COUNCIL OF GOVERNMENTS

ALAMO AREA

HOUSING FOR THE REGION

a three year study design

HOUSING FOR THE REGION - A THREE YEAR STUDY DESIGN

ALAMO AREA COUNCIL OF GOVERNMENTS September, 1969

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INTRODUCTION:

The provision of safe and pleasant habitation for man is one of the foremost goals of society and as such, should receive a very high national and local priority. Unfortunately, however, this is not the case and in most areas of this nation, both remedial and developmental action is desperately needed. In the San Antonio Metropolitan area and the urban and rural areas that adjoin it, there is a vast disparity in the condition and types of housing, varying from high rise luxury apartment buildings to packing crates hardly fit for animals. Certainly it is not reasonable to expect great uniformity in the level of housing since it is directly keyed to the financial condition of the occupant, but it is a moral outrage in contemporary society to find families living in the squalor that frequently exists in this region.

The problems with housing cannot be separated from other human considerations such as employment, income, education and health. As the housing study proceeds it will be continuously reviewed not as an isolated activity but rather as a function of the complex living patterns of the region.

The work program for AACOG's 1969-70 housing study will investigate and analyze those factors which contribute to current housing conditions. The study will also attempt to point out methods whereby member governments can begin to deal effectively with the housing situation from three viewpoints: (1) Rehabilitation, (2) Maintenance and the halt of obsolecence, and (3) The provision of an adequate supply of new housing.

The study design developed in the following pages is only a start towards a regional understanding of the housing problem. Real progress can only come when community leaders and the people of the region decide to deal forcefully and creatively with the current crisis in man's environment.

HOUSING PROBLEMS

ON NATIONAL LEVEL:

A. The Supply of Low and Moderate Income Housing

The Urban Coalition[1] calls for 1 million units/year, the Kerner Commission[2] for at 1.2 million units/year and the Housing and Urban Development Act of 1968 for at least 600,000 units/year, as a major step in overcoming the severe housing problem in the United States of America. Low-rent Public Housing programs, administered by the Housing Assistance Administration, supply 50,000 units annually. Rent-supplement and mortgage assistance programs, administered by the Federal Housing Administration supply 40,000 units annually. This total of less than 100,000 units/year only covers 1/6 to 1/12 of the required number. The disappointing appropriation of funds for the fiscal year 1969 simply augment the problem.

B. Construction and Land Costs in the Housing Market

One in every eight families now in the United States cannot afford to pay the market price for standard housing, that would cost no more than 20% of their income.[3] According to TEMPO, General Electric's Advanced Studies Center, housing costs have risen more and more lately, far more rapidly than the rise of incomes. The high priced housing and land costs tend to develop "quality neighborhoods" which mean economic and social segregation. According to the Federal Housing Administration figures from 1951-1966, there was a 21% rise in the price per square foot of an average residential building, in the same time period the average lot price has increased by 234%.[4]

Factors that have led to a rise in construction costs are:

1. High material costs.
2. Higher wage demands.
3. Banking interest rates have risen to 8½% +.
4. Outdated Building Codes and insufficient

1/ Subcommittee on Housing & Urban Development of the Urban Coalition, formed in July 1967.

2/ Kerner Commission, organized on July 29, 1967 at the request of President Johnson under Chairman Otto Kerner to study the causes of civil disorders.

3/ Brochure published by the Nonprofit Housing Center of Urban America Inc., May 1969

4/ This figure reflects nation-wide but not local conditions, however, increased land costs are a factor in the local area too.

Zoning Enforcement.

The Kaiser-Douglas Report[1] emphasizes the necessity of remedial actions at state and local level with Federal assistance power as persuasion. Codes and zoning are preventive and diagnostic actions: Before construction - zoning and subdivision regulations. During construction - plumbing and electric codes and building specifications. After construction - housing, health and fire codes.

5. Outdated construction methods:
New construction methods for mass production will have to be developed.

C. Poverty Problems

Unemployment, underemployment, lack of education, racial discrimination and social maladjustment, have been cited in numerous articles and reports as contributing factors to poor housing and housing conditions.

1/ Kaiser-Douglas Report = Summary by Louis Craig in the February 1969 issue of "CITY" of the reports presented by the National Commission on Urban Problems under Chairman Paul H. Douglas & by the President's Committee on Urban Housing under Chairman Edgar F. Kaiser. (both were authorized by Congress in 1965)

There should be and needs to be greater involvement of the poor in developing an awareness to the different kinds and types of housing programs and the formulation of these programs.

D. The Complexity of Federal Programs:

The complexity of Federal programs is not easy to comprehend. Processing delays are too long and involve far too much red tape. The very restrictive demands set up by agencies discourage innovations in housing. The lack of housing is generally indicated in the number of units deficient - no consideration is given to the lack of bedrooms per unit. Deficiencies in the unit count do not accurately reflect shortages on the number of bedrooms per unit. This is especially felt by large families. Overcrowding is a result. This tends to develop beligerent, hostile children with anti-social behavior.[2] [3]

2/ "The Large Poor Family, a Housing Gap" prepared by the National Commission on Urban Problems in 1968.

3/ "Community Action & Urban Housing" prepared by the Office of Economic Opportunity in November 1967.

Generally 25% of the income is for rents and 20% for mortgage payments on homes.[1] These figures need revision, with 18-20% being a more realistic evaluation. A very large in-between group (too poor for decent private housing, but not poor enough for publicly provided housing) are affected very negatively by the maximum-income limits required by various agencies.

Under 221(d)(3) Below Market Interest Rate (BMIR) the investment cost is $22,000. The Federal National Mortgage Association (FNMA) purchases the BMIR mortgages. FNMA has a statutory limit of $17,500 above which it may not purchase 3% interest mortgages. The $17,500 and not $22,000 (as stated in the law) is the figure actually used by developers.[2]

The Kaiser-Dougles Report concludes that agencies are becoming bogged down in the planning process or planning terminology at the expense of action.

1/ "Community Action & Urban Housing", for complete reference, see footnote 3 page 3

2/ "The Large Poor Family, a Housing Gap", for complete reference, see footnote 2 page 3

3/ "Agenda for Positive Action: State Programs in Housing & Community Development" prepared by the Housing Staff of the National Urban Coalition in November 1968.

Agencies are overweighted by multitude of committees and coordinating institutions. The existing institutions should strive to become more effective.

There are two major groups of programs, which are mainly corrective actions.

Federal Housing Programs and
Federal Community Development Programs.

SUMMARY OF FEDERAL HOUSING PROGRAMS[3]

Following is a brief outline and description of the programs.

I. HUD Programs: 1. Low-rent Public Housing.
2. Rent-supplement and mortgage insurance programs.
3. Other housing related programs.

II. Veterans Administration Programs.

III. Farmers Home Administrative Programs.

Brochure of the Nonprofit Housing Center of Urban America, Inc. published in May 1969.

HUD Handbooks on Various Sections of Housing Programs prepared by the U.S. Department of Housing & Urban Development, Washington.

"Catalogue of Federal Domestic Assistance" prepared by the Office of Economic Opportunity in January 1969.

I. HUD PROGRAMS

1. Low-rent Public Housing Programs: These programs are designed for families with low-incomes (welfare recipients to an annual income of maximum $5,000). The Local Housing Authority (LHA), created by state laws, receives financial and technical assistance from the Housing Assistance Administration (HAA). The LHA plans the projects, sets income limits, establishes rents and admission criteria. HAA pays the full capital costs of a project, but does not subsidize operating costs. If the LHA increases its services, it must either increase rents or defer maintenance - this tends to favor the admission of tenants from higher income categories. One widely critized feature of Public Housing-law is the fixed income limit, this either forces the tenant to move out or else try not to increase the income (stifles all initiative to self improvement). Public housing projects have thus become the haven of the poor, ill-trained and multi-problem family. 1/

1/ Kaiser-Douglas Report, for complete reference, see footnote 1 page 3

The massive, unattractive institutional appearance of older housing "PROJECTS" differentiates them in shape, size and character from ordinary apartments and houses, instilling in Public Housing-residents the feeling of being second-class citizens. The limitations on cost and design set up by FHA are too rigorous and are one of the reasons for the unattractiveness of such projects.

The Douglas Commission suggests small scale projects on scattered sites. This would reduce and partially alleviate the excessive standards in Public Housing construction.

These HUD programs, except the leased housing, require a "workable program" in the community.

There are various forms of Public Housing; the administering agency for these programs is the HAA.

a. Public Housing: The LHA builds the project and rents the units to low-income families.

b. Purchase of Existing Housing: Old houses in good condition or requiring rehabilitation.

Refer to "Catalogue of Federal Domestic Assistance" prepared by the Office of Economic Opportunity in January 1969.

c. Purchase of New Housing: Turnkey Projects:

Turnkey I: Development and construction of Public Housing by private developer.

Turnkey II: Private management of Public Housing.

Turnkey III: Housing project owned by LHA, provides the possibility of home-ownership.

d. Lease Housing: Old or new housing is leased and sublet to tenants. This program is a kind of rent-supplement form. It furthermore helps to overcome economic segregation, by leasing houses in better neighborhoods.

e. Modernization of Existing Projects.

f. Combination Housing: Low-rent housing is pocketed into areas with housing of higher income brackets.

g. Sale of Public Housing-units to the Tenants.

2. Rent-supplement and Mortgage Insurance Programs: The sponsor applies to FHA on behalf of future tenants for rent-supplement payments. Twentyfive percent of the tenant's income is used for rent with the Federal Government adding the rest. A tenant's income increases or decreases are reflected in the amount of the rent-supplement. (can never be more than 70% of the actual rent) Should the rent-supplement terminate, the tenant is not required to move.

Rent-supplement and mortgage insurance programs are more restrictive than other FHA programs, they affect the quality and appearance of these projects, discouraging non-supplemental tenants from wanting to live in them.

Rent-supplement programs can be of various forms. Sponsors can be - nonprofit corporations, cooperatives, builder-sellers and limited profit sponsors. They are screened by FHA for their motivation, continuity, background, housing related experience, financial stability, etc.

The community must have a "workable program" for the rent-supplement programs.

Refer to "Catalogue of Federal Domestic Assistance" prepared by the Office of Economic Opportunity in January 1969.

3. Housing Related HUD - Programs:

a. "Workable Program" for Community Improvement: (Popular Name "workable program"). It is a prerequisite for the following Federal Aids:

Urban Renewal
Concentrated Code Enforcement
Interim Assistance for Blighted Areas
Demolition Grants
Community Renewal Programs
Low-rent Public Housing

"Workable Program" certifications and recertifications are based on the proof by the community, that it is effectively using its resources to eliminate and prevent slums and blight. The Administering Agency is the Office of Community Development.

