



# Making San Antonio

A Reflection Guide

KNOW YOUR NEIGHBOR.





# Introduction

Where do you live in San Antonio? Where do you go for work, to eat dinner, or to see your friends? Which neighborhoods do you consistently go to, and which neighborhoods have you only driven past? What is the pattern between the places you go and the places you never stop?

San Antonio ranks as one of the cities in the country with the highest levels of poverty and economic segregation. What does that mean? It means that people living in one neighborhood can have a completely different lived experience from neighbors living just 10 minutes away.

How did our city get to be so divided? It was designed that way.

San Antonio, like most other major cities in our country, was built along lines of race and economics. To understand where we are today, we must first look back and see how San Antonio was made.

# Turning Land into Lots

Beginning in the late 1800s, land started getting separated into lots. People could then purchase these lots or receive a lot as part of a land grant. However, not all lots were created equally.

Lots on the northside of town in neighborhoods like Alamo Heights and Monte Vista were large, and people were expected to build large houses on them. These large lots also came with a certain stipulation: only Caucasians could live there.

Meanwhile, lots on the Westside were incredibly small and would only allow for tiny, humble houses. The railroad tracks ran through this side of town and so did the cattle drives. Unlike the neighborhoods in the north, there were no race restrictions on these lots, so families of Mexican descent and other ethnic backgrounds were allowed to live there. Parts of the Eastside, home to many Black families, were also redlined. Deed restrictions largely remained in effect until the Fair Housing Act was passed in 1968.

So right off the bat, as San Antonio grew, white families were building large homes on large lots while Black and Brown families were building small homes on small lots with little infrastructure around them. With homes being the number one way for families to accumulate and pass down wealth, San Antonio's history of development gave some families a leg up while preventing other families from attaining the same opportunities.



## Reflection:

Think of the neighborhood where you grew up. What were the houses and apartments like? What were the schools like? What were the other families in the neighborhood like, both racially and economically?

**Exercise: Do you live in a house that was built before the 1960s? If so, do some research! Try to find the original deed for your house and see if your family would have been allowed to buy it when it was built.**

# Color-Coding Neighborhoods

After the Great Depression, New Deal legislation worked to revive the economy and credit markets. To do this, banks started categorizing existing neighborhoods, dividing cities into where it was “safe” for banks to loan money and where it was “risky.” This process is called *redlining*.

To classify a neighborhood as “safe,” most of the homes needed to be occupied, and the people who lived in them needed to be white. These neighborhoods were color-coded green (desirable) or blue (still desirable). In these neighborhoods, families could easily get mortgages to buy homes and loans to fix up their homes.

In neighborhoods classified as “risky,” the housing stock was deteriorating, and/or there was a nonwhite presence. These neighborhoods were color-coded yellow (declining) or red (hazardous). In these neighborhoods, it was hard to buy or sell a home, and it was challenging to get a loan to fix up your home.

With no means of financial investment, deteriorating neighborhoods kept deteriorating. These lines were drawn in accordance with the deed restrictions, and San Antonio’s divide kept widening.



## Reflection:

Think of the last time you applied for a loan or even a credit card. What was the process like? Why do you think you had the experience applying that you did?

**Exercise: Let's revisit the questions at the beginning of the Reflection Guide. Journal your responses for each: Where do you live in San Antonio? Where do you go for work, to eat dinner, or to see your friends? Which neighborhoods do you consistently go to, and which neighborhoods have you only driven past? What is the pattern between the places you go and the places you never stop?**

# The Blight of Progress

Now that San Antonio's neighborhoods were divided by race, the economic divide between different neighborhoods continued growing. Without access to loans and mortgages, and many times victim to predatory lending schemes, families on the Westside and Eastside saw their homes and surrounding areas falling apart and had few options for improvements.

In the 1950s, the city's plan for deteriorating or blighted neighborhoods was simple: if they were in areas the city wanted to use, they simply bought the land using eminent domain. With federal money available to rebuild areas, San Antonio took control of many Westside neighborhoods, pushing out the residents. Since their properties were not worth much, the money they received did not help them find new homes. This practice is how our city acquired the land to build I-10, the downtown UTSA campus, and the prison system.

And it wasn't just neighborhoods with dilapidated houses that were marked as blighted. Streets full of vibrant businesses, theaters, and shops were also condemned. In the eyes of city leadership at the time, "blight" also meant places where Brown and Black neighbors gathered.



## Reflection:

Think about what San Antonio built on the land seized by the city. What do these buildings and highways tell us about the priorities of the city at that time? How have past priorities shaped current realities?

# The Idea of Housing is Changing

Flash forward to today. We may no longer have set laws that segregate our neighborhoods, but the way we use houses now contributes to economic divides. We used to find the value in houses based solely on their use. More bedrooms meant more places for our kids to sleep. Houses were where we hosted neighbors and friends. We bought houses and lived in them for most of our lives.

