or unresolved monitoring findings, it must have a certified letter from the Governmental Entity, MFA, or auditor stating that the findings are in the process of being resolved, as evidenced by:

Good Standing Certification

Reputation Certification

Proof of no HUD suspension or debarment from sams.gov

Qualifying Grantees – Non-Individuals Non-Profits

Applicant has a primary mission to provide housing or housing-related services to Persons of Low or Moderate Income, as evidenced by either

A summary of projects and/or statements that describe recent affordable housing activities in the community

A contract(s) with an entity or individuals that have benefited the community

Applicant must have received its 501(c)(3) designation prior to submitting an Application, as evidence by either

A 501 (c)(3) or (4) Certificate from the IRS

A group exemption letter from the IRS

Applicant must have no part of its net earnings inuring to the benefit of any member, founder, contributor, or individual

Charter

Articles of Incorporation

How to “Qualifying” a Grantee – Non-Individual

Local governments must use the “Qualifying Grantee Certification for Non-Individual Applicants” form to verify that an entity meets, and evidences Qualifying Grantee criteria.

Local governments must submit the completed Qualifying Grantee Certification for Non-Individual Applicants form and supporting documentation for Housing New Mexico’s approval.

Local governments may certify an entity as a Qualifying Grantee, without any commitment or obligation, to make an affordable housing donation to that entity.

Qualifying Grantees that do receive an AHA donation must be recertified annually by the local government to ensure they remain in good standing.

Qualifying Grantee Certification for Non-Individual Applicants
Form Updated August 2023

Section 3.35 of the Affordable Housing Act Rules, pursuant to the Affordable Housing Act (NMSA 1978, §6-27-1 et seq.), defines a Qualifying Grantee as:

- 1) An individual who is qualified to receive assistance pursuant to the Act and is approved by the Governmental Entity and/or MFA; and
- 2) A governmental housing agency, regional housing authority, tribal housing agency, corporation, limited liability company, partnership, joint venture, syndicate, association or a nonprofit organization that:
 - a) is organized under State, local, or tribal laws and can provide proof of such organization;
 - b) if a non-profit organization, has no part of its net earnings inuring to the benefit of any member, founder, contributor, or individual; and
 - c) is approved by the Governmental Entity and/or MFA.

Section 5.2 of the Affordable Housing Act Rules defines Applicant Eligibility, which are the minimum requirements for the entities eligible to receive Affordable Housing Funds. Thus, these requirements must be satisfied for an entity to be approved as a Qualifying Grantee. This form serves as the Governmental Entity and/or MFA Qualifying Grantee Certification for Non-Individual Applicants and is valid for 12 months, starting on the date it is signed by Governmental Entity and/or MFA. After the initial 12-month approval period, a Governmental Entity and/or MFA must complete an updated version of this form for the Qualifying Grantee.

Certifying Governmental Entity Information	
Certifying Official Name:	
Certifying Official Title:	
Certifying Official Email:	
Certifying Official Phone:	

Applicant Information	
Applicant Name:	
Address:	
Executive Director/CEO:	
Point of Contact Name:	
Point of Contact Title:	
Point of Contact Email:	
Point of Contact Phone:	
Business Registration Number:	
Location of Registration:	
Registration Expiration:	
Date of Incorporation:	
Organization Type:	<input type="checkbox"/> Regional Housing Authority <input type="checkbox"/> Tribal Housing Agency <input type="checkbox"/> Governmental Housing Agency <input type="checkbox"/> For-profit organization, including any cooperation, limited liability company, partnership, joint venture, syndicate, or association or a nonprofit organization <input type="checkbox"/> Nonprofit organization <input type="checkbox"/> Other _____
Certification Type:	<input type="checkbox"/> Initial Certification <input type="checkbox"/> Re-certification

Qualifying Grantee Certification
 I, Governmental Entity ("Governmental Entity") certifies that Applicant ("Applicant") satisfies the following Qualifying Grantee requirements and is therefore eligible to receive Affordable Housing Funds:

Qualifying Grantee Certification for Non-Individual Applicants
Form Updated August 2023

