2026
CITY OF LAS CRUCES
AFFORDABLE HOUSING PLAN

PUBLIC REVIEW COPY

PUBLIC REVIEW PERIOD

The draft AHP will be available for public review beginning

November 9,2026 through December 8, 2026.

Individuals may submit written comments during the public comment period.

WRITTEN COMMENT DEADLINE: December 8, 2026 at 4:30 pm

Comments may be submitted by:

Mail:
City of Las Cruces, City Manager's Office Housing & Neighborhood Services
ATTN: Affordable Housing Plan
P.O. Box 20000
Las Cruces, NM 88004
Email: fairhousing@lascruces.gov

PUBLIC COMMENT PERIOD:

NOVEMBER 9, 2026-DECEMBER 8, 2026 4:30 PM

ACCESSIBILITY & NONDISCRIMINATION
If you need an accommodation for a disability or language assistance to participate, please contact Housing and Neighborhood Services at 575-528-3022 at least 72 hours before the hearing. TTY: 711 or 575-528-3157. Alternative formats are available upon request. The City of Las Cruces does not discriminate on the basis of race, ethnicity, color, religion, national origin, ancestry, sex, sexual orientation, gender identity, familial status, spousal affiliation, age, or disability in employment or the provision of services.

DO NOT REMOVE UNTIL DECEMBER 9, 2026

Root Policy Research
789 N. Sherman St Suite 360
Denver, CO 80203
www.rootpolicy.com

City of Las Cruces

Affordable Housing Plan

DRAFT

CREATED
July 2026

Table of Contents

Executive Summary

I. Community and Housing Profile

Primary Findings I–1
Demographic Characteristics I–2
Household Characteristics I–19
Housing Market Analysis I–25

II. Housing Needs Assessment

Primary Findings II–1
Existing Needs II–3
Gaps Analysis II–26
Projected Needs II–31

III. Land and Policy Review

General Land Use Analysis III–2
Evaluation of Suitability, Availability, and Realistic Development Capacity III–10
Identification of Constraints III–14
Minimum Density Calculations Targeted to Affordable Housing Populations III–20

IV. Goals, Policies and Quantifiable Objectives

Unit Increases IV–1
Needed Programs and Existing Resources IV–3
Addressing Barriers and Constraints IV–5
Goals and Objectives IV–5

A. Appendix A: Community Needs Survey

B. Appendix B: Stakeholder Engagement

DRAFT

DRAFT

EXECUTIVE SUMMARY

Doña Ana County and the City of Las Cruces collaborated to conduct a joint Affordable Housing Plan (AHP) to satisfy State of New Mexico plan requirements. This Executive Summary provides the primary findings from the research that supported the AHP, which was completed in April 2026.

The Affordable Housing Plan has four elements:

- The **Community and Housing Profile** section provides context for the housing needs assessment. It is organized into three main areas: demographic and economic trends, changes in household characteristics, and an analysis of housing costs and vacancies.
- The **Housing Needs Assessment** discusses housing needs for both ownership and rental occupancy, and the unique needs of special populations. It contains an affordability analysis, which identifies current mismatches between housing supply and demand, and projects the number of housing units needed to be built and preserved to accommodate expected population growth, population aging, and job generation.
- Separate **Land Use and Policy Reviews** for the county and city evaluate the suitability, availability and realistic development capacity of developable sites, including appropriate zoning for special needs housing, such as multifamily rental, mobile homes, transitional and homeless shelters. The reviews also identify development constraints, and calculate financing gaps for affordable housing.
- The AHP concludes with individual sections containing **Goals, Policies, and Quantifiable Objectives.**

COMMUNITY AND HOUSING PROFILE

Doña Ana County's **population** grew 9.6% from 2010 to 2024, with Las Cruces and Sunland Park driving that growth. The State of New Mexico's population grew by a much lower 3%.

Las Cruces' population grew from 97,700 to 116,998 residents; the city now accounts for 51% of the county's population, up from 47% in 2010. Sunland Park increased by 3,917 residents, and now makes up 8% of the county's population, up from 7% in 2010.

	Total Population			Population Change	
Jurisdiction	2010	2020	2024	2010-2020	2020-2024
Doña Ana County	**209,212**	**219,566**	**229,366**	**5%**	**4%**
Las Cruces	**97,700**	**111,400**	**116,998**	**14%**	**5%**
Anthony	9,442	8,715	8,910	-8%	2%
Hatch	1,655	1,545	1,590	-7%	3%
Mesilla	1,912	1,804	1,828	-6%	1%
Sunland Park	14,268	16,713	18,185	17%	9%
Balance of County	84,235	79,389	81,855	-6%	3%

Population Trends, Doña Ana County, Las Cruces, and other Jurisdictions, 2010, 2020, and 2024

Note: 2010 and 2020 are Decennial Census counts.

Source: U.S. Census Bureau's Population Estimates Program and Root Policy Research.

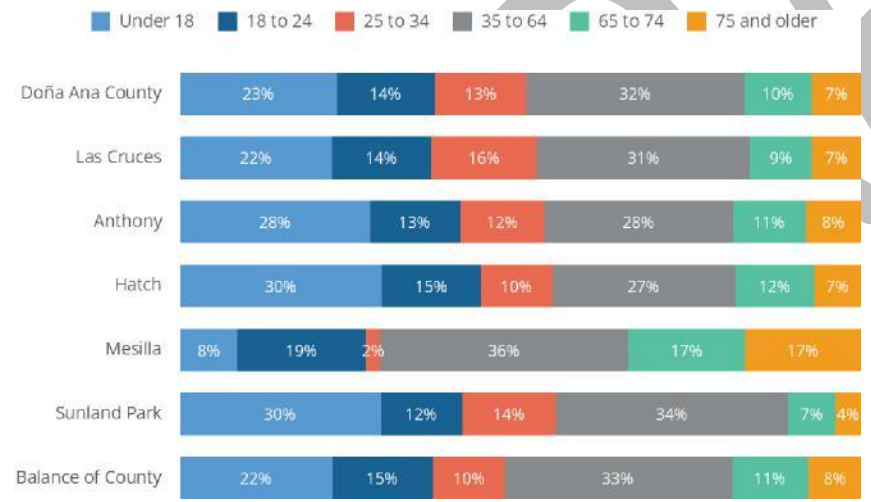
DRAFT

DRAFT

EXECUTIVE SUMMARY

Age is an important factor in projecting housing demand, as it drives household formation and composition. Las Cruces has a relatively even distribution across age groups. Anthony, Hatch, and Sunland Park have a larger share of residents under 18 than Doña Ana County overall. Sunland Park also has the smallest share of residents age 65 and over, making it the youngest community in the county on average. In contrast, Mesilla tends to be an older community with a larger share of residents over the age of 65.

Age Distribution by Jurisdiction, Doña Ana County, Las Cruces, and other Jurisdictions, 2024



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

Shifts in the age distribution—especially growth in younger and older residents—affect **household size** and demand for smaller units. Between 2010 and 2024 the average household size dropped from 2.73 to 2.58 in the county and 2.45 to 2.38 in the city. In both the county and city, 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).

Income and poverty are also major factors in housing needs and demand. Poverty rates and changes in poverty have varied considerably by jurisdiction:

- In Doña Ana County overall, poverty remained stable between 2010 and 2024 (23% and 24%).
- Las Cruces experienced a 4% increase in poverty, from 19% to 23%.
- Anthony had the second highest poverty rate in 2010 (41%) and the highest rate in 2024 (37%).
- Hatch's poverty rate was relatively high in 2010 (30%) and dropped to be in line with the county by 2024 (23%).
- Mesilla has the lowest poverty rate across all jurisdictions (7% in 2010 and 6% in 2024).
- Sunland Park—which experienced significant change during the period—had a large decline in poverty, from 44% to 25%.

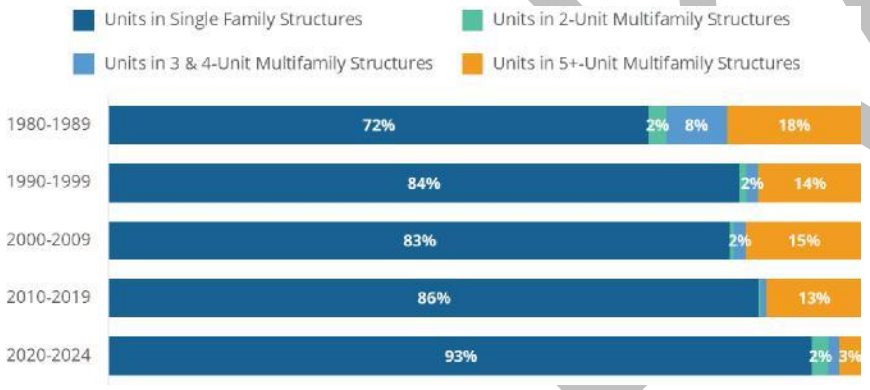
DRAFT

DRAFT

EXECUTIVE SUMMARY

Despite the shift towards smaller households, **housing development** has increasingly favored larger unit types. Since the 1980s, single family units have grown as a share of total units permitted: 93% of units permitted since 2020 were single family units, compared to 72% in the 1980s. At the same time, units in multifamily buildings of three or more units have decreased: these units made up 26% of units permitted in the 1980s, but only 5% permitted since 2020. The trends are more exaggerated in Las Cruces, where multifamily permits shifted from 27% of all permits in the 1980s to 4% after 2020.

Distribution of Units Permitted by Type, Doña Ana County, 1980–2024



Source: U.S. Department of Housing and Urban Development State of the Cities Data System (SOCDS).

The trend toward single family units—typically the most expensive housing unit type—and away from units in multifamily buildings can constrain the affordability of new housing units.

Housing costs have increased with growing demand to live in Doña Ana County. Since 2010, median gross rent in Doña Ana County has risen by 61%—from $641 to $1,031 per month.[1] The median rent in Las Cruces grew by 64% to $1,121 as of 2024.

Median Gross Rent, Doña Ana County, Las Cruces, and other Jurisdictions, 2010, 2017, and 2024

				% Change		
	2010	2017	2024	2010-2017	2017-2024	2010-2024
Doña Ana County	$641	$716	$1,031	12%	44%	61%
Las Cruces	$684	$743	$1,121	9%	51%	64%
Anthony	$481	$552	$561	15%	2%	17%
Hatch	$373	$555	$503	49%	-9%	35%
Mesilla	$746	$805	$994	8%	23%	33%
Sunland Park	$488	$620	$920	27%	48%	89%

Note: Data for Doña Ana County and Las Cruces are 1-year ACS estimates; 5-year ACS estimates are presented for all other jurisdictions.

Source: 2010, 2017, and 2024 1-year and 5-year ACS estimates and Root Policy Research.

1 Median gross rent estimates reflect what households pay each month for rent, utilities, and fuels and therefore account for subsidized units and the use of rental vouchers.

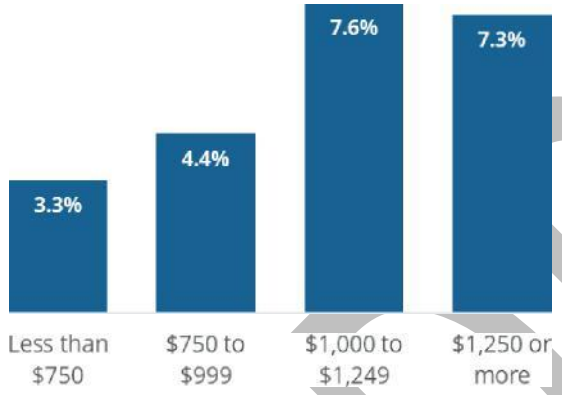
DRAFT

DRAFT

EXECUTIVE SUMMARY

Vacancy rates are lowest—meaning supply is most scarce relative to demand—for the lowest priced rental units. Only 3.3% of units that rent for less than $750/month and 4.4% of units that rent for $750 to $999/month are vacant, compared to at least 7.3% of units in higher price ranges.

Vacancy Rate of Multifamily Rental Units by Average Effective Rent, Doña Ana County, 2025

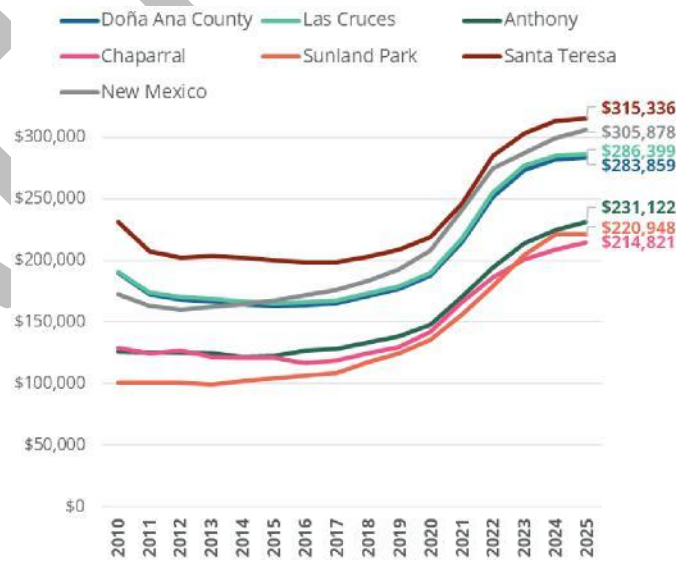


Source: CoStar.

As of 2025, Doña Ana County's typical home price is $283,900, approximately 7% lower than New Mexico's typical home price of $305,900. The county's typical home price increased by 50% overall between 2010 and 2025, from $190,200 to $283,900, though this growth was not spread evenly across the time studied. Typical home prices *decreased* by 14% from 2010 to 2015, recovered to 2010 levels by 2020, and grew by 51% from 2020 to 2025.

Existing homeowners benefit from these value increases; however, rising prices make it difficult for renters to attain homeownership.

Zillow Home Value Index, Doña Ana County and by Jurisdiction, 2010–2025



Source: Zillow Home Value Index and Root Policy Research.

DRAFT

DRAFT

EXECUTIVE SUMMARY

CURRENT HOUSING NEEDS

Housing cost burden—when households pay more than 30% of their gross income in housing costs—is much higher for renters than owners. In 2024, 54% of renter households in the county and 57% in Las Cruces were cost burdened, compared to 21% of owner households in both jurisdictions.

Like cost burden, renters are more likely than owners to live in **overcrowded housing units**. In 2024, 6.1% of renter households in Doña Ana County lived in overcrowded conditions, compared to 3.2% of owner households. In Las Cruces, the difference is more pronounced: 5.9% of renters are overcrowded compared to 1.7% of owners.

The resident survey conducted for this Plan asked respondents to identify items that would help them feel more secure in their current housing situation. Rental assistance to maintain housing stability was the most frequently selected among resident groups. Older adults were unique in that their top need was money to make critical repairs, although more than half (52%) selected that they needed none of the provided options to feel more secure in their current housing situation.

.

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.

DRAFT

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

DRAFT

EXECUTIVE SUMMARY

Workforce affordability. Most workers in the county can afford median rents in most industries except for natural resources and mining, leisure and hospitality, and other services. Combined, these industries account for 17% of total employment in the county, and leisure and hospitality was one of the fastest growing industries between 2010 and 2024.

On the ownership side, no major industry can afford the median home price on a single earner. Even with two earners per household, homeownership remains out of reach for most sectors, with affordability limited to a small set of higher-wage fields, including financial activities, professional and business services, and public administration, which combined account for 20% of the county's employment and have grown at a slow pace since 2010.

Rental gaps. Overall in the county, there are 4,676 too few affordable rental units to meet the needs of renters with incomes of 30% of AMI and less. The decrease in the rental gap in the county between 2020 and 2024 is due to extremely low income households leaving the county (2,290 drop) at a greater rate than a decline in affordable units (834 unit decline).

In Las Cruces, as of 2024, the rental gap is 4,497, and it is 103 in the rest of the county. Las Cruces saw a very modest decline in extremely low income households (454) and affordable rental units (323)—providing evidence of the city's efforts to keep up with housing needs by developing affordable rentals.

Ownership gaps. The rise in interest rates and shifts in the home price distribution have significantly reduced homeownership affordability.

- In Doña Ana County in 2024, 75% of renters had income below 120% AMI, but only 7% of units were sold in that affordability range.
- In Las Cruces in 2024, 76% of renters had income below 120% AMI, but only 9% of units were sold in that affordability range.

Between 2020 and 2024, the affordability gap expanded to higher incomes. In 2020, 53% of units in both the county and city were affordable to the 21% of renters with incomes between 80% and 150% AMI. By 2024, only 18% of units in the county and 26% of units in the city were affordable to the 30% of renters within the same income bracket.

DRAFT

DRAFT

EXECUTIVE SUMMARY

DRAFT

Workforce Affordability, Doña Ana County, 2024

	Average Annual Wage	Rental Affordability: Max Affordable Rent	Rental Affordability: Can Afford Median Rent?	Purchase Affordability: Can Afford Max Affordable Price	Purchase Affordability: Median Home Price?	Purchase Affordability: Can Afford Median Home Price with 2 Earners per Household?
Goods-Producing	**$49,432**	**$1,236**	**Yes**	**$138,032**	**No**	**No**
Natural Resources and Mining	$38,495	$962	No	$107,492	No	No
Construction	$55,680	$1,392	Yes	$155,478	No	No
Manufacturing	$48,670	$1,217	Yes	$135,904	No	No
Service-Providing	**$50,052**	**$1,251**	**Yes**	**$139,764**	**No**	**No**
Trade, Transportation, and Utilities	$41,857	$1,046	Yes	$116,879	No	No
Information	$52,879	$1,322	Yes	$147,656	No	No
Financial Activities	$62,511	$1,563	Yes	$174,553	No	Yes
Professional and Business Services	$62,575	$1,564	Yes	$174,732	No	Yes
Education and Health Services	$50,542	$1,264	Yes	$141,130	No	No
Leisure and Hospitality	$23,932	$598	No	$66,826	No	No
Other Services	$39,574	$989	No	$110,505	No	No
Public Administration	$86,626	$2,166	Yes	$241,890	No	Yes
Total Employment	***$49,973***	***$1,249***	***Yes***	***$139,543***	***No***	***No***

Note: Median rent is the CoStar rent estimate of $1,032 in 2024. Median home price is the 2024 median value of homes purchased with a mortgage of $315,000. Average annual wages reflect 2024 average wages from the Quarterly Census of Employment and Wages (QCEW). Purchase affordability calculations assume a 30-year mortgage at 6.72% interest with 10% down and 35% of monthly housing costs to other expenses such as insurance, HOA fees, and utilities. Calculations assume both earners work in the same industry.

Source: 2024 Quarterly Census of Employment and Wages (QCEW), CoStar, HMDA, Freddie Mac from the Federal Reserve of St. Louis, and Root Policy Research.

DRAFT

EXECUTIVE SUMMARY

	Max. Aff.	Doña Ana County			Las Cruces			County (excl. Las Cruces)		
AMI Level	**Rent**	**Renters**	**Units**	**Gap**	**Renters**	**Units**	**Gap**	**Renters**	**Units**	**Gap**
2020										
0-30% AMI	**$431**	9,788	3,656	**-6,132**	6,423	1,795	**-4,628**	3,365	1,966	**-1,399**
31-60% AMI	**$626**	4,706	5,519	**813**	3,130	3,606	**475**	1,576	1,911	**335**
61-80% AMI	**$879**	3,657	10,145	**6,487**	2,293	6,464	**4,171**	1,364	3,706	**2,342**
81-100% AMI	**$1,043**	1,375	4,317	**2,941**	899	3,120	**2,221**	476	1,142	**665**
101-120% AMI	**$1,250**	1,742	3,823	**2,081**	1,139	2,997	**1,858**	604	735	**132**
121-149% AMI	**$1,563**	2,228	1,818	**-410**	1,473	1,238	**-235**	755	571	**-184**
Over 150% AMI	**$1,563 +**	4,608	1,357	**-3,251**	3,164	738	**-2,426**	1,444	645	**-799**
2024										
0-30% AMI	**$493**	7,498	2,822	**-4,676**	5,969	1,472	**-4,497**	1,530	1,427	**-103**
31-60% AMI	**$790**	3,940	8,114	**4,174**	2,399	5,528	**3,129**	1,541	2,593	**1,052**
61-80% AMI	**$1,034**	2,776	6,946	**4,170**	1,509	4,950	**3,441**	1,267	1,994	**727**
81-100% AMI	**$1,316**	2,931	6,060	**3,129**	1,673	4,691	**3,018**	1,258	1,328	**70**
101-120% AMI	**$1,579**	2,538	3,133	**595**	1,933	2,560	**627**	606	537	**-69**
121-149% AMI	**$1,974**	3,294	2,244	**-1,049**	2,387	1,638	**-749**	907	602	**-305**
Over 150% AMI	**$1,974+**	5,629	1,262	**-4,367**	3,794	894	**-2,900**	1,835	368	**-1,466**

Rental Market Gaps, Doña Ana County, Las Cruces, and County (excl. Las Cruces), 2020 and 2024

Note: Household AMI is based on limits published by HUD for a 2-person household. Assumes a household spends a maximum of 30% of its income on housing costs. Source: 2020 and 2024 5-year ACS estimates, HUD Income Limits, and Root Policy Research.

DRAFT

DRAFT

EXECUTIVE SUMMARY

	Max. Aff.	Doña Ana County			Las Cruces			County (excl. Las Cruces)		
AMI Level	**Home Price**	**Renters**	**Units**	**Gap**	**Renters**	**Units**	**Gap**	**Renters**	**Units**	**Gap**
2020										
0-30% AMI	**$91,722**	45%	1%	**-43%**	44%	1%	**-43%**	46%	1%	**-45%**
31-60% AMI	**$118,833**	11%	3%	**-8%**	11%	3%	**-8%**	10%	2%	**-8%**
61-80% AMI	**$167,017**	12%	21%	**9%**	12%	28%	**16%**	13%	9%	**-4%**
81-100% AMI	**$198,055**	5%	19%	**13%**	5%	23%	**18%**	6%	12%	**6%**
101-120% AMI	**$237,540**	6%	18%	**11%**	6%	16%	**10%**	6%	20%	**14%**
121-149% AMI	**$297,083**	9%	17%	**8%**	9%	14%	**5%**	9%	22%	**13%**
Over 150% AMI	**$297,083+**	11%	22%	**10%**	12%	14%	**2%**	10%	34%	**24%**
2024										
0-30% AMI	**$69,418**	32%	0%	**-32%**	36%	0%	**-36%**	24%	0%	**-24%**
31-60% AMI	**$99,185**	12%	0%	**-12%**	10%	0%	**-10%**	16%	0%	**-16%**
61-80% AMI	**$129,845**	10%	1%	**-10%**	8%	1%	**-7%**	16%	0%	**-15%**
81-100% AMI	**$165,308**	11%	2%	**-9%**	11%	3%	**-8%**	11%	1%	**-10%**
101-120% AMI	**$198,397**	10%	4%	**-6%**	11%	5%	**-6%**	8%	3%	**-4%**
121-149% AMI	**$248,101**	9%	12%	**3%**	7%	18%	**11%**	11%	5%	**-6%**
Over 150% AMI	**$248,101+**	16%	81%	**65%**	17%	73%	**56%**	14%	90%	**76%**

Ownership Market Gaps, Doña Ana County, Las Cruces, and County (excl. Las Cruces), 2020 and 2024

Note: Household AMI is based on limits published by HUD for a 3-person household. Assumes a household spends a maximum of 30% of its income on housing costs. Purchase affordability calculations assume a 30-year mortgage at 6.72% interest in 2024 and 3.11% in 2020, with 10% down and 35% of monthly housing costs to other expenses such as insurance, HOA fees, and utilities.

Source: 2020 and 2024 5-year ACS estimates, HUD Income Limits, HMDA, Freddie Mac from the Federal Reserve of St. Louis, and Root Policy Research.

DRAFT

DRAFT

EXECUTIVE SUMMARY

PROJECTED HOUSING NEEDS

In Doña Ana County, the number of households is projected to increase from 86,624 in 2025 to 96,484 by 2045, resulting in a gain of 9,861 households. Las Cruces is anticipated to grow from 47,676 households to 53,104 during the same period, adding a total of 5,427 households.

Number of Household Projections, 2025, 2030, and 2035

Year	Doña Ana County	Las Cruces
2025	86,624	47,676
2030	90,881	50,020
2035	93,258	51,328
2040	95,634	52,636
2045	96,484	53,104
2025 to 2045 Change	9,861	5,427

Source: The University of New Mexico Geospatial and Population Studies, ACS 2023 5-year estimates, and Root Policy Research.

To meet the needs of low- and moderate-income households **from 2025 to 2045, the following units need to be affordable in Doña Ana County**:

- For households with incomes below 30% of AMI: 1,033 rental units and 554 ownership units. Of the 554 ownership units, an estimated 277 should be new construction—potentially land trust or similar deeply affordable units. Another 277 are existing units needing rehabilitation and accessibility upgrades.

DRAFT

- For households with incomes between 30% and 50% of AMI: 625 rental units and 586 ownership units.
- For households with incomes between 50% and 80% of AMI: 764 rental units and 879 ownership units.
- For households with incomes between 80% and 100% of AMI: 270 rental units and 560 ownership units.
- Rental assistance will continue to be needed to address the 14,249 renter households who currently face cost burden.

In Las Cruces, the following units need to be affordable:

- For households with incomes below 30% of AMI: 675 rental units and 225 ownership units (half new construction and half rehabilitation).
- For households with incomes between 30% and 50% of AMI: 428 rental units and 161 ownership units.
- For households with incomes between 50% and 80% of AMI: 521 rental units and 376 ownership units.
- For households with incomes between 80% and 100% of AMI: 193 rental units and 245 ownership units.

DRAFT

EXECUTIVE SUMMARY

Projected Affordability Needs by Tenure and AMI, Doña Ana County, Las Cruces, and County (excl. Las Cruces), 2045

	Total	Percent of AMI				
		0-30%	30-50%	50-80%	80-100%	100%+
Total Units						
Doña Ana	**10,174**	1,587	1,211	1,643	830	4,902
Las Cruces	**5,599**	896	585	894	437	2,785
County (excl. Las Cruces)	**4,574**	690	626	748	393	2,118
Rental Units						
Doña Ana	**3,644**	1,033	625	764	270	952
Las Cruces	**2,504**	675	428	521	193	686
County (excl. Las Cruces)	**1,140**	358	197	242	77	266
Ownership Units						
Doña Ana	**6,529**	554	586	879	560	3,951
Las Cruces	**3,110**	225	161	376	245	2,103
County (excl. Las Cruces)	**3,419**	329	425	503	315	1,847

Note: Holding the current AMI distribution constant. Assuming a 2% ownership vacancy rate and 5% rental vacancy rate.

Source: The University of New Mexico Geospatial and Population Studies, ACS 2023 5-year estimates, HUD CHAS data, and Root Policy Research.

DRAFT

DRAFT

SECTION I.

COMMUNITY AND HOUSING PROFILE

DRAFT

SECTION I.
Community and Housing Profile

This section offers an overview of the demographics and housing environment of the City of Las Cruces and Doña Ana County to provide context for the housing needs assessment. It is organized into three main areas: demographic and economic trends, changes in household characteristics, and an analysis of housing costs and vacancies.

Primary Findings

Main findings for this section include:

- Doña Ana County grew 9.6% from 2010 to 2024, far outpacing New Mexico's 3% growth over the same period. The City of Las Cruces' population grew by a comparatively high 20% during this time period.

- Las Cruces, in addition to Sunland Park, drove the county's population growth. Las Cruces grew from 97,700 to 116,998 residents, and now accounts for 51% of the county's population, up from 47% in 2010. Sunland Park increased by 3,917 residents, and now makes up 8% of the county's population, up from 7% in 2010.

- The county and Las Cruces are aging: the share of residents 65 and older increased from 12% in the county and 13% in Las Cruces to 18% between 2010 and 2024.

- Residential building permits in Doña Ana County peaked at 2,385 units in 2006, fell sharply during the Great Recession, and have partially recovered to 964 units in 2024. Residential building permits in Las Cruces followed the same trajectory: Permitting peaked alongside the county in the mid-2000s, fell sharply during the Great Recession, and has partially recovered, with the city's permit activity declining slightly from a recent high of 862 units in 2021. Permitting is typically cyclical, reacting to economic cycles and developers' confidence in local markets and perceptions of housing demand.

- In both Doña Ana County and Las Cruces, new construction has shifted heavily toward single family homes during the past few decades. Countywide, single family units accounted for 93% of permitted units since 2020, compared to 72% in the 1980s. In Las Cruces, the shift has been similarly pronounced, with single family units accounting for 90% of units since 2020, compared to 59% in the 1980s.

- Typical home prices in Doña Ana County increased 50% overall from 2010 to 2025, with the vast majority of that growth occurring after 2020 (+51% from 2020 to 2025 alone). Home prices in Las Cruces mirrored—and largely drove—county-level trends,

DRAFT

DRAFT

increasing 50% overall from 2010 to 2025, with the majority of that growth also concentrated after 2020 (+51% from 2020 to 2025).

- The share of the county's homes purchased with a mortgage priced below $150,000 decreased from 24% in 2018 to just 2% in 2024, while homes priced at $300,000 or more grew from 14% to 54% of purchases. In Las Cruces, the share of homes sold for less than $150,000 decreased from 34% in 2018 to 2% by 2024, while the share sold for $300,000 or more increased from 9% to 43%.

- Rent growth accelerated sharply during the pandemic in the county and Las Cruces, with typical rents increasing 11% from 2020 to 2021 and 13% from 2021 to 2022, before moderating to under 4% annually since 2023.

- Vacancy rates in the multifamily market are lowest for the most affordable units: only 3.3% of units renting for under $750/month are vacant, signaling acute scarcity at the lower end of the rental market.

Demographic Characteristics

The following presents an overview of recent demographic and economic trends.

Population trends. Figure I-1 shows population growth in Doña Ana County from 2010 to 2024, as well as the percentage of the county's population living in Las Cruces.

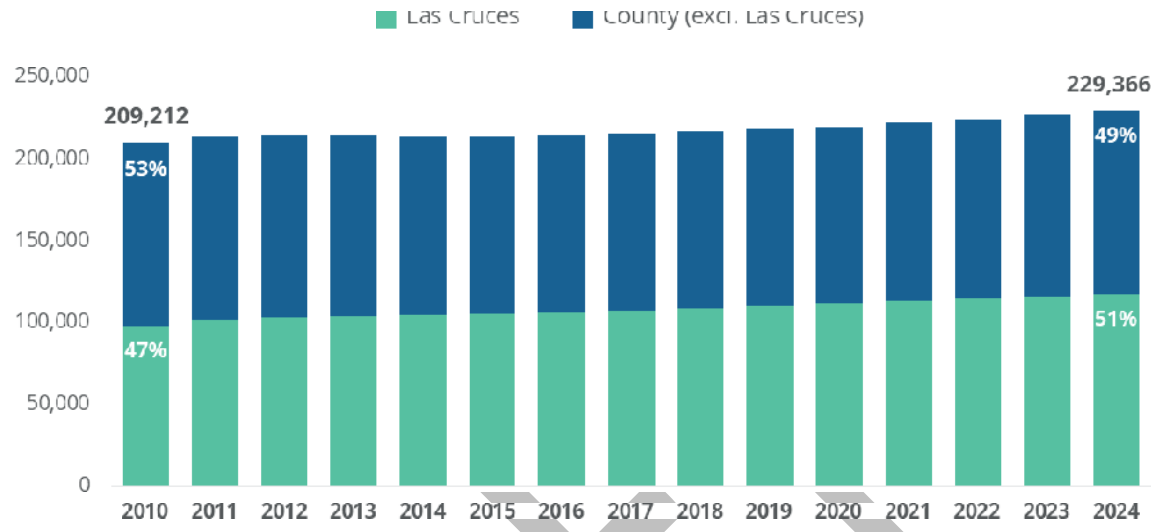
In 2010, the county had a population of 209,212. By 2024, its population had increased by 9.6% to 229,366. Growth in Doña Ana County has outpaced growth in New Mexico, which experienced a population increase of 3% between 2010 and 2024.

Las Cruces accounted for roughly half of the county's population each year from 2010 to 2024, and its share of the population has increased slightly from 47% in 2010 to 51% in 2024.

DRAFT

DRAFT

Figure I-1.
Total Population, Doña Ana County and Las Cruces, 2010–2024



Note: 2010 and 2020 are Decennial Census counts.

Source: U.S. Census Bureau's Population Estimates Program and Root Policy Research.

Figure I-2 shows population change for Doña Ana County, Las Cruces, other incorporated jurisdictions, and the balance of the county between 2010, 2020, and 2024.

The county experienced 5% population growth from 2010 to 2020 and 4% population growth from 2020 to 2024. Within the county, Las Cruces and Sunland Park experienced the largest population increases. Las Cruces' population grew from 97,700 in 2010 to 116,998 in 2024. The city experienced 14% population growth from 2010 to 2020 and 5% population growth from 2020 to 2024. Meanwhile, Sunland Park's population grew from 14,268 to 18,185, with 17% growth from 2010 to 2020 and 9% from 2020 to 2024.

The other jurisdictions experienced population decline between six and eight percent from 2010 to 2020 and slight population growth between one and three percent from 2020 to 2024. This includes the balance of Doña Ana County, which experienced a population decline from 84,235 in 2010 to 79,389 in 2020, followed by an increase to 81,855 in 2024.

DRAFT

DRAFT

Figure I-2.
Population Trends, Doña Ana County, Las Cruces, and other Jurisdictions, 2010, 2020, and 2024

Jurisdiction	Total Population			Population Change	
	2010	2020	2024	2010-2020	2020-2024
Doña Ana County	**209,212**	**219,566**	**229,366**	**5%**	**4%**
Las Cruces	**97,700**	**111,400**	**116,998**	**14%**	**5%**
Anthony	9,442	8,715	8,910	-8%	2%
Hatch	1,655	1,545	1,590	-7%	3%
Mesilla	1,912	1,804	1,828	-6%	1%
Sunland Park	14,268	16,713	18,185	17%	9%
Balance of County	84,235	79,389	81,855	-6%	3%

Note: 2010 and 2020 are Decennial Census counts.

Source: U.S. Census Bureau's Population Estimates Program and Root Policy Research.

Age. Figure I-3 shows the distribution of the population by age group in Doña Ana County and Las Cruces for 2010, 2017, and 2024. The population in both jurisdictions is generally aging. From 2010 to 2024, the share of the county's population under the age of five has declined by three percentage points, and the share of its population aged 5 to 17 has declined by two percentage points. Meanwhile, the share of the county's population aged 65 or older increased by six percentage points from 12% to 18%.

In Las Cruces, the share of the population under the age of 18 did not decline as much as in the county. However, similar to the county, the city experienced an increase in the share of its population 65 years and older—13% in 2010 to 18% in 2024.

DRAFT

DRAFT

Figure I-3. Population Share by Age, Doña Ana County and Las Cruces, 2010, 2017, and 2024

Source:
2010, 2017, and 2024 1-year ACS and Root Policy Research.

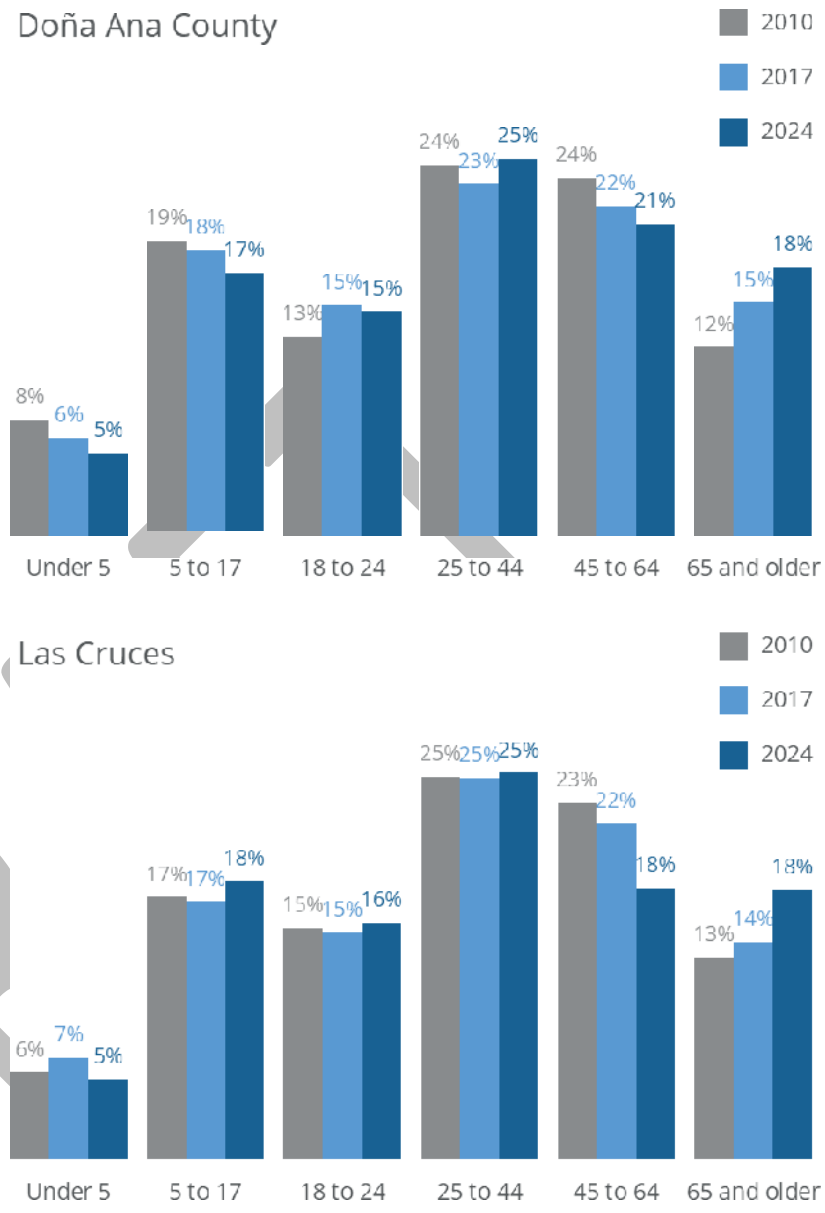


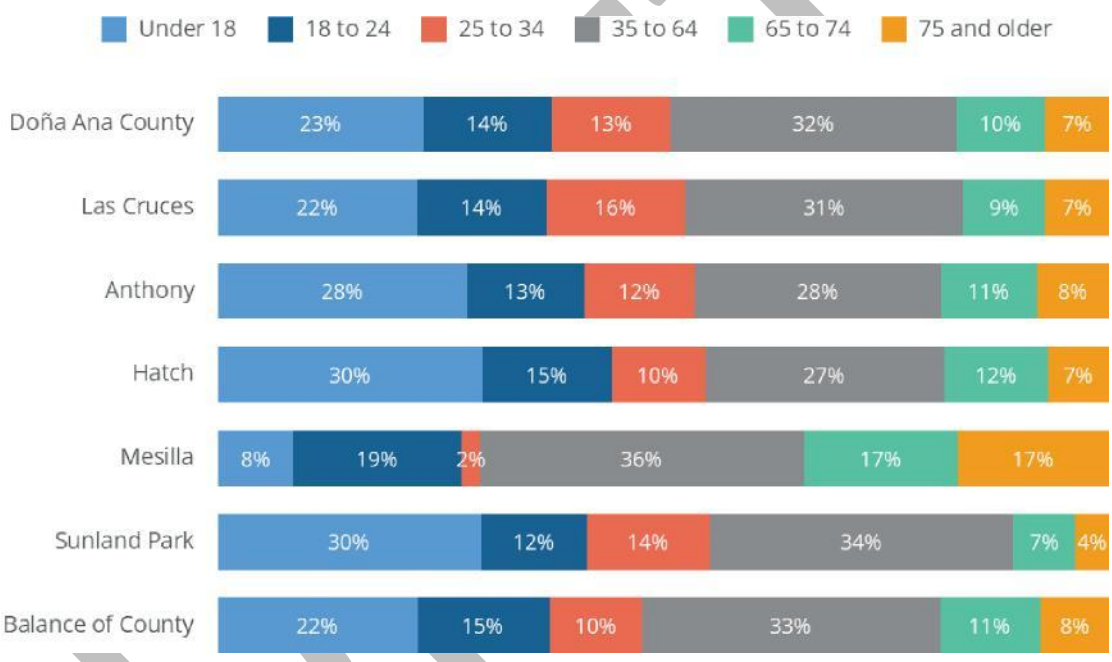
Figure I-4 compares the share of the population by age group across Doña Ana County, Las Cruces, other incorporated jurisdictions, and the balance of the county. However, it uses 5-year ACS estimates, a different estimation methodology, which cannot be compared to the 1-year ACS estimates used in the figure above.[1]

1 Data for smaller jurisdictions—Anthony, Hatch, Mesilla, Sunland Park, and the balance of the county—are based on 5-year ACS estimates since 1-year estimates are unavailable due to their smaller populations. Doña Ana County and Las Cruces use 1-year ACS estimates where possible. While 5-year estimates show trends over time, they represent a rolling average and aren't directly comparable to 1-year estimates. Smaller jurisdiction data should be interpreted with this in mind.

DRAFT

Anthony, Hatch, and Sunland Park have a larger share of residents under 18 than Doña Ana County overall. Approximately 28% of residents in Anthony and 30% in Hatch and Sunland Park are under 18, compared with 23% countywide. Sunland Park also has the smallest share of residents age 65 and over, making it the youngest community in the county on average. In contrast, Mesilla tends to be an older community with a larger share of residents over the age of 65: 17% of residents are ages 65 to 74, compared with 10% in the county; 17% are ages 75 and over, compared with 7% in the county.

Figure I-4.
Age Distribution by Jurisdiction, Doña Ana County, Las Cruces, and other Jurisdictions, 2024



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

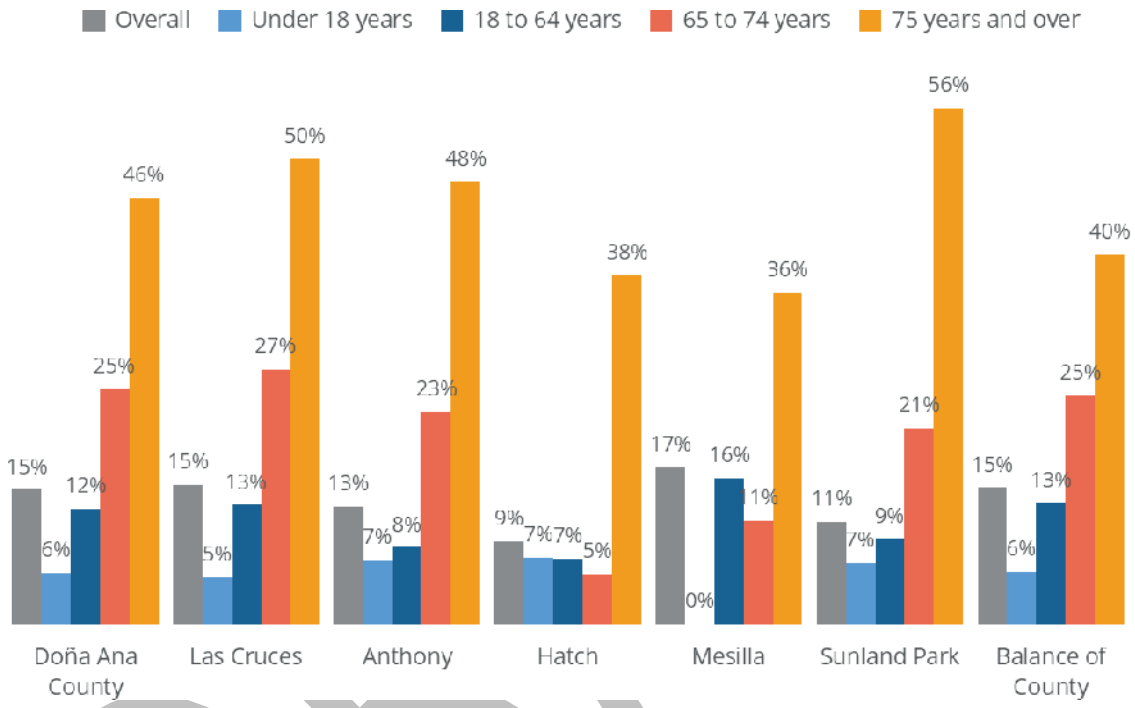
Disability. Figure I-5 shows disability rates by age group for Doña Ana County, Las Cruces, other incorporated jurisdictions, and the balance of the county in 2024. Across age groups and in each jurisdiction, disability rates tend to be significantly higher for the population 75 years and older (ranging from 36% to 56%). Disability rates for the population between 65 and 74 years tend to be the second highest, but these are around 23% on average. Overall disability rates (not accounting for age) across jurisdictions tend to be similar to the county average of 15%.

For the population 75 years and older, disability rates are higher in Sunland Park (56%) and lower in the balance of the county (40%), Hatch (38%), and Mesilla (36%). For the population 65 to 74 years, disability rates are lower in Mesilla (11%), Hatch (5%), and Sunland Park

DRAFT

(21%). However, these results should be interpreted with caution as Hatch and Mesilla have significantly smaller populations than the other jurisdictions, which limits their data quality.

Figure I-5.
Disability Rates by Age, Doña Ana County, Las Cruces, and other Jurisdictions, 2024



Note: According to 2024 5-year ACS estimates, there were only 145 people under the age of 18 living in Mesilla in 2024. The associated disability rate data should be interpreted with caution because of the low sample size.

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

Figure I-6 shows disability rates by disability type for the overall population and the population 75 years and older for Doña Ana County, Las Cruces, other incorporated jurisdictions, and the balance of the county in 2024. Across all disability types and jurisdictions, disability rates are higher (often significantly) for the population 75 years and older. The disproportionate impact of disabilities on the elderly population tends to be greatest for ambulatory, hearing, and independent living disabilities.

In Doña Ana County, 7% of the population has an ambulatory disability compared to 29% of the population 75 years and older, 4% of the population has a hearing disability compared to 23% of the population 75 years and older, and 7% of the population has an independent living disability compared to 23% of the population 75 years and older.

In Las Cruces, 8% of the population has an ambulatory disability compared to 29% of the population 75 years and older, 4% of the population has a hearing disability compared to

DRAFT

28% of the population 75 years and older, and 7% of the population has an independent living disability compared to 22% of the population 75 years and older.

The statistics on disabilities in Doña Ana County and Las Cruces highlight important housing needs for older adults and individuals with disabilities. With 29% of those aged 75 and older having ambulatory disabilities, there is a strong need for accessible features. The prevalence of independent living challenges further emphasizes the necessity for supportive housing options.

Figure I-6.
Disability Type, Doña Ana County, Las Cruces, and other Jurisdictions, 2024

Disability Type	Doha Ana County	Las Cruces	Anthony	Hatch	Mesilla	Sunland Park	Balance of County
Hearing Disability	4%	4%	4%	3%	8%	2%	4%
Population 75+	23%	28%	29%	7%	21%	21%	18%
Vision Disability	2%	2%	2%	2%	6%	2%	3%
Population 75+	8%	8%	8%	0%	15%	4%	8%
Cognitive Disability	7%	7%	6%	5%	6%	7%	6%
Population 75+	12%	11%	19%	23%	27%	30%	11%
Ambulatory Disability	7%	8%	6%	4%	10%	6%	7%
Population 75+	29%	29%	17%	30%	36%	40%	29%
Self-care Disability	3%	3%	3%	2%	3%	3%	2%
Population 75+	11%	9%	6%	8%	18%	20%	12%
Independent Living Disability	7%	7%	6%	4%	8%	6%	5%
Population 75+	23%	22%	26%	16%	29%	44%	21%

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

Race/ethnicity. 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 (37% in 2010 to 34.4% in 2024), and those as multiracial increased (1.2% to 3.6%). The shares of all other races and ethnicities were around 1% and were similar in 2010 and 2024.

DRAFT

Figure I-7.
Race and Ethnicity, Doña Ana County and Las Cruces, 2010 and 2024

Note:

Total population estimates in this figure differ from those presented in Figure I-2 because they are drawn from different data sources. Figure I-2 uses estimates from the Census Bureau's Population Estimates Program (PEP), which are generally considered more accurate for total population counts. In contrast, this figure relies on American Community Survey (ACS) data to allow for cross-tabulation by demographic and household characteristics.

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%

Based on 2024 5-year ACS estimates, almost all incorporated jurisdictions in Doña Ana County and the balance of the county are predominantly Hispanic (Figure I-8). The share of the population that identifies as Hispanic is less than 70% in the county (67.9%), Las Cruces (60.3%), and the balance of the county (69.7%), and it is significantly lower (45.2%) in Mesilla, where a slightly larger share identifies as Non-Hispanic White (48.7%).

Hispanic residents make up a larger share of the population in Anthony (99.3%), Hatch (88.7%), and Sunland Park (93.6%). Non-Hispanic White residents account for the majority of the remaining population across all jurisdictions.

DRAFT

DRAFT

Figure I-8.
Race and Ethnicity, Doña Ana County, Las Cruces, and other Jurisdictions, 2024

	Doha Ana County	Las Cruces	Anthony	Hatch	M esilla	Sunland Park	Balance of County
Total	**224,266**	**114,197**	**8,767**	**1,588**	**1,717**	**17,463**	**80,534**
Hispanic	67.9%	60.3%	99.3%	88.7%	45.2%	93.6%	69.7%
Non-Hispanic White	26.7%	32.6%	0.3%	11.3%	48.7%	5.1%	25.7%
Multiracial	2.0%	2.4%	0.0%	0.0%	6.1%	0.3%	2.0%
Black/African American	1.4%	1.9%	0.0%	0.0%	0.0%	0.9%	0.9%
Asian	1.1%	1.7%	0.0%	0.0%	0.0%	0.0%	0.8%
American Indian/Alaska Native	0.6%	0.8%	0.4%	0.0%	0.0%	0.1%	0.5%
Other race	0.2%	0.2%	0.0%	0.0%	0.0%	0.0%	0.3%

Note: Total population estimates in this figure differ from those presented in Figure I-2 and Figure I-7 because they are drawn from different data sources. Figure I-2 uses estimates from the Census Bureau's Population Estimates Program (PEP), and Figure I-7 uses 1-year ACS estimates. One-year estimates are not available for smaller jurisdictions, so 5-year estimates are used here for comparison across all jurisdictions.

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

Employment and income. Figure I-9 presents changes in average annual employment and average annual wages by employment industry in Doña Ana County from 2010 to 2024.

Total employment increased by 16% between 2010 and 2024. The county's largest employment industry as of 2024 is education and healthcare (28,605 jobs); followed by trade, transportation, and utilities (12,903 jobs) and leisure and hospitality (9,508 jobs).

Education and health services, leisure and hospitality, and construction were the county's fastest-growing industries from 2010 to 2024, each growing by 30-32%. In numerical terms, education and health services saw the greatest job growth (+6,784 jobs), followed by trade, transportation, and utilities (+2,397 jobs) and leisure and hospitality (+2,314 jobs).

Overall, average annual pay increased by 44% from $34,630 in 2010 to $49,973 in 2024. Average annual pay increased by at least 43% in all industries except for manufacturing, where wages increased by only 15% on average. The county's largest industries, education and health services, and trade, transportation, and utilities, saw wages grow at an average rate of 43% and 45%, respectively.

DRAFT

DRAFT

Figure I-9.
Average Annual Employment and Wages, Doña Ana County, 2010 and 2024

	Average Annual Employment			Average Annual Wages		
	2010	2024	% Ch.	2010	2024	% Ch.
Goods-Producing	9,907	10,215	3%	$31,362	$49,432	58%
Natural Resources and Mining	3,510	2,433	-31%	$20,807	$38,495	85%
Construction	3,567	4,642	30%	$33,168	$55,680	68%
Manufacturing	2,830	3,140	11%	$42,179	$48,670	15%
Service-Providing	53,796	69,194	29%	$28,060	$50,052	78%
Trade, Transportation, and Utilities	10,506	12,903	23%	$28,807	$41,857	45%
Information	848	509	-40%	$36,606	$52,879	44%
Financial Activities	2,247	2,312	3%	$35,371	$62,511	77%
Professional and Business Services	7,949	7,591	-5%	$38,536	$62,575	62%
Education and Health Services	21,821*	28,605	31%*	$35,246*	$50,542	43%*
Leisure and Hospitality	7,194	9,508	32%	$14,121	$23,932	69%
Other Services	1,413	1,470	4%	$24,528	$39,574	61%
Public Administration	6,576	6,296	-4%	$60,223	$86,626	44%
Total Employment	***69,187***	***79,409***	***15%***	***$34,630***	***$49,973***	***44%***

Note: Average annual employment and wages for state government employment in education and health services in Doña Ana County were not disclosable in 2010. The 2010 estimate of average annual employment in education and health services was calculated by adding QCEW-reported totals for this industry's employment in private, local government, and federal government ownerships to 15% of New Mexico's total state government employment in education and health services. 15% was used because this was the share of New Mexico's total state government employment in education and health services that was located in Doña Ana County in 2016, the first year for which the county's total employment in state government education and health services was disclosable. The 2010 estimate of average annual wages in education and health services was calculated as a weighted average of private, local government, and federal government employment in this industry.

