WORK SESSION AGENDA

Monday, March 9, 2026 at 1:00 PM

Council Chambers

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CITY OF LAS CRUCES

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1.	**AGENDA ITEM**	
1.1.	2026-2030 CONSOLIDATED PLAN & HOUSING NEEDS ASSESSMENT PRELIMINARY FINDINGS WS #26-010 - Pdf	2 - 97
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Council Work Session Summary

Meeting: Work Session - Mar 09 2026

TITLE: 2026-2030 CONSOLIDATED PLAN & HOUSING NEEDS ASSESSMENT PRELIMINARY FINDINGS

PURPOSE(S) OF DISCUSSION: ☒ **Inform/Update** ☐ **Direction/Guidance** ☐ **Legislative Development/Policy**

BACKGROUND / KEY ISSUES / CONTRIBUTING FACTORS:

The City of Las Cruces, as both an entitlement community for the Community Development Block Grant (CDBG) program and a participating jurisdiction for the HOME program from the Department of Housing and Urban Development (HUD), must develop and adopt a 5-year plan that identifies the community development and affordable housing needs that the City will attempt to address during the plan period. This plan is known as the Consolidated Plan (Con Plan) and has been developed in accordance with HUD regulations that also require City Council approval of the plan. The proposed Con Plan is for HUD program years 2026 to 2030, which corresponds with fiscal years 2027 to 2031. The City's Con Plan also includes the required Analysis of Impediments to Fair Housing Choice (AI) and 2026 Action Plan (AP).

The draft Con Plan, AI, and AP will be presented by Root Policy and was developed over the course of the year. The Plans are available for public comment and review from March 08, 2026, until April 10, 2026. These plans must be submitted to HUD no later than May 15, 2026 or 60 days from appropriations announcements.

SUPPORT INFORMATION:

ATTACHMENT A Community Engagement Findings
ATTACHEMENT B Housing needs presentation slides

PLAN(S):

2021-2025 Consolidated Plan

COMMITTEE/BOARD REVIEW:

None

Appendix A.
Community Engagement

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 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.

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

- 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.

[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.

Figure A-1.
Survey Promotion

The City of Las Cruces and Doña Ana County
want your input to inform housing and community planning

TAKE THIS SURVEY
REALIZE ESTA ENCUESTA

and share about your experiences with housing, jobs, and community needs in Las Cruces and Doña Ana County!
¡y comparta sus experiencias sobre la vivienda, empleos y necesidades comunitarias en la ciudad de Las Cruces y el Condado de Doña Ana!

YOUR PARTICIPATION WILL MAKE A DIFFERENCE!
¡SU PARTICIPACIÓN MARCARÁ LA DIFERENCIA!

ENTER TO WIN $100!
¡PARTICIPE EN UN SORTEO PARA GANAR $100!

English: www.research.net/r/LCHousingSurvey25

Español: www.research.net/r/LCHousingSurvey25?lang=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 gustaría pedir ayuda o utilizar un formato diferente, por favor comuníquese con Root Policy Research a hello@rootpolicy.com o al 970-880-1415 ext. 105.

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%).

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 Doña Ana County	210	28%
In-Commuter to Doña Ana County	13	2%
Respondent Type		
Doña Ana County Resident Only	651	88%
Stakeholder and Doña 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%**

Current Housing Choice

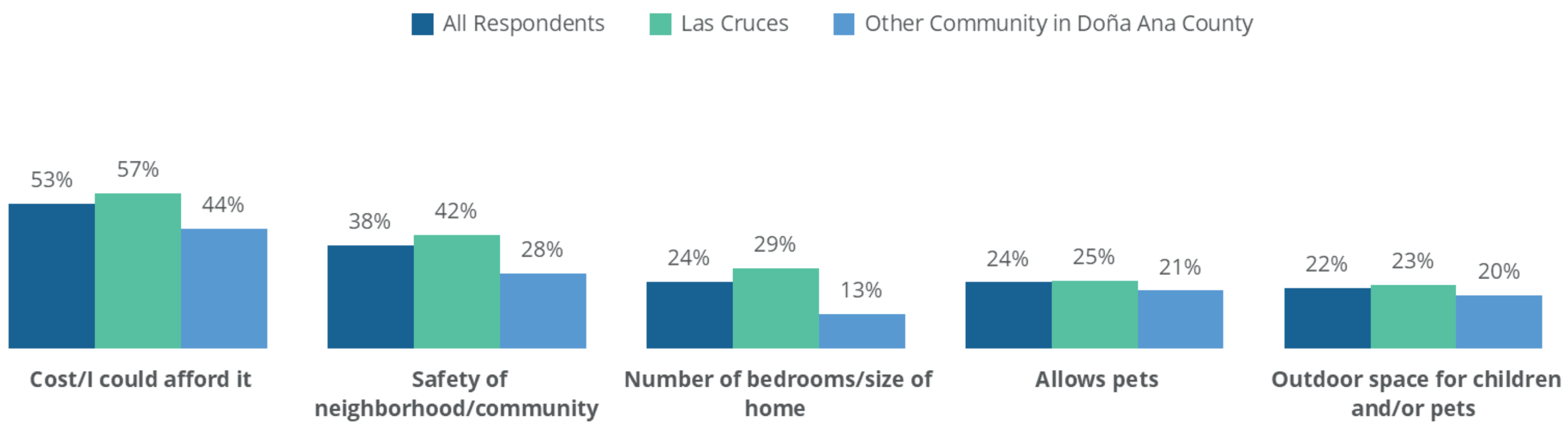
Decisions about where to live and in what type of housing are influenced by multiple factors. While housing and neighborhood preferences play an important role, housing choice is often constrained by affordability, household needs, or the urgency of securing housing. Survey respondents were asked to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

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.

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.

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	
1	Cost/I could afford it	52%
2	Safety of neighborhood/community	30%
3	Allows pets	27%
4	Other	19%
5	Close to family and friends	17%

	Couple without Children	
1	Cost/I could afford it	54%
2	Safety of neighborhood/community	45%
3	Number of bedrooms/size of home	26%
4	Liked the type of home/apartment	24%
5	Close to work/job opportunities; outdoor space for children/ pets	23%

	Couple with Children	
1	Cost/I could afford it	49%
2	Safety of neighborhood/community	43%
3	Number of bedrooms/size of home	31%
4	Outdoor space for children/pets	29%
5	Close to quality K-12 schools	23%

	Single Parent	
1	Cost/I could afford it	52%
2	Number of bedrooms/size of home	36%
3	Safety of neighborhood/community	33%
4	Allows pets	31%
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

- 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		
1	Cost/I could afford it	55%
2	Allows pets	33%
3	Safety of neighborhood/community	32%
4	Number of bedrooms/size of home	19%
5	Close to family and friends	18%

Overcrowded		
1	Cost/I could afford it	62%
2	Allows pets	34%
3	Number of bedrooms/size of home	26%
4	Safety of neighborhood/community	24%
5	Accessibility features	22%

Over 65		
1	Cost/I could afford it	45%
2	Safety of neighborhood/community	35%
3	Liked the type of home/apartment	23%
4	Number of bedrooms/size of home	21%
5	Close to family and friends	19%

Large Household		
1	Cost/I could afford it	51%
2	Safety of neighborhood/community	37%
3	Outdoor space for children/pets	33%
4	Number of bedrooms/size of home	27%
5	Allows pets; Close to K-12 schools	22%

Non-Hispanic White		
1	Cost/I could afford it	54%
2	Safety of neighborhood/community	38%
3	Number of bedrooms/size of home	28%
4	Outdoor space for children/pets	27%
5	Allows pets	25%

Hispanic		
1	Cost/I could afford it	55%
2	Safety of neighborhood/community	38%
3	Close to family and friends	26%
4	Allows pets	26%
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.

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.

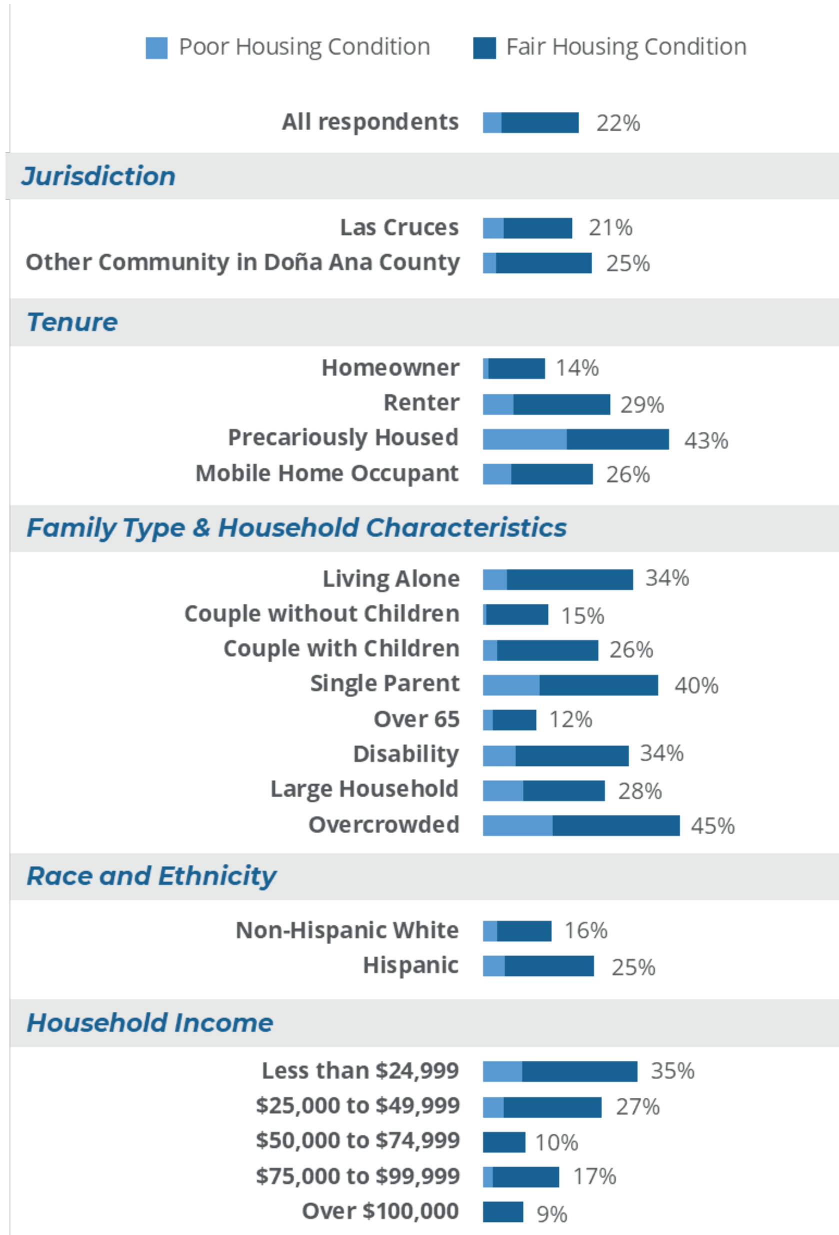
Additional observations and comparisons by respondent type included:

- 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).

Figure A-7.
Poor and Fair Housing Condition Ratings

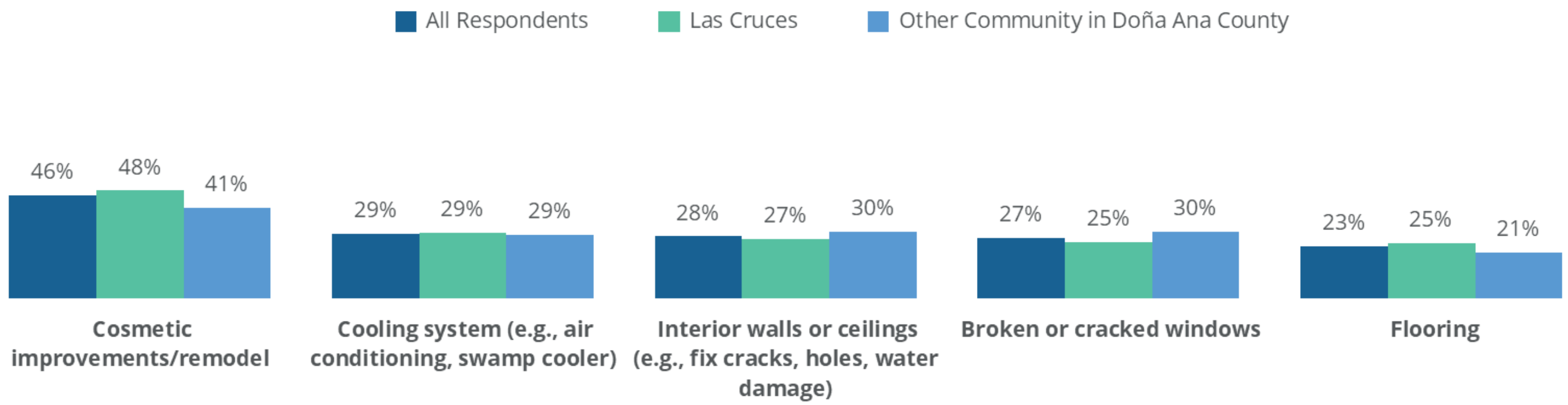
Note:
n = 740.

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.

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

Figure A-9.
Top Repairs Needed, Tenure

Homeowner		
1	Cosmetic improvements/remodel	50%
2	Broken or cracked windows	27%
3	Cooling system	27%
4	Interior walls or ceilings	25%
5	Flooring	23%

Renter		
1	Cosmetic improvements/remodel	43%
2	Interior walls or ceilings	33%
3	Cooling system	32%
4	Kitchen or bathroom plumbing	28%
5	Broken or cracked windows; Flooring	25%

Precariously Housed		
1	Cosmetic improvements/remodel	45%
2	Broken or cracked windows	40%
3	Cooling system	32%
4	Interior walls or ceilings	30%
5	Weatherization	30%

Mobile Home Occupant		
1	Interior walls or ceilings	45%
2	Flooring	42%
3	Cooling system	40%
4	Cosmetic improvements/remodel	40%
5	Broken or cracked windows	39%

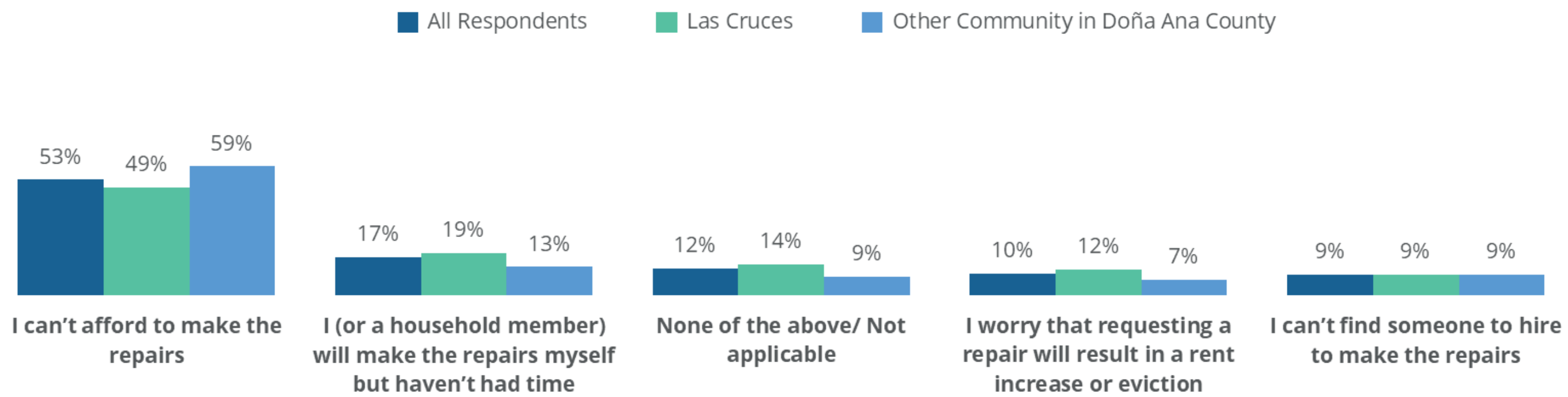
Note: n = 466.

