ESCAPING POVERTY:
HOW CITIES CAN ADDRESS STRUCTURAL FORCES
KEEPING THE POOR IN POVERTY

by
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Abstract

City and local governments can make the greatest positive impact on their low-income residents through the development and implementation of policies that can provide relief from the structural forces that keep many poor residents trapped in poverty. While there are numerous state and federal policies that address important policy areas like transportation, housing, and homelessness, city governments are often the ones that are left to enforce these policies. By taking a more active role in developing their own policies in these areas, city and local governments can better provide positive impacts to their most vulnerable residents and neighborhoods. Case studies of Austin, TX, San Antonio, TX, San Diego, CA and New York City, NY, show the differences between cities that are more engaged with policy and program creation and willing to implement evidence-based programs and those that are not. Reviewing city council ordinances and other city documents provides insight into what policies cities are prioritizing and if they are effective at reducing poverty. Analyzing data available from these cities and other sources also provides a clearer picture of how city policies and ordinances are impacting some of the structural forces that keep people in poverty, such as policies that attempt to address median housing value and median rent. Cities that engage more with residents, tenants and landlords have more success lifting barriers that poor residents face when attempting to access better services and access to equitable employment opportunities, public transportation, and affordable housing. Cities that rely more on the private market for housing and are not as proactive with policy interventions are inefficient at delivering services and benefits to low-income residents, exacerbating the already significant barriers they face when attempting to lift themselves out of poverty. Additionally, a city's willingness to implement innovative policies,

ABSTRACT

such as Housing First, that are evidence-backed can be much more effective than continuing to

conduct policy business as usual.

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<u>Introduction</u>

Cities have long been drivers of economic opportunity, cultural hubs, and an entertaining place for people to visit and explore. Businesses seek to relocate their headquarters to large, dense cities, giving them access to young and educated workers. People move to the city to seek out better conditions for themselves and their families, creating new opportunities and new challenges for cities.[1] While new residents to a city spur economic and commercial development, this also creates or exacerbates significant needs for a city's new existing populace. Chief among these is access to reliable transportation, employment opportunities, and affordable housing.

Newcomers to the city put pressure on households that are already living there. While cities work to attract new people, current residents are faced with the prospect of losing homes and neighborhoods they have lived in for generations as developers seek out cheap land to create newer and more expensive homes for the new, wealthier residents willing to pay higher rents. This typically happens in poor and underinvested neighborhoods where households are typically people of color. These poor neighborhoods are typically the result of conscious choices by city leaders, who sought to "redline" Blacks and other communities of color away from wealthier white areas that had greater access to economic opportunities.[2] Cities have ignored these neighborhoods and their existing institutions, creating conditions ripe for gentrification and exploitation by developers. These poor neighborhoods typically lack adequate and safe housing,

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[1] Joel Kotkin. *The Human City: Urbanism for the Rest of Us* (Chicago: B2 Books, 2017), 10-11.
[2] Richard Rothstein, interview by Terry Gross, *National Public Radio: Fresh Air*, National Public Radio, May 3, 2017. https://www.npr.org/2017/05/03/526655831/a-forgotten-history-of-how-the-u-s-government-segregated-america.

access to a reliable transportation system, employment opportunities, and the ability to resist these interventions into their neighborhoods.[3]

Low-income households in cities face many structural forces that conspire to keep them embedded in poverty. Poor residents often reside in areas of a city that do not have quality, accessible transit hubs they can utilize to travel to work, to the grocery store and to school. However, they are more likely than higher-income residents to use public transit. Since land is more expensive close to transit stations and hubs, developers are incentivized by the market to build more market-rate apartments and homes rather than affordable housing. This dynamic forces low-income workers to find more affordable housing further away from where they work. Although they may have found less expensive housing further from a transit hub, the added transportation costs of owning and maintaining a vehicle create a severe cost-burden on low-income families that puts them at risk of eviction and contributes to housing instability. This instability can often result in a household's eviction, causing a prolonged period of homelessness and an eviction on their record, making it difficult to obtain housing in the future.[4]

Once a family or individual is homeless, there are numerous barriers they face to access stable housing. Many communities require people experiencing homelessness to prove themselves ready for independent living and require complete sobriety before granting them a new home. This staircase model of treatment creates a kind of reward-based system where, after completing multiple courses of treatment, a homeless individual can finally obtain housing, if it is available. When treatment is finished but housing is unavailable, the homeless individual often

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[3] National Low Income Housing Coalition. "Gentrification and Neighborhood Revitalization: What's the Difference?" April 5, 2019. https://nlihc.org/resource/gentrification-and-neighborhood-revitalization-whats-difference.

[4] Ezike, Richard and Kimberly Burrowes. "Are Cars a Necessity? During COVID-19, Low-Income Households May Consider Public Transit Alternatives." Housing Matters: An Urban Institute Initiative. August 12, 2020. https://housingmatters.urban.org/articles/are-cars-necessity-during-covid-19-low-income-households-may-consider-public-transit.

has no choice but to return to where they were living unsheltered and often begins using drugs or alcohol to cope with their situation. Additional housing requirements in some communities include having a source of income or identification documents, both of which are difficult for individuals experiencing homelessness to obtain. Other communities solve the most immediate issue first, allowing homeless individuals access to their own apartment before they have done any sort of drug, alcohol, or mental health treatment program. Treatment is highly encouraged and allows the individual to begin treatment on their own time. Many homeless individuals who receive housing through these Housing First programs do elect to receive treatment and are able to remain stably housed one year after entering their unit.

Evictions and the threat of eviction cause major disruptions to households. A sudden loss of income or employment can lead to a resident facing the eviction process, which also creates a host of compounding problems. City residents who live in poor and disadvantaged neighborhoods have a much higher risk of eviction than residents who live in more affluent areas. Eviction leads to increased mental strain on households, significant gaps in schooling and employment, and prolonged periods of homelessness. Poor residents are more likely to spend much of their income on their housing and transportation costs, leading many households to forgo medical expenses, groceries, or school supplies for children. Residents often vacate their unit after receiving a Notice to Vacate or an eviction notice, which is typically cheaper than fighting the eviction in court. Some cities do not have an adequate tenant and renter assistance programs that can allow poor households to remain stably housed and create a rental payment plan in conjunction with landlords. Landlords can take advantage of the lack of tenant resources through measures known as informal eviction, which include changing the locks of a tenant's unit or simply raising rent to a price that the current tenant is unable to pay. This gap in services

causes many households to vacate their homes prematurely, exacerbating housing instability in a city.[5]

My thesis examines how cities have tackled the same problems in different ways and evaluates how effective each has been. I will evaluate my case study cities against the existing literature to explore how effective cities have been at implementing policies that alleviate poverty. The cities I examine are San Diego, San Antonio, Austin, and New York City. All of these cities face similar housing, transportation and homelessness problems but each city's leaders have used different approaches and policy implementations to create more equitable opportunities for the poorest residents. These different approaches are influenced not just by the people that make up their city council or mayor's offices but are also informed by the history of the city and how its growth has impacted its most vulnerable residents.

My first chapter focuses on why locating affordable housing close to a city's transportation network stations and hubs is important in creating equitable opportunities for low-income residents. Cities that take an active role in ensuring that affordable housing is built in areas that have good access to public transportation and employment opportunities will have more success in providing opportunities for economic advancement to its poorest residents. I use San Diego and San Antonio as case studies to examine how they have historically located low-income housing in relation to employment opportunities and transit hubs. These cities have taken different approaches to housing development and transportation network planning, which have had different impacts on their low-income households.

My second chapter examines how evictions affect a city's most vulnerable residents and how a robust system of eviction prevention programs can help poor residents remain stably

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[5] Kasakove, Sophie. "As Rents Rise, So Do Pressures on People at Risk of Eviction." *The New York Times*, October 18, 2021. https://www.nytimes.com/2021/10/18/us/eviction-rising-rent-cost.html.

housed. There is already a large body of research on how harmful eviction is to poor households and how evictions can send poor residents spiraling deeper into poverty. I examine eviction prevention systems in San Antonio and Austin to determine how effective they are at preventing poor households from being evicted in the first place. Despite close proximity to each other, San Antonio and Austin offer enough differences in their city policies to perform a thorough analysis on the efficacy of each city's eviction prevention policies.

My third chapter explores the two main strategies cities utilize to get people experiencing homelessness off the streets and into housing. San Antonio and New York City are my case study cities. San Antonio applies the more traditional staircase model of treatment for the homeless while New York City practices the more progressive Housing First model. By examining how each model of homelessness care treats the individual and housing, I will show how each model is different and which one is most effective at giving people experiencing homelessness an opportunity to obtain housing and remain stably housed once there.

City leaders can create policies that have a greater direct impact on their residents than many state or federal policies can. While federal and state policies are important and can also provide resources for cities to use, it is cities and localities that are the ones tasked with the enforcement of those policies. There are numerous federal policies that cover policy areas of concern for city leaders. However, it is often the responsibility of the city to create an effective implementation strategy and ensure that federal policies can be efficiently translated into real-world results that provide tangible impact for the city's residents. Rather than relying solely on federal or state initiatives, city leaders should focus on creating their own set of policies that can alleviate the poverty burden of their poorest residents. City leaders have better access to their constituents and can respond much faster to their constituents' requests for improvements in city

services, and residents also have more access to their city leaders and are better able to participate in city information sessions, city council meetings and engage with their elected leaders. Information flows much quicker between city leaders and residence, necessitating a more proactive approach to governance and policy creation from cities and localities.[6] By being more proactive and engaging with constituents, city governments can create impactful policies and strategies for helping their poor residents escape poverty.

These complex pressures present cities with an opportunity to create equitable policies and systems that create more opportunities for poor residents and households to get themselves out of poverty. There are too many intersecting societal forces keeping people in poverty that no one policy change can alleviate poverty for everyone. Instead, cities have the opportunity create better systems through policies that attempt to holistically address the needs of their poorest residents. These needs are often adequate transportation, access to affordable housing, and the ability to maintain their housing once they have it. Cities need to be more proactive in creating policies and providing resources to their poorest residents that will allow them more opportunities to escape poverty.

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[6] Crawford, Susan and Stephen Goldsmith. *The Responsive City: Engaging Communities Through Data-Smart Governance* (San Francisco: Jossey-Bass, 2014), 3-5.

Chapter 1: Housing, Land-Use and Transportation for Low-Income Residents

Introduction

Today, more people are moving into cities, looking for new opportunities for work, a better standard of living and access to human capital. Human capital is a key driver of regional and local economic growth.[7] Cities provide the necessary connections between people that spur economic development and connection. People move to cities to gain access to more opportunities to use those connections.[8] With cities swelling in population, city governments must realize that the policies of the 20th century are no longer adequate to deal with the demands of the 21st.

Complex problems created by population growth are generating unique pressures on city governments. Housing prices have skyrocketed in many metropolitan areas and access to affordable housing units has shrunk, leaving poor and minority communities' housing needs

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[7] Richard Florida, "The U.S. Brainpower Map", The Atlantic, August 2, 2010, https://www.theatlantic.com/business/archive/2010/08/the-us-brainpower-map/60641/.

[8] Edward Glaeser, *Triumph of the City: How Our Greatest Invention Makes Us Richer, Smarter, Greener, Healthier and Happier*, (New York: Penguin Press, 2011), 7-8.

neglected, forcing them to leave the city in search of cheaper housing.[9] Public transportation, despite being used mostly by the same communities pushed out of the city, often fails to equitably provide access to places of work and affordable housing.[10] Coordination between land-use and transportation policies can allow cities to provide equitable access to employment and housing for neglected communities, thereby limiting the segregation between wealthy and poor communities that can be found so prevalently in American cities.

San Diego and San Antonio are two cities facing these complex pressures. Both cities' populations are increasing and housing is becoming more expensive. The San Diego Association of Governments (SANDAG) forecasts San Diego's population to increase a full percentage point from the 2010 census, an increase of approximately 160,000 people.[11] San Antonio has experienced much quicker growth. The U.S. Census Bureau estimates that San Antonio's population has increased 15.5% since the 2010 Census, growing from 1.3 million people to nearly 1.5 million.[12] As both cities' populations continue to increase, pressure will be increasingly applied on city leaders to create transportation and housing policies that can provide equitable options and choices to low-income and minority populations. Using San Diego and San Antonio as case studies, the question at the heart of this paper is to determine which polices are most effective at providing these options for transportation and housing options for the cities' poor communities.

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[9] G. Stacy Sirmans and David A. Macpherson, "The State of Affordable Housing", *Journal of Real Estate Literature,* Vol. 11, No. 2 (2003), 134-136, https://www.jstor.org/stable/44103465

[10] Lexer Quamie, "Transportation Equity a Key to Winning Full Civil Rights", *Race, Poverty & the Environment*, Vol. 18, No. 2 (2011), 59-60, https://www.jstor.org/stable/41554788

[11] San Diego Association of Governments, "2030 Regional Growth Forecast Update: Process and Model Documentation", San Diego, CA, 92-93.

[12] United States Census Bureau, "San Antonio Quick Facts", https://www.census.gov/quickfacts/sanantoniocitytexas

Literature Review

As more people move into urban centers, cities are increasingly faced with developing new and sustainable ways for people to find employment, easy access to housing and better ways to travel through the city. People are attracted to cities for a variety of reasons, including access to better paying jobs, city attractions and places of interest and quality of life. Additionally, a city's cultural diversity is often a key factor in attracting new residents.[13]

A variety of policy techniques and proposals exist to enable cities to decrease socioeconomic inequity. These include revising their land-use, transportation policies and housing regulations. For example, some studies suggest that the development of light-rail lines lead to an increase in mixed-use and mixed-income business and housing developments along the transit line.[14] Cities can also take advantage of the Low-Income Housing Tax Credit (LIHTC) to construct new affordable housing units and protect existing units near transit centers, which tend to increase the surrounding land value.[15] Progressive land-use and inclusionary development policies, as opposed to exclusionary and restrictive policies, can have an important impact on the affordability of cities. Overly restrictive housing and land-use regulations typically have substantially higher housing costs compared to cities that have more liberal housing policies.[16] Some cities restrict the demolition of old buildings, preventing the construction of new ones and making old housing residences more expensive and exclusive.[17] Other cities overtly restrict multi-family housing while some mandate parking spot requirements for new developments.[18]

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[13] Glaeser, *Triumph of the City*, 241-242.

[14] Richard J. Lee and Ipek N. Sener, "The Effect of Light Rail Transit on Land Use in a City Without Zoning", *The Journal of Transport and Land Use*, Vol. 10, No. 1 (2017), 542.

[15] Kimberly Burnett and Todd Nedwick, "How Can the LIHTC Program Most Effectively Be Used to Provide Affordable Rental Housing Near Transit", *Cityscape*, Vol. 17, No. 2 (2015), 113-115.

[16] Joshua D. Gottlieb, "How Minimum Zoning Mandates Can Improve Housing Markets and Expand Opportunity", *The Aspen Institute: Economic Strategy Group* (2018), 3-5.

[17] Glaeser, Ibid, 154.

[18] Gottlieb, "Minimum Zoning", 7.

These policies increase the cost of available units and make developers less keen to build affordable housing, causing housing shortages. A study found that cities that restricted allowable densities experienced slower housing growth and a decrease in multi-family units, causing further economic segregation.[19]

Many cities continue to regulate and manage land-use development by isolating commercial, industrial, shopping and employment from residential housing districts.[20] It can be argued that this form of exclusionary zoning and ill-managed land-use and housing policies not only causes housing prices to rise, but also leads to increased traffic congestion, air pollution and inefficient energy consumption. Others contend that regions are growing into economically distinct districts, a result of state and federal government choices that ignore or abandon communities and provide tax incentives for home ownership further away from the city center.[21]

Moving further away from the urban core to find affordable homes saves money, but only if considering the direct costs of buying a home. One study found that for every mile further from the city center, home prices drop between $5,000 and $7,000. With transportation costs rising, the costs of home ownership have been swapped for the costs of commuting. This spatial separation of housing from the economic hubs of city centers serves to further segregate the population of a city, creating a "drive 'til you qualify" search for affordable homes. Some argue that the spatial separation of a city's districts of residences, work places and commercial centers was a recoil from the squalid conditions brought on by the heavy industrialization of American

[19] Jonathan T. Rothwell and Douglas S. Massey, "Density Zoning and Class Segregation in U.S. Metropolitan Areas", *Social Science Quarterly*, Vol. 91, No. 5 (2010), 1126-1128.

[20] Danya Kim and Jangik Jin, "The Effect of Land Use on Housing Price and Rent: Empirical Evidence of Job Accessibility and Mixed Land Use", *Sustainability*, No. 11 (2019), 3-5.

[21] Kalima Rose, "Combating Gentrification Through Equitable Development", *Race, Poverty & the Environment*, Vol. 9, No. 1 (2002), 6-7.

cities.[22] Attempting to reduce disorder, cities gradually began to sprawl outwards, with wealthier

families leaving the urban core for more pristine suburbs.[23] As more people of means began to

move away from urban squalor, surrounding suburban areas adopted the early exclusionary

zoning ordinances that initiated the separation of cities into distinct and separate districts.[24]

Although early land-use ordinances were written to be comprehensive, the goal of these

early suburbs was to maintain the status-quo of the neighborhood and limit the intrusion of

lower-income families.[25] However, some argue that zoning ordinances which appear to be

discriminatory may in fact reflect the social and physical structure of the community at that time.

The public goals of large lot zoning, such as control of urban land use and managing property tax

burdens, outweigh arguments against the segregation-oriented objectives of exclusionary

zoning.[26]

A city's expansion and sprawl increase pressure on its outer urban areas, making

transportation options and access even more important for residents. Low-income minority

communities typically make up most of a metropolitan area's transit riders. Low-income riders

are more likely to use transit to commute to places of employment and for other trips.[27] Public

transportation is often more attractive for low-income and minority communities due to the high

costs of car ownership, which can make up a significant portion of their spending. When

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[22] William H. Hudnut III, *Changing Metropolitan America: Planning for a Sustainable Future* (Washington, D.C.: Urban Land Institute, 2008), 8-13.

[23] Nicole Stelle Garnett, *Ordering the City: Land Use, Policing, and the Restoration of Urban America* (New Haven: Yale University Press, 2010), 31-34.

[24] Howard Frumkin, "Urban Sprawl and Public Health", in *Urban Health: Readings in the Social, Built and Physical Environments of U.S. Cities*, ed. H. Patricia Hynes and Russ Lopez (Sudbury: Jones and Bartlett Publishers, 2009) 142-144.

[25] Roger W. Caves and Barry Cullingworth, *Planning in the USA: Policies, Issues and Processes* (New York: Routledge, 2009), 251-252.

[26] Max Neiman, "Zoning Policy, Income Clustering and Suburban Change", *Social Science Quarterly*, Vol. 61, No. ¾ (1980), 670-673.

[27] Armin Jeddi Yeganeh, Ralph P. Hall, Annie R. Pearce and Steve Hankey, "A Social Equity Analysis of the U.S. Public Transportation System Based on Job Accessibility", *Journal of Transport and Land Use*, Vol. 11, No. 1 (2018), 1040-1042.

combined with high housing prices, however, job accessibility via public transit is not equitable across income strata. As transit stations progressively improve at connecting various districts of a city, land around the station becomes more valuable. Because of the high costs of land near the transit center, developers frequently build luxury residences, which are more likely to be profitable. Cities can create affordable housing incentives for developers that offset the high land values, including low-income housing credits, inclusionary zoning and offering fee waivers and incentives to developers.[28]

Effective transportation services can be an economic boon to cities and surrounding suburbs. When a streetcar route was established in 1907 in Fort Collins, Colorado, residential and commercial development skyrocketed in the small community, becoming one of the first instances of transit-oriented development.[29] By creating effective transit centers and networks spreading out from a downtown area, cities can reduce car dependence and congestion, along with the numerous negative externalities that are caused by vehicles such as pollution and smog.[30] Some studies have found that among cities that have high land-use densities, both in employment and residents, car ownership and use is lower than in cities that are less dense.[31] Not only does development around public transit rid cities of the negative externalities of car use, but

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[28] Bruce S. Appleyard, Alexander R. Frost and Christopher Allen, "Are All Transit Stations Equal and Equitable? Calculating Sustainability, Livability, Health & Equity Performance of Smart Growth & Transit-Oriented-Development (TOD)", *Journal of Transport and Health*, Vol. 14, No. 1 (2019), 9-11.

[29] Caves and Cullingworth, *Planning In the USA*, 57.

[30] Peter Newman, "Planning for Transit Oriented Development: Strategic Principles," in *Transit Oriented Development: Making It Happen*, ed. Carey Curtis, John L. Renne, Luca Bertolini, (Surrey: Ashgate Publishing Company, 2009) 16-21.