<input type="checkbox"/> 5.2.C.1 Applicant is organized under state, local, or tribal laws, as evidenced by either: <input type="checkbox"/> Charter <input type="checkbox"/> Articles of Incorporation <input type="checkbox"/> Business Licenses
<input type="checkbox"/> 5.2.C.2 Applicant has among its purposes significant activities related to providing housing or services to Persons or Households of Low or Moderate Income, as evidenced by either: <input type="checkbox"/> A summary of projects and/or statements that describe recent affordable housing activities in the community <input type="checkbox"/> A contract(s) with an entity or individuals that have benefited the community
<input type="checkbox"/> 5.2.C.3 Applicant has a functioning accounting system that is operated in accordance with generally accepted accounting principles or has designated an entity that will maintain such an accounting system consistent with generally accepted accounting principles, as evidenced by either: <input type="checkbox"/> A statement from the organization <input type="checkbox"/> Documentation from a Certified Public Accountant <input type="checkbox"/> Its most recent independent financial audit, mandatory for all applicants legally required to have an independent financial audit <input type="checkbox"/> An approved audit summary
<input type="checkbox"/> 5.2.C.4 Applicant has no significant outstanding or unresolved monitoring findings from the Governmental Entity, MFA, or its most recent independent financial audit; and has not been suspended or debarred by any federal agency or MFA. If the applicant has any outstanding or unresolved monitoring findings, it must have a certified letter from the Governmental Entity, MFA, or auditor stating that the findings are in the process of being resolved, as evidenced by: <input type="checkbox"/> Good Standing Certification <input type="checkbox"/> Reputation Certification <input type="checkbox"/> Proof of no HUD suspension or debarment from sams.gov

For non-profit Applicants:

<input type="checkbox"/> 5.2.D.1 Applicant has a <u>primary</u> mission of the nonprofit organization must be to provide housing or housing-related services to Persons of Low or Moderate Income, as evidenced by either: <input type="checkbox"/> A summary of projects and/or statements that describe recent affordable housing activities in the community <input type="checkbox"/> A contract(s) with an entity or individuals that have benefited the community
<input type="checkbox"/> 5.2.D.2 Applicant must have received its 501(c)(3) designation prior to submitting an <u>Application</u> , as evidence by either: <input type="checkbox"/> A 501 (c)(3) or (4) Certificate from the IRS <input type="checkbox"/> A group exemption letter from the IRS
<input type="checkbox"/> 5.2.D.3 Applicant must have no part of its net earnings <u>inuring</u> to the benefit of any member, founder, contributor, or individual, as evidence by either: <input type="checkbox"/> Charter <input type="checkbox"/> Articles of Incorporation

Print Name of Certifying Official _____
 Title _____
 Signature _____
 Date _____

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Qualifying Grantees – Individuals

Using Affordable Housing Funds to Directly Benefit an Individual

- Examples include, but are not limited to, downpayment assistances, home rehabilitation and weatherization.
- Individuals must be income qualified, consistent with an entity's AHA ordinance.
- Entity must establish program guidelines to that regulate other program parameters, like including but not limited to additional eligibility requirements (such as seniors, veterans) and funding terms (grants versus loan).

For individual qualifying grantees, local governments must develop program guidelines that stipulate criteria for beneficiary eligibility. The criteria, at a minimum, must include income limits that are consistent with the local government's Affordable Housing Act ordinance. **The program guidelines must be submitted to Housing New Mexico for review and approval.**

Making Affordable Housing Awards

Local governments must **select a qualified grantee**, and **evaluate a proposed project or program**, to receive an affordable housing donation/award (funding, land, infrastructure) through a process that is consistent with its procurement code and funding source regulation.

Request for Proposals

- An RFP is a solicitation document issued by a government agency when they want organizations to submit detailed proposals to carry out a specific project or provide certain services.
- RFP = detailed instructions for what's needed and how to apply (the "playbook").

Notice of Funding Availability

- A NOFA is a public announcement that funding is available. It's usually broader than an RFP and serves as the official notice to potential applicants that they can apply for funding.
- NOFA = announcement that funding is available (the "heads up").

Affordable Housing Program

- A program with guidelines on how and to whom funding may be awarded – typically used to make affordable housing awards to individuals.
- Impact fee abatement for affordable housing developments.
- Home rehabilitation program.

Award Application Certification

After completing a selection and evaluation process to make an affordable housing donation/award, local governments must submit the “Affordable Housing Funds Application Certification for Non-Individual Applicants” form to Housing New Mexico, along with the application packet, that attest to the following:

- Completion of its review of the Application
- Determination that the Application is complete
- Determination that the requirements of these Rules and the Act have been satisfied
- Determination that the Applicant is a Qualifying Grantee

Housing New Mexico will then approve the application certification.