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

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.

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		
1	I can't afford to make the repairs	63%
2	I will make the repairs myself but haven't had time	24%
3	I can't find someone to hire to make the repairs	12%
4	None of the above/ Not applicable	10%
5	Other	8%

Renter		
1	I worry that requesting a repair will result in a rent increase or eviction	30%
2	I can't afford to make the repairs	28%
3	I have asked the landlord and they won't make the repairs	28%
4	None of the above/ Not applicable	16%
5	I am afraid to ask my landlord to make repairs I need	14%

Precariously Housed		
1	I can't afford to make the repairs	68%
2	None of the above/ Not applicable	17%
3	I can't find someone to hire to make the repairs	15%
4	I am afraid to ask my landlord to make repairs I need	13%
5	Other	9%

Mobile Home Occupant		
1	I can't afford to make the repairs	68%
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	13%
4	None of the above/ Not applicable	8%
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%).

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.

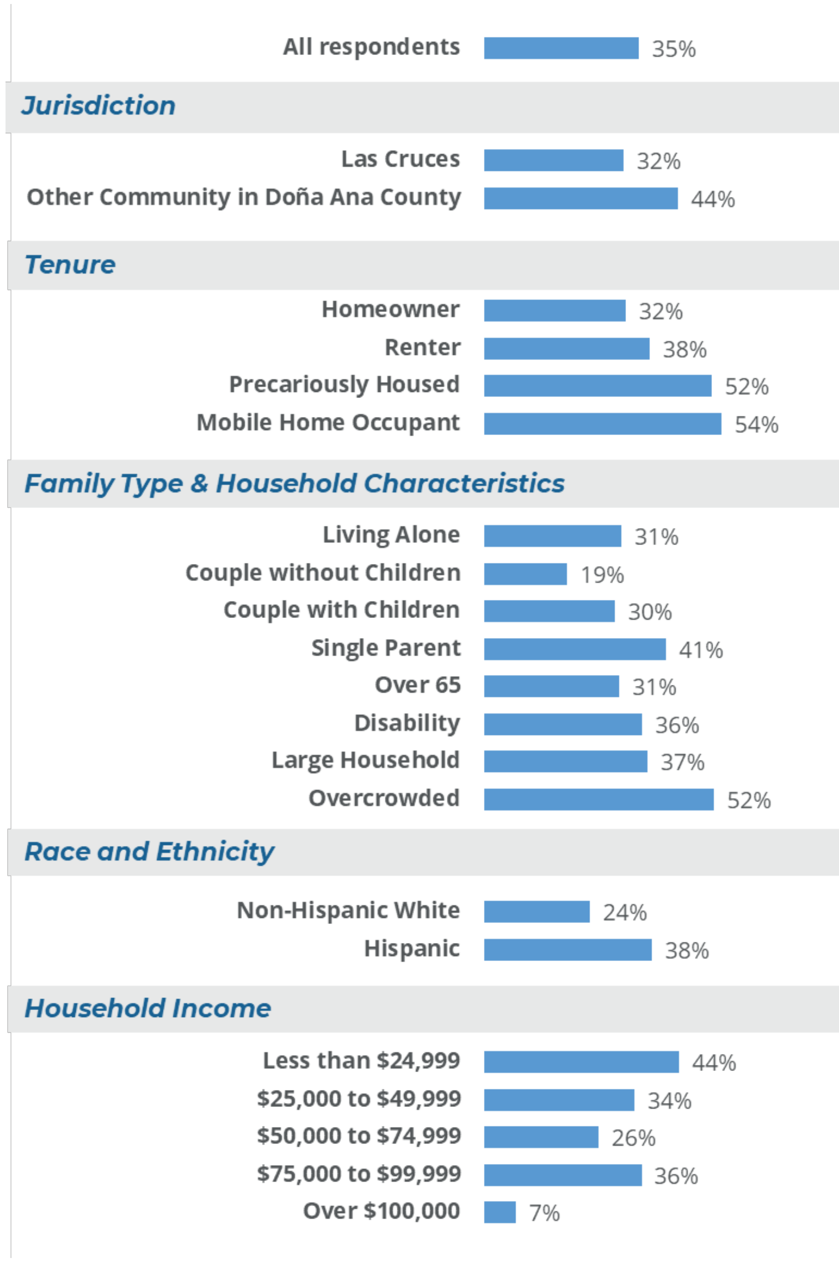
Figure A-12. Proportion of Households with a Disability with Unmet Accessibility Needs

Note:

n = 245.

Source:

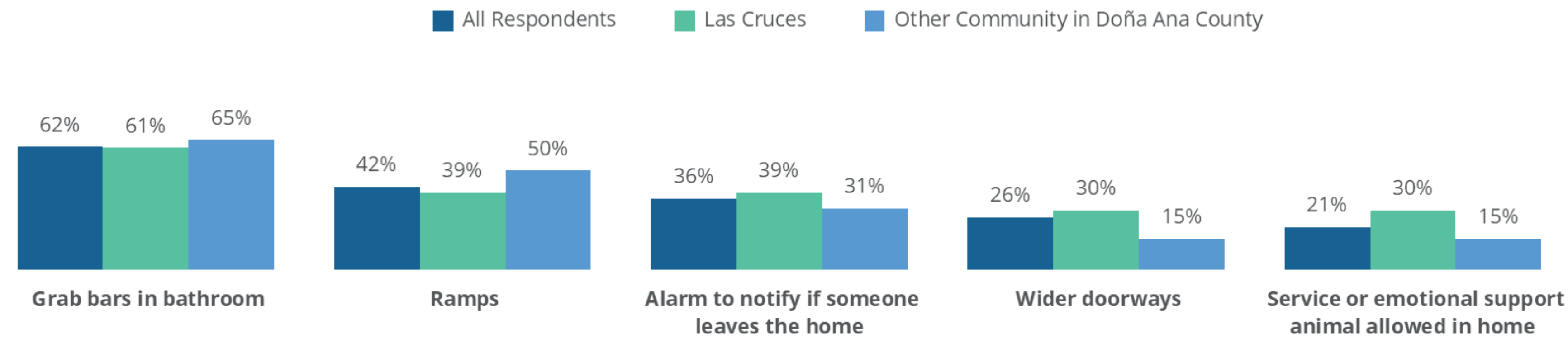
2025 City of Las Cruces and Doña Ana County Housing and Community Needs Survey.



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.

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.

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		
1	Grab bars in bathroom	60%
2	Ramps	43%
3	Alarm to notify if someone leaves	37%
4	Wider doorways	31%
5	Developmental/cognitive services	17%

Renter		
1	Grab bars in bathroom	62%
2	Ramps	41%
3	Alarm to notify if someone leaves	34%
4	Support animal allowed in home	34%
5	Fire alarm/doorbell for deaf person	24%

Mobile Home Occupant		
1	Ramps	67%
2	Grab bars in bathroom	62%
3	Alarm to notify if someone leaves	29%
4	Fire alarm/doorbell for deaf person	24%
5	Support animal allowed in home	19%

Less than $24,999		
1	Grab bars in bathroom	71%
2	Ramps	40%
3	Wider doorways	34%
4	Alarm to notify if someone leaves	34%
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.

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

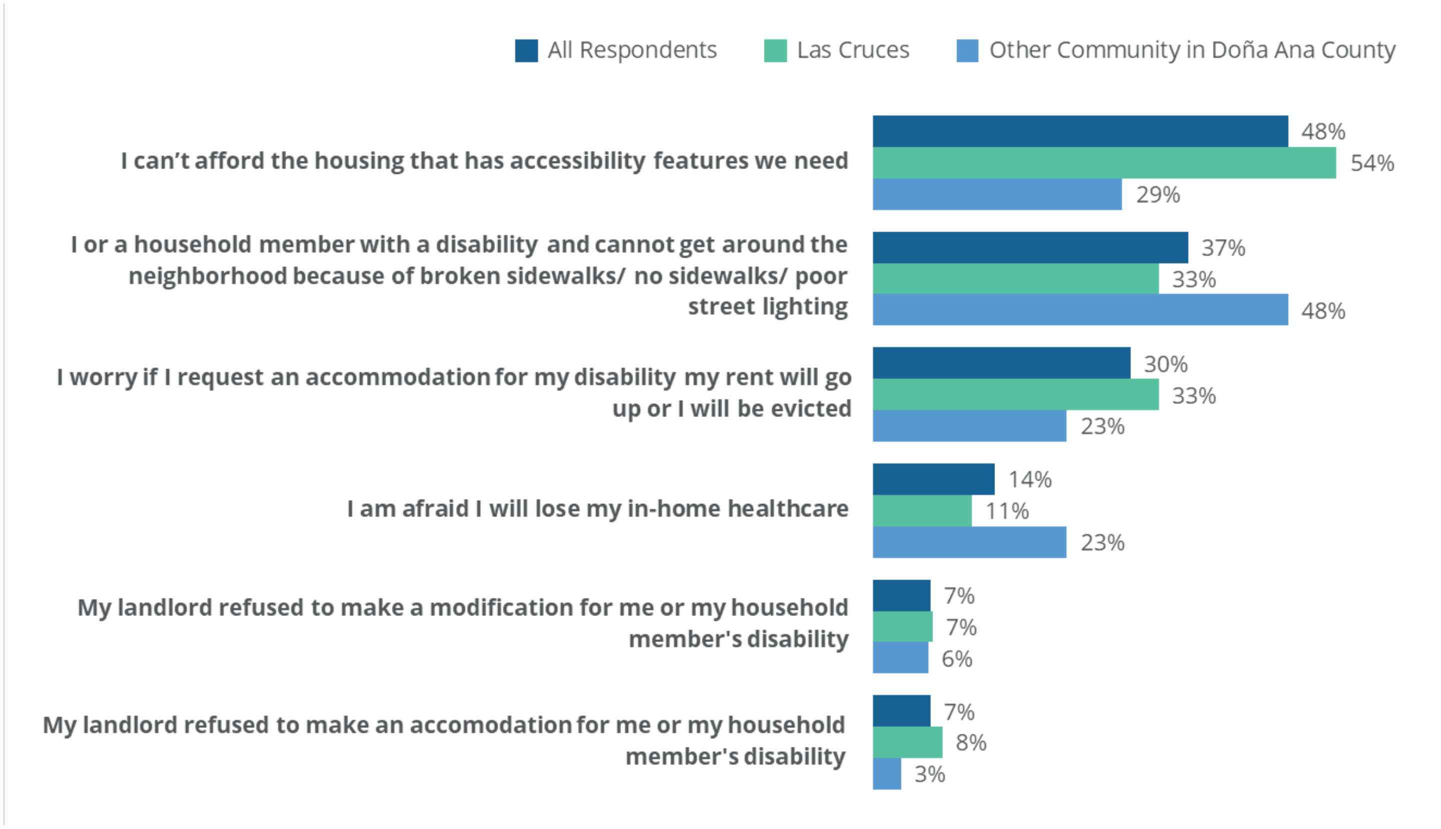
Households with disabilities were also asked about broader challenges in their communities. As shown in the following figure, the most frequent challenges are:

- 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.

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.

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;

- 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.

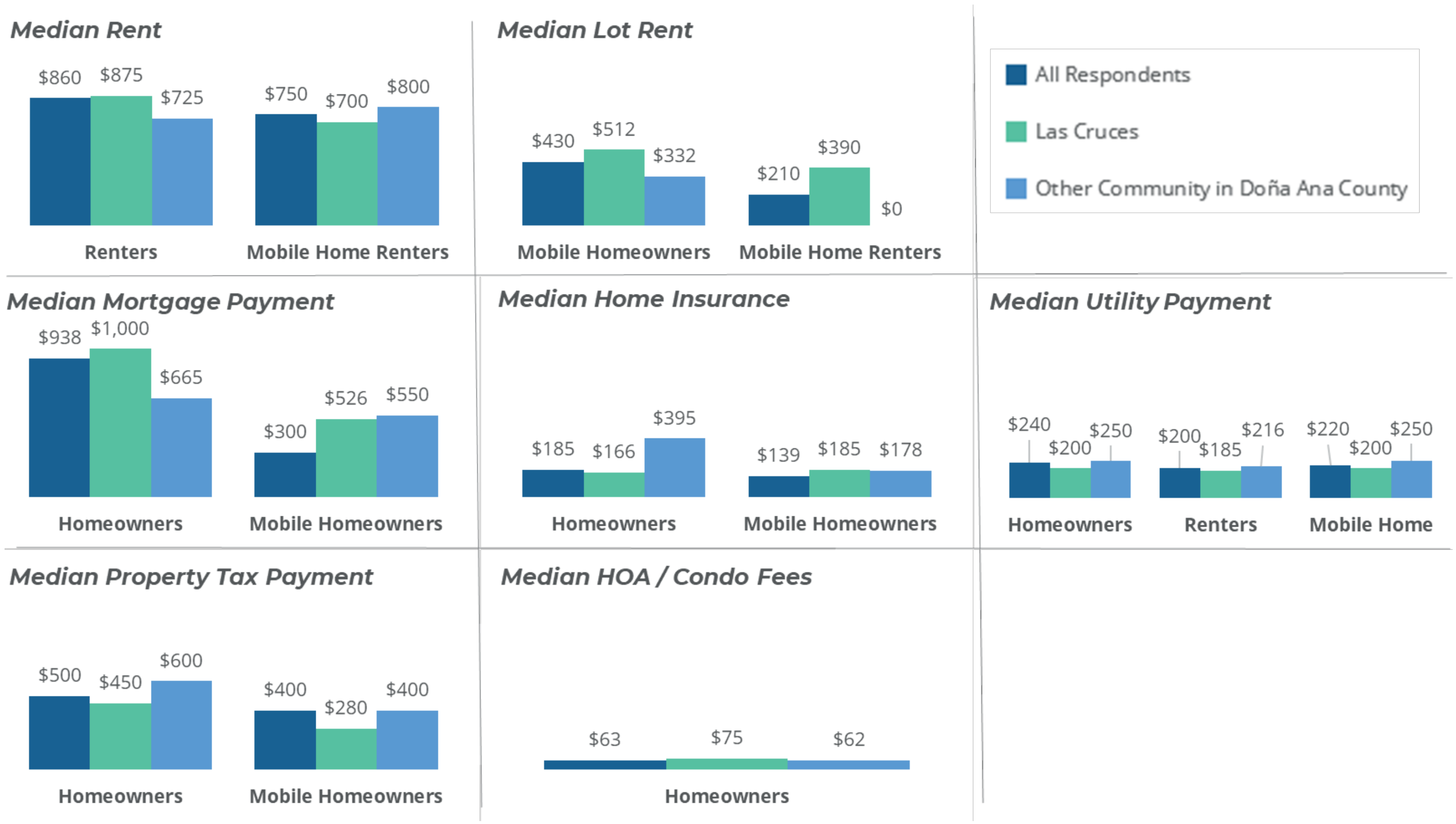
- Homeowners (without a mortgage) in other communities in Doña Ana County reported the highest median property tax payments ($600), compared to $500 countywide and $450 in Las Cruces; and

- 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).

