



Everyone Needs a Home

Getting Curious About
Housing in San Antonio

A Reflection Guide

KNOW YOUR NEIGHBOR.

San Antonio is our home— and our home is changing.

San Antonio is a city of great opportunity—and great limitations. Housing lies at the heart of both.

We are one of the fastest growing regions in the country, and that's not going to change. While locals have long known that San Antonio is one of the best-kept secrets in the country—incredible food, impeccable beauty, hospitable people—the word is now out. Businesses are moving here and expanding here. Colleges are growing.

According to the United States Census Bureau, nearly 20,000 people move here each year.

Growth like that always creates challenges, and San Antonio was already facing severe challenges. Every year, the United States government releases a list of the most impoverished cities, and San Antonio ranks near the top almost every year—in 6 of the last 10 years, we were #1.

We're also one of the most divided in terms of wealth and poverty. In 2016, the Economic Innovation Group compared ZIP codes across the country and found that San Antonio had the widest gap in the country between its wealthiest ZIP code (78258) and poorest (78207). Of course, we know the problem is not limited to those two neighborhoods. Across San Antonio, some children have every opportunity to thrive, with plenty of resources for education, play, and mental and physical health, while other children face blockades at every turn.

Again: We're booming as a city. But we're also broken in important ways. If San Antonio families are going to do better, we need a city where everyone can thrive.

Look: We know these issues are complicated. And intimidating. That's why Know Your Neighbor is inviting everyone to better understand some of the complex challenges we're facing. When we understand the issues, our neighbors are facing, we are better equipped to join together and start searching for solutions.

An invitation to get curious.

This booklet is a brief guide to understanding the challenges San Antonians face when looking for something all of us need: a home.



The guide can stand on its own, but you'll get more out of it if you first watch two videos:

- ***Making San Antonio***: a quick overview of our city's history of development
- ***Everyone Needs a Home***: an introduction to the housing challenges facing us today

You can find both videos at knowyourneighbor.com/housing.

You can work your way through this guide on your own, and you'll see prompts for personal reflection at the end of each section.

We hope this guide to housing basics is an invitation to get curious—and to keep learning. You'll become acquainted with key facts, get to know some housing history, and hear—via the videos—from community members and other experts.

This booklet is not a housing policy primer. It's not a guide to advocacy. It's also not about how to find an affordable home or invest in the affordable housing market.

Instead, this guide is an invitation to curiosity. It's a prompt to ask questions. It's a tool for reflection.

If you would like to learn about this topic with a group, we have an accompanying discussion guide to help you engage in conversations about housing. Our goal is to get us all thinking about why housing is an issue we need to address together.

It all starts with how we live.

Everyone needs a home. It's hard to imagine a more essential truth. Homes are as basic as food, water, and clothing—without them, people can't survive, families can't stay together, and communities can't form. Homes are the building blocks of who we are.

Everyone knows this is true, but as several studies have proven in recent years, it's even more true than most of us realize.

Homes—and the collections of homes we call “neighborhoods”—shape who we are. The Harvard economist Raj Chetty and his Opportunity Insights lab have given us reams of data to prove that the single most powerful predictor of who a child will become is the neighborhood in which she is born. Looking at evidence from millions of American households, they find that a child's lifetime outcomes—her education, her job possibilities, the family she eventually raises, and even her mental health, physical health and lifetime expectancy—can be predicted based on the home in which she is born.

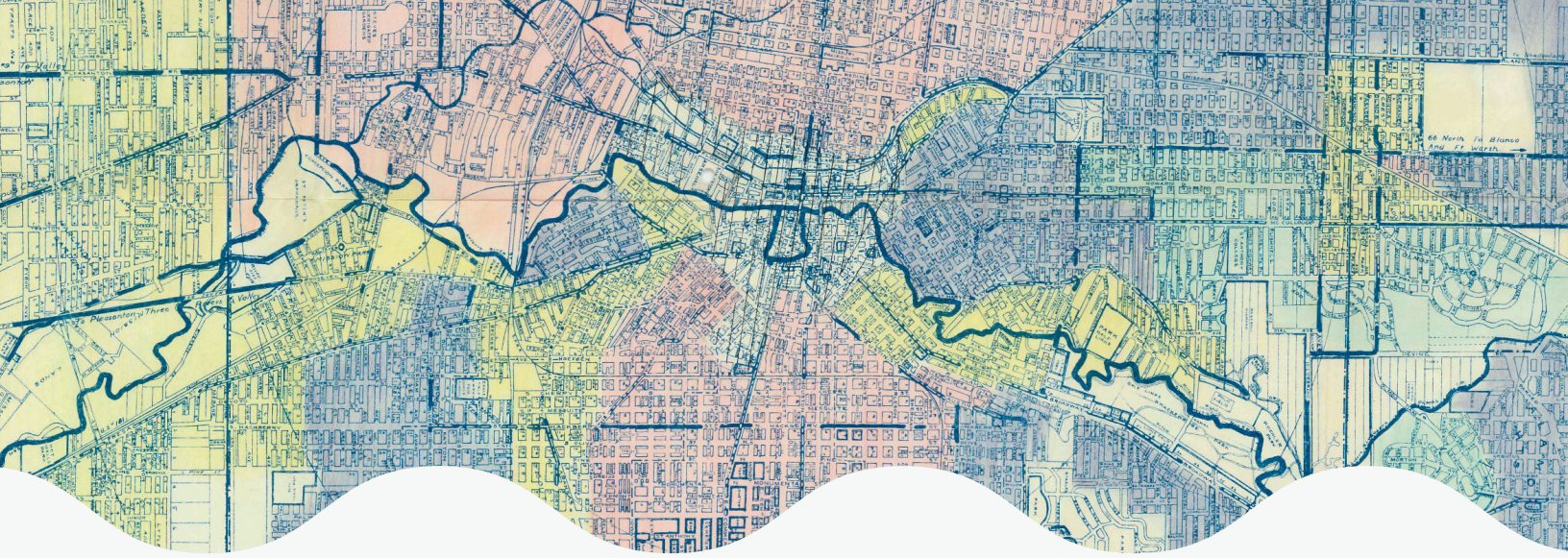
If people matter to us, then their homes matter, too.



