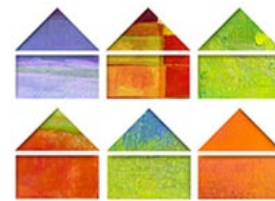




# HUD Innovation in Affordable Housing

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## Planning and Design Criteria

As in past years, the HUD IAH competition focuses on innovation. Understanding innovation provides a foundation for approaching your solution and should be a starting point for each team. Innovation has three basic definitions: a new idea, the act or process of introducing new ideas, and the process of translating an idea or invention into a good or service that increases value. In application, the starting point for innovative design is deconstructing the design program and the owner's objectives for the project: What are we attempting to accomplish? What are the performance attributes we wish to improve? How can we improve durability, reduce energy consumption, improve resource utilization, improve indoor environmental quality, reduce environmental impact, increase community integration, increase density, improve resident quality of life, all while reducing first-cost? By analyzing and deconstructing the problem statement, and by asking the insightful questions, we place ourselves in a position to uncover, develop, and deploy innovative solutions. It is this journey that constitutes innovative design and the road competitors should travel.

The HUD Innovation in Affordable Housing competition is specifically asking teams to identify and develop innovative ideas and solutions. Innovation should be highlighted in all aspects outlined below, while balancing affordability with resource efficiency, durability, and resiliency. The dwellings should be designed for accessibility and healthy living with natural daylight and indoor environmental quality, as well as defined outdoor community and appropriate recreational spaces. The integration of advanced technologies is encouraged along with renewable and renewable-ready design.

Creative and imaginative solutions are sought. Keep in mind that jurors and Santa Fe County Housing Authority will be most impressed by original thinking. Teams are encouraged to create a new narrative for affordable housing, reimagining the way we plan for, design, and build affordable housing.

While teams should emphasize innovation in all aspects of their solutions, the following criteria should be investigated:

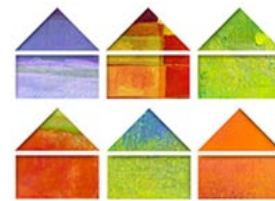
## Environmental

- **Durable:** Long lasting/low maintenance requirements.
- **Healthy:** Design for occupant health, safety, and psychological well-being.
- **Energy and Water Efficient:** Design for low-energy and low-water use requirements.
- **Resource Efficient:** Efficient use of materials; rapidly renewable materials; recycled content/recyclable.
- **Low-impact:** Design that either enhances or does not significantly diminish environmental quality.
- **Resilient:** Design and construction of buildings that resist natural and man-made hazards and provide for the protection of life, safety, and security of all residents.
- **Life Cycle Assessment:** Technique to assess environmental impacts of a product over all stages of its life.



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## Financial

- **Funding:** Primary sources contributing to financial pro forma; understanding rules, regulations, and guidelines.
- **Leveraging:** Secondary sources making use of or combining various financial instruments, such as tax credits, to increase the potential return of an investment.
- **Cash Flow:** Explore all potential funding sources and create alternative or innovative financing plans.
- **Affordable:** Determine cost effective measures to construct and operate over the long term.
- **Initial Capital Cost:** Fixed, one-time expenses associated with development.
- **Operations and Maintenance:** Day-to-day activities required to ensure that the building, systems, and equipment perform as intended.
- **Design for Replacement:** Ease of replacing systems, equipment, or building components as they wear or fail.
- **Infrastructure Longevity:** Design to remain serviceable well beyond financing term.

## Social

- **Neighborhood:** Allowing for and encouraging social interaction among residents of a distinct community and within the wider surrounding community.
- **Access to Employment and Services:** Provide or make use of existing transportation networks to link the site with commercial centers.
- **Accessible:** Readily usable by individuals with varying degrees of physical ability.
- **Sense of Community:** Emotional connections wherein residents care about the community, value their relationships to community and its members, and are invested in the future of the community.
- **Social Networking:** The ability to connect with people and places, including access to amenities, health care, and supportive services, contributes to overall well-being, helps to lower the risk of isolation, and enhances independence.
- **Sense of Place:** Creating an imageable perception of a unique or special place.
- **Sense of Control and Comfort:** Engendering individual ownership of place to promote physical and emotional well-being.

