

Housing Section 8

INTRODUCTION

The housing element is intended to provide direction to the City of Carlsbad and to Eddy County on the provision of adequate and affordable housing and equal housing opportunities for all residents of Greater Carlsbad. There are a variety of housing issues that the City of Carlsbad must address. In past decades, the City has not taken a pro-active role in guiding housing provision in the community. The federal government has stepped back from its formerly active intervention in national housing markets. It is now up to the states and to local government to assume leadership roles in housing policy.

Housing and neighborhoods play an integral role in establishing Carlsbad's community image now and in the future. As a result the challenges and opportunities presented in this element of the Plan affect all the others, from Land Use and Transportation to Community Facilities and Services.

8.1 Existing Conditions

As part of the comprehensive planning project, a parcel-level housing condition assessment survey of the five-mile planning and platting jurisdiction of the City of Carlsbad, New Mexico was completed in 1998-2001. A total of nine townships were addressed in whole or in part.

Methodology

A planner, using a windshield-survey technique, directly observed each dwelling unit in the planning area. Dwelling units were rated for condition as follows:

- Good – understood to be housing of any type whose exterior appearance gave the planner the impression of a new or well-maintained property.
- Fair – understood to be housing of any type whose exterior appearance gave the planner the impression that some maintenance of the property had been

deferred, but that the property as a whole was entirely habitable.

- Poor – understood to be housing of any type whose exterior appearance gave the planner the impression that most maintenance had been deferred and that the property would support human habitation with a minimum level of comfort.

In addition to land use data previously coded by CDOD, planners incorporated land use data collected by Eddy County during the same approximate period.

The housing condition data was collected on site in Carlsbad. The planner was familiar with the Carlsbad area and was equipped with aerial photographic maps overlaid with parcel information, rural address points and discreet identification numbers.

Results of the Housing Condition Survey

Narrow housing choices and housing conditions in Greater Carlsbad pose a significant community development challenge to the community.

As the following table and chart illustrate, almost 90% of all housing units in Carlsbad are site built, single-family dwellings. While this housing type was particularly well suited to a population composed mostly of households with parents and children, it may be less adaptable to the needs of Carlsbad in the future. Socio-economic trends (see Section 2), indicate that young adults, those most likely to begin families, are leaving the area, and that the area population of residents over 55 years of age is increasing. Those two trends may result in higher numbers of intergenerational households and in elderly households who desire smaller homes, requiring less maintenance, and perhaps situated in a manner to offer assistance with the tasks of daily living.

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Type of Dwelling Unit	Total Dwelling Units	Total Acres	Good Condition Dwelling Units	Fair Condition Dwelling Units	Poor Condition Dwelling Units
Single Family, Site Built, No Farming	10,979	5,413	8,105	2,136	738
Duplexes	146	27	117	22	7
Manufactured Housing Outside of a Park	611	1,068	267	194	150
Manufactured Housing within a Park	22	50	5	9	8
Multifamily Housing	189	169	100	75	14
Assisted Living/Group Homes	12	27	12	0	0
Farm Residences	294	4,409	173	94	27
Totals	12,253	11,163	8,779	2,530	944

Table 8.1 Depicts the results of the Housing Condition Survey of Greater Carlsbad

An analysis of Carlsbad building permits reveals a substantial increase in manufactured home installations in comparison to site built home construction. Manufactured home installations are likely to surpass the construction of site built homes in Carlsbad over the next decade. Manufactured home providers now offer units at several price points, so they are not by definition necessarily affordable. Nevertheless, less expensive models will continue to be an affordable option for many Carlsbad residents.

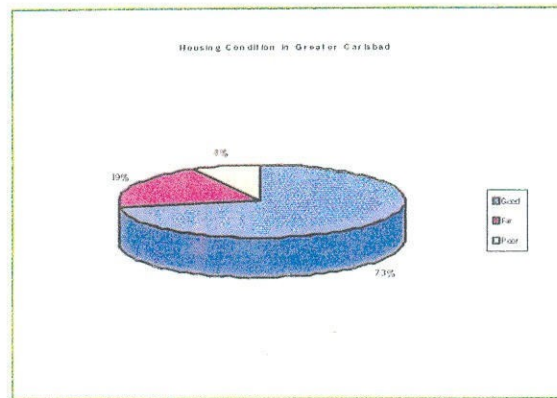


Chart 8.2 Depicts housing by condition

The condition of housing units differs significantly by type of unit. For instance, while 26% of all single-family units are in fair or poor condition, significantly higher percentages of manufactured housing units (57%), multifamily housing units (47%), and farm residences (41%) meet those criteria.

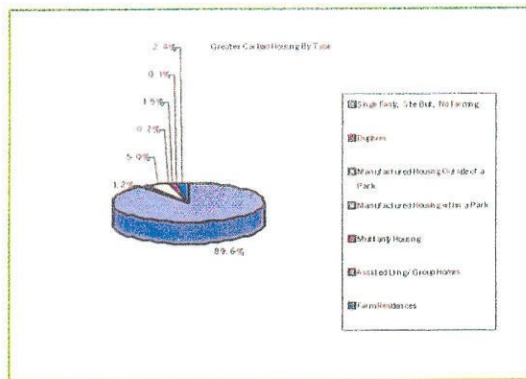


Chart 8.1 Depicts housing by type of dwelling unit.

In addition to the narrow array of housing choices, Greater Carlsbad is also challenged by a deteriorating housing stock. More than 1 in 4 of all dwelling units is in fair or poor conditions according to the survey. Units in fair condition account for 19% of all units and could be improved through rehabilitation. Units in poor condition, 8% of all units, may need to be replaced.