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.

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:

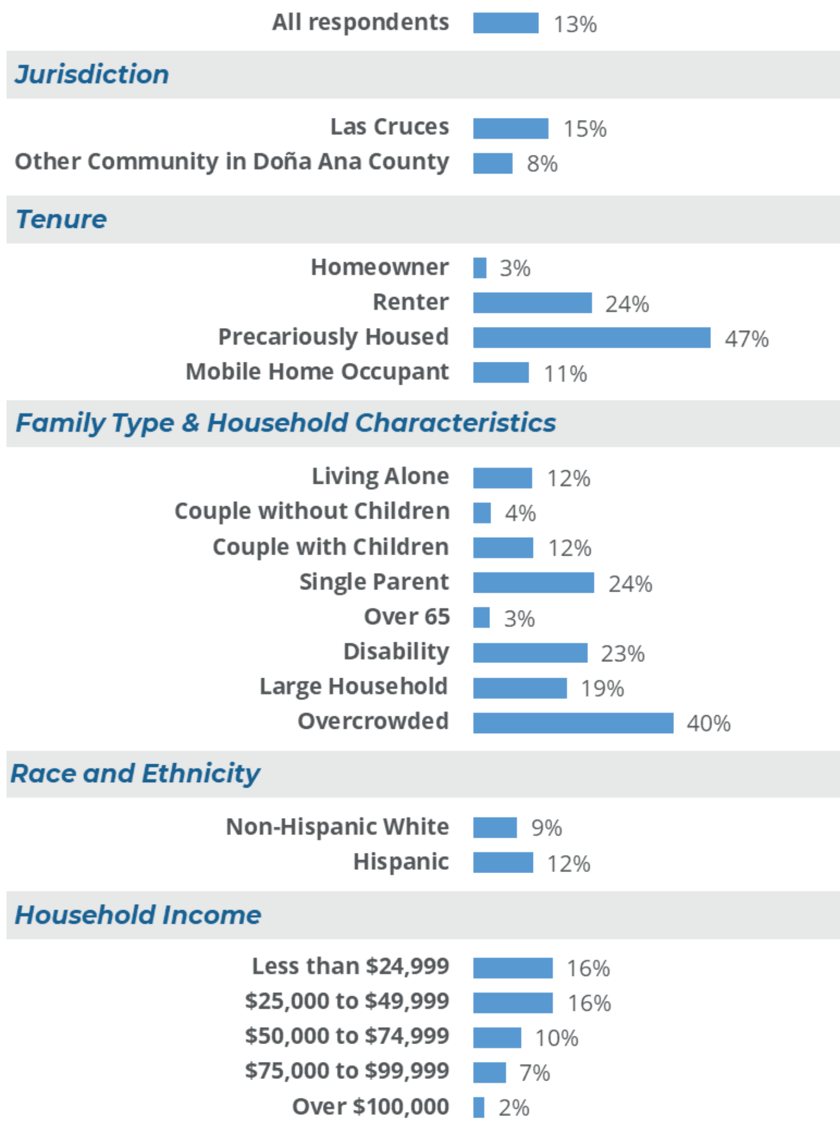
- Respondents living in Las Cruces reported higher rates of displacement than those in other communities in Doña Ana County (15% compared to 8%);
- By tenure, precariously housed respondents experienced the highest rate of displacement (47%), followed by renters (24%). Displacement among homeowners was 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.

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.

Figure A-18.
Top Reasons for Displacement, Jurisdiction

	All Respondents			Las Cruces	
1	Job loss, reduced hours or wages	47%	1	Job 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.

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

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

	Renter	
1	Job loss, reduced hours or wages	45%
2	Rent increases	38%
3	Utility increases	19%
4	Evicted - behind on rent	17%
5	Other	17%

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

	Less than $24,999	
1	Job loss, reduced hours or wages	57%
2	Evicted - behind on rent	23%
3	Rent increases	17%
4	Moved to help a family member	17%
5	Landlord didn't renew my lease	13%

	$25,000 to $49,999	
1	Rent increases	50%
2	Job loss, reduced hours or wages	40%
3	Utility increases	35%
4	Landlord sold my rental unit	25%
5	Evicted - behind on rent	20%

	Disability	
1	Job loss, reduced hours or wages	53%
2	Rent increases	37%
3	Evicted - behind on rent	24%
4	Utility increases	20%
5	Change in household size	12%

	Overcrowded	
1	Job loss, reduced hours or wages	59%
2	Evicted - behind on rent	34%
3	Rent increases	31%
4	Utility increases	24%
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.

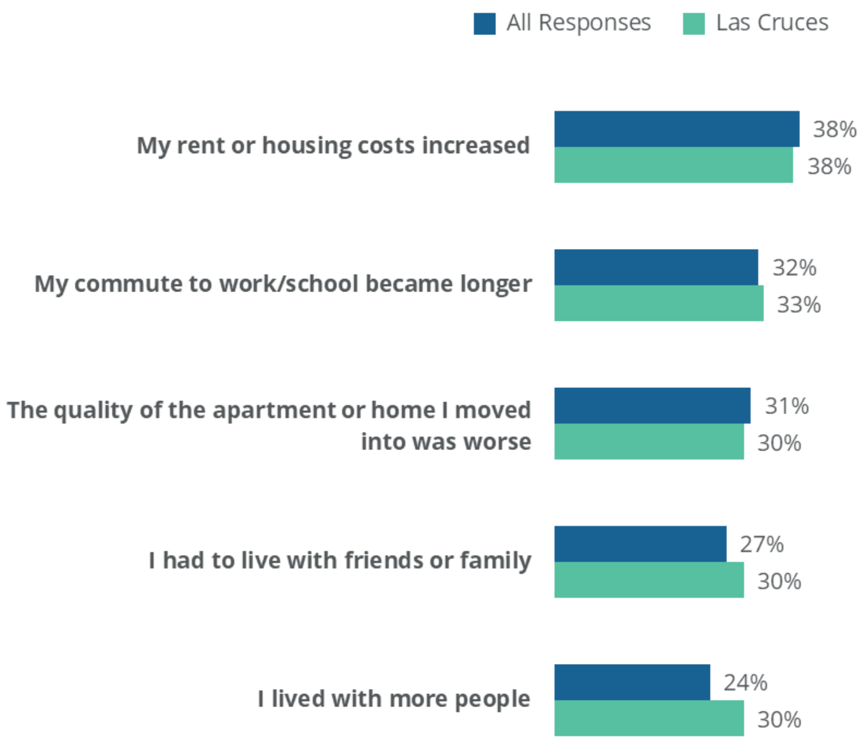
Source: 2025 City of Las Cruces and Doña Ana County Housing and Community Needs Survey.

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).

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.

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.

Figure A-21. Changes Following Displacement, Selected Characteristics

Renter		
1	My rent/housing costs increased	45%
2	The quality of home was worse	38%
3	My commute became longer	19%
4	I lived with more people	17%
5	The quality of home was better	17%

Precariously Housed		
1	I had to live with friends or family	44%
2	My commute became longer	36%
3	I lived in my car or in a tent	32%
4	I had to live in a motel	28%
5	My children had to change schools	24%

Less than $24,999		
1	The quality of home was worse	31%
2	I had to live with friends or family	21%
3	My children had to change schools	17%
4	My rent or housing costs increased	17%
5	I lived with more people	17%

$25,000 to $49,999		
1	My rent or housing costs increased	70%
2	The quality of home was worse	50%
3	My commute became longer	35%
4	I lived with more people	30%
5	I had to live with friends or family	30%

Overcrowded		
1	I lived with more people	37%
2	I had to live with friends or family	37%
3	The quality of home was worse	33%
4	My commute became longer	30%
5	I had to live in a motel	26%

Disability		
1	My rent/housing costs increased	38%
2	The quality of home was worse	38%
3	I lived with more people	33%
4	I had to live with friends or family	33%
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.

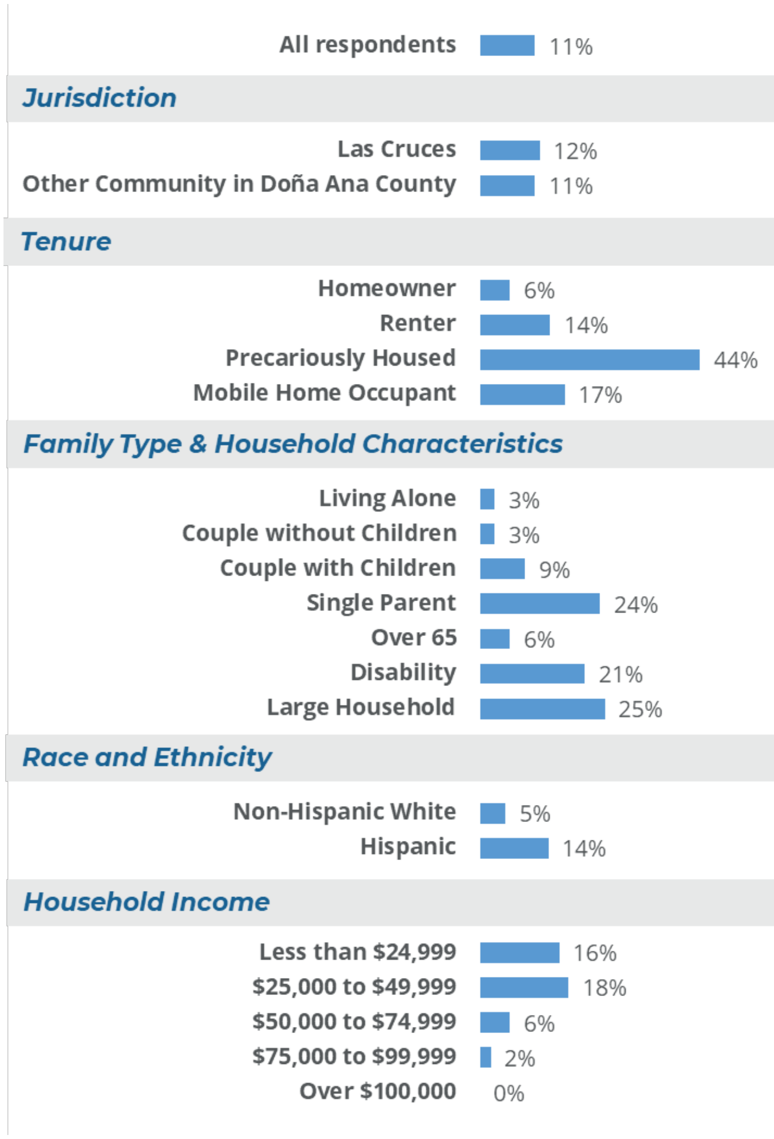
Overcrowding. As discussed in the outcomes of displacement by household group, overcrowding can be both a result of displacement, but it can also be an indicator of ongoing or future housing instability. Twenty-seven percent of households that were displaced reported moving in with friends or family 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%).

**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:

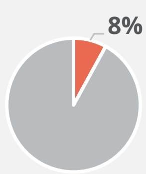
- *"Not able to pay mortgage."* – Homeowner in Santa Teresa

- *"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

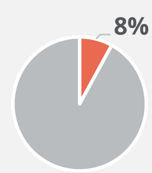
Figure A-23.
Desire to Stay in Current Home and Reasons for Displacement Concern, Jurisdiction

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%

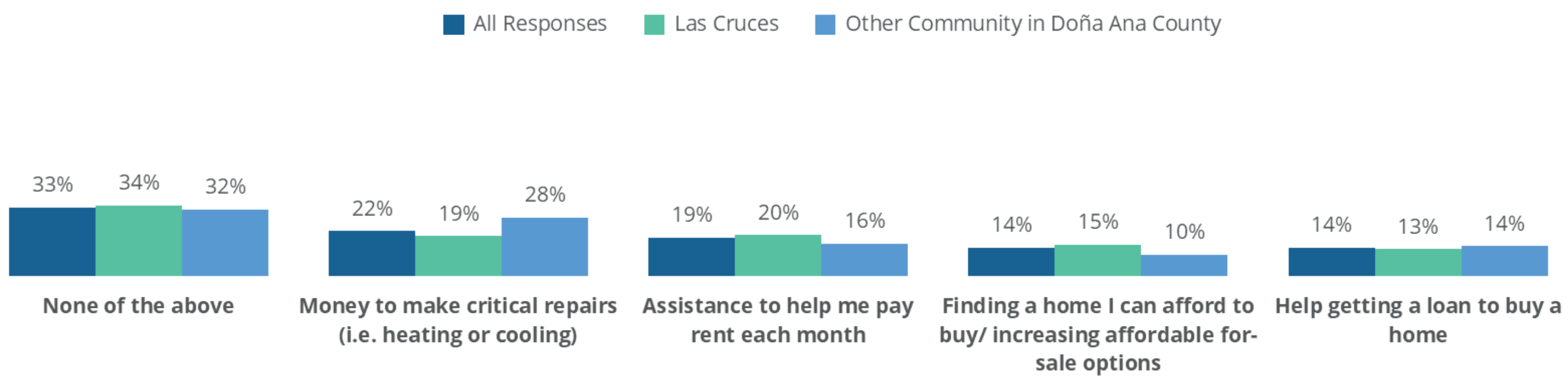
Note: n = 643 for future housing plans; n = 44 for reasons worried. Results are only shown for groups with at least 20 respondents. Those below this threshold are excluded due to small sample sizes.

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%).

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.