[31] Graham Currie and Chris De Gruyter, "Exploring Links Between the Sustainability Performance of Urban Public Transport and Land Use in International Cities", *Journal of Transport and Land Use*, Vol. 11, No. 1 (2018), 337-339.

also it can spur economic production by allowing the development of more income producing

spaces near homes and jobs.[32]

Mobility is a major factor in the creation of the urban landscape and a facilitator of

economic production. Some argue that there is a "mobility privilege" underlying many

transportation policies in the United States. Mobility privilege policies benefit car owners and

upper-middle class households over lower-income residents.[33] Personal automobiles became

much more ingrained in Americans' daily lives due to the spatial separation of destinations, with

cars providing the rapid transit speed necessary to offset the distance between destinations.[34]

Transitioning from mobility-centric policies to accessibility-centric ones can reduce mobility

privilege in cities. Mobility within a city tends to relate to faster vehicle speeds. In contrast,

accessibility focuses on linking people to places within a city through means other than by car,

usually by an effective public transportation network.[35] This aligns with other views that better

accessibility to places of work and other destinations, such as entertainment and retail, can be

boosted by an equitable public transit network within a city.[36]

Creating the necessary social and cultural infrastructure that allows cities to thrive

involves providing access to housing and transportation so that more people can live closer to

places of work and entertainment.[37] Coordinating land-use and transportation policies is proven

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[32] Marilee A. Utter, "Developing TOD in America: The Private Sector View," in *Transit Oriented Development: Making It Happen*, ed. Carey Curtis, John L. Renne, Luca Bertolini, (Surrey: Ashgate Publishing Company, 2009) 209-212.
[33] Hugh Bartling, "Mobility and the Regional Context of Urban Disaster", in *What Is a City? Rethinking the Urban After Hurricane Katrina*, ed. Phil Steinberg and Rob Shields (Athens: University of Georgia Press), 100-103.
[34] Alan E. Pisarski, "Transportation", *The Annals of the American Academy of Political and Social Science,* Vol. 453 (1981), 81-82.
[35] Joe Grengs, "On The Way But Not There Yet: Making Accessibility the Core of Equity Planning in Transportation" in *Advancing Equity Planning Now*, Cornell University Press (2018).
[36] John L. Renne, "Measuring the Success of Transit Oriented Development", in *Transit Oriented Development: Making It Happen,* ed. Carey Curtis, John L. Renne, Luca Bertolini, (Surrey: Ashgate Publishing Company, 2009).
[37] Joel Rogers, "Cities: The Vital Core," in *Urban Health: Readings in the Social, Built and Physical Environments of U.S. Cities*, ed. H. Patricia Hynes and Russ Lopez (Sudbury: Jones and Bartlett Publishers, 2009) 277-280.

to bring economic and social benefits to cities. Without proper land-use policies, housing prices near transit hubs can quickly skyrocket. This can result from higher development costs or a time-consuming regulatory process imposed by city governments.[38] Further, many affordable housing units that are HUD-subsidized may not have their contracts renewed and transitioned into market-rate housing as prices near transit hubs rise. This would lead to higher numbers of residents being pushed out of their homes and lead to lower transit use, especially by minority and low-income residents.[39] Transit-oriented-development (TOD) policies that ignore racial and economic inequity are inferior and inadequate for cities' changing demographics. Rather than being forced to move, policies centered on TOD should strive to allow current residents to remain and thrive in place, along with creating quality jobs in transit neighborhoods.[40]

Methodology

This paper uses a combination of data analysis and case studies. Data analysis is useful for the examination of socioeconomic parity in a city overtime. Data, such as median household income over a geographic area, can provide a general overview of economic conditions that create parity among income groups within a city.[41] The case study format enhances the study of various government policies over time to determine their effectiveness. Utilizing the case study method also enables examination of mostly uniform conditions between the two cities.[42] Documentary materials, such as policy plans and policy ordinances, also contribute to the

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[38] Shelley Poticha and Jeff Wood, "Tranist Oriented for All: Delivering Mixed-Income Housing in Tranist Served Neighborhoods", in *Transit Oriented Development: Making It Happen,* ed. Carey Curtis, John L. Renne, Luca Bertolini, (Surrey: Ashgate Publishing Company, 2009).
[39] Michael Bodaken and Todd Nedwick, "Preserving Affordable Transit-Oriented Housing," *Race, Poverty & the Environment*, Vol. 19, No. 1 (2012), 75-77.
[40] Rebecca Saldaña and Margaret Wykowski, "Racial Equity: New Cornerstone of Transit-Oriented Development," *Race, Poverty & the Environment*, Vol. 19, No. 2 (2012), 13-15.
[41] Marcus E. Ethridge, "Univariate Analysis: Statistics of a Single Variable", in *The Political Research Analysis: Readings and Analysis*, The Dushkin Publishing Group, Inc: Guildford, CT, 1994.
[42] Stephen Van Evera, "What Are Case Studies? How Should They Be Performed", in *Guide to Methods for Students in Political Science*, Cornell University Press, 1997.

validity of the case studies by shedding light on the political desires and motives of city leaders.[43]

San Diego and San Antonio were chosen as case study subjects. San Diego and San Antonio are similar in population size and have similar public transit system networks. Both cities have sizable minority communities that are traditionally poor and benefit the most from having access to public transportation for work and non-work trips. Using data from both cities' Open Data Portals, the U.S. Census Bureau and Housing and Urban Development's Low-Income Housing Tax Credit and Location Affordability Index, as well as government documents and policy papers, I examine how effective San Antonio and San Diego have been in implementing Transit-Oriented Development and affordable housing policies to decrease socioeconomic inequity among its residents.

Case Study 1: San Diego

Recognizing the need for additional affordable housing as early as 1980, the San Diego City Council created the first city program to facilitate the rapid production of affordable housing units. San Diego is identified as one of the least affordable cities in the country and local officials have declared an affordable housing state of emergency every year since 2004.[44] Still, new housing development, especially affordable units, has not kept pace with population growth, leading to median home prices greater than $500,000 and an average monthly rent greater than $1,800.[45] **Table 1.1** shows data from 2010. At that time, 29 percent of home values were between $500,000 to $749,000. Such values can serve to restrict available housing for many

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[43] Marcus E. Ethridge, "Content Analysis", in *The Political Research Analysis: Readings and Analysis*, The Dushkin Publishing Group, Inc: Guildford, CT, 1994.

[44] Office of the City Auditor, "Performance Audit of the Affordable/In-fill Housing and Sustainable Buildings Expedite Program", December 2016.

[45] San Diego City Council Ordinance Number O-20916, "Affordable Housing Density Bonus 2018", San Diego City Council, March 22, 2018.

residents. 63 percent of San Diego residents earn a median income between $15,000 and $99,999, making home ownership cost-prohibitive for many residents.[46] Since 2010, San Diego home prices have continued to rise.[47]

Table 1.1 – San Diego, CA Housing Values in 2010

	Number	Percent
Total Owner-Occupied Units	**609,858**	**100%**
Less than $150,000	42,563	7%
$150,000 to $199,999	16,312	3%
$200,000 to $249,000	26,148	4%
$250,000 to $299,999	31,305	5%
$300,000 to $399,999	95,640	16%
$400,000 to $499,999	106,163	17%
$500,000 to $749,000	173,920	29%
$750,000 to $999,999	65,803	11%
$1,000,000 or more	52,004	9%
Median Value	**$488,075**	

Source: SANDAG, constructed for U.S. Census Bureau's American Community Survey 2010 5-Year File, Table B25075 (https://www.sandag.org/uploads/publicationid/publicationid_2132_22605.pdf)

In 2019, the median home price in San Diego is $605,000, an eight percent increase from 2017. San Diego's median home price has outpaced the rest of California's median home price during that same time period.[48] Attempts by San Diego to entice developers to build affordable housing developments through fee waivers and incentives have largely proved unsuccessful.

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[46] San Diego Association of Governments, "Demographic and Socioeconomic Profile 2010", December 29, 2016.
[47] San Diego Association of Governments, "SANDAG, constructed for U.S. Census Bureau's Ammerican Community Survey 2010 5-Year File, Table B25075", *(https://www.sandag.org/uploads/publicationid/publicationid_2132_22605.pdf.*
[48] City of San Diego, "Housing Inventory Annual Report: A Closer Look at Housing Affordability, Supply, and Production", 2018.

Construction of new housing has fallen over the last decade and the number of single-family homes constructed is greater multi-family units.[49] Building more high-density housing units increases available housing stock but San Diego's overall construction of new residences is down overall, increasing upward price pressure on available homes in the city. **Figure 1.1** below shows San Diego's median home prices exclusive to the rest of California's median home price.[50]

As **Figure 1.1** shows, over the last decade, San Diego's median home prices have been consistently higher than the rest of California's. This corresponds directly to the increase in building low-density single-family homes, instead of more dense apartments and multi-family units. Additionally, the high value of land within San Diego makes building luxury developments more profitable projects for builders. As more of these luxury developments are built, home prices are driven upward within San Diego and the surrounding area.

Figure 1.1 – Comparison of San Diego & California Median Home Prices, 2009-2019

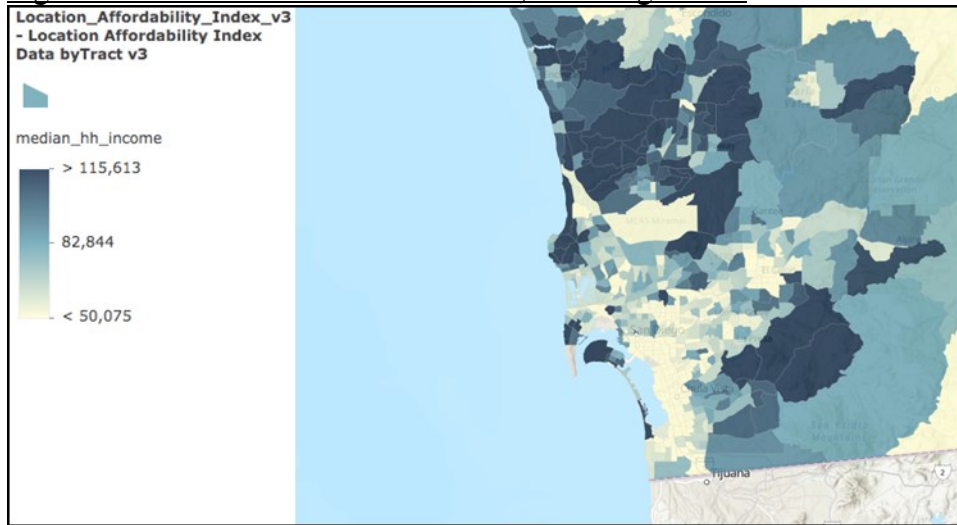Source: https://fred.stlouisfed.org/series/SAND706BPPRIV

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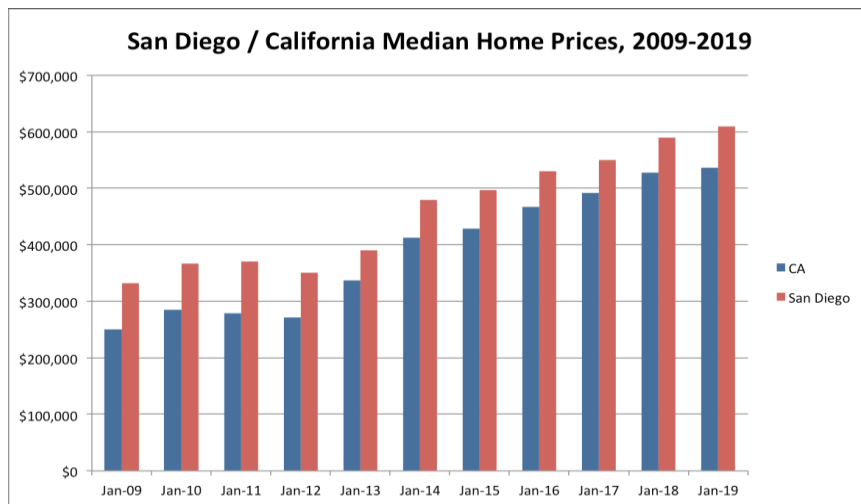
[49] Ibid, 2018.
[50] FRED Graph Observations, Federal Reserve Economic Data, "New Private Housing Structures Authorized by Building Permits for San Diego-Chula Vista-Carlsbad, CA (MSA)", accessed November 7, 2019.

San Diego's efforts to adopt Transit-Oriented Development (TOD) policies began in 1992 with the publication of the city's Transit-Oriented Development Design Guidelines. TOD focuses on creating affordable housing and job-related developments along transit corridors to provide low-income residents with access to public transportation for work commutes and other daily trips. When affordable housing options are located near transit, the percentage of a household's income spent on housing and transportation costs is significantly reduced. The lack of affordable housing near transit locations leads to residents spending the majority of their income on housing and transportation costs. San Diego residents making 80 percent of the area median income (AMI) put nearly 60 percent of their total household income towards housing and transportation. This leads to income clustering among households, with lower-income households being forced to find homes further away from available jobs.[51] **Figure 1.2** below depicts the median income for households in the San Diego Metropolitan Statistical Area (MSA). Households with higher incomes cluster north of the urban center of San Diego, with the majority of households in the urban core making less than $50,075 per year. The highest density of San Diego's jobs is north of downtown, where the wealthiest San Diego households reside. This force lower-income residents, who mostly reside downtown, to travel greater distances to their jobs than wealthier San Diego residents.[52]

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[51] San Diego Association of Governments, "Housing Choices and Affordability – Regional Transit-Oriented Development Strategy", April 16, 2015.
[52] United States Department of Housing & Urban Development, *https://www.hudexchange.info/programs/location-affordability-index/*.

Figure 1.2 – Median Household Income, San Diego MSA

Source: *https://www.hudexchange.info/programs/location-affordability-index/*

Figure 1.3 below depicts affordable housing clusters in San Diego using data from HUD's Low-Income Housing Tax Credit database. San Diego's affordable housing is clustered in the downtown area, spatially separated from higher income-earning sections of the city. San Diego has unsuccessfully attempted to develop more affordable housing in areas north of the city where the median income is greater than $80,000 per year since 1992. Although there are numerous public transit stations within a walkable half-mile from affordable housing downtown, employment centers north of downtown are mostly inaccessible by bus or trolley.[53] This creates situations where low-income residents are forced to drive to their work, a more expensive option than taking public transportation.

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[53] City of San Diego Planning Department, "North City Future Urbanizing Area: Framework Plan", October 2014.

Figure 1.3 – LIHTC Affordable Housing Clusters, San Diego
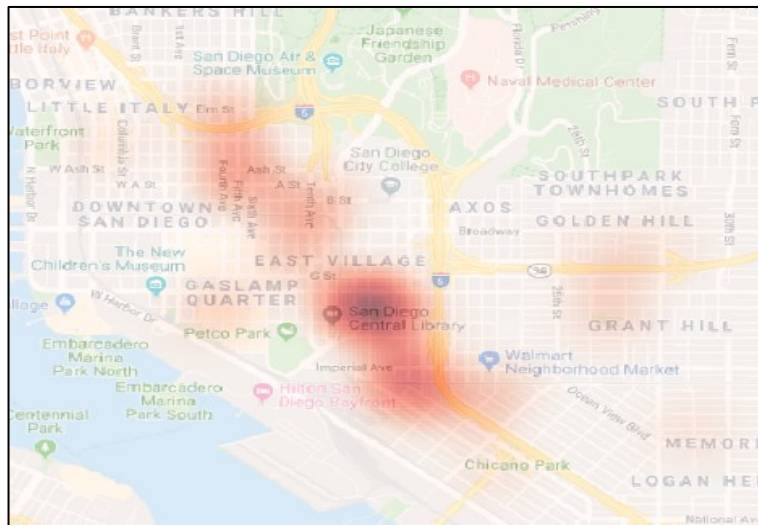
San Diego's highest employment densities are grouped north of downtown, while most of San Diego's affordable housing is located in the eastern part of downtown. Additionally, many jobs in San Diego are in areas where the median income is greater than $80,000 and home prices are expensive, limiting opportunities for low-income households to live close to possible jobs.[54] **Figure 1.4** below reflects job density per acre in San Diego. **Figure 1.4** shows that a small section of the downtown core of San Diego has relatively high job density close to the harbor. East of the harbor, however, job density falls to miniscule levels, while job density is high north of downtown, which is difficult for San Diego's current public transit network to reach.

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[54] San Diego Association of Governments, "Creating Prosperity For the San Diego Region", 2002.

Figure 1.4: Job Density for San Diego MSA

Source: *https://www.hudexchange.info/programs/location-affordability-index/*
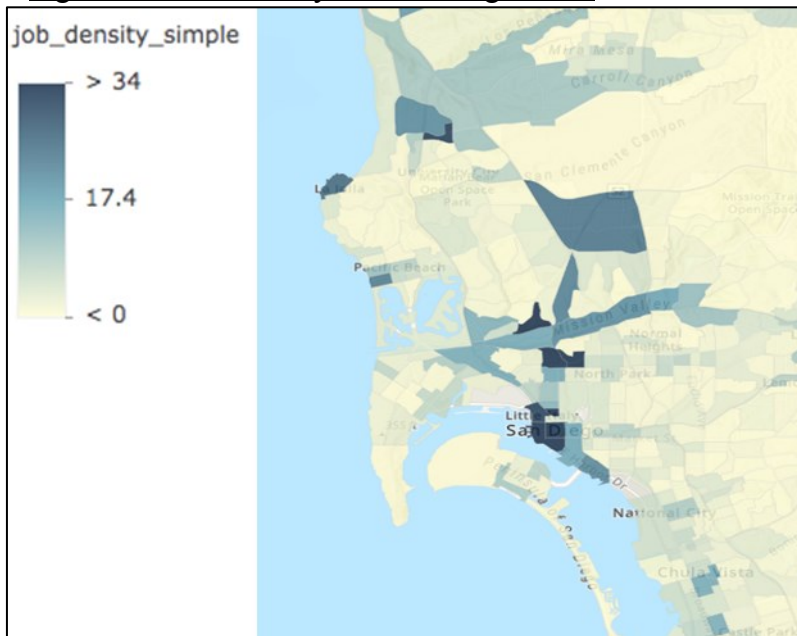
San Diego's Metropolitan Transit System (MTS) is responsible for maintaining the city's public transportation system but does not play a policy role in determining land-use regulations in the city. Recognizing that land-use planning significantly impacts transportation within the region, MTS began to participate more actively in land-use policy discussions beginning in 2004. Previously, local city agencies did not involve MTS in planning or decisions, leaving MTS to retroactively design or redesign public transit routes after a decision had been made.[55] There is no legal requirement for any land-use agency to coordinate with MTS and many decisions regarding land-use planning have still been made without the coordination of MTS. This has resulted in San Diego's continued development of sprawl patterns and car-oriented neighborhoods and districts, which are difficult and expensive for MTS to serve.[56]

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[55] San Diego Metropolitan Transit System, "Policy No. 39: Transit/Land-Use Planning Coordination", April 29, 2004.
[56] San Diego MTS, "Policy No. 39".

San Diego has massively invested in new public transportation projects designed to better link and connect residents and city districts. Several new station and transit routes are being constructed north of downtown specifically to increase employment accessibility to those areas of the city.[57] These efforts, however, have not led to an increase in ridership across any demographic in San Diego, especially among low-income households. Ridership in San Diego decreased by nearly 5 percent between 2015 and 2017, with additional decreases passengers per revenue hour and gross passengers between 2015 and 2017.[58]

Case Study 2: San Antonio

Thirty years ago, San Antonio Mayor Henry Cisneros called for a comprehensive plan to create more affordable housing for residents. Since then, housing costs have outpaced the city's AMI, making it increasingly difficult for lower-income San Antonio households to find and qualify for affordable housing. This has led to more than 165,000 San Antonio households spending more than 30 percent of their income on housing.[59] San Antonio's population has steadily increased, which puts additional strain on the city's housing supply of all types. However, most new housing construction built to meet the steadily increasing population is priced above what lower-income households can afford, with prices significantly higher in the city center, where housing appreciation has been rampant.[60] Single-family market-rate homes construction has outpaced multi-family and multi-unit affordable rate homes, which have decreased by 5 percent over the last 5 years.[61] More than 60 percent of the single-family

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[57] San Diego Association of Governments, "FY 2017: Annual Public Transit Report", June 29, 2018.
[58] San Diego Metropolitan Transit System, "Policy 42 Performance Monitoring Report: For July 2016-June 2017", November 8, 2017.
[59] Mayor's Housing Policy Task Force, "San Antonio's Housing Policy Framework: The Cornerstone of Economic Development", August 2018.
[60] City of San Antonio Neighborhood and Housing Services Department, "An Analysis of Housing Vulnerability in San Antonio", January 2018.
[61] U.S. Department of Housing and Urban Development, "Comprehensive Housing Market Analysis for San Antonio-New Braunfels", January 1, 2016.

construction is classified as low density while higher density multi-family units accounted for only 34 percent of construction in San Antonio.[62] This low density construction has sprawled San Antonio outwards, decreasing density throughout the city.

San Antonio city officials prioritized the passage of the Inner City Reinvestment Infill Policy, later changed to the Fee Waiver program in 2018. Through prioritizing construction and preservation of affordable homes in the downtown area, the policy is designed to close the gap between land prices and construction costs for developers.[63] Because land value downtown is more expensive than land on the city edges, developers face a $15,000 financial gap per unit for multi-family housing. Although San Antonio has worked to develop incentives that lessen this gap for developers, construction for single-family and market-rate housing developments outpace multi-family and affordable housing.[64] Most of the downtown construction is located on the northeast side and consists of market-rate or above market-rate developments, as shown in **Figure 1.5** below. The result is economic separation among residents who can afford to live in the new developments and those who cannot.

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[62] City of San Antonio, "Comprehensive Housing Needs Assessment and Strategic Plan", June 2013.
[63] San Antonio City Council Session, " Center City Housing Incentive Policy (CCHIP) and Inner City Reinvestment/Infill Policy (ICRIP)", November 14, 2018.
[64] HR&A Advisors, "Center City Strategic Framework Plan", February 28, 2012.

Figure 1.5: Median Household Income, San Antonio

Source: *https://www.hudexchange.info/programs/location-affordability-index/*
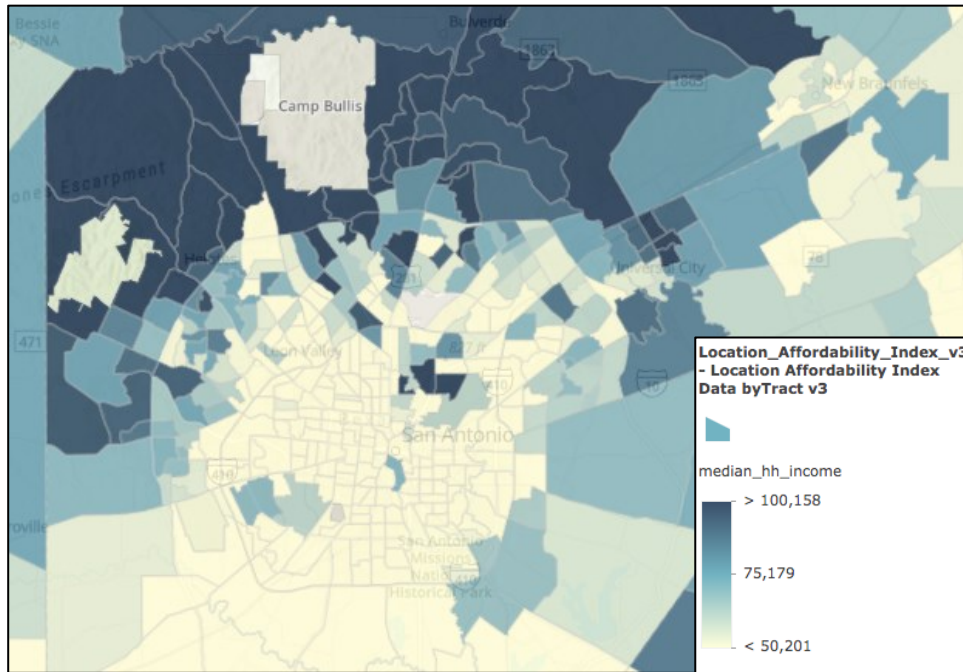
San Antonio homes and multi-family units eligible for the Low-Income Housing Tax Credit are dispersed over a wide geographic area of the city. Clusters of affordable housing exist to the northwest and south of downtown, as shown in **Figure 1.6** below. As noted above, most new housing developments in San Antonio have been built to the northeast of downtown, where the average median household income is greater than $100,000, or in the outlying lower density districts of the city. Most of the LIHTC-eligible homes in San Antonio were constructed prior to 2003, with construction decreasing by 19 percent between 2003 and 2011.[65] This has caused the affordable housing stock for residents making between 60 and 80 percent of AMI in San Antonio to fall by 24,000 units. LIHTC-eligible homes are more difficult to construct to the northwest of San Antonio's downtown due to the funding gap that comes with constructing homes downtown

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[65] San Antonio Housing Authority, "San Antonio Affordable Housing Preservation and Expansion: Plan and Policies", January 13, 2011.

caused by high land values.[66] The wide dispersion of affordable housing make it more difficult

for low-income residents in affordable housing to reach jobs dispersed throughout sprawling San

Antonio.

