

QUALITY OF LIFE

DESERT SUN APARTMENTS DEMING, NEW MEXICO

Located in the southwestern New Mexico community of Deming, this apartment complex was one of the first multifamily rental housing developments in New Mexico that used Low Income Housing Tax Credits with USDA Rural Development Section 514 Loan Program. It offers 56 unit mixes of two, three and four bedroom apartments.

All farm worker housing developed by Housing and Economic Rural Opportunity, Inc., is designed with amenities that include large common areas and recreational facilities to maximize quality of life opportunities for its tenants.



TYPICAL KITCHEN INTERIOR



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FARM WORKER HOUSING OPPORTUNITIES

210 E. IDAHO • LAS CRUCES, NM • 575.541.0477 • TDSHC.ORG

FARM WORKER HOUSING USING USDA RURAL DEVELOPMENT SECTION 514 LOAN AND SECTION 516 GRANT PROGRAMS

Farm Labor Housing Loans and Grants - Purpose:

The purpose of the USDA Rural Development Section 514 Farm Labor Housing Loans and Section 516 Farm Labor Housing Grants is to increase the number of available housing units for domestic farm workers. Funds from the loans/grants are used for the construction of new off-farm farm labor housing units and related facilities for domestic farm workers and for the purchase and substantial rehabilitation of an existing non-farm labor housing property.

Section 514/516 funds can be used for pre-development expenses such as legal, architectural and engineering fees; land acquisition and infrastructure and site improvements such as installation of water, sewer systems; provide related community facilities, laundry facilities, cafeterias, child care facilities, recreational facilities; construction loan interest and related fees. Additionally, funds can be used for appliances such as stoves, refrigerators, dishwashers; and for window coverings.

Applicant Eligibility:

To be eligible to receive USDA Rural Development Section 514 loans for off-farm FLH, the applicant must be a broad-based non-profit organization, including community and faith-based organizations, a non-profit organization of farm workers, a federally recognized Indian tribe, an agency or political subdivision of a state or local government, or a public agency such as a public housing authority; or a limited partnership which has a non-profit entity as its general partner. The applicant must be unable to provide the necessary housing from its own resources.

Additionally, to be eligible to receive a USDA Rural Development Section 516 grant, the applicant must be able to contribute at least one-tenth of the total development cost from non-USDA Rural Development resources which can include leveraged funds. Section 516 grants for off-farm FLH may not exceed 90 percent of the total development cost.

Tenant Eligibility:

Tenancy in multifamily housing units constructed using RD Section 514/Section 516 grant and/or loan funds must be open to all qualified domestic farm workers.

A domestic farm worker is defined as a person who receives a substantial portion of his or her income from the primary production of agricultural or aqua cultural commodities in the unprocessed or processed state and also includes the person's family.

Eligibility includes persons who meet the definition of a "disabled domestic farm laborer" or a "domestic farm worker" or "retired domestic farm laborer". Farm workers who are admitted to this country on a temporary basis under the Temporary Agricultural Workers [H-2A Visa] program are not eligible to occupy Sections 514/516 off farm FLH.