Source: Quarterly Census of Employment and Wages and Root Policy Research.

Figure I-10 highlights the change in median household income in Doña Ana County and Las Cruces for renter households, owner households, and all households from 2010 to 2024.

In the county, median household income increased by 74% from $35,230 in 2010 to $61,154 in 2024. Meanwhile, median renter household income increased by 102% from $20,080 to $40,554, and median owner household income increased by 53% from $50,233 to $76,942.

In Las Cruces, median household income trends were similar, but renter households saw a smaller percentage increase. Median household income increased by 63% from $36,202 to

DRAFT

DRAFT

$58,871; median renter household income increased by 80% from $21,127 to $38,132; median owner household income increased by 55% from $52,455 to $81,489.

In Doña Ana County and Las Cruces, owner households have significantly higher median household incomes than renter households. In 2024, the median owner household income in the county was 90% higher than the median renter household income, while in the city it was 114% higher.

Figure I-10. Median Household Income by Tenure, Doña Ana County and Las Cruces, 2010 and 2024

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



Figure I-11 presents similar median household income data for Doña Ana County, Las Cruces, and other incorporated jurisdictions. However, it uses 5-year ACS estimates because 1-year ACS estimates are not available for the smaller jurisdictions.

From 2010 to 2024, Sunland Park experienced the most significant percentage increase in median household income—up 171% from $23,171 to $62,814. In Anthony, median household income rose by 72%, exceeding the countywide increase of 55%. The

DRAFT

percentage increase in median household income was less significant in Las Cruces (44%) and Mesilla (40%).

In Hatch, median owner household income increased far more than renter household income—94% compared with 29%. In contrast, in Mesilla, the median renter household income increased by 96%, while owner income increased by only 14%. In other jurisdictions, differences in the percentage change in median household income between owners and renters are less significant. Across all jurisdictions in 2024, the median owner household income was roughly double the median renter household income.

Figure I-11.
Median Household Income by Tenure, Doña Ana County, Las Cruces, and other Jurisdictions, 2010 and 2024

	All Households			Owner Households			Renter Households		
	2010	2024	% Chg.	2010	2024	% Chg.	2010	2024	% Chg.
Doria Ana County	**$36,657**	**$56,848**	**55%**	**$47,834**	**$71,342**	**49%**	**$21,117**	**$32,698**	**55%**
Las Cruces	**$38,391**	**$55,422**	**44%**	**$53,020**	**$76,645**	**45%**	**$22,214**	**$29,894**	**35%**
Anthony	$22,216	$38,132	72%	$26,235	$42,596	62%	$15,248	$21,693	42%
Hatch	$27,731	$43,486	57%	$31,250	$60,469	94%	$24,000	$31,042	29%
Mesilla	$53,497	$74,750	40%	$71,635	$81,989	14%	$22,195	$43,487	96%
Sunland Park	$23,171	$62,814	171%	$30,693	$71,134	132%	$14,602	$29,054	99%

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

Commuting. The U.S. Census Bureau's Longitudinal Employer Household Dynamics (LEHD) tracks commuting flows in and out of communities. Figure I-12 shows that there are 69,766 workers whose primary jobs are located in Doña Ana County. Those jobs are filled by 50,023 county residents (72% of primary jobs) and 19,743 in-commuters (28% of primary jobs). Of the 75,184 employed Doña Ana County residents, 25,162 or 33% work outside of the county.

DRAFT

DRAFT

Figure I-12. Job Inflow and Outflow, Doña Ana County, 2022

Note:

Primary jobs only. Primary jobs are the highest paying job for each worker.

Source:

Longitudinal Employer-Household Dynamics and Root Policy Research.

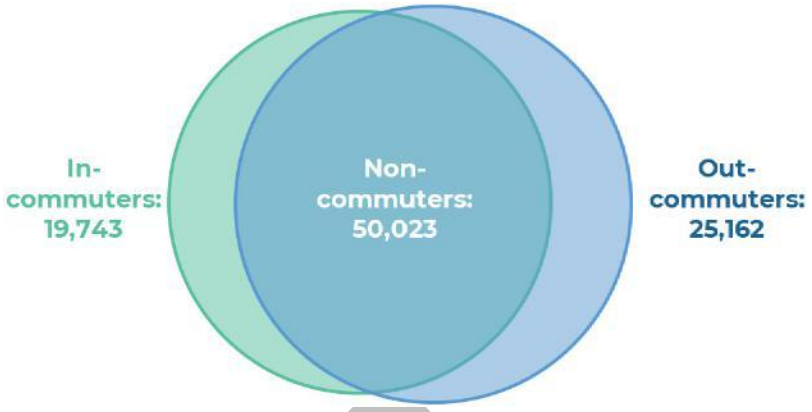


Figure I-13 shows commuting trends from 2010 to 2022 in Doña Ana County overall and by place within Doña Ana County for which data are available. The number of jobs in the county increased from 60,192 in 2010 to 69,766 in 2022. The number of jobs in the county and the number of workers in the county grew by approximately 1.2% a year, and the share of the county's jobs filled by in-commuters remained constant overall at 28%.

Between 2010 and 2022, Las Cruces saw a substantial decrease in the share of its jobs filled by in-commuters (from 54% to 48%) and a slight increase in the share of its employed residents who work outside of the city (from 39% to 40%). The decrease in in-commuting is related to housing production outpacing job growth: the number of housing units in Las Cruces increased by 22% from 2010 to 2022, as the number of jobs in the city increased by 11%.[2]

The number of jobs in Anthony increased by approximately 14% each year as the number of workers living in Anthony grew by only 2.4% each year, contributing to an increase in the share of jobs filled by in-commuters (from 83% to 89%). The share of workers living in Anthony who work outside of Anthony decreased from 95% to 87%.

The number of workers living in Santa Teresa remained relatively constant, while the number of workers living in all other places studied increased. Nearly all jobs in Santa Teresa are filled by in-commuters, and nearly all workers living in Santa Teresa work elsewhere.

Sunland Park lost jobs during this time period, decreasing from 2,896 jobs to 2,589 jobs. At the same time, the number of workers living in Sunland Park increased by 2.5% a year, resulting in an increase in the share of these workers who work outside of Sunland Park.

DRAFT

2 Source: 2010 and 2022 5-year ACS estimates.

DRAFT

Figure I-13.
Commuting Summary, Doña Ana County, Las Cruces, and other Jurisdictions, 2010 and 2022

Place	Jobs				% of jobs filled by w orkers who live outside the area	
	2010	2022	Change	CAGR 2010 2022	2010	2022
Dona Ana County	**60,192**	**69,766**	**9,574**	**1.2%**	**28%**	**28%**
Las Cruces	**40,905**	**45,898**	**4,993**	**1.0%**	**54%**	**48%**
Anthony	758	3,639	2,881	14.0%	83%	89%
Chaparral*	331	848	517	8.2%	47%	66%
Santa Teresa	1,040	1,676	636	4.1%	95%	96%
Sunland Park	2,896	2,589	-307	-0.9%	83%	80%
Place	**Workers**				**% of workers who work outside the area**	
	2010	2022	Change	CAGR 2010 2022	2010	2022
Dona Ana County	**65,051**	**75,184**	**10,133**	**1.2%**	**33%**	**34%**
Las Cruces	**30,757**	**39,627**	**8,870**	**2.1%**	**39%**	**40%**
Anthony	2,369	3,154	785	2.4%	95%	87%
Chaparral*	3,203	4,120	917	2.1%	95%	93%
Santa Teresa	1,523	1,507	-16	-0.1%	96%	96%
Sunland Park	4,779	6,395	1,616	2.5%	90%	92%

Note: Chaparral* includes the portion of Chaparral outside of Doña Ana County.
Primary jobs only. Primary jobs are the highest paying job for each worker.
Source: Longitudinal Employer-Household Dynamics and Root Policy Research.

Poverty. Figure I-14 compares poverty rates for Doña Ana County, Las Cruces, other incorporated jurisdictions, and the balance of the county in 2010 and 2024.

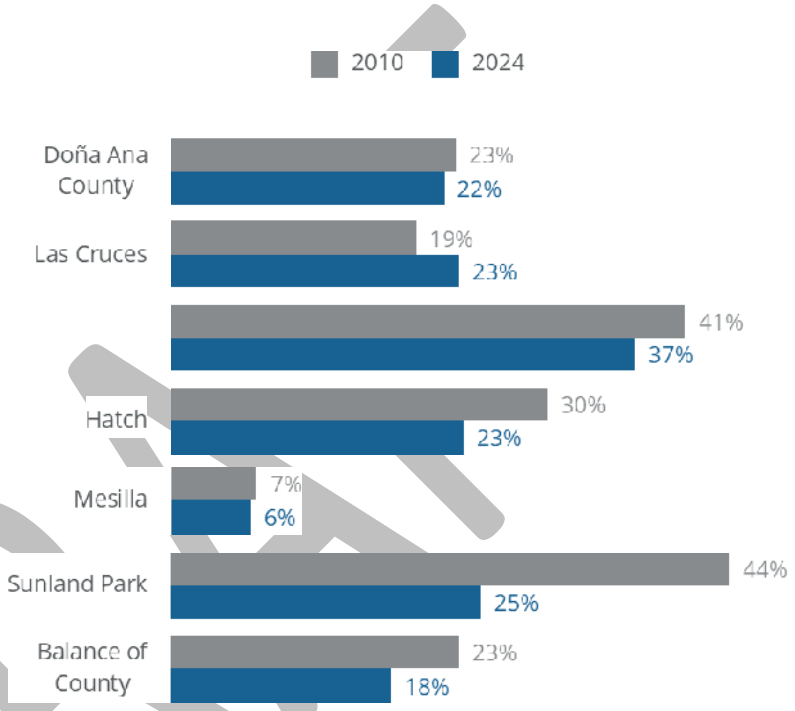
- **Poverty rates in Doña Ana County remained stable, only declining by 1% from 23% to 22%.**
- **Most jurisdictions saw a decline in poverty rates during this period. However, Las Cruces experienced a 4% increase in poverty rates from 19% to 23%.**
- **Anthony had the second highest poverty rate in 2010 (41%) and the highest rate in 2024 (37%). While it experienced a four-percentage point decline in poverty rates, its poverty rate was still fifteen percentage points higher than the county's.**
- **Hatch's poverty rate was relatively high in 2010 (30%), but its rate in 2024 (23%) was in line with the county average.**

DRAFT

DRAFT

- In both 2010 and 2024, Mesilla had a poverty rate 16 percentage points lower than the county rate. In both years, it had the lowest poverty rate across all jurisdictions.
- Sunland Park experienced the greatest change in poverty rates: a decline by nineteen percentage points from 44% to 25%.
- In 2010, the poverty rate in the balance of the county was the same as the county rate of 23%; by 2024, the poverty rate for the balance of the county had declined by five percentage points to 18%—four percentage points below the county rate of 22%.

Figure I-14. Household Poverty Rate, Doña Ana County, Las Cruces, and other Jurisdictions, 2010 and 2024



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

The following describes poverty rates for at-risk groups in the Doña Ana County population in 2024 using ACS 5-year estimates:

- **Persons over 65.** Elderly persons had a poverty rate of 15% in the county and 16% in Las Cruces. In comparison, the poverty rate for the entire population was 21% in the county and 23% in Las Cruces. Elderly persons also had a lower poverty rate in all other jurisdictions except for Sunland Park, where their poverty rate was 33% compared to 22% for the total population.
- **Persons with a disability.** In each jurisdiction except Mesilla, the poverty rate for persons with a disability was higher than the overall poverty rate[3]. In the county, persons with a disability had a poverty rate of 26%, five percentage points higher than the overall rate of 21%. In Las Cruces, persons with a disability had a poverty rate of

3 ~~Mesilla has a relatively small sample,~~ and the associated data should be interpreted with caution.

DRAFT

30%, seven percentage points higher than the overall rate of 23%. This disparity between poverty rates was most significant in Hatch, where persons with a disability had a poverty rate of 37% compared to the overall rate of 19%[4].

- **Children.** In each jurisdiction, the poverty rate for children was higher than the overall rate. In the county, children had a poverty rate seven percentage points higher than the overall rate (28% compared to 21%). In Las Cruces, their poverty rate was three percentage points higher (26% compared to 23%). The disproportionate impact of poverty on children was greatest in Mesilla where their poverty rate was 14 percentage points higher (18% compared to 4%) and the balance of the county where their poverty rate was 11 percentage points higher (29% compared to 18%).

- **Female-headed households with children.** In each jurisdiction, these households had a poverty rate that was significantly higher than the rate for all households. The poverty rate for female-headed households with children was 45% in the county and 46% in Las Cruces. In comparison, the poverty rate for all households was 22% in the county and 23% in Las Cruces. The disparity between poverty rates was most significant in Mesilla (73% compared to 6%) and the balance of the county (44% compared to 18%). The poverty rate for female-headed households with children was lowest in Sunland Park (34%), but this was still nine percentage points higher than the rate for all households (25%).

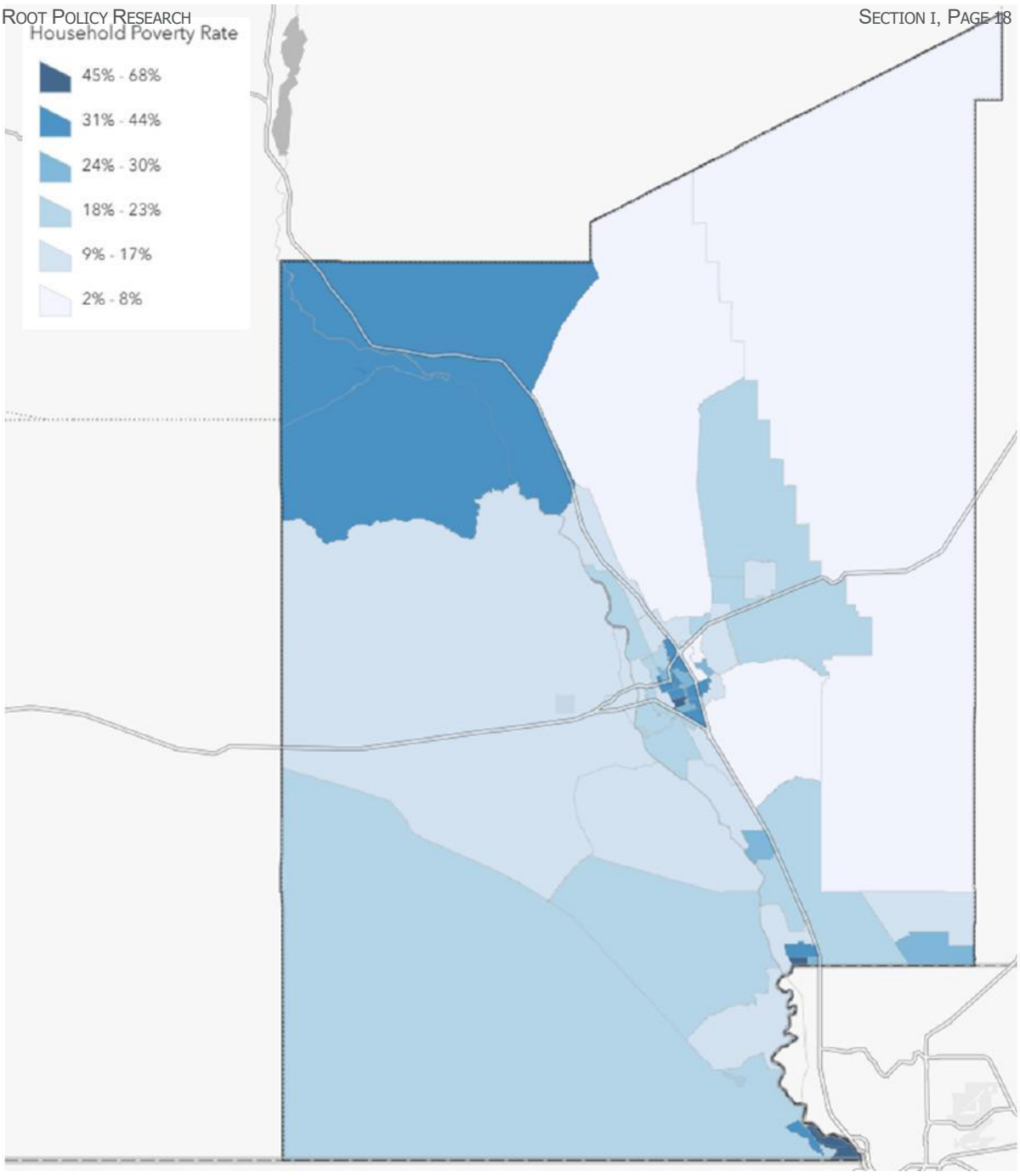
Figures I-15 and I-16 map household poverty rates by Census Tract within Doña Ana County and in the Las Cruces area. The Doña Ana County tracts with the highest household poverty rates are located in Anthony on the New Mexico-Texas border (67% household poverty rate) and in Las Cruces north of New Mexico State University (52% household poverty rate). Other areas with relatively high (40-44%) household poverty rates are located in Sunland Park on the New Mexico-Texas border, in northwest Doña Ana County, and in central Las Cruces.

DRAFT

4 Hatch has a relatively small sample, and the associated data should be interpreted with caution.

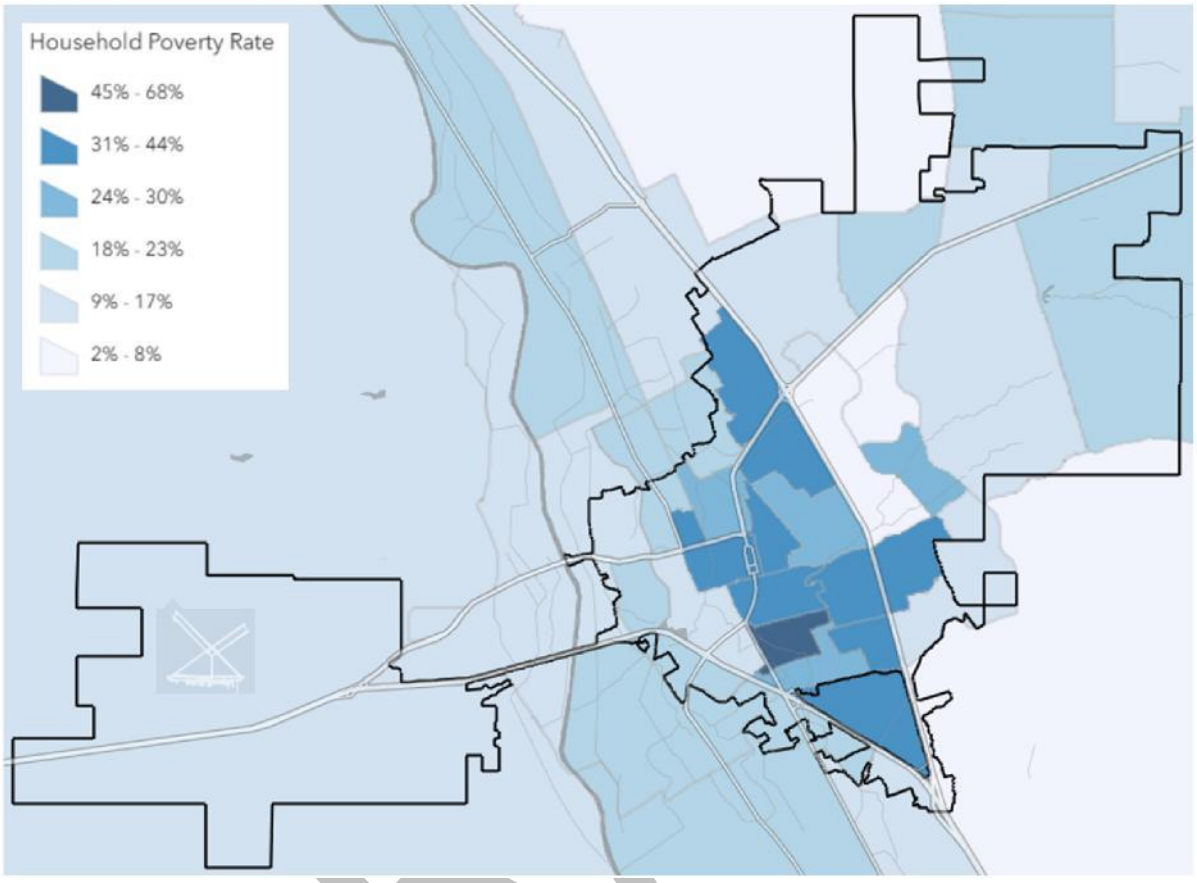
DRAFT

Figure I-15.
Household Poverty Rate by Census Tract, Doña Ana County, 2024



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

Figure I-16.
Household Poverty Rate by Census Tract, Las Cruces Area, 2024



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

Household Characteristics

The following presents an overview of the types of households and their living situations in the county and its jurisdictions.

As of 2024, there were 84,889 households in the county and 47,517 in Las Cruces. Between 2010 and 2024, the number of households increased by 18.3% in the county and a comparatively high 30.3% in the City of Las Cruces. Growth was uneven across household types, as discussed below.

Household type. 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

DRAFT

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 I-17.
Household Type by Presence of Children, Doña Ana County and Las Cruces, 2010 and 2024

	Dori a Ana County			Las Cruces		
Households	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%
aingle 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.

Figure I-18 compares the distribution of household types from 2010 to 2024 for the remaining incorporated jurisdictions in Doña Ana County and the balance of the county.

Each jurisdiction except Hatch experienced a decline in the share of married couple family households. This trend was consistent for married couple family households with children, whose share declined by 17 percentage points in Anthony, 13 percentage points in Sunland Park, 10 percentage points in the balance of the county, and nine percentage points in Mesilla.

In all jurisdictions, the share of single person households increased. Meanwhile, the share of elderly (65+) single person households increased in all jurisdictions except Sunland Park.

DRAFT

DRAFT

Figure I-18.
Household Type by Presence of Children, Other Jurisdictions, 2010 and 2024

	Anthony			Hatch			Mesilla			Sun land Park			Balance of County		
Households	**2010**	**2024**	**Chg.**	**2010**	**2024**	**Chg.**	**2010**	**2024**	**Chg.**	**2010**	**2024**	**Chg.**	**2010**	**2024**	**Chg.**
Total	**2,467**	**3,136**	**669**	**351**	**447**	**96**	**1,233**	**722**	**-511**	**3,843**	**5,557**	**1,714**	**27,377**	**27,510**	**133**
Married-couple family	52%	48%	-3%	50%	57%	7%	55%	42%	-14%	56%	44%	-12%	58%	52%	-6%
With children	31%	13%	-17%	26%	31%	4%	21%	12%	-9%	38%	25%	-13%	27%	17%	-10%
Male householder without partner	2%	6%	4%	13%	6%	-8%	4%	7%	3%	4%	11%	7%	6%	6%	1%
With children	0%	4%	3%	7%	5%	-1%	3%	0%	-3%	2%	9%	7%	4%	3%	0%
Female householder without partner	34%	25%	-9%	12%	11%	-1%	13%	13%	0%	25%	22%	-3%	15%	15%	0%
With children	24%	19%	-5%	8%	11%	3%	4%	6%	2%	18%	13%	-5%	10%	10%	-1%
Eingle person households	12%	18%	6%	25%	26%	1%	24%	37%	13%	14%	20%	7%	17%	21%	4%
Over 65	7%	11%	4%	9%	10%	1%	11%	17%	6%	6%	6%	0%	6%	11%	6%

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

DRAFT

DRAFT

Household tenure. Figure I-19 shows the change in the number of households by tenure in Doña Ana County and Las Cruces from 2010 to 2024. During this period, the county grew from 73,614 to 86,249 households, while Las Cruces grew from 38,430 to 47,363 households. Las Cruces accounted for 71% of household growth in the county overall.

In 2010, owner households represented 62.9% of households in Doña Ana County and 56.4% in Las Cruces. By 2024, ownership rates had increased further, with owner households representing 66.8% of households in the county and 58.5% in Las Cruces.

Figure I-19.
Share of Renters vs. Owners, Doña Ana County and Las Cruces, 2010 and 2024

	Dori a Ana County			Las Cruces		
	2010	2024	Change	2010	2024	Change
Total households	**73,614**	**86,249**	**12,635**	**38,430**	**47,363**	**8,933**
Owner households	46,330	57,643	11,313	21,688	27,700	6,012
Renter households	27,284	28,606	1,322	16,742	19,663	2,921
Ownership rate	**62.9%**	**66.8%**	**3.9%**	**56.4%**	**58.5%**	**2.0%**

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

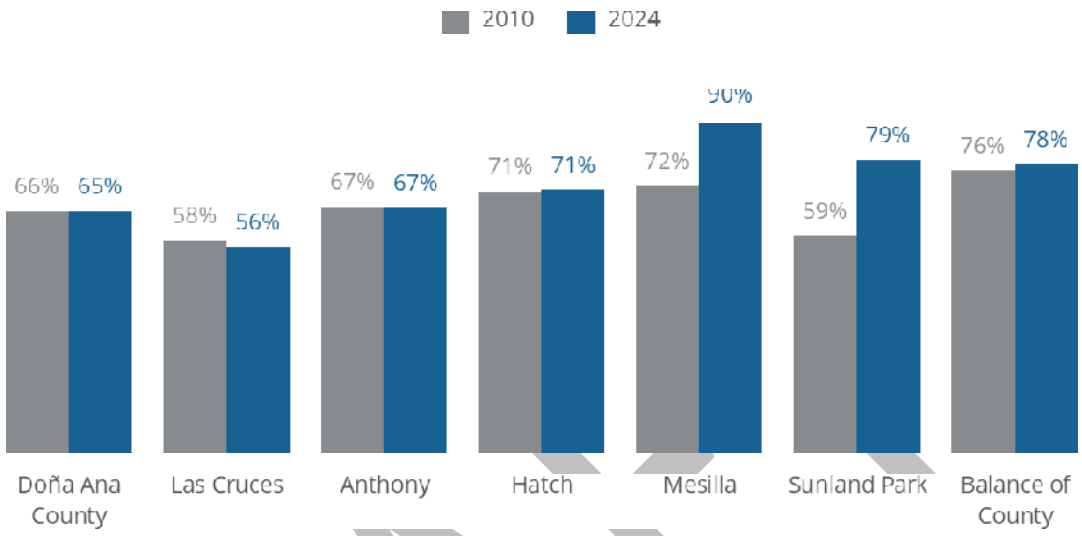
Figure I-20 shows ownership rates for Doña Ana County, Las Cruces, other incorporated jurisdictions, and the balance of the county in 2010 and 2024. In most jurisdictions, ownership rates changed marginally during this period. However, Mesilla and Sunland Park experienced 18 and 20 percentage point increases in ownership rates, respectively.

Las Cruces had the lowest ownership rate in both years—58% in 2010 and 56% in 2024. The balance of the county had the highest ownership rate in 2010, which was 10 percentage points higher than the rate for the county overall. By 2024, the gap between ownership rates in the county (65%) and other jurisdictions had increased. Mesilla (90%), Sunland Park (79%), and the balance of the county (78%) had the highest ownership rates in 2024.

DRAFT

DRAFT

Figure I-20.
Ownership Rate, Doña Ana County, Las Cruces, and other Jurisdictions, 2010 and 2024



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

Household size. The average household size in Doña Ana County and Las Cruces decreased slightly from 2010 to 2024 (Figure I-21). In all jurisdictions except Sunland Park, owner households have more occupants on average than renter households.

Based on 2024 data, Las Cruces and Mesilla tend to have the fewest occupants per household (2.38), while Hatch (3.53) and Sunland Park (3.13) have the most.

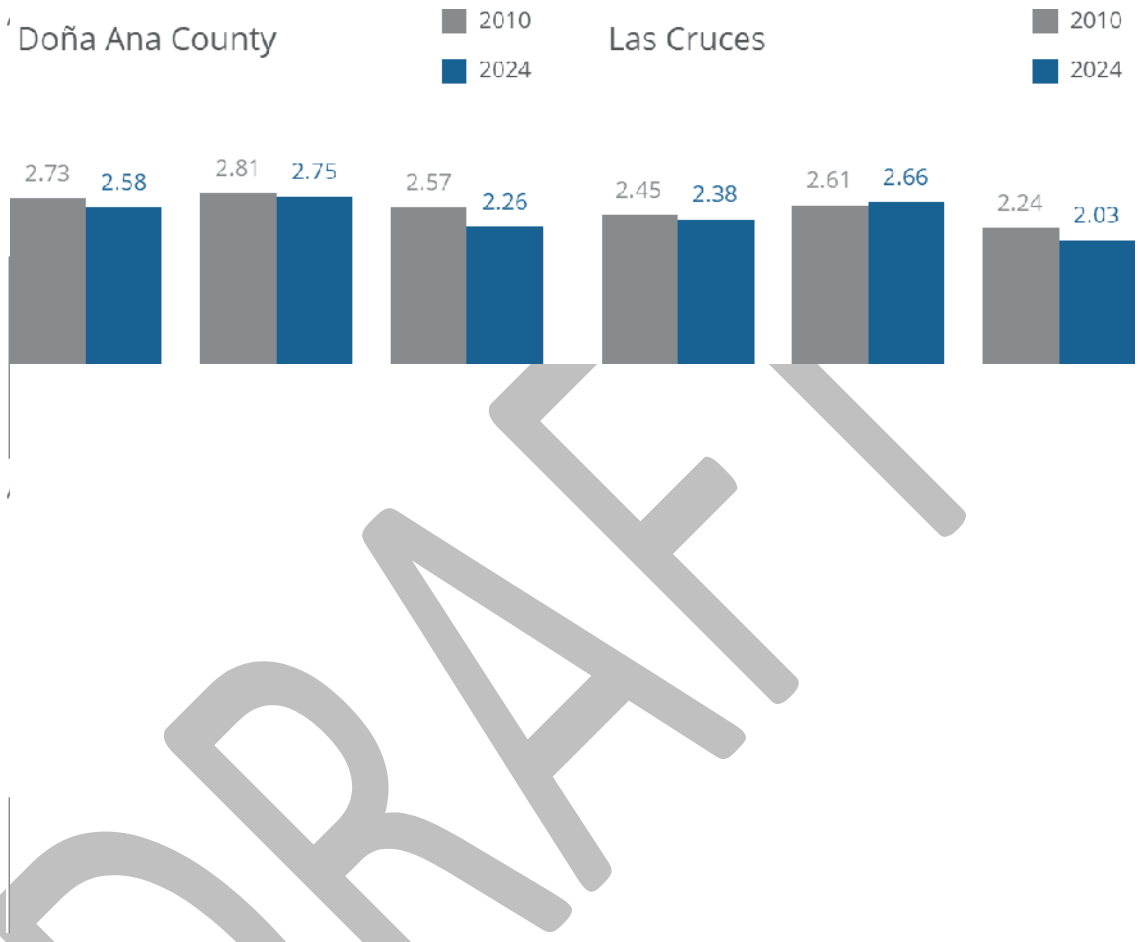
The following jurisdictions experienced the most significant change in average household size from 2010 to 2024:

- In Anthony, the average household size overall decreased from 3.36 to 2.8, the average owner household size decreased from 3.46 to 2.81, and the average renter household size decreased from 3.14 to 2.77.
- In Hatch, the average household size overall increased from 2.85 to 3.53, the average owner household size increased from 3.06 to 3.62, and the average renter household size increased from 2.32 to 3.3.
- In Mesilla, the average renter household size decreased from 1.9 to 1.45.
- In Sunland Park, the average household size overall decreased from 3.55 to 3.13, the average owner household size decreased from 3.52 to 3.09, and the average renter household size decreased from 3.59 to 3.29.

DRAFT

DRAFT

Figure I-21.
Average Household Size by Tenure, Doña Ana County, Las Cruces, and Other Jurisdictions, 2010 and 2024



Note: Data limitations make it challenging to calculate household size for the balance of the county.
Source: 2010 and 2024 5-year ACS and Root Policy Research.

DRAFT

Housing Market Analysis

This section summarizes current housing conditions including housing types, recent residential construction trends, the age of the housing stock, home price and rent trends, and vacancy rates.

Housing type. Figure I-22 shows the share of housing types in Doña Ana County, Las Cruces, other incorporated jurisdictions, and the balance of the county in 2024. In the county and Las Cruces, 59.9% of housing units are single family detached homes. This housing type is also the most common across all jurisdictions, especially in Mesilla and Sunland Park, where it accounts for 89.8% and 69.9% of units, respectively.

In all jurisdictions except Las Cruces and Mesilla, mobile homes are the second most common type of housing. Mobile homes account for 19.2% of housing units in the county and are especially common in the balance of the county (36.3%), Hatch (33.1%), and Anthony (25.5%). Mesilla is the only jurisdiction without any mobile homes.

Las Cruces has the greatest variety of housing types. It has the largest share of apartment/condo buildings in the county, which account for 17.2% of its housing units. It also has the largest share of townhomes (4.8%) and the second largest share of duplexes/triplexes/fourplexes (9.7%). However, Las Cruces has a relatively small share of mobile homes (8.3%) compared to other jurisdictions.

Figure I-22.
Housing Type, Doña Ana County, Las Cruces, and other Jurisdictions, 2024

	Doha Ana County	Las Cruces	Anthony	Hatch	Mesilla	Sunland Park	Balance of County
Total	**92,436**	**50,423**	**3,274**	**493**	**813**	**6,025**	**31,408**
Single family detached	59.9%	59.9%	54.9%	56.8%	89.8%	69.9%	57.8%
Townhomes	3.2%	4.8%	0.4%	0.0%	4.2%	2.4%	1.0%
Duplexes/triplexes/fourplexes	7.3%	9.7%	12.4%	0.2%	6.0%	7.2%	3.2%
Apartments/Condos (5-49 units)	8.1%	13.2%	6.3%	9.9%	0.0%	2.3%	1.5%
Apartments/Condos (50+ units)	2.3%	4.0%	0.5%	0.0%	0.0%	0.0%	0.2%
Mobile homes/other	19.2%	8.3%	25.5%	33.1%	0.0%	18.2%	36.3%

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

Building permit trends. Figure I-23 presents trends in new residential units permitted since 1980 to approximate trends in residential development. In the county, an average of 850 to 1,000 new residential units were permitted annually in the 1980s and 1990s, with a spike in permitting around 1984. The number of permits issued annually climbed through the early 2000s to a peak of 2,385 units permitted in 2006. Units

DRAFT

DRAFT

permitted annually fell with the Great Recession to under 1,000 by 2008 and broadly decreased to reach a low of 614 in 2014. Permit issuances climbed to a high of 1,338 by 2022 and have since declined slightly. There were 964 residential building permits issued in 2024.

By jurisdiction,

- Trends in residential units permitted in **Las Cruces** largely drove the county-level trend discussed above, as most (65%) of the county's residential building permits were issued for construction in Las Cruces.

- Data show that a total of 91 residential building permits were issued in **Mesilla** from 1980 to 1990, and none have been issued since.

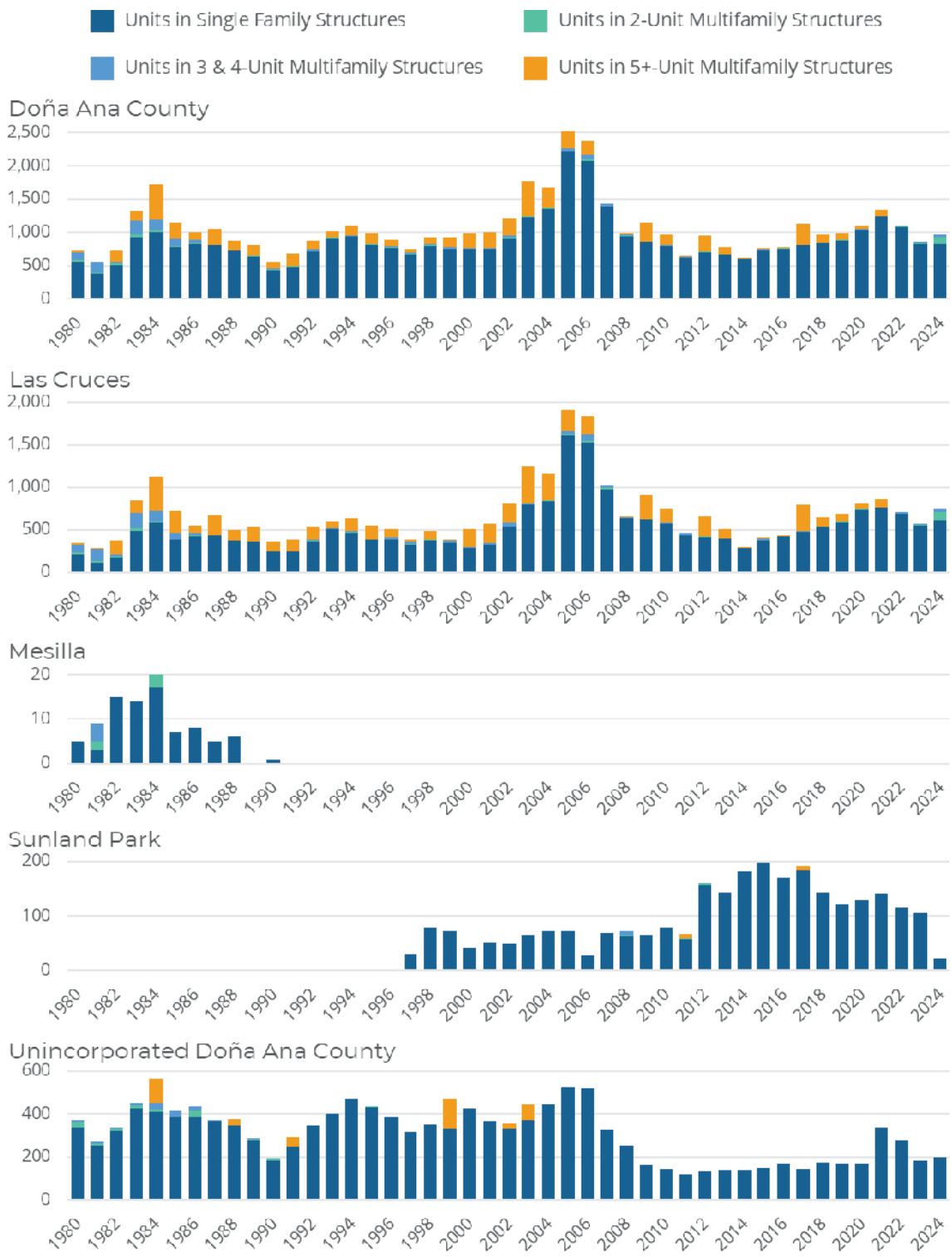
- No residential units were permitted in **Sunland Park** until 1991. An average of 63 units were permitted in Sunland Park each year, 1998 to 2011. Permitting activity climbed to a high of 198 units permitted by 2015 before decreasing to 22 units permitted by 2024.

- On average, 400 units were permitted annually in **Unincorporated Doña Ana County** from 1980 to 2009, with permits issued declining each year from 2006 to 2011. Approximately 148 units were permitted each year in the 2010s. Permitting spiked in the early 2020s, and an average of 233 units have been permitted annually since 2020.

DRAFT

DRAFT

Figure I-23.
Units Permitted by Type, Doña Ana County and by Jurisdiction, 1980–2024



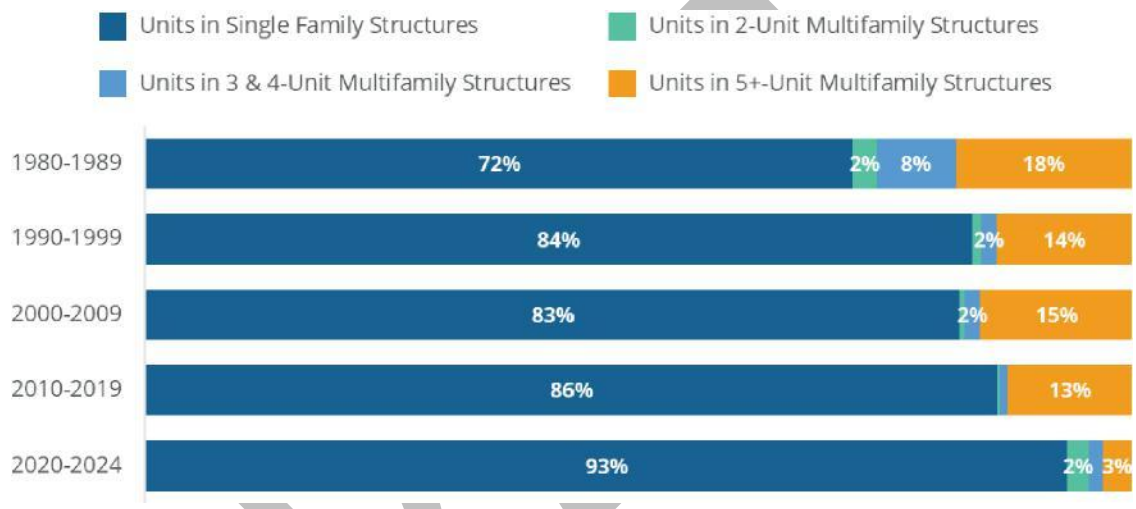
Note: Scale differs by jurisdiction.

Source: U.S. Department of Housing and Urban Development State of the Cities Data System (SOCDS).

DRAFT

Figure I-24 shows that single family units have grown as a share of total units permitted since the 1980s: 93% of units permitted since 2020 were single family units, compared to 72% in the 1980s. At the same time, units in multifamily buildings of three or more units have decreased as a share of total units permitted: these units made up 26% of units permitted in the 1980s, but only 5% of units permitted since 2020. The trend toward single family units—typically the most expensive housing unit type—and away from units in multifamily buildings can constrain the affordability of new housing units.

Figure I-24.
Distribution of Units Permitted by Type, Doña Ana County, 1980–2024



Note: Labels are omitted for values of 0% and 1%.

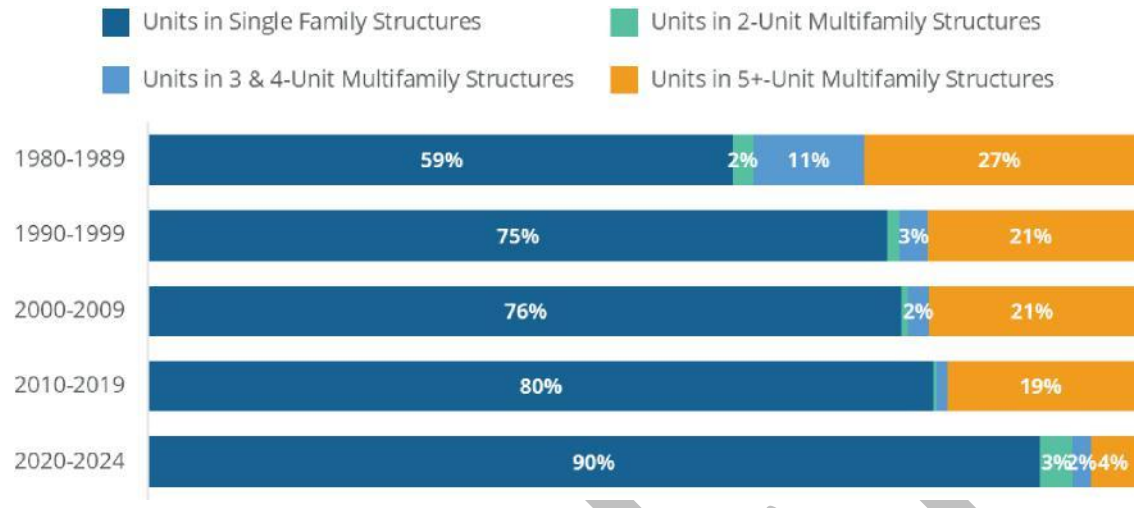
Source: U.S. Department of Housing and Urban Development State of the Cities Data System (SOCDS).

This figure is replicated for Las Cruces (Figure I-25). The increasing popularity of single family structures seen at the county level is also present in Las Cruces: 90% of the city's units permitted since 2020 are single family structures, compared to 59% of the city's units permitted in the 1980s.

DRAFT

DRAFT

Figure I-25.
Distribution of Units Permitted by Type, Las Cruces, 1980–2024

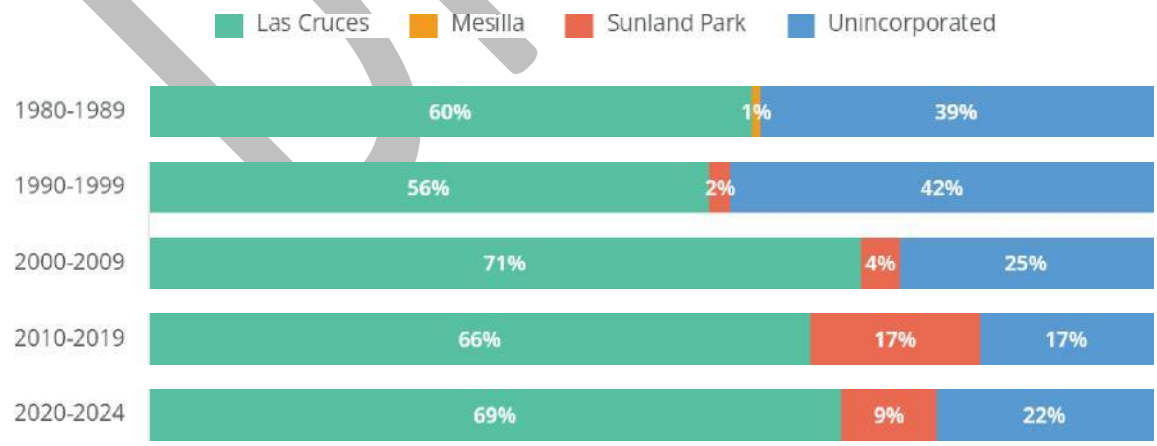


Note: Labels are omitted for values of 0% and 1%.

Source: U.S. Department of Housing and Urban Development State of the Cities Data System (SOCDS).

Figure I-26 presents shifts in the distribution of building permits issued in Doña Ana County by jurisdiction. Las Cruces received the majority of the county's building permits in each decade studied and the share of permits issued in Sunland Park has grown substantially, rising from just 1% in the 1980s to a peak of 17% in the 2010–2019 decade, before declining to 9% in 2020–2024.

Figure I-26.
Distribution of Units Permitted by Jurisdiction, Doña Ana County, 1980–2024



Note: Labels are omitted for values of 0% and 1%.

Source: U.S. Department of Housing and Urban Development State of the Cities Data System (SOCDS).

DRAFT

DRAFT

Recent residential construction trends. Figure I-27 maps New Mexico county-level changes in housing units from 2020 to 2025 according to the Census Address Count Listing Files. The Census Address Count Files provide counts of residential housing unit addresses by geographic area (down to the census tract or block group). They reflect the Bureau's address inventory used for survey sampling and enumeration and are commonly used to estimate housing unit totals.

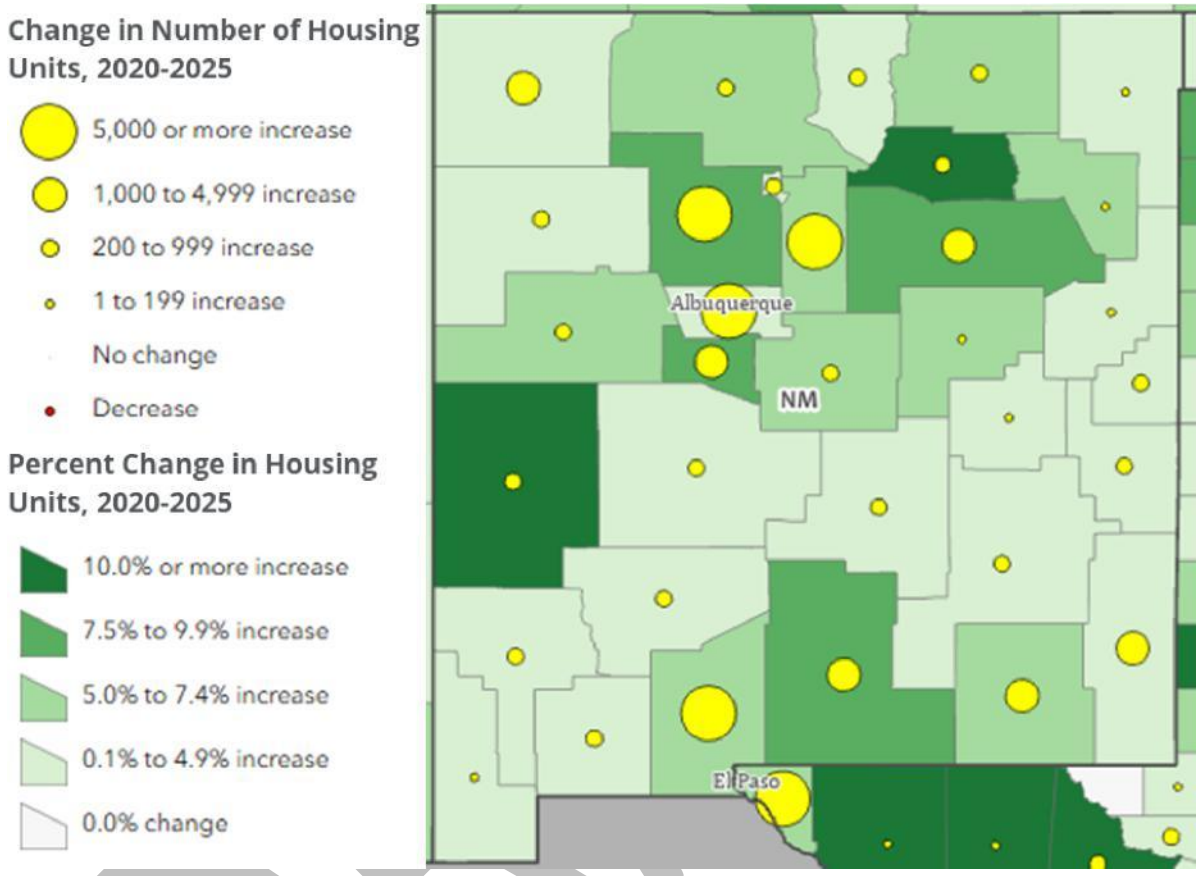
The number of housing units in Doña Ana County increased by 6,656 from 89,804 in 2020 to 96,460 by 2025. Doña Ana County is one of only four counties in New Mexico where the number of housing units increased by 5,000 or more in the past five years. In numeric terms, Doña Ana County had the state's second largest increase in housing units over the past five years, behind only Bernalillo County (+8,225 units).

In percentage terms, the number of housing units in Doña Ana County increased by 7.4% from 2020 to 2025. This is the seventh fastest growth in housing units observed in New Mexico counties across this time, behind Mora, Catron, Sandoval, San Miguel, Valencia, and Otero counties.

DRAFT

DRAFT

Figure I-27.
Numeric and Percent Change in Housing Units by County, New Mexico, 2020–2025



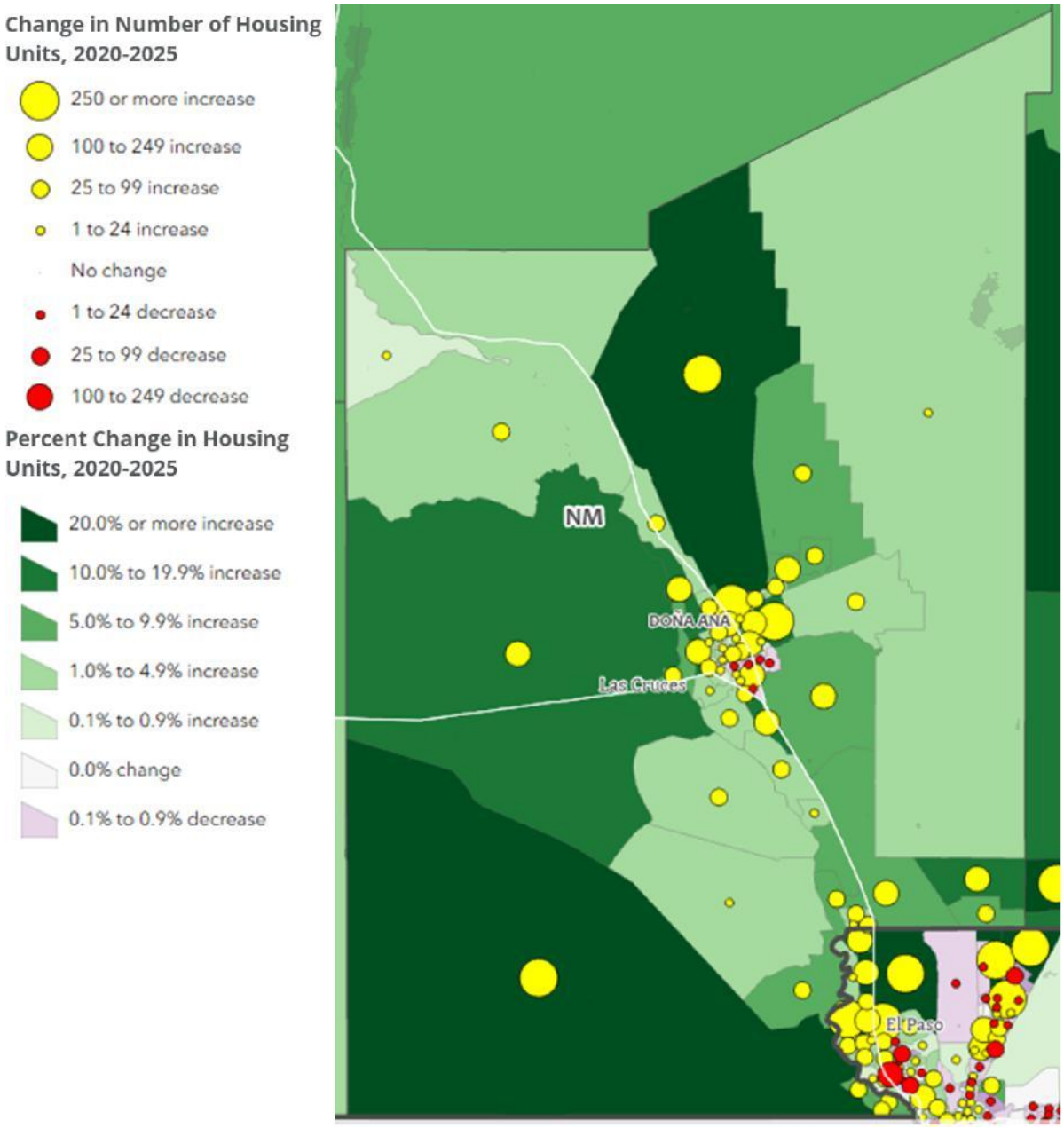
Source: U.S. Census Housing Unit Change Viewer from Census Address Count Listing Files.