Figure 1.6: LIHTC Affordable Housing Clusters, San Antonio

Source: https://www.huduser.gov/portal/datasets/lihtc.html#data
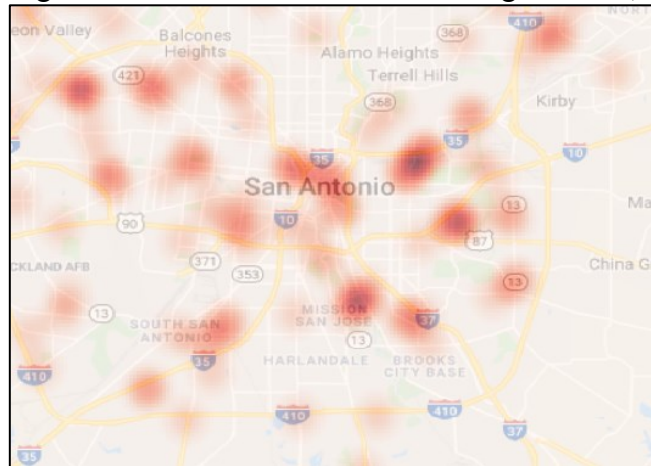
San Antonio's sprawl forces many residents to drive personal vehicles from their homes

to places of employment. The focus of San Antonio's transportation policies has centered on

creating wider roads and lanes on its major highways in order to facilitate the use of cars in the

city and reduce congestion.[67] Similar to its housing stock, San Antonio's employment is

dispersed, making it significantly more difficult for public transportation to reach both residential

and employment centers. An increase in vehicle miles traveled throughout the city have led to

worsening congestion and air quality levels, especially for residents of poor communities who

lack adequate public transportation options.[68] **Figure 1.7** below shows the job density per acre

for San Antonio from HUD's Location Affordability Index. The downtown core has a relatively

high job density, but outside of downtown job density is spread out along the northeast and

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[66] Mayor's Housing Policy Task Force, "San Antonio's Housing Policy Framework", August 2018.
[67] Alamo Area Metropolitan Planning Organization, "FY 2019-2022, Transportation Improvement Program", April 22, 2019
[68] San Antonio Tomorrow, "Multimodal Transportation Plan", August 2016.

northwest portions of the city. Jobs located downtown are the most accessible by public transportation, but locations north of downtown with higher job density are time prohibitive for public transportation.[69]

Figure 1.7: Job Density per Acre, San Antonio

San Antonio adopted the Multimodal Transportation Plan in August 2016, committing the city to adopt more sustainable and equitable transportation policies. The Multimodal Transportation Plan lays out policy proposals the city can implement in order to create a better transportation network for San Antonio. Some policy recommendations include developing extensive bicycle and pedestrian facilities that provide alternatives to vehicle travel for people to move around the city.[70] Redesigning San Antonio's street network to interlace all modes of traffic to provide more transportation options has been identified as a central tenet of this plan.[71] Underscoring the need for multimodal options, Texas A&M's Transportation Institute estimates that San Antonio commuters lost nearly 70,000 hours in 2017 due to traffic and congestion,

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[69] Ibid.
[70] SA Tomorrow, "City of San Antonio Sustainability Plan", August 11, 2016, 23-27.
[71] SA Tomorrow, "Multimodal Transportation Plan", August 2016.

costing the San Antonio economy nearly $1.2 billion in lost productivity.[72] Despite stated

commitments to a better transportation plan, more than $1.7 billion in funds have been redirected

towards the State Highway Fund, leading to continued increases in vehicle miles traveled and

congestion.[73] The increase in vehicle miles traveled has corresponded with a resulting decrease

in the use of public transit. Ridership on VIA, San Antonio's public transit bus system, has

decreased by 7 percent the last three years, indicating that public transportation does not provide

adequate access to places of employment or residences for San Antonio residents.[74]

Figure 1.2: VIA Ridership, 2017-2019

Fiscal Year	Historical Performance
2019	106,758
2018	108,620
2017	113,915

Source: Via Performance Dashboard, YTD September 2019.

Analysis and Conclusion

Cities can employ several policy options to decrease socioeconomic inequity amongst

their populations. Protecting and building affordable housing using the LIHTC program will

provide housing access to poor residents and simultaneously reduce median rents and home

prices in nearby districts. By increasing the housing stock, cities can make housing affordable for

everyone. Additionally, creating affordable housing units adds to a city's density. Higher density

districts within cities can create lower median home prices and also lend themselves well to

mixed-uses, combining places of employment, residence and shopping in the same district.

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[72] Texas A&M Transportation Institute, "Urban Mobility Report 2019", August 2019.
[73] Transportation Advocates of Texas, "HJR 1 and HB1: A Solid Step Forward on Transportation Funding",
September 29, 2014.
[74] VIA Performance Dashboard, YTD September 2019,
https://app.powerbigov.us/view?r=eyJrIjoiOGM4NzIyNzYtZjRhOS00ZTM0LTgxMTQtODUxNmRhNTI2MmExIi
widCI6IjJhMzAzM2MyLWFkNzYtNDI2Yy05YzVhLTIzMjMzY2RlNGNkZSJ9

Economic and spatial segregation between wealthy and poor residents becomes sharply pronounced when affordable housing is scarce, as poor residents are forced to find homes further away from jobs and commercial centers of the city.

Transit-Oriented Development (TOD) policies can be effective at reducing economic segregation within a city by protecting affordable housing near transit stations and centers. Developers often choose to build market-rate apartments or hotels on expensive land near transit stations. These development practices exacerbate economic segregation and create an additional financial burden on poor households. Adequate public transportation networks are essential for creating effective TOD policies and districts. Poor residents are more likely to use public transportation for daily commuting trips but if they are segregated into neighborhoods where transit networks are lacking, vehicle travel becomes the most convenient way to reach a destination. Combined housing and transportation costs can quickly become the greatest financial burdens poor households face.

The LIHTC has been an ineffective policy tool in San Diego and San Antonio. Most of the affordable housing created and protected under the LIHTC in both cities remains spatially segregated from districts where rents and home prices are at or above the market-rate. Both cities' affordable housing stock is old and new construction primarily consists of single-family housing units. This causes median home prices and rents to increase, exacerbating sprawl in both cities. San Diego's densest employment areas are also located in locations that have the highest median income in the city, increasing land values and the costs of building new residential developments. This prohibits the construction of affordable homes near San Diego's densest employment region.

San Antonio's employment is spread throughout the city which, combined with increasing sprawl and an inadequate public transit network, makes it difficult for residents who normally rely on public transit to travel throughout the city. LIHTC homes in San Antonio are too geographically extended to make public transit a viable option for low-income residents. Housing costs in San Antonio have steadily increased and outpaced the average AMI for San Antonio residents. Construction of housing units has mostly occurred in downtown districts and has been limited to market-rate units, making them cost-prohibitive to lower-income residents. The construction of these additional housing units has not lowered median rents or home prices in either city.

High land values are one factor that can explain the increasing rents and home prices within San Antonio and San Diego. Offering incentives to developers, like San Antonio's Fee Waiver program, to build affordable housing has proven unsuccessful. Developers in both cities are willing to simply pay additional fees for the opportunity to build market-rate units. Rising population in both cities has increased pressure on home prices, creating competition for the already scarce housing stock in San Diego and San Antonio. This forces new residents to find housing in areas of the city not adequately served by public transit and leads to increased transportation and housing costs.

Poor residents in both cities spend the majority of their household income on transportation and housing, indicating the inadequate public transportation network and housing stock available. Downtown public transportation provides good access to residents of both cities, especially in San Diego, where the majority of affordable housing clusters are located. However, neither city's public transit network sufficiently covers major employment clusters, making it difficult for residents to rely on public transportation for work commutes and other trips,

resulting in reduced ridership for San Antonio and San Diego. San Diego has started investing more in transit projects, but the effectiveness of this investment will take years to determine. Both cities have a gap between policy proposals and action, indicating a lack of political will in leaders of both cities and a lack of coordination between transit and land use agencies. TOD policies have not been effectively enforced or implemented due to the sprawling nature of San Antonio and San Diego. Lacking proper coordination, both cities' housing prices in the downtown core, where public transit is at its best, have increased faster than poorer residents can afford. This pushes poor residents out from downtown and its ready access to public transit into city sprawl. The lack of coordination reduces residents' accessibility to the city and places of work and entertainment.

The desire for better affordable housing and public transit options exists in San Antonio and San Diego but both cities have failed to create and implement effective policies to achieve their goals. Although investment in new public transit options, specifically in San Diego, is ramping up, there has not been a corresponding investment in affordable housing, a cornerstone of TOD policies. New housing that is developed consists mainly of market-rate units, making them unaffordable for poor residents. High land values, combined with ineffective incentives for developers, has led to the affordable housing stock in both cities remaining stagnant. Coordination between land-use and transportation policy makers is non-existent. Additionally, the public transit coverage in both cities makes it difficult to utilize TOD policies in neglected districts and neighborhoods. Both cities have significant segregation amongst income groups and limited options for housing and transportation use for poor residents because of their TOD policy failures, creating untenable financial situations for poor residents. Lack of political will to implement effective TOD and affordable housing policies, along with the mismanagement of

land-use and transportation policies, will continue to exacerbate socioeconomic inequity in both

cities.

Chapter 2: From Homeless to Housed

Introduction

Every morning, a long line of people waits outside the San Fernando Homeless Resource Hub in San Antonio, Texas. Run by San Antonio's Department of Human Services' Homeless Division, the Homeless Resource Hub has an ID Recovery program, clothing, mobile showers and lunches. Some people who visit the Hub live in public housing and come for free meals or WiFi, but the vast majority of people who utilize the Hub's resources are experiencing unsheltered homelessness and in daily need of the resources that the Hub provides.

One man has been waiting for over three weeks for a new state-issued ID card and a new Social Security card. Without those two vital items, he cannot access housing nor can he find steady employment. He became homeless soon after he lost his job washing dishes at a restaurant on San Antonio's Riverwalk and has spent the last year in and out of the two main shelters in the city, either unable to pay the $12.50 per day that one shelter requires after three nights or unable to pass a random urinalysis test the other shelter gives residents. His belongings have been stolen several times, so he carries his belongings in a small drawstring bag that he ties to his wrist. "All

I want right now is to get my IDs and get housing. I'm tired of going into these shelters, I just want my own place for me and my own stuff."[75]

For him and many others experiencing homelessness, it is a constant battle to get out of shelters or off the street and into a stably housed unit. High barriers to treatment programs and housing opportunities, such as proof of residency and identification requirements, passing a urinalysis test or accepting counseling services, prevent even those people who are willing to begin the process from even starting. They are caught in an environment where "managing" homelessness through a continuum of care model has taken precedence over ending homelessness through other evidence-backed programs. This paper looks at how and why the Continuum of Care model continues to be the accepted model for homeless service provision despite more recent Housing First programs that have proven effective at reducing rates of homelessness and decreasing the public costs of homelessness.

I will first explore the leading schools of thought on homelessness issues and how the Continuum of Care model for homeless services became the primary method of working with the homeless. I will use San Antonio and New York City as case studies. Although differing greatly in population size, these cities utilize different models to deliver services to individuals experiencing homelessness in their cities. San Antonio adheres closely to the traditional Continuum of Care model, where homeless individuals must gradually transition through treatment programs to prove they are "housing-ready" prior to gaining access to a stable living space. New York City offers more Housing First programs that do not require a homeless client to complete treatments in order to access housing. Instead, individuals are sub-let a small apartment and encouraged to enroll in the treatment services that are offered on-site. In Housing

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[75] John Doe (Homeless Individual) in conversation with the author, February 2021.

First, ensuring a stable living environment is seen as the first and most important step in reducing homelessness.

<u>Continuum of Care Model</u>

For as long as homelessness has been visible and recognized as a societal issue, there have been various programs designed to provide relief to people experiencing homelessness. Homeless services mostly consist of congregate shelters that provide basic subsistence such as meals and a place to sleep. Other vital services, such as ID Recovery or job placement, are often left to a loose collection of non-profit groups and faith-based organizations. When homeless numbers began rising in the 1980s and 1990s, the basic model of homeless service provision expanded rather than adapted to the rise in homelessness.[76]

Homelessness was seen by many to be caused by a series of personal issues and deviancy, such as laziness, immorality, or heavy drinking and substance use. Alcoholism and substance abuse are often brought about by conditions homeless people face every day and become ways for them to cope with their situations. Belief that solving these problems first would enable people experiencing homelessness to remain stably housed provided the rationale for establishing the Continuum of Care (CoC) homeless service provision model. [77]

The CoC model of homeless services was created by the Clinton administration with the goal of linking the previously disparate and loose coalitions of agencies providing services to the homeless into a more coordinated service environment to make accessing services easier for the homeless.[78] Many CoCs operate large, congregate shelters as frontline solutions, offering shelter

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[76] O'Sullivan, Eoin. "Responding to Homelessness." In Reimagining Homelessness: A Blueprint for Policy and Practice, 21-48. Bristol, UK; Chicago, IL, USA: Bristol University Press, 2020. Accessed February 17, 2021. doi:10.2307/j.ctv10rrcfk.5.

[77] Lee, Barrett A., Sue Hinze Jones and David W. Lewis. "Public Beliefs about the Causes of Homelessness." *Social Forces*, Vol. 69, No. 1 (Sep. 1990), 254-255.

[78] Weinreb, Linda and Peter H. Rossi. "The American Homeless Family Shelter "System". Social Service Review , Mar., 1995, Vol. 69, No. 1 (Mar., 1995). 97-98.

from the elements and basic subsistence.[79] Some shelters allow individuals to stay up to a week

or more, but often lack additional on-site services that can assist in transitioning people to more

permanent housing, as individuals who use longer-stay shelters typically have health issues they

need to resolve before accessing mainstream programs.[80] Homeless shelters have often been

placed in targeted areas that have a significant population of homeless, but not always near other

services that the homeless need.[81]

For individuals where homelessness is a temporary experience shelters are an appropriate

response. In several homeless studies HUD determined that homelessness is often recent and will

last only a short period of time.[82] Extensive counseling services and low-barrier access to

programs aren't necessary for everyone in temporary shelters. Transitional temporary shelters

can assist individuals in finding more permanent housing and assist with job placement and other

life skills. The community CoC manages these structured shelters and coordinates mental health

and drug counseling for clients that need it. Adhering to strict policies, clients would be required

to become sober and complete counseling before being moved on to transitional housing and,

eventually, permanent housing.[83] Completion of these programs would ensure that clients have

proven themselves capable of independent living. However, since these programs would be

targeted to people already living in shelters, policies like the one described above neglect

unsheltered homeless populations that also need counseling services but, more importantly, a

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[79] O'Sullivan, "Responding to Homelessness", 30.
[80] Culhane, Dennis P., and Randall Kuhn. "Patterns and Determinants of Public Shelter Utilization among Homeless Adults in New York City and Philadelphia." *Journal of Policy Analysis and Management,* Winter, 1998, Vol. 17, No.1, 33.
[81] Lobao, Erick G. and Alan T. Murray. "Exploratory Analysis of the Homeless Shelter System in Columbus, Ohio." Geografiska Annaler. Series B, Human Geography , 2005, Vol. 87, No. 1 (2005). 62-64.
[82] Freeman, Richard B. and Brian Hall. "Permanent Homelessness in America?". Population Research and Policy Review , 1987, Vol. 6, No. 1 (1987), 13-14.
[83] Berlin, Gordon and William McAllister. "Homelessness: Why Nothing Has Worked, and What Will." The Brookings Review , Fall, 1992, Vol. 10, No. 4 (Fall, 1992), 5-7.

stable shelter or housing environment. Enrolling unsheltered homeless into drug, substance use or mental health counseling is not going to be effective if the environment they return to after counseling is not conducive to their recovery efforts and often the reason they begin using drugs in the first place.

While temporary shelters became the dominant CoC response, many unsheltered homeless had and continue to have negative responses to shelters. Many homeless individuals compare staying at a shelter to being in jail and feel that they would rather sleep on the streets rather than lose their autonomy by adhering to a shelter's rules.[84] Temporary overnight and day shelters often lack resources and services that the homeless want and need, such as computer access, phone services and employment or housing resources.[85] These shelters effectively turn into holding centers for the homeless, keeping them out of public view until the shelters close for the day or the next morning and clients must return to the streets. The increase in temporary shelters has led to the perception among homeless clients and homeless advocates that shelters have turned into the "dumping ground" for the unemployed or recently paroled persons who are underserved by other public agencies.[86]

The traditional CoC model has been effective at encouraging greater community awareness of structural causes of homelessness and how agencies are working with the homeless population.[87] Part of the effectiveness of CoCs is developing multidisciplinary outreach teams that have service agreements with other agencies, such as mental health counseling centers.

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[84] Perry, Samuel L. "Urban Hybrid Space and the Homeless." *Ethnography*, December 2013, Vol. 14, No. 4, 433-444.

[85] Williams, Jean Calterone. "The Politics of Homelessness: Shelter Now and Political Protest." *Political Research Quarterly*, September 2005, Vol. 58, No. 3, 506-508.

[86] Culhane, Dennis P. "The Quandaries of Shelter Reform: An Appraisal of Efforts to "Manage" Homelessness." *Social Service Review*, September 1992, Vol. 66, No. 3, 431.

[87] Cisneros, Henry G. "Searching for Home: Mentally Ill Homeless People in America." *Cityscape*, December 1996, A Collection of Essays by Henry G. Cisneros. Secretary of Housing and Urban Development, 163-165.

Outreach is an essential part of the CoC model. Outreach specialists are continuously in the field, engaging with those experiencing homelessness, building relationships and trust. These teams are better able to assist clients through the continuum of care and gain access to higher barrier services that will eventually lead to permanent housing.[88] These teams have expertise in mental health counseling programs and housing programs and can serve as "navigators" for the homeless. Advocating for their homeless clients and ensuring they stay on track to complete whichever program they are enrolled in has resulted in higher success rates. As their clients move through the various levels of care, these outreach specialists can work with both the client and the agency to ensure that the treatment program is working for the individual and adapt as needed.[89]

Although this has proven to be effective in some areas, it requires high levels of expertise among the outreach teams in order to work. Not only will fielding these multidisciplinary teams be expensive, but enrolling clients into progressive treatment programs is also expensive. Many health programs are funded by their city governments and treatment for a single individual can cost $30-50 thousand annually.[90] When clients have severe addiction or mental illness, treatment costs can be even higher. If individuals are consistently in and out of treatment programs because they lack a stable housing situation in which they can recover, or because they miss appointments because they are constantly on the move, costs are higher still.

Homeless individuals with addictive substance-use disorders and mental illness are part of a controversial subgroup of the homeless population. They are frequently caught between

[88] Stergiopoulos, Vicky, Carolyn S. Dewa, Gordon Tanner, Nancy Chau, Mike Pett and Jo Lynn Connelly. "Addressing the Needs of the Street Homeless: A Collaborative Approach." *International Journal of Mental Health*, Spring 2010, Vol. 39, No. 1, 11-12.
[89] Ibid, 13.
[90] Sarvis, Will. "The Homeless Muddle Revisited." *The Urban Lawyer*, Vol. 49, No. 2 (2017), 340-342.

punitive and rehabilitative responses to homelessness.[91] By those who advocate for punitive programs to resolve homelessness, individuals experiencing homelessness are often seen as disrupting the natural order of civilization and as a disease to be eradicated.[92] Anti-homelessness laws that criminalize behaviors that homeless individuals often have to engage in, such as sleeping in public or loitering, marginalize an already vulnerable population and make it much more difficult for homeless people to gain access to services such as housing or counseling programs. Increasing access to appropriate mental health services can reduce homeless people's use of emergency rooms for mental health treatment.[93] Focusing on rehabilitative approaches to homeless care can reduce public spending on emergency services while also getting homeless individuals into programs that, if successfully completed, will make them eligible for entry to transitional housing opportunities.

Punitive measures may remove the highly visible homeless from the streets for a short period of time, but they soon exit the criminal justice system and return to the streets, where the cycle can start over. Cities that have enacted a Homeless Bill of Rights have had success revoking anti-homelessness laws, making public spaces such as parks and libraries more accessible to the homeless without regard for their housing status.[94] A Homeless Bill of Rights can certainly help remove the stigma of being homeless but remains essentially lip-service if there aren't enough housing opportunities to get homeless individuals off the street.

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[91] Kertesz, Stefan G., Kimberly Crouch, Jesse B. Milby, Robert E. Cusimano and Joseph E. Schumacher. "Housing First for Homeless Persons with Active Addiction: Are We Overreaching?".

[92] Amster, Randall. "Patterns of Exclusion: Sanitizing Space, Criminalizing Homelessness." *Social Justice* 30, no. 1 (91) (2003): 195-221. Accessed February 21, 2021. http://www.jstor.org/stable/29768172

[93] Watson, Dennis P. "The Mental Health of the Older Homeless Population: Provider-Perceived Issues Related to Service Provision." *Journal of Applied Social Science*, March 2010, Vol. 4, No. 1, 39-42.

[94] Ruhlmann, Ellyn. "A HOME to the HOMELESS." *American Libraries*, November/December 2014, Vol. 45, No.11/12, 42-43.

Housing First Model

To decrease homelessness, cities need more than just shelters that act as temporary dormitories. An increase in low-income and affordable housing projects that involve wrap-around services that are encouraged but not mandatory for residents can prove more successful at reducing homelessness.[95] By not requiring enrollment in services, Housing First (HF) programs emphasize personal autonomy among residents, something many homeless individuals cite as a reason for their hesitancy into shelters.