Nor is poor and fair quality housing distributed evenly throughout the planning area. Map 8.0 depicts the geography of housing quality. It shows areas where more than 50% of the housing units are in fair or poor condition and areas where more than 10% of the housing areas are in poor condition. There is a high degree of overlap between the two criteria. The areas where fair and poor housing predominate are all located in the southwest and southeast quadrants of the planning area.

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Policy Implications of Housing Condition Survey

Many people believe that small rural communities are ideal places to live. They assume that these communities offer a safe environment, a supportive community, and affordable housing. Research, including the survey completed for this Plan, belie those assumptions. Rural households are more likely to live in unsuitable or inadequate housing and to have fewer housing choices.

The only housing program currently active in the Carlsbad area is the Section 8 program that aids very low-income families in obtaining decent, safe, and sanitary rental housing. Assistance is in the form of direct payments to a private landlord, secured from the local housing authority. Low-income people use the vouchers to rent homes on the private market. There is no program for the construction of such units, and in Carlsbad multi-family rental housing is minimally provided, so the units that poor households receive are units that have "filtered down" through the marketplace: older units no longer occupied by higher income households who have moved on to new homes. This is borne out by observation in Carlsbad, where new site-built units tend to be located in higher income neighborhoods north of downtown.

Such strategies result in the concentration both of low-income households and of older units where maintenance is deferred. If older parts of the urbanized area are under a political jurisdiction different from new peripheral parts (which is quickly becoming the case in North Carlsbad), political and fiscal disparities may develop.

Filtering, however, appears to be only one of the factors operating in the Greater Carlsbad housing market. In south Carlsbad, especially in areas of unincorporated Eddy County, the quality of development has been relatively unregulated and poor quality development has occurred at the edge of the incorporated area. Private infrastructure, not built to standards acceptable to the City, is common. The result is rural blight

whose remedies are likely to result in political and fiscal hardship for local governments.

Recent changes to the regulations affecting Community Development Block grants to non-entitlement communities in New Mexico afford Carlsbad an opportunity, however, as does the centralization in the late 1990s of all housing programs within the New Mexico Mortgage Finance Authority.

8.2 GOALS AND OBJECTIVES

Housing goals and objectives were identified principally through the conversations held with the participants of the housing focus group. Housing issues were not predominant among those identified by RCCI or by Tripp Umbach, with one exception. That exception is the rather strong indication by Tripp Umbach that the public would like to reverse the damage caused to the visual environment by decades of relatively unplanned development that has resulted in the rural blight described above.

Goal 1

Carlsbad and Eddy County will encourage the development and redevelopment of housing in appropriate locations and at appropriate densities in order to provide a range of housing choices that meets the needs of current and future Carlsbad residents. Local governments will seek to initiate provision of the full complement of housing rehabilitation and replacement available in New Mexico for creating new rental and homeownership residences.

- The City of Carlsbad will adopt housing provision as integral part of its community development program.
- The City and the County will cooperate with the private and non-profit sectors, including homebuilders and lenders to ensure adequate housing provision.

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Goal 2

Carlsbad and Eddy County will ensure that local housing protects the health, safety, and welfare of residents and their neighbors.

- Carlsbad and Eddy County will encourage the reversal and correction of blight by removing structures that pose a threat to the health, safety, and welfare of their residents as allowed by their police powers.

Goal 3

Carlsbad and Eddy County will cooperate on regulating the quality of development in the unincorporated county surrounding Carlsbad to ensure that residents live in healthy, safe environments free of blight and neglect now and in the future.

- Carlsbad and Eddy County will use the tools provided by the legislature for the regulation of development in unincorporated areas.

Goal 4

Eddy County will investigate with residents opportunities available for improving the quality of development in their neighborhoods through the provision of infrastructure enhancements and other improvements.

- Eddy County will take advantage of the set aside programs established for the correction of unsafe and unhealthy rural development if residents of those areas desire improvements.

8.3 POLICIES

The City of Carlsbad and Eddy County will encourage the creation of quality residential environments.

The City of Carlsbad and Eddy County will encourage the development of a wide variety of housing types in order to increase housing choice in Greater Carlsbad.

The City Carlsbad will seek CDBG funding to rehabilitate or replace housing in poor condition.

The City of Carlsbad and Eddy County will cooperate in the regulation of development in areas of unincorporated county adjacent to Carlsbad to ensure that future residential areas are appropriately sited and supplied with adequate infrastructure developed to appropriate standards.

The City of Carlsbad, as allowed within its police powers, will remove housing units that endanger the health, safety, or welfare of residents and neighbors.

Using the provisions permitted in the New Mexico Metropolitan Redevelopment Code and the CDBG set-asides for “colonias” improvements, the City of Carlsbad and Eddy County will cooperate in order to correct blighted conditions.

The City of Carlsbad, through its Community Development Department and in cooperation with the New Mexico Mortgage Finance Authority, the Regional Housing Authority, the Community Action Agency, Habitat for Humanity, local lenders, home builders and manufactured housing providers, will initiate a Housing Master Plan that provides for the development, rehabilitation and replacement of home-ownership and rental residences. The Housing Master Plan will take into account the needs of a wide variety of persons, including the elderly, and will provide for products that are both affordable and available at market rates.

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8.4 IMPLEMENTATION

Recent changes to CDBG regulations in New Mexico and NMMFA's strong desire to implement programs in non-metropolitan areas of the state, along with local Habitat for Humanity, energy make the implementation of these policies highly feasible. The key agency in local government should be the Community Development Department at the City of Carlsbad.