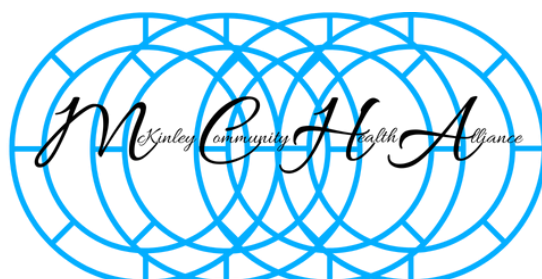




Cover Drawing: Community Listening Session Participant, October 2021



Celebrating 25 years of collaborating with the McKinley Community to live healthy and productive lives.

**MCKINLEY COMMUNITY HEALTH ALLIANCE**

# Ahéhee'! Elahkwa! ¡Gracias! Thank You!

The McKinley Community Health Alliance Health Impact Assessment Team Would like to thank **New Mexico Health Equity Partnership** and to our technical assistance team, **Yolanda Cruz, Jessica Eva Espinoza-Jenson, Christina Morris and Valerie Rangel** for providing funding and extensive technical support for our Housing Health Impact Assessment, and for their support as we have worked to better understand and work with our community.

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<i>Baruch Campos-</i>	<i>Glenn</i>	<i>Leroy Tso</i>	<i>Sandra Geary</i>
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***Most of all... we must thank all our community members, relatives, families, and individuals who shared their stories, ideas, critical thinking, artistic abilities, time and all else as immensely thoughtful gifts to cherish and uphold in our communities' voice and embodiment.***

***We cannot thank you all enough and will continue to work with you all to make the recommendations in this report reality for our community.***

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Any opinions expressed in this report are those of the authors and do not necessarily reflect the views of the Santa Fe Community Foundation or the W.K. Kellogg Foundation.



SANTA FE  
COMMUNITY  
FOUNDATION



## Land Acknowledgement

Yá'át'ééh... Keshi ...

Today we are meeting on ancestral lands of the Navajo, Zuni, Hopi, and Ute.

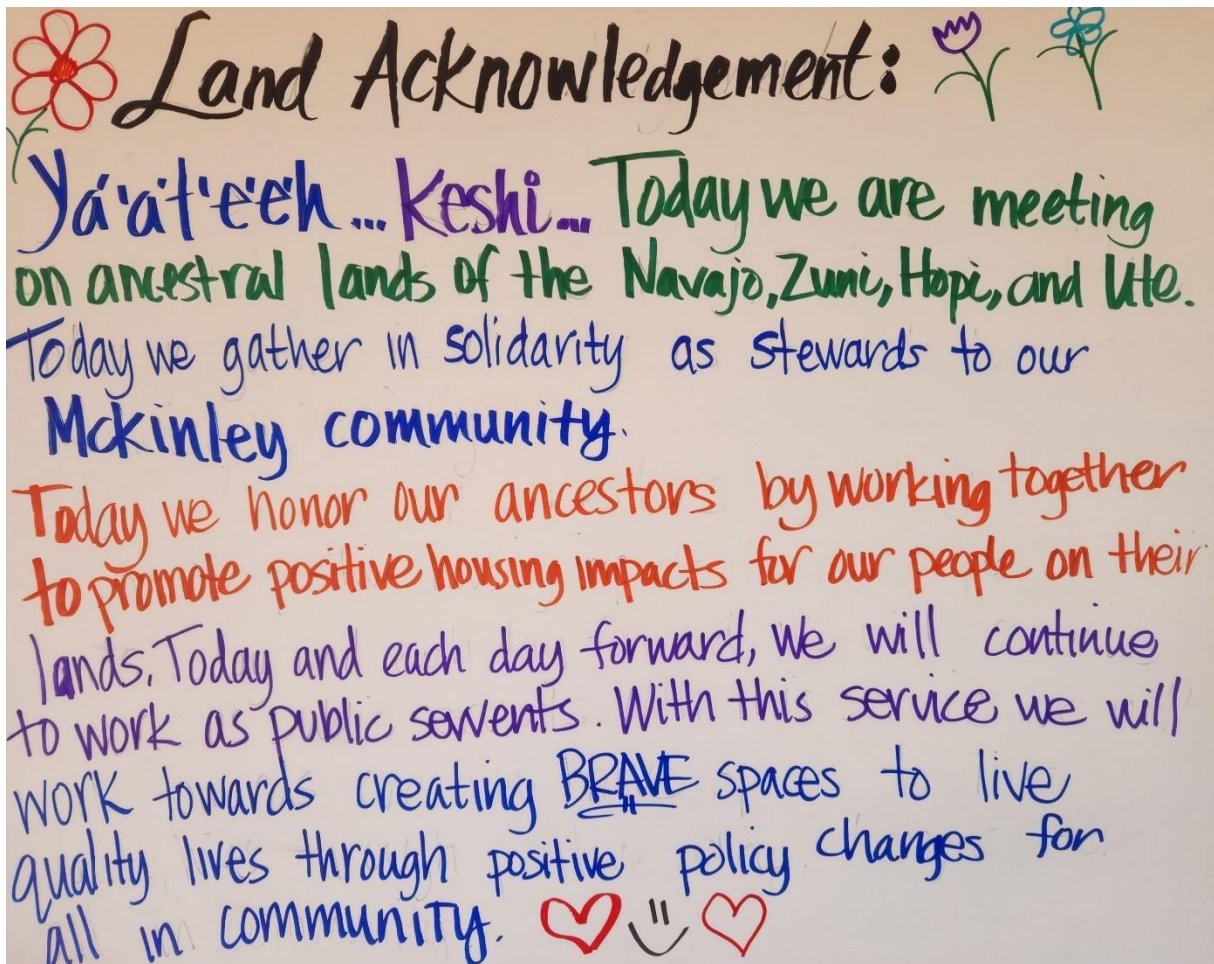
Today we gather in solidarity as stewards to our McKinley Community.

Today we honor our ancestors by working together to promote positive housing impacts for our people on their lands.

Today and each day forward, we will continue to work as public servants.

With this service we will work toward creating BRAVE spaces to live quality lives through positive policy changes for all in community. ♥☺♥

~~Sherry Bellson, Zuni Pueblo~~





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## I. Executive Summary

The McKinley Community Health Alliance conducted a Health Impact Assessment (“HIA”) of housing policy in Gallup, New Mexico. Through this HIA, we sought to work with those most impacted by housing policy as well as with community service providers to understand how housing policy in Gallup impacts the health of the community and to make recommendations for changes.

We began work on the HIA in February of 2020. While our report was initially scheduled to be completed within a year, the pandemic created serious barriers to the community engagement needed for effective HIA work. This report discusses what we learned over the course of two years. However, the work of ensuring that community members impacted by policy decisions are included in the decision-making process is an ongoing process. This report is meant less as a summary of something that is done, and more as a launching point for further community engagement in housing policy decisions.

Our HIA used various methods to gather data: community listening sessions, a survey, focus groups, and interviews. Because most of the community members who participated in our survey and listening sessions were Indigenous, and because Indigenous people are more likely than other ethnic groups in Gallup to experience homelessness and housing instability, this report incorporates historical and conceptual frameworks that are important in Indigenous communities. We recommend that as community-based work continues, these frameworks continue to serve as references, while other historical and conceptual frameworks are also considered as more stakeholders enter the conversation.

Based on what we learned through these methods, we arrived at several key recommendations:

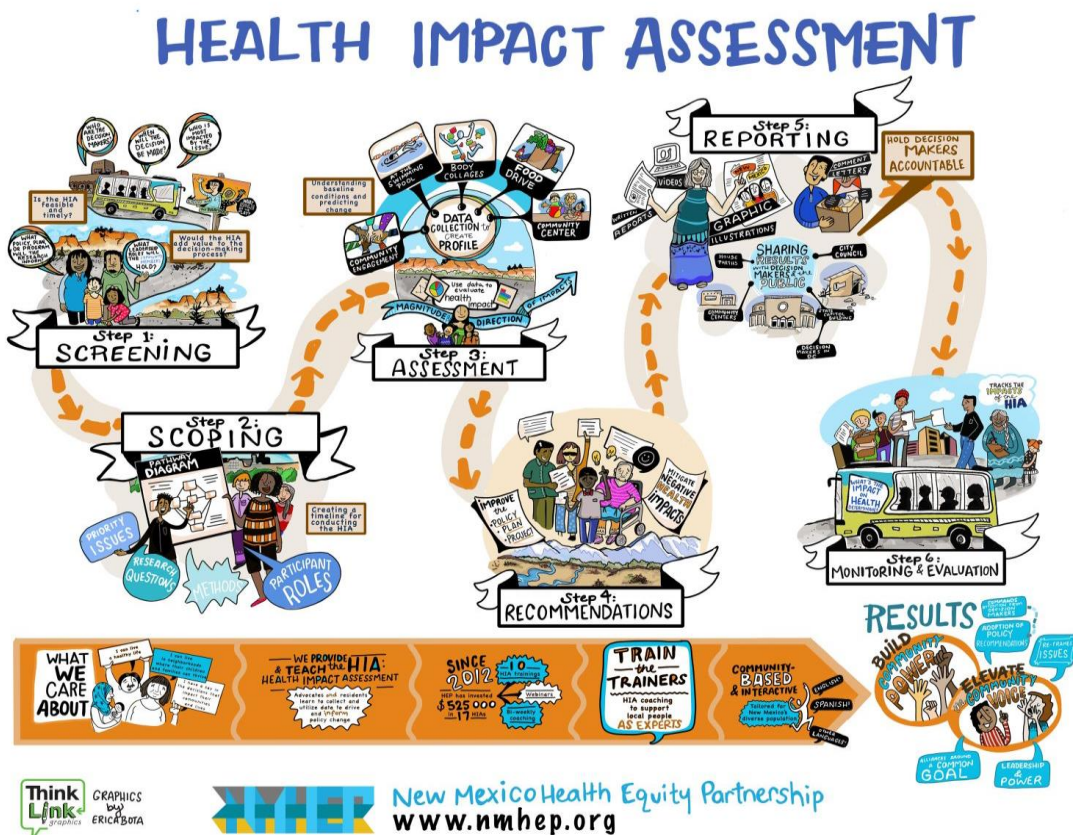
1. We recommend that the City of Gallup and McKinley County each enact resolutions adopting Housing First as the official approach to combating homelessness and housing instability in Gallup and McKinley County.
2. We recommend that the City of Gallup and McKinley County jointly fund a position for a full time Affordable Housing Coordinator.
3. We recommend that the City of Gallup and McKinley County provide necessary matching funds to leverage larger funding sources for the development and operation of affordable housing, with preferences given to projects using a Housing First model.
4. We recommend that the City of Gallup and McKinley County create a Housing Equity Advisory Committee to provide input into housing policy, including policies to increase equity in housing, policies to increase access to safe and affordable housing, and ways to strengthen safeguards against housing loss.

This report also discusses other recommendations made by participants and recommends further community-based work to understand housing needs in Gallup and McKinley County.

## II. Introduction and Housing HIA Background

### What is a Health Impact Assessment?

It is widely understood in the public health world that social, environmental, and behavioral factors impact health outcomes far more than treatment by healthcare professionals or genetics.<sup>1</sup> A health impact assessment (“HIA”) is a community-based tool used to assess how a proposed project, or a proposed or existing policy, is likely to impact community health, considering how profoundly health is affected by social and environmental factors. An HIA attempts to involve those most impacted by the project or policy in questions, not only as primary sources of data but as participants in collecting data and making recommendations based on that data.



In assessing the impact of a policy on community health, an HIA focuses on Social Determinants of Health (“SDoH”), defined by the Centers for Disease Control and Prevention as “conditions in the places where people live, learn, work, and play that affect a wide range of health and quality-of-life risks and outcomes.”<sup>2</sup> Some examples of SDoHs are education, economic stability, access to transportation and food security.

<sup>1</sup> “Medical care is estimated to account for only 10-20 percent of the modifiable contributors to healthy outcomes for a population. The other 80 to 90 percent are sometimes broadly called the SDoH: health-related behaviors, socioeconomic factors, and environmental factors.” Magnan, S. 2017. Social Determinants of Health 101 for Health Care: Five Plus Five. *NAM Perspectives*. Discussion Paper, National Academy of Medicine, Washington, DC.

<sup>2</sup> <https://www.cdc.gov/socialdeterminants/about.html>

It should be noted that some Indigenous and allied scholars have cautioned against uncritically applying the conventional SDoH framework to Indigenous communities.<sup>3</sup> While acknowledging that the SDoHs recognized by the World Health Organization and other public health organizations do impact Indigenous communities, sometimes dramatically, they point out that...

Indigenous communities' unique historic, social, and political experiences yield distinctive social determinants of health such as self-determination; settler colonialism; migration; globalization; cultural continuity and attachment; relationships with land and non-human relatives; social support, capital, and cohesion; racism and social exclusion; and justice systems.<sup>4</sup>

Indigenous scholars have criticized the application of SDoH frameworks in ways that are overly focused on the individual or overly focused on western concepts of physical and mental health. They have emphasized “the social, emotional and cultural well-being of the whole Community” and highlighted “holistic and ecological aspects of many Indigenous knowledge systems, including the recognition that individuals live within a web of relationships that impact well-being.”<sup>5</sup>



In conducting this HIA, we have worked to ensure that our processes of gathering information and analyzing that information are informed by Indigenous scholarship and values. A process in which we also worked collaboratively with the NM Health Equity Partnership technical assistants and partners to co-create an Indigenous Health Impact Assessment Community Tool-kit for other to utilize and build upon.

(<http://nmhep.org/research/hia/indigenous-hia-toolkit-2/>)

<sup>3</sup> See generally Carrol, Suina, Jager, Black, Cornell, Gonzales, Jorgenson, Palmanteer-Holder, De La Rosa, Teufel-Shone. Reclaiming Indigenous Health in the US: Moving beyond the Social Determinants of Health. *Int. J. Environ. Res. Public Health* **2022**, 19(12), 7495; available at [https://www.mdpi.com/1660-4601/19/12/7495/htm?fbclid=IwAR3qPD7TWuS8-wV9KTgYytdhK1mZQM2ZpT1eb1zTrpZ7ID3\\_dEwx3f0ZIE](https://www.mdpi.com/1660-4601/19/12/7495/htm?fbclid=IwAR3qPD7TWuS8-wV9KTgYytdhK1mZQM2ZpT1eb1zTrpZ7ID3_dEwx3f0ZIE)

<sup>4</sup> *Id.*

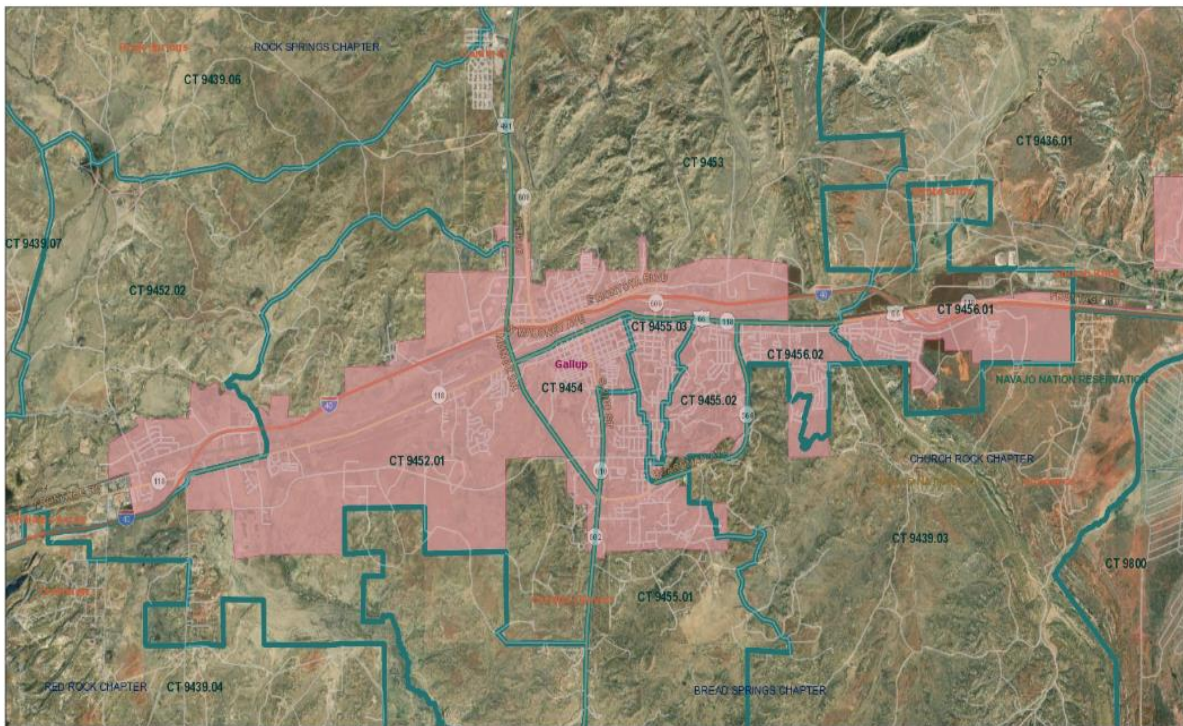
<sup>5</sup> *Id.*



## A. Housing in Gallup, NM - History, Background and Key Concepts

The population of McKinley County, where Gallup is located, is over 75% Indigenous people, and the majority of people experiencing homelessness or housing instability are Indigenous people. Gallup also has a significant population of immigrants, including refugees. The immigrant community includes many Spanish-speaking people, primarily Mexican immigrants, most of whom also have Indigenous roots. Because the participants in our HIA were overwhelmingly Indigenous, this background focuses largely on historical background and key concepts as they relate to Indigenous people.