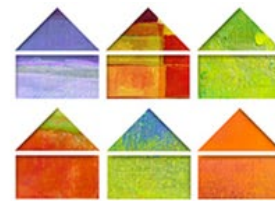
## Program:

The Santa Fe County Housing Authority was created on November 17, 1972 and remains one of the largest housing authorities in the southwest region. Boasting a robust project portfolio, the housing authority currently manages 198 public housing units and 307 Housing Choice Vouchers between its various voucher programs. Santa Fe also manages a Housing Choice Voucher Homeownership Program, Resident Opportunities and Self-Sufficiency Program (ROSS), Family Self-Sufficiency Program (FSS), and Capital Fund Program (CFP). The Housing Authority's budget primarily consists of rental income and subsidies provided by the U.S. Department of Housing and Urban Development. It is the mission of the Santa Fe County Housing Authority to provide drug-free, safe, decent and sanitary housing to low-income and very low-income families in an environment that fosters self-sufficiency and community pride.



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The County of Santa Fe has purchased 6.6 acres of land zoned Commercial C-2 which allows for up to twenty-nine units per acre. This is the highest allowable density in the city of Santa Fe. The parcel has water and sewer to the site and abuts one of the Housing Authority's current developments. The Housing Authority would like to use low income tax credits and other sources of capital to finance the development. The parcel also adjoins some infill sites and a commercial power center. The developer of the power center is working on an overlay zoning designation which will allow for a far more pedestrian-oriented high-density mixed-use mixed income format. This area is the fastest growing part of Santa Fe with a very uncoordinated pattern of development. The new designation would allow for a new town center town which is greatly needed. Santa Fe is rich in architectural heritage going back to the 15th Spanish Law of the Indies (<https://www.huduser.gov/portal/sites/default/files/pdf/The-Laws-of-the-Indies.pdf>).

The site is located approximately 1,200 feet north of the Camino de Jacobo and Airport Road intersection in Santa Fe, New Mexico. The parcel of land is currently vacant, and is described as Tract B-1, Lot 1 and Lot 2, Camino Jacobo. It is irregular in shape and contains 6.6 acres (<https://www.huduser.gov/portal/sites/default/files/pdf/Phase1-Environmental-Site-Assessment.pdf>) 100 percent of the property is suitable for development. A copy of the plat is included in the appraisal and the phase one environmental site assessment (<https://www.huduser.gov/portal/sites/default/files/pdf/Phase1-Environmental-Site-Assessment.pdf>).

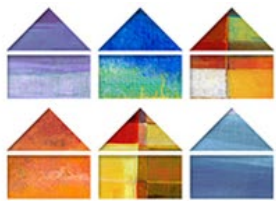
### ***Site Development:***

The site contains approximately 6.6 acres of developable area as shown on the site plans. In addition to increasing density through the introduction of additional buildings, the design teams should strive to create exterior spaces and areas recognizable as distinct activity settings conducive to informal gatherings and socialization and other desirable social interactions.

Resident pedestrian pathways through the site should be well defined, functional, and pleasant to use with socialization opportunities, and formal and casual connectivity to the outdoor activity settings. Pedestrian paths in particular should be hierarchal from public to private. Vehicular access ways should integrate into the designs should be functional and compact as practical. Where pedestrian and vehicular access intersects, pedestrian paths should be visually dominant.

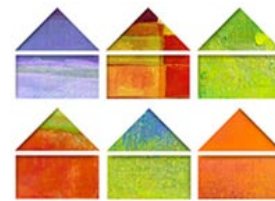
The site is adjacent to a current public housing project and one of the city's major intersections of Airport Road and Cerrillos Road. Attention should be paid to view corridors of the Jemez, Sangre de Cristo and Ortiz mountains. An urban orientation would be to face the proposed new urban overlay area. Attention should also be paid to prevailing wind, solar and other climate related elements.

The Housing Authority would like to come as close to net zero energy use as possible to achieve LEED Platinum designation. Water use requirements are mandated as part of the building code. The Housing Authority may be housing several people with mental disabilities so providing a calm, soothing internal environment is essential.



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## ***Critical Considerations:***

Successful projects will address the program, solve for the design criteria, and will respond to the following questions:

- What aspects of your design innovatively address the needs of mothers with children and singles?
- How does your solution respond to the site, zoning, and building code requirements or restrictions?
- How does your proposed design interact with the site?
- What innovative approaches did you employ in developing your design relative to the restrictions or opportunities presented by the site?
- What innovative energy efficiency, water conservation, and renewable energy strategies did you incorporate into your design?
- What innovative approaches did you employ in order to integrate your design into the neighborhood and community?
- How are themes of transit-oriented development emphasized?
- What services and activity settings are planned and provided for to improve the quality of life for the population served?
- How are you planning to finance the project?
- What innovative financing solutions did you explore for leveraging and partnerships?
- Explain how your design and financial solutions innovatively integrate best practices and technology into your solution.

