

# REBUILDING & REINVESTING IN OUR COMMUNITIES



*USING ASSET & WEALTH BUILDING TOOLS TO CREATE  
HEALTHY & VIBRANT MAINSTREET COMMUNITIES*

New Mexico Mainstreet  
2021 FALL INSTITUTE

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# New Mexico: Socio-Economic Demographics

Source: American Community Survey 2019

<https://data.census.gov/cedsci/all?q=american%20community%20survey>

	NEW MEXICO
Population	2,096,829
Hispanic / Latino (of any race)	49.3%
White (alone)	36.8%
Median Age	38.6 years
Speak Language other than English at home	34%
Educational Attainment (25 years & over)	26.4% - High School 22.7% - Some College
<b>Median Income</b>	<b>\$51,945</b>
Owner-Occupied Housing	68.1%
Renter-Occupied Housing	31.9%

## Computer and Internet Use

**21.1%** +/- 0.7%

Without an Internet Subscription in New Mexico

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**13.4%** +/- 0.1%

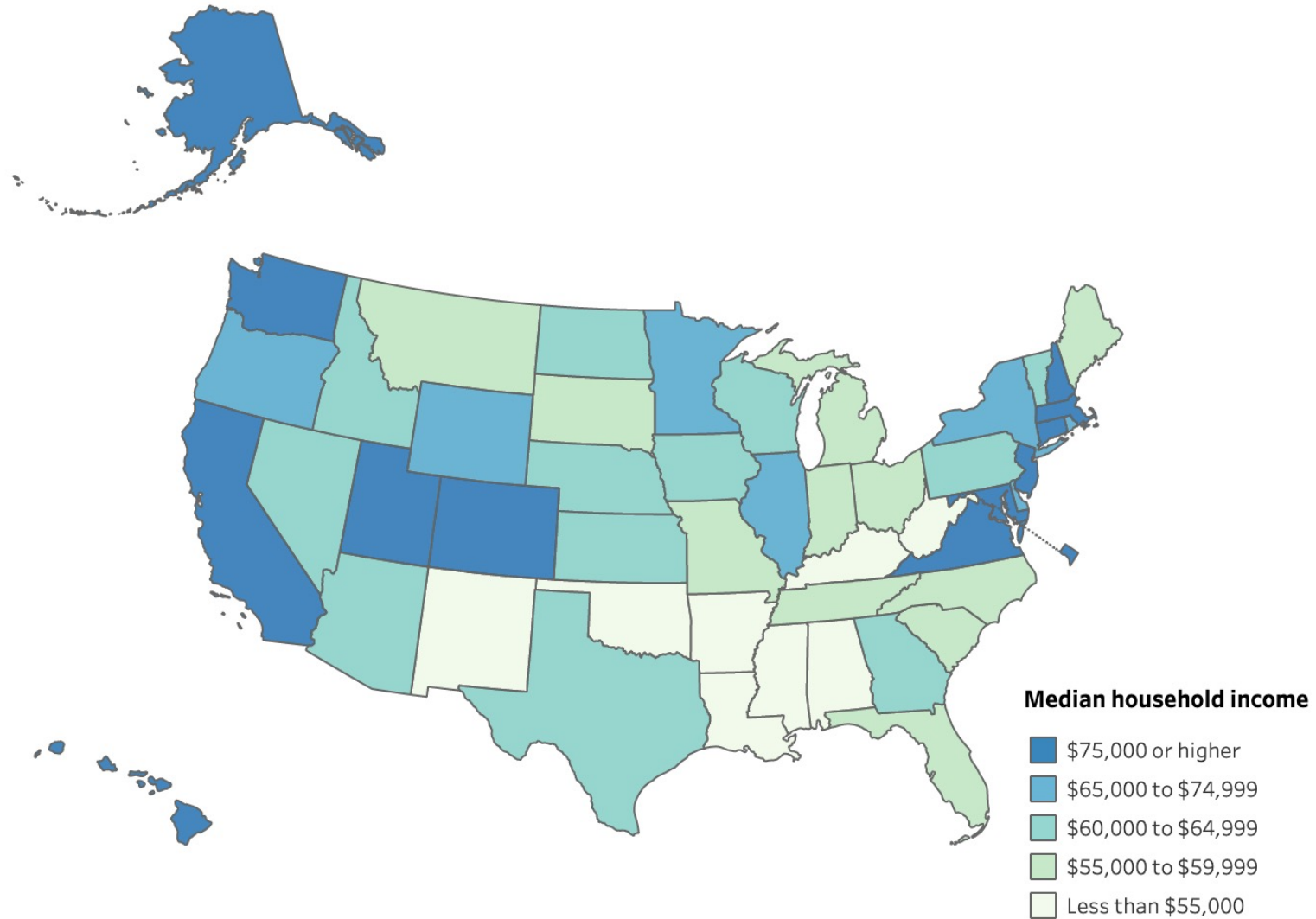
Without an Internet Subscription in United States