City of Gallup Census Tract Map



March 17, 2022

- |                                      |                     |          |
|--------------------------------------|---------------------|----------|
| Off-Reservation Trust Lands          | Incorporated Places | Counties |
| Federal American Indian Reservations | Census Tracts       | States   |
| Tribal Subdivisions                  | Census Tracts       |          |
| Census Designated Places             | Incorporated Places |          |



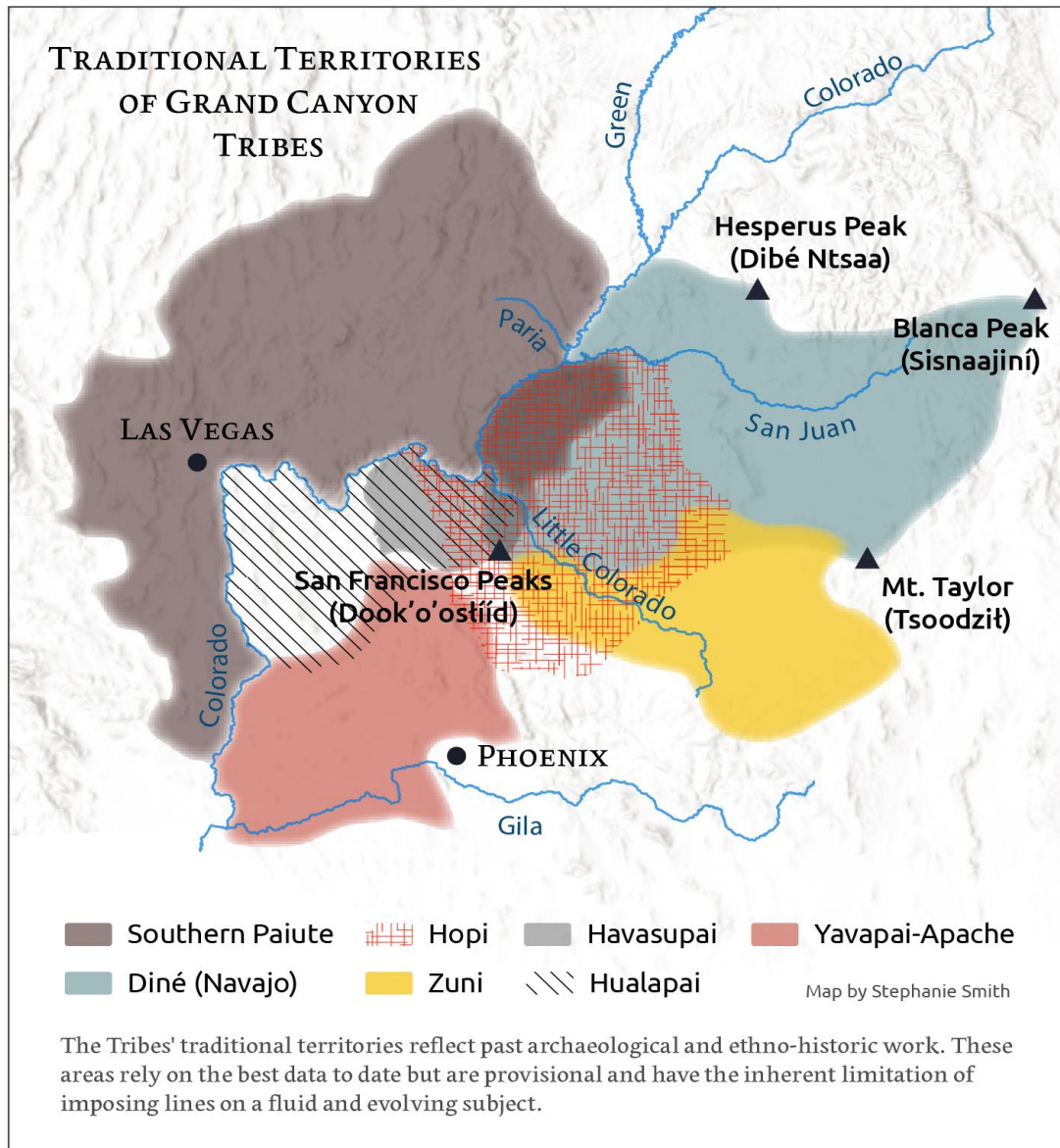
Earthstar Geographics, Source: U.S. Census Bureau

Created with: TIGERweb  
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City of Gallup Census Tract Map, Accessed March 17, 2022.

## Diné Bikéyah - Halona Idiwan'a (pre-colonial)

The City of Gallup and McKinley County are part of the ancestral, cultural and present day homeland of the Navajo (Diné) & the Zuni (A:shiwi).



Map by Stephanie Smith<sup>6</sup>

In Diné bizaad (the Navajo language) it is called Diné Bikéyah and sits firmly within the Diné's Four Sacred Mountains (the San Francisco Peaks, Mt. Taylor, Sierra Blanca Peak, and Hesperus Peak). In the Zuni language, the Zuni Pueblo is called Halona Idiwan'a, or Middle Place.

<sup>6</sup> Smith, Stephanie "Traditional Territories of Grand Canyon Tribes" [map]. In Sarah Krakoff. "Not Yet America's Best Idea: Law, Inequality, and Grand Canyon National Park", 91 University of Colorado Law Review 559 (2020), U of Colorado Law Legal Studies Research Paper No. 20-3.

In their stories, ceremonies, practices, and ways of living, they are one with the land. They cultivated, nurtured, and lived with the land of the region. For the Diné, the annual cycle began after autumn and before winter fell.

The Diné have a matrilineal clanship system wherein relatives and community members are recognized through the maternal lineage of their parents. As the Diné grew to include (at times forcibly) other Indigenous people of the region, the clanship system grew to include them as well as certain geographic, hydrological, ecological and other features of the land which denoted certain clan community areas of origin or the area's particular attributes.

Within Diné Bikéyah, the Diné built dwellings called Hogans, the traditional homes of the Diné. As such, they are used for shelter, as resting space from daily routines and communal work rituals; as safe storage space for life's items; and as gathering places for ceremonies and lifeway traditions. Although generally permanent, traditionally, upon the death of the initial person the hogan was built for, in the hogan, the hogan is often destroyed.

For thousands of years, the Zuni people as well have and continue to practice cultural and religious traditions "rooted, in large part, in the people's deep and close ties to the mountains, river ways, forests, and deserts of their ancient Zuni homeland."<sup>7</sup> Zuni people also have a matrilineal clan system and matrilineal customs such as when a man marries a woman, he is expected to move in with her family.

In this way the Diné and Zuni people lived connected together and in harmony with the land in their homes and communities. As time wore on and as more of the world connected and grew, new people would come to visit, live, and become part of Diné Bikéyah and Halona Iidiwan'a.

### **Settler Colonialism**

Life for both Navajo (Diné) and Zuni peoples was severely and permanently disrupted by the arrival of Spanish conquistadors in the sixteenth century, and later United States military forces. While the history of settler colonialism is too long, complex, and horrific to detail here, it is worth noting a few ways in which conquest and resistance changed the landscape of this area:

- The Zuni people participated in the Pueblo Revolt of 1680, a (temporarily) successful campaign to oust Spanish colonizers who had subjected pueblo peoples to violence, slavery, economic exploitation and religious persecution. During this time, some Zuni people fled to Navajo land and were taken in as refugees. Before the onset of the European conquest, Zuni people lived in seven towns along the Zuni river<sup>8</sup>. After the Pueblo Revolt, the Zuni people moved together for defense purposes. Now, most Zuni people within the territorial

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<sup>7</sup> See the website of the Pueblo of Zuni, [www.ashiwi.org](http://www.ashiwi.org).

<sup>8</sup> <https://musnaz.org/on-view/native-peoples-of-the-colorado-plateau/zuni/>



boundaries of the Zuni reservation live in 2 communities: the Zuni Pueblo and nearby Blackrock.<sup>9</sup>

- For the Navajo people (Diné), the most dramatic and violent stage of a long imperialist campaign was the Long Walk which forced thousands of Diné people to walk 250-450 miles to be imprisoned at Fort Sumner. The United States military responded to years of Navajo resistance with a literal scorched earth campaign spearheaded by Kit Carson, burning homes and destroying crops, fruit orchards and water sources. The stated purpose of the campaign was in the words of the campaign's architect,<sup>10</sup> to teach Navajo people new, American values so that "little by little, they will become a happy and contented people," Between 1863 and 1868, about 2,500 Navajo people died as a result of the campaign led by Kit Carson.<sup>11</sup>



- Settler colonialism badly disrupted Indigenous relationships with land, use of land and property systems. First came the reservation system, which reserved specific parcels of lands for tribal nations, including Navajo and Zuni people, leaving title to the land with the federal government to be held in trust for tribal people. In 1877, the General Allotment Act further disrupted Indigenous property systems by breaking reservations into private plots for individual *men* to farm. The author of the Act declared this action necessary for all tribes despite having just visited a group of tribes where "there was not a family in that whole nation that had not a home of its own," and based the allotment proposal on the explicit belief that Indigenous people needed to be taught "selfishness" in order to become civilized.<sup>12</sup>

<sup>9</sup> <https://musnaz.org/on-view/native-peoples-of-the-colorado-plateau/zuni/>

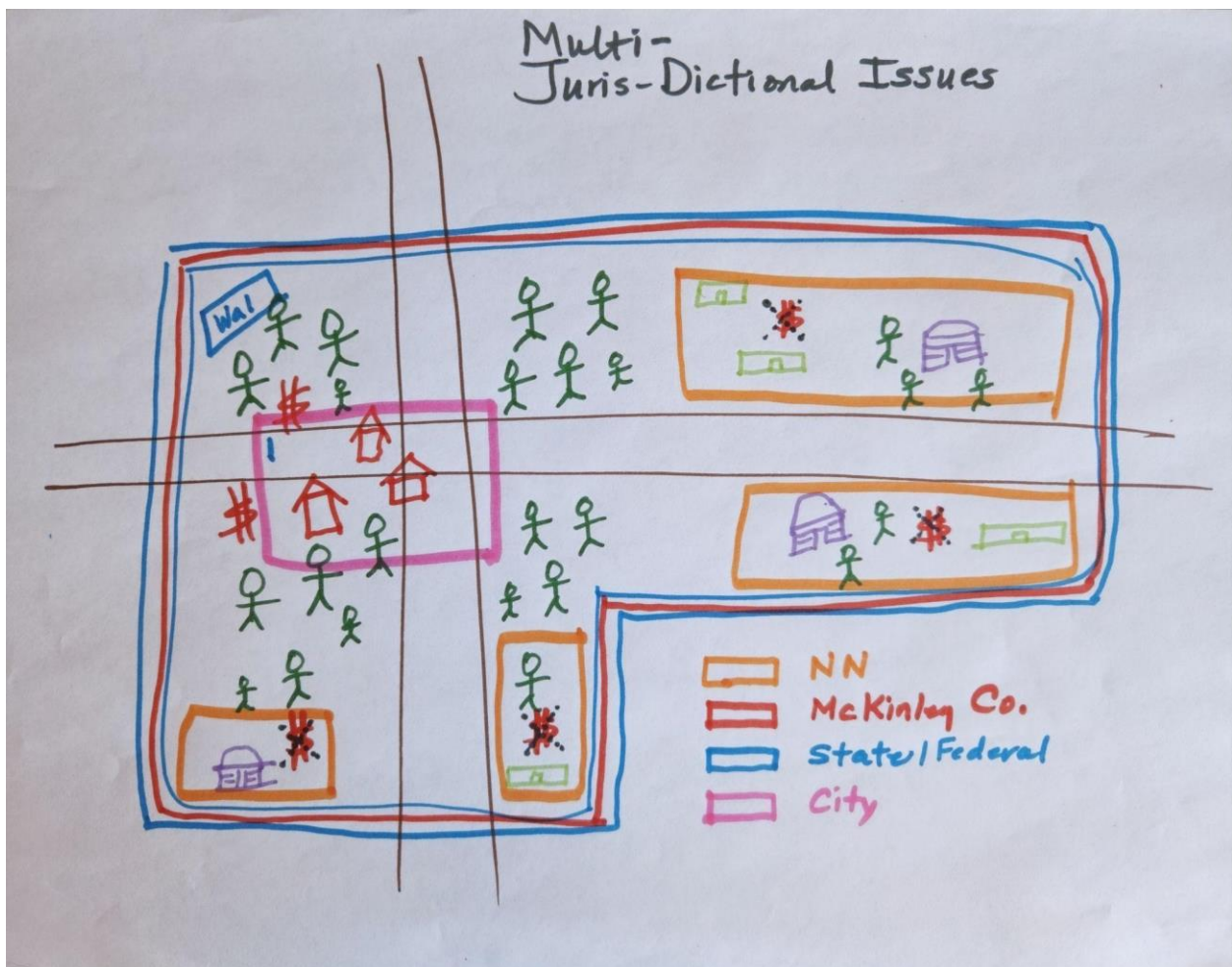
<sup>10</sup> See <https://americanindian.si.edu/nk360/navajo/long-walk/long-walk.cshml> , quoting James Carleton to Thompson, September 19, 1863, in *Navajo Roundup: Selected Correspondence of Kit Carson's Expedition against the Navajo, 1863–1865*, ed. Lawrence C. Kelly (Boulder, CO: Pruett Publishing, 1970), 56–57.

<sup>11</sup> Denetdale, Jennifer. *Reclaiming Diné History: The Legacies of Chief Manuelito and Juanita*. University of Tucson Press, 2007, p. 51.

<sup>12</sup> Ambler, Marlene, *The Long Tradition of Defying Selfishness*. *Tribal College Journal*, (1996).



- The General Allotment Act, which also resulted in a major transfer of land from tribal to white and Hispanic ownership, was later repealed, but the checkerboard of trust and fee land that remained behind left another layer of bureaucratic complexity. Both the reservation system and the allotment system disrupted traditional land ownership and inheritance systems as well as traditional ways of farming, keeping animals and other economic activity, leading to poverty and hunger.
- The General Allotment Act, which was blocked in Zuni but not on the Navajo Nation, also created confusing “checkerboards” of Navajo and non-Navajo land in McKinley County, as well as the need for those who have inherited percentages of allotted land to seek consent from sometimes a large number of co-allottees for any building or improvements. Tribal members wishing to build homes on tribal trust land or allotment land face significant bureaucratic obstacles, and have historically been unable to access credit to build.



Drawing by Community Listening Session Participant, October 2021

These and many other major upheavals on Indigenous lands helped to create and perpetuate a situation in which Indigenous people’s access to resources and

opportunities has been drastically less than access for other racial and ethnic groups – especially Anglo people – to resources and opportunities, including in the area of housing. These historical inequities exist on what is now deemed state land as well, both because of the disruptions related to settler colonialism and for various additional reasons including racial discrimination in housing, employment, and other realms, as well as lack of access to credit. Attempts to address homelessness and housing instability which focus exclusively on perceived shortcomings of those who are housing unstable or homeless are likely to fail, as they ignore the many structural forces that have contributed to these problems and continue to do so. Further, anyone considering projects which attempt to “fix” people in this community in order to make them more suitable for or worthy of safe and stable housing should be aware of the extraordinary levels of trauma this community has endured due to social engineering projects put in place with the stated intention of benefiting the community.

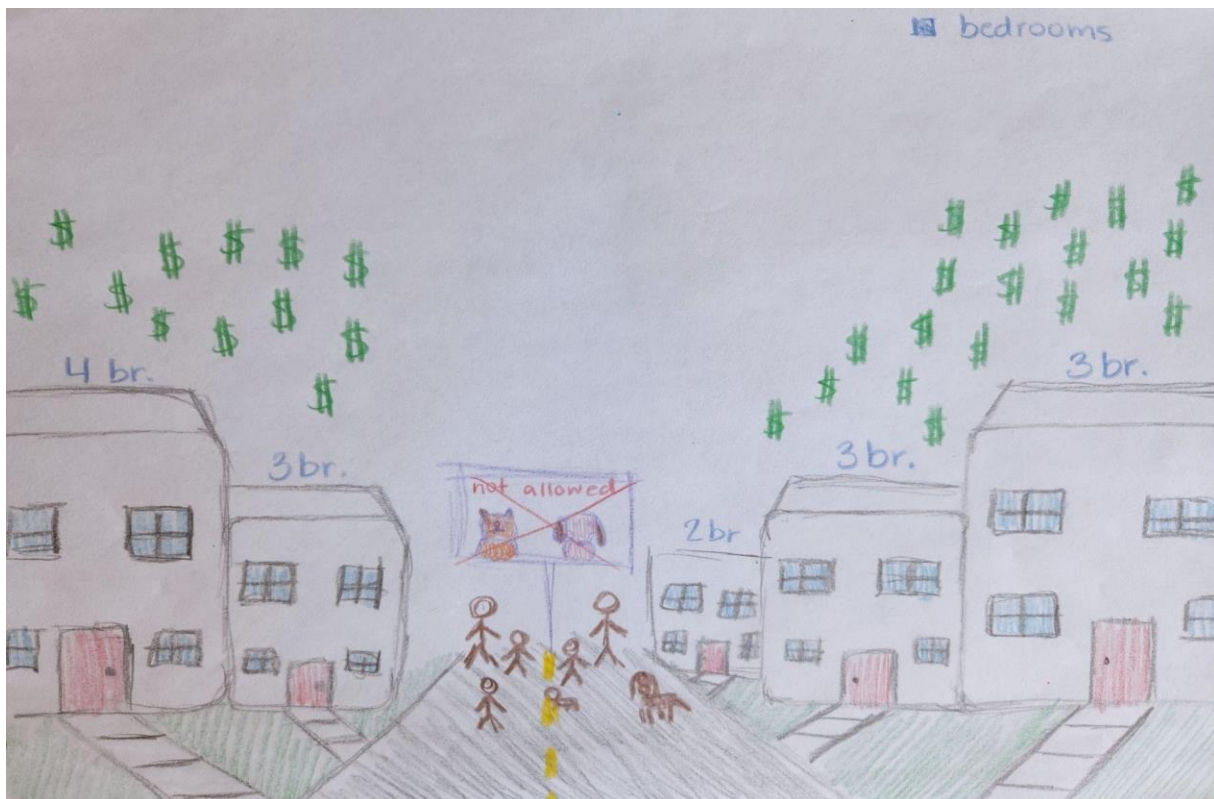
### ***Recent Developments and Findings Around Housing in Gallup***

In 2007, Gallup’s city council adopted an Affordable Housing Ordinance (Ord. 2007-06, 7-24-2007), found at 1-15-1 *et seq.* of the Gallup City Code. The ordinance sets forth requirements and procedures for loans and grants made for the purpose of developing affordable housing. The ordinance tracks requirements of the state Affordable Housing Act, 6-27-1 of the New Mexico Statutes. That Act permits municipalities and counties to use or donate funds or land for the purpose of building new affordable housing, converting existing buildings into affordable housing, operating affordable housing, and providing or paying the costs of infrastructure to support affordable housing.



Drawing by Community Listening Session Participant, October 2021

The City of Gallup also published a Growth Management Master Plan in 2009 which included a discussion of housing needs. This Plan was updated in 2016, articulating a Gallup housing goal to “Ensure the provision of safe, quality and sustainable housing for all Gallup citizens.”<sup>13</sup> The Plan makes various recommendations, primarily focused on actions the city should take to encourage new building and renovation of old housing stock. Recommendations concerning new housing development include recommendations directed at the development of more housing for people of various income levels (including low-income and very low-income people), transitional housing, and homeless shelters.