Figures I-28 and I-29 map these data by Census Tract within Doña Ana County. Most Census Tracts in the county saw increases in housing units from 2020 to 2025, with the greatest numeric increases in the tract north of Las Cruces and east of I-25 covering the Metro Verde area (+1,341 units) and in the tract covering Santa Teresa and part of Sunland Park (+802 units). Five tracts in the Las Cruces area (in University Park and areas north of University Park) saw net losses in housing units, though these losses were small at three to seven units per tract.

As in the case of numeric changes, the greatest percent increases in housing units occurred in the tract covering Metro Verde (+62%) and in the tract covering Santa Teresa and Sunland Park (+23%).

DRAFT

Figure I-28.
Numeric and Percent Change in Housing Units by Census Tract, Doña Ana County, 2020–2025



Note: Las Cruces area map shown below.

Source: U.S. Census Housing Unit Change Viewer from Census Address Count Listing Files.

DRAFT

Figure I-29.
Numeric and Percent Change in Housing Units by Census Tract, Las Cruces Area, 2020–2025



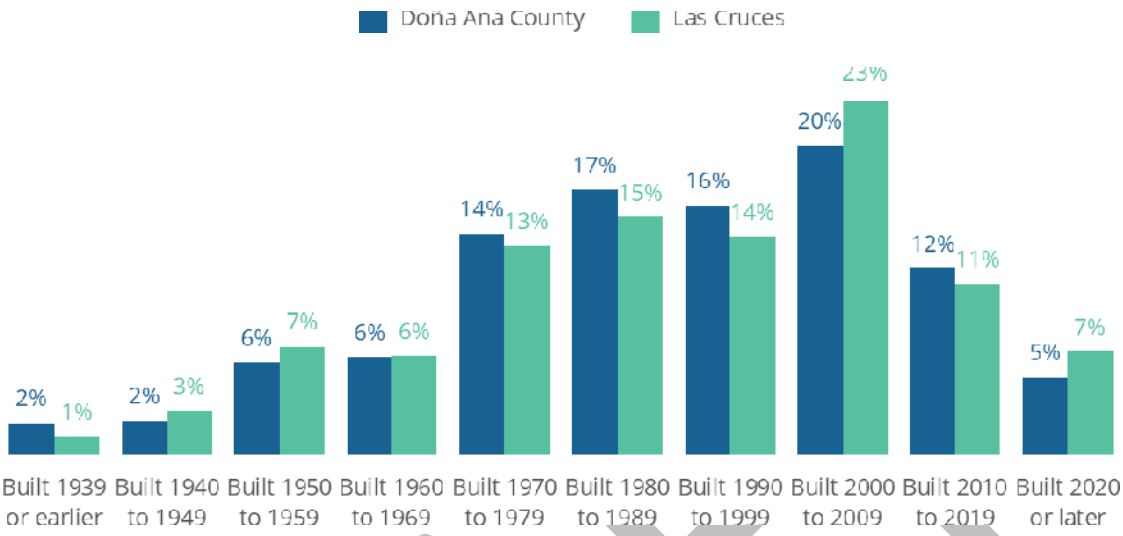
Source: U.S. Census Housing Unit Change Viewer from Census Address Count Listing Files.

Age of housing. Figure I-30 shows the distribution of the age of the housing stock in Doña Ana County and Las Cruces as of 2024. In both jurisdictions, roughly two-thirds of the housing stock was built between 1970 and 2009. New housing construction slowed between 2010 and 2019. Additionally, 16% of units in the county and 17% in Las Cruces were built before 1970.

DRAFT

DRAFT

Figure I-30.
Age of Housing Stock, Doña Ana County and Las Cruces, 2024



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

Figure 1-31 presents the age of the housing stock for Doña Ana County, Las Cruces, other incorporated jurisdictions, and the balance of the county as of 2024. For both the county and Las Cruces, the 5-year ACS estimates used in this figure are similar to the 1-year ACS estimates in the figure above. Key takeaways from other jurisdictions:

- About two-thirds (64%) of housing units in Anthony were built between 1980 and 2009.
- The housing stock in Hatch tends to be older. About half of its units were built before 1980. Only 29% of its units have been built since 1990.
- Mesilla has the oldest housing stock of all jurisdictions. Almost two-thirds (62%) of its units were built before 1980, and 22% of its housing units were built before 1940. Only 15% of its units have been built since 1990.
- Sunland Park has the newest housing stock of all jurisdictions. About two-thirds (64%) of its units were built since 1990. Also, 36% of its units were built between 2010 and 2019, and 5% were built since 2020.
- Roughly three-quarters of the housing stock in the balance of the county was built between 1970 and 2009. New housing construction slowed between 2010 and 2019, and this trend has persisted since 2020. Only 13% of housing units in the balance of the county were built before 1970.

DRAFT

DRAFT

Figure I-31.
Age of Housing Stock, Doña Ana County, Las Cruces, and other Jurisdictions, 2024

	Doria Ana County	Las Cruces	Anthony	Hatch	Mesilla	Sunland Park	Balance of County
Total	**92,436**	**50,423**	**3,274**	**493**	**813**	**6,025**	**31,408**
Built 2020 or later	2.6%	3.2%	0.0%	0.0%	0.0%	5.0%	1.7%
Built 2010 to 2019	13.7%	13.1%	9.2%	6.7%	3.0%	35.6%	11.3%
Built 2000 to 2009	18.2%	20.5%	26.5%	11.4%	4.3%	13.2%	15.1%
Built 1990 to 1999	17.4%	14.6%	16.1%	10.8%	8.0%	10.4%	23.7%
Built 1980 to 1989	16.4%	15.1%	21.9%	21.7%	23.2%	14.4%	18.0%
Built 1970 to 1979	14.9%	14.1%	11.3%	9.5%	12.9%	11.4%	17.3%
Built 1960 to 1969	6.4%	7.2%	2.1%	12.4%	15.7%	6.0%	5.4%
Built 1950 to 1959	6.1%	7.8%	5.3%	16.8%	8.5%	3.6%	3.5%
Built 1940 to 1949	2.0%	2.1%	6.5%	4.1%	2.7%	0.0%	1.6%
Built 1939 or earlier	2.4%	2.3%	1.1%	6.7%	21.6%	0.4%	2.4%

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

Home prices. Figure I-32 presents typical home prices[5] in Doña Ana County, New Mexico, and by place within Doña Ana County, for all places for which data are available. As of 2025, Doña Ana County's typical home price is $283,900, approximately 7% lower than New Mexico's typical home price of $305,900. The county's typical home price increased by 50% overall between 2010 and 2025, from $190,200 to $283,900, though this growth was not spread evenly across the time studied. Typical home prices *decreased* by 14% from 2010 to 2015, recovered to 2010 levels by 2020, and grew by 51% from 2020 to 2025.

By place within Doña Ana County, between 2010 and 2025,

- Home prices and trends in home prices in Las Cruces closely mirrored those of the county overall.
- Growth in home prices was lowest at +36% in Santa Teresa.
- Typical home prices more than doubled in Mesquite and Sunland Park.

5 "Typical home prices" reflect the typical value for homes in the 35th to 65th percentile range by price. Source: Zillow Home Value Index.

DRAFT

DRAFT

Figure I-32.
Typical Home Price, New Mexico, Doña Ana County, and by Place, 2010, 2015, 2020, and 2025

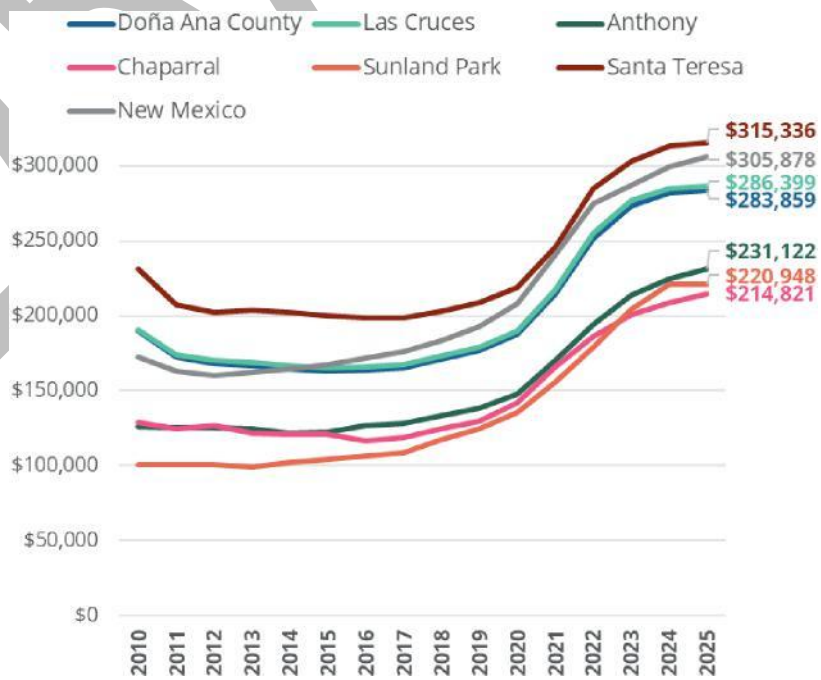
					% Change			
	2010	2015	2020	2025	2010-2015	2015-2020	2020-2025	2010-2025
New Mexico	$172,721	$167,532	$208,184	$305,878	-3%	24%	47%	77%
Doria Ana County	$190,221	$163,250	$187,857	$283,859	-14%	15%	51%	49%
Las Cruces	$190,508	$165,289	$189,649	$286,399	-13%	15%	51%	50%
Anthony	$126,292	$122,269	$148,068	$231,122	-3%	21%	56%	83%
Chaparral	$129,077	$121,062	$142,309	$214,821	-6%	18%	51%	66%
Garfield	N/A	N/A	$122,845	$178,258	N/A	N/A	45%	N/A
La Mesa	$176,091	$170,599	$207,748	$280,279	-3%	22%	35%	59%
Mesquite	$104,516	$106,589	$131,221	$214,710	2%	23%	64%	105%
Santa Teresa	$231,227	$200,319	$219,138	$315,336	-13%	9%	44%	36%
Sunland Park	$100,385	$103,986	$135,780	$220,948	4%	31%	63%	120%
Vado	$154,025	$144,968	$173,622	$254,370	-6%	20%	47%	65%

Source: Zillow Home Value Index and Root Policy Research.

Home price trends are visualized for the county and jurisdictions with available data in Figure I-33. The figure shows that price growth was fastest between 2020 and 2022: Doña Ana County's typical home price jumped by 14% between 2020 and 2021 and by 17% between 2021 and 2022. Trends were similar in Las Cruces, where the typical home price increased by 15% from 2020 to 2021 and by 18% from 2021 to 2022.

Figure I-33.
Zillow Home Value Index, Doña Ana County and by Jurisdiction, 2010– 2025

Source:
Zillow Home Value Index and Root Policy Research.

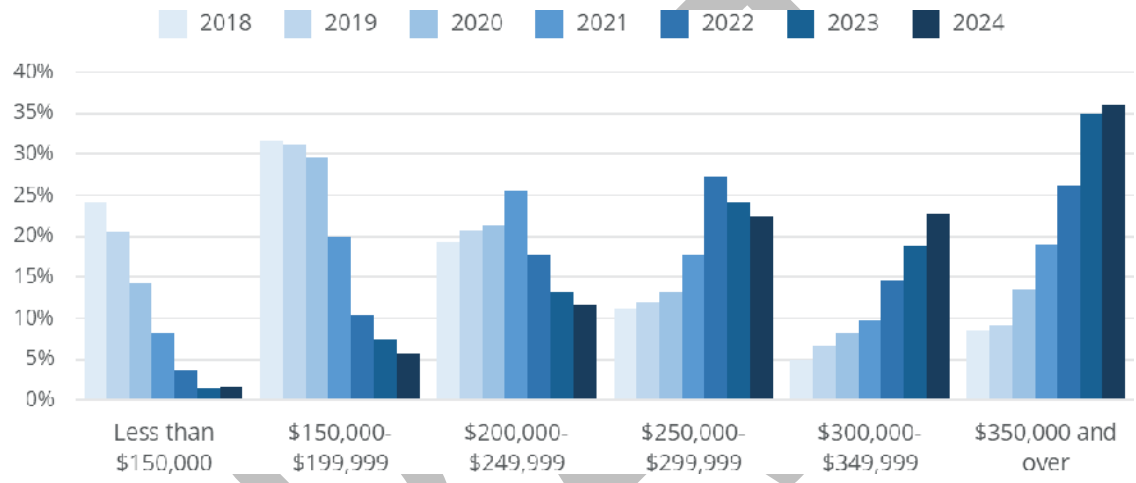


DRAFT

DRAFT

Figure I-34 uses Home Mortgage Disclosure Act (HMDA)[6] data to show how the value distribution of Doña Ana County homes purchased with a mortgage has shifted since 2018. Approximately 24% of homes purchased with a mortgage in 2018 were priced below $150,000; by 2024, this share fell to only 2%. Homes shifted into higher price points: the share of homes purchased with a mortgage that sold for $300,000 or more increased from 14% in 2018 to 54% by 2024.

Figure I-34.
Property Value Distribution of Mortgage Loan Originations, Doña Ana County, 2018–2024



Note: Data restricted to first lien originated loans for home purchase.
Source: Home Mortgage Disclosure Act (HMDA), and Root Policy Research.

Figure I-35 shows shifts in the values of homes purchased with mortgages in Las Cruces and in other areas of Doña Ana County. Home values in Las Cruces and in other areas of Doña Ana County shifted into higher price points from 2018 to 2024:

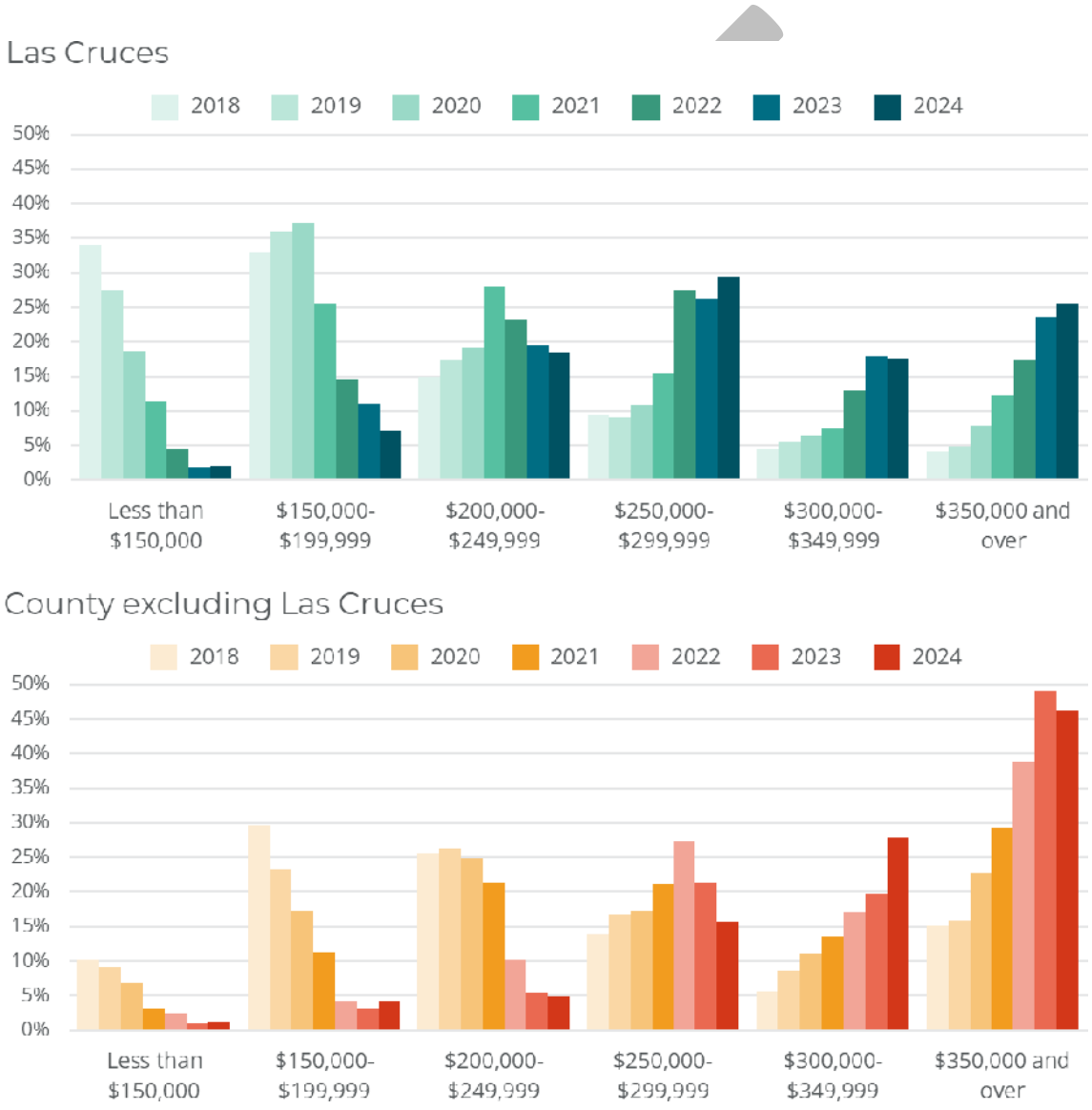
- In Las Cruces, the share of homes sold for less than $150,000 decreased from 34% in 2018 to 2% by 2024 as the share of homes sold for more than $300,000 increased from 9% in 2018 to 43% by 2024.
- In Doña Ana County excluding Las Cruces, the share of homes sold for less than $150,000 decreased from 10% in 2018 to 1% by 2024 as the share of homes sold for more than $300,000 increased from 21% in 2018 to 74% by 2024.

6 HMDA data are collected by the Federal Financial Institutions Examination Council (FFIEC) and contain loan application records with information on income, loan terms, loan purpose, and outcomes of loan applications. HMDA data are reported by lending institutions and are one of the best readily available sources of mortgage applications and purchase transactions.

DRAFT

Mortgage lending data indicate that home prices tend to be lower in Las Cruces than in the rest of Doña Ana County: in 2024, the largest share of homes sold in Las Cruces (29%) were priced between $250,000 and $299,999, while the largest share of homes sold in areas outside of Las Cruces (46%) were priced above $350,000.

Figure I-35.
Property Value Distribution of Mortgage Loan Originations, Las Cruces and Doña Ana County Excluding Las Cruces, 2018–2024



Note: Data restricted to first lien originated loans for home purchase.
Source: Home Mortgage Disclosure Act (HMDA), and Root Policy Research.

HMDA data indicate which home mortgages were for second homes or investment properties and can be analyzed to better understand shifts in purchases of second or investment homes. Note that HMDA data only include home purchases that made use of a

DRAFT

mortgage—home purchases made in cash, without a mortgage, are not included in the data. This means that the following estimates undercount how many homes were purchased as second homes and investment properties.

Figure I-36 presents the number of originated mortgages by occupancy type in Doña Ana County. Annual mortgage loan originations for home purchases decreased by 18% overall between 2018 and 2024, with total loans decreasing from 2,319 in 2018 to 2,015 in 2024. Between these years, mortgage loans originated peaked at 3,115 in 2021.

While all occupancy types saw a net decrease in the number of purchase loans originated annually between 2018 and 2024, loans for second residences saw the most significant decrease (-51%). The number of loans originated for investment properties annually also had a notable decline: -22% from 2018 to 2024. Loans originated for principal residences decreased by 11% overall from 2018 to 2024, a small decrease relative to decreases in loans for second residences and investment properties.

The data suggest that while demand for mortgages surged in 2021, likely due to low interest rates, it has since fallen sharply, particularly for investment properties and second residences, as mortgage interest rates rose.

Figure I-36.
Mortgage Loan Originations by Occupancy Type, Doña Ana County, 2018–2024

	2018	2019	2020	2021	2022	2023	2024	2018-2024 % Change
Principal Residence	2,098	2,019	2,353	2,757	2,379	1,798	1,866	-11%
Second Residence	80	95	122	159	91	32	39	-51%
Investment Property	141	139	168	199	195	141	110	-22%
All Occupancy Types	2,319	2,253	2,643	3,115	2,665	1,971	2,015	-13%

Note: Data restricted to first lien originated loans for home purchase.
Source: Home Mortgage Disclosure Act (HMDA) and Root Policy Research.

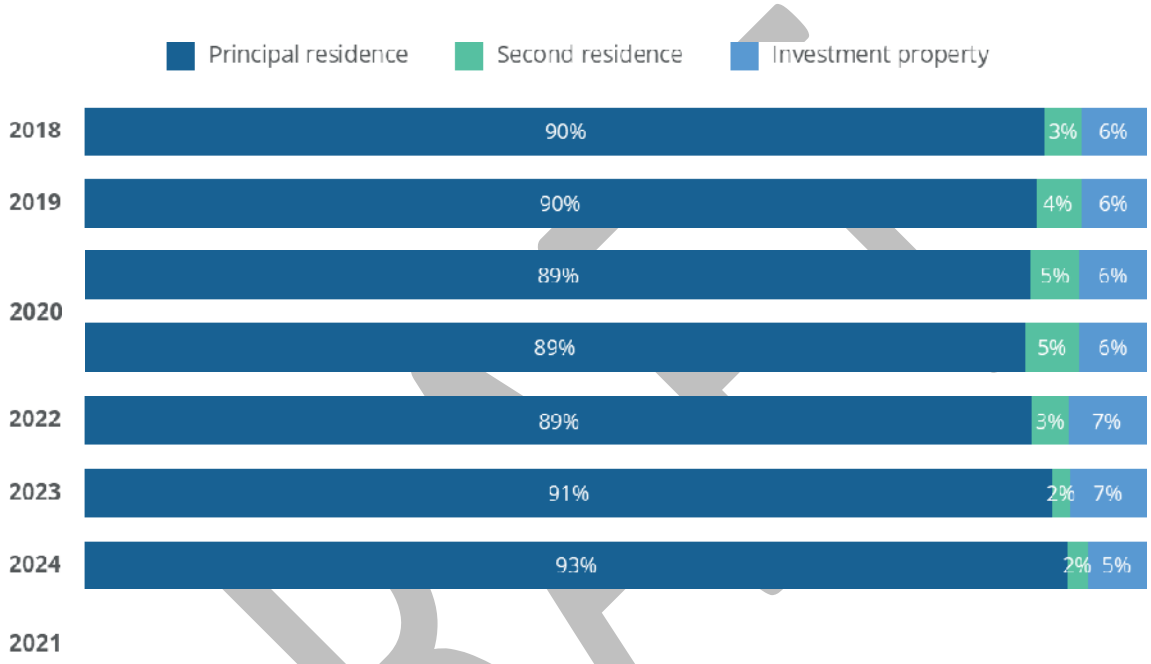
Figure I-37 shows the shares of total originated home purchase loans by occupancy type each year, 2018 to 2024. Principal residences accounted for approximately 90% of home purchase loans originated each year, 2018 to 2023, before increasing slightly to 93% by 2024. Second residences accounted for 3% of home purchase loans originated in 2018, increased to 5% by 2020 and 2021, and decreased to 2% of home purchase loans originated by 2024. Investment properties accounted for 6% of loans originated in 2018-2021, peaked at 7% of loans originated in 2022 and 2023, and decreased to 5% of loans originated in 2024.

DRAFT

DRAFT

As noted earlier, buyers of second homes and investment properties are more likely than buyers of principal residences to be able to purchase homes without a mortgage. These buyers may be more likely to opt for a mortgage loan when interest rates are low (such as in 2020) than when interest rates are higher.

Figure I-37.
Distribution of Mortgage Loan Originations by Occupancy Type, Doña Ana County, 2018–2024



Note: Data restricted to first lien originated loans for home purchase.
Source: Home Mortgage Disclosure Act (HMDA) and Root Policy Research.

Figure I-38 shows the median property value of mortgage originations by occupancy type. The median price for homes purchased using mortgage loans increased by 62% from $195,000 in 2018 to $315,000 in 2024. In each year studied, investment properties had lower median values than principal residences and second residences.

DRAFT

Figure I-38.
Median Property Value of Mortgage Loan Originations by Occupancy Type, Doña Ana County, 2018–2024

	2018	2019	2020	2021	2022	2023	2024	2018-2024 % Change
Principal Residence	$195,000	$195,000	$215,000	$245,000	$285,000	$315,000	$325,000	67%
Second Residence	$205,000	$215,000	$215,000	$235,000	$295,000	$315,000	$355,000	73%
Investment Property	$155,000	$145,000	$165,000	$195,000	$255,000	$275,000	$295,000	90%
All Occupancy Types	$195,000	$195,000	$215,000	$245,000	$285,000	$305,000	$315,000	62%

Note: Data restricted to first lien originated loans for home purchase.
Source: Home Mortgage Disclosure Act (HMDA), and Root Policy Research.

MLS trends in Las Cruces. The Multiple Listing Service (MLS) data for January 2026 in Las Cruces shows that the average list price for active listings is $417,365, while the median list price stands at $346,655. The average sold price is $309,001, and the median sold price is $298,950.

As of January 2026, the Las Cruces single-family market shows an overall 6.7 months of supply, which sits near the upper end of the range typically considered a balanced market, between 5 and 7 months.

However, homes priced below $100,000 have extremely limited supply (less than 2 months), indicating strong competition and continued scarcity of entry-level ownership options. The $100,000 to $300,000 range also remains undersupplied relative to balanced conditions (less than 4 months). In contrast, mid- to upper-price segments show looser conditions, with supply balanced in the $300,000 to $500,000 range and significantly elevated supply above $500,000 (over ten months).

Rents. Figure I-39 presents median gross rent in Doña Ana County and by jurisdiction using American Community Survey (ACS) estimates. Median gross rent estimates reflect what households pay each month for rent, utilities, and fuels and therefore account for subsidized units and the use of rental vouchers. Doña Ana County's median gross rent is $1,031 as of 2024, up 61% from $641 in 2010 and up 44% from $716 in 2017.

Las Cruces, for which a 1-year ACS estimate is also available, had a median gross rent of $1,121 in 2024, reflecting a 64% increase since 2010.

Among the smaller jurisdictions, represented using 5-year ACS estimates, Mesilla had the highest median gross rent at $994 in 2024, while Hatch had the lowest at $503. Rent growth between 2010 and 2024 varied considerably across these jurisdictions: Sunland Park saw the steepest increase at 89%, while Anthony experienced modest growth at 17%.

DRAFT

DRAFT

Figure I-39.
Median Gross Rent, Doña Ana County, Las Cruces, and other Jurisdictions, 2010, 2017, and 2024

				% Change		
	2010	2017	2024	2010-2017	2017-2024	2010-2024
Dotia Ana County	**$641**	**$716**	**$1,031**	**12%**	**44%**	**61%**
Las Cruces	**$684**	**$743**	**$1,121**	**9%**	**51%**	**64%**
Anthony	$481	$552	$561	15%	2%	17%
Hatch	$373	$555	$503	49%	-9%	35%
Mesilla	$746	$805	$994	8%	23%	33%
Sunland Park	$488	$620	$920	27%	48%	89%

Note: Data for Doña Ana County and Las Cruces are 1-year ACS estimates; 5-year ACS estimates are presented for all other jurisdictions.

Source: 2010, 2017, and 2024 1-year and 5-year ACS estimates and Root Policy Research.

Using Zillow data, Figure I-40 presents trends in typical rents[1] in Doña Ana County and in Las Cruces, including rental units of all types. As of 2025, the typical rent for a unit in Doña Ana County is $1,412, slightly higher than the typical rent in Las Cruces ($1,388).

Typical rents have increased by 70-71% in Las Cruces and the county overall since 2015, when they were $809 and $831 respectively. Rents increased by approximately 3% each year, 2016 to 2019, and by 6% from 2019 to 2020. Rent growth accelerated with the pandemic to reach +11% between 2020 and 2021 and +13% between 2021 and 2022. Rent growth has continued—though at a much slower rate of less than 4% annually—since 2023.

[1] "Typical rent" reflects the mean of listed rents that fall into the 35th to 65th percentile range for all homes and apartments, weighted to reflect the composition of the rental housing stock. Source: Zillow Observed Rent Index.

DRAFT

DRAFT

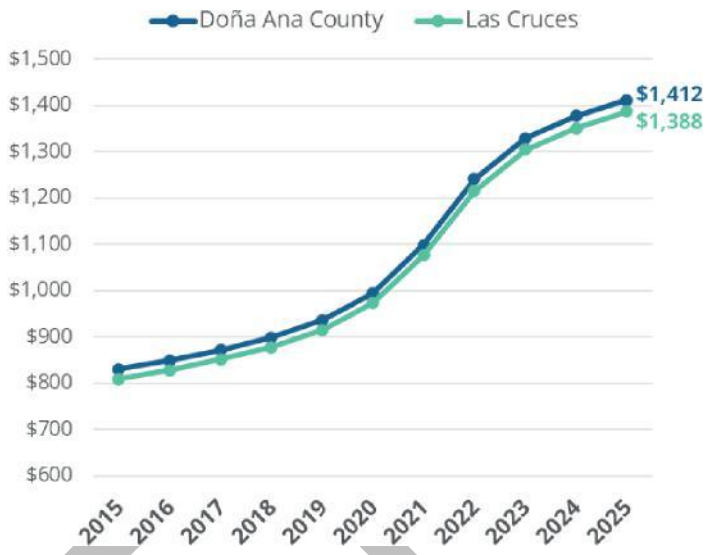
Figure I-40.
Zillow Observed Rent Index, Doña Ana County and Las Cruces, 2015–2025

Note:

Data not available for New Mexico, other jurisdictions in Doña Ana County, or for years prior to 2015.

Source:

Zillow Observed Rent Index and Root Policy Research.



Multifamily rental market. The following analysis uses data from multifamily analytics provider CoStar to present trends in Doña Ana County's market for multifamily rental units in commercial buildings of five or more units.

The average effective rent (Figure I-41) for units in the county's multifamily buildings increased by 50% overall from $695 in 2010 to $1,043 by 2025. Rents increased by an average of 1.8% each year through the 2010s, spiked by 7% from 2020 to 2021 and by 9% from 2021 to 2022 with the pandemic, and continued to increase—though at a slower pace—in recent years. Trends were similar, with slightly higher rents, in Las Cruces.

The figure also shows trends in average effective rent for units in multifamily buildings by affordability status in Doña Ana County. The average effective rent for market rate units—$1,121 in 2025—is what a household that has not qualified for an income-restricted unit could expect to find when looking for an apartment. Income restricted affordable units rented for an average of $715 in 2025.[8]

DRAFT

8 Note that approximately 55% of the county's income restricted affordable units are located in Las Cruces, with another relatively large concentration in Anthony (23%).

DRAFT

Figure I-41. Average Effective Rent of Multifamily Rental Units, Doña Ana County, 2010–2025

Note:
"Affordable" units have rents that are discounted or below market rate.

Source:
CoStar.

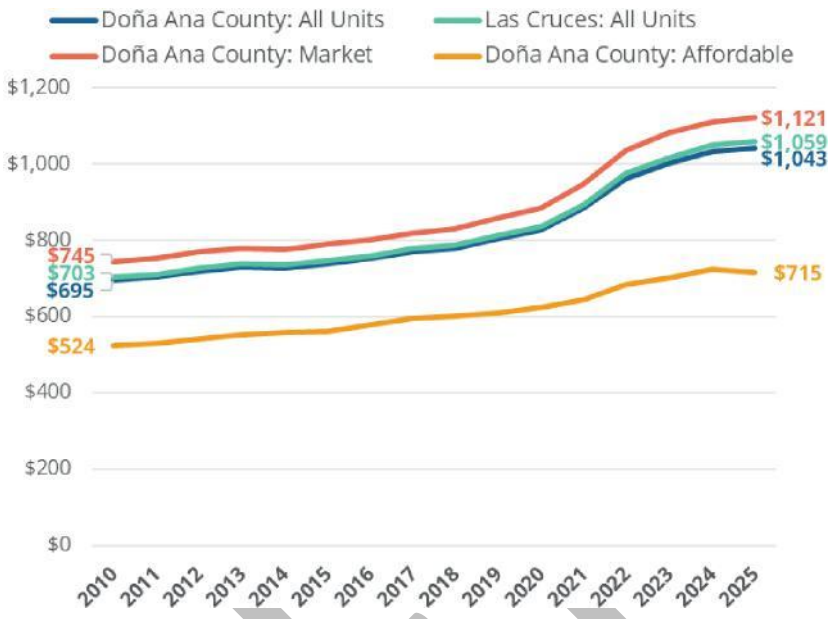
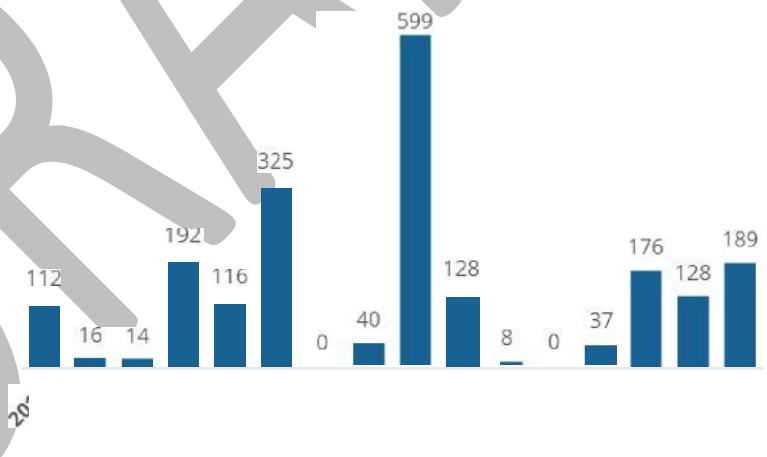


Figure I-42 shows the number of new multifamily rental units delivered in Doña Ana County each year since 2010. Multifamily construction peaked at nearly 600 units delivered in 2018, fell to zero units delivered in 2021, and was relatively high, with between 128 and 189 units delivered each year in 2023, 2024, and 2025.

Figure I-42. Multifamily Rental Units Delivered, Doña Ana County, 2010–2025

Source:
CoStar.



Vacancy rates. Figure I-43 shows that approximately 9% of housing units in Doña Ana County are vacant as of 2024, down from 10% in 2010 and 14% in 2017.

Currently, only 5% of the county's rental units are vacant for rent, while less than 1% of the county's ownership units are vacant for sale. Both rental and sales markets have tightened significantly since 2017, when 12% of rental units were vacant for rent and 3% of ownership units were vacant for sale.

DRAFT

DRAFT

In Las Cruces, vacancy rates have decreased since 2017 and are currently below 5% for rentals (3.5%), and ownership vacancy rates are below 2% (0.5%), indicating a tight housing market.

Within Doña Ana County, residential vacancy rates are lowest in Anthony at roughly 4% and highest in Mesilla at roughly 11%. Changes in residential vacancy rates since 2010 were most dramatic in Hatch, where the share of total housing units that are vacant decreased from 27% in 2010 to 9% in 2024.

Figure I-43. Overall, Rental, and Homeowner Vacancy Rates, Doña Ana County, Las Cruces, and other Jurisdictions, 2010, 2017, and 2024

Note:

Data for Doña Ana County and Las Cruces are 1-year ACS estimates; 5-year ACS estimates are presented for all other jurisdictions.

Source:

2010, 2017, and 2024 1-year and 5-year ACS estimates and Root Policy Research.

	2010	2017	2024	Change 2010-2024
Dofia Ana County	**10.0%**	**14.1%**	**9.0%**	**-0.9%**
Rental Vacancy	5.6%	11.5%	4.9%	-0.7%
Homeowner Vacancy	1.7%	3.0%	0.6%	-1.1%
Las Cruces	**8.5%**	**15.5%**	**6.9%**	**-1.6%**
Rental Vacancy	6.0%	13.4%	3.5%	-2.5%
Homeowner Vacancy	1.7%	4.0%	0.5%	-1.2%
Anthony	**4.6%**	**10.8%**	**4.2%**	**-0.4%**
Rental Vacancy	4.0%	8.6%	0.9%	-3.0%
Homeowner Vacancy	0.6%	2.5%	0.0%	-0.6%
Hatch	**26.6%**	**20.9%**	**9.3%**	**-17.2%**
Rental Vacancy	15.7%	0.0%	6.6%	-9.1%
Homeowner Vacancy	0.0%	4.5%	0.0%	0.0%
Mesilla	**10.0%**	**11.4%**	**11.2%**	**1.2%**
Rental Vacancy	0.0%	7.9%	22.7%	22.7%
Homeowner Vacancy	0.0%	2.3%	1.0%	1.0%
Sunland Park	**6.5%**	**7.1%**	**7.8%**	**1.3%**
Rental Vacancy	2.2%	4.3%	0.0%	-2.2%
Homeowner Vacancy	0.0%	0.0%	0.1%	0.1%
Balance of County	**11.8%**	**11.7%**	**12.4%**	**0.6%**
Rental Vacancy	11.0%	8.3%	7.0%	-4.0%
Homeowner Vacancy	1.3%	2.0%	0.9%	-0.4%

Housing units can be vacant for a variety of reasons, as shown in Figure I-44. Of the 7,547 total vacant units in Doña Ana County, 1,266 (17%) are vacant for rent and 432 (6%) are vacant for sale. Most (4,331 or 57%) of the county's vacant units are vacant for "other" reasons which may include foreclosure, personal or family reasons, legal proceedings,

DRAFT

preparing to rent or sell, needing repairs, currently being repaired or renovated, and being abandoned or condemned.

In Las Cruces, 774 units (27%) are vacant for rent, 231 (8%) are vacant for sale, and 1,242 (43%) fall into the "other vacant" category. Additionally, Las Cruces also has 580 units vacant for seasonal, recreational, or occasional use, representing 20% of its total vacancy. By comparison, the balance of the county has 3,898 vacant units, the largest share of which — 2,561 units (66%) — are classified as other vacant, suggesting a potentially higher prevalence of distressed housing in unincorporated areas.

Figure I-44.
Vacant Housing Units by Vacancy Reason, Doña Ana County, Las Cruces, and other Jurisdictions, 2024

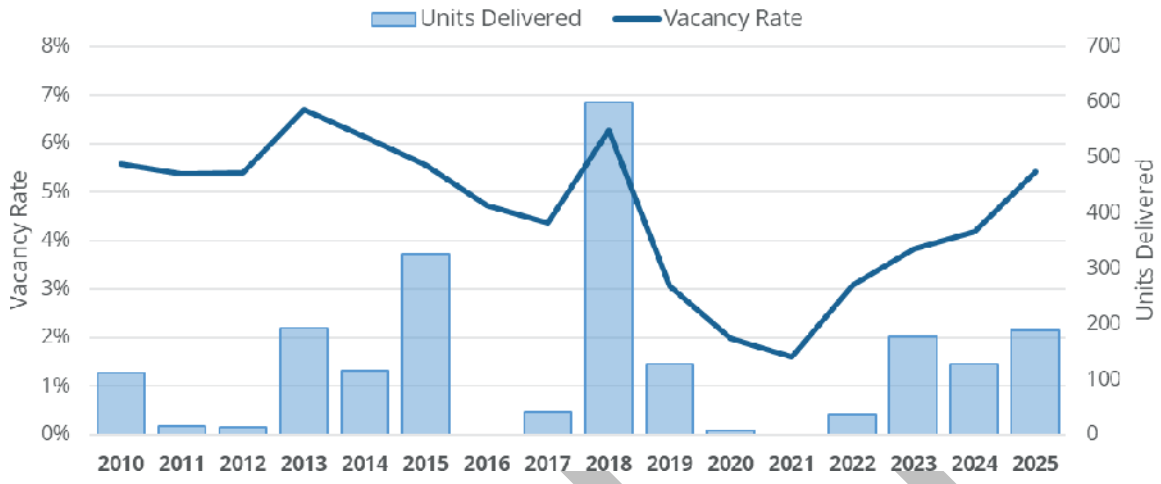
	Doña Ana County	Las Cruces	Anthony	Hatch	Mesilla	Sunland Park	Balance of County
Total Vacant Units	7,547	2,906	138	46	91	468	3,898
For rent	1,266	774	10	9	22	0	451
Rented, not occupied	57	44	0	0	0	0	13
For sale	432	231	0	0	7	3	191
Sold, not occupied	195	35	26	0	15	0	119
For seasonal, recreational, or occasional use	1,221	580	14	0	20	89	518
For migrant workers	45	0	0	0	0	0	45
Other vacant	4,331	1,242	88	37	27	376	2,561

Source: 2024 5-year ACS estimates.

Vacancy in the multifamily rental market. Figure I-45 presents the vacancy rate of the county's multifamily rental units from 2010 to 2025. The vacancy rate is overlaid on the above figure showing new multifamily units delivered each year to show that the 2018 spike in vacancy is largely due to new units coming into the market and sitting vacant until they are leased for the first time. Vacancy was very low—below 2%—in 2021 but has since increased to a moderate 5.4%, partially due to gradual increases in supply as indicated by units delivered.

DRAFT

Figure I-45.
Multifamily Rental Vacancy Rate, Doña Ana County, 2010–2025

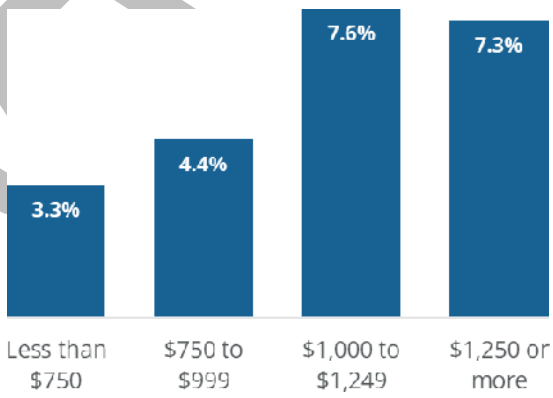


Source: CoStar.

Figure I-46 shows that vacancy rates are lowest—meaning supply is most scarce relative to demand—for the lowest priced units. Only 3.3% of units that rent for less than $750/month and 4.4% of units that rent for $750 to $999/month are vacant, compared to at least 7.3% of units in higher price ranges.

Figure I-46.
Vacancy Rate of Multifamily Rental Units by Average Effective Rent, Doña Ana County, 2025

Source: CoStar.



DRAFT

DRAFT

SECTION II.

HOUSING NEEDS ASSESSMENT

DRAFT

SECTION II.
Housing Needs Assessment

This section discusses housing needs for both ownership and rental properties, as well as needs among special populations. The affordability analysis identifies existing mismatches between housing supply and demand.

The section concludes with projected housing units needed to accommodate expected population growth and job generation, by tenure, type, and cost. Current and projected housing needs determine the number of new homes needed, as well as units to be rehabilitated and preserved.

Primary Findings

Key findings from this section include:

Cost Burden and Overcrowding

- In 2024, 32% of households in Doña Ana County and 36% in Las Cruces were cost burdened. Rates of cost burden were significantly higher for renters than owners—54% of renter households in the county and 57% in Las Cruces were cost burdened, compared to 21% of owner households in both jurisdictions.

- From 2010 to 2024, cost burden rates declined across all jurisdictions. The county excluding Las Cruces experienced the largest decline, driven by an 11-percentage point drop in renter cost burden.

- Like cost burden, renters are more likely than owners to live in overcrowded housing units. In 2024, 6.1% of renter households in Doña Ana County lived in overcrowded conditions, compared to 3.2% of owner households. In Las Cruces, the difference is more pronounced: 5.9% of renters are overcrowded compared to 1.7% of owners. Overcrowding rates in Las Cruces increased by 3.9 percentage points for renters between 2010 and 2024; the change was much smaller in the county.

Special Populations

- Female-headed households—particularly those with children—face disproportionately high poverty rates. In Doña Ana County, 45% of female-headed households with related children have incomes below the poverty level, more than double the 22% rate for all households.

- Approximately 925 pre-K to 12th grade students were identified as experiencing homelessness in Doña Ana County in 2023-2024. This represents a 38% decline from the 2021-2022 peak of 1,487 students experiencing homelessness.

DRAFT

DRAFT

- According to the resident survey, precariously housed residents—those living temporarily with families and friends, doubled up, living in cars—face compounding vulnerabilities including high rates of disability (42%) and single parenthood (43%) which can limit their ability to work and place them at heightened risk of housing stability and homelessness.

Workforce Housing

- Average wages are sufficient to afford median rents in most industries, but no major industry can support homeownership on a single income. Even with two earners, homeownership remains out of reach for most employment sectors, except the highest paying.

Affordability Analysis

- In Doña Ana County overall, there is a shortage of 4,676 rental units affordable to households earning below 30% AMI. Las Cruces makes up most of this gap with a shortage of 4,497 units. The gap is 103 in the rest of the county.

- Between 2020 and 2024, the rental gap for the lowest income households narrowed by 1,456 units in the county and 131 units in Las Cruces, driven largely by a sharp decline in the number of renters below 30% AMI in the county. Las Cruces' success in adding affordable rental units to its housing market helped temper the gap.

- Between 2020 and 2024, the affordability gap expanded to higher income levels. In 2020, 53% of units in both the county and city were affordable to renters with incomes between 80% and 150% AMI. By 2024, only 18% of units in the county and 26% in the city were affordable to renters in that same income bracket.

- Rising interest rates and home prices have significantly eroded homeownership affordability since 2020. In Doña Ana County in 2024, 75% of renters had incomes below 120% AMI, and only 7% of homes were sold at prices affordable to that income group. In Las Cruces, 76% of renters had incomes below 120% AMI, and only 9% of homes sold were affordable to them.

Projected Needs

- To meet the needs of low- and moderate-income households from 2025 to 2045, the following units need to be affordable in Doña Ana County:

    - For households with incomes below 30% of AMI: 1,033 rental units and 554 ownership units. Of the owner units, an estimated half would be new construction and half would be preservation and accessibility upgrades to existing units.
    - For households with incomes between 30% and 50% of AMI: 625 rental units and 586 ownership units.

DRAFT

DRAFT

- For households with incomes between 50% and 80% of AMI: 764 rental units and 879 ownership units.
- For households with incomes between 80% and 100% of AMI: 270 rental units and 560 ownership units.

¾ In Las Cruces, the following units need to be affordable:

- For households with incomes below 30% of AMI: 675 rental units and 225 ownership units. Of the owner units, an estimated half would be new construction and half would be preservation and accessibility upgrades to existing units.
- For households with incomes between 30% and 50% of AMI: 428 rental units and 161 ownership units.
- For households with incomes between 50% and 80% of AMI: 521 rental units and 376 ownership units.
- For households with incomes between 80% and 100% of AMI: 193 rental units and 245 ownership units.

Some of these units will become affordable as older residents age in place. Others will need to be added through new construction of affordable units and filtering of older units into more affordable price brackets. Population projections show a growing share of residents age 65 and older, and older households are both more likely to own their homes and more likely to have lower fixed incomes. As a result, many very low-income homeowners are expected to remain in existing homes that may require repairs, energy-efficiency improvements, or accessibility modifications.

Given these dynamics, a reasonable lower-bound estimate is that roughly half of the ownership units needed for households below 30% of AMI—277 units in the county and 113 units in the city—will likely consist of existing homes that require rehabilitation or accessibility upgrades to remain safe, affordable, and suitable for older residents.

Rental assistance will continue to be needed to address the 14,249 renter households who currently face cost burden.

Existing Needs

This section summarizes key housing needs, including cost burden, overcrowding, the needs of special populations, and workforce housing challenges.

Cost burden. Throughout this section, cost burdened households are defined as households that spend at least 30% of their income on housing costs; moderately cost burdened households spend 30-49%; severely cost burdened households spend 50% or more. Figure II-1 compares cost burden by tenure in Doña Ana County, Las Cruces, and the county excluding Las Cruces in 2010 and 2024.

DRAFT

DRAFT

For all households, rates of overall cost burden and severe cost burden were higher in Las Cruces than in the county or the county excluding Las Cruces. In 2024, 18% of households in Las Cruces faced moderate cost burden and 18% faced severe cost burden (36% cost-burdened); in Doña Ana County, 17% of households faced moderate cost burden and 15% faced severe cost burden (32% cost-burdened); in the county excluding Las Cruces, 15% of households faced moderate cost burden and 11% faced severe cost burden (26% cost-burdened).

Across all jurisdictions, rates of cost burden were significantly higher for renter households than for owner households. Specifically, in 2024:

- In Doña Ana County, 54% of renter households faced some level of cost burden, and 27% were severely cost burdened. In contrast, 21% of owner households faced some level of cost burden, and 9% were severely cost burdened.
- In Las Cruces, 57% of renter households faced some level of cost burden, and 31% were severely cost burdened. In contrast, 21% of owner households faced some level of cost burden, and 9% were severely cost burdened.
- In the county excluding Las Cruces, 47% of renter households faced some level of cost burden, and 17% were severely cost burdened. In contrast, 21% of owner households faced some level of cost burden, and 9% were severely cost burdened.

From 2010 to 2024, the share of households experiencing cost burden declined in all jurisdictions. The county excluding Las Cruces experienced the most significant decline (from 33% to 26%), which was driven by an 11-percentage point decline in rates of cost burden for renter households (from 58% to 47%).

