

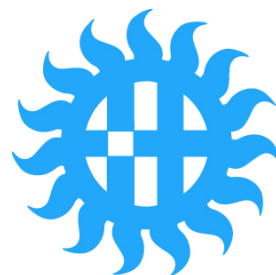


Root Policy Research

789 N. Sherman St Suite 360

Denver, CO 80203

www.rootpolicy.com



CITY OF LAS CRUCES

City of Las Cruces

Analysis of Impediments to Fair Housing Choice

MARCH 6, 2026

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SECTION I & EXECUTIVE SUMMARY.

FAIR HOUSING LANDSCAPE AND ACTION PLAN

EXECUTIVE SUMMARY.

Fair Housing Landscape and Action Plan

This section provides an overview of the fair housing landscape in Las Cruces, beginning with a summary of the fair housing issues identified through the analysis conducted for this Analysis of Impediments to Fair Housing Choice (AI). It then moves into a discussion of how the city has addressed fair housing impediments from 2021. The section concludes with an updated Fair Housing Action Plan that the City of Las Cruces will undertake in the next five years to address identified impediments.

Primary Impediments to Fair Housing Choice: 2026

- **The lack of deeply subsidized rental housing has a disproportionate impact on some protected classes.** The private market does not produce housing that is affordable to many Las Cruces residents, including single mothers and young children; households with members with disabilities; Black/African American and American Indian / Alaska Native (AIAN) residents—all of whom are more likely than other residents groups to rent and need deeply subsidized housing. The City of Las Cruces has increased the supply of affordable housing through local and state investments, which has had a positive impact on disproportionate housing needs—and this work should continue.
- **Hispanic residents are twice as likely as non-Hispanic White households to be unbanked or underbanked, creating challenges to accessing housing, especially homeownership.** When seeking mortgage loans, Hispanic applicants are more likely than non-Hispanic applicants to be denied mortgages due to credit history.
- **Some protected classes are disproportionately impacted by housing condition challenges and overcrowding because they cannot access affordable and accessible housing.**
 - 31% of households with a household member over age 65 lives in a home that does not meet their accessibility needs.
 - Protected classes with high rates of overcrowding included: large households (25%), single parents (24%), and households with a disability (21%).
 - Single parents and residents with disabilities are more reliant than residents overall to need money to make critical repairs and to need help buying a home.

- **17% of Las Cruces respondents said they felt they had experienced discrimination in the past five years.** Mobile home occupants, respondents in overcrowded households, and single parents reported discrimination at the highest rates (more than 30% felt they had been discriminated against).
- **In addition to barriers to housing choice, economically disadvantaged residents face higher rates of food insecurity, are less likely to be insured, face challenges securing jobs that pay reasonable wages, and many are concentrated in high poverty areas in Las Cruces.**
 - Hispanic residents have higher rates of food insecurity (22%) than non-Hispanic White residents. Many Hispanic residents in poverty are concentrated in high-poverty Census tracts in the central downtown area of Las Cruces, which is a USDA-designated food desert.
 - The uninsured rate for Hispanic residents is double the rate for non-Hispanic White residents (12% versus 6%) and residents with only a high school diploma have the highest uninsured rate at 25%. The poverty-concentrated central downtown area, where many Hispanic residents in poverty live, also scores high on metrics that measure elevated levels of physical and mental distress.
 - Non-Hispanic White households had a median income of \$66,034 in 2024, compared to \$49,801 for Hispanic households and just \$38,499 for Black/African American households. These gaps exist despite strong wage growth for Hispanic households between 2010 and 2024.
 - Unemployment rates by race and ethnicity have declined since 2010, however, are markedly higher for Black/African American and American Indian / Alaska Native workers.
 - A single mother even with a graduate degree earns approximately \$8 less per hour than the living wage in Las Cruces.

Legal Framework

The Federal Fair Housing Act (FHA), passed in 1968 and amended in 1988, prohibits discrimination in housing on the basis of race, color, national origin, religion, sex, familial status, and disability.¹ The FHA covers most types of housing transactions including rental housing, home sales, mortgage and home improvement lending, as well as policies and practices that determine the placement of residential housing.

Excluded from the FHA are owner-occupied buildings with no more than four units, single family housing units sold or rented without the use of a real estate agent or broker, housing operated by organizations and private clubs that limit occupancy to members, and housing for older persons.²

The FHA also includes affirmative requirements related to persons with disabilities. It is unlawful to refuse to make reasonable accommodations in rules, policies, practices, or services, if such an accommodation is necessary for a “handicapped” person to use the housing. Further, landlords must allow reasonable modifications of a dwelling or common use areas, if necessary for the handicapped person to use the housing.

The FHA also contains requirements for multifamily dwellings containing four or more units ready for first occupancy after March 13, 1991. All ground floor units must have:

- an accessible route into and through the unit;
- accessible light switches, electrical outlets, thermostats, and other environmental controls;
- reinforced bathroom walls to allow later installation of grab bars; and
- kitchens and bathrooms that can be used by people in wheelchairs.

In addition, all public and common areas must be accessible to persons with disabilities and all doors and hallways must be wide enough for wheelchairs.

The **Rehabilitation Act of 1973** was passed to extend a number of federal protections to people with disabilities in a variety of circumstances. Section 504 of the Act specifically extends these protections to people with disabilities in employment, education, and housing if the programs receive federal financial assistance. Section 508 of the Act eliminates barriers in information technology to make available new opportunities for

¹ For the purposes of this report, the acronym FHA refers to both the Fair Housing Act of 1968 and the amendments from 1988.

² “How Much Do We Know? Public Awareness of the Nation’s Fair Housing Laws”, U.S. Department of Housing and Urban Development, Office of Policy and Research, April 2002.

people with disabilities, and to encourage the development of technologies that will help achieve these goals.

The **Americans with Disabilities Act (ADA) of 1990** prohibits discrimination and ensures equal opportunity for people with disabilities in employment, government services, public accommodations, commercial facilities, transportation, and housing.

Title II of the ADA prohibits discrimination on the basis of disability in all programs, services, and activities provided or made available by public entities including state/local governments and special purpose school districts. Title III of the ADA prohibits private entities that own, lease, and operate places of public accommodation from discriminating based on disability and requires commercial facilities to comply with established accessibility standards.

The **Housing for Older Persons Act (HOPA) of 1995** amended the FHA to address issues concerning exemptions for senior housing when the FHA was amended to include protections against discrimination on the basis of familial status. The Act eliminates the requirement that housing for seniors (55 years and older) have “significant facilities and services” designed for the elderly and establishes a “good faith reliance” immunity from damages for persons who in good faith believe that the exemption applies to a particular property.

The Act retains the requirement that senior housing units include a least one household member who is 55 years or older living in at least 80% of its occupied units. Senior housing properties are not exempt from other provisions of the law including providing reasonable accommodations to persons with disabilities.

The City of Las Cruces makes fair housing information available to the public through its Fair Housing website ([Fair Housing - The City of Las Cruces](#)), including HUD resources and options to file complaints at the federal, state, and local levels.

Fair Housing Experiences

Fair housing complaint data are limited in that they only reflect the experiences of those who have chosen to file complaints. Complaints significantly underestimate the fair housing challenges that occur in a community. For that reason, this section focuses on data derived from a resident survey rather than complaint data. The survey provides a richer and more complete picture of the fair housing landscape in Las Cruces.

The Las Cruces and Doña Ana County Housing and Community Needs Survey was conducted to support the Consolidated Plan and this AI. The survey asked residents about their personal housing choices and experiences; it also explored perceptions of neighborhood belonging and inclusion.

Feeling welcome. Respondents were asked whether they agreed with the statement “I feel that people like me and my family are welcome in all neighborhoods in my community.” Overall, a majority expressed agreement: 36% agreed and 21% strongly agreed (57% total).

The balance expressed feeling unsure or unwelcome, with 12% strongly disagreeing that they live in a welcoming community and 7% disagreeing. As shown in the figure below, responses varied by tenure and household income.

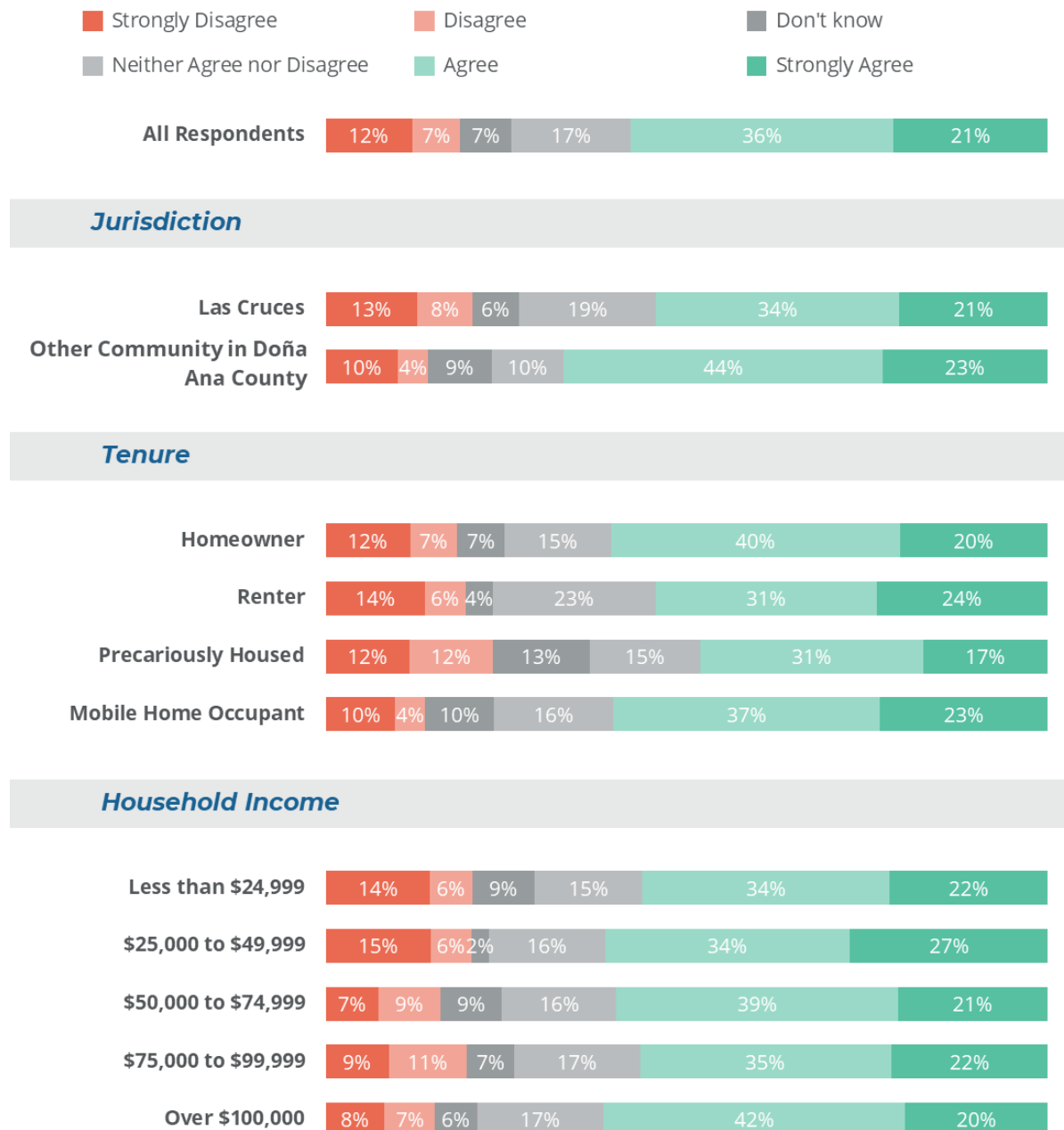
Respondents living in other communities in Doña Ana County reported higher levels of feeling welcome than those in Las Cruces. In other communities, 44% agreed and 23% strongly agreed that they felt welcome in all neighborhoods, compared to 34% and 21%, respectively, among respondents in Las Cruces.

Mobile home occupants and homeowners reported the highest overall levels of agreement (agree or strongly agree) that they felt welcome across neighborhoods in their community.

Respondents with household incomes below \$24,999 and between \$25,000 and \$49,999 reported the highest rates of strong disagreement (14% and 15%, respectively). At the same time, respondents in the \$25,000 and \$49,999 range also reported a high level of strong agreement, with 27% indicating they felt welcome in all neighborhoods, suggesting varied experiences within this income group.

Figure ES-1.

Level of Agreement with: “I feel that people like me and my family are welcome in all neighborhoods in my community.” By Jurisdiction, Tenure, and Household Income



Note: n = 620.

Source: 2025 City of Las Cruces and Doña Ana County Housing and Community Needs Survey.

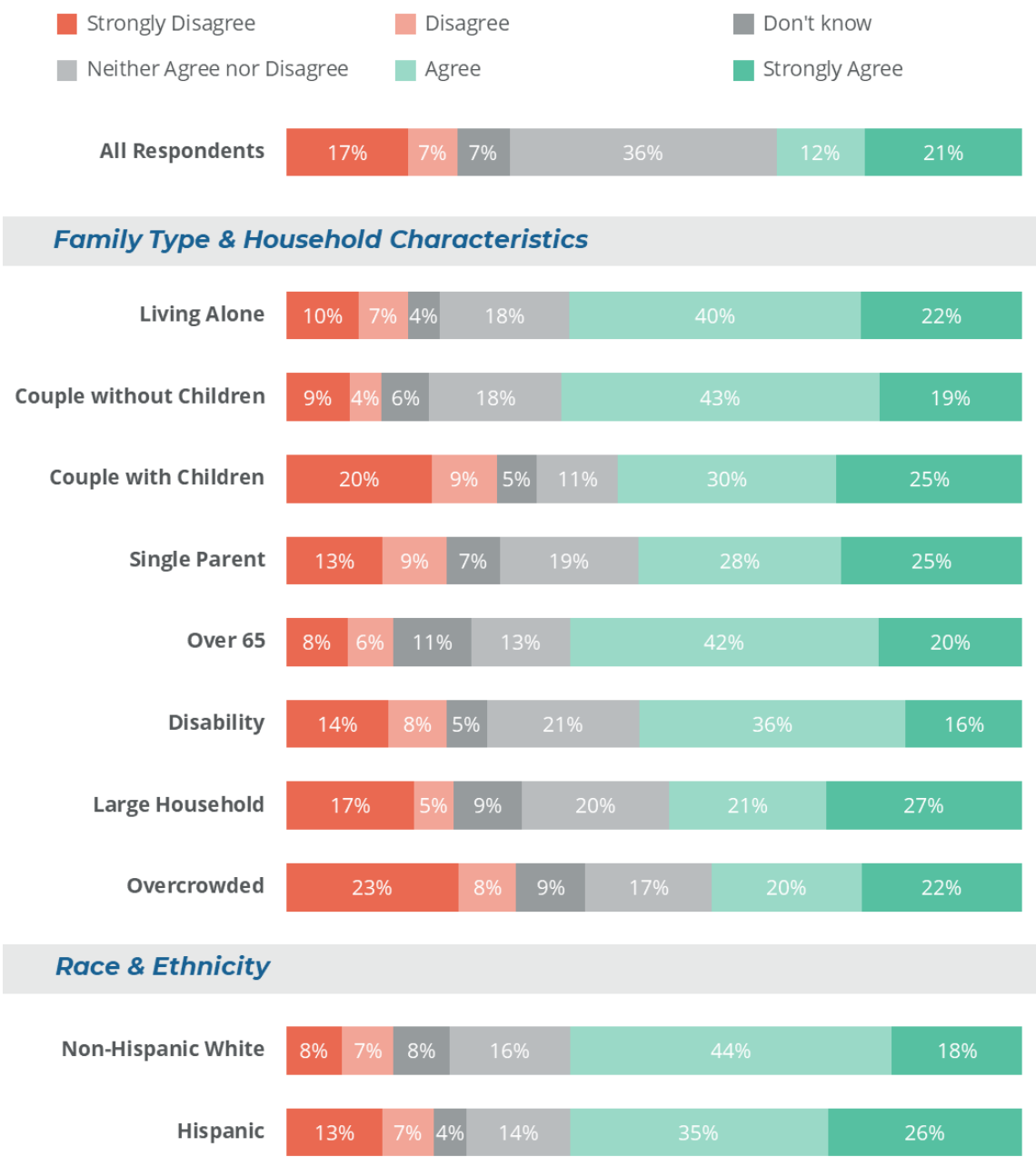
Level of agreement varied by family type, household characteristics, race, and ethnicity. Respondents living in overcrowded or large households, as well as couples with children, reported strong disagreement at the highest rates. In contrast, respondents living alone, couples without children, and households with a member over age 65 reported agreeing or strongly agreeing at the highest rates.

By race and ethnicity, Hispanic respondents expressed more polarized views than non-Hispanic White respondents. Hispanic respondents were more likely to strongly disagree that they felt welcome (13% compared to 8% of non-Hispanic White), but also more likely to strongly agree (26% compared to 18%). Despite this polarization, overall levels of agreement were similar across both groups.

Respondents who disagreed or strongly disagreed that they felt welcome in all neighborhoods were invited to share open-ended explanations, which included:

- *“My family is mixed African American and Mexican.”* – Precariously housed in Las Cruces
- *“Being low income makes me feel secluded.”* – Precariously housed in Las Cruces
- *“Gated communities often do not want children in their neighborhood. They also do not want ‘common folk’ among them.”* – Homeowner in Las Cruces
- *“Por mi Edad / Because of my age.”* – Mobile homeowner in Las Cruces
- *“Most areas are ok, but with the recent shootings occurring at parks this year, it can be challenging to arrange a get together.”* – Renter in Las Cruces
- *“Because I do have a record from a long time ago and have since changed, but people still treat me badly.”* – Renter in Las Cruces
- *“I disagree because there are neighborhoods that do not welcome young owners and renters due to the neighborhood aesthetic and price of the homes.”* – Renter in Las Cruces
- *“There is gang violence in lower income neighborhoods, if you are visibly from a different part of town you are harassed by residents in higher income neighborhoods.”* – Renter in Las Cruces
- *“There are many areas that are unsafe for people of certain ethnicities, areas not safe for pets, and areas not safe for women or children due to crime, inaccessibility, and lack of amenities.”* – Renter in Las Cruces

Figure ES-2.
Level of Agreement with: “I feel welcome in all neighborhoods in my community.” By Family Type, Household Characteristics, Race, and Ethnicity



Note: n = 620.
 Source: 2025 City of Las Cruces and Doña Ana County Housing and Community Needs Survey.

Experience looking for housing. Respondents were asked about their experience looking for housing in the past five years. Of those who had looked for housing in the past five years (39%), 9% reported that a prospective landlord or agent did not return calls about a unit, 7% reported that a real estate agent told them they needed to pre-qualify for a loan before they were shown properties, 7% were not given a loan to buy a home by a bank or lender, and 6% were told a unit was available over the phone, but when they showed up, were told the unit was no longer available. These are low incidences of negative experiences.

Those who had had negative experiences were asked if they felt they were related to discrimination. Overall, 17% of Las Cruces respondents said they felt they had experienced discrimination. When asked why they thought they had been discriminated against, the majority said due to race and ethnicity. Other reasons for discrimination were criminal justice involvement and employment discrimination.

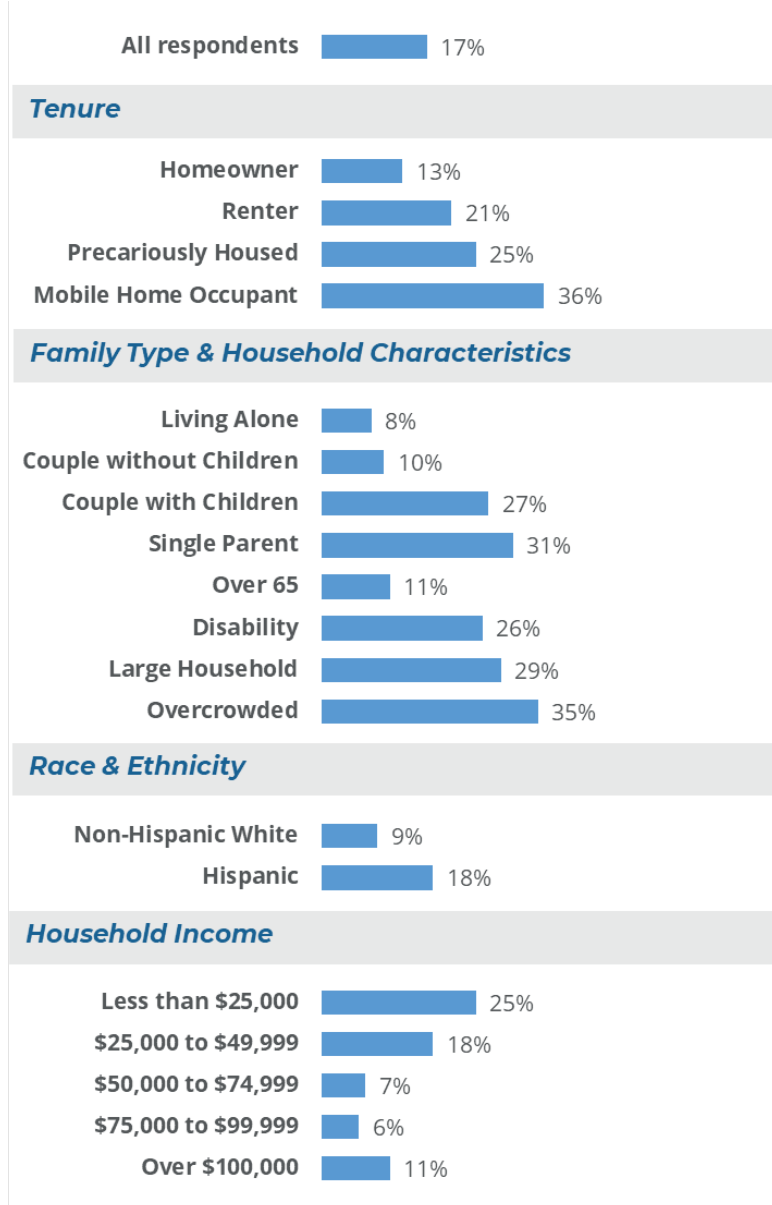
Mobile home occupants, respondents in overcrowded households, and single parents reported discrimination at the highest rates. Hispanic respondents reported discrimination at double the rate of non-Hispanic White respondents (18% compared to 9%).

The top reasons for discrimination for mobile home occupants were race and ethnicity (78%) and family status (33%). For overcrowded households, top reasons were race and ethnicity (62%), disability and family status (both 46%), and source of income (38%). Finally, for single parents, the top reasons were race and ethnicity (67%) and age (44%).

Figure ES-3.
I believe I experienced
discrimination... by
Selected Characteristics

Note:
n = 238.

Source:
2025 City of Las Cruces and Doña Ana
County Housing and Community Needs
Survey.



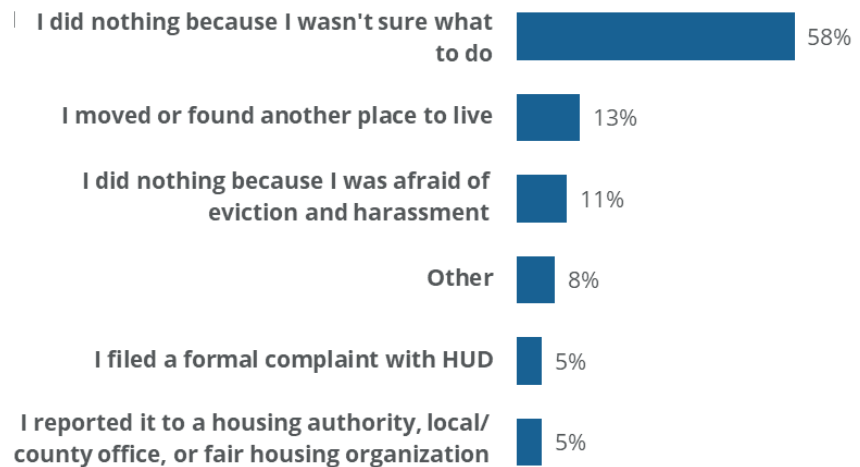
Over half (58%) of respondents who experienced discrimination reported that they did nothing because they weren't sure what to do. Thirteen percent moved to find another place to live and 11% did nothing because they were afraid of eviction or harassment. One respondent who offered an open-ended response specified that they worked with a different realtor and another said they just found a house on their own.

**Figure ES-4.
Action Taken After
Discrimination**

Note:
n = 38.

Source:

2025 City of Las Cruces and Doña
Ana County Housing and
Community Needs Survey.



2026 Fair Housing Action Plan

Outreach and education

- The City will keep its Fair Housing website functional in English and Spanish and continue to provide relevant fair housing information and links to resources for filing complaints. Fair Housing information will also be posted at all facilities controlled by the City of Las Cruces and required of subgrantees receiving block grant funds.
- The City will continue to provide Housing and Neighborhood Services materials in formats needed by residents and make reasonable accommodations as requested. The City will continue to disseminate Fair Housing information at Housing and Neighborhood Services and community events.

Affordable housing creation and housing stability

- The City will assess the results of the new Realize Las Cruces code update in facilitating development of affordable and attainable housing—and addressing the disproportionate needs identified in this plan.

Realize Las Cruces was passed in February 2025 (and allowed an eight month grace period for development applicants); the impacts of the code revisions on housing development may be evident as early as 2027. The code update aims to increase housing densities to address housing inventory shortages; provide greater flexibility in land use and site designs; and encourage growth and redevelopment in the Metropolitan Redevelopment Area (MRA) sites.

The City will closely monitor the results of the code revisions in streamlining the production of housing to address disproportionate needs, including deeply subsidized rental housing, housing that serves special needs residents (e.g., single mothers, households at risk of homelessness). The City will consider additional code modifications and incentives to support the development of much-needed affordable housing, particularly deeply subsidized rental units.

- The City will continue to pursue funding opportunities from federal, state, and local sources to reduce the costs of developing affordable housing, ensure that projects are “shovel ready,” and enable continuous recycling of funds. This approach has been successful in increasing the city’s housing investment capacity and maintaining a steady flow of affordable housing production.
- The City will continue to use HUD block grant funds and state and local funds to acquire land and develop affordable homeownership units, including land trust products, and assist households most challenged by homeownership due to low incomes and credit histories qualify and attain homeownership. The City will continue to identify vacant and underutilized parcels for potential redevelopment, focusing on areas that can support greater residential densities.
- The City will continue to use HUD block grant and other federal funds, and state and local funds, as they become available, to provide rental assistance to households at greatest risk of housing instability and homelessness.