Drawing by Community Listening Session Participant, October 2021

In 2019, Rebooth McKinley Christian Health Care Services (“RMCH”) published its report on a Community Health Needs Assessment which included substantial data about housing in Gallup and McKinley County. According to the Needs Assessment, 29% of McKinley County had severe housing problems, almost one-third of the County population and slightly more than the percentage found during RMCH’s last Needs Assessment.<sup>14</sup> In comparison, New Mexico’s percentage of people with severe housing problems was 18%.<sup>15</sup>

<sup>13</sup> City of Gallup Growth Management Master Plan Update, 2016, I-16 , available at

<https://www.gallupnm.gov/DocumentCenter/View/1075/Growth-Management-Master-Plan-Update-2016---Final-Draft?bidId=>

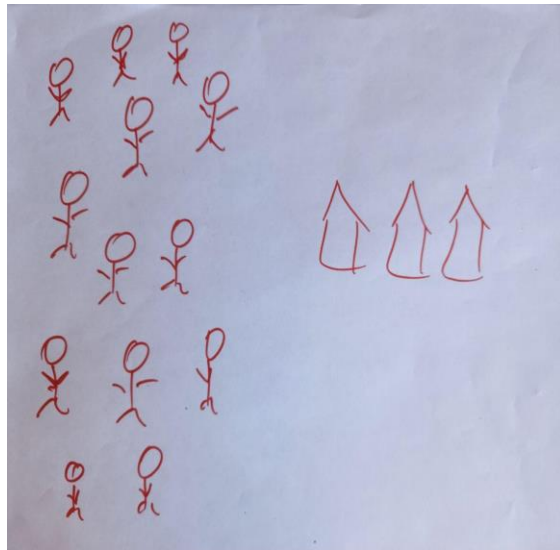
<sup>14</sup> To Grow and Thrive: 2019 Community Health Needs assessment, sponsored by Rebooth McKinley Christian Health Care Services, citing the Robert Wood Johnson Foundation County Health Rankings and Roadmaps. Hereafter cited as RMCH 2019 Needs Assessment.

<sup>15</sup> *Id.*



In 2020, the City of Gallup published its report on a Comprehensive Housing Market Analysis, commissioned to “identify housing needs and barriers to housing development within the City of Gallup and propose goals and implementation steps aimed at addressing housing needs.”<sup>16</sup> Among the key findings were that there was a housing shortage in general and that the housing stock was old and in poor condition. The report found that the housing shortage was a barrier to economic development, highlighting the difficulty in finding quality housing for people moving to Gallup to accept temporary or permanent jobs. The report, published in June of 2020, makes various recommendations, focused primarily on concrete ways to increase the number of available, habitable housing units of different types and price ranges.

The 2020 Housing Market Analysis was based in part on a survey conducted with residents and employers to help identify housing needs. Seventy percent of the survey respondents had incomes above \$50,000 a year, slightly under what the report identified as the median household income for homeowners in Gallup (\$58,000). The report also noted that over 60% of renters in Gallup had incomes below \$35,000 per year, and about 40% of renters had incomes below \$15,000 per year. This data demonstrated the need for further input on housing needs from lower-income residents, renters, and people who have experienced homelessness and housing instability.



Drawing by Community Listening Session Participant, Oct.2021

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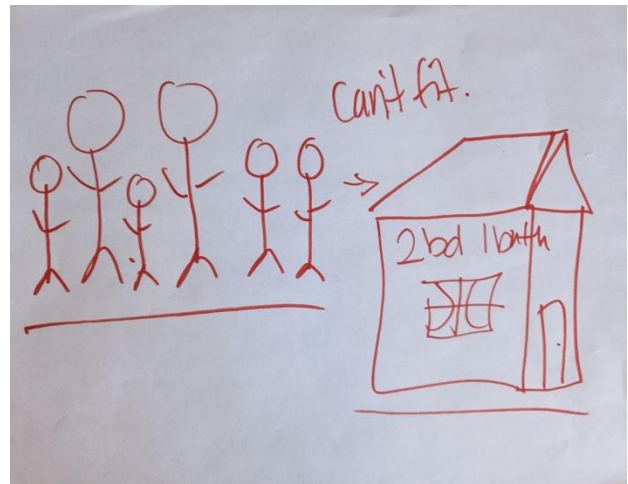
Also published in 2020 was the report on the New Mexico Affordable Housing Needs Assessment conducted by the Mortgage Finance Authority, which provides funding and technical support to cities for the development and maintenance of affordable housing. Some key findings relevant to Gallup and McKinley County were:

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<sup>16</sup> Available at [https://www.gallupnm.gov/DocumentCenter/View/4057/City-of-Gallup-Comprehensive-Housing-Market-Analysis\\_Final?bidId=](https://www.gallupnm.gov/DocumentCenter/View/4057/City-of-Gallup-Comprehensive-Housing-Market-Analysis_Final?bidId=)



- Native Americans were “far overrepresented” among homeless populations, making up 13.9% of the homeless population of New Mexico though only 8.8% of the general population.<sup>17</sup>
- The Northwest region of New Mexico had an “exceptionally high” percentage of aging and deteriorating housing stock.<sup>18</sup>
- Gallup had a high rate of renters (40%), many of whom were extremely low-income.<sup>19</sup>
- In McKinley County, with the state’s highest poverty rate, 34.7% of housing units lacked either or both complete plumbing and complete kitchens.<sup>20</sup>
- McKinley County’s rate of overcrowded households was 19.7%, compared to 3.5% for the state. The shortage of affordable housing resulted in high rates of overcrowding on tribal lands, in part due to people taking in family members who would otherwise become homeless. Although stronger kinship ties were a factor in larger households, studies have shown that many would prefer to have their own home if given the opportunity.<sup>21</sup>



Drawing by Community Listening Session Participant, October, 2021

- Nearly 60% of reported COVID cases and about 50% of COVID deaths in New Mexico by that time had occurred “in tribal communities where overcrowding and poor housing conditions are widespread.”<sup>22</sup>

The New Mexico Affordable Housing Needs Assessment recommended development of more affordable housing, specifically suggesting taking advantage of new Low Income Housing Tax Credit regulations allowing income averaging to develop housing for low- and moderate-income renters. It also specifically recommended the development of more senior housing, and more permanent supportive housing for people with behavioral health conditions and disabilities.

The arrival of COVID-19 in McKinley County exacerbated existing housing problems inside and outside city limits. According to New Mexico Affordable Housing Needs

<sup>17</sup> New Mexico Affordable Housing Needs Assessment, available at [https://housingnm.org/uploads/documents/Final\\_Version\\_2020\\_NM\\_HNA.pdf](https://housingnm.org/uploads/documents/Final_Version_2020_NM_HNA.pdf).

<sup>18</sup> *Id.*

<sup>19</sup> *Id.*

<sup>20</sup> *Id.* Where statistics are cited for McKinley County or the region, it is because they are not available for Gallup in particular. However, they provide context for issues common to many who may seek housing in Gallup.

<sup>21</sup> p. 30, citing Housing Assistance Council, 2013.

<sup>22</sup> *Id.*

Assessment, nearly 60% of reported COVID cases and about 50% of COVID deaths in New Mexico by May of 2020 had occurred “in tribal communities where overcrowding and poor housing conditions are widespread.”<sup>23</sup>

Existing emergency shelter resources in the city were compelled to decrease available beds in order to comply with social distancing rules, but the largest sources of emergency shelter in Gallup, Na’izhoozhi Center Inc. (“NCI”) detox and treatment center, nonetheless dealt with a COVID outbreak. A man staying at NCI who fell ill with COVID was found to have come into contact with about 170 people, creating a “ripple effect” in tribal communities that medical officials stated contributed to McKinley County’s high COVID rates.<sup>24</sup> NCI was temporarily closed, then temporarily opened only for people who were COVID-positive or had recovered from COVID, and later remained open at about half-capacity. In general, Gallup’s “high poverty rate and chronic shortage of safe, affordable rentals have helped fuel one of the worst COVID-19 outbreaks in the country.”<sup>25</sup>

One response to the crisis was to open up motels, first as quarantine centers and then as state-funded “Wellness Hotels,” providing shelter, food, and onsite medical visits to people in quarantine and later unsheltered people who would otherwise be at risk of contracting COVID. Four Corners Detox Recovery Center also opened in early 2021, partly in response to the decreased capacity of NCI.<sup>26</sup> Although COVID exacerbated an already dire housing situation, it also expanded awareness of housing as a public health issue.

### ***Housing loss:***

All of these recent developments primarily revolve around availability of housing. Besides being able to access housing, the other key feature of housing stability is the ability to keep housing. In New Mexico, a private landlord is only required to provide three days’ notice and three days to pay before being permitted to file in court for a nonpayment eviction. To evict for reasons other than nonpayment of rent, a landlord must generally provide only seven days’ notice and an opportunity to cure the problem. If it is the second seven-day notice within six months, the landlord is not obligated to allow the tenant to cure the alleged problem before proceeding to eviction. Private landlords may also terminate rental agreements for no reason at all, by refusing to renew a lease or by providing thirty days’ notice for a month-to-month rental agreement.

There are almost always more protections for tenants who live in subsidized housing. Notice periods are generally longer under the federal regulations governing the various types of public and subsidized housing, and landlords are generally not permitted to terminate or refuse to renew without cause. Nonetheless, eviction is a fairly quick process for both private and subsidized housing, particularly in light of the time it takes

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<sup>23</sup> *Id.*

<sup>24</sup> Kaplan and Davis, *Detox center outbreak ripples through reservation*. 5/16/2020 Albuquerque Journal. <https://www.abqjournal.com/1456623/detox-center-outbreak-ripples-through-reservation.html>

<sup>25</sup> Williams, *Gallup is On the Brink of An Affordable Housing Crisis*. 6/08/21 Searchlight New Mexico.

<sup>26</sup> Nathanson, *New alcohol, drug detox center opens in Gallup*, 2/23/2021 Albuquerque Journal, <https://www.abqjournal.com/2363166/new-alcohol-drug-detox-center-opens-in-gallup.html>

to find a new home in the midst of a serious housing shortage. Unlike people who have been accused of crimes and are at risk of losing their liberty, tenants who cannot afford attorneys do not have the right to appointed counsel at the state's expense. Without legal representation, it is extremely rare for tenants to prevail in eviction cases, even where landlords have not complied with legal requirements to proceed with evictions. Gallup does not have any local laws or policies that provide protection against eviction other than the protections already in place under state and federal law.

## **B. Housing in Gallup, NM – Key Concepts and Background**

Gallup is considered a “border town,” surrounded by the Navajo and Zuni reservations. While everyone experiencing homelessness or housing instability sees impacts on a broad range of social determinants of health (discussed below), a thorough understanding of how access to housing works in a border town requires an understanding of the context, including the history of the area, tribal legal processes for accessing and building on trust land, complications accessing credit to build on trust land, structural racialization, and historical or multigenerational trauma.

### *Building on Trust Land*

Much of McKinley County is tribal land, including most of the Zuni Pueblo and part of the large Navajo Nation. Most homes are owner-occupied on both the Navajo Nation (75.7%) and Zuni Pueblo (80.5%). This is higher than the rate of owner-occupied homes nationally, 63.8%.<sup>27</sup>

Most of the owned homes in Zuni come into being through an annual Zuni religious practice, the Shalako, which both completes and begins the yearly religious cycle in Zuni. Each year, six families from each of the six clans host Shalako. This entails building a traditional home before hosting community members for feasting and religious dances. Building and maintaining Shalako homes is a sacred duty and a lifetime commitment.

In both Navajo and Zuni, while owner-occupied homes represent a high percentage of homes, there is still a scarcity of overall homes, as those who cannot afford their own homes often rely on relatives for a place to stay. Reservation land is “trust land” - legally considered property of the federal government held for the benefit of tribes. Trust land cannot be freely mortgaged, and the Bureau of Indian Affairs had to approve any liens on trust land, making lenders unwilling to take the risk. In 1992, Congress created the Section 184 Indian Home Loan Guarantee Program, which provides a 100% guarantee for loans made to Native American borrowers to buy or build homes. In Gallup, the Navajo Partnership for Housing was formed in 1996 as a Community Development Financial Institution with “the mission to empower Navajo families with financial knowledge and skills necessary to purchase or renovate their own homes.”<sup>28</sup> It broadened its mission in 2014 to serve all Native Americans. Accessing credit to build

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<sup>27</sup> Federal Reserve Bank of Minneapolis, Center for Indian Country Development. Searchable database available at <https://www.minneapolisfed.org/indiancountry/resources/reservation-profiles>.

<sup>28</sup> <https://nativepfh.org/>

can still be quite difficult, however, in part because none of the loan officers processing applications live in the area, requiring applicants to have all communications by phone or online. Credit issues aside, the process to apply for permission to build on tribal land can take years. After the process is complete, it may take several more years and significant expense to connect a home to running water and electricity. The substantial challenges people face building on trust land are one of the many forces driving the need for more housing options.

### Structural Racialization

Unlike personal or individual racism, which is tied to attitudes and prejudices of individual people, structural racialization refers to the process by which structures “unevenly distribute opportunities or depress life chances along the axis of race.”<sup>29</sup> Otherwise put, it is “a set of processes that may generate disparities or depress life outcomes without any racist actors.”<sup>30</sup>

Gallup and McKinley County have a long history in which access to land, credit, and opportunities has been unevenly distributed along racial lines. Much of this was the result of overtly racist policies. However, institutions and systems built over generations are likely to perpetuate or reinforce inequities even if those acting within those institutions and systems are no longer motivated by bias. Even if Gallup were to eliminate personal prejudice and racism today, the structures that have created the existing inequities would not automatically disappear. Any analysis of how to address inequities - whether they be in housing, income, education, or other areas - must keep sight of the long history that created those inequities and the structural forces perpetuating them.

### Historical/ multigenerational trauma

Historical trauma is defined as the “cumulative emotional and psychological wounding over the lifespan and across generations, emanating from massive group trauma experience.”<sup>31</sup> Historical trauma is widely recognized as an issue in Indigenous communities. Although the mass trauma from colonial conquest is more widely known and, unfortunately, sometimes dismissed because it is perceived as historically remote, those traumas not only continue to reverberate but have been joined by other, more recent mass traumas. A prominent example beginning to gain more attention is the boarding school era, which began in 1897 and lasted well into the 1950s. This era began with the widespread forced removal of Indigenous children to be placed in boarding schools, with the explicit policy expressed to “kill the Indian to save the man.”<sup>32</sup> In addition to use of harsh measures designed to strip away the culture, language, and spiritual practices of Indigenous children, boarding schools were rife with physical and

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<sup>29</sup> Powell, *Deepening Our Understanding of Structural Marginalization. Poverty & Race, Vol. 22, No. 5 • September/October 2013*, available at [https://www.prrac.org/pdf/SeptOct2013PRRAC\\_powell.pdf](https://www.prrac.org/pdf/SeptOct2013PRRAC_powell.pdf)

<sup>30</sup> Powell, *Deepening Our Understanding of Structural Marginalization. Poverty & Race, Vol. 22, No. 5 • September/October 2013*

<sup>31</sup> Braveheart, Chase, Elkins & Altschul; *Historical Trauma Among Indigenous Peoples of the Americas: Concepts, Research, and Clinical Considerations*. *Journal of Psychoactive Drugs*, 43 (4), 282–290, 2011, citing Braveheart, 2003.

<sup>32</sup> From a paper read at an 1892 convention by Capt. Richard H. Pratt, founder of the “U.S. Training and Industrial School” at Carlisle Barracks, Pennsylvania. Available at <http://historymatters.gmu.edu/d/4929/>



sexual abuse. The boarding school era not only traumatized children and their parents at the time but disrupted family structures and introduced cycles of self-replicating trauma that have repeated themselves over generations. For a concise introduction to how the boarding school era fueled current trauma in Indigenous communities, read “Tracing the Path of Violence: The Boarding School Experience,” a section of the *Mending the Sacred Hoop Technical Assistance Project Introductory Manual*.<sup>33</sup>

In clinical terms, the “historical trauma response” is the “constellation of features in reaction to this trauma... which often includes depression, self-destructive behavior, suicidal thoughts and gestures, anxiety, low self-esteem, anger, and difficulty recognizing and expressing emotions. It may include substance abuse, often an attempt to avoid painful feelings through self-medication.”<sup>34</sup> All of these behaviors and symptoms can be barriers to accessing or keeping housing, making it essential that anyone seeking solutions to housing problems in Gallup be aware of the role that historical trauma plays.

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<sup>33</sup> Available at <https://mshoop.org/wp-lib/wp-content/uploads/2022/01/intro.pdf>

<sup>34</sup> Braveheart, Chase, Elkins & Altschul; *Historical Trauma Among Indigenous Peoples of the Americas: Concepts, Research, and Clinical Considerations*. *Journal of Psychoactive Drugs*, 43 (4), 282–290, 2011, citing Braveheart, 2003.



examined housing through the lens of health equity and community health, focusing on how housing policy impacted social determinants of health (“SDoH”).

Housing itself is a keystone SDoH, the most important consideration when evaluating the neighborhoods and physical environments that affect the health of communities:

Observational studies have shown that being without a stable home is detrimental to one’s health. People who are chronically homeless face substantially higher morbidity in terms of both physical and mental health and of increased mortality. Many people experience traumas on the streets or in shelters, which has long-standing adverse impacts on psychological well-being. These and other challenges can result in persistently high health care expenditures due to emergency department and inpatient hospital use. Even children who experienced homelessness only while in utero are more likely to be hospitalized or suffer worse health, compared to their peers.<sup>35</sup>

Access to stable and habitable housing also has wide-ranging impacts on other social determinants, including:

1. Economic stability: Staying in housing can be very expensive. Households who are considered “cost-burdened” or “severely cost-burdened” (i.e., spending over one-third or over one-half of their income on housing) are likely to be unable to afford other basic needs, such as food. Losing housing also is expensive. For low-income people, the costs of paying a security and utility deposit, moving costs and/or replacing possessions that can’t be moved may impact ability to cover other costs. In McKinley County, which has the highest number of licensed small loans companies per capita than any other in New Mexico, this financial disruption may also embroil people in high-interest, predatory loans, which can have catastrophic effects.