Reflection: Your Childhood Window

Think of a window you remember from your childhood. It might be your bedroom, a family room, or a window over the kitchen sink. What did you see? Take two minutes to remember and reflect. You might jot down any feelings or distinct memories.

Exercise: Take a few minutes to free-write your reflection or speak it into a voice memo.



The past is still with us.

If you ever wondered why one part of town tends to be affluent and another part of town tends to struggle, your first instinct was likely not to pick up a history book. But if we want to understand why our homes and neighborhoods are the way they are, we have to begin by looking into the past.

Neighborhoods are not a naturally occurring phenomenon. They are designed, planned, and built on the basis of laws and regulations. Laws and regulations change over time. But the impacts of old laws and regulations can last a very long time. Most of us are familiar with the history of segregation in the United States. Every year, on the third Monday in January, we honor Martin Luther King, Jr.'s birthday with marches and tributes across the country. Indeed, San Antonio's MLK March is among the nation's largest, with upwards of 250,000 people turning out from all across our city. We do that because his life marked a turning point in our nation's history from legalized segregation of the races to integration of all public spaces.

Before the movements for civil rights in the 1950s and 1960s, it was perfectly legal to put Black kids in one school and white kids in another. It was legal to place a "Whites Only" sign outside your place of business.

Here in San Antonio, it was legal to make Mexican American kids enter a movie theater through a back door and sit in the balcony. It was also legal to create whole neighborhoods where only people with white skin could own, rent, lease, or even occupy the houses. Several prominent neighborhoods—Alamo Heights, Monte Vista, Alta Vista—began that way.

The U.S. Supreme Court passed a series of laws outlawing segregation in the 1960s—first for schools, and eventually for housing, too.

But changing laws doesn't lead to changed neighborhoods. Neighborhoods are built deep into the ground of a place—think of all the ditches for drainage, pipes for sewage, streets for driving and sidewalks for walking. Think even of the quality of wood and stone and concrete that some homes enjoy compared to others. Built environments can't change overnight. They're permanent—at least for a generation or two or three.

When we created whole neighborhoods for people whose skin was not white, we did not just create them for those people—we created them for their children and their children's children. Indeed, the neighborhoods San Antonio created 100 years ago for white people, Black people, and Mexican people can still be seen in the way our city is divided today.



Reflection: Neighborhood Archive

Think of your neighborhood. Think of one object that would represent its deep past—the land before it was a neighborhood. Think of one object that would represent its beginnings—the people and businesses that settled it, or perhaps a legal document that made it possible. Think of one object that represents the neighborhood as you know it today.

Exercise: Drive or walk around your neighborhood. Take photos or make note of what you see in light of what you've learned so far. What did your walk tell you about neighborhood? What did you see? And what is missing?



Housing is hard.

Like an onion, housing issues are layered, smelly, and kind of hard to work with. And sometimes they make us cry! ***But we can handle hard things.***

When people start to learn about the causes and effects of housing issues, often they want to stop before they barely get started. That's understandable. It's even natural. Among the various challenges we're facing as a society, from education to healthcare to the environment, housing is one of the most complicated.

First, there's all that history we just looked at: deed restrictions, redlining, urban renewal. Already we're dealing with confusing, technical laws and their ongoing consequences.

And then there's the present-day stuff. Some of it is like redlining—unjust rules and polices that ought to be changed in order to make sure the housing market is fair. But even if you put those issues aside, you still have a massive, smelly onion with layers upon layers of complexity.

Start with all the strange acronyms: REITs, AMI, CHDOs, and about 100 more, and people in the housing space rattle them off their tongues with scary fluency. You could make a bingo card of acronyms while you watch our videos (for the record: Real Estate Investment Trusts, Average Median Income, Community-Based Housing Development Organization).