Figure A-25. Top Items Needed to Feel More Secure in Housing Situation, Tenure and Household Income

Homeowner		
1	None of the above	47%
2	Money to make critical repairs	27%
3	Other	10%
4	Help finding options for homeowner's insurance	8%
5	Housing my adult child can afford	7%

Renter		
1	Rental assistance	40%
2	Finding home I can afford to buy	33%
3	Help getting a loan to buy a home	33%
4	Help with a down payment	31%
5	Homeownership counseling	22%

Precariously Housed		
1	Rental assistance	44%
2	Help with a security deposit	33%
3	Help with the rental housing search	30%
4	Money to make critical repairs	30%
5	Finding home I can afford to buy	24%

Mobile Home Occupant		
1	Money to make critical repairs	41%
2	Rental assistance	25%
3	Help getting a loan to buy a home	18%
4	None of the above	17%
5	Help with a down payment	17%

Less than $24,999		
1	Rental assistance	31%
2	Money to make critical repairs	24%
3	None of the above	18%
4	Help with a down payment	14%
5	Help with a security deposit	13%

$25,000 to $49,999		
1	Help getting a loan to buy a home	28%
2	Money to make critical repairs	25%
3	None of the above	24%
4	Rental assistance	24%
5	Help with a down payment	23%

$50,000 to $74,999		
1	None of the above	40%
2	Money to make critical repairs	23%
3	Finding home I can afford to buy	16%
4	Help getting a loan to buy a home	13%
5	Homeownership counseling	11%

$75,000 to $99,999		
1	None of the above	48%
2	Money to make critical repairs	26%
3	Finding home I can afford to buy	17%
4	Homeownership counseling	13%
5	Help getting a loan to buy a home	13%

Over $100,000		
1	None of the above	59%
2	Money to make critical repairs	14%
3	Other	12%
4	Housing my adult child can afford	11%
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.

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		
1	None of the above	31%
2	Money to make critical repairs	23%
3	Rental assistance	20%
4	Help with a down payment	14%
5	Other	14%

Couple without Children		
1	None of the above	56%
2	Money to make critical repairs	17%
3	Other	11%
4	Finding home I can afford to buy	9%
5	Help with a down payment	9%

Couple with Children		
1	None of the above	22%
2	Money to make critical repairs	22%
3	Help getting a loan to buy a home	19%
4	Rental assistance	16%
5	Finding home I can afford to buy	16%

Single Parent		
1	Rental assistance	35%
2	Money to make critical repairs	32%
3	Help getting a loan to buy a home	28%
4	Finding home I can afford to buy	23%
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.

Figure A-27.
Top Items Needed to Feel More Secure in Housing Situation, Household Characteristics, Race, and Ethnicity

	Disability	
1	Rental assistance	30%
2	Money to make critical repairs	29%
3	Help with a down payment	22%
4	Help getting a loan to buy a home	18%
5	Finding home I can afford to buy	18%

	Overcrowded	
1	Rental assistance	48%
2	Money to make critical repairs	35%
3	Help with a security deposit	32%
4	Help getting a loan to buy a home	29%
5	Finding home I can afford to buy	23%

	Over 65	
1	None of the above	52%
2	Money to make critical repairs	17%
3	Other	10%
4	Rental assistance	9%
5	Housing my adult child can afford	7%

	Large Household	
1	Money to make critical repairs	27%
2	Rental assistance	23%
3	Finding home I can afford to buy	20%
4	Help with a down payment	20%
5	Help getting a loan to buy a home	19%

	Non-Hispanic White	
1	None of the above	55%
2	Money to make critical repairs	12%
3	Rental assistance	10%
4	Other	10%
5	Help with a down payment	9%

	Hispanic	
1	Money to make critical repairs	27%
2	None of the above	23%
3	Rental assistance	21%
4	Help getting a loan to buy a home	19%
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

- *"[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

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:

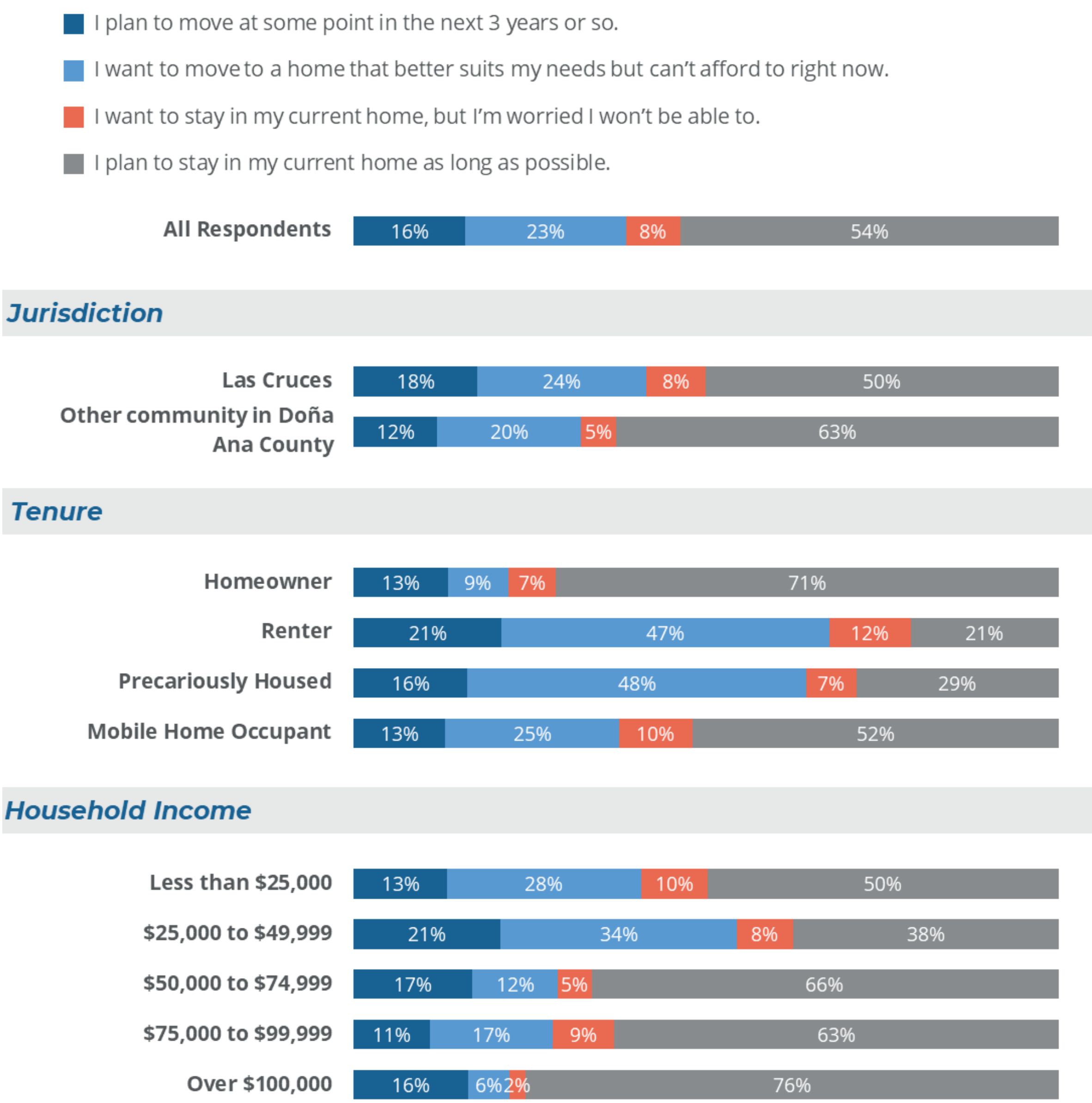
Respondents living in communities in Doña Ana County other than Las Cruces reported greater desire and ability for stability, with 63% planning to stay in their current home compared to 50% of respondents in Las Cruces. In contrast, respondents in Las Cruces were more likely to anticipate mobility or 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.

Figure A-28.
Future Housing Plans, Jurisdiction, Tenure, and Household Income



Note: n = 643.

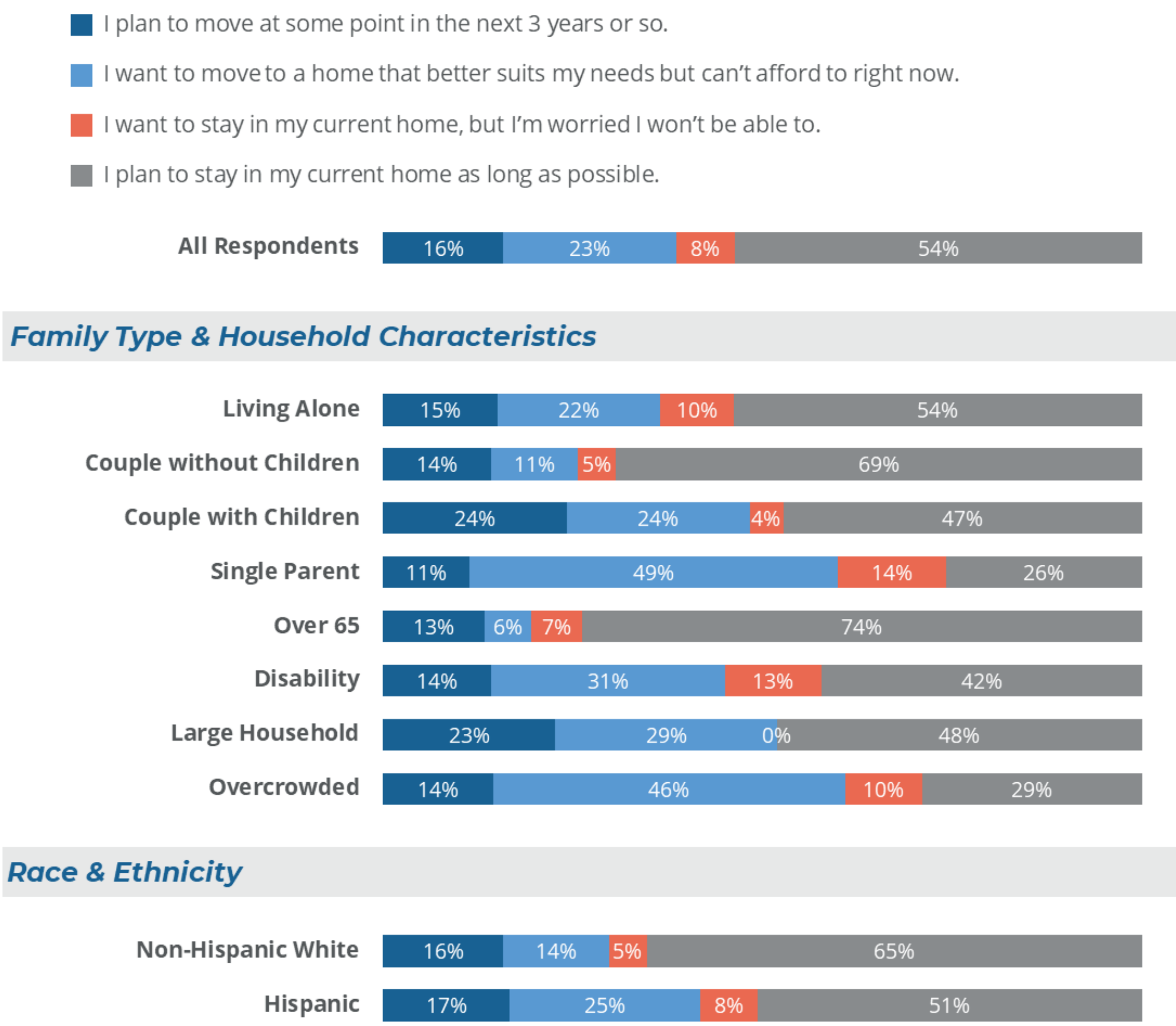
Source: 2025 City of Las Cruces and Doña Ana County Housing and Community Needs Survey.

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

(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.

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

- *"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

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 Community 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 Community 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.

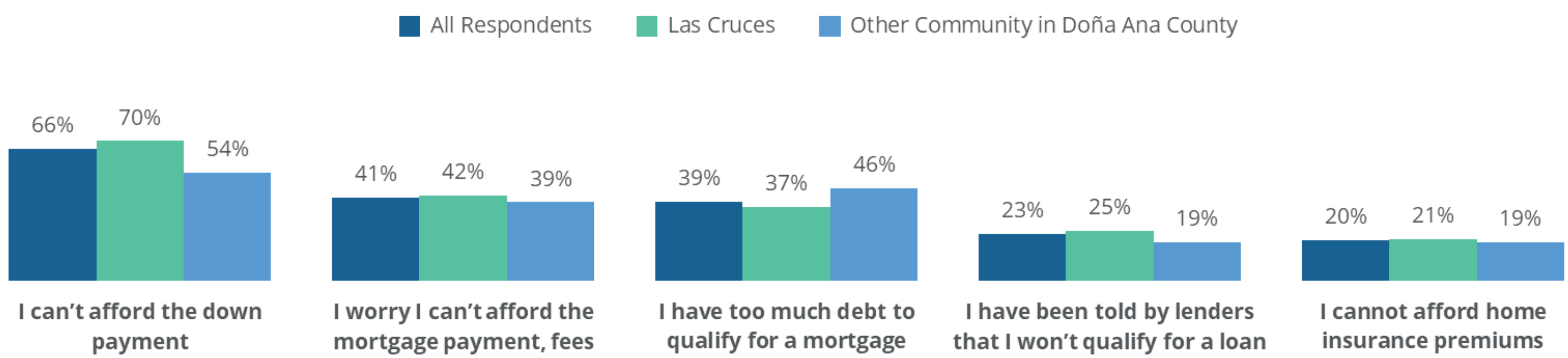
Source: 2025 City of Las Cruces and Doña Ana County Housing and Community Needs Survey.

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

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%).

Figure A-32. Top Barriers to Homeownership, Family Type and Household Income

Living Alone		
1	I can't afford the down payment	74%
2	Worry I can't afford the mortgage	47%
3	Too much debt for a mortgage	35%
4	Can't afford home insurance	21%
5	Lenders said I don't qualify for loan	18%

Couple with Children		
1	I can't afford the down payment	61%
2	Too much debt for a mortgage	47%
3	Worry I can't afford the mortgage	39%
4	Lenders said I don't qualify for loan	25%
5	Can't afford home insurance	14%

Couple without Children		
1	I can't afford the down payment	64%
2	Worry I can't afford the mortgage	40%
3	Too much debt for a mortgage	36%
4	Can't afford home insurance	32%
5	Other	24%

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%

Less than $24,999		
1	I can't afford the down payment	66%
2	Worry I can't afford the mortgage	35%
3	Too much debt for a mortgage	32%
4	Can't afford home insurance	21%
5	Lenders said I don't qualify for loan	19%

$25,000 to $49,999		
1	I can't afford the down payment	67%
2	Too much debt for a mortgage	49%
3	Worry I can't afford the mortgage	46%
4	Lenders said I don't qualify for loan	34%
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.

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	
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%

	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%

	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%

	Large Household	
1	I can't afford the down payment	68%
2	Too much debt for a mortgage	47%
3	Lenders said I don't qualify for loan	34%
4	Worry I can't afford the mortgage	29%
5	Can't afford home insurance	18%

	Non-Hispanic White	
1	I can't afford the down payment	76%
2	Worry I can't afford the mortgage	44%
3	Too much debt for a mortgage	32%
4	Can't afford home insurance	26%
5	Lenders said I don't qualify for loan	18%

	Hispanic	
1	I can't afford the down payment	70%
2	Too much debt for a mortgage	44%
3	Worry I can't afford the mortgage	37%
4	Lenders said I don't qualify for loan	23%
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.