The four essential elements of a "workable program" are:

Adoption of an up-to-date Housing and Building Code.
Development of Local Planning and Program Processes.
Local efforts to expand the supply of housing for low and moderate income families and coordinated relocation-systems.
Plans for effective Citizen Participation in planning and other HUD assisted programs.

b. Assistance to Housing Sponsors and Developers: Federal Housing Programs rely strongly on nonprofit corporations, corporations sponsored by churches, ethnic groups, labor unions etc. Groups which sponsor and develop housing projects are eligible for Federal assistance.

c. National Housing Partnerships: This program was initiated in 1968, and is a merging of major industries and financial companies to help provide low and moderate income housing. This consortium is still in the development process. It purports to develop innovations in techniques, laws, fabrication systems, etc. connected with housing.

II. PROGRAMS OF THE VETERANS ADMINISTRATION

1. Veterans Farm Loans:

The loan quantity may not exceed 50% of the

Refer to "Catalogue of Federal Domestic Assistance" prepared by the Office of Economic Opportunity in January 1969.

loan amount or $4,000; non real estate loans cannot exceed 50% of the loan amount or $2,000. Eligible are:

World War I Veterans
Korean War Veterans
Members of Armed Forces
Unmarried Widows of Veterans

2. Veterans Home Loans: (Popular Name-G.I. Loans) It provides loan guarantees to assist veterans in obtaining credit on favorable terms for purchase, construction, repair, alteration or improvement of houses. In urban areas, private lenders make the loan. In rural areas, the Veterans Administration may make the loan directly.

III. PROGRAMS OF THE FARMERS HOME ADMINISTRATION:

1. Migrant Housing - Rental Housing for Farm-laborers: This program is for the elderly and families. The interest rate is 5% with a maximum Repayment-term of 33 years.

2. Farm Ownership Loans:
The maximum loan is $60,000 or the normal value of security, whichever is less. The interest rate is 5%, the maximum repayment-term is 40 years.

3. Rental and Cooperative Housing for Rural People: This program is for low and moderate income families and the elderly. It can be new construction, rehabilitation or repair, etc. Interest rates and terms vary accordingly.

4. Rural Housing Loans: This program provides loans to low and moderate income farmers and residents in rural areas and communities with population up to 5,500. Special interest-supplement payment provisions are possible, which can bring the interest rate down to 1%. Repayment-term is a maximum of 33 years. Housing can be new construction or rehabilitation.

5. Rural Self-help Housing Loans: (for groups of 6-10 families) Families who are going to occupy the housing, have to perform most of the construction work on their own under an expert's supervision.

6. Section 502:
This program provides new housing for low and moderate income families. Loans up to

Refer to "Catalogue of Federal Domestic Assistance" prepared by the Office of Economic Opportunity in January 1969.

$15,000, are allocated on state formula. The interest rate is 5 1/8%; the maximum repayment-term is 33 years.

a. Section 502 Special: For repairs up to $3,500. The interest rate is 3%.

7. Section 504:
Loans under this program are for repairs up to $1,500. The interest rate is 3%.

SUMMARY OF FEDERAL COMMUNITY DEVELOPMENT PROGRAMS:[1/]
Following is a brief outline and description of these programs:

I. HUD Programs:
1. Model Cities
2. Urban Renewal
3. Code Enforcement
4. Interim Assistance for Blighted Areas
5. Neighborhood Facilities
6. Open Space Land
7. Urban Beautification
8. Other Community Development Programs

II. Farmers Home Administration Programs:

1/ "Agenda for Positive Action: State Programs in Housing & Community Development", for complete reference, see footnote 3 page 4.

I. HUD PROGRAMS:[2/]

1. Model Cities:
Demonstration programs with financial and technical assistance to enable cities to improve the quality of their physical and social environment.

Target neighborhoods: in larger cities: maximum 10% of population.

in smaller cities: maximum 15,000 people.

Funds: Planning grants: 80% of development and planning costs for a five year planning program.

Supplemental grants: to the planning grants. No "workable program" is required for the community. The Administering Agency: Model Cities Administration

2. Urban Renewal:
A program to acquire and clear slums and blighted areas, for redevelopment, rehabilitation of structures, or for the combination of both. Federal grants cover 2/3 to

2/ "Catalogue of Federal Domestic Assistance", for complete reference, see footnote 3, page 3.

3/4 of the project cost; special grants are possible. Federal funds have to be supplemented by local contributions.

Relocation reimbursements are granted for individuals and businesses.

An eight year general neighborhood renewal plan and specific project plans with priority given to housing for low and moderate income families (20% of the redeveloped housing has to be for low-income) is the main plan of Urban Renewal activities. Federal surplus land for urban needs is acquisitioned. Citizen participation committees have to be formed.

Newly authorized neighborhood development program: (NDP) Under this program a contract loan or grant is issued annually for several contigious or non-contigious urban renewal areas. This system is intended to reduce the time between the decision of a critical condition of an area and the beginning of actual activities to correct these errors.

Refer to "Catalogue of Federal Domestic Assistance" prepared by the Office of Economic Opportunity in January 1969.

A "workable program" is necessary for both programs.

The administering agency is the Renewal Assistance Administration.

3. Code Enforcement: Grants are for 2/3 (or 3/4 for cities with 50,000 population) of the cost of a Code Enforcement Program. The area selected, should be predominantly residential, with code violations in twenty percent of the buildings.

The program operates three years, and its purpose is to restore the stability of basically sound but deteriorating neighborhoods by using code enforcements as a preventive action and by providing adequate public facilities.

This program is a supplement and not a substitute for a comprehensive urban renewal program.

The community must have a "workable program".

The administering agency is the Renewal Assistance Administration.

4. Newly Authorized Interim Assistance For Blighted Areas.

It is a short term action-program for critical issues, e.g. street repairs, structure demolition, etc. The grants cover 2/3 (or 3/4) of the planning costs and interim assistance program.

A "workable program" is necessary.

The Act passed in 1968, but no appropriations were made for the year 1969.

5. Neighborhood Facilities:

The grants cover 2/3 (or 3/4) of the redevelopment cost. The locality must furnish the remainder with the assurance of maintaining the upkeep upon completion.

A "workable program" is not necessary.

The Administering Agency is the Renewal Assistance Administration.

6. Open Space Land:

Grants up to 50% are possible to preserve and develop land for parks and recreation, with no "workable program" as a requirement. The Administering Agency is the Community Resources Development Administration.

7. Urban Beautification:

Up to 50% of the community's increases in beautification expenses are granted. The beautification program is for publicly owned land in urban areas, e.g. parks, streets, etc. The Administering Agency is the Renewal Assistance Administration.

8. Other Community Development Programs:

a. Comprehensive planning assistance (701)
   Grants = 2/3 of cost, the funds have to be supplemented by local funds.

b. Basic public waste and sewer facilities:
   Grants up to 50% of cost.

c. Advances for public works planning.

d. Public facility loans: For urban areas with population under 50,000. The mortgage-term can run up to 40 years.

Refer to "Catalogue of Federal Domestic Assistance" prepared by the Office of Economic Opportunity in January 1969.

e. Historic preservation: Grants up to 50% of cost.

f. New Communities: (popular name: New Towns) The Administering Agency is the Community Resources Development Administration, except for the 701 programs, it is the Urban Management Assistance Administration.

g. Community Renewal Program: (Referred to as CRP) This program provides grants to assist in preparing a communitywide renewal strategy covering the full range of renewal actions required to meet a locality's needs. This includes rehabilitation, code enforcement, redevelopment programs, capital improvements, social action, antipoverty programs, etc. Grants are for two-thirds of the cost of preparing, completing, or revising the Community Renewal Program. The community is responsible for remaining costs, which can be provided in budgeted items or in performance approved work (in kind services). A Community Renewal Program should identify slums or deteriorating areas; measure the nature and degree of blight; determine financial and other available resources needed to correct these conditions; identify potential action areas within the community and ensuing 5 to 10 year period. A typical CRP gathers information and prepares plans of action concerning the need for renewal and its economic basis, renewal goals and the resources available to accomplish those goals. Often this includes system analysis, operations research, PPBS, and application of other contemporary analysis methods. A "workable program" is a requirement.

II. FARMERS HOME ADMINISTRATION PROGRAMS:

1. Rural Renewal Loans:

Loans to public agencies and private non-profit corporations in low-income areas, that have been designated as rural renewal areas, (e.g. for consolidated land programs, flood control, etc.) The Administering Agency is the Farmers Home Administration (U.S.D.A.)

Refer to "Catalogue of Federal Domestic Assistance" prepared by the Office of Economic Opportunity in January 1969.

APPENDIX I: LEGISLATION OF FEDERAL HOUSING AND COMMUNITY DEVELOPMENT PROGRAMS.

FEDERAL HOUSING PROGRAMS:

I. HUD PROGRAMS:

Low-Rent Public Housing:

Public Housing:	42 U.S.C. 1401-1435, U.S. Housing Act 1937, as amended, Public Law 75-412, 50 Stat. 888.
Lease Housing:	42 U.S.C. 1421(b), U.S. Housing Act 1937, Sec. 23 as added by HUD Act of 1965, Sec. 103(a), Public Law 89-117, 79 Stat. 451, 455
	42, U.S.C. 1410(c), U.S. Housing Act 1937, Sec. 10(c) as added by HUD Act of 1965, Sec. 502, Public Law 89-117, 79 Stat. 451, 487.

Rent - Supplement & Mortgage Insurance Programs:

202	12 U.S.C. 1701(q), Housing Act 1959, as amended by Title II, Public Law 86-372, 73 Stat. 654, 667.
221 (d) (3)	U.S.C. 1701s, Housing and Urban Development Act of 1965, as amended by Title I, Public Law 89-117, 79 Stat. 451.
221 (h)	12 U.S.C., 1715(z), National Housing Act Sec. 235, as added by Housing and Urban Development Act of 1968, Sec. 101(a), Public Law 90-448, 82 Stat. 476-477.
235	Same Legislation as under 221(h).
236	12 U.S.C., 1715(z)(1), National Housing Act, Sec. 236, as added by the Housing and Urban Development Act of 1968, Sec. 201(a), Public Law 90-448, 82 Stat. 476, 498.
Title I	12 U.S.C. 1703, National Housing Act, Title I, Sec. 2, Public Law 73-479, 48 Stat. 1246.

Housing-Related HUD Programs:

Workable Program:	42 U.S.C. 1451(c), Housing Act of 1949, Sec. 101(c), as added by the Housing Act of 1954, Sec. 302, Public Law 83-560, 68 Stat. 590, 623.

II. VETERANS ADMINISTRATION PROGRAMS:

Veterans Farm Loans:	38 U.S.C. 37
Veterans Home Loans:	38 U.S.C. 1801-1806, 1810-1817, 1820-1825 (1964) 38 U.S.C. 1818, 1826 (1966)

Refer to "Catalogue of Federal Domestic Assistance" prepared by the Office of Economic Opportunity in January 1969.