DRAFT

DRAFT

Figure II-1. Cost Burden by Tenure, Doña Ana County, Las Cruces, and County (excl. Las Cruces), 2010 and 2024

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

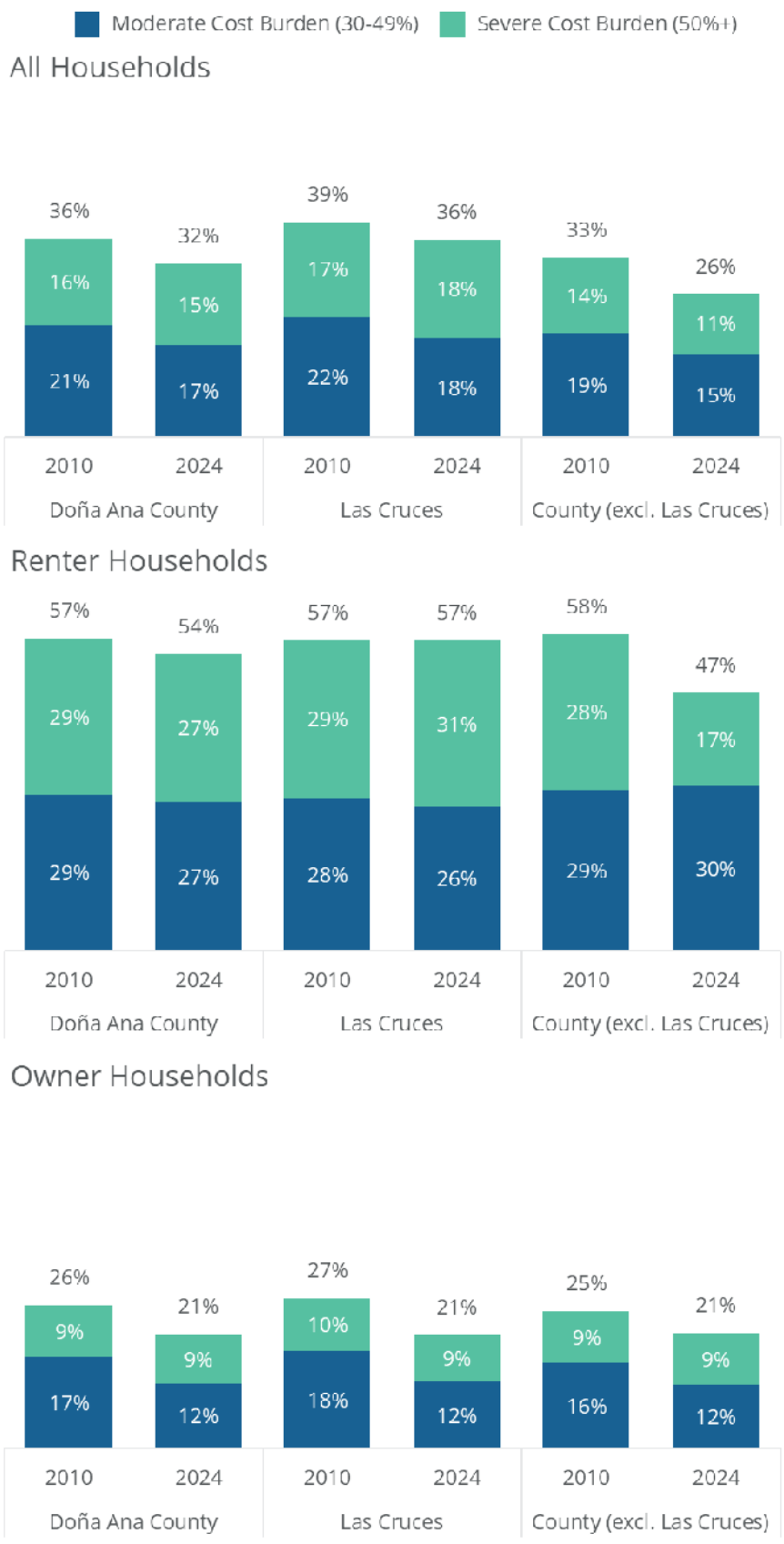
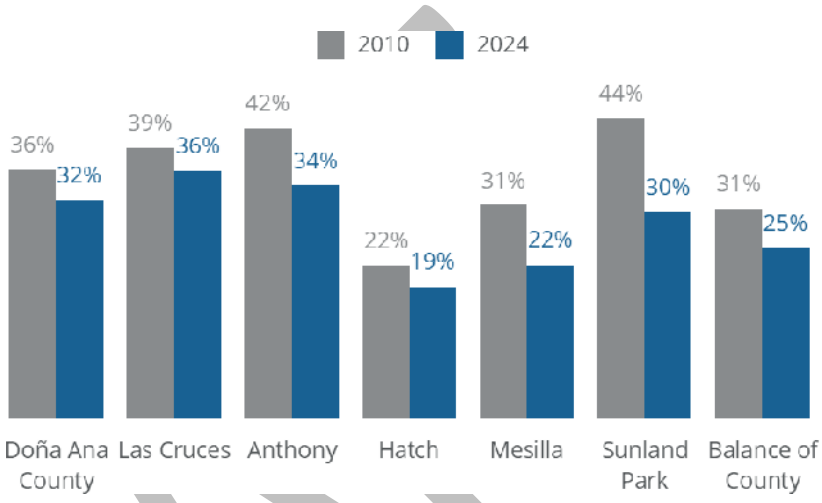


Figure II-2 displays the rate of cost burden for all households in Doña Ana County, Las Cruces, other incorporated jurisdictions, and the balance of the county in 2010 and 2024. Across jurisdictions, cost burden rates declined from 2010 to 2024. Sunland Park, Mesilla, and Anthony saw the largest decreases, at 14, 9, and 8 percentage points, respectively. In 2024, 32% of households in Doña Ana County and 36% of households in Las Cruces experienced cost burden. Hatch, Mesilla, and the balance of the county experienced the lowest rates of cost burden—19%, 22%, and 25%, respectively.

Figure II-2. Cost Burden Overall, Doña Ana County, Las Cruces, and other Jurisdictions, 2010 and 2024



Note:
Balance of the county reflects Doña Ana County excluding each other jurisdiction displayed in this figure. This is different from the data for county (excl. Las Cruces) in the figure above.

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

Figure II-3 shows the number of cost burdened households by tenure for Doña Ana County, Las Cruces, other incorporated jurisdictions, and the balance of the county, in 2010 and 2024. Doña Ana County, Las Cruces, and the balance of the county have the most households and therefore have the highest counts of cost burdened households. In 2024,

- Doña Ana County had 11,488 cost burdened owner households: 6,520 experienced moderate cost burden and 4,968 experienced severe cost burden.
- Doña Ana County had 14,249 cost burdened renter households: 7,156 experienced moderate cost burden and 7,093 experienced severe cost burden.
- Las Cruces had 5,456 cost burdened owner households: 3,180 experienced moderate cost burden and 2,276 experienced severe cost burden.
- Las Cruces had 10,943 cost burdened renter households: 5,050 experienced moderate cost burden and 5,893 experienced severe cost burden.
- The balance of the county had 4,251 cost burdened owner households: 2,470 experienced moderate cost burden and 1,781 experienced severe cost burden.
- The balance of the county had 2,310 cost burdened renter households: 1,570 experienced moderate cost burden and 740 experienced severe cost burden.

DRAFT

DRAFT

Figure II-3.
Count of Cost Burdened Households by Tenure, Doña Ana County, Las Cruces, and other Jurisdictions, 2010 and 2024

	Owners			Renters		
Jurisdiction	Moderate	Severe	Total	Moderate	Severe	Total
2024						
Doha 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
Anthony	259	258	517	246	190	436
Hatch	30	22	52	24	10	34
Mesilla	33	99	132	0	30	30
Sunland Park	548	532	1,080	266	230	496
Balance of County	2,470	1,781	4,251	1,570	740	2,310
2010						
Doha 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
Anthony	387	121	508	320	191	511
Hatch	30	16	46	32	0	32
Mesilla	108	103	211	48	122	170
Sunland Park	457	206	663	531	444	975
Balance of County	3,077	1,974	5,051	1,396	1,488	2,884

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

Figure II-4 shows rates of cost burden by tenure across the additional comparison jurisdictions. Rates of cost burden were significantly higher for renter households than for owner households. In 2024, this disparity was most significant in the following:

- In Anthony, 26% of owner households experienced cost burden compared to 56% of renter households.
- In Sunland Park, 25% of owner households experienced cost burden compared to 52% of renter households.
- In the balance of the county, 20% of owner households experienced cost burden compared to 46% of renter households.
- In Mesilla, 20% of owner households experienced cost burden compared to 40% of renter households.

DRAFT

From 2010 to 2024, the share of cost burdened owner and renter households declined across all jurisdictions, except for renter households in Las Cruces. While renter households experienced larger declines, they had higher rates of cost burden initially.

Figure II-4.
Percentage of Cost Burdened Households by Tenure, Doña Ana County, Las Cruces, and other Jurisdictions, 2010 and 2024

	Owners			Renters		
Jurisdiction	Moderate	Severe	Total	Moderate	Severe	Total
2024						
Doria Ana County	12%	9%	21%	27%	27%	54%
Las Cruces	12%	9%	21%	26%	31%	57%
Anthony	13%	13%	26%	31%	24%	56%
Hatch	9%	7%	16%	19%	8%	27%
Mesilla	5%	15%	20%	0%	40%	40%
Sun land Park	13%	12%	25%	28%	24%	52%
Balance of County	12%	8%	20%	31%	15%	46%
2010						
Doria Ana County	17%	9%	26%	29%	29%	57%
Las Cruces	18%	10%	27%	28%	29%	57%
Anthony	24%	7%	31%	42%	25%	67%
Hatch	12%	6%	18%	31%	0%	31%
Mesilla	12%	12%	24%	14%	36%	51%
Sun land Park	20%	9%	29%	36%	30%	65%
Balance of County	15%	10%	24%	27%	29%	56%

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

DRAFT

Households who experience cost burden may be more vulnerable to displacement following job loss or rent increases. The resident survey conducted for this Plan asked respondents to identify items that would help them feel more secure in their current housing situation. Precariously housed respondents,[1] single parent households, respondents living in overcrowded conditions,[2] 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 Figure II-5, 17% of older adults selected the need for money to make critical repairs, although more than half (52%) selected that they needed none of the provided options to feel more secure in their current housing situation.

DRAFT

1 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.

2 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.

DRAFT

Figure II-5.
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 Comm unity 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.

DRAFT

Overcrowding. Households are considered overcrowded when they contain more than one occupant per room; they are moderately overcrowded when they contain between one and 1.5 occupants per room; they are severely overcrowded when they contain more than 1.5 occupants per room.

Rates of overcrowding tend to be higher for renter households than for owner households. While this trend occurred in both years, 2024 data are highlighted below:

- In Doña Ana County, 6.1% of renter households lived in overcrowded conditions and 1.1% were severely overcrowded. In contrast, 3.2% of owner households lived in overcrowded conditions and 1.2% were severely overcrowded.
- In Las Cruces, 5.9% of renter households lived in overcrowded conditions and 0.9% were severely overcrowded. In contrast, 1.7% of owner households lived in overcrowded conditions and 0.8% were severely overcrowded.

The overcrowding rates above correspond to the following counts of overcrowded households (2024):

- In Doña Ana County, 1,778 renter households experienced overcrowded conditions, 320 of which were severely overcrowded. Meanwhile, 1,756 owner households lived in overcrowded conditions, 678 of which were severely overcrowded.
- In Las Cruces, 1,244 renter households experienced overcrowded conditions, 187 of which were severely overcrowded. Meanwhile, 451 owner households lived in overcrowded conditions, 200 of which were severely overcrowded.

From 2010 to 2024, overcrowding rates did not change in a consistent manner across jurisdictions:

- In Doña Ana County, overcrowding rates barely increased for owners and renters.
- In Las Cruces, overcrowding rates did not change for owners but increased by 3.9 percentage points for renters.
- The data show larger swings in overcrowding rates in Anthony, Hatch, and Sunland Park, but these have large margins of error and should be interpreted with caution.

DRAFT

DRAFT

Figure II-6.
Overcrowding by Tenure, Doña Ana County, Las Cruces, and other Jurisdictions, 2010 and 2024

	Owners			Renters		
Jurisdiction	Moderate	Severe	Total	Moderate	Severe	Total
2024						
Dofia Ana County	1.9%	1.2%	3.2%	5.0%	1.1%	6.1%
Las Cruces	0.9%	0.8%	1.7%	5.0%	0.9%	5.9%
Anthony	1.5%	0.0%	1.5%	0.0%	1.9%	1.9%
Hatch	17.6%	0.0%	17.6%	9.4%	7.8%	17.2%
Mesilla	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Sunland Park	5.3%	1.2%	6.5%	12.3%	0.0%	12.3%
Balance of County	2.3%	2.0%	4.3%	4.2%	1.7%	5.9%
2010						
Dofia Ana County	2.6%	0.5%	3.1%	4.8%	0.8%	5.6%
Las Cruces	1.5%	0.2%	1.7%	1.8%	0.2%	2.0%
Anthony	7.5%	2.9%	10.4%	9.3%	2.0%	11.2%
Hatch	10.0%	0.0%	10.0%	3.9%	0.0%	3.9%
Mesilla	0.0%	0.0%	0.0%	0.0%	8.5%	8.5%
Sunland Park	7.6%	0.4%	8.0%	15.4%	0.0%	15.4%
Balance of County	2.9%	0.5%	3.5%	8.8%	2.0%	10.8%

Note: The sample size and data quality is limited for Hatch and Mesilla. Therefore, estimates for these jurisdictions should be interpreted with caution.

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

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.

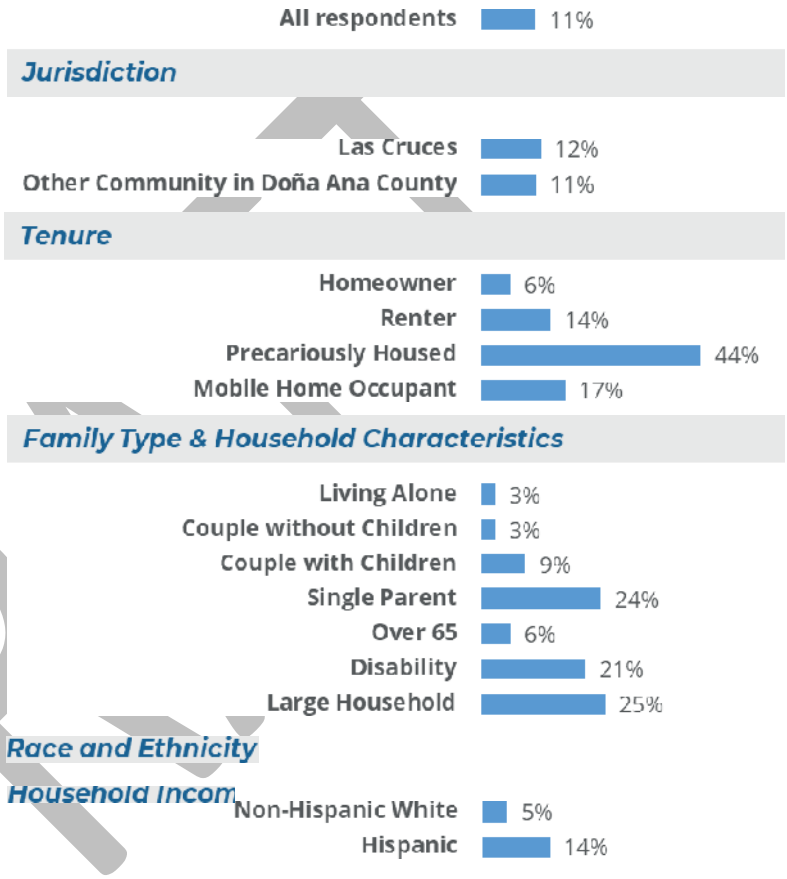
DRAFT

The figure below shows rates of overcrowding—for the survey, defined as someone in the household sleeping on the couch or floor because there is not enough space—by demographic groups. Overall, 11% of respondents reported living in overcrowded conditions (12% in Las Cruces). 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%).

Figure II-7.
Rate of Overcrowding, Selected Characteristics

Note:
n = 653.

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



Of those living in overcrowded conditions, 45% said they lived in poor or fair housing conditions, the highest rate of any demographic group. Those in overcrowded conditions also expressed the strongest disagreement that they felt welcome in all neighborhoods in their community (23%).

Special populations. This section of the housing needs assessment discusses housing needs of specific populations including seniors, single parent and female-headed households, renters, and persons experiencing homelessness. Housing needs draw from Census survey data and the community needs survey conducted for this Housing Plan.

Senior households. There are 40,591 residents aged 65 or older in Doña Ana County as of 2024. This count is up 55% from 26,180 in 2010. The county's population is aging: the share of residents who are 65 or older increased from 12% in 2010 to 18% in 2024. Aging trends are similar in Las Cruces: there are 20,697 elderly residents in the city as of 2024, up 59% from 13,011 in 2010. Approximately 18% of the city's residents are 65 or older as of 2024, up from 13% in 2010.

Of the 24,483 households headed by individuals 65 or older in Doña Ana County, 26% are cost burdened. In Las Cruces, 31% of the 12,365 households headed by individuals 65 or older are cost burdened.

Senior households may be less able to cope with increasing housing costs (rents for renters and property taxes for owners) as they are more likely to be living on a fixed retirement income. Most seniors desire to age in place but may need accessibility modifications as they age and may need additional support services in order to properly maintain their homes and property. Many may also require transportation services and in-home health care at certain stages.

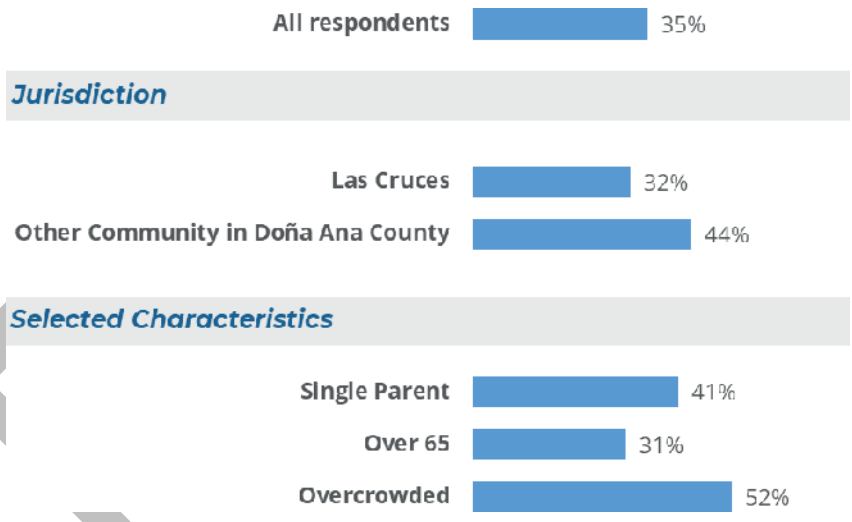
Among survey respondents with a household member over 65, 28% reported that they or a household member had a disability. Of households with a member over 65 with accessibility needs, 31% reported that their home did not meet their accessibility needs, as shown in Figure II-8. Overcrowded households and single parent households with accessibility needs 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.

DRAFT

DRAFT

Figure II-8. 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.

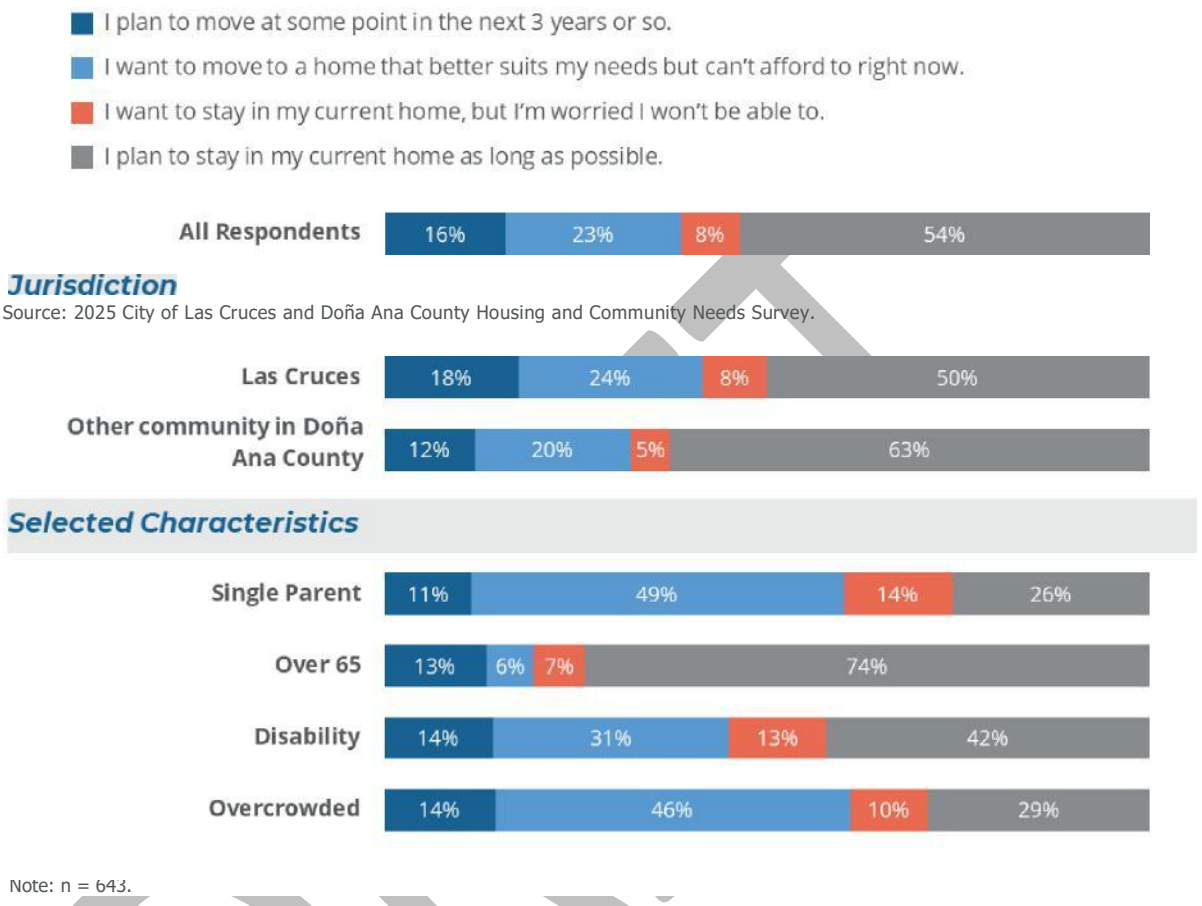
Single parent households. Fourteen percent of households in the county are single parents, most female-headed.

In the survey conducted for this plan, 14% of single parent households reported that they worried they will not be able to stay in their current home. This was the highest rate of all demographic groups. Among single parent households, the most cited reason for displacement concern was worry that housing costs will increase too much.

DRAFT

DRAFT

Figure II-9.
Future Housing Plans, Family Type, Selected Characteristics



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

Note: n = 643.

Almost half (49%) of single parent households selected that they want to move but cannot afford to. Single parents most frequently cited wanting a different sized home or yard as the reason for wanting to move (43%), followed by wanting to become a homeowner (33%), finding a more affordable home (31%), wanting a different neighborhood (26%), and family/ personal reasons (12%). Desiring a different sized home was also the most common reason for households over 65, households with a disability, and respondents living in overcrowded conditions. 38% of households with a disability and 40% living in overcrowded conditions wanted to move to become a homeowner.

DRAFT

Figure II-10.
Top 5 Reasons for Moving, Selected Characteristics

The top reasons I want to move are ...

Single Parent			Over 65		
1	Want a different sized home and/or yard	43%	1	Want a different sized home and/or yard	29%
2	I rent and want to own	33%	2	I want to move to a different state or region	29%
3	To find a more affordable home	31%	3	Other	26%
4	Want a different neighborhood	26%	4	I rent and want to own	23%
5	Family/personal reasons	12%	5	To find a more affordable home or apartment	20%
Disability			**Overcrowded**		
1	Want a different sized home and/or yard	43%	1	Want a different sized home and/or yard	48%
2	I rent and want to own	38%	2	I rent and want to own	40%
3	To find a more affordable home	27%	3	To find a more affordable home	25%
4	Want a different neighborhood	21%	4	Family/personal reasons	21%
5	Other	20%	5	Want a different neighborhood	19%

Note: n = 238.

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

The top barriers to moving for single parent households were inability to afford rent or home prices in other places (80%), inability to afford application fees, security deposits, or moving costs (43%), having no or bad credit history (28%), inability to find home with needed accessibility features (13%), and having an eviction record (8%). Households with a member over age 65, with a disability, or with overcrowded conditions also cited inability to afford rents or home prices in other places as their top barrier to moving.

DRAFT

Figure II-11.
Top 5 Reasons for Not Moving Yet

The top reasons I haven't moved yet are...

Single Parent			Over 65		
!	I can't afford rents or home prices in other places	"#$	!	I can't afford rents or home prices in other places	%%$
&	I can't afford application fees, deposits, or moving costs	'%$	&	Other	%%$
%	I have bad or no credit history	&"$	%	I can't afford application fees, deposits, or moving costs	&!$
'	I can't find a home with accessibility features I need	!%$	'	None of the above	!"$
(	I have an eviction record	"$	(	I own a home but can't afford to purchase something else	!"$
Disability			**Overcrowded**		
!	I can't afford rents or home prices in other places	)"$	!	I can't afford rents or home prices in other places	)*$
&	I can't afford application fees, deposits, or moving costs	"$	&	I can't afford application fees, deposits, or moving costs	'#$
%	I have bad or no credit history	&"$	%	I have bad or no credit history	&)$
'	Other	!'$	'	I can't find a home with accessibility features I need	!#$
(	I can't find a home with accessibility features I need	!%$	(	I own a home but can't afford to purchase something else	!#$

Note: n = 223.

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

There are an estimated 29,583 female-headed households in Doña Ana County, 8,170 of whom live with related children. Female-headed households—and especially female-headed households with related children—are more likely to experience poverty: 31% of female-headed households and 45% of female-headed households with related children have incomes below the poverty level, compared to 22% of all households in the county.

An estimated 18,068 of the county's female-headed households live in Las Cruces, 4,148 of whom live with related children. The city follows the same pattern as the county overall: female-headed households with related children have a higher poverty rate than all female-headed households (46% v. 31%), and female-headed households have a higher poverty rate than all households (31% v. 23%).

DRAFT

Female-headed households with related children living in poverty are the most likely to struggle with rising housing costs and may need unique support given the challenges they face.

Figure II-12. Poverty Rate for Female-headed Households, Doña Ana County and Las Cruces, 2024

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

Household Type	Total	Below Poverty Level	Poverty Rate
Dona A1 a County			
All households	84,889	18,382	22%
Female-headed households	29,583	9,139	31%
Female-headed households with children	8,170	3,661	45%
Las Cruces			
All households	47,517	10,887	23%
Female-headed households	18,068	5,644	31%
Female-headed households with children	4,148	1,897	46%

Renters. Renter respondents were also asked to specify top barriers to homeownership. 75% of single parent households cited inability to afford the down payment as a barrier to homeownership, followed by worry about affording the mortgage (50%), having too much debt to qualify for a mortgage (39%), inability to afford home insurance premiums (30%), and lenders disqualifying them from a loan (23%). Inability to afford a down payment was also the top barrier to homeownership for households with a member over the age of 65, a household member with a disability, and respondents living in overcrowded conditions.

DRAFT

DRAFT

Figure II-13.
Top Barriers to Homeownership, Selected Characteristics

All Respondents		
1	I can't afford the down payment	66%
2	I worry I can't afford the mortgage	41%
3	Too much debt for a mortgage	39%
4	Lenders say I don't qualify for a loan	23%
5	I cannot afford home insurance	20%

Las Cruces		
1	I can't afford the down payment	70%
2	I worry I can't afford the mortgage	42%
3	Too much debt for a mortgage	37%
4	Lenders say I don't qualify for a loan	25%
5	I cannot afford home insurance	21%

Other Community in Doña Ana County		
1	I can't afford the down payment	54%
2	Too much debt for a mortgage	46%
3	I worry I can't afford the mortgage	39%
4	I cannot afford home insurance	19%
5	Lenders say I don't qualify for a loan	19%

Single Parent		
1	I can't afford the down payment	75%
2	Worry I can't afford the mortgage	50%
3	Too much debt for a mortgage	39%
4	Can't afford home insurance	30%
5	Lenders said I don't qualify for loan	23%

Over 65		
1	I can't afford the down payment	58%
2	Worry I can't afford the mortgage	39%
3	Other	29%
4	Too much debt for a mortgage	23%
5	Can't afford home insurance	23%

Overcrowded		
1	I can't afford the down payment	73%
2	Too much debt for a mortgage	51%
3	Worry I can't afford the mortgage	37%
4	Lenders said I don't qualify for loan	34%
5	Can't afford home insurance	22%

Disability		
1	I can't afford the down payment	76%
2	Worry I can't afford the mortgage	50%
3	Too much debt for a mortgage	42%
4	Lenders said I don't qualify for loan	24%
5	Can't afford home insurance	22%

Note: n = 228.

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

Homelessness. The Mesilla Valley Community of Hope and New Mexico Coalition to End Homelessness provided data for the City of Las Cruces' 2026-2030 Consolidated Plan. 259 unsheltered individuals were counted in Las Cruces in the 2026 Point-in-Time Count. 84% were adult-only households and 16% were households with adults and children. According

DRAFT

to the 2025 Point-in-Time Count published by the New Mexico Coalition to End Homelessness, 204 surveys were collected in Doña Ana County for the unsheltered count; the report does not include other data points for the county.

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 wanted to transition to permanent housing options, but faced 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.

People in recovery from substance use disorders are vulnerable to chronic homelessness because of barriers to treatment and existing housing resources. Stakeholders noted that 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.

According to data provided by MVCH and NMCEH, there are 43 permanent supportive housing beds in Las Cruces that support households with adults and children, households with only adults, and chronically homeless households. MVCH also oversees Camp Hope, a program that provides safe outdoor camping enclosures and on-site services for 50 residents. The campus includes basic amenities for hygiene, healthcare through Amador Health Center, food access via El Caldito Soup Kitchen and Casa de Peregrinos Emergency Food Bank, childcare through Jardin de los Niños, and housing navigation services.

Homelessness among families with children is best captured by McKinney-Vento data, which use a more expansive definition of homelessness than that used in traditional Point-in-Time Counts to identify pre-K to 12th grade students in public schools who are experiencing homelessness.[3] Critically, this definition of homelessness includes people who are "doubled up," sharing the housing of others due to loss of housing, economic hardship, or a similar reason—a circumstance not included in the federal definition of homelessness.

Figure II-14 uses the combined total number of students experiencing homelessness in Las Cruces Public Schools, Hatch Valley Public Schools, and Gadsden Independent School

DRAFT

3 The McKinney-Vento definition of homelessness is available here: https://nche.ed.gov/mckinney-vento-definition/

DRAFT

District to approximate the number of children experiencing homelessness in Doña Ana County.

Approximately 925 pre-K to 12th grade children were identified as experiencing homelessness in Doña Ana County in the 2023-2024 academic year, equating to 2.5% of the county's pre-K to 12th students. This count is 38% lower than the 2021-2022 peak in students experiencing homelessness (1,487 students).

Figure II-14. Pre-K to 12th Grade Students Experiencing Homelessness, Doña Ana County School Districts, 2017-2018 to 2023-2024

Note:

Totals reflect an approximation of students experiencing homelessness in Dona Ana County. This count includes one Gadsden Independent School District school in Otero County.

Source:

New Mexico Public Education Department Homeless Student Counts and Root Policy Research.

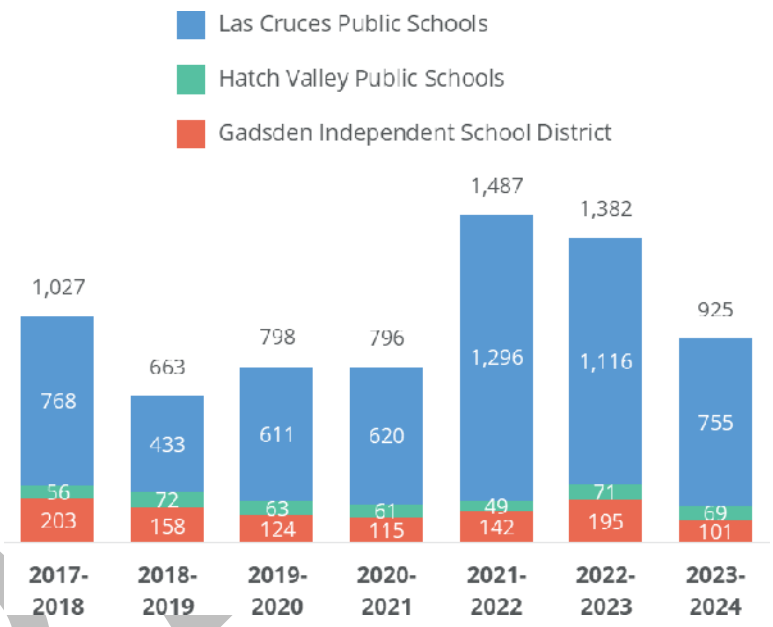


Figure II-15 tracks the shares of enrolled students experiencing homelessness each year. The county's rate of pre-K to 12th grade student homelessness was 2.5% in 2023-2024, down from a peak of nearly 4% in 2021-2022. In each year studied except for 2021-2022, Hatch Valley Public Schools had the highest rate of student homelessness—6.0% in 2023-2024. Gadsden Independent School District had the lowest rate of student homelessness at around 1% each year.

DRAFT

DRAFT

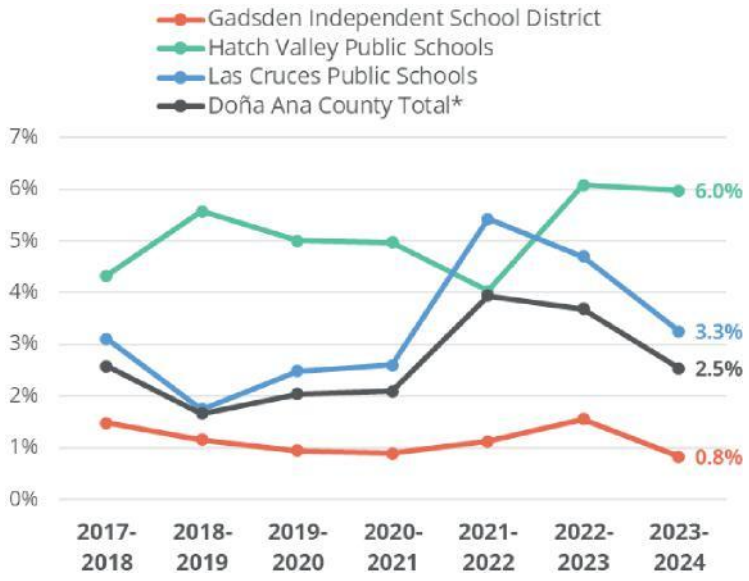
Figure II-15.
Pre-K to 12th Grade Students Experiencing Homelessness, Doña Ana County School Districts, 2017-2018 to 2023-2024

Note:

Totals reflect an approximation of students experiencing homelessness in Dona Ana County. This count includes one Gadsden Independent School District school in Otero County.

Source:

New Mexico Public Education Department Homeless Student Counts and Root Policy Research.



Within the survey conducted for this plan, 42% of precariously housed respondents identified that they or someone in their household had a disability—among the highest disability rates by tenure and almost double the rate of homeowners. 43% of precariously housed respondents were single parents with children, 30% were over the age of 65, 26% were part of a large households (defined as five or more people) and, as discussed, 44% lived in overcrowded households. These compounding vulnerabilities place precariously housed residents at heightened risk of losing their housing entirely, as the instability of living without a lease, doubling up, or in overcrowded conditions can quickly escalate into homelessness when a household faces an unexpected financial setback, health crisis, or family change.

Workforce housing. Figure II-16 shows the maximum affordable rent costs and home prices workers in different industries in the county can afford without being cost burdened, and determines if they can afford the median rents and home prices at the average wage.[4]

Average wages are sufficient to afford median rents in most industries except for natural resources and mining, leisure and hospitality, and other services. Combined, these industries account for 17% of total employment in the county, and leisure and hospitality was one of the fastest growing industries between 2010 and 2024.

On the ownership side, no major industry can afford the median home price on a single earner. Even with two earners per household, homeownership remains out of reach for most sectors, with affordability limited to a small set of higher-wage fields, including financial activities, professional and business services, and public administration, which

4 QCEW employment and wage data at the industry level not available for Las Cruces.

DRAFT

DRAFT

combined account for 20% of the county's employment and have grown at a slow pace since 2010.

DRAFT

DRAFT

Figure II-16.
Workforce Affordability, Doña Ana County, 2024

		Rental Affordability		Purchase Affordability		
	Average Annual Wage	Max Affordable Rent	Can Afford Median Rent?	Can Afford Max Affordable Price	Median Home Price?	Can Afford Median Home Price with 2 Earners per Household?
Goods-Producing	**$49,432**	**$1,236**	**Yes**	**$138,032**	**No**	**No**
Natural Resources and Mining	$38,495	$962	No	$107,492	No	No
Construction	$55,680	$1,392	Yes	$155,478	No	No
Manufacturing	$48,670	$1,217	Yes	$135,904	No	No
Service-Providing	**$50,052**	**$1,251**	**Yes**	**$139,764**	**No**	**No**
Trade, Transportation, and Utilities	$41,857	$1,046	Yes	$116,879	No	No
Information	$52,879	$1,322	Yes	$147,656	No	No
Financial Activities	$62,511	$1,563	Yes	$174,553	No	Yes
Professional and Business Services	$62,575	$1,564	Yes	$174,732	No	Yes
Education and Health Services	$50,542	$1,264	Yes	$141,130	No	No
Leisure and Hospitality	$23,932	$598	No	$66,826	No	No
Other Services	$39,574	$989	No	$110,505	No	No
Public Administration	$86,626	$2,166	Yes	$241,890	No	Yes
Total Employment	***$49,973***	***$1,249***	***Yes***	***$139,543***	***No***	***No***

Note: Median rent is the CoStar rent estimate of $1,032 in 2024. Median home price is the 2024 median value of homes purchased with a mortgage of $315,000. Average annual wages reflect 2024 average wages from the Quarterly Census of Employment and Wages (QCEW). Purchase affordability calculations assume a 30-year mortgage at 6.72% interest with 10% down and 35% of monthly housing costs to other expenses such as insurance, HOA fees, and utilities. Calculations assume both earners work in the same industry.

Source: 2024 Quarterly Census of Employment and Wages (QCEW), CoStar, HMDA, Freddie Mac from the Federal Reserve of St. Louis, and Root Policy Research.

DRAFT

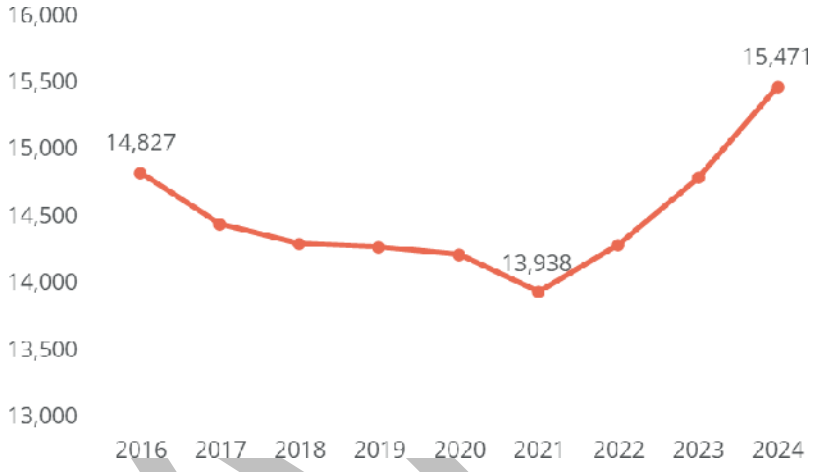
DRAFT

Student population. Las Cruces is home to New Mexico State University (NMSU), the second largest university in New Mexico by enrollment. Figure II-17 depicts fall enrollment at the university from 2016 to 2024. NMSU had 14,827 students enrolled in the fall of 2016. Then enrollment declined by an average of 1.2% annually until it hit a low of 13,938 in 2021. Each year since, enrollment has increased by an average of 3.5% annually. By 2024, the university had 15,471 students. This corresponds to a 4% increase in the student body since 2016, and an 11% increase in the student body since enrollment hit a low in 2021.

Figure II-17. NMSU Fall Enrollment, 2016–2024

Note:
Institution headcounts are unduplicated and include all students enrolled regardless of enrollment type.

Source:
New Mexico Higher Education Department and Root Policy Research.



Stakeholders serving student populations highlighted dormitory shortages, high living costs not fully covered by financial aid, and deteriorating off-campus housing near NMSU. In some cases, students have temporarily relocated to hotels due to unsafe housing conditions, such as the presence of asbestos. Stakeholders noted that housing insecurity among students contributes to dropouts and out-migration, weakening the local workforce.

Gaps Analysis

This affordability analysis compares the supply of housing at various price points to the number of households who can afford such housing. If there are more housing units than households, the market is "oversupplying" housing at that price range. Conversely, if there are too few units, the market is "undersupplying" housing. The gaps analysis conducted for renters in the county and the city addresses both rental affordability and ownership opportunities for renters who want to buy.

Rental gaps. Figure II-18 compares the number of renter households in the county and the city in 2020 and 2024 at different AMI levels, and the number of units in the market that were affordable to them. Affordability gaps are shown by household AMI ranges published by HUD for a 2-person household.

The "Gap" column shows the difference between the number of renter households and the number of affordable rental units. The rental gaps show that:

DRAFT

DRAFT

- In 2024, there is a rental gap of 4,676 units for households earning up to 30% AMI in the county. In Las Cruces, this gap is 4,497, and it is 103 in the rest of the county.

- Between 2020 and 2024, the gap in the county decreased by 1,456, and by 131 in Las Cruces. The decrease in the shortage was driven by a sharp decrease in the number of renters below 30% AMI in the rest of the county. The number of renters below 30% AMI decreased by 2,290 in the county, 454 in Las Cruces, and 1,835 in the rest of the county. By contrast, the number of units affordable to such households decreased by only 834 in the county, 323 in Las Cruces, and 539 elsewhere in the county.

- The gap shown for renters with income over 120% AMI in Figure II-18 suggests that those renters are spending less than 30% of their income on housing. This points to an income mismatch in the market in which higher income households are occupying homes affordable to lower income households.

DRAFT

DRAFT

Figure II-18.
Rental Market Gaps, Doña Ana County, Las Cruces, and County (excl. Las Cruces), 2020 and 2024

	Max. Aff.	Dori a Ana County			Las Cruces			County (excl. Las Cruces)		
AMI Level	Rent	Renters	Units	Gap	Renters	Units	Gap	Renters	Units	Gap
2020										
0-30% AMI	$431	9,788	3,656	-6,132	6,423	1,795	-4,628	3,365	1,966	-1,399
31-60% AMI	$626	4,706	5,519	**813**	3,130	3,606	**475**	1,576	1,911	**335**
61-80% AMI	$879	3,657	10,145	**6,487**	2,293	6,464	**4,171**	1,364	3,706	**2,342**
81-100% AMI	$1,043	1,375	4,317	**2,941**	899	3,120	**2,221**	476	1,142	**665**
101-120% AMI	$1,250	1,742	3,823	**2,081**	1,139	2,997	**1,858**	604	735	**132**
121-149% AMI	$1,563	2,228	1,818	-410	1,473	1,238	-235	755	571	-184
Over 150% AMI	$1,563 +	4,608	1,357	-3,251	3,164	738	-2,426	1,444	645	-799
2024										
0-30% AMI	$493	7,498	2,822	-4,676	5,969	1,472	-4,497	1,530	1,427	-103
31-60% AMI	$790	3,940	8,114	**4,174**	2,399	5,528	**3,129**	1,541	2,593	**1,052**
61-80% AMI	$1,034	2,776	6,946	**4,170**	1,509	4,950	**3,441**	1,267	1,994	**727**
81-100% AMI	$1,316	2,931	6,060	**3,129**	1,673	4,691	**3,018**	1,258	1,328	**70**
101-120% AMI	$1,579	2,538	3,133	**595**	1,933	2,560	**627**	606	537	-69
121-149% AMI	$1,974	3,294	2,244	-1,049	2,387	1,638	-749	907	602	-305
Over 150% AMI	$1,974+	5,629	1,262	-4,367	3,794	894	-2,900	1,835	368	-1,466

Note: Household AMI is based on limits published by HUD for a 2-person household. Assumes a household spends a maximum of 30% of its income on housing costs. Source: 2020 and 2024 5-year ACS estimates, HUD Income Limits, and Root Policy Research.

DRAFT

DRAFT

Ownership gaps. The ownership gaps analysis demonstrates the affordability mismatch between prospective buyers (current renters) and available product (Figure II-19). Similar to the rental affordability gaps analysis, the model compares renters, renter income levels, the maximum monthly housing payment they can afford, and the proportion of units purchased with a mortgage that were affordable to them. The ownership gaps analysis shows that:

- In 2020, the maximum affordable home prices at each AMI were higher than in 2024; this is driven by the historically low mortgage interest rates during the pandemic.
- The rise in interest rates and shifts in the home price distribution have significantly reduced homeownership affordability.
- In Doña Ana County in 2024, 75% of renters had income below 120% AMI, but only 7% of units were sold in that affordability range.
- In Las Cruces in 2024, 76% of renters had income below 120% AMI, but only 9% of units were sold in that affordability range.
- Between 2020 and 2024, the affordability gap expanded to higher incomes. In 2020, 53% of units in both the county and city were affordable to the 21% of renters with incomes between 80% and 150% AMI. By 2024, only 18% of units in the county and 26% of units in the city were affordable to the 30% of renters within the same income bracket.

DRAFT

DRAFT

Figure II-19.
Ownership Market Gaps, Doña Ana County, Las Cruces, and County (excl. Las Cruces), 2020 and 2024

		Dori a Ana County			Las Cruces			County (excl. Las Cruces)		
AMI Level	Max. Aff. Home Price	Renters	Units	Gap	Renters	Units	Gap	Renters	Units	Gap
2020										
0-30% AMI	$91,722	45%	1%	-43%	44%	1%	-43%	46%	1%	-45%
31-60% AMI	$118,833	11%	3%	-8%	11%	3%	-8%	10%	2%	-8%
61-80% AMI	$167,017	12%	21%	**9%**	12%	28%	**16%**	13%	9%	-4%
81-100% AMI	$198,055	5%	19%	**13%**	5%	23%	**18%**	6%	12%	**6%**
101-120% AMI	$237,540	6%	18%	**11%**	6%	16%	**10%**	6%	20%	**14%**
121-149% AMI	$297,083	9%	17%	**8%**	9%	14%	**5%**	9%	22%	**13%**
Over 150% AMI	$297,083+	11%	22%	**10%**	12%	14%	**2%**	10%	34%	**24%**
2024										
0-30% AMI	$69,418	32%	0%	-32%	36%	0%	-36%	24%	0%	-24%
31-60% AMI	$99,185	12%	0%	-12%	10%	0%	-10%	16%	0%	-16%
61-80% AMI	$129,845	10%	1%	-10%	8%	1%	-7%	16%	0%	-15%
81-100% AMI	$165,308	11%	2%	-9%	11%	3%	-8%	11%	1%	-10%
101-120% AMI	$198,397	10%	4%	-6%	11%	5%	-6%	8%	3%	-4%
121-149% AMI	$248,101	9%	12%	**3%**	7%	18%	**11%**	11%	5%	-6%
Over 150% AMI	$248,101+	16%	81%	**65%**	17%	73%	**56%**	14%	90%	**76%**

Note: Household AMI is based on limits published by HUD for a 3-person household. Assumes a household spends a maximum of 30% of its income on housing costs. Purchase affordability calculations assume a 30-year mortgage at 6.72% interest in 2024 and 3.11% in 2020, with 10% down and 35% of monthly housing costs to other expenses such as insurance, HOA fees, and utilities.

Source: 2020 and 2024 5-year ACS estimates, HUD Income Limits, HMDA, Freddie Mac from the Federal Reserve of St. Louis, and Root Policy Research.

DRAFT

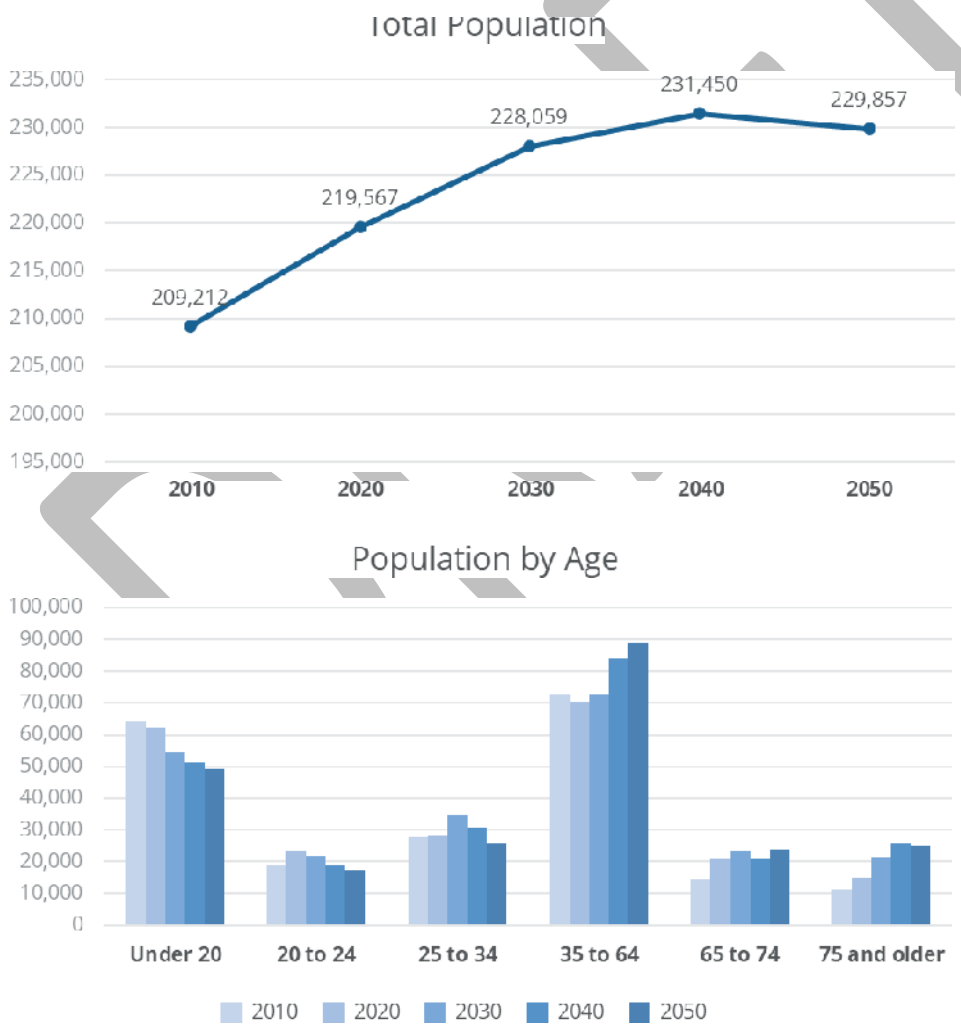
DRAFT

Projected Needs

As shown in Figure II-20. Doña Ana County's population is projected to grow from 219,567 to 231,450 by 2040, followed by a slight decline by 2050. In New Mexico overall, population growth between 2025 and 2040 is projected to be less than 1%, while it is projected to be 3% in Doña Ana County.

The number of residents under age 20 and young adults is expected to decrease, while the population aged 35 to 64 is projected to remain the largest group. Older adults are significantly increasing, particularly those aged 75 and older.

Figure II-20.
Population Estimates and Projections by Age, Doña Ana County, 2010 to 2050



Note: 2010 and 2020 represent Decennial Census data, the rest represent population projections.
Source: The University of New Mexico Geospatial and Population Studies.

DRAFT

Using the household formation rate by age for 2023 in the county and applying it to the population projections by age, Figure II-21 shows the projected number of households in Doña Ana County and Las Cruces from 2025 to 2045.

In Doña Ana County, the number of households is projected to increase from 86,624 in 2025 to 96,484 by 2045, resulting in a gain of 9,861 households. Las Cruces is anticipated to grow from 47,676 households to 53,104 during the same period, adding a total of 5,427 households.

Figure II-21.
Number of Household Projections, 2025, 2030, and 2035

Year	Dona 9La County	Las Cruces
2025	86,624	47,676
2030	90,881	50,020
2035	93,258	51,328
2040	95,634	52,636
2045	96,484	53,104
2025 to 2045 Change	**9,861**	**5,427**

Note:

Using the 2023 household formation rates by age group.

Source:

The University of New Mexico Geospatial and Population Studies, ACS 2023 5-year estimates, and Root Policy Research.

Figure II-22 shows the projected affordability needs to accommodate household growth in Doña Ana County while maintaining its current distribution of Area Median Income (AMI). The table outlines the number of rental and ownership housing units needed in Doña Ana County and Las Cruces from 2025 to 2045, categorized by household income levels in relation to AMI.

A large portion of these units should be affordable for households earning below 100% of AMI to support very low-income residents, the workforce, and retirees. Because market-rate projects usually generate higher-priced units, public subsidies are necessary to create more affordable housing options. These subsidies will promote enough development to speed up the filtering[5] of older homes into more affordable prices and help preserve naturally occurring affordable housing.

To meet the needs of low- and moderate-income households from 2025 to 2045, the following units need to be affordable in Doña Ana County:

- For households with incomes below 30% of AMI: 1,033 rental units and 554 ownership units.
- For households with incomes between 30% and 50% of AMI: 625 rental units and 586 ownership units.

[5] Filtering is the process by which the introduction of new housing units results in older units becoming relatively cheaper over time. This occurs because the older units are considered outdated and gradually move down to lower price points without any formal rehabilitation or affordability restrictions.

DRAFT

DRAFT

- For households with incomes between 50% and 80% of AMI: 764 rental units and 879 ownership units.
- For households with incomes between 80% and 100% of AMI: 270 rental units and 560 ownership units.

In Las Cruces, the following units need to be affordable:

- For households with incomes below 30% of AMI: 675 rental units and 225 ownership units.
- For households with incomes between 30% and 50% of AMI: 428 rental units and 161 ownership units.
- For households with incomes between 50% and 80% of AMI: 521 rental units and 376 ownership units.
- For households with incomes between 80% and 100% of AMI: 193 rental units and 245 ownership units.

Some of these units will become affordable as older residents age in place[6], others will require tenant subsidies, and others will need to be added through new construction of affordable units and filtering of older units into more affordable price brackets. Demographic trends suggest that a significant portion of the ownership need at the lowest income levels will also take the form of housing rehabilitation and accessibility improvements. Population projections show a growing share of residents age 65 and older, and older households are both more likely to own their homes and more likely to have lower fixed incomes. As a result, many very low-income homeowners are expected to remain in existing homes that may require repairs, energy-efficiency improvements, or accessibility modifications. Given these dynamics, a reasonable lower-bound estimate is that roughly half of the ownership units needed for households below 30% of AMI—554 units in the county and 113 units in the city—will likely consist of existing homes that require rehabilitation or accessibility upgrades to remain safe, affordable, and suitable for older residents.