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).

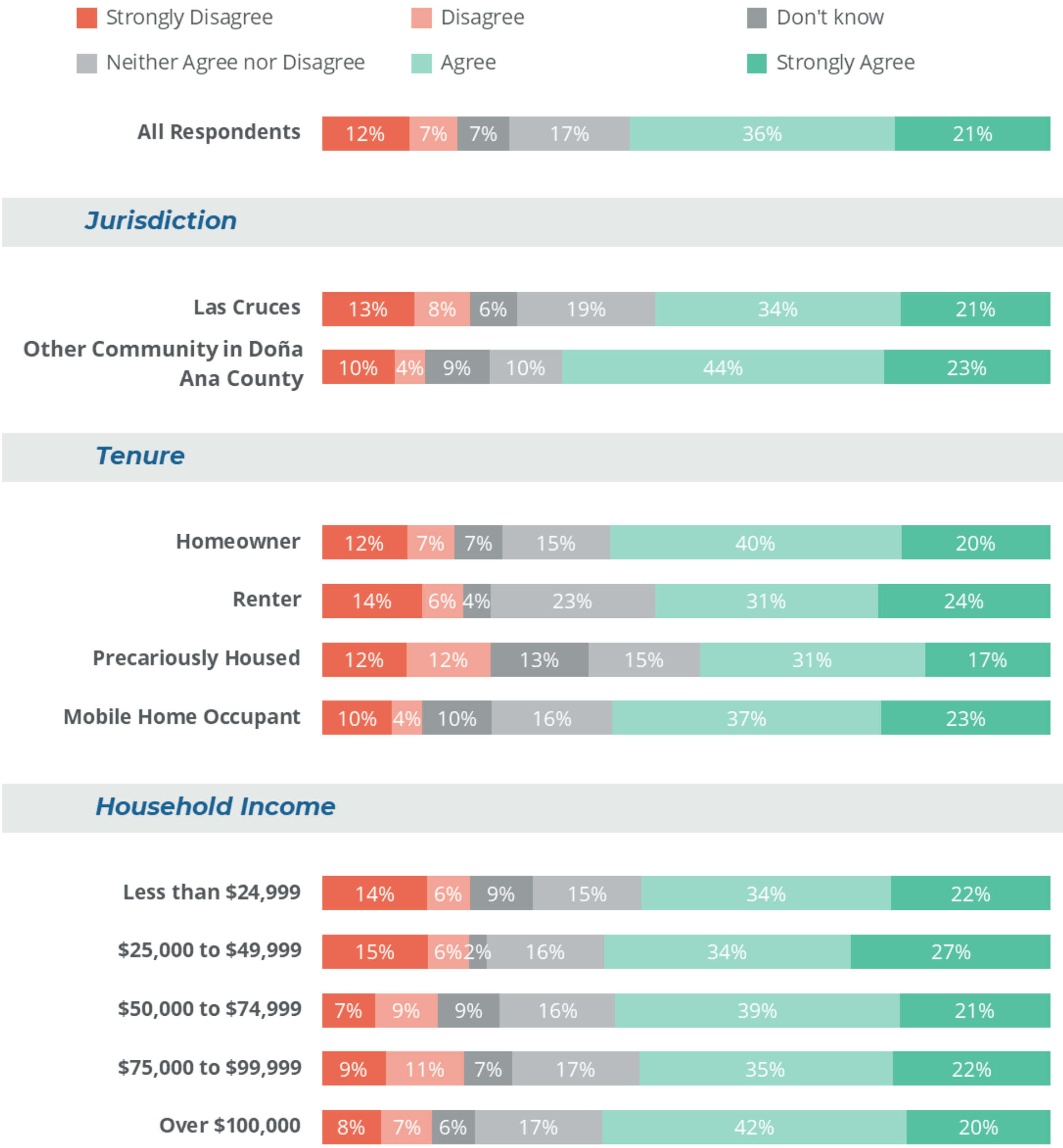
The balance expressed feeling unsure or unwelcome, with 12% strongly disagreeing that they live in a welcoming community and 7% disagreeing. As shown in the figure below, responses varied by jurisdiction, tenure, and household income.

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.

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.

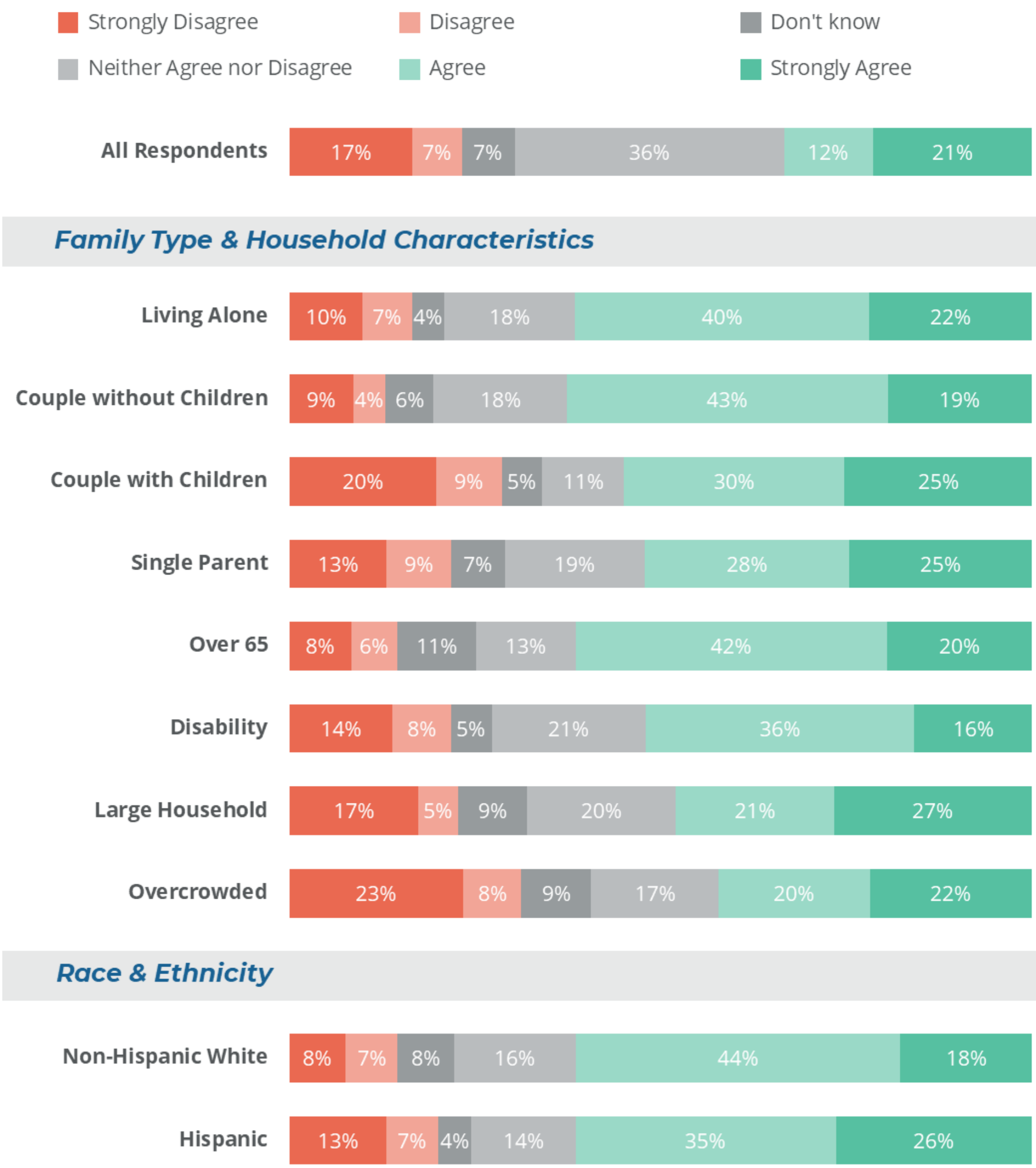
By race and ethnicity, Hispanic respondents expressed more polarized views than non-Hispanic White respondents. Hispanic respondents were more likely to strongly disagree that they felt welcome (13% compared to 8% of non-Hispanic White), but also more likely to strongly agree (26% compared to 18%). Despite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

- *"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



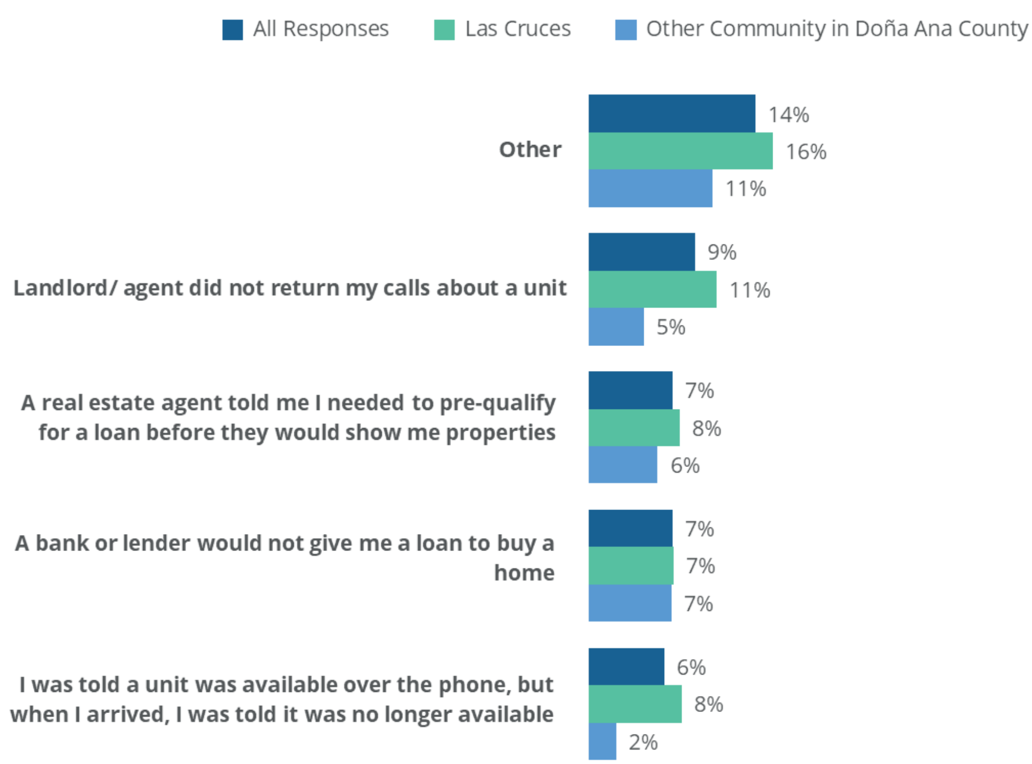
Note: n = 620.

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

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.

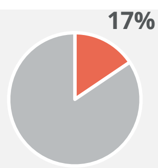
Overall, 17% of respondents who looked for a home in the past five years thought these experiences were related to discrimination. Respondents in Las Cruces were more likely to believe their experience was related to discrimination than those in other communities in the County (19% compared to 9%). As 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.

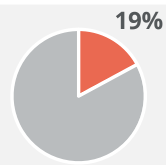
Figure A-37. Discrimination Experience and Perceived Reasons

I believe that these experiences were because of discrimination…

All Respondents



Las Cruces



Reasons for Discrimination

	All Respondents			Las Cruces	
1	Race and ethnicity	74%	1	Race and ethnicity	72%
2	Family status; Age	33%	2	Family status; Age	33%

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.

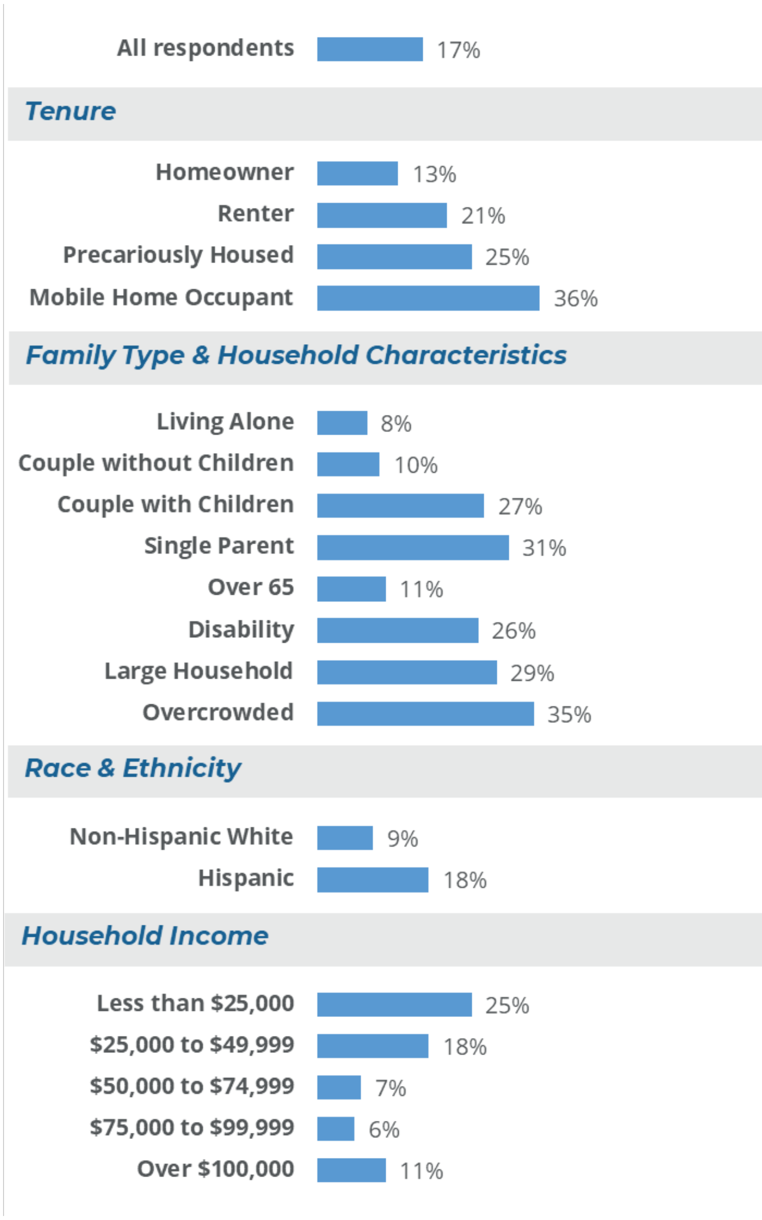
Belief that experiences were tied to discrimination varied by tenure, family and household type, race and ethnicity, and household income. Mobile home occupants, respondents in overcrowded households, and single parents reported discrimination at the highest rates. Hispanic respondents reported discrimination 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%)

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.