III. FARMERS HOME ADMINISTRATION PROGRAMS:

Migrant Housing:	42 U.S.C. 1484, 1486, Housing Act of 1949, Sec. 514 and 516.
Farm Ownership Loans:	7 U.S.C. 1923, Sec. 303, Consolidated Farmers Home Administration Act of 1961, as amended.
Rental and Coop Housing:	42 U.S.C. 1485-1490(a), Secs. 515, 521, Housing Act of 1949, as amended.
Rural Housing Loans:	42 U.S.C. 1471-1490(c), Title V, Housing Act of 1949, as amended.
Rural Self-help Housing:	42 U.S.C. 1471, 1472, 1476, 1487, 1490, Sec. 501(a)(2), 502, 506(a), 517(a)(1), 523, Housing Act of 1949, as amended.

FEDERAL COMMUNITY DEVELOPMENT PROGRAMS:

I. HUD PROGRAMS:

Model Cities:	42 U.S.C. 3301, Demonstration Cities and Metropolitan Development Act of 1966, Act I, as amended, Public Law 89-754, 80 Stat. 1255.
Urban Renewal:	42 U.S.C. 1450-1468(a), Housing Act of 1949, Title I, as amended, Public Law 81-171, 68 Stat. 413, 414.
Code Enforcement:	42 U.S.C. 1468, Housing Act of 1949, Sec. 117, as added by the HUD Act of 1965, Sec. 311(a), Public Law 89-117, 79 Stat. 451, 491.
Neighborhood Facilities:	42 U.S.C. 3103, HUD Act of 1965, Sec. 703, Public Law 89-117, 79 Stat. 451, 491.
Open Space Land:	42 U.S.C. 1500-1500(c), Housing Act of 1961, as amended, Title VII, Public Law 87-70, 75 Stat. 149, 183.
Urban Beautification:	42 U.S.C. 1500-1500(c)(2), Housing Act of 1961, Sec. 706, as added by the HUD Act of 1965, Sec. 906, Public Law 89-117, 79 Stat. 451, 496.

Other Community Development Programs:

Comprehensive Planning Assistance:	40 U.S.C. 461, Housing Act of 1954, Sec. 701, as amended, Public Law 83-569, 68 Stat. 590, 640.
Basic Public Wastes & Sewer Facilities:	42 U.S.C. 3101, HUD Act of 1965, Sec. 702, as amended, Public Law 89-117, 79 Stat. 451, 489.
New Towns:	42 U.S.C. 3901 et seq, HUD Act of 1968, Title IV, Public Law 90-448, 82 Stat. 476, 513.

Refer to "Catalogue of Federal Domestic Assistance" prepared by the Office of Economic Opportunity in January 1969.

Community Renewal Program:	42 U.S.C. 1453(d), Housing Act of 1949, Sec. 103(d), as added by the Housing Act of 1959, Sec. 405(3), Public Law 86-372, 73 Stat. 654,672

II. FARMERS HOME ADMINISTRATION PROGRAMS:

Rural Renewal Loans:	7 U.S.C. 1010, 1011, Bankhead-Jones Farm Tenant Act, as amended, Title III, Sec. 31, 32.

Refer to "Catalogue of Federal Domestic Assistance" prepared by the Office of Economic Opportunity in January 1969.

ON AACOG REGIONAL LEVEL

A. THE TOTAL REGION:

The 1960 Census registers 796,792 people living in our study area (Medina and Kendall Counties were included in the count). As a comparison the 1950 Census showed 603,775 people living in this area. This was an increase by about 32%. This increase for the total area is not a true reflection of conditions in the individual counties. While Bexar (+45%) and Comal (+21%) show strong increases in that time period, Atascosa, Bandera and Wilson Counties have shown a 6 to 9% decrease in population between 1950-1960. For these latter counties though a slight upwards trend is predicted again to the year 1990.

The 1960 Census shows 234,060 dwelling units in our study area, 53,514 were categorized as substandard, which is approximately 23% of the total unit count. This percentage figure varies in the various counties. Bexar and Comal counties have approximately 21% substandard dwellings, counties like Atascosa and Wilson hit peaks around 40%. If the trend of 23% substandard housing should continue, approximately 93,895 dwelling units will be in deteriorating or dilapidated condition by 1990. This figure indicates severe problems for the future.

The AACOG Region is characterized by a pervasive Hispanic-mexican cultural influence. This is evidenced by the ethnic makeup of the population, their life styles, the architecture of the area and the general mood. Generally the Mexican-American family is near or below the national average in family income. Families are large (in the San Antonio Model Neighborhood Area, 4.62 persons average), and tend to cluster in expanded family units with grandmothers, aunts, etc. living in the original family home or an addition thereto.

The most prevalent housing problem of the region is the problem of finding adequate housing for the low-income family. This is, however, only part of the total picture. Once a family has gained a home the problem of maintenance must be dealt with. With a seriously deficient family income, not much can be spent on maintenance, taxes, utilities, etc. The absence of a strong employment base in the region is one root cause of the housing dilemma, both in terms of real purchasing power of new or rehabilitated dwellings and the subsequent maintenance and operation of them.

In many cases, the ghetto dweller wants a single family detached house which costs much more than he can afford and results in low-density land consuming development which is uneconomic in the inner city land market.

If the housing crisis is to be alleviated at the regional level, there must be treatment of the root causes and not merely the effects of inadequate housing. There must be a region-wide effort of large proportions to provide employment and educational opportunities for all segments of the population. There must be a greater understanding of the entire housing process from initial financing through long term maintenance. There must be increased public awareness of alternative types of housing to the single family house. There must be greater coordination with total planning activities and, finally, there must be even greater involvement of both government and private enterprise in the financing and construction of new dwellings.

Following are three charts showing:

a. Population and Housing Information: The 1950 and 1960 figures are based on Census information. All figures until the year 1990 were arrived at through extrapolation or through estimates arrived at by the Bureau of Business Research, Texas. (TABLE A)

b. A Summary Chart of all agencies or organizations in our study area, that are connected with housing. (TABLE B)

c. An Inventory of publicly funded housing in the counties. (TABLE C)

Following the tables is a county by county resume of existing conditions.

TABLE A:

POPULATION & HOUSING INFORMATION

		1950 x	1960 x	1967 •	1970 •	1980 •	1990 •
Atascosa	Population	20,048	18,828	18,692	18,698	19,000	19,734
	Dwelling Units	5,517	5,624	5,583	5,585	5,675	5,895
	Substandard Units	(1,396)	2,174	2,159	2,160	2,195	2,279
Bandera	Population	4,410	3,892	3,756	3,719	3,687	3,796
	Dwelling Units	1,808	2,367	2,284	2,262	2,242	2,309
	Substandard Units	(94)	741	715	708	702	723
Bexar	Population	500,460	687,151	853,461	920,160	1,122,659	1,294,647
	Dwelling Units	137,853	196,881	244,517	263,626	321,642	370,619
	Substandard Units	(19,069)	41,744	51,805	55,854	68,145	78,585
Comal	Population	16,357	19,844	22,439	23,922	30,470	39,488
	Dwelling Units	5,219	6,878	7,777	8,291	10,561	13,687
	Substandard Units	(687)	1,420	1,607	1,713	2,182	2,827
Guadalupe	Population	25,392	29,017	31,572	33,091	39,991	49,718
	Dwelling Units	7,969	9,808	10,671	11,185	13,517	16,805
	Substandard Units	(1,722)	2,935	3,192	3,346	4,043	5,026
Kendall	Population	5,423	5,889	5,618	5,538	5,434	5,576
	Dwelling Units	2,042	2,379	2,270	2,237	2,195	2,253
	Substandard Units	(189)	813	776	765	750	770
Medina	Population	17,013	18,904	18,732	18,727	19,000	19,724
	Dwelling Units	4,924	6,028	5,974	5,972	6,059	6,290
	Substandard Units	(918)	2,026	2,008	2,008	2,037	2,114
Wilson	Population	14,672	13,267	12,649	12,468	12,227	12,545
	Dwelling Units	4,103	4,095	3,905	3,849	3,774	3,873
	Substandard Units	(923)	1,661	1,584	1,561	1,531	1,571
Total AACOG 8 county region	Population	603,775	796,792	966,919	1,036,323	1,252,468	1,445,228
	Dwelling Units	169,435	234,060	282,981	303,007	365,665	421,731
	Substandard Units	24,998	53,514	63,846	68,115	81,585	93,895

x Census-information

xx Substandard = Deteriotating & Dilapidated Housing as defined by U.S. Census

• Figures from Texas Bureau of Business Research (Dwelling and Substandard Units thru extrapolation)

() only figures for Dilapidated

TABLE B

SUMMARY OF AGENCIES OR ORGANIZATIONS CONNECTED WITH HOUSING IN THE AACOG PLANNING REGION
(includes cities issuing building - permits only)

County	City	Name of Agency or Organization	Type of Agency or Organization														
			Government						Church					Semi Private		Private	
			Federal	State	County	City	Military	Other	Presbyterian	Baptist	Methodist	Episcopal	Others	Unions	Other	Ethnic Organization	Other
Atascosa	Charlotte	City Offices				X											
	Jourdanton	City Offices				X											
		Farmers' Home Administr.	X														
		Housing Authority				X											
	Pleasanton	City Offices				X											
		Housing Authority				X											
	Poteet	City Offices				X											
		Housing Authority				X											
Bexar	Alamo Heights	City Offices				X											
	Balcones Hgts.	City Offices				X											
	Castle Hills	City Offices				X											
	Converse	City Offices				X											
	Elmendorf	City Offices				X											
	Hollywood Park	City Offices				X											
	Kirby	City Offices				X											
	Leon Valley	City Offices				X											
	Olmos Park	City Offices				X											
	San Antonio	Alpha Kappa Alpha Sorority															X
		Andrews & Assc.															X
		Antioch Baptist Church								X							
		Bexar County Vet. Adm.			X												
		Brooks A.F.B.					X										
		Camp Bullis					X										
		Delta Sorority															X
		Elk's Lodge No. 499															X
		E.O.D.C.													X		
		Farmers' Home Administrat.	X														

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TABLE B

SUMMARY OF AGENCIES OR ORGANIZATIONS CONNECTED WITH HOUSING IN THE AACOG PLANNING REGION

(includes cities issuing building - permits only)

County	City	Name of Agency or Organization	Type of Agency or Organization														
			Government						Church					Semi Private		Private	
			Federal	State	County	City	Military	Other	Presbyterian	Baptist	Methodist	Episcopal	Others	Unions	Other	Ethnic Organization	Other
Bexar	San Antonio	Federal Housing Authority	X														
		Fort Sam Houston					X										
		Hare & Assc. Ltd.															X
		HUD Offices	X														
		Kelly AFB					X										
		Lackland AFB					X										
		Quincy Lee Developers															X
		Joe Loper Mortgage Co.															X
		Medina Base					X										
		Men's Council of the Divine Redeemer Church							X								
		Methodist Mission Home									X						
		Model Cities				X											
		Newlight Baptist Church								X							
		Pan American League														X	
		Park South Lulac Inc.														X	
		Planning Department Building Permits & Inspect.				X											
		Randolph AFB					X										
		S.A. AFL - CIO Council												X			
		S.A. Building & Construction Trades Council												X			
		S.A. Housing Authority				X											
		S.A. Newspaper Guild												X			
		SANYO													X		
		St.James African Meth.Ch.									X						