Housing condition improvements and central Las Cruces redevelopment

- The City will continue to use HUD block grant funds, state funding, and federal funding to improve the condition and accessibility of homes occupied by low income seniors and residents with disabilities.
- The Housing and Neighborhood Services Department will work with the Economic Development Department to utilize redevelopment tools in Metropolitan Redevelopment Areas (MRAs) to address the economic and housing needs of residents living in high-poverty areas.

Lack of access to opportunity

- The City will continue to use HUD block grant funds to increase healthy food provision in areas of Las Cruces designated as USDA food deserts.

Appendix: Prior Impediments and Fair Housing Action Plan

The 2021 Analysis of Impediments to Fair Housing Choice found the following impediments:

IMPEDIMENT 1: LACK OF KNOWLEDGE ABOUT FAIR HOUSING ROLES AND RESPONSIBILITIES OF CONSUMERS AND PROVIDERS.

Qualitative research through stakeholder interviews, community focus groups, and an online community survey revealed that Fair Housing laws are not widely known, and many community residents don't know who to turn to if they have questions or issues in Las Cruces. The City and many community organizations that work with housing issues report that they do train staff, but general awareness regarding Fair Housing in the community is low. The City would like to increase Fair Housing awareness, roles, and responsibilities for both consumers and providers.

Proposed Actions the City will take to address Impediment 1:

- The City will continue to be a partner with other agencies and programs to increase awareness of Fair Housing Laws and policies including those at the Federal level, State level and local level. The City will provide an updated Fair Housing website as part of the Las Cruces web portal. The Fair Housing website will contain necessary information in English and Spanish including Fair Housing Laws and Ordinances as well as information on agencies to contact and the steps needed to file a complaint. It will also contain the City's adopted Analysis of Impediments to Fair Housing Action Plan. The City will provide Fair Housing materials and all other informational documents related to its housing and neighborhood services activities and reports in alternative formats if requested by a disabled person. ***This action item has been completed. Given the ongoing need to educate residents about fair housing rights, the City will continue providing information on its website and disseminating fair housing materials at community events.***
- As the administrator and technical assistance provider for Federal and local housing programs the City Housing and Neighborhood Services Department will work with subgrantees as well as private housing providers to ensure that housing consumers are dealt with in a non-discriminatory fashion as defined by Fair Housing rules. The City will provide printed and electronic information to landlords and property managers that they can pass on to prospective tenants and purchasers. This information will be a brief summary of the information contained on the City's Fair Housing website. Fair Housing information will be made available in alternative formats upon request.
- The City Housing and Neighborhood Services Department will partner with professional associations and fair housing agencies to provide community forums and meetings educating citizens on Fair Housing laws and their importance in ensuring

equal access to housing and the programs and services the City provides. The City of Las Cruces Fair Housing Ordinance (Chapter 13: Article I) will also be explained and highlighted at public Fair Housing events.

IMPEDIMENT 2: DISCRIMINATION BY PROPERTY OWNERS AND MANAGERS, AGAINST PERSONS WITH DISABILITIES AND/OR HOUSING VOUCHER PROGRAMS LIMITS THESE GROUPS FROM EQUAL ACCESS TO HOUSING.

Key informants, community surveys and public meeting comments point to instances of discriminatory practices for individuals and households who have a member with a disability and/or a receipt of a housing voucher. Community focus groups and the community survey revealed that there is a significant stigma about people who have a housing voucher through the Section 8 or other programs. Many private landlords refuse to rent to those who have a housing voucher and with limited public housing options, many eligible individuals who have a housing voucher cannot find adequate housing. Additionally, many of the rental properties in Las Cruces are not accessible and many landlords are reluctant to allow tenants to make modifications to the property. There were several fair housing complaints filed with HUD involving individuals with disabilities.

Proposed Actions the City will take to address Impediment 2:

- The City of Las Cruces Housing and Neighborhood Services Department will continue its outreach and educational efforts to inform builders, property owners and landlords of the provisions and requirements that must be met in providing equal access to housing for the protected classes of people outlined above. The educational effort will include providing written and electronic information on how housing providers can ensure that advertising, screening processes, lease policies, and general interactions with those seeking housing are treated equally. The City educational effort will also include information for builders on ways to address accessibility requirements through the design and construction of accessible, adaptable units. The City will continue to partner with other agencies serving the Las Cruces area to educate property owners, Mesilla Valley Public Housing Authority, managers, and builders on their Fair Housing responsibilities. Partner agencies may include Las Cruces Homebuilders Association, Las Cruces Association of Realtors, New Mexico Human Rights Division, and local community organizations with involvement in Fair Housing Activities.
- Through online and printed Fair Housing materials, the City Housing and Neighborhood Services Director or designee, will assist complainants who wish to file a discrimination complaint, in filing the necessary forms and providing guidance and referrals on the process the City and other state and federal agencies will utilize in responding to complaints. ***This is occurring through the city's Fair Housing website.***

- The City will post Fair Housing Information at all facilities controlled by the City of Las Cruces. This effort will be extended to City subgrantees which provide housing services. Those agencies will be required to post the Fair Housing sign at all housing facilities assisted with local or federal funds.
- The City will enforce its Fair Housing Ordinance in cases of discrimination as prescribed in the Ordinance.
- The City will provide technical assistance and oversight to CDBG and HOME subgrantees to ensure that each agency has a compliant Affirmatively Furthering Fair Housing Marketing Plan (AFFHMP), if applicable. The City will monitor the use of the agency AFFHMP to determine the success of subgrantees in using the plan to encourage participation in housing activities by underserved populations.
- The City will monitor its communications and public outreach and funding activities to measure the effectiveness of its AFFHMP to ensure that underserved populations are actively recruited to participate in public meetings and housing programs and activities.

IMPEDIMENT 3: THE INCREASING COST AND SCARCITY OF BOTH RENTAL AND FOR SALE HOUSING DISPROPORTIONATELY IMPACTS LOW INCOME HOUSEHOLDS AS QUANTIFIED IN THE CONSOLIDATED PLAN AND THE HOUSING CONCERNS SECTION OF THE ANALYSIS OF IMPEDIMENTS.

Approximately half of all renters in Las Cruces have one of the four housing issues identified by HUD in the Consolidated Plan (cost burden, overcrowding or lack of kitchen or plumbing). Households earning less than 50% AMI are more likely to experience cost burden and severe cost burden than those earning high incomes, especially among renters. There is a severe lack of quality affordable rental units in Las Cruces and a hot housing market is only increasing the median sale price of homes in the City making homeownership harder for households earning less than the median income. The housing gap charts show that a major barrier to Fair Housing Choice is the lack of units available to households with limited incomes. The lack of affordable units, results in many residents who are cost burdened and cannot afford the units available in the market.

Proposed Actions the City will take to address Impediment 3:

- The City will examine current planning and development review procedures to provide fast tracking and concurrent review of affordable rental projects. Elevate Las Cruces has provided some guidelines on affordable housing going forward. The City will work with its stakeholders to update its Affordable Housing Ordinance that more clearly outlines what incentives, concessions and enhancements it will make available to increase the production of affordable rental housing that meets the needs of those with the greatest challenges. ***This work is ongoing and will continue.***

- The City will continue to serve as lead convener of state level and federal agencies and private sources of capital to create a more robust set of tools to address the development cost of new housing. This enhanced finance approach will focus on Low-income Housing Tax Credits, HOME Investment Partnership Funding, various supportive housing financing sources, various tax exempt bonds including General Obligation Bonds and affordable loans from lenders doing business in the community. Ongoing. ***This work has been successful, is ongoing, and will continue.***
- The City will review density limitations, minimum lot sizes and other regulations that may constrict housing providers' ability to produce both smaller apartments and for sale homes for sectors of the market which cannot presently afford the products available in Las Cruces. ***This was examined as part of the City's updated Affordable Housing Plan.***
- Development Readiness Measures: The City through its mapping and property records system will identify vacant and underutilized residentially-zoned properties in zoning areas that have adequate infrastructure to support greater densities for residential uses. This action could effectively steer development to sites that are considered suitable by the locality and expedite the pace at which affordable development occurs.
- The City will continue to provide limited financial assistance to households who qualify for long term mortgages. The City will utilize its Impact Fee Deferral policies for starter homes that meet the City definition of affordable housing.
- The City will track the numbers of those populations which receive assistance to alleviate the identified housing problems. ***This is done consistently as part of HUD block grant reporting requirements.***
- The City will update its Affordable Housing Plan to review and develop strategies, goals, and measures to encourage and track the development of affordable housing in Las Cruces. ***This is being done in 2026.***

IMPEDIMENT 4: LOAN DENIAL RATES REMAIN RELATIVELY HIGH FOR SOME RACIAL/ETHNIC GROUPS.

Although Home Mortgage Disclosure Act (HMDA) data is not conclusive, it does show some racial/ethnic groups may struggle more on the dream to homeownership. Loan denial rates show that American Indian or Alaska Native, Hispanic, and women have slightly higher loan denial rates than other groups. Black or African America and American Indian or Alaska Native individuals are more likely to get denied a loan due to credit history.

Proposed Actions the City will take to address Impediment 4:

- The City will support organizations that provide credit and homebuying counseling, such as Tierra del Sol to ensure that the programs are geographically targeted to areas

in the community where loan denial rates are the highest. ***This has been successful and is ongoing.***

- The City will provide educational information about how to access government sponsored and subsidized loans that have more flexible underwriting standards, as well as types of lenders to avoid.
- The City will work with lenders to ensure all lenders are trained on Fair Housing laws.

SECTION II.

DEMOGRAPHIC PATTERNS

SECTION II.

Demographic Patterns

This section examines demographic patterns that are associated with residential settlement, housing availability and affordability, and access to opportunity. It also provides context for the analyses in subsequent sections of the report. The section is organized around the demographic categories that represent Federal Fair Housing protected classes including race and ethnicity, national origin, familial status (including female heads of household), and disability. The section also discusses differences in income and poverty among demographic groups.

Primary Findings

- Las Cruces' residents are majority Hispanic (58.9%), and this share is similar to 2010. The most growth by race and ethnicity between 2010 and 2024 was in multiracial residents: Multiracial residents' overall share of the population rose from 1.2% to 3.6% but remain a small share of residents overall.
- Of the city's residents age 5 and older, an estimated 7,750, or 6% of all residents, speak English less than "very well". These residents need information about housing and services in dual languages. The majority of these residents speak Spanish.
- Female heads of household with children make up 11% of all households (an estimated 6,650 households) in the city and have some of the highest poverty rates among resident groups: 33% live in poverty. Economic research has shown that children raised in housing-stable environments do better as adults, suggesting that investments in housing and economic stability for low income families, especially single mothers, has positive long term returns.
- Single person households are the largest share of households in the city at 35% (16,600 households), followed by married couples at 33% (15,700 households). Like single parents, single person households can be economically vulnerable to rising housing costs because they rely on a single income.
- Single mother households have the lowest household income as single earner households; however, median incomes for this group grew by 56% from 2010 to 2024 compared to 33% for Las Cruces households overall.
- Fifteen percent of Las Cruces residents have a disability. The more than 8,000 residents with an ambulatory disability likely need some type of accessibility improvements in their home, and the more than 7,400 residents with a cognitive disability may need supportive services or group living settings. Median incomes for

people with disabilities have grown at twice the rate of people without disabilities narrowing the earnings gap between 2010 and 2024. This reflects the growth of seniors with higher incomes into the city.

- By race and ethnicity, all groups have markedly higher poverty rates and lower median incomes compared to non-Hispanic White households and workers. However, median incomes for Hispanic and multiracial workers rose more quickly than non-Hispanic White incomes between 2010 and 2024.
- There are more than twice as many children under 18 years old—an estimated 6,500—as seniors (3,000) living in poverty.
- Census tracts with high poverty rates exceeding 30% and extremely low household median incomes at less than \$37,800 are clustered in the central downtown area of Las Cruces which also has a high concentration of Hispanic residents.

Las Cruces Historical Context

The City of Las Cruces was founded in 1849 following United States' acquisition of the area through the Treaty of Guadalupe Hidalgo. As noted in Elevate Las Cruces, the city's new Comprehensive Plan¹, present-day New Mexico was the site of many conflicts between Native Americans and Spanish conquistadors in the 1500s and 1800s. The city's name, "the crosses," is believed to be tied to deadly attacks, and references three wooden crosses erected at the locations where victims were killed or buried. The three crosses symbol can still be seen throughout the city and remains part of the city's identity today.

The city grew rapidly once the railroad reached southern New Mexico and a depot was built in Las Cruces in 1881. Homes, churches, and schools were built to accommodate the growing population, and Las Cruces College—now New Mexico State University (NMSU)—opened in 1888.

Las Cruces is currently the 2nd largest city in New Mexico with an estimated 117,000 residents, the majority (59%) identifying as Hispanic. The city serves as the cultural and economic hub for Mesilla Valley and southern New Mexico and is home to NMSU. The proximity of Las Cruces to the Santa Teresa Port of Entry generates \$31 billion in international trade and is a critical driver of the Las Cruces economy.

Growth and Diversity

The 2024 American Community Survey (ACS) estimates that 58.9% of Las Cruces' residents are of Hispanic ethnicity—about the same as in 2010 (58.3%). The share of residents who report their race and ethnicity as non-Hispanic White declined slightly from 2010 to 2024

¹ https://lascruces.gov/wp-content/uploads/2024/05/Volume-II-Community-Profile-single-page-print_1.pdf

(37% to 34.4%), and those identifying as multiracial increased (1.2% to 3.6%). Share of all other races and ethnicities were each around 1% and were similar in 2010 and 2024.

Note that the method of collecting race and ethnicity data from the Census requires respondents to self-report their race separately from ethnicity (which only captures Hispanic and non-Hispanic).

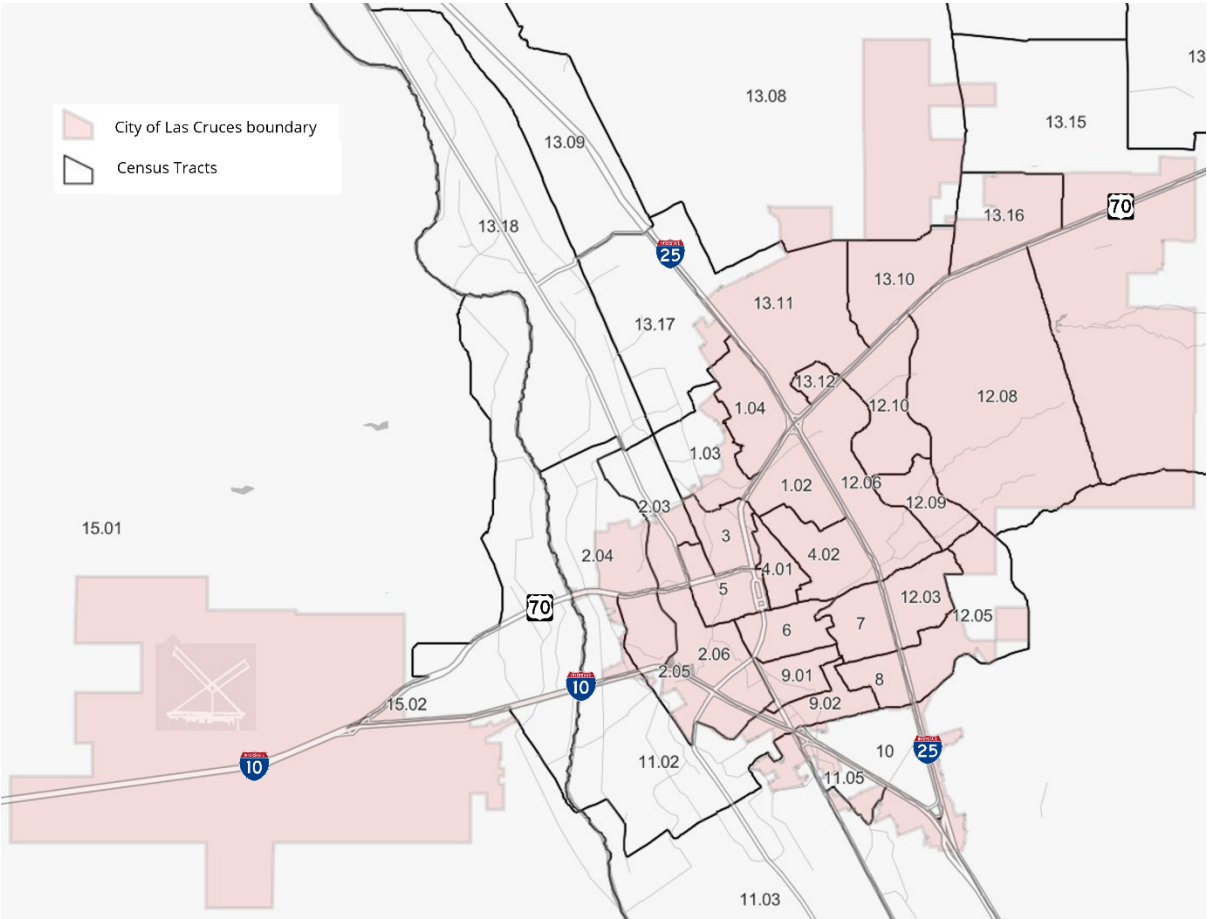
Figure II-1.
Race and Ethnicity, Doña Ana County and Las Cruces, 2010 and 2024

Source:
2010 and 2024 1-year ACS and Root Policy Research.

	2010	2024
Doña Ana County	210,538	229,366
Hispanic	65.9%	68.5%
Non-Hispanic White	30.1%	26.0%
Multiracial	1.1%	2.1%
Black/African American	1.2%	1.5%
American Indian/Alaska Native	0.6%	0.9%
Asian	1.0%	0.8%
Other race	0.1%	0.1%
Las Cruces	98,239	116,992
Hispanic	58.3%	58.9%
Non-Hispanic White	37.0%	34.4%
Multiracial	1.2%	3.6%
Asian	1.1%	1.1%
Black/African American	1.4%	1.0%
American Indian/Alaska Native	0.9%	1.0%
Other race	0.0%	0.1%

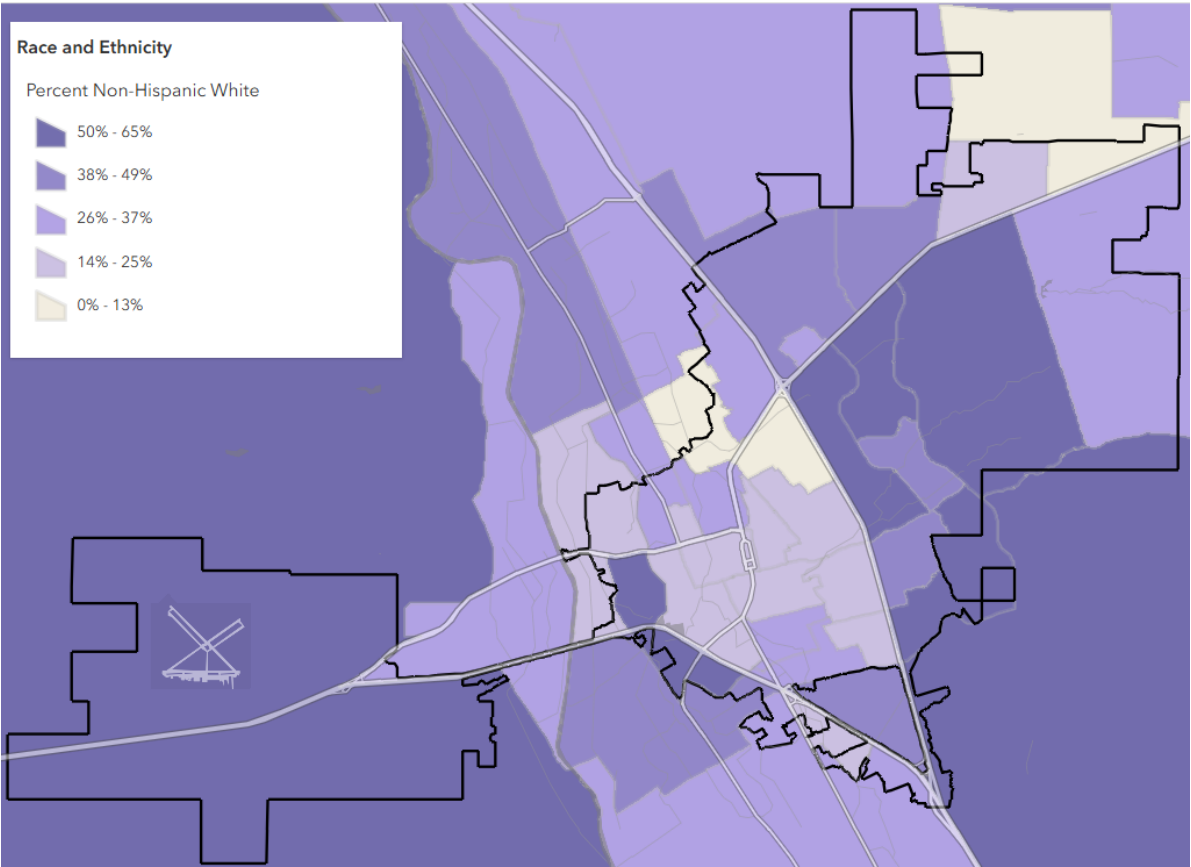
Geographic concentration of people of color. For reference throughout the remainder of this section, Figure II-2 is a map of census tracts in Las Cruces. Figures II-3 and II-4 show the percent of non-Hispanic White residents and Hispanic residents by census tract. As previously indicated, the City of Las Cruces is majority Hispanic at nearly 60% of the population. Across census tracts in central Las Cruces, the non-Hispanic White population is less than 25%. Non-Hispanic White residents comprise a larger population share in areas outside of the center of Las Cruces, however, do not exceed 65% in any census tracts in the city. Census tracts with the darkest shading in Figure II-4 have the highest concentration of Hispanic residents.

Figure II-2.
Las Cruces Census Tract Map, 2020



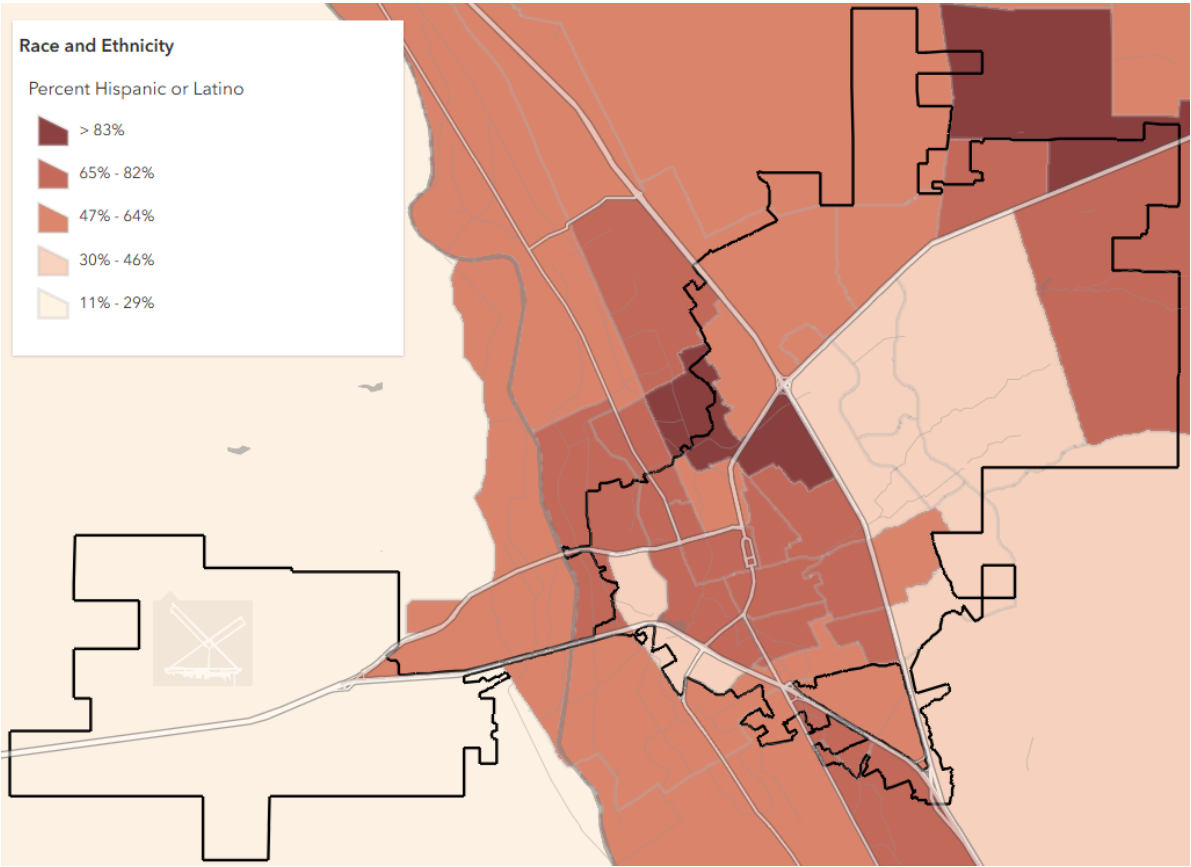
Source: United States Census Bureau 2020 and Root Policy Research.

Figure II-3.
Percent Non-Hispanic White Residents by Census Tract, Las Cruces, 2024



Source: 2024 5-year ACS and Root Policy Research.

Figure II-4.
Percent Hispanic Residents by Census Tract, Las Cruces, 2024



Note: Includes Hispanic or Latino residents of any race.

Source: 2024 5-year ACS and Root Policy Research.

National origin and limited English proficiency (LEP). Of the city's residents age 5 and older, an estimated 7,746 speak English less than "very well". This is based on responses to the American Community Survey (ACS) between 2020 and 2024. Most of these residents are Spanish speakers, and they represent 6% of city residents.

Figure II-5.
Percent of Residents by Language and Proficiency, Las Cruces, 2024

Language Spoken	Total	Number		Percent	
		Speak English "very" well	Speak English less than "very" well	Speak English "very" well	Speak English less than "very" well
Population 5+ years	107,688	99,594	7,746	92%	7%
Speak only English	72,727	72,727	0	100%	0%
Top 8 Other Languages	34,613	26,867	7,746	78%	22%
Spanish	31,374	24,666	6,708	79%	21%
Other/unspecified	879	531	348	60%	40%
Other Indo-European	827	524	303	63%	37%
Tagalog (incl. Filipino)	357	291	66	82%	18%
French, Haitian, or Cajun	349	346	3	99%	1%
German/other West Germanic	347	272	75	78%	22%
Other Asian/Pacific Islander	262	132	130	50%	50%
Chinese (incl. Mandarin, Cantonese):	218	105	113	48%	52%

Note: The percentage by language is the proportion of that language among only residents who speak a language other than English, not the entire Las Cruces population. The percentage of residents who are LEP is among that specific language.