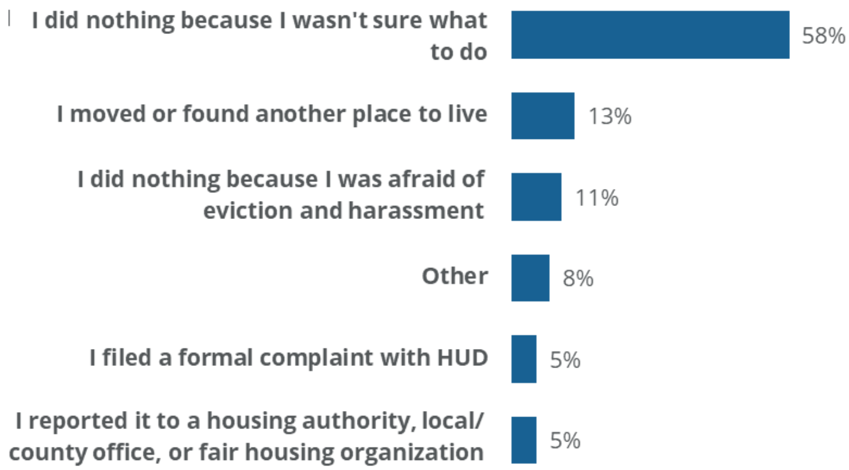


Over half (58%) of respondents who experienced discrimination reported that they did nothing because they weren't sure what to do. Thirteen percent moved to find another place to live and 11% did nothing because they were afraid of eviction or harassment. One respondent who offered an open-ended response 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 tradeoffs. Respondents were asked what changes they would make to their housing situation to achieve a set of tradeoffs, 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 tradeoff. 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 tradeoffs 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.

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.

Figure A-40.
Share of Residents willing to occupy different Housing Types under Trade-off Scenarios

	Housing Situation						
Trade Off	Du-/tri-/fourplex, townhome	Condo	Small single 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.

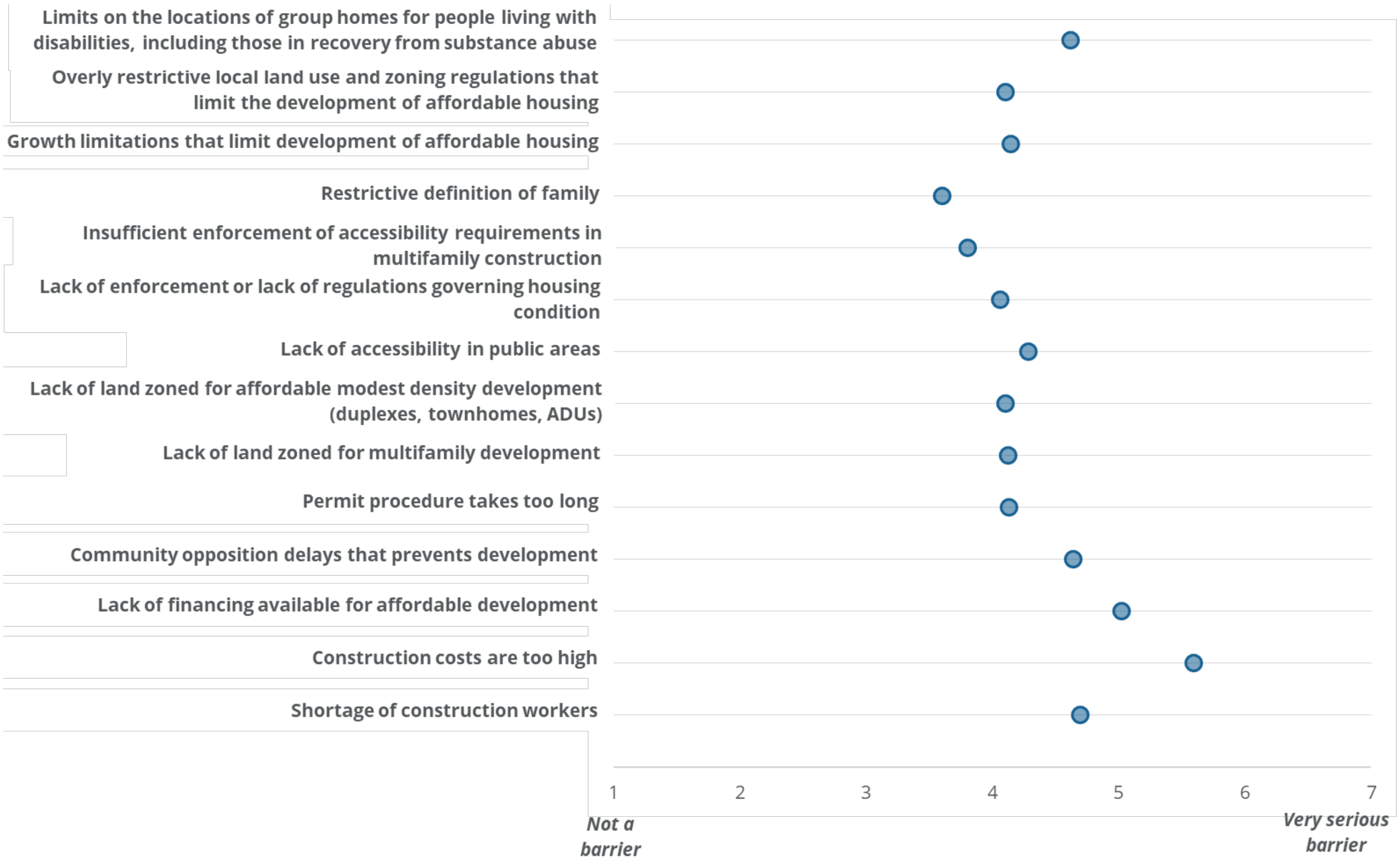
Source: 2025 City of Las Cruces and Doña Ana County Housing and Community Needs Survey.

Despite potential positive tradeoffs, 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.

Figure A-41. Ratings of Barriers to Housing Choice and Development, Stakeholder Respondents



Note: n = 82.

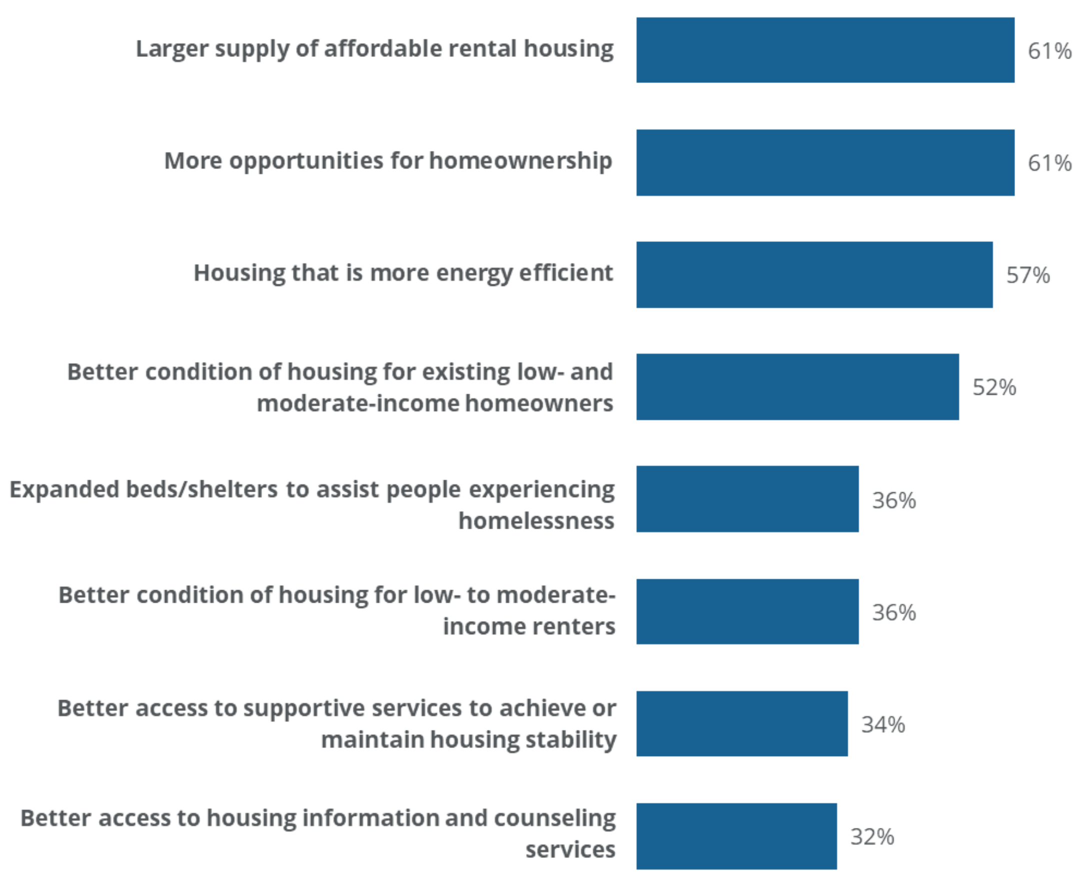
Source: 2025 City of Las Cruces and Doña Ana County Housing and Community Needs Survey.

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.

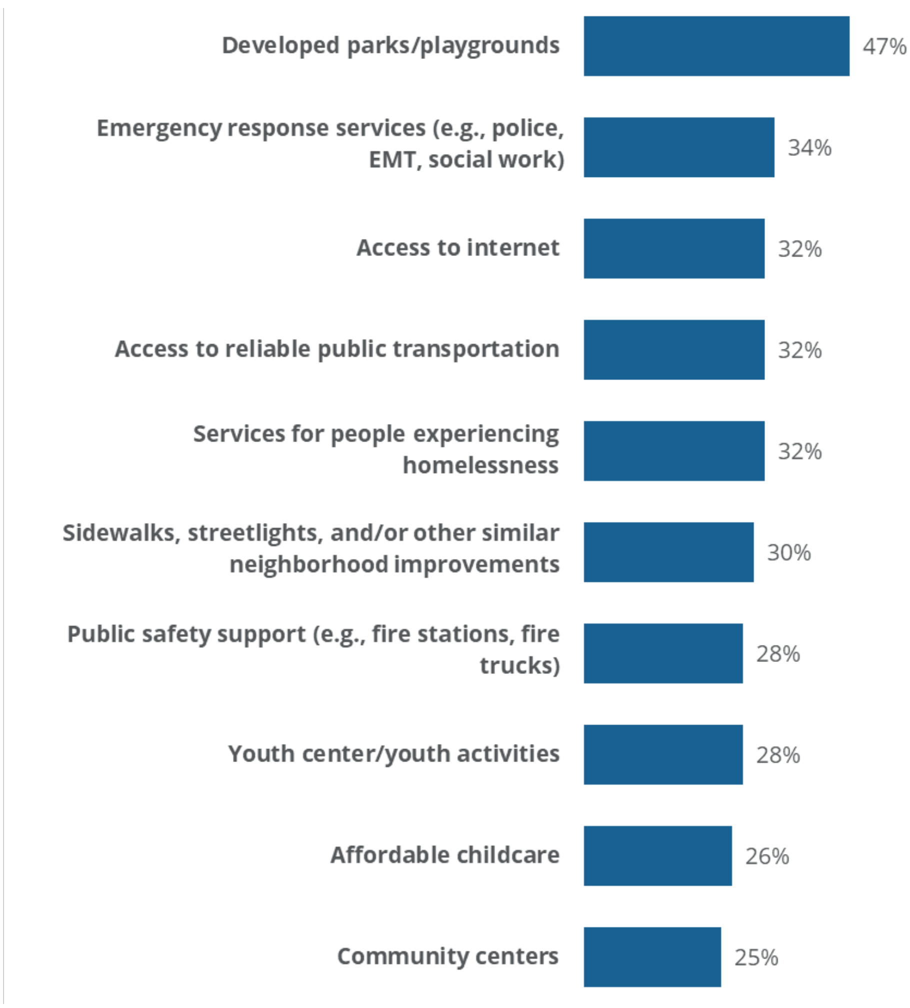
Source: 2025 City of Las Cruces and Doña Ana County Housing and Community Needs Survey.

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.

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."*

City of Las Cruces

HOUSING NEEDS ASSESSMENT PRELIMINARY FINDINGS

MARCH 9, 2026

ROOT POLICY RESEARCH
Denver, Colorado 80203
970.880.1415 x 102
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PROJECT BACKGROUND

- Root Policy is assisting the City of Las Cruces with its HUD-required Consolidated Plan and is also helping the City and Doña Ana County craft their Affordable Housing Plans.
- The Affordable Housing Plan is prepared for the New Mexico Mortgage Finance Authority to ensure the jurisdiction's compliance with the NM Affordable Housing Act.
- The report will contain data on demographics, housing stock, market conditions, a housing needs assessment, a land use and policy review, and goals, policies, and quantifiable objectives to guide affordable housing actions.

PRELIMINARY FINDINGS

TRENDS IN POPULATION, PRICES AND VACANCIES

Population Growth and Aging

- Las Cruces accounts for most of the population growth in the county and has grown at a faster pace than the state
- The share of residents ages 65 and older has increased steadily since 2010, while the share of adults ages 45 to 64 has declined, marking a shift toward an older age structure.

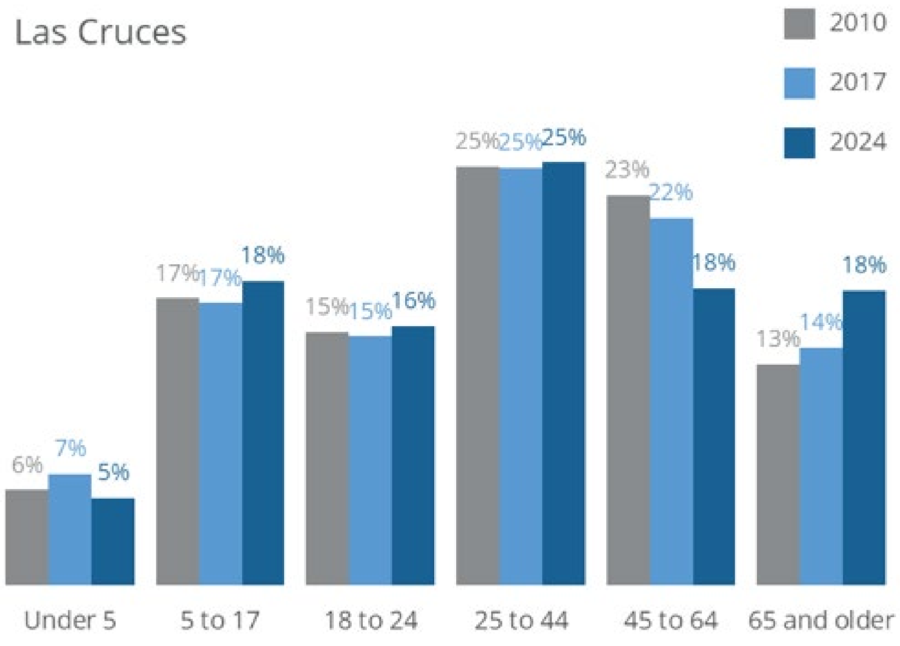
Population Trends, 2010, 2020, and 2024

	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%

Note: 2010 and 2020 are Decennial Census counts.