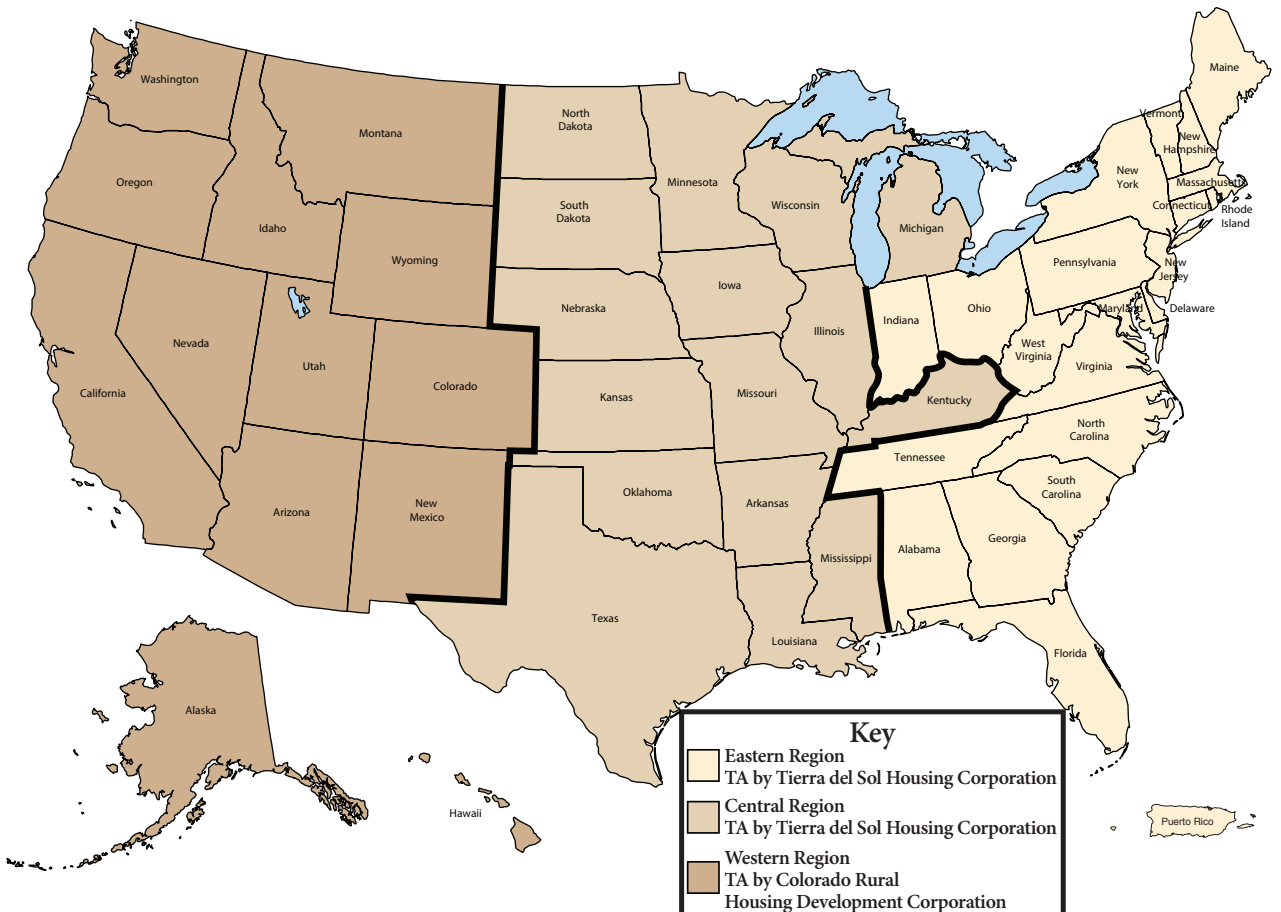
VISTA RITA BLANCA APARTMENTS • DALHART, TEXAS

Guadalupe Economic Services Corporation developed 28 units of farm worker housing in the City of Dalhart, in Dallam County, Texas. These apartments are financed by USDA Rural Development and Section 514 Loan and Section 516 Grant Programs, with additional financing from the Texas State Affordable Housing Corporation. Vista Rita Blanca Apartments are comprised of four-plexes housing two, three, and four bedroom units. A community building is designed to provide space for various social and recreational functions by its residents. A playground and green space is included in the project design as part of the common areas open to its residents.



MAP OF SERVICE AREA

FARM LABOR HOUSING TECHNICAL ASSISTANCE SERVICES BY STATE REGION



MORE COMMUNITIES

PRESIDIO DOLORES APARTMENTS • SAN ELIZARIO, TEXAS

This is a 36 unit multifamily complex comprising of a mix of two, three and four bedroom units. It was financed with funds from the USDA Rural Development Section 514 Loan Program, and the Texas Department of Housing and Community Affairs Low Income Housing Tax Credit Program.

It is located in the rural agricultural community of San Elizario, which is within the greater metropolitan area of the City of El Paso, along the United States border with Mexico.



Technical Assistance Services

Technical Assistance Services include all or some of the following as determined necessary by the technical assistance provider and the sponsor.