## ***Financial Considerations:***

The project should concentrate on one- and two-bedroom units serving families at or below 60 percent of the average median income (AMI). The project will be financed by 9 percent tax credit, State of New Mexico Affordable Housing Tax credits, Home funds, NM Housing Trust funds, HUD 542 Enhancement funds, Federal Housing Trust funds, Ventanna funds, land contributions from the County of Santa Fe with possible infrastructure assistance. The City provides reduced fees and certain waivers for Affordable Housing Developments.

## **Accessibility Regulations:**

### **Federal:**

Fair Housing Amendments Act (FHA)

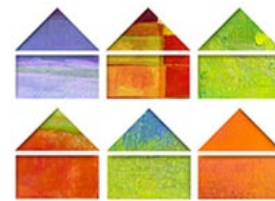
- In newly constructed non-elevator buildings containing at least 4 dwelling units, all ground floor units must comply with the FHA's seven design and construction requirements.
  - Req 1: Accessible building entrance on an accessible route
  - Req 2: Accessible public and common-use areas





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- Req 3: Usable doors
- Req 4: Accessible route into and through the unit
- Req 5: Controls in accessible locations
- Req 6: Reinforced walls for the later installation of grab bars
- Req 7: Usable kitchens and bathrooms
- There are 10 HUD-approved 'safe harbors' for FHA compliance. They can be found here:  
<http://www.fairhousingfirst.org/faq/safeharbors.html>

## Section 504 of the Rehab Act of 1973 (Section 504)

- Section 504 requires access to programs which receive HUD funding. When a newly constructed HUD-funded housing development contains at least 5 units, 'the project' is subject to Section 504. Housing developed by a Housing Authority is subject to Section 504. Among other requirements of the Section 504 regulations; no less than 5% of the total number of dwelling units in 'the project' must comply with the accessible design and construction requirements of the Uniform Federal Accessibility Standards (UFAS) or the 2010 ADA Standards for Accessible Design; these must be disbursed throughout the building(s) and site and among the various unit types available. An additional 2% of the total number of dwelling units in 'the project' must accommodate the needs of people with hearing and visual disabilities (H&V units). The Section 504 regulations can be found here:  
[http://portal.hud.gov/hudportal/HUD?src=/program\\_offices/fair\\_housing\\_equal\\_opportunity/disabilities/sect504faq](http://portal.hud.gov/hudportal/HUD?src=/program_offices/fair_housing_equal_opportunity/disabilities/sect504faq); UFAS can be found here: <http://www.access-board.gov/guidelines-and-standards/buildings-and-sites/about-the-aba-standards/ufas>; the 2010 ADA Standards for Accessible Design can be found here: [https://www.ada.gov/2010ADASTandards\\_index.htm](https://www.ada.gov/2010ADASTandards_index.htm)

## Americans with Disabilities Act Title II (ADA)

- Title II of the ADA applies to activities of states and local governments. A housing authority is considered part of a local government. As a result, Title II applies to all housing developed by a housing authority. No less than 5% of the total number of dwelling units in 'the project' must comply with the accessible design and construction requirements of the 2010 ADA Standards for Accessible Design; these must be disbursed throughout the site and among the various unit types available. An additional 2% of the total number of dwelling units in 'the project' must accommodate the needs of people with hearing and visual disabilities. The 2010 ADA Standards can be found here: [https://www.ada.gov/2010ADASTandards\\_index.htm](https://www.ada.gov/2010ADASTandards_index.htm)

NOTE: Use of the 2010 Standards for Accessible Design in lieu of UFAS will satisfy the accessible design and construction requirements of Title II of the ADA and Section 504.