Source: 2024 5-year ACS.

Familial status. In Las Cruces, single person households make up the largest share of households by type at 35%; this is followed by married couples at 33%. This differs from the county, where the dominant household type was married couples at 41% of all households.

In both jurisdictions, single person households have grown by 5 percentage points since 2010 (the largest growth by household type), and married couple households have declined by 8 percentage points (the largest drop). The growth in single person households is mostly due to growth in non-senior households.

Female heads of households with children make up 10% of all households in the county and 9% in Las Cruces. In comparison, male heads of households with children make up 4% of all households in both the county and Las Cruces.

Figure II-6.
Household Type by Presence of Children, Doña Ana County and Las Cruces, 2010 and 2024

Households	Doña Ana County			Las Cruces		
	2010	2024	Change	2010	2024	Change
Total	71,748	84,889	13,141	36,477	47,517	11,040
Married-couple family	49%	41%	-8%	42%	33%	-8%
With children	23%	15%	-8%	18%	13%	-5%
Male householder without partner	5%	7%	2%	4%	7%	3%
With children	2%	4%	2%	2%	4%	3%
Female householder without partner	16%	15%	-1%	15%	14%	-1%
With children	11%	10%	-2%	11%	9%	-2%
Single person households	24%	29%	5%	30%	35%	5%
Over 65	8%	11%	3%	10%	12%	2%

Source: 2010 and 2024 5-year ACS and Root Policy Research.

Disability. Fifteen percent of people in Las Cruces have a disability—a total of 17,031 people. Of these 6,861 are age 65 and older. Disability increases with age, and half of residents age 75 and older have a disability. As shown in Figure II-7, the most common types of disabilities are physical and cognitive: ambulatory disabilities affect 8% of Las Cruces residents, and cognitive disabilities, 7%. Hispanic residents have lower incidence of disability (13%) compared to non-Hispanic White residents (19%). The AIAN percentage of population with a disability is similar to non-Hispanic White at 18%, however is a small population size with large margin of error so interpretation for comparison to other groups is limited.

Figure II-7.
Disability by Age Group,
Las Cruces, 2024

Source:
2024 5-year ACS and Root Policy Research

Civilian noninstitutionalized population	Total Population	With a Disability	% with a Disability
Total	112,882	17,031	15%
Under 18 years	25,573	1,286	5%
18 to 34 years	33,734	3,148	9%
35 to 64 years	35,214	5,736	16%
65 to 74 years	10,376	2,852	27%
75 years and over	7,985	4,009	50%

The more than 8,000 residents with an ambulatory disability likely need some type of accessibility improvements in their home. The more than 7,400 residents with a cognitive disability may need supportive services or group living settings.

Figure II-8.
Disability by Type, Las
Cruces, 2024

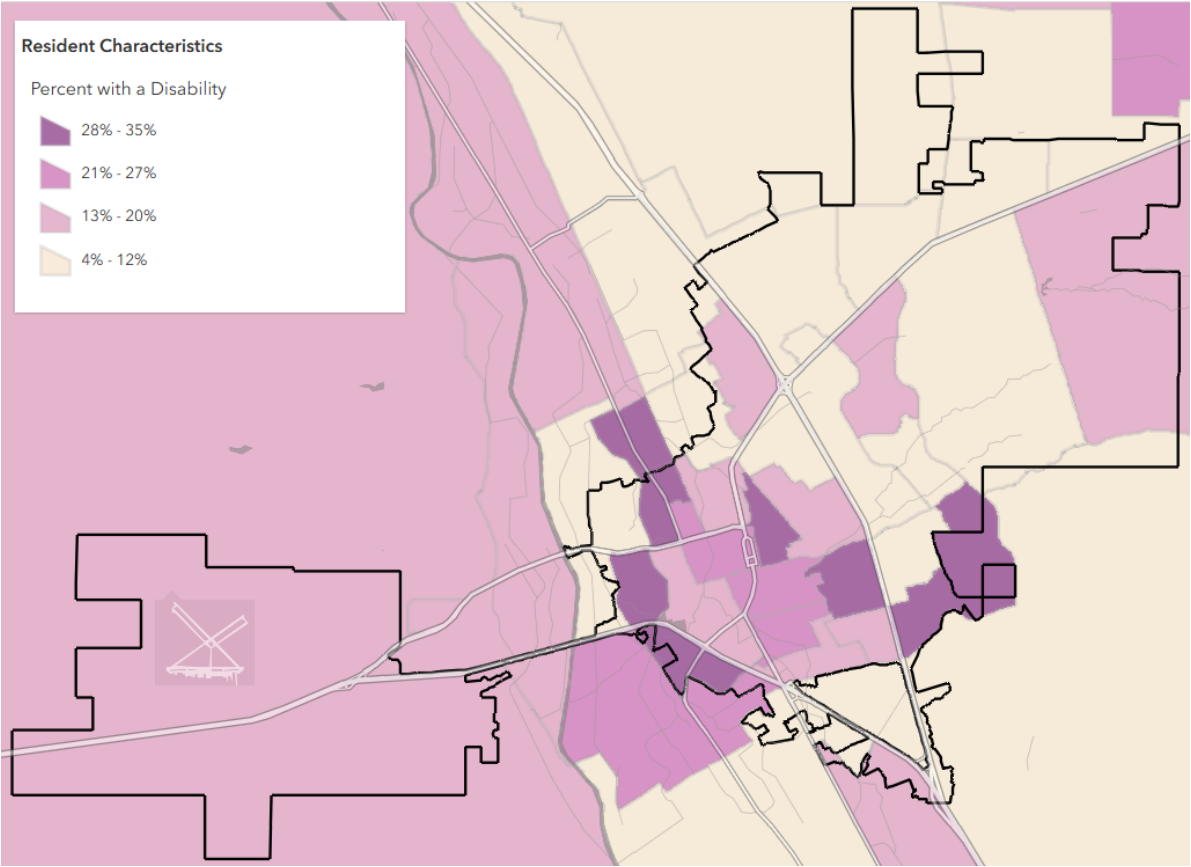
Source:
2024 5-year ACS and Root Policy Research

Civilian noninstitutionalized population	Number	Percent
With a disability	17,031	15.1%
Hearing disability	4,847	4.3%
Vision disability	2,409	2.1%
Cognitive disability	7,452	7.0%
Ambulatory disability	8,103	7.6%
Self-care disability	2,837	2.7%
Independent living disability	5,641	6.5%

Figure II-9 shows the percentage of residents with at least one disability by census tract in Las Cruces. The map suggests that census tracts with higher concentrations of residents with a disability are distributed fairly evenly across the central area of the city with darkest shaded census tracts having the highest concentrations of people with disabilities.

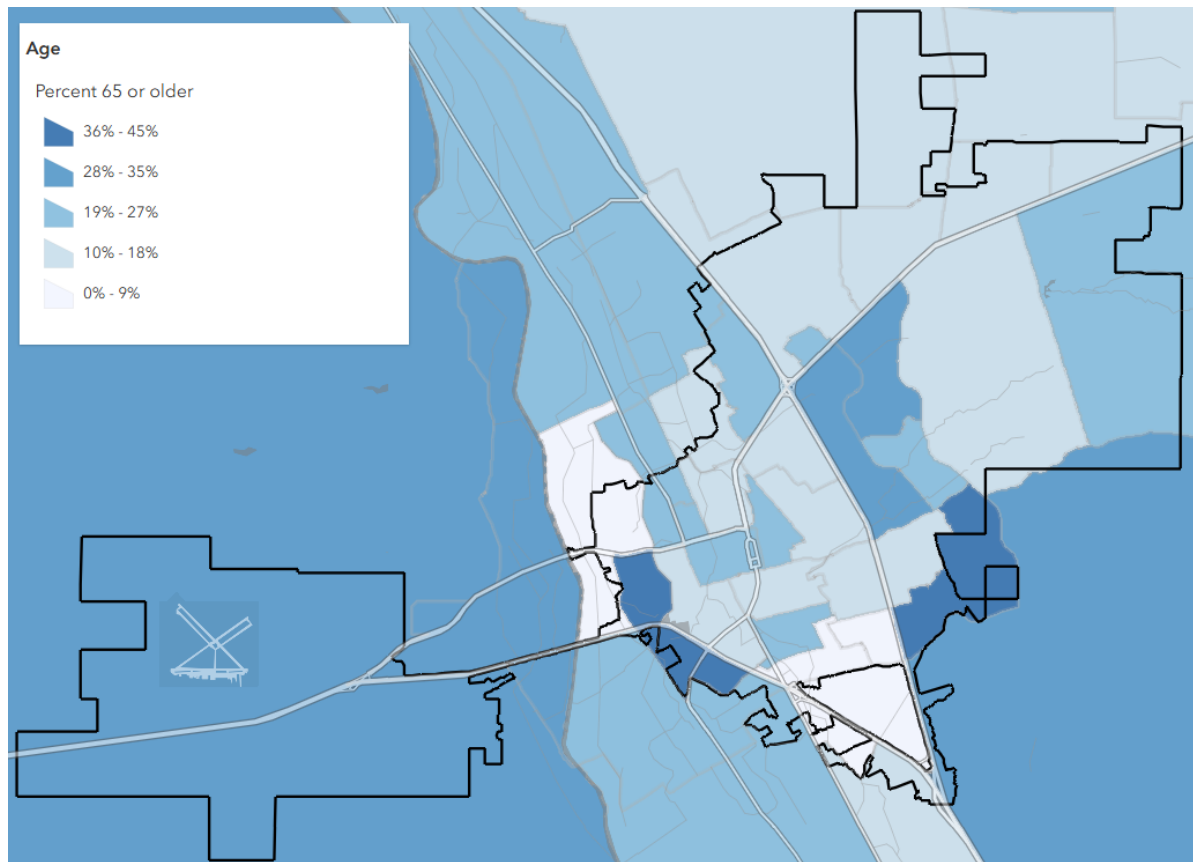
Similarly, Figure II-10 shows concentration of people over 65 with census tract 2.05 on the western edge of downtown Las Cruces, directly east of Burn Lake having a very high population of older residents at 41% indicated in the darkest blue. Census tract 12.05 in the southeast area directly west of New Mexico Farm and Ranch Heritage Museum also has a very high population of older residents at 45% also indicated in the darkest blue. Residents who are over 65 have similar home accessibility needs and/or potential future needs to people with disabilities.

Figure II-9.
Percent of Residents with a Disability by Census Tract, Las Cruces, 2024



Source: 2024 5-year ACS and Root Policy Research

Figure II-10.
Percent of Residents Age 65 or Older by Census Tract, Las Cruces, 2024



Source: 2024 5-year ACS and Root Policy Research.

Income and Poverty

In every community, there are residents who, for a variety of reasons (debilitating diseases, primary responsibility as a caregiver) cannot generate household income through employment, are not capable of being gainfully employed. These residents generally require long-term public assistance. Income assistance—in the form of Old Age Pension (OAP), Aid to Needy Disabled (AND), Supplemental Security Income (SSI), Social Security Disability Income (SSDI), Veterans Affairs (VA) benefits, Medicare or Medicaid, food stamps, and public housing and Section 8 vouchers—are the most realistic strategies for maintaining household income and limiting the effects of extreme poverty in these situations.

Additionally, different circumstances leading to poverty demand different approaches. Situational poverty, usually due to job loss, significant illness, or other life-changing events, can usually be addressed through temporary safety nets (e.g., rent or mortgage assistance, shelter, childcare subsidies) and access to programs to help a household regain self-sufficiency. Generational poverty, usually defined as poverty lasting two generations or

longer, is more difficult to address. Families experiencing generational poverty require broader and long-term, sustainable supportive services and avenues to improve educational attainment.

According to 2024 five-year ACS estimates, there are 25,539 people including children living in poverty in the city of Las Cruces (approximately 23% of the population). Of those living in poverty, an estimated 3,000 of these residents are over 65 years old. There are more than twice as many children under 18 years old—an estimated 6,500—as seniors living in poverty.

Figures II-11 and II-12 show the change in poverty rates and median household income between 2010 and 2024 by household type, age, disability status, race and ethnicity. Both the individual and household poverty rate increased slightly between 2010 and 2024. By race and ethnicity, all groups have markedly higher poverty rates and lower median incomes compared to non-Hispanic White households and workers. Between 2010 and 2024, however, median incomes for Hispanic and multiracial workers rose more quickly.

Poverty rates are high compared to the jurisdiction overall for single mothers, children under 18 and people with disabilities. The poverty rate for people over 65 doubled during this timeframe, however, remains lower than the overall individual poverty rate in 2024.

Single mothers also have the lowest median incomes as single earner households at less than half the household income for family households in the jurisdiction, however, incomes for single mothers had stronger growth between 2010 and 2024 at 56% compared to families with children at 33%. People with disabilities made considerable progress in narrowing the income gap with median incomes growing 112% between 2010 and 2024 compared to people without disabilities at 48%. This is largely due to the growing number of seniors in the city.

**Figure II-11.
Poverty Rate by
Household Type,
Age, Disability
Status, Race and
Ethnicity, Las
Cruces, 2010 and
2024**

Note:

Asterisk indicates 2012 5-year ACS. Poverty rate estimates for individuals who identify as Asian, American Indian/Alaska Native, and Black/African American have high margins of error.

Source:

2010 and 2024 5-year ACS and Root Policy Research.

	2010	2024	% Point Change
Individual	20.4%	22.6%	2.2%
Family	15.7%	19.4%	3.7%
Familial status			
Family with related children	25.8%	27.6%	1.8%
Female-headed households with related children	50.0%	45.7%	-4.2%
Age			
Under 18 years	28.1%	26.3%	-1.8%
Over 65 years	7.3%	15.6%	8.3%
Disability status*			
With a disability	23.1%	29.6%	6.5%
Without a disability	22.4%	21.4%	-1.0%
Race/Ethnicity			
Hispanic	24.9%	25.4%	0.5%
Non-Hispanic White	14.0%	15.3%	1.3%
Multiracial	13.0%	22.8%	9.8%
Black/ African American	22.9%	25.5%	2.6%
American Indian/Alaska Native	20.0%	27.1%	7.1%
Asian	10.4%	43.7%	33.3%
Other race	21.5%	28.1%	6.6%

**Figure II-12.
Median Income by
Household
Composition, Age,
Disability Status,
Race and Ethnicity,
Las Cruces, 2010
and 2024**

Note:

Asterisk indicates 2012 5-year ACS. All data is 16 years and older with earnings. Data is not available for 2024 AIAN and Asian populations.

Source:

2010 and 2024 5-year ACS and Root Policy Research.

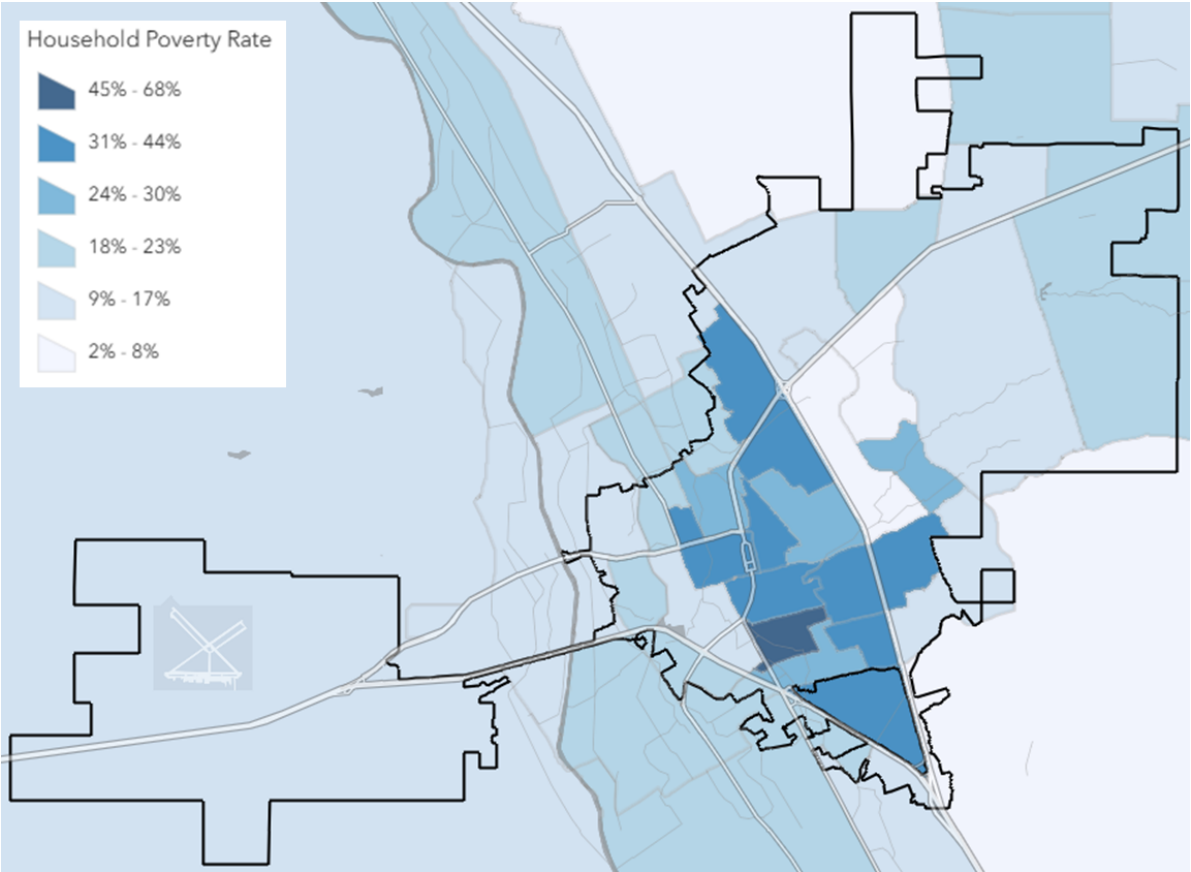
	2010	2024	% Change
Individual	\$20,073	\$32,331	61%
Family	\$48,095	\$64,546	34%
Familial status			
Family with own children	\$41,165	\$54,795	33%
Female-headed households with own children	\$17,327	\$27,002	56%
Age of householder			
Under 25 years	\$17,631	\$20,350	15%
25 to 44 years	\$41,285	\$59,074	43%
45 to 64 years	\$49,027	\$66,381	35%
65 years and over	\$35,357	\$53,081	50%
Disability status*			
With a disability	\$13,131	\$27,833	112%
Without a disability	\$21,917	\$32,520	48%
Race/Ethnicity			
Hispanic	\$32,786	\$49,801	52%
Non-Hispanic White	\$46,169	\$66,034	43%
Multiracial	\$31,356	\$57,111	82%
Black/African American	\$30,294	\$38,499	27%
American Indian/Alaska Native	\$32,277	n/a	n/a
Asian	\$60,455	n/a	n/a
Other race	\$32,238	\$35,705	11%

Economic segregation. As shown in both Figures II-13 and II-14, census tracts located in the central areas of Las Cruces experience greater rates of poverty and lower household median incomes compared to more outlying tracts. These tracts also have higher population concentrations of Hispanic residents.

Figure II-13 shows the percentage of households living in poverty by census tract in Las Cruces. Census tract 9.01 has the highest concentration of poverty and is indicated in the darkest blue in the south central area of downtown near Las Cruces High School. The census tracts in central Las Cruces have high poverty rates relative to the surrounding

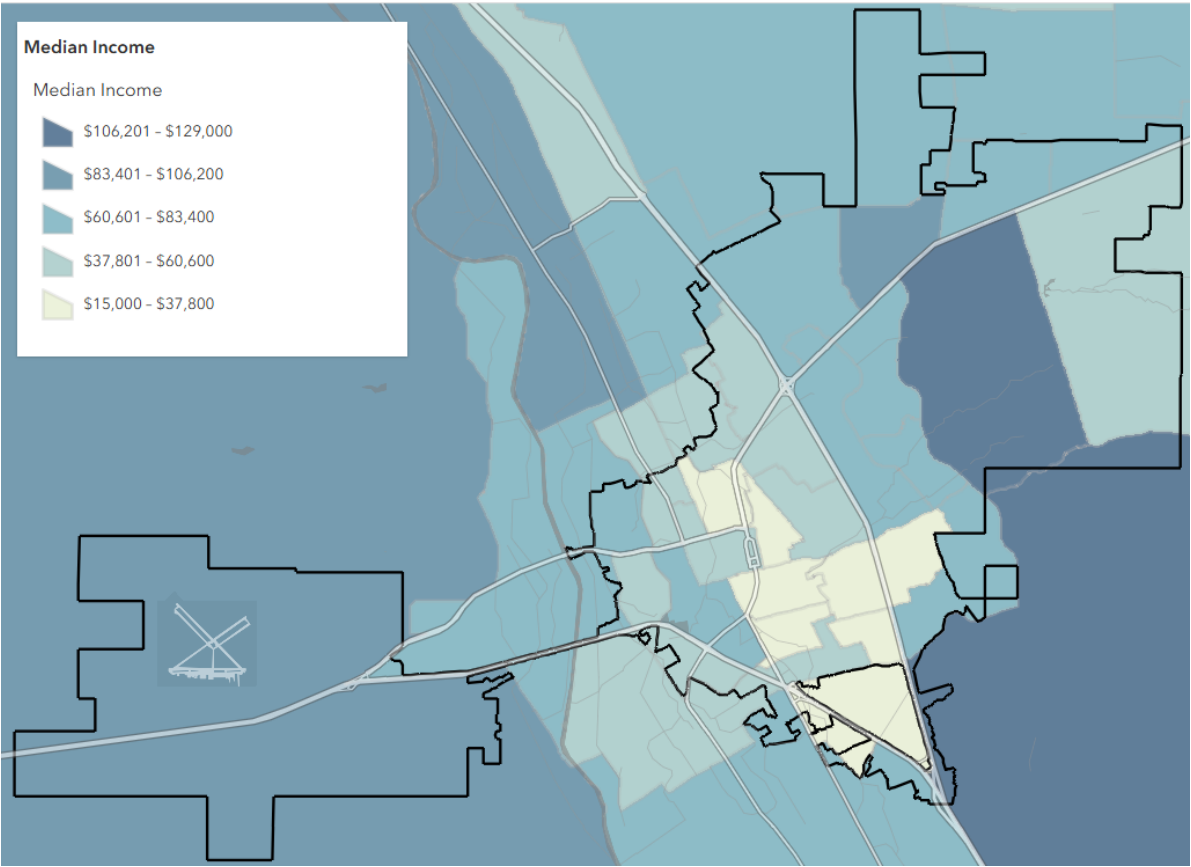
areas with rates exceeding 31% in the majority of these tracts. Similarly, as shown in Figure II-14, median household incomes in the cluster of tracts in the central/downtown area of central Las Cruces are extremely low, ranging from \$15,000 to \$37,800. Higher poverty rates and low median incomes can partially be explained by concentrated student presence in the southern area of downtown where New Mexico State University is located.

Figure II-13.
Household Poverty Rate by Census Tract, Las Cruces, 2024



Source: 2024 5-year ACS and Root Policy Research.

Figure II-14.
Median Household Income by Census Tract, Las Cruces, 2024



Source: 2024 5-year ACS and Root Policy Research.

SECTION III.

DISPROPORTIONATE HOUSING NEEDS

SECTION III.

Disproportionate Housing Needs

The primary purpose of a disproportionate housing needs analysis is to determine how access to the housing market and housing choice differ for members of protected classes. Disproportionate needs analyses can also identify where gaps in housing markets exist for all residents and facilitate goal-setting and strategic housing planning.

Primary Findings

- Renters in Las Cruces are nearly three times as likely as homeowners to be cost burdened, paying more than 30% of their gross household income toward housing costs—putting them at much greater risk of housing instability.
- According to 2020 Comprehensive Housing Affordability Strategy (CHAS) data provided by HUD (the most recent available), Hispanic households are slightly more likely to experience moderate cost burden (more than 30% of income on housing). Nearly half (47%) of American Indian/Alaskan Native (AIAN) households experience cost burden; 43% are severely cost burdened (spending more than 50% of income on housing).
- Households with incomes under \$25,000, residents age 34 and younger, and Black/African American, Asian, and AIAN are much more likely to rent than to own. Single mothers, households with members with disabilities, and Asian residents have very high poverty rates. In periods of rising rental costs—especially when those outpace these residents' income growth—these resident groups are more likely than others to face housing instability. These resident groups are more reliant than others on deeply subsidized housing. The absence and undersupply of deeply subsidized units have a disproportionate impact on these protected classes.
- Overall in Las Cruces, 68% of households are homeowners. Non-Hispanic White households have the highest rate among racial and ethnic groups (63%), followed by multiracial (54%) and Hispanic households (53%). This 10 percentage point difference is larger than the difference in New Mexico (where the non-Hispanic White rate is 74.7% and the Hispanic rate is 68.9%, a difference of about 6 percentage points) but much smaller than in the U.S. overall (73.7% v. 50.9%, for a difference of 23 percentage points).
- Part of the challenge for Hispanic loan applicants is access and participation in traditional banking services. According to the Federal Deposit Insurance Corporation (FDIC), Hispanic households are—and have long been—at least twice as likely as non-Hispanic White households to be unbanked or underbanked in New Mexico. As of 2023, 34% of Hispanic households and 15% of non-Hispanic White households are unbanked or underbanked. This gap in access to banking services likely partially

explains the fact that Hispanic applicants are more likely than non-Hispanic applicants to be denied mortgages due to credit history.

- Other disparities in housing challenges were evident in the resident survey conducted to support this report:
 - Of households with a member over 65 with accessibility needs, 31% reported that their home did not meet their accessibility needs.
 - Overall, 11% of survey respondents reported living in overcrowded conditions, defined as someone in the household sleeping on the couch or floor because there is not enough space. Protected classes with high rates of overcrowding included: large households (25%), single parents (24%), and households with a disability (21%).
 - Single parents and residents with disabilities are more reliant than residents overall to need money to make critical repairs and to need help buying a home.

Indicators of Disproportionate Needs

In housing market studies, housing needs are typically measured by:

- Cost burden—when a household pays more than 30% of their income in housing costs including basic utilities and property taxes; and Severe cost burden—when a household pays more than 50% of their income in housing costs. This is also an indicator of risk of eviction or foreclosure, and homelessness;
- Homeownership rates and access to mortgage loans;
- The cost of housing (rents, purchase prices) and gaps of housing units available at different income categories; and
- As data are available, information on condition and accessibility of housing for residents with disabilities.

These indicators are discussed at length in the City of Las Cruces' Affordable Housing Plan. This disproportionate needs section focuses on how protected classes experience the housing market differently, building upon the analysis of housing needs indicators.