“No Money. No Work.” Drawing by Community Listening Session Participant, October, 2021

<sup>35</sup> Housing and Health: An Overview Of The Literature, Health Affairs Health Policy Brief, June 7, 2018.

2. Childhood education: “Children experiencing residential instability demonstrate worse academic and social outcomes, such as weaker vocabulary skills, problem behaviors, grade retention, higher high school drop-out rates, and lower adult educational attainment, than their residentially stable peers.”<sup>36</sup> These impacts are likely compounded for Indigenous and immigrant children, who face multiple other barriers to accessing quality education.
3. Safety: Gallup sees multiple exposure deaths every winter, generally related to homelessness, trauma-related alcohol dependency, or both. Gallup residents also face safety risks related to interpersonal violence and crime. Gallup was listed as one of the top ten cities in the nation for incidence of Missing and Murdered Indigenous Women and Girls by an Urban Indian Health Institute Report in 2017.<sup>37</sup> People who lack safe and stable housing are at greater risk of death or injury from exposure, crime and interpersonal violence.

**In this present Health Impact Assessment.**

**We focus on how access to stable housing, or lack thereof, has affected Gallup residents’ economic stability, childhood education, safety, and overall health.**

**We also focus on how a housing first policy, in which people experiencing housing instability are swiftly connected to safe, affordable permanent housing; could foster residents’ economic and educational well-being and safety.**

**The purpose of our housing HIA is to examine these foci in Gallup, New Mexico using multiple methods (outlined in the next section) and to propose recommendations to Gallup stakeholders on housing policies.**

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<sup>36</sup> Sandstrom & Huerta, The Negative Effects of Instability on Child Development: A Research Synthesis (Urban Institute, 2013.)

<sup>37</sup> Available at <http://www.uihi.org/wp-content/uploads/download-manager-files/UIHI-Missing-and-Murdered-Indigenous-Women-and-Girls-Report-20191009.pdf>

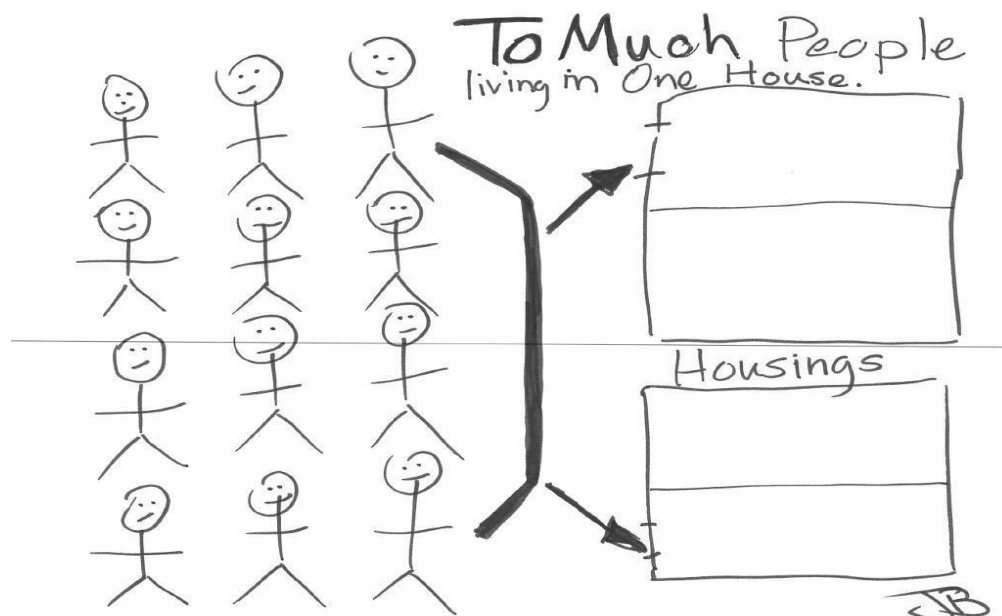


### III. Methodology

To fulfill the aim of the Housing HIA, we used multiple methods. Our methodological choices were informed by a community-oriented approach to knowledge-building, in which community members' experiences and social position informed a) our research questions and b) how we answered those questions.

We began our community-informed approach to data harvesting in Fall 2020. Because of the pandemic, we were only able to offer virtual community listening sessions on Zoom. We invited community members to join these listening sessions, advertising them in a variety of ways to reach the broadest possible Gallup audience. We held several listening sessions; unfortunately, only a small number of community members attended. We surmise this is related to lack of access to devices or internet connections, as well as lack of familiarity and comfort with online meetings.

Next, we used community input from these sessions as well as input from the HIA working group and other stakeholders to develop a short survey with questions addressing our HIA foci. The purpose of this short survey was to a) harvest data from and with community members and b) use contact with the community to facilitate deeper community engagement. From the original English version of the short survey, the short survey was then translated into Diné/Navajo, Spanish, and Zuni. We distributed the survey (with multiple translations) to more than a dozen community partners so that they could field it among their constituents/clients. We also ran the survey on Saturday, May 22, 2021, at the Rio West Mall in Gallup, advertised the survey on social media, and gathered survey responses at a community listening and learning event on October 13, 2021. During the October listening session, we also asked people to make drawings about housing issues. Several drawings by listening session participants are scattered through this report.



Drawing by Community Listening Session Participant, October 2021.

Almost all surveys were completed in English (n=94); one was conducted in Zuni (n=1). No Spanish or Diné/Navajo-language surveys were completed. Fifteen of the total 95 individuals who completed the survey did not provide legible demographic information and did not respond to our attempts to follow up with them to obtain the correct information. Our analyses of the data focus on the **80** individuals who fully completed the survey. (See Table III.1 for a summary of short survey descriptive statistics.) All short survey participants went through an informed consent process and received a \$10 gift card as a participation incentive. The short survey questionnaire (English version) is included in Appendix A; translations in Diné/Navajo, Spanish, and Zuni are available upon request. The questionnaire provides details about survey eligibility.

**Table III.1**

<b>Respondent Characteristics</b>	<b>Number (Percent of Total Respondents)</b>
<i>Racial and Tribal Identity</i>	
American Indian/Alaska Native/Indigenous	62 (77.5%)
– Single Race	
Diné/Navajo	47 (58.75%)
Navajo/Zuni	1 (1.25%)
San Carlos Apache	1 (1.25%)
Zuni	1 (1.25%)
No tribal affiliation reported	11 (13.75%)
American Indian/Alaska Native/Indigenous	
– Multiracial	
Navajo/Apache	1 (1.25%)
Black	1 (1.25%)
Hispanic/Latinx	12 (15.00%)
White	4 (5.00%)
Multiracial	1 (1.25%)
<i>Gender/Gender Identity</i>	
Female/Woman	43 (53.75%)
Male/Man	34 (42.50%)
Transgender	1 (1.25%)
Non-Binary or Not Reported	2 (2.50%)
<i>Age**</i>	
18-34	39 (48.75%)
35-49	29 (36.25%)
50-64	6 (7.50%)
65 and older	5 (6.25%)
Not Reported	1 (1.25%)
<i>Immigration Status</i>	
Immigrant	5* (7.69%)
Non-immigrant	73 (89.23%)
<i>Total</i>	<b>80</b>

Note: In this table and in our presentation of results, we include only the respondents who provided demographic information and completed the short survey.

\*Two respondents who identified as Navajo noted they were an immigrant on the survey. As we were unable to verify this for accuracy in follow-up correspondence, we have not included them in any analyses that focus on immigrant Gallup residents.

Then, we organized and ran four focus groups with various Gallup community members and stakeholders. We took notes at each of these focus groups, some of which were in-person and some of which were held virtually on Zoom. Table III.2 lists the forums and types of participants invited to each focus group.

**Table III.2**

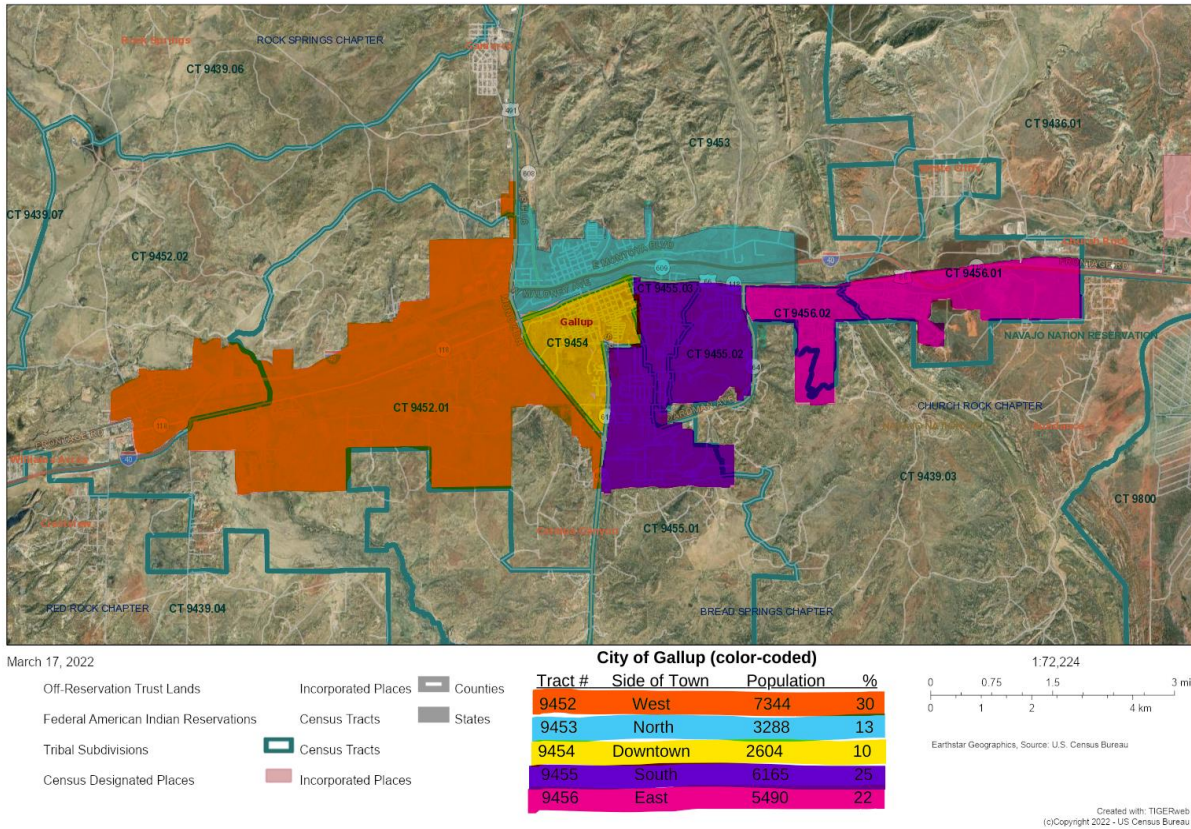
<b>Focus Group Number</b>	<b>Setting and Participants</b>
Focus Group #1	Outdoor picnic with service providers
Focus Group #2	Outdoor picnic with service providers
Focus Group #3	Multiple Zoom meetings with residents and staff of NCI
Focus Group #4	In-person meetings with clients and staff of Youth Shelters & Family Services Star Program

We also conducted interviews with nine community members and service providers involved in housing-related services. Additionally, we also draw on other community and HIA working group member knowledge and resources, including homelessness and crime data; photographs; maps; and historical narratives.

Finally, we also draw on multiple public data sources, including the American Community Survey, to provide important contextual information about Gallup resident and housing characteristics.

## IV. Gallup, New Mexico Resident and Community Characteristics

City of Gallup Census Tract Map



City of Gallup Census Tract Map (Color-Coded by Neighborhood/Tract), Accessed March 17, 2022.

5 tracts in Gallup were reviewed as part of this study:

<u>Census Tract #</u>	<u>Side of Town</u>	<u>Population</u>	<u>% of Gallup's Population</u>
9452	West	7344	30
9453	North	3288	13
9454	Downtown	2604	10
9455	South	6165	25
9456	East	5490	22

When describing community characteristics, we will use the geographic cardinal directions (West, East, North, South) designations rather than tract numbers for comprehension. The central area of the city, census tract-9454, has been designated 'Downtown'. Also note that some tracts include sub tracts as well, census tracts divided as such, 9452.01 & 9452.02, are 9452 uniformly for this report. \* Data for this section is all drawn from the United States Census Bureau's American Community Survey (2014-2019 5-year estimates), unless otherwise indicated.



## **A. Resident Characteristics: Socioeconomic Status / Economic Stability**

**The Unemployment Rate for the Civilian Population in the Labor Force 16 Years and Over** in Gallup is at 7%, comparable to NM's rate but 2% under the USA's rate. It is noteworthy, however, that this unemployment rate varied greatly by tract from a low unemployment rate of 2% in the West to a high of 21% in the North tract.

**The Annual Household Income (In 2019 Inflation Adjusted Dollars)** indicates a higher percentage of very low income (less than \$10,000) at 14% of the population as compared to NM at 9% and the US at 6%. This percentage for Gallup tracts also varied from 36% for the North tract and a low of 8% for the South tract.

Combining or dividing the income levels in fourths, 32% of the Gallup household income lies in the \$45,000 to \$99,999 income level which is comparable to both the state at 33% and the US at 34%. However, the disparities are reflected at the under \$24,999 level with Gallup at 30%, NM at 26% and the US at only 17%. Further, the highest income levels of over \$200,000 is at 21% for both Gallup and the state. However, the US is 9% higher at 30%. This discrepancy is further clearly reflected in the North tract with 60% of households with less than an annual income of \$24,999 and 3% above \$100,000; the South tract with less than 19% at the \$24,999 level and 31% above the \$100,000 income level.

**The Gallup Median Annual Household Income (In 2019 Inflation Adjusted Dollars)** is comparable to the state at \$48,466 and \$49,754 in Gallup and NM, respectively, but \$14,377 less than the US. Disparities are also reflected in the tracts with the North tract at only \$16,998 and the East tract at \$62,230, a huge \$45,232 difference.

**The Gallup Median Household Income by Race (In 2019 Inflation Adjusted Dollars)**: Asian and White alone householders, not Hispanic or Latino, have the highest household income in Gallup, the state of New Mexico, and the US. Noteworthy under this category is that the median income for Black households ranks fourth for Gallup and is higher than the state, where it ranks 7<sup>th</sup> out of 9, and the US where Black household median income ranked last at #9.

Native Hawaiian and other Pacific Islander households rank on the bottom for Gallup with a \$14,000 level income and only about 13 individuals in that category. However, they rank higher in NM at # 5 and # 4 in the US. Hispanic households ranked 5<sup>th</sup> in Gallup and 6<sup>th</sup> in NM and the US with a lower median income level in NM at \$42,000 and Gallup and the US at \$51,000.

Native Americans ranked 7<sup>th</sup> in Gallup with a \$31,241 income, and at the bottom for NM with a slightly higher income of \$35,000 and 8<sup>th</sup> in the US with a \$43,000 median income, \$2,000 more than the Black group. Among the census tracts, the range for Native American income was from \$9494 to \$77516.

**PER CAPITA INCOME (In 2019 Inflation Adjusted Dollars):** Gallup's per capita income is lower than the state and the US. Gallup's per income is \$21,811, compared to \$27,230 in NM and \$34,103 in the US more broadly. This amount also varied greatly by census tracts, with a range of \$9,581 to \$33,900—indicating vast economic inequalities that exist between different spatial/geographic areas of the city.

**RENTERS PAYING MORE THAN 30% or at LEAST 50% OF INCOME ON RENT:**

The proportion of Gallup renter-occupied housing units where renters pay 30-49% of their income on rent is about 13%. (This is somewhat lower than the proportion of NM renters paying 30-49% of their income on rent (27%) and the proportion of US renters doing so (23%).) Like many of the other indicators we looked at, this varied greatly between Gallup's census tracts. The highest proportion of Gallup renter-occupied housing units where renters pay 30-49% of their income on rent was 28% in the East tract while the lowest proportion, 2%, was in the North tract.

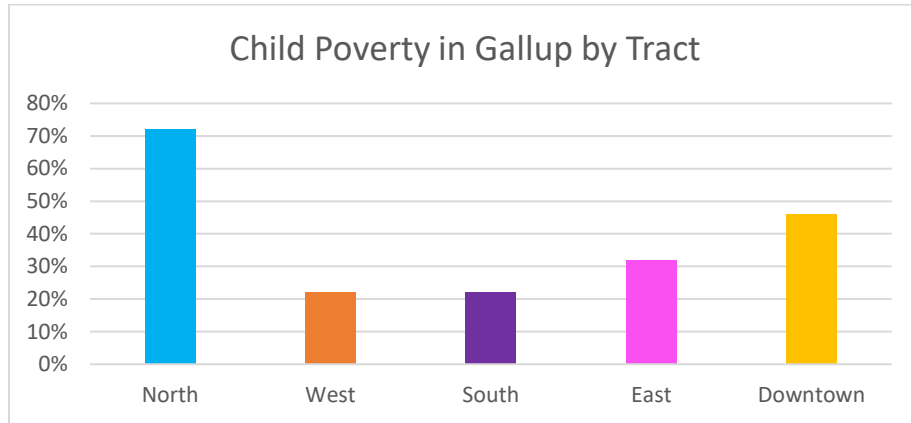
Highly rent-burdened Gallup residents, or renter-occupied housing units where residents pay more than 50% of their income on rent, comprised 21% of the city's renter-occupied housing units. This proportion is comparable to the proportion of highly rent-burdened renter-occupied housing units in NM (21%) and the US (23%). The highest proportions of highly rent-burdened renter-occupied housing units were in the West tract (29%) and North tract (27%), while the lowest proportion was in the Downtown tract (10%).

**MEDIAN GROSS RENT:** Median gross rent is much lower in Gallup (\$733) than in NM (\$844) and the US (\$1,062). Given how low rent is in Gallup, it is telling that so many of Gallup's renters are moderately or highly rent-burdened, paying huge proportions of their incomes on their monthly rent. This dynamic also hints at the racialized nature of rent burdens and housing insecurity, since American Indian/Alaska Native Gallup households have the lowest incomes compared to other racial groups in the city.

**HOMEOWNERS PAYING MORE THAN 30% or at LEAST 50% OF INCOME ON SELECTED HOME OWNERSHIP EXPENSES:** Seventeen percent of residents in Gallup owner-occupied housing units pay at least 30% of their incomes on homeownership expenses. This is slightly lower than the NM (21%) and US (22%) proportions of homeownership residents paying at least 30% of their incomes on rent. Again, this varied greatly by tracts within Gallup, with 26% of homeowners paying at least 30% of their incomes on homeownership expenses in the North tract and only 10% of homeowners in the East tract doing so.