HF programs that offer supportive services have those services located onsite or near community resources. Choosing to engage in service offerings has been shown to result in tenants remaining housed at higher levels than traditional continuum housing offerings which don't offer supportive services.[96] For homeless individuals that suffer from substance use or mental health disorders a stable housing situation is vital to their recovery. Without a safe place to live, many who use substances experience difficulty adhering to recovery programs and often relapse and turn back to alcohol or drugs to cope with their life on the streets.[97] Individuals experiencing homelessness who are stably housed experience better quality of life even without engaging in supportive services though the majority of HF residents do accept services and enter treatment programs.[98]

Emphasis on getting the chronically homeless into housing before beginning other treatment stabilizes homeless individuals housing arrangement, making it easier for them to

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[95] Brickner, Philip W., James D. Wright and Maureen O'Connor. *Issues in Science and Technology,* Winter 1988-89, Vol. 5, No. 2, 23.

[96] Aubry, Tim, John Ecker and Jonathan Jetté. "Supported Housing as a Promising Housing First Approach for People with Severe and Persistent Mental Illness." In *Homelessness & Health in Canada*.

[97] Center on Budget and Policy Priorities. "Meeting the Housing Needs of People with Substance Use Disorders." 2019.

[98] Peng, Yinan, Robert A. Hahn, Ramona K. C. Finnie, Jamaicia Cobb, Samantha P. Williams, et. al. "Permanent Supportive Housing With Housing First to Reduce Homelessness and Promote Health Among Homeless Populations with Disability: A Community Guide Systematic Review."

remain in their treatment programs. It is much more difficult to house chronically homeless individuals when they are navigating the sequential nature of CoC treatment programs.[99] Prioritizing HF for the chronically homeless provides a better option for this homeless population that use over half of all temporary and emergency shelter services and consume a disproportionate amount of public resources.[100] The average annual treatment costs for chronically homeless individuals ranges from $40,000 to $50,000. The first-year cost for housing a chronically homeless person is estimated at $55,600 but yearly costs decrease due to the fixed cost of constructing new housing units. Costs continue to decrease when the client chooses to engage in services and is able to complete counseling and other programs, as well.[101] Additionally, residents in HF program show a significant reduction in health care costs, with the low-level of hospital utilization sustained over a six-year study period.[102]

For chronically homeless people with severe mental and substance use issues, and who are frequently caught between the punitive and rehabilitative responses to homelessness, HF programs can be a long-term solution.[103] Accessing HF programs can give residents a "hopeful outlook" and a fresh-start perspective, which may make them likelier to enroll in services once stably housed. However, the specific location of an HF program has the potential to alienate and isolate homeless clients if they are now living in an unfamiliar neighborhood. When previous

[99] Meschede, Tatjana. "From Street Life to Housing: Consumer and Provider Perspectives on Service Delivery and Access to Housing." *Cityscape*, 2011, Vol. 13, No. 1, 79-81.
[100] Davidson, Nestor M. "'Housing First' for the Chronically Homeless: Challenges of a New Service Model." *Journal of Affordable Housing & Community Development Law*, Winter 2006, Vol. 15, No. 2, 127-130.
[101] Moulton, Shawn. "Does Increased Funding for Homeless Programs Reduce Chronic Homelessness?" *Southern Economic Journal*, January 2013, Vol. 79, No. 3, 616-618.
[102] Damberger, Joshua D. and Sarah K. Dobbins. "A Research Note: Long-Term Cost Effectiveness of Placing Homeless Seniors in Permanent Supportive Housing." *Cityscape*, Vol. 17, No. 2, Affordable, Accessible, Efficient Communities, 2015, 275-277.
[103] Byrne, Thomas, Jamison D. Fargo, Ann Elizabeth Montgomery, Ellen Munley and Dennis P. Culhane. "The Relationship between Community Investment in Permanent Supportive Housing and Chronic Homelessness." *Social Service Review*, Vol. 88, No. 2, June 2014, 239-245.

social relationships are broken or imbalanced by the fact that one individual has housing and one does not, it takes engaged case managers and effective services to ensure that individuals choose to stay housed rather than return to homelessness.[104]

Methodology and Data

This paper primarily uses case studies to examine the effectiveness of the Continuum of Care model and the Housing First model for homeless services and how much homelessness has been reduced in cities that have implemented one of these models. Using case studies to examine government policies regarding homelessness will show the effectiveness of these policies over time and how their evolution has or has not reduced homelessness. Case studies are also effective at examining conditions under relatively similar circumstances, which is why I have chosen this method.[105] Documents such as policy plans and local ordinances also contribute to the validity of case studies by showing the different priorities and motivations among city leaders, non-profit groups and private citizens.[106]

San Antonio and New York City were chosen as case study subjects. Although the cities are different same size, their models of homeless care are most prevalent in this paper. San Antonio's HUD designated CoC is a non-profit group called the South Alamo Regional Alliance for the Homeless (SARAH). There are no Housing First programs available to the homeless in San Antonio. Although New York City does have a Continuum of Care designated by HUD, the Pathways to Housing non-profit group, established in 1992, conducts Housing First research and advocacy based on the premise that housing is a human right and individuals experiencing

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[104] Henwood, Benjamin F., Hsun-Ta Hsu, David Dent, Hailey Winetrobe, Adam Carranza and Susanne Wenzel. "Transitioning from Homelessness: A "Fresh-Start" Event." *Journal of the Society for Social Work and Research*, Vol. 4, No. 1 (March 2013), 55.

[105] Stephen Van Evera, "What Are Case Studies? How Should They Be Performed", in *Guide to Methods for Students in Political Science*, Cornell University Press, 1997.

[106] Marcus E. Ethridge, "Content Analysis", in *The Political Research Analysis: Readings and Analysis*, The Dushkin Publishing Group, Inc: Guildford, CT, 1994.

homelessness can be housed without precondition. Several other agencies in New York City have adopted this Housing First model and are using it to provide rapid shelter to the city's unsheltered homeless population.[107] Using city policy plans, ordinances and other documents, as well as data available from HUD, SARAH and the Pathways groups, I examine how effective these two competing models have been at reducing homelessness within their cities.

Case Study 1: San Antonio's Continuum of Care

The McKinney-Vento Homeless Assistance Act, signed into law in the 1980s and later amended by the Homeless Emergency Assistance and Rapid Transition to Housing (HEARTH) Act in 2009, combined three separate homeless assistance programs administered by HUD into a single grant program – the Continuum of Care (CoC). Designed to foster greater coordination between non-profit organizations and state and local agencies, the McKinney-Vento Act promotes community wide efforts to end homelessness, provide funding to rapidly rehouse individuals experiencing homelessness and optimize self-sufficiency among individuals and families experiencing homelessness.[108] Besides consolidating the separate grant programs, the HEARTH act expanded the definition of homelessness and established more federal funding opportunities for cities to expand permanent supportive housing for homeless individuals.[109] The McKinney-Vento Homeless Assistance Act was passed in response to the deinstitutionalization of mentally ill patients and a lack of an organized response to mentally ill people experiencing homelessness.

Deinstitutionalization can be better understood as a new process for dealing with the mentally ill rather than a new policy direction. Since each state has their own individual mental

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[107] https://www.pathwayshousingfirst.org/, accessed April 7, 2021.

[108] The McKinney-Vento Homeless Assistance Act, as amended by S.896 of the Homeless Emergency Assistance and Rapid Transition to Housing (HEARTH) Act of 2009.

[109] Leopold, Josh. "Five Ways the HEARTH Act Changed Homelessness Assistance". May 9, 2019. https://www.urban.org/urban-wire/five-ways-hearth-act-changed-homelessness-assistance

health system, policies and rules regarding the mentally ill homeless vary and are often contradictory. The goal of deinstitutionalization was mainly to expand services to a broader population and to save money in government budgets. More community-based mental health and support services were established, including expanding general hospital acute care. Additionally, many inpatient stays at psychiatric hospitals were shortened.[110] This results in fragmented care for individuals seeking treatment and high frequency usage of different hospitals and care facilities. The shorter stays often prevent patients' records from being transferred to a new facility and exacerbate the "revolving door" of acute care for homeless individuals.[111]

The CoC model's main goal is to make it simple for individuals experiencing homelessness to access mainstream services, with the final goal that homelessness is a brief, non-recurring experiencing.[112] Mainstream services can include drug and alcohol counseling, mental health treatment, job placement and permanent supportive housing placement. The CoC doesn't provide direct oversight and supervision of these care agencies. Instead, CoCs act more as a steering committee for municipal organizations and private agencies offering homeless services, developing and refining policies with the goal of ending homelessness.

San Antonio's Continuum of Care agency is the South Alamo Regional Alliance for the Homeless (SARAH). Founded and designated only in 2015, SARAH's mission is to coordinate efforts of San Antonio's homeless service providers and help guide community-wide planning efforts, allocate resources and work to provide supportive housing to San Antonio's homeless.[113]

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[110] Scallet, Leslie J. "Mental Health and Homelessness: Evidence of a Failed Policy?". *Health Affairs*, Vol. 8, No. 4, Winter 1989. https://doi.org/10.1377/hlthaff.8.4.184
[111] Flory, Curtis and Rose Marie Friedrich. "Half a Million Mental Patients Liberated from Institutions to Community Settings Without Provision for Long-Term Care". *Catalyst*, Vol. 1, No. 2, Nov./Dec. 1999. https://mentalillnesspolicy.org/imd/deinstitutionalization-flory.html
[112] National Alliance to End Homelessness. "Section by Section Analysis of the Homeless Emergency Assistance and Rapid Transition to Housing (HEARTH) Act of 2009.
[113] https://www.sarahomeless.org/about-us/#who-we-are-and-what-we-do, accessed April 10, 2021.

Several agencies provide necessary services to the homeless, creating the "homeless response system". The Center for Health Care Services (CHCS) offers detox and substance use counseling programs, SAPD's downtown bike patrol assist homeless clients in recovering identification documents necessary for clients to access employment and housing and Haven for Hope, San Antonio's largest and only congregate shelter and navigation center, bills itself as a "one-stop shop" for homeless people looking to transition to permanent housing. The American GI Forum-National Veterans Outreach Program (AGIF-NVOP) plays a large role in engaging homeless veterans, as well. These agencies, as well as smaller faith-based ministries, all fall under SARAH's umbrella of coordination yet are not accountable to SARAH or to the city of San Antonio.

Each organization has different requirements that clients must meet in order to receive services, some of which are nearly impossible for individuals experiencing homelessness to achieve. Navigating the byzantine requirements of the agencies making up the homeless response system is extremely difficult, making it arduous for homeless clients to access services in a timely manner and move off the streets into transitional or permanent housing once their treatment is complete. This paper will examine further requirements that agencies within San Antonio's CoC have of homeless clients.

The city of San Antonio plays a large funding role in many of these organizations, as well. San Antonio increased funding for homeless services by $560,000 to add homeless outreach teams for each of the city's Council Districts, a key component of San Antonio's Homeless Strategic Plan. These teams are designed to provide intensive outreach and case management for San Antonio's unsheltered population and connect them with the appropriate services, in the right sequence and at the level needed to ensure that they do not experience

homelessness again. Haven for Hope receives nearly half of the city's $10,738,267 funding

allocation to external agencies for homeless initiatives, a fifth of which goes to maintain Haven

for Hope's facilities and property. SARAH only received $125,000 from the city.[114] The majority

of SARAH's funding comes from HUD's CoC grant program.[115] The addition of outreach teams

shows that San Antonio is becoming more of a direct provider of homeless services, but the city

still remains primarily a funder of homelessness programs in the CoC system.

Haven for Hope serves as SARAH's largest congregate shelter and homeless navigation

center. A "transformational" campus, Haven for Hope covers 22 acres just outside of downtown

San Antonio and is designed to be a single site where homeless individuals can receive mental

health and substance use treatment, job training and job search assistance, as well as a permanent

housing solution. There are two parts of Haven for Hope – a Courtyard and a Member side.

People experiencing homelessness can sleep in the Courtyard for as long as they want, though

the Courtyard is not a covered space.[116] Courtyard residents receive food and other services,

while residents who elect for more intensive treatment and services are transferred to the

Member side. Since opening in 2010, 5,732 people have exited the transformational campus and

entered permanent housing, with 89 percent of people that exited into housing from Haven

remaining housed after 1 year.[117]

Entry into Haven's Member side is difficult for people experiencing homelessness.

Although homeless individuals are free to come and go from the Courtyard as they please, and

do not need to maintain sobriety, in order to gain access to the Member side the individual must

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[114] City of San Antonio. "Fiscal Year 2021: Adopted Operating & Capital Budget". September 17, 2020.
[115] HUD Exchange. "Continuum of Care (CoC) Program Eligibility Requirements".
https://www.hudexchange.info/programs/coc/coc-program-eligibility-requirements/. Accessed April 10, 2021.
[116] Oak, Molly. "Haven for Hope: An Inside Look at a San Antonio Campus That's Helping the Homeless". KVUE
News, October 1, 2019. https://www.kvue.com/article/news/local/homeless/haven-for-hope-san-antonio-
homeless/269-ac8c287a-0583-48bf-ba2d-eb921ef97b6e
[117] Haven for Hope Fact Sheet, February 28, 2021.

have a valid Texas identification card, a Social Security card, have been a county resident for at least nine months and commit to lifelong sobriety. There are also numerous disturbances at the Courtyard. In March of 2021, police were called to investigate incidents from armed robbery to suicidal ideations 45 times.[118] Because the Courtyard of Haven can have up to as many as 700 people living there at one time, many see the Courtyard as another way of simply making homelessness less visible in San Antonio's downtown area, a popular tourist destination.[119]

Obtaining proper identification documents is the first step in San Antonio's CoC that many homeless individuals need to complete even before accessing services such as counseling or housing and employment opportunities. Many have lost their identification through frequent moves from one homeless encampment to another, theft or they failed to receive their identification back after a stint in jail. Obtaining identification can quickly turn into a vicious cycle – a driver's license is needed for a birth certificate, a birth certificate is needed for a Social Security card and a Social Security card is needed to obtain a driver's license.[120]

A valid ID card is needed to access public housing apartments in San Antonio and without one, the individual may be removed from the housing waitlist. As mentioned above, access to the Member side of Haven for Hope requires proper identification, also. Additionally, mental health services at San Antonio's Center for Health Care Services can only be accessed by individuals who can prove they are a resident of Bexar County.[121] The only organization in San

[118] San Antonio Police Department, "Calls for Service". https://www.sanantonio.gov/SAPD/Calls. Accessed April 10, 2021.
[119] Comnes, Julia. "Portland is Enticed by a Texas-Sized Homeless Shelter: San Antonio's Haven for Hope boasts big results and draws harsh critics". *Willamette Week*, June 21, 2016. https://www.wweek.com/news/2016/06/22/portland-is-enticed-by-a-texas-sized-homeless-shelter/. Accessed April 10, 2021.
[120] Cline, Sara. "San Antonio ID Recovery Program is First Step to Getting Out of Homelessness". *San Antonio Express-News*, January 18, 2020. https://www.expressnews.com/news/local/article/San-Antonio-ID-Recovery-program-is-first-step-to-14985412.php. Accessed April 11, 2021.
[121] The Center for Health Care Services: Mental Health and Substance Abuse Solutions. *Frequently Asked Questions*. https://chcsbc.org/faqs/. Accessed April 11, 2021.

Antonio's CoC that provides ID Recovery services is the Homeless Outreach Positive Encounters (HOPE) unit of the San Antonio Police Department. Developed by two bike patrol police officers, the HOPE team works with homeless individuals to order identification documents needed so they can access treatment, employment and housing opportunities. Even before the COVID-19 pandemic, it could take months for identification documents to come in for homeless clients. In some cases, the HOPE team and outreach workers lose track of the individual in the middle of the process, resulting in longer delays for identification.[122]

Mental health counseling, substance abuse treatment and having identification are all part of ensuring individuals experiencing homelessness can get off the streets and remain stably housed. Individuals experiencing homelessness who do manage to complete this linear structure of care can receive housing opportunities, provided there are units available. For homeless people starting treatments, it can be an on-again off-again ordeal. Costs for completing the entire spectrum of care can cost public resources up to $222,000. This does not include any subsidized housing costs incurred by the government if the client is able to access housing after being deemed "housing-ready".[123] Housing First programs can eliminate wasteful spending on treatment programs that clients are not ready for by stably housing them first and then encouraging treatment programs.

New York City's Continuum of Care and Housing First

New York City still has a Continuum of Care agency for coordinating homeless service provision but the focus is very different from San Antonio's. New York City receives the largest amount of CoC HUD funding in the country. People with lived experience of homelessness sit

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[122] Dimmick, Iris. "Homeless Outreach Teams Could Deploy Citywide after Successful Pilot in Dellview". *San Antonio Report*, August 31, 2020. https://sanantonioreport.org/homeless-outreach-teams-could-deploy-citywide-after-successful-pilot-in-dellview/. Accessed April 11, 2021.
[123] Dimmick, Iris. "San Antonio to Evaluate How It Fights Homelessness". *San Antonio Report*, October 20, 2019. https://sanantonioreport.org/san-antonio-to-reevaluate-how-it-fights-homelessness/. Accessed April 11, 2021.

on every committee of the New York City's CoC and work to align community groups'

homeless services efforts and keeps them informed of new federal, state and local policies and

their effect on the homeless.[124] Although mandated to have a Continuum of Care by HUD, New

York City has effectively incorporated a Housing First model as its primary response to chronic

homelessness in the community.

New York City has the largest shelter operation in the country. Spread out over the city's

five boroughs are 450 homeless shelters, operated either by non-profit agencies or by the city's

Department of Homeless Services. Approximately 52,000 people sleep in the shelter system

every night, an increase of 40 percent from ten years ago.[125] New York City has a unique "right

to shelter" mandate for homeless individuals and families. Anyone who comes seeking shelter at

one of the city's facilities will be granted entry or, if the facility is full, will be offered

transportation to a shelter that has available beds. This right to shelter makes it easier for the

city's homeless to access counseling and housing opportunities offered at homeless shelters

throughout the city.[126] Having low-barrier shelters creates more opportunities for shelter

residents to access housing and Housing First units. Many shelters offer voluntary counseling

services for shelter residents, which increases their chances of accessing housing in New York

City even if it's not a Housing First unit.[127]

Sam Tsemberis is the driving force behind New York City's push for Housing First

programs and founded Pathways to Housing in 1992, a non-profit organization that conducts

research and advocacy for Housing First programs in New York and throughout the country.

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[124] Kenton, Martha. "New York City Continuum of Care: An Introduction". PowerPoint presentation. February 2020.
[125] Coalition for the Homeless. "Basic Facts About Homelessness: New York City". *Coalition for the Homeless*. Updated April 2021. https://www.coalitionforthehomeless.org/basic-facts-about-homelessness-new-york-city/.
[126] New York City Department of Homeless Services, "Shelter". https://www1.nyc.gov/site/dhs/shelter/shelter.page.
[127] Care for the Homeless. *Healthcare in the Homeless Population*. https://www.careforthehomeless.org/homelessness-health-care-facts/. Accessed April 27, 2021.

Pathways to Housing is also a direct housing provider for the homeless and leases apartments for the chronically homeless who are enrolled in their HF program. Housing First programs offer affordable and supportive housing to individuals experiencing homelessness, providing a foundation for people to build from and avoid returning to homelessness.[128] Inspired by European models of Housing First, Tsemberis began to develop HF programs in New York City and to conduct research on their effectiveness. He found that many residents enrolled in HF programs remained stably housed after their first year of residence and that HF programs saved taxpayer money from funding the revolving door of temporary shelters and utilization of public resources like the criminal justice system and other treatments.[129] Housing First removes many of the access barriers that homeless individuals face when attempting to access housing. At the start of Pathways to Housing in 1992, 92.5 percent of housing providers required homeless clients to be free from drugs and alcohol, while the remaining required enrollment into treatment programs. Sobriety is not a requirement for HF programs but engagement with substance use and other counseling are strongly encouraged to residents.[130] Shelters still remain a vital part of New York City's homeless response system, but more Housing First programs are making it easier for individuals to leave shelters or life on the streets for stable and supportive home environments.

Many Housing First organizations in New York City focus their outreach efforts towards those experiencing chronic and unsheltered homelessness. HUD finalized their definition of chronic homelessness in 2015 as individuals or families that have resided in "a place not meant for habitation" for at least one year or who have four separate instances of homelessness over the

[128] United States Interagency Council on Homelessness. "Housing First". December 10, 2015. http://usich.gov/usich_resources/solutions/explore/housing_first/.

[129] Tsemberis, Sam. "Homes to the Homeless: It's Fiscally Responsible and the Right Thing to Do". *New York Times*, February 19, 2015. https://www.nytimes.com/roomfordebate/2015/02/19/homes-for-the-homeless/homes-to-the-homeless-its-fiscally-sensible-and-the-right-thing-to-do.

[130] Tsemberis, Sam. "Pathways' Housing First: Ending Homelessness and Supporting Recovery with Psychiatric Disabilities and Addiction Disorders". *Presentation to New York City Council*. Accessed April 30, 2015.

past three years. Additionally, individuals or members of a family must have a diagnosable substance use disorder, serious mental illness, or a cognitive or a physical disability.[131] Individuals in these categories are often the most difficult for outreach workers to engage with. Years of living on the streets, along with previous failed attempts to access housing and services, have made many chronically homeless individuals distrustful of the services many outreach workers have to offer.

