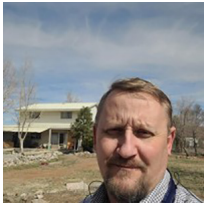


Gallup's 'missing middle'

Written by By Holly J. Wagner Sun Correspondent
Friday, 16 September 2022 03:42



Gallup's housing situation is dire. It's not just that housing is unaffordable, it's that there simply isn't enough housing to sustain the local population – much less growth – at any price.

Gallup's City Council declared a housing emergency in May and Gallup-McKinley County Schools is planning a 152-unit apartment complex to ensure housing for teachers. Businesses from the hospital to public service agencies to the school district cite the lack of housing as a big hurdle to recruiting and retaining workers.

"I have two police officers right now who are looking for houses in the \$250,000 to \$300,000 price range," realtor Jason Valentine said. "If we do nothing, Gallup continues to die. We're losing population overall."

A lot of the problem is the "missing middle" – homes that are sized and priced for young families moving up or empty-nesters looking to downsize. These people don't want to rent, they want 2-or 3-bedroom homes with yards for their children or grandchildren and pets to play.

A shortage of those homes clogs up the whole system, Valentine said. There's no place for renters and starter homeowners to move up, so they don't move.

In addition, low home ownership locks many people out of a key element to building generational wealth and sets off a cascade effect in the local economy.

"Home ownership is a big part of generational wealth," Valentine said. "McKinley County has

Gallup's 'missing middle'

Written by By Holly J. Wagner Sun Correspondent
Friday, 16 September 2022 03:42

twice the poverty rate of the state. The poverty in the community is partly because of [low home ownership].”

While residents miss out on building equity, the region misses out on collecting taxes from businesses, workers and local commerce.

“McKinley County is losing \$330 million a year in taxable revenue because people are choosing to go to Maricopa County [Ariz.], people are choosing to go to Bernalillo, people would rather live or shop in Cibola County than McKinley County,” Valentine said.

By Holly J. Wagner
Sun Correspondent