TABLE B

SUMMARY OF AGENCIES OR ORGANIZATIONS CONNECTED WITH HOUSING IN THE AACOG PLANNING REGION

(includes cities issuing building - permits only)

County	City	Name of Agency or Organization	Type of Agency or Organization														
			Government						Church					Semi Private		Private	
			Federal	State	County	City	Military	Other	Presbyterian	Baptist	Methodist	Episcopal	Others	Unions	Other	Ethnic Organization	Other
Bexar	San Antonio	Urban Progress Corp.														X	
		Urban Renewal				X											
		Veterans' Administration	X														
		Westend Baptist Church								X							
	Shavano Park	City Offices				X											
	Terrell Hills	City Offices				X											
	Universal City	City Offices				X											
	Windcrest	City Offices				X											
Comal	New Braunfels	City Offices				X											
		Housing Authority				X											
		OEO Offices	X														
		United Church of Christ											X				
Kendall	Boerne	City Offices				X											
Medina	Devine	City Offices				X											
		Housing Authority				X											
Wilson	Floresville	City Hall				X											
		Farmers' Home Administr.	X														
		Housing Authority				X											
	La Vernia	City Offices				X											
	Poth	City Offices				X											
		Housing Authority				X											
	Stockdale	City Offices				X											
		Housing Authority				X											

TABLE C

INVENTORY OF PUBLICLY FUNDED HOUSING IN THE AACOG PLANNING REGION

County & City	Sponsor & Housing Project	Year of Completion	Funding	Elderly	Families	Total Unit No.	Bedroom - Count					
							0	1	2	3	4	5
Atascosa												
Jourdanton	Housing Authority											
Poteet	Housing Authority	July 1967	PH Rental	X	X	36	-	16	16	4	-	-
Bexar												
San Antonio	Alpha Kappa Alpha Sorority	in Dev.										
	Andrews & Assc.	in Dev.										
	Antioch Baptist Church											
	Delta Sorority	in Dev.										
	Elks Lodge No. 499	in Dev.										
	Hare & Assc. Ltd.											
	Austin Arms Apts.	1968	221d(3)MR		X	100	10	10	34	36	10	-
	La Lucinda Arms	July 69	"		X	128	-	30	44	44	10	-
	Goliad Garden Apts.	Sept 68	"		X	98	-	20	39	35	4	-
	West Avenue Apts.	Apr. 69	"			130	-	20	66	60	4	-
	Lexington Manor Apts.	July 69	"		X	150	-	20	60	60	10	-
	Cunningham Manor Apts,Ltd.	Apr. 69	"		X	102	-	20	36	36	10	-
	Washington Plaza Apts.	July 69	"		X	128	-	32	64	32	-	-
	Quincy Lee Developers	in Dev.										
	Joe Loper Mortgage Co.											
	Loper Mortgage Apts.	1970	236		X	100	-	8	52	32	8	-
	Mens' Council ,Divine Redeemer Ch.											
	West Durango Apts.	Apr.69	221d(3)MR		X	82	-	20	32	30	-	-
	Newlight Baptist Church											
	New Light Village	1965	Rental		X	184	-	44	96	44	-	-
	Pan American League											
	Park South Village LULAC Inc.											
	Park South Village	Nov. 68	221d(3)BMIR		X	200	-	32	120	48	-	-

MR = Market Interest Rate
BMIR = Below Market Interest Rate

TABLE C

INVENTORY OF PUBLICLY FUNDED HOUSING IN THE AACOG PLANNING REGION

County & City	Sponsor & Housing Project	Year of Completion	Funding	Elderly	Families	Total Unit No.	Bedroom - Count					
							0	1	2	3	4	5
Bexar San Antonio	AFL - CIO Council											
	Union Park Apts.	June 69	221d(3)MR	X	X	100						
	Union Pines Apts.	July 69	"	X	X	152	-	28	64	60	-	-
	S.A. Buildg.& Construction Tr.C.											
	S.A. Newspaper Guild											
	Guild Park Apts.	July 69	221d(3)MR	X	X	114	-	20	40	36	10	-
	St.James African Methodist Church											
	Richard Allen Villa	1968	221d(3)MR	X	X	144						
	S.A. Housing Authority											
	Alazan Apache Courts	1942	PH Rental		X	1280	-	242	602	300	36	-
	Victoria Courts	1941	"		X	796	-	208	246	281	61	-
	Wheatley Courts & Addition	1941 1959	"		X	252	-	80	80	82	8	2
	Lincoln Heights Courts	1942	"		X	342	-	84	168	90	-	-
	Cassiano Homes & Addition	1952 1967	"		X	499	-	24	176	188	85	26
	East Terrace Homes & Addition	1952 1959	"	X	X	483	-	48	214	142	76	3
	San Juan Homes Annex & Add.	52 ,53 1966	"		X	458	-	20	154	180	84	20
	S.J. Sutton Homes & Addition	52 ,59	"		X	248	-	44	106	68	22	8
	Mirasol Homes	1953	"		X	500	-	64	216	168	36	16
	Menchaca Homes	1953	"		X	150	-	8	64	52	23	3
	Villa Veramendi Homes	1954	"		X	260	-	24	96	88	44	8
	Victoria Plaza	1960	"	X		185	16	152	16	1	-	-
	Villa Tranchese	1968	"	X		201	40	140	20	1	-	-
	Unnamed Leased Housing	-	PH Lease		X	38	-	10	21	7	-	-
	Rex Apts.	50 ,(68)	Turnkey	X		89	24	61	4	-	-	-

TABLE C
INVENTORY OF PUBLICLY FUNDED HOUSING IN THE AACOG PLANNING REGION

County & City	Sponsor & Housing Project	Year of Comple-tion	Funding	Elderly	Families	Total Unit No.	Bedroom - Count					
							0	1	2	3	4	5
Bexar San Antonio	S.A. Housing Authority (cont.)											
	Unnamed Leased Housing	67 (69)	PH Lease	X		4	-	4	-	-	-	-
	College Park Apts.	66 (69)	"	X		56	-	40	16	-	-	-
	Tarry Towne Apts.	68 (69)	"	X		99	-	68	31	-	-	-
	in Planning process	1970	PH Rental	X	X	1216	540	338	132	120	60	26
	Urban Progress Corporation Las Palmas Garden Apts.	June 65	221d(3)BMIR		X	100	-	8	52	40	-	-
	Westend Baptist Church Westend Baptist Manor	in Dev.	221d(3)MR		X	50	-	8	22	16	4	-
Comal New Braunfels	United Church of Christ											
Medina Devine	Housing Authority	Dec. 65	PH Rental	X	X	38	4	6	8	16	4	-
Wilson Floresville	Housing Authority	1963	PH Rental	X	X	30	-	-	6	24	-	-
Poth	Housing Authority	1969	"	X	X	12	-	6	4	2	-	-
Stockdale	Housing Authority	1969	"	X	X	14	-	8	4	2	-	-

B. COUNTY BY COUNTY:

ATASCOSA COUNTY:[1]

The Census of 1960 showed 18,828 people in the county, 1968 approximately 18,700 people. The general population trend from 1950 to 1960 has been a decrease by 6.09%. A gradual increase to the year 1990 is predicted. The lack of employment in agriculture was mainly the reason for the strong outmigration between 1950 to 1960. Eighty percent of the families in the county were either urban or rural non-farm residents. In the last decade the age group between 45-65 years has increased.

Generally the deterioration of housing is very high all over the county, between 20% to 30% of the housing is substandard. Around 50% of the dwelling units have either no interior plumbing and/or sewer facilities. Of the major cities, Jourdanton, Pleasanton and Poteet have building and housing regulations, these codes are not always properly enforced, due to lack of inspectors and personnel. Other cities like Charlotte and Lytle have no codes and regulations or the personnel to enforce these laws.

Charlotte: The population in 1960 was 1,465 people. Eighteen percent of the dwelling units were substandard. The city has no building or zoning codes and no publicly funded housing.

Jourdanton:[2] The population in 1950 was 1,481 people, in 1960, 1,504 people. Although Jourdanton has not experienced a net loss of population, its growth-rate has declined appreciably. (1930 - 1940 = +19%, 1940 - 1950 = +35%, 1950 - 1960 = 1.53%.) The outmigration is mainly due to economic conditions. (Farm-labor has gradually been displaced by machines.) The 1960 Census shows about 18% of the dwelling units as being substandard (1969 = approximately 20%.) Jourdanton has building codes and zoning regulations, more emphasis, however, needs to be placed on enforcement.

Poteet:[3] The population in 1950 was 2,487 people, in 1960, 2,811. Twenty-nine percent of

[1] County Program of Atascosa County prepared by the County Agricultural Agent in 1964.

[2] Comprehensive Plan for Jourdanton prepared by D.R. Frazor and Larry Travis in August 1968.

[3] Comprehensive Plan for Poteet prepared by Bill Jones and Larry Travis in May 1968.

the dwelling units are deteriorating and 23% are dilapidated. 32% of the homes were built 30 years ago and more. Thirty-four percent are 20 to 30 years old, only 15% were 1960 and later built. Fifty-eight percent of the housing has no sewer facilities. Forty-seven percent of the houses have a market value of less than $5,000, only 5% are worth more than $10,000. The projection of substandard units for the year 2000 is 58%. This is a very alarming figure and drastic steps will have to be taken to eliminate this severe problem.

The comprehensive plan report for Poteet suggests methods for reducing the blight and obsolescence in the Section "Renewal Action".

Poteet has building codes and zoning regulations, the enforcement is not too stringent. Poteet also has a Housing Authority that has supplied the city with Public Housing (Total unit number = 36.)

BANDERA COUNTY: [1]

There are two population figures of significance to Bandera County. The first is the permanent population, estimated at 4,000 for 1968. The other population figure of significance occurs during the summer tourist season, estimated at 7,000. For the next 20 years a significant population-increase is expected for both summer and winter.

A decrease in population of 11.7% since 1950 has been registered. The greatest decrease was in the age group 5 years and under and the 20 to 44 year old group.

The permanent residents of Bandera County are generally retired people (e.g. in the Medina Lake Area - they make up 40% of the permanent residents), mainly in the age group 45-65 years and over. The median age in Bandera County is 40.1 as compared to the state's with 27.0.

The 1960 Census shows the median family income at $2,805 (the state median is $4,884). Eight hundred and seventy families have an income of less than $5,000/year, 277 families have incomes over $5,000 and 51 families over $10,000/year.

The houses in Bandera County range from excellent

[1] Comprehensive Plan for Bandera County prepared by Nathan L. Kiser in May 1968.

to poor as far as the condition of structure is concerned. Most of the houses, although old, have been kept in good repair. The biggest problem in housing in the county is the need for toilet and bathing facilities. Most of the houses lacking these facilities, are the houses for hired farm-hands or seasonal hunters camps.