The chronically homeless and the homeless with active mental or substance use disorders that choose to accept entry into Housing First programs receive around-the-clock supported care from on-site case workers. These case workers help their clients access employment, mental health and substance abuse counseling or submitting disability and social security applications. Pathways to Housing was the first Housing First program established in New York City that specifically targeted this vulnerable population. Establishing a network of landlords, brokers and managing agents to lease private apartments, Pathways to Housing works with clients to choose the proper apartment and connects clients with Assertive Community Treatment (ACT) teams, who case manage services that the client decides to enroll in, such as drug and alcohol treatment and mental health counseling. By operating in this "scatter-site" approach, Pathways is able to offer clients more choices of housing and neighborhoods, which is crucial for establishing and maintaining a stable living environment.[132]

Clients enrolled in the Pathways Housing First program pay thirty percent of their income toward rent, typically from Social Security or some other federal subsidy. Pathways guarantees a resident's apartment once they are housed and will place apartments on hold for at least ninety

[131] Federal Register, Vol. 80, No. 233. "*Department of Housing and Urban Development: Homeless Emergency Assistance and Rapid Transition to Housing: Defining Chronically Homeless".* December 4, 2015.
[132] U.S. Department of Housing and Urban Development Office of Policy Development and Research. "The Applicability of Housing First Models to Homeless Persons with Serious Mental Illness". July 2007.

days if a client is hospitalized. If a resident is hospitalized for longer than ninety days, Pathways

will release the apartment but guarantee the resident a new apartment if they choose to return

after being released from the hospital. Accepting services is not a requirement for clients to be

housed, though almost eighty percent of Pathways residents choose to engage in ACT's services

during their first year of being housed. After five years, more than eighty percent of residents

remained in the Pathways program. In contrast, New York City programs that require applicants

to complete clinical treatment to be declared "housing ready" had only a twenty-three percent

success rate.[133]

Similar Housing First programs have joined Pathways to Housing in New York City to

continue to offer individuals experiencing chronic homelessness housing with no required

treatment plan. In 2018, Housing Works and the Bailey-Holt House, two organizations that work

with homeless LGBTQ individuals, merged to form a Housing First program specifically

targeted at this vulnerable population. Using funding from HUD's Housing Opportunities for

People with AIDS (HOPWA) program, these organizations conduct outreach to identify

homeless individuals living with HIV/AIDS and other chronic diseases and place them into one

of their 700 supportive housing units immediately. Many residents were kicked out of their

homes by their families because of their sexuality or lost their homes and lives they had built

because of drug use and its ripple effects on their lives.[134] These housing units offer stability and

permanence. Like Pathways to Housing, residents are required to contribute a certain percentage

[133] Stassi, Janet. "Housing the Homeless, No Strings Attached". *Fordham News*, January 15, 2009,
https://news.fordham.edu/education-and-social-services/housing-the-homeless-no-strings-attached-2/. Accessed
May 1, 2021.
[134] Dunlap, David W. "For Homeless with AIDS, A New Home". *New York Times*, January 5, 1987.
https://www.nytimes.com/1987/01/05/nyregion/for-homeless-with-aids-a-new-home.html. Accessed May 1, 2021.

of their income to maintain housing eligibility.[135] Once housed, residents are offered meals, healthcare and counseling options, job training and legal assistance.[136] These units offer safe and secure living opportunities to homeless individuals who may not have any other option because of their chronic illnesses.

One of the most successful Housing First programs in New York City is the Bronx-based Breaking Ground organization. Breaking Ground got its start around the same time as Pathways to Housing and focused on converting old hotels into supportive housing for the chronically homeless. By partnering with city and state health services, Breaking Ground is able to house and provide clinical health services to nearly 4,300 people per night.[137] In 2020, Breaking Ground enrolled 333 homeless individuals into one of their HF units and 98 percent remain stably housed after one year.[138] The sustained success of Breaking Ground is leading to its expansion of its housing programs and services into areas that do not typically see affordable housing developments or permanent supportive housing for the homeless. The organization is looking at purchasing a 600-room hotel in Times Square that will create additional Housing First units and make services more available to homeless individuals in more affluent parts of the city[139]. These new housing units not only add to the HF stock available for the chronically homeless but also ensures that homelessness is not an issue that is relegated to the poorer parts of New York City.

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[135] Supportive Housing Network of NY. "Bailey-Holt House – The First Supportive Housing for those Living with HIV/AIDS". September 287, 2018, https://shnny.org/blog/entry/bailey-holt-house-the-first-supportive-housing-for-those-living-with-hiv-ai/. Accessed May 1, 2021.

[136] Housing Works, "About Us", https://www.housingworks.org/about-us. Accessed May 1, 2021.

[137] Editorial Staff. "Jehovah's Witnesses' Former DUMBO Hotel to Begin New Conversion to Low-Income Housing". *Brooklyn Daily Eagle*, November 23, 2020. https://brooklyneagle.com/articles/2020/11/23/jehovahs-witnesses-former-dumbo-hotel-to-begin-conversion-to-low-income-housing/. Accessed May 1, 2021.

[138] Breaking Ground. "2020 Impact Report". https://breakingground.org/news-events/2020-impact-report-a-year-like-no-other. Accessed May 1, 2020.

[139] Chen, Stefanos. "Housing Fights to Be Heard in the Mayoral Race". *The New York Times*, December 10, 2020, https://www.nytimes.com/2020/12/10/realestate/housing-plan-new-york-mayor.html. Accessed May 1, 2021.

Housing First can lead to quicker housing outcomes and options for the chronically homeless by removing many of the barriers to traditional housing this population faces. Services are offered to maximize housing stability and prevent the resident from returning to homelessness. Streamlining entry into housing is a key component of Housing First, as anxiety and uncertainty are common emotions prospective homeless clients have when dealing with the arduous housing application process and the time-delay between applying and finally receiving housing.[140] When high utilizers of public resources are housed through Housing First programs, cities will see a decrease in costs associated with the services homeless individuals seek out while living on the streets.[141] In cities where HF programs have been established, it has proven to be successful at housing the most vulnerable of the homeless population and has reduced costs associated with providing treatment and care in a system where it is easier for a homeless client to cycle through the emergency room or prison than it is for them to obtain identification.

What do the PIT and HIT Counts Show?

On one night in January, volunteers get together with their local CoC and conduct the annual Point-In-Time (PIT) Count. The PIT Count is designed for a CoC to get a full census of sheltered and unsheltered people experiencing homelessness in the community. Individuals who are sheltered in an emergency shelter or transitional housing are included in the PIT Count. HUD also requires CoCs to conduct a Housing Inventory Count (HIC). The HIC includes service providers who provide beds and units specifically for people experiencing homelessness.[142] HUD

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[140] Department of Housing and Urban Development. "Housing First in Permanent Supportive Housing: What is Housing First?". *Housing First Permanent Supportive Housing Brief*. July 2014, https://www.hudexchange.info/resource/3892/housing-first-in-permanent-supportive-housing-brief/. Accessed May 3, 2021.

[141] Goering, Paula N and David L. Streiner. "Putting Housing First: The Evidence and Impact". *Can J Psychiatry*, (November 2015), 465.

[142] HUD Exchange, "Point-In-Time Count and Housing Inventory Count". https://www.hudexchange.info/programs/hdx/pit-hic/. Accessed May 5, 2021.

uses these reports to gauge how effective CoCs throughout the country are and how much of a reduction in homelessness has been achieved from year to year. In this section I will focus on the annual PIT counts of San Antonio and New York City to examine the effects of the two different policies pursued by their CoCs.

2011 was the earliest year that SARAH provides data for San Antonio's annual PIT Count. 1,176 individuals experiencing unsheltered homelessness were counted during the event and another 2,046 were counted as sheltered. Out of the sheltered population during that year, sixty percent were residents at Haven for Hope.[143] The 2011 HIC Count for San Antonio/Bexar County show that there were no Permanent Supportive Housing Beds available that year and only thirty new beds were added to the community from the previous year's count. Based off of the same year's PIT count, there were only enough beds to cover 72.78 percent of the total sheltered and unsheltered populations that year.[144] Unfortunately, HICs do not indicate the percentage of beds that are filled when the count is conducted.

San Antonio's 2012 PIT Count showed a dramatic increase of nearly 40 percent in the unsheltered population from the year before, while bed coverage and availability also decreased. Additionally, no new beds or units were added from 2011's HIC report.[145] While San Antonio's unsheltered homeless population has remained relatively stable since 2012's spike but has not dropped far below 2012 levels. The number of sheltered homeless has increased every year since 2011, as well.[146] This can be attributed to full implementation of HUD's expanded homeless definition among homeless service providers and partner agencies. The amount of Permanent

[143] South Alamo Regional Alliance for the Homeless. "Point-In-Time Summary for TX-500 – San Antonio/Bexar County CoC". January 25, 2011.
[144] South Alamo Regional Alliance for the Homeless. "HIC Total Summary for TX-500 – San Antonio/Bexar County CoC". January 25, 2011.
[145] South Alamo Regional Alliance for the Homeless. "Point In Time Summary for Tx-500 – San Antonio/Bexar County CoC". January 26, 2012.
[146] South Alamo Regional Alliance for the Homeless. "HUD Data Exchange Reports, 2020".

Supportive Housing beds began increasing in 2014 and has increased every year the HIC has been conducted but the CoC still does not have enough PSH bed-coverage to house every unsheltered individual in San Antonio.[147] Overall, the unsheltered homeless population in San Antonio has increased by 8 percent in the last 10 years.[148] The lack of housing opportunities with available services in San Antonio is an obvious hindrance to getting chronically unsheltered homeless individuals off the streets and into stable living situations.

Similar to San Antonio, New York City has also seen an increase in their total homeless population from 2011 to present but has been relatively steady since 2015.[149] This count includes both people housed in New York's extensive city shelter system and those living unsheltered on the streets. From 2019 to 2020 New York saw a seven percent rise in unsheltered homelessness but unsheltered homelessness has decreased throughout the city by twelve percent since PIT Counts began. Outreach teams focused heavily on reaching unsheltered homeless individuals staying in the city's subway system during 2019 and succeeded in reducing subway homelessness by twenty-three percent from 2019 to 2020.[150]

During that same time period, PSH and HF units have increased by twenty-five percent throughout New York City and both the city and non-profit HF organizations are planning to add another 800 units to the HF stock.[151] The HIC Count for those years does not include the hotel

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[147] South Alamo Regional Alliance for the Homeless. "Housing Inventory Counts, 2013-2020".

[148] Hennessey, Katie. "After COVID-19 Cancelled San Antonio's Homeless Count, Groups Are Still Tracking the Numbers". *San Antonio Current*, January 23, 2021. https://www.sacurrent.com/the-daily/archives/2021/01/23/after-the-covid-19-cancelled-san-antonios-homeless-count-groups-are-still-tracking-the-numbers. Accessed May 5, 2021.

[149] New York Housing Conference. "2020 HUD Point In Time Count Released". March 29, 2021. https://thenyhc.org/2021/03/29/2020-hud-point-in-time-count-released/. Accessed May 7, 2021.

[150] McGinn, Isaac, Arianna Fishman, Neha Sharma, Ian Martin. "January 2020 Survey Estimates 23 Percent Decrease in Unsheltered Homelessness on the Subways". August 16, 2020. https://www1.nyc.gov/site/dhs/about/press-releases/decrease-in-unsheltered-homelessness-on-the-subways-2020-08-16.page.

[151] HUD's 2011 and 2020 Continuum of Care Homeless Assistance Programs: Housing Inventory Chart Report. Accessed May 7, 2021.

rooms that the city and partner agencies are leasing out to house the chronically homeless. These hotels offer the stability and amenities that PSH and HF units offer, along with case management and access to services. Some older hotels that were losing business before the COVID-19 pandemic began are considering selling the property to the city or another housing organization that works with homeless clients.[152] The addition of hotel rooms to existing HF units increases the likelihood that when an unsheltered homeless individual is ready to accept housing, there is space available for them. Not only does this increase the likelihood of quicker entries into housing for homeless individuals, but it can also build trust between outreach workers and the unsheltered as outreach workers can point to the successful housing placement of other individuals experiencing homelessness.

Conclusion

There are big differences in population size between San Antonio and New York City but the diverging ways in which each city is attempting to end homelessness is illuminating. San Antonio follows mostly closely to the traditional models of linear care to ensure homeless individuals are "housing-ready" prior to gaining access to an apartment or home of their own. Before entering treatments and counseling, homeless individuals still have to leap through the barriers of obtaining proper identification documents that many housing units and employers require before they allow clients move in or start work. Some treatment centers in San Antonio even require valid identification prior to enrollment in their services. Clients that are able to enter a treatment program and finish successfully are still faced by enormous challenges in San Antonio's current CoC system. If an individual experiencing homelessness can complete

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[152] Gross, Courtney. "Close to 20 Percent of NYC Hotels are Housing the Homeless." *Spectrum News NY 1*, June 25, 2020. https://www.ny1.com/nyc/all-boroughs/homelessness/2020/06/25/close-to-20-percent-of-nyc-hotels-are-housing-the-homeless. Accessed May 7, 2021.

treatment programs and become clean and sober but not have their own home to go to upon release, the likelihood of them slipping back into addiction is high and the client is back to square one.

San Antonio is making strides to bring a stronger Housing First approach to the city's homeless response system, however, through two new initiatives. San Antonio's new Housing First Community Coalition is set to break ground on a new Housing First community at an old drive-in movie theatre called Towne Twin Village. The Village will have a combination of recreational vehicles and clusters of tiny homes along with ADA compliant bathrooms. Upon completion, there will be space for 205 individuals experiencing chronic homelessness.[153] Many of these clients will be over fifty years old, which make up the majority of San Antonio's chronically homeless population.[154] Once complete, the Towne Twin village will greatly reduce pressure on the CoC system and create more housing opportunities for the chronically homeless.

San Antonio voters also recently passed Proposition A, which amends the city's charter to allow San Antonio to issue bonds for affordable housing developments. San Antonio is currently the only city in Texas that restricts bond issuances to public improvement projects like road repair and flood control. Cities such as Austin have used bonds to raise nearly $250 million for affordable housing projects.[155] Using bonds for affordable housing developments would put

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[153] Pesquera, Adolfo. "San Antonio Towne Twin Drive-In to be Reborn as Permanent Housing Community for Homeless Seniors". *Virtual Builders Exchange*. March 19, 2021. https://www.virtualbx.com/construction-preview/san-antonio-towne-twin-drive-in-to-be-reborn-as-permanent-housing-community-for-homeless-seniors/. Accessed May 11, 2021.

[154] Hildebrand, Monica. "Housing First Community Coalition Raises $2.0 Million to Fund New 17-Acre Towne Twin Village Community". *Business Wire*, October 23, 2019. https://www.businesswire.com/news/home/20191023005759/en/Housing-First-Community-Coalition-Raises-2.0-Million-to-Fund-New-17-Acre-Towne-Twin-Village-Community. Accessed May 11, 2021.

[155] Wang, Jackie. "Proposition A Explained: What a Charter Amendment Would Mean for San Antonio Bond Programs". *San Antonio Report*, April 16, 2021. https://sanantonioreport.org/san-antonio-may-ballot-proposition-a-explainer/. Accessed May 11, 2021.

San Antonio in a better position to reduce unsheltered homelessness in the city. More affordable housing would also lower the number of residents who are at-risk of becoming homeless.

Besides managing an extensive shelter system, New York City's CoC puts much more emphasis on getting the chronically and unsheltered homeless into a stable living situation without requiring enrollment in treatment plans or a commitment to being clean and sober. Multiple private organizations operate their own Housing First units and are able to connect unsheltered homeless directly to an apartment. By ensuring that supportive services are available to clients on-site, clients who are ready to accept treatment can easily receive it with minimal hassle and can remain in their own home while they are receiving treatment. This housing stability reduces the likelihood that the tenant will begin using substances again once treatment has been started.

The Continuum of Care model of homeless services is not responsible for people becoming homeless, but it is not the best model for getting people off the streets. Larger structural forces contribute greatly to factors that might cause households and individuals to become homeless, such as economic shocks from a recession or pandemic, expensive healthcare costs or the lack of affordable housing for people earning low wages. Housing First projects attempt to address the underlying housing issues that contribute to homelessness. If CoCs move in this aggressive direction of ensuring homes to the homeless through HF programs, those experiencing chronic homelessness will have more options to get off the streets and remain stably housed for the long-term, reducing the likelihood that they will return to living on the streets. Instead of communities managing homelessness through shelters and other linear-care models of treatment, Housing First programs can begin the process of ending homelessness.

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Chapter 3: Eviction Prevention Programs in Texas Cities

Introduction

       Two of Texas' major cities are struggling to provide access to affordable housing to residents and are facing similar challenges attempting to keep their most vulnerable residents stably housed. San Antonio's fast-growing population is creating increasing demand for housing and an equally precipitous increase in average rents across the city. Austin's population is also growing rapidly due to an influx of new technology firms locating their headquarters in the city, allowing them to access the ready supply of well-educated college graduates from the University of Texas at Austin. Both cities' low-income residents, many of whom have resided in the same neighborhood for generations, are spending more of their limited income on housing costs, creating financial strain that often leads to displacement or eviction.[156] This leads low-income households to often forgo other essential needs, such as food and medical care.[157]

       Low-income households in a precarious housing situation are often faced with sudden eviction. Many evictions are due to the non-payment of rent. A sudden loss of income or job

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[156] Garnham, Juan Pablo. "In San Antonio, Rent Is Rising but Wages Aren't." *Texas Tribune*, January 16, 2020. https://www.texastribune.org/2020/01/16/san-antonio-rent-rising-wages-arent/.

[157] Cuddy, Joshua. "The Affordable Housing Crisis in Austin: How We Got Here, What It Means and What We Need to Do." *The University of Texas at Austin*, 2018. 1-4.

loss, which occurred to many workers due to COVID-19 shutdowns and restrictions, can send

tenants into eviction court quickly. Tenants can also be evicted for lease violations or because a

landlord raises rent to keep pace with other growth in the neighborhood.[158] Many tenants simply

leave their units when they receive an eviction notice, unsure of where or how to find the

necessary assistance. This is a gap that cities can and should fill for their low-income residents.

Providing eviction prevention programs, such as monetary assistance for rent and utilities and

eviction counseling for tenants facing displacement, enables cities to take an active role in

ensuring housing stability for their most vulnerable low-income residents.

Much of the existing literature on housing stability and eviction is primarily focused on

the negative outcomes facing households who have been evicted. Households who have been

evicted often face prolonged periods of homelessness and difficulty finding new housing because

of their eviction. I will explore how cities can create eviction prevention programs that keep low-

income households from being evicted. I will use San Antonio and Austin as case studies. Both

are rapidly growing cities in Texas and are experiencing rapidly appreciating housing values that

make it difficult for low-income households to find affordable accommodations. Austin has

numerous programs to assist both tenants and landlords request rental assistance to avoid

evictions, while San Antonio began to implement more eviction prevention measures in the last

24 months. Creating proactive and effective programs allow cities to keep their low-income

residents stably housed and protected from the dangers of eviction.

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[158] Burrowes, Kimberly, Maya Brennan, Colleen Ebinger and Ellen Sahli. "Crisis Coordination and Eviction Prevention: Lessons from the Housing Court Clinic in Ramsey County, Minnesota." *The Urban Institute*, February 2019.

Literature Review

Accessing adequate and affordable housing is extremely difficult for America's working poor, especially for those that rent their homes. Over one-half of renters in the United States face housing cost burdens and one-quarter face severe cost burdens. These renters typically pay more than half of their income to rent, limiting their resources for other essential items such as food, childcare, transportation costs and school supplies.[159] High cost burdens often leads to evictions and familial displacement, with several million residents facing eviction from their homes every year. Three major factors contribute to evictions – rising rents and utility costs as a percentage of income, stagnant or falling incomes, and a short-fall in federal housing assistance.[160] Governmental protection for renters facing income shocks is often inefficient and slow to reach those that need it most, resulting in difficulties for both renters and the landlords who rely on timely rent payments.[161]

Housing instability is linked to several adverse family effects, including childhood academic struggles, homelessness, postponing healthcare, and mental health challenges.[162] Low-income families are faced with difficult choices between paying rent and paying for other essential needs, contributing to toxic stress and severe mental health conditions. Health-care spending is typically higher for people experiencing homelessness or who are rent-burdened. Poor housing conditions for low-income households can result in chronic health conditions for

[159] Sara Kimberlin, Laura Tach, and Christopher Wimer. "A Renter's Tax Credit to Curtail the Affordable Housing Crisis." *RSF: The Russell Sage Foundation Journal of the Social Sciences* 4, no. 2 (2018): 134-38. Accessed September 8, 2021. doi:10.7758/rsf.2018.4.2.07.

[160] Sullivan, Esther. "Displaced in Place: Manufactured Housing, Mass Eviction, and the Paradox of State Intervention." *American Sociological Review* 82, no. 2 (2017): 247-50. Accessed September 4, 2021. http://www.jstor.org/stable/44245517.

[161] O'Flaherty, Brendan. "Rental Housing Assistance for the 21st Century." *Cityscape* 13, no. 2 (2011): 131-32. Accessed September 12, 2021. http://www.jstor.org/stable/41426488.

[162] Brisson, Daniel, and Jennifer Covert. "Housing Instability Risk among Subsidized Housing Recipients: Characteristics Associated with Late or Nonpayment of Rent." *Social Work Research* 39, no. 2 (2015): 128. Accessed September 4, 2021. http://www.jstor.org/stable/24899362.

both adults and children.[163] Families and renters often face prolonged periods of homelessness after an eviction as landlords are often unwilling to accept tenants with an eviction history. The housing that previously evicted tenants find after an eviction is typically substandard and in disadvantaged neighborhoods, compounding the challenges they already face.[164]

The supply of affordable housing for low-income households has increasingly fallen behind the demand. The steadily decreasing level of federal support for affordable housing programs is one of the most important factors contributing to the housing affordability crisis. Affordable housing availability has decreased while the demand from low-income households and workers has increased.[165] High land and new construction costs put further strain on housing affordability and availability. Unless construction is subsidized or subjected to inclusionary zoning measures, most new construction is only available to affluent households.[166]

Poor families exhibit high levels of residential mobility, often moving from one disadvantaged neighborhood to another. This high level of mobility is associated with other negative outcomes in addition to the ones discussed above. Adolescent violence and the loss of neighborhood ties are some of the strongest negative outcomes of high residential mobility amongst poor families.[167] This constant moving between homes can also lead to further instability and exacerbate economic instability. An unemployed head of household who has been evicted and faces homelessness may put more focus on securing adequate housing than finding

[163] Bailey, Peggy. Report. Center on Budget and Policy Priorities, 2020. Accessed September 11, 2021. http://www.jstor.org/stable/resrep23759.

[164] Desmond, Matthew, Weihua An, Richelle Winkler, and Thomas Ferriss. "Evicting Children." *Social Forces* 92, no. 1 (2013): 306. http://www.jstor.org/stable/43287526.

[165] Jolin, Marc. "Good Cause Eviction and the Low Income Housing Tax Credit." *The University of Chicago Law Review* 67, no. 2 (2000): 521-25. Accessed September 11, 2021. doi:10.2307/1600495.

[166] Schwartz, Alex. "New York City's Affordable Housing Plans and the Limits of Local Initiative." *Cityscape* 21, no. 3 (2019): 355-56. Accessed September 11, 2021. https://www.jstor.org/stable/26820664.