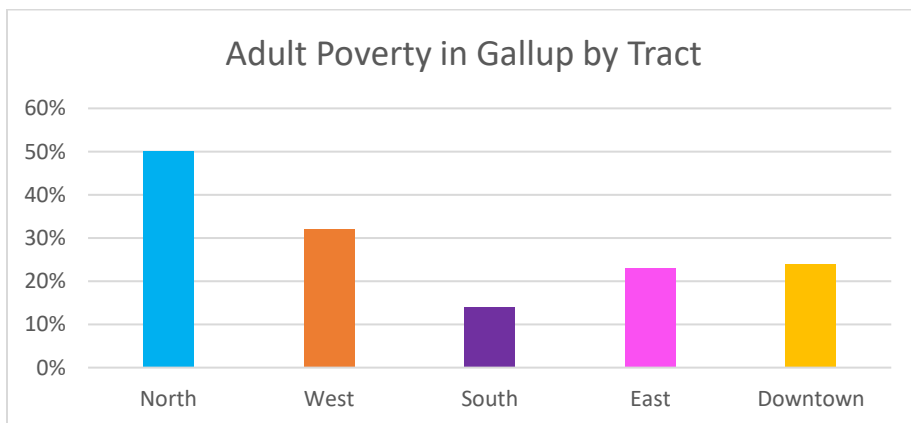
The proportion of Gallup homeowners paying at least 50% of their incomes on homeownership expenses was about 9%--the same proportion of NM and US homeowners doing so. Again, however, these proportions varied depending on the area of Gallup in question. Thirteen percent of homeowners in the North tract pay at least 50% of their incomes on homeownership expenses while only 6% of homeowners in the East tract do so.

**POVERTY STATUS IN 2019 FOR CHILDREN UNDER 18:** Gallup has a shamefully high percentage of children under 18 living in poverty—35%, substantially higher than NM (27%) and the US (19%). This of course varied within the Gallup tracts. The highest proportions of children living in poverty were in the North, at an abysmal 72%, and Downtown, at 46%. *Put another way, nearly three-quarters of all children in Gallup’s North tract live in poverty and almost half of children living in Gallup’s downtown.* A third of children in the East tract (33%) live in poverty. Nearly a quarter (22%) of children live in poverty in the South and West tracts.



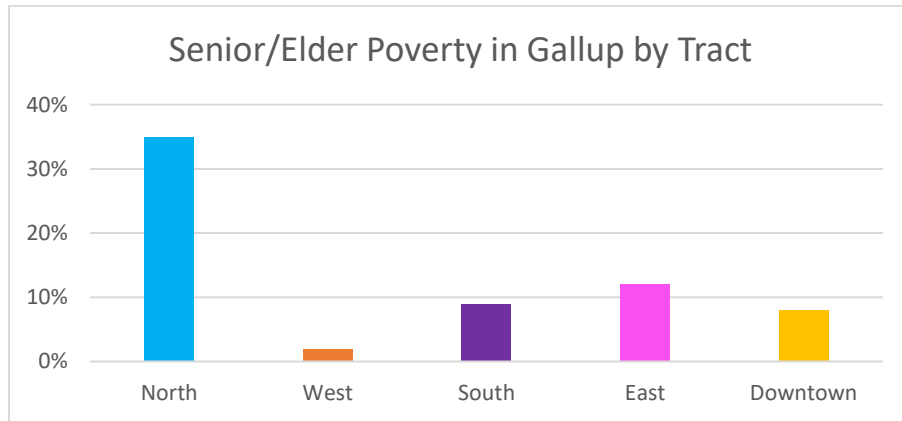
Unsurprisingly on the flip side, those under 18 living at or above the poverty line is higher in the US (86%) and NM (73%), and lower in Gallup at 65%.

**POVERTY STATUS IN 2019 FOR POPULATION AGE 18 TO 64:** Gallup has a higher percent (27%) of its population age 18-64 living in poverty, much higher than NM (8%), and more than double that of the US (13%). This varied across Gallup tracts, with 50% of adults aged 18-64 living in poverty in the North tract; 32% in the West, ~23% in the East & Downtown tracts and only 14% living in poverty in the South tract.

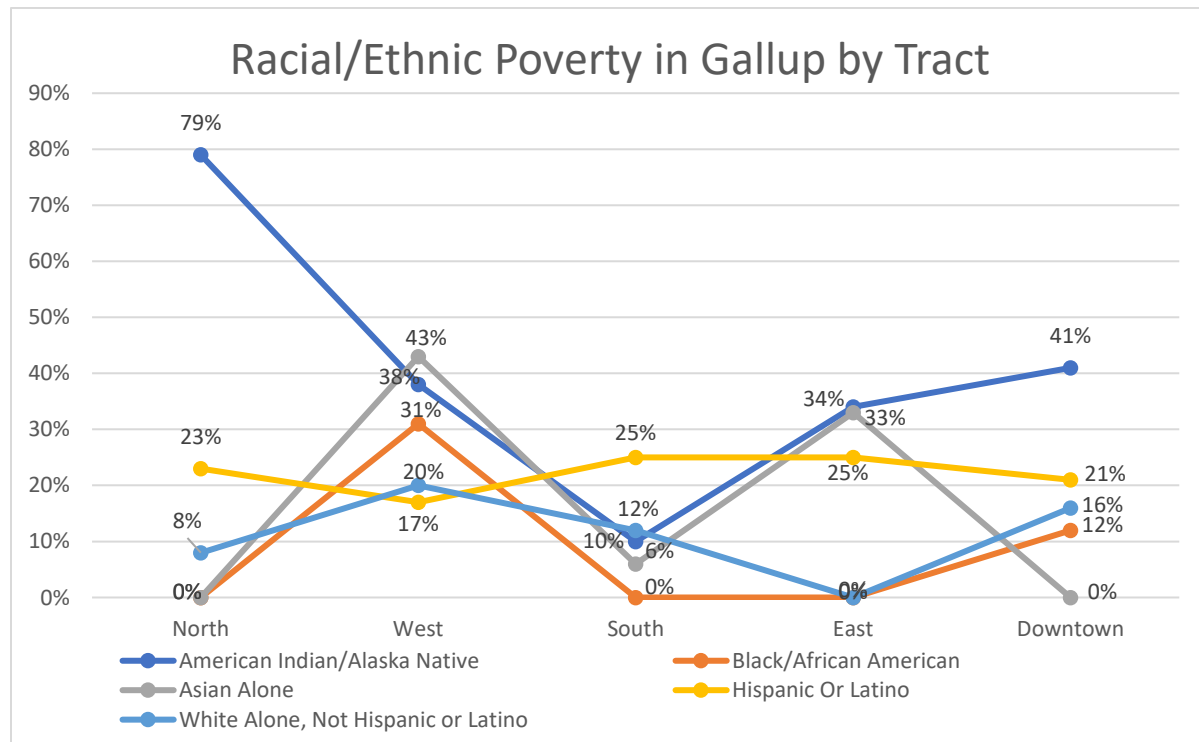


Concurrently, those aged 18-64 living at or above the poverty line is higher in the US (87%), NM (82%) and significantly lower in Gallup at 73%.

**POVERTY STATUS IN 2019 FOR POPULATION AGE 65 AND OVER:** For adults aged 65 and over living in poverty, Gallup and NM rates are slightly higher at 12% than the US at 9%. However, Gallup's North tract has a markedly high proportion of elderly adults living in poverty—35%—while, in contrast, only 2% of elderly adults in the West tract live in poverty.



**POVERTY STATUS IN THE PAST 12 MONTHS (AMERICAN INDIAN AND ALASKA NATIVE ALONE):** Gallup has 10,726 American Indian/Alaska Native (AI/AN) alone residents for whom their poverty status was determined, the largest racial group in Gallup. However, *about 41% of this group lives below the poverty line*. This is substantially higher than the NM and US rates of AI/AN people living in poverty, at 33 and 25%, respectively. The tract with the highest proportion of AI/AN Gallup residents living in poverty (79%) was the North, while the lowest rate of 10% was in the South.





**POVERTY STATUS IN THE PAST 12 MONTHS (HISPANIC OR LATINO):** Gallup's Hispanic/Latino population is the second largest racial group (8,115 residents for whom poverty status is determined). Twenty-two percent of this group live in poverty, a much lower percentage than Gallup's AI/AN residents. This proportion is also comparable to the NM (23%) and US (20%) proportions of Hispanic people living in poverty. Gallup's census tracts do not vary considerably in terms of poverty among the Hispanic/Latino population. The South and East tracts have the highest proportion of the Hispanic population living in poverty (25%) and the West tract has the lowest proportion (17%).

**POVERTY STATUS IN THE PAST 12 MONTHS (WHITE ALONE, NOT HISPANIC OR LATINO):** Gallup's third largest racial group is non-Hispanic Whites, at 4,625 residents. In sharp contrast with Gallup's Hispanic and, even more so, its AI/AN population, only 12% of this group lives in poverty. This proportion is comparable to the proportion of Whites living in poverty in NM (12%) and the US (10%). Again, there is significant variation in where poor White Gallup residents live. The highest proportion of Whites living in poverty (20%) is in the West tract while the lowest proportion of Whites living in poverty (0.2%) is in the East tract. White Gallup residents are the least likely to live in poverty compared to members of other racial groups and their incomes are the highest on average (see above).

**POVERTY STATUS IN THE PAST 12 MONTHS (BLACK OR AFRICAN AMERICAN ALONE):** Ten percent of Gallup's 333 Black or African American residents live beneath the poverty line. This is much lower than the proportion of Black NM (24%) and US (23%) residents who live beneath the poverty line; however, we should not read too much into this difference since the number of Gallup residents who are Black is so small.

**POVERTY STATUS IN THE PAST 12 MONTHS (ASIAN ALONE):** Fourteen percent of Gallup's 683 Asian residents live beneath the poverty line. This is somewhat higher than the proportion of Asian NM (9%) and US (11%) residents who live beneath the poverty line. Two Gallup tracts, the West (43%) and East (33%), have a very high percentage of impoverished Asian residents. But, two tracts, the North and Downtown, have a zero percent poverty rate for this group.

**VEHICLES AVAILABLE (RENTER-OCCUPIED HOUSING UNIT):** Sixty-two percent of renter-occupied housing units have at least one vehicle, which is a substantially higher percentage than their counterparts in NM (47%) and the US (45%) more broadly. Except for the East tract, where only 38% of renter-occupied housing units had access to at least one vehicle, in all other census tracts, roughly 60% of renter-occupied housing units had access to at least one vehicle. At the same time, 11% of Gallup renter-occupied housing units had *no* vehicles (12% of NM and 18% of US renter-occupied housing units had no vehicles). Again, there was substantial variation across Gallup: in the North and East tracts, 21% of renter-occupied housing units reported no vehicle, while in the West, only 4% reported no vehicle.

## B. Resident Characteristics: Education

**EDUCATIONAL ATTAINMENT FOR POPULATION 25 YEARS AND OVER:** For Gallup residents aged 25 and over in the North tract, a significant percentage (33%) had less than a high school education, followed by the East tract at 20%. Only 9% of residents in the South tract had less than a high school education.

The population that had the highest number of high school graduates (including equivalency) is in the West at 47%, followed with a range of 32-26% in the remaining tracts, with an overall proportion of 33% among all Gallup residents over 25. This is higher than both the state and US at 27%. Likewise, the population that had some college was high, with a range of 35% in the South tract to 24% in the North tract. The overall proportion of Gallup residents with some college was 32%, comparable to NM (32%) and slightly higher than the US at 29%.

By contrast, Gallup residents over 25 are significantly less likely than NM and US residents to have a Bachelor's degree. Only 9% of over-25 Gallup residents, compared to 15% of NM residents and 20% of US residents, have a Bachelor's degree. Eight percent of over-25 Gallup residents had a Master's degree, similar to over-25 NM (8%) and US (9%) residents. Very small numbers of Gallup residents had professional or doctoral degrees.

Overall, mirroring the spatial distribution of income in Gallup, the South and Downtown tracts had a population with higher levels of educational attainment and the West tract and the North tract had the lowest educational attainment.

### **SCHOOL DROPOUT RATE FOR THE CIVILIAN POPULATION 16 TO 19 YEARS**

**OLD:** The rate of dropout (not high school graduate, not in school) varied significantly by tract with a zero percent dropout rate in the North tract to a 32% dropout rate in the South tract, with an overall Gallup dropout rate of 16%, higher than NM at 7% and the US at 4%.

**HOMELESSNESS AMONG CHILDREN:** In 2018, the McKinney-Vento Program of the Gallup McKinley County School District (charged with providing services to homeless students) identified **679 homeless students in the district**.<sup>38</sup> This points to a significantly larger number of homeless children in McKinley County as a whole, as it does not include homeless children enrolled in Bureau of Indian Affairs schools or private school, or children not enrolled in school.

## C. Resident Characteristics: Race/Ethnicity and Immigration Status

**67% of Gallup is comprised of non-Hispanics and 33% Hispanics.** Of the Non-Hispanic group, the largest group at **41% are Native Americans**. Under the Hispanic group, an additional 3% are identified as Native American. The next highest non-Hispanic group are **whites alone** at **19%**.

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<sup>38</sup> RMCH 2019 Needs Assessment

**Only 5% of Gallup’s population were not born in the US**, compared to 9% in NM and 14% in the US. Of those groups not born in the US, the majority in Gallup and NM are not US citizens, whereas in the US almost half have become citizens. Of those groups not born in the US, the majority come from 2 countries: Mexico, at 56%, 12% less than NM, but 30% higher than the US; and the Philippines, 28%, compared to only 3% in NM and 5% overall in the US.

#### **D. Resident Characteristics: Health**

**HEALTH INSURANCE:** 16% of Gallup residents do not have health insurance coverage which is higher than NM (10%) and the US (9%). 19-20% of residents in the West, North and East tracts have no health insurance whereas only 5% in the North tract have none.

84% of Gallup residents have health insurance, lower than the NM (90%) and US (91%) percentages. The North tract has the highest percentage at 95%. The rest of the tracts are in the 80% range.

52% of residents in this group have Public Health coverage, slightly higher than NM at 48% and substantially higher than the US rate of 35%. The North tract again has the highest percent of public health coverage at 79%.

Conversely, Gallup has a lower percentage of those with private health insurance at 41%, substantially lower than NM at 55% and the US at 69%. The South tract has the highest percent of residents with private health insurance at 59%. The North tract has the lowest percent of residents with private health insurance at 20%.

**HEALTH INDICATORS:** There are significant health issues and disparities in Gallup. Between 2016-2018, there were 721 incidences of diagnosed cancer in McKinley County (health indicator data specific to Gallup were unavailable). Of these, 487 (68%) were diagnoses among American Indian or Alaska Native Gallup/McKinley County residents; there was a much lower cancer diagnosis rate—18%—among non-Hispanic Whites.<sup>39</sup>

Moreover, McKinley County’s infant mortality rate is high. Between 2015-2019, McKinley County had about at least 28 infant deaths, 24 of which were American Indian/Alaska Native infants and 4 of which were Hispanic infants (numbers were not available for this time period for other racial groups).<sup>40</sup>

#### **E. Community Characteristics: Housing**

**HOUSING UNITS** in Gallup are at 9,154, barely 1% of NM housing units. The range among the tracts are 1,189 to 2,494 housing units.

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<sup>39</sup> Source: <https://ibis.health.state.nm.us/query/result/cancer/CancerCnty/Count.html>

<sup>40</sup> Source: <https://ibis.health.state.nm.us/query/result/infmort/InfMort/InfMortRate.html>

**TENURE** Owner Occupied housing units in Gallup are at 58%, lower than both the state (68%) and the US (64%). Concurrently, Renter occupied units are higher in Gallup at 42% than the state (32%) and the US (36%). Again, there are marked differences among the tracts with the North and Downtown tracts having over half renter occupied units at 63% and 55%, respectively. The other 3 Gallup tracts were comparable to the state and US percentages, at 37%, 37%, and 31%.

**WHITE vs NON-WHITE HOMEOWNERS:** There are substantially more non-white homeowners in Gallup at 67%, than the state at 50% and the US at a low of 24%. The South tract, which has the highest proportion of white residents, also has the largest proportion of white homeowners (57%).

**OCCUPANCY STATUS:** The proportion of occupied housing units were comparable across Gallup (88%), the state (83%), and the US (87%). The only tract in Gallup with a slightly lower percentage at 79% was Downtown. Thirteen percent of Gallup's housing units are vacant; Downtown has a higher percentage of vacant housing units, at 21%.

**HOUSING UNITS IN STRUCTURE:** Most housing units in Gallup (58%), NM (64%), and the US (62%) are detached one units. Gallup has a higher percentage than NM or the US of 3 or 4 and 5 to 6 units at 10% and 6%, respectively. North and Downtown have higher proportions of 3-4 unit housing structures while the West has a higher proportion of 5-9 unit housing structures.

Gallup and NM have a high percentage, 18 and 17% percent, respectively, of mobile homes. By contrast, only 6% of US housing units are mobile homes. The West (41%) and East (38%) tracts had the highest proportions of mobile homes.

**HOUSING HEATING FUEL:** The vast majority of Gallup housing units (80%) use gas for heating fuel. Only 14% use electricity for heating. These proportions are much higher and lower, respectively, than the proportions for NM and the US in particular.

Noteworthy is one tract (the East) in Gallup that shows a 2% usage of solar energy. Usage of this fuel source is much lower in Gallup overall, NM, and the US, at 0.2-0.4%.

**HOUSE VALUE FOR ALL OWNER-OCCUPIED HOUSING UNITS:** A third (34%) of the housing units in the US are valued at \$150,00 to \$299,999. Gallup is slightly below this at 32% and NM is slightly above it at 40%. Gallup's Downtown and South tracts, however, have 46% and 44% of its housing units in this value range.

Noteworthy at the lower end, Gallup's East and West tracts show a third (34 and 30% respectively) of their housing units valued at \$20,000 or less. Housing values in these areas of Gallup are extremely low compared to NM and the US, only 5% and 3%, respectively, of which had housing units valued at \$20,000 or less.

**GROSS RENT (HOUSING UNITS WITH CASH RENT):** Three quarters of the percentages for this category in Gallup are spread among the 3 rent categories of \$300-



599 (25%), \$600-799 (24%) \$800-999 (22%). (The next 2 rent categories are 12% at the \$1000-1249 range and 10% at the less than \$300 range.) This of course varied by tract with a very high percentage, 43%, of the North tract in the less than \$300 category. Further, 44% of West are in the \$300-599 category. Thirty percent of the South tract are in the \$800-999 range. The remaining two tracts were comparable to the Gallup average.