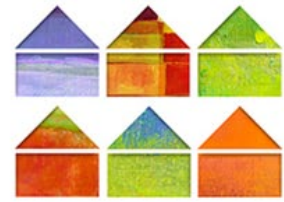
## State:

New Mexico Fair Housing Law. New Mexico passed the New Mexico Human rights Act in 1969 which prohibits discrimination in the rental, assignment, lease and sublease of housing. In addition, the NMHRA prohibits discrimination on the basis of race, religion, color, national origin, sex, physical and mental handicap, ancestry, sexual orientation, gender identity, and spousal affiliation. Claims alleging violations of this Act should be filed with the State Human Rights Office (see Resources and Contacts



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for information). The full Act can be viewed at: NMHRA, along with a Fact Sheet ([https://www.santafenm.gov/fair\\_housing](https://www.santafenm.gov/fair_housing))

City of Santa Fe. The City of Santa Fe has a Fair Housing Ordinance that prohibits discrimination in housing based on race, color, religion, gender, sexual orientation, national origin, familial status and disability. The full text of the Ordinance can be viewed at: Fair Housing Ordinance ([https://www.santafenm.gov/fair\\_housing](https://www.santafenm.gov/fair_housing))

## Applicable HUD Programs:

### The Rental Assistance Demonstration (RAD)

- The Housing Authority plans to use HUD's RAD program to help finance the rehabilitation or redevelopment of the property.
- RAD allows proven financing tools to be applied to at-risk public and assisted housing and has two components:

1st Component - Allows Public Housing and Moderate Rehabilitation (Mod Rehab) properties to convert, under a competition limited to 60,000 units, to long-term Section 8 rental assistance contracts;

2nd Component - Allows Rent Supplement (Rent Supp), Rental Assistance Payment (RAP), and Mod Rehab properties to convert tenant-based vouchers issued upon contract expiration or termination to project-based assistance.

- RAD is a central part of the Department's rental housing preservation strategy, which works to preserve the nation's stock of deeply affordable rental housing, promote efficiency within and among HUD programs, and build strong, stable communities.

### Family Self-Sufficiency (FSS) Program

- FSS is a HUD program that enables families assisted through the Housing Choice Voucher (HCV) program and Public Housing (PH) residents...to increase their earned income and reduce their dependency on welfare assistance and rental subsidies.
- Public Housing Agencies (PHAs) work in collaboration with a Program Coordinating Committee (PCC) to secure commitments of public and private resources for the operation of the FSS program, to develop the PHA's FSS Action Plan, and to implement the program.
- FSS was established in 1990 by section 554 of the National Affordable Housing Act, which amended Title I of the U.S. Housing Act of 1937 by adding Section 23 for the FSS program. It is a successor program to project self-sufficiency and operation bootstrap. It was modified by the Quality Housing and Work Responsibility Act (QHRWA) of 1998.
- FSS regulations are found at 24 CFR Part 984.

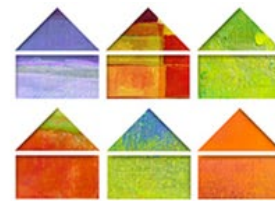
### Housing Choice Voucher Program Section 8

- The housing choice voucher program is the federal government's major program for assisting very low-income families, the elderly, and the disabled to afford decent, safe, and sanitary



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housing in the private market. Since housing assistance is provided on behalf of the family or individual, participants are able to find their own housing, including single-family homes, townhouses and apartments.

- The participant is free to choose any housing that meets the requirements of the program and is not limited to units located in subsidized housing projects.
- Housing choice vouchers are administered locally by public housing agencies (PHAs). The PHAs receive federal funds from the U.S. Department of Housing and Urban Development (HUD) to administer the voucher program.
- A family that is issued a housing voucher is responsible for finding a suitable housing unit of the family's choice where the owner agrees to rent under the program. This unit may include the family's present residence. Rental units must meet minimum standards of health and safety, as determined by the PHA.
- A housing subsidy is paid to the landlord directly by the PHA on behalf of the participating family. The family then pays the difference between the actual rent charged by the landlord and the amount subsidized by the program. Under certain circumstances, if authorized by the PHA, a family may use its voucher to purchase a modest home.

## Other Applicable Federal Programs:

### LIHTC

- The Low-Income Housing Tax Credit (LIHTC) program uses tax policy to help develop affordable rental housing for low and very low-income families. Originally part of the Tax Reform Act of 1986, the LIHTC program leverages private capital and investor equity to support the development of new and rehabilitated affordable rental housing.
- In general, state governments can adapt the LIHTC program to meet their housing needs under broad federal guidelines.
- The private sector carries all development and marketing risk and enforces strong oversight and accountability. Investors only get to claim and keep the tax credits if their units are built, leased and maintained as affordable housing throughout a 15-year compliance period.
- Many states enforce a 15-year extended-use period to require that properties stay affordable beyond the first 15 years.
- States use a competitive process to award developers with credits.