Affordable Housing Funds Application Certification for Non-Individual Applicants
Form Updated August 2023

Section 5.3 of the Affordable Housing Act Rules, pursuant to the Affordable Housing Act (NMSA 1978, §6-27-1 et seq.), establish that Non-Individual Applicants wishing to apply for Affordable Housing Funds to participate in any Affordable Housing Program are required to submit an Application to the Governmental Entity and/or MFA. Section 5.3 also lists the requirements, as applicable, that must be included in the Application. Section 5.4 of the Affordable Housing Act Rules establishes that a Governmental Entity must certify its review, determination of completeness, determination that the requirements of these Rules and the Act have been satisfied, and determination that the Applicant is a Qualifying Grantee, to the New Mexico Mortgage Finance Authority (MFA).

This form serves as the Governmental Entity Application Certification for Non-Individual Applicants that will receive Affordable Housing Funds from a Governmental Entity that are subject to the Affordable Housing Act and Rules. In addition to this form, a Governmental Entity must complete the Qualifying Grantee Certification for the Applicant before providing Affordable Housing Funds to the Applicant.

Application Summary	
Governmental Entity:	
Applicant Name:	
Affordable Housing Funds Amount:	
Purpose of Affordable Housing Funds:	

Affordable Housing Funds Application Certification for Non-Individual Applicants
Form Updated August 2023

Governmental Entity ("Governmental Entity") certifies that it has met the following requirements for Affordable Housing Funds Application in its award of **Affordable Housing Funds Amounts** to **Applicant** for the purpose of **Project Purpose(s)**:

5.4.A.1 Governmental Entity has completed its review of the application.

5.4.A.2 Governmental Entity has determined that the application is complete and includes the elements required within Section 5.3 Application of the Affordable Housing Act Rules:

5.3.4.1 One original Application, together with all required schedules, documents, or such other information which were required.

5.3.4.2 Application includes evidence or certification that the Applicant has no significant outstanding or unresolved monitoring findings from the Governmental Entity, MFA, or its most recent independent financial audit; or if it has any significant outstanding or unresolved monitoring findings from the Governmental Entity, MFA, or its most recent independent financial audit, it has a certified letter from the Governmental Entity, MFA, or the auditor stating that the findings are in the process of being resolved.

5.3.4.3 Evidence (or a certification as may be allowed by the Governmental Entity and/or MFA) that the Applicant has a functioning accounting system that is operated in accordance with generally accepted accounting principles, or has a designated entity that will maintain such an accounting system consistent with generally accepted accounting principles.

5.3.4.4 Applicant's current independent financial audit.

5.3.4.5 Applicant has among its purposes significant activities related to providing housing or housing-related services to Persons or Households of Low or Moderate Income.

5.3.4.6 A proposed budget and performance schedule for the Affordable Housing Project for which the Applicant is applying for Affordable Housing Funds or for a Housing Assistance Grant.

5.3.4.7 Project narrative that addresses the evaluation criteria set forth in any RFP or other procurement process issued by the Governmental Entity or MFA for the Affordable Housing Funds or the Housing Assistance Grant for which the Applicant is applying, including unit type and rent summary for Persons of Low or Moderate Income.

5.3.4.8 Applicant's list of current board members, including designated homeless participation, as required by the Governmental Entity and/or MFA.

5.3.4.9 Organizational chart, including job titles for the Applicant's employees or as otherwise may be required by the Governmental Entity and/or MFA in its discretion.

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Affordable Housing Funds Application Certification for Non-Individual Applicants
Form Updated August 2023

5.3.4.10 Documentation that the Applicant is duly organized in accordance with State or local law and is in good standing with any state authorities such as the Public Regulation Commission (e.g. Articles, Bylaws, and Certificate of Good Standing for a Corporation; Articles, Operating Agreement, and Certificate of Good Standing for a Limited Liability Company; partnership agreement and certificate of limited partnership for a partnership).

5.3.4.11 For non-profit organizations, proof of 501(c)(3) tax status.

5.3.4.12 For non-profit organizations, documentation which confirms that no part of its net earnings inures to the benefit of any member, founder, contributor or individual.

5.3.4.13 Certifications as may be required by the Governmental Entity and/or MFA signed by Chief Executive Officer, Board President or other authorized official of the Applicant.

5.3.4.14 Information as may be required by the Governmental Entity and/or MFA to determine the financial and management stability of the Applicant.