Housing cost burden. According to the American Community Survey (ACS), as 2024, there were 5,456 cost burdened owners and 10,943 cost burdened renters in Las Cruces. Of these, 2,276 owners and 5,893 renters faced severe cost burden (paying 50% and more in housing costs), putting them at risk of foreclosure, eviction, and homelessness.

As shown in the figure below, renters are much more likely to experience cost burden: Overall, in 2024, 57% of renters were cost burdened compared to 21% of owners. Thirty-one percent of renters were severely cost burdened, compared to just 9% of owners. The number of cost burdened owners in Las Cruces decreased between 2010 and 2024. In contrast, the number of cost burdened renters rose by 2,717 households.

The rates of burden among owners are similar in the city and county. For renters, slightly fewer renters were cost burdened in the county as of 2024, due to a small decline in burden between 2010 and 2024.

Figure III-1.
Count of Cost Burdened Households by Tenure, Doña Ana County and Las Cruces, 2010 and 2024

Jurisdiction	Owners			Renters		
	Moderate	Severe	Total	Moderate	Severe	Total
2024						
Doña Ana County	6,520	4,968	11,488	7,156	7,093	14,249
Las Cruces	3,180	2,276	5,456	5,050	5,893	10,943
2010						
Doña Ana County	7,805	4,432	12,237	6,376	6,422	12,798
Las Cruces	3,746	2,012	5,758	4,049	4,177	8,226

Source: 2010 and 2024 5-year ACS and Root Policy Research.

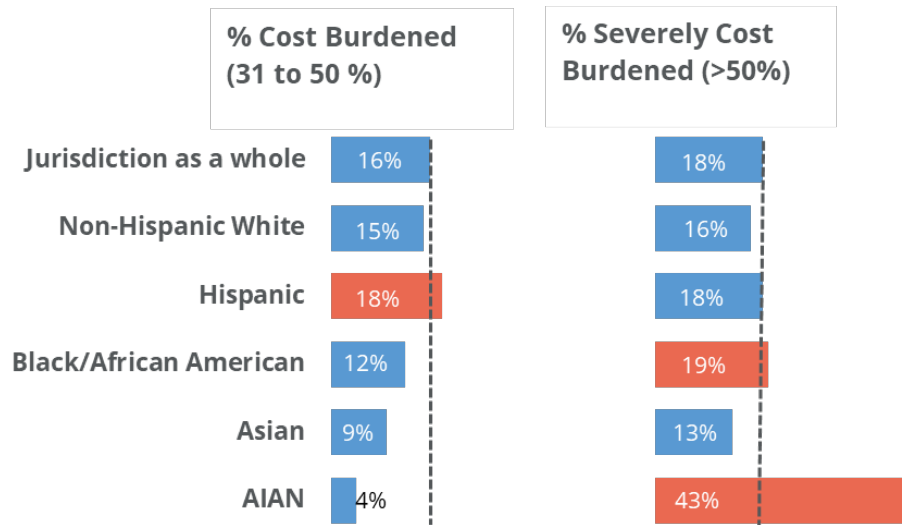
Figure III-2.
Percentage of Cost Burdened Households by Tenure, Doña Ana County and Las Cruces, 2010 and 2024

Jurisdiction	Owners			Renters		
	Moderate	Severe	Total	Moderate	Severe	Total
2024						
Doña Ana County	12%	9%	21%	27%	27%	54%
Las Cruces	12%	9%	21%	26%	31%	57%
2010						
Doña Ana County	17%	9%	26%	29%	29%	57%
Las Cruces	18%	10%	27%	28%	29%	57%

Source: 2010 and 2024 5-year ACS and Root Policy Research.

Moderate and severe cost burden rates also differ by race and ethnicity as shown in the figure below. Hispanic households have slightly higher levels of moderate cost burden. Most notable is the rate of severe cost burden among American Indian/Alaskan Native (AIAN) households at 43%, more than double the rate for all other groups and the jurisdiction as a whole.

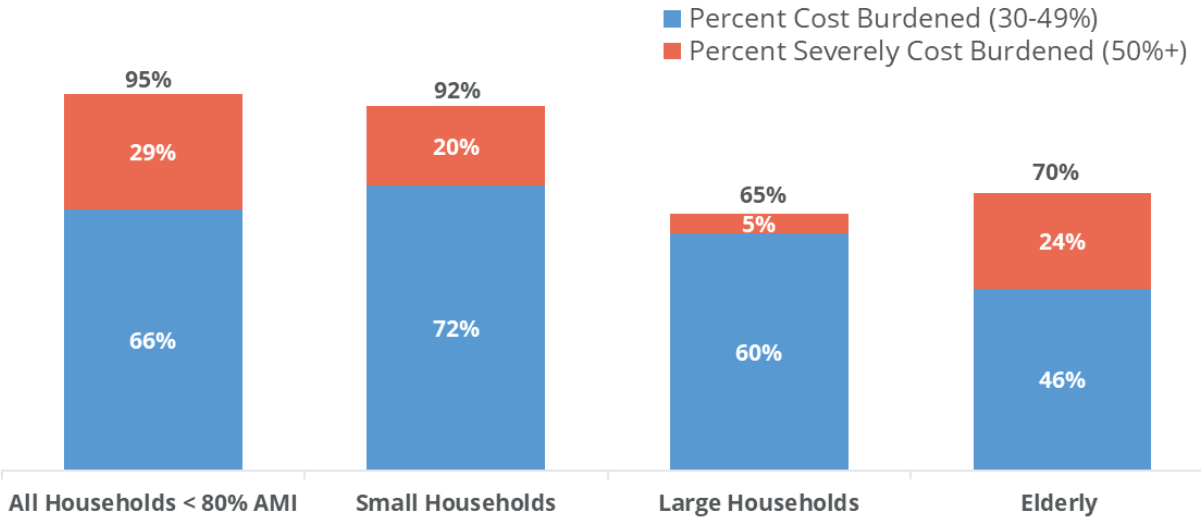
Figure III-3.
Moderate and Severe Cost Burden by Race and Ethnicity, Las Cruces, 2020



Source: Comprehensive Housing Affordability Strategy (CHAS) 2017-2020 and Root Policy Research.

Figure III-4 shows HUD data on moderate and severe cost burden by household type for incomes below 80% AMI (\$56,500). The data indicate that small households are significantly more impacted by cost burden than larger households at 92% total compared to 65%--which reflects the need to have multiple earners in a household to avoid cost burden.

Figure III-4.
Moderate and Severe Cost Burden by Household Type for Households with HAMFI of 80% or Less, Las Cruces, 2020



Note: Data is available only for households with incomes below 80% HUD Area Median Family Income (HAMFI).
Source: Comprehensive Housing Affordability Strategy (CHAS) 2017-2020

Homeownership and the Ability to Access a Mortgage

For the majority of households in the U.S., owning a home is the single most important factor in wealth-building. Homeownership is also thought to have broader public benefits, which has justified decades of public subsidization. The federal government has consistently subsidized ownership through the mortgage interest tax deduction and the secondary mortgage market.¹ Unlike renters, homeowners are entitled to receive these benefits by virtue of being homeowners; renters, in contrast compete for scarce rental subsidies.

Incentives for ownership have been in place far longer than the existence of fair lending and fair housing protections, meaning that the benefits of federal subsidies for ownership have not been equally realized by all protected classes. This explains some of the reason for ownership disparities today, in addition to the now-illegal practices of redlining, steering, blockbusting, unfair lending, appraisal bias and discriminatory pricing.²

The following figure shows how tenure differs in Las Cruces by income, age of householder, presence of children, race and ethnicity. The figure shows that:

- Overall in Las Cruces, 68% of households are homeowners.
- Homeownership is most common among high income households, although not elusive for low income households. Homeowners with the lowest incomes are generally seniors living on fixed incomes.
- Ownership rates are also positively correlated with age. The homeownership rate among young adults—those age 25 to 34—is very low at 36%.
- Households with children in the home have a lower homeownership rate (53%) than those without children in the home (63%).
- Homeownership also differs by race and ethnicity. Non-Hispanic White households have the highest rate among racial and ethnic groups (63%), followed by Hispanic households (53%). This 10 percentage point difference is larger than the difference in New Mexico (where the non-Hispanic White rate is 74.7% and the Hispanic rate is

¹ Despite the many public and private interventions to expand ownership, the overall U.S. rate has been stubbornly stagnant. In 2015, 63.7 percent of households were owners, compared to 63.9 in 1990. Contrary to what many U.S. residents believe, the U.S. does not lead developed countries in homeownership. Instead, the U.S.' rate of ownership is similar to that of the United Kingdom (63.5%) and lower than Canada's (67.0%).

² "Steering" refers to the practice of showing home- and apartment-seekers homes only in neighborhoods with residents of similar races and ethnicities; it is now illegal for real estate agents to engage in steering. "Blockbusting," which is also illegal, refers to the practice of real estate agents and builders convincing homeowners to sell their homes below market because of the fear that minorities could be moving into the neighborhood, and then reselling those homes to minorities at inflated prices. "Discriminatory pricing" means intentionally charging certain protected classes more for housing than others and is often a product of steering, blockbusting, subprime lending, and other illegal practices.

68.9%, a difference of about 6 percentage points) but much smaller than in the U.S. overall (73.7% v. 50.9%, for a difference of 23 percentage points).

Figure III-6.
Renter and Owner Comparisons, Las Cruces, 2024

	Renters		Owners		Ownership Rate
	Number	Percent	Number	Percent	
Total Households	20,958	100%	26,559	100%	 68%
Median Income					
Income Distribution					
Less than \$25,000	9,010	43%	3,759	14%	 29%
\$25,000 - \$50,000	5,051	24%	3,976	15%	 44%
\$50,000 - \$75,000	3,680	18%	5,255	20%	 59%
\$75,000 - \$100,000	1,605	8%	3,984	15%	 71%
\$100,000+	1,612	8%	9,585	36%	 86%
Age of Householder					
Ages 15-24	4,294	20%	331	1%	 7%
Ages 25-34	5,962	28%	3,392	13%	 36%
Ages 35-44	2,963	14%	4,693	18%	 61%
Ages 45-64	4,436	21%	9,081	34%	 67%
Ages 65 and older	3,303	16%	9,062	34%	 73%
Household Type					
Household - no children	16,461	80%	18,863	67%	 63%
Household - children	4,497	20%	7,696	33%	 53%
Race/Ethnicity					
Non-Hispanic White	6,870	33%	11,851	45%	 63%
Multiracial	8,736	42%	10,393	39%	 54%
Hispanic	11,781	56%	13,532	51%	 53%
American Indian/Alaskan Native	368	2%	289	1%	 44%
Black/African American	866	4%	415	2%	 32%
Asian	714	3%	225	1%	 24%

Note: Race/ethnicity categories are not mutually exclusive and therefore total does not equal 100%.

Source: 2024 5-year ACS and Root Policy Research.

Differences in access to credit. In this section, federal Home Mortgage Disclosure Act (HMDA) data are used to detect differences in mortgage loan originations by the protected classes reported in the data. HMDA data analyzed in this section reflect loans

applied for by residents in 2023 and 2024, the latest years for which data are available. Where relevant, current trends are compared to historical data from 2018 and 2019.³

Figure III-7 shows the share of mortgage loan applications that were denied by applicant race and ethnicity. Hispanic applicants—representing the city’s largest racial and ethnic group—are denied at a rate of 16%, double the denial rate for non-Hispanic White applicants (8%). Mortgage loan applications from Asian residents are denied at a rate of 12%. Data show that American Indian/Alaska Native and Black or African American applicants have the lowest denial rates at 5% and 7%, respectively—though these rates may not be representative as application volumes from these groups were low. This is to be expected as these groups make up less than 3% of the city’s population combined.

Although there are disparities in denials by race and ethnicity, denial rates overall are very low; the vast majority of those applying for mortgage loans are successful.

For comparison, denial rates by race and ethnicity are shown for Doña Ana County. Denial rates by race and ethnicity in Doña Ana County are similar to those in Las Cruces: Hispanic applicants are nearly twice as likely as non-Hispanic White applicants to be denied a mortgage, and American Indian/Alaska Native and Black or African American applicants appear to have the lowest denial rates. Rates are relatively low overall for all races and ethnicities.

³ HMDA data provide Census tracts, not places (cities or towns), for each mortgage application record. In this analysis, all applications from a given Census tract are counted as being from the place where more than half of housing units in the Census tract are located.

**Figure III-7.
Mortgage Loan Denial
Rates by Race and
Ethnicity, Las Cruces
and Doña Ana County,
2023/2024**

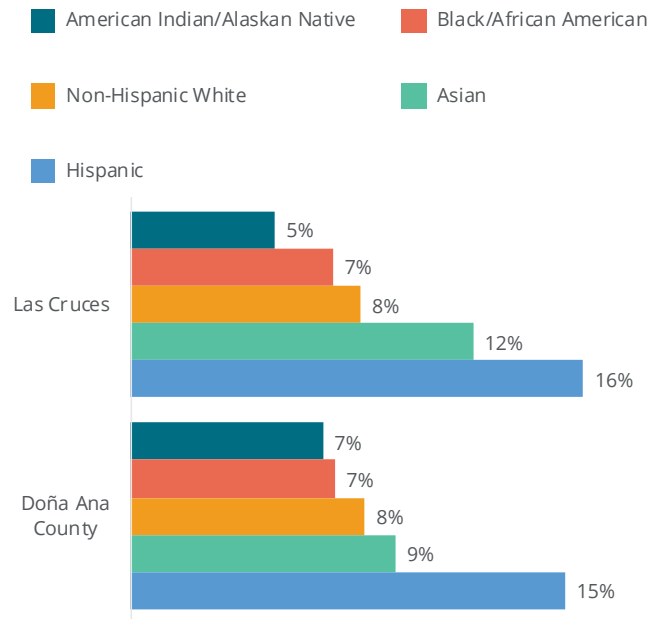
Note:

Includes first-lien loans only. Does not include loans for multifamily properties or non-owner occupants. Denial rate is calculated as denied loans divided by the total of originated loans, denied loans, and loans approved but not accepted.

N/A indicates fewer than 20 applications.

Source:

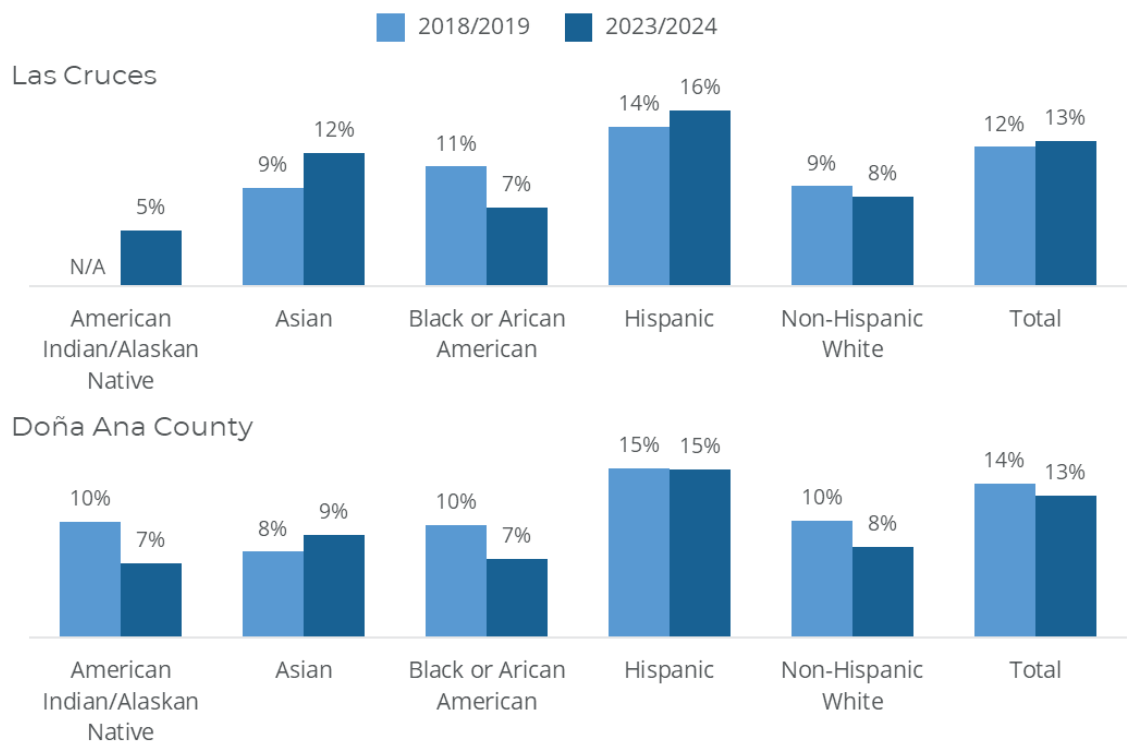
HMDA 2023 and 2024 and Root Policy Research.



Current mortgage loan denial rates by race and ethnicity are compared to those from the combined years of 2017 and 2018 in Figure III-8.

In both Las Cruces and the county, the overall mortgage loan denial rate was similar in 2017/18 and 2023/24. By race and ethnicity, in Las Cruces, denial rates *increased* by two to three percentage points for Asian and Hispanic applicants, decreased by one percentage point for non-Hispanic White applicants, and decreased by four percentage points for Black or African American applicants.

Figure III-8.
Change in Mortgage Loan Denial Rates by Race and Ethnicity, Las Cruces and Doña Ana County, 2018/2019 to 2023/2024



Note: Includes first-lien loans only. Does not include loans for multifamily properties or non-owner occupants. Denial rate is calculated as denied loans divided by the total of originated loans, denied loans, and loans approved but not accepted.

Source: HMDA 2018, 2019, 2023, and 2024 and Root Policy Research.

Compared to surrounding areas, Las Cruces’ denial rate is much lower, especially when compared to Chaparral, Anthony, and Sunland Park.

Figure III-9.
Mortgage Loan Denial Rates, Las Cruces, Doña Ana County, and Comparisons, 2023/2024

Note:

*Relatively few (23-39) mortgage loan applications were filed in each of Chaparral, Mesilla, and Anthony.

Includes first-lien loans only. Does not include loans for multifamily properties or non-owner occupants. Denial rate is calculated as denied loans divided by the total of originated loans, denied loans, and loans approved but not accepted.

Source:

HMDA 2023 and 2024 and Root Policy Research.

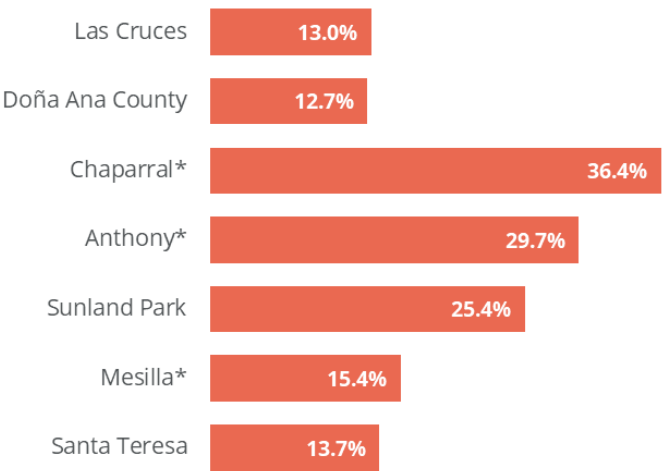
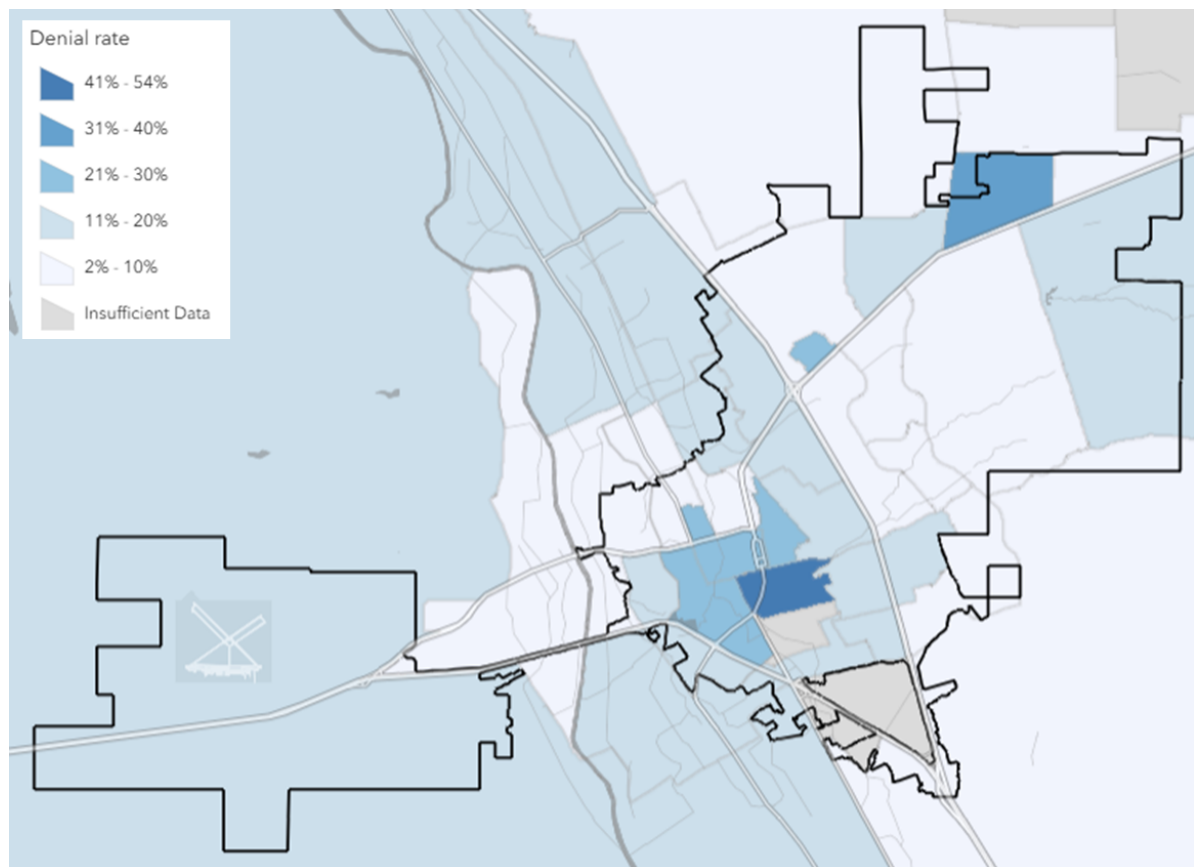


Figure III-10 shows mortgage loan denial rates by Census tract in Las Cruces using 2023/2024 data. Approximately 54% of applications were denied in a Census tract in central Las Cruces, south of Las Esperanzas. Another high denial area, where 34% of applications were denied, is located in northeast Las Cruces.

Figure III-10.
Mortgage Loan Denial Rates, Las Cruces, 2023/2024



Note: Includes first-lien loans only. Does not include loans for multifamily properties or non-owner occupants. Denial rate is calculated as denied loans divided by the total of originated loans, denied loans, and loans approved but not accepted.

"Insufficient data" tracts had fewer than 20 total loan applications in 2023 and 2024.

Source: HMDA 2023 and 2024 and Root Policy Research.

Figure III-11 maps denial rates in Doña Ana County overall. While no other tract in the county has a denial rate above 50%, three tracts along the county's Texas border have denial rates of 30% to 40%.

**Figure III-11.
Mortgage Loan
Denial Rates,
Doña Ana County,
2023/2024**

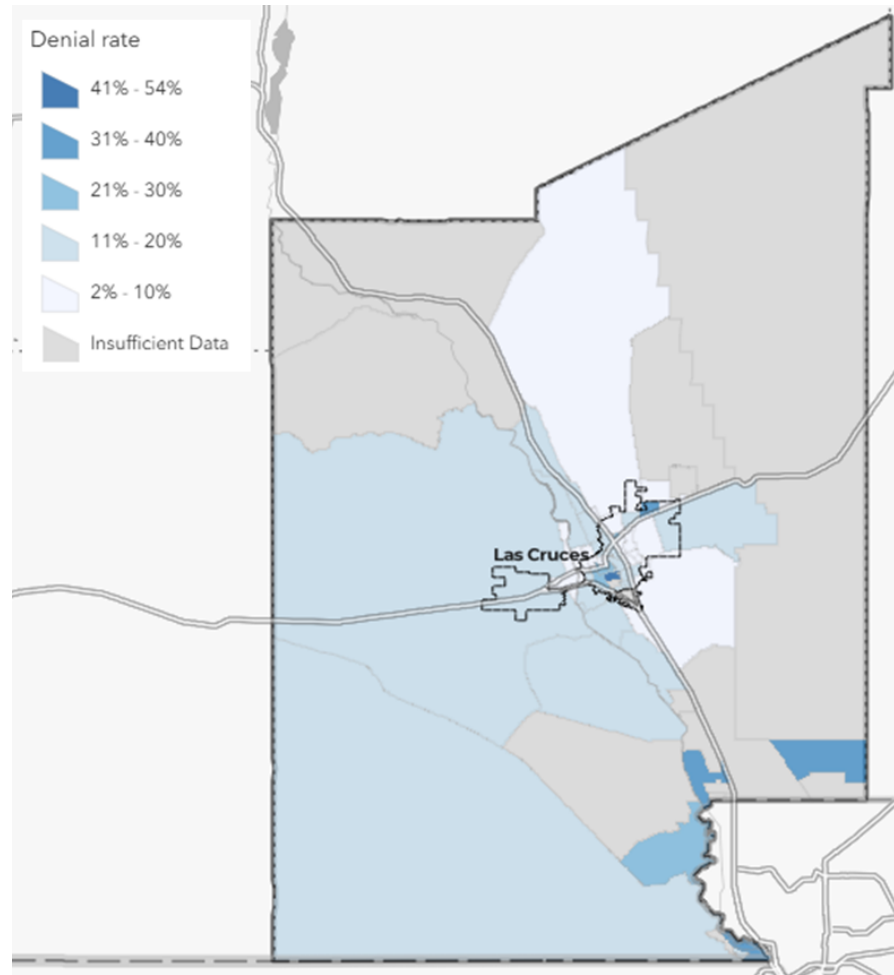
Note:

Includes first-lien loans only. Does not include loans for multifamily properties or non-owner occupants. Denial rate is calculated as denied loans divided by the total of originated loans, denied loans, and loans approved but not accepted.

"Insufficient data" tracts had fewer than 20 total loan applications in 2023 and 2024.