[167] Desmond, Matthew. "Eviction and the Reproduction of Urban Poverty." *American Journal of Sociology* 118, no. 1 (2012): 92. Accessed September 11, 2021. doi:10.1086/666082.

employment, placing further economic strain on the household. The chaos of eviction places strain on a worker's job performance and may lead to unemployment. Workers that have been evicted or faced housing instability are 11 to 15 percent more likely to be laid off.[168] Shifts in the local job-market from more long-term employment to short-term and at-will employment models also increase risks of eviction, especially among workers employed in the service industry.[169]

Evictions, both formal and informal, make up most forced moves of renters. Informal evictions take place outside of eviction courts and are often a result of landlords coercing or incentivizing tenants to leave their properties without relying on more formal procedures.[170] Other types of informal evictions occur when a landlord forecloses on their property or simply changes the locks of a renters' unit. This is a cheaper and more efficient way to evict tenants than going through formal eviction proceedings.[171] It is estimated that formal evictions are under-counted on both a national and metropolitan level.[172] Some renters preempt eviction by leaving their home before the landlord can formally or informally start the eviction process. Their next move is typically a short-term and temporary solution, often with family members or friends. This adds stress not only to the recently moved household, but to the new household, as well.[173]

[168] Desmond, Matthew, and Rachel Tolbert Kimbro. "Eviction's Fallout: Housing, Hardship, and Health." *Social Forces* 94, no. 1 (2015): 295-97. Accessed September 11, 2021. http://www.jstor.org/stable/24754254.

[169] McDonald, Lynn. "Examining Evictions through a Life-Course Lens." *Canadian Public Policy / Analyse De Politiques* 37 (2011): S115-133. Accessed September 11, 2021. http://www.jstor.org/stable/24465938.

[170] Gromis, Ashley, and Matthew Desmond. "Estimating the Prevalence of Eviction in the United States: New Data from the 2017 American Housing Survey." *Cityscape* 23, no. 2 (2021): 283. Accessed September 11, 2021. https://www.jstor.org/stable/27039963.

[171] Desmond, Matthew, and Tracey Shollenberger. "Forced Displacement From Rental Housing: Prevalence and Neighborhood Consequences." *Demography* 52, no. 5 (2015): 1754. Accessed September 11, 2021. http://www.jstor.org/stable/43697545.

[172] Bucholtz, Shawn. "Can the American Housing Survey Provide Reliable Estimates of the Prevalence of Eviction?" *Cityscape* 23, no. 2 (2021): 259-61. Accessed September 12, 2021. https://www.jstor.org/stable/27039961.

[173] Rosen, Eva. "Horizontal Immobility: How Narratives of Neighborhood Violence Shape Housing Decisions." *American Sociological Review* 82, no. 2 (2017): 273. Accessed September 11, 2021. http://www.jstor.org/stable/44245518.

Concentration of poverty in both metro and rural neighborhoods has increased in recent years. High residential turnover in these neighborhoods does not typically decrease the poverty level because residents who do move out of poverty-stricken neighborhoods are often replaced by other poor households.[174] Poor households, especially minority households, are more likely to live in poor areas and are increasingly separated from more affluent neighborhoods in both metropolitan and rural settings. These households are doubly disadvantaged and more likely to face eviction due to declining employment opportunities, low-wage jobs, poor schools, and inadequate services, such as public transportation infrastructure.[175] Historic disinvestment in communities of color leads to racial/ethnic health disparities between majority white neighborhoods and an increase of eviction rates in those neighborhoods.[176]

Renters have some protections from eviction but often must rely on outside agencies, such as city eviction teams, to guide them through challenging an eviction. Although state law controls the foreclosure process, landlords have much of the authority in the eviction process, which can be costly and time-consuming for many renters. Simply adhering to the eviction notice is the cheaper option for low-income renters. Some cities have also instituted Tenants' Rights ordinances, designed to protect tenants from unexpected evictions.[177] More protections exist for renters where the property owner is close to defaulting on the loan. In these situations, property owners are required to provide a ninety-day eviction notice to renters. However, there

[174] Theodoes, Brett, Claudia J. Coulton, and Rob Pitingolo. "Housing Unit Turnover and the Socioeconomic Mix of Low-Income Neighborhoods." *The Annals of the American Academy of Political and Social Science* 660 (2015): 119. Accessed September 11, 2021. http://www.jstor.org/stable/24541830.

[175] Daniel T. Lichter, Domenico Parisi, and Michael C. Taquino. "The Geography of Exclusion: Race, Segregation, and Concentrated Poverty." *Social Problems* 59, no. 3 (2012): 366. Accessed September 11, 2021. doi:10.1525/sp.2012.59.3.364.

[176] Duncan, Dustin T., Jared Aldstadt, John Whalen, Kellee White, Marcia C. Castro, and David R. Williams. "Space, Race, and Poverty: Spatial Inequalities in Walkable Neighborhood Amenities?" *Demographic Research* 26 (2012): 413. Accessed September 12, 2021. http://www.jstor.org/stable/26349906.

[177] Salsich, Peter W. "Homeownership—Dream or Disaster?" *Journal of Affordable Housing & Community Development Law* 21, no. 1 (2012): 19. Accessed September 12, 2021. http://www.jstor.org/stable/24389815.

are few enforcement mechanisms that provide renters relief from landlords facing foreclosure on their property.[178]

Increasing federal and state support for affordable housing has been suggested as an avenue for increased renter protections from evictions. Federal housing subsidies for public housing first occurred during the Great Depression for the "deserving poor". Through subsequent administrations, the focus shifted from suburbanization for white families to low-income housing and then to subsidies and vouchers for private developers. Despite voucher systems to assist low-income households with finding affordable housing, more incentives and tax deductions provide support to middle- and upper-class households.[179] The Low-Income Housing Tax Credit (LIHTC) has created over a million affordable homes but primarily serves the developers who receive the tax credits of constructing affordable homes.[180] This focus on private developers drives new construction or heavy rehabilitation of properties for affordable housing rather than acquisition of currently adequate properties. Roughly one-third of LIHTC tax credits are applied to the rehabilitation of inner-city low-income housing in high-poverty neighborhoods.[181] This further exacerbates housing discrimination among poor renters of color by steering them into disadvantaged neighborhoods and denying them housing in predominantly white, high-opportunity neighborhoods.[182]

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[178] Grellmann, Carsten. "Why State Courts May Prove Most Effective at Allowing the Protecting Tenants at Foreclosure Act to Protect Tenants." *Journal of Affordable Housing & Community Development Law* 20, no. 3/4 (2011): 297. Accessed September 12, 2021. http://www.jstor.org/stable/41429178.

[179] Wright, Gwendolyn. "Design and Affordable American Housing." *Cityscape* 16, no. 2 (2014): 71. Accessed September 12, 2021. http://www.jstor.org/stable/26326884.

[180] Edson, Charles L. "Affordable Housing—An Intimate History." *Journal of Affordable Housing & Community Development Law* 20, no. 2 (2011): 195-201. Accessed September 12, 2021. http://www.jstor.org/stable/41429169.

[181] Leviner, Sagit. "AFFORDABLE HOUSING AND THE ROLE OF THE LOW INCOME HOUSING TAX CREDIT PROGRAM: A CONTEMPORARY ASSESSMENT." *The Tax Lawyer* 57, no. 4 (2004): 876. http://www.jstor.org/stable/20772495.

[182] Julian, Elizabeth K. "Recent Advocacy Related to the Low Income Housing Tax Credit and Fair Housing." *Journal of Affordable Housing & Community Development Law* 18, no. 2 (2009): 187. http://www.jstor.org/stable/25782837.

Affordable housing development is decentralized to the state level, but implementation and enforcement of policies are often left up to local governments. Private developers often take a leading role in deciding when and where to construct new affordable housing developments, limiting community input, and forcing local government officials into the complicated choice of approving or denying new affordable housing construction. Regulatory barriers, such as zoning requirements for parking lots or building height restrictions, have also played a role in allowing private developers more power to decide when and where to produce new affordable housing.[183] Local governments have sought to implement more control over affordable housing production through mandates requiring a certain percentage of units in new developments be designated as affordable. Some localities use a standard threshold for every zip code while others periodically update their affordable housing standards based on a variety of neighborhood factors, such as poverty and education level, attempting to ensure equitable and targeted affordable housing production.[184]

There are several programs whose goal is to increase positive residential mobility of low-income households. Voucher programs in the United States are the single largest source of low-income affordable housing support and can be used to supplement the lack of affordable housing availability. The Moving to Opportunity (MTO) voucher program allows low-income households to use their voucher to move to high-opportunity areas that have affordable options. This offers poor households access to high-performing schools, sustainable employment opportunities, vital public transportation infrastructure and childcare. While they do not spur new

[183] Terwilliger, J. Ronald. "Solving the Affordable Housing Crisis: The Key to Unleashing America's Potential." *Journal of Affordable Housing & Community Development Law* 26, no. 2 (2017): 257-59. http://www.jstor.org/stable/26427356.
[184] Graddy, Elizabeth A., and Raphael W. Bostic. "The Role of Private Agents in Affordable Housing Policy." *Journal of Public Administration Research and Theory: J-PART* 20 (2010): 86. http://www.jstor.org/stable/20627910.

affordable housing production, opportunity-based programs give poor households more housing options for more adequate housing than solely relying on the private market.[185]

Other voucher programs give residents in rapidly gentrifying areas the preference of finding affordable options within their same neighborhood or moving to a different one, known as Housing Choice Vouchers (HCV).[186] Allowing wider use of vouchers is a technique some cities have used to create more affordable housing without building new structures. Public Housing Authorities (PHA) can use vouchers to acquire rental properties for low-income households, effectively becoming a landlord and working with new and existing tenants to move-in to newer homes.[187]

Cooperative housing programs have been offered as a potential solution to affordable housing issues in the United States. Popular in Europe, cities can set aside city-owned land specifically for cooperative housing groups to build homes at affordable prices for families and renters. Cooperative housing can allow renters access to homes that are not typically available to them in traditional rental markets.[188] Development of cooperative housing units are dependent upon local zoning ordinances, which often prioritizes single-family home construction more than multi-family units. These kinds of strict local zoning ordinances restrict new affordable and cooperative developments, driving rents higher than poor households can afford.[189]

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[185] Powell, John A. "Opportunity-Based Housing." *Journal of Affordable Housing & Community Development Law* 12, no. 2 (2003): 194. http://www.jstor.org/stable/25782597.

[186] Freeman, Lance, and Jenny Schuetz. "Producing Affordable Housing in Rising Markets: What Works?" *Cityscape* 19, no. 1 (2017): 219-21. Accessed September 12, 2021. http://www.jstor.org/stable/26328307.

[187] Haberle, Megan, and Sophia House, eds. *Racial Justice in Housing Finance: A Series on New Directions*. Report. Poverty & Race Research Action Council, 2021. 77. Accessed September 12, 2021. http://www.jstor.org/stable/resrep32132.6.

[188] Reynolds, Kathryn. "Creating Permanent Housing Affordability: Lessons From German Cooperative Housing Models." *Cityscape* 20, no. 2 (2018): 269. https://www.jstor.org/stable/26472178.

[189] LaCour-Little, Michael, and Weifeng Wu. "Density Control, Home Price Appreciation, and Rental Growth in the United States." *Cityscape* 23, no. 1 (2021): 79. https://www.jstor.org/stable/26999941.

Community land trusts (CLTs) that foster shared equity housing for owners and renters can develop long-term affordability in underinvested neighborhoods. CLTs can help fill gaps in the reduction of federal and state affordable housing subsidies through covenant requirements on their homes and apartment units that require buyers or renters to earn below 100 percent AMI and that households would not spend more than 30 percent of their incomes on housing-related costs. This can help ease the growing gap between housing costs and household incomes for many low-income households.[190] CLTs can work with developers to integrate affordable units into market-rate developments. Like PHAs using vouchers to acquire rental properties, CLT ownership of affordable units in market-rate developments can help low-income households access housing in higher opportunity and wealthier neighborhoods.[191]

Methodology and Data

I will evaluate current policies that cities have in place to keep their residents stably housed and avoid eviction and constant residential mobility. Much of the existing literature focuses on circumstances that leads to households being evicted and the negative consequences that result from evictions. There is little in the literature that I could find about how cities work to prevent evictions among their residents and how effective such policies are. In many cities eviction records are sealed or not easily accessible on a public site, which can make analysis of eviction cases difficult. I plan to compare and evaluate the effectiveness of the housing policies of two of Texas' major metro areas –Austin, Texas' capital, and San Antonio, one of Texas' fastest growing cities. Key sources of data will include city ordinances and policies, as well as

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[190] Miller, Stephen R. "Community Land Trusts: Why Now Is the Time to Integrate This Housing Activists' Tool into Local Government Affordable Housing Policies." *Journal of Affordable Housing & Community Development Law* 23, no. 3–4 (2015): 354. https://www.jstor.org/stable/26408145.

[191] Sullivan, Edward J., and Karin Power. "Coming Affordable Housing Challenges for Municipalities After the Great Recession." *Journal of Affordable Housing & Community Development Law* 21, no. 3/4 (2013): 298-303. http://www.jstor.org/stable/24389766.

any available data from the respective cities' affordable housing divisions. Using city ordinances,

memos, and policies will allow insight into the motivations and priorities among city leaders,

non-profit partner agencies, and citizen activists. I will also use data from Princeton University's

Eviction Lab to understand eviction trends in Austin, San Antonio, and Texas in general.

This paper's analysis will examine two of Texas' major cities and what policies they are

pursuing to prevent housing instability among poor residents.[192] San Antonio and Austin were

chosen for several reasons. First, I live in San Antonio and work with the City's Homeless

Division and assisting individuals experiencing homelessness with access to affordable housing

is a key part of the Division's work. Austin's public homeless encampments has also made the

lack of affordable housing a high-profile issue for city leaders and residents. Additionally, both

San Antonio and Austin have rapidly growing populations creating stress on the cities' housing

affordability and availability.[193] Additionally, as the Center for Disease Control's eviction

moratorium order for counties experiencing substantial levels of COVID-19 spread gets set to

expire on October 3, both cities face a potential eviction deluge that could lead to an increase in

housing instability for their residents.[194]

Overview of Eviction Prevention System in Austin, TX

More than half of households in Austin, TX are renters, and the city provides a robust

network of support systems in place to assist them in finding affordable housing and staying

housed once they move in. Austin's Neighborhood Housing and Community Development

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[192] Egan, John. "San Antonio Ranks Among 10 Major Metros with Biggest Population Jump from 2010 to 2020", *San Antonio Culture Map*. August 13, 2021. https://sanantonio.culturemap.com/news/city-life/08-13-21-sa-antonio-population-growth-census/.

[193] O'Hare, Peggy. "San Antonio's Population Growth Ranked Second in The Nation." May 20, 2020, https://www.expressnews.com/news/local/article/San-Antonio-s-population-growth-ranked-second-15284669.php

[194] Dimmick, Iris. "Eviction Judge Won't Enforce CDC's Latest Moratorium. He Believes It's Unconstitutional." *The San Antonio Report*, August 6, 2021. https://sanantonioreport.org/bexar-county-judge-cdc-eviction-moratorium/

Department, the Austin Housing Finance Corporation and the Austin City Council Housing and Planning Committee all provide resources and programs to prevent renters from being evicted and divert them from homelessness.[195] Austin also has significant resources for landlords seeking assistance with rental payments from tenants and how to help tenants in their properties seek rental assistance.[196]

Austin first began to broadly support renters throughout the city in February of 1990 when the Austin City Council approved a new Tenant Assistance Policy. Designed originally to prevent displacement of low-income residents living in properties that were about to begin rehabilitation, the policy soon morphed into a wider umbrella of services for low-income renters. Some of the new services included in the policy were reimbursement for moving expenses and the opportunity to choose a new replacement dwelling along with a voucher to reduce the monthly housing cost to 30 percent of the resident's monthly income.[197]

To supplement the Tenant Assistance Policy, Austin also passed the Anti-Displacement and Relocation Assistance Policy three years later. Although this ordinance focused specifically on housing displacements affected by Community Development Block Grants (CDBG), it created additional requirements for developers to identify how residents of housing developments would be affected by CDBG activities and determine if residential displacement of residents could be avoided or minimized.[198] Austin created a dedicated Tenant Relocation Assistance Fund along with this new policy that works with tenants and renters that have a

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[195] Neighborhood Housing and Community Development, City of Austin. "Resources for Renters". Accessed October 5, 2021. http://austintexas.gov/department/resources-renters-0

[196] Economic Development, City of Austin. "Eviction Rules and Resources for Landlords". April 15, 2020. https://austintexas.gov/sites/default/files/files/NHCD/EDD_EvictionRestrictionsResources

[197] Austin City Council, *City of Austin Program Guidelines: Housing Implementation Program (HIP)*, February 1, 1990, www.austintexas.gov/edims/documents.cfm?id=10699.

[198] Austin City Council, *City of Austin Program Guidelines: Rental Rehabilitation Under The Home Investment Partnerships Program*, February 11, 1993, www.austintexas.gov/edims/document.cfm?id=54384.

household income that is at or below 70 percent of Austin's median family income (MFI).[199] The fund's purpose is to provide monetary relief to renters forced to move from their homes due to unit improvements or construction and assist with the cost of their new dwelling. Case workers assigned to families affected by potential displacement are also offered relocation counseling to assist them with the process of finding new living arrangements and submitting for financial assistance for a security deposit and rent.[200]

Austin took a significant step in addressing rental housing and tenant protections more aggressively in 2000 when they adopted their Consolidated Plan in 2000. Expanding rental assistance programs was a central goal of the housing portion of Austin's Consolidated Plan and the city laid out several methods to accomplish this. The primary rental assistance programs that Austin established included expanding landlord education programs that help landlords work with tenants to identify rent assistance programs. Austin's Consolidated Plan also called for creating new tenant opportunities for employment and job training to ensure that low-income tenants throughout the city could maintain housing stability.[201]

Austin provides a robust set of resources for the city's landlords. A key component of the Consolidated Plan was the creation of Austin's Good Landlord Program. The program identifies private sector landlords that provide accommodations that are affordable to some of the hardest to house Austin renters. These include homeless individuals and renters that are disabled and require assistance with activities of daily living (ADLs). Additionally, the Good Landlord Program works with landlords to improve tenant protections for their units and help their tenants

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[199] Austin City Code, Section 16.4 – Tenant Relocation Assistance.
[200] The Uprooted Project, "Tools for Texas Communities – Tenant Relocation Assistance Ordinance." Accessed October 21, 2021.
[201] City of Austin, *2000-2005 Consolidated Plan*, August 2000. www.austintexas.gov/edims/document.cfm?id=61819.

avoid eviction proceedings.[202] Both the Housing Authority of the City of Austin (HACA) and the

Austin Tenants Council provide information pamphlets and trainings to landlords who house

low-income residents. HACA offers several trainings to landlords who house residents using a

Section 8 Housing Choice Voucher (HCV), such as how to advertise their property to residents

and hosting orientations and meet-and-greets with HCV participants.[203] Additionally, landlords

participating in the Section 8 HCV program with HACA receive guaranteed payment of 60-70

percent of the rent and are allowed to use their own leases, rather than a lease provided by

HACA or the city of Austin.[204] Austin's Emergency Rental Assistance Program (ERAP) allows

landlords to register their properties in an online portal to streamline their requests for rental

assistance funding. The ERAP also helps landlords refer their renters through the program and

enables them to track the status of their applications.[205]

Established in 1973 to provide aid to low-income residents on Austin's East Side, the

Austin Tenants Council (ATC) now assists low-income renters throughout the city, while also

providing resources for landlords. The ATC provides a lengthy guide for landlords who are

interested in renting their properties to low-income tenants. The guide includes resources that

help landlords show their properties to prospective tenants and advice on how to avoid violating

Austin's Fair Housing Program through purposeful or accidental discrimination of tenants.[206]

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[202] Neighborhood Housing & Community Development, Community Development Commission, City of Austin, *Good Landlord Program: Feedback from Stakeholders*. November 12, 2014.
[203] Housing Authority of the City of Austin, *Landlords: Bringing Opportunity Home*, 2016, https://www.hacanet.org/landlords/landlord-news/. Accessed October 10, 2021.
[204] Housing Authority of the City of Austin, *Landlords: The Need for Affordable Housing in Austin*, August 6, 2016, https://www.hacanet.org/landlords-news/public-comment-period-and-public-hearings/. Accessed October 10, 2021.
[205] Emergency Rental Assistance Program, *Landlord Registration*, https://austin.covidrenthelp.org/Account/LandlordInfo. Accessed October 13, 2021.
[206] Austin Tenants Council, *A Landlord's Guide to Renting a Property*, https://www.housing-rights.org/landlords-guide. Accessed October 11, 2021.

In 2018, the ATC conducted a comprehensive review of Austin's rent relief and renter assistance programs to determine how to improve tenants' ability to access eviction prevention resources throughout the city. Although evictions in Austin were steadily decreasing, the review found several gaps in the process. Some of these gaps included a 3-day Notice to Vacate (NTV) given by the landlord to the tenant before an eviction filing, an eviction notice delivered in a language, typically English, that the tenant cannot read, and difficulty securing time off and a lawyer for their eviction hearing.[207] In response to the ATC review, Austin's mayor issued an ordinance requiring landlords provide a Notice of Proposed Eviction (NPE) at least 60 days prior to the issuance of an NTV. The ordinance requires an NPV to be in writing and allow the impacted tenant the opportunity to respond prior to the landlord issuing the NTV. Although the ordinance was not approved until the onset of the COVID-19 pandemic, it will remain a fixture of Austin's tenant and landlord rental assistance programs.[208]

Overview of Eviction Prevention System in San Antonio, TX

San Antonio mayor Ron Nirenberg makes an interesting statement at the beginning of his Mayor's Housing Task Force Report, completed in 2018. Although Henry Cisneros, former San Antonio mayor and Secretary for Housing and Urban Development (HUD) under President Clinton, recognized in 1989 that affordable housing availability was a crisis for low-income households as he left his mayoral post, Mayor Nirenberg notes that Cisneros' call for better access to housing went unanswered. By making housing a city priority for the first time, San Antonio is working to develop a compassionate housing strategy that creates a compassionate housing system where affordable housing can be provided by the private market. The report

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[207] Austin Tenants Council. "A Brief Look at the Eviction Process in Travis County and Austin, TX". May 2018.
[208] Austin City Ordinance, "An Ordinance Requiring a Landlord to Provide a Notice of Proposed Eviction Prior to a Notice to Vacate as a Result of the COVID-19 Pandemic", March 26, 2020. https://www.austintexas.gov/edims/document.cfm?id=337858.

outlines five key actions required of an equitable San Antonio housing policy – developing a coordinated housing system, increasing city investment in housing, increasing affordable housing construction, preservation, and rehabilitation, protect and promote neighborhoods and ensure accountability to the public.[209] This section will provide an overview of how San Antonio provides renter and landlord assistance and resources and what new programs San Antonio has created as a result of the Mayor's Housing Policy Task Force document from 2018.