5.3.4.15 Information as may be required by the Governmental Entity and/or MFA to determine the demonstrated commitment of the Applicant to the community.

5.3.4.16 Adequate information, as required by the Governmental Entity and/or MFA, of the Affordable Housing Project proposed by the Applicant. The information provided must clearly evidence that the value of the housing assistance grant reduces the housing costs to persons of low or moderate income.

5.3.4.17 Information supporting the benefits to the community of the Affordable Housing Project proposed by the Applicant.

5.3.4.18 If required by the Governmental Entity and/or MFA, proof of substantive or matching funds or contributions and/or in-kind donations to the proposed Affordable Housing Project in connection with the Application.

5.3.4.19 Any certifications or other proof which he requires to the Governmental Entity and/or MFA to confirm that the Applicant is in compliance with all applicable federal, state and local laws, rules and ordinances.

5.3.B For Applicants who are submitting Applications in connection with a Multi-Family Housing Project, the following additional information is also required to be submitted by the Applicant to the Governmental Entity and/or MFA:
A verified certificate that, among other things:
i. identifies every Multi-Family Housing Program, including every assisted or insured project of HUD, RHS, FHA and any other state or local government housing finance agency in which such Applicant has been or is a principal
ii. except as shown on such certificate, states that:
I. no mortgage on a project listed on such certificate has ever been in default, assigned to the United States government or foreclosed, nor has any mortgage relief by the mortgagee been granted;
II. there has not been a suspension or termination of payments under any HUD assistance contract in which the Applicant has had a legal or beneficial interest;
III. such Applicant has not been suspended, debarred or otherwise restricted by any department or agency of the federal government or any state government from doing business with such department or agency because of misconduct or alleged misconduct; and
IV. the Applicant has not defaulted on an obligation covered by a surety or performance bond
If such Applicant cannot certify to each of the above, such Applicant shall submit a signed statement to explain the facts and circumstances which such Applicant believes will explain the lack of certification. The Governmental Entity and/or MFA may then determine if such Applicant is or is not qualified.

5.3.B.2 If the Applicant is a Mortgage Lender, the Governmental Entity and/or MFA shall consider, among other things:
a. the financial condition of the Applicant;

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Affordability Period

If the fair market value of any Housing Assistance Grant, or the total amount of Affordable Housing Funds which have been awarded, loaned, donated, or otherwise conveyed to the Qualifying Grantee is:	Then the Affordability Period must be not less than:
\$1 to \$14,999	5 years
\$15,000 up to and including \$40,000	10 years
From \$40,000 up to and including \$100,000	15 years
Greater than \$100,000	20 years

The Governmental Entity and/or Housing New Mexico, in its discretion, may increase the Affordability Period in any contract, note, mortgage, loan agreement, land use restriction agreement, restrictive covenant agreements.

In the discretion of Housing New Mexico, weatherization funds from the State, and/or any other similar conveyances where an Affordability Period is not practical, may not necessarily be subject to the Affordability Period requirements. **However, any such conveyances may be subject to recapture on some pro-rated basis as determined by the Governmental Entity and/or MFA.**

Affordability Period Security Instruments

Land Use Restriction Agreement (LURA)

- A LURA is a legally binding contract, typically recorded against a property's deed, that requires the property to be used for affordable housing purposes for a set period of time.
- Because it is attached to the deed, the agreement “runs with the land,” meaning future owners are also bound by its restrictions. Restrictions often include the following:
 - Rent limits: Owners cannot charge more than a certain rent level, usually tied to a percentage of Area Median Income (AMI).
 - Income eligibility: Units must be rented to households whose incomes fall below a specified threshold.
 - Affordability period: Typically ranges from 20 to 40 years, during which the affordability rules must be followed.

Restrictive Convents Agreement (RCA)

- Similar to a LURA, an RCA binds a property to affordability obligations. RCAs are typically used for projects serving single family housing needs to prevent homes assisted from being “flipped.” Restrictions often include the following:
 - Income eligibility: Units must be rented or sold to households below a certain % of Area Median Income (AMI).
 - Affordability period: Duration for which the RCA terms are lock in. May be structured as a forgivable loan.
 - Occupancy rules: May require the unit to be the primary residence of the tenant or homeowner.

AHA Donation Reporting

As a participating entity under the Act, each local government must maintain compliance by completing a donation reporting form to account for any donations made during the Housing New Mexico fiscal year (October through September).