DRAFT

6 Units do not necessarily become cheaper in a market sense. Rather, they remain affordable because housing costs remain fixed or stable. This situation arises because many long-time homeowners have either paid off their mortgages or have very low fixed mortgage payments.

DRAFT

Figure II-22.
Projected Affordability Needs by Tenure and AMI, Doña Ana County, Las Cruces, and County (excl. Las Cruces), 2045

	Total	Percent of AMI				
		0-30%	30-50%	50-80%	80-100%	100%+
Total Units						
Doha Ana	**10,174**	1,587	1,211	1,643	830	4,902
Las Cruces	**5,599**	896	585	894	437	2,785
County (excl. Las Cruces)	**4,574**	690	626	748	393	2,118
Rental Units						
Doha Ana	**3,644**	1,033	625	764	270	952
Las Cruces	**2,504**	675	428	521	193	686
County (excl. Las Cruces)	**1,140**	358	197	242	77	266
Ownership Units						
Doha Ana	**6,529**	554	586	879	560	3,951
Las Cruces	**3,110**	225	161	376	245	2,103
County (excl. Las Cruces)	**3,419**	329	425	503	315	1,847

Note: Holding the current AMI distribution constant. Assuming a 2% ownership vacancy rate and 5% rental vacancy rate.

Source: The University of New Mexico Geospatial and Population Studies, ACS 2023 5-year estimates, HUD CHAS data, and Root Policy Research.

DRAFT

DRAFT

SECTION III.

LAND USE AND POLICY REVIEW

DRAFT

SECTION III.
Land Use and Policy Review

This section satisfies the requirements of the Land Use and Policy Review rules for the State of New Mexico Affordable Housing Act (AHA). That requirement includes the following analyses:

- General analysis of land use parcels including zoning, size and existing use, environmental constraints, availability of infrastructure;
- Evaluation of suitability, availability and realistic development capacity of developable sites, including appropriate zoning for special needs housing, such as multifamily rental, mobile homes, transitional and homeless shelters;
- Identification of constraints, such as in land use controls, codes and enforcement, fees and exactions, processing and permit procedures, on/off site improvements, reasonable accommodation, availability of financing, land availability and prices, construction costs, and the local capacity to assist, finance and manage construction, provide housing support services, and administer housing funds and programs; and
- Minimum density calculations targeted to affordable housing populations.

This section also supports the federal requirement of the City of Las Cruces to "affirmatively further fair housing" or AFFH. Specifically, the Federal Fair Housing Act (FHA) requires the U.S. Department of Housing and Urban Development (HUD) and recipients of housing and community development funds from HUD—which the City of Las Cruces receives—to affirmatively further the policies and purposes of the FHA (also known as AFFH). Jurisdictions receiving housing and community development funding from HUD commit to AFFH through certifications submitted with annual funding action plans. What AFFH means in practice is not defined in the FHA. Currently, a funding recipient may simply demonstrate that it has taken action that is "rationally related" to promoting one or more attributes of fair housing. For Las Cruces, the demonstration of AFFH includes an analysis of disproportionate housing needs, discriminatory actions, and barriers to housing production and fair housing choice related to land use, zoning, and policy.

DRAFT

DRAFT

General Land Use Analysis

The following section provides a general analysis of land use parcels within the City of Las Cruces, including zoning, size and existing use, environmental constraints, and the availability of infrastructure, related to facilitate affordable housing development within the city.

Zoning, lot size, and existing uses. As part of the city's 2021 Analysis of Impediments to Fair Housing Choice (AI) study, while no "egregious" barriers to affordable housing development were found, the following **land use and zoning-related** issues were identified:

- Lack of multifamily sites close to public transit and employment centers;
- Lack of smaller lot sub-divisions which facilitate greater densities per acre;
- Lack of use of incentives in Zoning Code/Comprehensive Plan to make denser rental housing more affordable for households with incomes less than 50% of AMI;
- Limited use of Accessory Dwelling Unit (ADU) Ordinance to create more dwellings on existing lots;
- Lack of smaller lots for single family homeownership development;

The following subsection describes how the City has addressed each of the zoning and land use-related AI issues highlighted above.

Lack of multifamily sites close to public transit and employment centers. With the adoption of *Realize Las Cruces (Realize)* in 2025, the City performed a wholesale rewrite to its development codes and adopted a new zoning map to correspond (III-1). *Realize* is the City's implementation of *Elevate Las Cruces (Elevate)*, the City's 2023 Comprehensive Plan. All residentially zoned properties and some non-residentially zoned properties were re-zoned into new zoning districts that now allow for a variety of residence types in any residential zoning district, most by right. This includes the following housing types: single family homes, duplexes, triplexes, quadplexes, and multifamily dwellings, along with manufactured homes, congregate living uses (e.g., boarding houses and fraternity/sorority homes), and residential care facilities. Further, depending on the type of proposed use, manufactured home parks, mixed-use, and live/work uses are also allowed by right in the NH-2/NH-3 (higher density residential zones for all area types—rural/suburban/urban) and with special use permits in the NH-1 and the CR (Commercial/Retail) District.

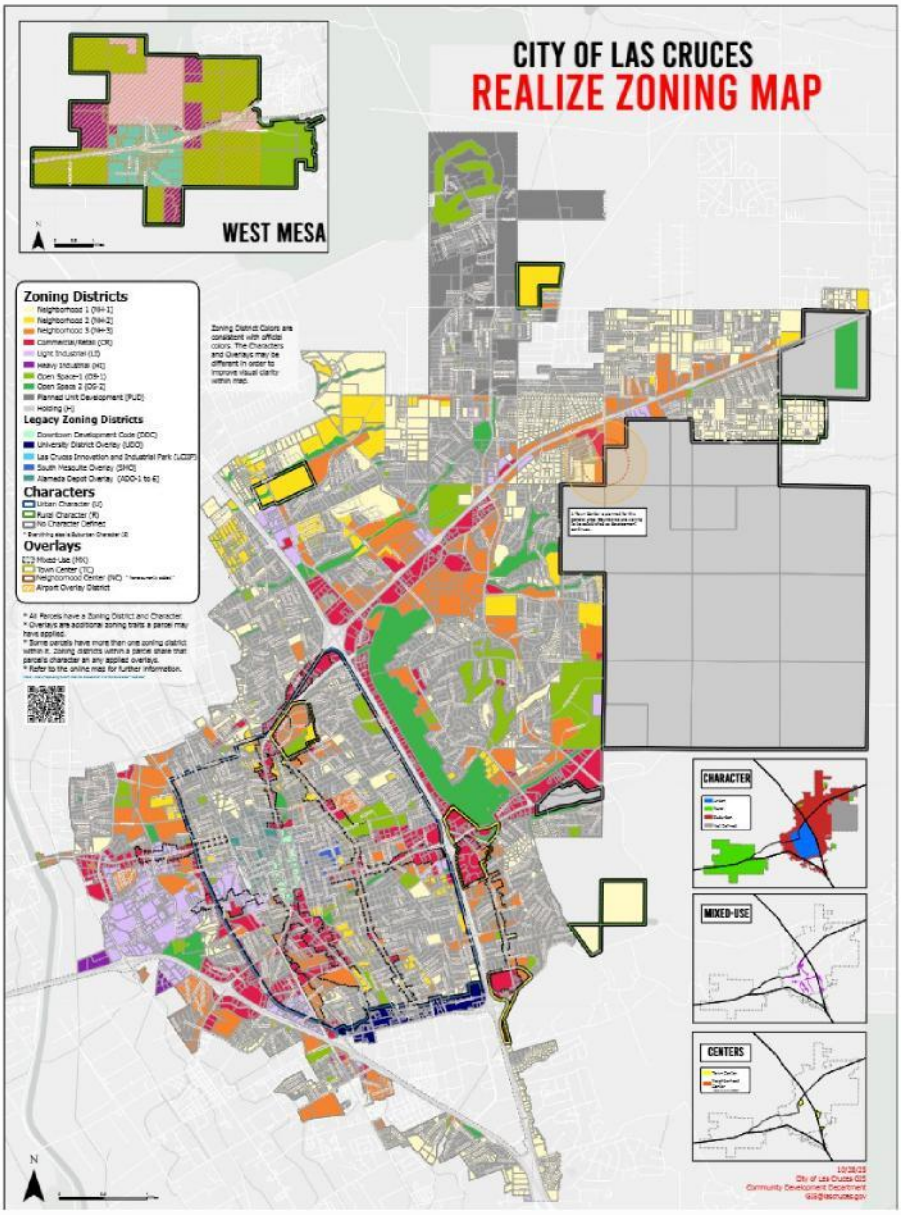
Recommendation(s). The City should consider creating and maintaining an inventory to identify vacant or underutilized lots in proximity to both transit lines (existing, future, or expanded) and employment areas (current and future) that may be available for acquisition or redevelopment to facilitate higher density residential development. The City may want to hire an outside entity (realtor or other) to assist with identification and

DRAFT

DRAFT

acquisition or pursue opportunities to connect with the Realtor's Association to tag any identified lots/properties for future acquisition when they may become naturally, marketed anytime in the future.

Figure III-1.
Zoning Map, City of Las Cruces, 2025



Source: City of Las Cruces.

Lack of smaller lot subdivisions which facilitate greater densities per acre. The City's prior Analysis of Impediments (AI) study recommended that the City facilitate the creation of smaller lot subdivisions in its Infill Development Overlay District by utilizing existing flexible setback requirements. However, in the adoption of *Realize*, the Infill

DRAFT

Development Overlay District was eliminated. This was done for a variety of reasons, including:

- Reduction of the number of vacant lots in the infill area has been substantially reduced by at least 1/2 since the Infill Plan's adoption in the early 1990's;
- Expansion of the infill area would have added but a few number of vacant lots, especially adjacent to existing residential areas; and
- A clear natural or man-made boundary of any expanded area to the infill area did not exist or would have been difficult to delineate/describe.

Through *Realize*, the City has updated its development standards to allow for a greater variety of housing types to be developed in all its residential zoning districts, an overall increase in allowable residential density, and the expansion of mixed-use developments.

Lack of use of zoning incentives to facilitate development of housing affordable to households with incomes less than 50% of AMI. The AI recommended that the City use its existing provisions for greater density and other non-cash incentives to incent developers to provide rental housing to the lowest income residents, including monetary incentives, fee waivers, and tax credits. As described above, the City's update to its residential zoning allowances and development standards now allow for a more diverse mix of housing to be built at greater densities. As such, the need for zoning incentives to encourage this type of development is no longer needed.

Limited use of Accessory Dwelling Unit (ADU) Ordinance to create more dwellings on existing lots. The City's prior AI articulated that changing the zoning and building code ordinances to allow ADUs for non-family households and alternative types of housing, such as tiny homes or family individuals, may result in the availability of more affordable units.

With the adoption of *Realize*, this change has been implemented. Specifically, Section 36-3. B #19 allows for ADUs by right in all residential zoning districts, with limited exception on the development standards in the Alameda Depot Overlay Zone (a legacy zoning district from pre-2001). ADU standards in the Alameda Depot Overlay Zone allow for: 1) No more than 1 permitted on a lot, 2) No more than 1 family unit occupying them at a time, 3) they must meet the setbacks for accessory structures in the zone in which they are located, 4) shall be limited to no more than 50% of the floor area of the principal dwelling, 5) they may be rented or occupied by a guest, 6) they may have a separate utility meter from the principal dwelling, and 7) they shall have an assigned address.

Accessory Dwellings are now allowed by right in all NH use designations with less-stringent standards from the previous code and are allowed to be rented by others or used for guests with the adoption of *Realize*.

DRAFT

DRAFT

Recommendation(s). The City may wish, in the long term, to revisit or modify the standards in the legacy zoning districts that may be more restrictive in their design (i.e. under one roof) or who may occupy (i.e. by family only).

Lack of smaller lots for single family homeownership development. The City's prior AI recommended that while there is a supply of lots suitable for single family detached ownership development, the City could encourage new subdivisions to include a greater number of smaller lots as a way of lowering the cost of new ownership units for low- and moderate-income households.

With the adoption of *Realize*, the R-1A Zoning classification was eliminated. The City's new use designations intended for housing are Neighborhood District (NH-1, -2, and -3 with three area types—Rural, Suburban, and Urban—for each of these districts), which allow for nine (9) distinct areas dedicated to residential land uses. With this change, there is no direct link to the former R-1A zoning classification with any of the new designations. The new use designations and area type maximum densities are as follows:

	Residential Density (Maximum Dwelling Units Per Acre (DUA)) *		
Use Designations	**Rural**	**Suburban**	**Urban**
Neighborhood 1 (NH-1)	1	16	40
Neighborhood 2 (NH-2)	2	24	50
Neighborhood 3 (NH-3)	4	30	50

** Excludes accessory dwellings*

The previous R-1 Zoning District had a maximum density of 8 dwelling units per acre (DUA). The R-1 zone was where most single-family attached and detached homes were located. The closest new Use Designation for single-family homes, based on density alone, is NH-1-Suburban, which has a DUA that is double the previous R-1 Zoning District. Similar increases are true for the former R-2, R-3, and R-4 zoning designations, which had maximum densities of 15, 30, and 40 DUA, respectively.

Environmental constraints. Flooding—and increased risk of flooding due to changes in the climate which produce more intense storms—is the most significant environmental challenge to housing production in Las Cruces and, more broadly, in many areas of the County.

The least expensive land in the area typically lies in areas prone to flooding—and, as such, it is not an option for affordable housing development. Many currently developed areas also have flood risk, which can create challenges with investments in preservation.

DRAFT

DRAFT

These homes and neighborhoods were built before flood management was part of development consideration.

Further complicating flood considerations in development and planning is that flood risk is increasingly difficult to predict. FEMA maps alone do not capture all hazards; many areas outside official flood zones still experience flooding due to local arroyos, runoff, and off-site drainage patterns. Existing drainage infrastructure—designed for lower-intensity events—is often overwhelmed during these storms, leading to significant downstream impacts.

Many of the existing "high-hazards" dams throughout Doña Ana County—some of which protect homes in the city—are soil barriers built in the 1960s by private farmers rather than engineered concrete structures. These were later inherited by the county for maintenance, even though they were never intended to protect residential areas from major storms. There is no funding to improve these.

Recommendation(s). The high-hazard dams that are in the county but impact properties with the city may warrant a discussion for shared responsibilities for future improvements. This could include financing through joint funding applications for State of New Mexico Capital Outlay, North American Development Bank financing, and other governmental, non-profit, and foundation founding may be worth evaluating and/or pursuing.

The City is considering a $^{1}/_{8}$ or $^{1}/_{4}$ percent sales tax increase in the near future. Major roadway infrastructure and flood control improvements may be viable uses, especially for affordable housing development and existing structure preservation. This could also be available to the County, depending on their adopted gross receipts taxes.

Another option, which had previously been undertaken but never adopted, was Development Fees for Roadways and Flood Controls. While such new development (impact) fees would increase the overall cost of development, with the option of fee waivers, this could provide a revenue stream to build major roadways sooner, to reconstruct outdated flood control structures, and install needed traffic signals that are otherwise difficult to finance.

Finally, the City and County have both had recent successes with the passage of General Obligation (GO) Bonds. A joint effort between the two entities in the future could be used to specifically address their common flood control needs.

Another barrier is the required coordination among different agencies before development can be approved. Flood, drainage, and sensitive species studies can involve several layers of government and consultants, and many government agencies are currently understaffed.

DRAFT

DRAFT

Availability of infrastructure. Infrastructure was identified as a significant barrier to housing development. Land cannot be developed without core infrastructure, and the cost of building arterial and collector roads is often far beyond the financial capacity of most developers. The "piecemeal" approach to laying infrastructure is a major issue in the City of Las Cruces. In the Metro Verde area, for example, progress was made possible through a partnership between the City and private developers to establish a Voluntary Assessment District, which allowed bond funding to finance major road construction. Without that mechanism, development would have occurred incrementally and inefficiently; this type of piecemeal infrastructure development has been a long-standing challenge in the community.

A similar situation exists in a current project south of Organ Mountain High School, where developers and the City collaborated to secure a federal grant for the construction of Mesa Grande Drive and connecting roads. Although the grant provides approximately $61.8 million, the project still faces a $15 million local match requirement that remains outstanding. The cost of major infrastructure—often ranging from $5 to $8 million per mile —makes large-scale development infeasible without public investment. In contrast to El Paso, where the City typically builds major roadways and developers handle only local improvements, in Las Cruces, the full burden of infrastructure falls on developers.

The project south of Organ Mountain High School is under long-term leases with the State Land Office and developers are required to follow a phasing plan to acquire and improve specific acreages over time. These leases include requirements that 15% of new units be affordable and 25% attainable, which together could yield roughly 600 affordable and 1,000 attainable homes. However, progress on these commitments is contingent upon completion of the core infrastructure. Because the State Land Office does not permit liens on its property, the Voluntary Assessment District mechanism used successfully in Metro Verde cannot be applied. As a result, even with significant federal investment, development remains stalled until local matching funds can be secured.

Recommendation(s). It is difficult to compare El Paso to Las Cruces as New Mexico has a strict Anti-Donation Clause to its state constitution that does not exist in Texas. New Mexico's Affordable Housing Act, an adopted exception to the Anti-Donation Clause, allows cities, counties, and the State to make improvements or contributions for affordable housing; however, most private developers are unwilling to meet the stringent Act requirements for their projects or do not qualify as applicants.

Further, the City has a long and established practice for requiring the developers to build only their ½ of major roadways at the time development. This includes allowing developers to only build the ½ up to the entrance. The other ½ is built when development occurs further along the roadway or adjacent to the development (i.e. across the street). This includes the City completing the roadway cross-section (interior/inside lanes and medians) when traffic volumes increase in the future. This standard practice has been discontinued for a more context-specific approach to better align the new development's half of

DRAFT

DRAFT

the improvements with the existing built environment. As long as options for partial completion of major roadways are available, rather than burdening one development with all the costs up front, the City is providing viable options that support the creation of all housing.

Specific to the development south of Organ Mountain High School, the developers may want to work with the City to have the major roadways designed and rights-of-way dedicated formally to the City in advance of any other formal development approvals (i.e. master plans and subdivisions). This may allow for the reduction of the amount of affordable housing units by excluding these roadways from any calculations (if not already done so) and may allow for the City to look at other opportunities for financing the major roadway's construction without violating the Anti-Donation Clause or invoking the Affordable Housing Act.

Further, developers may need to be creative in their lot layouts and internal financing to make affordable housing work. Varied lot sizes interspersed throughout the development can create more lots, with the smaller lots being given to the City (for free or substantially reduced price) to use for affordable housing that is essentially financed through the sale of the remaining market rate lots in the overall development. The developers and the City may also need to look at alternative loans or grants (Community Development Corporations), CRA credits or financing, Economic Development Administration grants (where job-creating land uses are mixed/included in the development), and potentially Department of Energy grants (for geothermal energy production, as it is in the area) in their financing scheme to build the infrastructure or creative design that reduces other costs elsewhere. Partnerships with organizations like El Paso Electric and the Community Foundation of Southern New Mexico may need to be pursued, evaluated, or created.

Another financing option for consideration is the use of 4% LIHTC for the owner-occupied development, provided a sufficient number of units can be created and packaged at one time to make the development financially feasible using this mechanism. The 4% LIHTC may only be used for the housing construction and not the infrastructure; however, this may allow other pledged sources to be used for the infrastructure that isn't currently planned or accounted for.

Other identified land use challenges. Other zoning and land use-related issues found in this analysis are highlighted below.

Lack of compact development with population to support commercial uses in Downtown Business District. *Elevate,* Las Cruces' current comprehensive plan, encourages the development of mixed-use buildings. The prior AI suggested that the City encourage developers to build mixed-use commercial and residential units through cash and non-cash incentives, such as impact fee waivers and tax credits.

DRAFT

DRAFT

While the Downtown Development Code was incorporated without change from the previous Zoning Code into *Realize,* providing incentives of any type for anything other than affordable housing is restricted by New Mexico's Anti-Donation Clause to the state constitution and the New Mexico Affordable Housing Act. Nothing prohibits additional living units above low-rise commercial buildings in the Downtown. Further, the ability to create more housing throughout Las Cruces is accomplished through *Realize*'s adoption by: 1) the general increase in densities for all residential zones (except in the most restrictive rural neighborhood zones – see above), 2) the corresponding upzones of most residential areas, 3) the identification and codification of Town Center (TCO) and Mixed Use Corridor Overlay (MXCO) zones, and finally, 4) the allowance of mixed use and live/work developments in all residential areas and zones.

DRAFT

Evaluation of Suitability, Availability and Realistic Development Capacity of Developable Sites

The following section provides an evaluation of suitability, availability, and realistic development capacity of developable sites, including appropriate zoning for special needs housing, such as multifamily rental, mobile homes, transitional housing, and homeless shelters. Through this evaluation, some constraints are revealed; other constraints are discussed in the section that follows.

Multifamily rental housing. The development code analysis identified four areas that could create barriers to housing choice for specific populations:

- A required setback for apartments contained in the "curb cuts" section of the Code,
- Ground floor height minimums in the NH-1, NH-2, and NH-3 Urban zone areas,
- The definition of "Family" in the Zoning Code, and
- Group and congregate living uses—both in definition and where they are allowed throughout the city.

Curb cut setback. The City's Traffic Control and Curb Cut Ordinance has a 30' setback requirement from all curb cuts for apartments. In the NH-3 district (rural, suburban, and urban area types), where most apartments or multifamily dwellings are or would be built, this requirement results in a doubling of the front setback/build-to-line requirement beyond what is normally allowed and is still more than what is required (between 5' and 10") in the NH-1 and NH-2 districts (rural, suburban, and urban area types). This could affect the financial feasibility and density of multifamily/apartments, duplexes, triplexes, and quadplexes.

Recommendation(s). Change Section 32-59(3) to allow developers to defer to the required setback or build-to line.

Ground floor height minimum. In the NH-1, NH-2, and NH-3 districts, the ground floor height minimums for buildings with 3+ stories is 12 feet. This assumes that an ordinance for first reading of November 17, 2025, is formally adopted at a later date.

Minimum ground floor heights are intended to create a sense of scale and differentiation between the street level and upper floors. Requiring an additional ground floor height for buildings with 3 or more stories, while appropriate in a mixed-use development that has office and/or commercial uses on the ground floor, seems high and doesn't consider affordable housing or all-residential developments that rarely vary ceiling heights between floors. In addition, ground floor residential units could lose energy efficiency with taller first floor heights. This standard could also make expansion of existing housing development to allow more units on sites with existing housing more difficult to implement or to afford.

DRAFT

DRAFT

Recommendation(s). Las Cruces could have a lower standard for 100% affordable housing developments that provide a ground floor height of 8 to 10' for 1- and 2-story buildings, and 10' for 3+ storied buildings. The City could also provide differing ratios based on the mix of affordable and market rate housing proposed or different standards for the ground height based on the roadway classification on which the development fronts. The City needs to develop and evaluate these options and others based on the intent of *Elevate Las Cruces* while also making affordable housing development a priority.

Definition of family. How a jurisdiction defines "family" can impact the housing types different households are allowed to live in based on their household composition, creating unnecessary barriers to housing choice. In Las Cruces, "Family" is currently defined as "Persons related by blood or marriage, or a group of persons who need not be related by blood or marriage, living together as a single housekeeping unit." In the "Single-Family Home CLASSIFICATION" of the code, however, single family homes are defined as: A detached dwelling unit designed and used exclusively for the residence by one family household or one group of lessees."

While the definition of "Family" in the Development Code General Provisions (Chapter 34) isn't that concerning, there is the potential for complaints or confusion arising from the definition when it comes to "Single-Family Home CLASSIFICATION" in that it refers to "..by *one* family household or *one group* of lessees...," as well as the subjective classification of a "single housekeeping unit." Families with adopted or foster children and unmarried partners could be viewed as excluded from this definition if a "group of persons" is thought to be roommates. "Living together as a single housekeeping unit" presents a further dilemma—what happens to 2 persons living in the same housing unit but act separately in their actions other than being under one roof and sharing the space?

Recommendation(s). The City should change the definition to be clearer and more consistent, for example: "Persons related by blood, marriage, **adoption, other recognized unions,** or a group of persons who need not be related **by such relations, including but not limited to a group of individual lessees,** living together as a single housekeeping unit."

Group and congregate living uses. The Fair Housing Act prohibits jurisdictions from implementing zoning decisions or land use policies that exclude or discriminate against protected classes, including populations living with disabilities. As such, to ensure that people living with disabilities are not treated differently from people not living with disabilities, group and congregate living uses should be allowed by right in residential zone districts.

The City's Zoning Regulations include all the group and congregate living land uses, which are listed by where they are permitted and any enumerated/detailed requirements in Sections 36-3 A. et. seq. The classification definitions differentiate "community residences" that serve people with disabilities from "halfway houses" by requiring that

DRAFT

DRAFT

halfway houses get special permits. This could be viewed as treating people with disabilities differently (persons in recovery are treated as having a disability when they are in recovery). The regulations also only allow nursing homes to be located in NH-2 with a special permit, but do not require this of assisted living facilities and independent living facilities, which most would consider similar uses.

Recommendation(s). Las Cruces needs to reconcile these uses against the intent of *Elevate Las Cruces*, state statutes, and ensure that the uses are comprehensive as to what they intend to allow within the community. From this, they should create consistent and documented reasoning within the regulations as to why the use is allowed in any particular zoning designation while paying special attention to allowing similar uses in the same zoning designations. This could include allowing the use in suburban and urban areas, but not rural areas. Further, they should document any zones that require a special use permit as to why that is required and how that is going to be evaluated objectively against a standard.

Mobile homes. Manufactured homes are allowed by right in Las Cruces in all residential areas. However, manufactured homes (i.e. double wide mobile homes) should not be confused with and are not the same as mobile homes (i.e. single wides) throughout New Mexico. Mobile homes, for some, may be their only affordable form of homeownership. Las Cruces does not allow new mobile homes to be placed in the community except in new or existing mobile home parks and the replacement of legal nonconforming (previously placed in allowed zones) mobile homes. This was done with the adoption of *Realize* as the city's development code and its corresponding citywide rezoning.

Areas of the community, particularly on the city's east mesa (south of US Highway 70 between Dunn Drive and Holman Road) had an extensive area with large-sized lots that allowed mobile homes by right (i.e. zoned RE-M) and a few areas that were zoned R-1M (single-family residential mobile homes allowed). No such allowance was created in *Realize* and no accommodation exists for those property owners that had by right zoning today, unless they had a mobile home previously in place. The City has an extensive section on how nonconformities are addressed when changed, either intentionally or by accident.

Recommendation(s). Las Cruces should expand the nonconformities section to include a provision to allow property owners that had vacant or other nonconforming structures on lots with any previous Mobile zoning designation (i.e. REM, R-1M, etc.) that they have a by-right period of time to place a mobile home or when that time period expires, they must conform to the allowed structures in the zoning designation at that time. A viable example would be 7 to 10 years. This allows people who purchased property with plans of placing a mobile home on the property, but not ready at the time of *Realize*'s adoption, an opportunity to do so. The City should inventory the lots in these previously zoned areas and engage with anyone with a non-conforming structure or vacant land about the change and develop realistic options for future incorporate into the Code.

DRAFT

DRAFT

Transitional housing. *Realize* does not define transitional housing.

Recommendation(s). Las Cruces should define transitional housing and delineate where it is allowed by right, by special use permit, or where prohibited. This could be accomplished as part of their effort to reconcile group and congregate living uses as outlined above.

Homeless shelters. *Realize* does not define homeless shelters or shelter(s) for humans in general, though "homeless shelter" is listed as a permitted use in at least one of the legacy zoning districts.

The City does have shelters, a day shelter for the homeless and an overnight and transitional shelter for victims of domestic violence. The homeless day shelter is located on the campus of Mesilla Valley Community of Hope and the campus' regulation is governed by an adopted master plan and corresponding planned unit development. The planned unit development option was pursued as the campus incorporated a tent city/camp city as a desired use prior to *Realize*'s adoption.

The domestic violence shelter is on City-owned property and is designated NH-3.U (Urban); the highest designated residential land use area (NH-3) and intensity (Urban). X

Recommendation(s). Las Cruces should define homeless or human-occupied shelters (emergency, transitional, permanent, or otherwise) and delineate where it is allowed by right, by special use permit, or where prohibited. This could be accomplished as part of their effort to reconcile group and congregate living uses as outlined above.

DRAFT

DRAFT

Identification of Constraints

The following section identifies and evaluates a series of constraints related to affordable housing development in Las Cruces, including land use controls, codes and enforcement, fees and exactions, processing and permit procedures, on/off site improvements, reasonable accommodation, availability of financing, land availability and prices, construction costs, and the local capacity to assist, finance, and manage construction, provide housing support services, and administer housing funds and programs.

Land use controls. The "General Land Use Analysis" section provides a detailed description of the major zoning and land use constraints impacting affordable housing development in Las Cruces. The following subsection describes other land use constraints to affordable housing development identified by the City.

Parking requirements drive higher percentages of land devoted to car parking. In addition to the various development regulations, on-site parking requirements can also impact the development cost of affordable housing. The City's prior Analysis of Impediments to Fair Housing (AI) study found that the City required two on-site parking spaces for most residential, detached units, while some flexibility existed for attached rental and for-sale units. The standard for those types of units is 1.5 to 2.0 spaces per dwelling unit. There were further reductions in parking requirements for facilities which house elderly clients or those with disabilities. Generally, those types of residential land uses allow for a parking ratio of less than one parking space per unit or bed, depending on the configuration of the facility. By encouraging multiunit development near public transit and developers imposing restrictions on the number of parking spots, more land may be used for housing versus parking in Las Cruces.

The AI study recommended reducing parking requirements for multifamily development located close to public transit in compliance with reduced requirements in the Comprehensive Plan & Central Business District vision for higher density development. The study also recommended for the City to provide conditions for less on-site parking by allowing developer imposed restrictions on the number of autos owned by residents.

With the adoption of *Realize*, the City implemented lower parking standards for duplex, triplex, quadplex (fourplex), and multifamily dwelling units to one parking space per dwelling. All single-family housing types (i.e. manufactured homes (in or out of a manufactured home park), mobile home, single-family, and townhomes), remain at two parking spaces per dwelling.

Live/work developments require one space per dwelling unit plus that required for the specific business, while mixed-use developments have the lowest at the number required for the type of use (listed elsewhere in the Code) multiplied by 0.5. These all seem reasonable, not overly burdensome for housing, and aligning with what older developed parts of the community provide. Additionally, there are procedures (both administrative

DRAFT

DRAFT

and quasi-judicial) for any development that would want to deviate or modify the required parking.

Recommendation(s). Congregate and residential care uses require a combination of spaces for both residents and employees. These are all reasonable with one exception: Independent Senior Facilities require one space per unit and none for employees . The City may want to review existing (if any) such facilities and determine if parking spaces for employees are needed. Additionally, it is worth noting that bicycle parking is required for mixed-use type developments as well as most congregate living and residential care facilities, and they too appear reasonable in their required numbers.

Fees and exactions. An analysis of public safety, water, wastewater, and park development fees concluded that these fees are reasonable and do not create significant barriers to housing development. However, there are concerns related to additional requirements for neighborhood parks in the city. Additionally, there are options available for the City to waive these fees dependent on changes to state law and internal operations to the City.

Neighborhood park requirements. The City updated the park development fees in the spring and summer of 2025 near simultaneous with but separate from *Realize Las Cruces (Realize). Realize* included within the Development Standards the dedication and construction of neighborhood parks, in addition to the collection of park development fees for community and regional parks and specialty facilities (natatoriums). It appears that the neighborhood parks were evaluated as part of the park development fee process but were excluded from the final fee due to *Realize*'s requirement of dedicating neighborhood parks. This is within the City Council's authority to do so (i.e. Council may set a development fee lower than what is required by the fee establishment process; however, they may not set a fee amount higher than what is calculated).

However, there is a concern that in addition to the regular park development fee that would be paid for each new housing unit created, the neighborhood park dedication component adds another layer to the development process. It also has the potential to negatively impact established neighborhoods by making it cost prohibitive for some owners to add housing units on existing lots. Owning, maintaining, and now creating additional housing units on existing lots with housing units further enhances opportunities for wealth creation among low-income residents, when in the position to or afford such opportunities, while also adding to the City's housing stock.

Affordable Housing Fee Waiver. The City has an Affordable Housing Fee Waiver Ordinance that is incorporated within the Municipal Code as required by the New Mexico Affordable Housing Act. The aim of the ordinance is to lessen the impact of water, wastewater, public safety, and park impact fees to assist in lowering the costs of affordable housing development, both for rental and sale units. The Ordinance allows for the Community Development Department Director to approve waivers of impact fees

DRAFT

DRAFT

which meet the requirements for affordability contained in the Ordinance. The Impact Fee Waivers may be granted for any of the impact fees currently assessed by the City. In order to manage the fiscal impact of the waiver program, the City has set forth provisions for alternative payment of the waived fees from sources other than the City Department impacted by the fee waiver. The present practice is for the City to set aside a budgeted amount in its General Fund budget to provide alternative payments for the waived fees. Based on budgetary limitations, the fee waiver has been budgeted to assist approximately four (4) units per year. The Ordinance allows for the payment of the waived fees from other revenue sources beyond the City General Fund. The Fee Waiver Program Administrator could choose to backfill the waived fees from other sources, including federal grant dollars.

The State and City's definition of "affordable housing" in their respective statute and ordinance governing development fee waivers for affordable housing are more restrictive than that in the State's Affordable Housing Act and corresponding City ordinance. The restriction only allows development fee waivers to housing that is 80% of the AMI or less; whereas the Affordable Housing Act defines affordable housing as "residential housing primarily for persons or households of low or moderate income." However, slight the difference, this could be beneficial for production of affordable housing statewide if the state's statute was modified or reconciled to allow more flexibility. Additionally, with these changes, the City could develop a method for projecting the number of affordable housing units that could be reasonably built over a reasonable timeframe (e.g. five years) and account for this in their development fee setting process. Any number of affordable housing units created beyond that projected number would and could be budgeted to be paid for from other City and non-City sources.

Recommendation(s). The City should look to increase its budget ceiling for affordable rental and for sale units that qualify under the fee waiver standard.

Processing and permit procedures. A review and analysis of Las Cruces' development review process, fee schedule and the associated costs to obtain the necessary permits to undertake a housing development project are in line with costs in other communities which are dealing with similar planning, infrastructure challenges and water availability challenges.

On/off site improvements. One of the AI study findings related to on/off site improvements was the lack of guidance on "innovative techniques" to help lower infrastructure costs for denser development. The recommendation from the study suggested that the City convene a task force to address infrastructure requirements that could be modified to lower costs and preserve public health and safety in higher density developments.

DRAFT

DRAFT

However, with the adoption of *Realize*, the task force was not formally convened. The City relied on the adoption of both *Elevate* and *Realize* as their opportunity for community and stakeholder input to revise the infrastructure requirements. In *Realize*, the roadway standards were "right sized" to better account for demand they created from a traffic perspective and to improve the treatment of both pedestrians and cyclists. The safety and accommodation for pedestrians and cyclists are a result of the City's adopted Active Transportation Plan prior to adopting *Elevate*. It also reflects these as prudent, viable and affordable transportation methods. However, some of the street cross-section templates may be larger than previous options prior to *Realize*. Alternative cross-section approvals exist at an administrative level through the City's Development Review Committee (DRC – a staff level committee).

Recommendation(s). As *Realize* is new in both its adoption and implementation, the City should monitor the number of alternative cross-section requests made and approved, if any, over the next 2 to 4 years and evaluate policy refinements based on feedback received by applicants or potential applicants.

Reasonable accommodation. The City has no formal process for reviewing and approving reasonable accommodation requests related to zoning and land use matters. The City has an ADA Coordinator and active ADA Advisory Committee in place to assist the public with any requests for accommodation for the city's delivery of programs and services and those that use or visit its public buildings. Both the public and staff can ask for assistance from these resources to assist with implementing modifications, though staff are empowered to make changes with autonomy when presented and reasonable.

It is worth noting that Las Cruces, as required by state law, regularly adopts the most recent building, electrical, mechanical, plumbing, and fire codes, with limited exception/modification. Further, plan reviews for all new buildings or major modifications to multifamily and public buildings, including the ADA Architectural Guidelines and Section 504 requirements. Flexibility exists within the adopted codes and at a staff level to work with designers, builders, owners, occupants, and the public to make modifications to meet specific needs when not readily accommodated by the adopted codes.

Recommendation(s). There are both administrative and quasi-judicial processes in place for certain land use requests that could be easily modified or enhanced to more clearly indicate their use and availability for those with disabilities that are impacted or in need of modification. The City should survey or make outreach to other communities to review what procedures they may have in place and modified for use in Las Cruces.

Availability of financing. The City of Las Cruces has invested in a wide range of housing developments and has evolved its approach to funding and implementation. To the extent feasible, the City helps development partners structure their projects to avoid debt service, which allows rental income to support operations and resident services— which, for special needs residents, are critical for housing stability.

DRAFT

DRAFT

Funding strategies have focused on leveraging multiple public finance mechanisms. The City utilized general obligation (GO) bonds, capital outlay, and LIHTC equity as primary sources, while cultivating relationships with the state to secure nearly $20 million in additional investment. The approach is to keep projects "shovel-ready," enabling the City to capture state or federal funds that require quick expenditure timelines. Local dollars are repeatedly recycled—projects funded by the state free up local GO bond money to be reinvested in the next development. This method has increased the city's housing investment capacity and maintained a steady flow of affordable housing production.

As discussed elsewhere in this report section, barriers exist for infrastructure financing, which can delay development of affordable and market rate housing.

Land availability and prices. Las Cruces has many opportunities for infill and greenfield development—but as land has become more expensive, development has been more challenging. Costly infrastructure is a major barrier to developing land outside of the city core, as discussed throughout this section.

Land tenure and ownership emerged as a major barrier to both disaster recovery and longterm improvement, mostly outside of the city. In many areas, homes are inherited without probate filings, leaving an unclear title across multiple generations.

Construction costs. Since 2015, nationally, the costs of building materials have increased since the pandemic and have not returned to pre-pandemic levels. Dramatic increases in lumber pricing are largely due to increased demand for homebuilding and remodeling during the pandemic. Additionally, steel mill products have seen a dramatic price increase since the pandemic, while other building materials experienced smoother price increases over the same time period. As a result, rising construction costs are partially attributable to the decline in residential construction since 2020.

One significant construction cost identified in this analysis was the increase in curb and gutter installation prices. Four to five years ago, the price for curb and gutter installation was $9 per linear foot; now, it has increased to nearly $30 per linear foot.

Las Cruces did change their standard for curb and gutter installation from allowing rollover curbs to the more stringent, and potentially more costly stand-up curbs. Without recent detailed comparables, it is easy to assume that this change in standard has a higher installation cost. However, the rollover curb is an option that remains to developers, but they would have to pursue a design alternative approval through the Development Review Committee (DRC). City staff did indicate that the rollover curb is not a supported design by the Public Works Department, thus making the alternative more difficult to potentially achieve. To pursue the rollover curb, time and effort are required to achieve this approval (which may not be granted) and such expense may be for not when the stand-up curb may be ultimately required.

DRAFT

DRAFT

Recommendation(s). The stand-up and rollover curb design standards are both included in the Technical Manual to *Realize Las Cruces*. There isn't any indication for the preference of one over the other nor is the seeking of a deviation through the DRC in the Manual. At a minimum, the City should document in the Manual its clear preference and the associated justification for such. Alternatively, the City could better indicate in the Manual where one curb type is only allowed (i.e. only the stand-up curb on collectors and arterials) versus where either is optional (i.e. stand-up versus rollover) versus where rollover curb is allowed by right without authorization or design alternative approval from the DRC.

Local capacity to assist, finance, and manage construction. The City of Las Cruces has invested in its capacity and ability to facilitate and support the development of affordable housing through:

- Proposing a General Obligation Bond (GO Bond) to voters in fall 2022 which would dedicate $6 million of funding for affordable housing. That bond was approved;
- Developing a Housing Investment Strategy for use of the GO Bond. That strategy included a review of existing programs and resources which concluded that City staff had a "meaningful depth of expertise" and were committed to the work they do. The review also found that the City has "highly developed best-practice programs serving community members though nonprofit partners." The review also concluded that the City should commit to adequately aligning staffing with the investment strategy.
- Being awarded Low Income Housing Tax Credits (LIHTCs). The City is very competitive in obtaining tax credits and facilitating LIHTC development. It provides gap financing to LIHTC developers—and pre-commits to funding before the developer submits their tax credit application; donates land for future projects; and waives development fees.
- Piloted the City's first Permanent Supportive Housing (PSH) project—a 50-unit development funded through local contributions and state grants and designed to be self-sustaining.
- Acquired 52 lots in a new subdivision for affordable for sale housing. The lots—each supporting homes of roughly 1,100 to 1,200 square feet—were purchased at a discounted price compared to neighboring private sale.

The work has paid off. The City of Las Cruces was named Developer of the Year in 2025 by Housing New Mexico. The City's philosophy is to keep projects "shovel ready," enabling the City to remain competitive with state and federal grants and recycle GO Bond funds into new development opportunities. This method has increased the city's housing investment capacity and maintained a steady flow of affordable housing production.

DRAFT

DRAFT

Provide housing support services. The City has a number of seasoned development partners who have successfully developed affordable and supportive housing in Las Cruces.

As mentioned above, City staff strive to help partners structure their developments to be debt free so that rental income can support resident services. This is ideal, although it may be more difficult to achieve with funding cuts. The City utilizes public services allowances within the Community Development Block Grant to fund nonprofits who provide housing support services.

Access to housing counselors for homeownership is limited by the lack of qualified counselors: there is currently only one certified housing counselor in southern New Mexico.

Administer housing funds and programs. The City of Las Cruces has sophisticated staff with strong institutional knowledge. Administrative barriers to housing funds and programs are due to regulatory burdens rather than city administrative inefficiencies.

Minimum Density Calculations Targeted to Affordable Housing Populations

The following section provides minimum density calculations targeted to affordable housing populations for both single-family and multifamily housing development. The tables show the potential "gap" or "surplus" in what households at varying AMIs can afford compared to the cost of development for different housing types, densities, and public sector interventions (e.g., land development). Many of the costs below are variable, and could change significantly given market conditions, locations, and other construction practices.

Single-family housing development. Figure III-2 shows single family unit calculations for the City of Las Cruces. The analysis shows that given current development costs, single family homes are generally not affordable to households with incomes at or below 120% AMI—though higher density development begins to close the gap significantly.

At lower densities (2–4 DU/ac), a subsidy gap exists at all income levels up to 120% AMI. Development at 4 DU/ac becomes feasible for households at 150% AMI. Feasibility continues to improve at the medium density (6 DU/ac) and high density (8 DU/ac) scenarios, including the land donation scenario.

At 120% AMI, the gap narrows considerably with increased density, and high-density development—particularly where land costs are reduced through donation or City partnership—can approach affordability for 120% AMI households.

DRAFT

DRAFT

Figure III-2.
Single-family Density Calculations, City of Las Cruces

Item	ow ensy 2 uu/ac	ow ensy 4 uu/ac	eum ensy 6 UU/ac	g ensy 8 uu/ac	an on a on 8 uu/ac
Total Units	2	4	6	8	8
Land (incl. site work/infrastructure) Cost/Unit	$25,000	$12,500	$8,333	$6,250	$0
Construction Costs/Sq. Ft.	$122	$113	$113	$113	$113
Average Sq. Ft./Un it	2,000	1,500	1,200	1,200	1,200
Development Costs					
Total Finished Land Cost	$50,000	$50,000	$50,000	$50,000	$0
Total Building Construction Cost	$489,840	$676,560	$811,872	$1,082,496	$1,082,496
Construction Interest Loan Total (8%)	$39,187	$54,125	$64,950	$86,600	$86,600
Soft Costs (10%)	$57,903	$78,068	$92,682	$121,910	$116,910
Sales Costs (6%)	$34,742	$46,841	$55,609	$73,146	$70,146
Total Permit Fees	$14,800	$29,600	$44,400	$59,200	$59,200
TOTAL Development Cost	**$686,472**	**$935,194**	**$1,119,513**	**$1,473,351**	**$1,415,351**
Total Cost/Sq. Ft.	**$172**	**$156**	**$155**	**$153**	**$147**
Total Cost/Unit	**$343,236**	**$233,799**	**$186,586**	**$184,169**	**$176,919**
Gap between development cost and affordable price					
150% AMI Affordable Price	$248,101	$248,101	$248,101	$248,101	$248,101
150% AMI Subsidy Gal,	($95,135)	$14,302	$61,515	$63,932	$71,182
120% AMI Affordable Price	$198,397	$198,397	$198,397	$198,397	$198,397
120% AMI Subsidy Gal,	($144,839)	($35,402)	$11,811	$14,228	$21,478
100% AMI Affordable Price	$165,308	$165,308	$165,308	$165,308	$165,308
100% AMI Subsidy Gal,	($177,928)	($68,491)	($21,278)	($18,861)	($11,611)
80% AMI Affordable Price	$129,845	$129,845	$129,845	$129,845	$129,845
80% AMI Subsidy Gal,	($213,391)	($103,954)	($56,741)	($54,324)	($47,074)
60% AMI Affordable Price	$99,185	$99,185	$99,185	$99,185	$99,185
50% AMI Subsidy Gal,	($244,051)	($134,614)	($87,401)	($84,984)	($77,734)
30% AMI Affordable Price	$69,418	$69,418	$69,418	$69,418	$69,418
30% AMI Subsidy Gal,	($273,818)	($164,381)	($117,168)	($114,751)	($107,501)

Note: Household AMI is based on limits published by HUD for a 3-person household. Assumes a household spends a maximum of 30% of its income on housing costs. Purchase affordability calculations assume a 30-year mortgage at 6.72% interest in 2024, with 10% down and 35% of monthly housing costs to other expenses such as insurance, HOA fees, and utilities.

Source: Root Policy Research.

Multifamily housing development. Figure III-3 shows multifamily unit calculations for the City of Las Cruces at varying densities assuming a two-person renter household for income levels up to 150% AMI. The analysis shows that based on current development costs, multifamily rental housing starts to become affordable at high density levels (24 DU/ac with land donation) for households at 120% AMI without subsidy.

At medium density (12 DU/ac) and above, development costs per unit decline meaningfully, and the subsidy gap begins to narrow. At the highest density scenario with donated land (24 DU/ac), the required rent to cover operating expenses falls just below the 120% AMI affordable rent. However, for households at 100% AMI, even the most favorable scenario — 24 units per acre with donated land — requires a subsidy of approximately $178 per

DRAFT

unit per month to achieve affordability. For households at 80% AMI and below, subsidy needs range from $460-$1,113.

Figure III-3.
Multifamily Density Calculations, City of Las Cruces

	Low Density 4 DU/ac	e u mDensity e 8 DU/ac	umDensity 12 DU/ac	gDensity 16 DU/ac	an Donation 24 DU/ac
Total Units	4	8	12	16	24
Unit Size	1,500	1,200	1,200	1,000	1,000
Development Costs					
Land	$50,000	$50,000	$50,000	$50,000	$0
Construction	$868,241	$1,393,171	$1,536,369	$1,729,005	$2,568,711
Cost to build (incl. site work/infras)	$676,560	$1,082,496	$1,623,744	$1,804,160	$2,706,240
Other Construction Costs	$191,681	$310,675	$424,748	$501,180	$718,708
Construction Financing	$39,071	$48,712	$73,068	$293,897	$121,781
Professional Fees	$48,760	$97,520	$146,280	$195,040	$292,560
Soft Costs	$32,440	$64,880	$97,320	$129,760	$194,640
Project Reserves	$55,200	$110,400	$165,600	$220,800	$331,200
Permitting Fees	$29,600	$59,200	$88,800	$118,400	$177,600
Developer ps Fees	$124,201	$203,746	$300,667	$373,348	$517,767
TOTAL Development Cost	**$1,247,513**	**$2,027,629**	**$2,458,104**	**$3,110,250**	**$4,204,259**
Development Cost Per Unit Monthly	**$311,878**	**$253,454**	**$204,842**	**$194,391**	**$175,177**
Operating Expenses (OPEX)					
Debt cost (perm. fin c.)	$5,667	$9,210	$11,165	$14,128	$19,097
Operating costs	$2,493	$4,987	$7,480	$9,973	$14,960
Vacancy rate	5%	5%	5%	5%	5%
Rent Required to cover OPEX	**$2,147**	**$1,868**	**$1,636**	**$1,586**	**$1,494**
Gap between rent required to cover cost and affordable rents					
150% AMI Affordable Rent	$1,974	$1,974	$1,974	$1,974	$1,974
150% AMI Subsidy Gap	($173)	$106	$338	$388	$480
120% AMI Affordable Rent	$1,579	$1,579	$1,579	$1,579	$1,579
120% AMI Subsidy Gap	($568)	($289)	($57)	($7)	$85
100% AMI Affordable Rent	$1,316	$1,316	$1,316	$1,316	$1,316
100% AMI Subsidy Gap	($831)	($552)	($320)	($270)	($178)
80% AMI Affordable Rent	$1,034	$1,034	$1,034	$1,034	$1,034
80% AMI Subsidy Gap	($1,113)	($834)	($602)	($552)	($460)
60% AMI Affordable Rent	$790	$790	$790	$790	$790
50% AMI Subsidy Gap	($1,357)	($1,078)	($846)	($796)	($704)
30% AMI Affordable Rent	$493	$493	$493	$493	$493
30% AMI Subsidy Gap	($1,654)	($1,375)	($1,143)	($1,093)	($1,001)

Note: Affordability calculations use the 2-person AMI for 2024 to match the average household size of renter households. Source: Root Policy Research.

DRAFT

SECTION IV.

GOALS, POLICIES AND QUANTIFIABLE OBJECTIVES

DRAFT

SECTION IV.
Goals, Policies and Quantifiable Objectives

This section of the report satisfies the State of New Mexico Affordable Housing Plan requirements by:

- Providing an estimate of unit increases, by income levels, to be constructed, rehabilitated or conserved over a set period of time;
- Identifying needed programs and agencies responsible for constructing new housing stock, improving existing housing stock, promoting access and equal opportunity to affordable housing, and increasing capacity of residents to lower their housing cost burden, build long term equity, stabilize their housing situations through homebuyer training, rental vouchers, assistance to persons with disabilities, and other capacity assistance;
- Discussing plans to promote potential regulatory concessions and incentives for removing or mitigating government and non-government constraints to development, rehabilitation or conservation of affordable housing;
- Identifying potential sources of federal, state and local financing and subsidies to support affordable housing.

This section is informed by public participation, workforce housing affordability, consistency with existing planning and land use policy, and sustainable building and protection of ecological resources. These elements are analyzed in prior report sections.

Unit Increases

Las Cruces' population is projected to grow from 47,676 to 52,636 by 2040, and 53,104 by 2045.

Using the household formation rate by age for 2023 and applying it to the population projections by age, Figure IV-1 shows the projected number of households in Las Cruces from 2025 to 2045.

Las Cruces will need to accommodate 5,427 new households by 2045.

DRAFT

DRAFT

Figure IV-1.
Number of Household Projections, 2025, 2030, and 2035

Year	Doña Ana County	Las Cruces
2025	86,624	47,676
2030	90,881	50,020
2035	93,258	51,328
2040	95,634	52,636
2045	96,484	53,104
2025 to 2045 Change	**9,861**	**5,427**

Note:

Using the 2023 household formation rates by age group.

Source:

The University of New Mexico Geospatial and Population Studies, ACS 2023 5-year estimates, and Root Policy Research.

Figure IV-2 shows the projected affordability needs to accommodate household growth in the city while maintaining its current distribution of Area Median Income (AMI). The table outlines the number of rental and ownership housing units needed from 2025 to 2045, categorized by household income levels in relation to AMI.

To meet the needs of low- and moderate-income households from 2025 to 2045, the following units need to be affordable in the City of Las Cruces:

- For households with incomes below 30% of AMI: 675 new rental units and 225 ownership units. Of the 225 ownership units, an estimated 112 should be new construction—potentially land trust, shared equity, or similar deeply affordable units. Another 113 are existing units needing rehabilitation and accessibility upgrades.
- For households with incomes between 30% and 50% of AMI: 428 new rental units and 161 ownership units.
- For households with incomes between 50% and 80% of AMI: 521 new rental units and 376 ownership units.
- For households with incomes between 80% and 100% of AMI: 193 rental units and 245 ownership units.
- For households with incomes of 100% of AMI and greater: 686 rental units and 2,103 ownership units.

Total units needed to accommodate projected growth between 2025 and 2045 in the balance of the county is 2,504 rental units and 3,110 ownership units. This is an increase of 11% in housing units over 2024 levels.