NM gross rent is fairly even spread among the \$300-1249 ranges with a lower range of 5% for the under \$300 range. The US gross rent is almost evenly spread among all ranges including the highest category of \$2000 and more, but is substantially lower at 4% of the less than \$300 range.

Put simply, Gallup housing units with cash rent have gross rent that is overall lower than NM and much, much lower than the US.

**MEDIAN GROSS RENT:** Median gross rent is the highest in the US at \$1,062, NM at \$844, and Gallup at \$733 which is \$113 less than NM and \$329 less than the US.

**EVICCTIONS:** According to the New Mexico Community Data Collaborative-provided eviction data, there were an estimated 449 evictions in Gallup between 2017 and 2020. However, these numbers likely represent only a fraction of rental homes lost, since many households leave without the need for landlords to take them to court, and some are simply locked out.<sup>41</sup>

## **F. Community Characteristics: Safety**

Safety is a broad category, encompassing safety from accidents, safety from crime and interpersonal violence and safety from the elements.

**EXPOSURE DEATHS:** Gallup regularly sees deaths from exposure, particularly during the winter. The 2016 RMCH Community Needs Assessment reported 20 exposure deaths in 2015 and 12 in 2016. The 2019 update of the same needs assessment reported a drop in deaths related to exposure, which it attributed in part to more aggressive efforts to provide shelter to people at risk of exposure.

**PERSONAL CRIME:** Gallup's crime index is 223, over twice the national average. All categories of personal crimes are higher than the national average (assigned the number 100 for ease of comparison) including rape (164) murder (178), robbery (232) assault (443).<sup>42</sup>

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<sup>41</sup> Patrick Lohman, *Shadow Evictions*. Source New Mexico, Sept. 27, 2021. Available at <https://sourcennm.com/2021/09/27/shadow-evictions/>

<sup>42</sup> National Crime Index, New Mexico 2018, available at <https://nmcdc.maps.arcgis.com/apps/Media/index.html?appid=958544e5eebd4501be8b70f71e2ef925>

Personal crime in Gallup disproportionately affects Native American people, women and LGBTQ+ people.<sup>43</sup> Eighty-seven percent of homicide victims from 2014-2019 were Native American, despite being just over 44% of the population during this time period. During the same period, there were 675 missing persons reported to the Gallup police department. Fifty-three percent of them were women, and 76% were Native American. In fact, Gallup was listed among the top ten cities in the Nation for missing and murdered indigenous women and girls.<sup>44</sup>

Women are more likely to experience sexual violence than men, and LGBTQ+ people are more likely to experience sexual violence than straight, cisgender people. “According to the New Mexico Department of Health, 15% of assault deaths in New Mexico were intimate partner violence (IPV). More than half, 53.1%, of female homicides were IPV related, compared to 3.6% of male homicides.”<sup>45</sup>

We did not find available data comparing the risks to safety from crime between sheltered and unsheltered people. However, the Urban Indian Health Institute found that “supportive and safe long-term housing is essential to victims who are fleeing from unsafe situations and who are recovering from their victimization and trauma.”<sup>46</sup>

**PROPERTY CRIMES:** Property crimes in Gallup are also above average, including motor vehicle theft (194), larceny (328) and burglary (197).<sup>47</sup>

### **UNINTENTIONAL INJURIES AND ACCIDENTAL OVERDOSES:**

In 2019, the RMCH Needs assessment reported 112 deaths per 100,000 people from unintentional injury, significantly higher than New Mexico (65.3) and the U.S. (43.2). Deaths from motor vehicle accidents, at 42 per 100,000, were also significantly higher for McKinley County than for New Mexico (17) and the U.S. (9). The proportion of deaths attributed to alcohol-impaired driving was also higher in McKinley County than in New Mexico and the U.S. (34%, 31% and 13%, respectively).

According to the same report, drug overdose deaths occurred at a slightly lower rate compared to nationally (9 and 10 per 100,000, respectively) and a significantly lower rate than for the state of New Mexico (9 and 24, respectively). However, alcohol related deaths were significantly higher in McKinley County compared to statewide and nationwide rates per 100,000, at 145, 131.9 and 59.7 respectively.

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<sup>43</sup> RMCH 2019 Needs Assessment

<sup>44</sup> Annita Lucchesi, Missing and Murdered Indigenous Women & Girls- A snapshot of data from 71 cities in the United States, Urban Indian Health Institute (Nov. 2018), available at <https://www.uihi.org/resources/missing-and-murdered-indigenous-women-girls/>

<sup>45</sup> RMCH 2019 Needs Assessment

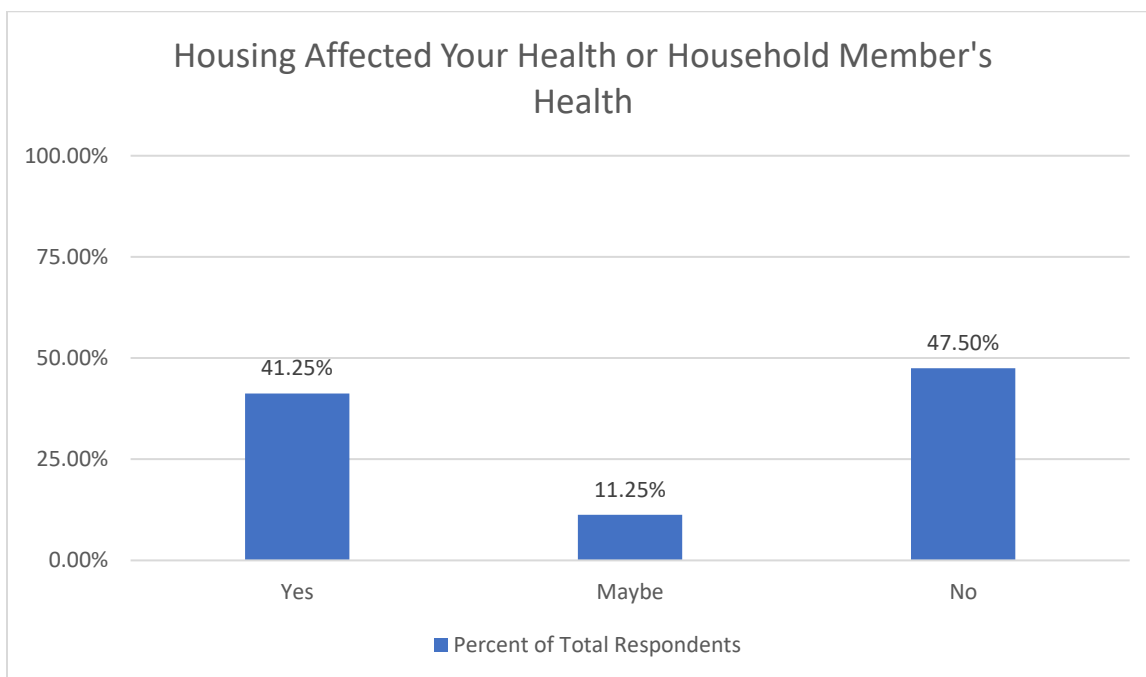
<sup>46</sup> Annita Lucchesi, Missing and Murdered Indigenous Women & Girls- A snapshot of data from 71 cities in the United States, Urban Indian Health Institute (Nov. 2018), available at <https://www.uihi.org/resources/missing-and-murdered-indigenous-women-girls/>

<sup>47</sup> National Crime Index, New Mexico 2018, available at <https://nmcrc.maps.arcgis.com/apps/Media/index.html?appid=958544e5eebd4501be8b70f71e2ef925>

## V. Housing and Health Overview

After seeking to better understand the general situation of people living in Gallup through the above review of existing data and literature, we shifted our focus to working with the community to better understand the impact of housing policy on community health. To provide context for our understanding of the relationship among the social determinants of health we chose to study (economic stability, safety, education), housing, and health, we asked respondents of the short survey whether their housing situation had affected their health. Figure V.1 shows that a large proportion—**more than 41 percent**—reported that their housing situation had affected their health. An additional 11 percent reported that maybe their housing situation had affected their health. ***Put another way, the majority of the 80 Gallup residents we spoke to reported that their housing situation had affected their health.*** The lived experiences of the Gallup residents in our survey confirm what other research on housing and health has shown: Housing is directly related to health. As the following sections will show, housing is also indirectly related to health through its influence on economic stability, safety, and children’s education.

**Figure V.1. Experiences of Housing and Health – Short Survey**



As the following sections will show, housing is also indirectly related to health through its influence on economic stability, safety, and children’s education.

## VI. Economic Stability (Health Determinant #1)

As the publicly available data (see section IV) indicates, many Gallup residents are economically unstable. The data we harvested with community members further illuminates the extent and lived experience of economic instability.



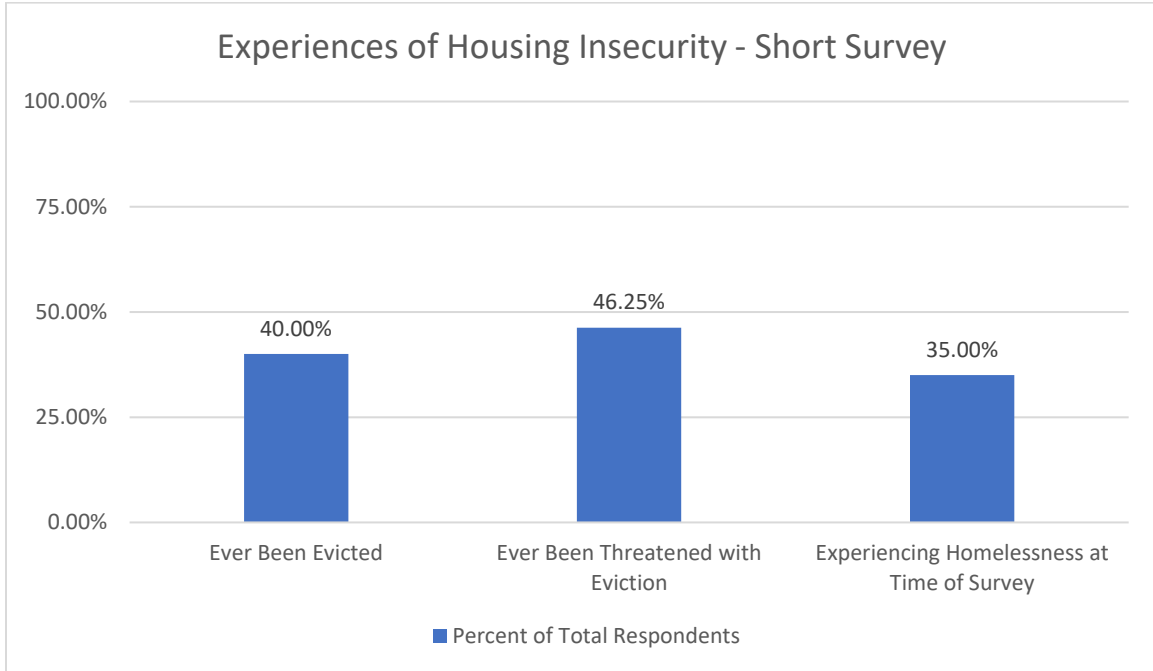
Drawing by Community Listening Session Participant, October 2021.

### Short survey results

To begin, a large proportion of short survey respondents had been threatened with eviction, evicted, or were currently experiencing homelessness at the time they completed the survey. Figure VI.1 on the following page shows the prevalence of each of these forms of housing insecurity among survey respondents (total n=80).



**Figure VI.1. Experiences of Housing Insecurity – Short Survey**



Importantly, **thirty-seven (37) short survey respondents, or almost half of all respondents who completed the short survey, reported that their housing situation had affected their economic stability**, or the economic stability of their household. An additional eight (8) reported that “maybe” their housing situation had affected their economic stability, or the economic stability of their household.

**Of those who reported ever being evicted, 62.5% (n=20/32) said that their housing situation had affected both their health and their economic stability.** Similarly, of those who reported ever being threatened with eviction, 56.8% (n=21/37) said that their housing situation had affected both their health and their economic stability.



: Notice of “Substandard living conditions”<sup>48</sup>

When asked to describe their worst housing experiences in Gallup, respondents connected their poor housing experiences with economic instability. One respondent reported that “upkeep was expensive” in their rental home. And, likely because they were unable to afford to make necessary repairs and their landlord neglected to do so, they noted that “at one point the roof caved and there was water damage that caused mold to grow.”

<sup>48</sup> Posted on motel door in Gallup, NM (Summer 2021)

Another noted there was “no assistance available;” and one reported: “the past three years I’ve been homeless.” Still another respondent said,

**“We have nowhere to go. We were banished like street rats.”**

Each of these quoted respondents identified their housing situation as affecting their economic (in)stability.

### Focus group and interview results

A key issue raised by participants was that people without housing were much less likely to be able to hold down jobs. Pointed out one participant:

**“If you have a safe, secure place to rest and recover, you can put in a full day of work. You can’t do that if you’re scrambling and living on the edge in an arroyo.”**



“Out to find some work.” Drawing by Community Listening Session Participant, October 2021

Another participant, while pointing out that you “need a house before you can get a job,” also cautioned that people coming out of homelessness needed support after being placed in housing in order to keep jobs. Another interviewee, while commenting that people need an address for job applications as well as a place to shower before work also reminded us that

**“People who are unhoused... it doesn’t mean they have no skills.”**

On the positive side, people who were connected with housing and support were able to secure work. A participant from Youth Shelters & Family Services’ STAR Program, which uses a Housing First model to provide supports and housing to youth who are homeless, at risk of homelessness or fleeing domestic violence, identified getting a job as one of the positive moments, saying, “I want to pay more than 30%” (referring to standard tenant contributions in low-income housing). Youth shelters uses motivational interviewing with program participants, providing career oriented encouragement. Staff reported that a lot of people have never been asked what they want to be when they grow up...

***“It was always about surviving...we do not discourage them, it is always motivational.”***

Not having a stable address can also prevent people from accessing public benefits or charitable assistance. For example, one person currently housed by Youth Shelters reported being unable to access food due to having no home address.

Many people in Gallup and McKinley County are self-employed as artists, craftspeople, or other forms of self-employment. One participant pointed out that having homes enabled people to engage in cottage industries to earn money. Another participant gave the example of a community member who had been living in a car before being connected with a voucher to help cover rent and placed in a home. He now has stability and a safe place to store his tools, and does maintenance work for the broker who placed him in his housing. He was recently hired to spend several hours removing illegally-dumped garbage from a mobile home park in Gallup, leading to numerous calls to the broker expressing gratitude for the improved conditions. Having work “is helping him,” expressed the participant, “but it is also helping the larger community.” Youth Shelter participants similarly reported that people who were previously housed and supported through the program return to the house in Gallup to donate clothes or volunteer with community outreach...because they can.

***“Housing allows the stressors to go away...”***

they explained, and allows the youth to give back when they are able to.

Some participants expressed that even the situation of people who do have access to subsidized housing experience frequent threats to their economic stability. For low-income people, paying their portion of monthly rent leaves little left to meet other basic needs or cover emergencies. This has led many people to take out high interest loans from predatory lenders, further exacerbating economic instability. People whose rent is subsidized through a federal agency are also obligated to report increases in income. One participant shared frustration over this system, mentioning a relative who was trying to improve her situation, whose rent increased as soon as her income increased,

negating her progress. For those with extremely low income or no income at all, subsidized landlords may be required to charge a small amount in minimum rent, or may choose not to do so. For example, the Gallup Housing Authority, reported one participant, has discretion to charge minimum rent ranging from zero to fifty dollars a month, and has chosen to charge the maximum \$50. For a family with no income at all and with kids, coming up with even this small amount is a constant source of stress for the whole family, and may create impossible choices between paying rent and meeting other basic needs such as food and transportation.

Some participants emphasized the stark differences between the economic stability of renters versus homeowners. As one participant explained, there may be minor fluctuations year to year in your mortgage, but rent is much more vulnerable to market forces. People with stable mortgage payments have much greater financial security and much greater ability to build net worth than renters.



Drawing by Community Listening Session Participant, October 2021



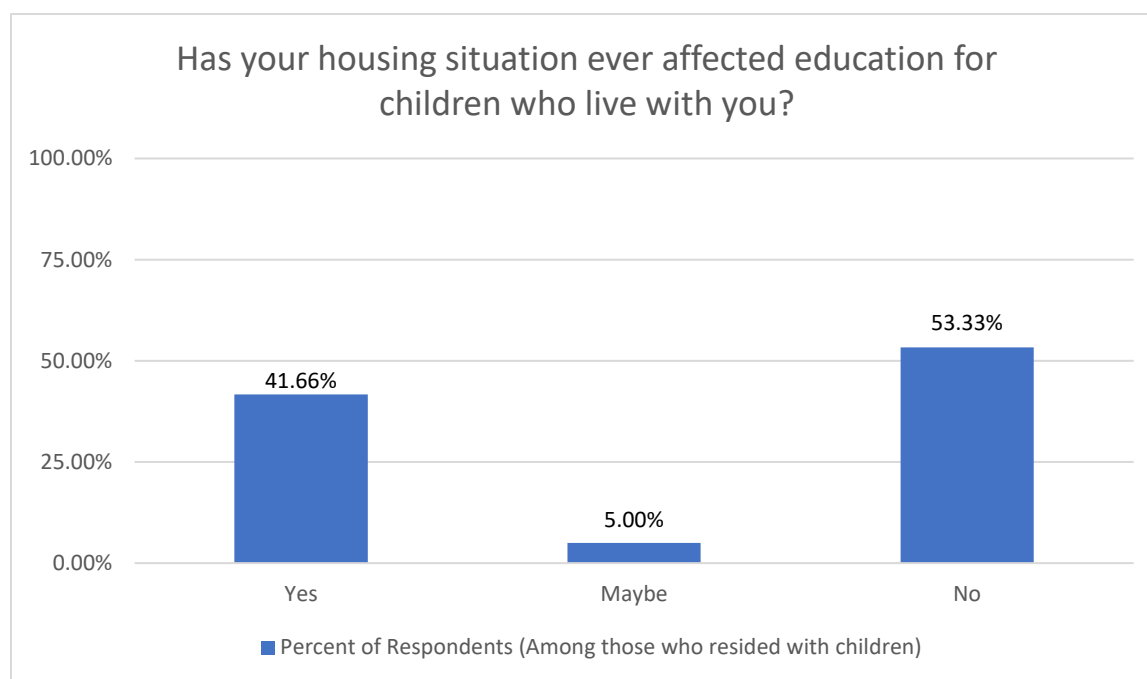
## VII. Childhood Education (Health Determinant #2)

The second health determinant we focused on in our housing HIA was childhood education. As the above section, Section IV, demonstrates, overall educational attainment is lower than New Mexico and national educational attainment rates. Childhood educational inequities and lack of educational opportunities and resources affect children in the short- and long term.<sup>49</sup> Additionally, we learned more about the extent to which and how Gallup residents understand the relationship between childhood education and housing during our data harvesting.