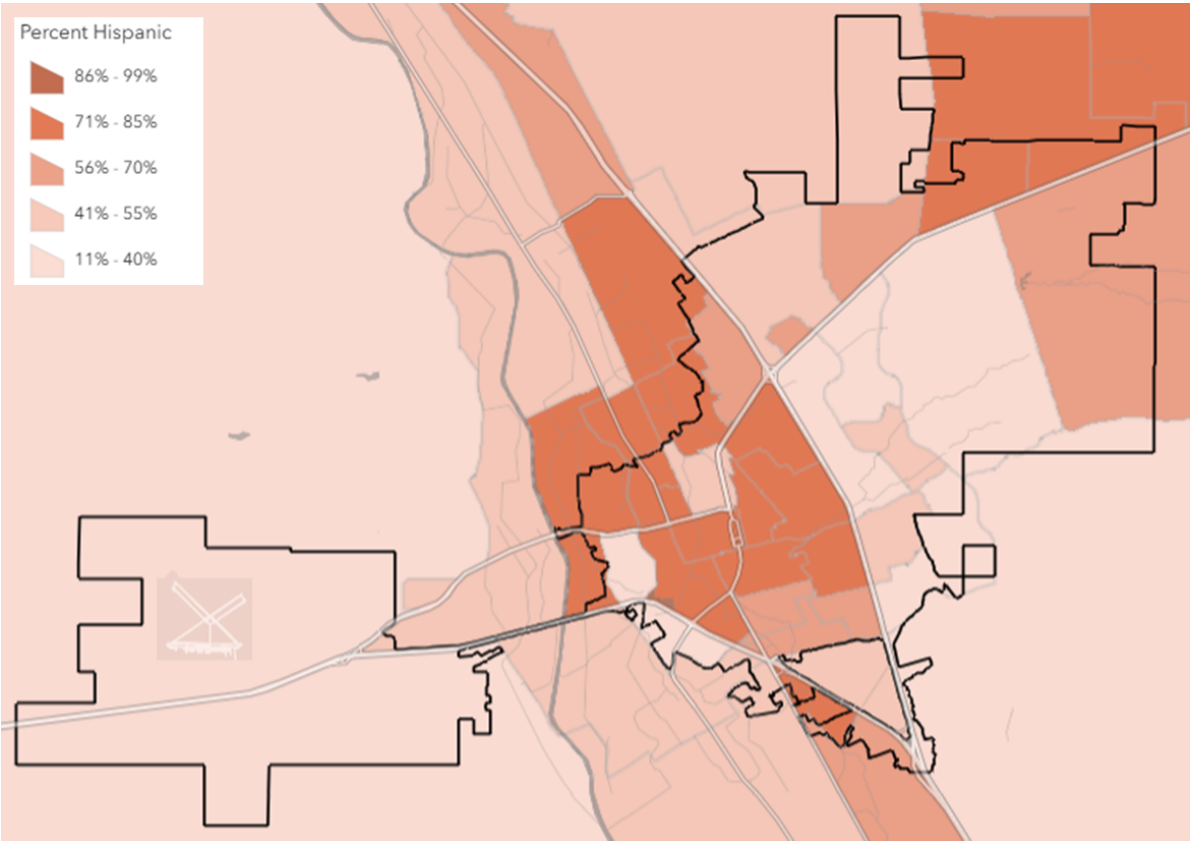
Source:

HMDA 2023 and 2024 and Root Policy Research.



The following figures map Hispanic residents as shares of Census tracts' populations. Viewed alongside the denial rate maps above, these maps show that while areas with high denial rates also tend to have large Hispanic populations, many areas with large Hispanic populations have low to moderate mortgage denial rates.

Figure III-12.
Percent Hispanic, Las Cruces, 2023



Source: 2023 5-year ACS and Root Policy Research.

Figure III-13.
Percent Hispanic,
Doña Ana County, 2023

Source:
2023 5-year ACS and Root
Policy Research.

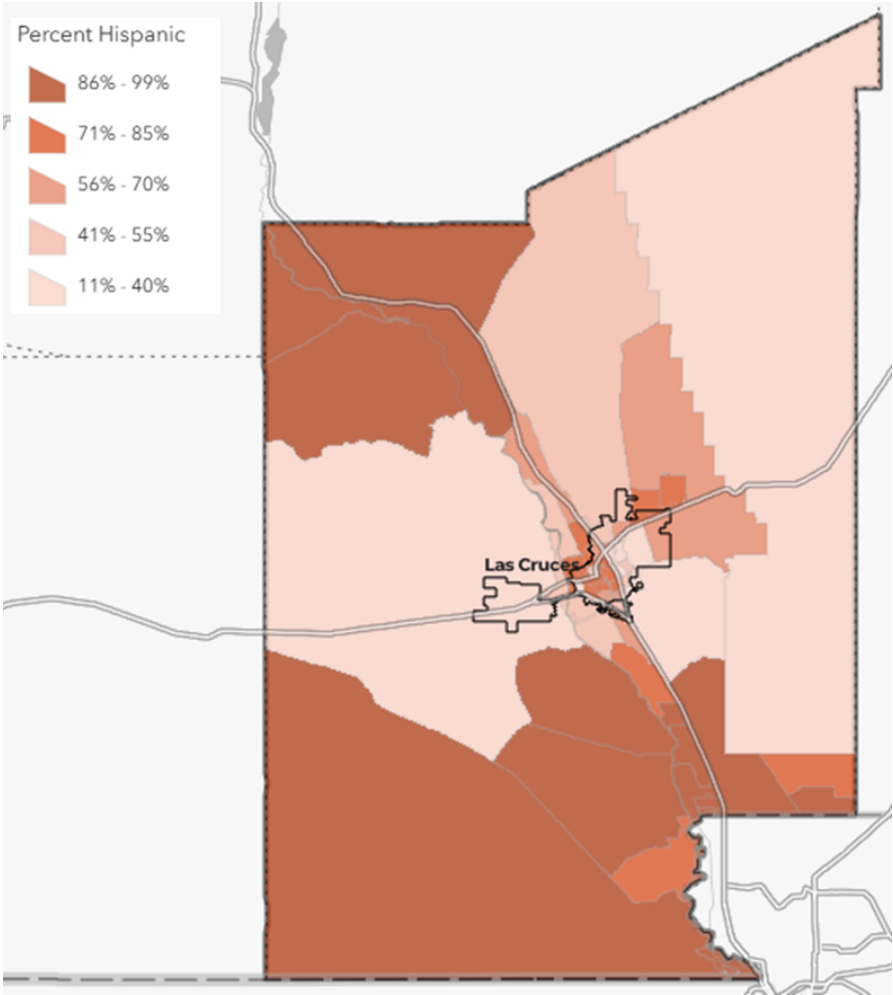
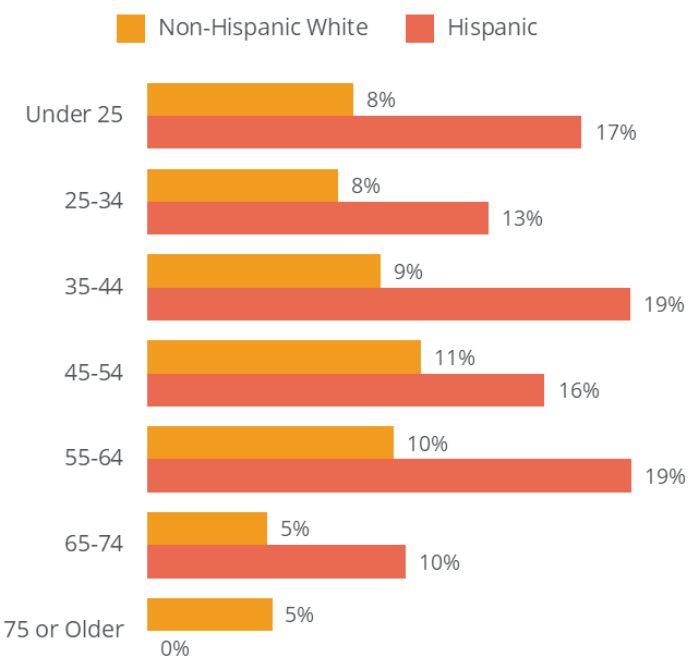


Figure III-14 shows that racial and ethnic disparities in loan denial rates are additionally present within applicant age groups. In all age groups under 75 years old, Hispanic applicants are more likely to be denied a mortgage loan than non-Hispanic White applicants. No Hispanic applicants age 75 or older were denied a mortgage loan in 2023/2024, compared to 5% of non-Hispanic White applicants in this age group.

Figure III-14.
Mortgage Loan Denials by
Race and Ethnicity and Age,
Las Cruces, 2023/2024

Note:
Includes first-lien loans only. Does not include loans for multifamily properties or non-owner occupants. Denial rate is calculated as denied loans divided by the total of originated loans, denied loans, and loans approved but not accepted.
Only Hispanic and non-Hispanic White applicants are included due to small sizes of other groups.
Source:
HMDA 2023 and 2024 and Root Policy Research.

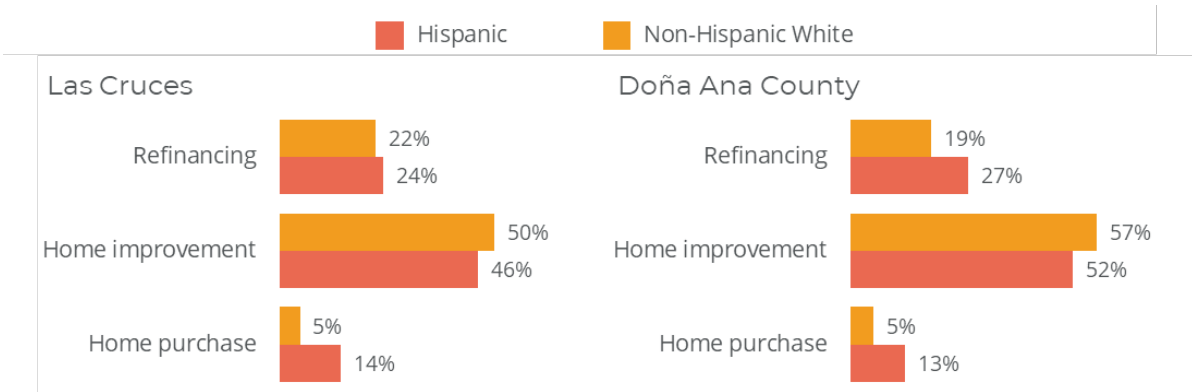


Loan denial rates also vary by race and ethnicity based on the type of loans applied for by applicants, as shown in Figure III-15. Gaps in denials between non-Hispanic White and Hispanic applicants are greatest for home purchase loans: Hispanic applicants’ denial rate for home purchase loans (14%) is nearly three times as high as that of White applicants (5%). Hispanic applicants also have a slightly higher denial rate for refinancing applications (24%) than non-Hispanic White applicants (22%).

Denial rates are typically highest for home improvement loans, often because the additional debt will raise the loan to value ratios above the levels allowed by a financial institution. Non-Hispanic White applicants were more likely than Hispanic applicants to be denied for home improvement loans in Las Cruces (50% v. 46%).

Findings for Doña Ana County mirrored findings for Las Cruces, though the Hispanic/non-Hispanic White gap in refinancing loan denial rates was greater in the county overall than in Las Cruces.

Figure III-15.
Denial Rate by Race/Ethnicity and Loan Type, Las Cruces and Doña Ana County, 2023/2024



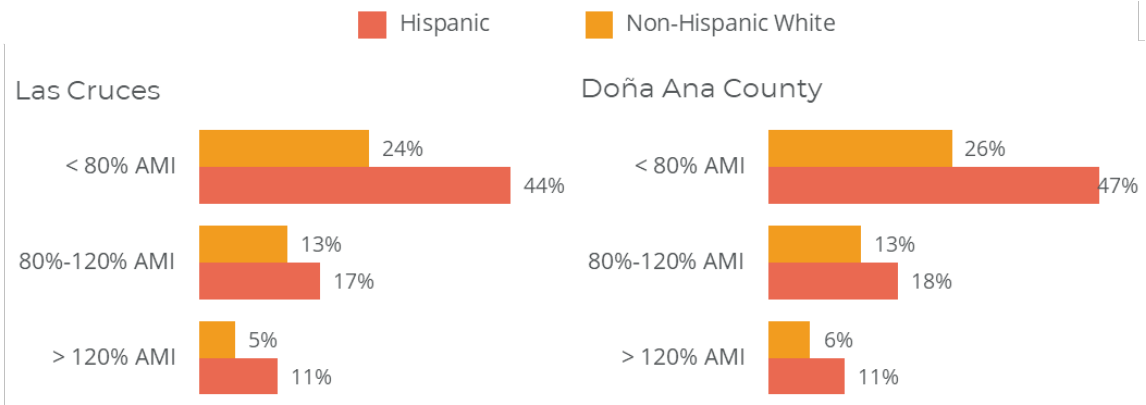
Note: Includes first-lien loans only. Does not include loans for multifamily properties or non-owner occupants. Denial rate is calculated as denied loans divided by the total of originated loans, denied loans, and loans approved but not accepted. Only Hispanic and non-Hispanic White applicants are included due to small sizes of other groups.

Source: HMDA 2023 and 2024 and Root Policy Research.

As demonstrated by Figure III-16, a household income less than 80% AMI is a major factor for loan denials. For non-Hispanic White applicants in Las Cruces, the denial rate for households with incomes less than 80% AMI is five times greater than for that households with incomes of 120% AMI and more. Hispanic applicants with an income under 80% AMI are four times more likely to be denied than those with incomes of 120% AMI and more.

Hispanic applicants with incomes less than 80% AMI are much more likely to be denied mortgage loans than their non-Hispanic White counterparts and than higher income Hispanic households.

Figure III-16.
Denial Rate by Race/Ethnicity and Applicant Income, Las Cruces and Doña Ana County, 2023/2024

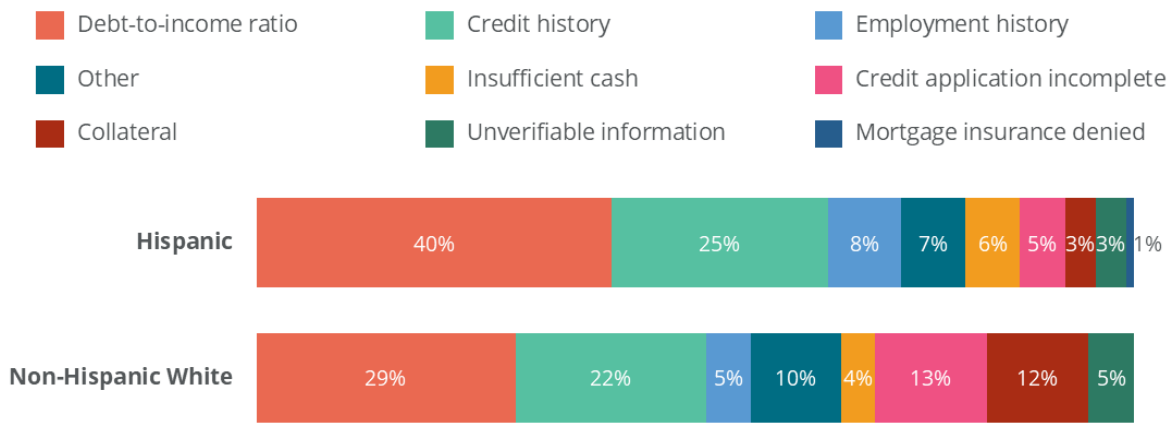


Note: Includes first-lien loans only. Does not include loans for multifamily properties or non-owner occupants. Denial rate is calculated as denied loans divided by the total of originated loans, denied loans, and loans approved but not accepted.
Only Hispanic and Non-Hispanic White applicants are included due to small sizes of other groups.

Source: HMDA 2023 and 2024 and Root Policy Research.

Figure III-17 presents the distribution of reasons given for mortgage application denials by applicant race and ethnicity. The denial reasons most frequently given for Hispanic and non-Hispanic White applicants were debt-to-income ratio and lack of or poor credit history, though Hispanic applicants were more likely than non-Hispanic White applicants to be denied due to each of these reasons. Non-Hispanic White applicants were more likely than Hispanic applicants to be denied due to other reasons, incomplete credit applications, collateral, and unverifiable information.

Figure III-17.
Mortgage Loan Application Denial Reasons by Race and Ethnicity, Las Cruces, 2023/2024



Note: Some denials were given multiple reasons. Percentages represent percentages of total denial reasons given.
Source: HMDA 2023 and 2024 and Root Policy Research.

As discussed previously, lack of or poor credit is a very common reason for mortgage loan denials. The Federal Deposit Insurance Corporation (FDIC) monitors the prevalence of unbanked and underbanked households in the U.S. “Unbanked” households are those in which no one in the household has a checking or savings account. “Underbanked” households are those who have an account in an insured institution but also use services that are likely to charge high or very high rates. These services include checking cashing institutions, payday loans, “tax refund anticipation” loans, rent-to-own services, pawn shop loans, and/or auto title loans.

The latest FDIC survey, conducted in 2023, found that 26% of households in the state are unbanked or underbanked, up from 24% in 2021. Note that this is due to growth in the share of households who are underbanked as the share of households who are unbanked decreased. The share of households who are unbanked or underbanked has generally decreased since 2015.

Figure III-18.
Percent of Households
Unbanked or Underbanked,
New Mexico, 2013–2023

Note:

Underbanked definition is based on the following nonbank transaction and credit products: check cashing, money order, remittance, payday loan, rent-to-own service, pawn shop loan, refund anticipation loan, and auto title loan.

Source:

Multiyear FDIC National Survey of Unbanked and Underbanked Households.

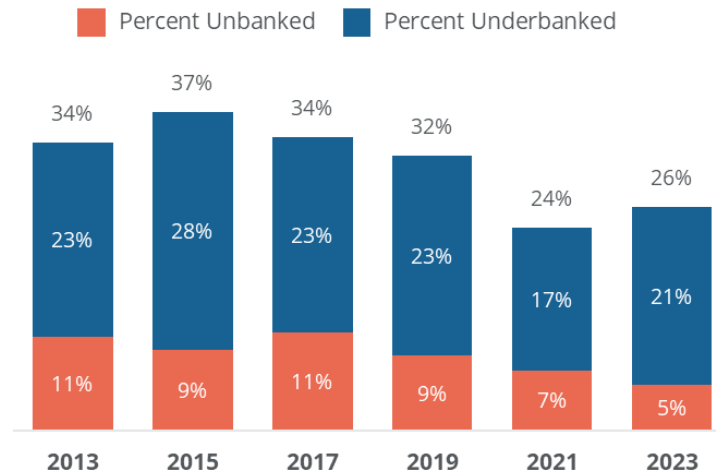
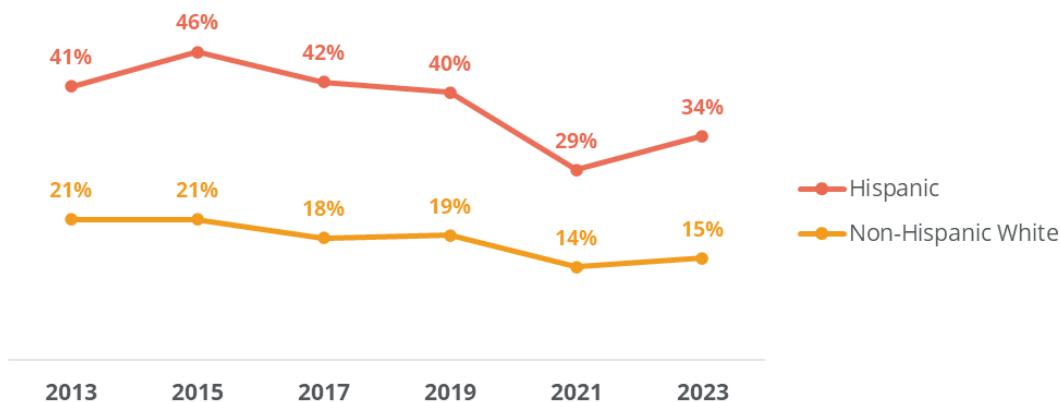


Figure III-19 shows that Hispanic households are—and have long been—at least twice as likely as non-Hispanic White households to be unbanked or underbanked in New Mexico. As of 2023, 34% of Hispanic households and 15% of non-Hispanic White households are unbanked or underbanked. This gap in access to banking services likely partially explains the fact that Hispanic applicants are more likely than non-Hispanic applicants to be denied mortgages due to credit history.

Figure III-19.
Percent of Households Unbanked or Underbanked by Race and Ethnicity,
New Mexico, 2013–2023



Note: Underbanked definition is based on the following nonbank transaction and credit products: check cashing, money order, remittance, payday loan, rent-to-own service, pawn shop loan, refund anticipation loan, and auto title loan.

Source: Multiyear FDIC National Survey of Unbanked and Underbanked Households.

Finally, the FDIC publishes Census Region-level data on why households are unbanked or underbanked. Not having enough money to open an account, feeling that bank account fees are too high, and lacking trust in the financial industry were the three most frequently

cited reasons why households in the West (New Mexico’s Census Region) elect not to participate in the traditional banking sector.⁴

Rental Affordability and Disproportionate Needs

As shown in Figure III-6—Renter and Owner Comparisons, households with incomes under \$25,000, residents age 34 and younger, and Black/African American, Asian, and AIAN are much more likely to rent than to own. Single mothers, households with members with disabilities, and Asian residents have very high poverty rates. As previously shown, AIAN households also experience severe cost burden disproportionately at 43% compared to 18% of all households. Small households with incomes below 80% AMI (\$56,560 per year) experience high levels of cost burden compared to large households. In periods of rising rental costs—especially when those outpace these residents’ income growth—these resident groups are more likely than others to face housing instability.

These resident groups are more reliant than others on deeply subsidized housing. The absence and undersupply of deeply subsidized units have a disproportionate impact on these protected classes.

Assistance needed. The resident survey conducted for the city’s Consolidated Plan and Affordable Housing Plan asked respondents to identify items that would help them feel more secure in their current housing situation.

Precariously housed respondents,⁵ single parent households, respondents living in overcrowded conditions,⁶ and respondents with a disability or household member with a disability all selected the need for rental assistance to maintain housing stability the most frequently, as shown in the figure below.

The data indicate that single parents and residents with disabilities are more reliant than residents overall to need money to make critical repairs and to need help buying a home.

⁴ Multiyear FDIC National Survey of Unbanked and Underbanked Households, 2023.

⁵ Precariously housed respondents are defined as a respondent staying temporarily with friends or family (and not on the lease), staying in a shelter, transitional housing, or motel, or experiencing unsheltered homelessness.

⁶ Overcrowded households are those that identified that a member of their household has to sleep on the couch or floor because there is no room in a bedroom.

Figure III-20.
Top Items Needed to Feel More Secure in Housing Situation, Selected Characteristics

All Respondents			Las Cruces		
1	None of the above	33%	1	None of the above	34%
2	Money to make critical repairs	22%	2	Rental assistance	20%
3	Rental assistance	19%	3	Money to make critical repairs	19%
4	Finding home I can afford to buy	14%	4	Finding home I can afford to buy	15%
5	Help getting a loan to buy a home	14%	5	Help getting a loan to buy a home	13%
Other Community in Doña Ana County			Precariously Housed		
1	None of the above	32%	1	Rental assistance	44%
2	Money to make critical repairs	28%	2	Help with a security deposit	33%
3	Rental assistance	16%	3	Help with the rental housing search	30%
4	Help with a down payment	16%	4	Money to make critical repairs	30%
5	Help getting a loan to buy a home	14%	5	Finding home I can afford to buy	24%
Single Parent			Over 65		
1	Rental assistance	35%	1	None of the above	52%
2	Money to make critical repairs	32%	2	Money to make critical repairs	17%
3	Help getting a loan to buy a home	28%	3	Other	10%
4	Finding home I can afford to buy	23%	4	Rental assistance	9%
5	Help with a down payment	22%	5	Housing my adult child can afford	7%
Overcrowded			Disability		
1	Rental assistance	48%	1	Rental assistance	30%
2	Money to make critical repairs	35%	2	Money to make critical repairs	29%
3	Help with a security deposit	32%	3	Help with a down payment	22%
4	Help getting a loan to buy a home	29%	4	Help getting a loan to buy a home	18%
5	Finding home I can afford to buy	23%	5	Finding home I can afford to buy	18%

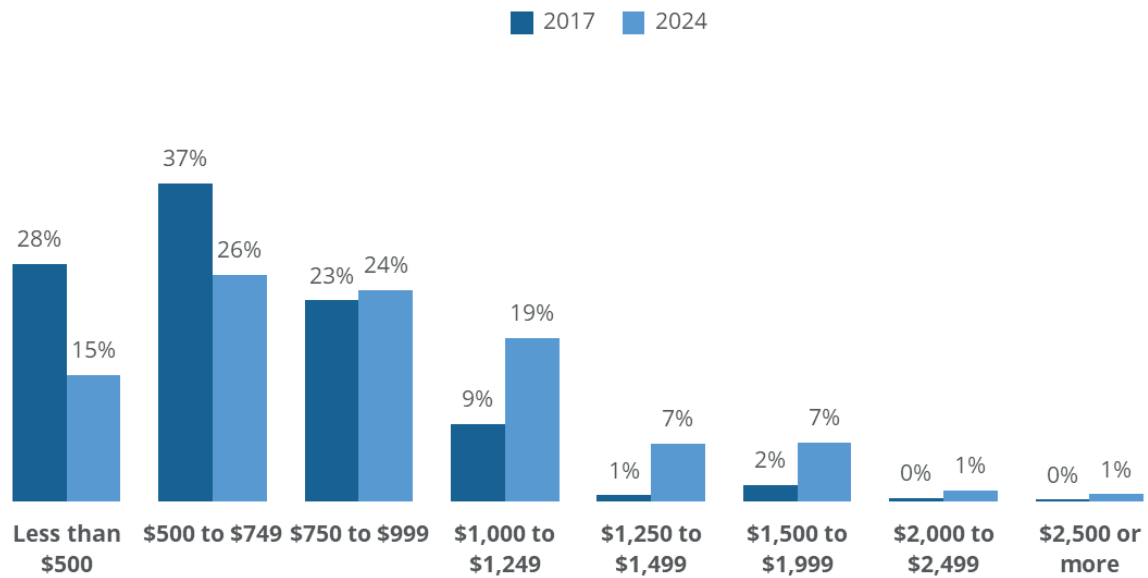
Note: n = 626.

Source: 2025 City of Las Cruces and Doña Ana County Housing and Community Needs Survey.

Changes in rental costs. The figure below shows the change in rent distribution over the past 5 years. Fifteen percent of Las Cruces' rental units were priced at less than

\$500 per month, which is affordable for those living in poverty. That share dropped from 28% in 2017. There are more units in the \$500 to \$749 range, but the share is much smaller than in 2017. In sum, 65% of the city's rental units were priced under \$750 in 2017; now, 41% are.

Figure III-21.
Distribution of Renter Occupied Units by Gross Rent Paid, Las Cruces, 2017 and 2024



Source: 2017 and 2024 5-year ACS and Root Policy Research.