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Table:  
**S2801**

Table Survey/Program:  
**2019 American Community Survey  
1-Year Estimates**

# 2019 Median Household Income in the United States



Source: American Community Survey 2019  
<https://data.census.gov/cedsci/all?q=american%20community%20survey>

*U.S. median is \$65,712*

Indicator group

Choose your indicator

Geography

Choose your geography type

Choose your geography

**Economic Vitality** ▾

**Business ownership** ▾

**SELECT**

**COMPARE**

**State** ▾

**New Mexico**

## Business ownership ? New Mexico

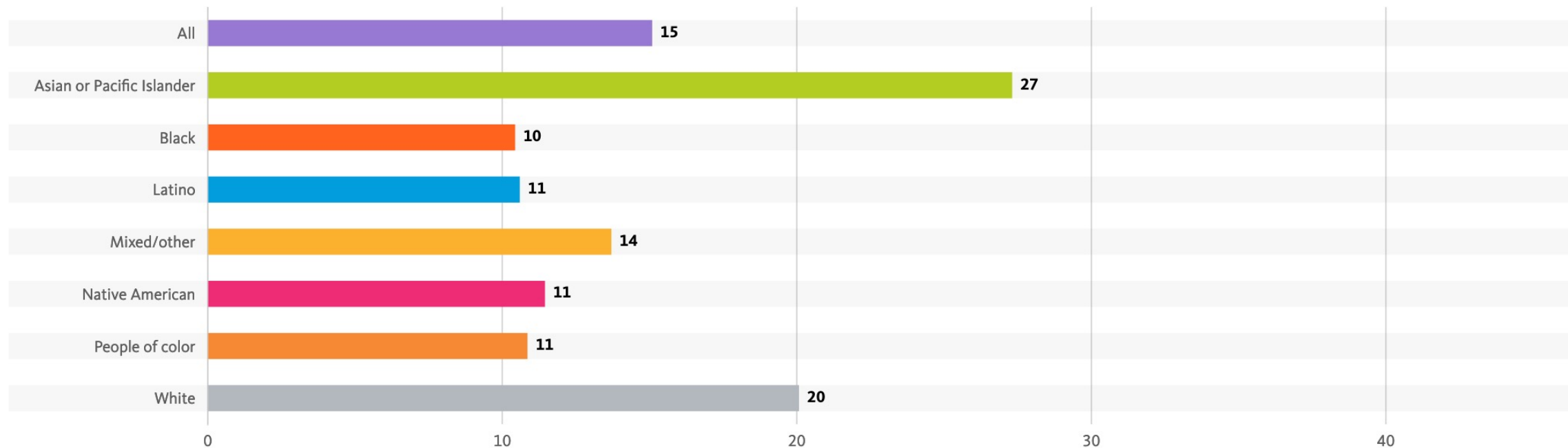
Firms (per 100 workers) by race/ethnicity: New Mexico; **Firm Type:** All firms; **Year:** 2012

**SELECT BREAKDOWN** ▾

**FILTERS:**

**FIRM TYPE** ▾

**YEAR** ▾



Source: National Equity Atlas  
<https://nationalequityatlas.org/>

# Displacement

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## gentrification

*noun* | gen·tri·fi·ca·tion

A process of **neighborhood change** that includes **economic change** in a **historically disinvested neighborhood** – by means of **real estate investment** and **new higher-income residents** moving in - as well as **demographic change** – not only in terms of income level, but also in terms of changes in the **education level** or **racial make-up** of residents.