DRAFT

DRAFT

Figure IV-2.
Projected Affordability Needs by Tenure and AMI, Doña Ana County, Las Cruces, and County (excl. Las Cruces), 2045

	Total	Percent of AMI				
		0-30%	30-50%	50-80%	80-100%	100%+
Total Units						
Doña Ana	**10,174**	1,587	1,211	1,643	830	4,902
Las Cruces	**5,599**	896	585	894	437	2,785
County (excl. Las Cruces)	**4,574**	690	626	748	393	2,118
Rental Units						
Doña Ana	**3,644**	1,033	625	764	270	952
Las Cruces	**2,504**	675	428	521	193	686
County (excl. Las Cruces)	**1,140**	358	197	242	77	266
Ownership Units						
Doña Ana	**6,529**	554	586	879	560	3,951
Las Cruces	**3,110**	225	161	376	245	2,103
County (excl. Las Cruces)	**3,419**	329	425	503	315	1,847

Note: Holding the current AMI distribution constant. Assuming a 2% ownership vacancy rate and 5% rental vacancy rate.

Source: The University of New Mexico Geospatial and Population Studies, ACS 2023 5-year estimates, HUD CHAS data, and Root Policy Research.

Needed Programs and Existing Resources

As of 2024, in the City of Las Cruces, 3,180 owners and 5,050 renters were cost burdened. Another 2,276 owners and 5,893 renters were severely cost burdened. These households need rental assistance, affordable rental housing, and help with repairs to the housing that they occupy and can't afford to make.

The Community Survey findings section appended this report contains a detailed description of the needs of Las Cruces residents. The most needed programs revealed in the survey include:

- **Rehabilitation.** Overcrowded households, precariously housed respondents, and single parent households frequently live in poor or fair condition housing; 40-45% if these resident groups live in housing with significant repair needs. The most common critical repairs needed are cooling systems, interior wall or ceilings, broken or cracked windows, and flooring improvements.
- **Accessibility improvements.** Of households with a member with disability, 35% reported that their home did not meet their accessibility needs. These households need grab bars in the bathroom, followed by ramps, alarm systems to notify caregivers if someone leaves the home, wider doorways, and allowance of a service or emotional support animal in the home.

DRAFT

DRAFT

- **Rental assistance** is needed to help vulnerable residents avoid displacement—and risk of displacement is most frequently caused by job loss or working hours reduction. One-time rental assistance (security deposit, 1-2 month's rent) is in high demand and goes quickly. The residents at most risk of displacement include those already living in overcrowded conditions, renters, single parents, and residents with disabilities.
- For renters who want to become homeowners, the biggest barrier is coming up with a **downpayment/adequate downpayment assistance**.
- **Priority investment areas** identified by stakeholders include: a larger supply of affordable rental housing and more opportunities for homeownership; housing that is more energy efficient; improvements to existing housing occupied by low- and moderate-income homeowners; and starter home or cottage-court communities as interim solutions for people exiting homelessness (expanded Camp Hope models).

Resources. The city utilizes general obligation (GO) bonds, capital outlay, and LIHTC equity as primary sources of affordable housing creation, in addition to state funding. In recent years, the city secured nearly $20 million in additional investment from the state. The city's approach of securing funding, investing in development, and recycling that investment as projects become sustainable aims to keep projects "shovel-ready," enabling the city to capture state or federal funds that require quick expenditure timelines. Local dollars are repeatedly recycled—projects funded by the state free up local GO bond money to be reinvested in the next development. This method has increased the city's housing investment capacity and maintained a steady flow of affordable housing production.

As a result of sustained, successful partnership with the state, Las Cruces was awarded $11 million from the New Mexico Department of Workforce Solutions in 2025. This award will fund the Arcadia Subdivision (52 for-sale homes for households 120% AMI or less), Peachtree Canyon Apartments (144-unit rental complex for households less than 60% AMI), Pedrena Senior Apartments (80–unit complex for those 55 and older with income less than 60% AMI), Skylark Subdivision (32 for-sale homes affordable to households 120% AMI or less), Amador Crossing (50–unit Permanent Supportive Housing complex), and MVCH's Landlord Risk Mitigation Program that reimburses landlords for damages or lost rent to incentivize housing tenants with barriers to housing stability.

The City has an Affordable Housing Land Bank and Housing Trust Fund that will have approximately $5,732,000 in funds available for implementation in accordance with the City's Affordable Housing General Oversight Ordinance. Other efforts include an impact fee waiver program for developers of affordable housing in the City of Las Cruces (approximately $175,000 in value). Las Cruces has a local Health and Human Services funding source for health-related public services. The annual amount available for allocation is up to $600,000.

DRAFT

DRAFT

Addressing Barriers and Constraints

With the City of Las Cruces, the barriers and constraints to meeting housing production and assistance needs are typical: funding is inadequate to meet the significant needs of low income and cost burdened households in the city.

In addition to funding gaps, the City is challenged by historically high costs to develop housing and public infrastructure. Land cannot be developed without core infrastructure, and the cost of building arterial and collector roads is often far beyond the financial capacity of most developers. The City has a long and established practice for requiring the developers to build only their ½ of major roadways at the time development. This includes allowing developers to only build the ½ up to the entrance. The other ½ is built when development occurs further along the roadway or adjacent to the development (i.e. across the street). This includes the City completing the roadway cross-section (interior/inside lanes and medians) when traffic volumes increase in the future. This standard practice has been discontinued for a more context-specific approach to better align the new development's half of the improvements with the existing built environment. As long as options for partial completion of major roadways are available, rather than burdening one development with all the costs up front, the City is providing viable options that support the creation of all housing.

Developers and the City may need to look at alternative loans or grants (Community Development Corporations), CRA credits or financing, Economic Development Administration grants (where job-creating land uses are mixed/included in the development), and potentially Department of Energy grants (for geothermal energy production, as it is in the area) in their financing scheme to build the infrastructure or creative design that reduces other costs elsewhere. Partnerships with organizations like El Paso Electric and the Community Foundation of Southern New Mexico may need to be pursued, evaluated, or created.

Goals and Objectives

The Las Cruces Affordable Housing Investment Strategy—completed in 2024 and active through 2027—prioritizes: development of affordable rental housing; continuing the city's fee waiver program; city acquisition of lots for affordable homeownership; continuing the city's rental and ownership rehabilitation programs and the mobile home ramp program; and supporting development of facilities that serve special needs residents at high-risk of homelessness. These priorities and activities are still relevant for meeting current and projected needs and should continue. The Affordable Housing Plan (AHP) goals and objectives build on these priorities.

DRAFT

DRAFT

The AHP goals and objectives include:

1) Explore conduit financing for housing projects, dedicated recurring city funding, and other sources of revenue to maximize the impact of the housing trust fund over time and to enable the city to continue to proactively respond to housing needs.

2) As opportunities arise, continue to develop affordable homeownership units through acquisition of land, inclusion of units in planned subdivision developments, and partnerships with mission-driven affordable developers. Plan to develop at least 267 additional homeownership products affordable to households with incomes between 80-100% AMI across 20 years (average of 13 units per year).

3) To prepare to meet rental demand between 2030 and 2040, facilitate the acquisition of land and gap financing for at least 150 new affordable rental units for 30-80% AMI households.

4) Plan for additional housing units for individuals experiencing chronic homelessness. Once Amador Crossing is built, assess remaining needs for Permanent Supportive Housing units and solutions like starter home and cottage communities (expanded Camp Hope models). The projections estimate that as many as 288 PSH units could be needed across 20 years.

5) Track subsidized multifamily housing to identify opportunities for refinancing, rehabilitation, or preservation, ensuring existing affordable units remain affordable over time.

6) Explore facility preservation and conversion opportunities to provide housing for individuals existing the criminal justice system, mental health facilities, or other institutions.

7) Continue preservation programs, and conduct public service campaigns to inform renters of landlord responsibilities and obligations. Plan for at least 112 homeownership units to be rehabilitated with grant funding.

   For rental preservation programs, prioritize providers that provide affordable housing to those household groups that expressed the most significant condition needs—single parent households, people with disabilities, and households living in overcrowded conditions.

DRAFT

DRAFT

APPENDIX A.

COMMUNITY NEEDS SURVEY

DRAFT

Appendix A.
Community Needs Survey

The Las Cruces and Doña Ana County Housing and Community Needs Survey explored motivations for current housing choice, current housing condition and accessibility needs, displacement experience and risk, barriers to homeownership, and resident perceptions about their neighborhood and community. Stakeholder respondents—those who work in the housing and community development fields—also identified housing outcomes and economic and community development activities they would prioritize with federal funding.

The survey received 742 responses. Eighty-eight percent of respondents were residents, 11% were stakeholders who also lived in Doña Ana County, and the remainder were stakeholders who served residents of the County but commuted from elsewhere. Most (70% of respondents) were residents of Las Cruces.

Primary Survey Findings

Current Housing Choice

- Across jurisdictions and respondent types, cost was the most common reason for current housing choice. Over half (53%) of all respondents selected cost and affordability, followed by neighborhood or community safety (38%), number of bedrooms or overall home size (24%), allowance of pets (24%), and access to outdoor space for children or pets (22%).

- Mobile home occupants were more likely than other groups to select proximity to friends or family and need to secure housing quickly as reasons for their current housing choice.

- Respondents with household income below $25,000 prioritized the allowance of pets, neighborhood safety, and proximity to family, friends, and grocery stores after cost.

Housing Condition

- Reports of poor or fair conditions were most common among respondents living in overcrowded households (45%), precariously housed respondents (43%), and single parent households (40%).

- Among respondents who indicated their home or apartment needed repairs or improvements, the most frequently identified needs included cosmetic improvements or remodeling (46%). Other top but less common needs identified were cooling system

DRAFT

DRAFT

repairs (29%), interior wall or ceiling repairs (28%), repairs to broken or cracked windows (27%), and flooring improvements or repairs (23%).

- Cost was identified as the primary barrier to completing needed repairs. About half of respondents (53%) with repair or improvement needs cited cost as the main obstacle.

Accessibility Needs

- One-third (33%) of respondents identified themselves or a household member as having a physical, intellectual or developmental disability. Of households with a disability, 35% reported that their home did not meet their accessibility needs.

- The most frequently reported accessibility needs were grab bars in the bathroom (62%), followed by ramps (42%), alarm systems to notify caregivers if someone leaves the home (36%), wider doorways (26%), and allowance of a service or emotional support animal in the home (21%).

- Nearly half (48%) of households with a disability cited inability to afford needed accessibility features as a primary housing or neighborhood challenge. Other challenges included difficulty navigating the neighborhood because of broken or missing sidewalks or poor street lighting (37%) and concern about eviction or rent increases after requesting an accommodation (30%).

Housing Stability

- Overall, 13% of respondents reported experiencing displacement in Doña Ana County in the past five years. Groups with the highest displacement rate were precariously housed respondents (47%) and respondents in overcrowded households (40%), followed by renters (24%), single parent households (24%), and households with a disability (23%).

- The most common reasons for displacement were job loss or reduced hours or wages (47%). Less common but also top reasons included rent increases (30%), eviction after falling behind on rent (22%), and utility increases (22%).

- 38% of households who experienced displacement reported that their housing costs increased following displacement.

- Overcrowding was a result of displacement for some respondents. Twenty-seven percent of households that were displaced reported moving in with friends or family and 24% reported living with more people.

DRAFT

DRAFT

Future Housing Choice

- Most respondents prefer to stay in their current home: Over half (54%) of respondents wanted to remain in their current home for as long as possible.

- Nearly one-quarter (23%) wanted to move to a home that better meets their needs but could not afford to do so, and 16% plan to move within the next three years. The main reasons for wanting to move were wanting a different sized home or yard (38%), desire to go from a renter to a homeowner (34%), finding a more affordable home (22%), wanting a different neighborhood (19%), and family or personal reasons (18%).

- These findings indicate that mobility and downsizing will be inadequate to address housing shortages due to preferences and affordability.

Barriers to Homeownership

- Renter respondents were asked about the barriers they face in becoming homeowners. Two-thirds (66%) of renters cited inability to afford the required down payment. Additional barriers were worry about being able to afford the mortgage and other fees associated with homeownership (41%), having too much debt to quality for a mortgage (39%), and, lesser so, being disqualified by lenders for a loan (23%) and inability to afford home insurance premiums (20%).

- Couples with children and single parents reported being told by a lender they did not qualify for a loan at the highest rates of all family types (25% and 23%, respectively). Additionally, 23% of Hispanic respondents reported that a lender told them they do not qualify for a loan compared to 18% of non-Hispanic White respondents.

Neighborhood and Community

- The survey gauged how welcome people feel in all neighborhoods in the city and county. A slight majority of respondents (57%) agreed or strongly agreed that they felt welcome in all neighborhoods in their community. Couples with children and overcrowded households said they felt the least welcome in all neighborhoods.

- Of respondents who looked for housing in Doña Ana County in the last five years, 17% believed they experienced discrimination during their housing search. The most common reasons for perceived discrimination were race and ethnicity, family status, and age.

Desired Funding Outcomes

- The survey asked stakeholders about their priority outcomes for housing and community development investments.

- Stakeholders identified a larger supply of affordable rental housing and more opportunities for homeownership as their top housing outcomes (61%), followed by

DRAFT

DRAFT

housing that is more energy efficient (57%) and better condition of housing for existing low- and moderate-income homeowners (52%).

3/4 Economic and community development priorities included: developed parks or playgrounds (47%), followed by emergency response services (34%), access to internet (32%), access to reliable public transportation (32%), services for people experiencing homelessness (32%), and sidewalks, streetlights, or other neighborhood improvements (30%).

Survey methodology. The Las Cruces and Doña Ana County Housing and Community Needs Survey was available online in English and Spanish on the SurveyMonkey platform from October 1 through December 15, 2025. All residents were invited and able to take the survey, and the survey was promoted by the city and county and through word of mouth.[1] This type of survey availability typically receives more input from hard-to-reach groups that may not respond to methods used for a random sample conducted by phone or mail.

When considering the experience of members of certain groups within jurisdictions, some sample sizes are too small (n < 20 respondents) to express results quantitatively; these responses are excluded from reported data in figures. Survey data from small samples is suggestive of an experience or preference and are treated as qualitative data.

Promotion. The survey was promoted through city and county social media platforms, promoted during resident engagement events, including community meetings, resident focus groups, and stakeholder focus groups, and through flyers hung in high visibility areas throughout the county.

In addition, 10,000 postcards with the survey link and QR code were mailed to residents in low to moderate income areas in Las Cruces. Survey postcards were also put in the food delivery boxes, which reach 400 residents per week and 30,000 per month countywide.

DRAFT

[1] As such, the survey respondents do *not* represent a random sample of the regional population. A true random sample is a sample in which each individual in the population has an equal chance of being selected for the survey.

DRAFT

Figure A-1.

Survey Promotion





The City of Las Cruces and Dona Ana County

want your input to inform housing and community planning

TAKE THIS SURVEY

REALIZE ESTA ENCUESTA

and share about your experiences with hcusing, jobs, and community needs in Las Cruces and Dolia Ana County!

iy comport° sus experiencias sobre to %/Mend°, empleos y necesidades comunitarias en la ciudad de Las Cruces y el Condado de Dona Ana!

YOUR PARTICIPATION WILL MAKE A DIFFERENCE!

¡SU PARTICIPACIoN MARCARA LA DIFERENCIA!

ENTER TO WIN $100!

¡PARTICIPE EN UN SORTEO PARA GANAR $700!

English: www.research.net/r/LCHousineSurvey25

Espanol: www.research.net/r/LCHousingSurvey25?tang=es

Need assistance with the survey or an alternative format? Contact Root Policy Research by email (hello@rootpolicy.com) or phone 970-880-1415.

Si tiene alguna discapacidad y le gustaria pedir ayuda o utilizar un formato diferente, por favor comuniquese con Root Policy Research a hellc@rootpolicy.com o al 970-880-1415 ext. 105.

DRAFT

DRAFT

Definitions.

- "Precariously Housed" includes respondents who are staying temporarily with friends or family (and not on the lease), staying in a shelter, transitional housing, or motel, and who are experiencing unsheltered homelessness.

- "Mobile Home Occupant" refers to anyone who resides in a mobile home and includes both renters of a mobile home and owners of a mobile home, unless otherwise indicated.

- "Couple with Children" and "Single Parent with Children" refer to respondents with children under 18.

- "Household with a Disability" refers to respondents who selected they or a member of their household has a disability of any type—physical, mental, intellectual, or developmental.

- "Large Household" refers to respondents with a household size over five people.

- "Overcrowded" refers to respondents who selected that someone in their household sleeps on a couch or on the floor because there is no room in a bedroom.

Survey demographics. Respondents to the Las Cruces and Doña Ana County Housing and Community Needs Survey were primarily made up of residents of Las Cruces (70%). A slight majority of respondents were homeowners (57%); 25% were renters; and others lived in mobile homes or were housing unstable ("precariously housed"). Although there is a high proportion of homeowners, who tend to be higher income, the survey captured a substantial representation of lower income households: Over one-third (36%) have household income less than $24,999 and 24% have household income between $25,000 and $49,999. Sixty-two percent of respondents identified as Hispanic and 31% of respondents identified as non-Hispanic White.

Family type and household characteristics varied across respondents. Twenty-seven percent identified as couples without children and 17% identified as a couple with children. Single parent households accounted for 13% of respondents and 18% of respondents reported living alone. Additionally, one-third of respondents (33%) indicated that they or a household member was age 65 or older or had a disability. Fourteen percent identified as part of a large household and 11% of all respondents reported living in overcrowded conditions, defined as a household member sleeping on a couch or floor.

Stakeholders were mostly represented by those who worked in government (43%), followed by those who provided supportive services for residents (12%), landlord or tenant services (11%), affordable housing advocacy (7%), affordable housing development (7%), criminal justice-related services (7%), or were owners of a rental property (7%).

DRAFT

DRAFT

Figure A-2. Survey Demographics

Note:

Percentages are calculated based on the number of respondents who answered each question. Total respondents may vary by question, and some questions allowed multiple responses; therefore, percentages may not sum to 100%.

Those who identify as "other" race not shown (n = 36).

Source:

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

	Number	Percent
Jurisdiction of Residence		
Las Cruces	519	70%
Other Community in Doha Ana County	210	28%
In-Commuter to Doha Ana County	13	2%
Respondent Type		
Doha Ana County Resident Only	651	88%
Stakeholder and Doha Ana County Resident	78	11%
Tenure		
Homeowner	423	57%
Renter	188	25%
Precariously Housed	68	9%
Mobile Home Occupant	91	12%
Family Type		
Living Alone	93	18%
Couple without Children	140	27%
Couple with Children	91	17%
Single Parent with Children	70	13%
Household Characteristics		
Household Member Over 65	179	33%
Household Member with Disability	240	33%
Large Household	75	14%
Overcrowded	75	11%
Race and Ethnicity		
Non-Hispanic White	158	31%
Hispanic	318	62%
Household Income		
Less than $24,999	189	36%
$25,000 to $49,999	125	24%
$50,000 to $74,999	83	16%
$75,000 to $99,999	46	9%
Over $100,000	86	16%
Total Respondents	**742**	**100%**

DRAFT

DRAFT

Current Housing Choice

Decisions about where to live and in what type of housing are influenced by multiple factors. While housing and neighborhood preferences play an important role, housing choice is often constrained by affordability, household needs, or the urgency of securing housing. Survey respondents were asked to identify the primary reasons they selected their current home or apartment.

Across jurisdictions, cost and affordability were the most frequently cited reasons for current housing choice, as shown in the figure below. Over half (53%) of all respondents selected cost and affordability, followed by neighborhood or community safety (38%), number of bedrooms or overall home size (24%), allowance of pets (24%), and access to outdoor space for children or pets (22%). Respondents living in Las Cruces selected number of bedrooms or home size at more than twice the rate of respondents in other communities in Doña Ana County. Safety of the neighborhood or community was also selected at a higher rate by Las Cruces respondents (42%) than by respondents in other parts of the county (28%).

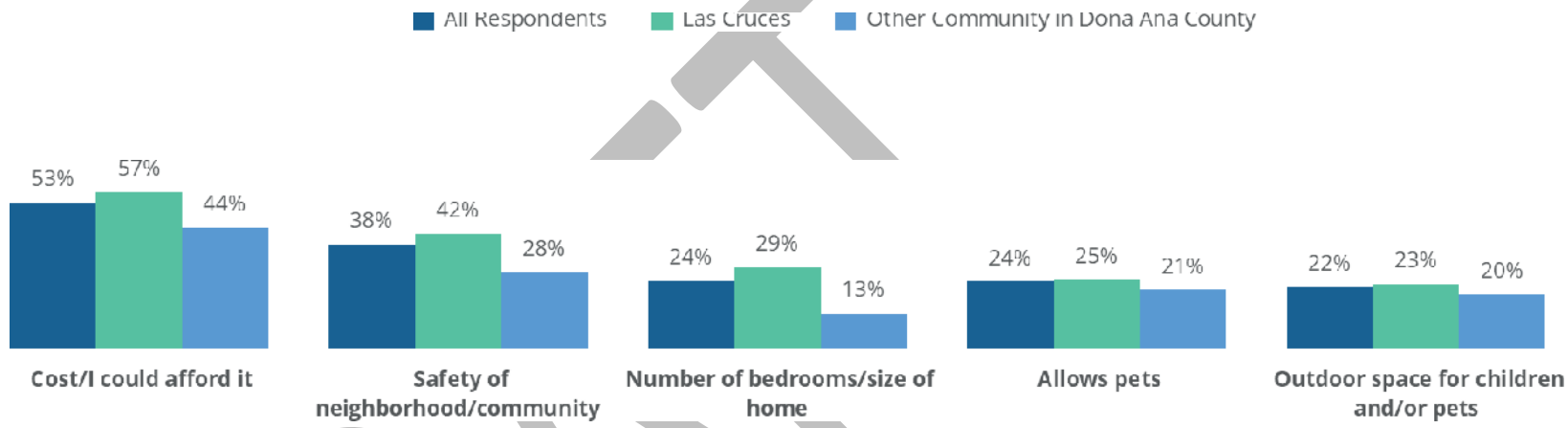
Other open-ended reasons for current housing choice included:

- *"Country living with privacy"* – Homeowner in other community in Doña Ana County
- *"Built new home on family handed down property"* – Homeowner in other community in Doña Ana County
- *"Honestly, it was the ONLY nice house available on the market when we decided to move here."* – Homeowner in Las Cruces
- *"Wanted to downsize."* – Homeowner in Las Cruces
- *"La facilidad de los servicios publicos / The ease of utilities"* – Mobile homeowner in other community in Doña Ana County
- *"Within Las Cruces city limits because of increase in resources and services"* – Homeowner in Las Cruces
- *"Aesthetic surroundings, trees in neighborhood, open space of arroyo beyond neighborhood, good walking neighborhood, friendly people"* – Homeowner in Las Cruces
- *"Had no choice."* – Mobile homeowner in Las Cruces
- *"Washer/dryer hook-ups."* – Renter in Las Cruces

DRAFT

DRAFT

Figure A-3.
Top Three Factors in Current Housing Situation, Jurisdiction



Note: n = 666.

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

By tenure:

- Cost was the top reason for housing choice among homeowners, renters, and mobile home occupants;
- Renters and mobile home occupants selected cost at the highest rates (68% and 61%, respectively);
- Homeowners were more likely to report choosing their home because of outdoor space for children or pets than other groups;
- Renters and mobile home occupants placed higher priority on the allowance of pets; and
- Mobile home occupants were more likely than other groups to report proximity to friends or family and need to secure housing quickly.

By household income:

- Cost was the most frequently selected factor across income groups, except for households with income over $100,000, who most often prioritized safety; and
- Respondents with household income below $24,999 prioritized the allowance of pets, neighborhood safety, and proximity to family, friends, and grocery stores after cost.

DRAFT

DRAFT

Figure A-4.
Top Factors in Choosing Current Home or Apartment, Tenure and Household Income

Homeowner			Renter		
1	Cost/I could afford it	48%	1	Cost/I could afford it	65%
2	Safety of neighborhood/community	43%	2	Allows pets	43%
3	Number of bedrooms/size of home	27%	3	Safety of neighborhood/community	29%
4	Outdoor space for children/pets	24%	4	Number of bedrooms/size of home	22%
5	Close to family and friends; liked type of home	19%	5	Close to work/job opportunities	20%

Mobile Home Occupant			Less than $24,999		
1	Cost/I could afford it	51%	1	Cost/I could afford it	46%
2	Allows pets	30%	2	Allows pets	38%
3	Safety of neighborhood/community	29%	3	Safety of neighborhood/community	23%
4	Close to family and friends	22%	4	Close to family and friends	22%
5	Needed a place to live quickly	20%	5	Close to grocery stores; Needed a place to live quickly	17%

$25,000 to $49,999			$50,000 to $74,999		
1	Cost/I could afford it	68%	1	Cost/I could afford it	56%
2	Safety of neighborhood/community	39%	2	Safety of neighborhood/community	46%
3	Number of bedrooms/size of home	30%	3	Number of bedrooms/size of home	32%
4	Close to family and friends	26%	4	Outdoor space for children/pets	28%
5	Close to grocery stores; outdoor space for pets/ children	22%	5	Close to grocery stores, work; good quality/ minimal repairs	23%

$75,000 to $99,999			Over $100,000		
1	Cost/I could afford it	61%	1	Safety of neighborhood/community	52%
2	Safety of neighborhood/community	54%	2	Cost/I could afford it	44%
3	Allows pets	33%	3	Number of bedrooms/size of home	39%
4	Outdoor space for children/pets	28%	4	Outdoor space for children/pets	39%
5	Close to work/job opportunities; liked home; number of bedrooms	24%	5	Good investment for rent /resale	28%

Note: n = 666. Precariously housed respondents did not answer this question.

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

DRAFT

By family type:

- Cost and affordability were prioritized across family types;
- Single parent households and couples with children under 18 selected number of bedrooms or home size at the highest rates (36% and 31%, respectively), reflecting household space needs; and
- The allowance of pets was selected at the highest rates by single parent households (31%) and individuals living alone (27%).

Figure A-5.
Top Factors in Choosing Current Home or Apartment, Family Type

Living Alone			Couple without Children		
1	Cost/I could afford it	52%	1	Cost/I could afford it	54%
2	Safety of neighborhood/community	30%	2	Safety of neighborhood/community	45%
3	Allows pets	27%	3	Number of bedrooms/size of home	26%
4	Other	19%	4	Liked the type of home/apartment	24%
5	Close to family and friends	17%	5	Close to work/job opportunities; outdoor space for children/ pets	23%
Couple with Children			**Single Parent**		
1	Cost/I could afford it	49%	1	Cost/I could afford it	52%
2	Safety of neighborhood/community	43%	2	Number of bedrooms/size of home	36%
3	Number of bedrooms/size of home	31%	3	Safety of neighborhood/community	33%
4	Outdoor space for children/pets	29%	4	Allows pets	31%
5	Close to quality K-12 schools	23%	5	Outdoor space for children/pets	28%

Note: n = 666.

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

By household characteristics:

- Cost and affordability were the primary reasons for housing choice among households that included a person with a disability, households with a member age 65 or older, overcrowded households, and large households;
- The allowance of pets was prioritized by households with a disability and overcrowded households over safety and home size;
- Households with a member age 65 or older were most likely to report selecting their home because they liked the home itself; and

DRAFT

- Both households with a member over 65 and households with a disability selected proximity to family and friends at higher rates than other households.

By race and ethnicity:

- Both Hispanic and non-Hispanic White respondents prioritized cost and neighborhood safety;
- Hispanic respondents selected proximity to friends and family at higher rates than non-Hispanic White respondents (26% compared to 9%); and
- Non-Hispanic White respondents selected outdoor space for children/pets at a higher rate than Hispanic respondents (27% compared to 23%).

Figure A-6.
Top 5 Factors in Choosing Current Home or Apartment, Household Characteristics, Race, and Ethnicity

Disability		Overcrowded	
1 Cost/I could afford it	55%	1 Cost/I could afford it	62%
2 Allows pets	33%	2 Allows pets	34%
3 Safety of neighborhood/community	32%	3 Number of bedrooms/size of home	26%
4 Number of bedrooms/size of home	19%	4 Safety of neighborhood/community	24%
5 Close to family and friends	18%	5 Accessibility features	22%
Over 65		**Large Household**	
1 Cost/I could afford it	45%	1 Cost/I could afford it	51%
2 Safety of neighborhood/community	35%	2 Safety of neighborhood/community	37%
3 Liked the type of home/apartment	23%	3 Outdoor space for children/pets	33%
4 Number of bedrooms/size of home	21%	4 Number of bedrooms/size of home	27%
5 Close to family and friends	19%	5 Allows pets; Close to K-12 schools	22%
Non-Hispanic White		**Hispanic**	
1 Cost/I could afford it	54%	1 Cost/I could afford it	55%
2 Safety of neighborhood/community	38%	2 Safety of neighborhood/community	38%
3 Number of bedrooms/size of home	28%	3 Close to family and friends	26%
4 Outdoor space for children/pets	27%	4 Allows pets	26%
5 Allows pets	25%	5 Number of bedrooms/size of home	24%

Note: n = 666.

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

DRAFT

Housing condition. As discussed in the preceding section on housing choice, many respondents prioritized cost and affordability when selecting their current home. In tight housing markets, this may require households to accept housing in poorer conditions. Respondents were asked to rate the overall condition of their home or apartment using a four-point scale ranging from *poor* (major problems that are unhealthy or unsafe) to *excellent* (no or few improvements needed).

The figure below shows the share of respondents reporting poor or fair housing conditions, indicating their home is in bad condition or needs significant repairs. Reports of poor or fair conditions were most common among respondents living in overcrowded households, precariously housed respondents, and single parent households. Hispanic respondents were also much more likely than non-Hispanic White respondents to report living in poor or fair condition housing.

Additional observations and comparisons by respondent type included:

- Respondents living in Doña Ana County but not in Las Cruces reported poor or fair conditions at a slightly higher rate than respondents living in Las Cruces (25% compared to 21%);
- Renters reported poor or fair conditions at more than double the rate of homeowners (29% compared to 14%);
- 26% of mobile home occupants reported poor or fair conditions;
- Single parent households were more likely than couples with children to report poor or fair conditions (40% compared to 26%);
- 34% of households with a disability and households living alone reported poor or fair conditions;
- 25% of Hispanic respondents reported poor or fair conditions compared to 16% of non-Hispanic White respondents; and
- Those with the lowest household incomes (under $50,000) reported poor or fair housing conditions at the highest rates of all income groups (35% for respondents with household income below $24,999 and 27% for respondents with income between $25,000 and $49,999).

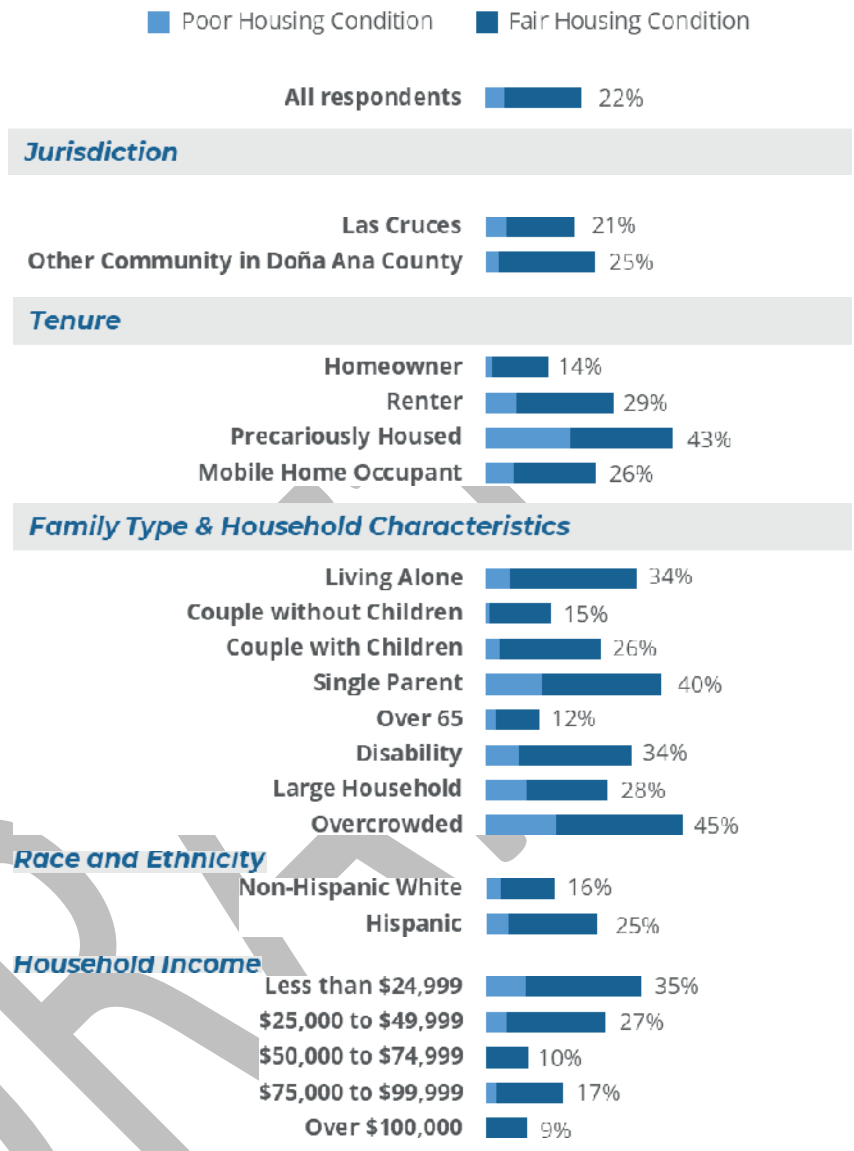
DRAFT

DRAFT

Figure A-7. Poor and Fair Housing Condition Ratings

Note:
n = 740.

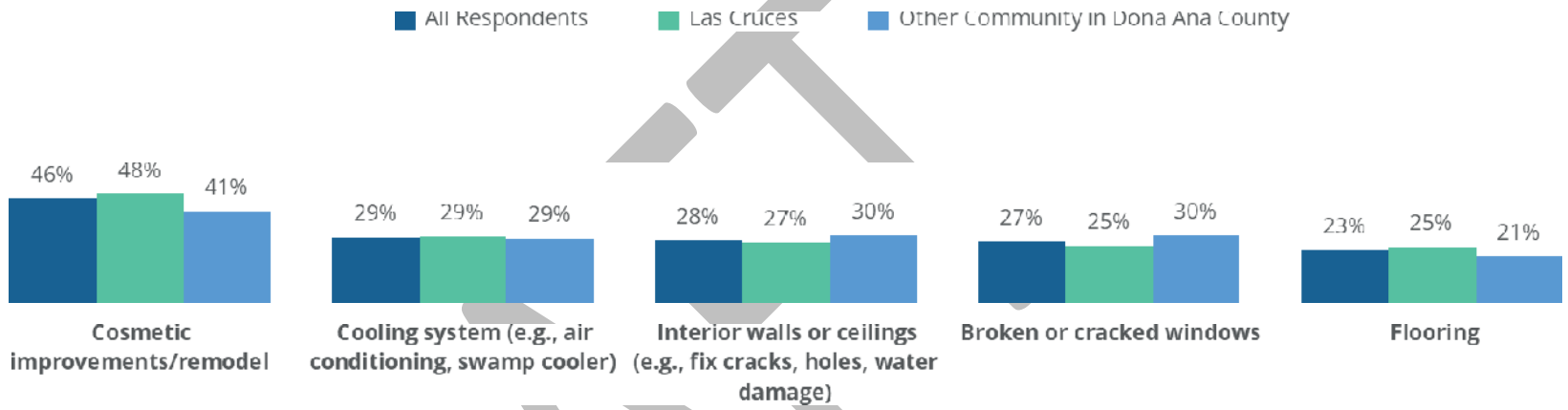
Source:
2025 City of Las Cruces and Doña Ana County Housing and Community Needs Survey.



Among respondents who indicated their home or apartment needed repairs or improvements, the most frequently identified needs included cosmetic improvements or remodeling (46%). Less common were cooling system repairs (29%), interior wall or ceiling repairs (28%), repairs to broken or cracked windows (27%), and flooring improvements or repairs (23%). Respondents in Las Cruces reported cosmetic improvements and floor repairs at the highest rates, while those in other communities in Doña Ana County reported the need for repairs to interior walls or ceilings and windows at the highest rates.

DRAFT

Figure A-8.
Top Repairs Needed, Jurisdiction



Note: n = 466.

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

By tenure:
Cosmetic improvements or remodels were the most reported need among homeowners, renters, and precariously housed respondents. Mobile home occupants reported the highest need for repairs to interior walls or ceilings, flooring, and cooling systems.

Additional open-ended responses included:

- *"Exterior paint."* – Homeowner in Las Cruces
- *"Exterior cracks in stucco. There is a lot in this city."* – Homeowner in Las Cruces
- *"Needs repairs and I live with an elderly family member who is 90 years old trying to help out and care for them as well is hard I do what I can tho"* – Precariously housed in Las Cruces
- *"House has no heat and I'm on dialysis."* – Homeowner in other community in Doña Ana County
- "*The city water sometimes is yellow/brown dirty sometimes even dirt."* – Renter in Las Cruces
- *"Un poco de todo muchos arreglos / A little bit of everything, lots of fixes."* – Mobile homeowner in other community in Doña Ana County

DRAFT

DRAFT

Figure A-9.
Top Repairs Needed, Tenure

Homeowner			Renter		
1	Cosmetic improvements/remodel	50%	1	Cosmetic improvements/remodel	43%
2	Broken or cracked windows	27%	2	Interior walls or ceilings	33%
3	Cooling system	27%	3	Cooling system	32%
4	Interior walls or ceilings	25%	4	8itchen or bathroom plumbing	28%
5	Flooring	23%	5	Broken or cracked windows; Flooring	25%
Precariously Housed			**Mobile Home Occupant**		
1	Cosmetic improvements/remodel	45%	1	Interior walls or ceilings	45%
2	Broken or cracked windows	40%	2	Flooring	42%
3	Cooling system	32%	3	Cooling system	40%
4	Interior walls or ceilings	30%	4	Cosmetic improvements/remodel	40%
5	Weatherization	30%	5	Broken or cracked windows	39%

Note: n = 466.

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

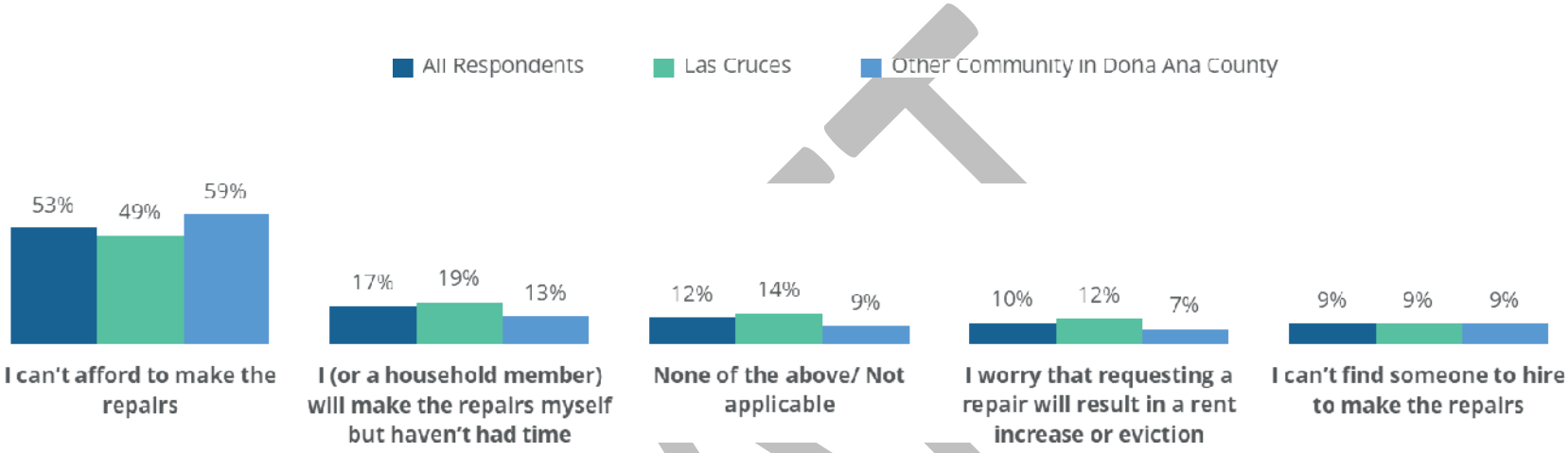
Cost was identified as the primary barrier to completing needed repairs. More than half of respondents (53%) with repair or improvement needs cited cost as the main obstacle. Respondents living in communities outside of Las Cruces reported cost as a barrier at a higher rate than respondents in Las Cruces (59% compared to 49%). Other open-ended responses specifying barriers to completing repairs included:

- *"Household members work 11 to 14 hours a day and cannot be present to oversee repairs or improvements."* – Homeowner in Las Cruces
- *"La aseguranza no quiere cubrir. / Insurance does not want to cover."* – Homeowner in other community in Doña Ana County
- *"Was charged to fix screen door lock, if not paid I would face eviction. I don't have the money to pay for maintenance to make repairs."* – Renter in Las Cruces
- *"I am disabled with very little money."* – Precariously housed in Las Cruces
- *"Can't financially secure the money to fix it correctly."* – Mobile homeowner in other community in Doña Ana County

DRAFT

DRAFT

Figure A-10.
Top Reasons for Incomplete Repairs, Jurisdiction



Note: n = 440.

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

DRAFT

DRAFT

By tenure:
The top reason renters had not made repairs was fear of rent increases or eviction: 30% of renters were concerned that requesting a repair would result in a rent increase or eviction, and 28% said they their landlord refused to make repairs. Affordability was another top barrier for renters and also the top barrier for homeowners, precariously housed respondents, and mobile home occupants.

Figure A-11.
Top Reasons for Incomplete Repairs, Tenure

Homeowner			Renter		
1	I can't afford to make the repairs	63%	1	I worry that requesting a repair will result in a rent increase or eviction	30%
2	I will make the repairs myself but haven't had time	24%	2	I can't afford to make the repairs	28%
3	I can't find someone to hire to make the repairs	12%	3	I have asked the landlord and they won't make the repairs	28%
4	None of the above/ Not applicable	10%	4	None of the above/ Not applicable	16%
5	Other	8%	5	I am afraid to ask my landlord to make repairs I need	14%

Precariously Housed			Mobile Home Occupant		
1	I can't afford to make the repairs	68%	1	I can't afford to make the repairs	68%
2	None of the above/ Not applicable	17%	2	I will make the repairs myself but haven't had time	13%
3	I can't find someone to hire to make the repairs	15%	3	I can't find someone to hire to make the repairs	13%
4	I am afraid to ask my landlord to make repairs I need	13%	4	None of the above/ Not applicable	8%
5	Other	9%	5	I asked the landlord and they won't make the repairs; Worry requesting repair will result in eviction	5%

Note: n = 440.

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

Accessibility needs. One-third (33%) of respondents identified themselves or a household member as having a physical, intellectual or developmental disability. Disability rates were highest among mobile home occupants (45%), renters (42%) and precariously housed respondents (42%).

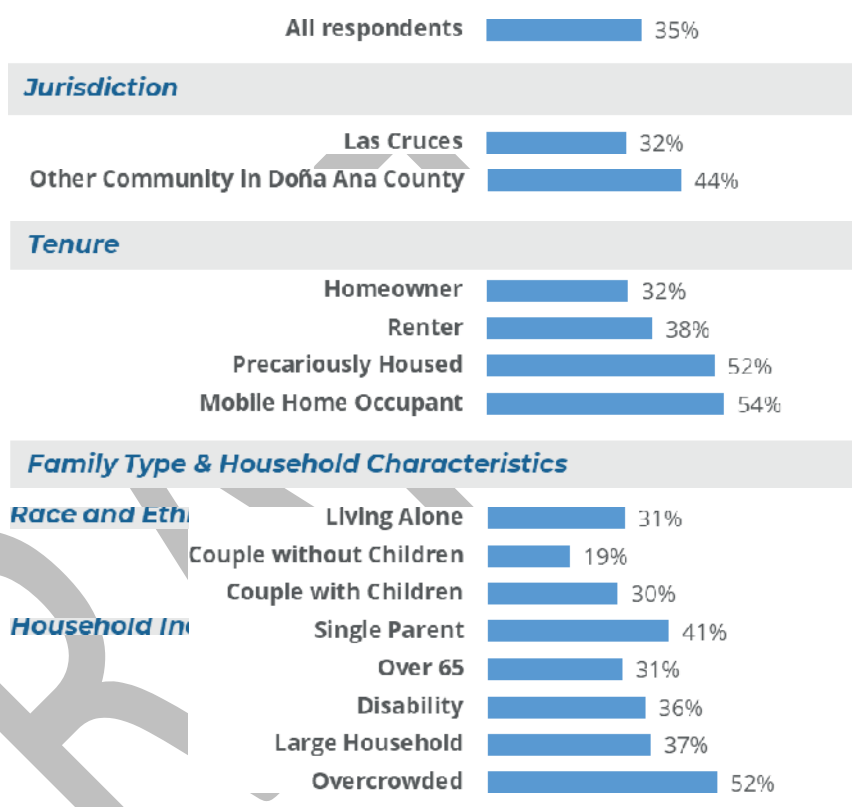
DRAFT

Households that include a person with a disability often have unique housing and accessibility needs. The figure below shows the share of households with a disability reporting unmet accessibility needs, defined as requiring additional modifications such as ramps, grab bars in bathrooms, or alarm systems for non-verbal household members. Accessibility needs are prevalent across all income categories except those households with income over $100,000.

Figure A-12. 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.



DRAFT

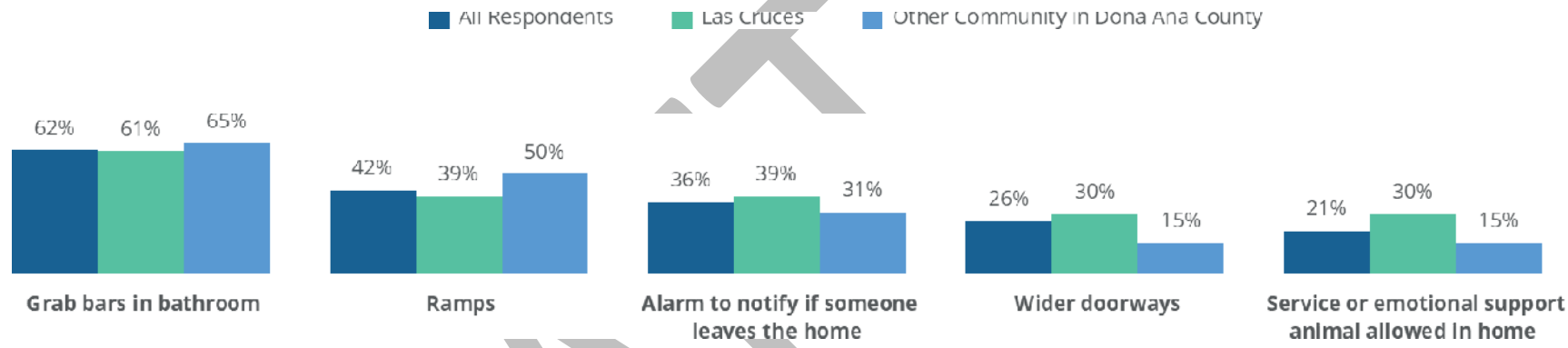
The most frequently reported accessibility needs were grab bars in the bathroom (62%), followed by ramps (42%), alarm systems to notify caregivers if someone leaves the home (36%), wider doorways (26%), and allowance of a service or emotional support animal in the home (21%).

Needs varied by jurisdiction. Respondents in communities outside of Las Cruces most frequently selected grab bars and ramps, while those in Las Cruces more often identified the need for alarm systems, wider doorways, and allowance of service or emotional support animals.

DRAFT

DRAFT

Figure A-13.
Top Improvements or Modifications Needed, Jurisdiction



Note: n = 84.

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

DRAFT

DRAFT

By tenure:

- Grab bars were selected at the highest rates by precariously housed respondents (73%), renters (62%), and homeowners (60%), while mobile home occupants most frequently identified ramps (67%); and

- Allowance of service or emotional support animals was a top need for renters (34%).

By household income:

- Grab bars were the most frequently identified need for those with income less than $24,999, followed by ramps (40%), wider doorways (34%), alarm to notify if someone leaves (34%), and a support animal allowed in home (31%);

- Note that due to small sample size, other income groups are not shown. Grab bars were the top need selected by those with income between $25,000 and $49,999 and between $75,000 and $99,999, while those with income between $50,000 and $74,999 selected an alarm to notify when someone leaves the home most frequently.

Figure A-14.
Top Improvements or Modifications Needed, Tenure and Household Income

Homeowner			Renter		
1	Grab bars in bathroom	60%	1	Grab bars in bathroom	62%
2	Ramps	43%	2	Ramps	41%
3	Alarm to notify if someone leaves	37%	3	Alarm to notify if someone leaves	34%
4	Wider doorways	31%	4	Support animal allowed in home	34%
5	Developmental/cognitive services	17%	5	Fire alarm/doorbell for deaf person	24%
Mobile Home Occupant			**Less than $24,999**		
1	Ramps	67%	1	Grab bars in bathroom	71%
2	Grab bars in bathroom	62%	2	Ramps	40%
3	Alarm to notify if someone leaves	29%	3	Wider doorways	34%
4	Fire alarm/doorbell for deaf person	24%	4	Alarm to notify if someone leaves	34%
5	Support animal allowed in home	19%	5	Support animal allowed in home	31%

Note: n = 84; Results are only shown for groups with at least 20 respondents. Those below this threshold are excluded due to small sample sizes.

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

DRAFT

Additional open-ended accessibility needs and comments included:

- *"A brick ramp exists between the stone driveway and the entrance. It's too steep for a wheelchair."* – Renter in Las Cruces
- *"More lights outside it's so dark I can't barely see and have fallen due to it."* – Renter in Las Cruces

Households with disabilities were also asked about broader challenges in their communities. As shown in the following figure, the most frequent challenges are:

- Navigating the neighborhood because of broken or missing sidewalks or poor street lighting. This is an issue for 48% of households with disabilities living outside of Las Cruces and less so for those living in the city;
- Affording a home with needed accessibility features (a major challenge for Las Cruces residents);
- Worry that requesting an accommodation will result in increased rent or an eviction (33% of households living in Las Cruces); and
- Fear of losing in-home healthcare (23% of households with disabilities living outside of Las Cruces).

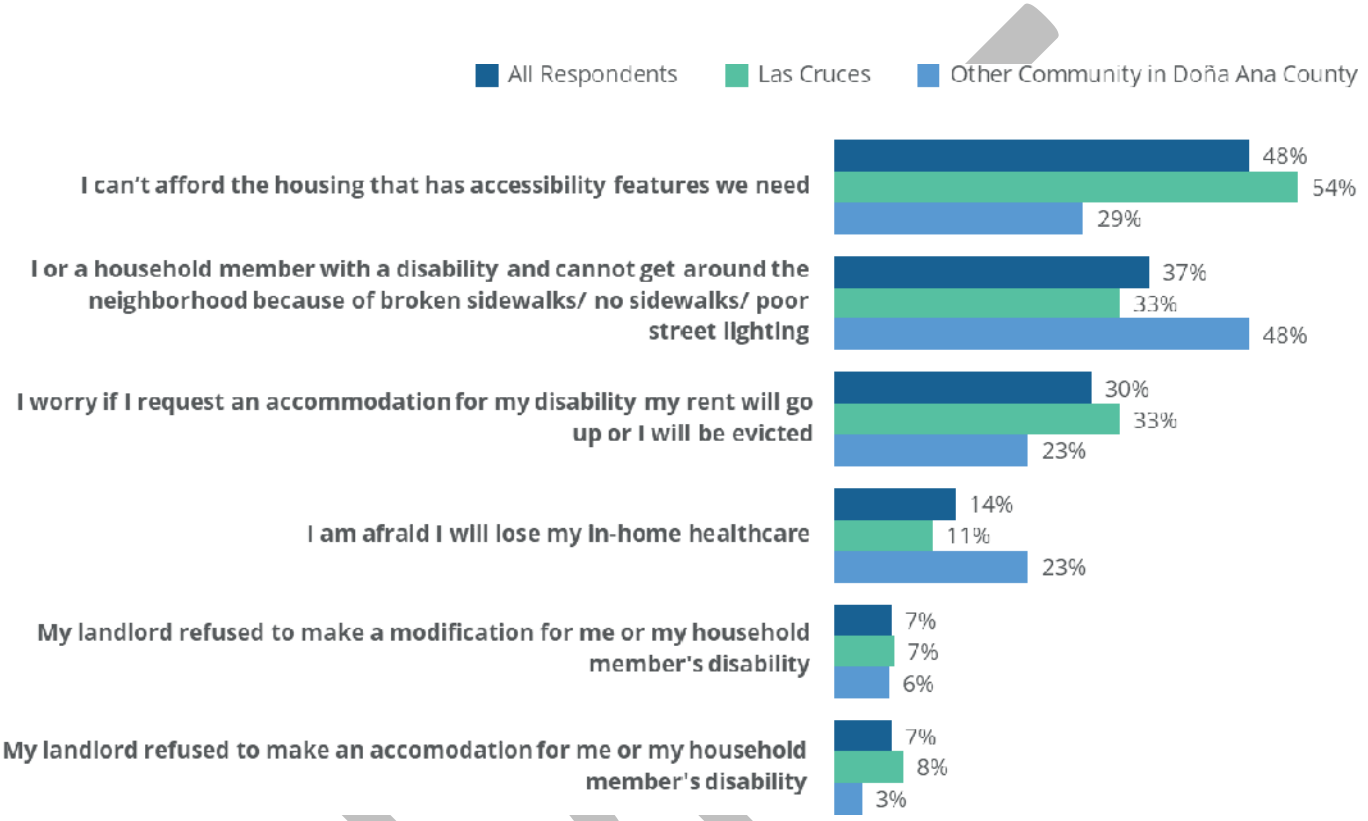
To assess visitability, all respondents were asked whether a person with a disability would experience difficulty entering or moving throughout their home or apartment:

- Nearly half of respondents (48%) reported that their home would be easy to enter and navigate. A large share, however (39%) indicated that a person with a disability would have difficulty entering the home.
- Additional visitability challenges included difficulty using the bathroom (26%), staying in a bedroom (13%), and cooking or sharing a meal (11%).
- These responses were generally consistent across jurisdictions.