Then there is all the other weird jargon using words that make sense on their own but become indecipherable when you put them together: infill development; housing trust fund; land trust; Neighborhood Revitalization Strategy Area; participation loan; secondary market; smart growth; write-down. ***To start familiarizing yourself with these terms, check out the glossary at the end of this guide.***

It's hard to stay curious about housing when it feels like you need an advanced degree just to make it through a 10-minute conversation about it.



With all this complexity in view, it can be easy to check out of the conversation. Housing is hard for all of us to fully understand.

But the invitation here is not to check out. It's to check in with ourselves and those around us. It's to acknowledge that these issues are complicated, and there is no making them easy.

That's often what our brains crave when we're presented with complicated things. We want easy solutions. We want to jump to the end of the problem. Okay, so what's the answer?

A challenge like housing is big enough, deep enough, and layered enough that it's going to require patience from us. It's going to require humility to admit when we don't understand. And it's going to require that we keep talking about it—together.



Reflection: Word Association

Let's focus on one term: "gentrification." What other words come to mind for you when you hear that term? It might be nouns like "streets" or adjectives like "complicated."

Exercise: Take 2-3 minutes and make a list of words that your mind associates with "gentrification."

Now consider another term: "economic renewal." Make another list of words this phrase brings to mind.

One more: "displacement." Once more, jot down word associations. Look at your three columns of words. What connections do you see? What tensions? How do you want to use these terms going forward?

Let's get together.

The housing challenges we are facing as a city need two kinds of responses.

One response we might call structural—the laws, policies, economic tools and so on that drive how we create and pay for housing. These structures are mostly invisible, but they are nonetheless powerful. They are the legal and market-based infrastructure of all our homes and neighborhoods.

If we want to see different long-term outcomes for families and individuals in our city, we will need to make structural changes.

The other response is cultural—the deep, ingrained ways that we think about each other, relate to each other, and make life together. Culture is both something we experience and something we make. To paraphrase the journalist Andy Crouch, the way to change culture is to make more of it.

Often, people engaged in housing issues work mostly on the structural part. But we believe that the deep and lasting change we need is only possible if we also attend to the cultural part—if we come together to think and learn and listen. If we hear and know the stories of our neighbors. If we develop an imagination for what's possible in our city.



Reflection: Future Letter

Imagine someone a generation or two younger than you writing a letter 30-40 years from now. Maybe this is your grandchild, godchild, niece, or nephew. Maybe it is a student or mentee. Maybe a fictional, future resident in your neighborhood. Their letter is describing San Antonio at that time and expressing gratitude for the work that's been done over the last several decades to make it a place people love to live.

What would they say?

What version of the city are they painting?

What pathways do they name having been paved?

Exercise: Take some time to write a letter.



THANK YOU!



Now that we've started to peel away some of the layers of the housing onion, you have a decision to make. **You get to decide what role you want to have in housing in San Antonio.** And the only way to do this is by talking to others. By learning with and from others. For ideas on how to get started, visit knowyourneighbor.com/housing.

We can imagine a different way forward. We can join efforts that are already underway. We can give of our time, our money, and our influence.

But how and why you do that, and how committed you are to it long-term, is best shaped by talking to others.

We think we need to know and understand our neighbors.

Glossary



Distressed Housing

Older homes that have fallen into disrepair. Sometimes, residents of these homes receive notices telling them they are required to vacate the premises.

Deed Clearances

The challenge of proving that you own the home that you own. In many neighborhoods, deeds are in the name of deceased family members.

Single-Family Zoning

Laws that restrict neighborhoods from building multi-family housing, such as apartment complexes.

Section 8 and Housing Subsidies

Programs that provide monthly rental assistance to families with restricted incomes. Waiting lists for subsidies can be years long. Once obtained, subsidies can only be used in certain parts of town, often those where poverty is concentrated.

Tax Incentives

Public investments taxpayers make to support economic development, including housing complexes. Often, taxpayers are unaware of what kinds of development are being incentivized.

Gentrification

The root of this word is “gentry,” meaning “upper class people.” So literally, “gentrification” is the “re-peopling” of a place. But in common usage, the term has come to mean “economic renewal.”

Displacement

Residents of a neighborhood being forced to move elsewhere. Displacement is the often longterm effect of outside investment changing the economics of a neighborhood.

Concentrated Public Housing

The phenomenon of locating all of a city’s public housing in a single place or a small handful of places. In San Antonio, Alazan Apache Courts, Cassiano Homes, and the former Wheatley Courts are examples of concentrated public housing.

Short-Term Rentals

Think: Airbnb and VRBO. In places like San Antonio, the growth of short term rental markets have restricted the available housing stock for residents.

Evictions

The forced removal of someone from their residence for lack of payment or other infractions. In San Antonio, an average of 10-15 evictions happen every day.

Construction

Why can’t we just build more faster?

Cultures of Home Ownership

Some cultures assume everyone needs to own a home. Some cultures assume home ownership is impossible.