# Main Street Approach

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- CONDUCT A COMMUNITY SURVEY
- LEVERAGE YOUR COMMUNITY'S UNIQUE ASSETS
- MAINTAIN YOUR COMMUNITY'S CULTURE & HERITAGE
- WORK WITH RESIDENTS
- CREATE A HEALTHY & VIBRANT NEIGHBORHOODS **FOR EVERYONE**
- SOUTH VALLEY MAINSTREET AGING IN PLACE HOME REPAIR PROJECT:
  - INVESTMENT WITHOUT DISPLACEMENT
  - PRESERVING & UPGRADING EXISTING HOUSING
  - BUILDING WEALTH & ASSETS OF LOCAL RESIDENTS

# South Valley MainStreet Vulnerabilities & Strengths

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- Older Housing Stock: LOWER LAND & HOUSING COSTS
- Public Investment:
  - CORRIDOR RECONSTRUCTION: Bridge Boulevard Reconstruction
  - TRANSIT & INFRASTRUCTURE: Bus Shelters but limited service
  - LAND USE CHANGES: Rural Agricultural to Residential – semi-rural
- Long time residents are starting to be priced out with increasing home values and property taxes
- Homes in need of major repair: roofs, sewer lines, electrical updates, energy & weatherization efficiency
- Community's Social Fabric Disintegrates
- Proximity to downtown Albuquerque
- Positive Socio-economic indicator in the South Valley home ownership rates, cash poor land rich
- Land Tenure – history of land being handed down from generation to generation
- Commercial property owned by local families – Land Tenure

# Community Collaboration = Redevelopment Partnership

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- New Mexico MainStreet Consultant Rhea Serna
- South Valley MainStreet Community Members
- Derrick Archuleta of Arch+Plan
- Greater Albuquerque Habitat for Humanity

You're Invited!  
Community  
Economic  
Development  
Session

3rd Community Meeting:  
Community Presentation  
on a Vision for Economic  
Development



When: August 12th (Monday), 2019  
Time: 5:30 pm - 7:00 pm  
Where: 318 Isleta Blvd. SW  
Albuquerque, NM 87105

At this 3rd meeting, we will present an initial community vision for the redevelopment of a key property on Bridge Blvd and a presentation by Habitat for Humanity on their current work in New Mexico and proposed work in the South Valley

For More Information Contact: South Valley MainStreet  
[southvalleymainstreet@gmail.com](mailto:southvalleymainstreet@gmail.com) or (505) 400-3635



Food will be Provided and Interpretation





# South Valley Community Survey Housing Report

- South Valley MainStreet contracted with Pivot Evaluation LLC to conduct a community survey of two key Census tracts in the South Valley MainStreet District
- Door-to-door canvassing
- Phone calls
- Strategic Mailout
- What's important for the community?

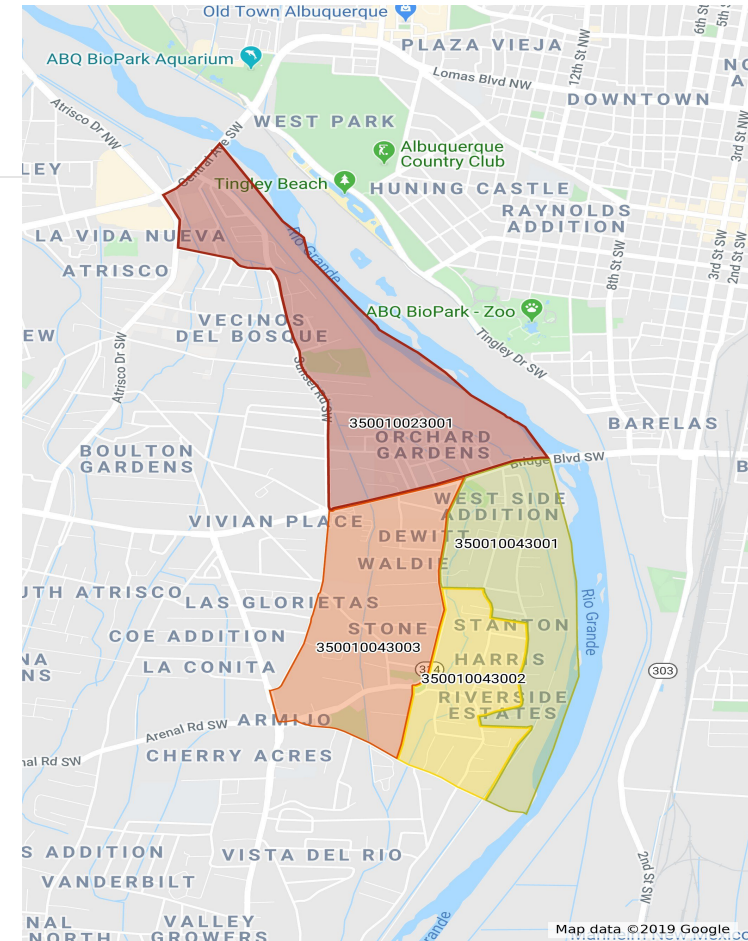
## SVMS Survey Area

SVMS Survey Area

- 350010023001
- 350010043001
- 350010043002
- 350010043003

GEOID (Census Block Group)