DRAFT

DRAFT

Figure A-15.
Challenges in Housing Situation or Neighborhood for Households with Disabilities, Jurisdiction



Note: n = 120.

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

DRAFT

Housing costs. The figure below displays the median monthly cost of rent, lot rent, mortgage payments, home insurance, utility payments, property tax payments (for those without a mortgage), and HOA or condo fees by jurisdiction.

Median rent.

- Median rent among survey respondents (who are not renting a mobile home) was highest in Las Cruces at $875, compared to $725 in other communities in Doña Ana County; and
- Median rent for mobile home renters was highest in other communities in Doña Ana County ($800), compared to $750 countywide and $700 in Las Cruces.

Median lot rent.

- Mobile homeowners in Las Cruces reported the highest median lot rent ($512), compared to $430 countywide and $332 in other communities;
- Mobile home renters in Las Cruces also reported higher lot rent ($390) than the countywide median ($210); respondents in other communities reported little to no lot rent costs. Note that these costs should be interpreted with caution, as some mobile home renters may have included lot rent in total rent and there is a small sample size of mobile home renters who specified lot rent (n = 11 mobile home renters in Las Cruces, n = 5 mobile home renters in other communities).

Median mortgage payment.

- Homeowners in Las Cruces reported the highest median mortgage payment ($1,000) compared to $938 countywide and $665 in other communities in Doña Ana County;
- Mobile homeowners pay lower mortgage payments than homeowners who are not living in mobile homes. Although the median payment outside of Las Cruces was slightly higher, there were only two mobile homeowners who reported a mortgage payment, therefore the comparison should be treated with caution;

Median home insurance.

- Homeowners in other communities in Doña Ana County reported very high median home insurance costs of $395 per month, compared to $185 countywide and $166 in Las Cruces;
- Among mobile homeowners, insurance costs were more consistent across jurisdictions, ranging from $178 outside of Las Cruces to $185 in Las Cruces.

Median utility payment.

- Utility costs varied modestly by jurisdiction and tenure. Respondents in Las Cruces generally reported lower median utility payments;

DRAFT

DRAFT

- Homeowners in other communities in Doña Ana County reported the highest median utility costs ($250) compared to $240 countywide and $200 in Las Cruces;

- Renters in Las Cruces reported lower median utility costs ($185) than renters countywide ($200) and in other communities ($216); and

- Mobile home occupants in Las Cruces reported the lowest utility payment ($200) than those in mobile homes in other communities ($250) and countywide ($220).

Median property tax payment.

- Homeowners (without a mortgage) in other communities in Doña Ana County reported the highest median property tax payments ($600), compared to $500 countywide and $450 in Las Cruces; and

- Mobile homeowners reported similar median property tax payments countywide and in other communities ($400), with lower payments reported in Las Cruces ($280).

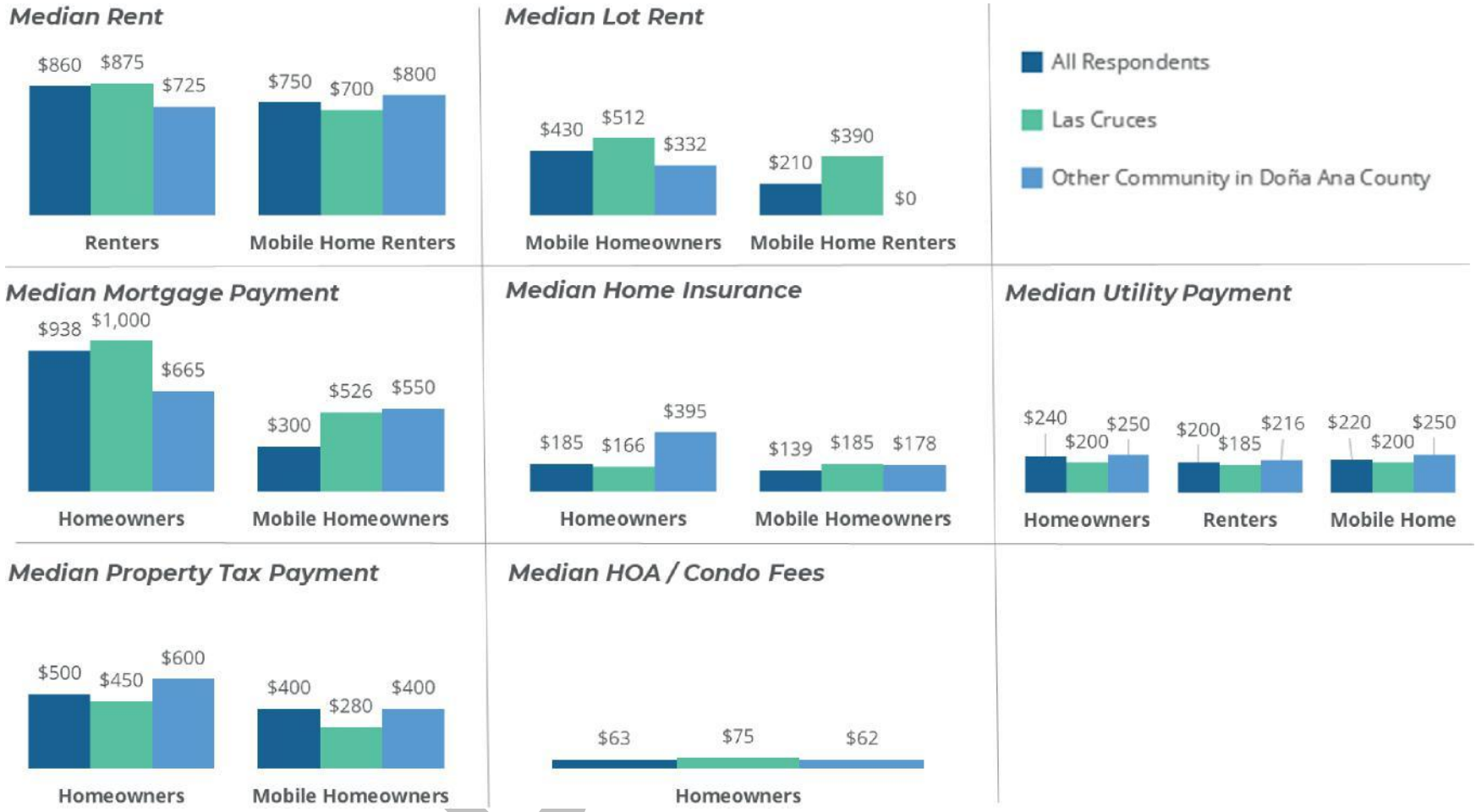
Median HOA / condo fees.

- Median HOA or condo fees were modest across jurisdictions. Homeowners in Las Cruces reported slightly higher median fees ($75) than the countywide median ($63) and other communities ($62). There was only one mobile homeowner in the survey who reported HOA fees and those were very high ($250).

DRAFT

DRAFT

Figure A-16. Median Housing Costs by Tenure and Jurisdiction



Note: n = 158 median rent; n = 36 median lot rent; n = 209 median mortgage payment; n = 174 median home insurance payment; n = 167 median property tax payment; n = 22 HOA fees; n = 507 median utilities.

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

DRAFT

Housing Stability

Housing stability reflects the combined effects of housing choice, housing costs, and household circumstances. Households that struggle to keep up with housing costs, live in overcrowded conditions, or are precariously housed and living with friends or family may face elevated risks of displacement and homelessness. This section summarizes the reasons and outcomes of displacement, examines overcrowding across demographic groups, and summarizes respondent-identified programs and financial resources that may help households retain or restore housing stability.

Displacement. Survey respondents were asked whether, in the past five years, they have had to move out of a home, condo, or apartment in Las Cruces and Doña Ana County when they did not want to move. Overall, 13% of respondents reported experiencing displacement during this time period. As shown in the figure below, displacement was more common among certain demographic groups:

- Respondents living in Las Cruces reported higher rates of displacement than those in other communities in Doña Ana County (15% compared to 8%);
- By tenure, precariously housed respondents experienced the highest rate of displacement (47%), followed by renters (24%). Displacement among homeowners was uncommon (3%);
- 40% of respondents living in overcrowded conditions reported displacement in the past five years—the second highest rate among all demographic groups;
- Single parent households experienced displacement at twice the rate of couples with children (24% compared to 12%);
- 23% of households that include a member with a disability reported displacement;
- Hispanic respondents reported slightly higher displacement rates than non-Hispanic White respondents (12% versus 9%); and
- By household income, displacement was most common among households with income below $24,999 and between $25,000 and $49,999 (16% for both groups).

Among respondents who identified where they moved from and to, most displacement occurred within Las Cruces. Sixty-six percent of displaced respondents moved from one home in Las Cruces to another home in the city. An additional 10% were displaced from Las Cruces to another community in Doña Ana County, while 10% moved from another community into Las Cruces. Fourteen percent were displaced within other communities in Doña Ana County.

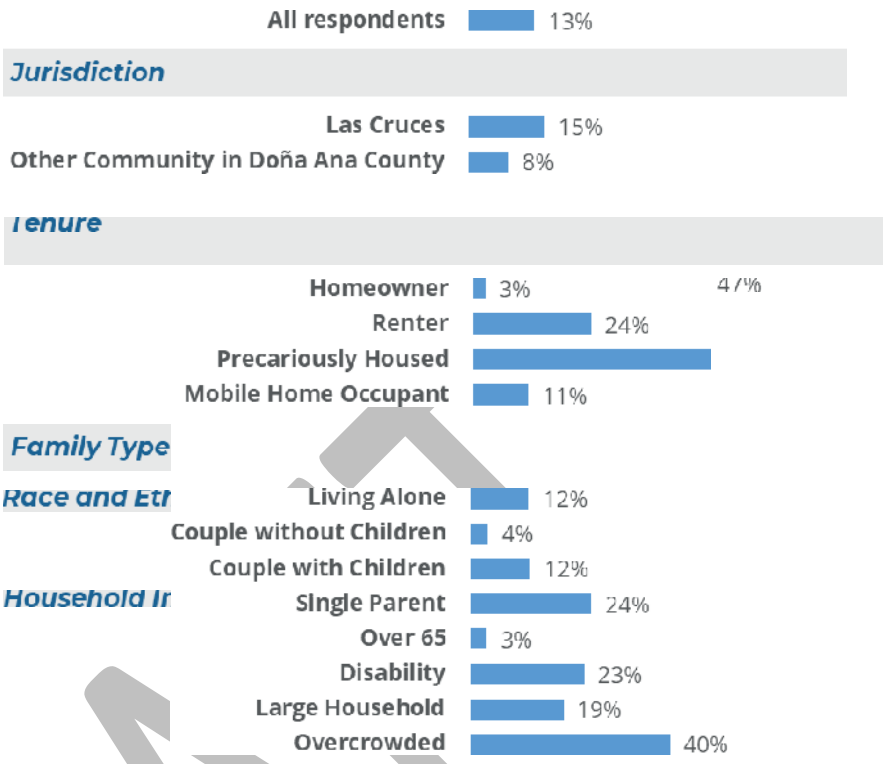
DRAFT

DRAFT

Figure A-17. Displacement Rate, Selected Characteristics

Note:
n = 670.

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



Across all respondents who experienced displacement, the most common reason by far was job loss or reduced hours or wages (47%).

Other common reasons were rent increases (30%) and eviction after falling behind on rent (22%) and utility increases (22%). Responses from other communities in Doña Ana County are not shown due to the small number of respondents for this question (n = 14). These respondents identified job loss or reduced hours or wages and rent and utility increases as top reasons for displacement.

DRAFT

Figure A-18.
Top Reasons for Displacement, Jurisdiction

All Respondents			Las Cruces		
1	!ob loss, reduced hours or wages	47%	1	!ob loss, reduced hours or wages	49%
2	Rent increases	30%	2	Rent increases	31%
3	Evicted - behind on rent	22%	3	Evicted - behind on rent	24%
4	Utility increases	17%	4	Utility increases	15%
5	Other	13%	5	Poor condition of property	14%

Note: n = 86. Results are only shown for groups with at least 20 respondents. Those below this threshold are excluded due to small sample sizes.

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

By tenure:

- Precariously housed respondents—who also experienced the highest displacement rate—very frequently cited job loss or reduced hours or wages (59%) as the reason for displacement.
- Renters also reported high rates of displacement due to job loss or reduced hours or wages (45%).
- Although not shown due to a small number of respondents (n = 9), mobile home occupants also reported job loss or reduced hours or wages as a top reason for displacement; and
- Eleven percent of displaced homeowners reported property tax increases as a contributing factor, although note that displaced homeowners were a small group (n = 9)

By household income:

- Respondents with income below $24,999 selected job loss or reduced hours or wages as the most common reason for displacement (57%). This income group was also more likely to report eviction after falling behind on rent (23%), moving to help a family member (17%), and displacement due to nonrenewal of a lease (13%) than other income groups; and
- Rent increases were the most common reason for displacement for those with income between $25,000 and $49,999 (50%). 25% of respondents in this income group reported displacement following the sale of their rental unit.

DRAFT

DRAFT

By household characteristics:
Job loss or reduced hours or wages were the most common reason for displacement among households with a disability and overcrowded households;

- Respondents living in overcrowded conditions, who reported one of the highest displacement rates of all groups in the survey (40%), most frequently cited job loss or reduced hours or wages (59%), eviction after falling behind on rent (34%), rent increases (31%), utility increases (24%), and neighborhood safety concerns (17%) as reasons for displacement; and

- Households including a member with a disability also cited rent increases (37%), eviction after falling behind on rent (24%), utility increases (20%), change in household size (12%), neighborhood safety concerns (12%), poor condition of property (12%), and other responses (12%) as reasons for displacement.

Other open-ended answers included:

- *"Landlord refused to make repairs and home was uninhabitable due to HVAC collapse and septic smell making me sick."* – Renter in Las Cruces

- *"Person I was living with was hooked on drugs and drinking."* – Precariously housed in Las Cruces

- *"Salary increased, forced to move out, was not given the option to stay and pay an increased rent amount, had to leave no matter what and still pay a month of increased rent."* – Renter in Santa Teresa

- *"Safety."* – Renter in Las Cruces

DRAFT

DRAFT

Figure A-19.
Top Reasons for Displacement, Selected Characteristics

Renter		Precariously Housed	
1 ,bb loss, reduced hours or wages	45%	1 bb loss, reduced hours or wages	59%
2 Rent increases	38%	2 Evicted - behind on rent	37%
3 Utility increases	19%	3 Rent increases	22%
4 Evicted - behind on rent	17%	4 Utility increases	22%
5 Other	17%	5 Moved to help a family member	15%

Less than $24,999		$25,000 to $49,999	
1 ,bb loss, reduced hours or wages	57%	1 Rent increases	50%
2 Evicted - behind on rent	23%	2 bb loss, reduced hours or wages	40%
3 Rent increases	17%	3 Utility increases	35%
4 Moved to help a family member	17%	4 Landlord sold my rental unit	25%
5 Landlord didn't renew my lease	13%	5 Evicted - behind on rent	20%

Disability		Overcrowded	
1 ,bb loss, reduced hours or wages	53%	1 bb loss, reduced hours or wages	59%
2 Rent increases	37%	2 Evicted - behind on rent	34%
3 Evicted - behind on rent	24%	3 Rent increases	31%
4 Utility increases	20%	4 Utility increases	24%
5 Change in household size	12%	5 Neighborhood was not safe	17%

Note: n = 86. Results are only shown for groups with at least 20 respondents. Those below this threshold are excluded due to small sample sizes.

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

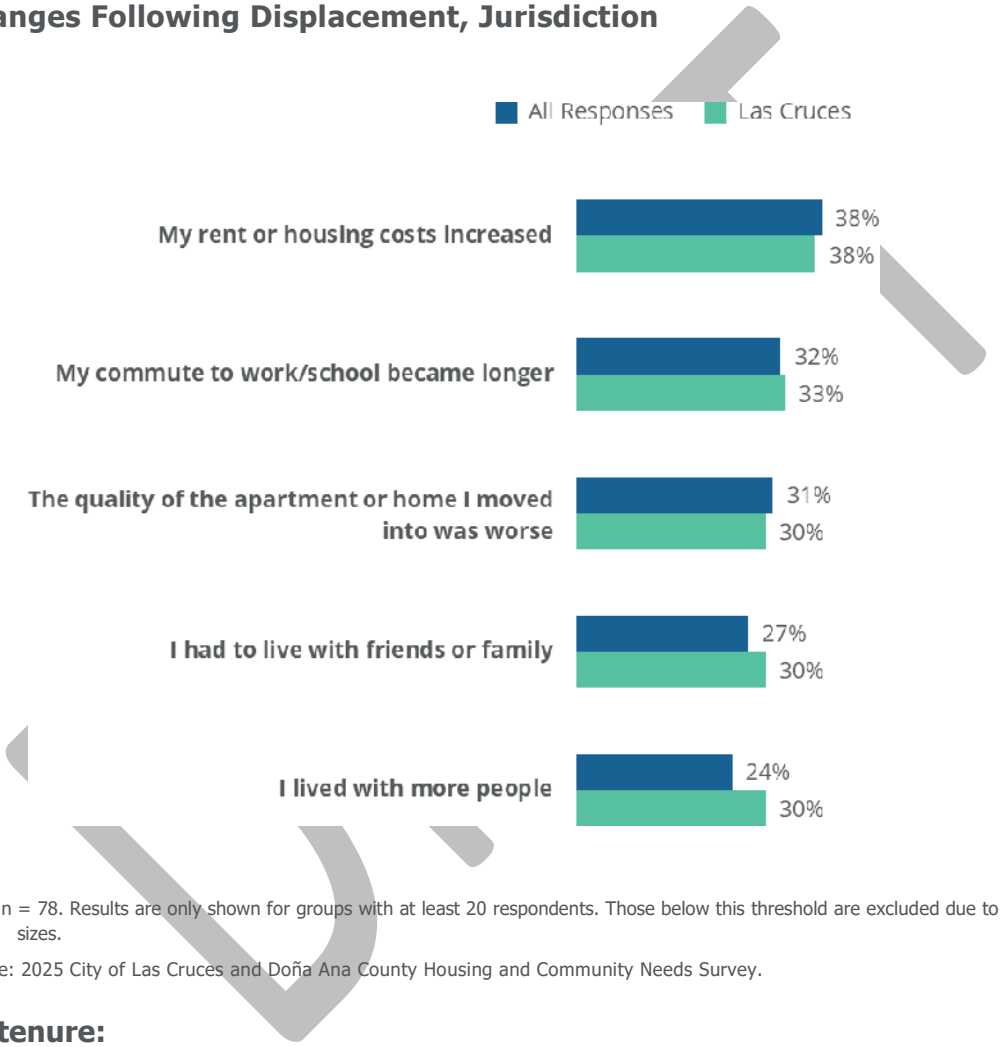
Respondents who experienced displacement were asked to describe how the move affected their next housing situation. The most commonly reported outcome was an increase in rent or housing costs (38%), followed by a longer commute to work or school (32%), moving to a worse quality apartment or home (31%), living with friends or family (27%), and living with more people (24%).

Outcomes varied by jurisdiction, as shown in the figure below. Respondents in Las Cruces more frequently reported needing to live with friends or family or live with more people following displacement. Note that respondents in other communities in Doña Ana County are included in all respondents, but not shown separately in the figure due to small sample size (n = 14).

DRAFT

Open-ended responses illustrate the varied experiences of displaced households. While some respondents reported improved safety in their new location, others described moving to less safe neighborhoods and losing access to recreational spaces or amenities. In some cases, the circumstances surrounding displacement influence outcomes, for example moves prompted by interpersonal conflict may have been unwanted but resulted in improved housing conditions.

Figure A-20.
Changes Following Displacement, Jurisdiction



Note: n = 78. Results are only shown for groups with at least 20 respondents. Those below this threshold are excluded due to small sample sizes.

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

By tenure:

- Rent and housing cost increases were the most commonly reported outcomes for renters and mobile home occupants. Homeowners most frequently reported increases in housing costs and commute times; and

- Precariously housed respondents experienced numerous challenges following displacement, with 44% reporting that they had to live with friends or family, 36% had a longer commute, 32% had to live in car or tent, 28% had to live in a motel, and 24% reported that their children had to change schools.

DRAFT

By household income:

- Respondents with household incomes below $24,999 most frequently reported moving to worse-quality housing (31%) and needing to live with friends or family (21%); and

- Among respondents with income between $25,000 and $49,999, 70% reported increases in rent or housing costs, and half (50%) reported they moved to worse-quality housing.

By household characteristics:

- Displacement likely contributed to increased household crowding: 37% of respondents living in overcrowded households reported that they moved in with more people or had to live with friends or family following displacement; and

- Among households that included a person with a disability, 38% reported moving to worse-quality housing and 33% reported needing to live with more people or with friends or family.

By race and ethnicity:

- 38% of Hispanic respondents reported that their commute became longer following displacement, followed by 35% who reported their housing costs increased, 32% who reported they moved to a home in worse quality condition or had to live with friends or family, and 24% who lived with more people.

DRAFT

DRAFT

Figure A-21. Changes Following Displacement, Selected Characteristics

Renter			Precariously Housed			Less than $24,999		
1	My rent/housing costs increased	45%	1	I had to live with friends or family	44%	1	The quality of home was worse	31%
2	The quality of home was worse	38%	2	My commute became longer	36%	2	I had to live with friends or family	21%
3	My commute became longer	19%	3	I lived in my car or in a tent	32%	3	My children had to change schools	17%
4	I lived with more people	17%	4	I had to live in a motel	28%	4	My rent or housing costs increased	17%
5	The quality of home was better	17%	5	My children had to change schools	24%	5	I lived with more people	17%

$25,000 to $49,999			Overcrowded			Disability		
1	My rent or housing costs increased	70%	1	I lived with more people	37%	1	My rent/housing costs increased	38%
2	The quality of home was worse	50%	2	I had to live with friends or family	37%	2	The quality of home was worse	38%
3	My commute became longer	35%	3	The quality of home was worse	33%	3	I lived with more people	33%
4	I lived with more people	30%	4	My commute became longer	30%	4	I had to live with friends or family	33%
5	I had to live with friends or family	30%	5	I had to live in a motel	26%	5	My commute became longer	31%

Hispanic		
1	My commute became longer	38%
2	My rent/housing costs increased	35%
3	The quality of home was worse	32%
4	I had to live with friends or family	32%
5	I lived with more people	24%

Note: n = 78. Results are only shown for groups with at least 20 respondents. Those below this threshold are excluded due to small sample sizes

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

DRAFT

Overcrowding. As discussed in the outcomes of displacement by household group, 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%).

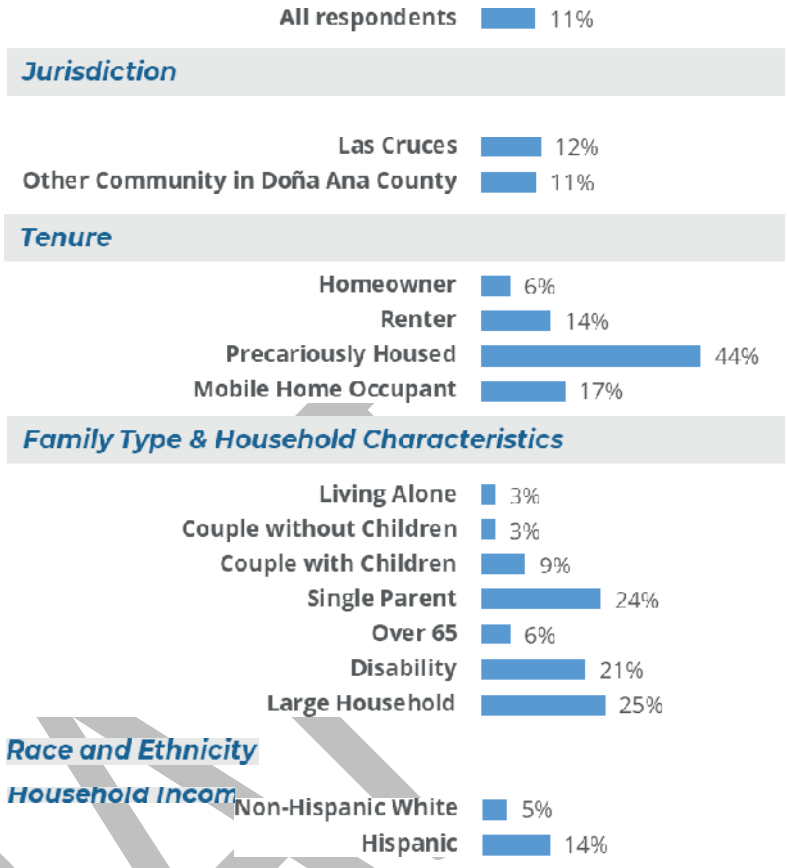
DRAFT

DRAFT

Figure A-22.
Rate of Overcrowding, Selected Characteristics

Note:
n = 653.

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



Future displacement concern. When considering future housing choice, 8% of respondents selected they wanted to stay in their current home but were worried that they might not be able to, as shown in the figure below. Of those respondents, 48% were concerned that they cannot stay because of housing cost increases, followed by health issues (32%), inability to keep up with maintenance or housekeeping (25%), anticipation that the landlord will not renew lease or will sell property (20%), and other open-ended answers (18%). These selections were similar across jurisdictions. Note that responses from other communities outside of Las Cruces were excluded from the figure below due to small sample size (n = 8).

Additional open-ended answers included:

- *"Not able to pay mortgage."* – Homeowner in Santa Teresa

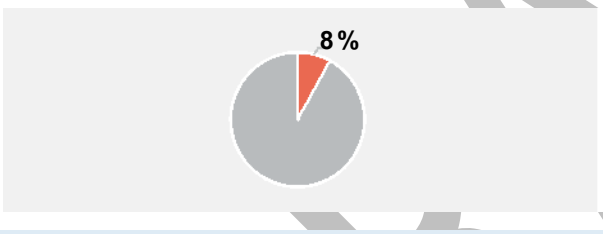
DRAFT

- *"I don't have the ability to pay rent."* – Renter in Las Cruces
- *"Me preocupa que en un future no pueda seguir pagando / I am worried that in the future I will not be able to continue paying."* – Renter in Las Cruces
- *"Cramped quarters make restroom access sketchy to a wheelchair"* – Renter in other community in Doña Ana County
- *"Still on waiting list for Section 8."* – Precariously housed respondent in Las Cruces
- *"Our neighborhood has seen an increase in transients walking around the neighborhood and also hanging out at the park by our house."* – Homeowner in Las Cruces

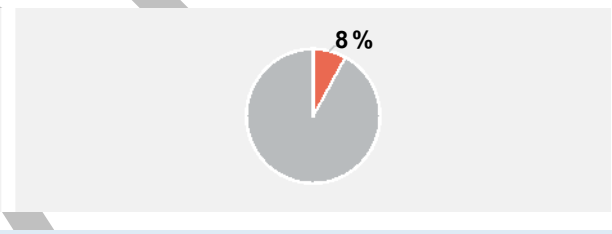
Figure A-23.
Desire to Stay in Current Home and Reasons for Displacement Concern, Jurisdiction

I want to stay in my current home, but I'm worried I won't be able to...

All Respondents



Las Cruces



I'm concerned I can't stay in my current home because...

All Respondents			Las Cruces		
1	Worried that housing costs will increase too much	48%	1	Worried that housing costs will increase too much	51%
2	Health issues (aging, disability, etc.)	32%	2	Health issues (aging, disability, etc.)	31%
3	I can't keep up with maintenance/ housekeeping	25%	3	I can't keep up with maintenance/ housekeeping	23%
4	Landlord may not renew my lease or may sell the property	20%	4	Landlord may not renew my lease or may sell the property	23%
5	Other	18%	5	Other	17%

Note: n = 643 for future housing plans; n = 44 for reasons worried. Results are only shown for groups with at least 20 respondents. Those below this threshold are excluded due to small sample sizes.

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

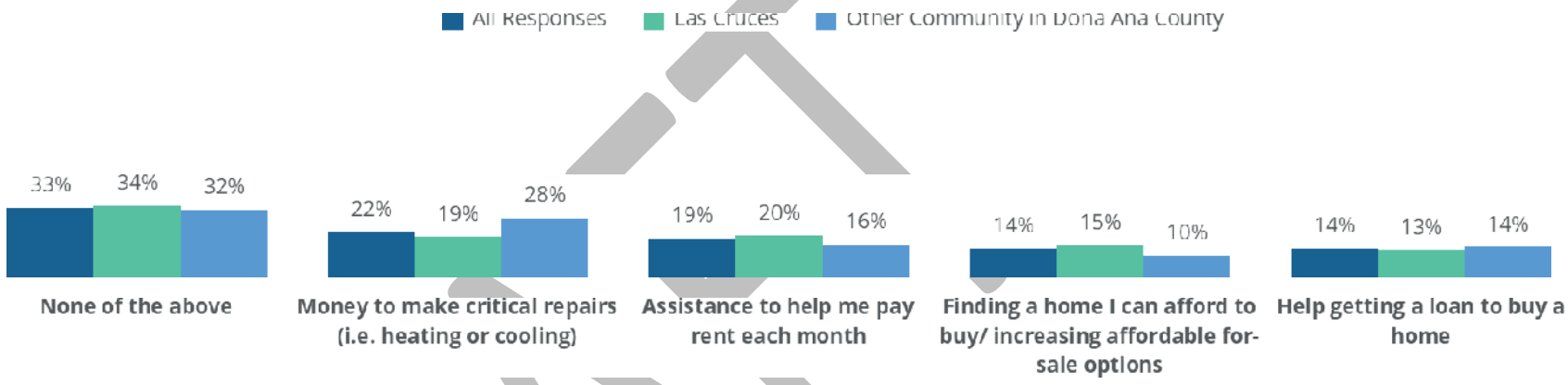
Maintaining and restoring stability. As discussed in the displacement findings, loss of income due to job loss or reduced hours or wages, rent increases, utility increases, and eviction after falling behind on rent were the most common drivers of displacement. To better understand what supports could help prevent housing instability, all respondents were asked to identify the programs and services they would need to feel more secure in their housing situation.

Money to make critical repairs was the most frequently selected support overall (22%), followed by rental assistance (19%), finding an affordable home to buy or increasing affordable for-sale options (14%), and help getting a loan to buy a home (14%). One-third (33%) reported that none of the listed supports were needed. Respondents in other communities in Doña Ana County most frequently selected money to make critical repairs (28%), while respondents in Las Cruces more often selected rental assistance (20%) and finding affordable for-sale options (15%).

DRAFT

DRAFT

Figure A-24.
Top Items Needed to Feel More Secure in Housing Situation, Jurisdiction



Note: n = 626.

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

By tenure:

- 44% of precariously housed respondents and 40% of renters reported that rental assistance would help them feel more secure in their current housing situation;
- While renters more frequently identified supports related to transitioning into homeownership—such as down payment assistance or help navigating the homebuying process—precariously housed respondents prioritized programs that could provide immediate stability, including help with security deposits and rental housing searches; and
- Mobile home occupants most often selected money for critical repairs (41%), a need also commonly identified by homeowners (27%). Eight percent of homeowners additionally selected help finding homeowner's insurance.

Household income:

- Respondents with the lowest incomes (below $24,999) most frequently selected rental assistance (31%), followed by money for critical repairs (24%); and
- Respondents with incomes above $25,000 more often selected longer-term supports, such as help obtaining home loans, finding affordable for-sale options, and homeownership counseling.

DRAFT

DRAFT

Figure A-25. Top Items Needed to Feel More Secure in Housing Situation, Tenure and Household Income

Homeowner		Renter		Precariously Housed	
1 None of the above	47%	1 Rental assistance	40%	1 Rental assistance	44%
2 Money to make critical repairs	27%	2 Finding home I can afford to buy	33%	2 Help with a security deposit	33%
3 Other	10%	3 Help getting a loan to buy a home	33%	3 Help with the rental housing search	30%
4 Help finding options for homeowner's insurance	8%	4 Help with a down payment	31%	4 Money to make critical repairs	30%
5 Housing my adult child can afford	7%	5 Homeownership counseling	22%	5 Finding home I can afford to buy	24%

Mobile Home Occupant		Less than $24,999		$25,000 to $49,999	
1 Money to make critical repairs	41%	1 Rental assistance	31%	1 Help getting a loan to buy a home	28%
2 Rental assistance	25%	2 Money to make critical repairs	24%	2 Money to make critical repairs	25%
3 Help getting a loan to buy a home	18%	3 None of the above	18%	3 None of the above	24%
4 None of the above	17%	4 Help with a down payment	14%	4 Rental assistance	24%
5 Help with a down payment	17%	5 Help with a security deposit	13%	5 Help with a down payment	23%

$50,000 to $74,999		$75,000 to $99,999		Over $100,000	
1 None of the above	40%	1 None of the above	48%	1 None of the above	59%
2 Money to make critical repairs	23%	2 Money to make critical repairs	26%	2 Money to make critical repairs	14%
3 Finding home I can afford to buy	16%	3 Finding home I can afford to buy	17%	3 Other	12%
4 Help getting a loan to buy a home	13%	4 Homeownership counseling	13%	4 Housing my adult child can afford	11%
5 Homeownership counseling	11%	5 Help getting a loan to buy a home	13%	5 Finding home I can afford to buy	8%

Note: n = 626.

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

DRAFT

By family type:

- Money to make critical repairs was the most frequently selected support across family types; and
- 25% of single parent households selected rental assistance compared to 20% of respondents living alone and 16% of couples with children. Single parents and couples with children also more frequently prioritized help obtaining a loan to buy a home.

Figure A-26.
Top Items Needed to Feel More Secure in Housing Situation, Family Type

Living Alone			Couple without Children		
1	None of the above	31%	1	None of the above	56%
2	Money to make critical repairs	23%	2	Money to make critical repairs	17%
3	Rental assistance	20%	3	Other	11%
4	Help with a down payment	14%	4	Finding home I can afford to buy	9%
5	Other	14%	5	Help with a down payment	9%
Couple with Children			**Single Parent**		
1	None of the above	22%	1	Rental assistance	35%
2	Money to make critical repairs	22%	2	Money to make critical repairs	32%
3	Help getting a loan to buy a home	19%	3	Help getting a loan to buy a home	28%
4	Rental assistance	16%	4	Finding home I can afford to buy	23%
5	Finding home I can afford to buy	16%	5	Help with a down payment	22%

Note: n = 626.

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

By household characteristics:

- Rental assistance was most frequently selected by respondents living in overcrowded conditions (48%) and by households with a disability (30%);
- Older adults most commonly identified money for critical repairs; and
- Among large households, 27% selected money for critical repairs and 23% selected rental assistance.

By race and ethnicity:

- Hispanic respondents most frequently selected money for critical repairs (27%), followed by rental assistance (21%), and assistance with obtaining a loan or finding an affordable home to buy (19% each). Hispanic respondents selected these supports at higher rates than non-Hispanic White respondents.

DRAFT

Figure A-27.
Top Items Needed to Feel More Secure in Housing Situation, Household Characteristics, Race, and Ethnicity

Disability			Overcrowded		
1	Rental assistance	30%	1	Rental assistance	48%
2	Money to make critical repairs	29%	2	Money to make critical repairs	35%
3	Help with a down payment	22%	3	Help with a security deposit	32%
4	Help getting a loan to buy a home	18%	4	Help getting a loan to buy a home	29%
5	Finding home I can afford to buy	18%	5	Finding home I can afford to buy	23%

Over 65			Large Household		
1	None of the above	52%	1	Money to make critical repairs	27%
2	Money to make critical repairs	17%	2	Rental assistance	23%
3	Other	10%	3	Finding home I can afford to buy	20%
4	Rental assistance	9%	4	Help with a down payment	20%
5	Housing my adult child can afford	7%	5	Help getting a loan to buy a home	19%

Non-Hispanic White			Hispanic		
1	None of the above	55%	1	Money to make critical repairs	27%
2	Money to make critical repairs	12%	2	None of the above	23%
3	Rental assistance	10%	3	Rental assistance	21%
4	Other	10%	4	Help getting a loan to buy a home	19%
5	Help with a down payment	9%	5	Finding home I can afford to buy	19%

Note: n = 626.

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

Other open-ended responses included:

Managing costs

- "[Assistance for] raising cost of home insurance that increases mortgage payment." – Homeowner in other community in Doña Ana County
- *"Obtaining Section 8 Housing voucher"* – Precariously housed in Las Cruces

Needed housing types and navigation support

- *"Que te ayuden a financiar un casa para vivir aunque no tengas crédito / Help you finance a house to live in even if you don't have credit."* – Renter in Las Cruces

DRAFT

- *"[Help] moving to a bigger unit as my kids get older."* – Renter in Las Cruces
- *"I applied with Tierra Del Sol , but they do communicate and leave one up in the air about the process?"* – Renter in Las Cruces
- *"Finding housing for my elderly parents and my disabled sister."* – Homeowner in Las Cruces
- *"A place with a yard I live in an apartment."* – Renter in Las Cruces
- *"More family sized homes(3+br) in the 5-800 month rent range so poor families can afford to live. Rent is TOO HIGH people are asking 1200-1500 us dollars for a 2 bedroom 30 year old single wide trailer on a dirt lot. Rent cap! Renters strike!"* – Renter in Las Cruces

Needed repairs or modifications

- *"Money to make plumbing repairs and get water connected to the house."* – Renter in Anthony
- *"Solo alluda para poner ventanas nuevas / Just help to put in new windows"* – Homeowner in other community in Doña Ana County
- *"Ayuda para modificaciones para discapacitados / Disability modification assistance"* – Mobile home renter in Las Cruces
- *"County water, sewer, and road services available for our home."* – Homeowner in other community in Doña Ana County
- *"A list of contractors with good reputation and pricing."* – Homeowner in Las Cruces
- *"Financial assistance to secure property for safety reasons (trespassers)"* – Homeowner in Las Cruces

Community needs

- *"More security and better police service. My house got broken into by an armed intruder. Police did not do anything. Cops would not speak Spanish to me."* – Mobile Homeowner in other community in Doña Ana County
- *"Aggregation of resources to assist the public to find reputable, trustworthy, bonded & licensed tradespeople."* – Homeowner in Las Cruces
- *"Grocery store / Costco"* – Homeowner in Las Cruces
- *"Feeling secure and safe in my home due to more crime in the area."* – Homeowner in Las Cruces

DRAFT

DRAFT

Future Housing Choice

Current housing choice reflects respondents' available financial means, personal preferences, and, in some cases, the outcome of displacement. Respondents were also asked about their *future* housing plans. As shown in the figure below, over half (54%) of respondents wanted to remain in their current home for as long as possible, while an additional 8% wanted to stay but expressed concern that they would not be able to. Nearly one-quarter (23%) wanted to move to a home that better meets their needs but could not afford to do so, and 16% plan to move within the next three years.

Future housing plans varied by jurisdiction, tenure, and household income:

Respondents living in communities in Doña Ana County other than Las Cruces reported greater desire and ability for stability, with 63% planning to stay in their current home compared to 50% of respondents in Las Cruces. In contrast, respondents in Las Cruces were more likely to anticipate mobility or instability: 18% planned to move within the next three years, compared in 12% in other communities, and 24% wanted to move but could not afford to, compared to 20% of those outside of Las Cruces.

By tenure, homeowners experienced and favored stability at the highest rate, with 71% planning to remain in their current home as long as possible. Only 7% of homeowners worried they would be unable to stay, and 9% wanted to move but could not afford to.

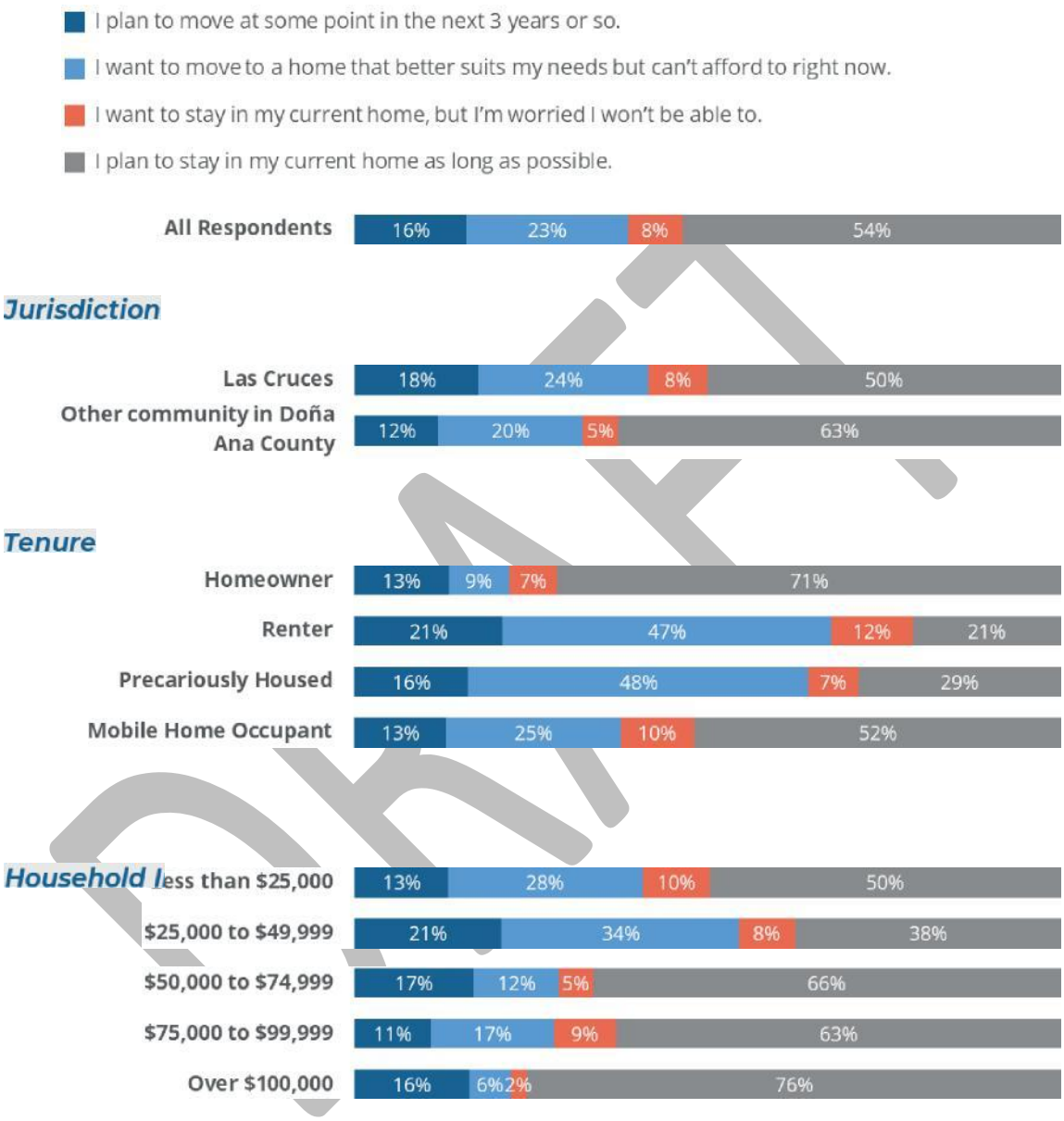
Renters and precariously housed respondents reported a desire to move hampered by financial constraints: 47% of renters and 48% of precariously housed respondents wanted to move to a home that better suited their needs but were unable to afford to do so. Mobile home occupants reported more mixed outcomes, with just over half (52%) preferring to stay as long as possible and one-quarter (25%) wanting to move but lacking the financial means.

By household income, respondents with incomes above $50,000 were more likely to report desire to stay in their current home. Those with household incomes between $25,000 and $49,999 reported the highest rate of wanting to move but being unable to afford it (34%). Among respondents with incomes below $24,999, half (50%) wanted to stay in their current home as long as possible, while an additional 10% in this income group wanted to remain but expressed concern that they may not be able to.

DRAFT

DRAFT

Figure A-28.
Future Housing Plans, Jurisdiction, Tenure, and Household Income



Note: n = 643.

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

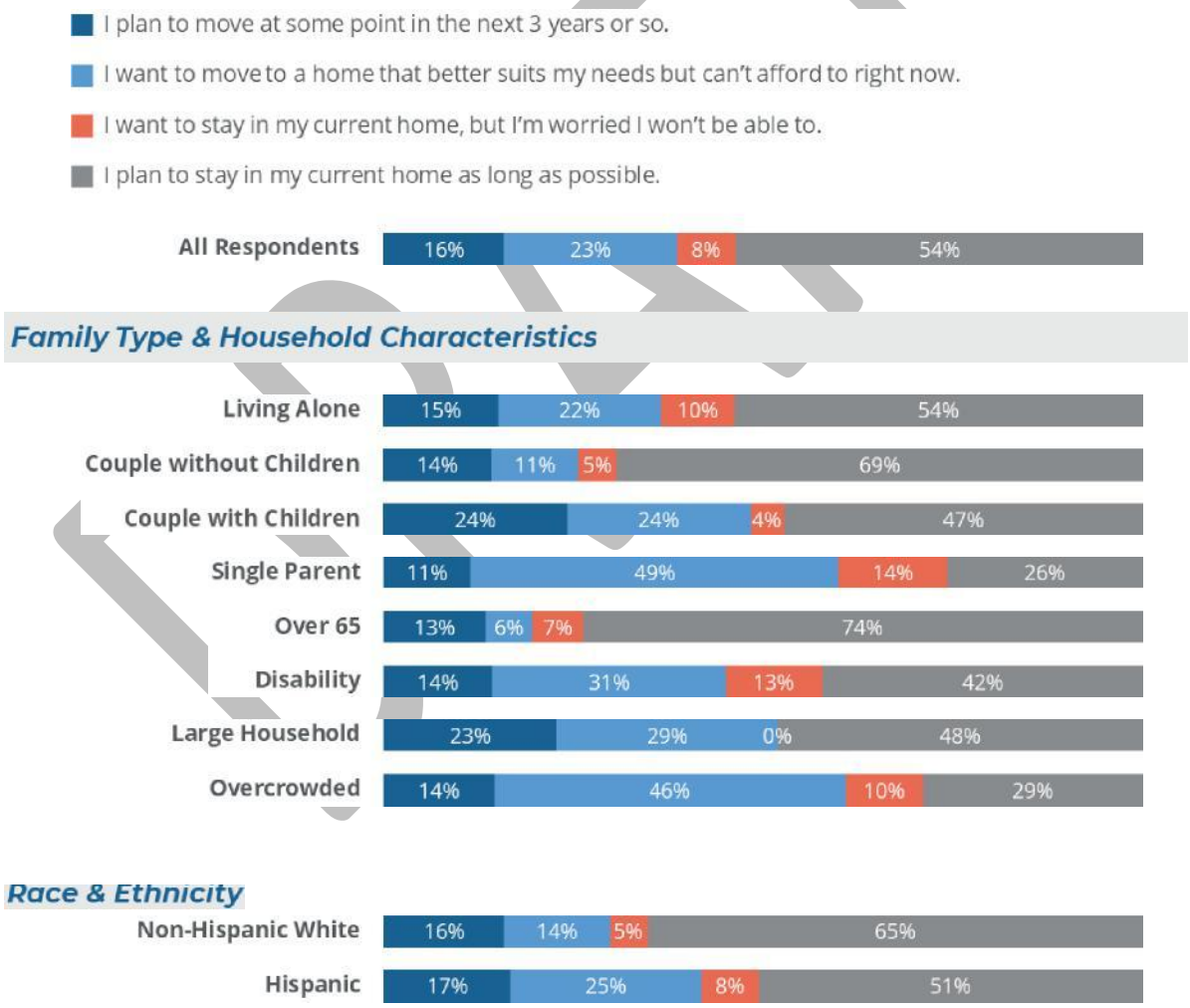
The figure below shows future housing plans by family type, household characteristics, race, and ethnicity. By family type and household characteristics, single-parent households reported the greatest financial constraints in future housing plans, with nearly half (49%) wanting to move but being unable to afford to do so—substantially higher than respondents living alone (22%), couples without children (11%), and couples with children

DRAFT

(24%). Nearly one-quarter (24%) of couples with children reported plans to move in the next three years. Single parents and households with a disability were most likely to want to stay in their current home while worrying they may not be able to at the highest rates (14% and 13%, respectively).

By race and ethnicity, one-quarter (25%) of Hispanic respondents reported wanting to move to a home that better suits their needs but being unable to afford to do so, compared to 14% of non-Hispanic White respondents. Non-Hispanic White and Hispanic respondents reported plans to move at similar rates (16% and 17%, respectively).

Figure A-29.
Future Housing Plans, Family Type, Household Characteristics, Race, and Ethnicity



Note: n = 643.

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

DRAFT

Desire to move. Of respondents who selected they wanted to move in the next three years or those who wanted to move but could not afford to do so, the primary motivation was wanting a different sized home or yard (38%), followed by desire to go from a renter to a homeowner (34%). Less common reasons were finding a more affordable home (22%), wanting a different neighborhood (19%), and family or personal reasons (18%). Responses were similar by jurisdiction, however, respondents outside of Las Cruces selected wanting to move for more accessibility features the most frequently.

Over half (58%) of respondents who wanted to move reported they had not yet because they cannot afford rents or home prices in other places. Other reasons included inability to afford application fees, deposits, or other moving costs (34%), having bad or no credit history (21%), and for current homeowners, not being able to move to another for-sale home at current prices (13%). Again, responses were similar by jurisdiction, but respondents outside of Las Cruces expressed accessibility-related needs, with 13% reporting they have not moved yet because they can't find a home with accessibility features. Other open-ended responses included:

Reasons for wanting to move

- *"I want my own house to get my kids to come home."* – Precariously housed in Las Cruces
- *"Safety concerns, lack of professional healthcare."* – Homeowner in Las Cruces
- *"Would like to move north for cooler weather and not to worry about water issues here in LC."* – Homeowner in Las Cruces
- *"Leave a relationship. He won't leave so I have to."* – Renter in Las Cruces
- *"I want to feel safe and not harassed by my landlord."* – Renter in Las Cruces
- *"High crime in the area I live in. I have had a motorcycle stolen, random people come up to my door, people break into my car, packages stolen, and overall just feel unsafe."* – Renter in Las Cruces
- *"Too many kids for the size of home I have."* – Homeowner in Las Cruces
- "*Because of our age, we want to move closer to the city to minimize daily driving."* – Homeowner in Las Cruces

Reasons for not moving yet

- "*Nobody wants to take a Section 8 voucher."* – Renter in Las Cruces
- *"Wife died. Need to find accommodations that suit a single life."* – Homeowner in Las Cruces

DRAFT

DRAFT

- *"Can't find a stable job."* – Precariously housed in Las Cruces
- *"I have family here that needs me."* – Homeowner in Las Cruces
- *"Waiting for children to finish school."* – Homeowner in Las Cruces
- *"Not many landlords accept section 8 and I have a family of 7 so it needs to be a 4+ bedroom."* – Renter in Las Cruces
- *"Market is not great for selling."* – Homeowner in Las Cruces

DRAFT

DRAFT

Figure A-30. Top Reasons for Moving and Not Having Moved Yet, Jurisdiction

The top reasons I want to move are ...

All Respondents		Las Cruces		Other Comm unity in Doña Ana County	
1 Want a different sized home and/or yard	38%	1 Want a different sized home and/or yard	37%	1 Want a different sized home and/or yard	43%
2 I rent and want to own	34%	2 I rent and want to own	32%	2 I rent and want to own	39%
3 To find a more affordable home	22%	3 To find a more affordable home	23%	3 To find a more affordable home	22%
4 Want a different neighborhood	19%	4 Want a different neighborhood	23%	4 Family/personal reasons	22%
5 Family/personal reasons	18%	5 Other	17%	5 Want more accessibility features	11%

The top reasons I haven't moved yet are ...