Additional Housing Problems

Condition challenges. Respondents to the housing and community development needs survey for this plan, as well as stakeholder interview participants identified a considerable level of need for housing rehabilitation in Las Cruces. One in five respondents in Las Cruces indicated that their housing was in fair or poor condition—with single parents (40%), people living alone (34%) and people with disabilities (34%) reporting housing conditions more frequently than other household types. Over a third (35%) of households with incomes less than \$25,000 per year reported their housing to be in fair or poor condition. The most frequently selected improvement needed was cosmetic (48%) followed by cooling system improvements, walls/ceiling crack repair, windows, and flooring.

As a proxy for home condition, utility costs and needs can be indicative of structural issues leading to additional energy consumption and cost through cracks in walls, old or damaged windows with cracks/faulty casings, insufficient roof insulation and/or compromised roofing. Empower Data Works provides mapping of energy assistance needs and

estimated cost by census tract. In Las Cruces, the greatest proportion of need exists in census tracts 2.01, 4.02, 9, and 13.04 with an estimated dollar amount exceeding \$2 million affecting 4,616 households (this does not include needs in other census tracts that have a lower proportion of need). Census tract 9 has the greatest number of households with energy assistance need at 1,415 and is in the 90th percentile for service disconnection rate. Census tracts 9, 7 and 4.01 are also in the 90th percentile for energy burden.⁷ Of survey respondents for this plan, energy/utilities impacted improvements were selected frequently including cooling systems (29%), and broken or cracked windows (25%).

Overcrowding and displacement. Results from the 2025 City of Las Cruces and Doña Ana County Housing and Community Needs Survey found that overcrowding can be both a result of displacement and an indicator of ongoing or future housing instability.

Twenty-seven percent of households that were displaced reported moving in with friends or family and 24% reported living with more people, resulting in increased household size and potentially overcrowded living conditions. Overcrowding can also signal heightened risk of future displacement. Households that are already doubled up or living in overcrowded conditions often face limited housing options and financial strain. They may be more vulnerable to rent increases, changes in household composition, or conflicts with landlords or other household members.

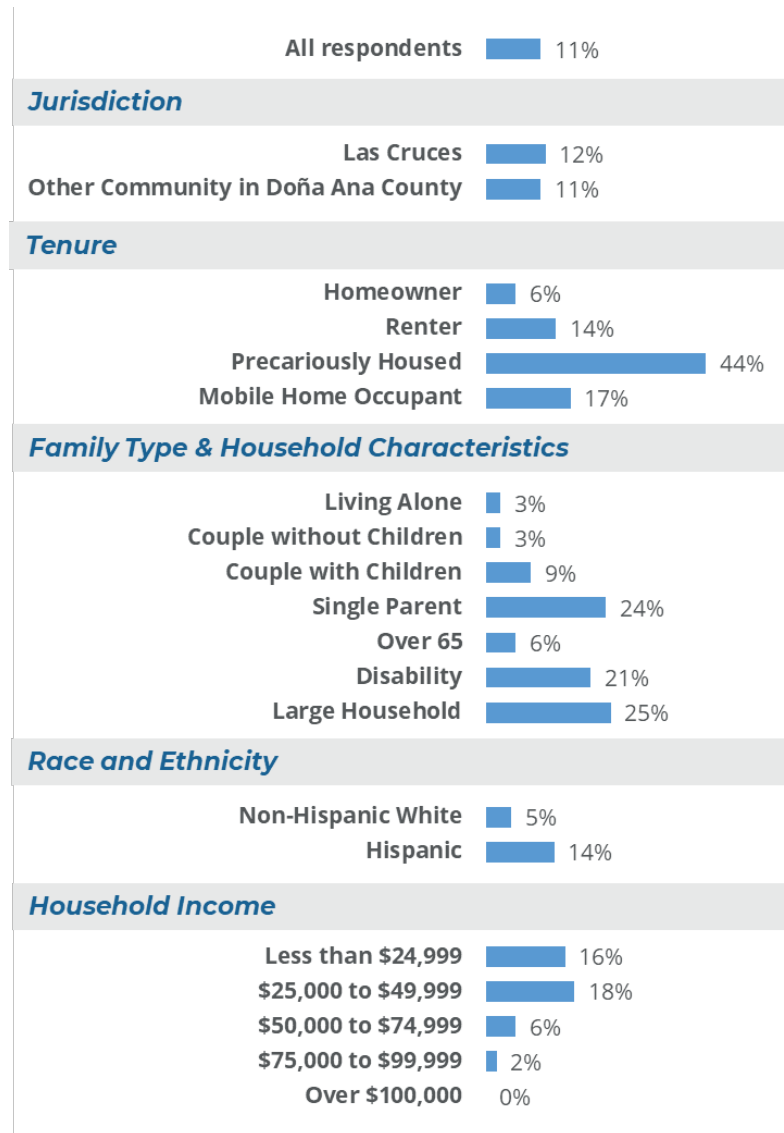
The figure below shows rates of overcrowding by demographic groups. Overall, 11% of respondents reported living in overcrowded conditions, defined as someone in the household sleeping on the couch or floor because there is not enough space. Precariously housed respondents have the highest rate of overcrowding (44%), followed by large households (25%), single parents (24%), households with a disability (21%), households with income between \$25,000 and \$49,999 (18%), and households with income less than \$24,999 (16%).

⁷ <https://lascruces.empowerdataworks.com/>

Figure III-22.
Rate of Overcrowding,
Selected Characteristics

Note:
n = 653.

Source:
2025 City of Las Cruces and Doña Ana
County Housing and Community Needs
Survey.



Respondents living in overcrowded conditions also reported living in poor or fair housing conditions at the highest rate of any demographic group (45%). Those in overcrowded conditions also expressed that they strongly disagreed that they felt welcome in all neighborhoods in their community at the highest rate of all demographic groups (23%). There is likely some overlap between single parent and couples with children who also disagreed most strongly with feeling welcome throughout their community.

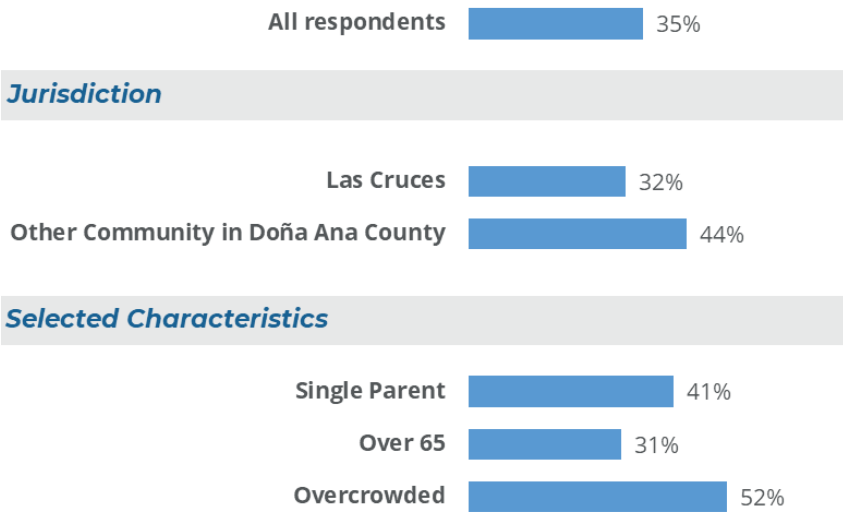
Accessibility improvements. Twenty-eight percent of survey respondents with a household member over 65 reported that they or a household member had a disability. Of households with a member over 65 with accessibility needs, 31% reported that their home did not meet their accessibility needs, as shown in Figure III-23. Overcrowded households and single parent households with a disability reported higher rates of inadequate accessibility features than households with a member over 65.

Grab bars were the most needed modification identified by households over 65, followed by an alarm to identify if someone has left the house, the allowance of support animals, and lower counters. Note that this was a small group of respondents with identified needs (n = 16). Grab bars were also a top need for single parent households, overcrowded households, and precariously housed respondents.

Figure III-23.
Proportion of
Households with a
Disability with
Unmet Accessibility
Needs

Note:
n = 245.

Source:
2025 City of Las Cruces and Doña
Ana County Housing and
Community Needs Survey.



According to the latest CHAS data, there are 13,635 households with a member with a disability in Las Cruces. Of these, 6,395 households include a person with a hearing or vision impairment; 6,725 include a person with an ambulatory limitation; 5,635 include a person with a cognitive limitation; and 5,710 include a person with a self-care or independent living limitation. Some households may include a member with more than one of these disabilities. Among households that include a member with a disability, about 39% or 5,320 households have one or more housing problems. Households that include a member with a cognitive disability or self-care/independent living disability experience housing problems at higher rates, 51% and 46% respectively.

There are 24,128 “elderly” residents in Las Cruces, defined by HUD as persons over the age of 62. Roughly 19% or 4,558 elderly persons have a housing need—which is much lower than the rates of other special needs groups. Elderly residents may have more difficulty affording increasing housing costs (rents, property taxes, HOA fees, etc.) as they are more likely to be living on a fixed retirement income. Most seniors desire to age in place, but many require accessibility modifications and additional support services as they age. These modifications and services can be cost prohibitive to elderly living on fixed incomes.

According to stakeholders interviewed for this plan, there is a lack of accessible housing for seniors and adults with disabilities. Some households might have one-off retrofits like wheelchair ramps, but these retrofits are expensive and often don’t make the house fully

accessible. The city's home accessibility program—especially since it is available to mobile home residents—is highly valued. Assistance is available to fund ramp installments for low income households, but they have wait lists (the Community Foundation of Southern New Mexico's ramp installation waitlist is 45 people). Services are also needed, with one organization for disability support services reported receiving about 160 requests each month for services. There is also a lack of accessible sidewalks in the more rural parts of the city.

Households with a disability are also more likely to be displaced than most other types of households in Las Cruces based on responses to the survey. Nearly a quarter of these households (23%) reported having to move out of a home when they did not want to move in the past 5 years, compared to 13% of all respondents.

Homelessness. There were 317 unsheltered individuals (50 of whom were residing at Camp Hope—a much different unsheltered experience compared to those facing it alone) in the Point-in-Time Count in Doña Ana County in 2025. Unsheltered, chronically homeless residents are primarily single adults.

People experiencing chronic homelessness living at Camp Hope in Las Cruces participated in a resident focus group and shared that experiences that led to initial homelessness included eviction, hospital discharges, and living with a disability without adequate support. Camp Hope residents want to transition to permanent housing options, and face barriers from long housing waitlists, strict income requirements, criminal record restrictions, and affordable housing costs that still exceed income. Several noted that securing employment or earning too much can disqualify them from assistance. This group requires single bedroom or studio apartments for permanent housing, emergency shelter space, and temporary housing solutions that include supportive services—all of which exist in the city but are often overcapacity or have long waiting lists.

People recovering from substance use disorders are vulnerable to chronic homelessness because of barriers to treatment and existing housing resources. Some housing programs exclude individuals with drug felonies or those using FDA-approved medications to treat opioid use disorders such as methadone that they view as violations of abstinence-only policies. Chronically homeless individuals with mental health concerns also face challenges in receiving stabilizing treatment. Stakeholders observed that there is a shortage of psychiatric care in Las Cruces, resulting in waiting times over six months. Individuals cycle between jail, homelessness, and emergency rooms while they wait for treatment—often intensifying or compounding existing issues.

There were 755 students experiencing homelessness or housing instability in Las Cruces Public Schools during the 2023-2024 school year, according to state McKinney-Vento data that captures youth who lack a fixed nighttime residence and are “doubled up,” living in motels, emergency shelter, or experiencing unsheltered homelessness in cars or outside.

These students and their families typically need additional housing assistance for rent and utilities, housing navigation support, or other services to maintain housing stability. Among precariously housed respondents to the survey for this plan, 43% indicated that they were single parents with children under 18, and just over a quarter of precariously housed respondents were large households. Stakeholders observed a lack of recovery housing for women, families, and couples. Existing options tended to be more for single individuals in recovery, and prohibit children, pets, or partners. Hotel vouchers are a poor solution for families, especially large families.

SECTION IV.

ACCESS TO OPPORTUNITY

SECTION IV.

Access to Opportunity

This section focuses on the areas that heavily influence outcomes for children and families that are inextricably linked to fair housing choice—access to healthy environments and education and economic opportunities, and the compounding impediments experienced by protected classes that create barriers to achieving equitable life outcomes.

The key community assets linked to opportunity that are explored in this section include:

- Healthy neighborhood environments;
- Equitable access to education;
- Employment and economic opportunity; and
- Geographic and virtual connection.

Primary Findings

Analysis in this section points to gaps in access to opportunity in:

Healthy neighborhoods

- Centers for Disease Control (CDC) data indicate elevated levels of physical and mental distress in lower income census tracts in the south central area of Las Cruces which also experience higher levels of violent crime.
- Food insecurity impacts roughly 38,000 county residents and 17% of these residents are above the threshold to qualify for public food assistance. Hispanic residents have higher rates of food insecurity (22%) than non-Hispanic White residents.
- All of central Las Cruces is designated as a food desert by the USDA defined as low income census tracts where most residents are more than ½ mile walking or 10 miles by car to the nearest full service grocery store. This finding is made worse by the fact that the region is a major agricultural hub.
- American Community Survey data estimate that the uninsured rate for Hispanic residents is double the rate for non-Hispanic White residents (12% versus 6%) and residents with only a high school diploma have the highest uninsured rate at 25%. Nearly 11,000 Las Cruces residents are uninsured.
- Regionally, there is a shortage of healthcare professionals and in Las Cruces, and specifically a need for emergency / trauma and mental health services.

Education

- English Language Arts (ELA) and math proficiency rates are not markedly different by race/ethnicity, however a considerable gap in proficiency exists between students who are economically disadvantaged and those who are not.
- Las Cruces has 6 elementary schools that have the highest New Mexico positive accountability rating all of which are middle income schools (33-66% economic disadvantage). Non-Hispanic White and Asian students are more likely to attend these schools.
- Proficiency rates in both ELA and math are very low for unhoused, English Language Learner (ELL) and Special Education students.
- Four year graduation rates are similar across race/ethnicities and high schools in Las Cruces.
- Chronic absenteeism has fallen since the pandemic but remains high relative to neighboring states.

Employment

- An estimated 37% of Las Cruces workers have a bachelor's degree. Hispanic residents are much less likely than non-Hispanic White residents to have this level of education attainment.
- Significant wage and income differences exist by race/ethnicity and gender: Non-Hispanic White households had a median income of \$66,034 in 2024, compared to \$49,801 for Hispanic households and just \$38,499 for Black/African American households. These gaps exist despite strong wage growth for Hispanic households between 2010 and 2024. A single mother even with a graduate degree earns approximately \$8 less per hour than the living wage in Las Cruces.
- More accessible workforce development programs need to be offered in order to transition residents from lower paying industries with fewer jobs to industries with higher wages and demand for labor, particularly in education and healthcare. Workforce development training needs to be more accessible to residents who speak Spanish, and those who are precariously or currently unhoused.
- Unemployment rates by race and ethnicity have declined since 2010, however, are markedly higher for Black/African American and American Indian / Alaska Native workers.

Geographic and Virtual Connection

- Las Cruces and especially Doña Ana County has an extensive need for infrastructure improvement to road and bridges that is currently costing residents through congestion adding to commute time, and gas cost. Public transit is limited, although free.

- Reliable and stable broadband was referenced as a critical need by stakeholders engaged for this plan in order for residents, particularly in more rural areas, to access basic resources. Sixteen percent of households with incomes below \$20,000 do not have a broadband subscription in Las Cruces. It is also a critical component of healthcare infrastructure that enables remote access to healthcare professionals.

Healthy Neighborhoods

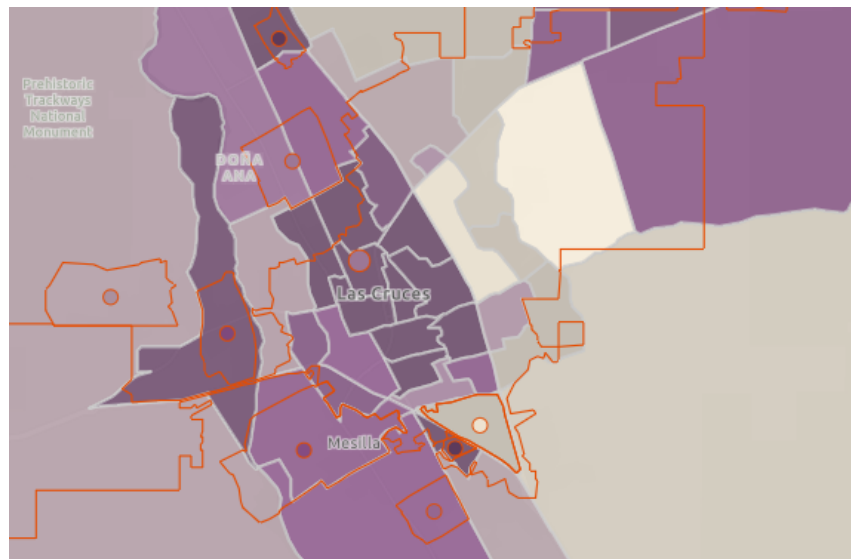
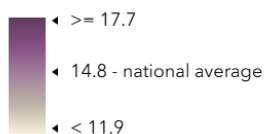
Physical and mental distress. The Centers for Disease Control (CDC) curates PLACES data which comprise a variety of health (physical and behavioral) outcome data points by census tract. The composite physical distress map of all health factors shown below illustrates the impact of place on overall physical wellbeing. Census tracts in the deepest purple in Figure IV-1 report higher incidence of physical distress. High levels of physical distress are concentrated in census tracts in the south central area of Las Cruces correlating with lower incomes, and higher poverty rates; however, census tracts further out from the city center also have high levels of physical distress.

Frequent mental distress is shown in Figure IV-2 and shows the highest level of distress reported in the southernmost neighborhoods including census tract 10 (poverty rate 30%), 9.01 (poverty rate 59%), and 8 (poverty rate 34%).

Figure IV-1.
Frequent Physical Distress, Las Cruces, 2022/2023

Source: PLACES from the Centers for Disease Control using the 2022 and 2023 Behavioral Risk Surveillance System and 2022 American Community Survey 5-year estimates.

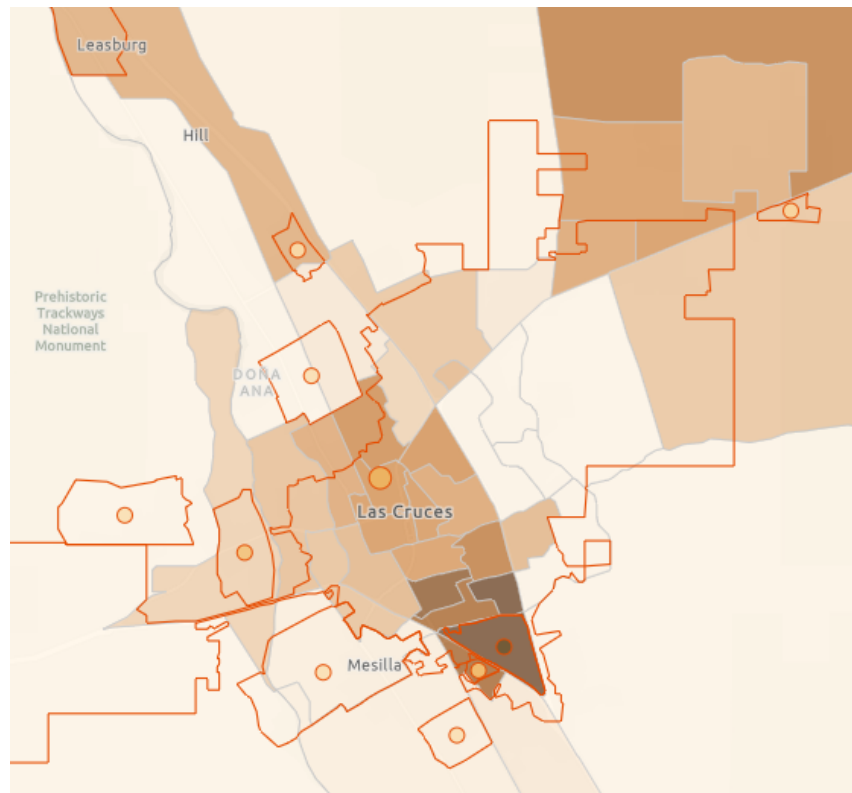
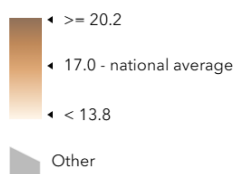
Frequent physical health distress crude prevalence (%)



**Figure IV-2.
Frequent Mental
Distress, Las Cruces,
2022/2023**

Source: Centers for Disease Control from the Behavioral Risk Surveillance System 2022/2021 and American Community Survey 2022 5-year estimates.

Frequent mental health distress crude prevalence (%)



Food access. Access to healthy food is a major contributor to overall community health and. Food insecurity and lack of access to fresh foods is critical to child development and has profound implications for overall health, and future well-being. Data from the Deloitte study “Ending Childhood Hunger: A Social Impact Analysis” shows that food insecurity in early childhood is associated with impaired brain development, lower academic achievement, and more frequent hospitalizations. A 2016 study using data from the National Health Interview Study found that food insecurity resulted in, “rates of lifetime asthma diagnosis and depressive symptoms that were 19.1% and 27.9% higher, rates of foregone medical care that were 179.8% higher, and rates of emergency department use that were 25.9% higher.”¹ While food insecurity is a function of income, food access (or lack of food access in a “food desert”) is related to geography. Often food insecurity and food access are intertwined, compounding deleterious health outcomes as food deserts are typically located in lower income (or rural) neighborhoods that struggle to attract full service grocery store investment.

¹ <https://publications.aap.org/pediatrics/article-abstract/144/4/e20190397/38475/Food-Insecurity-and-Child-Health?redirectedFrom=fulltext>

Food insecurity in Dona Ana County. Feeding America's Map the Meal Gap provides data on food insecurity at the county level only. Overall, there is an estimated 38,040 food insecure residents across the county and 17% are above the SNAP threshold and therefore do not have public assistance for food. The annual food budget shortfall in the county is estimated at \$24 million. Food insecurity is higher among Hispanic residents at 22% compared to 13% for non-Hispanic White residents.

The New Mexico association of food banks estimates that 58,000 New Mexico residents could lose SNAP benefits in the coming years due to federal cuts to the program. The State of New Mexico allocated \$8 million through June 2027 to address the gap but considerable uncertainty of the program in the future and how many households will face severe food insecurity across New Mexico remains.

The loss of SNAP also impacts food retailers through lost grocery sales which has a ripple effect across the local economy.² In Las Cruces specifically, food insecurity has been at an all-time high following the return of SNAP benefits to pre-pandemic levels coupled with inflation and higher overall cost of food. Food pantries in Las Cruces have reported higher numbers of residents seeking food assistance in recent years, which will grow considerably if SNAP benefits are further reduced.³

Access to fresh food retailers. The United States Department of Agriculture (USDA) provides several metrics to evaluate food access in their Food Access Research Atlas (2019 is the most recent year available). The USDA states, "low access to healthy food is defined as being far from a supermarket, supercenter, or large grocery store ("supermarket" for short). A census tract is considered to have low access if a significant number or share of individuals in the tract is far from a supermarket."

Figure IV-3 shows USDA food deserts, defined as where low-income residents are 1 mile in urban areas or 10 miles rural areas. Food deserts are shaded in green. Urban food deserts comprise a large section of Las Cruces' neighborhoods outside of the central area of the city. Central Las Cruces neighborhoods, however, area also designated food deserts with distance to the nearest grocery store at more than ½ mile (shaded in orange). This means that residents who do not own a car have extremely limited access to full service grocery and fresh foods in Las Cruces.

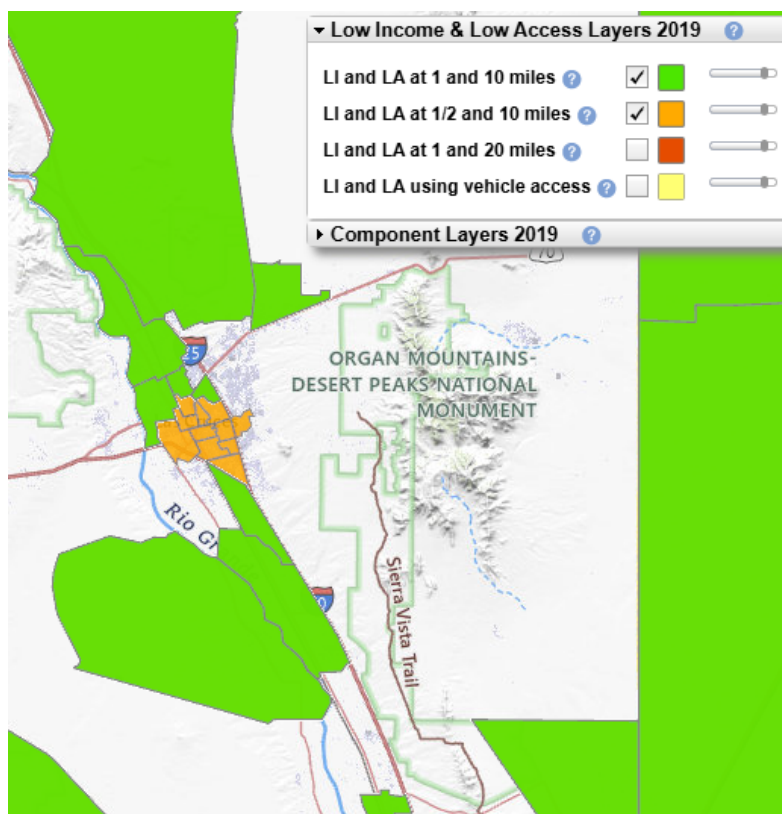
² [The Supplemental Nutrition Assistance Program \(SNAP\) and the Economy: New Estimates of the SNAP Multiplier | Economic Research Service](#)

³ [Factors combine to boost hunger across Southern New Mexico | Las Cruces Bulletin](#)

Figure IV-3. Low-income and Low Access Food Areas, Las Cruces, 2019

Note: Low-income census tracts where a significant number or share of residents is more than 1 mile (urban) or 10 miles (rural) from the nearest supermarket in green.

Source: USDA Economic Research Service and ESRI, 2019 (most recent available)



In 2016, Las Cruces City Council passed the *Las Cruces Urban Agriculture and Food Policy Plan* which was the first of its kind in New Mexico and sought to build upon the city's rich cultural heritage while linking the development of Las Cruces' local food system with economic development and job opportunity in the city. Facilitating food cultivation, production and distribution through support for urban farms, community gardens, food trucks selling produce and community kitchens would not only improve accessibility to fresh food, but also forge strong community connections, and infuse needed economic development/stability into struggling neighborhoods. The 3 main goals identified in the plan include creating⁴:

- A healthy & food-secure community: All residents should have enough to eat and access to affordable, local, healthy, sustainable, and culturally appropriate food.
- A stronger, more vibrant local economy with more food growing and processing opportunities: Businesses and entrepreneurs that produce, process, distribute, and sell local and healthy food are a key component of a vibrant local economy.