The 1960 Census shows 31% of the dwelling-units as being substandard, with the future population explosion an increase of the housing problem should be anticipated.

BEXAR COUNTY: [1]

Since 1910, Bexar County has grown at a much faster rate, than Texas as a whole. Projected trends indicate this will continue well into the future. The growth-rate for Bexar County was 45% pro decade, for Texas = 20% pro decade. Military development had a significant influence on these figures, plus the inmigration from smaller surrounding counties and Mexico. The increase in the 35-65 year age-group has been of significance.

[1] "Your County Program - Bexar County" prepared by the County Agricultural Agent in 1964.

The 1960 Census registers 196,881 dwelling-units in Bexar County. Approximately 21% of these units are substandard. Twenty-eight percent were built prior to 1929, thirty-five point five percent have been built since 1950. Many of these houses show a lack of water-supply, toilet, bathing and sewerage facilities. A definite need for home-improvements, especially for low-cost housing can be noted for the county. Most of the families lack the financial funds for repair-jobs or they are not informed enough of funds available through lending agencies. A large portion (46,900) of the population is 65 years and older. These social-security recipients cannot afford repairs or the rent for standard housing. In 1960, 1,300 Elderly were living in Public Housing. A very small number in comparison to the actual number requiring help.

San Antonio and some other cities have Building Codes and Zoning Ordinances which are generally only partially effective.[2] Others do not have codes or regulations and if they do, no trained personnel to secure the enforcement.

[2] Examples are: (a) Lack of funds for adequate number of personnel.
(b) Lack of comprehensive evaluation of proposed changes prior to revisions to codes.

Alamo Heights:[1] The Census of 1960 showed 7,552 people living within the city limits, which is a decrease by 448 people since 1950. This decrease is partly due to the nonexpansion possibilities of the city. Rebuilding and replacement through new construction will have to be the primary goal for the future for the 7% substandard houses.

Castle Hills:[2] The Census of 1960 shows a population of 2,622. Until the year 1980, a steady growth is predicted. With the expansion, an improvement of existing buildings will have to take place. In 1960, 801 dwelling-units were registered, with only 3% as being substandard.

San Antonio:[3] [4] The city encompasses a large area of the total land mass of Bexar County and accounts for 86% of the total county population.

The 1960 Census shows 587,718 people living in San Antonio, for 1980 a population-increase to 1,000,000 is predicted. 1960 shows 22% of the dwelling-units as being substandard, with the severity of this problem growing with the anticipated population increase.

Most of the houses were built in the early 1940's and 1950's requiring extensive repair-jobs by now.

The major housing problems in Bexar County: Dilapidated and deteriorating houses, blighted lots, overcrowding in homes and on lots, poverty of homeowners with no funds for repairs causing a lethargy towards the awareness of their surroundings, ad-valorem tax increases, lack of building code and zoning administration and a high unemployment rate and subemployment rate in low income areas.

The unemployment rate in San Antonio is 4.2%, in the U.S. = 3.7%. The subemployment rate in San Antonio is approximately 47%. 44.5% of the population earn less than $3,100 annually (the rate in U.S. is 15.4%) in the model neighborhood area, and 28% of San Antonio's population have incomes below the national poverty level.

In the Model Neighborhood Area (MNA) 14.2% of the

[1] Comprehensive Plan for Alamo Heights prepared by Marvin Springer & Associates - April 1965.

[2] Comprehensive Plan for Castle Hills prepared by Bernard Johnson.(not dated - approximately 1964)

[3] Comprehensive Demonstration Program - Vol. I City of San Antonio - Model Cities Program, March 1969.

[4] Problem Analysis Goals & Program Strategy Statements, City of San Antonio - Model Cities Program, August 1968.

housing is beyond recovery and 40% is substandard[3] and needs rehabilitation. Fifteen thousand people in the MNA are on Social Security and 3,000 are Elderly. The median family income is less than $2,900/year. (For female heads of families = $1,750.) Poverty, mixed zoning and discrimination are just some of the major problems of the MNA. The Model Cities program is trying to counterbalance this and the housing goal for the next 5 years is to at least rehabilitate 50% of the 40%[4] substandard housing. Rehabilitation and a better information, counseling and training service will be of utmost necessity for the future in this area.

COMAL COUNTY: [1]

The 1950 Census shows 16,357 people residing in Comal County, 1960 shows 19,844 people. For the year 1990 an increase by 52% to 30,315 is predicted. The continuous growth for Comal County lies at 21.3% in comparison to the State of Texas with 24.2%.

In 1950, 15.8% of the population were rural and 9.6% rural non-farm. The 1960 figures show 10.8% as rural farm and 10.3 as rural non-farm.

Since the 1940's the age group from 0-19 years has increased from 35.2% of the total population to 41.2% in the 1960's. The age group 65 and over has increased from 7.8% to 10.1% during the same time period. The rural population of Comal County is slightly older than that of the population as a whole. Most farms and ranches are owned and operated by persons 45 years old and older.

In 1960 the average family income for 26% of the population was $3,000 and below. 16.8% had incomes between $3,000 and $4,000. The median County-income was $4,448 as compared to the State-median of $4,884.

The 1960 Census registers 6,878 dwelling-units, 1,098 units were deteriorating and 322 were dilapidated.

Thirty-four percent of the housing was built prior to 1929, 15.4% was built between 1930-1940 and 31.7% between 1950-1960. Largely due to the strict County Sanitation Codes, 80% and more dwelling units have interior plumbing and/or sanitary facilities.

New Braunfels: [2] About 78% of the population of Comal County lives within the city limits of New

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1/ "Long-range County Program - Comal County" prepared by the Comal County Program Building Committee in September 1967.

2/ Comprehensive Master Plan for New Braunfels prepared by Robert W. Caldwell & Associates in August, 1966.

3/ Based on Application for MNA Project - April 1967.

4/ Substandard = Dilapidated and Deteriorating.

Braunfels. The 1960 Census shows 19,844 people; for the year 1990, 24,291 are predicted.

Like in the County itself the age group 0-19 years and 65 and more have steadily increased since the 1940's.

The lack of controlled urban growth in New Braunfels has led to a highly mixed land usage. Blighted neighborhoods, with lack of proper drainage, adequate utilities, etc. and substandard housing will require drastic renewal programs, if the threat of further spread of blight is to be eliminated. Existing housing codes and zoning regulations will require stricter enforcement for the future.

KENDALL COUNTY:

Boerne: The 1960 Census shows a population of 5,889 in the county, 2.169 of them were residing in Boerne. Fifteen percent of the population in the county is 65 years and older. The median age in the county is 35.8 years as a comparison to the median age of the state, which is 27 years.

In 1960, 25% of the dwelling units in Boerne were shown as being substandard. The city has Building Codes and Zoning Ordinances, but the enforcement has has not been adequate.

MEDINA COUNTY:

Devine: In 1960 according to Census figures, 18,904 people were residing in Medina County, of which 2,522 were living in Devine. From the years between 1950 to 1960 a population increase by 11% had been registered for the county. Sixty percent of the county population were either rural farm or rural non-farm.

Devine showed approximately 47% of its housing as being substandard in 1960. Building and Zoning Ordinances are not enforced persistently, due to lack of personnel.

WILSON COUNTY: 1/

The population in 1950 was 14,672 people, the 1960 Census registered 13,267 people, which is a decrease by 9.6%. The rural farm population had decreased from 67.3% in 1940 to 30.1% in 1960. (The state level as a comparison was 7.2%.) This decline is mainly due to the outmigration to urban, industrialized areas (especially during the drought of 1950-57). Forty-two point eight percent of the population is 20 years old and younger.

1/ "Your County Program - Wilson County" prepared by the County Agricultural Agent in 1964.

The family income for 56.4% of the population in the county is less than $2,500/year. The median family income lies at $3,231/year.

The 1960 Census shows 4,095 dwelling-units in Wilson County. Thirty-two percent of the total number are either deteriorating or dilapidated. Twelve percent of the houses are vacant, mostly farmhouses, where the owners have moved to town.

Of the existing houses, 40% are 32 years and older, 14% are 22-32 years old, 36% are 7-20 years old and 10% are 7 years and less in age. The median house value lies around $5,000. Nearly all houses have electricity, 58% to 60% have indoor toilets and bath facilities.

The only building code existing in the county in 1964 was the restriction of not allowing the construction of frame buildings within a four-block downtown area of Floresville.

Wilson County's lack of professional and skilled personnel and trades adds to the severity of the housing problem. For major repairs, interior decorating, etc. outsiders have to be hired, sometimes causing considerable price-hikes.

Floresville: The 1960 Census shows 2,126 people living within the city. The city had 662 dwelling-units, of which 20% were substandard.

Stockdale:[1/] The Census figure for population in 1960 was 1,111; in 1968, 1,199 people lived in Stockdale. Due to severe economic conditions a strong outmigration especially in the 20 to 55 year old group was registered.

The 1960 Census shows 21% of the total dwelling-units, as being substandard. Stockdale has attempted to correct this problem, by providing 14 dwelling-units (8 for Elderly and 6 for families) of public housing.

1/ A City Plan for Stockdale (701) prepared by Nicholson, Gondeck, Beretta, Greenslade & Associates in 1968.

OBSTACLES TO SOLUTIONS

A Preliminary Outline

OBSTACLES TO SOLUTIONS : A Preliminary Outline

1. A lack of adequate regional land and building control systems, which should be responsive to both urban and rural problems and needs. Existing Codes are not standardized. Zoning regulations are sporadically enforced at times due to lack in budget to hire sufficient number of trained personnel.
2. Inventories concerning land use information, Housing data, etc. is generally outdated and in some areas non-existent
3. Need for agreement and public acceptance of the definition : SUBSTANDARD HOUSING in our region.
4. A problem that affects prefabrication and transportation of finished units between cities is the lack of reciprocity of inspection between cities. If cities were to standardize their building codes and building inspection techniques it would facilitate development of low-income housing.
5. Tax structure needs study and revision. Home improvements should be encouraged not discouraged through taxation.
6. The national economy has increased:
   a. Land prices
   b. Cost of building materials
   c. Wages of workers

   These factors contribute to higher costs for standard construction.
7. Difficulties with job training programs is a major problem. There is an insufficient number of schools to train additional skilled personnel especially in smaller cities of the AACOG region.
8. Some smaller cities in the surrounding counties also have a shortage of basic building materials.
9. Statewide licensing for all building tradesmen is not existent for some trades, e.g. for electricians which can be a device to discourage competition.
10. Construction insurance is very high to cover theft and vandalism on building jobs. This especially is a major problem in the San Antonio area.
11. Federal requirements for construction are sometimes rigid and create higher costs. Increases in the interest rates on construction financing

and the lack of available financing have discouraged home building.

12. In many areas of the region, there is a lack of understanding between the consumers and suppliers of housing. Neighborhood residents are often suspicious of "outsiders" who might wish to undertake rehabilitation or new construction in their particular area.