All Respondents		Las Cruces		Other Comm unity in Doña Ana County	
1 I can't afford rents or home prices in other places	58%	1 I can't afford rents or home prices in other places	57%	1 I can't afford rents or home prices in other places	60%
2 I can't afford application fees, deposits, or moving costs	34%	2 I can't afford application fees, deposits, or moving costs	35%	2 I can't afford application fees, deposits, or moving costs	31%
3 I have bad or no credit history	21%	3 I have bad or no credit history	20%	3 I have bad or no credit history	23%
4 Other	15%	4 Other	18%	4 I can't find a home with accessibility features I need	13%
5 I own a home but can't afford to purchase something else	13%	5 I own a home but can't afford to purchase something else	12%	5 I own a home but can't afford to purchase something else	17%

Note: n = 238 reasons for moving; n = 223 for reasons for not having moved yet.

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

DRAFT

Barriers to homeownership. Renter respondents were asked about the barriers they face in becoming homeowners. Two-thirds (66%) of renters cited inability to afford the down payment. Additional barriers were worry about being able to afford the mortgage and other fees associated with homeownership (41%), having too much debt to quality for a mortgage (39%), being disqualified by lenders for a loan (23%), and inability to afford home insurance premiums (20%).

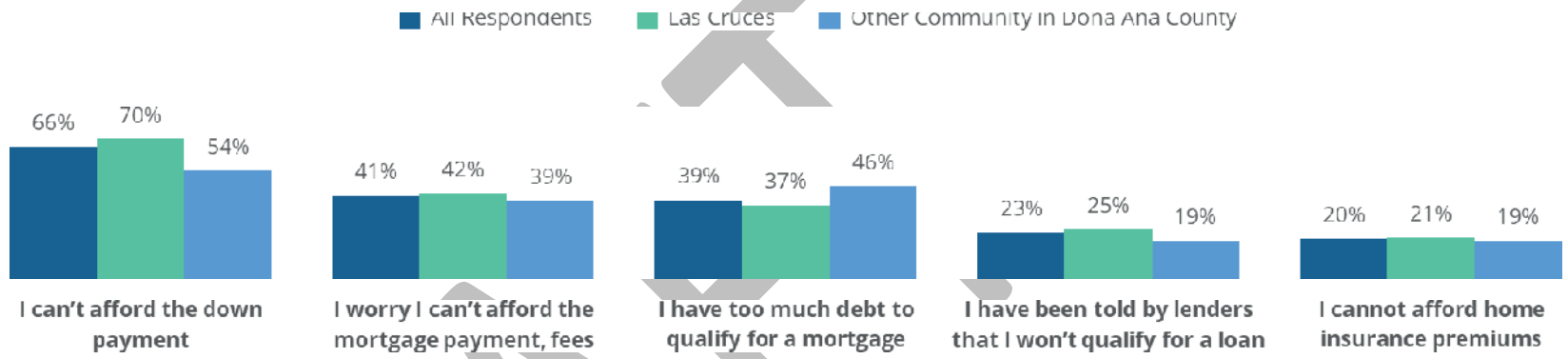
Renters in Las Cruces reported affording a down payment as a barrier at the highest rate (70%) compared to 54% of renters outside of Las Cruces. Renters in other communities in Doña Ana County reported that they have too much debt to qualify for a mortgage (46%) at a higher rate than those in Las Cruces (37%). Other responses included:

- *"Student loans caused my DTI [debt-to-income ratio] to be too high to qualify for a mortgage despite the loan being in good standing. My student loans are effectively preventing me from qualifying to buy a home or car."* – Renter in Las Cruces
- *"Need to fix credit."* – Renter in Las Cruces
- *"No knowledge of homeownership"* – Renter in Las Cruces
- *"I am not employed."* – Renter in Las Cruces
- *"I don't know how."* – Renter in Las Cruces

DRAFT

DRAFT

Figure A-31.
Barriers to Purchasing a Home



Note: n = 228; reflects current renters only.

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

By family type:

- Inability to afford a down payment, worry about not being able to afford the mortgage, and having too much debt were the top barrier to homeownership across family types; and
- Couples with children and single parents reported being told by a lender they did not qualify for a loan at the highest rates (25% and 23%, respectively).

By household income:

- Inability to afford a down payment, worry about not being able to afford the mortgage, and having too much debt were also top barriers across income groups; and
- Inability to afford home insurance was common for those with income less than $24,999 (21%), those between $25,000 and $49,999 (28%), and those between $50,000 and $74,999 (24%).

DRAFT

DRAFT

Figure A-32. Top Barriers to Homeownership, Family Type and Household Income

Living Alone			Couple with Children			Couple without Children		
1	I can't afford the down payment	74%	1	I can't afford the down payment	61%	1	I can't afford the down payment	64%
2	Worry I can't afford the mortgage	47%	2	Too much debt for a mortgage	47%	2	Worry I can't afford the mortgage	40%
3	Too much debt for a mortgage	35%	3	Worry I can't afford the mortgage	39%	3	Too much debt fora mortgage	36%
4	Can't afford home insurance	21%	4	Lenders said I don't qualify for loan	25%	4	Can't afford home insurance	32%
5	Lenders said I don't qualify for loan	18%	5	Can't afford home insurance	14%	5	Other	24%

Single Parent			Less than $24,999			$25,000 to $49,999		
1	I can't afford the down payment	75%	1	I can't afford the down payment	66%	1	I can't afford the down payment	67%
2	Worry I can't afford the mortgage	50%	2	Worry I can't afford the mortgage	35%	2	Too much debt fora mortgage	49%
3	Too much debt for a mortgage	39%	3	Too much debt for a mortgage	32%	3	Worry I can't afford the mortgage	46%
4	Can't afford home insurance	30%	4	Can't afford home insurance	21%	4	Lenders said I don't qualify for loan	34%
5	Lenders said I don't qualify for loan	23%	5	Lenders said I don't qualify for loan	19%	5	Can't afford home insurance	28%

$50,000 to $74,999		
1	I can't afford the down payment	86%
2	Too much debt for a mortgage	48%
3	Worry I can't afford the mortgage	38%
4	Can't afford home insurance	24%
5	Can't afford homes close to my work	19%

Note: n = 228. Results are only shown for groups with at least 20 respondents. Those below this threshold are excluded due to small sample sizes.

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

DRAFT

By household type:

- Over 70% of households with a disability and respondents living in overcrowded conditions reported inability to afford a down payment; and
- 22% of households with a disability and with those over 65 cannot afford to pay home insurance.

By race and ethnicity:

- 23% of Hispanic respondents reported that a lender told them they do not qualify for a loan compared to 18% of non-Hispanic White respondents.

Figure A-33.
Top Barriers to Homeownership, Household Characteristics, Race, and Ethnicity

Disability			Overcrowded		
1	I can't afford the down payment	76%	1	I can't afford the down payment	73%
2	Worry I can't afford the mortgage	50%	2	Too much debt fora mortgage	51%
3	Too much debt fora mortgage	42%	3	Worry I can't afford the mortgage	37%
4	Lenders said I don't qualify for loan	24%	4	Lenders said I don't qualify for loan	34%
5	Can't afford home insurance	22%	5	Can't afford home insurance	22%

Over 65			Large Household		
1	I can't afford the down payment	58%	1	I can't afford the down payment	68%
2	Worry I can't afford the mortgage	39%	2	Too much debt for a mortgage	47%
3	Other	29%	3	Lenders said I don't qualify for loan	34%
4	Too much debt fora mortgage	23%	4	Worry I can't afford the mortgage	29%
5	Can't afford home insurance	23%	5	Can't afford home insurance	18%

Non-Hispanic White			Hispanic		
1	I can't afford the down payment	76%	1	I can't afford the down payment	70%
2	Worry I can't afford the mortgage	44%	2	Too much debt for a mortgage	44%
3	Too much debt fora mortgage	32%	3	Worry I can't afford the mortgage	37%
4	Can't afford home insurance	26%	4	Lenders said I don't qualify for loan	23%
5	Lenders said I don't qualify for loan	18%	5	Can't afford home insurance	22%

Note: n = 228.

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

DRAFT

Neighborhood and Community

Beyond respondents' personal housing choices and experiences, the survey also explored perceptions of neighborhood belonging and inclusion. This section examines respondents' comfort within their community and perceived barriers while seeking housing, with results disaggregated by selected demographic characteristics.

Feeling welcome in community. 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 jurisdiction, 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.

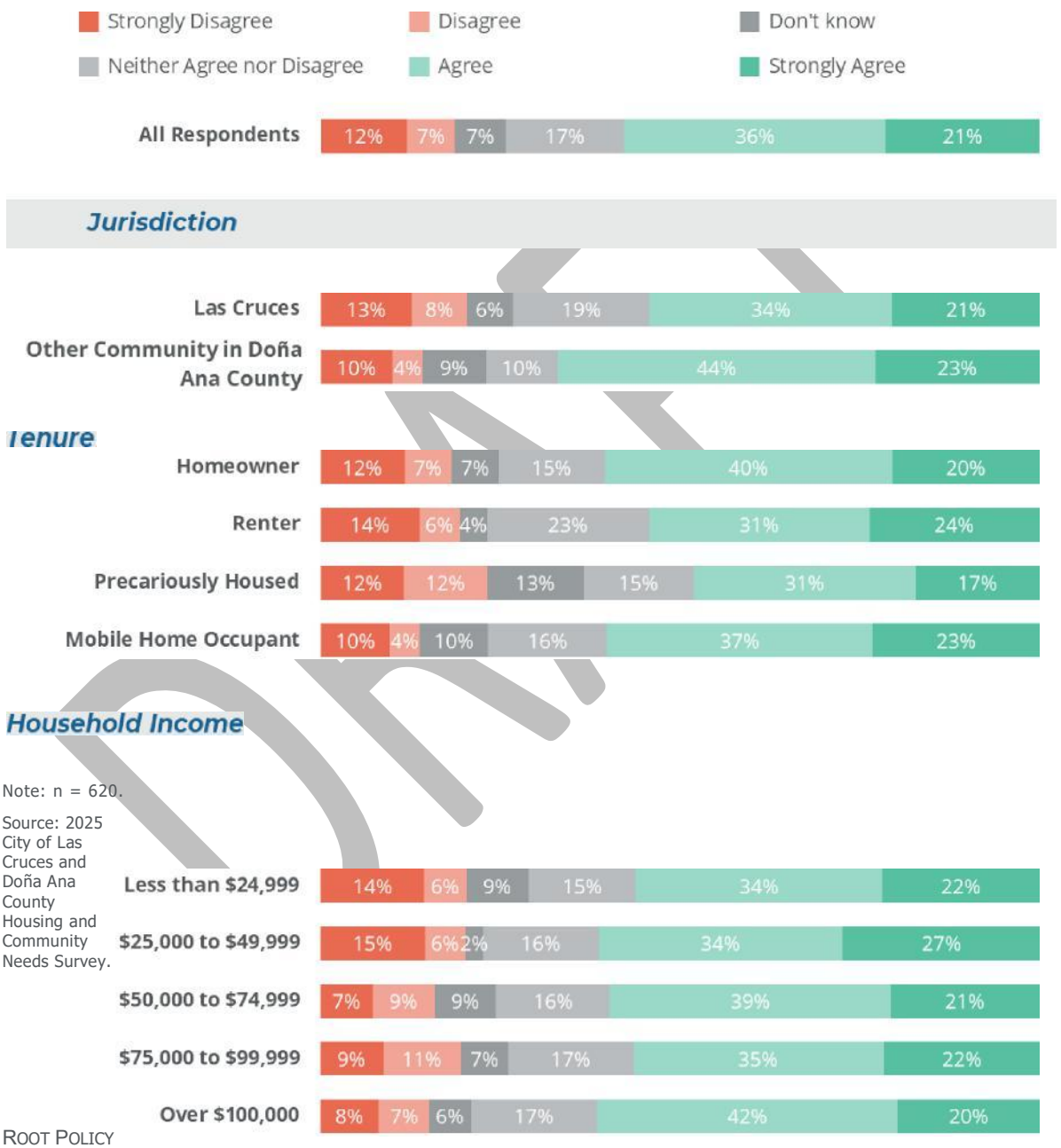
Renters were the most polarized group, with 24% strongly agreeing that they felt welcome and 14% strongly disagreeing. Mobile home occupants and homeowners reported the highest overall levels of agreement (agree or strongly agree) that they felt welcome across neighborhoods in their community.

Household income was also associated with perceptions of welcomeness. 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.

DRAFT

DRAFT

Figure A-34.
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:

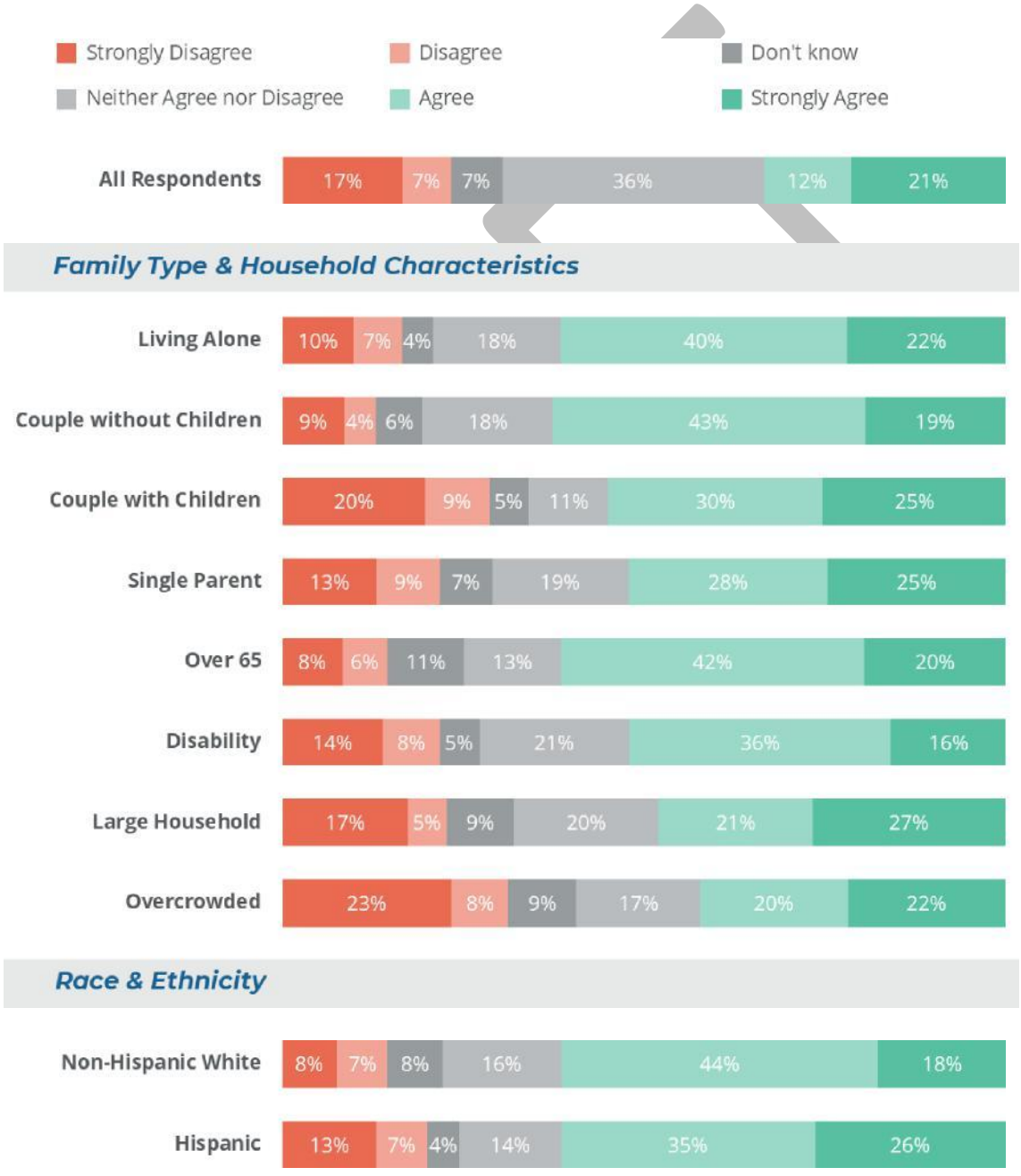
- *"My family is mixed African American and Mexican."* – Precariously housed in Las Cruces
- *"Being low income makes me feel secluded."* – Precariously housed in Las Cruces
- *"Lack of English is a barrier."* – Mobile homeowner in other community in Doña Ana County
- *"Gated communities often do not 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
- "*We are Hispanic living in a predominantly white neighborhood. We and other Hispanics in our neighborhood have been treated poorly, and racially profiled on more than one occasion by some neighbors. Others are very kind and welcoming. We treat all of our neighbors with kindness and respect regardless of their behavior because we want to live in peace."* – Homeowner in Mesilla
- *"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

DRAFT

DRAFT

¾ *"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 A-35.
Level of Agreement with: "I feel welcome in all neighborhoods in my community." By Family Type, Household Characteristics, Race, and Ethnicity



Note: n = 620.

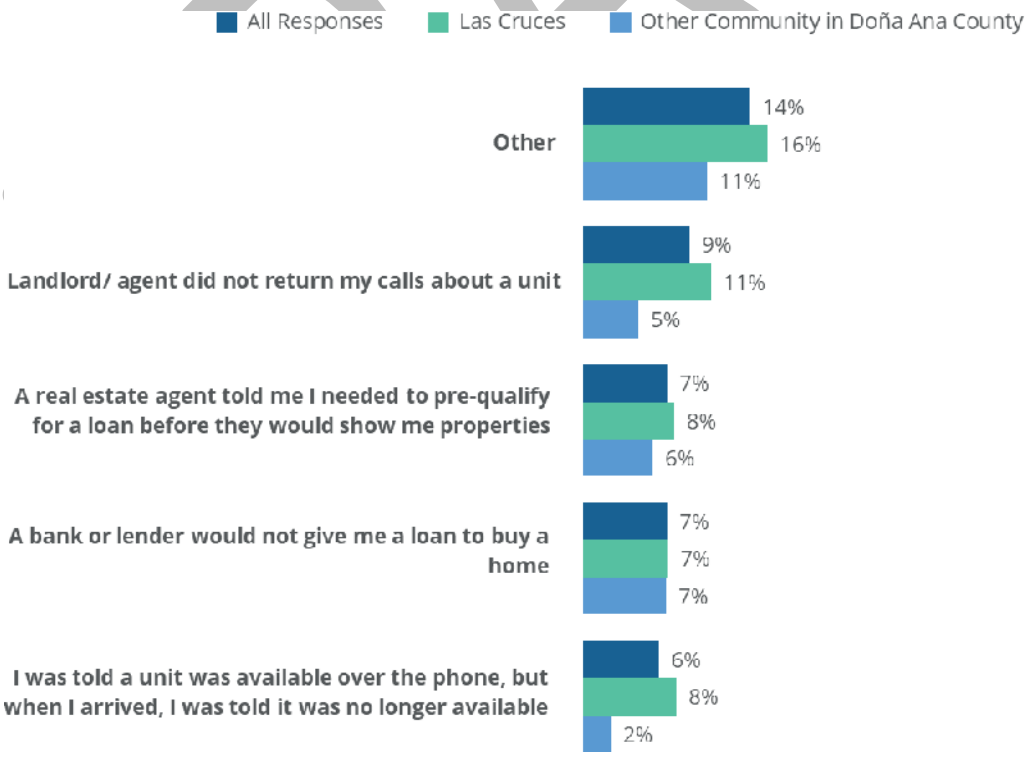
Source: 2025 City of Las Cruces and Doña Ana County Housing and Community Needs Survey.

DRAFT

Experience looking for housing. Respondents were asked about their experience looking for housing in Doña Ana County in the past five years. Sixty-one percent of respondents reported they had *not looked for housing* in the county in the past five years. Of those who did (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. Other experiences included:

- *"Landlords wouldn't rent because someone in our family is a felon."* – Homeowner in Las Cruces
- *"I have looked, because I'd like a yard, but landlords won't take my voucher."* – Renter in Las Cruces
- *"Housing that allowed pets was very difficult to find as a renter. We were willing to live in less than favorable conditions for our pets."* – Homeowner in Las Cruces

Figure A-36.
Experiences While Looking for Housing in Doña Ana County in the Past Five Years



Note: n = 618.

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

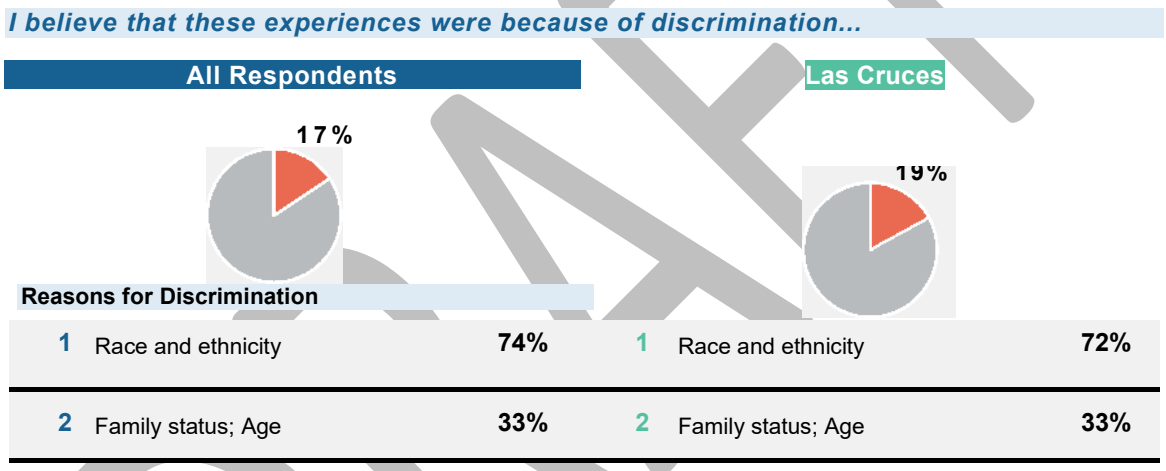
DRAFT

DRAFT

Overall, 17% of respondents who looked for a home in the past five years thought these experiences were related to discrimination. Respondents in Las Cruces were more likely to believe their experience was related to discrimination than those in other communities in the County (19% compared to 9%). As shown in the figure below, the top reason across jurisdictions was race and ethnicity. Other top reasons in the survey overall were family status (e.g., having children, being pregnant, or marital status) and age. Note that other communities in Doña Ana County have been excluded from the figure below due to small sample size for reasons for discrimination (n =3).

Other reasons for discrimination specified in an open-ended text box were criminal justice involvement, employment discrimination, and facing discrimination as a Black person living in Las Cruces.

Figure A-37. Discrimination Experience and Perceived Reasons



Note: n = 238 belief in discrimination; n = 39 discrimination reason. Results are only shown for groups with at least 20 respondents. Those below this threshold are excluded due to small sample sizes.

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

Belief that experiences were tied to discrimination varied by tenure, family and household type, race and ethnicity, and household income. 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%).

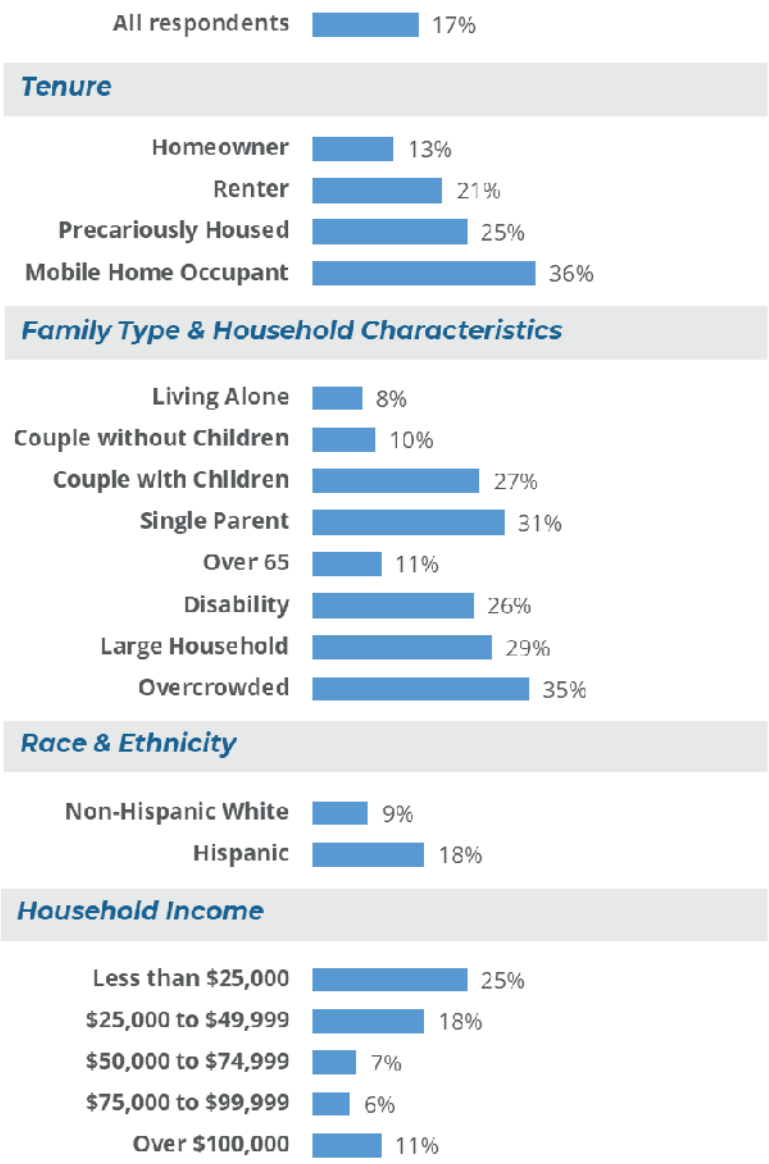
The top reasons for discrimination for mobile home occupants were race and ethnicity (78%) and family status (33%). For overcrowded households, top reasons were race and ethnicity (62%), disability and family status (both 46%), and source of income (38%). Finally, for single parents, the top reasons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

DRAFT

Figure A-38.
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.

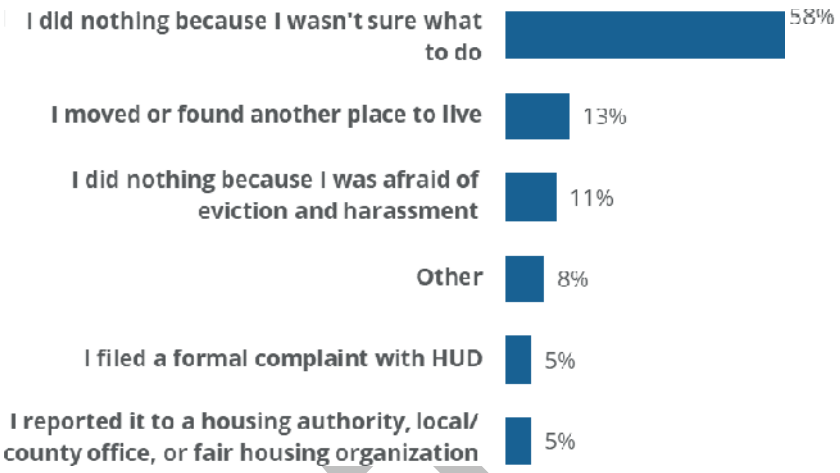


Over half (58%) of respondents who experienced discrimination reported that they did nothing because they weren't sure what to do. Thirteen percent moved to find another place to live and 11% did nothing because they were afraid of eviction or harassment. One respondent who offered an open-ended response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

Figure A-39. Action Taken After Discrimination

Note:
n = 38.

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



Housing type trade-offs. Respondents were asked what changes they would make to their housing situation to achieve a set of trade-offs, such as a shorter commute or lower housing costs. The matrix below displays the proportion of respondents willing to live in each housing situation based on each trade-off. The color ranges from red—the least popular housing situation and change— to green—the most popular housing situation and trade-off. Results from the exercise show:

- Becoming a homeowner, lowering monthly housing costs, and being closer to services and amenities were the most supported trade-offs across housing situations;
- Small single family detached homes, living in a rural area, and townhomes/ du-/tri-/fourplex were the most selected housing situations by those who desired to become a homeowner;
- Of those who would be willing to change housing situations for lower monthly housing costs, townhomes/ du-/tri-/fourplexes and tiny homes were the most popular housing situations, followed by small single family detached homes, condos, and living in a rural area;
- Respondents were most willing to live in a condo or small single family home to be closer to services and amenities;
- Cut in commuting time was not a large motivator in housing choice, suggesting respondents would not be willing to change their current housing situation just to cut commute time. Only 3% to 5% of respondents chose this item across housing types; and
- Co-housing and shared community living was generally the least favored housing situation. This option received the lowest proportion of respondents across each trade-off.

DRAFT

DRAFT

Respondents could also report which housing situations they would never live in:

- 66% said they would never live in a co-housing situation or shared community with people they are not related to;
- 53% said they would never live in a tiny home;
- 50% would never live in an ADU in the same lot of someone's primary home;
- 44% would never live in a condominium;
- 36% would never live in a townhome or in a rural town, and finally,
- 18% said they would never live in a small single family detached home.

DRAFT

DRAFT

Figure A-40.
Share of Residents willing to occupy different Housing Types under Trade-off Scenarios

Trade Off	Housing Situation: Small single Du-/t ri-/four plex, townhome	Condo	family detached home	ADU in lot of someone's primary home	Live in a rural town	Tiny home (<500 square feet)	Co-housing/ shared community
Cut commute time	5%	5%	6%	5%	3%	4%	4%
Become homeowner	22%	18%	25%	14%	24%	19%	10%
Lower monthly housing costs	28%	27%	27%	23%	26%	28%	13%
Move to a city/town in Doña Ana County I want to live	9%	7%	10%	8%	11%	8%	4%
Be in an age friendly community to retire	19%	21%	17%	13%	15%	14%	11%
Be in family friendly community to raise kids	12%	9%	13%	6%	10%	7%	4%
Be closer to public transit	14%	13%	13%	12%	11%	13%	11%
Be closer to services and amenities	31%	37%	35%	28%	30%	26%	16%

Note: n = 363-433.

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

DRAFT

DRAFT

Despite potential positive trade-offs, there are sometimes barriers to building or implementing the preceding housing situations. Stakeholders who serve residents in Doña Ana County were asked to indicate the degree of seriousness selected barriers present to housing choice and development.

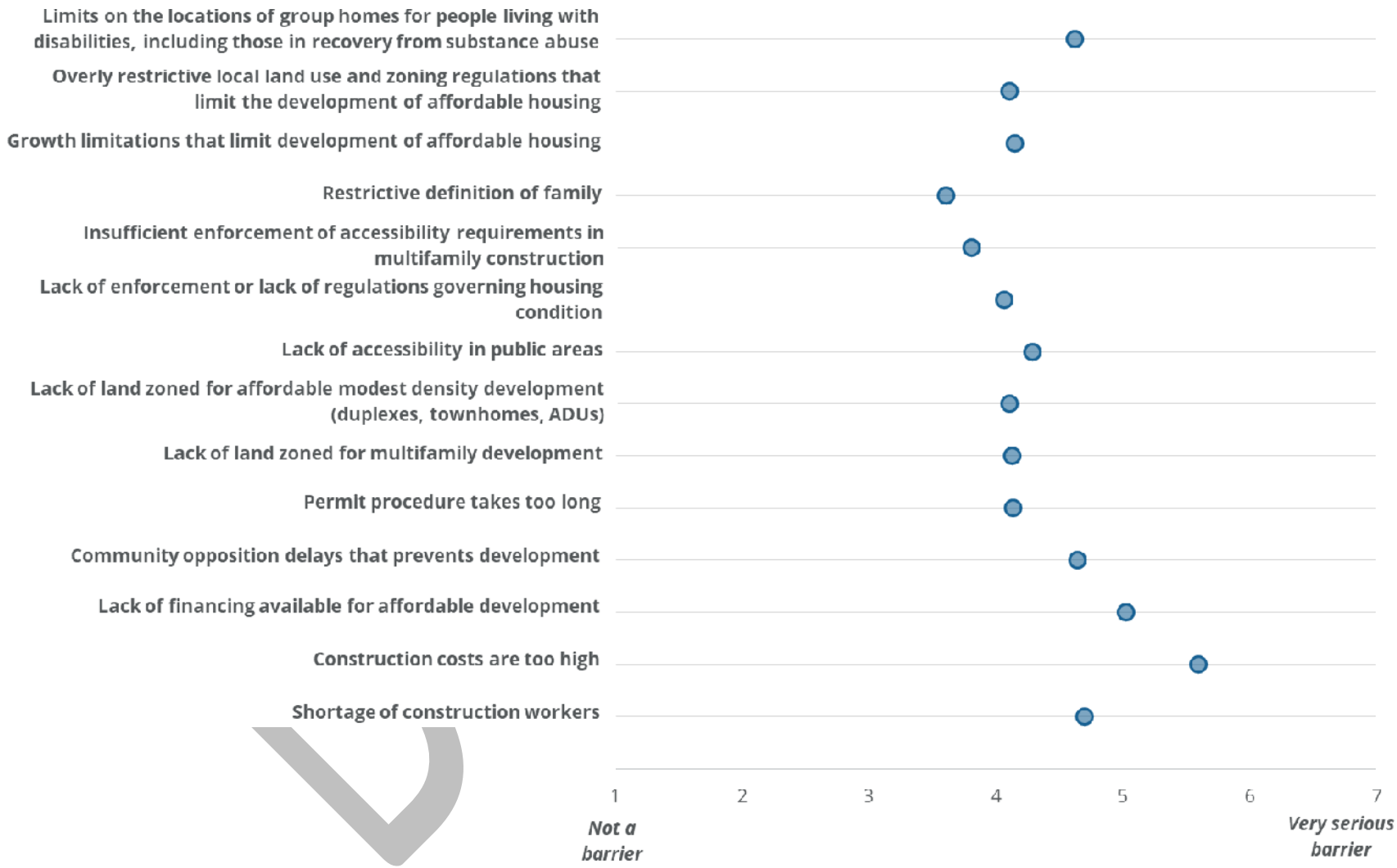
The cost of construction was given the highest barrier rating, followed by the lack of financing for affordable housing, community opposition that prevents development, and limits on the locations of group homes for people living with disabilities (including those in recovery from substance abuse).

Items receiving the lowest barrier ratings were the restrictive definition of family (that sometimes limits the ability with people with disabilities to live together) and the insufficient enforcement of accessibility requirements in multifamily construction.

DRAFT

DRAFT

Figure A-41. Ratings of Barriers to Housing Choice and Development, Stakeholder Respondents



Note: n = 82.

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

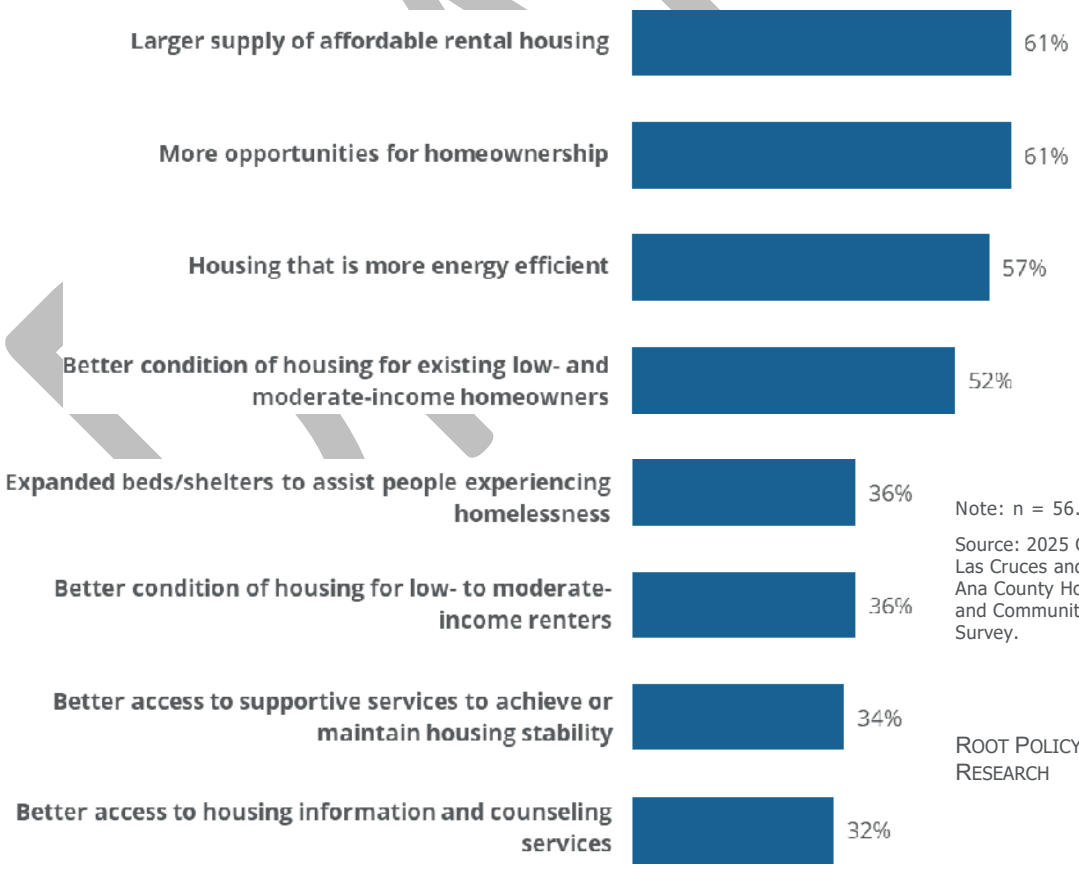
DRAFT

Desired Funding Outcomes

Finally, stakeholders were asked to select up to five priority housing, economic development, and community development outcomes from investment of HUD block funds within Doña Ana County used over the next five years.

Housing outcomes. Sixty-one percent of stakeholders identified a larger supply of affordable rental housing and more opportunities for homeownership as their top housing outcomes (61%), followed by housing that is more energy efficient (57%), better condition of housing for existing low- and moderate-income homeowners (52%), expanded beds or shelters to assist people experiencing homelessness (36%), better condition of housing for existing low- and moderate-income renters (36%), better access to supportive services to achieve or maintain housing stability (34%), and better access to housing information and counseling services (32%).

Figure A-42.
Top Housing Outcomes from HUD Block Funds, Stakeholder Respondents



Note: n = 56.

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

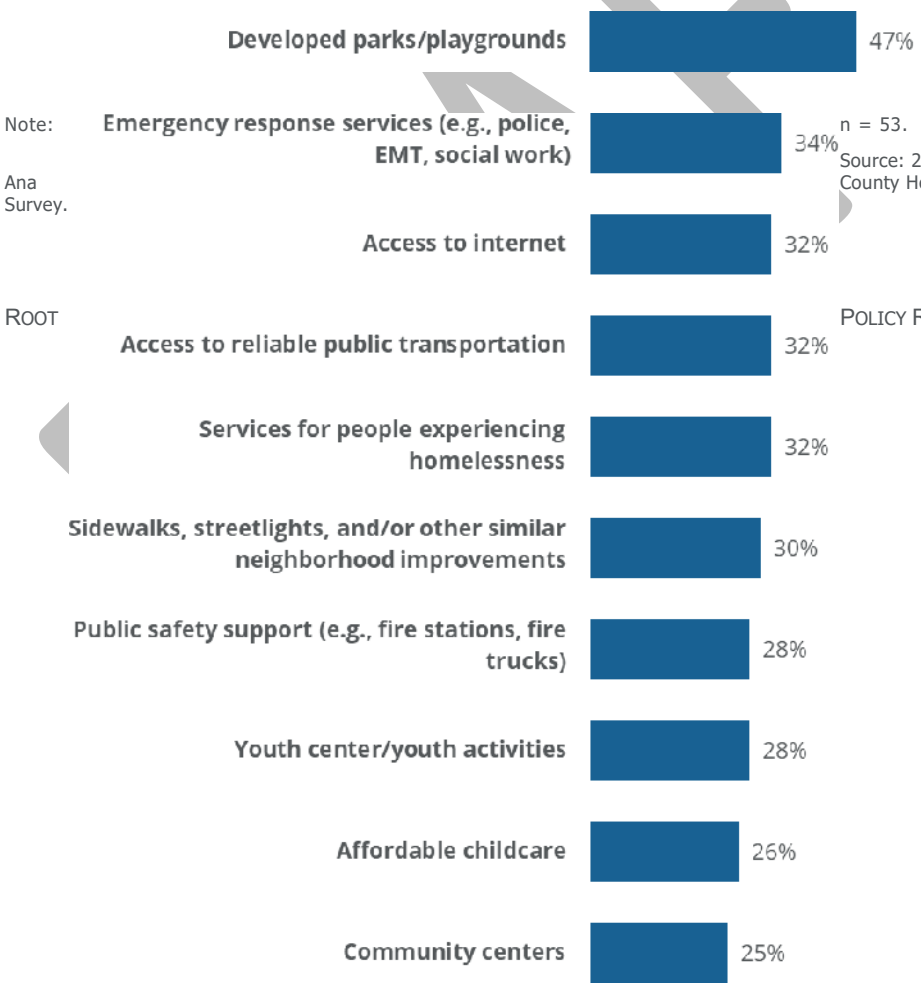
ROOT POLICY RESEARCH

Other housing outcomes specified by stakeholders included:

- *"Remove impact fees, utility extension fees."*
- *"Capped rent places to live that are pet friendly."*

Stakeholders also prioritized economic and community development outcomes over the next five years in the County. The most frequently selected item was developed parks or playgrounds (47%), followed by emergency response services (34%), access to internet (32%), access to reliable public transportation (32%), services for people experiencing homelessness (32%), and sidewalks, streetlights, or other neighborhood improvements (30%).

Figure A-43.
Top Economic and Community Development Outcomes from HUD Block Funds, Stakeholder Respondents



Note: n = 53.
Source: 2025 City of Las Cruces and Doña Ana County Housing and Community Needs Survey.

DRAFT

Other open-ended community and economic development outcomes included:

- *“A community land trust.”*
- *“Multimodal-focused transportation network.”*
- *“Public art.”*
- *“Animal control needs to start aggressively enforcing and fining for nuisance dogs, many neighborhoods aren't safe to walk anymore because people know there's no consequence for their dogs at large or threatening the public.”*

DRAFT

DRAFT

APPENDIX B.

STAKEHOLDER ENGAGEMENT

DRAFT

Appendix B.
Stakeholder Engagement

Stakeholders serving residents across Doña Ana County and Las Cruces described a housing system strained at multiple levels—from infrastructure barriers that constrain housing production, to service delivery, to individual-level impacts on the ability to find and maintain affordable housing. This summary begins with observations of the lived realities of residents facing housing instability and expands outward to highlight gaps in housing models and existing services, geographic inequities, infrastructure limitations, policy-level constraints, and then finishes with stakeholder recommendations.

Primary Themes from Stakeholder Engagement

- Families, older adults, students, and people with disabilities, and people experiencing chronic homelessness face the most housing challenges. Their housing instability has downstream effects on their family's health, ability to obtain education and employment, and success in recovery from addiction. Chronically homeless individuals often have concurrent challenges of finding both housing and employment, while families in crisis need larger (and non-hotel) transitional units while they find more permanent housing solutions;

- There is an "eligibility gap" for assistance, where some households experience housing cost burden and are vulnerable to displacement, yet make too much to be eligible for assistance;

- Low vacancy and rising rents have forced some low-income renters into informal and substandard leasing arrangements;

- Staffing shortages, inspection delays, reimbursement lags, and broadband gaps reduce program effectiveness;

- Colonias face long-standing infrastructure deficits, increased flood risk, and unclear land tenure that makes receiving rehabilitation or disaster recovery services more difficult to obtain. Flood mitigation systems are aging and uncoordinated despite increasing and intensifying flood risk in the region;

- In the City of Las Cruces, stakeholders expressed the desire to see reinvestment spread throughout other locations in the city (including the area around the mall) and include parks and spaces for children to play; and

- Infrastructure costs, outdated land use codes, environmental review delays, and community resistance were cited as the largest barriers to housing development.

DRAFT

DRAFT

Figure B-1.
Word Cloud Compiled from Stakeholder Interview Notes



Experiences of housing instability. Feedback across interviews showed that housing instability cuts across age and income levels, impacting chronically homeless individuals, families in crisis, students at New Mexico State University (NMSU), older adults on fixed incomes, and longtime homeowners facing rising costs.

Providers working with people experiencing homelessness emphasized the housing and employment "feedback loop": individuals often cannot secure housing without employment or credit history yet cannot obtain employment without a stable address. Certain supportive services, particularly for individuals in recovery for substance use

DRAFT

disorders, also require a fixed address. As a result, clients frequently cycle through shelters, informal living arrangements, or unsheltered homelessness despite efforts to stabilize.

Stakeholders observed that families experiencing homelessness face particularly limited options. Transitional housing supply is scarce, and emergency responses often rely on extended hotel placements. Stakeholders described families with multiple children sharing a single hotel room for months at a time—conditions that can compound trauma and disrupt schooling and family stability.

Providers observed that even for households that are housed, rising rents and limited vacancies have pushed residents into informal living arrangements such as trailers or makeshift additions on private lots, often without adequate safety standards.

Longtime homeowners face increasing property taxes, rising utility costs, and deferred maintenance in aging homes without accessibility features or designs to accommodate aging in place. Older adults and people with disabilities struggle to find accessible housing options. Modifications are often piecemeal and insufficient, for example, installing a ramp up to the house without widening interior doorways. Occupational therapists who work with older adults and people with disabilities described damage to walls and doorframes caused by wheelchairs that are too wide for existing hallways or doors.

Stakeholders serving student populations highlighted dormitory shortages, high living costs not fully covered by financial aid, and deteriorating off-campus housing near NMSU. In some cases, students have temporarily relocated to hotels due to unsafe housing conditions such as the presence of asbestos. Stakeholders noted that housing insecurity among students contributes to dropouts and out-migration, weakening the local workforce.

Housing and service gaps. Stakeholders observed that many available housing models do not reflect the realities of recovery, caregiving, disability or diverse household composition.

Housing and recovery providers described how HUD-funded programs such as Section 8 and Rapid Rehousing routinely exclude individuals with drug felonies (even after individuals have been paroled from the justice system) and/or those receiving FDA-approved medications for opioid use disorder, such as methadone. Faith-based shelters may also restrict access for residents on medication-assisted treatment or enforce rigid check-in schedules that exclude clients in crisis.

Stakeholders also observed that women with children face significant barriers to substance-use treatment, as most recovery and sober-living programs prohibit children, pets, or partners. Mothers may be forced to choose between entering treatment and retaining custody of their children. Motel placements offer flexibility for outpatient

DRAFT

DRAFT

treatment participants but are costly (as much as $2,000 a month per person) and not sustainable without flexible funding.

Stakeholders observed that undocumented and mixed-status families, as well as those with citizenship, experience landlord discrimination based on assumed immigration status and may avoid formal support systems due to fear of deportation or family separation, leading to underrepresentation in census surveys and assistance programs.

Service providers pointed out that many households fall just above eligibility thresholds for housing assistance yet remain severely cost burdened. They emphasized that a single financial emergency could cause homelessness in the absence of affordable options or short-term emergency assistance.

Service capacity limits and administrative bottlenecks. County stakeholders acknowledged that the smaller towns and rural parts of the county "overload Las Cruces because they are the hub for resources." Even in areas where resources exist, staff shortages and administrative delays limit program impact.

For example, the Assisted Outpatient Treatment program for recently hospitalized or jailed individuals with mental health issues has been unable to accept referrals for months due to a psychiatrist vacancy. Legal aid providers reported staffing reductions that limit eviction defense and assistance with clearing title issues—a critical need in colonias where inherited property often lacks formal probate. Southern New Mexico only has one certified housing counselor, restricting access to information about downpayment assistance and homebuyer education.

Lack of funding and staffing impacted turnaround time for housing opportunities. Service providers described long delays in inspections, reimbursements, and program approvals that routinely cause housing opportunities to be lost. One example included a four-month delay for a housing authority inspection during which available units were repeatedly rented to others. Payment delays from treatment providers can freeze small housing programs entirely. One provided cited a months-long lag in reimbursement that halted new placements. Limited broadband access, particularly in rural and colonia communities, further impedes access to housing assistance and disaster recovery programs.

Geographic inequities and colonias. Stakeholders observed historical development patterns shape present-day housing inequities, particularly in colonias and rural communities.

Colonias were established prior to modern building codes and often lack paved roads, drainage, or wastewater treatment. They were—and remain—a solution to lack of affordable housing for low wage labor. Many colonias were developed on flood-prone agricultural land with aging, informal dam systems that do not meet modern engineering

DRAFT

DRAFT

standards. According to county staff estimates, approximately 25 to 30 colonias still lack basic infrastructure.

Unclear land title is common due to informal generational transfers without probate, preventing some residents from qualifying for disaster assistance or repair programs. The county offers probate assistance, but it can be challenging to get families to seek that assistance from government.

Housing conditions are frequently substandard and worsened by flooding. Despite flood risk and infrastructure deficits, stakeholders emphasized that residents in these areas often express a strong desire to remain in their communities due to social networks, cultural ties, proximity to family—and affordability.

Another issue mentioned was the growing number of affordable housing units located far from essential services that are disconnected from existing transportation networks. Residents often need a vehicle, as public transportation is not a viable option in these areas. For instance, some students at Centennial High School were unable to use public transit to get there. Stakeholders observed that the closer people live to the mountains, the fewer resources are available, leading to a lack of access to necessary services.

Environmental risks and infrastructure constraints. Stakeholders observed that floods are increasing in frequency and intensity, straining limited drainage infrastructure. Federal disaster assistance thresholds tied to public infrastructure damage often disadvantage rural and colonia communities with limited infrastructure assets.

Those interviewed noted that flood mitigation planning is fragmented, with an estimated 57 separate utilities operating across the county. The most affordable vacant land is often located in flood prone areas, raising concerns about concentrating low-income households in high-risk locations. Affordable land can be a major asset in the development process, as infrastructure connection fees can exceed $10,000 per service line for property owners, and major infrastructure costs range from $5 to $8 million per mile. Unlike neighboring El Paso, where cities shoulder major roadway construction, infrastructure burdens in Las Cruces often fall on developers, increasing housing costs.

Some Las Cruces stakeholders feel that redevelopment needs outside of downtown are being neglected, particularly the area around the mall. While the sidewalks are in good condition in that area, the streets need repaving, and there is a lack of green space for children. One resident suggested redeveloping the open space behind the Laguna Seca shopping center on E. Lohman Ave to provide residents with access to green areas. Additionally, older neighborhoods require proper code enforcement, and a resident pointed out the need for drainage repairs in Pioneer Park.

Policy and market-level barriers. Stakeholders identified governance, regulatory, and funding structures as limiting coordinated housing solutions.

DRAFT

DRAFT

There is a perceived lack of cohesive county-level housing direction across unincorporated areas and colonias. Stakeholders called for greater transparency regarding public funding allocations, publicly-owned land, and housing outcomes.

Resistance to affordable and mixed-income housing in higher-opportunity areas was described as a recurring barrier. Some characterized the Unified Development Code as outdated and overly broad, generating frequent variance requests that instigate neighborhood conflict.

Stakeholders also identified environmental review requirements for construction on state and federal lands as a major planning constraint. For example, a flood-control project was delayed when environmental clearance required a manual count of protected prickly-pear cacti over a 25-acre site. Such reviews, conducted by agencies like the Bureau of Land Management or the State Land Office, can significantly extend project timelines because of staff shortages.

Finally, stakeholders noted that housing and disaster recovery funding is often piecemeal and slow-moving, relying heavily on local emergency allocations and philanthropic dollars to bridge gaps while federal funds are processed. Federal dollars are hard to access. For example, a good portion of recently flooded areas do not meet the "federal declaration" threshold. That threshold is based on the financial damage to public infrastructure. When flooding happens in Colonias and other rural areas with limited public infrastructure, these areas typically do not qualify for federal funds. This contrasts with higher income areas that have extensive public infrastructure. In cases where an event does not qualify, the federal government expects local communities to look to the state for relief.

Recommendations. Participants suggested piloting tiny-home or cottage-court communities as interim solutions for people exiting homelessness, pointing to Camp Hope as a functioning model with clear rules and self-governance. They noted that most new supply has been apartments and that innovative small-unit or faith-based approaches remain unexplored.

Participants would like to see organizations like Tierra del Sol or Habitat for Humanity rebuild the damaged homes in the Colonias—recognizing this may be difficult due to floodplains and challenges demonstrating ownership (title chains, deeds).

Stakeholders said they wish plans would integrate land-use, transportation, and infrastructure policy; recognize the county's colonia realities; and address accessibility, recovery, and displacement. They urged that plans link to implementable funding mechanisms and identify short-term solutions while larger systems catch up.

Improving the public interface for flood-zone information—for example, creating a single online tool labeled "Am I in a Flood Zone?"—would help residents and developers take initiative earlier in the process. Expanded outreach materials and clearer coordination

DRAFT

DRAFT

among community development, roads, and public-works departments were also recommended.

Stakeholders working the housing development industry asked for maps of city- and county-owned parcels that may be available for affordable housing development in the future for better planning and "to let us know what types of assets we have to work with."

Service providers working with extremely low income households at risk of homelessness said more funding for one-time rental assistance (security deposit, 1-2 month's rent) would be useful. That type of funding is in high demand and goes quickly.

DRAFT

DRAFT

DRAFT