Renters make up just under half of San Antonio households and the median gross rent in 2020 was just under $1,000, a steady increase since 2000.[210] 1 of 3 households in San Antonio are spending more than 35 percent of their income on housing costs and more than half of renters meet this "cost burdened" threshold. Despite recognizing that housing affordability as a crisis facing San Antonio's households, there were minimal attempts to provide tenant relief or eviction prevention until the last 4 years.[211] A search of San Antonio City Council ordinances shows no rules or orders focused specifically on preventing tenant evictions or establishing a tenant relief program for residents that are at risk of displacement from their homes. Most city programs have been delegated to the San Antonio Housing Authority (SAHA), the city's affordable housing provider, or are new programs established by San Antonio's Neighborhood Housing and Services Division.

Established in 1937, SAHA is San Antonio's affordable housing provider and one of the largest providers in the country. The organization supports over 14,000 households with HCVs and manages over 6,000 housing units spread across San Antonio. Through partnerships with

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[209] Mayor's Housing Policy Task Force, *San Antonio's Housing Policy Framework: The Cornerstone of Economic Development*, August 2018, 2-7.
[210] U.S. Census Bureau, *San Antonio, Texas Quick Facts*, 2020 Census. https://www.census.gov/quickfacts/fact/table/sanantoniocitytexas/POP060210.
[211] PlaceEconomics. "Opportunity at Risk: San Antonio's Older Affordable Housing Stock". Prepared for the San Antonio Office of Historic Preservation. July 2019. 3-7.

local non-profit agencies and organizations, SAHA provides employment and job training opportunities to all its residents that request assistance. These agencies regularly schedule meetings and presentations at SAHA properties to enroll residents into training programs or directly into employment opportunities with companies like Toyota Manufacturing.[212] Besides partnering with local companies and non-profit agencies, SAHA provides a regularly updated Community Resource Guide which lists out many other local community organizations that provide useful services to low-income residents of SAHA properties. This 15-page document includes avenues for residents to request utility assistance, clothing assistance and school supplies for children.[213]

Searches of San Antonio's City Council ordinances and the City Code do not yield much information regarding tenant relief programs, rental assistance, relocation assistance or landlord requirements. Instead, San Antonio's strongest eviction prevention program has been the Center for Disease Control's eviction moratorium implemented soon after the COVID-19 pandemic began in early 2020. This order prevented landlords from evicting tenants that were unable to pay rent due to loss of income caused by COVID-19 loss of work. The moratorium order is estimated to have reduced evictions in San Antonio by 55 percent.[214] Multiple extensions of the federal eviction moratorium and moratoriums at the city level have helped low-income San Antonio renters avoid eviction due to non-payment of rent but has not completely halted evictions for other reasons.[215] In fact, individual county judges are often the sole determinants in deciding whether to hear eviction cases. Although some counties in Texas, such as Harris and

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[212] San Antonio Housing Authority. "Opportunity Lives Here: SAHA Fact Sheet, 2017." 2017.
[213] San Antonio Housing Authority. "Community Resource Guide."
[214] Ko, Sharon. "The CDC's Eviction Ban is Set to Expire Soon. Here Are 5 Things You Should Know to Prepare." *KENS 5 San Antonio*, December 10, 2020. https://www.kens5.com/article/news/national/cdc-eviction-ban-set-to-expire-top-5-things-you-need-to-know-to-prepare/273-53dd7eaf-4a46-4d2e-9e50-c81b9f0b703c.
[215] McGee, Kate. "Texas Extends Rental Assistance Program Designed to Avoid Evictions Until March 15." *Texas Tribune*, December 22, 2020. https://www.texastribune.org/2020/12/22/texas-eviction-protections/.

Travis Counties, have decided to halt all eviction proceedings, Bexar County and San Antonio

judges have allowed eviction cases to proceed if tenants are facing evictions for reasons other

than rent. The constantly changing rules for evictions led to a federal judge in Texas ruling a

March extension of the CDC moratorium as unconstitutional. This ruling, combined with slow-

to-arrive assistance from San Antonio's NHSD Rental Assistance Program, has allowed

evictions to continue in San Antonio at near pre-pandemic rates.[216]

SAHA was one of the first housing agencies in the country to implement their own

eviction moratorium that protected all their tenants from rent-related evictions in March of 2020

and recently extended the program until March of 2022. About $3 million in back-rent is owed

by SAHA residents but federal law prevents SAHA from outright forgiving rental debt. If a

SAHA resident suffers loss of income due to a reduction in working hours or because of layoffs,

SAHA adjusts their monthly rent and implements a flexible repayment plan.[217] However, renters

in debt may not be eligible for many rental relief programs offered by San Antonio.[218] San

Antonio's Emergency Housing Assistance Program (EHAP) can provide low-income renters

housed through SAHA or privately between 6-9 months of rental assistance, along with utility

bill assistance, but does not list upfront any other requirements or limitations to receiving aid.[219]

San Antonio residents applying for assistance through EHAP are also not eligible to receive

funding from other state or local entities for the same months that they are requesting assistance

from EHAP.[220]

[216] Eltohamy, Farah. "CDC Extends Eviction Ban Through July, But Enforcement in Texas is Up To Individual Judges." *Texas Tribune,* June 24, 2021. https://www.texastribune.org/2021/06/24/eviction-ban-texas/.

[217] Ibañez, David. "SAHA Extends Eviction Moratorium Through March 2022." *KSAT San Antonio*, October 18, 2021. https://www.ksat.com/news/local/2021/10/18/saha-extends-eviction-moratorium-through-march-2022/.

[218] Dimmick, Iris. "San Antonio Extends Eviction Moratorium." *The San Antonio Report*, October 18, 2021. https://sanantonioreport.org/saha-extends-eviction-moratorium/.

[219] City of San Antonio, "Emergency Housing Assistance Program Allowances." February 1, 2021.

[220] City of San Antonio, "Rent and Mortgage Help – Emergency Housing Assistance Program." https://covid19.sanantonio.gov/Services/Rent-and-Mortgage-Help-Housing.

Much of City Council's recent efforts to curb evictions has been in response to the COVID-19 pandemic, such as the Notice of Tenant Rights ordinance passed in the summer of 2020. This ordinance requires landlords to provide all their tenants with a Notice of Tenant Rights prior to beginning eviction proceedings and establishes an avenue for tenants to submit formal complaints against landlords for wrongly filed evictions with San Antonio's Code Enforcement Division.[221] However, efforts to inform tenants of their rights has been ineffective and has only resulted in one complaint being filed since the ordinance was passed, which was deemed by Code Enforcement as being "unfounded". Issues with reporting rights violations through San Antonio's 311 call system, which was identified as the primary way to report these violations, have also plagued tenants attempting to avoid eviction proceedings.[222]

**Population, Housing & Eviction Trends in San Antonio & Austin**

Matthew Desmond founded the Eviction Lab in 2017 to further study housing, poverty, and eviction in the United States. His research demonstrates that eviction is extremely common in low-income communities and is a cause of poverty and not solely as a condition. Collecting data from cooperative states and purchasing records from various other sources, Desmond and his Eviction Lab team have assembled nearly 80 million records on eviction across the United States. Eviction Lab's available data on evictions is from 2000-2016. While data is not available from Eviction Lab after 2016, it serves to illustrate how San Antonio and Austin were handling evictions during this period and could provide insight into how effective city policies were at keeping residents housed during this time.[223]

[221] Olivo, Ben. "San Antonio Landlords Now Obliged to Inform Tenants of Rights." *San Antonio Current*, June 26, 2020. https://www.sacurrent.com/sanantonio/san-antonio-landlords-now-obligated-to-inform-tenants-of-rights/Content?oid=23922798.

[222] Dimmick, Iris. "It's Unclear if Tenants' Rights Law is Followed as Eviction Moratorium Ends." *The San Antonio Report,* August 2, 2021. https://sanantonioreport.org/its-unclear-if-tenants-rights-law-is-followed-as-eviction-moratorium-ends/.

[223] The Eviction Lab. *About Us*. https://evictionlab.org/about/. Accessed 29 September 2021.

Figure 3.1 below shows the number of eviction cases that Travis and Bexar Counties, where Austin and San Antonio are respectively located, reported to Texas officials from 2000 through 2016. Evictions are more frequent in Bexar County than in Travis County for the entire time that data is available. Evictions in Bexar County increased 97 percent from 2000 to 2016 while Travis County only saw a 38 percent increase over the same time. **Figure 3.1** also shows a significant uptick of evictions in Bexar County from 2010 to 2016, an increase of 47 percent. During that same period, Travis County reported only a 4 percent decrease in evictions reported to state officials.

Figure 3.1
Travis & Bexar County Evictions, 2000-2016
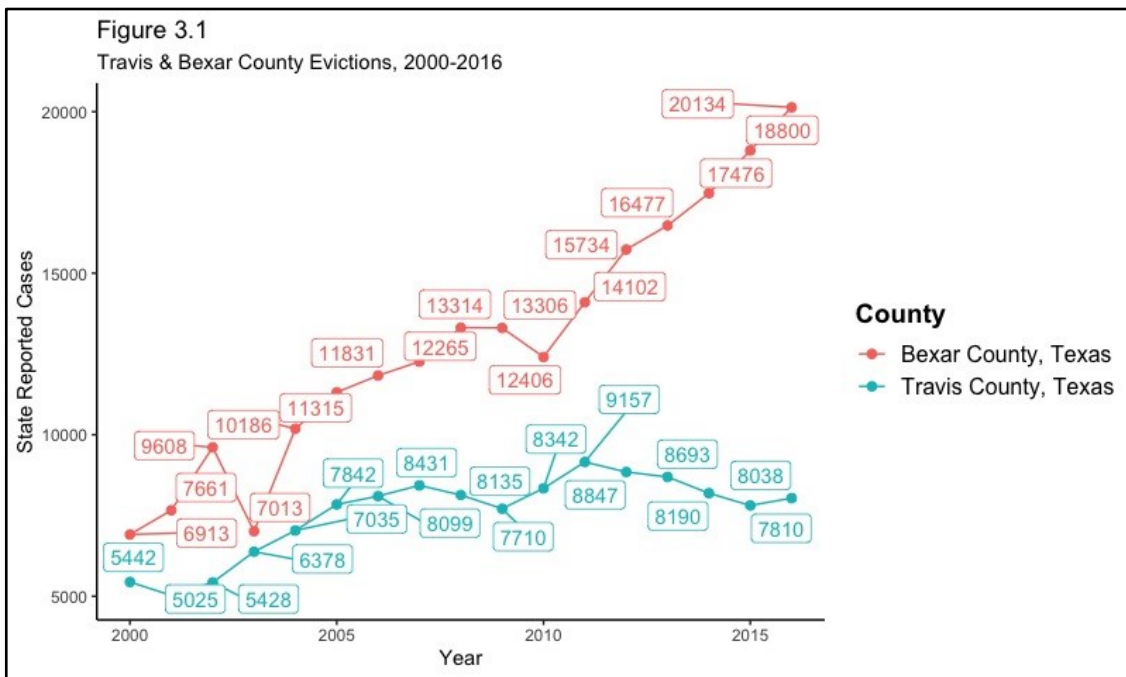
Source: Eviction Lab

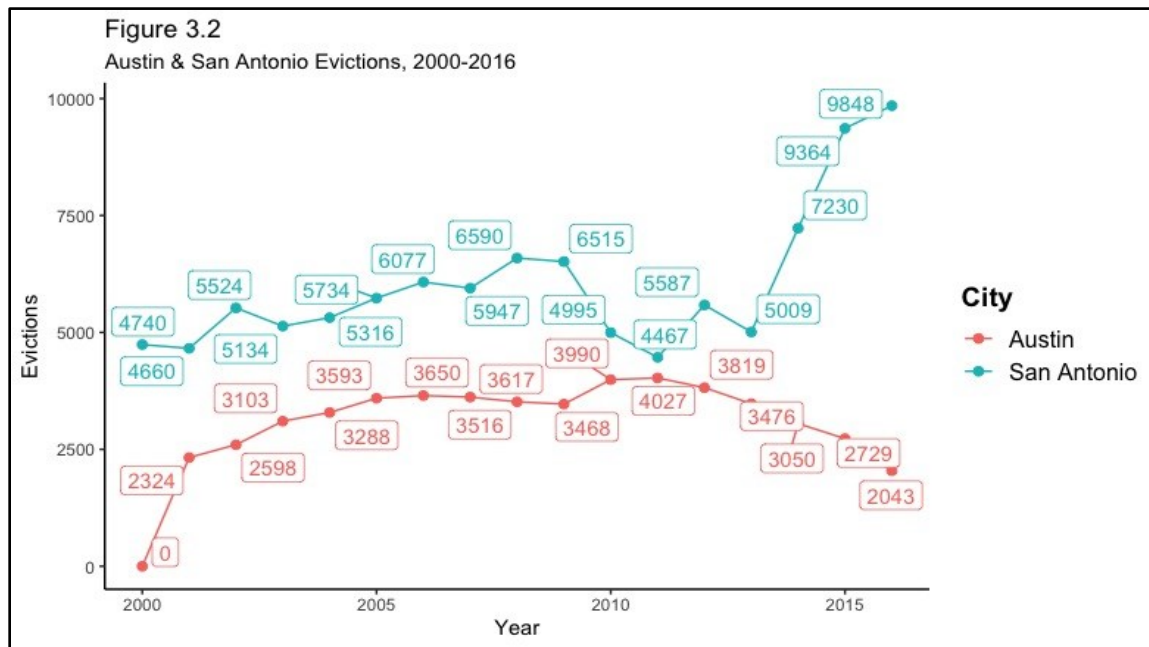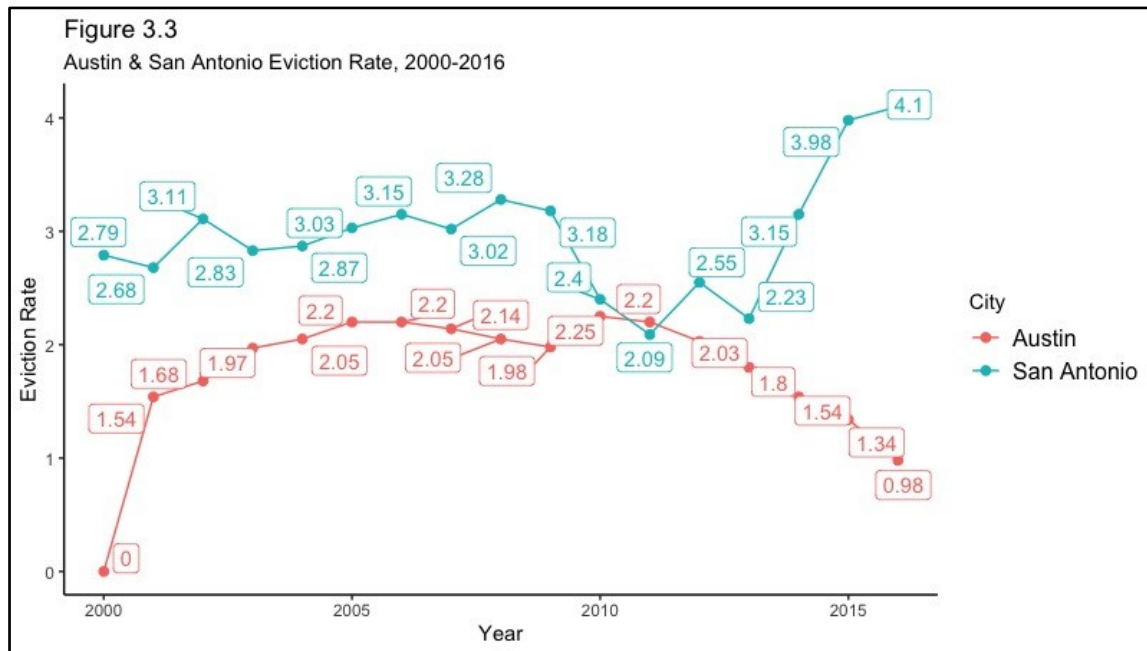**Figure 3.2** and **Figure 3.3** below plot Austin's and San Antonio's evictions per year from 2000 through 2016 and each cities' eviction rates for the same time. The eviction rate is calculated from the number of evictions per 100 renter homes for each city.[224] Both cities'

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[224] The Eviction Lab. *Defintions and FAQs.* https://evictionlab.org/help-faq/#eviction-rate. Accessed 29 September 2021.

eviction trends are similar as their counties' trends, although both the eviction rate and the

number of evictions in Austin decreased while the number of evictions in Travis County

remained relatively flat. San Antonio's eviction rate and the number of evictions tracked closely

with Bexar County's evictions over time. Austin's eviction rate peaked in 2010 at 2.25 percent

while San Antonio's eviction rate climbed from a low of 2.09 percent in 2011 to reach its 4.1

percent in 2016.

Figure 3.2
Austin & San Antonio Evictions, 2000-2016

Source: Eviction Lab

Figure 3.3
Austin & San Antonio Eviction Rate, 2000-2016

Source: Eviction Lab

Table 3.1 and **Table 3.2** below shows Austin's and San Antonio's population and

housing trends for the 2000 through 2015 period. Austin's population grew by 35 percent

between 2000 and 2016 and has continued to rise since. The 2020 U.S. Census counted 961,855

people currently living in Austin, an increase of 22 percent from the 2010 Census count of

790,390 and an 8 percent increase from Austin's 2015 population.[225] Austin's median gross rent,

median household income and median property value all increased over the same period, with

Austin's median property value increasing by 93 percent and household income increasing by 35

percent.

Like Austin, San Antonio is experiencing similar population growth and rising median

rent prices, property values and household incomes. San Antonio's population rose 23 percent

from 2000 to 2015. The 2020 U.S. Census counted 1,434,625 people living in San Antonio, a 1.5

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[225] U.S. Census Bureau, *Austin, Texas Quick Facts*, 2020 Census.
https://www.census.gov/quickfacts/fact/table/austincitytexas/AGE295219

percent increase from 2015 and a 25 percent increase in population since 2000.[226] Median gross

rents, median household incomes and median property values have also continued to rise during

this time.

Table 3.1: Austin, TX

Year	Population	MedianGrossRent	MedianHouseholdIncome	MedianPropertyValue
2000	656562	724	42689	124700
2005	747984	860	50236	189600
2010	790390	950	52431	216700
2015	887061	1047	57689	240800

Source: Eviction Lab

Table 3.2: San Antonio, TX

Year	Population	Median Gross Rent	Median Household Income	Median Property Value
2000	1144646	549	36214	68800
2005	1319492	730	43087	103700
2010	1327407	798	44937	113100
2015	1413881	856	46744	117000

Source: Eviction Lab

Table 3.3 and **Table 3.4** show Austin's and San Antonio's poverty rate and the

percentage of renters who are classified as rent-burdened from 2000-2015. Housing and Urban

Development categorizes rent-burdened as those renters who are spending more than 50 percent

of their income on housing costs.[227] While the number of residents living below the poverty line

has decreased, the percentage of renters classified has being rent-burdened has shown a general

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[226] U.S. Census Bureau, *San Antonio, Texas Quick Facts*, 2020 Census.
https://www.census.gov/quickfacts/fact/table/sanantoniocitytexas/POP060210
[227] Dawkins, Casey J., Jae Sik Jeon. "Rent Burden in the Housing Choice Voucher Program". *U.S. Department of Housing and Urban Development: Office of Policy Development and Research*, October 2017.

increase every year since 2000. According to the 2019 American Community Survey, 36.5 percent of renters in Austin, TX were spending more than 30 percent of their household income on housing costs, the highest option available in the survey.[228] San Antonio has also seen a decrease in the city's poverty rate over the same time while also seeing an increase in the percentage of renters that are classified as rent burdened. Despite median household incomes rising in both cities and the percentage of residents living below the poverty line decreasing, both Austin and San Antonio are seeing the amount of renters burdened by household expenses increase over the last 15 years.

Table 3.3: Austin, TX

Year	Poverty Rate	Percent Rent Burdened
2000	14	27
2005	13	29
2010	14	31
2015	12	30

Source: Eviction Lab

Table 3.4: San Antonio, TX

Year	Poverty Rate	Percent Rent Burdened
2000	17.26	24.9
2005	14.85	29.6
2010	15.85	30.2
2015	15.89	29.9

Source: Eviction Lab

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[228] U.S. Census Bureau, *2019: American Community Survey 1-Year Estimates Data Profiles*, *Selected Housing Characteristics*.

Analysis and Conclusion

It is clear from a review of city policies and Eviction Lab data that Austin, TX has been much more effective at keeping low-income residents housed than San Antonio. Austin has been significantly more proactive in protecting their low-income renters than San Antonio. By establishing tenant relief and relocation assistance programs and making necessary resources available both to renters and landlords, Austin's policies have resulted in decreasing evictions for several years. During the same period, evictions in San Antonio and Bexar County have climbed steadily. Austin programs provide landlords significant support, both monetary and administratively, and are encouraged to take an active role in identifying renters at-risk of eviction to work with them through the rental assistance process. Austin's Neighborhood Housing and Community Development departments also conducts extensive tenant and landlord outreach across the city to ensure that knowledge of the various programs is accurately conveyed to landlords and tenants. This shows that Austin recognizes that both renters and landlords can be affected by shocks to the housing market and the city must take proactive steps to reduce negative economic impacts to both partners in the housing system.

Austin's Tenant Relocation Assistance Fund is one of the city's most instrumental eviction prevention programs. Displacement often triggers a wave of setbacks for low-income tenants and has profound long-term effects on households and renters of all ages. Low-income residents displaced by gentrification or housing improvements often find difficulty finding new housing and accommodations, a reality Austin recognized nearly 25 years ago. By providing housing counselors and navigators to help low-income residents find new housing, Austin can

significantly blunt the negative impacts that relocation and displacement can inflict on low-income households.[229]

San Antonio lacks the robust network of eviction prevention programs that benefit Austin's renters. San Antonio only began to seriously focus on eviction prevention policies at the beginning of the COVID-19 pandemic, when travel restrictions and business closures devastated San Antonio's tourism and service industry workers, with many being laid off from already low-paying jobs.[230] The relative newness of San Antonio's eviction prevention programs makes finding information on applicable programs difficult and, because of the pandemic, officials with the city have only been able to conduct information sessions virtually, a significant barrier to low-income residents. Only recently have City Council members begun to host in-person information sessions for low-income constituents with City representatives present to assist residents with rent and utility assistance applications.[231] More events emphasizing landlord engagement are needed to ensure that the responsibility As the pandemic begins to subside, San Antonio's Neighborhood Housing Services Department needs to be more proactive in connecting renters and landlords with the required resources to prevent evictions and displacement.