13. In certain geographic areas of the region, it is difficult to provide utilities and the existence of expansive clays creates cost increases due to the need for heavier foundations.

14. A lack of understanding of the social requirements of family environment is a barrier to the proper design of housing. More research is needed to measure these needs in order to create homes and neighborhoods that will more adequately meet the needs of the people.

STATEMENT OF OBJECTIVES

HOUSING OBJECTIVES FOR THE AACOG AREA

1. Eliminate dangerously dilapidated dwellings, and provide residents of these dwellings with safe, replacement housing of appropriate size for the family.

2. Encourage greater diversity in housing types especially in the lower income neighborhoods.

3. Remove blighting factors from existing residential neighborhoods and prevent encroachment in new areas.

4. Encourage updating and revision of obsolete housing and building codes.

5. Encourage innovation in residential construction and financing techniques.

6. Encourage programs that will train additional persons for construction work.

7. Encourage better land planning and the provision of adequate support facilities in all neighborhoods.

8. Provide an adequate volume of new housing to meet anticipated demand, replace units lost due to obsolescence, clearance activities, fire damage, etc.

9. Support state enabling legislation for county zoning and building codes.

10. Assist organizations and groups who deal with the critical area of low income housing and the complex social factors that are related to this problem.

STATEMENT OF PLANNING ACTIVITIES

PLANNING ACTIVITIES IN HOUSING FOR THE NEXT 3-YEAR PERIOD

1969-70 Work Program:

During the first year of the AACOG Housing Study an intensive effort should be made to accurately measure the magnitude and characteristics of the housing and housing-related problems in this region. It is proposed that this housing inventory be carried out concurrently with a regional economic study and that a high degree of coordination be established between the economic consultant and the AACOG housing staff. Materials developed during this study would be helpful for all people concerned with housing including, builders, mortgage personnel, developers, etc. The data would also be available to a local housing development corporation for coordination with the HUD "Breakthrough" program.

The Regional Housing Market

(1) Structure: Does the housing market operate functionally at a region-wide scale or is it more isolated in nature?

1-A. Aggregate Market Studies

1-B. Submarket Studies (Cities)

1-C. Neighborhood Market Studies

1-D. Intensive Neighborhood Analyses

1-E. Policy and Program Recommendations

(2) Dynamics: How does the housing market change within the region?

2-A. Composition of Households

2-B. Population Shifts and Internal Changes

2-C. Housing Preferences (types and styles)

2-D. Internal Migration of various consumer types, e.g. non-whites, large low-income families, young couples without children, elderly, etc.

(3) Related Factors: What other factors influence the supply of housing? An inventory of the following is needed:

3-A. Sponsors and Agencies

3-B. Banking (Fiscal) Institutions

3-C. Labor Unions

3-D. Architects and Builders

3-E. National and Regional Training Programs in the construction trades.

3-F. Available Land, its cost and the availability and cost of development, e.g.

sewer, water, streets, grading, sub-soil conditions, etc.

3-G. Technological Innovations in construction techniques-systems and a determination of their: Economies, Volume and Delivery time.

1970-71 Work Program:

During the second year of the study it is likely that priorities will change due to the availability of new data from the Economic Study and the 1970 Census. A high priority item, however, will be the investigation of the forces that create and perpetuate blight and obsolescence and methods to deal with this problem.

Obsolescence Study

The problem of widespread obsolescence is common to the entire AACOG Region but is most extensive in the ghetto areas of San Antonio. Rapid deterioration is also prevalent in lower income suburban developments with multi-ethnic ownership. Additional causes of the problem are poor initial construction (substandard utilities and streets) and the lack of "humanizing" factors such as parks, playgrounds, nearby places for social gatherings and generally monotonous layout in some areas. Lack of quality in the construction of the dwellings along with high maintenance and a lack of replacement housing all serve to worsen the situation.

Methods to halt obsolescence and blight and to prevent deterioration of new areas need to be determined by the AACOG staff and this information then should be utilized by member governments.

Mortgage Finance: During the second year of the housing study a thorough study needs to be made of the highly critical area of construction financing, both long term and interim.

The availability or non-availability of mortgage credit from local financial institutions for construction and rehabilitation needs to be determined. What factors complicate and restrict the flow of financing? What shapes the attitudes of local financial institutions? How can more money be made available for badly needed low income housing and rehabilitation?

Construction financing is especially hard to get in smaller communities in the AACOG area, how can this be alleviated?

How can the attitudes of insuring agencies like FHA and VA restrict development? How can these conditions be rectified?

A working paper would be prepared and findings would be disseminated through all available channels, e.g. the media, homebuilders association, mortgage bankers association, etc.

1971-72 Work Program:

Utilizing data from other AACOG planning activities such as Land Use, Economic Analysis, Social (Human Resources) Planning and Health, a detailed analysis should be carried out relating to the effects of the neighborhood and community environment on housing. This Environmental Effects Study would result in the preparation of a working paper outlining design criteria for neighborhoods and discussing those humanizing factors essential to achieve optimum residential development. This study would also utilize information derived from the Citizen Participation - Goals Program which AACOG is about to undertake.

Additional Programs: (Short-term Studies) are to be:

(1) The role of residential demand in the establishment of Settlement Policy.[1]

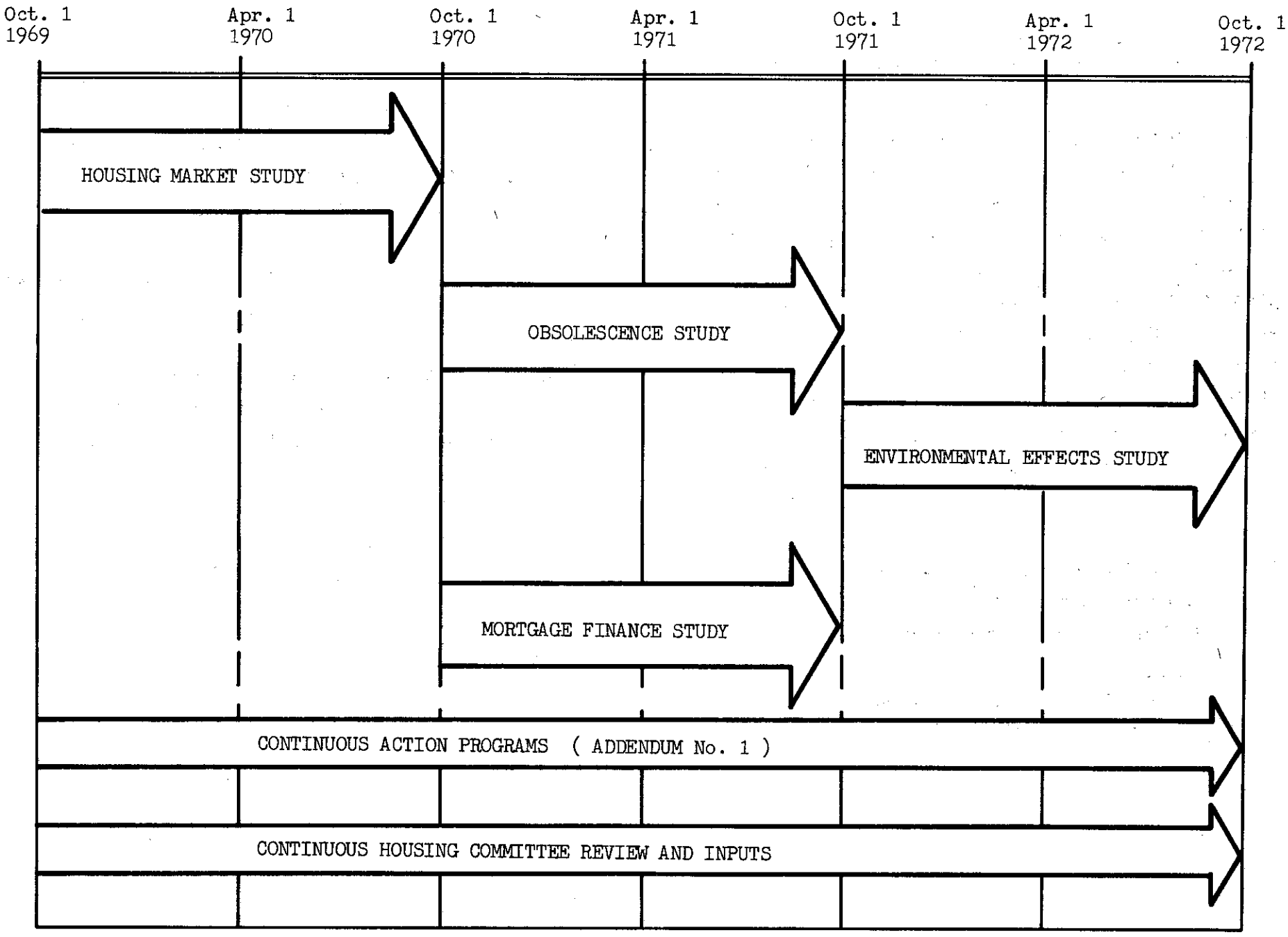
(2) A review of public programs in the region. What local governments are doing with respect to housing, code enforcement, development of public housing authorities and a review of the effects of these programs.

(3) Special Problems of Housing for the low-income family and ethnic minorities.

(4) Evaluation of current assistance programs in housing reflecting the need for revisions and additions.

[1] This refers to such considerations as Land Use Planning, New Towns and other alternate growth patterns.

PROPOSED HOUSING STUDY



Alamo Area Council of Governments
9/30/1969

ADDENDUM NO. 1

ADDENDUM NUMBER ONE - TO THE HOUSING STUDY DESIGN (11-18-69)

I. INTRODUCTION

AACOG and other agencies this past year explored or are exploring housing problems related directly or indirectly to the socio-economic and cultural characteristics of the region's minority groups. In this addendum our socio-economic data is on the Mexican-American ethnic group because this is our most populous minority group and thus was chosen first for special social research and surveys. In 1970 similar studies will be conducted of the Black-American poor in this region and hopefully some on the rural poor.

Special note was made of the housing and related needs of the Model Neighborhood Area (MNA) residents, since the greatest concentration of the Mexican-American families exists in this area. Through analysis of many research efforts made by a variety of groups (public, voluntary and private) the interrelationship between the housing problems and needs of the socio-economic and cultural problems and needs of MNA residents became very evident, as well as the need for a regional approach to these problems.

The primary purpose of this addendum is to illustrate in some detail the action activity based on AACOG's response to low income housing problems and related program needs as developed during the past year. In general, it expresses AACOG's commitment to advise and assist low and medium income residents through voluntary, public, and private groups, agencies and organizations to:

(1) Clarify housing problems (symptoms and causes)

(2) Identify meaningful solutions to meet housing and social-related problems in the region, and

(3) Assist appropriate groups, organizations and agencies (local, state, federal) to implement the most feasible solutions at this time.