### Short survey results

As Figure VI.1 demonstrated in the previous section, housing insecurity is a major issue among Gallup residents who completed the survey. Many respondents connected their housing situation to their children’s education. Figure VII.1 shows the percent of respondents who said their housing situation had affected education for their children or children in their household. (Note: respondents who did not have children residing with them at the time of the survey are not included in Figure VII.1. The total number of respondents who reported living with children at the time of the short survey was 60.)

**Figure VII.1. Housing and Childhood Education – Short Survey**



**About 47% of short survey respondents said that “yes” or “maybe” their housing situation had affected the education of children living with them.** Although the respondents’ survey comments about their housing experiences did not directly or overtly connect to childhood education, their experiences of exploitative landlords and

<sup>49</sup> Ariel Kalil, How economic inequality affects children’s outcomes. 2016, available at <https://equitablegrowth.org/how-economic-inequality-affects-childrens-outcomes/>

property managers; unsafe and unhealthy housing conditions; homelessness; and financial stress are all indirectly or perhaps more subtly related to children's education. Without a secure, affordable place to live, children's education can be harmed.

**Of those who reported ever being evicted and had children under the age of 18 in their household, 56% (n=14/25) said that their housing situation had affected both their health and their children's education.** Similarly, of those who reported ever being threatened with eviction, 55.2% (n=16/29) said that their housing situation had affected both their health and their children's education.

### Focus group and interview results

We also asked focus group and interview participants how they saw community children's education being affected by their housing situation. They shared the following:

Being unsheltered clearly has a serious impact on the ability of children to thrive in school. Homelessness or housing instability has a profound impact on children. Loss of housing and the threat of losing housing is an adverse childhood experience (ACE) which can cause long-lasting harm to children and can disrupt their ability to learn. A client of Youth Shelters & Family Services expressed:

***"My hope for my future is never having to go through homelessness again. If I have kids I wouldn't want them to go through the same situation I went through."***

In some cases, parents who have language barriers or literacy challenges bring children to meet with landlords to help relay information or help resolve threats to housing... this means time away from school for the children as well as trauma. Even where children are not directly exposed to threats of eviction, the inordinate amount of anxiety that these threats cause to adults creates a stressful home environment.

Unsafe or unstable housing can also lead to involvement of child welfare agencies, causing children to be taken away from their parents and sometimes separated from their siblings by CYFD or tribal social services. Children who have been taken away from their parents are sometimes unable to be reunited with family even when their parents have successfully completed all steps in a reunification plan within their control, because they do not have access to safe and stable housing. The trauma of this separation can have serious consequences in terms of children's ability to learn and may cause them to act out in school.

Frequent moves can also adversely affect childhood education. As one participant expressed, if a family moves from one side of town to the other, the kids are uprooted and may have to change school districts. Their education is destabilized. One resident at NCI reminded us of how this type of instability in childhood is often behind instability in adulthood:

***"I was put in the foster system, moved around here in Gallup..., Texas, Arizona. My school system was bad to moving everywhere. Then my family became***

***people on the streets. So anywhere I slept was my house under bridges in the Hills. Abandoned houses, apartments, shelters, jails.”***

Some participants expressed frustration with the common belief that childhood education can help people obtain housing stability in adulthood, where not accompanied by the acknowledgement that housing instability itself contributes to poor educational outcomes. Said one participant:

***“Telling parents to support their children’s education while actively threatening to evict them and their children demonstrates a failure to grasp how seriously systemic inequities can undermine parenting efforts.”***

Conversely, when children know they have a secure home, one participant said,

***“they can just blossom.”***

Some participants discussed the impact of homelessness or housing instability on adult education as well, stressing the need for basic needs to be met before people can focus on advancing their education. Said one participant:

***“I can’t concentrate on signing up for school if I’m hungry. I can’t sleep at night because I’m out in this corner, and someone might beat me up, how can I get anything done?”***

Conversely, having safe and stable housing can make it possible for adults to pursue educational advancement. One participant reported seeing residents of the Lexington Hotel, which used a Housing First model, pursuing degrees, including one who got certified as a medical assistant and was able to find work in that field. Similarly, Youth Shelters staff reported that because their program is designed to include self-determination (one of the principles of Housing First), education is encouraged as a stepping stone to success. A youth participant receiving services through the program expressed:

***“My hope for my future is to go to college.”***

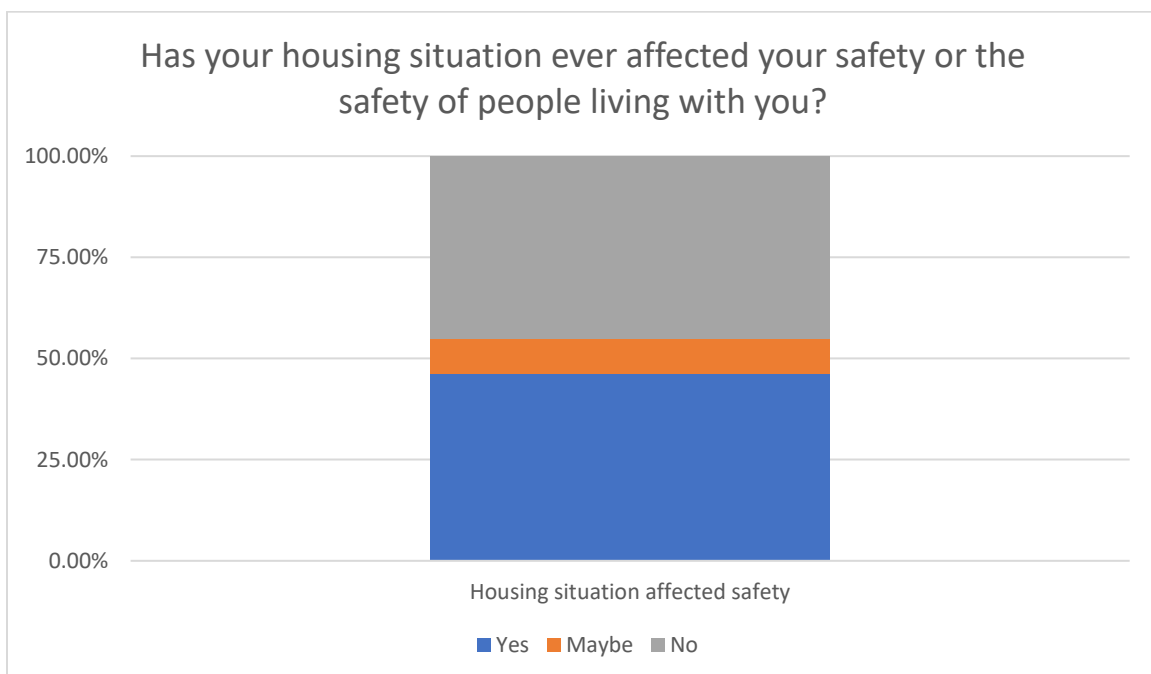
### VIII. Safety (Health Determinant #3)

Our third and final health determinant was safety. Gallup sees multiple exposure deaths every winter, generally related to homelessness, trauma-related alcohol dependency, or both. Gallup residents also face safety risks related to interpersonal violence and crime. Gallup was listed as one of the top ten cities in the nation for incidence of Missing and Murdered Indigenous Women and Girls by an Urban Indian Health Institute Report in 2017. People who lack safe and stable housing are at greater risk of death or injury from exposure, crime and interpersonal violence.

#### Short survey results

The majority of our short survey respondents reported that “yes” or “maybe” their housing situation had affected their safety or the safety of the people living with them. Figure VIII.1 shows this result.

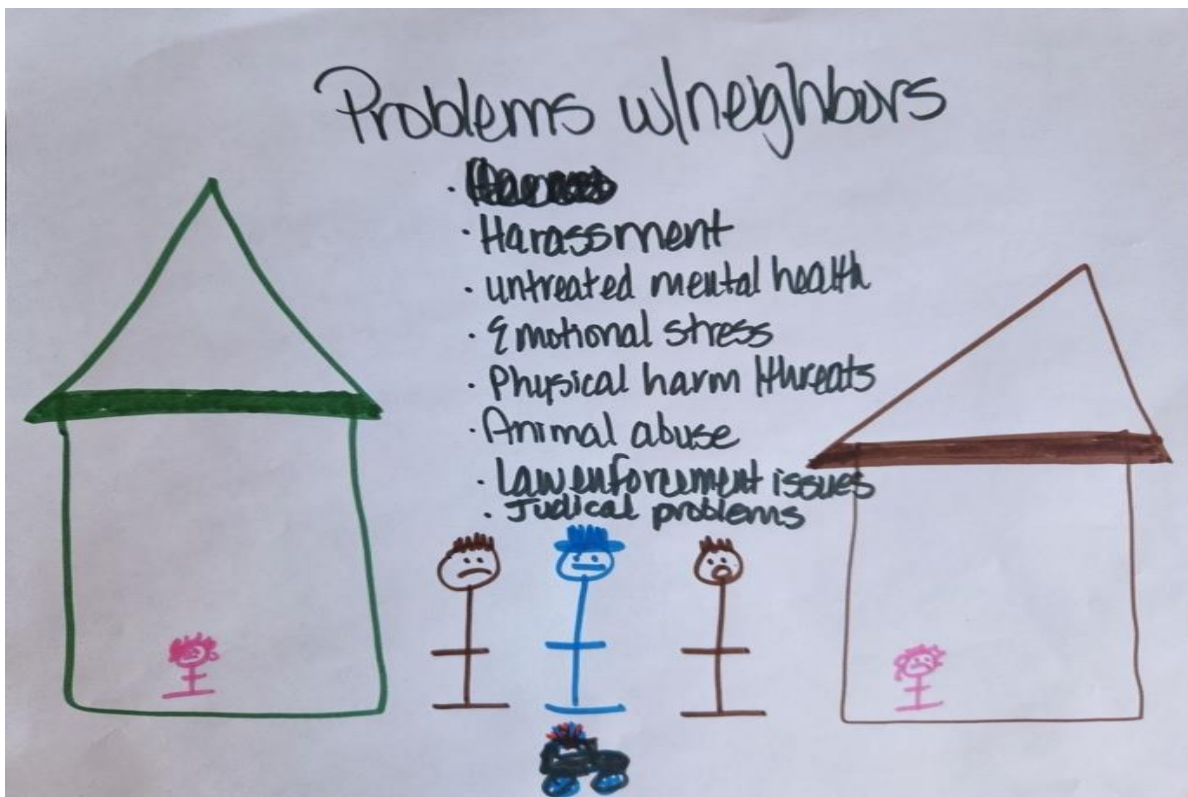
**Figure VIII.1. Housing and Safety – Short Survey**



**Of those who reported ever being evicted, 62.5% (n=20/32) said that their housing situation had affected both their health and their safety.** Similarly, of those who reported ever being threatened with eviction, 64.9% (n=24/37) said that their housing situation had affected both their health and their safety.



Respondents reported clear instances of how their housing situation had affected their safety, both in terms of the overall safety of their living spaces and their safety from threats and crime. One reported a situation where her roof caved in and mold grew from water damage, and there was no heat during the winter. Another respondent reported their worst housing experience was “being threatened by our landlord.” Another mentioned “vandalism.” Still another reported “rude [property] managers making threats.” One respondent reported: “My neighbor keeps yelling, yelling, yelling for no reason, three times a month. Scares my kids. I tell my landlord, call the cops, but nothing is ever done.... Our kids are scared of him and so are we. We’re trying to find a new place to live but can’t find anything right now.”



“Problems w/neighbors.” Drawing by Community Listening Session Participant, October 2021

Finally, another reported:

**“Living in a tent in the hills and left to work and returned to find everything gone, including [the] tent.”**

Focus group and interview results:

We also asked participants in focus groups and one-on-one interviews how they saw community members' safety being affected by their housing situation. They shared the following:

***“When people discuss community safety, the focus is generally on the safety of people who have homes, but people who do not have homes often face greater risks to their safety.”***

In fact, pointed out one participant,

***“the fundamental definition of having housing is that it’s a safe and secure place to live. If you don’t have a home, you’re not safe and secure.”***

One participant invited us to consider how exposed people are when unsheltered:

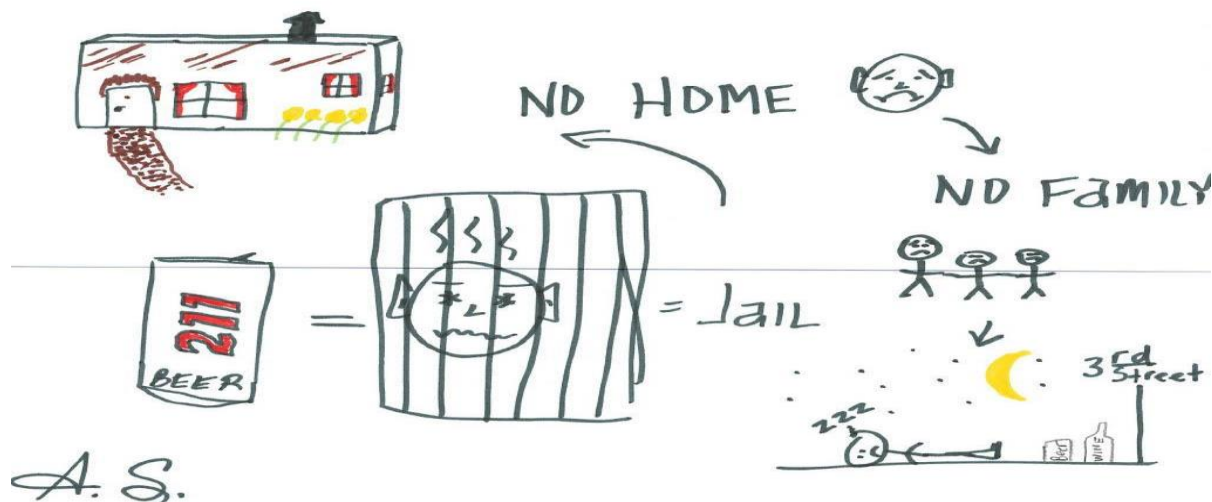
***“imagine that, you’re in your home and hear a noise, you’re freaking out. Imagine being outside and waking up and someone is hitting you.”***

Participants reported that homelessness makes people vulnerable to being attacked, injured and robbed, and leads to brain injuries. One participant described

***“gangs of predators looking for someone who’s intoxicated, vulnerable, elderly. People who are outside have no place to go when they are safe. They will just ‘go walking.’ Predators know who’s getting a check.”***

Participants, in addition to reporting that unhoused people are frequently beaten and robbed, also conveyed accounts of people drowning when sleeping in arroyos, having limbs amputated before of frostbite and being attacked by dogs.

Sexual assault is “prevalent” and “mainstream” for unsheltered people, reported out participants. If, and when unsheltered people are able to find a home with family, they may bring the trauma of sexual assault and rape home to families and children.



Drawing by Community Listening Session Participant, October 2021.

Participants also shared that the trauma of homelessness contributes to substance abuse, further endangering people. Explained one:

***“When people aren’t safe and secure, they turn to drugs and alcohol as a way to anesthetize the pain, engage in questionable behaviors in search of community and happiness.”***

Homelessness also puts people at risk of dangerous health events because of the difficulties people face accessing non-emergency treatment, storing medications and keeping clean. If you don’t have a home, explained one participant, and

***“If you’re diabetic and get a wound, you have to clean it...Where will you store bandages, your medications?”***

Lack of ready access to housing also endangers those who *do* have homes, according to our participants. Some participants reported situations in which elders who had been able to obtain housing were preyed upon by others who moved themselves in by force. People who are experiencing domestic violence – often women and children - are more likely to stay with abusers because they do not have a safe place to go, which permits ongoing abuse while also contributing to isolation of abuse victims... While victims of abuse, if properly supported, may be able to secure orders of protection to remove abusers from the household, this may still lead to homelessness and lack of safety on the part of the party accused of abuse. One focus group participant shared that he had lost his housing because of an order of protection and had been homeless for two years as a result. Just as some people may stay with abusers because of lack of options, some people experiencing abuse may also hesitate to take protective action to remove the abuser if there is nowhere for the abuser to go. Similarly, young people who live with parents or other family who are heavy drinkers or drug users may want to leave to break the cycle of addiction, but

***“they have nowhere to go so they can’t get out of that sphere of influence.”***

A young person now receiving services through Youth Shelters & Family Services reported that their mental health at home was

***“pretty bad, due to arguments I had [with a relative.] She always pushed me into doing things I never enjoyed doing. She believed that I would turn out to be alcoholic, but she is wrong.”***

Youth Shelters & Family Services staff, in addition to providing housing and support to youth who are homeless or at imminent risk of homelessness, accepts youth who are fleeing from domestic violence. Participants reported that there is a lot of family abuse, alcohol and drug use in Gallup with some being exploited by the sex industry. Most who enter the door, they reported, placed safety from a family member as their number one priority. Youth receiving services were “relieved;” “surviving” the night is not necessary because they “don’t have to worry about where to sleep.” One youth participant housed through the program expressed:

***“[I] want kids to know it is okay to find help when your parent or guardian is mentally abusing you.”***

One participant discussed how housing stability improved overall neighborhood safety, saying:

***“If you know your neighbors, you know that’s not their kids trying to get into their car, and can report it.”***

Frequent moves make this type of mutual protection more difficult, because neighbors do not have the chance to get to know each other well.



Drawing by Community Listening Session Participant, October 2021.



## IX. Community Views on Improving Housing Policy

We asked survey participants, focus group participants and interviewees how they thought housing or housing program services in the City of Gallup could be improved. We also discussed the Housing First model with focus group and interview participants and sought feedback on how widespread use of such a model would impact Gallup. We received the following input:

Numerous participants complained of the cost of housing. Some also complained of the cost of maintaining and repairing rental housing, although landlords are legally obligated to cover repair issues when not due to tenant negligence. Some participants highlighted the need to make home ownership options, not only rentals, available to low-income people. Some participants emphasized that while financial literacy education can be valuable, it focuses only on the perceived shortcomings of potential homeowners, and misses some of the structural issues that bar people from becoming homeowners, including racialized disparities in access to credit. One participant discussed the fact that although there are now programs allowing people to take out mortgages for homes built on trust land, there is no loan officer physically present in Gallup for this type of loan.