1. Determine sponsor eligibility, capabilities, expectations, and training needs. Establish basis of technical assistance including key contact person(s) and enter into TA Agreement.
2. Assist in identifying consultant to develop needs assessment/market study to ascertain housing need in the area.
3. Assist in the formation of development team to include the architect, engineer, local government officials (if necessary), management agent, etc.
4. Locate potential sites that will meet USDA requirements taking into consideration environmental concerns, zoning, etc.
5. Assist in discussions with local government for zoning approval, utility availability and any other site issues. Assist in any zoning/annexation process.
6. Create initial project design, estimated costs and development schedule with sponsor, including, staff, architect, engineer and RD State office. Determine pre-development cost needs and source of funds. Initiate activities to assist sponsor in acquiring necessary funds.
7. Assist in the development of a supportive social services plan based on local service providing agencies.
8. Assist in the development of a property management plan and management agreement.
9. Assist in the preparation of the USDA Rural Development pre-application for either a 514 loan and/or 516 grant.
10. Assist with identification of team for Low Income Housing Tax Credits (if necessary) including LIHTC consultant and LIHTC attorney.
11. Assist in addressing any USDA Rural Development questions/concerns.
12. Assist in financial commitment for any gap financing, construction loans (if necessary) after USDA Rural Development fund reservation.
13. Assist with the final application submittal to USDA Rural Development including: final drawings, final construction estimates, and any other documents USDA Rural Development requires to proceed to closing.
14. Assist with bidding process for selection of a building contractor.
15. Assist with the coordination of closing and assuring all documentation is complete.
16. Assist with coordinating tasks throughout construction process; including inspections, reports, and documentation for Davis Bacon wage requirements.
17. Assist sponsor in process for initial rent – up, as applicable. Provide initial oversight in implementation of property management plan, including staffing, tenant application processing, rental assistance procedures, screening practices, leases, USDA reporting requirements.
18. Review sponsor's accounting system, accounting procedures, and practices to safeguard the collection and disbursement of funds, during both Project development and on – going management phases. If necessary assist in hiring in-house staff or contracting with an independent firm.
19. Coordinate sponsor's role in post – construction final closing, including any construction punch lists after substantial completion, and construction warranties.

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NET ZERO ENERGY COMMUNITIES

PASEO DEL ORO APARTMENTS • LAS CRUCES, NEW MEXICO

The Paseo del Oro Apartments are designed to provide quality affordable housing for farm workers and their families in the rural agricultural valley of the Rio Grande in southern New Mexico. The development is sponsored by Housing and Economic Rural Opportunity Inc., a New Mexico and Texas nonprofit housing developer.

The complex is 24 units comprised of 2, 3, and 4 bedroom apartments. The unit layouts have been specifically designed with consideration for larger families. The apartment complex is LEED Platinum certified, and exceeds EPA requirements for certification as an Energy Star Home. The apartments achieved certification as a Water Sense Home. All building systems and materials are specifically identified and installed to achieve highly insulated, efficient building envelopes.

The Paseo del Oro Apartments are financed by the USDA Section 514 loan program and New Mexico Low Income Housing Tax Credits.



EL CAMINO REAL APARTMENTS • HATCH, NEW MEXICO

Project Goals

El Camino Real Apartments demonstrates how low-income housing can be affordable while reducing environmental impact and increasing occupant health and well-being.

Sustainability goals that informed the project design:

1. Energy

The goal was to have no or very low utility bills to give the occupants more money for other life needs. The design team was tasked with identifying opportunities to reduce energy use and then offset the energy needed with alternative/renewable energy.

2. Water

The high desert is an extremely fragile environment with less than 12 inches of rain a year. The project design was to minimize water use and reuse water when possible.

3. Durability

Strategies were developed to increase durability, reduce maintenance costs, reduce potential health hazards to the occupants, and to enhance the long-term financial viability of the project.

4. Healthy Indoor Air Quality

The design team was asked to create an environment with good indoor air quality which promotes better health leading to fewer occupants going to the doctor. Most occupants do not have health insurance, so they must use the emergency room, which is hard on the families and a burden on the healthcare system.

GREEN Building Incentives

This project achieved the following incentives due to the level of green building certification and energy efficiency:

State of New Mexico Sustainable Building Tax Credit – All 40 units met the LEED Platinum level of certification and HERS 60 requirements which resulted in a tax credit of \$360,412.00

Federal 45L Tax Credit - All 40 units of this project met the 50% energy reduction requirement of the 45L which resulted in \$80,000.00 of tax credit.

Architecture

The final site-specific, climate-driven design response includes pods of buildings clustered around a central courtyard. This layout allowed for the following:

1. The courtyard provides a place for community to foster and grow. The courtyards are big enough for larger gatherings and kids to play. All the main living spaces have a direct connection to the courtyards and many of the kitchens include a window out to the courtyard providing the opportunity for watch and monitor kids playing.

2. The courtyards, similar to traditional hacienda design, also provide a protected place from the harsh spring winds and reprieve from the hot summer sun. In the warmer months, the buildings and vegetation create a small oasis that is cooler than the surrounding area. Cool air in the evenings can be drawn up into the units, allowing for passive cooling.