II. PROBLEM STATEMENT

As stated above, the housing problem is related to a complex set of socio-economic and cultural factors present in all ethnic groups. Furthermore, it is recognized that inadequate housing

is symptomatic of deep-rooted problems of regional and national economic and social systems and subsystems.

The extent of the housing problem in the Model Neighborhood Area (MNA) of San Antonio gives an indication of the need for immediate corrective action. A substantial portion of housing in the MNA is below "standard" as defined in the 1960 Census. Almost 1 housing unit out of every 7 is dilapidated (beyond feasible reconstruction). Over 1/3 (39.8%) of the housing units are substandard (deteriorating and dilapidated).

III. OBSTACLES TO PROBLEM SOLUTION

Obstacles to the solution of the problem at the regional scale were presented in the overall study design; however, a detailed discussion of obstacles in the MNA lends clarity to the critical area of housing for the low income family.

A. 37% of the MNA households have incomes [1] less than $3,000 annually. 44% have incomes less than $3,500.

B. About 25,000 persons in the MNA out of approximately 115,000 - or 22% - are on social security.

C. Although a large proportion of MNA families have excessively low incomes, over half (it is estimated to be about 70.4%), are families which may be classified as the "working class" poor. That is, families in which there is a regular wage earner; however, he (or she) is employed in an occupation which pays low salaries (service, and unskilled, or semi-skilled). This may be a result of, or be related to, various factors such as, the person being uneducated and unskilled; "underemployment" in that the person is discriminated against in his own perception of his acceptance in the "majority-based" working world or in actuality; language barriers; lack of job opportunities in the area or region as a whole; lack of adequate transportation to jobs outside the area; and the like.

D. There is a lack of standard housing <u>choices</u> at the price low and medium income families can afford in the area and in the region.

Related to this problem are the following factors:

1. The low educational level of MNA residents.

NOTE: Application for a Model Cities Grant, April 27, 1967 - Statistics are from 1960 Census of Population and Housing.

[1] Human Resources - AACOG 1969

Over one-half of the residents (54.5%) have had only 6 years of schooling or less, according to a recent survey made by AACOG in the area.

2. This same survey indicated that almost 45% of the MNA families have some member who is not in good health. Whether this is the head of the family or not, clearly the low family incomes of MNA residents are even more limited because of medical costs.

3. The lack of the larger community's understanding of the familial and cultural styles of life in the area. Two very important elements of this are:

   a. The largest proportion of MNA families are those in which there is a hard working head of the family . As stated above and revealed in a special study by AACOG's social planning program, most MNA families are headed by a male who holds a job but for which his income is not sufficient to meet all the economic necessities of life.

   b. Within the MNA among most residents there is a "Mutual aid" system. That is, there are numerous kinship and friendship ties and subsystems, so that residents first turn to their relatives or friends for assistance of all kinds, including economic and housing (sometimes in place of) before any contacts are made with public or voluntary agencies. In other words, the cultural pattern of the Mexican-American is not unlike that of the early Irish, German, Italian or other ethnic settlers in their heavy reliance on the people around them to "help them out".

Persons outside the area or culture, therefore, do not fully realize or recognize that most residents are "existing" on a marginal income and attempting to solve their own problems by enlisting the help of others, friends and kin, who are also marginally employed. That is, they are trying - on their own - to survive. And because, many persons in the community-at-large do not realize this, there is a tendency for discrimination against MNA residents based on the uninformed attitude that the residents are largely the "idle" poor looking for a handout.

(See appendix A for discussion of general life-style and Mutual Aid System of Mexican-American families.)

4. Other obstacles to the solution of the housing problems in the MNA include those discussed in the body of the Housing Study Design report such as the tax structure, lack of more precise information on housing, increasing housing costs due to various factors, lack of understanding between housing consumers and "outsiders" who newly construct or rehabilitate housing in "their" area and the like.

IV. STATEMENT OF OBJECTIVES AND PLANNING ACTIVITIES

The above discussion of problems and obstacles in the San Antonio MNA represents only part of the problem and it should be emphasized that AACOG intends to carefully study the problems of other areas and ethnic groups. It should also be noted that AACOG intends to coordinate fully their work with that of the Model Cities staff, the local Housing Authorities, Urban Renewal Agencies, Realtor Boards, Homebuilders Associations, Church Groups and other groups interested in housing.

Based on the information already presented, it is obvious that the needs of the low income residents are critical and immediate action is required of AACOG as the prime regional planning organization. Throughout AACOG's activities, however, the need for equity in any housing program undertaken should be recognized and dealt with constructively. The region is faced with the dilemma that sky rocketing construction and mortgage costs are pushing new housing out of reach of the lower middle and middle class families.

Recognizing the cultural patterns and values of low income residents and the growing trend towards greater neighborhood control, AACOG's objectives for the first year of the action-oriented program will be:

a. Establish a meaningful working relationship with identifiable organizations and groups interested in providing low and moderate income housing. The primary reason for setting this objective is that it is the first important step in reaching the longer-range goal of raising the education and income level of low income residents along with the quality of the housing and the broadening of housing choices, in and outside ghetto neighborhoods. Given the low income residents' current social and cultural patterns and recognizing their desire to help themselves, it will be essential for AACOG to first develop these relationships.

b. Assist these organizations to begin developing the most rational and acceptable means for providing housing. Specific steps cannot be determined until after a meaningful relationship with existing organizations has been established. Residents may participate as both producers and consumers through public and private financing programs and institutions. For example, they could be employed on rehabilitation projects whereby their own home and others are substantially improved with revolving low interest loans and grant funds. These and other possible programs and resources will be examined. Special attention will be given to operation Breakthrough programs of HUD.

APPENDIX A.

Mexican-American barrios are composed of at least three types of family systems within the same geographical area. The different family subgroups that will be described share many characteristics similar to other low income family subgroups found in other studies throughout the United States (Gans, 1962, p. 230 ff).

The method selected for classifying the family subsystems may be best described as ad hoc classifications. The ad hoc method of classifying was based on observations that reveal a marked difference among certain families in the neighborhoods in the matter of sharing in the neighborhoods' mutual aid systems. The ad hoc classification method separates family groups into those that had sufficient family resources and/or negotiation skills to carry out problem solving activities on their own, i.e., the mobiles, from those who needed substantial help from outsiders over and beyond the nuclear family resources, i.e., the multi-problem. A third category is called mixed because of the difficulty of clearly labeling its characteristics except as the chief proponent of the mutual aid system of El Barrio. This mixed variety is also commonly called the working class (S. M. Miller, 1961).

THE MOBILES

The first type of low income Mexican-American family are called the "Mobiles" because of its identification with values that lead to social mobility, i.e., education, and an increasing income. A significant attribute of this type of family seems to be their higher median grade level and the median age of the parents as compared to other neighborhood families. They are generally a minority within the neighborhood and the figure of 25% is often mentioned as the figure for the group (the appr. figure of Mexican-American high school graduates). Although the mobiles may be as hard pressed financially as everyone else in the neighborhood they are often able to manage on their own. They work toward academic and occupational achievement for themselves and/or their children, and compete for status and prestige through formal organizations. Such behavior is contrasted with other family types within the neighborhood who are actively engated in peer group expressive activities. The mobile type family has more choice or alternatives in their existential world because they use not only the resources of their primary or peer groups but those of wider social

systems as well.

THE MULTI-PROBLEM FAMILY

The second type of family in the neighborhood is also easily identified and has been discussed extensively. In the literature they are given various names, "hard core", "disorganized", "multi-problem", "unreachable", and so forth (e.g., Minuchin, 1967). This family tends to be female-headed, with no male head figure present most of the time. In general, they are isolated. The outstanding attributes of this family is its economic needs and the vast array of psychosocial problems among its individual members. In many cases such families can hardly be thought of as a social system since they lack the stability of status and the accompanying roles required for meaningful relationships and group action.

An analysis of contracts with multi-problem families reveal their tendency to restrict their interpersonal relationships to a coercive type. Displays of coercive influence are especially apparent in socializing the small children and in limiting deviate behavior on the part of the older children.

Except for the use of coercive influence mentioned above there are few examples that disclose use of other forms of interpersonal skill by multi-problem family leaders. This does not suggest that this is not adequate for advocating individual family needs. It simply narrows the family's ways of getting things done. Their continuing use of coercive influence means that there is a tendency for people to be overwhelmed and driven off by the many problems and crises that hang over the multi-problem family. The multi-problem family leader simply cannot come up with resources to resolve his crisis and thus exhausts the patience of those who may try to help him. Mention is made of the outsider because other extended family members quickly exhaust their own resources in trying to stabilize the family. This, in fact, is one of the principle reasons that the multi-problem family comes to the attention of public agencies. They (the family) become an isolated and relatively helpless entity because they have failed to live up to the expectations of the neighborhood folk. Bogged down by so many problems of living, they are not contributing at any level except perhaps providing minimal food and shelter for immediate family members. Along with increasing the welfare rolls, antisocial behavior, and so forth, that call forth the wrath of higher

levels of the larger community; at the neighborhood level the multi-problem family's disruptive thrust is towards the local mutual aid systems, which at best are tenuously maintained in the face of harsh survival problems (see section: The Multi Problem Family and the Mutual Aid System).

THE WORKING CLASS FAMILY

The third category of family is one that we choose to refer to as the "mixed" or working class family. On a purely descriptive basis "the low income working class" is the usual label placed on the type of family we have in mind (Keller, 1965, p.9). Steady employment is, in fact, a common trait that characterizes this group making up about 70.4% of El Barrio. What is equally significant is that many of them are subemployed, that is, employed at a wage level that places them on or under the poverty level. For example, a study done by the U.S. Department of Labor during the summer of 1966 on San Antonio's ghettoized West Side disclosed subemployment (employment at a poverty level) among the male population at 47.4%. Occupationally, approximately 70% of the San Antonio Mexican-American population is employed at the blue collar level. In addition 63% worked less than full time (50 weeks a year) and 50% made less than $2,700 a year (Department of Labor, 1966). Unemployment among the youth (18-21 years) is an astounding 24.6%. Thus, it is the working class family that generally needs and supports the neighborhood mutual aid systems. It is one of the most salient defining qualities of this family type. Their poverty means a tremendous amount of anxiety exists around making ends meet, having enough to clothe, feed, and house a wife and children and even other kin. On top of this are other basic needs that cannot be avoided, medical care, transportation, recreation, and so much more. When the working class father says in response to how are things going "Pues, me defiendo" he means, first of all, that he is adequately managing his financial responsibilities. Not to be able to say this is to be "con compromisos", that is, dependent on someone else for basic needs. Such a condition is openly avoided and many expressions point out the distasteful nature of dependency, e.g., "voy de pilon". What is remarkable in the face of such overt resistence is how difficult it is to avoid entangling alliances within the structure of the neighborhood.