Now, houses are valued not only for their use but for their speculative value. People are buying houses, including in areas that were once redlined, and are flipping them for much higher prices than they paid.

So, what does this do to our neighborhoods? When properties are flipped and sold, neighbors can find themselves pushed out of their homes because of rising property taxes. If the properties are turned into long-term rentals or short-term rentals like Airbnbs, these homes are now off the market for buyers for years to come. These unintended market effects put home ownership for many of our neighbors.



## Reflection:

In what ways do you participate in the housing market in San Antonio? Do you own a home? Multiple homes? Do you rent? In what ways do you benefit from the market, and in what ways do you struggle against it?

**Exercise: What would positive change look like in your neighborhood? Make a list of changes that come to mind and who they would effect.**





# Conclusion

As our city continues to rank as one of the most impoverished and economically segregated cities, we must look at how our history in order to understand where we are today. We also must reflect on our current actions.

Change is collective and gradual. Thankfully, many groups in our city are working toward creating positive change. Whether it's in housing, education, healthcare, or so many other areas, people and organizations are actively working to change the systems of our past and current day so that future generations will not feel the effects of decisions made many years ago, nor be subject to unfair practices today.

## Get involved and see how much good you can do for your neighbors!

- Attend a zoning meeting! Public zoning meetings are held on the first and third Tuesday of every month at 1:00 p.m. at 1901 S. Alamo.
- Learn more about the history of how neighborhoods were created. Start by reading *The Color of Law* by Richard Rothstein. If you want a San Antonio-specific book, check out *In the Loop* by David Johnson.
- Contact your city and state representatives to let them know you care about how we invest our public money in different neighborhoods. Tell them where you see more investments continuing to be made in more affluent parts of town versus areas that were historically prevented from accessing resources.
- Give your own time and resources to nonprofits dealing with issues of development and housing. Check out the San Antonio Housing Trust and local nonprofits such as Town Twin Villages, SA Hope Center, and Habitat for Humanity!

# Glossary



## **Deed Restriction**

Also known as restrictive covenants, these legal agreements limit how a property can be used. In this case, limits were placed on who could live in neighborhoods depending on their race.

## **Land Grants**

A gift of land or its use privileges from a government or other authority to an individual or institution. Land grants can be given as incentives, rewards, or to encourage settlement and development.

## **Redlining**

Redlining is a discriminatory practice in which financial services are withheld from neighborhoods that have significant numbers of racial and ethnic minorities.

## **New Deal Legislation**

This 1930s legislation included new constraints and safeguards on the banking industry and efforts to re-inflate the United States economy after prices had fallen sharply.

## **Predatory Lending**

Unethical practices conducted by lending organizations during a loan origination process that are unfair, deceptive, or fraudulent.

## **Gentrification**

The process whereby the character of a poor urban area is changed by wealthier people moving in, improving housing, and attracting new businesses, often displacing current residents in the process.

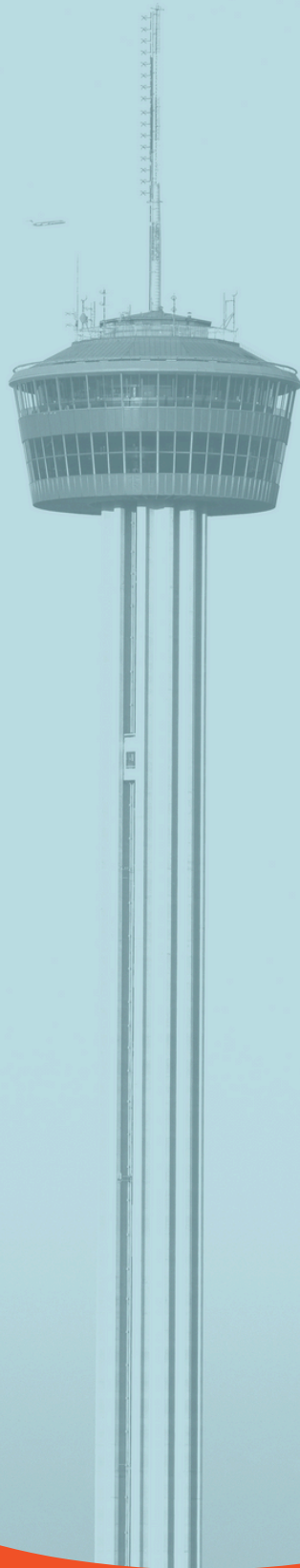
## **Economic Segregation**

The separation of people or residential areas based on income.

## **Eminent Domain**

The legal authority of a state or other entity to seize private property for public use without the owner's consent. The Fifth Amendment of the Constitution requires that the government provide "just compensation" to the property owner in exchange for the land.





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