Drawing by Community Listening Session Participant, October 2021.

### **Removing economic barriers to accessing housing:**

The most common recommendation we received was the development and maintenance of more affordable and low-income housing.

**Removing non-economic barriers to accessing housing:** Many participants also lamented the non-economic barriers in place that prevent people from accessing housing, and recommended removing as many barriers as possible. These non-economic barriers can be broadly categorized into unintended barriers to accessing housing, explicit restrictions that disqualify people from low-income and affordable housing, and preferences or biases that make it more difficult for some to access housing despite being eligible.

#### Unintended barriers

One survey respondent lamented the overall difficulty of accessing housing in Gallup:

***“Trying to get housing in Gallup is hard because nobody tells you where to go, it’s like being stuck, only place to go is the shelters.”***

An NCI resident recounted:

***“looking for apartment but they asked for a bunch of things that I don't have to get an apartment.”***

Participants recommended better information for the public on housing options.

One unintended barrier mentioned included difficulty filling out long paper applications for low-income housing. A review of paper applications for low-income and affordable housing complexes in Gallup shows some application forms are a few pages, while others are dramatically longer (for example, last we checked, just the “Pre-Application” for Gallup Housing Authority was 25 pages long). As one participant pointed out, “our community has a fifth grade reading level,” and “shame comes from not being able to read and write well.” The shame of asking for help with forms, the lack of readily available help with forms and the difficulty of the forms themselves can prevent people from applying for badly needed housing, or lead to their applications being rejected as incomplete. Although people with low literacy and education levels are more likely to need affordable housing, the difficulty of long paper applications can have the unintended effect of weeding many of those very people out of applicant pools. Participants recommended simpler applications and more assistance filling out low-income housing applications.

Even where people successfully complete initial applications, they may have significant difficulty following up on applications while on wait lists. When people are housing insecure, they often lack a set mailing address, meaning that if they are notified in writing that they have reached the top of a wait list, they may miss the notice and be removed from the list. Many lack regular phone service, are frequently without minutes or phone signals or do not have voicemail set up, meaning that they may also easily miss phone notifications. The waiting process can also take an emotional toll. One participant shared her experience helping people to apply for housing, reporting:

***“Some people were expected to call once a week. They’re making me call and all you’re telling me is no. It’s heartbreaking letting them down week after week. It feels like we’re pushing them down more.”***

Participants recommended simpler application processes and more assistance throughout the process.

Virtually all low-income and affordable housing providers require documents to verify the identity of applicants, though most have leeway in what documents they may accept. This presents another serious barrier for people who are attempting to come out of homelessness, most of whom have lost such documents through theft or simply through having no secure place to store them. In the words of one participant, “One thing government systems can get so good at is complicating the situation more by requiring so many documents for verification on the littlest details.” Participants did not make specific recommendations to address this problem. Housing providers and policy-makers should further consider this issue.

### Explicit restrictions

Low-income and affordable housing projects funded through the federal government often include explicit restrictions that disqualify people who may have the greatest need for housing, including people with certain felony convictions, people with outstanding warrants, and undocumented immigrants. One participant listed as her one of her two worst housing experiences.

***“Being told I don't qualify because of my children's father's background. Even after he completed everything and was cleared.”***

Some participants highlighted the need to seek resources for low-income housing that met the needs of those who were not eligible to rent through existing affordable housing programs. One participant recommended that housing providers should be “less strict with qualifications.”

### Landlord preferences and biases

Others may be prevented from accessing housing because of preferences adopted by individual landlords or implicit biases of landlords. Some service providers conveyed reports from community members about being treated differently than other tenants because of race or tribal membership, status as victims of domestic violence and sexual orientation or gender identity. LGBTQ youth sometimes find themselves unsheltered because family has rejected them and kicked them out, and some landlords, though it is illegal to do so, turn same sex couples away. Participants did not make any specific recommendations regarding this issue, which requires further thought.

### Self determination

Some people may turn down available housing because of conditions placed on the housing. One issue mentioned by several respondents was difficulty finding housing that allowed pets and recommended more pet-friendly housing.

Another consumer preference issue raised by participants (and discussed in more detail below) was the need for housing and shelter that did not require people with alcohol dependency or substance use issues to be sober or in treatment as a pre-condition to being housed, as some people will opt to stay on the street rather than commit to treatment.



Drawing by Community Listening Session Participant, October 2021

Participants familiar with both Housing First and various recovery housing models emphasized that while housing for those with substance or behavioral health disorders should not be conditioned on willingness to engage in treatment, treatment as well as sober living options must be available for those who want them. As one participant stated: “people in early recovery generally don’t want to live in an apartment complex with people who are actively using.” For that reason, this participant urged, there must be options available both for sober living and “wet housing.”

One participant lamented that the few housing options which tend to be available to those transitioning out of being unhoused are very isolating, reporting that some people who previously lived in homeless encampments miss the sense of community that encampments provide. This participant recommended exploring options using the Oxford House model, where people in recover can share living spaces, should be explored.

***Removing non-economic barriers to maintaining housing:***

Non-economic barriers may also interfere with people’s ability to stay in their housing once they have been able to access housing. A common issue that can endanger housing includes alleged disruptive or loud behavior. This may be the result of domestic abuse by someone inside or outside the household and may also be the result of one or more household members having an addiction, psychiatric disability, or both.

While some participants complained of landlords unwilling to evict troublemakers, other participants recommended support for programs that could intervene to address the underlying issues, rather than moving straight to eviction. Some examples given of supports that can be provided to avoid eviction are certified peer support workers, case managers, early childhood intervention programs, domestic and sexual violence victim advocates and legal services.

A number of survey respondents complained of poor conditions in rental housing and failure of landlords to address them. These failures may lead people to move out or pay for their own repairs rather than engage in confrontations with landlords. Some respondents highlighted the need for more habitable housing, and one recommended stricter code enforcement. Two respondents specifically recommended adoption of policies to allow tenants to voice concerns without repercussions.” While it is already illegal under state law for landlords to retaliate against tenants who request repairs or voice concerns, the fact that respondents recommended policy changes in this area points to a need both for better enforcement of existing laws and for community education about tenant rights.

**Creating and maintaining sufficient and appropriate emergency shelters:**

Some participants discussed the lack of sufficient emergency shelter in Gallup, and how our emergency shelter system could be improved. Specifically, participants suggested:

- more shelter beds
- more shelter beds for women, children and families
- pet-friendly shelters

- sober living options and expanded treatment programs
- “homeless shelters built for anybody in need of shelter. There shouldn’t be much requirements besides actually being homeless or have nowhere to go.”
- a “wet shelter,” meaning a shelter not conditioned on sobriety or willingness to engage in treatment and without any minimum stay requirement, but welcoming of anyone who needs a place to sleep safely and away from cold and bad weather



Drawing by Community Listening Session Participant, October 2021

**Feedback on Housing First:**

“Housing First” is a model which starts with the assumption that everyone has a right to housing, and that people need housing before they can obtain health and wellbeing. Under a Housing First model, people who want and need housing are immediately placed in housing, regardless of whether they are deemed “ready” for housing, and those who need supports to maintain their housing are offered such support. The five basic principles of Housing First are:

1. Immediate access to housing with no pre-conditions
2. Participant Choice and Self-Determination
3. Recovery Orientation
4. Individualized and Participant-Driven Supports
5. Social and Community Integration

For more detail on these principals, please see Appendix B, a description of Housing First as adopted by the City of Tucson, Arizona, also available at <https://www.tucsonaz.gov/hcd/housing-first> . Tucson is one of several cities which has



officially adopted Housing First as a policy. For an animated overview of housing first principles and animated summaries of each principle, go to <https://www.raincityhousing.org/social-impact/innovations/#housing-first-scroll>.<sup>50</sup>

In 2019, the national Community Preventive Services Task Force published a report after a systematic review of twenty-six studies comparing Housing First models, where people are connected with housing and supports with no housing readiness conditions, with “Treatment First” models, where participants are required to be sober or in treatment before they are given access to housing. The review found that clients in Housing First programs who were living with disabling conditions experienced significantly greater increases in housing stability, decreases in homelessness and increases in quality of life, when compared to Treatment First programs.<sup>51</sup> The reviewers also concluded that “the economic benefits exceed the intervention cost for Housing First Programs in the United States.” Because racial and ethnic minorities were at greater risk of homelessness, Housing First programs were likely to improve health equity. The report noted several data gaps where more study was needed, including in rural areas.

We asked service providers, including some who had worked using a Housing First model, to discuss Housing First and how it was likely to affect people in Gallup if adopted broadly. We received the following feedback:

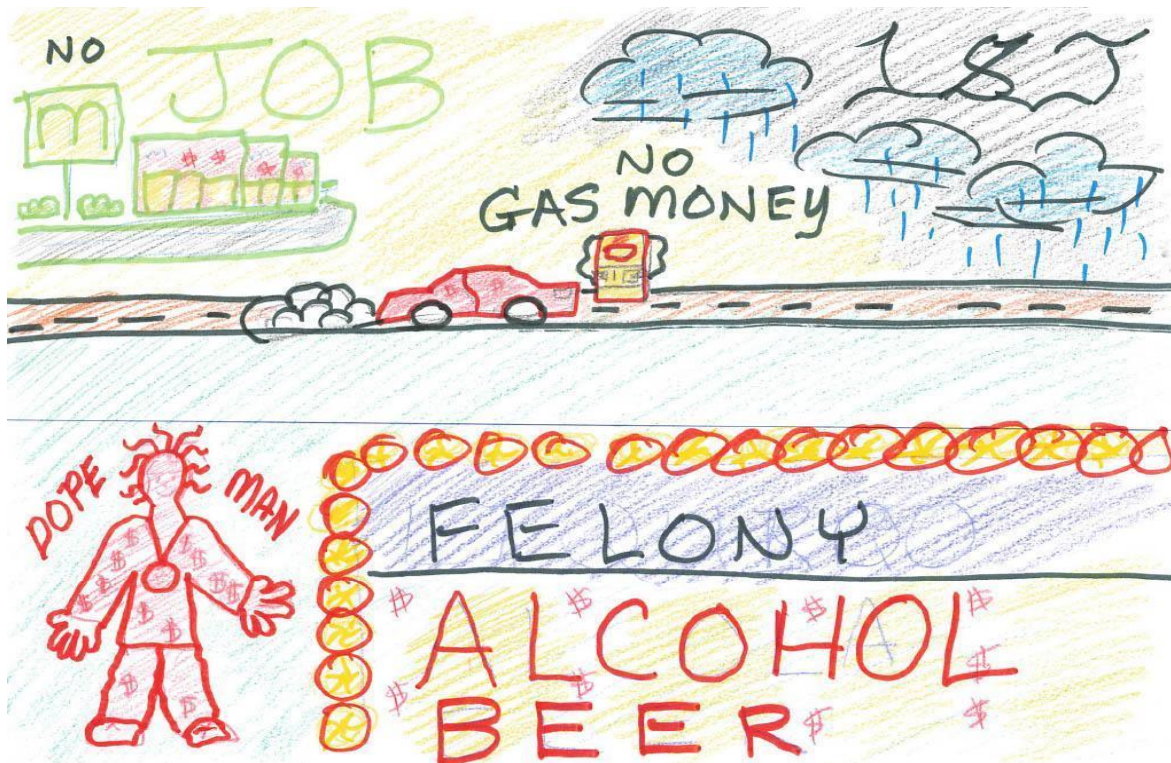
Most participants expressed support for a Housing First model. Several explained their support as a natural by-product of understanding Maslow’s Hierarchy of needs, a theory positing that people’s basic needs must be met before they will be motivated to fulfill more “advanced needs” such as self-esteem, love, and belonging. As one participant put it,

***“How can someone feel love and belonging if they’re being kicked or robbed in the street? If we’re not addressing the need for adequate shelter, safety and security, people can’t fulfill their potential.”***

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<sup>50</sup> Produced by Aaron Munro, animated by Michael Mann.

<sup>51</sup> Health Equity: Permanent Supportive Housing with Housing First (Housing First Programs) <https://www.thecommunityguide.org/findings/health-equity-housing-first-programs>



Drawing by Community Listening Session Participant, October 2021

According to participants, under a Housing First model, people are more likely to receive needed treatment for physical and behavioral health conditions, as well as for substance use disorders.

One participant who works with unhoused people and also has a personal history of being unhoused challenged the notion that people “want” to be homeless because some avoid shelters. This participant talked about the hoops unhoused people were often made to jump through in exchange for meager amounts of help, as well as the sense of stigma they had to endure. Said this participant:

**“Sometimes I would ‘choose’ to sleep outdoors. I imagine this is the same for some men who have family or friends they could stay with but don’t want to deal with the judgment, disappointment, shame. That’s why Housing First is needed. Just get people indoors and they can sort all that out...nobody deserves to have to make those choices.”**

A participant from Youth Shelters, which uses a Housing First model to place youth who have aged out of foster care into housing, reported that young people are more likely to be honest about unhealthy substance use if the Housing First model is explained to them, and they understand that their access to housing is not conditioned on sobriety. Because they are more honest and given choices, they are also more likely to seek out and engage in treatment. A participant involved in the Lexington Hotel when run by Care 66, which used a Housing First model, reported that once people were stabilized

and inside, service providers were able to connect them with primary care and, where needed, home health care, markedly improving overall health outcomes.

Participants also predicted positive impacts on other Social Determinants of Health were Gallup to adopt a Housing First model.

Participants emphasized the need to provide support to people after providing housing, not only before, including help with things such as transportation and case management to help people stabilize. For people with a history of homelessness or alcohol abuse, there also needs to be a sense of “ownership, having them take ownership of their efforts...” A resident at NCI discussed the need for support in getting off the street:

***“Yes, I need support still, I have to ask for help because my goal is to get me a place to live. I'm tired of the street. I'm tired of roaming around on the streets.”***

Several participants proclaimed the need for service providers and decision-makers to shift their way of thinking about homelessness and housing instability. One participant lamented that most current programs are...

**“so black and white: people need to be sober. We need to get out of that type of thinking.”**

Another participant compared traditional approaches to homelessness, which often condition housing on a willingness to engage in treatment, comparing this to withholding food from a diabetic because the diabetic had failed to get blood sugar under control. A participant who was involved in running Gallup’s “Wellness Hotel,” which provided shelter, food, and medical care to unsheltered people to prevent the spread of COVID-19, reported that doing this work alongside medical professionals.

***“really opened our eyes... in the medical field, they don’t care where you’ve been, what you’ve done. They just treat you.”***

Participants familiar with the Housing First model discussed the extensive research showing that people are more likely to become healthier and successful in treatment if they are first given housing without strings attached, as opposed to housing conditioned on first engaging in treatment. Others mentioned the extensive research showing that overall community health care costs decreased when Housing First was implemented, as people in housing are far less likely to need emergency room visits and more likely to receive primary and preventative health care.<sup>52</sup>

Overall, there was broad agreement that a Housing First model was needed. One NCI resident wished things would move faster in improving Gallup’s housing situation:

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<sup>52</sup> See, e.g., <https://endhomelessness.org/resource/data-visualization-the-evidence-on-housing-first/>, with links to a number of studies on the Housing First Model



***“I think it's a good plan. Well, I think it should be done before this winter. I don't really see what's the holding this plan back.”***

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Participants agreed that one benefit of a Housing First model is that it saves money overall. As one participant put it,  
**“what you're spending to keep someone homeless is a lot more than you would spend to help them have housing.”**

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Another participant echoed this, stating that Housing First is ...  
***“primarily data driven. Oh, here's the cost of not housing someone on public services, on tax payers, here's the cost of housing someone, it's way less. It's pretty obvious. The only thing standing in the way is your own ideology.”***

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Participants discussed the need for more community education about the Housing First model, and expressed concern that at times;  
**“people don't want the education. They want to think they already know what the problem is.”**

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Another NCI resident lamented his loss of housing and pleaded for change:  
***“One time I had a beautiful home with my wife and kids I would like to have that again in my life so please God help all homeless.”***



Drawing by Community Listening Session Participant, October 2021

## X. Summary of Findings and Policy Recommendations

This Health Impact Assessment found that homelessness, substandard housing and housing instability all impact economic stability, childhood education and safety, all important social determinants of health. Increased availability of affordable and safe housing and a simplified process for accessing affordable housing would likely improve community health outcomes. In particular, removing housing readiness conditions, including sobriety or willingness to engage in treatment, would allow people in crisis to stabilize and increase their ability to take care of themselves and engage in treatment where needed, improving community health outcomes. Finally, stronger safeguards in place to prevent loss of housing would increase housing stability and improve community health outcomes.

Based on these findings, we recommend the following actions:

1. We recommend that the City of Gallup and McKinley County each enact resolutions adopting Housing First as the official approach to combating homelessness and housing instability in Gallup and McKinley County.
2. We recommend that the City of Gallup and McKinley County jointly fund a position for a full time Affordable Housing Coordinator.
3. We recommend that the City of Gallup and McKinley County provide necessary matching funds to leverage larger funding sources for the development and operation of affordable housing, with preferences given to projects using a Housing First model.
4. We recommend that the City of Gallup and McKinley County create a Housing Equity Advisory Committee to provide input into housing policy, including policies to increase equity in housing, policies to increase access to safe and affordable housing, and ways to strengthen safeguards against housing loss.

The McKinley Community Health Alliance's Housing Health Impact Assessment group began its work on its Housing Health Impact Assessment right as COVID-19 hit McKinley County. The pandemic created immense challenges for the type of community engagement needed to plan policy that is truly responsive to community needs. While the publication of this report is the culmination of many, many hours of productive community conversations, we see the publication of this report as only the beginning of a continuing process of engaging with those most affected by housing policy in this city, county and region. Our group continues to meet regularly to work toward improving our community's housing situation. We are grateful to the New Mexico Foundation for providing us with a Native American Recovery Fund Zone Grant to move this vision forward. We are committed to providing the City, County and community service providers with support identifying strategies, funding sources and other resources necessary to address the housing crisis in our community, and to make Housing First a reality in Gallup and McKinley County. Thank you for taking the time to engage with this report. Community members – particularly those most affected by housing policy – interested in joining us in our ongoing work should email us at [justiceingallup@gmail.com](mailto:justiceingallup@gmail.com).