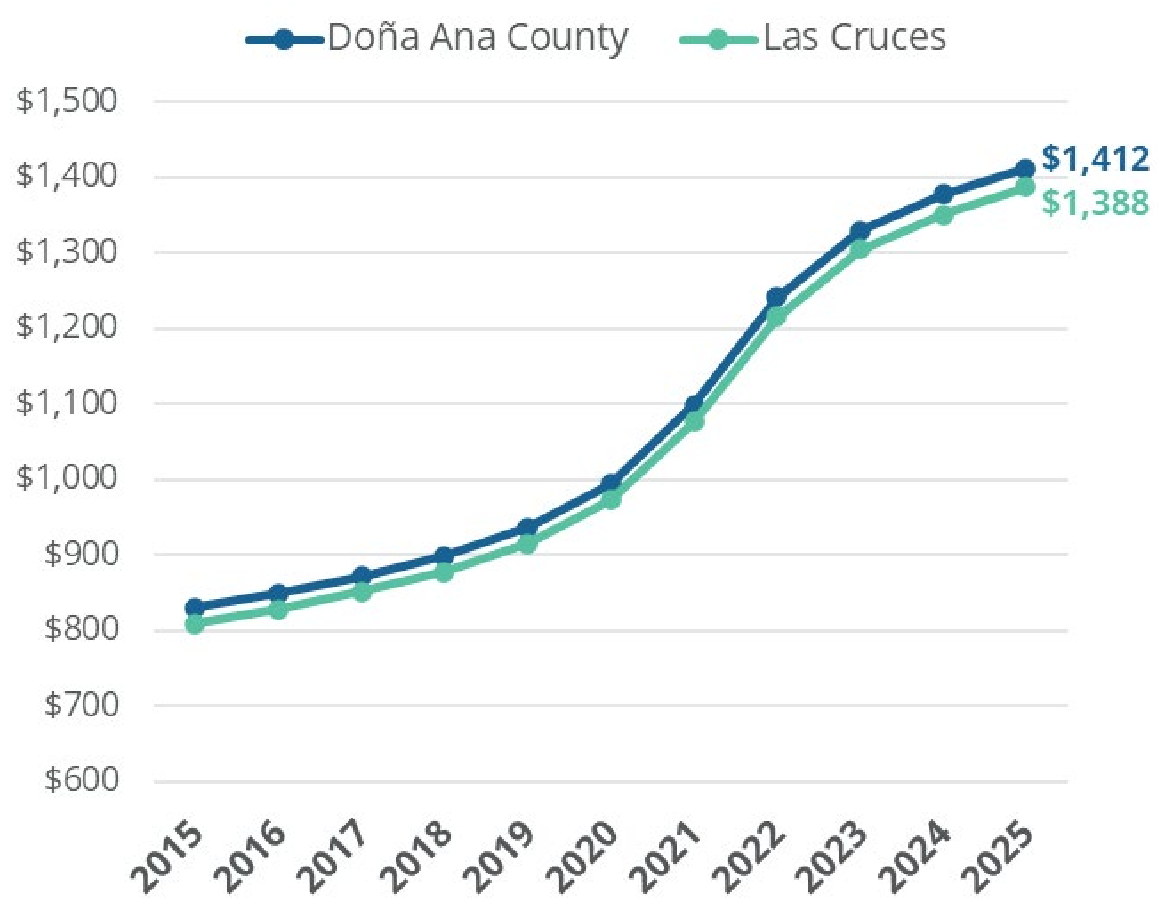
Source: U.S. Census Bureau's Population Estimates Program and Root Policy Research.

Population Distribution by Age, Las Cruces, 2010, 2017, and 2024



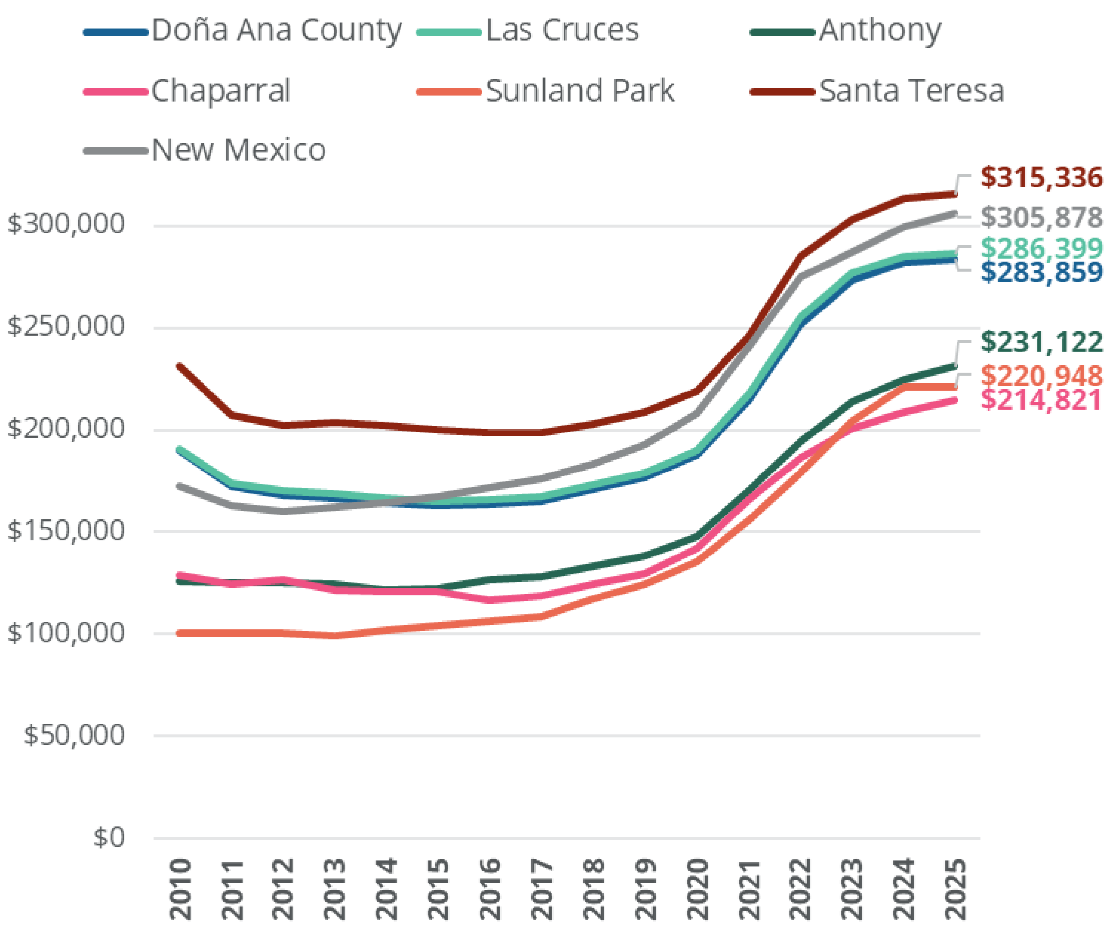
Source: 2010, 2017, and 2024 1-year ACS and Root Policy Research.

Zillow Observed Rent Index, 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.

Zillow Home Value Index, 2010–2025



Source: Zillow Home Value Index and Root Policy Research.

Low Vacancies

- In Las Cruces, vacancy rates have trended down since 2017
- Rental vacancy rates below 5% and ownership vacancy rates below 2% indicate a tight housing market

Overall, Rental, and Homeowners Vacancy Rates, 2010, 2017, and 2024

	2010	2017	2024	Change 2010-2024
Doña 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%

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.

PRELIMINARY FINDINGS

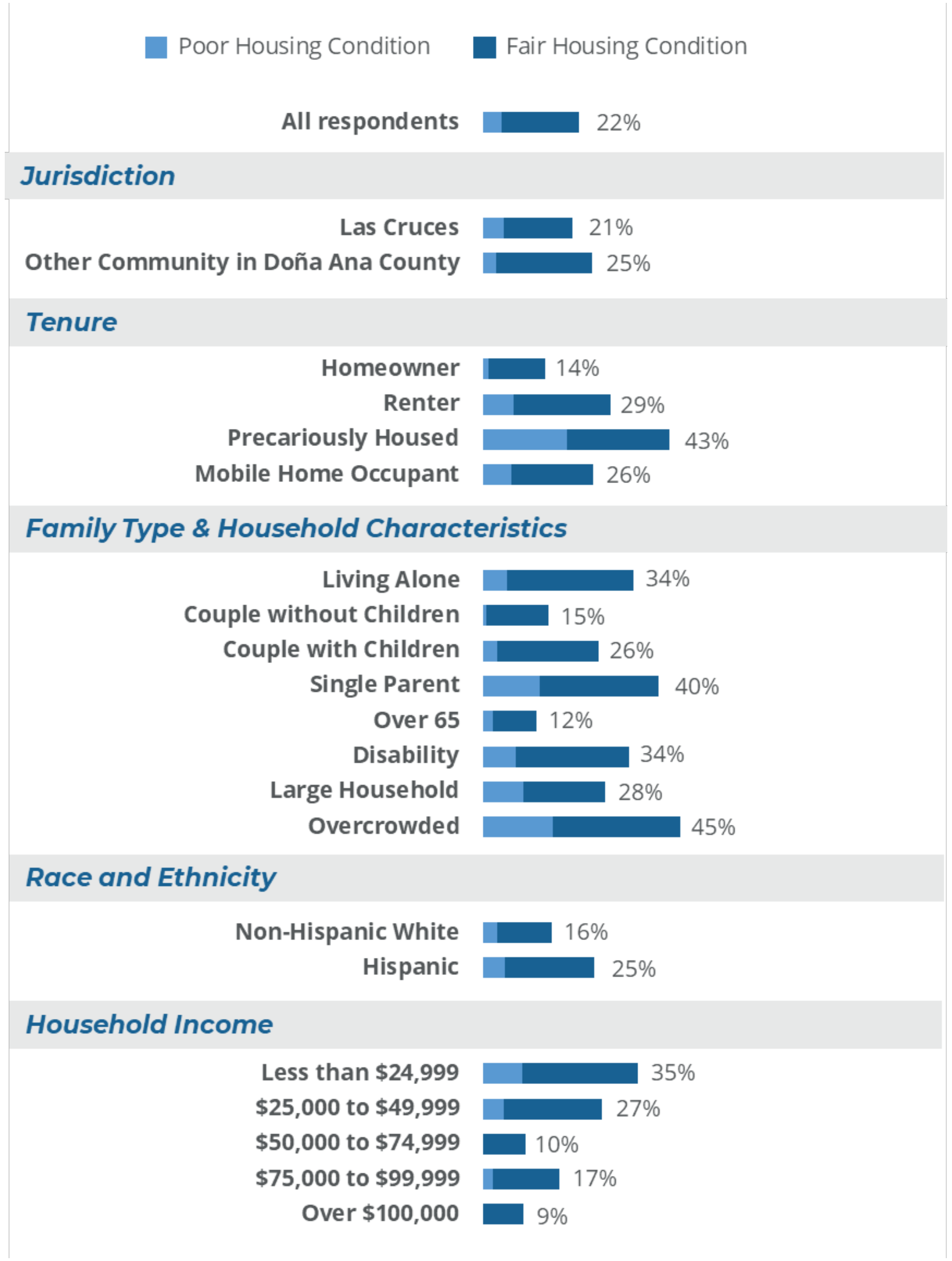
RESIDENT SURVEY

Survey Respondent Demographics

- 742 Total Respondents
- Most (70%) lived in Las Cruces
- Over half (57%) were homeowners and a quarter (25%) were renters
- One-third (33%) of respondents were over 65 and 33% had a disability
- 13% were single parents
- 29% lived in an overcrowded household
- 62% identified as Hispanic
- 36% had household income less than $25,000

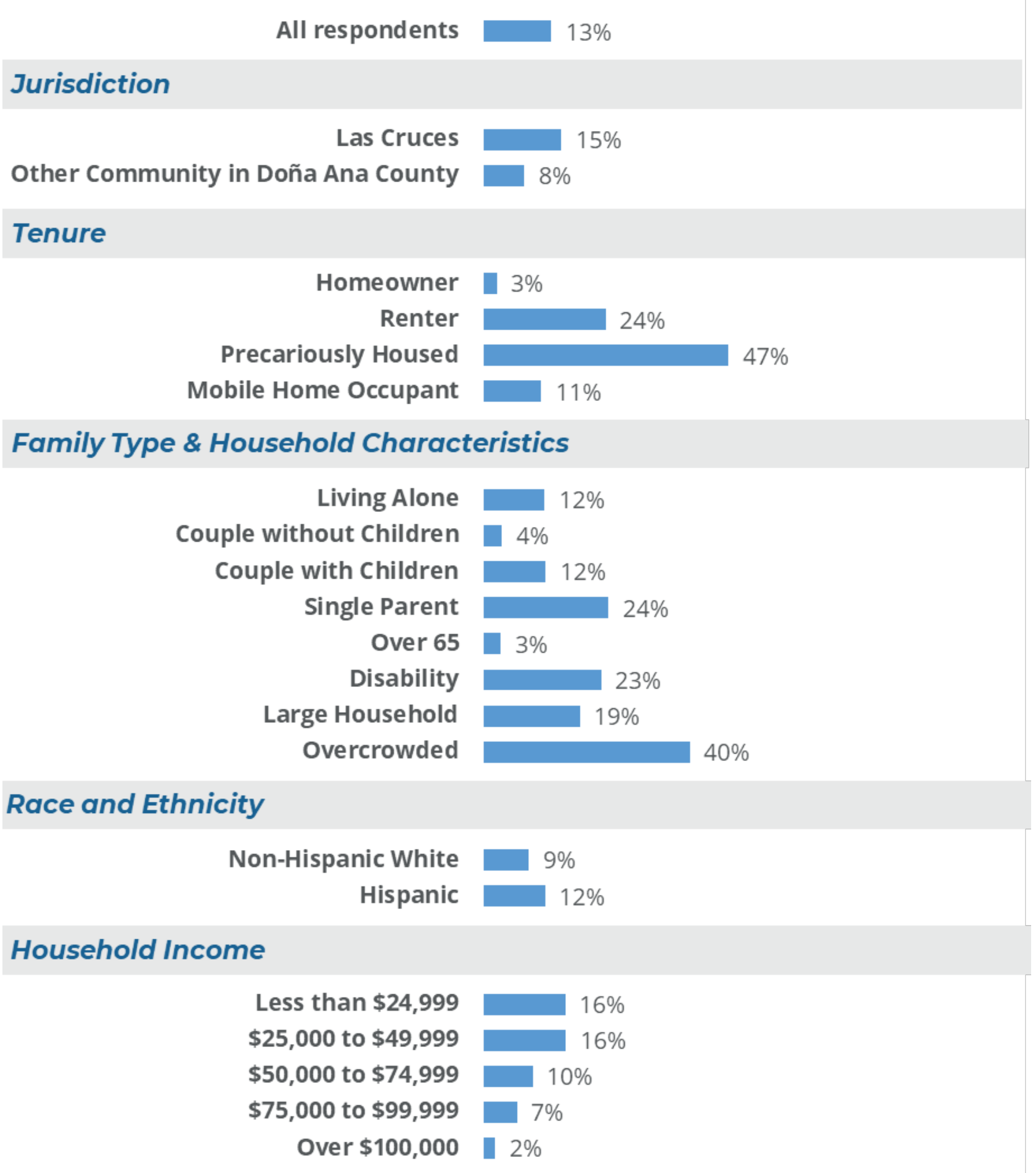
Housing Condition: Share living in Poor or Fair Condition Housing