Donation Description	Recipient	*Category	Value	Date (MM/YEAR)	Number of Beneficiaries	Beneficiaries Type
Twelve-acre lot to a developer for the construction of affordable housing.	NM Development Corporation	A. Land	\$1,500,000	03/ 2023	55	Units
Rental Assistance Program	Income qualified renters	E. Cost of acquisition, development, construction, financing, operating or owning affordable housing	\$100,000	On going program	20	Households

*Category

- A. **Land** for the construction of affordable housing
- B. **Conversion or renovation of an existing building** into affordable housing
- C. **Infrastructure** necessary to support affordable housing
- D. **Abatement of taxes or fees** (such as waiver or reimbursement of impact and permitting fees, reduction of taxes for an affordable housing project, etc.)
- E. **Cost of acquisition, development, construction, financing, operating or owning** affordable housing (such, down payment assistant, donations to the Housing Trust Fund, and other grants or loans, etc.)

AHA Compliance Process Recap

AHA Requirement	Local Government Responsibility	Housing New Mexico Responsibility
Affordable Housing Plan	<ul style="list-style-type: none"> Develop in-house, or contract with a consulting firm, an affordable housing plan. Submit draft plan to Housing New Mexico for review and approval. Adopt plan and provide resolution of adoption to Housing New Mexico. 	<ul style="list-style-type: none"> Review and provide feedback to the local government on draft plan. Approval final version of plan, once it includes all required elements. Archive plan and plan adoption resolution.
Affordable Housing Ordinance	<ul style="list-style-type: none"> Draft an affordable housing ordinance, may use the Housing New Mexico template. Submit draft ordinance to Housing New Mexico for review. Enact ordinance and provide enacted ordinance to Housing New Mexico. 	<ul style="list-style-type: none"> Review and provide feedback to the local government on draft ordinance. Approval final version of ordinance, once it includes all required elements. Archive enacted ordinance.
Qualifying Grantee Eligibility Certification	<ul style="list-style-type: none"> Complete the “Qualifying Grantee Certification for Non-Individual Applicants” form to determine that an entity is eligible to receive donations under the AHA. Submit the completed form and supporting documents to Housing New Mexico for its review. 	<ul style="list-style-type: none"> Review “Qualifying Grantee Certification for Non-Individual Applicants” and supporting documents. Provide feedback if there are any issues or provide concurrence if the form and supporting documents are complete.
Qualifying Grantee Application Certification	<ul style="list-style-type: none"> Initiate a selection and evolution process to make an AHA donation. Complete the “Affordable Housing Funds Application Certification for Non-Individual Applicants” form to verify that the affordable housing donation has been evaluated. Submit the completed form and supporting documents to Housing New Mexico for its review. 	<ul style="list-style-type: none"> Review Affordable Housing Funds “Application Certification for Non-Individual Applicants” and supporting documents. Provide feedback if there are any issues or provide concurrence if the form and supporting documents are complete.
Affordable Housing Program Guidelines	<ul style="list-style-type: none"> Develop program guidelines for programs that will serve individual beneficiaries, which include income limits and affordability protections. Submit program guidelines to Housing New Mexico for its review. 	<ul style="list-style-type: none"> Review program guidelines. Provide feedback if there are any issues or provide concurrence if the program guidelines satisfy AHA requirements.
Affordable Housing Donation Reporting	<ul style="list-style-type: none"> Respond to the Housing New Mexico survey to report donations made during the fiscal year October 1 through September 30. Recertify Qualified Grantees and submit recertification to Housing New Mexico for approval. 	<ul style="list-style-type: none"> Issue via email AHA annual donation survey. Track and report on AHA donations made every year. Review and approve Qualifying Grantee recertification.

For More Information

If you would like to hear from local leaders who are putting the Act into practice, join us tomorrow at the following session:

Putting the Act into Action: Local Voices on Affordable Housing Success

Day 2 – September 18, 2025

2:10 – 3:40 PM

Room: Potters

And for Housing New Mexico
technical assistance visit:

<https://housingnm.org/about-us/affordable-housing-act>



Natalie Green
City of Las Cruces



Jackie Fishman
Consensus Planning



Florence Frank
Bloomberg Harvard City Hall Fellow

Questions?

Policy, Practice, Progress:
*Overview of the Affordable Housing
Act in 2024*

<https://housingnm.org/about-us/affordable-housing-act>

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