- 350010023001
- 350010043002
- 350010043003
- 350010043001



# South Valley Community Survey Housing Report Results

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- Cultural & historical, generational ties to the land
- High percent of home ownership
- 66% of respondents give great importance to remaining in the South Valley as they age
- 90%, report that it is 'very' to 'extremely' important to live independently in their homes as they age



## South Valley Community Survey Housing Report Results

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- 70% reported needing help with exterior painting, patching, beautification, or minor repairs and energy efficiency upgrades
- 68% need support with energy efficiency upgrades
- 50% reported needing easier access into their home, including yard-clean or fixing walkways or ramps.

House #1



Housing  
Rehabilitation

Community  
Redevelopment through  
an Assets Based Approach

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Asset building is **how individuals, families, and communities gather the resources that will move them towards economic well-being, for now and for years to come.** Asset building makes prosperity achievable. That's why funders across sectors are investing in asset-building strategies for greater impact in low and middle income communities.

Without assets, people just make ends meet, living paycheck to paycheck.

With assets, people can:

- Remain stable through financial emergencies.
- Stay in their homes and neighborhoods.
- Use their good credit to secure a mortgage.
- Pursue higher education for themselves or their children.
- Take risks that result in a better job or starting a business.
- Save for retirement.

# SVMS AGING IN PLACE MINOR EXTERIOR HOME REPAIRS PILOT PROJECT

- Economic Redevelopment and Rehabilitation for Local Residents
- FUNDING: \$45,000 from Bernalillo County for a Pilot Aging in Place Minor Exterior Home Repairs
- Partnership with Greater Albuquerque Habitat for Humanity
- Assists the Senior Citizens in the South Valley
- Minor Exterior Home Repairs & Yard Cleanup

## Exterior Home Repair Assistance

Assisting the senior citizens in the South Valley area with minor exterior home repairs & yard cleanup.



The South Valley MainStreet is partnering with Habitat for Humanity to help assist senior citizens (55+) who need minor exterior repairs, aging in place modifications, and yard cleanup done at their home.

To learn more about eligibility and services provided please review the back of this flyer.

For more information on this project or for Spanish speakers please contact:  
South Valley MainStreet  
southvalleymainstreet@gmail.com  
(505) 400-3635

To apply to this program please visit:  
Greater Albuquerque Habitat for Humanity  
<https://habitatbq.org/south-valley-repair-program/>



## Exterior Home Repair Assistance

Assisting the senior citizens in the South Valley area with minor exterior home repairs & yard cleanup.

### Services Provided

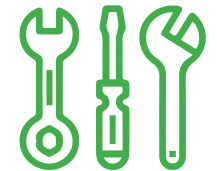
- Minor non-structural repairs
- Yard cleanup (up to 15ft from home)
- Exterior Painting
- Minor fence repair
- Exterior ramps and hand rails
- Minor glass pane repair
- Exterior stair repair
- Trim trees up to 7ft off the ground

### Services NOT Provided

- Any inside home repair
- Bathroom or kitchen remodeling
- Roof repair
- Critical structural repair
- Trees reaching the power lines
- Any tree trimming above 7'-0"
- Build or repair block walls
- Removal of vehicles, large appliances, tires, or motor oil.
- Replace or repair siding or stucco
- Detached structures (garages, sheds, etc)

### Eligibility Requirements

- ✓ Proof of income
- ✓ Proof of residency
- ✓ Proof of homeownership
- ✓ Proof of homeowners insurance



\* Please note all work must be assessed by Greater Albuquerque Habitat for Humanity before any work can be approved for repair.



# SVMS AGING IN PLACE MINOR EXTERIOR HOME REPAIRS PILOT PROJECT

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- Minor non-structural repairs
- Yard cleanup
- Exterior Painting
- Minor fence repair
- Exterior ramps and handrails
- Minor glass pane repair
- Exterior stair repair
- Trim trees

House #2



# House #3



# House #4





# Solutions

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## Asset & Wealth Building in MainStreet's:

- Estate Planning – Trusts, Wills, etc.
- Assist Residents to Maintain Home Ownership
- Assist (Heir) Commercial & Residential Property Owners
- Create Commercial Building Rehab Grants (Las Cruces, Lovington)
- Develop job training and job creation opportunities in the trades while rehabilitating and redeveloping residential homes and commercial property
- Weatherization and Energy Efficiency job training and creation

# THANK YOU!!!

## **BIANCA ENCINIAS**

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## **RHEA SERNA**

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