- Precariously housed and single parents reported highest rates of poor and fair housing conditions (~40%)
- Cosmetic improvements, cooling systems, interior walls, were highest needs overall
- Grab bars, ramps, and alarms to notify if someone leaves the home were the most common modifications needed by people with disabilities
- Mobile home occupants selected interior wall repairs at the highest rate



Displacement: Share Displaced in Past 5 Years

- 13% of respondents said they had needed to move when they didn't want to in the past 5 years
- Precariously housed, renters, single parents, and respondents with a disability reported displacement at the highest rates
- Inability to pay rent/mortgage due to job loss or reduced hours/wages was the most common reason
- 38% reported their rent or housing costs increased after displacement and 31% said they moved to a home in worse condition



Reasons for Displacement

Las Cruces		
1	Job loss, reduced hours or wages	49%
2	Rent increases	31%
3	Evicted - behind on rent	24%
4	Utility increases	15%
5	Poor condition of property	14%

Top Items Needed to Feel More Secure in Housing Situation, by Household Type

Seniors and non-Hispanic White residents are least likely to need any type of housing assistance

Disability		
1	Rental assistance	30%
2	Money to make critical repairs	29%
3	Help with a down payment	22%
4	Help getting a loan to buy a home	18%
5	Finding home I can afford to buy	18%

Overcrowded		
1	Rental assistance	48%
2	Money to make critical repairs	35%
3	Help with a security deposit	32%
4	Help getting a loan to buy a home	29%
5	Finding home I can afford to buy	23%

Over 65		
1	None of the above	52%
2	Money to make critical repairs	17%
3	Other	10%
4	Rental assistance	9%
5	Housing my adult child can afford	7%

Large Household		
1	Money to make critical repairs	27%
2	Rental assistance	23%
3	Finding home I can afford to buy	20%
4	Help with a down payment	20%
5	Help getting a loan to buy a home	19%

Non-Hispanic White		
1	None of the above	55%
2	Money to make critical repairs	12%
3	Rental assistance	10%
4	Other	10%
5	Help with a down payment	9%

Hispanic		
1	Money to make critical repairs	27%
2	None of the above	23%
3	Rental assistance	21%
4	Help getting a loan to buy a home	19%
5	Finding home I can afford to buy	19%

PRELIMINARY FINDINGS

AFFORDABILITY

Workforce Affordability, Doña Ana County, 2024

	Average Annual Wage	Rental Affordability		Purchase Affordability		
		Max Affordable Rent	Can Afford Median Rent?	Max Affordable Price	Can Afford 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.

- Average wages are sufficient to afford median rents with one earner in most industries
- 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

Rental Market Gaps, 2020 and 2024

AMI Level	Max. Aff. Rent	Doña Ana County			Las Cruces			County (excl. Las Cruces)		
		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.

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

Ownership Market Gaps, 2020 and 2024

AMI Level	Max. Aff. Home Price	Doña Ana County			Las Cruces			County (excl. Las Cruces)		
		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.

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

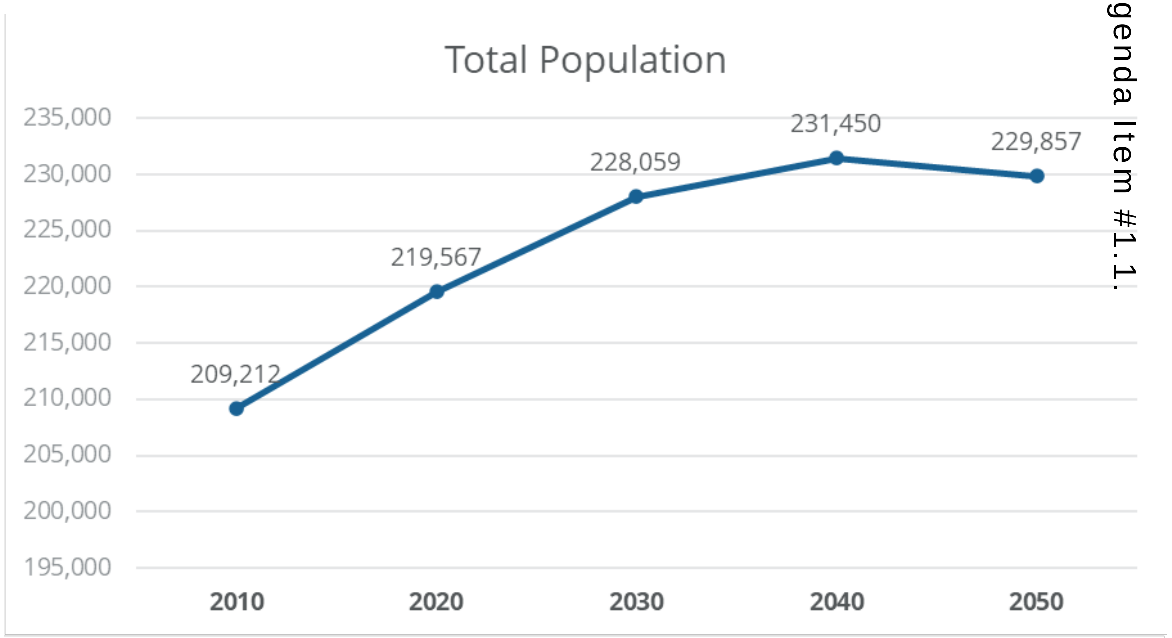
PRELIMINARY FINDINGS

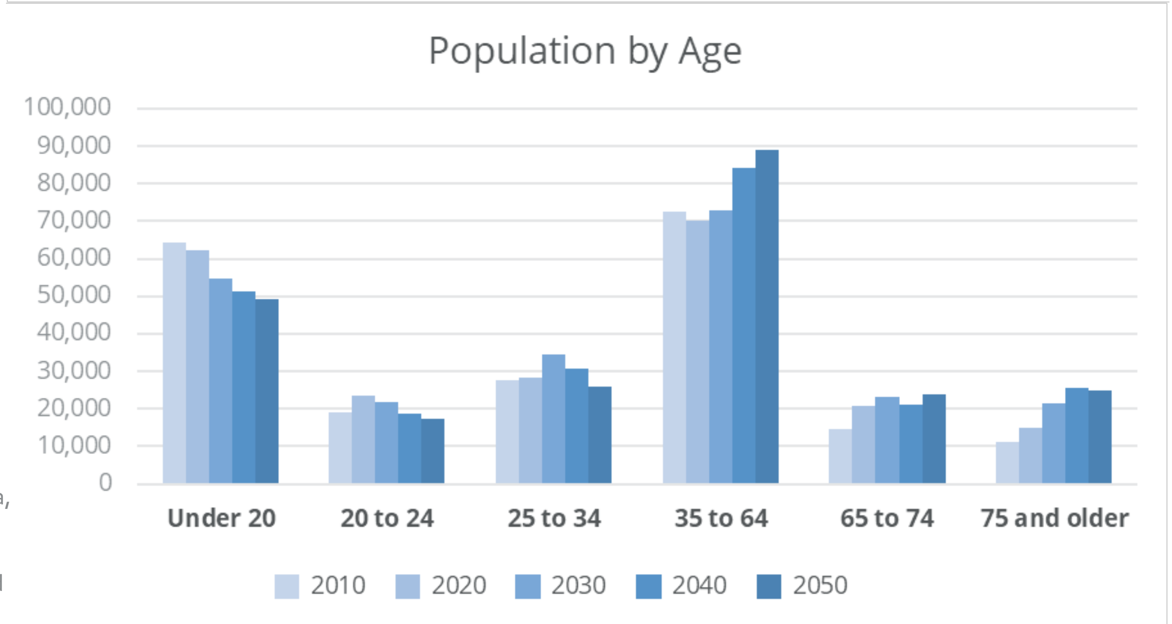
PROJECTED NEEDS

Population Projections

- Doña Ana County's population is projected to grow from 219,567 to 231,450 by 2040, followed by a slight decline by 2050.
- 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.

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.

Projected Affordability Needs

- 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, 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.

Projected Affordability Needs by Tenure and AMI, 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.

CONSOLIDATED PLAN

UPDATE

WHAT IS A HUD "CONSOLIDATED PLAN?"

A Consolidated Plan is a planning document required by the U.S. Department of Housing and Urban Development (HUD)

It uses a combination of data and community outreach to identify the top housing, community development, and economic development needs in a city or county—as well as gaps in supportive services

The funding associated with the Consolidated Plan benefits low and moderate income populations

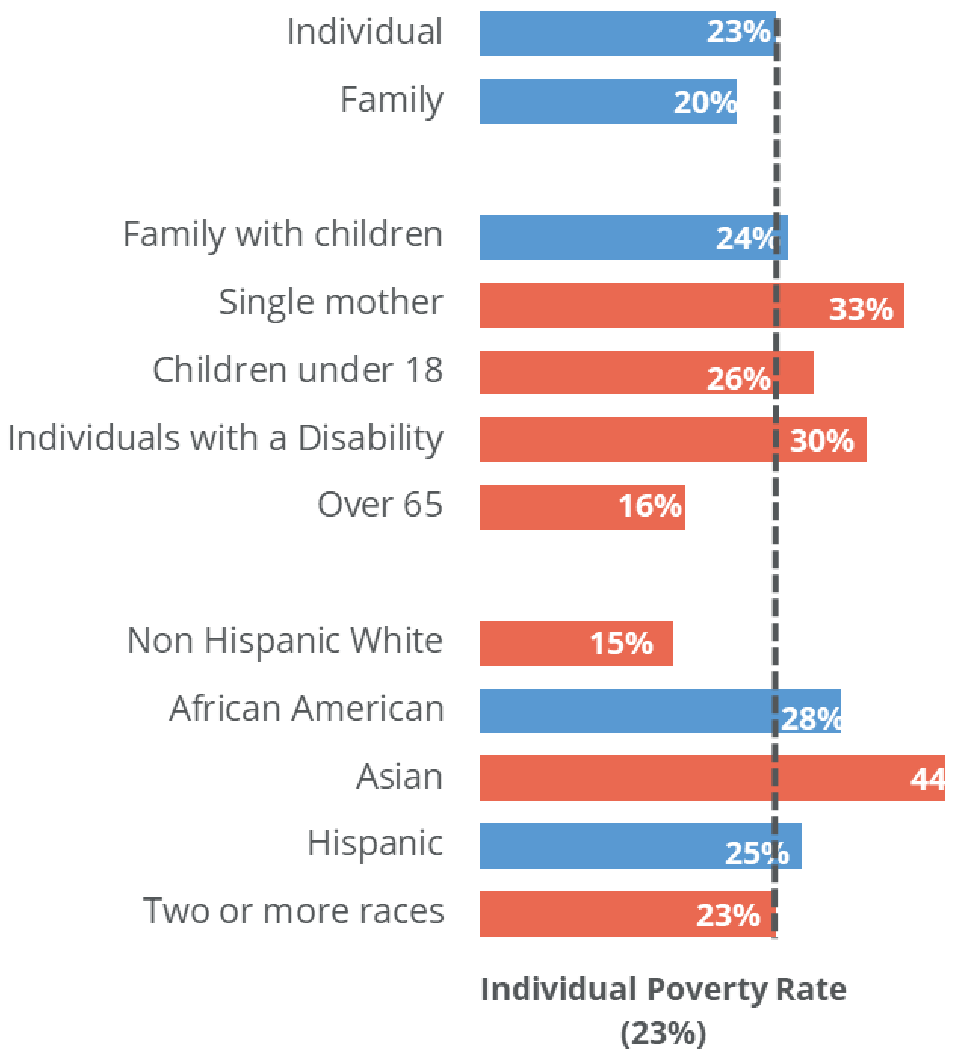
The document is produced every 5 years as a condition of receiving housing and community development funding

Las Cruces must also evaluate barriers to fair housing choice

Demographic Conditions

- Las Cruces' residents are majority Hispanic (58.9%), and this share is similar to 2010.
- 23% of Las Cruces residents live in poverty (incomes < $30,000/year). Poverty has increased in the past 5 years.
- Female heads of household with children make up 11% of all households and 33% live in poverty.
- 15% of Las Cruces residents have a disability and 30% live in poverty. They need accessibility improvements in their home, and some need supportive services or group living settings.

Poverty Rate by Household Characteristics, 2024



Proposed 2026 Funding Allocation

Project	CDBG	HOME	Beneficiaries
Home Rehabilitation	$550,327		50 people
Jardin De los Niños	$250,000		Playground rehab
Abode Inc.	$63,968		Weatherization
Mesilla Valley Habitat for Humanity		$200,000	5 new homeowners
Mesilla Valley Community of Hope		$200,000	14 homeless residents
Tierra Del Sol		$296,500	10 new homeowners
La Casa		$200,000	10 homeless residents
Mesilla Valley Community of Hope	$43,500		550 people
Casa de Peregrinos	$43,500		25,000 people
La Casa	$43,500		500 DV victims
MVCASA	$43,500		200 children
Nonprofit operations		$27,500	
Administrative funds	$213,875	$101,119	

Your Input

Public hearings to receive comments on the 2026-2030 Consolidated Plan, Analysis of Impediments to Fair Housing Choice, and 2026 Annual Action Plan will be held the following dates:

- ❑ Tuesday, March 10, 2026 | 2:00 – 3:00 pm, Sage Café, 6121 Reynolds Drive off of Porter
- ❑ Tuesday, March 10, 2026 | 5:30 pm – 6:30 pm, Munson Senior Center, 975 S Mesquite
- ❑ Wednesday, March 11, 2026 | 2:00 pm – 3:00 pm, Mesilla Valley Community of Hope, 999 W. Amador Ave.
- ❑ Wednesday, March 11, 2026 | 5:30 – 6:30 pm, Benavidez Center, 1045 McClure Road

THANK YOU!

Additional Questions or Comments?

Email heidi@rootpolicy.com or avilia@rootpolicy.com

Call 970-880-1415

ROOT POLICY
RESEARCH

Council Work Session Summary

Meeting: Work Session - Mar 09 2026

TITLE: ECONOMIC OUTLOOK

PURPOSE(S) OF DISCUSSION: ☒ **Inform/Update** ☐ **Direction/Guidance** ☐ **Legislative Development/Policy**

BACKGROUND / KEY ISSUES / CONTRIBUTING FACTORS:

The Economic Development Department will present an end-of-year update of the economic outlook of the City of Las Cruces. The presentation will focus on the labor market, matched taxable gross receipts, gross receipts tax revenue, and cannabis sales.

COMMITTEE/BOARD REVIEW:

None