⁴ [Urban-Agriculture-Plan-PDF.pdf](#)

- Healthier ecosystems and smart environmental resources stewardship: Food related waste should be prevented, reused, or recycled, and natural resources should be used wisely.

Healthcare access. New Mexico's Health Indicators and Data Statistics dashboard provides an overview of gaps in healthcare access at the county level in comparison to state and national statistics. Doña Ana County ranks worse than the state and nation in two categories: prenatal care and uninsured rates. Only 54% of women have access to prenatal care in the first trimester in Doña Ana County compared to 60% in the State of New Mexico and 75% nationally.⁵ The county also has a high teen birth rate of 24% compared to 17% nationwide. Additionally, diabetes deaths are slightly higher in the county (27%) than nationally (23%).

For Las Cruces specifically, American Community Survey (ACS) 2024 5-year estimates show that the uninsured rate for Hispanic residents is double the rate for non-Hispanic White residents (12% versus 6%) and residents with only a high school diploma have the highest uninsured rate at 25%. ACS data estimate that nearly 11,000 Las Cruces residents are uninsured.

Additional challenges in the New Mexico and Doña Ana County healthcare landscape include physician shortages—particularly specialists in rural settings—and insufficient infrastructure to employ medical personnel (including broadband to support remote care).⁶ Shortages are particularly acute for mental health services, and New Mexico is identified alongside South Dakota, Wyoming, Indiana, and Montana as having the largest gap in mental health services in the nation. Stakeholders and residents participating in the engagement actions for this plan indicated a critical need for more mental health services in Las Cruces. It is estimated that 40% of the state's population is underserved for mental health services.

Las Cruces also has a shortage of trauma and emergency services. Respondents to the community survey were asked to identify priorities for community and economic development and 34% selected emergency services which would include EMT, police and social work (mental health) professionals. In 2023, the Las Cruces Fire Department launched a Mobile Integrated Healthcare program and its Project LIGHT (Lessen the Incidence of Grief, Harm and Trauma) to improve emergency response in the community. The program was initially funded by approximately \$1 million in federal funds and now relies on local funding.

Cuts to Medicaid will potentially reduce or eliminate free and low cost healthcare services in Las Cruces which will disproportionately impact protected classes as the most reliant on

⁵ [NM-IBIS - Dona Ana County Community Report](#)

⁶ [Lack of both healthcare workers and infrastructure hurting New Mexicans' access to medical care • Source New Mexico](#)

services provided through community and school clinics. Las Cruces Public Schools currently works with a healthcare partner to provide school based health services, including behavioral health. A large share—68%—of this program’s funding comes from Medicaid and is at high risk for elimination. School based health clinics offer basic preventative services and increase accessibility of healthcare by being located throughout Las Cruces, which is poorly served by public transit. Preventative care is critical to minimizing health crises and the associated healthcare costs that contribute to rising insurance rates nationwide.

Participants in the community meeting held for this plan placed health services (including mental health) as high priority, with open ended comments suggesting needs are most acute in the county. Specifically, residents indicated the following healthcare related public services that are needed:

- More health services in the Anthony area;
- South County needs an in-patient treatment facility for mental health and substance abuse disorders;
- Mental health response teams trained in mental health and developmental disabilities.

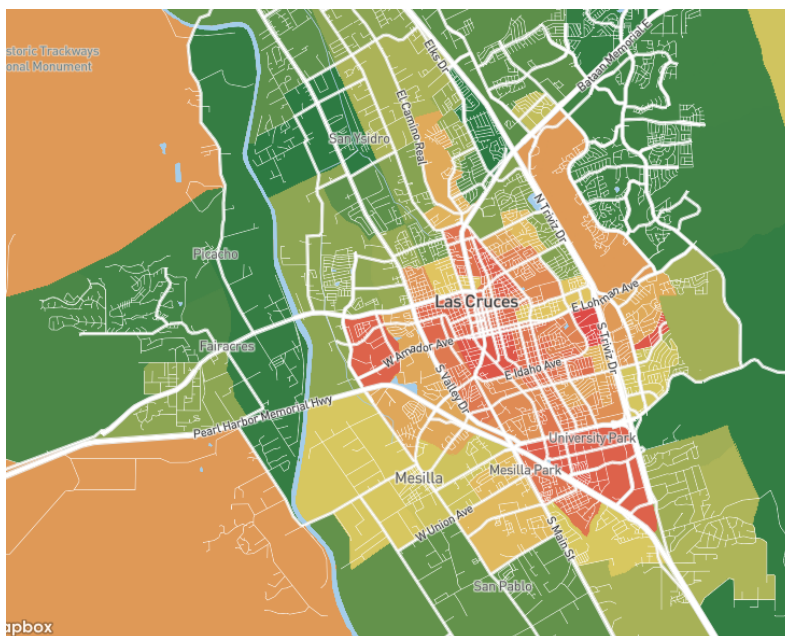
Exposure to crime. The link between trauma, stress and mental and physical health is well researched and has consistently demonstrated that children living in high crime neighborhoods, or neighborhoods with high levels of incarcerated residents, are at high risk for not only personal injury or death related to violent crime, but negative physical, mental and behavioral health outcomes from repeated and prolonged exposure to trauma. Neuropsychologists have found that traumatic experiences can alter children’s brains through activating “flight, fight, or freeze” responses while dialing down the learning and language areas of the brain. Over time for children under 5, the brain is fundamentally changed for survival.

The neighborhoods of central Las Cruces are exposed to higher levels of violent crime than surrounding areas of the city. According to the Crimegrade.org report on Las Cruces, which draws from data from the Federal Bureau of Investigations and local law enforcement, Las Cruces falls in the 18th percentile for safety nationally, meaning that 82% of towns nationwide are safer than Las Cruces. Las Cruces has an overall grade of D- for violent crime and property crime with an estimated cost of \$133 million, or \$2,066 per household.

Census tracts with the highest crime rate in red correlate with PLACES data with the highest levels of mental and physical distress. The Las Cruces Fire Department LIGHT program has made progress in de-escalation for mental health associated incidents that in the past would have resulted in unnecessary incarceration; however, the Department will need additional funding to adequately expand the program where needed.

**Figure IV-4.
Violent Crime Rate by
Census Tract, 2025**

Source:
Crimegrade.org.



Education

High quality Early Childhood Education (ECE). Birth to age two has long been identified by early childhood researchers as foundational to future health and life outcomes. According to research from the Minneapolis Federal Reserve, early childhood “programs that offer enriched experiences for children and involve parents and other caregivers provide benefits for all children but have the strongest impact on children from disadvantaged environments.”⁷

Other studies have shown that inadequate access to childcare constrains local economic activity. For example, many scholars have found that the presence of young children in the household reduces women’s likelihood of labor force participation. A 2019 study found that this can be mitigated by childcare availability.⁸ Other studies have found that parent absenteeism and productivity reductions due to childcare breakdowns cost U.S. businesses more than \$3 billion annually.⁹ High quality early childhood education has also been linked

⁷ Rob Grunewald, “Investments in Young Children Yield High Public Returns,” Federal Reserve Bank of Minneapolis, 2016. Available at www.philadelphiafed.org/community-development/publications/cascade/93/04_investments-in-young-children

⁸ Conroy, Tessa. “The kids are alright: working women, schedule flexibility and childcare.” *Regional Studies* 53.2 (2019): 261-271.

⁹ Rob Grunewald, “Investments in Young Children Yield High Public Returns,” Federal Reserve Bank of Minneapolis, 2016. Available at <https://www.philadelphiafed.org/community-development/inclusive-growth/investments-in-young-children-yield-high-public-returns>.

to improved academic outcomes particularly for children from income disadvantaged households evident by 3rd grade.

In 2024, the National Institute for Early Education Research ranked New Mexico high nationally at 12th for 4 year-old preschool access, and 6th nationally for 3-year-old access. The state is working to even raise those high rankings by expanding access to childcare. In 2025, the State of New Mexico announced that free universal childcare will be provided to all New Mexico families regardless of income beginning November 1st, 2025. The state had previously provided childcare subsidies to families with incomes up to 400% of the poverty threshold.

To provide universally free childcare, the state has committed to expanding its childcare infrastructure through the following actions¹⁰:

- Establishing a \$12.7 million low-interest loan fund to construct, expand, and renovate childcare facilities, with an additional \$20 million requested in the Fiscal Year 2027 budget.
- Targeting growth to focus on care for infants, toddlers, low-income families, and children with special needs.
- Partnering with employers and school districts to expand childcare options for working families.
- Launching a statewide campaign to recruit licensed and registered home providers.
- To support providers, reimbursement rates will rise to reflect the true cost of care.

The rollout of universal free childcare has a number of barriers, however, which include the cost (roughly \$640 million) that will require approval by the legislature each session, as well as capacity limitations specifically in more rural areas of the state. While Las Cruces is better resourced than more remote areas, the increased demand for childcare will require additional childcare options which could partially be addressed through licensure of existing home based programs to absorb the additional demand which also presents an opportunity for home-based providers to obtain more stable income and credentials.

K-12 education. At the core of health communities are well resourced public schools that provide safety, family support, high quality academic instruction, ignite a passion for learning, model life/social skills, and empower students to reach their full potential regardless of income, housing situation, family composition, and personal characteristics. Public community schools also provide an important community gathering space for civic engagement.

¹⁰ [New Mexico is first state in nation to offer universal childcare - Office of the Governor - Michelle Lujan Grisham](#)

A multitude of research has demonstrated economic benefits of higher levels of education: Highly educated residents result in billions of dollars of social and economic benefits through increased wages and civic contributions. Public schools have played an important part in closing the gaps between wealthy and poor students.¹¹ Well-resourced and highly performing neighborhood schools are integral to community development, provide some mitigation to the impact of built environment inequity, and can act as a catalyst for improved neighborhood environments.¹²

The district structure of school funding in the United States creates schools that closely reflect the composition of the neighborhood in which they reside and have traditionally exacerbated academic outcome differences by income and race/ethnicity. Neighborhoods and housing developments that are highly segregated by income and race/ethnicity host schools that mirror these patterns and contribute to negative community health exposures. For this reason, school finance models that compensate for neighborhood and student disadvantage—while imperfect and often complicated to estimate—are critical to mitigating these differences. The majority of state school funding allocations, however, fail to fully meet the needs of students with compounding challenges including neighborhood exposure and require additional support to approach equitable academic outcomes with students who do not have these obstacles.

New Mexico has struggled in recent years to bring students to proficiency in reading and math when compared to students across the country, ranking at the bottom in 4th and 8th grade reading and math in the most recent National Assessment of Education Progress conducted in 2024.¹³ This challenge is related to the state's relatively high poverty rate among some demographic groups. These challenges were exacerbated by the pandemic, which had a profound impact on student progress toward proficiency and academic loss. Students are not fully recovered from the educational setbacks that occurred during the pandemic, partially due to persistently high levels of absenteeism.

New Mexico School Finance. The Education Law Center provides ranking of state school finance systems based on total funding and equitable distribution of funding. According to this data, New Mexico ranks 19th nationally in school funding and 5th for equitable distribution of this funding. New Mexico impressively allocates 33% more funding to higher poverty districts than to low poverty districts (almost \$5,000 more per student). The state also ranks high in funding effort at 11th nationally. The School Finance Indicators database indicated that in 2022, however, Las Cruces Public Schools had a gap that is 21%

¹¹ K. Alexander, "Public Education and the Public Good," *Social Forces* (1997).

¹² Sandra M. Moore and Susan K. Glassman, "The Neighborhood and Its School in Community Revitalization: Tools for Developers of Mixed-Income Housing Communities," *Housing and Urban Development*, 2007.

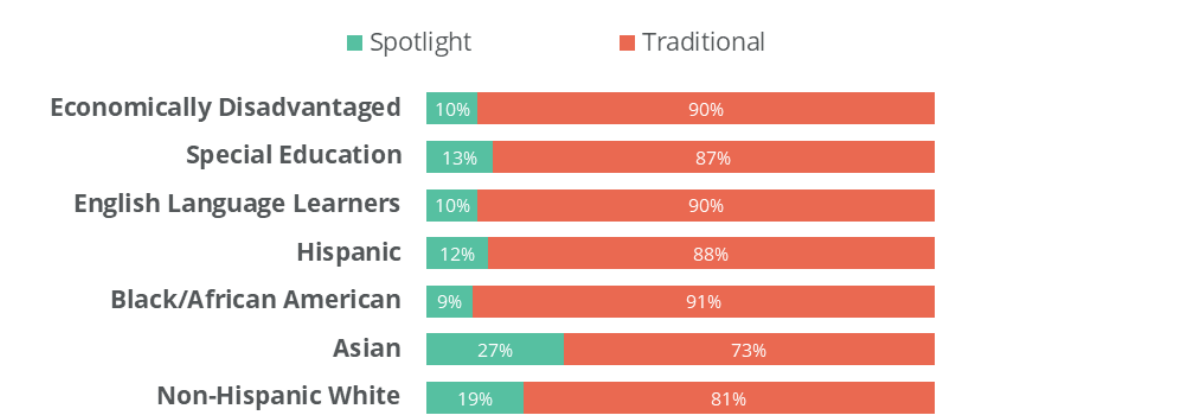
¹³ [The Nation's Report Card](#)

below adequate levels, whereas districts in New Mexico of similar income composition had a gap of 14%, and a gap of 2% in similar districts nationally.

Academic outcome gaps. Providing access to high quality schools—as well as programming within schools to prepare students for moderate- and high-paying jobs—are key aspects of improving educational outcomes and narrowing the academic gap between students by income and race. Figure IV-5 below shows the distribution of students by group in Las Cruces Public Schools by school rating. New Mexico’s school accountability system rates schools based on variety of indicators including proficiency performance, academic growth, attendance, and graduation rates as required by The Elementary and Secondary Education Act of 1965, reauthorized as the Every Student Succeeds Act (ESSA) in 2025. Schools in Las Cruces are either designated as “spotlight” which is the highest rating, or “traditional” which is the second highest rating.

No schools in Las Cruces Public Schools have ratings indicating the need for intervention, and 93% of all New Mexico schools fall into the spotlight or traditional categories.¹⁴ In Las Cruces Public Schools, 6 of the 39 schools are rated “spotlight” schools and all are middle income elementary schools. The figure shows that Non-Hispanic White and Asian students are somewhat overrepresented in spotlight schools compared to other student groups. Black/African American students have the lowest enrollment in spotlight schools followed by economically disadvantaged students and English Language Learners.

Figure IV-5. Student Group Distribution in Las Cruces Public Schools by School Rating, 2024/2025



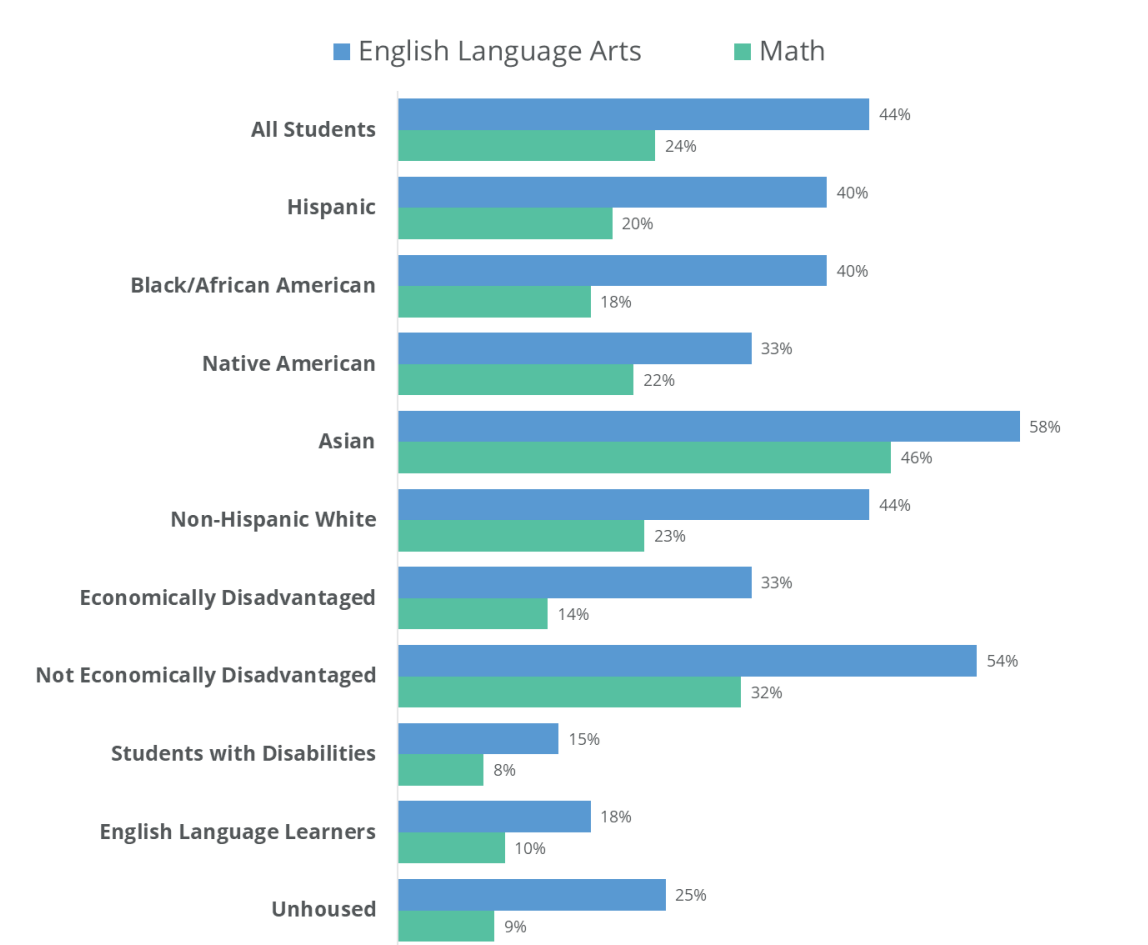
Source: New Mexico Public Education Department.

Figure IV-6 shows gaps in English Language Arts (ELA) and math proficiency by student group based on New Mexico’s achievement data for the 2024-2025 school year. Proficiency rates across groups in math are very low relative to ELA. By race/ethnicity,

¹⁴ [Summary-Briefing-of-2024-25-ESSA-Accountability-Model.pdf](#)

proficiency rates are similar with the exception of Asian students who have markedly higher rates. The most profound proficiency gaps are between economically disadvantaged students and not economically disadvantaged students. Students with disabilities, English Language Learners (ELL) and unhoused students have extremely low proficiency rates in both ELA and math.

Figure IV-6. English Language Arts and Math Proficiency by Student Group, Las Cruces Public Schools, 2024/2025



Source: New Mexico Public Education Department.

Schools with concentrated economic disadvantage. Neighborhoods of concentrated economic disadvantage result in schools with greater poverty concentrations, regardless of school policies that allow open enrollment, charter or magnet school enrollment or private school vouchers. Higher poverty schools are associated with negative academic outcomes across all student groups.

Significant research on “neighborhood effects” over the past two decades has demonstrated a correlation between neighborhood environment and student outcomes independent of individual student/family attributes and school quality particularly with prolonged exposure.¹⁵ Higher poverty neighborhoods are often associated with social disorganization, lack of educational mentorship or role-modeling, limited resources, repeated exposure to trauma, low access to healthy food and undesirable built environment (substandard or abandoned/vandalized structures and infrastructure) all of which contribute negatively to a student’s academic trajectory.¹⁶

Figure IV-7 shows the likelihood of a student attending a school with greater economic disadvantage by race and economic status in Las Cruces. The relative concentration of school poverty is defined as the economically disadvantaged population percentage of schools using the following classification:

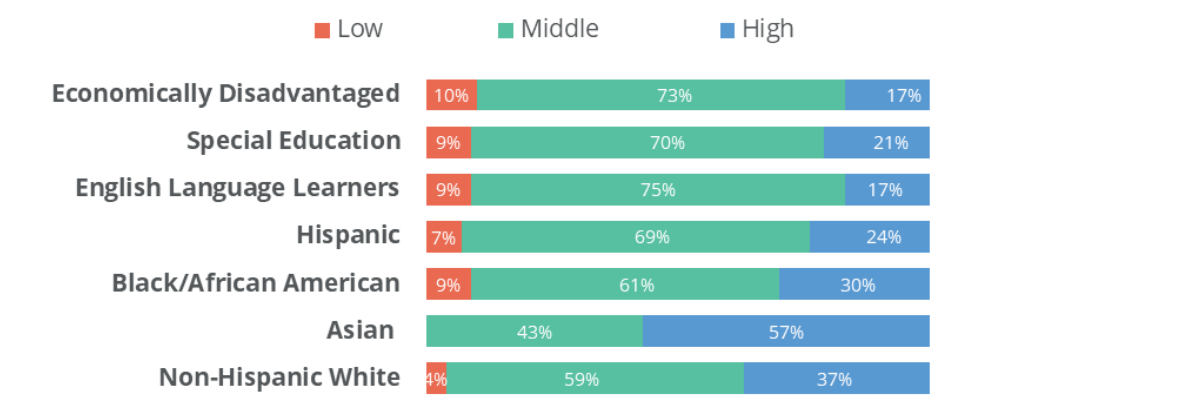
- **Low Income:** More than 66% economically disadvantaged
- **Middle Income:** Between 33-66% economically disadvantaged
- **High Income:** Less than 33% economically disadvantaged

As shown below, non-Hispanic White students are more likely to attend higher income schools than other student groups. Black/African American students have the next highest representation in higher income schools followed by Hispanic/Latino students (24%). Economically disadvantaged students are the most likely to attend lower income concentrated schools. Overall, however, distribution of students in schools by rating and income is fairly even across groups by race/ethnicity, income and instructional program. Las Cruces elementary schools with the highest ratings are all middle income schools.

¹⁵ Jargowsky, Paul and Mohamed El Komi. Before or After the Bell? School Context and Neighborhood Effects on Student Achievement. CALDER Working Paper. 2009.

¹⁶ Hicks, Andrew, Mark S. Handcock, Narayan Sastry and Anne R. Pebley. Sequential Neighborhood Effects: The Effect of Long-Term Exposure to Concentrated Disadvantage on Children’s Reading and Math Test Scores. Demography. November 30, 2017.

Figure IV-7. Student Group Distribution in Las Cruces Public Schools by Economically Disadvantaged Population Concentration, Las Cruces, 2024/2025



Source: New Mexico Public Education Department.

Four-year high school graduation rates have improved across all student groups except for African American students between 2014 and 2024. Disaggregated data by school shows only slight variation between traditional public schools for graduation rates across student groups with Centennial High School having the lowest graduation rate for economically disadvantaged students and Las Cruces High School having the lowest rate for Hispanic students. For the 2 alternative high schools serving Las Cruces, Rio Grande Preparatory Institute has the lowest graduation rates for both Hispanic and economically disadvantaged students, and Early College High School which focuses on advanced academics not surprisingly has very high graduation rates at 97% across student groups.

**Figure IV-8.
High School
Graduation Rate by
Student Group, Las
Cruces Public Schools,
2013/2014 and
2023/2024**

Note: 4-year graduation rate.

Source:
New Mexico Public Education
Department.

Student Group	2013-2014	2023-2024
All	77%	82%
Black/African American	84%	76%
Hispanic	74%	81%
Asian	92%	NA
Non-Hispanic White	85%	87%
Economically Disadvantaged	52%	74%
Special Education	60%	75%
English Language Learners	64%	77%
Unhoused	NA	68%

Chronic absenteeism, truancy, and mobility are typically prevalent in schools with higher concentrations of economic disadvantage and directly impact student outcomes not only for the student who is absent, but also for the other students in the classroom as it presents an additional challenge for the teacher to adequately progress through the curriculum.¹⁷ Absenteeism is also associated with lower rates of high school graduation and lower labor market engagement downstream. Chronic absenteeism is defined as being absent more than 10% of the school year for any reason and is often linked with housing challenges including homelessness, inadequate transportation, student disability and illness. As previously indicated, recent data has shown that the pandemic resulted in a spike of chronic absenteeism across the nation which has not yet subsided, and absenteeism has shifted from typically occurring in high school to equally impacting elementary schools.

The 2021-2022 school year reached a peak in chronic absenteeism due to the pandemic with 43% of schools nationwide reported having rates of 30% or more which is considered extreme.¹⁸ Although nationally, chronic absenteeism has subsided slightly, rates remain higher than before the pandemic. Mobility and chronic absenteeism occur for a variety of reasons that can be related to student health status, parent occupation, but frequently reflect housing instability necessitating frequent moves and, in some cases, precarious housing (doubled up, living in motels, living in a car) or homelessness. Among high schools in Las Cruces Public Schools, chronic absenteeism in the 2024-2025 school year ranges from 34% to 41%. Middle school chronic absenteeism ranges from 19% to 33% and

¹⁷ Gottfried, Michael A. ‘Chronic Absenteeism in the Classroom Context: Effects on Achievement’. *Urban Education*. Volume 54 (1). January 2019.

¹⁸ <https://www.edweek.org/leadership/high-absenteeism-hits-more-schools-affecting-students-with-strong-attendance-too/2023/10>

the three elementary schools that reported data report rates between 25% and 33%. The State of New Mexico reports a rate of 33% which is higher than the nationwide rate (22%) and neighboring states including California (20%), Nevada (27%), Colorado (28%), Arizona (24%) and Texas (19% in 2023/2024).¹⁹ New Mexico, however, had the largest post-pandemic improvement in chronic absenteeism nationally by 9 percentage points.

Employment

Educational gaps directly transfer into long term income gaps, as high school diploma completion impacts access to college education. As shown in Figure IV-9, the percentage of Hispanic and American Indian/Alaskan Native residents with a college degree in Las Cruces and surrounding areas is significantly lower than non-Hispanic White and Black/African American residents.

The gap in college degree attainment between Hispanic and non-Hispanic White residents is:

- 22 percentage points in Las Cruces (relatively low),
- 27 percentage points in the county,
- 26 percentage points in Albuquerque,
- 24 percentage points in the State of New Mexico, and
- Only 18 percentage points in neighboring El Paso.

Figure IV-9.
Share of Population with a College Degree, by Race, Ethnicity and Jurisdiction, 2024

	All	Race/Ethnicity				
		Asian	Black / African American	Hispanic	American Indian/Alaskan Native	Non-Hispanic White
State of New Mexico	31%	59%	33%	20%	13%	44%
Doña Ana County	32%	67%	46%	22%	14%	49%
Las Cruces	37%	68%	49%	27%	12%	49%
Albuquerque	39%	56%	38%	26%	20%	52%
El Paso, TX	28%	58%	32%	25%	28%	43%

Source: 2024 5-year ACS.