San Antonio's new COVID-19 induced housing policies include the Tenant's Rights ordinance, the creation of the Emergency Housing Assistance Program and the establishment of oversight committees and task forces to monitor implementation of these programs and to monitor landlord conduct. SAHA, the city's largest affordable housing provider, has consistently

[229] City of Austin Neighborhood Housing & Community Development Department. "Tenant Notification & Relocation Assistance Ordinance Implementation." *Anti-Displacement Task Force*, June 1, 2018.

[230] Henderson, Amanda. "'Trying to Recover': San Antonio's Service Industry Recovering After Pandemic's Impact." *News 4 San Antonio*, October 10, 2021. https://news4sanantonio.com/news/local/trying-to-recover-san-antonios-service-industry-recovering-after-pandemics-impact.

[231] Burrell, Morgan. "'Everybody Needs Help': City Leaders Host Rental and Utility Assistance Fair." *News 4 San Antonio*, October 9, 2021. https://news4sanantonio.com/news/local/everybody-needs-help-city-leaders-host-rental-and-utility-assistance-fair.

been under investigation for landlord abuse allegations. Tenants have complained that their rent payments have instead been applied to "bogus" pet fees or unit repairs, with landlords then filing evictions for non-payment of rent.[232] There is little to no oversight of private market landlords who own and manage units in which SAHA residents live and use their vouchers, creating an environment where landlord abuses are more likely to occur. Prior to the Tenant's Rights ordinance, landlords were only required to notify tenants of a pending eviction within a 5-day window. The Tenant's Rights ordinance is a step in the right direction, but lack of enforcement mechanisms and tenant reporting avenues means there are gaps in the rule where tenants can fall through before receiving the necessary assistance.

Despite being separated by only 90 miles, the political identity of Austin and San Antonio may explain the differences in the emphasis each city places on keeping their residents housed. As the capital of Texas, Austin may have better access to resources and funds for their renters than San Antonio. The presence of the University of Texas at Austin as well as an influx of technology companies headquartered in the city has created a younger, richer, educated and more politically liberal type of Austin resident. These factors likely influence how engaged Austin residents are in high-profile issues, like housing. San Antonio has a much lower percentage of college-educated residents, a higher proportion of Hispanic and Latino renters and has stronger Republican support in the suburbs. Much of the industry in San Antonio is centered around manufacturing, creating a class of Democratic-voting blue collar workers who are more focused on immediate political issues such as job creation or job loss.[233] San Antonio's population has also surged more rapidly than Austin's, leading to an emphasis on new market

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[232] Trotter, Darian. "Tenants Protesting SAHA After 'Bogus' Fines, Harassment." *News 4 San Antonio*, October 23, 2019. https://news4sanantonio.com/news/local/tenants-protesting-saha-after-bogus-fines-harassment.
[233] Weigel, David. "The Seven Political States of Texas." *The Washington Post*, October 4, 2020. https://www.washingtonpost.com/graphics/2020/politics/texas-political-geography/.

rate housing developments in the outer edges of San Antonio rather than the preservation or construction of affordable homes.[234]

While Austin is further along and more proactive when it comes to preventing tenant eviction than San Antonio, both cities are still struggling with increasing housing stability. This is evident by the rising home values, median rents and the percentage of households which are rent- or housing-cost burdened. San Antonio voters recently approved an amendment to the City Charter which now allows the city to directly fund affordable housing projects. Previously, San Antonio could only purchase property and facilitate private sector development of affordable housing. The charter amendment now allows San Antonio to issue up to $250 million in bonds that will go the preservation and construction of new housing for low-income residents.[235] This charter amendment signals that San Antonio, which is the last major city in Texas to directly fund affordable housing development, is beginning to take a more proactive approach to housing instability. Implementing this bond program, along with requiring landlords that receive city assistance to accept housing vouchers, is a step in the right direction for San Antonio.[236] Austin is struggling with increasing gentrification in the historically Black East Side, where many homeowners are 2 or more years delinquent on their property taxes. Austin is now partnering with neighborhoods to create long-term affordable units through land acquisition and property tax breaks for low-income housing.[237]

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[234] Sisson, Patrick. "San Antonio's Challenge: Balancing Growth With Heritage." *The New York Times*, October 5, 2021. https://www.nytimes.com/2021/10/05/business/san-antonio-downtown-redevelopment.html.

[235] Dimmick, Iris. "In Charter Vote's Wake, City Eyes $250 Million For Its First Comprehensive Housing Bond." *The San Antonio Report*, October 1, 2021. https://sanantonioreport.org/san-antonio-prepares-first-comprehensive-housing-bond/.

[236] Brnger, Garret. "Developers Taking City Incentives Will Have to Take Housing Vouchers, Too." *KSAT San Antonio*, May 13, 2021. https://www.ksat.com/news/local/2021/05/14/developers-taking-city-incentives-will-have-to-take-housing-vouchers-too/.

[237] Urban Displacement Project. "Urban Displacement Austin Map." Accessed October 19, 2021. https://www.urbandisplacement.org/map/austin.

Cities have a major role to play in keeping their low-income residents housed and proactive approaches are necessary to create an effective housing system. Relying on private developers to create affordable housing is not effective at increasing the supply of affordable housing, as seen by rising rents and home prices in both Austin and San Antonio. Taking active measures to connect both landlords and tenants to eviction prevention resources can ensure that the most vulnerable residents remain stably housed. City bond projects to fund affordable housing developments is a necessary step for San Antonio to take, but more aggressive programs, such as the property tax breaks for affordable housing used by Austin, should be utilized to ensure low-income households avoid the many harms caused by eviction.

Conclusions

Cities across the United States face similar problems – a lack of adequate and affordable housing, public transportation networks that are insufficient at getting low-income residents to the places they need to go, and homeless response systems that struggle to get individuals experiencing homelessness into stable housing. These problems create enormous difficulties for low-income residents to escape poverty and can result in residents being trapped in a continuous cycle of evictions, homelessness and crushing debt. Cities have many policies at their disposal to combat the vicious poverty cycle, but their effectiveness varies and often lacks the necessary impact to provide enough assistance to their low-income residents. This can be due to several factors, including the lack of political will, institutional and political inertia, or the belief that poverty is a moral failure. However, most residents are impacted more by city policies than by any federal or state policy, creating an opportunity for cities to implement policies that can positively impact their most vulnerable residents and lift them out of poverty.

One of the most common policy instruments used by cities is the Low-Income Housing Tax Credit (LIHTC). Using the LIHTC to incentivize developers to build low-income and affordable housing in dense areas of the city can provide better housing access as well as improved access to employment opportunities in the city's downtown core. Utilizing the LIHTC to develop affordable housing near transit hubs additionally offers the added benefit of providing low-income workers with easy access to public transit that they can utilize to travel to work, get groceries and access medical care. Unfortunately, San Antonio and San Diego have been ineffective at utilizing the LIHTC to provide better opportunities for low-income residents. Most

of the affordable housing in both cities that have been funded by LIHTC is spatially segregated

from districts where median rents and home prices are above the market-rate. San Antonio's

affordable housing is geographically dispersed across the city, making it difficult for low-income

workers to utilize public transit to access jobs dispersed throughout the sprawling city.

Additionally, much of San Antonio's affordable housing is fifty or more years old and is of sub-

standard quality and most newly built housing in the city is market-rate single-family homes. San

Diego's affordable housing developments are concentrated primarily in the downtown center,

where public transportation is easy to access but does not provide service to the outer edges of

the city where many of San Diego's jobs are located. Like San Antonio, San Diego's affordable

housing is old and getting older, with many new developments being built at or above market-

rate.

Compounding San Antonio's housing problem is their public transportation network. San

Antonio has focused on providing better access and mobility to drivers and incentivized the

development of wider roads and more lanes on their extensive interstate network. Although the

goal of these policies is to reduce congestion and make driving more efficient, more people have

decided to drive, adding to congestion issues. While San Antonio's public transit system, VIA,

has adequate mobility in the downtown core, neighborhoods outside the downtown core lack

adequate access to public transit. VIA ridership has steadily decreased in the years prior to the

pandemic, indicating its lack of utility to the low-income riders that most need effective public

transportation. San Diego's public transportation infrastructure is effective for low-income

workers in the downtown core, but lacks service capability outside of downtown, where many of

San Diego's jobs are located. Unlike San Antonio, however, San Diego has invested heavily in

improving its public transportation network. Recognizing the need for adequate access to public

transit for its low-income residents, San Diego is funding projects that increase access in poor neighborhoods and expanding its transit network to job-rich areas outside of downtown. This will provide more equitable opportunities for employment and decrease total cost of living for low-income residents in San Diego.

Protecting poor residents from eviction and homelessness should be a key function of cities. The private housing market has proven inadequate at ensuring there is enough affordable housing available, creating a gap that cities can fill to ensure their residents remain stably housed. Proactive cities, like Austin, Texas, have shown that taking aggressive approaches to protecting low-income residents can reduce and prevent evictions. Austin has several tenant protection ordinances, including a Tenant Relocation Assistance Fund, designed to allow low-income households to remain stably housed and avoid eviction or displacement. While not entirely sufficient to prevent all evictions, assisting residents find new housing has the added benefit of preventing them from experiencing homelessness. San Antonio never implemented renter and tenant protection programs until COVID-19 began to shut down businesses and workers began to be laid off. Instead, the city relied on the San Antonio Housing Authority (SAHA) to provide protections to low-income renters in the city. Rental and utility assistance fairs were scheduled only when City Council members had time to host an event for their constituents. Meanwhile, evictions in San Antonio and Bexar County have been on an upward trend for the last decade, while evictions have decreased in Austin. Aggressive and proactive renter protection programs and measures from cities can keep the most vulnerable city residents stably housed.

Poor neighborhoods in all the cities examined in this paper are almost all neighborhoods of color. Cities have segregated their neighborhoods, both economically and racially, in a way in

which access to different opportunities and services are not equitably distributed across neighborhoods. San Antonio is a majority Latino city, but most of San Antonio's homeowners are White and the city's poorest zip codes are neighborhoods that are majority Latino and Black renters. Systemic segregation of minority households has led to historic and current disinvestment in these neighborhoods, trapping poor minority residents in a vicious poverty cycle. Gentrification is more likely to occur in poor, minority neighborhoods, while evictions are more likely to impact renters of color. In San Antonio and New York, people of color make up most of the unsheltered homeless population. Focusing city initiatives on protecting minority neighborhoods from evictions and providing those neighborhoods with quality public transportation will ensure that opportunities for economic improvement are spread equitably across a city and not concentrated solely in wealthier, whiter neighborhoods.

Homelessness is the result of numerous complex and interacting structural forces. There is often a stigma associated with people experiencing homelessness of being mentally ill, lazy, or a drug addict. While many individuals who are homeless suffer from mental illness and substance abuse issues, it is not altogether true that that is what caused them to become homelessness. The sudden loss of a job or an unexpected medical expense is enough for many low-income renters and homeowners to find themselves homeless in a matter of weeks. The extreme stress of impending eviction or the prospect of homelessness creates incredible amount of mental strain on individuals. While the lack of affordable housing is well-known and is a battle being constantly fought by housing advocates, the lack of mental health resources for individuals experiencing homelessness or for those who are at-risk of becoming homelessness creates a bottleneck in many homeless response systems. The deinstitutionalization of mentally ill patients several decades ago has created a system where people suffering from mental illness

have no place to go other than the streets when caring for them becomes too much of a burden for a family member or a friend. This creates a significant homeless sub-population who suffer from mental illness. Insufficient mental health programs, combined with a lack of housing opportunities, creates a vicious cycle in which someone lucky enough to make into a mental health treatment program and complete may not have a home to go to once they are released from treatment. This puts them back to living underneath the bridge or drainage channel, where the progress made during treatment is likely to be reversed before they have an opportunity for housing. City and local governments will need to substantially increase investment in long-term mental health treatments, both for individuals experiencing homelessness and those who are at risk of becoming homeless, to reduce the number of unsheltered homelessness and prevent households from becoming homeless in the first place.

Unsheltered homelessness has become a much more urgent matter since the beginning of the pandemic. Many cities are seeing an increase the amount of people experiencing unsheltered homelessness, especially as congregate shelters reduced capacity at the start of the pandemic to prevent the spread of COVID-19. Cities can take different approaches to getting unsheltered homeless individuals off the streets and into housing. Many cities use a "continuum of care" (CoC) model of homeless services. This often requires homeless individuals to prove themselves capable of independent living and complete several treatment programs for their mental health or substance and alcohol use. The duration of many of these programs varies from city to city, as do program requirements such as a valid identification, a source of income or medical insurance. These are still significant barriers for many unsheltered homeless who have not had access to their income, if they have any, or any identification or insurance coverage. Additionally, if housing or shelter beds are unavailable after completion of treatment, individuals are more likely

to experience a relapse in their use of substances since they are returning to their tent or encampment underneath a bridge or in a park. Some CoCs require homeless individuals to enter their shelter system first and then gradually transition into housing. Many unsheltered homeless reject this option, either because of barriers to shelter or because previous stays in the shelter system did not work out.

Cities that adopt a Housing First (HF) model treat housing for unsheltered homeless as the primary solution for getting individuals off the streets. Instead of requiring a homeless person to complete treatment programs, obtain proper identification, or obtain insurance prior to housing, they are offered their own apartment unit, typically completely subsidized or at 30 percent of whatever income they have. Treatment programs are not required but are strongly encouraged. Many residents of HF programs remain stably housed after the first year in housing and enter treatment programs or job training, indicating that HF programs are much more effective that CoC treatment at housing the homeless and ensuring they remain housed.

Although there are many evidence-based practices and policies that can alleviate low-income households' poverty burden that have proven successful in other parts of the country, San Antonio has failed to enact many of them. San Antonio is not alone in this, as many other cities in the United States have not enacted these evidence-based policies. However, San Antonio is placing itself in a precarious position by placing a large emphasis on the growth of the city but not implementing policies that protect its poorest residents from displacement, evictions, and deepening poverty. The eagerness with which the city is encouraging growth is harming low-income households throughout the city. Although growth is certainly necessary for San Antonio to thrive, doing so at the expense of its poorest residents will put the city in a bind. By not taking an active role in implementing policies that protect its low-income and vulnerable residents, San

Antonio risks further deepening the inequities low-income residents face and allowing poor households and neighborhoods to spiral deeper into poverty. Examining why these policies may not be enacted could help determine a way forward for San Antonio.

People experiencing homelessness and residents suffering from housing instability are not a politically powerful group. Unlike wealthier residents who have the leisure time to examine, analyze and advocate for political causes they care about, many poor residents do not have the same free time to devote to following electoral politics or debating how a proposed policy might affect them. Rather, it is left to non-profit groups or housing advocates to fight for equitable and fair housing for a city's most vulnerable residents. In San Antonio specifically, advocacy groups are pushing for wider adoption of inclusionary zoning, which would require market-rate developers to build some affordable units or pay into a public fund that develops affordable housing. While East and West Coast cities have increased their affordable housing stock with inclusionary zoning, Texas state law prohibits such mandates.[238] Cities such as Portland, OR and Minneapolis, MN not only require buildings proposing 20 or more new units to provide a percentage of the new units at rents affordable to households at 80% of the median family income, but have also removed zoning restrictions on building duplexes, triplexes or fourplexes and townhomes. These types of homes are often the most targeted by Not In My Backyard (NIMBY) organizations, such as neighborhood associations, despite being the most effective housing policy instrument that can increase supply and access to affordable housing for low-income residents and make housing more equitable for people of color.[239] Neighborhood

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[238] Dimmick, Iris. "Past Housing, Zoning Practices Contribute to Today's Housing Gap." *The San Antonio Report*, February 10, 2020. https://sanantonioreport.org/past-housing-zoning-practices-contribute-to-todays-housing-gap/.

[239] KTVZ News Sources. "Oregon LCDC Adopts New Rules Requiring Cities Make Room for 'Middle Housing'." *News Channel 21 KTVZ*, December 11, 2020. https://ktvz.com/top-stories/2020/12/11/oregon-lcdc-adopts-new-rules-requiring-cities-make-room-for-middle-housing/.

associations are often made up of wealthy and white home-owners and have the ability to make

contact with their city representative to air their concerns. If a city council member is only

hearing from a few groups in their district, then they are nearly guaranteed to be missing the

perspective of poorer residents who are not able to organize their neighbors or attend already

existing meetings.

While not unique to San Antonio, short-term policies favoring wealthier, whiter districts

are major roadblocks to implementing this evidence-based and human-centered policies in the

city. City leaders consistently talk about the need to make San Antonio a more sustainable and

equitable city, but actionable steps or policies are rarely taken. There will always be short-term

priorities that council members and city leaders must accomplish within their two-year term, but

these short-term initiatives often come at the expense of projects that over the long-term could

provide greater equity and opportunity to San Antonio's poorest residents, especially as

wealthier people begin to move into the city. A recent struggle over whether to cut funding for

greenway trails to increase money available for housing projects and drainage improvements is

an example of prioritizing short-term policies in wealthier districts is such an example. Most of

the greenway trails are in the wealthier, outlying areas of San Antonio and are mostly used by

those affluent residents. While greenway trails certainly promote physical activity and health, the

main beneficiaries of such a policy are not the economically depressed neighborhoods that need

more affordable housing options, but affluent residents of outlying neighborhoods.

This also highlights the lack of political will for long-term solutions in San Antonio. San

Antonio's mayor and other city leaders consistently talk about the need for more equitable and

just policies that benefit the city's poorest residents, but rarely does this talk lead to policy

implementation. San Antonio is the poorest metro area in the United States and although the

poverty rate has decreased the last several years, it's unclear if the decrease in poverty rate is due to residents lifting themselves out of poverty or if new, higher-income residents to San Antonio are skewing the data.[240] San Antonio's rising population and newer market-rate housing developments suggests that more higher-income people are moving to the city than current residents are now earning above the poverty line. San Antonio recently became the last major city in Texas to approve the use of bonds to fund affordable housing development. This recognition that the private housing market inadequately fails to provide sufficient affordable housing to low-income residents will allow San Antonio to take an active role in ensuring the housing market meets the needs of their most vulnerable residents. That San Antonio is the last major Texas city to fund affordable housing developments speaks to the laissez-faire approach city leaders in San Antonio have taken when it comes to implementing social policy.

The lack of political will of city leaders is clearly highlighted by the 30-year gap between former mayor Henry Cisneros' call for more affordable housing and a ballot initiative allowing San Antonio to issue bonds for affordable housing projects. Limited by two-year terms, San Antonio's elected officials are all vying to gain short-term wins that will benefit them during the upcoming campaign season and election cycle. In contrast, Austin's elected officials have four-year terms, giving them more time to implement long-term policies. San Antonio's council members are stuck in a cycle of short-term policy creation that fails to establish a solid groundwork for long-term success. When a city council member attempted to implement long-

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[240] Wang, Jackie. "Census Bureau: San Antonio Still Poorest Major U.S. Metro But Poverty Rate Declines." *The San Antonio Report*, September 17, 2020. https://sanantonioreport.org/census-bureau-san-antonio-still-poorest-major-u-s-metro-but-poverty-rate-declines/.

term solutions for San Antonio's unsheltered homeless, like easier access to shelter and more affordable housing, in his district, his constituents voted him out of office.[241]

San Antonio has one of the United States' largest council-manager system of city government. In this system, an elected city council, which also includes the mayor and is the primary legislative body of the city, appoints a city manager to act as the chief executive and oversee most of the day-to-day operations of running the government. The city manager hires departmental and other senior-level positions and implements the city's operating budget.[242] This has the potential to lead to internal conflicts over the policies San Antonio implements. San Antonio's City Council has consistently had severe disagreements with long-tenured city managers over their performance, with many on Council feeling that the city manager position has amassed too much power and needs more oversight. Elected officials come and go, but city managers often remain in their position through several election cycles to ensure institutional knowledge and consistency is carried to new administrations.[243] Consistency and institutional knowledge is certainly important, but long-term service in the same role could stunt the policy process and prevent innovative solutions to difficult problems. Additionally, San Antonio has no formal documentation and evaluation process for determining the success of their city managers, instead relying on an end-of-year memo produced by the city manager listing their accomplishments and various conversations with the mayor and members of council. This lack of formal accountability hinders San Antonio's ability to accurately evaluate those city officials charged with implementing City Council's legislative priorities and agenda.

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[241] Texas Public Radio. "Final: San Antonians Vote Out Two Incumbents in 2021 City Council Runoff Election." June 5, 2021. https://www.tpr.org/government-politics/2021-06-05/live-results-san-antonio-city-council-runoff-election.

[242] BallotPedia, "San Antonio, Texas." https://ballotpedia.org/San_Antonio,_Texas.

[243] Dimmick, Iris. "San Antonio City Manager Draws Fire Over Her Job Review Process." *The San Antonio Report*, January 17, 2018. https://sanantonioreport.org/san-antonio-city-manager-draws-fire-over-her-job-review-process/.

There are many avenues of future research on how city policies can lift poor residents out of poverty. Further study of Housing First programs throughout the country and in Europe could solidify the positive effect that these programs have on ensuring individuals experiencing homelessness do not continuously lapse back into being homeless. The success of New York City's Housing First programs could be replicated in other communities throughout the country with cooperation between city governments and non-profit agencies. I would also further pursue how cities throughout the United States have implemented their own eviction prevention programs and policies and how they have influenced the eviction rate in their cities. The Eviction Lab's data is a good starting point, but a major limiting factor is that it only contains data up to 2016. Improved access to cities' eviction records would be necessary for further analysis of eviction trends and the presence of eviction prevention programs. Another area of further study to pursue would be the analysis of how neighborhoods change when TOD policies are implemented. Transit hubs increase the value of the land and while TOD policies emphasize the placement of affordable housing near these hubs, a study could be conducted that examines how many residents of affordable housing units remain in their home after a certain period. This could show cities if TOD policies offer more of a short-term benefit or if they are effective at ensuring long-term housing stability and transportation equity for low-income residents. Cities can be engines of policy innovation that lift their most vulnerable residents out of poverty and create more opportunities for adequate housing, employment opportunities and transportation access.

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Jack Turek: Curriculum Vitae

Education:

BA, History, Marquette University, 2013
Concentration: Early American History

MA, Government, Johns Hopkins University, 2021

Experience:

United States Marine Corps, 2010 – 2020
Communications Systems Officer
Series & Company Commander, Marine Corps Recruit Depot San Diego

Management & Data Analyst, 2021 – Present
City of San Antonio, Homeless Division

Skills and Qualifications

Process and Policy Development & Analysis
Python and R Programming
Data and Statistical Analysis