EL BARRIO'S MUTUAL AID SYSTEM

The proliferation of the Mexican-American is well known, and since the El Barrio resident recognizes relatives from both sides of the family tree he is

obviously connected to numerous networks of kin. This is augmented by his growing number of in-laws and their progeny, by compadrazgo (God-parental) ties, (ritual kinship grouping that is part of El Barrio's Roman Catholic heritage) and finally, by friendship ties originating in various social experiences, the most common of which are earlier adolescent group ties.

The continuing question for barrio residents pressed by a lack of money is: who to turn to for help? Such a question does not occur in a vacuum or all at once, it occurs in the context of an on-going mutual aid system that has been operative, for some time. Such a phenomenon has been noted by several social anthropologists; Peatties' (1968) and Suttles' (1968) works are especially lucid. A self evident phenomenon in the neighborhood is the system of reciprocal obligations in which help is requested from persons who have the capacity to help. In this system continuing compatibility depends on how successful one is in balancing out the incurred debt, whatever it may be, even though it is always understood that such debts can never be totally equalized.

The question of who has the resources and/or who is compatible to an individual in the mutual aid systems is already largely decided since one turns naturally to resourceful members of one's family and/or one's on-going peer group. Help from nuclear family members is simply an extension of assistance received in earlier periods. On the other hand, it is the rare El Barrio resident who is not already a part of a peer group system fraught with material and psychological give and take. These peer groups which result from reoccurring social relations with like-age and like-sex individuals, have one common denominator: <u>frequent interaction based on geographical affiliation</u>. (Suttle)

The matter of geographical proximity seems to be a most significant determinant of who continues in the peer group, since the relations within the group are highly personalized requiring constant contact and loyalty. Obstacles of long distances (calling for, say, crosstown bus rides) cuts down the frequency of contacts and availability for spontaneous expressive activities (e.g., "taking a ride" downtown). Getting back and forth over a long distance always requires money which is, the scarce commodity among El Barrio residents.

These networks of kinship and friendship relations

which are referred to as the mutual aid systems seem to lie in the very structure of the economic systems of El Barrio. The vast majority of the families are on a marginal occupational status due to underemployment. Residents can hardly hope to accumulate the resources necessary to tide them through the many economic crises that is part and parcel of a low income existence. Limited unemployment and welfare checks cushion the financial hardships but do not eliminate the shrinking dollar problem. The mutual aid network operates as a system of private social and economic welfare in a setting otherwise unpredictable and deprivating.

What emerges from this analysis is not one but many mutual aid systems. Some are composed of a few individuals who rely on each other occasionally, others are large with many active members constantly providing resources to solve serious social problems. For example, a daughter-in-law and her children may be provided with food and shelter for an extended period at the home of her in-laws, while they seek money to get their son out of jail on bail and to obtain the services of a lawyer.

THE MOBILE'S LACK OF PARTICIPATION IN THE MUTUAL AID SYSTEM

Implied in our discussion is the lack of participation by both the mobile and multi-problem family members in the larger alliance systems organized around basic material needs. That observation may need some elaboration.

The mobiles participation is limited because of their tendency to meet their own needs. Their ability to do so probably rests on a number of resources and abilities not so available to other neighborhood folk. Impressionistic evidence that needs to be further verified quantatively indicates that they have fewer children, somewhat higher paying jobs, and higher educational background, but what seems most significant of all is the pact between the parents to "get ahead".

This quest to get ahead and the means to accomplish it, are no doubt related factors that also account for social mobility among other ethnic families. But what seems particularly remarkable in accounting for residents of El Barrio to get ahead is their direct confrontation of the existential problems they faced, i.e., limitation of choices, because of limited income.

Because of limited income, it is the mobiles who are more likely to point out to the outsider both the existence of extensive mutual aid systems in El Barrio and their pitfalls, i.e., short term gains in exchange for lasting neighborhood obligations that prevent one from "getting ahead".

THE MULTI-PROBLEM FAMILY AND THE MUTUAL AID SYSTEM

That the multi-problem family does not participate in those extensive mutual aid systems in El Barrio also needs some qualification. The generality holds true when we are talking about the multi-problem family at a later stage of its life as it takes a while for the mutual aid system to reach a concensus about the dysfunctional nature of a particular multi-problem family. Even then it is sometimes possible that one section of the kinship/kinship-like alliance will continue to provide for the family as a "pet project". The important point here is that after a period of time multi-problem families are rejected from the alliance system because of its threat (which may be real or imagined) to the system itself. This occurs within the context of a gradual shift from reliance on the neighborhood private social and welfare system to reliance on public agencies. On the other hand they might abruptly fall under the protection of public agencies because of some legal entanglement, i.e., a son placed on probation; a child neglect charge. Such a course of events usually hastens the multi-problem family's rejection from the intra neighborhood system.

The usual fate of a multi-problem family is to produce children who in turn produce multi-problem families and generational poverty.

In view of their demanding behavior it is not surprising that the multi-problem family members are equally rejected by institutional representatives, such as welfare workers, public health nurses, and school principals.

What is especially harmful is the tendency of many to generalize from this one hard core group (varying from 10% to 20% of low income neighborhoods) to the West Side (MNA) as a whole. Here is how one elementary school principal during a conversation with a San Antonio social worker presented such a negative stereotype: "Juan is bad and its no wonder with that mother of his. She has had children by half a dozen different men. She's immoral and wouldn't listen to us. I told her: "don't have any more babies". But they don't listen to you--they blame

us, we can't do anything for this neighborhood". (Farris, 1967)

IMPLICATIONS FOR HOUSING

There are two basic means of securing adequate housing for poor people. Either their income must be raised so that they can secure decent housing, or the cost of housing must be cut so that low income people can afford them. Hopefully, a local solution would be a simultaneous combination of these two approaches.

Our view of the low income Mexican-American suggests that the majority of them would be responsive to various training programs that would raise their skill level and hopefully their rate of income. Such a conclusion has been confirmed by other studies (e.g., Harward, 1969). Here reference is made to mobile and working class family members who generally hold work and family stability as esteemed values.

The multi-problem family members who are, fortunately, a minority (10-20%) within the minority group barrio will require specialized programs before it is possible to integrate and stabilize the family itself, not to mention its abilities to secure decent housing. In a recent book, Minuchin (1967) describes the sustained therapeutic process required.

But in the main, most barrio families are stable, integral and responsive systems. Therefore, if home ownership is desirable to them, and there is no reason to doubt this, there is no question about their capacity to share in achieving the goal. The only question remaining would be: what are the most effective and just means of their achieving home ownership? This suggests the need for stimulating interest by the larger community in the problems of inadequate housing among the poor in the AACOG area. It is also assumed that enough potential good will, ingenuity and resources exist in the area to insure reasonable success. What is needed is for many segments of the community to realize that everyone's long term self-interest is served when basic needs, like adequate housing, are available to all in terms that they find desirable. For example, our discussion on the mutual aid system suggests that it is of vital importance to the low income group and must be taken into account in any relocation project. It is extremely critical therefore to make a correct judgment on the approach to be used that is most acceptable to the target population.

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ADDENDUM NO. 2

H U D HOUSING PROGRAMS

Addendum No. 2

Program Number	Administering Agency within H U D	Families	Elderly	Loan	Grant	Insurance	Ownership	Cooperative	Rental	Rent - Supplement	Interest Reduction	Interest (%)	Mortgage Term	Low Income	Moderate Income	Remarks
115	UR	X	X		X		X							X		Grants to owners up to $3,000 for rehab. & improvements. Houses have to meet Housing or UR Codes
202	HAA		X		X	X			X	X		3	50		X	For NPCs-new or rehab. housing (5% of units for rent-supplement)
			X			X				X		*	40			* For LHA: annual contributions to amortize bonds.
203		X	X			X	X					MR	*			* 20 years for rehab.; more than 20 years for new housing. Max. $10,000 - Home Improvement; $13,500 - New Rural Houses; $30,000 - Rehab of houses for 1-4 (urban)
207		X	X		X	X			X			MR		X		Grants to NPC, public or private groups. Demonstration project for new construction or rehab. of houses
213		X	X			X		X				MR				Coops = 5 & more units
220		X	X			X			X							UR Rentals for 1-11 units
221(d)(2)		X	X			X			X			MR			X	Construction, or rehab. of 1-4 family houses
221(d)(3)	FHA	X	X			X				X		MR	40	X	X	For 5 & more units

UR = Urban Renewal
NPC = Nonprofit Corporation
MR = Market Rate
CE = Code Enforcement
FHA = Federal Housing Administration
BMIR = Below Market Interest Rate

Program Number	Administering Agency within H U D	Families	Elderly	Loan	Grant	Insurance	Ownership	Cooperative	Rental	Rent - Supplement	Interest Reduction	Interest (%)	Mortgage Term	Low Income	Moderate Income	Remarks
221(d)(3) BMIR	FHA	X	X			X		X	X	X		3	40	X		Construction, rehab. for 5 & more units. 5% for rent-supplement. Homeownership possible
		X	X			X		X	X	X		3	25	X		Same as above
221(h)	FHA	X	X			X	X					3	30	X		Rehab. for sale. 20% income for rent
		X	X			X	X					MR	30		X	Same as above (lot of red tape)
222		X					X	X				MR				For Service-men
231			X			X			X	X			40			For Elderly & Handicapped, 8 & more units; 5% for rent-supplement
233		X	X													Experimental Housing
234		X	X			X										Constr. or rehab. of Condominiums
235	FHA	X	X			X	X				X	1				Construction & rehab. for sale or coop. The interest-rate can go down to 1%.
235(j)	FHA	X	X			X	X								X	Rehab. for sales. Like 221(h), will eventually phase that program out.
236	FHA	X	X			X		X	X	X	X	1	40			Interest-reduction through interest supplements for MR-interests to the lender. 25% income for rent. 20% of units for rent-supplement. No "workable program" necessary

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H U D HOUSING PROGRAMS

Addendum No. 2

Program Number	Administering Agency within H U D	Families	Elderly	Loan	Grant	Insurance	Ownership	Cooperative	Rental	Rent - Supplement	Interest Reduction	Interest (%)	Mortgage Term	Low Income	Moderate Income	Remarks
237		X	X			X	X							X		For people with bad credit-no funds available now
312	UR	X	X	X			X					3		X	X	Direct rehab. loans for residences or businesses in UR & CE areas, loans granted to owners
314		X	X			X								X		Urban Renewal Demonstration programs - to NPC or public
809	FHA	X				X	X					MR				For Armed Services & Key Civilians
810	FHA	X				X			X			MR				For Armed Forces & Personnel
Seed Money				X												To NPCs - funds to start a housing project. 80% of the sum is interest-free
Title I	FHA					X							7			Home improvement loans: Max. $ 5,000 - Homes $15,000 - Multifamily houses. (= $2,500/unit)
Rent suppl		X	X							X				X		Mainly for 221(d)(3) MR.
Relocation Assistance	UR															For relocation for residences & business in UR areas.
Choice		X	X			X	X					MR			X	$13,000 - $18,650. Certain waivers especially for moderate rate income families

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