¹⁹ [Tracking State Trends in Chronic Absenteeism - FutureEd](#)

Differences in education attainment can partially explain differences in median wage and poverty rates by race/ethnicity underscoring the need for accessible opportunities for post-secondary education targeted to protected classes. The table below shows that non-Hispanic White workers have a median wage that is almost 33% higher than Hispanic workers. Black/African American workers have both the lowest and most slowly growing median wage—despite having relatively high levels of college attainment.

On the positive side, the median wage of Hispanic workers has grown substantially at 52%, and the median wage of residents identifying as multiracial grew profoundly at 82% (small population). Similarly, the median income for people with disabilities grew significantly during this timeframe, moving closer to closing the gap with people who do not have disabilities. By household type, single moms struggle the most as single earner households with median household incomes of less than half the overall jurisdiction family median income.

Figure IV-10.
Median Income by
Protected Class
Characteristics, Las
Cruces, 2024

Note:
Asterisk indicates 2012 5-year ACS.
All data is 16 years and older with earnings. Data is not available for 2024 AIAN and Asian populations.

Source:
2010 and 2024 5-year ACS.

	2010	2024	% Change
Individual	\$20,073	\$32,331	61%
Family	\$48,095	\$64,546	34%
Familial status			
Family with own children	\$41,165	\$54,795	33%
Female-headed households with own children	\$17,327	\$27,002	56%
Disability status*			
With a disability	\$13,131	\$27,833	112%
Without a disability	\$21,917	\$32,520	48%
Race/Ethnicity			
Hispanic	\$32,786	\$49,801	52%
Non-Hispanic White	\$46,169	\$66,034	43%
Multiracial	\$31,356	\$57,111	82%
Black/African American	\$30,294	\$38,499	27%
American Indian/Alaska Native	\$32,277	n/a	n/a
Asian	\$60,455	n/a	n/a
Other race	\$32,238	\$35,705	11%

Figure IV-11 below shows the unemployment rate by race and ethnicity in Las Cruces. Rates have declined across all groups (non-Hispanic White is unchanged) between 2010 and 2024; however, rates remain high for Black/African American and American Indian/Alaskan Native workers; more than double the rate for all other race/ethnicities.

Figure IV-11.
Unemployment
Rate, by Race and
Ethnicity, Las
Cruces, 2010 and
2024

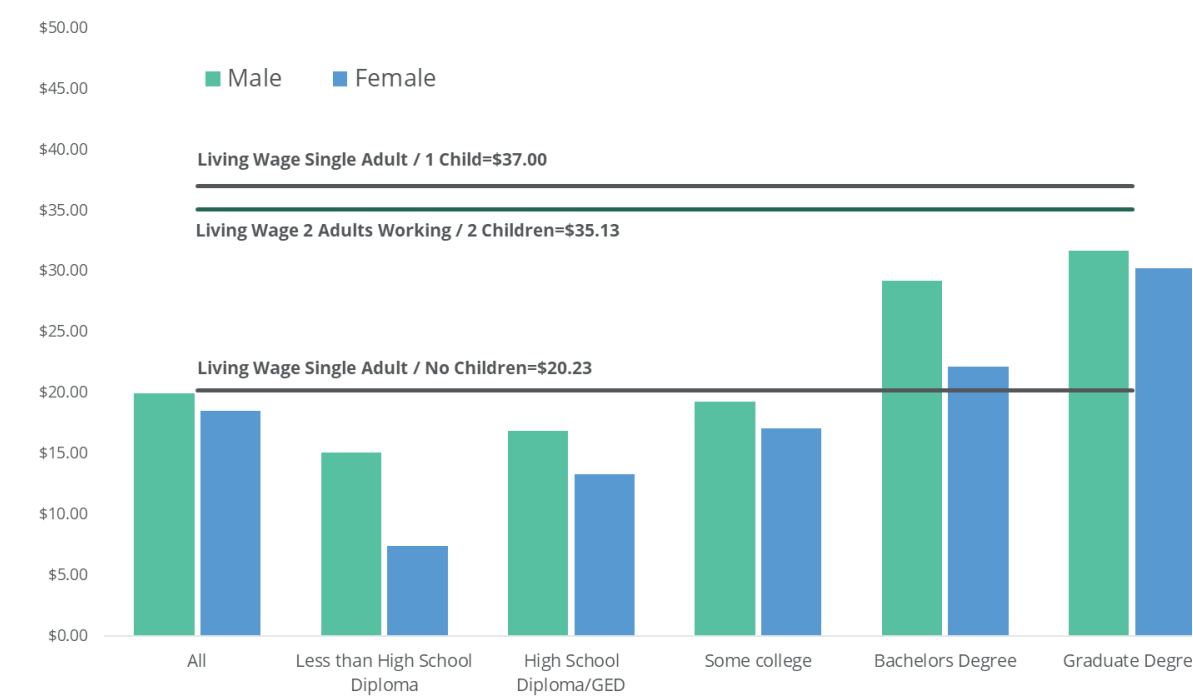
Source:
2010 and 2024 5-year ACS.

Race/Ethnicity	2010	2024	Change
All residents 16+	9%	7%	-2%
Hispanic	9%	7%	-2%
Black / African American	17%	16%	-1%
American Indian / Alaskan Native	19%	15%	-4%
Asian	7%	4%	-3%
Non-Hispanic White	7%	7%	0%
Multiracial	9%	6%	-3%

Low levels of educational attainment manifest in profound wage differences, compounded by differences attributed to upstream opportunity barriers by race, ethnicity and gender impacting the ability of protected class workers to earn a living wage. As shown below monthly wages in Las Cruces differ by gender at the same levels of education attainment. MIT provides a living wage calculator which considers costs for housing, utilities, transit, food and more. As shown below, at every level of education, women workers have lower incomes than men. Only women with a bachelor’s degree can reach a living wage of \$20.23/hour for a single adult without children.

A single mother even with a graduate degree earns approximately \$8 less per hour than the living wage in Las Cruces underscoring the critical role of post-secondary education or technical training.

Figure IV-12.
Living Wage Gap by Gender and Education Level, Las Cruces, 2024



Source: MIT Living Wage Calculator 2026, 2024 5-year ACS.

Las Cruces Business and Workforce Landscape. New Mexico businesses, in particular those in close proximity to the Santa Teresa Port of Entry just south of Las Cruces, have been impacted by increased tariffs on goods from Mexico. A bipartisan delegation from the New Mexico State legislature met with local business leaders and agricultural representatives in early 2025 to understand the impact of tariffs on operations, and to identify targeted strategies to support industries impacted by recent international trade dynamics.

As Las Cruces and Doña Ana County also have a large number of federal civilian jobs; as such, cuts to the federal workforce and uncertainty of future employment necessitate local labor market absorption of federal workers who might seek more stable employment or career change. A volatile economic climate, and the lack of predictability for business owners and investors is likely to cause a contraction of employment opportunities in the near future in the Doña Ana region unless strategic interventions are made to mitigate the situation.

Figure IV-13 below shows the share of jobs and workers in Las Cruces, and the shortage/surplus of workers by industry based on Longitudinal Employer-Household Dynamics data from 2023 (the most recent available). Industries with the most surplus workers include agricultural and mining, manufacturing, and wholesale trade which also typically have lower associated wages. Higher wage industries including education, finance and public administration have a shortage of workers based on this data underscoring the opportunity that could exist for workers who have access to programs to upskill or achieve higher education attainment in Las Cruces. Retail trade also has a worker shortage; however, this could be due to low wages and non-traditional working schedules that are typical in this industry.

Figure IV-13. Share of Workers and Jobs, Las Cruces, 2024

Industry	Workers	Jobs	Share of Workers	Share of Jobs	Employment Gap
Agriculture, Mining, Oil & Gas Extraction	908	167	2%	0%	-82%
Arts, Entertainment, Accommodations	5,083	6,029	12%	13%	19%
Construction	2,425	2,662	6%	6%	10%
Education and Health Care Services	14,280	16,684	34%	35%	17%
Finance, Insurance, and Real Estate	1,630	2,097	4%	4%	29%
Information	410	416	1%	1%	1%
Manufacturing	1,162	857	3%	2%	-26%
Other Services	867	1,000	2%	2%	15%
Professional, Scientific, Management Services	2,538	2,203	6%	5%	-13%
Administration and Support, Waste Management	2,560	2,708	6%	6%	6%
Public Administration	2,152	3,191	5%	7%	48%
Retail Trade	5,030	7,513	12%	16%	49%
Transportation & Warehousing	1,813	1,633	4%	3%	-10%
Wholesale Trade	891	668	2%	1%	-25%
Grand Total	41,749	47,828	100%	100%	15%

Source: Longitudinal Employer Household Dynamics (LEHD) 2023.

Workforce development opportunities. A variety of programs are offered through the state and city, as well as through the Las Cruces public schools Career and Technical Education (CTE) curriculum, Doña Ana Community College and New Mexico State University (NMSU).

State and Federal workforce development programs include the New Mexico Workforce Connection and New Mexico Department of Workforce Solutions. In addition,

- The City of Las Cruces Apprenticeship Program for Electrical Contractors offers classroom instruction and on the job training with electrical companies;
- The City of Las Cruces Pre Apprenticeship Program through Las Cruces Public Schools offers students the opportunity to earn wages while experiencing on the job training across a variety of industries;
- The City of Las Cruces Automate Up+ funds training for future employees at partner businesses, nonprofits, colleges and government agencies;
- Elevate Your Future Job Training Program offers a 4-6 week job training program with personalized plans and case management. This includes career exploration, professional development and digital literacy;
- Reaching for the Stars provides an accelerator program for Registered Home Childcare Provider;
- Power Up Your Future is a program focused on licensure as an Independent Electrical Contractor with a 4 year apprenticeships and courses aligned with national standards.

NMSU offers training through the State of New Mexico Industrial Development Training Program. Some features of the program include training customized to individual companies' needs, and freedom of the employers to select training candidates

Doña Ana Community College (DACC) offers career pathway certification programs that allow residents to build skills and receive credentials in less than 4 months in advanced manufacturing, healthcare, transportation and warehousing, information technology and business/entrepreneurism. DACC also offers a program for people with Intellectual and Developmental Disabilities (IDD) to acquire workforce skills. Lastly, customized certification programs in collaboration with local businesses, government agencies and nonprofit organizations are provided through DACC as well as non-degree training programs for professionals to further their career path.

Small business and entrepreneurship. Supporting small business development for residents with unique skills that are not always valued in the traditional job market, ultimately results in job creation infusing economic vitality and stability particularly in an area needing investment and revitalization. Barriers to starting a small business typically include start-up funding through low interest loans, assistance developing a business plan, retail space renovation support, assistance with navigation of licensing and procedures, and accounting / operations management.

Entrepreneurship also presents considerable opportunities for people with disabilities who might struggle with traditional workplace settings that are not accessible and/or face discrimination in accessing work, and for people with criminal histories who face barriers

to employment despite having served time. A 2022 report by the National Disability Institute found that people with disabilities have higher percentages of business ownership among working age adults across all age groups but face barriers in accessing start up assistance.²⁰ Access to programs that promote small business development contribute not only to the financial empowerment of the entrepreneur him/herself but are community wealth generating. The presence of small local business contributes to community culture, strengthening neighborhood cohesion and preservation and creating jobs.

DACC offers the following services at no cost to residents at the Small Business Development Center:

- Develop a business plan to start a new business or make an established business more efficient;
- Develop a marketing plan;
- Learn effective record-keeping, management, accounting, processes, and inventory control;
- Create alternatives for solving business marketing issues;
- Find financial resources and prepare business loan packages;
- Improve your business and management skills through seminars and workshops;
- Explore business ownership opportunities;
- Develop an exit or succession plan.

Accessibility of Post Secondary Education and Workforce Development in Las Cruces. Improved access to job training opportunities and post-secondary education is needed in Las Cruces in order for residents to access higher paying jobs in the industries with the most growth and the largest share of jobs. Current labor force and education attainment data reveal a gap between the level of education attainment of nearly half of Las Cruces residents, and the skills needed for employment in the top industries. Additionally, the cost of housing and increasing cost of living necessitates providing residents with opportunity to access higher wages in order to avoid being cost burdened, potentially precariously housed, forced to make tradeoffs impacting health outcomes, and requiring public assistance in order to live in Las Cruces.

New Mexico State University's 2024 100% Community Survey for Doña Ana County revealed differences in need for job training programs among residents²¹. The survey data

²⁰ [Small Business Ownership by People with Disabilities \(nationaldisabilityinstitute.org\)](https://nationaldisabilityinstitute.org/)

²¹ [Reports | New Mexico State University - BE BOLD. Shape the Future.](#)

show a significant need for workforce development programs overall, and particularly programs that are accessible for residents who are Hispanic and might struggle with English:

- Hispanic respondents were more likely to report needing job training services (36%) compared to non-Hispanic White respondents (25%, $p=0.01$).
- Individuals identifying as “Man” or “Other” were more likely to report needing job training (43% and 52% respectively) compared to women (30%, $p<.001$).
- Respondents earning less than \$55,000 a year were more likely to report needing job training services at rates ranging from 37% to 40%, compared to 29% for those earning \$55,000 or more ($p=0.01$).
- Individuals in age intervals under 60 reported needing job training services at rates ranging from 35% to 42%, while 14% of those aged 60 or older indicated a need ($p<0.001$).
- Those living in an extended or multigenerational family or in a tribal community (56%) were more likely to need job training services than those not living in such arrangements (31%, $p<0.001$).
- Foreign-born respondents were more likely to report needing job training (41%) compared to U.S.-born respondents (31%, $p<0.01$).
- Respondents who spoke English not at all/not well were more likely to report difficulties accessing job training services, with 61% reporting difficulties, compared to 41% of those who spoke English well/very well ($p=0.02$).

Availability and condition of student housing emerged as an unaddressed need in a housing focus group for this plan and a barrier to students pursuing secondary education and finishing a college degree at New Mexico State University (NMSU) in Las Cruces. NMSU freshmen must live on campus and purchase meal plans, costs that scholarships usually don't fully cover. Stakeholders indicated that dormitory shortages have led to temporary hotel placements, and older family housing units have been condemned or left vacant because of condition issues (mostly asbestos). Focus group participants also described entire apartment complexes near campus sitting empty and deteriorating, representing potential adaptive-reuse opportunities. They advocated for affordable short-term leases aligned with academic calendars and warned that housing insecurity contributes to dropout and out-migration, depriving the local economy of a trained workforce. They noted how investing in student stability is workforce development.

Geographic and Virtual Connection

The ability to equitably access health services, basic resources (food), education opportunities including workforce development, jobs, public services, healthcare and civic participation (voting) is fundamental to health and economic outcomes. Individuals and communities become disconnected from these resources and opportunities through

inequitable housing options, the digital divide (unreliable broadband, access to devices, computer literacy), and from the lack of public transit provision that is accessible and reliable for individuals with diverse needs.

Access to transit. Access to jobs, education opportunities, healthcare and basic needs (food) is extremely limited for residents who do not have access to a car in Las Cruces, or struggle financially to make needed repairs, pay for state registration and gas. Although the city offers free transit using its Roadrunner bus service, the routes are limited. Thirty-two percent of respondents to the community survey for this plan identified public transit as a priority for Las Cruces.

TRIP, a national transportation research profit, estimates that Las Cruces would need \$1.3 billion in investment to adequately repair extremely poor road and bridge conditions and improve congestion throughout the area. The report estimates that 34% of road and bridges in the Las Cruces area are in poor condition and “traffic congestion in the Las Cruces urban area results in the average driver losing 17 hours annually in traffic delays and wasting eight gallons of fuel, costing the average Las Cruces driver \$467 annually in lost time and wasted fuel.”²²

Broadband, access to devices, and digital literacy. Access to broadband has increasingly become a necessity. Yet, according to the Federal Communications Commission (FCC), in December 2023, 24 million Americans still lacked broadband internet access (defined as a minimum of a 100 Mbps download). People who lack access are increasingly unable to take advantage of the same economic and educational opportunities as those who do have access.

According to 2024 ACS data, 82% of households in Las Cruces have a desktop or laptop computer and 92% have a smartphone. In comparison, roughly 77% households in New Mexico have a desktop or laptop computer and 92% have a smartphone. In Las Cruces, just 2.6% of households have no computer compared to 4.4% of households statewide.

Figure IV-14 below shows the percentage of households without a broadband subscription by income, age, education attainment, race and ethnicity in 2017 and 2024 based on ACS 5-year estimates. As shown, considerable progress has been made in connecting households across all groups, however, gaps remain particularly by income and by education attainment; the population for whom broadband connection is critical for accessing resources including public assistance, jobs, housing and pursuing educational opportunities to improve financial stability.

²² [Las Cruces News Release: New TRIP Report Emphasizes Need for Increased Investments in New Mexico Roads... | TRIP](#)

**Figure IV-14.
Percentage of Households
without Internet
Subscription by Income,
Age, Education
Attainment, Race and
Ethnicity, Las Cruces, 2017
and 2024**

Source:
2017 and 2024 5-year ACS.

	2017	2024
Total	11%	4%
Income		
Less than \$20,000	41%	16%
\$20,000 to \$74,999	25%	9%
More than \$75,000	8%	3%
Age		
18 to 64 years	11%	4%
Over 65 years	11%	6%
Education Level		
No High School Diploma	12%	10%
High School Diploma	12%	5%
Bachelor's Degree	7%	2%
Race/Ethnicity		
Hispanic	11%	4%
Non-Hispanic White	9%	3%
Multiracial	5%	3%
Black/African American	12%	2%
American Indian/Alaska Native	16%	11%
Asian	10%	5%

The survey conducted for this Consolidated Plan, and The 100% Community Survey for Dona Ana County by New Mexico State University also reveal some gaps in broadband accessibility and reliability, particularly for lower income residents. Among county respondents to the economic and community development questions in the community survey for this plan, access to the internet ranked high with 32% indicating it was a priority outcome of federal grant funding. Data from the 100% Community Survey for the county indicate the groups in the county who have the least reliable access to broadband:

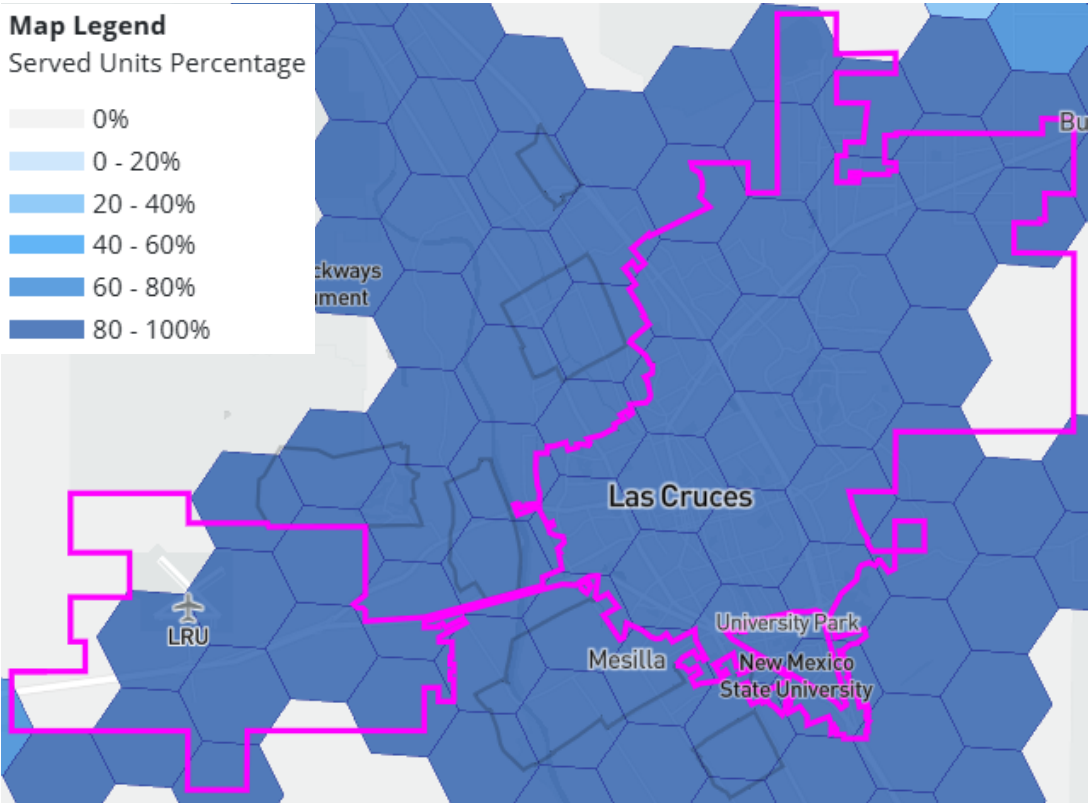
- 31% of households with annual incomes less than \$24,999
- 34% of residents with limited English proficiency
- 31% of respondents aged 50-59 (compared to 10% of respondents aged 18-24)

Stakeholders interviewed for this plan highlighted the compounding impact of inadequate internet access, especially in the rural areas of the county, which limits participation in online applications for aid or housing programs. The digital divide, they noted, is one of the

most consistent barriers across both city and county. Many stakeholders said this is the most critical priority need for the area.

Internet is generally available throughout Las Cruces as seen in the FCC National Broadband Map below. Based on google satellite imagery, the portions of the city that don't have internet access are not non-residential and undeveloped.

Figure IV-15.
FCC National Broadband Map, Las Cruces, 2024



Note: Latest data from December 2024. The map shows access to internet with 100 Mbps download and 20 Mbps upload.

Source: Federal Communications Commission (FCC).

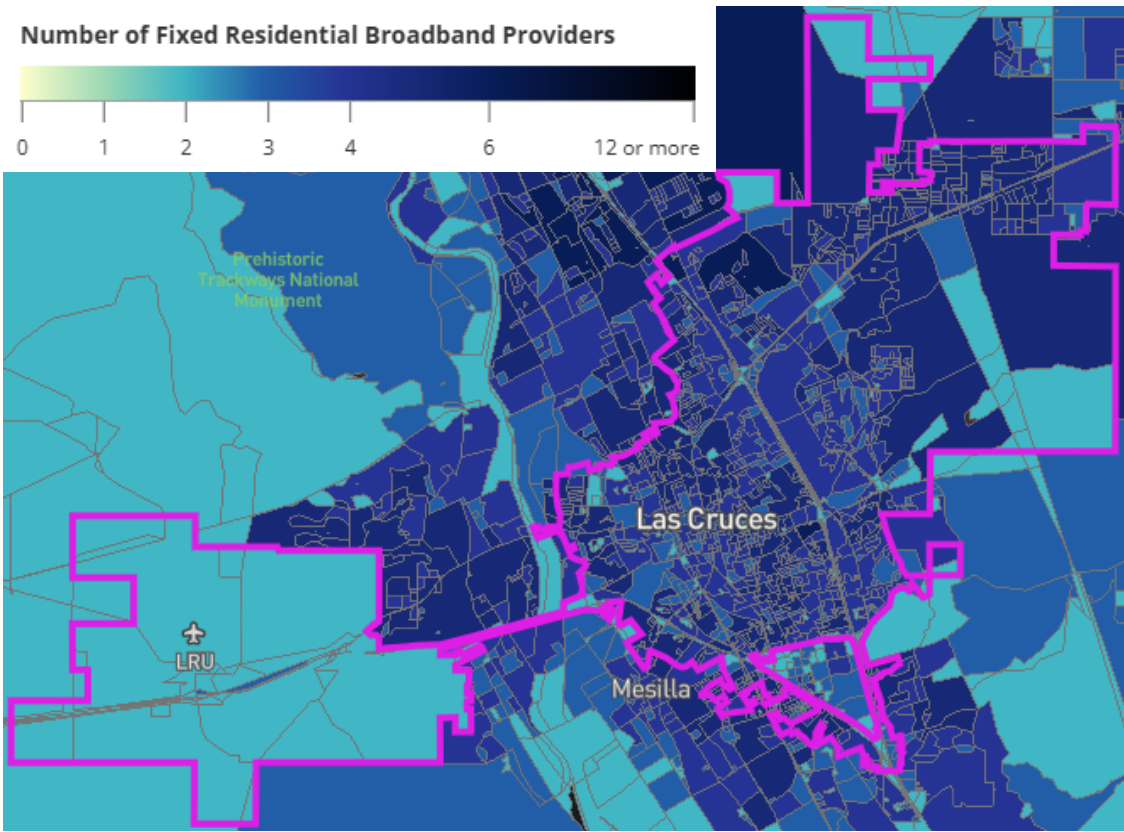
Internet access in Doña Ana County is much more limited—particularly in the most rural areas. Community stakeholders underscored how broadband access in rural areas remains a critical barrier to both housing development and overall quality of life. County staff explained that fiber installation costs about \$1 million per mile, making expansion to sparsely populated rural areas economically unfeasible without grants. Private internet service providers (ISPs) will not build out infrastructure in areas with few potential customers unless they are subsidized. Even short extensions can be prohibitively expensive: residents living just 25 yards beyond a paved road in northern Las Cruces were quoted \$25,000 to extend fiber service to their homes. As a result, many rural households remain dependent on outdated DSL connections or on expensive satellite internet. Starlink,

an industry leader in satellite internet, costs more than \$120 per month plus equipment costs and often uses data caps.

Doña Ana County recently completed The Northern Fiber Project, its most significant broadband expansion to date. The \$26 million project received grant funding from the New Mexico Office of Broadband and USDA Rural Development as well as a \$4 million contribution from the county. Roughly 26 miles of underground fiber were installed from Hatch to Radium Springs to improve internet access for county facilities, residents, and businesses. Local stakeholders reported that project completion was delayed eight months due to permitting requirements from multiple agencies. They characterized these requirements as cumbersome and a recurring obstacle to broadband deployment outside Las Cruces.

There are a few pockets within Las Cruces that only have a few broadband internet providers. Otherwise, there are at least four providers in most parts of the city. In contrast, much of the rest of Doña Ana County, which is mostly rural, has only a few internet providers. According to New Mexico's [Three-Year Broadband Plan](#) rural regions tend to have fewer providers and higher internet costs. In response, New Mexico is subsidizing the cost of internet and infrastructure development through programs like the [Connect New Mexico Fund](#) and the [Student Connect Program](#).

Figure IV-16.
FCC Fixed Broadband Deployment, Las Cruces, 2021



Note: Latest data from June 2021. The map shows providers with speeds of 25 Mbps download and 3 Mbps upload.
Source: Federal Communications Commission (FCC).